



COLUMBIA SHUSWAP REGIONAL DISTRICT

Housing Needs Assessment Electoral Area F – North Shuswap

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Housing Needs Assessment
Electoral Area F
British Columbia

Prepared for:

Columbia Shuswap Regional District
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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 North Shuswap, Electoral Area F. 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.

North Shuswap is a highly attractive vacation destination along the north shore of Shuswap Lake. As such, it has come to be a place where there are more dwellings than residents. This leads to a scenario where the movement of housing in and out of the stock of temporary or non-permanent accommodation is the dominant motion in the housing market. Furthermore, the highly seasonal nature of the North Shuswap economy presents challenges for local employers, renters as well as would-be residents.

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 F 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.

Table 1: 2006-2021 Census Changes

Area F	2006	2011	2016	2021
Total Population	2,731	2,368	2,454	3,200
Pop. % Change	28%	-13%	4%	30%
Total Households	1,249	1,173	1,221	1,560
H.H. % Change	25%	-6%	4%	28%
Total Dwellings	2,803	3,221	3,458	3,456
Dwell. % Change	7%	15%	7%	0%

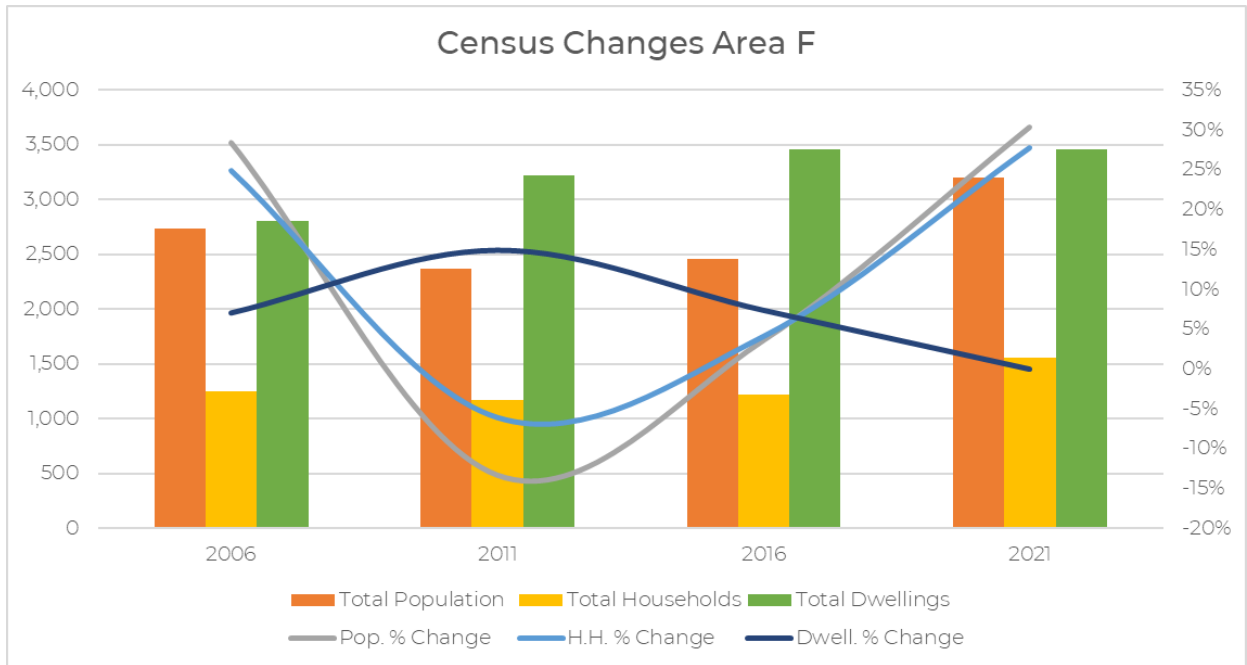
Source: Statistics Canada Census 2006-2021, Urbanics Consultants Ltd

What can be seen in North Shuswap is a quite massive increase in the number of residents and the number of households (30 percent and 28 percent, respectively) against a slight diminution of the number of enumerated dwellings. This can only come from a massive increase in the rate of occupancy, and for this the proportion of homes not occupied by usual residents has obviously fallen.

This can be explained as a result of several changes. Firstly, the pandemic has made full time residence at secondary homes much more attractive for their existing owners compared to urban life. The pandemic came with a perception of reduced safety in more urban areas, and much reduced levels of urban amenity, while forcing white-collar workers' employers to provide tools for functional remote working (it should be noted that white collar workers are far from representative of the population, but are an important component of the high-income households that own multiple properties). Additionally, provincial policy has become more hostile to non-occupied property ownership. While not all of these policies apply in Columbia Shuswap, they do have an effect of chilling interest.

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: Demographics in Area F: Census 2021



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 F, 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.

North Shuswap is experiencing some key housing challenges

- Maintaining housing affordability in a resort area,
- Concerns related to housing adequacy, suitability, and accessibility, particularly for seniors,
- 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 reflecting 2016 conditions. These are at this time 5 years out of date, however 2021 Census Figures will not be completely available until through 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 estimates, as well as limited 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 North Shuswap, 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

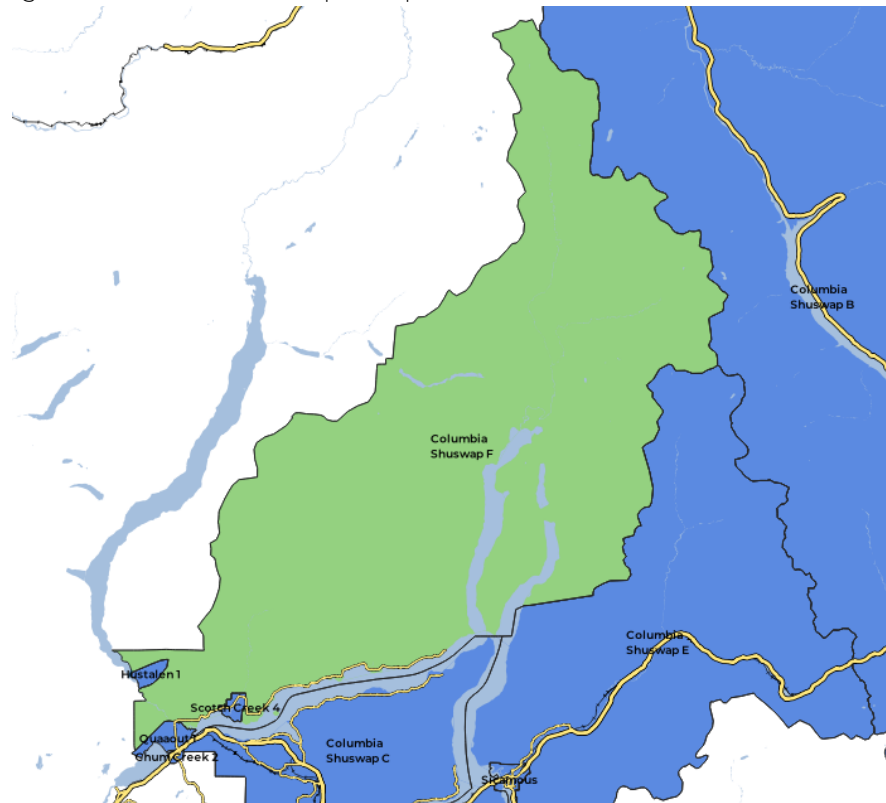
This section will provide selected survey results for residents of Electoral Area F

2. Community Context

Location

The study region for this report is Electoral Area F of the Columbia Shuswap Regional District. The Electoral Area is located along the northern side of the Regional District, on the north shore of Shuswap Lake, and includes communities such as Scotch Creek, Anglemont, Seymour Arm, and others. North Shuswap is perhaps most well known as the place where the Adams River meets Shuswap Lake, where every fourth year sees the arrival of vast schools of brilliantly coloured sockeye salmon. Adjacent areas include the Thompson-Nicola Regional District, South Shuswap (Area C) as well as remote parts of Rural Revelstoke (Area B).

Figure 3: Columbia Shuswap F Map



Source: Urbanics Consultants Ltd.

The region is adjacent to First Nations Reserves Scotch Creek, Quaaout, and Hustalen. The land area of the Electoral Area is 2,657 square kilometers, much of which is remote, and certainly away from major interregional transportation routes.

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 is, however, considerably lower than that which has developed since the forecast was delivered, and the persistence of inflation given geo-political instability is unknown.

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

North Shuswap has historically been a location of small towns stretched along the lake, serving industries exploiting the area’s timber and mineral resources, along with a number of modest arable areas along the lake shore and valley bottoms. Much of the region remains as timberland, much of which is used for motorized and non-motorized recreation, such as ATVs, snowmobiling, and hiking.

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

Major Economic Sectors	Area F			CSRD			BC
	2006	2011	2016	2006	2011	2016	2016
Tourism	165 (12%)	105 (14%)	75 (8%)	3,370 (13%)	3,640 (15%)	3,875 (15%)	332,215 (14%)
Business finance and management	25 (2%)	0 (0%)	70 (7%)	1,180 (5%)	1,180 (5%)	1,165 (5%)	153,115 (6%)
Public services	305 (23%)	135 (17%)	220 (23%)	5,320 (21%)	6,250 (26%)	5,870 (23%)	691,225 (28%)
Manufacturing and innovation	610 (45%)	315 (41%)	365 (38%)	9,155 (36%)	7,365 (30%)	8,050 (32%)	645,350 (27%)
Trade services	225 (17%)	185 (24%)	195 (20%)	4,960 (20%)	4,680 (19%)	4,975 (20%)	493,640 (20%)
Other services	20 (1%)	35 (5%)	35 (4%)	1,205 (5%)	1,195 (5%)	1,165 (5%)	112,330 (5%)
Total	1,350	775	960	25,190	24,310	25,100	2,427,875

Source: Statistics Canada – Census 2006, National Household Survey 2011, Census 2016, Urbanics Consultants Ltd.

For definitions, please see Page 17

Table 3 shows employment by major sectors of the economy for Columbia Shuswap F. 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 fallen substantially over the period 2006-2016, falling from 1,350 employees in 2006 to 960 in 2016. However, 2011-2016 represents a modest increase from the 775 employees recorded by the 2011 census. This is similar, if more extreme than the pattern seen in the CSRD writ-large.

The largest components of the labourforce are presently in the 'Manufacturing and Innovation' category, including 38 percent of the 2016 labourforce, followed by 'Public Services' (23 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 substantially prominent as a segment of the labour force in Area F compared to the CSRD. The fastest growing segment of the local labour force has been Business Finance and Management, which have seen a near tripling since 2006, followed by Trade Services, which have grown modestly

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

Labour Force by Industry, 2016	Area F	CSRD	BC	Area F	CSRD	BC
Total labour force	980	25,395	2,471,670			
Industry - not applicable	10	285	43,805			
All industries	965	25,110	2,427,860	100.0%	100.0%	100.0%
11 Agriculture; forestry; fishing and h	70	1,385	65,210	7.3%	5.5%	2.7%
21 Mining; quarrying; and oil and ga	25	500	25,925	2.6%	2.0%	1.1%
22 Utilities	0	160	12,450	0.0%	0.6%	0.5%
23 Construction	185	2,825	199,985	19.3%	11.3%	8.2%
31-33 Manufacturing	55	2,220	157,560	5.7%	8.8%	6.5%
Goods producing industries	335	7,090	461,130	34.9%	28.2%	19.0%
41 Wholesale trade	20	400	82,105	2.1%	1.6%	3.4%
44-45 Retail trade	130	3,125	283,135	13.5%	12.5%	11.7%
48-49 Transportation and warehou	45	1,450	128,400	4.7%	5.8%	5.3%
51 Information and cultural industri	10	250	67,225	1.0%	1.0%	2.8%
52 Finance and insurance	10	570	93,805	1.0%	2.3%	3.9%
53 Real estate and rental and leasin	60	595	54,990	6.3%	2.4%	2.3%
54 Professional; scientific and techn	30	1,120	196,670	3.1%	4.5%	8.1%
55 Management of companies and	0	0	4,320	0.0%	0.0%	0.2%
56 Admin & support; waste mgmt &	105	1,100	109,100	10.9%	4.4%	4.5%
61 Educational services	30	1,335	173,820	3.1%	5.3%	7.2%
62 Health care and social assistance	75	2,370	270,855	7.8%	9.4%	11.2%
71 Arts; entertainment and recreati	30	1,090	57,940	3.1%	4.3%	2.4%
72 Accommodation and food servic	35	2,535	207,050	3.6%	10.1%	8.5%
81 Other services (except public adr	35	1,165	112,330	3.6%	4.6%	4.6%
91 Public administration	10	905	125,000	1.0%	3.6%	5.1%
Services producing industries	625	18,010	1,966,745	65.1%	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 F 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 F may have a competitive edge only over the rest of the CSRD.

The single largest component of the labour force in 2016 was Construction, with approximately 185 out of 980 workers, followed by Retail, (130 workers) and

Administrative support (105). 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. This is similar to the CSRD overall. Compared to the Province, Area F has a substantially larger share of the workforce involved in Administration & Support or Waste Management (11 vs 5 percent), Real Estate (6 percent vs 3 percent) and Construction (19 percent vs 8 percent). Notably less well represented in Area F than BC are Health Care (8 percent vs 11 percent in BC), Finance and insurance (1 percent vs. 2 percent) and Public Administration (1 percent vs 4 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 F are small businesses –accommodations, local-serving businesses, and others. 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 F	CSRD	BC
No certificate, diploma or degree	185 (15%)	3,180 (12%)	244,000 (10%)
Secondary (high) school diploma or equivalency certificate	370 (30%)	8,040 (30%)	671,010 (26%)
Postsecondary certificate, diploma or degree	695 (56%)	15,695 (58%)	1,617,965 (64%)
Apprenticeship or trades certificate or diploma	185 (15%)	4,155 (15%)	231,445 (9%)
College, CEGEP or other non-university certificate or diploma	330 (26%)	6,370 (24%)	528,805 (21%)
University certificate or diploma below bachelor level	55 (4%)	980 (4%)	99,695 (4%)
University certificate, diploma or degree at bachelor level or above	120 (10%)	4,180 (16%)	758,015 (30%)

Source: Statistics Canada Census 2016, Urbanics Consultants Ltd.

