



COLUMBIA SHUSWAP REGIONAL DISTRICT

Housing Needs Assessment Electoral Area D

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Housing Needs Assessment
Electoral Area D
British Columbia

Prepared for:

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Date:

March 2022

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Executive Summary

Urbanics Consultants of Vancouver British Columbia, was commissioned by the Columbia Shuswap Regional District (CSRD) to study the housing needs of Columbia Shuswap Electoral Area D. Using data drawn from the CSRD, Statistics Canada, as well as BC Stats, we were able to form a statistical picture of the housing situation in the Area. This, combined with interviews with stakeholders, local governments, and surveys of local residents, shows a picture of a rural region that has seen housing costs expand along with population growth.

Electoral Area D is unlike much of the Columbia Shuswap Regional District in that it is much less tied to the tourist economy and sees a much higher proportion of dwellings occupied full time. Area D, while suffering from increased costs of shelter, particular for parts of the population, does not seem to have the most acute housing crisis. Nonetheless, indications are that the Pandemic has increased the relative attractiveness of small-town and rural living, causing a notable increase in residential demand in the area.

The Consultants have found that residents face difficulties with affordability of the existing dwelling stock due to the cost of real estate and of rents. As well, the consultants have found that Area D is running against the limitations of the single-family dwelling as a form, with its extensive land costs. Serviced land is in scarce supply in the region, leading to limited availability of development lots less than one hectare, and rental accommodation is scarce. For this, we propose a number of policies and best practices that may ameliorate the situation.

The data used to generate this report is primarily drawn from the 2016 Census of Canada. Limited data from the 2021 Census has been incorporated where available and appropriate, however the full suite of data will not be available until the Fall of 2022.

2021 Census

With the results of the 2021 Census beginning to be released, we can add a modest amount of additional information to the study. Unfortunately, the complete Census returns are not yet available, however, population, dwelling, and household counts are available at time of writing.

Table 1: 2021 Census Changes

Area D	2006	2011	2016	2021
Total Population	3,899	4,047	4,044	4,400
Pop. % Change	0%	4%	0%	9%
Total Households	1,532	1,624	1,708	1,802
H.H. % Change	2%	6%	5%	6%
Total Dwellings	1,631	1,821	1,835	1,924
Dwell. % Change	1%	12%	1%	5%

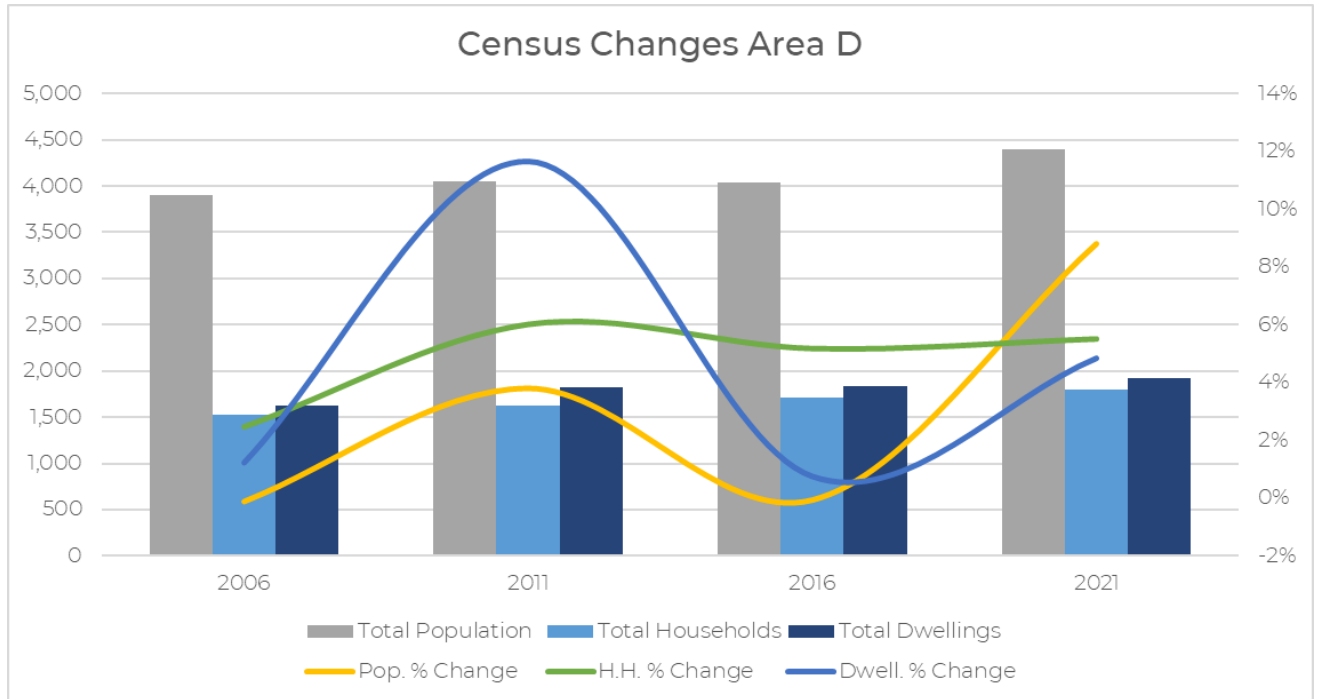
Source: Statistics Canada Census 2021, 2016, 2011 2006, 2001, Urbanics Consultants Ltd.

In Electoral Area D, the latest census figures show a 9 percent increase in population over 2016, compared to a 6 percent increase in the number of households and a 5 percent increase in the number of dwellings. While Electoral Area D has historically seen less secondary home development than other parts of the CSRD, the smaller increase in dwellings than households still represents a further decline in the proportion of unoccupied housing in the Electoral Area.

Notable is an increase in population growth that is the largest in the last two decades (9 percent). This is in excess of household growth (6 percent), which is similar to previous census periods, and suggests that household sizes may have increased modestly, which is in the long run not expected. This is, however, subject to revision as figures for *population in private households* becomes available.

Where possible and appropriate, 2021 Data has been incorporated into this analysis, however the primary available data source for fine-grained information remains the 2016 Census

Figure 1: 2021 Census Changes



Source: Statistics Canada Census 2021, 2016, 2011 2006, 2001, Urbanics Consultants Ltd.

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1. Introduction

Urbanics Consultants Ltd. has been retained by the Columbia Shuswap Regional District to perform a housing needs report for Electoral Areas B, D and F. This single report will address Area D, examining its economic condition, housing markets, affordable housing availability, and projected housing needs

The Consultant crafted this report from study, analysis, and synthesis of data provided by BC Stats, Statistics Canada, CMHC, Columbia Shuswap Regional District and others, together with digital surveys of Electoral Area residents, interviews with stakeholders such as affordable housing operators, business owners, non-profits, First Nations, and members of the public, in collaboration with Columbia Shuswap Development Services.

Electoral Area D is experiencing some key housing challenges

- Concerns regarding limited population growth prior to the Pandemic
- Issues stemming from the aging of the population
- Limited supply of low-income and small-unit housing in the community; and,
- Housing for seasonal residents and workers,

This study is a comprehensive review of such concerns and identifies a number of appropriate strategies for addressing them.

Objectives

The main objectives of the study are to:

- Review existing studies and research related to housing-oriented policies and market and non-market rate housing in the community.
- Collect in convenient and centralized format basic economic and demographic data on factors that inform to the supply and demand for housing.
- Review existing studies and research related to the housing-oriented policies and market and non-market rate housing in the community.
- Analyze population, socio-economic and employment trends to develop a comprehensive demographic and socio-economic profile of the community.
- Review and analyze the local and regional housing policies, bylaws, tools, incentives and programs to support affordable housing.
- Examine the current housing market characteristics and develop a comprehensive housing profile, including housing stock (market and non-market rate housing), vacancy, rental revenues and sale prices, dwelling type preferences (single-family, townhouse and apartments) and tenure preferences.
- Develop and implement a consensus-based community engagement, communications and consultation program (within the boundaries of CSRD COVID-19 protocols). Engage and consult with municipal staff, suitable community stakeholders and target demographic groups to identify market and non-market housing needs and housing trends related to country living, small home development etc.
- Estimate the housing needs over the next 5 to 10 years, by dwelling type and tenure.
- Identify and prioritize strategies to address any current and anticipated gaps in the housing continuum.

- Provide strategies to address the breadth and depth of housing issues in the community.
- Meet the requirements for a British Columbia Housing Needs Report

Figure 2: Housing Needs Study Approach



Source: Urbanics Consultants Ltd.

Study Limitations

As with all studies, there are challenges as well as limitations. It is unfortunate that, especially for smaller jurisdictions, that the full complement of data that might be available for major metropolitan areas, and that the survey size of

relevant surveys may suggest greater hesitance in interpreting results. Nonetheless, the Consultant was able to assemble a considerable amount of high-quality data.

Data and statistics for the report was sourced from a variety of government (federal, provincial, regional, municipal) and private sector sources (real estate boards, commercial brokerages, subscription-based data services). One of the key limitations of this study is that census data reflects 2016 conditions. These are at this time 5 years out of date, however 2021 Census Figures will not be completely available until November of 2022, nearly a year after the completion of the study. Where applicable, more recent, if less comprehensive data sources have been used to supplement, such as BC Stats, as well as early releases from the 2021 Census.

As with all market studies of this nature, a number of forecasts and assumptions regarding the state of the economy, the state of future competitive influences, and population projections have had to be made. These forecasts are made with great care and are based on the most recent and reliable information available. While specific assumptions may be noted throughout the report, the following general assumptions also apply:

- Real G.D.P. growth and other economic indicators for the area will not significantly differ from the projections indicated in the study over the course of the study period.
- Actual population growth rates will occur relatively consistent with those employed in this study.
- No unforeseen economic or political events will occur within the study period on a national, provincial, or local level, which would significantly alter the outcomes of the study's analyses. Short-term fluctuations are likely to occur, but long-term gradual growth rates should prevail.
- The demand and market analyses are based on estimates, assumptions and other information developed from research of the market and knowledge of the hospitality and retail industry.

Should these or any of the other assumptions noted in this study be undermined by the course of future events, the Consultant recommends that the study's findings be re-examined.

Report Structure

The following outlines the structure of the report:

1. Introduction

The Introduction provides the overall objectives for the study, the methodology, and key limitations.

2. Community Context

This section examines the economic and geographic circumstances the community finds itself in. These circumstances constitute fundamental drivers of housing need. Over the course of this section, a demographic and economic profile of the community will be developed, using official data, third party data, as well as insights from industry professionals. This section will further examine growth trends in the community over previous decades, and project population growth into the future.

3. Housing Supply

This section will investigate the existing stock of homes in Electoral Area D, by type and tenure. Recent sales and rental activity will be examined, and non-market housing supply will be investigated. Housing quality will be examined, looking at suitability, adequacy, and affordability, as well as the portion of households experiencing Core Housing Need. This section will be based on Census data, property information, on the ground research and other available data sources.

4. Housing Market Characteristics

This section will examine the state of the rental and for-sale markets in the community, including affordability levels by typology, tenure, and household type.

5. Land Utilization

This section will examine the zoning and land use policies of the area, as well as the impact of the Agricultural Land Reserve.

6. Current Gaps in the Housing Market

This section will examine where the housing stock falls short of present needs for types, tenures, and levels of affordability, based upon key housing demand factors such as population growth and household income.

7. Housing Needs Projection

Utilizing available population forecasts and Census data, this section will arrive at a projection of non-market and market housing needs for the coming decades.

8. Best Practices

This section will examine best practices in similarly situated areas for ameliorating the housing problem.

9. Housing Action Plan: Strategies

This section will explore the report's findings of both qualitative and quantitative research as well as address key issues.

Appendix: Survey

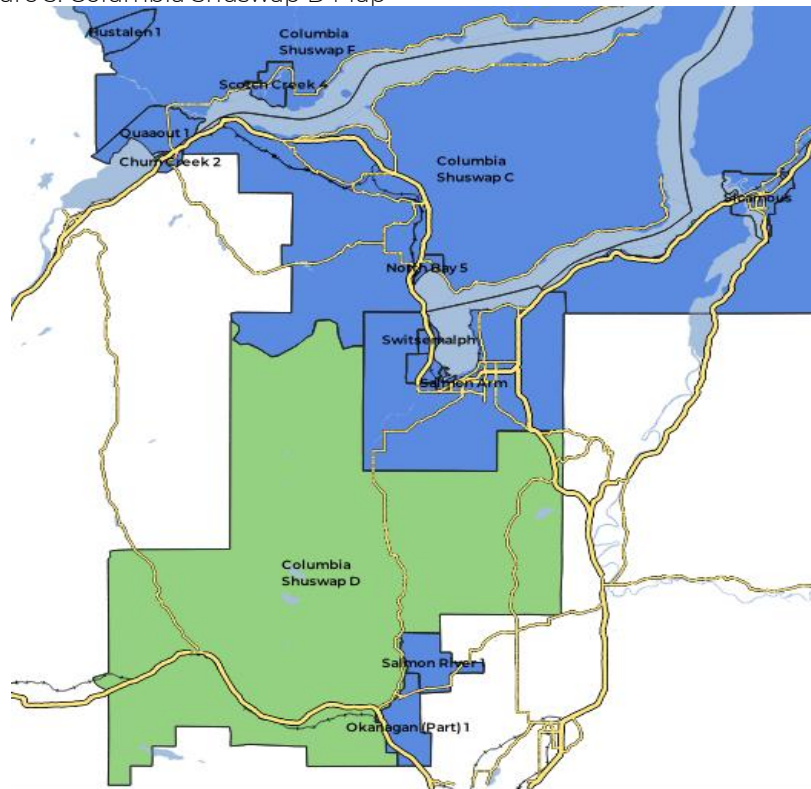
This section will provide selected survey results for residents of Electoral Area D

2. Community Context

Location

The study region for this report is Electoral Area D of the Columbia Shuswap Regional District. The Electoral Area is located in the Southwest corner of the Regional District, including (among others) the communities of Falkland, Ranchero and Silver Creek. Much of the area comprises the watershed of the Salmon River, which drains into Shuswap Lake near the so-named Salmon Arm. The Area sits straddles the pathways connecting Salmon Arm and the Okanagan as well as Kamloops with the Okanagan. The City of Salmon Arm serves as the primary local city and is a hub for the region.

Figure 3: Columbia Shuswap D Map



Source: Urbanics Consultants Ltd.

The region is adjacent to First Nations Reserves Salmon River 1 (Splatsin), Okanagan 1, and Enderby 2, as well as the Thompson-Nicola and North Okanagan Regional Districts. The land area of the Electoral Area is 694 square kilometers.

Provincial Economy

This section will look at the projected trajectory of the province's economy, which illustrates the economic background that informs variations in housing demand at the provincial level.

Table 2: RBC Economics BC Forecast

RBC British Columbia Forecast	2018	2019	2020(F)	2021(F)	2022(F)
Real GDP	2.7	2.7	-3.8	6.4	4.4
Nominal GDP	4.9	4.4	-2.4	12.8	6.4
Employment	1.4	3.0	-6.6	6.0	2.6
Unemployment Rate (%)	4.7	4.7	8.9	6.7	5.6
Retail Sales	1.9	0.6	1.3	11.0	4.5
Housing Starts (Thousands of Units)	40.9	44.9	37.9	40.9	35.0
Consumer Price Index	2.7	2.3	0.8	2.4	2.1
% Change unless otherwise specified					

Source: RBC Economics Provincial Outlook (June 2021)

British Columbia is expected by RBC Economics to see robust recovery from the Coronavirus driven economic declines of 2020, with real gross domestic product increasing by 6.4 percent in 2021 over 2020. This is a substantial improvement from RBC's June 2020 outlook, which called for only 3.9 percent growth in 2021. 2022 is further expected to see 4.4 percent growth, higher than pre-pandemic levels, as the economy recovers to trends.

Unemployment levels are project to remain above pre-pandemic levels into 2022, with unemployment rates at 5.6 percent compared to 4.7 percent seen in 2018 and 2019. This unemployment rate is comparable to levels seen before 2017. Retail sales are expected to have increased by 11 percent in 2021 and, 4.5 percent in 2022, substantially faster than pre-pandemic, and as retail sales did not fall year-over-year in 2020, so this does not on-net represent making up of lost ground, but rather new economic growth. Housing starts are expected to increase over pandemic levels, but be below pre-pandemic levels, possibly reflecting increased costs of labour and materials and supply chain disruptions. This bodes poorly for the trajectory of housing prices, which have risen substantially in the previous year. This amounts to 2021 housing starts at only 91 percent of 2019 levels, and 2022 housing starts at only 78 percent. RBC Expects inflation to remain on a similar trajectory as previous to the pandemic, with 2.4

and 2.1 percent increases in the Consumer Price Index in 2021 and 2022. This forecast may be somewhat uncertain, given recent inflation and geopolitical instability.

Despite substantial investments in keeping businesses solvent, many firms did not survive the pandemic, and there has been substantial restructuring among many surviving firms over the previous 16 months, given uncertainty regarding future patterns of demand. Many firms did not expect growth to return as robustly or rapidly, and this has contributed to logistical disruptions that may continue to cause ‘hiccoughs’ as the economy renormalizes, including shortages, bouts of price increase, and all the various frictions expected as new employer-employee or seller-buyer relationships need to be reformed.

Local Economy

Historically, Electoral Area D was among the most agriculturally oriented areas of Columbia Shuswap, supported by the well-soiled bottomlands of the Salmon River. The region is crossed by important routes connecting the Okanagan with the basin of the Thompson River and Shuswap Lake. The highlands of the area have long supported forestry as well as ranching, with the historic rodeo in Falkland dating back 120 years.

Table 3: Employment by Major Sectors - 2006-2016:

Major Economic Sectors	Area D			CSRD			BC
	2006	2011	2016	2006	2011	2016	2016
Tourism	170 (9%)	250 (11%)	140 (7%)	3,370 (13%)	3,640 (15%)	3,875 (15%)	332,215 (14%)
Business finance and management	90 (5%)	70 (3%)	85 (4%)	1,180 (5%)	1,180 (5%)	1,165 (5%)	153,115 (6%)
Public services	270 (14%)	500 (22%)	405 (21%)	5,320 (21%)	6,250 (26%)	5,870 (23%)	691,225 (28%)
Manufacturing and innovation	1030 (52%)	870 (39%)	835 (43%)	9,155 (36%)	7,365 (30%)	8,050 (32%)	645,350 (27%)
Trade services	315 (16%)	460 (21%)	390 (20%)	4,960 (20%)	4,680 (19%)	4,975 (20%)	493,640 (20%)
Other services	95 (5%)	85 (4%)	85 (4%)	1,205 (5%)	1,195 (5%)	1,165 (5%)	112,330 (5%)
Total	1,970	2,235	1,940	25,190	24,310	25,100	2,427,875

Source: Statitiscs Canada – Census 2006, National Household Survey 2011, Census 2016, Urb anics Consultants Ltd.