Education levels in Electoral Area F reflect the rural and resource-oriented nature of the local economy. 15 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, 10 percent of Area F working-age adults have a bachelors degree or higher, compared to 16 percent in the CSRD and 30 percent in BC. The mode education level in Area F is the high school diploma or equivalent, held by 30 percent 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 F and CSRD residents are more likely, compared to BC, 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 F	Owner	Renter
Commute within census subdivision (CSD) of residence	185 (45%)	40 (62%)
Commute to a different census subdivision (CSD) within census division	55 (13%)	15 (23%)
Commute to a different census subdivision (CSD) and census division (CD) within province or territory of residence	155 (37%)	10 (15%)
Commute to a different province or territory	20 (5%)	0 (0%)

Source: Statistics Canada Census 2016, Urbanics Consultants Ltd.

In Table 7 we can see the commuting patterns of residents of Area F. It should be noted that Area F is itself a 'census subdivision'. The largest fraction of workers resident in Area F work in North Shuswap (47 percent). Of the remainder, 16 percent of the total commute to a different census subdivision (such as Area C, or Salmon Arm) 34 percent commute to a different Census Division, such as to Kamloops. 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 F	CSRD	BC
Commute within census subdivision (CSD) of residence	225 (47%)	10,640 (63%)	864,415 (49%)
Commute to a different census subdivision (CSD) within census division	75 (16%)	3,730 (22%)	807,840 (46%)
Commute to a different census subdivision (CSD) and census division (CD) within province or territory of residence	165 (34%)	2,035 (12%)	81,750 (5%)
Commute to a different province or territory	15 (3%)	375 (2%)	12,965 (1%)

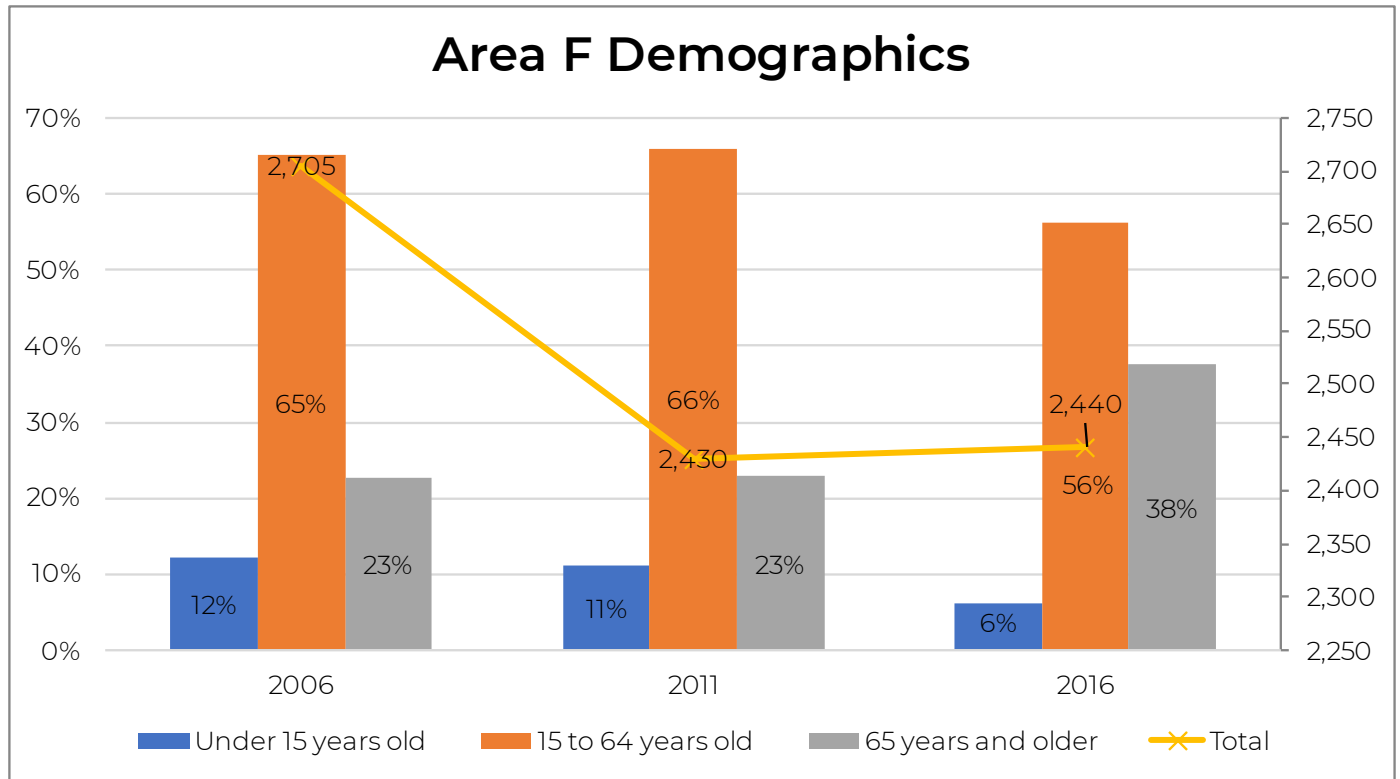
Source: Statistics Canada Census 2016, Urbanics Consultants Ltd.

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 F Population Change 2006-2016

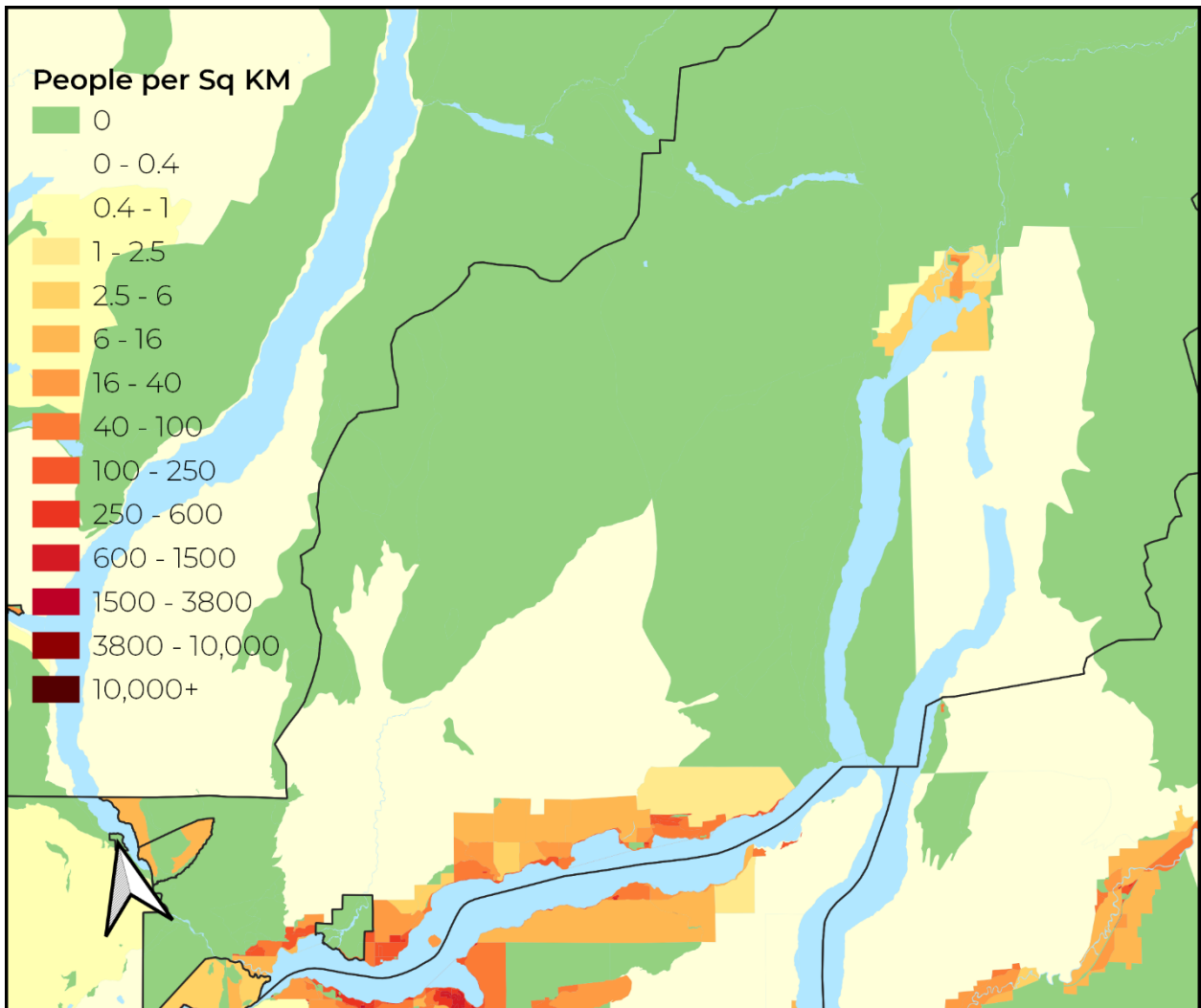


Source: Statistics Canada Census 2006, 2011, 2016, Urbanics Consultants Ltd.

Electoral Area F saw a 10 percent population loss between 2006 and 2011, followed by effectively flat population between 2011 and 2016. The 2011-2016 period is small enough to be within the rounding margin of Statistics Canada. As can be seen in Figure 4, the proportion of senior citizens has risen from 23 percent in 2006 and 2011 to 38 percent of the population in 2016, while the proportion of youths under 15 has fallen from 12 percent to six percent. This is consistent with the general aging of the population seen in many jurisdictions.

However, the population increased to 3,200 as of the 2021 Census, an increase of 30 percent, which will be discussed below.

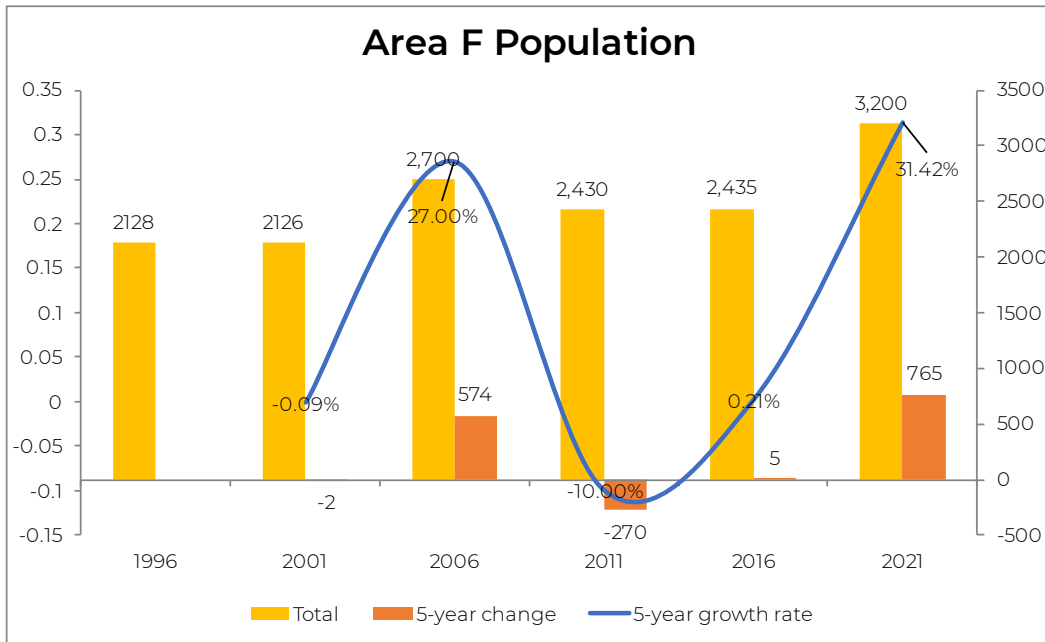
Figure 5: Population Density of Area F & Surroundings



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 settlements along the arm of Shuswap Lake, with several areas of larger population concentration. As of the last Census, the major population centre of North Shuswap is around Scotch Creek, with smaller settlements stretching along the lakeshore to Saint Ives. Another area of settlement is found at the northern tip of Shuswap Lake at Seymour Arm.

Figure 6: Area F Population Change 1996-2021



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

Over the longer term, North Shuswap has seen inconsistent population growth, with population decline 1996-2001 (-0.09 percent) and 2006-2011 (-10 percent) while seeing quite vast population growth 2001-2006 (27 percent) and 2016-2021 (31 percent). In absolute terms, the 2021 population growth amounts to 765 residents over 2016.

As can be seen in Table 8, the demographics of Electoral Area F 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 (23 percent to 38 percent) and absolute terms (by approximately 300 residents in private households). This trend is likely to continue into the future, conforming to broad continental norms.

Table 8: Area F Population Evolution, 2006-2016

Area F Population	2006	2011	2016
Under 15 years old	330 (12%)	270 (11%)	150 6%
15 to 64 years old	1,760 (65%)	1,605 (66%)	1,370 (56%)
65 years and older	615 (23%)	555 (23%)	915 (38%)
Total	2,705	2,430	2,440
Population growth rate			
5-year growth rate		-10.17%	0.41%
Annual average growth rate 2006 to 2016		-1.03%	

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

Household Growth

In this section we shall examine the change in households in the North Shuswap. Over that period, household size has declined from 2.2 people per household in 2006 to 2.0 people per household in 2016, a reduction of approximately 9 percent. Over the study period, the proportion of 1 person households has held steady at 26 percent, while the share of 2-person households has increased from 52 to 60 percent. The share of households 3-persons or larger has fallen, with 3-person households falling from 9 to 7

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

Household Size, Area F	2006	2011	2016
1 person	320 (26%)	365 (31%)	320 (26%)
2 persons	655 (52%)	595 (50%)	730 (60%)
3 persons	110 (9%)	105 (9%)	80 (7%)
4 persons	100 (8%)	105 (9%)	65 (5%)
5 or more persons	65 (5%)	0 (0%)	30 (2%)
Total - Private households by household size	1250	1190	1225
Number of persons in private households	2700	2430	2440
Average household size	2.2	2.0	2.0

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

percent of the population, 4 person households falling from 8 to 5 percent, and 5 or more person households falling from 5 to 2 percent of households. 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 F	CSRD	BC
One-census-family households	860 (70%)	15,070 (67%)	1,196,165 (64%)
Without children in a census family	670 (55%)	8,810 (39%)	527,795 (28%)
With children in a census family	190 (16%)	6,255 (28%)	668,365 (36%)
Multiple-census-family households	10 (1%)	290 (1%)	55,465 (3%)
Non-census-family households	345 (28%)	7,095 (32%)	630,340 (33%)
One-person households	320 (26%)	6,245 (28%)	541,925 (29%)
Two-or-more person non-census-family households	25 (2%)	855 (4%)	88,415 (5%)
Total - Private households by household type	1,220	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 F, the CSRD and British Columbia. Area F has a slightly larger (70 percent) 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 much larger (55 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 F.

Of other household varieties, Electoral Area F has effectively the same portion of multiple-family households (1 percent) as the CSRD (1 percent) or BC (3 Percent), and a modestly smaller portion of non-family households (28

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

percent) 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 (26 percent of Area F Households) and two-or-more-person-non-family households (2 percent).

Household Income

This section details the total annual household income between Electoral Area F, 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

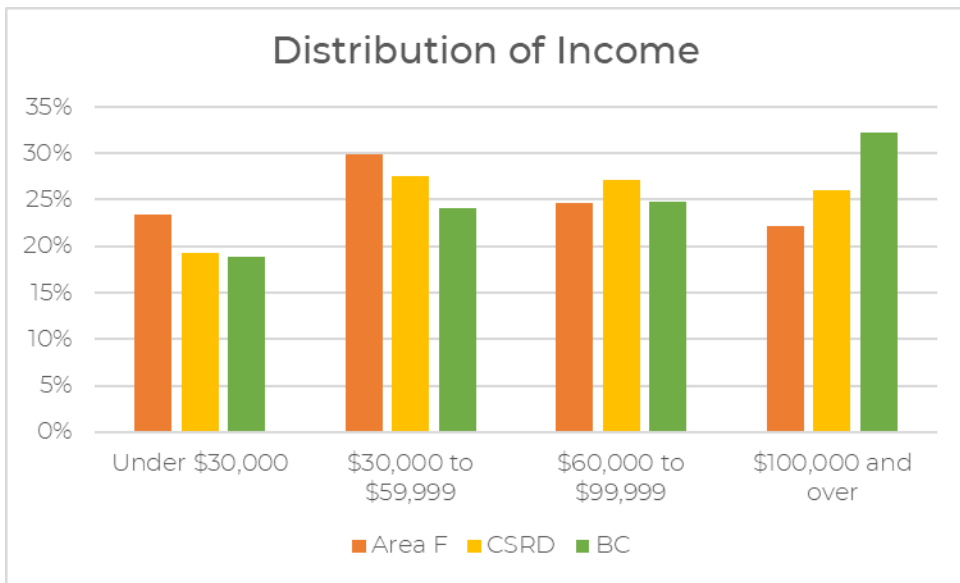
Table 11: Income Distribution for 2015

Household Income (2015)	Area F		CSRD		BC	
	#	%	#	%	#	%
Under \$5,000	25	2%	325	1%	43,000	2%
\$5,000 to \$9,999	30	2%	265	1%	27,115	1%
\$10,000 to \$14,999	55	5%	640	3%	54,930	3%
\$15,000 to \$19,999	55	5%	965	4%	77,900	4%
\$20,000 to \$24,999	60	5%	1,175	5%	78,975	4%
\$25,000 to \$29,999	60	5%	945	4%	72,935	4%
\$30,000 to \$34,999	70	6%	1,110	5%	78,460	4%
\$35,000 to \$39,999	90	7%	1,155	5%	78,355	4%
\$40,000 to \$44,999	80	7%	990	4%	76,200	4%
\$45,000 to \$49,999	25	2%	945	4%	76,365	4%
\$50,000 to \$59,999	100	8%	2,000	9%	143,265	8%
\$60,000 to \$69,999	105	9%	1,815	8%	133,695	7%
\$70,000 to \$79,999	80	7%	1,645	7%	122,515	7%
\$80,000 to \$89,999	40	3%	1,345	6%	110,680	6%
\$90,000 to \$99,999	75	6%	1,295	6%	99,840	5%
\$100,000 to \$124,999	95	8%	2,150	10%	198,270	11%
\$125,000 to \$149,999	40	3%	1,440	6%	138,485	7%
\$150,000 to \$199,999	95	8%	1,385	6%	148,925	8%
\$200,000 and over	40	3%	870	4%	122,055	6%
Total - Household total income groups in 2015 for private households	1,220	100%	22,455	100%	1,881,970	100%
Under \$30,000	285	23%	4,315	19%	354,855	19%
\$30,000 to \$59,999	365	30%	6,200	28%	452,645	24%
\$60,000 to \$99,999	300	25%	6,100	27%	466,730	25%
\$100,000 and over	270	22%	5,845	26%	607,735	32%

Source: Statistics Canada Census 2016, Urbanics Consultants Ltd.

Electoral Area F sees a modestly larger portion of households with incomes less than \$30,000 (23 percent) than the CSRD or BC (19 percent). For the middle incomes, the segment of households between \$30,000 and \$59,999, Area F 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 F 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 F had modestly fewer \$100,000+ households (22 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, 53 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, North Shuswap’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

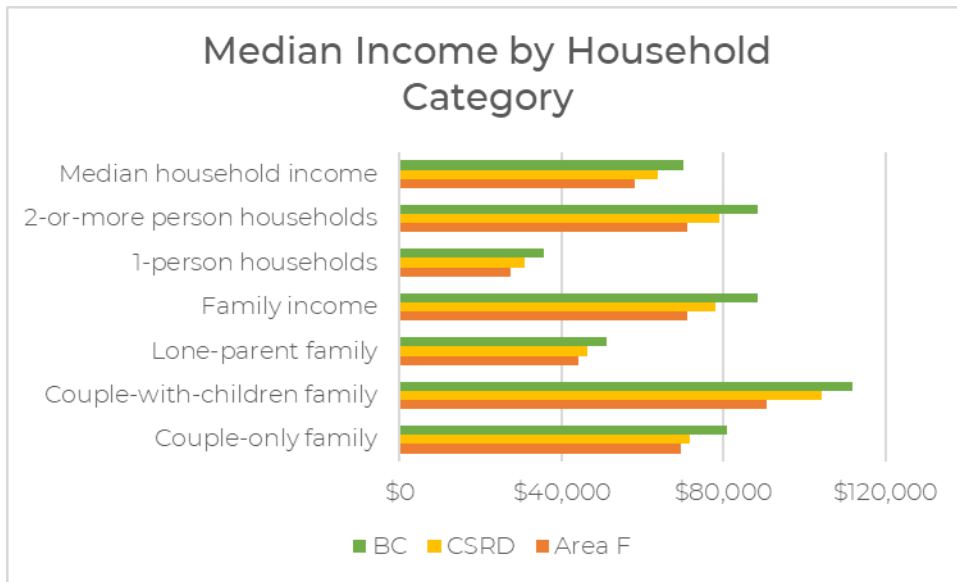
Median Household Income (2015)	% of BC Med Income				
	Area F	CSRD	BC	Area F	CSRD
Economic families					
Couple-only family	\$69,440	\$71,533	\$80,788	86%	89%
Couple-with-children family	\$90,496	\$104,204	\$111,736	81%	93%
Lone-parent family	\$44,160	\$46,240	\$51,056	86%	91%
Family income	\$70,955	\$77,937	\$88,451	80%	88%
1-person households	\$27,456	\$30,714	\$35,701	77%	86%
2-or-more person households	\$70,955	\$78,759	\$88,466	80%	89%
Median household income	\$57,910	\$63,871	\$69,979	83%	91%

Source: Statistics Canada Census 2016, Urbanics Consultants Ltd.

- Couple-only families had a median income of \$69,440 in 2015, compared to \$71,533 for the CSRD and \$80,788 for British Columbia.
 - Couples-with-children in Area F had a median income of \$90,496, compared to \$104,204 in the CSRD and \$111,736 in BC
 - Lone-parent families earned a median income of \$44,160 in Area F however they earned \$46,240 in the wider CSRD and \$51,056 in BC
 - Overall median family income was \$70,955 compared to \$77,937 in the CSRD and \$88,451 in BC
 - 1-person households saw an Area F 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 \$70,955 in Area F, compared to \$78,759 in the Regional District and \$88,466 in the Province
- The median household income for Area F was found to be \$57,910, compared to \$63,871 in the CSRD and \$69,979 in BC. In none of the examined categories were median incomes in Area F or the CSRD higher than that seen in BC.,

however incomes for lone parents and couple only families came closest, with Area F at 86% 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 F based on the 2016 Census, 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. 2021 Census adjustments will be discussed further below.

Under the 2016 model, 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 Census for Electoral Area F to arrive at a population projection that accounts for the particular age and gender breakdown of Area F. BC Stats population projections are themselves based upon a demographic model known as the PEOPLE projection³, which is a cohort-survival population model drawing upon estimates of fertility, mortality and migration based on past observation.

Per this estimate, the consultant had expected population growth to change in the following ways from 2016:

- Overall population will grow from 2,454 in 2016 to 2,801 in 2031,
 - An annual growth rate of 0.9 percent
- Population under 15 years of age will grow from 165 in 2016 to 180 in 2031,
 - An annual growth rate of 0.6 percent
 - A decline in population share from 7 percent to 6 percent.
- Population 15 to 64 Years old will shrink from 1,415 to 1,360,

³ https://www2.gov.bc.ca/assets/gov/data/statistics/people-population-community/population/people_population_projections_highlights.pdf

- An annual decline rate of 0.3 percent
- A change in population share from 58 percent to 49 percent
- Population 65 years and older will grow from 855 to 1,261,
 - An annual growth rate of 2.6 percent
 - A change in population share from 35 percent to 45 percent

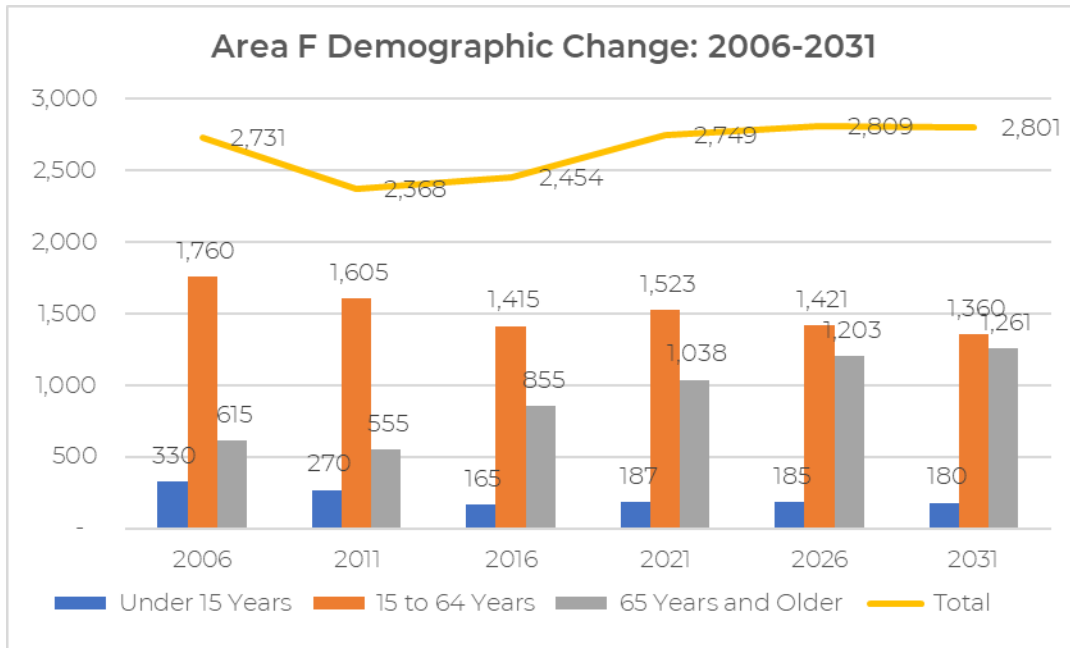
Table 13: 2016 Census-based Population Projection, Area F

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	330	1,760	615	2,731	12%	64%	23%
2011	270	1,605	555	2,368	11%	68%	23%
2016	165	1,415	855	2,454	7%	58%	35%
2017	178	1,516	902	2,596	7%	58%	35%
2018	183	1,539	937	2,658	7%	58%	35%
2019	185	1,544	976	2,706	7%	57%	36%
2020	186	1,541	999	2,727	7%	57%	37%
2021	187	1,523	1,038	2,749	7%	55%	38%
2022	188	1,491	1,082	2,761	7%	54%	39%
2023	187	1,471	1,120	2,778	7%	53%	40%
2024	188	1,452	1,153	2,793	7%	52%	41%
2025	187	1,443	1,174	2,804	7%	51%	42%
2026	185	1,421	1,203	2,809	7%	51%	43%
2027	185	1,403	1,220	2,808	7%	50%	43%
2028	184	1,380	1,241	2,806	7%	49%	44%
2029	183	1,368	1,255	2,806	7%	49%	45%
2030	183	1,360	1,263	2,807	7%	48%	45%
2031	180	1,360	1,261	2,801	6%	49%	45%

Source: Urbanics Consultants Ltd., BC Stats PEOPLE Estimates

It is key to note that the fastest growing demographic in North Shuswap 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 F 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 was 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. While Area F is larger than other areas of the CSRD, it is still overall a small population jurisdiction which can magnify the impact of small changes in overall social preference.