For definitions, please see Page 17

Table 3 shows employment by major sectors of the economy for Columbia Shuswap D. Industries (using North American Industry Classification System (NAICS) 2-digit codes used by Statistics Canada) have been grouped in the following way:

- Tourism: accommodation & food services; arts, entertainment & recreation; and information & cultural industries.
- Business, finance, and management: finance & insurance; real estate, rental & leasing; and management of companies & enterprises.
- Public services: healthcare & social assistance; education services; administration & support; waste management & remediation; utilities & public administration.
- Manufacturing and innovation: manufacturing; construction; professional, scientific & technical services; mining, quarrying, oil & gas extraction; and agriculture, forestry, fishing & hunting.
- Trade services: wholesale trade; retail trade and transportation & warehousing.
- Other Services: repair & maintenance; personal & laundry services; religious, grant making, civic, and professional & similar organizations; and private household domestic labour.

Per Census figures, employment levels have held steady over the period 2006-2016, falling slightly from 1,970 employees in 2006 to 1,940 in 2016. However, this masks a considerable decline in employment in the area since 2011, when employment was 2,235. This is an inverted pattern from that seen in the Regional District, where employment was lower in 2011 than in 2006 or 2016.

The largest components of the labour force are presently in the 'Manufacturing and Innovation' category, including 43 percent of the 2016 labour force, followed by 'Public Services' (21 percent) and Trade Services (20 percent). This distribution is similar to the CSRD, though considerably more manufacturing and innovation heavy, and substantially more so than the Provincial Economy. As well, tourism is roughly half as prominent as a segment of the labour force

in Area D compared to the CSRD. The fastest growing segment of the local labour force has been Public Services, which have seen 50 percent growth in 2006, followed by Trade Services, which have grown by 24 percent.

Table 4: Employment by Industry (2-Digit NAICS Codes) Area D, 2016

Labour Force by Industry, 2016	Area D	CSRD	BC	Area D	CSRD	BC
Total labour force	1,965	25,395	2,471,670			
Industry - not applicable	20	285	43,805			
All industries	1,945	25,110	2,427,860	100.0%	100.0%	100.0%
11 Agriculture; forestry; fishing and hunting	230	1,385	65,210	11.9%	5.5%	2.7%
21 Mining; quarrying; and oil and gas extraction	50	500	25,925	2.6%	2.0%	1.1%
22 Utilities	10	160	12,450	0.5%	0.6%	0.5%
23 Construction	255	2,825	199,985	13.1%	11.3%	8.2%
31-33 Manufacturing	220	2,220	157,560	11.3%	8.8%	6.5%
Goods producing industries	765	7,090	461,130	39.4%	28.2%	19.0%
41 Wholesale trade	45	400	82,105	2.3%	1.6%	3.4%
44-45 Retail trade	255	3,125	283,135	13.1%	12.5%	11.7%
48-49 Transportation and warehousing	90	1,450	128,400	4.6%	5.8%	5.3%
51 Information and cultural industries	20	250	67,225	1.0%	1.0%	2.8%
52 Finance and insurance	35	570	93,805	1.8%	2.3%	3.9%
53 Real estate and rental and leasing	50	595	54,990	2.6%	2.4%	2.3%
54 Professional; scientific and technical services	80	1,120	196,670	4.1%	4.5%	8.1%
55 Management of companies and enterprises	0	0	4,320	0.0%	0.0%	0.2%
56 Admin & support; waste mgmt & remediation	95	1,100	109,100	4.9%	4.4%	4.5%
61 Educational services	55	1,335	173,820	2.8%	5.3%	7.2%
62 Health care and social assistance	195	2,370	270,855	10.1%	9.4%	11.2%
71 Arts; entertainment and recreation	25	1,090	57,940	1.3%	4.3%	2.4%
72 Accommodation and food services	95	2,535	207,050	4.9%	10.1%	8.5%
81 Other services (except public administration)	85	1,165	112,330	4.4%	4.6%	4.6%
91 Public administration	50	905	125,000	2.6%	3.6%	5.1%
Services producing industries	1,175	18,010	1,966,745	60.6%	71.8%	81.0%

Source: Statistics Canada Census 2016, Urbanics Consultants Ltd.

Orange highlighted rows indicate where proportion is greater than province and regional district
 Blue highlighted rows indicated where proportion is greater only than CSRD

Breaking this down further we can see the specific 2-digit NAICS industry codes and we can see further into the composition of the local labour market in Table 4. Red-highlighted categories indicate where Electoral Area D has a higher share of the labour force than both the Province and the Regional District and may indicate a competitive edge against other areas of British Columbia. Blue-highlighted categories indicate where Electoral Area D may have a competitive edge only over the rest of the CSRD.

The single largest components of the labour force in 2016 were Construction and Retail, with approximately 255 out of 1,175 workers for each, followed by Agriculture, forestry, fishing and hunting (230) and Manufacturing (220). This corresponds to the position of the community proximate to larger settlements where retailing is based, while still being a largely rural and small settlement area interfaced with the resource economy. Compared to the Province, Area D has a much larger proportion of workers in Agriculture, forestry, fishing and hunting (12 percent vs. 3 percent), Mining, quarrying, and oil and gas extraction (3 percent vs 1 percent) and manufacturing (11 percent vs 6 percent). Notably less well represented in Area D than BC are Information & Cultural Industries (1 percent vs 3 percent in BC), Finance and insurance (1.8 percent vs. 2.3 percent) and Public Administration (2.6 percent vs 3.6 percent). While this mix of employment befits a largely rural area, it also potentially reflects a relative disconnect from growing knowledge-economy centres.

Most business in Electoral Area D are small businesses – local retailers, wineries and resorts. According to BC Stats¹, the overwhelming majority of enterprises with employees in the Columbia Shuswap Regional District are small businesses. Businesses with fewer than 50 employees constitute 97 percent of enterprises, and 89 percent have fewer than 20, as of 2020. Beyond that, there were another 10,373 businesses with no employees in Columbia Shuswap for that year.

¹ https://www2.gov.bc.ca/assets/gov/data/statistics/business-industry-trade/number-of-businesses/bus_location_counts.pdf

Table 5: Highest certificate, diploma or degree for the population aged 25-64 in private households

Education Level, 2016	Area D	CSRD	BC
No certificate, diploma or degree	415 (19%)	3,180 (12%)	244,000 (10%)
Secondary (high) school diploma or equivalency certificate	715 (33%)	8,040 (30%)	671,010 (26%)
Postsecondary certificate, diploma or degree	1,035 (48%)	15,695 (58%)	1,617,965 (64%)
Apprenticeship or trades certificate or diploma	385 (18%)	4,155 (15%)	231,445 (9%)
College, CEGEP or other non-university certificate or diploma	420 (19%)	6,370 (24%)	528,805 (21%)
University certificate or diploma below bachelor level	50 (2%)	980 (4%)	99,695 (4%)
University certificate, diploma or degree at bachelor level or above	180 (8%)	4,180 (16%)	758,015 (30%)

Source: Statistics Canada Census 2016, Urbanics Consultants Ltd.

Education levels in Electoral Area D reflect the rural and resource-oriented nature of the local economy. 19 percent of working-age adults lack any certificate, diploma or degree, compared to 12 percent in the CSRD and 10 percent in BC. By comparison, 8 percent of Area D working-age adults have a bachelor's degree or higher, compared to 16 percent in the CSRD and 30 percent in BC. The mode education level in Area D is the high school diploma or equivalent, held by one-third of the working age population, compared to 30 percent in the CSRD and 26 percent in BC. This is shown in Table 5

Breaking down higher education levels, Area D and CSRD residents are more likely, compared to BC, to have apprenticeship or trade certificates, more likely to have non-university certificates or diplomas, and less likely to have bachelor's degrees or higher levels of advanced education. This difference reflects a much more industrial and production-oriented workforce. This may represent an advantage in developing of productive primary and secondary sector industries but may represent a barrier to the development of knowledge-sector industries.

Table 6: Commuting Status among for labourforce members with regular place of work, by tenure

Commuting Status by Tenure, Area D	Owner	Renter
Commute within census subdivision (CSD) of residence	150 (15%)	45 (19%)
Commute to a different census subdivision (CSD) within census division	380 (39%)	90 (38%)
Commute to a different census subdivision (CSD) and census division (CD) within province or territory of residence	410 (42%)	100 (43%)
Commute to a different province or territory	35 (4%)	0 (0%)

Source: Statistics Canada Census 2016, Urbanics Consultants Ltd.

In Table 7 we can see the commuting patterns of residents of Area D. It should be noted that Area D is itself a ‘census subdivision’. The vast majority (84 percent) of employed workers with a regular place of work commute outside Area D. Of these, 39 percent of the total commute to a different census subdivision (such as Area C, or Salmon Arm. 42 percent commute to a different Census Division, such as to Vernon. This rate of out commuting is higher than seen in the CSRD or BC, reflecting a community with relatively few jobs compared to the number of workers. Overall, 63 percent of CSRD residents work in their home municipality or electoral area, and 49 percent BC-wide. This is unsurprising given the lack of large settlements inside the Electoral Area and its relatively low population level.

Table 7: Commuting destination for employed labour force aged 15 years and over in private households with usual place of work

Commuting Status	Area D	CSRD	BC
Commute within census subdivision (CSD) of residence	195 (16%)	10,640 (63%)	864,415 (49%)
Commute to a different census subdivision (CSD) within census division	465 (39%)	3,730 (22%)	807,840 (46%)
Commute to a different census subdivision (CSD) and census division (CD) within province or territory of residence	505 (42%)	2,035 (12%)	81,750 (5%)
Commute to a different province or territory	35 (3%)	375 (2%)	12,965 (1%)

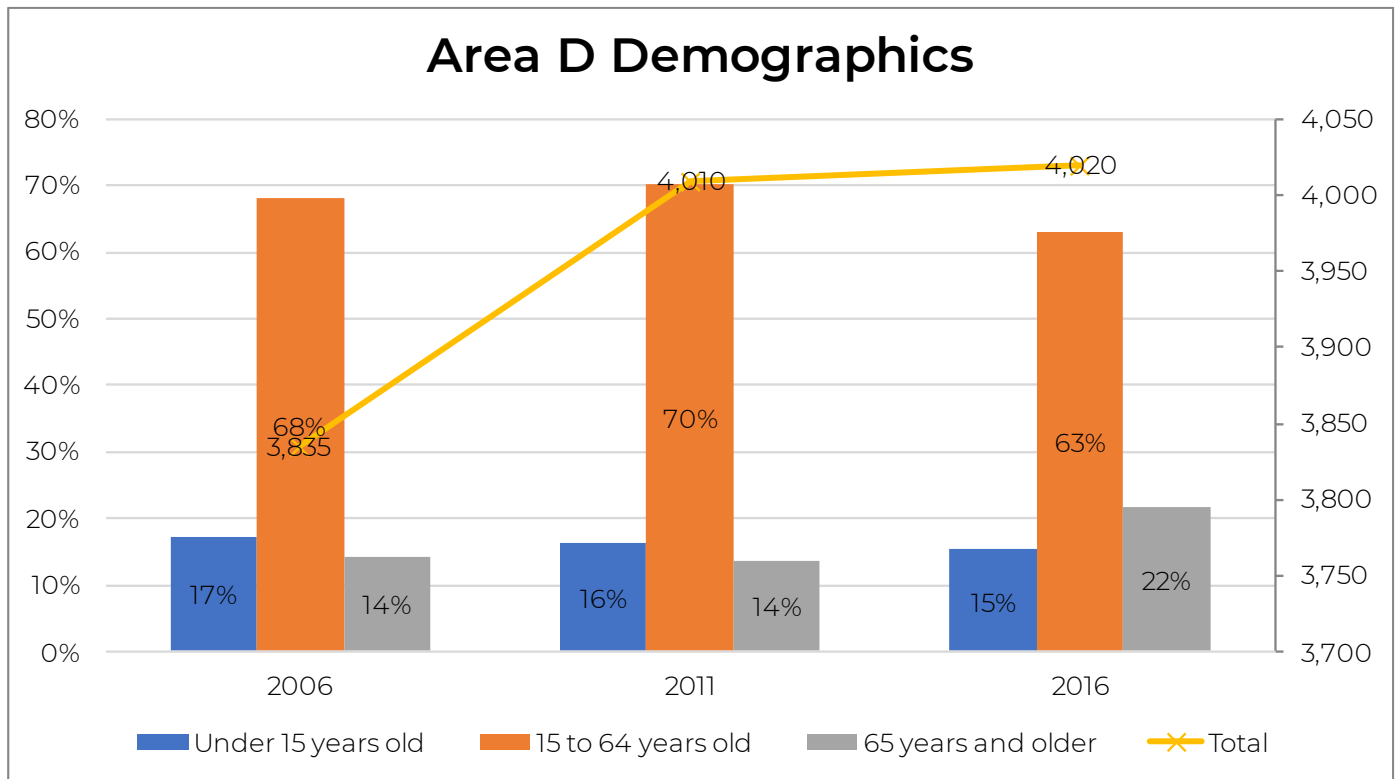
Source: Statistics Canada Census 2016, Urbanics Consultants Ltd.

Demographic Trends

The Census population of Canada has grown from approximately 32 million residents in 2006 to over 35 million in 2016, or approximately 354,000 people per year at an average annual rate of 1.1 percent. Net immigration added an average of 197,000 new residents annually to the national population, while natural increase added an average of 130,000 people. These national level trends have been driven primarily by low and declining fertility rates and increases in economic activity and immigration. While the Pandemic is reported to have driven national birth rates to record lows, and elevated mortality, recent policy and trends have seen increased immigration rates, which were at near record levels prior to the onset of Pandemic-driven travel restrictions. Statistics Canada estimates that the national population has grown at an average annual rate of 1.25 percent since the last Census in 2016, bringing the population to 38.05 million in the first quarter of 2021.

Similar to the demographic trends across the country, British Columbia's demography points toward slight declines in birth rates, slight increases in life expectancy, growing net interprovincial migration, and increasing net international migration. These trends, along with the aging of BC's population have resulted in a steady population growth in the province from 4.1 million in 2006 to 4.65 million by 2016, which translates into an annual growth rate of roughly 1.2 percent during 2006 - 2016 (Census 2006 and Census 2016). Since the last Census, Statistics Canada estimates that BC Growth rates have averaged 1.43 percent, bringing the total population to 5.15 million in the first quarter of 2021.

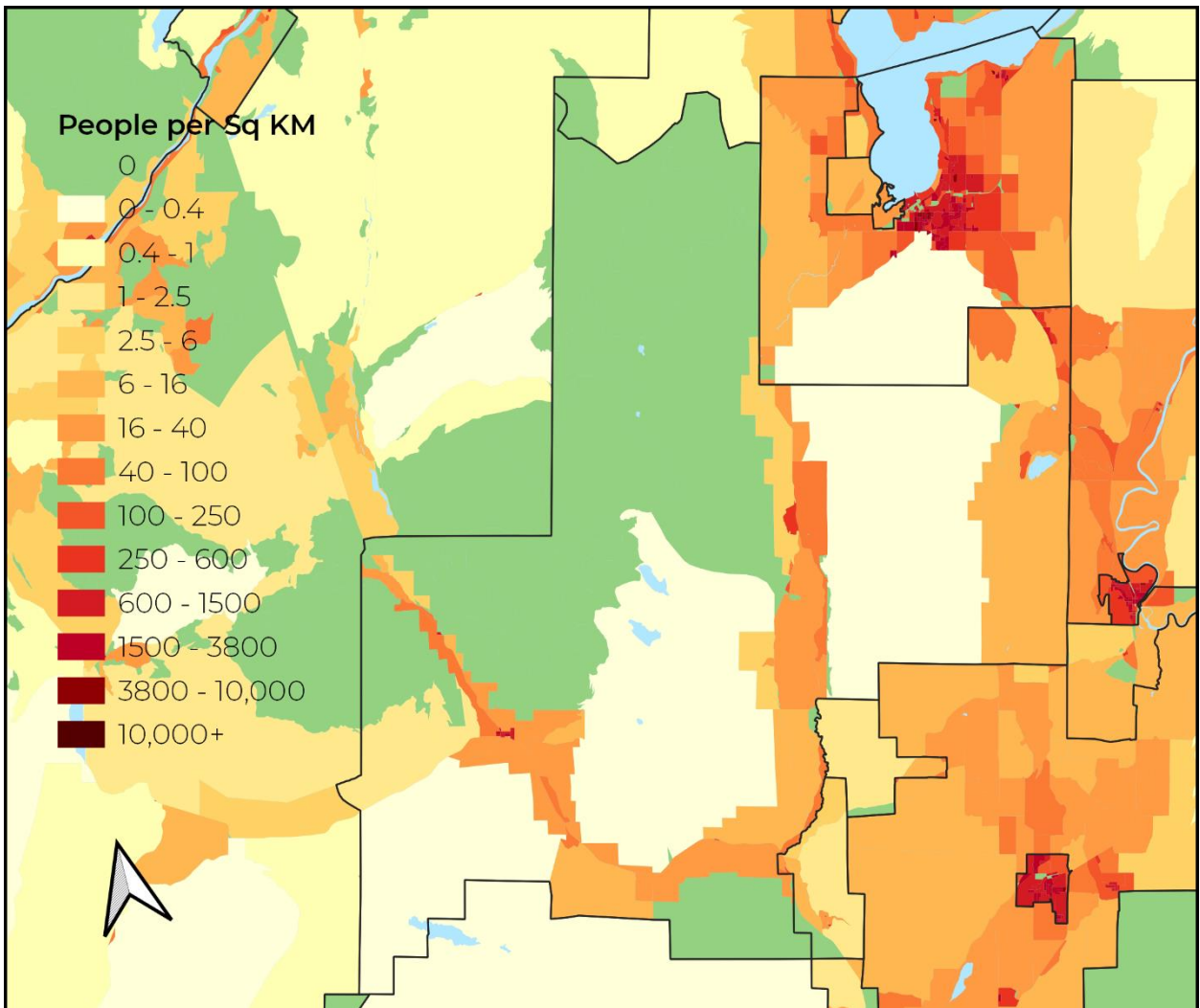
Figure 4: Area D Population Change by Age Group 2006-2016



Source: Statistics Canada Census 2006, 2011, 2016, Urbanics Consultants Ltd.

Electoral Area D has seen substantial population growth between 2006 and 2016, with larger increase between 2006 and 2011 and a smaller increase in population between 2011 and 2016. The 2011-2016 period growth amounted to 1/5 of 1 percent, which exceeded the 5.63 percent growth rate seen in British Columbia and the 1.69 percent growth rate seen in the Regional District during that same period. Area D has tended towards modest, slow growth over the whole period between 1996 and 2016. 2021 saw a further population increase over 2016.