The 2021 Census has complicated this picture, however, recording a population of 3,200, considerably exceeding the population estimate based on 2016 figures. This should be taken not as an indication of bad modelling, but as an indication of the inherent inability of models based upon the past to predict the future. A 16 percent swing in population growth over projection is very large and unpredictable change in trend and should demonstrate to users that population forecasts are not the last word in future outcomes, especially in a jurisdiction with so large a volume of temporarily occupied dwellings. Demographic data necessary to fully update the projection, is, however, unavailable from the Census at this time.

Instead, an alternative demographic model has been created to adjust the population level of each age-and-gender subgroup in proportion to the 2021 Census returns by multiplying them by a factor 1.164. Since the underlying growth rates are based upon BC Stats’ demographic model for births, deaths, and migration, this returns a plausible adjustment to the model. To some extent, this model regards the COVID boom in rural and small-town demand as a one-time event. However, it is also possible that it is more durable.

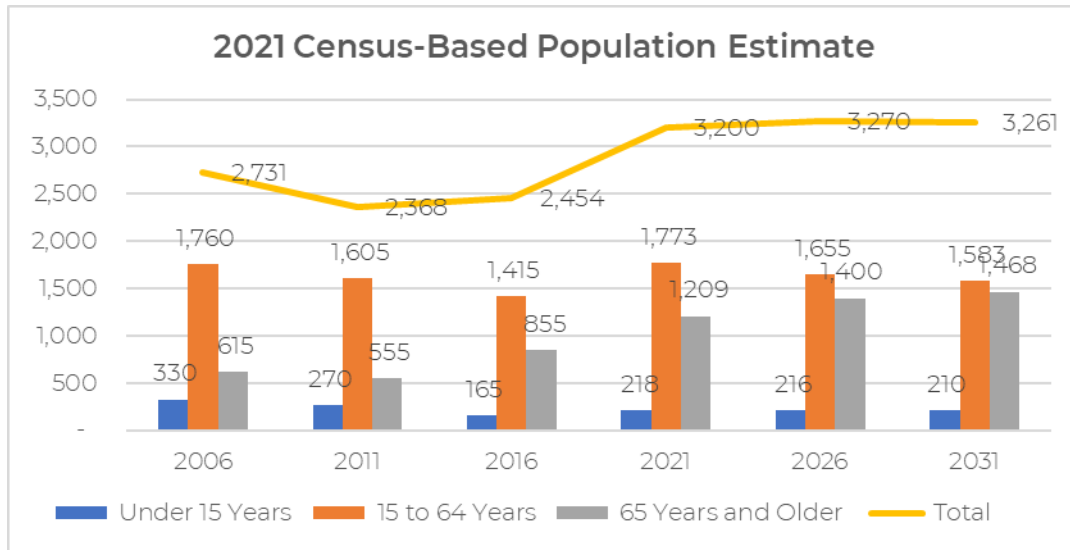
Table 14: 2021 Census Based Population Estimates

2021 Census Based 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	330	1,760	615	2,731	12%	64%	23%
2011	270	1,605	555	2,368	11%	68%	23%
2016	165	1,415	855	2,454	7%	58%	35%
2021	218	1,773	1,209	3,200	7%	55%	38%
2022	218	1,736	1,259	3,214	7%	54%	39%
2023	217	1,712	1,304	3,233	7%	53%	40%
2024	218	1,690	1,342	3,251	7%	52%	41%
2025	218	1,679	1,366	3,264	7%	51%	42%
2026	216	1,655	1,400	3,270	7%	51%	43%
2027	215	1,633	1,420	3,269	7%	50%	43%
2028	214	1,607	1,445	3,266	7%	49%	44%
2029	213	1,593	1,461	3,267	7%	49%	45%
2030	213	1,583	1,471	3,267	7%	48%	45%
2031	210	1,583	1,468	3,261	6%	49%	45%

Source: Urbanics Consultants, Statistics Canada Census 2006-2021, BC Stats PEOPLE Projections

Additionally, if immigration to Area F is substantially different demographically from the 2016 population than this estimate would be less reliable.

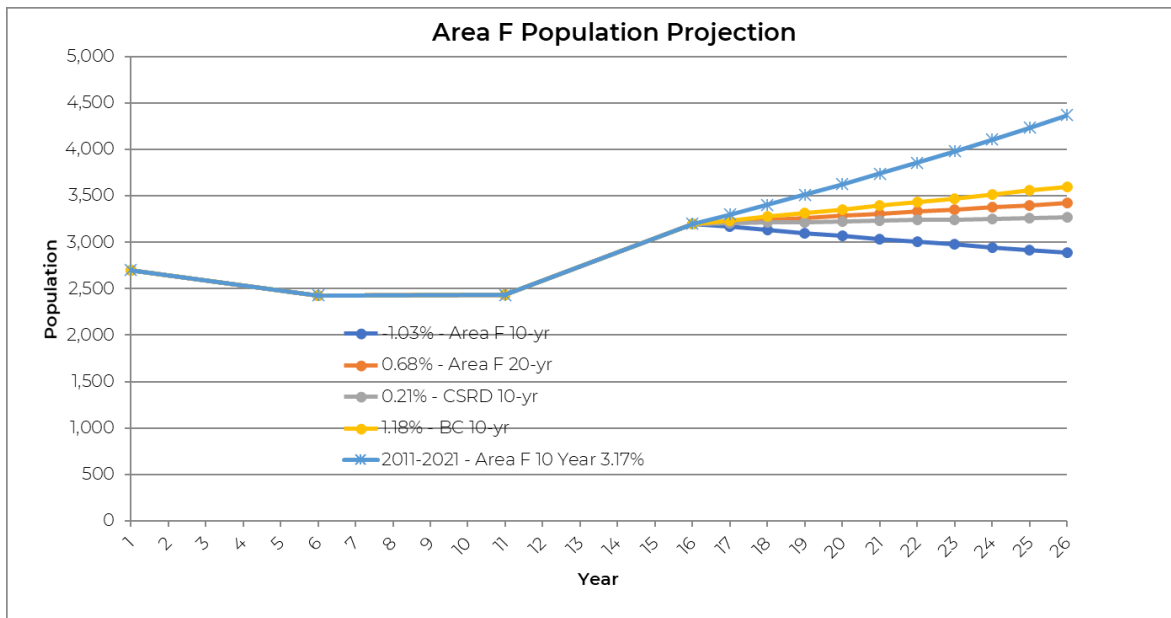
Figure 10: 2021 Adjusted Population Projection



Source: Urbanics Consultants, Statistics Canada Census 2006-2021, BC Stats PEOPLE Projections

In this scenario, the 2031 population is projected to reach 3,261 rather than 2,801, peaking out at 3,270 in 2026. This projection is, however, subject to the ongoing availability of additional housing and relative desirability of rural living.

Figure 11: Historic Growth Based Alternative Projection



Source: Urbanics Consultants Ltd., Statistics Canada Census 1996, 2001, 2006, 2011, 2016, 2021

Furthermore, the Consultant has generated an alternate population growth scenario, where Area F grows at rate similar to previous observed rates. In this case, the projection has been anchored to the 2021 Census population. 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 F average, while the dark blue line represents the 10 years Area F Average. The pale blue line represents the 2011-2021 growth rate.

3. Housing Supply

This section examines the housing supply in Electoral Area F 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 15: Total Private Dwellings By Occupancy and Usual Residency

Private Dwelling Types	Area F		Ave. Annual Rate of Growth	CSRD		Ave. Annual Rate of Growth
	2011	2016		2011	2016	
Total private dwellings	3,221	3,458	1.43%	28,430	29,798	0.94%
Occupied by usual residents	1,173	1,221	0.81%	21,746	22,454	0.64%
Vacant dwellings or dwellings occupied by temporary residents	2,048	2,237	1.78%	6,684	7,344	1.90%
Vacant dwellings or dwellings occupied by temporary residents (%)	64%	65%		24%	25%	

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

As shown in Table 15, the proportion of vacant or occupied by non-usual residents in Area F (65 percent) is much higher than that seen in the Columbia Shuswap overall (25 percent). This is in the consultants experience an extreme result, reflecting a region unusually oriented towards part time occupancy of housing where there is more housing than residents. On average, the dwelling stock has increased by 1.43 percent per year between 2011 and 2016, while the stock of vacant or temporarily resident dwellings increased by 1.78 percent per year, on average, while the number of dwellings occupied by usual residents only increased by 0.8 percent per year. 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 3,458 Area F dwellings enumerated by the Census, 1,795 were found to be unoccupied outright (52 percent). 440 were found to be occupied by foreign residents or temporary residents (13 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.

As of 2021, the area saw a net decrease of 2 dwellings recorded by the census, however as housing supply there has been a considerable shift in occupancy, meaning that total households (or occupied dwellings by usual residents) has increased by 28 percent to 1560, representing a substantial conversion to full time occupancy.

Housing Stock Trends

The recorded number of private dwellings in Electoral Area F has tended to follow changing population figures over previous Censuses, as seen in the previous subsection.⁴

Table 16: Dwelling Units by Typology

Occupied Private Dwelling Units by Type	2006	2011	2016	Change 2006-2016	% Change	2016 % composition
Total occupied private dwellings	1,250	1,190	1,220	-30	-2	
Single-detached house	1,060	1,055	1,005	-55	-5	82
Semi-detached, row house and duplex	30	0	40	10	33	3
Semi-detached or double house	10	0	20	10	100	2
Row house	10	0	10	0	0	1
Apartment/flat in a duplex	10	0	10	0	0	1
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	30	0	15	-15	-50	1
Movable dwelling	145	105	165	20	14	14

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

⁴ 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

Columbia Shuswap F is overwhelmingly characterized by single family homes, which in 2016 composed 82 percent of the occupied private housing stock. The remainder of the housing stock was composed of movable dwellings (14 percent), and less than 3 percent for any other category.

Over the period 2006-2016, the number of regularly occupied single detached houses declined by 5 percent. The number of low-rise apartment units increased by 50 percent, and the number of moveable dwellings increased by 14 percent. The proportion of semi-detached or double-houses increased by perhaps double, though this figure is subject to rounding. This represents a limited change in the composition of the housing stock, with the loss of 55 occupied detached units representing the largest absolute change. However, the flow of units in and out of the stock of occupied dwellings is likely the dominant force in the composition of these figures

Survey data has indicated a strong preference for single detached houses among residents, however, given growing cost constraints, this may not be

Table 17: 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	1190		1220	
No bedrooms	0	0	0	0
1 bedroom	110	9	155	13
2 bedrooms	290	24	300	25
3 bedrooms	615	52	450	37
4 or more bedrooms	175	15	305	25

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

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.

There are relatively few 1 bedroom or studio units Electoral Area F (13 percent in 2016, with approximately zero comprising studio units). The largest portion of the housing stock in 2016 was 3-bedroom units (450 units, 37 percent). Over

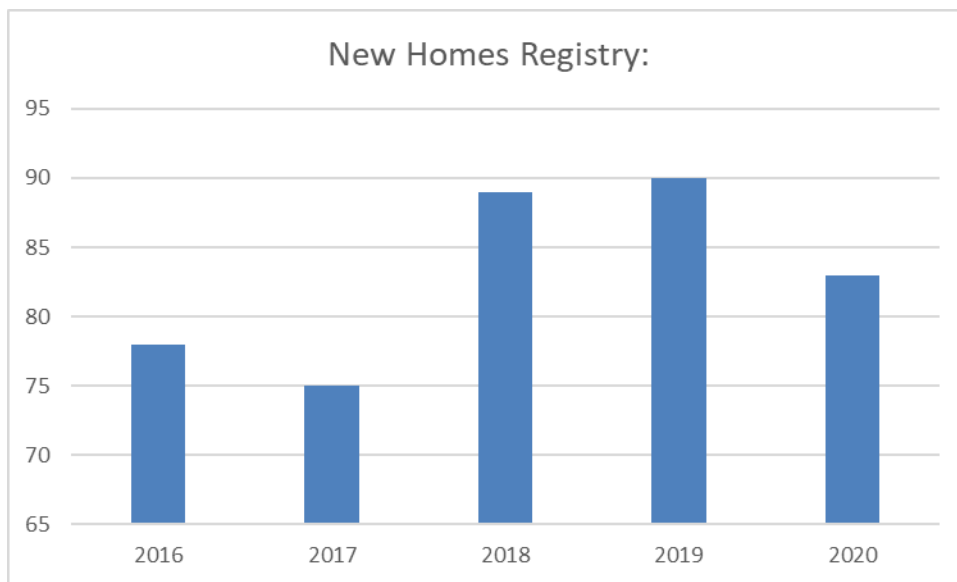
foundation pad and may be covered by a skirt; OR A single dwelling, other than a mobile home, used as a place of residence, but capable of being moved on short notice, such as a tent, recreational vehicle, travel trailer, houseboat or floating home.

the 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 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.

Figure 12: BC New Homes Registry - Unincorporated Columbia Shuswap



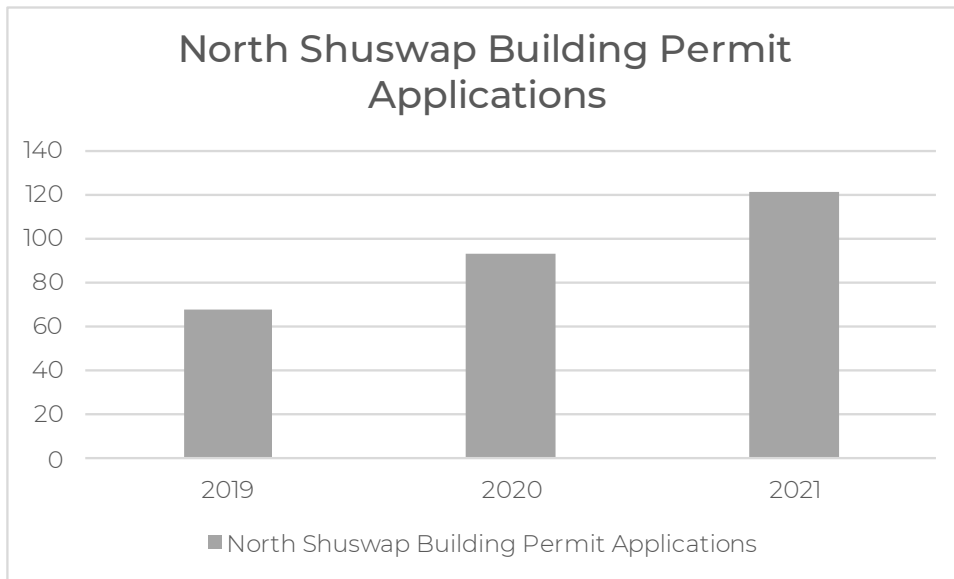
Source: BC New Homes Registry, Urbanics Consultants

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

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, in part due to the increase in use of building permits in more regions of Columbia Shuswap, rather than a measure of construction activity.