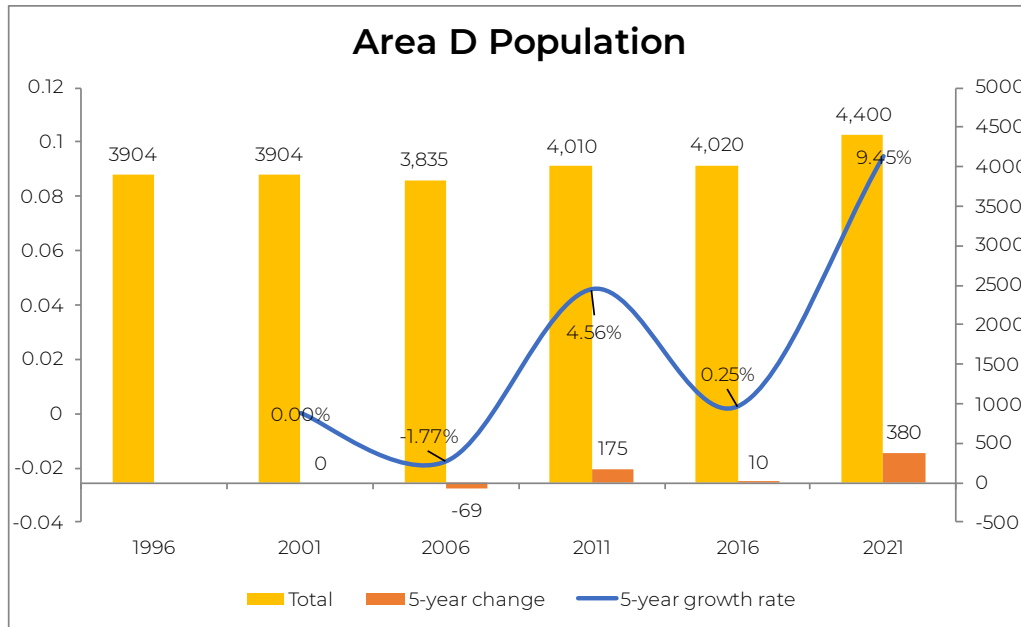
Figure 5: Population Density of Area D & Surroundings



Source: Urbanics Consultants Ltd., Statistics Canada Census 2016

As shown in Figure 5, the population of the region is largely rural, with large areas of unpopulated woodland and mountainous areas. Most of the population is concentrated in the valley bottoms, with several areas of larger population concentration. As of the last Census, the major population centre of Area D is around Falkland, with smaller settlements in the vicinity of Silver Creek and Glenemma. However, the area is surrounded by larger settlements which cast a significant economic impact of the region such as Salmon Arm, Enderby, or Armstrong

Figure 6: Area D Population Change 1996-2021



Source: Statistics Canada Census 1991-2021, Urbanics Consultants Ltd.

Over the longer term, Area D has seen modest population growth since 2006, the last census which reported population loss. Population growth was reported by the 2021 Census as 9.5 percent over 2016, an absolute increase of 380 residents, which is an increase in rate compared 2016 and 2011.

As can be seen in Table 8, the demographics of Electoral Area D have evolved over the period in a way that is common across Canada, with an increasing portion of the population being 65 years old or older, and a decreasing proportion of youth 15 or under. This broad aging of the population has substantial implications for the utility of the existing and future housing stock. Over this time, the senior population in particular has increased in both relative terms (13 percent to 22 percent) and absolute terms (by approximately 325 residents in private households). This trend is likely to continue into the future, conforming to broad continental norms.

Table 8: Area D Population Evolution, 2006-2016

Area D Population	2006	2011	2016
Under 15 years old	665 (17%)	650 (16%)	620 15%
15 to 64 years old	2,615 (68%)	2,815 (70%)	2,530 (63%)
65 years and older	550 (14%)	550 (14%)	875 (22%)
Total	3,835	4,010	4,020
Population growth rate			
5-year growth rate		4.56%	0.25%
Annual average growth rate 2006 to 2016	0.47%		

Source: Statistics Canada Census 2006, 2011, 2016, Urbanics Consultants Ltd.

Household Growth

In this section we shall examine the change in households in the Electoral Area. Over that period, household size has declined from 2.5 people per household in 2006 to 2.4 people per household in 2016, a reduction of approximately 6 percent. Over the study period the region has seen a 5-percentage point increase in the portion of 1 person households, a 3-percentage point decline in the portion of 3 person households, and a 2 percent decline in the portion of 5 or more person households, while the

Table 9: Historical Trends in Household Size - 2006-2016

Household Size, Area D	2006	2011	2016
1 person	340 (22%)	370 (23%)	460 (27%)
2 persons	640 (42%)	685 (42%)	720 (42%)
3 persons	215 (14%)	265 (16%)	195 (11%)
4 persons	205 (13%)	185 (11%)	215 (13%)
5 or more persons	140 (9%)	115 (7%)	120 (7%)
Total - Private households by household size	1535	1625	1710
Number of persons in private households	3835	4010	4020
Average household size	2.5	2.5	2.4

Source: Statistics Canada Census 2006, 2011, 2016, Urbanics Consultants Ltd.

portion of 2 person and 4 person households have held steady. It is common across developed countries however to see long-term declines in household sizes as the senior population grows and the number of children born per capita tends to decline.

Table 10: Private Households by Household Type

Private Households by Household Type	Area D	CSRD	BC
One-census-family households	1,160 (68%)	15,070 (67%)	1,196,165 (64%)
Without children in a census family	665 (39%)	8,810 (39%)	527,795 (28%)
With children in a census family	500 (29%)	6,255 (28%)	668,365 (36%)
Multiple-census-family households	30 (2%)	290 (1%)	55,465 (3%)
Non-census-family households	515 (30%)	7,095 (32%)	630,340 (33%)
One-person households	460 (27%)	6,245 (28%)	541,925 (29%)
Two-or-more person non-census-family households	60 (4%)	855 (4%)	88,415 (5%)
Total - Private households by household type	1,705	22,455	1,881,970

Source: Statistics Canada Census 2016, Urbanics Consultants Ltd.

In Table 10 can be seen the comparison of household type between Area D, the CSRD and British Columbia. Area D has a similar portion of one-family² households to the CSRD (67 percent) and somewhat more than BC (64 percent). Of that, the share of families without children is similar (39 percent) than in the CSRD (39 percent) and considerably higher (28 percent) than in British Columbia as a whole. Families without children compose the largest category overall in Area D.

Of other household varieties, Electoral Area D has effectively the same portion of multiple-family households (2 percent) as the CSRD (1 percent) or BC (3 Percent), and a nearly similar portion of non-family households (30 percent)

² A census family consists of a couple or lone parent with children, if any. Please see Dictionary, Census of Population, 2016, Statistics Canada for more information

compared to the CSRD (32 percent) or BC (33 percent). Of the non-family households, the proportions are also similar across jurisdictions for the subcategories of One person households (27 percent of Area C Households) and two-or-more-person-non-family households (4 percent).

Household Income

This section details the total annual household income between Electoral Area D, Columbia Shuswap Regional District and British Columbia based on the 2016 Census. The total household income is the sum of the total incomes of all members of that household before income taxes and deductions. It includes income from:

- Employment income from wages, salaries, tips, commissions and net income from self-employment.
- Income from government sources, such as social assistance, child benefits, employment, Insurance, old age security pension, pension plan benefits and disability income.
- Income from employer and personal pension sources, such as private pensions and payments from annuities and RRIFs.
- Income from investment sources, such as dividends and interest on bonds, accounts, GICs and mutual funds; and,
- Other regular cash income, such as child support payments received, spousal support payments (alimony) received and scholarships

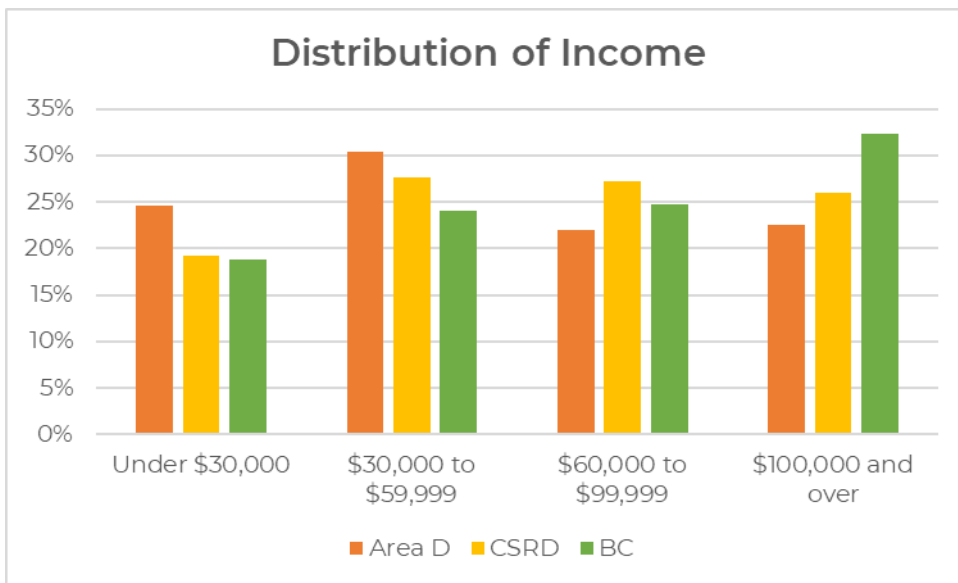
Table 11: Income Distribution for 2015

Household Income (2015)	Area D		CSRD		BC	
	#	%	#	%	#	%
Under \$5,000	40	2%	325	1%	43,000	2%
\$5,000 to \$9,999	35	2%	265	1%	27,115	1%
\$10,000 to \$14,999	70	4%	640	3%	54,930	3%
\$15,000 to \$19,999	90	5%	965	4%	77,900	4%
\$20,000 to \$24,999	80	5%	1,175	5%	78,975	4%
\$25,000 to \$29,999	105	6%	945	4%	72,935	4%
\$30,000 to \$34,999	110	6%	1,110	5%	78,460	4%
\$35,000 to \$39,999	60	4%	1,155	5%	78,355	4%
\$40,000 to \$44,999	90	5%	990	4%	76,200	4%
\$45,000 to \$49,999	90	5%	945	4%	76,365	4%
\$50,000 to \$59,999	170	10%	2,000	9%	143,265	8%
\$60,000 to \$69,999	120	7%	1,815	8%	133,695	7%
\$70,000 to \$79,999	100	6%	1,645	7%	122,515	7%
\$80,000 to \$89,999	70	4%	1,345	6%	110,680	6%
\$90,000 to \$99,999	85	5%	1,295	6%	99,840	5%
\$100,000 to \$124,999	140	8%	2,150	10%	198,270	11%
\$125,000 to \$149,999	105	6%	1,440	6%	138,485	7%
\$150,000 to \$199,999	105	6%	1,385	6%	148,925	8%
\$200,000 and over	35	2%	870	4%	122,055	6%
Total - Household total income groups in 2015 for private households	1,710	100%	22,455	100%	1,881,970	100%
Under \$30,000	420	25%	4,315	19%	354,855	19%
\$30,000 to \$59,999	520	30%	6,200	28%	452,645	24%
\$60,000 to \$99,999	375	22%	6,100	27%	466,730	25%
\$100,000 and over	385	23%	5,845	26%	607,735	32%

Source: Statistics Canada Census 2016, Urbanics Consultants Ltd.

- Electoral Area D sees a substantially larger portion of households with incomes less than \$30,000 (25 percent) than the CSRD or BC (19 percent). For the middle incomes, the segment of households between \$30,000 and \$59,999, Area D had a similar proportion of households at 30 percent, compared to 28 percent of CSRD households and 24 percent of BC households. For the segment between \$60,000 and \$99,999, Area D saw fewer households compared to both the CSRD and BC, at 22 percent compared to 27 percent and 25 percent, respectively. For high income households, Area D had modestly fewer \$100,000+ households (23 percent) compared to the CSRD (26 percent) or BC (32 percent)

Figure 7: Distribution of Households by Income Band



Source: Statistics Canada Census 2016, Urbanics Consultants Ltd.

Of note, 55 percent of households earn less than \$60,000 per year. A large portion of these households are likely to be households headed by someone 65 years or older, and retirees who are more likely to face affordability and suitability issues. Overall, Area D’s income distribution is characterized by a cluster around \$30-60,000 per year, with larger shares of households with low incomes (under \$30,000) or middle incomes (\$30-59,000) when compared with CSRD or BC

It should also be noted that an outsize proportion of senior households and retirees might have sizeable net-wealth but have incomes lower than \$60,000. Across the country, the median 65+ household had a \$517,100 net worth per the 2016 Census, which is higher than all other age categories except the 55-64 bracket. These households are likely to require market-rate housing as opposed to affordable housing. However, the localized net-wealth data is not available therefore this study does not speculate on the net-wealth characteristics of low-income seniors.

Furthermore, the study examined the distribution of household income by type of household. The median income has been used in this instance to compare the middle-of-the-distribution incomes of various types of households. The consultant found:

Table 12: Median Household Income by Household Type

Median Household Income (2015)				% of BC Med Income	
	Area D	CSRD	BC	Area D	CSRD
Economic families					
Couple-only family	\$62,080	\$71,533	\$80,788	77%	89%
Couple-with-children family	\$93,824	\$104,204	\$111,736	84%	93%
Lone-parent family	\$41,344	\$46,240	\$51,056	81%	91%
Family income	\$68,864	\$77,937	\$88,451	78%	88%
1-person households	\$27,456	\$30,714	\$35,701	77%	86%
2-or-more person households	\$69,043	\$78,759	\$88,466	78%	89%
Median household income	\$54,262	\$63,871	\$69,979	78%	91%

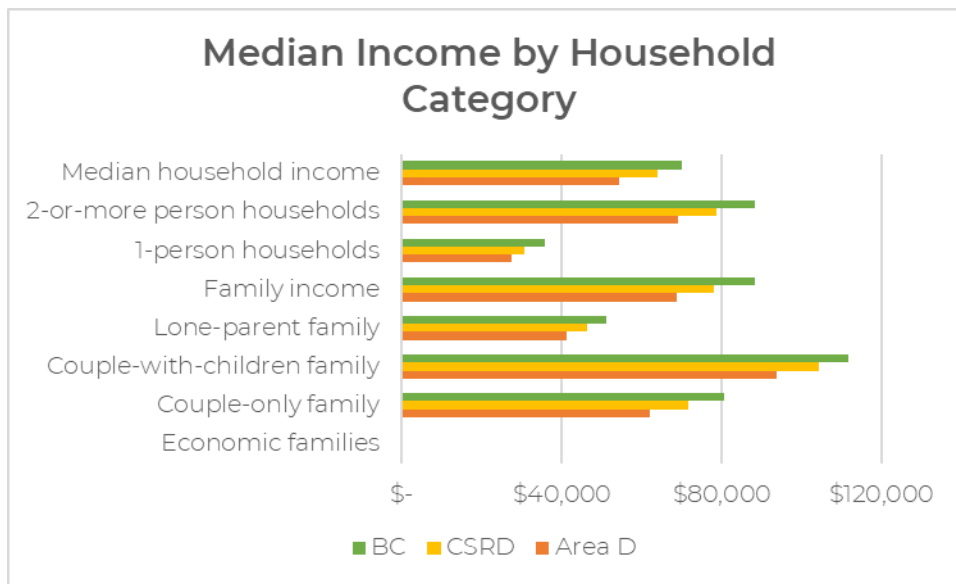
Source: Statistics Canada Census 2016, Urbanics Consultants Ltd.

- Couple-only families had a median income of \$62,080 in 2015, compared to \$71,533 for the CSRD and \$80,788 for British Columbia.
- Couples-with-children in Area D had a median income of \$93,824, compared to \$104,204 in the CSRD and \$111,736 in BC
- Lone-parent families earned a median income of \$41,344 in Area D, however they earned \$46,240 in the wider CSRD and \$51,056 in BC
- Overall median family income was \$68,864 compared to \$77,937 in the CSRD and \$88,451 in BC
- 1-person households saw an Area D income of \$27,456, compared to \$30,714 in the CSRD and \$35,701 in BC
- 2-or-more-person households saw a median income of \$69,043 in Area D, compared to \$78,759 in the Regional District and \$88,466 in the Province

The median household income for Area D was found to be \$54,262, compared to \$63,871 in the CSRD and \$69,979 in BC. In none of the examined categories were median incomes in Area D or the CSRD higher than that seen in BC.,

however incomes for couples came closest, with Area D at 84% of the BC median income.

Figure 8: Median Household Income by Household Type



Source: Statistics Canada Census 2016, Urbanics Consultants Ltd.

Population Projection

The Province of British Columbia is expected to experience ongoing declines in birth rates, and increasing lifespans, as well as ongoing foreign and domestic migration. These trends result in a population that is growing, but also growing older. Over the last three Census periods, BC grew from 4.1 Million in 2006 to 4.65 million in 2016, translating into an annual growth rate of 1.23 percent, per the 2006 and 2016 Censuses. Since that time, Statistics Canada believes that BC’s population has increased as of the Second Quarter of 2021 to 5,174,724, representing an average annual rate of 1.40 percent between 2016 and 2021 under the Statistics Canada Quarterly Population Estimates.

While net migration inflows into British Columbia over the projection may continue to top the province’s overall sex ratio in favour of males, the aging of the large baby boom cohort and higher female life expectancies may lead to there being more women than men in the province. These two opposing forces can be expected to keep the sex ratio relatively stable over the projection period at about 98 males per 100 females. In Columbia Shuswap, per the 2019 BC Population Estimate from BC Stats, there were 102 males for

every 100 females, reflecting the typically lower female proportion of population in less urbanized regions.

For the purpose of this report, the Consultant has had to develop a population projection for Electoral Area D, as projections down to that level of geographic fineness are not available from BC Stats or Statistics Canada. BC Stats recommends projecting the future population of the Electoral Area by taking the projections available for Regional Districts and assuming that the Electoral Area will continue to have the same share of the Regional District population as it had under the last census over the projection period. However, this method is crude. Electoral Areas can often have demographic qualities at variance with both each other and the Municipalities that compose the Regional District.

Instead, the Consultant has taken the annual growth rates for each age-and-gender cohort from BC Stats population projection for Columbia Shuswap and applied them to the figures from the 2016 Census³ for Electoral Area D to arrive at a population projection that accounts for the particular age and gender breakdown of Area D. BC Stats population projections are themselves based upon a demographic model known as the PEOPLE projection⁴, which is a cohort-survival population model drawing upon estimates of fertility, mortality and migration based on past observation.

Per this estimate, the consultant expects population growth to change in the following ways:

- Overall population will grow from 4,044 in 2016 to 4,649 in 2031,
 - An annual growth rate of 0.9 percent
- Population under 15 years of age will grow from 640 in 2016 to 694 in 2031,

³ The 2021 Census demographic data is not sufficiently available to fully update the forecast; however, the 2021 headline population of 4,400 is sufficiently similar to the 4,509 residents projected from 2016 figures as to leave the forecast as broadly applicable at this time.

⁴ https://www2.gov.bc.ca/assets/gov/data/statistics/people-population-community/population/people_population_projections_highlights.pdf

- An annual growth rate of 0.5 percent
 - A decline in population shares from 16 percent to 15 percent.
- Population 15 to 64 Years old will grow from 2,575 to 2,699,
 - An annual growth rate of 0.3 percent
 - A change in population share from 64 percent to 58 percent
- Population 65 years and older will grow from 840 to 1,256,
 - An annual growth rate of 2.7 percent
 - A change in population share from 27 percent to 21 percent

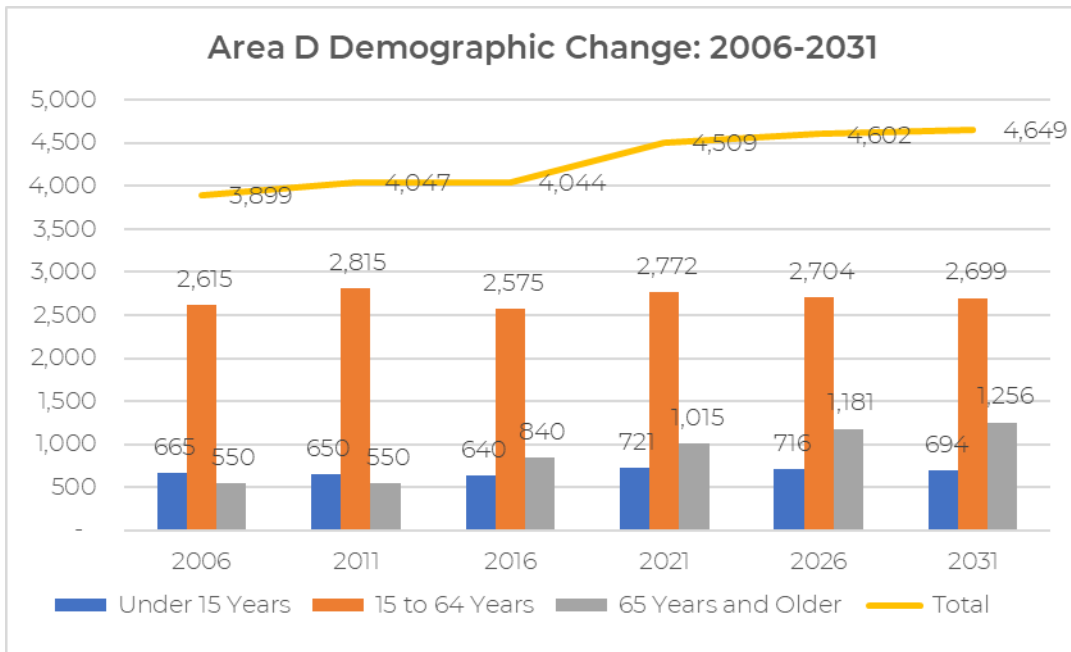
Table 13: Population Projection, Area D

Population Estimate							
	Under 15 Years	15 to 64 Years	65 Years and Older	Total	Under 15 Years	15 to 64 Years	65 Years and Older
2006	665	2,615	550	3,899	17%	67%	14%
2011	650	2,815	550	4,047	16%	70%	14%
2016	640	2,575	840	4,044	16%	64%	21%
2017	689	2,754	884	4,326	16%	64%	20%
2018	705	2,789	919	4,414	16%	63%	21%
2019	716	2,801	956	4,473	16%	63%	21%
2020	720	2,796	980	4,496	16%	62%	22%
2021	721	2,772	1,015	4,509	16%	61%	23%
2022	724	2,741	1,058	4,523	16%	61%	23%
2023	722	2,725	1,096	4,543	16%	60%	24%
2024	725	2,710	1,128	4,563	16%	59%	25%
2025	724	2,711	1,151	4,586	16%	59%	25%
2026	716	2,704	1,181	4,602	16%	59%	26%
2027	713	2,702	1,203	4,618	15%	59%	26%
2028	710	2,694	1,225	4,630	15%	58%	26%
2029	705	2,690	1,243	4,638	15%	58%	27%
2030	704	2,691	1,252	4,647	15%	58%	27%
2031	694	2,699	1,256	4,649	15%	58%	27%

Source: Urbanics Consultants Ltd., BC Stats PEOPLE Estimates

It is key to note that the fastest growing demographic in Electoral Area D will be the senior citizen population. This change will have key impacts on the suitability of the existing housing stock for residents who are older and live in smaller households.

Figure 9: Electoral Area D Population Projection



Source: Urbanics Consultants Ltd., BC Stats PEOPLE Estimates

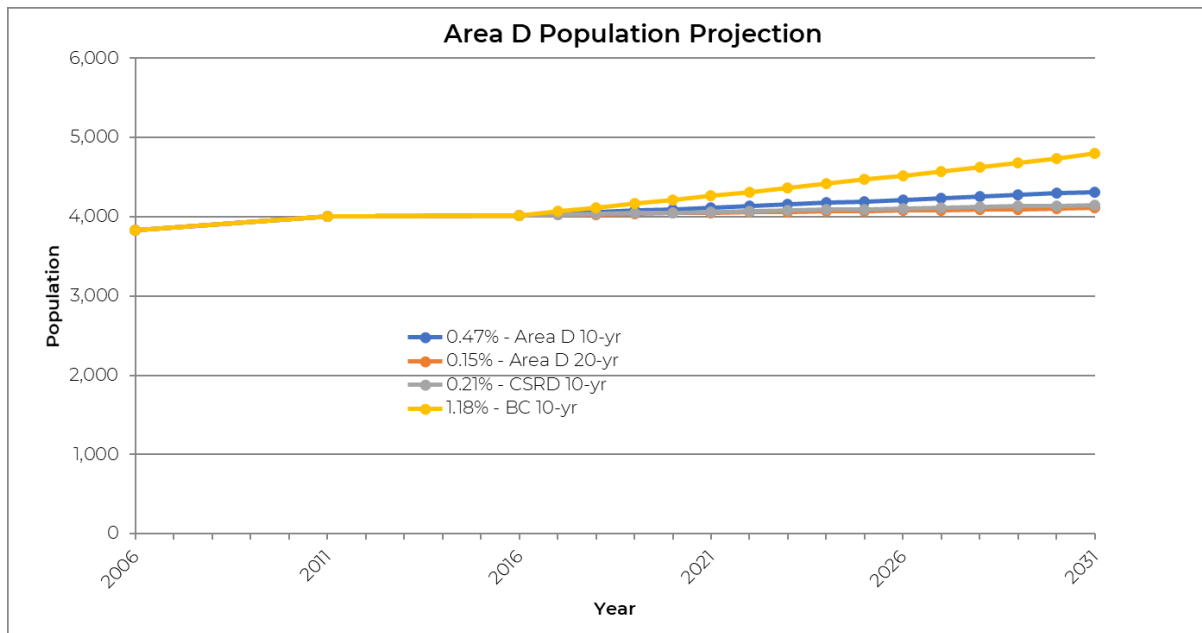
This projection of modest population growth over the coming decade combined with declining numbers of youth and increasing numbers of senior citizens corresponds to general social trends and is highly plausible in the Consultant’s estimation.

However, it should be kept in mind that this is ultimately based upon projecting past outcomes into the future. Changes in the business environment, the strength of the local economy, the demand for country living, provision of housing, and other factors can create shifts in demand that are not presently foreseeable. In the last year, many more rural locations have seen increased demand and migration, as residents seek greater space for their families as the Pandemic eases. Increasing acceptance and capability for remote work has enabled preferences for rural living to be realized that were previously balanced against metropolitan job market considerations. Especially in a jurisdiction with fewer than a thousand residents, small shifts can have a dramatic proportional impact.

As such, the Consultant has generated an alternate population growth scenario, where Area D grows at rate similar to previous observed rates. The

yellow line represents population growth at the 10-year BC average. The grey line represents population growth at the 10-year CSRD average. The orange line represents the 20-year Area D average, while the blue line represents the 10 years Area D Average.

Figure 10: Alternate Population Scenarios



Source: Urbanics Consultants Ltd., Statistics Canada Census 1996, 2001, 2006, 2011, 2016

The 2021 Census found a population of 4,400 in Area D, approximately 2.5 percent lower than the Consultants forecast of 4,509 for the year 2021. Unfortunately, more granular demographic returns from the Census prevent a thorough update of the returns, however the overall population forecast has been found approximately correct for 2021.

3. Housing Supply

This section examines the housing supply in Electoral Area D and is primarily focused on the occupied private dwellings in the area. While there are unoccupied dwellings or dwellings occupied by temporary residents, Statistics Canada does not make available data to nearly the same level of detail as occupied private dwellings occupied by usual residents.

Table 14: Total Private Dwellings By Occupancy and Usual Residency

Private Dwelling Types	Area D		Ave. Annual Rate of Growth	CSRD		Ave. Annual Rate of Growth
	2011	2016		2011	2016	
Total private dwellings	1,821	1,835	0.15%	28,430	29,798	0.94%
Occupied by usual residents	1,624	1,708	1.01%	21,746	22,454	0.64%
Vacant dwellings or dwellings occupied by temporary residents	197	127	-8.41%	6,684	7,344	1.90%
Vacant dwellings or dwellings occupied by temporary residents (%)	11%	7%		24%	25%	

Source: Statistics Canada Census 2006, 2011, 2016, Urbanics Consultants Ltd.

Per the 2021 Census, the number of dwellings in Area D has increased significantly, to 1,924, an increase of 5 percent. The number of dwellings occupied by usual residents has increased by 6 percent to 1,802, a modest increase in the overall occupancy rate.

As shown in Table 14, the proportion of vacant or occupied by non-usual residents in Area D is much lower than that seen in the Columbia Shuswap overall (25 percent), at 7 percent of the housing stock in 2016. This is a surprising result in many respects compared to other Columbia Shuswap Areas which see substantially larger portions of the housing stock used for temporary -resident occupancy or left vacant. On average, the dwelling stock has increased by 0.15 percent per year between 2011 and 2016, while the stock of vacant or temporarily resident dwellings declined by 8.41 percent per year, on average, enabling an increase in population out of proportion to the change in the overall dwelling stock (1.01 percent). This compares to a 0.94 percent increase in CSRD dwellings, a 1.9 percent increase in unoccupied or temporarily resident dwellings, and a 0.64 percent increase in dwellings occupied by permanent residents of the CSRD

Of the 1,835 Area D dwellings enumerated by the Census, 115 were found to be unoccupied outright (6 percent). 15 were found to be occupied by foreign residents or temporary residents (0.8 percent). This compares with the Columbia Shuswap as a whole, where 20.8 percent of homes were found outright unoccupied, and 3.9 percent of homes were found to be occupied by foreign or temporary residents.

Housing Stock Trends

The recorded number of private dwellings in Electoral Area D has tended to follow changing population figures over previous Censuses, as seen in the previous subsection.⁵

Table 15: Dwelling Units by Typology

Occupied Private Dwelling Units by Type	2006	2011	2016	Change 2006-2016	% Change	2016 % composition
Total occupied private dwellings	1,535	1,625	1,710	175	11	
Single-detached house	1,275	1,365	1,325	50	4	77
Semi-detached, row house and duplex	45	25	95	50	111	6
Semi-detached or double house	30	0	15	-15	-50	1
Row house	0	0	0	0	0	0
Apartment/flat in a duplex	15	25	80	65	433	5
Apartment in a building that has five or more storeys	0	0	0	0	0	0
Apartment in a building that has fewer than five storeys	20	0	35	15	75	2
Movable dwelling	190	145	235	45	24	14

Source: Statistics Canada Census 2006, 2011, 2016, Urbanics Consultants Ltd.

⁵ Statistics Canada defined dwelling types the following ways:

Single-detached house: A single dwelling not attached to any other dwelling or structure (except its own garage or shed). A single-detached house has open space on all sides, and has no dwellings either above it or below it. A mobile home fixed permanently to a foundation is also classified as a single-detached house.

Semi-detached house: One of two dwellings attached side by side (or back to back) to each other, but not attached to any other dwelling or structure (except its own garage or shed). A semi-detached dwelling has no dwellings either above it or below it, and the two units together have open space on all sides.

Row house: One of three or more dwellings joined side by side (or occasionally side to back), such as a townhouse or garden home, but not having any other dwellings either above or below. Townhouses attached to a high-rise building are also classified as row houses.

Apartment or flat in a duplex: One of two dwellings, located one above the other, may or may not be attached to other dwellings or buildings.

Apartment in a building that has five or more storeys: A dwelling unit in a high-rise apartment building which has five or more storeys.

Apartment in a building that has fewer than five storeys: A dwelling unit attached to other dwelling units, commercial units, or other non-residential space in a building that has fewer than five storeys.

Movable Dwelling: Either a Mobile home: A single dwelling, designed and constructed to be transported on its own chassis and capable of being moved to a new location on short notice. It may be placed temporarily on a foundation pad and may be covered by a skirt; OR A single dwelling, other than a mobile home, used as a place

Columbia Shuswap D is overwhelmingly characterized by single family homes, which in 2016 composed 77 percent of the occupied private housing stock. The remainder of the housing stock was composed of movable dwellings (14 percent), duplex units (5 percent), apartments (fewer than 5 stories, 2 percent) and semidetached units (1 percent)

Over the period 2006-2016, the number of regularly occupied single detached houses increased by 4 percent. The number of low-rise apartment units increased by 75 percent, however, along with a 433 percent increase in the number of duplex⁶ units, and the number of movable dwellings increased by 24 percent. This represents a substantial change in the composition of the housing stock, with the 65 added occupied duplex units representing the largest absolute change, exceeding the increased number of single detached houses (50) and movable dwellings (45).

Survey data has indicated a strong preference for single detached houses among residents, however, given growing cost constraints, this may not be achievable for a large portion of families, and may be secondary to other desired features in housing such as location or cost. Given the economic realities, the growth in the number of duplex units likely represents a ‘second best’ optimization for residents.

Table 16: Occupied Private Dwellings by Number of Bedrooms

Occupied Private Dwellings by No. of Bedrooms	2011	2011 (% of total)	2016	2016 (% of total)
Total occupied private dwellings	1625		1710	
No bedrooms	0	0	10	1
1 bedroom	110	7	95	6
2 bedrooms	415	26	470	27
3 bedrooms	580	36	585	34
4 or more bedrooms	510	31	545	32

Source: Statistics Canada Census 2011, 2016, Urbanics Consultants Ltd.

There are relatively few 1 bedroom or studio units Electoral Area D (7 percent in 2016, with less than 1 percent comprising studio units). The largest portion of the housing stock in 2016 was 3-bedroom units (585 units, 32 percent). Over the

of residence, but capable of being moved on short notice, such as a tent, recreational vehicle, travel trailer, houseboat or floating home.

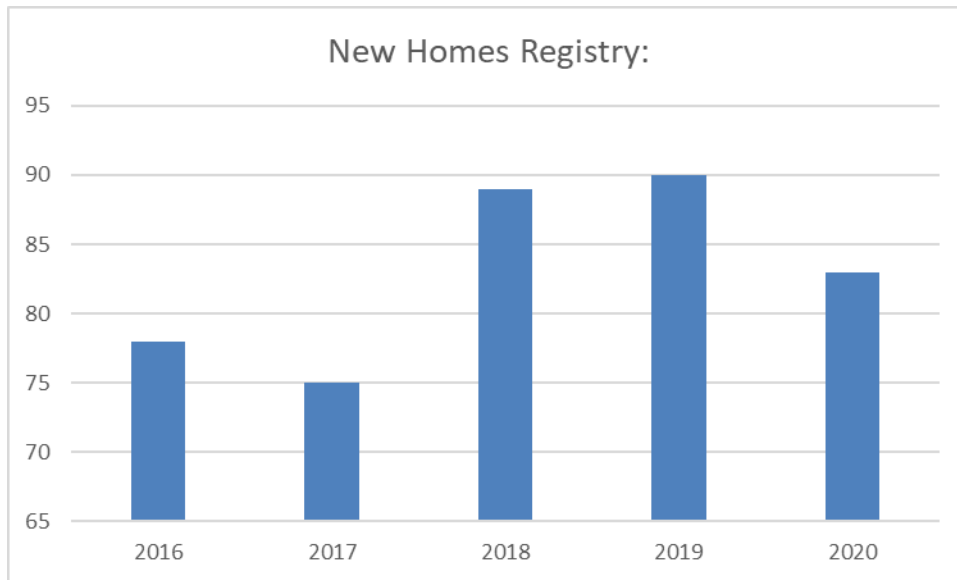
⁶ It should be observed that Statistics Canada regards a secondary suite as a type of duplex unit. Conversion of a single house to a house-with-suite would count for 2 units of duplex

last census period the overall composition of the dwelling stock by bedroom count has been quite stable.

New Housing

Under provisions of the *Homeowner Protection Act*, all new homes constructed in British Columbia must be registered with BC Housing before the start of construction. The province does not make available this data, called the BC New Homes Registry, for Electoral Areas, however it is reported that in the unincorporated areas of Columbia Shuswap Regional District, between

Figure 11: BC New Homes Registry - Unincorporated Columbia Shuswap



Source: BC New Homes Registry, Urbanics Consultants

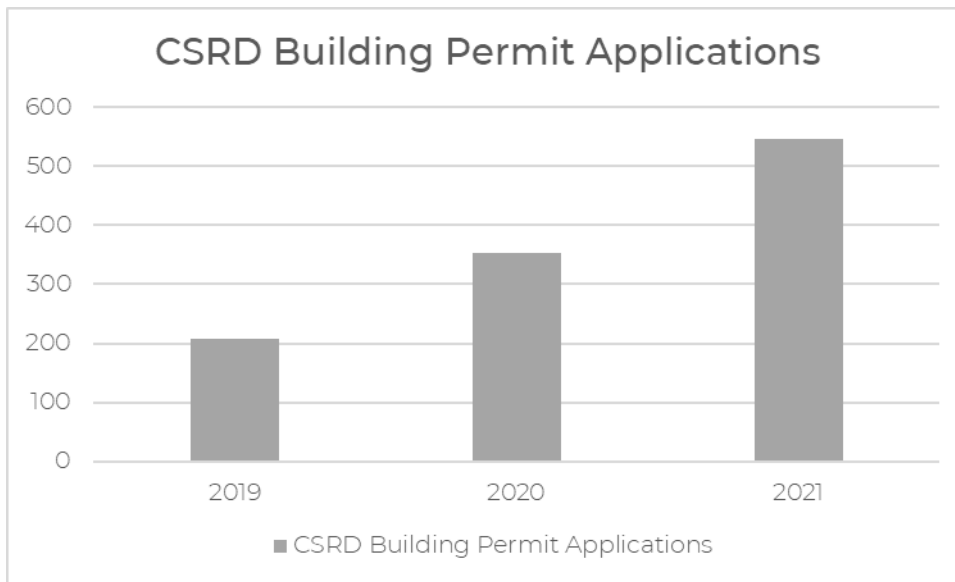
Note: Multi-family or Purpose Built apartment starts were below reporting threshold

2016 and 2020 between 75 and 90 new single detached homes per year have been constructed, in addition to a lower-than-reporting threshold number of multi-family units or purpose-built rentals.

Columbia Shuswap unincorporated areas (that is, those outside the boundaries of incorporated cities, towns, and villages such as Salmon Arm or Revelstoke) has seen a recent run-up in the number of building permits issued since 2018, partly due to the increase in use of building permits in more regions of Columbia Shuswap, rather than a measure of construction activity.