In Area F, specifically, CSRD building permit data shows a total of 282 permits for new construction issued between 2019 and 2021. This is paired with an increasing number of residential demolitions recorded in other data. The overwhelming majority of these new permits have been for single family homes, along with a small number of mobile home permits.

Figure 13: Building Permits in Columbia Shuswap Area F



Source: CSRD, Urbanics Consultants Ltd.

Housing Tenure

The North Shuswap had a homeownership rate of 91 percent as of the 2016 Census. Of the 1,225 occupied units found at that time, 1,160 were owner-occupied, while 110 were rented. This is a substantially higher level of owner-occupancy than the CSRD (80 percent) and 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.

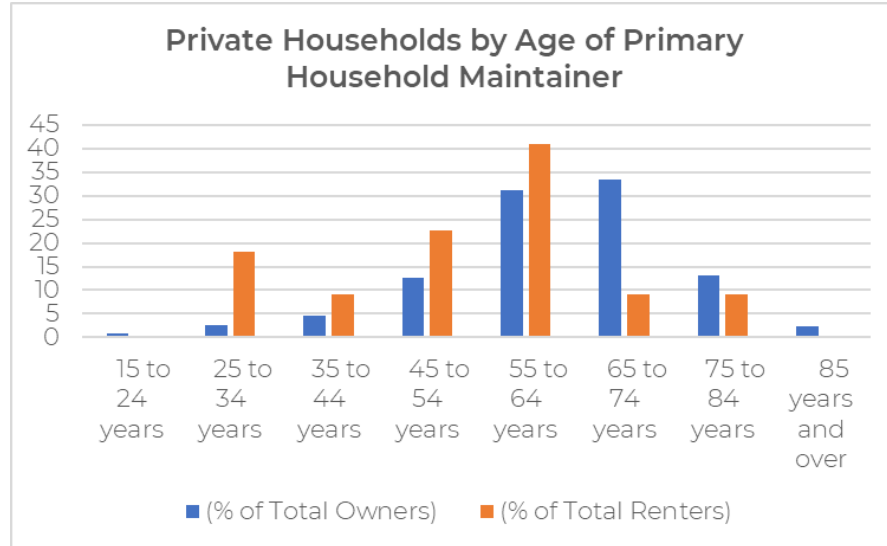
Table 18: Housing Tenure

Dwellings	2006	2011	2016
Area F			
Owners	1,160	1,100	1,110
Renters	95	95	110
Others (Band Housing)	0	0	0
Total occupied dwellings	1,250	1,190	1,225
Ownership Rate	93%	92%	91%
CSR D			
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

In Figure 14, readers may note the breakdown of household tenure by age of household maintainers, a figure that is sourced from the first person listed on Census returns. The rental population is younger than the homeownership population, with roughly third of all renters being under the age of 45. This compares to the homeowner population, where less than 10 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.

Figure 14: Private Households by Age of Primary Household Maintainer



Source: Statistics Canada Census 2016, Urbanics Consultants Ltd.

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.
- **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.

North Shuswap 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 North Shuswap There are no independent social housing units for low-income families or independent seniors. The entire social housing inventory for North Shuswap consists of 7 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 F 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. Discussions with North Shuswap residents and stakeholders have identified the difficulty of establishing affordable or seniors housing in North Shuswap under the current land-use regime, given requirements for improvements to utilities, and the difficulties in securing planning provision.

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 F homes generally had enough bedrooms to meet National Occupancy Standards, with only 1 percent found below suitability standard. This compares with 2 percent in the CSRD, and 5 percent in British Columbia at-large.

Table 19: Occupied Private Dwelling Characteristics

Suitability Standards	Area F	CSRD	BC
Total - Private households by housing below standards	1,115	21,055	1,740,915
Below the suitability standard (not suitable)	15	385	91,410
% below the suitability standard (not suitable)	1	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 North Shuswap, approximately 4 percent of dwellings are below suitability standards, implying that they require major repairs. This compares to 7 percent

Table 20: Occupied Dwellings in Need of Major Repairs

Private households by housing below standards	Area F			CSRD			BC		
	Total	Owner	Renter	Total	Owner	Renter	Total	Owner	Renter
Total	1,115	1,015	95	21,055	16,765	4,290	1,740,915	1,196,780	544,130
Below the adequacy standard (major repairs needed)	50	40	10	1,425	1,015	410	105,410	64,040	41,370
% below the adequacy standard (major repairs needed)	4	4	11	7	6	10	6	5	8

Source: Statistics Canada Census 2016, Urbanics Consultants Ltd.

in Columbia Shuswap and 6 percent in BC, suggesting that housing is better maintained than elsewhere.

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 appears to be an issue in Area F 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 F homes are somewhat younger, compared to British Columbia and the CSRD. 29 percent of homes have been built since 2001, compared to 20 percent in the CSRD and 23 percent in BC. By contrast, 30 percent of Electoral Area F homes were built before the end of 1980, compared to 48 percent in the CSRD and 44 percent in BC. Only 5 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 F are somewhat more likely be newer than renter occupied homes, with 29 percent of renter occupied dwellings built before 1980, compared to only 28 percent of owner occupied. However, 18 percent of owner-occupied dwellings have been built since 2001, compared to only 0 percent of rental units. This however should all be understood in the

context of the dominance of non-owner occupied dwellings in the overall housing stock.

Table 21: Occupied Dwellings by Period of Construction

Dwellings by Period of Construction	Total	% of total	Owner	% of total	Renter	% of total
Occupied private dwellings	1,220		1110		110	
1960 or before	60	5	50	83	10	17
1961 to 1980	305	25	260	85	45	15
1981 to 1990	155	13	140	90	20	13
1991 to 2000	350	29	330	94	20	6
2001 to 2005	130	11	115	88	15	12
2006 to 2010	160	13	165	103	0	0
2011 to 2016	55	5	55	100	0	0

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 22: Shelter cost to income ratio

Shelter-cost-to-income ratios	Area F	CSRD	BC
Owner and Tenant Households with Incomes > \$0 , in non-farm, non-reserve private dwellings by shelter-cost-to-income ratio	1,180	21,705	1,832,420
Spending <30% of Income on Shelter Costs	930	17,190	1,320,210
Spending 30% or more of Income on Shelter Costs	245	4,515	512,210
Owner Households in Non-Farm Non-Reserve Private Dwellings	1,065	17,235	1,242,600
Owner Households with a Mortgage	450	8,945	727,680
Owner Households Spending 30% or more of Income on Shelter Costs	14%	13%	18%
Average Monthly Shelter Costs for Owned Dwellings (\$)	\$805	\$986	\$1,387
Median Value of Dwellings (\$)	\$349,160	\$349,659	\$500,874
Tenant Households in Non-Farm Non-Reserve Private Dwellings	110	4,475	592,825
Tenant Households in Subsidized Housing	9.1%	13.2%	12.5%
Tenant Households Spending 30% or more of Income on Shelter Costs	32%	36%	35%
Average Monthly Shelter Costs for Rented Dwellings (\$)	\$730	\$927	\$1,149

Source: Statistics Canada Census 2016, Urbanics Consultants Ltd.

As can be seen in Table 22, Electoral Area F faces similar shelter-cost to income ratios as the CSRD and British Columbia. 14 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 32 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.

This is also tied to the cost of shelter. As can be seen, per the 2016 Census, ownership shelter costs in Area F (\$805/month) are lower than the CSRD writ-large (\$986/month), and much lower than British Columbia as a whole (\$1,387/month). Rental costs in Area F were \$730 per month, compared to \$1,149 in BC and \$927 in the CSRD. Homes had a median value of \$341,160 in Area F, 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 as of 2016.

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 afflicted 17 percent of Area F households, compared to 11 percent in the CSRD and 15 percent in British Columbia. Extreme Core Housing Need afflicted 7 percent of households in the Electoral Area, compared to 5 percent in the CSRD and 6 percent in BC.

Table 23: Core Housing Need

Core Housing Need									
Households	Area F			FVRD			British Columbia		
	Total	Owners	Tenants	Total	Owners	Tenants	Total	Owners	Tenants
Total Households	1,115	1,010	100	21,055	16,770	4,295	1,740,915	1,196,785	544,135
Share	100%	97%	9%	100%	80%	20%	100%	69%	31%
Below Suitability Standard	15	10	10	385	195	185	91,410	36,240	55,170
Rate	1%	1%	10%	2%	1%	4%	5%	3%	10%
Below Adequacy Standard	50	40	10	1,425	1,015	410	105,410	64,040	41,370
Rate	4%	4%	10%	7%	6%	10%	6%	5%	8%
Below Affordability Standard	180	145	35	3,865	2,235	1,630	420,710	212,165	208,545
Rate	16%	14%	35%	18%	13%	38%	24%	18%	38%
Below All Three Standards	-	-	-	15	-	10	2,310	570	1,745
Rate	0%	0%	0%	0%	0%	0%	0%	0%	0%
In Core Housing Need	185	150	40	2,215	995	1,220	260,225	97,355	162,870
Rate	17%	15%	40%	11%	6%	28%	15%	8%	30%
Extreme Core Housing Need	75	55	15	970	410	560	112,590	44,540	68,050
Rate	7%	5%	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 40 percent in Area F, 28 percent in the CSRD, and 30 percent in BC. This is particularly driven by failing to meet the affordability standard, which 35 percent of tenant households were unable to surpass. Affordability was also the biggest contributor to homeownership households being in core housing need, with 14 percent of Area F homeowners spending more than 30% of their income on housing.

Table 24 illustrates the evolution of Core Housing Need over time. Core housing need has increased modestly since 2006, increasing from 15.4 percent to 16.6 percent. Extreme core housing need has held steady at approximately 6-7 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 24: Core Housing Need over Time

Core Housing Need			
	2006	2011	2016
Unaffordable Housing (%)	16.3	13.6	16.1
Inadequate Housing (%)	8.4	2.3	4.5
Unsuitable Housing (%)	2.1	1.9	1.3
Core Housing Need (%)	15.4	15.5	16.6
Extreme Core Housing Need (%)	6.3	8.9	6.7
Number of Households In Core Need	185	165	185
Extreme Core Housing Need (Count)	75	95	75

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 F. BC Assessment data for the year 2021 has been provided, showing market sales in North Shuswap, 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.

The 2021 reports details 95 sales reported over the year 2020. This reflects approximately 13 private households 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 25: Sales Data for North Shuswap

Property Type - Area F	Total Sales	Average Bedroom Count	Average Sale Price	Average Median Sale Price
Single Family Dwelling	53	2.7	\$ 530,462	\$ 423,577
Residential Dwelling With Suite	5	3.4	\$ 505,032	\$ 505,032
Manufactured Home	8	2.6	\$ 332,375	\$ 352,500
Seasonal Dwelling	11	2	\$ 289,968	\$ 288,188
Acreage Properties	6	3.7	\$ 3,966,500	\$ 3,966,500
Total Residential	95	2.7	\$ 487,407	\$ 420,850

Source: BC Assessment, Urbanics Consultants Ltd.

The sales data indicates that:

- Single Family Dwellings have an average value of \$530,462
- Residential Dwellings with Suites have an average value of \$505,032
- Manufactured homes have an average value of \$352,500
- Large properties have an average value of \$3,966,500
- Seasonal Dwellings have an average value of \$289,968
- Overall residential sales price average of \$487,407

Rental Housing

Per the 2016 Census, average monthly shelter costs for tenants were \$730 in Electoral Area F. This compares with \$927 in the CSRD and \$1,149 in British Columbia. Median tenant shelter costs were \$749, \$852, and \$1,036 respectively. In that regard North Shuswap’s is below-regional shelter costs.

Table 26: Tenant Shelter Costs

Rented Dwellings: Monthly Shelter Cost			
2016	Area F	CSRD	BC
Median	\$ 749	\$ 852	\$1,036
Average	\$ 730	\$ 927	\$ 1,149
2011- Average	\$ 907	\$ 877	\$1,075
2006-Average	\$ 567	\$ 771	\$ 980
Percentage Increase 2006-2016	29%	20%	17%

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

Local survey respondents report a difficult housing environment in North Shuswap, though statistical information suggests that their difficulties are less widespread than other parts of the CSRD, though rising faster than other areas. A review of limited local rental listings suggested the availability of rental offerings in the North Shuswap area on the order of \$1100-3000 per month. The market is found by those interviewed to be very difficult, afflicted by a double-acting affect of the season economy that creates a high temporary accommodation demand at the same periods of the year when local labour demand and subsequent rental housing demand also peaks.

The numbers from the Census suggest that rents in the region many have risen by 29 percent between 2006 and 2016, compared to 20 percent in the CSRD 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 area is among the parts of the Region more troubled by increasing rents.

Affordability of Market Rate Housing

This section examines affordability levels in North Shuswap 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.
- \$4.2811 property tax per thousand dollars in assessed value reflecting the all-areas Area F property tax for 2020.
- Buyers are only purchasing one unit: no rental income is derived from property for bank loan purposes.

Table 27: Affordability by Typology

Dwelling Types	Sales Price	Loan Amount	Mortgage Payment (Monthly)	PITI (Annual)	Qualifying Income (Annual)	% of Households that Fall Below Affordability
Owner-Occupied						
Single-Detached	\$ 423,577	\$ 338,862	\$ 1,940	\$ 26,149	\$ 87,163	61%
Half Duplex	\$ 375,268	\$ 300,214	\$ 1,718	\$ 23,167	\$ 77,222	55%
Mobile/Manufactured	\$ 352,500	\$ 282,000	\$ 1,614	\$ 21,761	\$ 72,537	52%
Renter-Occupied			Monthly rent			
Median Rent (2016)			\$ 749		\$ 29,960	19%

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

Please note that Duplex costs are drawn from assessed values rather than actual sales due to lack of sales

As shown in Table 27, the average single detached house sold in Area F over the previous year is unaffordable to 61 percent of households, with survey data indicating that this is the most desired housing form among area residents. Duplexes are only modestly more affordable; however, BC Assessment did not have values for more complex owned housing forms. Rental rates as of 2016 were found to be affordable at median level to all but the bottom quartile of households

Table 28: Affordability by Household Composition

Households	Median Household Income	Affordable purchase price	Single Detached	Half Duplex	Mobile/Manufactured	Affordable Rent	Median 2016 Rent
			\$ 423,577	\$ 375,268	\$ 352,500		\$ 749
Couple-only family	\$ 69,440	\$ 376,381	X	✓	✓	\$ 1,736	✓
Couple-with children	\$ 90,496	\$ 490,510	✓	✓	✓	\$ 2,262	✓
Lone-parent family	\$ 44,160	\$ 239,358	X	X	X	\$ 1,104	✓
Family income	\$ 70,955	\$ 384,593	X	✓	✓	\$ 1,774	✓
1 person households	\$ 27,456	\$ 148,818	X	X	X	\$ 686	X
2 or more person household	\$ 70,955	\$ 384,593	X	✓	✓	\$ 1,774	✓
Household income	\$ 58,347	\$ 316,255	X	X	X	\$ 1,459	✓

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 F

As can be seen in Table 28:

- 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 or manufactured home, however could afford the 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.
- The median 2-or-more person household could afford all typologies at the median level except single-detached
- The median household income could only afford the median rent

In many respects this this is typical – the median single family home is out of reach of many households in Columbia Shuswap F. Despite this, it should be noted that this analysis does mask some variation. While sales are limited in the study period, mobile or manufactured homes *within of mobile home parks* are significantly cheaper than those without. These provide a key low-income affordable option for households that is often under-appreciated.

According to stakeholders and survey respondents, the rental situation is more troublesome than might be suggested, however, with reports 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 F

Residential zones

North Shuswap has zoning bylaws for three areas – Scotch Creek/Lee Creek, Anglemont, and Magna Bay. The Scotch Creek/Lee Creek bylaw includes the following residential zones:

- CR – Country Residential – this zone permits single family dwellings and residential camp sites on 2 hectare lots.
- R1 -Residential 1 – this zone permits single family dwellings and residential camp sites on 0.1 hectare lots with community water systems or 1 hectare lots without.
- R2 – Residential 2 – this zone permits multiple residential duplexes on at least 2-hectare lots to a maximum of 15 units per hectare.
- MHP – Manufactured Home Park – this zone permits manufactured home park development on at least 2 hectare lots, with up to 10 spaces per hectare on serviced lots or 1 per hectare otherwise.
- MR – Multi-residential – this zone permits row houses, single family dwellings, or residential camp sites on 8 hectare subdivisions or larger, provided no more than 1 unit per quarter-hectare in serviced areas or 1 per hectare without.

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

- A – Agriculture – the agricultural zone permits single family dwellings
- RU1 – Rural 1– the Rural 1 zone permits single family dwellings as well as residential camp sites.
- RU2 – Rural 2 – the Rural 2 zone permits single family dwellings as well as residential camp sites
- MU – Mixed Use – this zone permits single family dwellings as well as standalone camp sites and guest suites, as well as owner/operator dwellings in certain cases, provided a minimum of 0.4 hectares in serviced areas or 1 hectare without
- C1- Commercial 1 – this zone permits single family dwellings as well as standalone camp sites and guest suites, as well as owner/operator

dwellings in certain cases, provided a minimum of 0.4 hectares in serviced areas or 1 hectare without

- C3- Commercial 3 - this zone permits single family dwellings as well as standalone camp sites and guest suites, and resort residential as well as owner/operator dwellings in certain cases, provided a minimum of 20 hectares. Resort units cannot be more than 6 per hectare in serviced areas or 2 without.

In the Anglemont area, there are the following residential zones:

- RR-4 – Rural Small Lot – this zone permits single family dwellings as well as guest accommodation on two hectare or larger lots.
- CR – Country Residential – this zone permits single family dwellings on 0.1 hectare lots with community sewer systems or 0.4 hectare lots without, with some provision for smaller lots provided sizes average to 0.4 hectares.
- RS-1 – Residential – This zone permits single family dwellings as well as guest houses on 0.1 hectare lots with community sewer systems or 0.4 hectare lots without, with some provision for smaller lots provided sizes average to 0.4 hectares. Accessory upper floor dwellings are permitted in certain lots.
- RS-5 – Residential Summer Home – this zone permits single family dwellings, campsites, and guest accommodation on 0.1 hectare lots with community sewer systems or 0.4 hectare lots without, with some provision for smaller lots provided sizes average to 0.4 hectares. Up to 20 single family dwellings per hectare are permitted.
- RM-2 Residential Town House – this zone permits row houses and multiple family dwellings. Up to 77 units per hectare are permitted on 0.1 hectare lots with community sewer systems or 0.4 hectare lots without, with some provision for smaller lots provided sizes average to 0.4 hectares

Additionally, the following zones permit some residential use:

- RR-60 – Rural Large Lot – in this zone single family dwellings are permitted
- CG-2 – General Commercial – this zone permits owner/operator dwellings
- P-4 – Recreational – this zone permits certain lots to have upper floor dwellings.

In the Magna Bay area, there are the following residential zones:

- CR – Country Residential – this zone permits single family dwellings, guest accommodations, and residential camp sites on 2 hectare lots, with smaller lots in subdivisions provided that the average is 2 hectares.
- RS -Residential – this zone permits single family dwellings, guest accommodations (on larger parcels) and residential camp sites. The minimum lot size is 0.4 hectares or 1 hectare depending on servicing.
- MSR – Multi-single Family Residential – this zone permits single family dwellings at a density of 1 per hectare, with provision for clustering.

Additionally, the following zones permit some residential use:

- A – Agriculture – this zone permits single family dwellings and residential campsites.
- R – Rural – this zone permits single family dwellings, guest accommodations, and residential campsites
- GC – General Commercial – this zone permits caretaker/operator/owner units.

Agricultural Land Reserve

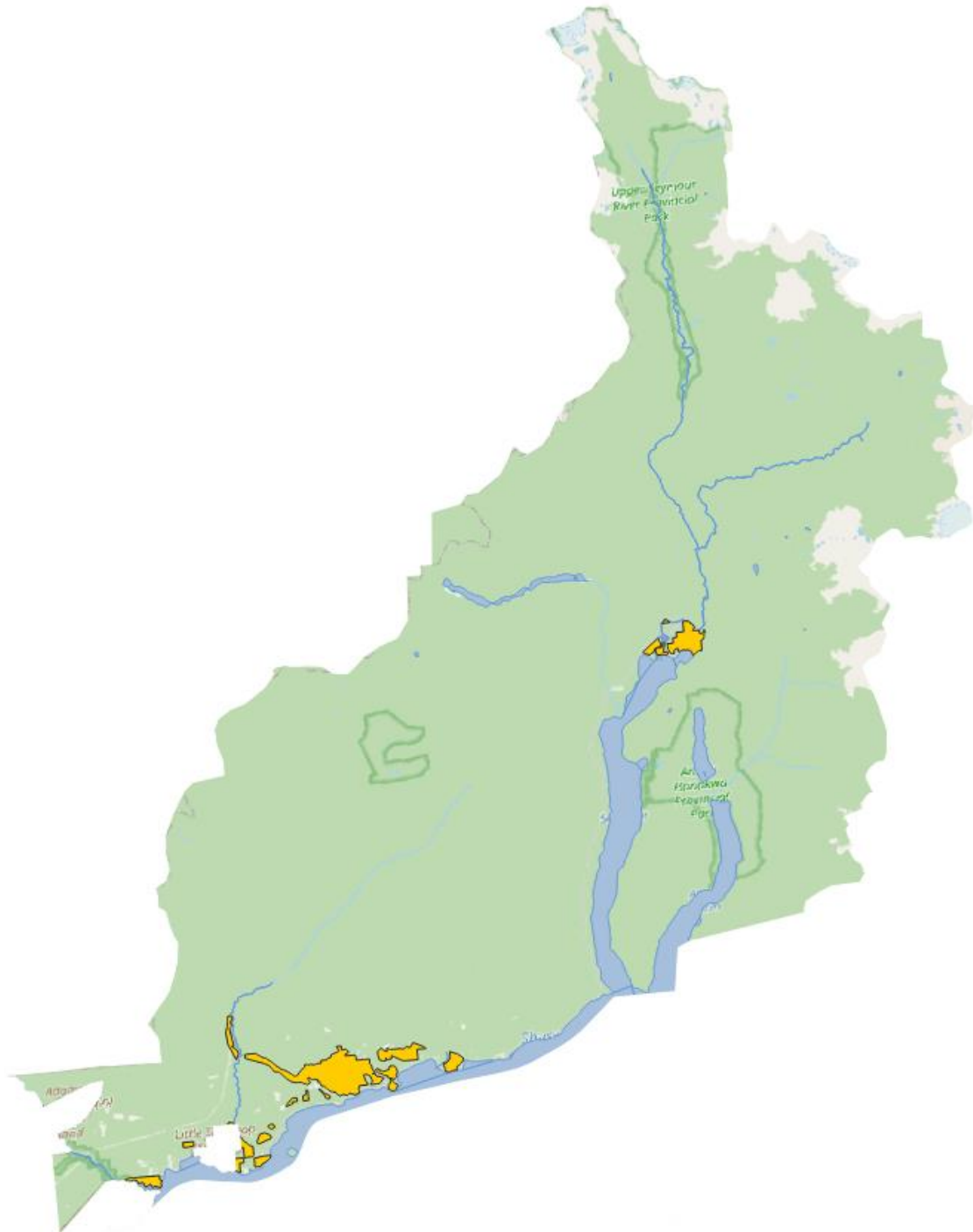
The Agricultural Land Reserve, governed by provincial statute, is the vehicle that reserves much of the province’s arable lands from intensive development.

In Electoral Area F, approximately 355 hectares are under the jurisdiction of the Agricultural Land Commission, accounting for just over 1 percent of the area of the North Shuswap. North Shuswap’s agricultural lands are largely located along the lake shore or around Seymour Arm

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 15: Agricultural Land Reserve in Electoral Area F



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 North Shuswap.

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. Among those stakeholders consulted in Area F, the lack of serviced land for community supported projects as well as denser development was cited as a frequent concern

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.

Only limited parts of the North Shuswap have zoning for much more than single family dwellings. While this form has historically been sufficient for the needs of rural and small-town areas like the North Shuswap, with rising land values and increasing demand this may no longer be the case.

Alternative housing formats, if they can be more widely applied, can help relieve the cost pressure inherent in single family homes by economizing on land. This includes homes built on top of other homes (such as apartments) or homes that simply touch one another instead of being separated by large setbacks or extensive property minimums (such as townhomes). It is especially important that these land-efficient housing forms be allowed in areas that are already serviced, which can help create economies of infrastructure as well as provide a core local demand for local commercial areas that can provide services for a wider area of homes and reduce travel demands.

It is important that these uses be zoned for use in order to reduce bureaucratic costs imposed by site-by-site development. As of right development will provide more certainty to investors who can acquire land and begin assembling designs and contractors without having to be concerned that official development plans will be overruled.

Additionally, mobile home parks provide an under-appreciated degree of housing affordability. There do exist mobile home parks in the North Shuswap, and they are considerably more affordable than other housing typologies.

Affordability

According to survey respondents, affordability is a concern for area residents. A large plurality of North Shuswap responses indicted those homes being too

expensive was a problem or major problem. However, statistically affordability is not an exceptional problem in Area F, 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 North Shuswap, where there is minimal non-market housing, and the housing stock consists almost entirely of home-owned single-family homes.

Lack of Secure Rental Housing

The cost of rent is widely reported to be burdensome in North Shuswap. With perhaps three dozen rental households, it is clear that there is a long-term lack of rental housing in the area, compared to owner-occupied housing stock. This is confirmed in the views of stakeholders, staff, and residents surveyed.

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 North Shuswap, 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

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 and 2021 population counts for Columbia Shuswap Electoral Area F. 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. They have been adjusted based on the population counts from the 2021 Census, since age, gender, and private household data remains unavailable at this time from which to base a complete 2021 based population forecast. It should be noted that the age and gender estimates for 2021 provided here are estimates, not census figures.

Table 29: Population Projection 2016-2031

2021 Census Based Population Projection				
	2016	2021	2026	2031
Under 15 Years	165	218	216	210
15-24 Years	130	162	187	197
25-34 Years	120	159	136	134
35-44 years	140	211	244	242
45-54 years	315	332	331	383
55-64 years	710	910	758	626
65-74 years	610	866	969	957
75-84 years	200	277	353	411
85 years and older	45	66	77	100
Total	2,454	3,200	3,270	3,261
People Per Household	1.99	2.02	2.02	2.01
Households	1,225	1,581	1,623	1,621

Source: Urbanics Consultants Ltd, Statistics Canada Census 2016, BC Stats

It should be noted that in North Shuswap, the primary movement of the housing stock between 2016 and 2021 has been, rather than the construction

of new homes, the occupation of existing unoccupied homes. Given that dwellings not occupied by usual residents continue to outnumber households, this reservoir of potential full-time housing is vast and housing needs can be met both by occupation of existing dwellings and by changes in the overall stock of dwellings more so than in the typical jurisdiction.