On net, the Census results from 2011 and 2016 suggest very limited housing stock activity in Columbia Shuswap D over that period, with a net addition of 14 private dwellings to the housing stock in that time. 2016 to 2021 saw an increase of 89 dwellings.

Figure 12: Building Permits in Columbia Shuswap Unincorporated Areas



Source: CSR D, Urbanics Consultants Ltd.

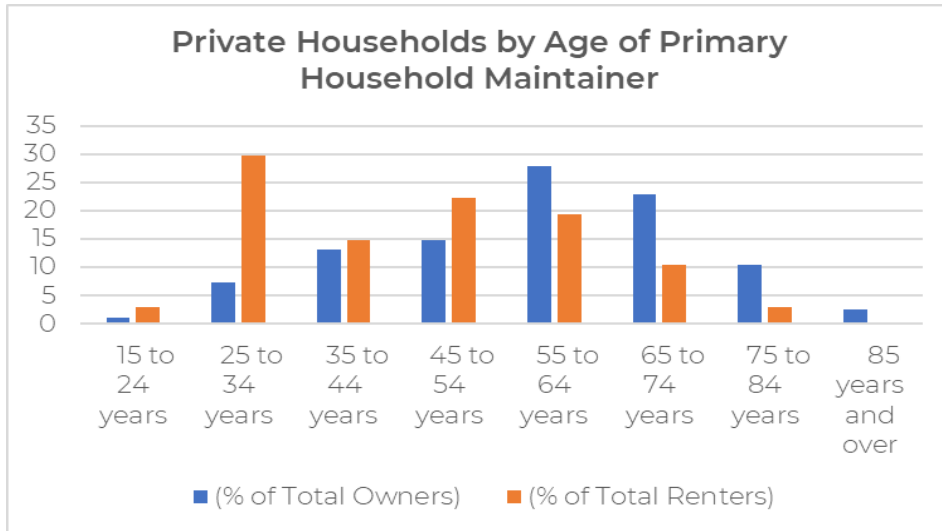
CSR D building permit figures suggest a substantial increase in construction activity between 2019 and 2021, with permits issued more than doubling over that time.

Housing Tenure

Electoral Area D had a homeownership rate of 80 percent as of the 2016 Census. Of the 1,710 occupied units found at that time, 1,375 were owner-occupied, while 335 were rented. This is the equivalent level of owner-occupancy as the CSR D (80 percent) but higher than seen in the Province (68 percent). This high rate of homeownership corresponds to the relatively rural and small-town nature of settlement in the area.

In Figure 13, readers may note the breakdown of household tenure by age of household maintainers, who is sourced as the first person listed on Census returns. The rental population is younger than the homeownership population, with 48 percent of all renters being under the age of 45. This compares to the

Figure 13: Private Households by Age of Primary Household Maintainer



Source: Statistics Canada Census 2016, Urbanics Consultants Ltd.

homeowner population, where only 21 percent of homeowners are under the age of 45. Renters are generally younger than homeowners, as to become a homeowner requires a certain level of settled living and career development, but this pattern also reflects the increasing costs of housing in the area, meaning that younger would-be homeowners face a more challenging house market than older homeowners did at the same age.

Non-Market Housing

BC Housing periodically reviews and updates the types of non-market housing terms. The following terms are based on BC Housing terminology. Typical inventory of the non-market housing in a community includes:

- **Shelter:** These include year-round shelters and emergency weather response shelters. Short-stay housing of 30 days or less. Emergency shelters provide single or shared bedrooms or dorm-type sleeping arrangements with varying levels of support to individuals.
- **Transition houses:** Temporary housing for women and children fleeing violence. Transition houses provide housing, food, crisis intervention and referrals. All provincially funded transition houses have around-the-clock staff coverage. Typically, stays do not exceed 30 days.

Table 17: Housing Tenure

Dwellings	2006	2011	2016
Area D			
Owners	1,230	1,360	1,375
Renters	305	265	335
Others (Band Housing)	0	0	0
Total occupied dwellings	1,535	1,625	1,710
Ownership Rate	80%	84%	80%
CSRD			
Owners	17,220	17,475	17,890
Renters	3,920	4,230	4,530
Others (Band Housing)	50	30	40
Total occupied dwellings	21,185	21,730	22,450
Ownership Rate	81%	80%	80%
British Columbia			
Owners	1,145,050	1,234,710	1,279,025
Renters	494,000	525,000	599,360
Others (Band Housing)	4,105	4,925	3,590
Total occupied dwellings	1,643,145	1,764,630	1,881,965
Ownership Rate	70%	70%	68%

Source: Statistics Canada Census 2006, 2011, 2016, Urbanics

- **Safe homes:** Provides temporary shelter and services (often for women and their children) who are facing housing crisis issues or fleeing domestic violence. This may include private homes, hotel units or rental apartments. Stays do not usually exceed five days. In addition to food and shelter, it also provides support services such as advocacy, information and referral, counselling, and transportation to appointments.
- **Second-stage housing:** Provides housing for women and children fleeing violence who have completed a stay in a transition house or safe home. Typically, stays last up to 18 months.
- **Transitional housing:** Includes the provision of on- or off-site support services to help residents move towards independence and self-sufficiency. This type of housing provided for a minimum of 30 days that can last up to two or three years.
- **Below-market rental:** Below-market rental housing is housing with rents equal to, or lower than, average rates in private-market rental housing.

- **Co-operative housing:** Co-operative housing is a type of development where the residents have a share in the corporation (co-operative) that owns/manages the development.
- **Supportive housing:** This housing provides ongoing assistance to residents who require support to live with modest independence. It is available for people who are homeless or at risk-of-homelessness and who may have barriers to housing such as mental illness or substance use. It can be housing for seniors and others who require services such as meals, housekeeping, 24-hour response system and social and recreational activities. It does not include personal assistance services such as bathing, dressing, or medication assistance.
- **Seniors housing:** Affordable housing geared toward individuals aged 55 or older or a couple where at least one person is age 55 or older. Seniors live independently and typically live-in self-contained apartments that provide accessible, barrier-free design features.
- **Assisted living:** Housing that includes hospitality services (e.g., meals, housekeeping, social and recreational activities) and one or two personal assistance services, such as regular assistance with activities of daily living, medication services or psychosocial supports (referred to as prescribed services). This housing is subject to registration by the Assisted Living Registrar and includes self-contained apartments for seniors or people with disabilities who need some support services to continue living independently, but do not need 24-hour facility care; or housing in which residents receive services related to mental health and substance use issues.

Electoral Area D is not a center of social housing provision. According to BC Housing's March 31, 2021 Inventory, there are no emergency shelter units or homeless rent supplements in Electoral Area D. There are no independent social housing units for low-income families or independent seniors. The entire social housing inventory for the Area consists of 8 recipients of rental assistance in the private market.

This compares to the wider Columbia Shuswap Regional District, where there are 873 recipients of housing supports, including 90 recipients in unincorporated areas of the Regional District.

Consultations with affordable housing providers have identified several ongoing issues.

- A lack of low-cost rental housing for working families, with low vacancy rates and a seasonal tourism-oriented rental market inhibiting access to long term rental housing at affordable rates
- A lack of senior's housing appropriate for those who can no longer maintain a single-family home or residential lot but would like to age in the community. While it would be difficult to locate such housing in Area D proper, it may be important to ensure that it can be found in the region.

Overall, there are strong indications that there is a desire and a growing need for greater affordable housing opportunities, as well as partners on the ground in the area who are well placed, provided greater resources from government and civil society partners, to deliver affordable housing projects

Housing Suitability and Adequacy

"Housing suitability refers to whether a private household is living in suitable accommodations according to the National Occupancy Standard (NOS); that is whether the dwelling has enough bedrooms for the size and composition of the household. A household is deemed to be living in suitable accommodations if its dwelling has enough bedrooms as calculated using the NOS. (Census 2016)"

Electoral Area D homes almost uniformly had enough bedrooms to meet National Occupancy Standards, with only 2 percent found below suitability standard. This compares with 2 percent in the CSRD, and 5 percent in British Columbia at-large.

Table 18: Occupied Private Dwelling Characteristics

Suitability Standards	Area D	CSRD	BC
Total - Private households by housing below standards	1,470	21,055	1,740,915
Below the suitability standard (not suitable)	25	385	91,410
% below the suitability standard (not suitable)	2	2	5

Source: Statistics Canada Census 2016, Urbanics Consultants Ltd.

Adequacy, in Census parlance, refers to a given dwellings need for major repairs. Statistics Canada defined for 2016 need of repair in the following ways:

- **Regular Maintenance Needed:** Dwellings where only regular maintenance such as painting or furnace cleaning is required.
- **Minor Repairs Needed:** Dwellings needing only minor repairs such as missing or loose floor tiles, bricks or shingles or defective steps, railings or siding.
- **Major Repairs Needed:** Dwellings needing major repairs such as dwellings with defective plumbing or electrical wiring, and dwellings needing structural repairs to walls, floors, or ceilings.

In Area D, approximately 11 percent of dwellings are below suitability standards, implying that they require major repairs. This compares to 7 percent in

Table 19: Occupied Dwellings in Need of Major Repairs

Private households by housing below standards	Area D			CSRD			BC Total		
	Total	Owner	Renter	Total	Owner	Renter	Owner	Renter	
Total	1,470	1,170	300	21,055	16,765	4,290	1,196,780	544,130	
Below the adequacy standard (major repairs needed)	165	120	40	1,425	1,015	410	64,040	41,370	
% below the adequacy standard (major repairs)	11	10	13	7	6	10	5	8	

Source: Statistics Canada Census 2016, Urbanics Consultants Ltd.

Columbia Shuswap and 6 percent in BC, suggesting that under-maintenance is a substantial problem in the area.

Generally, rental dwellings are less well maintained than owner-occupied dwellings, both due to the net-rent maximizing incentives of lower-market landlords as well as the lack of day-to-day supervision of maintenance that comes with owner occupancy. This may be a problem in Area D as well, but due to the few renters in the area, it would be difficult to ascertain without more granular data than Statistics Canada provides. Relatively few survey respondents felt that repair was a major concern with the local housing stock

With respect to dwelling age, Electoral Area D homes are of a similar, if somewhat older, age distribution to British Columbia and the CSRD. 17 percent of homes have been built since 2001, compared to 20 percent in the CSRD and 23 percent in BC. By contrast, 53 percent of Electoral Area D homes were built before the end of 1980, compared to 48 percent in the CSRD and 44 percent in BC. 13 percent of houses were built before the end of 1960, compared to 12 percent in the CSRD and 14 percent in BC.

Owner-occupied houses in Area D are much more likely be newer than renter occupied homes, with 70 percent of renter occupied dwellings built before 1980, compared to only 48 percent of owner occupied. 19 percent of owner-occupied dwellings have been built since 2001, compared to only 12 percent of rental units.

Table 20: Occupied Dwellings by Period of Construction

Dwellings by Period of Construction	Total	% of total	Owner	% of total	Renter	% of total
Occupied private dwellings	1,705		1375		335	
1960 or before	215	13	150	70	65	30
1961 to 1980	690	40	515	75	170	25
1981 to 1990	185	11	150	81	30	16
1991 to 2000	340	20	305	90	40	12
2001 to 2005	80	5	60	75	20	25
2006 to 2010	120	7	120	100	10	8
2011 to 2016	90	5	80	89	10	11

Dwellings by Period of Construction	CSRD	% of total	BC	% of total
Occupied private dwellings	22,455		1,881,970	
1960 or before	2,700	12	267,560	14
1961 to 1980	7,980	36	559,485	30
1981 to 1990	2,810	13	289,560	15
1991 to 2000	4,410	20	331,865	18
2001 to 2005	1,350	6	125,340	7
2006 to 2010	2,060	9	171,950	9
2011 to 2016	1,150	5	136,210	7

Source: Statistics Canada Census 2016, Urbanics Consultants Ltd.

Shelter-cost-to-income-ratio

Shelter-cost-to-income ratio (STIR) refers to the proportion of average total income of household which is spent on shelter costs. It is calculated for private households living in owned or rented dwellings and is estimated by dividing a household's total annual shelter cost by its total annual income (for households with income greater than zero) and then taking an average of the individual households' STIRs. Shelter costs for owner households include, where applicable, mortgage payments, property taxes and condominium fees, along with the costs of electricity, heat, water and other municipal services.

Table 21: Shelter cost to income ratio

Shelter-cost-to-income ratios	Area D	CSRD	BC
Owner and Tenant Households with Incomes > \$0 , in non-farm, non-reserve private dwellings by shelter-cost-to-income ratio	1,555	21,705	1,832,420
Spending <30% of Income on Shelter Costs	1,205	17,190	1,320,210
Spending 30% or more of Income on Shelter Costs	350	4,515	512,210
Owner Households in Non-Farm Non-Reserve Private Dwellings	1,230	17,235	1,242,600
Owner Households with a Mortgage	710	8,945	727,680
Owner Households Spending 30% or more of Income on Shelter Costs	15%	13%	18%
Average Monthly Shelter Costs for Owned Dwellings (\$)	\$975	\$986	\$1,387
Median Value of Dwellings (\$)	\$349,225	\$349,659	\$500,874
Tenant Households in Non-Farm Non-Reserve Private Dwellings	325	4,475	592,825
Tenant Households in Subsidized Housing	6.2%	13.2%	12.5%
Tenant Households Spending 30% or more of Income on Shelter Costs	26%	36%	35%
Average Monthly Shelter Costs for Rented Dwellings (\$)	\$745	\$927	\$1,149

Source: Statistics Canada Census 2016, Urbanics Consultants Ltd.

As can be seen in Table 21, Electoral Area D faces similar shelter-cost to income ratios as the CSRD and British Columbia. 15 percent of homeownership households spend more than 30 percent of their income (as of the last Census) on housing costs, compared to 13 percent in the CSRD and 18 percent in British Columbia. For Renter households, the number is much higher at 26 percent spending more than 30 percent of their income on shelter costs, compared to 36 percent in the CSRD and 35 percent in BC. This pattern is widespread, reflecting the generally worse economic position of renters and the lack of availability of ownership housing to lower income households. It is, however, notable that Area D renter households are less rent burdened than elsewhere.

This is also tied to the cost of shelter. As can be seen, per the 2016 Census, ownership shelter costs in Area D (\$975/month) are similar to the CSRD writ-large (\$986/month), and much lower than British Columbia as a whole (\$1,387/month). Rental costs in Area D were \$745 per month, compared to \$1,149 in BC and \$927 in the CSRD. Homes had a median value of \$349,225 in Area D, which is similar to the CSRD average (\$349,659) and much lower than BC (\$500,874). While this may reflect a lack of economic access, or lack of exposure to the resort economy, it is also a benefit to prospective households that costs are not relatively high.

Core and Extreme Core Housing Need

A household is considered to be in core housing need if its housing falls below at least one of the adequacy, affordability or suitability standards and if it would

have to spend 30 per cent or more of its before-tax income to pay the median rent (including utilities) of appropriately sized alternative local market housing. “Extreme core housing need” has the same meaning as core housing need, except that the household has shelter costs for housing that are more than 50% of total before-tax household income.

Per the 2016 Census, core housing need 10 percent of Area D households, compared to 11 percent in the CSRD and 15 percent in British Columbia. Extreme Core Housing Need afflicted 5 percent of households in the Electoral Area, compared to 5 percent in the CSRD and 6 percent in BC.

Table 22: Core Housing Need

Core Housing Need									
<i>Households</i>	Area D			CSRD			British Columbia		
	Total	Owners	Tenants	Total	Owners	Tenants	Total	Owners	Tenants
Total Households	1,470	1,170	300	21,055	16,770	4,295	1,740,915	1,196,785	544,135
<i>Share</i>	100%	80%	20%	100%	80%	20%	100%	69%	31%
Below Suitability Standard	25	10	15	385	195	185	91,410	36,240	55,170
<i>Rate</i>	2%	1%	5%	2%	1%	4%	5%	3%	10%
Below Adequacy Standard	165	120	40	1,425	1,015	410	105,410	64,040	41,370
<i>Rate</i>	11%	10%	13%	7%	6%	10%	6%	5%	8%
Below Affordability Standard	270	180	85	3,865	2,235	1,630	420,710	212,165	208,545
<i>Rate</i>	18%	15%	28%	18%	13%	38%	24%	18%	38%
Below All Three Standards	-	-	-	15	-	10	2,310	570	1,745
<i>Rate</i>	0%	0%	0%	0%	0%	0%	0%	0%	0%
In Core Housing Need	150	75	75	2,215	995	1,220	260,225	97,355	162,870
<i>Rate</i>	10%	6%	25%	11%	6%	28%	15%	8%	30%
Extreme Core Housing Need	80	35	45	970	410	560	112,590	44,540	68,050
<i>Rate</i>	5%	3%	15%	5%	2%	13%	6%	4%	13%

Source: Statistics Canada Census 2016, Urbanics Consultants Ltd.

Conspicuously, tenants were more likely to be in Core Housing Need in all jurisdictions, including 25 percent in Area D, 28 percent in the CSRD, and 30 percent in BC. This is particularly driven by failing to meet the affordability standard, which 28 percent of tenant households were unable to surpass. Affordability was also the biggest contributor to homeownership households being in core housing need, with 15 percent of Area D homeowners spending more than 30% of their income on housing.

Table 23 illustrates the evolution of Core Housing Need over time. Core housing need has declined substantially since 2006, declining from 24.7 percent to 10.2 percent. Extreme core housing need has held steady at approximately 5-6 percent of households. While 2011 figures are somewhat unreliable, 2006

figures are using the full census methodology. Over this time, the proportion of households living with unsuitable, inadequate, or unaffordable housing has declined in each category.

Table 23: Core Housing Need over Time

Core Housing Need			
	2006	2011	2016
Unaffordable Housing (%)	22.3	27.7	18.4
Inadequate Housing (%)	13.1	10.6	11.2
Unsuitable Housing (%)	3.9	5.3	1.7
Core Housing Need (%)	24.7	13.5	10.2
Extreme Core Housing Need (%)	5.7	4.3	5.4
Number of Households In Core Need	350	190	150
Extreme Core Housing Need (Count)	80	60	80

Source: Statistics Canada Census 2016, 2011 2006, Urbanics Consultants Ltd.

4. Housing Market Characteristics

Housing Sales Activity

This section examines housing sales activity in Electoral Area D. BC Assessment data for the year 2021 (based on 2020 sales) has been provided, showing market sales in Electoral Area D, split among various classes of property. However, recent rises in property values should mean that prices are somewhat higher at the time this report was composed.

For the purposes of understanding the volume of market activity, we can scale to the number of households. In Area D this reflects approximately 17 households in Area D per residential transaction. This compares to 25 households per residential transaction in the wider CSRD, showing a community that has seen less sales activity than other parts of Columbia Shuswap.

Table 24: Residential Market Data

Property Type - Area D	Total Sales	Average Bedroom Count	Average Sale Price	Average Median Sale Price
Single Family Dwelling	32	3.3	\$ 407,341	\$ 401,281
Manufactured Home	18	2.0	\$ 100,486	\$ 96,302
Large Properties (2+ Acres)	46	3.3	\$ 576,517	\$ 553,952
Total Residential	98	3.2	\$ 432,372	\$ 419,033

Source: BC Assessment, Urbanics Consultants Ltd.

The sales data indicates that:

- Single Family Dwellings have an average value of \$407,341
- Manufactured homes have an average value of \$100,486
- Large properties have an average value of \$576,517
- Overall residential sales price average of \$432,372

Rental Housing

Per the 2016 Census, monthly shelter costs for tenants were \$745 in Electoral Area D. This compares with \$927 in the CSRD and \$1,149 in British Columbia. Median shelter costs were \$718, \$852, and \$1,036 respectively. In that regard Area D's below-regional shelter costs is consistent.

Table 25: Tenant Shelter Costs

Rented Dwellings: Monthly Shelter Cost			
2016	Area D	CSR D	BC
Median	\$ 718	\$ 852	\$1,036
Average	\$ 745	\$ 927	\$ 1,149
2011- Average	\$ 885	\$ 877	\$1,075
2006-Average	\$ 695	\$ 771	\$ 980
Percentage Increase 2006-2016	7%	20%	17%

Source: Statistics Canada Census 2016, 2011 2006, Urbanics Consultants Ltd.

Local survey respondents report a difficult housing environment in Area D, though statistical information suggests that their difficulties are less widespread. A review of limited local rental listings suggested the availability of rental offerings in the Falkland Area on the order of \$500-\$1000 per month. Nonetheless, some area stakeholders have reported extremely poor housing conditions for themselves and others.

The numbers from the Census suggest that rents in the region have risen by 7 percent between 2006 and 2016, compared to 20 percent in the CSR D and 17 percent in BC province wide. This compares to an 18 percent level of general inflation according to the Bank of Canada's Consumer Price Index between 2006 and 2016, meaning that the median renter has actually come out ahead in that time.

Affordability of Market Rate Housing

This section examines affordability levels in Electoral Area D based on household income, mortgage qualification, and shelter costs from the 2016 Census (for rentals) and 2020 BC Assessment observations (for homeownership housing). Affordable, for this purpose, has been defined using

the 30 percent of gross income standing used by the Canadian Mortgage & Housing Corporation.

Shelter costs include mortgage payments, (both principal and interest), property taxes, condominium fees, along with payments for electricity, fuel, water, and other municipal services. For tenant households, shelter costs include rent as well as utilities and service payments.

For this analysis, the consultant has assumed:

- 20 percent down payment – this is the standard down payment for borrowers without mortgage insurance required for high-ratio (less than 20 percent down) loans.
- 25-year mortgage amortization – this is the standard mortgage available for Canadian borrowers, and reflects the lowest generally available monthly payments
- 4.79 percent mortgage interest – this is the current Bank of Canada average posted rate as of August 12, 2021 for five-year conventional mortgages.
- 0.25 percent insurance rate - this is to account for insurance requirements the lender may have.
- \$4.2978 property tax per thousand dollars in assessed value reflecting the all-areas Area D property tax for 2020.
- Buyers are only purchasing one unit: no rental income is derived from property for bank loan purposes.

Table 26: Affordability by Typology

Dwelling Types	Sales/Assessed Price	Loan Amount	Mortgage Payment (Monthly)	PITI (Annual)	Qualifying Income (Annual)	% of Households that Fall Below Affordability
Owner-Occupied						
Single-Detached	\$ 407,341	\$ 325,873	\$ 1,865	\$ 25,153	\$ 83,845	69%
Duplex (assessed)	\$ 316,100	\$ 252,880	\$ 1,448	\$ 19,519	\$ 65,064	59%
Row (assessed)	\$ 97,800	\$ 78,240	\$ 448	\$ 6,039	\$ 20,131	14%
Mobile/Manufactured	\$ 100,486	\$ 80,389	\$ 460	\$ 6,205	\$ 20,683	14%
Renter-Occupied			Monthly rent			
Median Rent (2016)			\$ 718		\$ 28,720	23%

Source: Statistics Canada Census 2016, BC Assessment, Urbanics Consultants Ltd.

As shown in Table 26, the average single detached house sold in Area D over the previous year is unaffordable to 69 percent of households, despite survey data indicating that this is the most desired housing form among area residents. Duplexes are only modestly more affordable, however the limited stock of rowhouses available the area are affordable to all but the lowest income households.

Table 27: Affordability by Household Composition

Households	Median Household Income	Affordable purchase price	Single-Detached	Duplex (assessed)	Row (assessed)	Mobile/Manufactured	Affordable Rent	Median 2016 Rent
			\$ 407,341	\$ 316,100	\$ 97,800	\$ 100,486		\$ 718
Couple-only family	\$ 62,080	\$ 336,489	X	✓	✓	✓	\$ 1,552	✓
Couple-with children	\$ 93,824	\$ 508,549	✓	✓	✓	✓	\$ 2,346	✓
Lone-parent family	\$ 41,344	\$ 224,094	X	X	✓	✓	\$ 1,034	✓
Family income	\$ 68,864	\$ 373,259	X	✓	✓	✓	\$ 1,722	✓
1 person households	\$ 27,456	\$ 148,818	X	X	✓	✓	\$ 686	X
2 or more person household	\$ 69,043	\$ 374,230	X	✓	✓	✓	\$ 1,726	✓
Household income	\$ 57,856	\$ 313,593	X	X	✓	✓	\$ 1,446	✓

Source: Statistics Canada Census 2016, BC Assessment, Urbanics Consultants Ltd.

Using Census data on median household incomes of various household compositions, we can examine who can and cannot afford various types of housing (at the average price) in Area D

As can be seen in Table 27:

- The median couple-only family cannot afford the average single detached home but can afford other typologies or the median rent.
- The median couple-with-children family can afford any housing typology

- The median lone-parent family could not afford the average single detached home or duplex, however, could afford row-houses or mobile/manufactured homes on average, or rent.
- The median family income could afford the median of all typologies except single-detached.
- The median 1-person household could not afford the average single detached house, duplexes, or rent, but could afford the median row home or mobile/manufactured home.
- The median 2-or-more person household could afford all typologies at the median level
- The median household income could only afford the average row house, mobile/manufactured home, or rent.

Overall, one can suggest that Area D is actually in a relatively good place with respect to affordability, where there is a spectrum of housing available to suit the needs of most households. There is certainly a gap demonstrated here, especially with respect to one person households and to a lesser extent lone-parent families, especially those desiring single detached dwellings.

According to stakeholders and survey respondents, the rental situation is more troublesome than might be suggested, however, with reports of unaffordable or poorly maintained housing, as well as claims of a black market in rental accommodation that may not be well described in official statistics.

5. Land Utilization

This section examines zoning and land use policy in Electoral Area D

Residential zones

Electoral Area D has zoning bylaws for two areas – Rancho / Deep Creek and Salmon Valley. The Rancho / Deep Creek bylaw includes the following:

- MH – Medium Holdings – this zone permits single detached or secondary dwellings as well as agriculture on 8 hectare or larger lots.
- RR1 – Rural Residential 1 – this zone permits single detached or secondary dwellings, along with a number of accessory uses on 1 hectare lots.
- RM1 – Multiple-Dwelling 1 Residential – this zone is intended to accommodate affordable market housing or subsidized housing and permits duplexes or multiple dwelling units on 1 hectare lots with up to 15 units per hectare were community water and sewer is provided.
- MHP1 – Manufactured Home Park 1 – this zone is intended to provide for manufactured homes, as well as single detached dwellings. Lots must be minimum 2 hectares, and 15 units per hectare are permitted with community water systems.

Additionally, the following zones also permit for single family or other residential uses.

- RH – Rural Holdings – this zone permits single detached dwellings and secondary dwelling units, among a collection of backcountry recreational and industrial uses.
- AG1 – Agricultural 1 – this zone permits single detached dwellings and secondary dwelling units, as well as agricultural and forestry related purposes.
- VR – Vacation Rental – this zone permits single detached and secondary dwellings, as well as vacation rentals.

- HC – Highway Commercial – This zone permits single detached dwellings among primarily retail and industrial uses
- ID1 – Industrial 1 – this zone permits single detached dwellings along with industrial and other uses.

In the Salmon River area, there are the following residential zones:

- RR – Rural Residential – in this zone single family homes, as well as other uses, are permitted on one hectare lots
- RS – Single and Two Family Residential – in this zone are permitted single- and two-family dwellings. Single family is permitted on 700 square meter lots (with sewer) or 4000 square meter lots (without). Two-family dwellings with a water system are permitted on 1000 square meter lots with sewer, up to 15 dwellings per hectare.
- RM – Multiple Family Residential – in this zone are permitted single family dwellings, two family dwellings, multiple family dwellings on minimum 1,400 sq meter sites provided with sewer service.
- MHP – Mobile Home Park – this zone is intended for mobile home parks and associated uses. The limit is 10 mobile homes per hectare on two-hectare sites.
- RHD – High Density Residential – this zone permits single, two-family, and multiple family dwellings. Single or two-family dwellings are permitted up to 10 per hectare, while multiple family dwellings are permitted up to 30 per hectare. Lots may be 1000 square meters or larger.

Additionally, the following zones permit some residential use:

- R – Rural – this zone is for rural and natural resource industries but permits single family dwellings.
- R -Rural Holdings – this zone permits various rural uses, as well as single family dwellings, up to two dwellings on 2 hectare or larger sites.

- C -Commercial – this permits single family dwellings or accessory dwellings in limited circumstances
- LC -Local Commercial – This permits single family dwellings in limited circumstances.
- RC – Resort Commercial – this permits dwelling units in particular circumstances
- GI – General Industrial – this zone permits particular uses for single family dwellings, among generally industrial purposes.

Agricultural Land Reserve

The Agricultural Land Reserve, governed by provincial statute, is the vehicle that reserves much of the province's arable lands from intensive development.

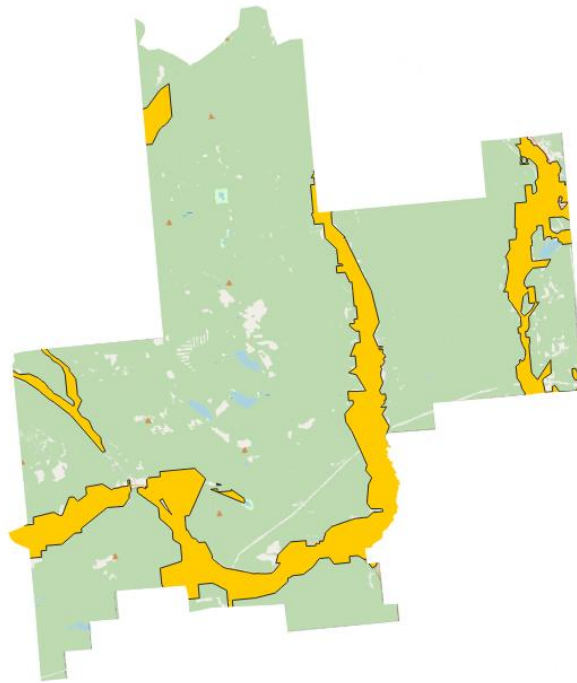
In Electoral Area D, approximately 100 square kilometers are under the jurisdiction of the Agricultural Land Commission, accounting for just under 15 percent of the area of the Electoral Area. Unlike some of the more mountainous parts of the Regional District, Area D is possessed of quite extensive valley bottom agricultural areas, as shown in Figure 14

The housing-market effect of the Agricultural Land Reserve will include some of the following:

- It will tend to raise the price of non-ALR parcels by limiting their supply of substitutes, and it will
- Tend to suppress the value of ALR parcels, including houses on ALR land by reducing housing or other commercial or industrial development opportunities.

- It will tend to suppress the speculative value of ALR parcels as potential rezoning sites

Figure 14: Agricultural Land Reserve in Electoral Area D



Source: Agricultural Land Commission, Open Street Maps, Urbanics Consultants

6. Current Gaps in the Housing Market

Through statistical and public survey data, as well as through interviews with stakeholders, the Consultant has identified a number of gaps in the housing spectrum found in Electoral Area D

Lack of serviced land

Lack of serviced land is a consistent barrier cited by survey respondents, as well as stakeholders across the Columbia Shuswap Regional District, including non-profit housing providers. In area D the only significant water system is found in the small settlement of Falkland, with the rest of the electoral area dependent on local water supply and disposal. While it was not a top-of-line concern for residents of Area D, provision of infrastructure among those surveyed did elicit some concern.

Figure 15: Falkland Water System



Source: Columbia Shuswap Regional District

Extension of servicing, especially community water systems, is required for the extension of complete communities, however, is also a highly expensive undertaking with the potential for long term financial burden from ongoing

maintenance and replacement. Ideally, the initial complement of services is provided by the developer of a given site, with ongoing costs funded by annual property taxes. However, it is often the case that, especially with low-density development that ongoing property taxes may not cover this obligation over the long term, requiring either cross subsidy from taxes paid by more productive enterprises or more efficiently serviced residential areas. In so far as the Regional District can shape the intensity of development around existing services, it may be prudent to attempt to steer development towards denser development which can make use of a given amount of infrastructure more intensively.

With that said, there is some provision for low-density intensification as well. A concern for rural areas is that small rural roads can become congested at key times quite quickly with relatively small increases in use. With the rise of remote work as well as in the increase in the number of retirees, the amount of daily car-commuting implied by a given level of residential development is not as controlling as it once was.

Diverse Zoning

Permissive zoning is a key measure to drive down the cost of floor space costly housing markets. At the same time, it is necessary to manage the impact of development on the wildland interface and on public infrastructure. As such, an array of varying land use controls are appropriate and important for rural jurisdictions.

Due to its more agricultural character, Electoral Area D is not as overwhelmingly composed of Crown Land as some other areas of Columbia Shuswap, however the dominant zoning category is Rural. The serviced area in the vicinity of Falkland includes areas zoned RS (Single and Two Family Residential), P (Public and Institutional), C (Commercial), RR (Rural Residential) and RHD (High Density Residential), with the predominant zoning being RS. It is a positive that there exists zoning more intensive than single family zoning in the watered district, however the area provided for more intensive use in the service area is quite limited, and largely due to servicing these uses make up a very small part of the overall Electoral Area.

There is additional some mobile home park zoning to be found in Silver Creek. While Mobile Homes are often depreciated, their mass-produced nature provides substantial economies. Combined with their often quite high densities they can provide a key source of affordable housing which can meet many needs.

Affordability

According to survey respondents, affordability is a concern for area residents. A plurality of Area D responses indicted those homes being too expensive was a problem or major problem that the District should focus on. However, statistically affordability is not an exceptional problem in Area D, at least as it relates to Area Incomes.

This however can have a compositional bias. The lack of less affordable housing in the area itself precludes the establishment of lower income households in an area. With sufficient time, simply through the mechanics of the housing market an area can seem to ‘improve’ in affordability despite becoming more expensive through the departure of those who would otherwise not be able to afford. This corresponds to the housing situation observed in Area D, where there is minimal non-market housing, and the housing stock consists almost entirely of home-owned single-family homes.

A specific issue identified by Area D survey takers is that “Land is too expensive.” In the context of a single-family home, land costs are directly related to housing costs. However, that does not mean that as much land is needed for a given single family home than under present policy through more accommodating lot size and set back policies.

Lack of Secure Rental Housing

The cost of rent is widely reported to be burdensome in Electoral Area D. With only 300 rental households, it is plausible that there is a long-term lack of rental housing in the area, compared to owner-occupied housing stock.

A lack of available rental stock will tend to push upward pressure on rents. This will in turn push residents out of the bottom of the housing market, as the most vulnerable or least well-resourced members of the community find

themselves unable to pay new market rents if they are required to move, which contributes both to departure from the area and local homelessness.

Rather than being a separate phenomenon from rising rents and purchase prices and reduced affordability, homelessness is often a consequence as rents go up and some larger number of citizens move from housed to unhoused. While homelessness is not reported to be a widespread problem in Area D, it is more likely that the absence of homelessness can be attributed to the homeless being in more conducive neighbouring jurisdictions

7. Housing Needs Projections

Housing Needs as a result of Growth and Decline

This section examines the future housing needs of the communities based on the population and household growth projections. The population growth projections are based on the Census 2016 population counts for Columbia Shuswap Electoral Area D. These population projections incorporate age-cohort and gender-based fertility and mortality data and mobility information for the geography to project the future population for the region.

Further, distribution of the households based on the age of the head of the household (2016 Census) have been used to estimate the total number of households and their tenure over the projection period, assuming that household maintainer rates for each of the age-groups in the population stay constant over the study period. Resulting estimates of the population and households by age cohort for Electoral Area D are shown in the tables below:

Table 28: Population Projection 2016-2031

Population Projection				
	2016	2021	2026	2031
Under 15 Years	640	721	716	694
15-24 Years	360	383	440	473
25-34 Years	380	430	369	364
35-44 years	415	533	615	602
45-54 years	625	571	577	669
55-64 years	795	854	703	591
65-74 years	555	675	755	750
75-84 years	235	279	355	413
85 years and older	50	61	72	93
Total	4,044	4,509	4,602	4,649
People Per Household	2.35	2.36	2.35	2.34
Households	1,710	1,913	1,956	1,985

Source: Urbanics Consultants Ltd, Statistics Canada, BC Stats

Table 29: Household Projection 2016-2031

Household Projection						
Total	2016	2021	2026	2031	Change 2021-2031	
15-24 Years	25	27	31	33	23%	6
25-34 Years	195	202	173	171	-15%	-31
35-44 years	230	285	329	322	13%	37
45-54 years	280	305	308	357	17%	52
55-64 years	445	475	391	329	-31%	-147
65-74 years	345	392	438	435	11%	44
75-84 years	150	194	247	288	48%	93
85 years and older	35	33	39	50	52%	17
Total	1,710	1,913	1,956	1,985	4%	72
Homeowner Households						
15-24 Years	15	16	19	20	23%	4
25-34 Years	100	104	89	88	-15%	-16
35-44 years	180	223	257	252	13%	29
45-54 years	205	223	225	261	17%	38
55-64 years	385	411	339	284	-31%	-127
65-74 years	315	358	400	397	11%	40
75-84 years	145	188	239	278	48%	90
85 years and older	35	33	39	50	52%	17
Total	1,375	1,556	1,606	1,631	5%	75
Tenant Households						
15-24 Years	10	11	12	13	23%	3
25-34 Years	100	104	89	88	-15%	-16
35-44 years	50	62	71	70	13%	8
45-54 years	75	82	82	96	17%	14
55-64 years	65	69	57	48	-31%	-21
65-74 years	35	40	44	44	11%	4
75-84 years	10	13	16	19	48%	6
85 years and older	-	-	-	-		0
Total	335	357	350	354	-1%	-3

Source: Urbanics Consultants Ltd, Statistics Canada, BC Stats
 Ten 85+ Households have been imputed into 2016, based on the existence of some number of such households as homeowners.

It should be noted that the 2021 Census figures for age and gender have not been released, but the forecast population for Area D for 2021 the consultant produced from 2016 figures was within 3 percent of the 2021 Census results, so it was felt that they were appropriate to use in this circumstance.