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 F are shown in the tables below:

Table 30: Household Projection 2016-2031

2021 Census Based Household Projection						
Total	2016	2021	2026	2031	Change 2021-2031	
15-24 Years	10	14	16	16	21%	3
25-34 Years	50	61	52	52	-15%	-9
35-44 years	55	101	117	116	15%	15
45-54 years	165	177	176	204	15%	27
55-64 years	390	507	422	349	-31%	-158
65-74 years	375	496	555	548	11%	52
75-84 years	150	193	246	287	48%	93
85 years and older	25	33	39	50	53%	17
Total	1,225	1,581	1,623	1,621	3%	41
Homeowner Households						
15-24 Years	10	14	16	16	21%	3
25-34 Years	30	37	31	31	-15%	-6
35-44 years	50	92	106	105	15%	14
45-54 years	140	150	150	173	15%	23
55-64 years	345	448	373	309	-31%	-140
65-74 years	370	489	548	541	11%	52
75-84 years	145	187	238	277	48%	90
85 years and older	25	33	39	50	53%	17
Total	1,110	1,449	1,500	1,502	4%	53
Tenant Households						
15-24 Years	-	-	-	-		0
25-34 Years	20	24	21	21	-15%	-4
35-44 years	10	18	21	21	15%	3
45-54 years	25	27	27	31	15%	4
55-64 years	45	58	49	40	-31%	-18
65-74 years	10	13	15	15	11%	1
75-84 years	10	13	16	19	48%	6
85 years and older	-	-	-	-		0
Total	110	132	122	119	-10%	-13

Source: Urbanics Consultants Ltd, Statistics Canada Census 2016, BC Stats

The number of households is expected to increase by 41 between 2021 and 2031, with an increase in 53 households of homeowners and a loss expected of 13 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 projection forecasts a decline in the number of younger households (and late-middle aged households) and a very large increase in the number of senior households, which has consequences for the suitability of the existing housing stock.

Table 31: Projected Households by Core Housing Need

Core Housing Needs	2016	2021	2026	2031	Average
Core housing needs	185	268	272	271	
Owner occupied	150	215	223	223	
Renter-occupied	40	53	49	48	
Net housing needs					
Owner occupied					
5-year period		65	8	0	24
Annual		13	2	0	5
Annual average		5.0			
Renter-occupied					
5-year period		13	-4	-1	3
Annual		3	-1	0	1
Annual average		0.7			
Extreme Core Housing Needs	2016	2021	2026	2031	Average
Extreme core housing needs	75	99	100	100	
Owner occupied	55	79	82	82	
Renter-occupied	15	20	18	18	
Net housing needs					
Owner occupied					
5-year period		24	3	0	9
Annual		5	1	0	2
Annual average		2.0			
Renter-occupied					
5-year period		5	-1	0	1
Annual		1	0	0	0
Annual average		0.3			

Source: Urbanics Consultants Ltd

Table 31 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 3 households, 8 owner occupied households and -5 renter occupied households. Extreme Core Housing Need is expected to remain steady, with an increase of a 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 32: Projected Unit Counts by Number of Bedrooms

Number of bedrooms	2011	2016	2021	2026	2031
0 bedrooms (bachelor)	0 0%	0 0%	5 0%	5 0%	5 0%
1 bedroom	110 9%	155 13%	200 13%	225 14%	225 14%
2 bedrooms	290 24%	300 25%	475 30%	475 29%	500 31%
3 bedrooms	615 52%	450 37%	525 33%	525 32%	525 32%
4 bedrooms or more	175 15%	305 25%	360 23%	350 22%	300 19%
Total	1,190	1,220	1,581	1,623	1,621

Source: Urbanics Consultants Ltd.

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. In particular, the estimate projected a modestly decline in average unit size, given decreasing household sizes as well as increasing real estate costs.

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 North Shuswap. Further, assuming that roughly 4 percent of all housing in the Electoral Area F is in need of major repairs, it is likely that at least a third of these homes (or 5 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. This is a large portion of the North Shuswap housing stock, comprising 55 percent of the housing stock in 2021.
- 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. Recent Census results suggest that the popularity of Area F homes for occupation is much increased, however it remains to be seen how long this will bear out.

Non-Market housing needs

There is limited scope for non-market housing development in North Shuswap, 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 Deferment: 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.

8.4 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 ⁵) 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.
- 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.

⁵ 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.

- 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 F

- Permit smaller lots where servicing permits:
- 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 F

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 the wider region. Columbia Shuswap F 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.
- 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.

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.
- 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.
- 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 or development charges for non-profit housing projects. These have been created by other Regional Districts such as Metro Vancouver, the Capitol Regional District, Cowichan Valley and a number of other jurisdictions
- 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 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.

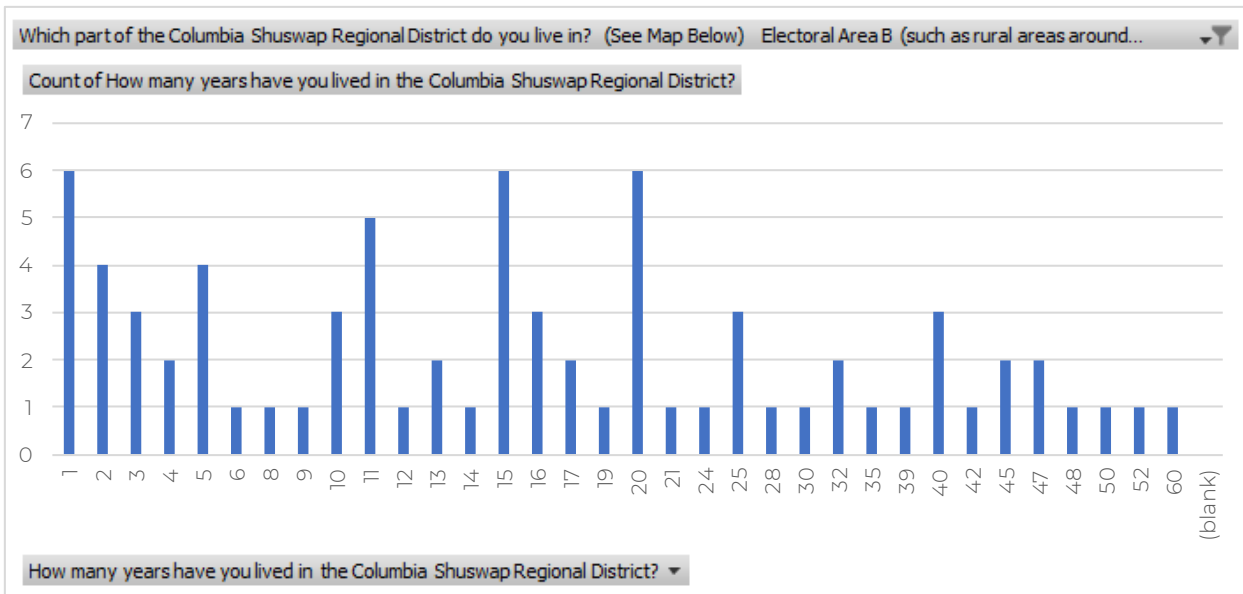
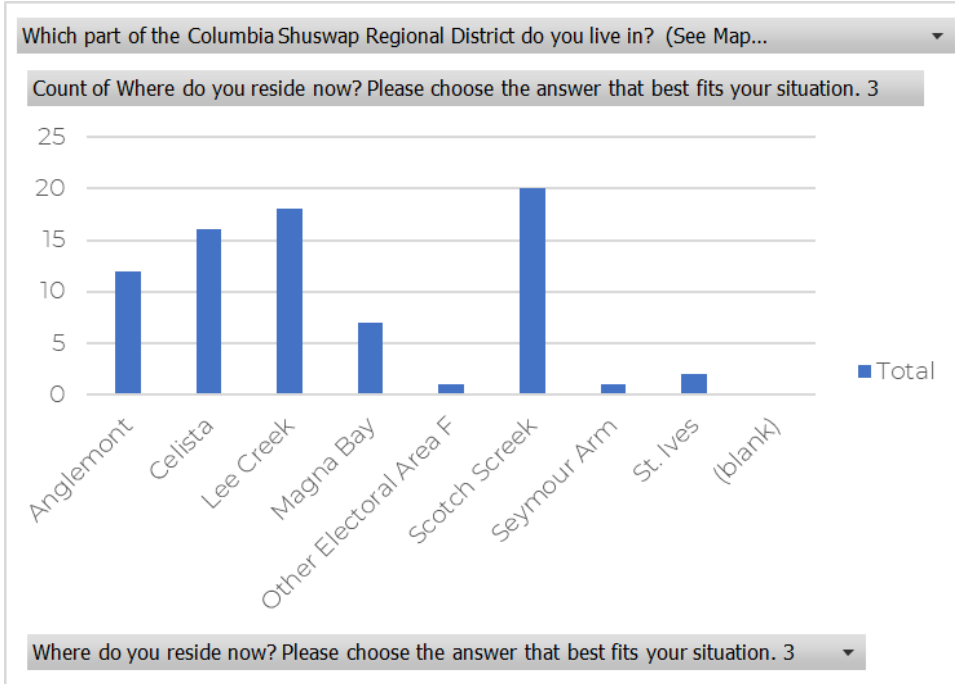
Promote greater accessibility in housing for seniors.

Actions:

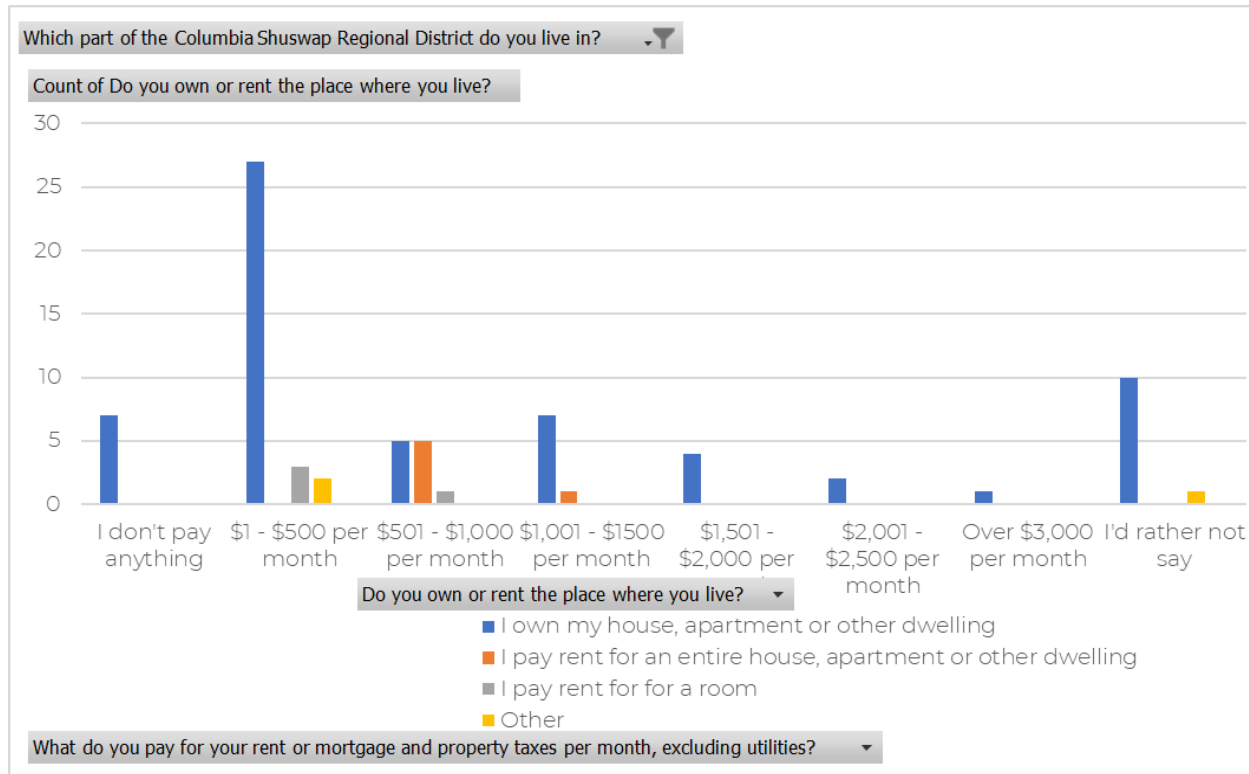
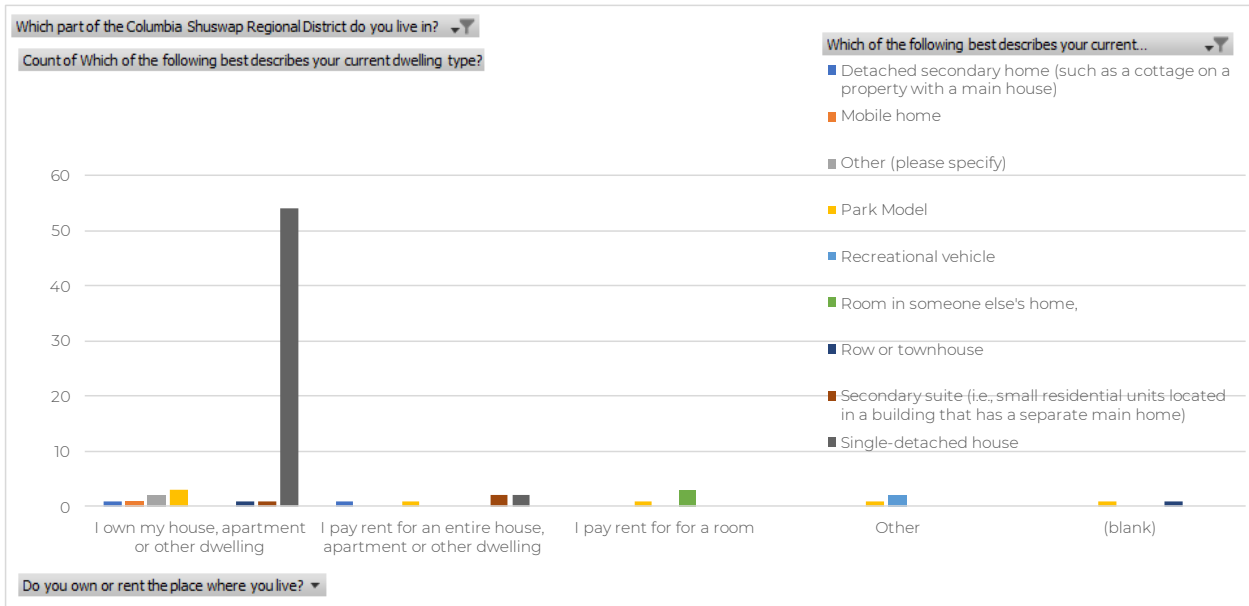
Low Cost