The number of households is expected to increase by 72 between 2021 and 2031, with an increase in 75 households of homeowners and a loss expected of 3 renter households. This projection should be understood as highly granular, however. Provincial population estimates reckon that the population will have risen since 2016 and plateau after 2021, and with it household formation. The

Table 30: Projected Households by Core Housing Need

Core Housing Needs	2016	2021	2026	2031	Average
Core housing needs	150	189	190	193	
Owner occupied	75	100	103	105	
Renter-occupied	75	89	87	89	
Net housing needs					
Owner occupied					
5-year period		25	3	2	10
Annual		5	1	0	2
Annual average		2.0			
Renter-occupied					
5-year period		14	-2	1	5
Annual		3	0	0	1
Annual average		1.0			
Extreme Core Housing Needs	2016	2021	2026	2031	Average
Extreme core housing needs	80	100	101	102	
Owner occupied	35	47	48	49	
Renter-occupied	45	54	52	53	
Net housing needs					
Owner occupied					
5-year period		12	2	1	5
Annual		2	0	0	1
Annual average		0.7			
Renter-occupied					
5-year period		9	-1	1	3
Annual		2	0	0	1
Annual average		0.7			

Source: Urbanics Consultants Ltd.

projection forecasts a decline in the number of younger households and a very large increase in the number of senior households, which has consequences for the suitability of the existing housing stock.

Table 30 shows the expected number of households experience future Core Housing Need (i.e., those with housing that they cannot afford to replace that is too small, undermaintained, or unaffordable). It is based upon an assumption that core housing need will track current rates. Under this scenario, due to limited population growth, the population in core housing need is only expected to grow by 4 households, 0 owner occupied households and 5 renter occupied households. Extreme Core Housing Need is expected to remain steady, with an increase of 1 household by 2031 (this being households who must spend at least 50 percent of their income to pay for their housing without available substitutes).

Table 31: Projected Unit Counts by Number of Bedrooms

Number of bedrooms	2011	2016	2021	2026	2031
0 bedrooms (bachelor)	0 0%	0 0%	0 0%	0 0%	5 2%
1 bedroom	0 0%	25 9%	35 11%	35 11%	35 11%
2 bedrooms	100 42%	60 23%	70 22%	80 25%	80 24%
3 bedrooms	75 31%	110 42%	120 38%	125 39%	130 39%
4 bedrooms or more	65 27%	75 28%	80 26%	80 25%	80 24%
Total	240	265	312	321	329

Source: Urbanics Consultants

Projecting forward, and assuming that preferences for housing typology remain broadly similar to today while household sizes fall, the Consultant has estimated potential future need for housing by number of bedrooms. This projection estimates that there will be a modest increase in the demand for small units, and a modest decline in the number of the very largest units as household sizes shift, and land values increase.

Development Implications

The housing needs of a community are a reflection of the number of households in a community, itself a function of the rate of household formation as well as in- and out-migration. It's often thought that housing construction has to 'meet' an expected volume of household demand, but it's important to keep in consideration that the quantity of housing used in a given community is a function of the amount of housing available – residents can't move into housing that doesn't exist, and housing that replaces other housing does not add to the housing stock. There are several types of housing development activity that are worth consideration:

- Development activity for replacing of old housing stock, which includes any housing that has reached the end of its useful life and is unfit for human habitation. This typically represents roughly 5 to 8 percent of the total housing stock in similar communities to Electoral Area D. Further, assuming that roughly 11 percent of all housing in the Electoral Area D is in need of major repairs, it is likely that at least a third of these homes (or 3-4 percent of the total) needs replacement.
- Vacant dwelling units and dwellings used by temporary residents, which includes structural vacancy, owner-occupied and renter-occupied homes, and homes occupied by temporary residents. Outright vacant dwellings are a modest portion of the Area D housing stock, comprising 6.3 percent of the housing stock in 2016.
- Vacant dwelling units diverted to the short-term rental market or as second homes present a trade-off to policy makers, supporting tourism and recreation-oriented industries as well as supplementing the hotel stock, while at the same time reducing the supply of rental housing, impacting many of the Region's least well-off households. It should be noted, that while the housing stock is over longer time-horizons not a zero-sum game, over the short-term this can have substantial implications for local residents and businesses.

In this position, the general conclusion regarding development is that with the area's deep attractiveness for recreational housing, a given amount of housing

supply will meet less permanent residential demand than would be seen in other regions.

Non-Market housing needs

There is limited scope for non-market housing development in Area D, however the community does have some built up sites that can provide community space for non-market housing, especially for seniors. In particular, seniors housing has been identified by stakeholders as a possibility in the community.

Many have identified a primary constraint on the provision of non-market housing as being serviced lands, which are limited in the Electoral Area. It has been reported that it is difficult to secure permitting and serviced land at sufficient scale for such developments, as they require a certain amount of scale in order to work.

While the affordability problem is not especially strong in Columbia Shuswap in a statistical sense, it is widely reported by stakeholders and survey respondents that there is a deficit in the available stock of seasonal and long-term rental housing, particularly for seasonal workers, and that this creates a weakness in the regional economy given the very seasonal nature of the tourism industry. Given that single-income households and single-parent families can afford very few of the housing options available in any available built form, there is a demonstrated need for housing suitable for lower income households in order to meet their needs.

8. Best Practices

The main objective of examining best practices in market rate and non-market housing across municipalities in the country and the Province is to identify some of the proven and effective practices that can potentially be implemented by the local government in improving housing supply and general affordability.

Incentive policies for Secure rental and/or low-income housing

- Education and advocacy measures: The regional district can help educate the public and enhance support for low-cost housing by:
- Direct service provision by the Regional District

The Provincial government role

The Provincial government plays a very important role in the provision of affordable housing through BC Housing. BC Housing partners with non-profit agencies, the private sector, and other levels of government to:

- Enhance the supply of affordable rental housing for the most vulnerable individuals and households in the Province
- Enhance the overall affordability of market housing through increased supply of higher density and lower priced housing.
- Provide rent assistance for eligible housing in the private market; and,
- Support programs and non-market housing aimed at individuals with mental health, substance abuse, and homelessness related issues.

BC Housing is responsible for affordable housing programs in British Columbia, including:

- Subsidized Housing: Provision of subsidized housing for individuals and families that have low income and meet eligibility criteria.
- Affordable Rental Housing: Adults who have a low-to-moderate income but may not be eligible for subsidized housing may live in affordable rental

housing. BC Housing provides Housing Listings for affordable housing rentals, such as co-operatives. Affordable rental housing is housing with rents equal to, or lower than, average rates in the private market.

- Emergency Housing: Provision of emergency shelters, drop-in centres (a place to wash, do laundry and use other services), temporary shelters, the Homeless Outreach Program, and the Aboriginal Outreach Program in addition to the Homelessness Prevention Program.
- Women’s Transition Housing and Supports Program: BC Housing supports transition houses and safe homes for women (aged 19 years and older) who are at risk of violence, or who have experienced violence. The programs provide women and children with a temporary place to stay, support services, referrals, and assistance in planning next steps.
- Priority Placement Program: This program grants priority access for women fleeing violence to BC Housing’s directly managed housing units.
- Addiction Recovery Program: Stable, short-term housing for individuals participating in a substance use recovery program.
- Supportive Housing: For people who may have mental and physical health conditions, substance use and/or other challenges that puts them at higher risk of homelessness.
- Assisted Living Residences: Subsidized assisted living residences in British Columbia.
- Independent Living BC Program: A subsidized, assisted-living program that provides housing with support services to seniors and people with disabilities.
- Seniors' Supportive Housing: Seniors' Supportive Housing provides low-income seniors and people with disabilities accessible housing with supports.
- Community Partnership Initiatives (CPI): The Community Partnership Initiatives (CPI) Program provides advice, referrals to partnership

opportunities, and long-term financing to help non-profit societies create self-sustaining affordable housing developments.

- BC Seniors Home Renovation Tax Credit: Adults 65 years old and over can receive assistance in the cost of certain permanent home renovations that improve accessibility or help a senior be more functional or mobile at home.
- BC home support services: Community-based, non-medical home support services (e.g., transportation, housekeeping, etc.) that are intended to help older adults stay in their own homes.
- BC Home Owner Grant: Reduces the amount of property tax that older adults 65 and over that qualify pay for their principal residence.
- BC Property Tax Deferral: A low interest loan program that helps qualified BC homeowners pay their annual property taxes on their principal residence.

Other provincial organizations are:

- The M'akola Group of Societies: It provides affordable, safe, and appropriate homes primarily for Aboriginal people and families. With various community partnerships and funders, M'akola provides subsidized housing, affordable rentals, and assisted living units throughout most of British Columbia. M'akola provides single family dwellings, and the rent is generally based on either M'akola Affordable Rent (MAR) or M'akola Rent Geared to Income (MRGI) rates.
- Anhart Community Housing Society: the ACHS builds and operates rental housing for low-income Canadians. Founded in 2002 in Vancouver, they have been expanding their reach into wider communities in BC and aim to operate 20,000 units of affordable housing across the country in the next ten years.
- Canadian Home Builders' Association of British Columbia: Advocate of the residential construction industry across the province. The organization

aims to serve members and the public through public relations, education, and building innovation.

- Pacific Housing Research Network (PHRN): This provincial organization facilitates housing research in BC by connecting researchers and practitioners and disseminating knowledge to apply to real housing solutions.

Federal government role

The Federal government plays an important role in the provision of affordable housing through Canada Mortgage and Housing Corporation (CMHC). It enhances homeownership by facilitating low down payment loans and allowing the use of retirement savings plan for down payments. It provides financial assistance to support activities that facilitate the creation of new affordable housing units (CMHC Seed Funding ⁷) and provides subsidies for ongoing operations as well as repairs of existing social housing developments. In addition, it works with the development community and non-profit organizations to facilitate the research, development, and funding of public and social housing in communities across Canada. Some of the affordable housing programs that are included under the CMHC and the BC government include:

Programs to increase the supply of affordable housing:

- Canada-B.C. 10-year bilateral housing agreement: The 10-year agreement will invest more than \$990 million to protect, renew, and expand social and community housing, and will support the priorities in Homes for BC, the provincial government's 30-point plan for housing affordability in British Columbia. The new agreement marks the beginning of a partnership that will be supported by long-term and predictable funding started April 1, 2019.

⁷ CMHC Seed Funding is available in the form of a non-repayable contribution of up to \$50,000. Additional funds may be made available in the form of a fully repayable, interest free loan of up to \$200,000.

- Affordable Rental Housing Initiative (ARHI): Financial assistance to create new affordable rental units.
- Aboriginal Housing Initiative (AHI): Financial assistance to create affordable rental housing for Aboriginal people living off-reserve.
- Federal-Provincial Housing Initiative (FPH): A program that will assist vulnerable British Columbia families and individuals in need including people at risk of homelessness.
- Rapid Housing Initiative: Administered with the CMHC, the Federal Government launched the Rapid Housing Initiative in late 2020, with the aim of getting money out the door quickly to erect thousands of new housing units.

Programs to foster safe independent living

- Home Adaptations for Seniors' Independence (HASI): Financial assistance to undertake accessibility modifications to housing occupied by seniors or persons with disabilities.
- Emergency Repair Program: this program provides up to \$30,000 to eligible owners for First Nations and low income homeowners to repair critical household systems.

Programs to improve housing affordability

- Rental Assistance Program (RAP): Shelter allowance paid to working families to help make rent more affordable.
- Shelter Aid for Elderly Renters (SAFER): Shelter allowance paid to elderly renters (60 years of age and older) to help make rent more affordable.
- Homelessness Prevention Program (HPP): Rent supplements for people at risk of homelessness. This program serves renters including youth, victims of family violence, Aboriginal people, people leaving the correctional and hospital systems.

Effective Measures

The Columbia Shuswap Regional District could potentially use a variety of measures to enhance the supply of more affordable housing in Area D

- Permit smaller lots where sewer service permits. It should be noted that there is a 1 hectare provincial minimum for sites without servicing that have not had a hydrogeological survey.
- It has sometimes been said that a house is a 'depreciating asset atop a taxi-medallion made of dirt.' In so far as lot sizes are smaller it permits less homes to be built with less expenditure on land. While on a case-by-case basis increasing permitted density will tend to raise land prices, it tends to lower them on a per unit basis both individually and at market scale.
- Allow smaller units:
- Smaller units are not the ideal home for everyone; however, they provide housing at lower cost than larger units, and allow a wider selection of households to be established in the area
- Limiting density controls:
- Giving due regard to natural impacts and servicing requirements, the zoning provisions of the district include quite restrictive regarding parcel coverage, height, and setbacks. All of these will tend to increase the level of land cost required per household and increase the cost of any new servicing through lower density.
- Permitting multi-unit housing:
- Multi-family housing works to bring down per-household costs in a similar manner to other discussed measures, by bringing down the overall land cost per household and increasing the viability of servicing.
- These units are also more viable as more affordable rental market housing, filling an identified need in the local market.
- Enhancing provision of secondary dwelling units:

- While it is positive that the area permits secondary dwellings, limiting their scope reduces the spectrum of housing needs they can help serve.

9. Housing Action Plan: Strategies

Strategies for Electoral Area D

Based on the research conducted for this report, it has been determined that the Columbia Shuswap Regional District has various strategies available to it. The communities must respond to the limited supply of rentals for long-term residents and seasonal workers, and declining affordability of the housing stock. The following provides a range of strategies and actions for consideration by the Regional District that address the key issues identified in the preceding section. As a means to help the Regional District plan and prioritize implementation, actions listed are grouped to reflect whether they are low, medium, or high cost.

Many Regional Districts and municipalities attempt to closely align projected housing demand with increased zoned- or planned- housing capacity. However, doing so results in a significant under-supply of housing, since not all zoned capacity can or will be developed by landowners. It is therefore important to ensure that zoned capacity is significantly in excess of projected demand so as to reduce pressure to bid-up prices for what development sites and homes do become available.

Moreover, it is important to ensure that housing provision is permitted *at scale*. The housing market is fundamentally regional, and it is key to ensure that policy changes operate at the market level. This includes coordination with neighboring First Nations as well as regionally important municipalities, as well as the wider region. Columbia Shuswap D is quite small, but as part of a larger effort to address access to housing conditions can be improved.

Encourage the development and retention of affordable housing units.

Actions:

Low Cost

- Encourage greater uptake of secondary suites and carriage houses (e.g., through policy and regulation, incentives).

- Encourage the development of duplexes, triplexes, fourplexes, and wood frame apartment buildings, which are more affordable compared to other dwelling types (e.g., through policy and regulation, incentives).
- Encourage the development of smaller units in line with the projected increase in one-person and two-person households, which is expected to create demand for studio, one- and two-bedroom units going forward (e.g., develop more detailed guidelines for purpose-built smaller sized rental units and secondary suites).
- Undertake regular housing assessments to enable more data-driven decision-making and help determine the level of success for affordable housing strategies. Use the same indicators across communities to compare which communities are achieving the highest affordability. With community partners, develop and apply affordable housing metrics, indicators, and targets at the neighbourhood-level and record changes over time. Some examples of indicators include:
 - Number of affordable housing units
 - Percentage of housing typologies in the neighbourhood
 - Housing affordability (households spending 30 percent or more of household income on rent or mortgage payments)
 - Set targets for more affordable housing units to be built.

Medium Cost

- Establish a rent bank for specific populations in need (e.g., low income one-person or lone-parent households and low-income senior populations).
- Explore applying tax exemptions to include all new ownership units for residents. The threshold could be set at or below area median income; possible percentages include 75 percent for first 5 years, reducing to 50 percent for second 5 years. Permissive tax exemptions are allowed to regional districts and can be made to non-profit developers, as well as individuals or businesses that have contracted a partnering agreement. These can be done under the rubric of “attracting new residents and businesses and encouraging economic development” or other measures but must be guided by stated policy in Regional District financial plans.

High Cost

- Consider a land bank (i.e., a large tract of land held by a public or private organization for future development or disposition).
- Directly expand provision of servicing directly to increase supply of potential housing

Encourage more housing diversity through increased supply of entry-level housing for families and senior-appropriate housing.

Actions:

Low Cost

- Advocate to other levels of government for specific measures to address funding gaps for low-to-moderate income housing (e.g., CMHC seed funding, capital funding, subsidies, and tax incentives or other measures).
- Use regulatory measures including a density bonus program, secondary suites, carriage houses, small single-family lot sizes, demolition control, and rental net loss prevention/mitigation programs, where servicing allows.

- Conduct regular housing needs assessments of the community.
- Create effective land use policies and design guidelines for enhancing supply of affordable housing.
- Create guidelines for affordable, rental, and special needs housing.
- Promote medium-density, ground-oriented housing to address affordability and senior housing needs.
- Rezone or up-zone a specific site if a certain type of housing is developed.
- Allow small lot zoning to provide more affordable single-family units.
- Reduce setbacks.
- Reduce minimum lot sizes where servicing permits.
- Permit infill developments in residential neighbourhoods.
- Create housing agreements to securing affordable housing over the long term at rezonings or through voluntary covenant.
- Fast-track or streamline development applications and create guidelines to facilitate development applications involving affordable housing components.

Medium Cost

- Use municipal entitlements and incentives (e.g., fees reduction, density bonusing) to encourage strata small parcel lots that require little to no maintenance.
- Consider providing development incentives for residents to develop their own cohousing developments, which could result in a price point that is 10 percent to 20 percent lower than market value and affordable for a larger share of the population.

High Cost

- Consider direct service provision approaches:
- Create or enhance existing housing corporations that provide housing and supports to low and moderate-income households; and,
- Develop purpose-built rental units and renovate existing buildings.
- Consider higher cost fiscal measures as an effective means to enhance the supply of low-cost market rate housing and non-market housing in the short run:
 - Reduce or waive building permit fees, or property taxes for buildings owned or held by a charitable, philanthropic, or other non-profit corporation; and,
 - Donate land or lease land at/or below market value for developing affordable market and non-market housing.
- Expand provisioning of utility infrastructure

Increase density on properties that are already serviced with municipal water and sewer.

Actions

Low Cost

- Identify infill opportunities, potentially through partnerships, where housing supply can be increased in already serviced areas with appropriate amenities. This could include unused public and private property.
- Facilitate workshops that provide instructions to interested homeowners about how to construct a compliant secondary suite.
- Consider allowing lock-off, secondary, and micro-suites in multi-family developments.
- Rezone large lot parcels for smaller parcel sizes where servicing permits.

- Introduce flexibility in minimum lot sizes and setbacks.
- Consider small lots or micro-units in R3 and other more thickly settled zones. For example, allow six houses on four lots facing a veranda instead of a six-plex to create a “pocket neighborhood”. Pocket neighborhoods have shown to provide great potential for creating high social capital among both senior and multi-generational residents. This model could be based on ownership, rental, or a combination of the two.
- Encourage compact housing proposals from private developers (e.g., lot splitting, backyard infill, and fee-simple townhomes).
- Allow secondary suites in residential zones. Consider:
 - Requiring newly constructed single-family detached housing to be “suite-ready” (i.e., installation of utilities and other fire and life-safety requirements in place at time of original construction) to reduce future renovation costs.

High Cost

- Providing a secondary suite grant to compensate homeowners for renovation expenses. Grants would be for 25 percent to 50 percent (maximum \$10,000) for qualified renovation expenses, subject to a rental commitment of 5 to 7 years and construction being in code compliance.

Facilitate more discussion between private non-profits, developers, and landowners concerning new affordable housing developments.

Actions:

Low Cost

- Form a Housing Committee to address issues in this Housing Needs Report and act as a liaison between private non-profits, developers, and landowners.
- Provide information to local non-profits on how to develop and manage below-rental housing sites with partners.

Work with other orders of government, community agencies and the development community to address affordable housing needs.

Actions:

Low Cost

- Explore opportunities for innovative multi-agency cooperation with other levels of government, the development community, and non-profit housing providers.
- Advocate, in collaboration with others, for increased senior government support of local housing affordability initiatives.

Medium Cost

- Enhance the supply of seniors housing through a Housing Reserve Fund through donation of land, grants-in-aid, and waiver of property taxes for non-profit housing projects. These have been created by other Regional Districts such as Metro Vancouver.
- Participate in housing agreements to ensure that affordable housing units remain affordable in the long-term. This is particularly important when a municipality or regional district has made significant contributions in the form of land or capital and can be accomplished as part of the rezoning process.

High Cost

- Partner with the Province through Memorandums of Understanding (MOUs) to develop and operate emergency, transitional, and/or supportive housing. Under these MOUs, the municipal partner is required to provide municipal-owned land on a long-term lease, waive all application and development fees, and consider partial or full property tax exemption for the non-profit operator.

Undertake research and education to support innovations in affordable housing.

Actions:

Low Cost

- Create and maintain an inventory of affordable and accessible housing in the community.
- Research housing affordability programs and development models used in other locations, to foster innovation in housing affordability and communicate best practices.
- Collect, analyze, and provide housing data to non-market housing providers, other municipalities, community agencies, government agencies and the media, as needed, and to support housing affordability initiatives.

Medium Cost

- Consider funding additional staff resources, if required, to address key issues in this HNR.

Undertake education and advocacy to enhance understanding and support for affordable, diverse housing.

Low Cost

- Build community awareness and support for additional housing, and low-cost and affordable housing.
- Help developers and non-profit groups in accessing funding and support from senior levels of government.
- Partner with the development community, non-profit agencies, community organizations and the Federal and Provincial governments to conduct housing research and make policies for enhancing low-cost and affordable housing in the community.

Encourage an increase in the rental housing supply.

Actions:

Low Cost

- Encourage the development of designated market rental units through e.g., incentive policy programs.
- Review the Zoning Bylaw and design amendments that support purpose-built rental unit development.
- Exempt rental floorspace from maximum density allowances in cases where maximum density has been achieved according to the Zoning Bylaw (subject to servicing, parking, and urban design considerations)
- Encourage the development of building designs with a variety of innovative unit types (studios, lock-off suites, micro suites, accessible/special needs suites) and tenures, subject to design review.
- Create and manage a regional database of available rentals and apartment listings, including houses, apartments, suites, and shared accommodation. Interested applicants can fill out a “Rental Seeker Form”. A waitlist can serve as a metric for how many people need rental housing, and what type of rental housing is in demand.

Medium Cost

- Increase rental supply through:
- Municipal incentives, density bonus, reduced parking requirements and other programs.
- A rental housing grant program, such as was implemented by the City of Kelowna which has offered developers of purpose-built rental housing the opportunity to obtain grant funding as a measure to offset Development Cost Charges.

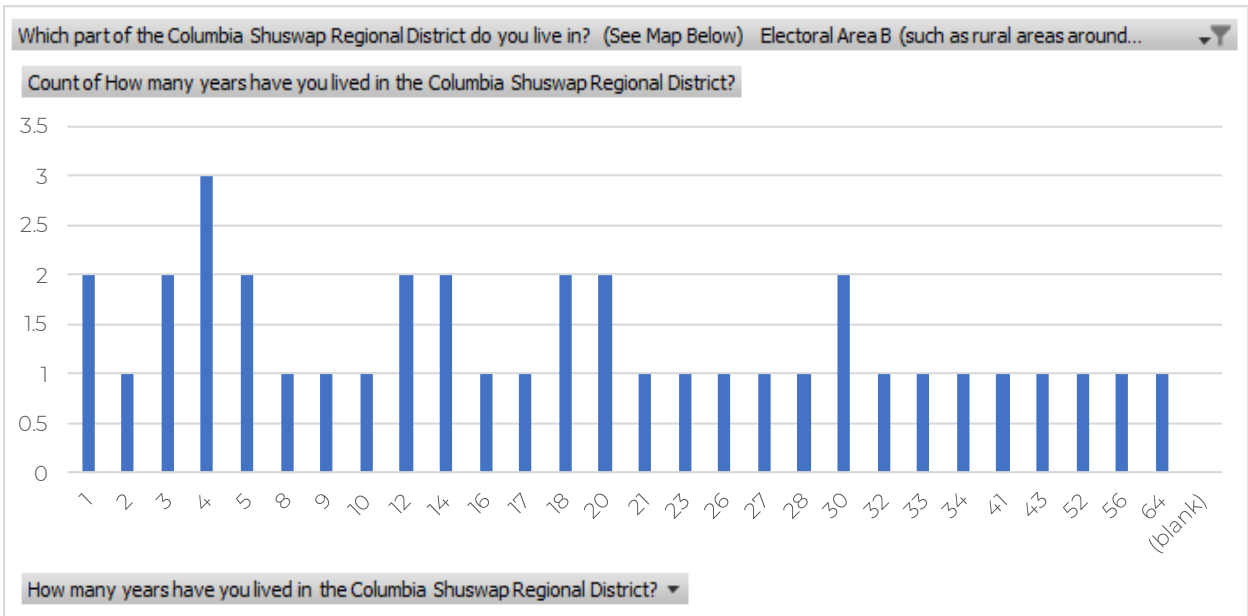
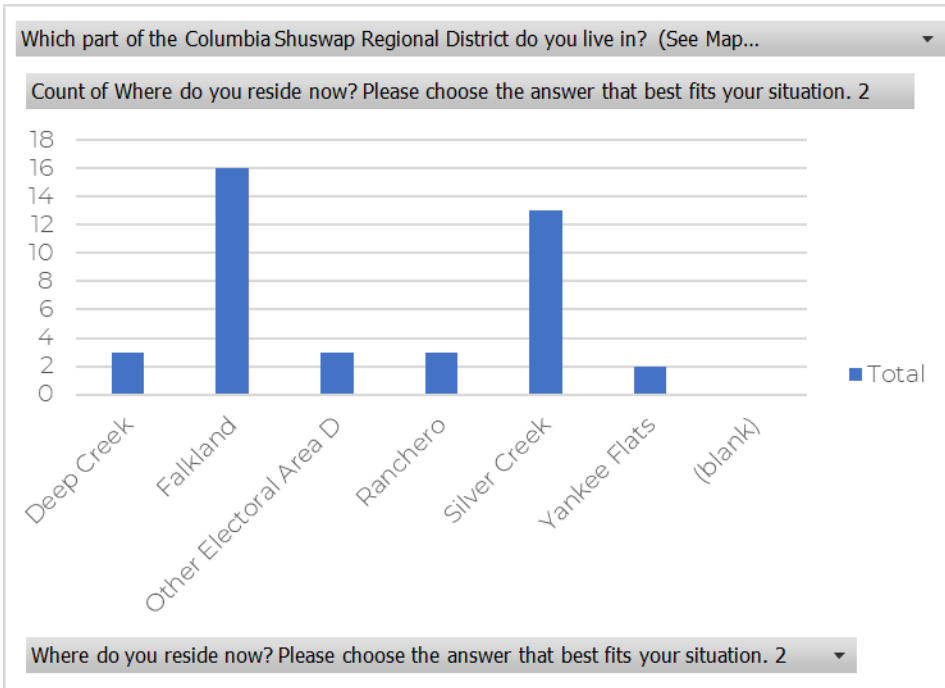
Promote greater accessibility in housing for seniors.

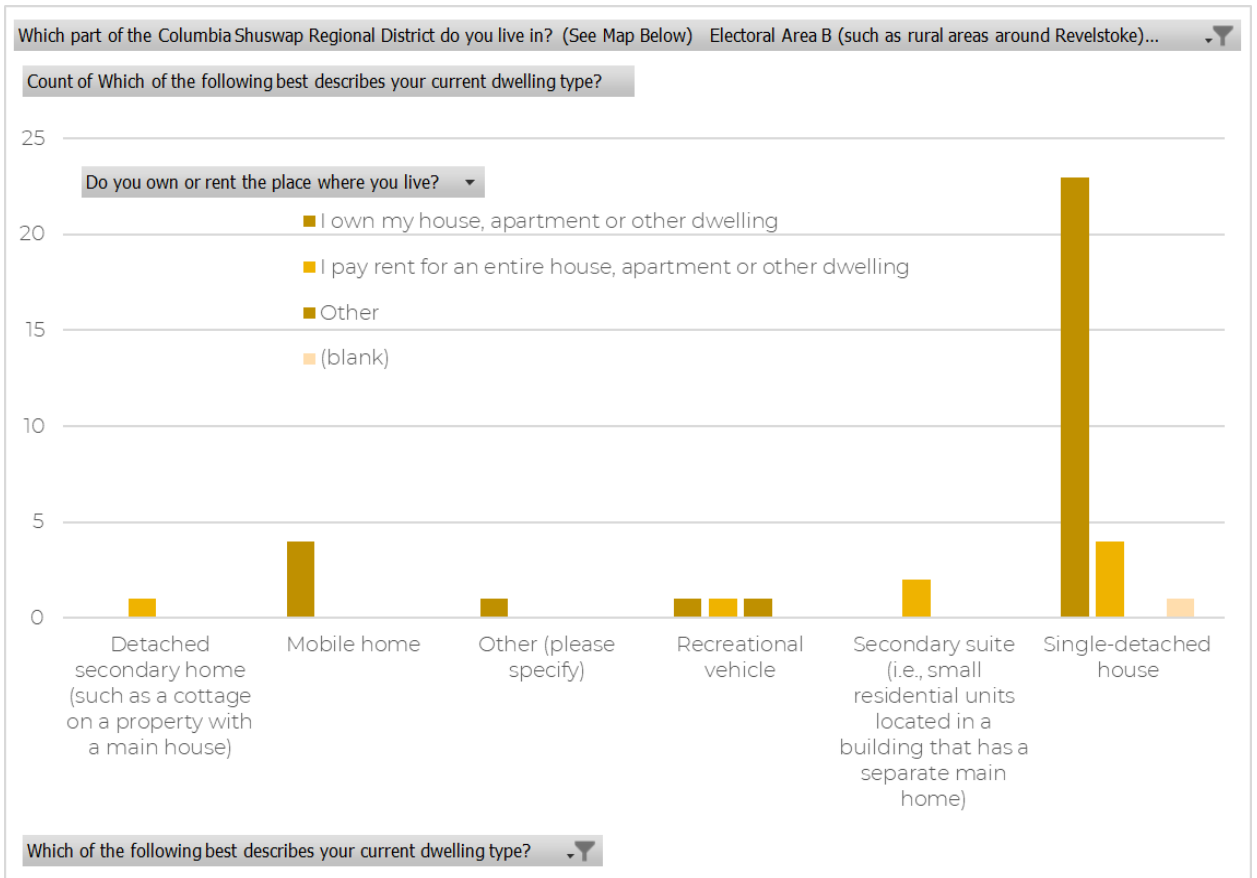
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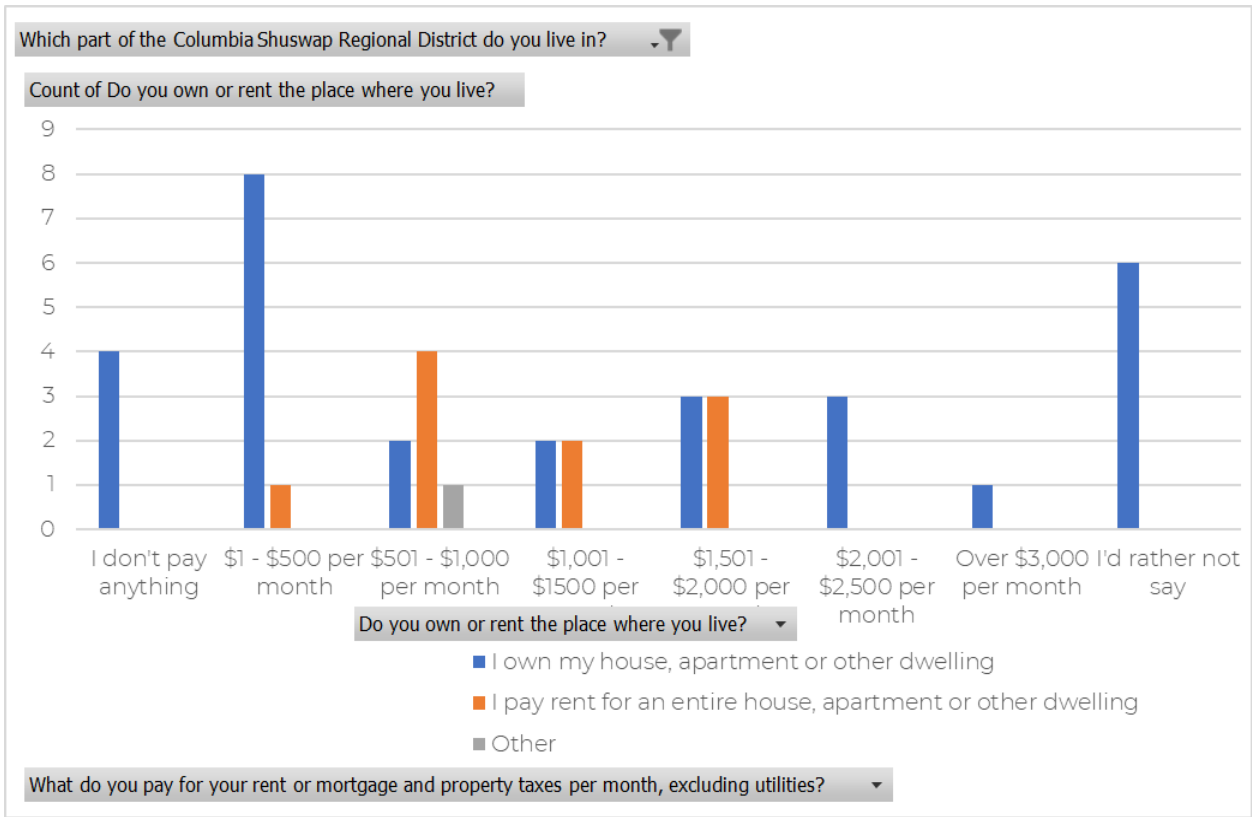
Low Cost

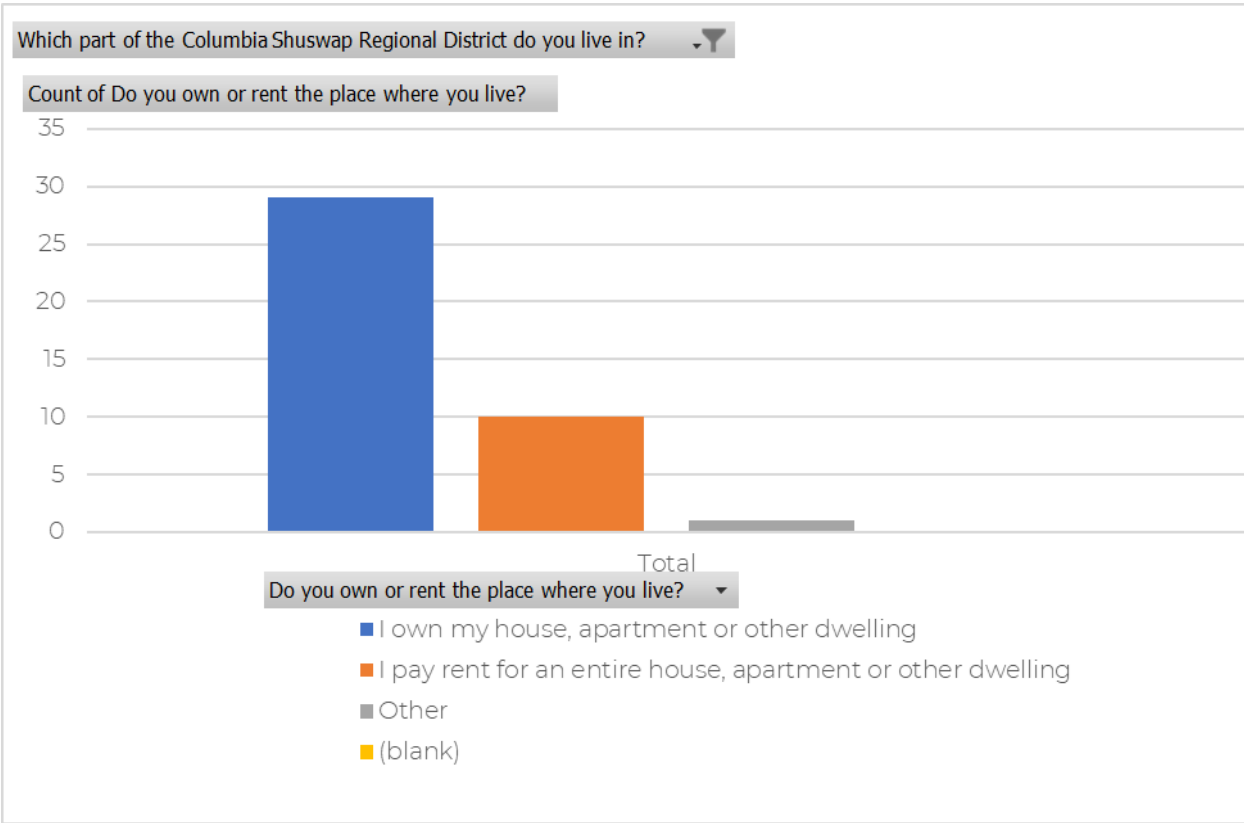
- Encourage universal design standards in newer residential products. The goal of the universal design movement is to make the indoor and outdoor home environment more accessible to people of all ages and abilities. There are numerous design features that universal design guidelines recommend; initially focus on the four main features that make homes accessible to those with impaired mobility and fine motor skill:
- Step-free entries and single floor living, which eliminate the need to navigate stairs
- Switches and outlets reachable at any height
- Wide hallways and doors to accommodate those in wheelchairs
- Lever-style door and faucet handles.
- Encourage secondary suites, carriage houses, and a broader variety of other dwelling types in existing neighbourhoods to allow residents to stay within their community throughout the life cycle (e.g., from single, to young family, to middle-age, to empty nesters, to senior).
- Promote medium-density, ground-oriented housing and set standards for accessible, barrier-free housing.

Appendix: Survey









Columbia Shuswap Regional District – Electoral Area D Housing Needs Assessment