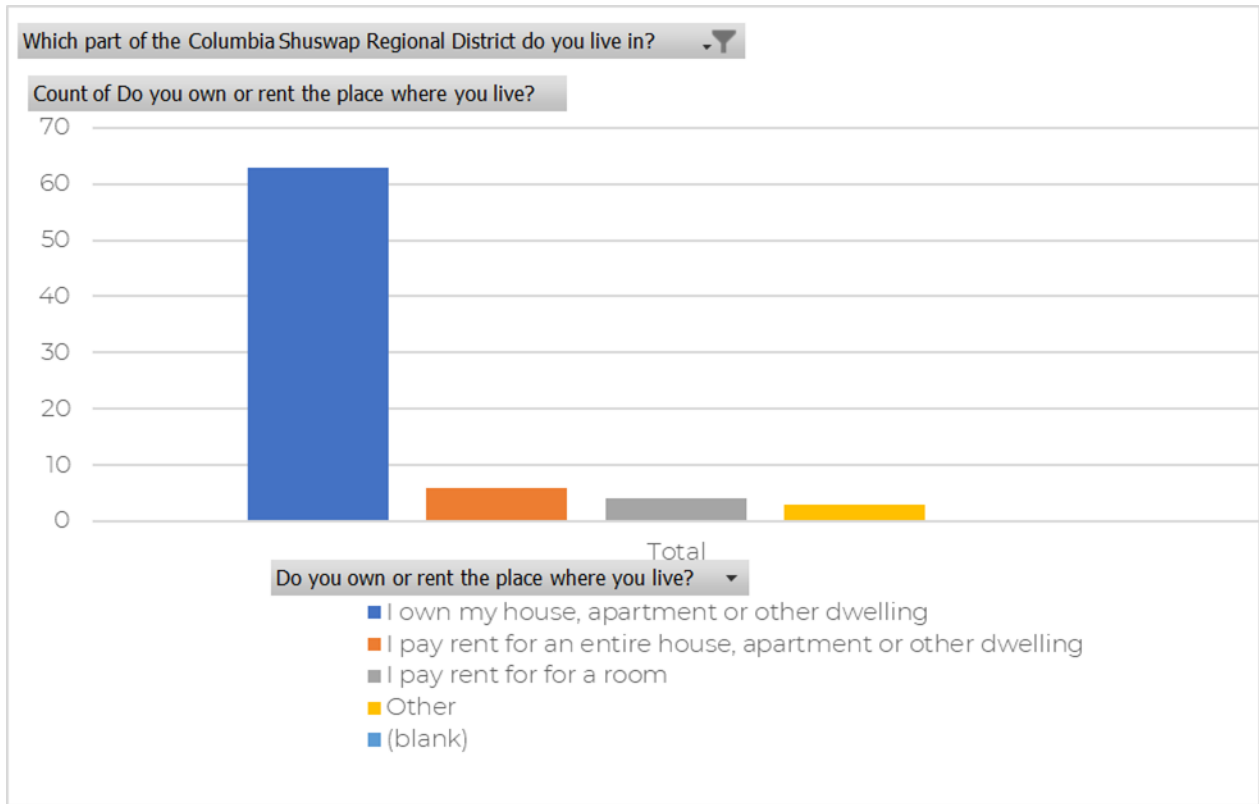
- Encourage universal design standards in newer residential products. The goal of the universal design movement is to make the indoor and outdoor home environment more accessible to people of all ages and abilities. There are numerous design features that universal design guidelines recommend; initially 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

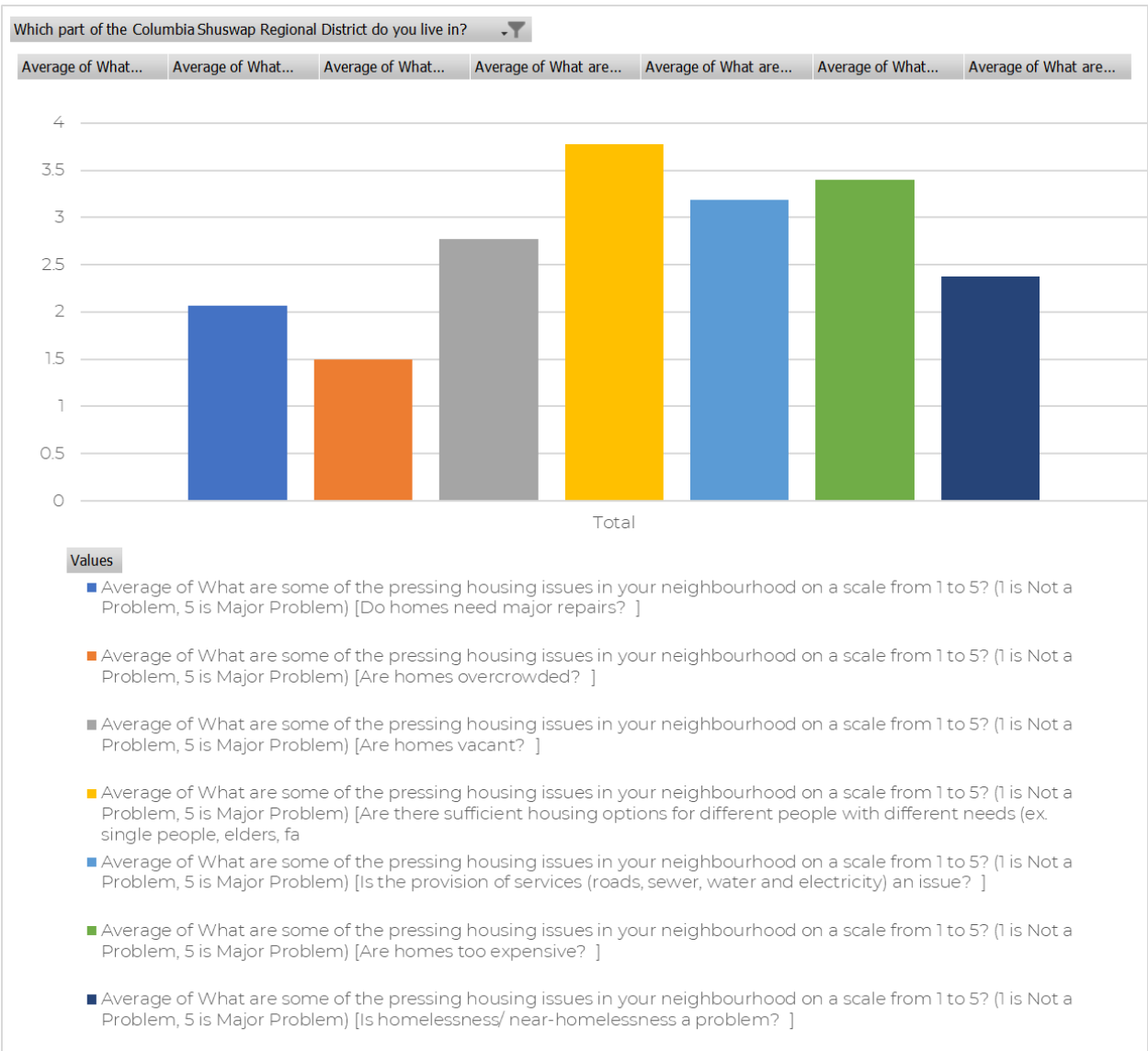


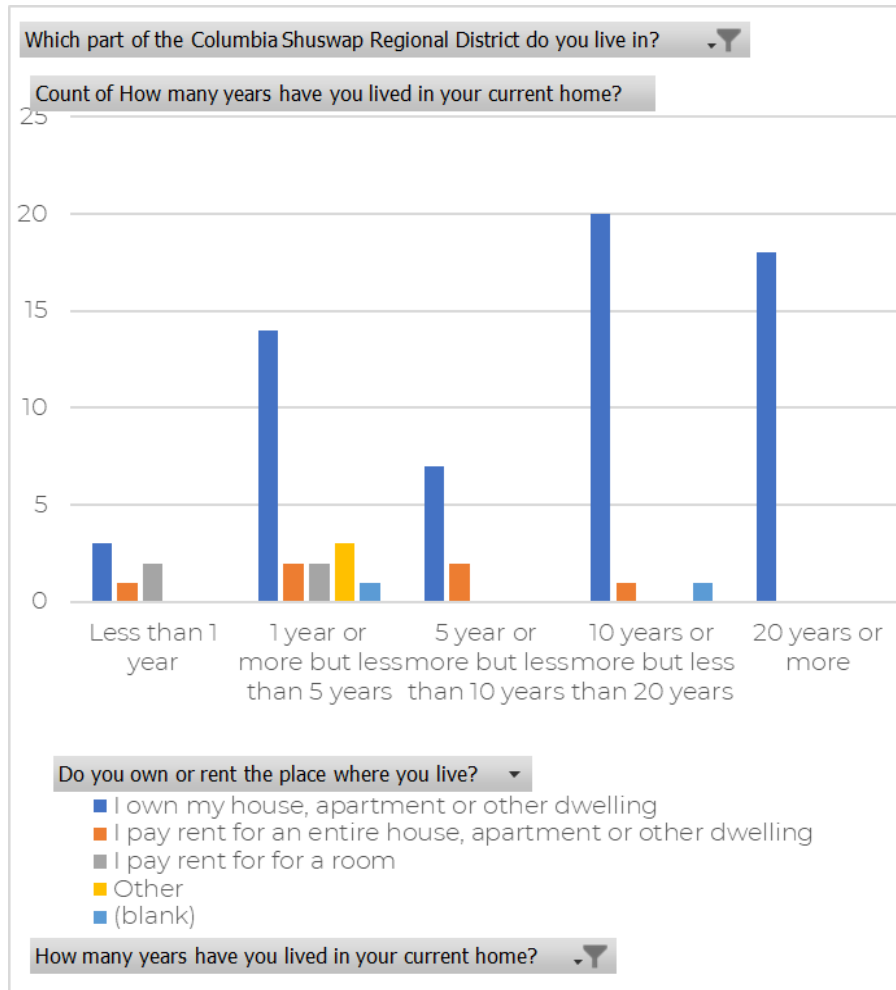
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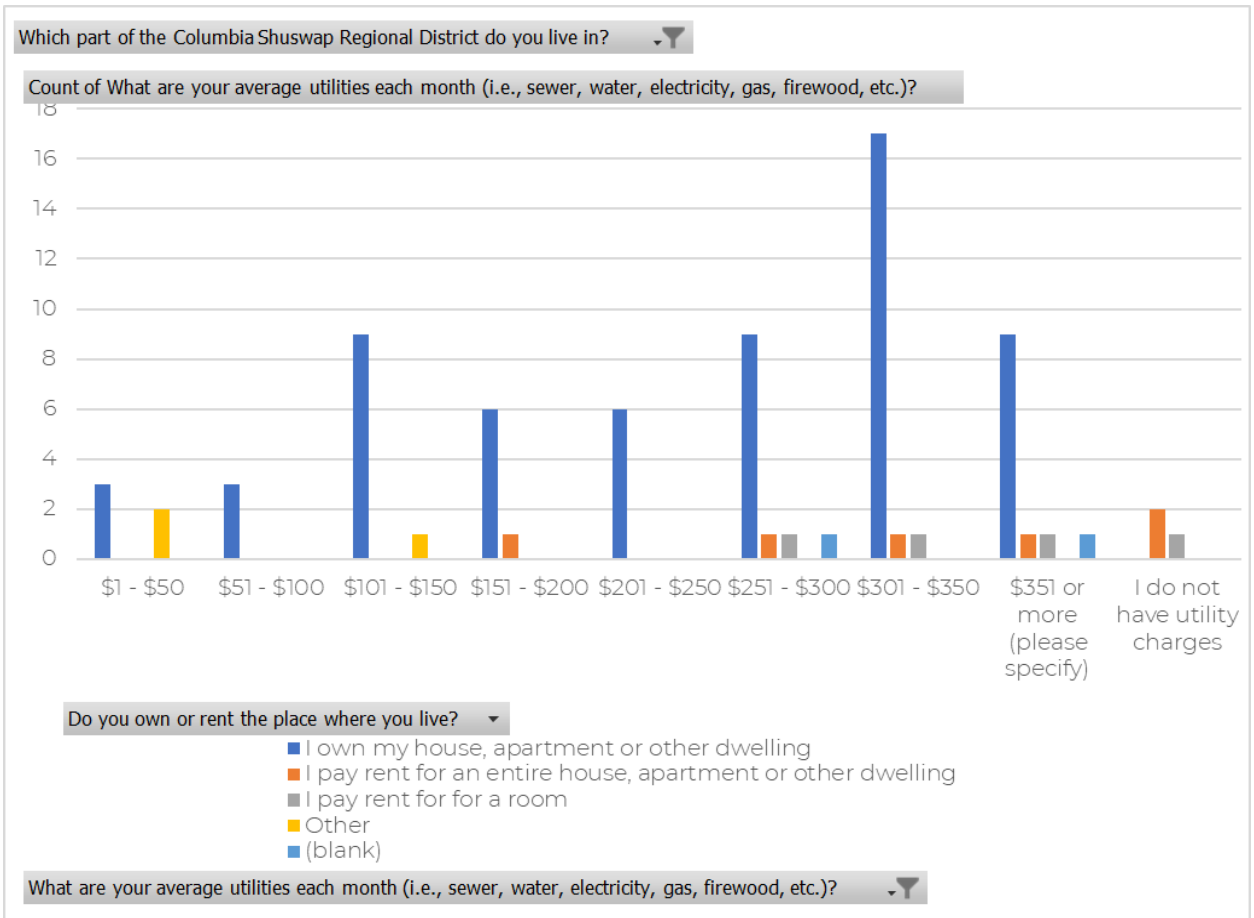




Columbia Shuswap Regional District – Electoral Area F Housing Needs Assessment







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