Canada's Tournament Capital

2024

HOUSING NEEDS REPORT:

UPDATE TO THE 2020 HOUSING NEEDS ASSESSMENT

December 2024 | FINAL REPORT

The City of Kamloops occupies land that, since time immemorial, has been a place of great cultural and economic importance in our region. The City acknowledges that we are located on Tḱemlúps te Secwépemc territory, situated within the unceded ancestral lands of the Secwépemc Nation. We honour and respect the people, the territory, and the land that houses our community.

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Background

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

In 2020, the City of Kamloops prepared a Housing Needs Report to learn where gaps in housing currently exist, where there may be barriers to finding and maintaining housing, and to identify future housing needs across the housing spectrum. The Housing Needs Report provides important information and data to be able to better address and prioritize future housing needs for all residents. The report was initially published in August 2020 but has been updated in 2024 to meet new provincial requirements.

As part of the updated 2024 Housing Needs Report, the most current available data was collected (e.g., 2021 Statics Canada Census, CMHC, and BC Assessment), and community partners were engaged to share information on non-market housing and supportive services in Kamloops. To meet provincial requirements for an 'Interim' Housing Needs Report, the number of housing units required to meet current and anticipated need for the next 5 and 20 years were calculated, statements about need for housing in proximity to transportation infrastructure were included, and a description of actions taken by the City since the initial Housing Needs Report was prepared in 2020 was added. The updated report also meets requirements for 'Regular' Housing Needs Report including statements about seven key areas of local need and households in core housing need and extreme core housing need.

The report development process is summarized as follows:

Key Trends

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

Demographic and Economic Highlights

- Based on Statistics Canada Census data, Kamloops' population has been increasing by approximately 1.5% per year. In 2021, the population was 97,902 residents according to Statistics Canada. According to BC Stats, the population was 101,350 in 2021 and estimated to be 107,941 in 2024.
- In 2021, 10.5% (9,885) of residents identified as Indigenous and the total population of racialized communities in Kamloops increased from 8% (6,975) of the total population in 2016 to 10.8% (10,245) of the total population in 2021 (Statistics Canada Census). This highlights increasing need for culturally appropriate housing and supportive services.
- The median age for Kamloops at 40.8 is lower than that of both the TNRD and the province, indicating a younger population; however, there has been shifts in age cohorts over the years, indicating the population is aging (Statistics Canada Census).
- Less than 5% (4,600) of residents had moved to Kamloops within the year prior to the 2021 Census, which could have been influenced by the COVID-1 pandemic.
- Over two-thirds (65.2% or 26,030) of households in Kamloops had either one (28.4% or 11,350) or two people (36.8% or 14,680), which indicates potential need to consider housing trends and preferences for smaller households.
- In 2021, 70.1% (27,965) of households in Kamloops owned their own homes while 29.9% (11,950) were renters (Statistics Canada Census). The proportion of households that are renters has slowly been increasing over the last several census periods, increasing the need for purpose-built rentals.
- The total headcounts of on-campus students at Thompson Rivers University (TRU) ranged between 13,000-15,600 between the 2014/15 and 2023/24 fiscal years. The lowest on-campus student headcount during that period was in 2020/21, likely due to the COVID-19 pandemic with students potentially postponing their education plans, challenges with online learning, impacts of travel-related restrictions, and financial insecurities during this time; however, the total headcount of on-campus students have been increasing since then. The total headcount of on-campus international students has also been increasing over time and since the 2020/21 fiscal year, on-campus international students have made up at least 30% of the total headcount of students on-campus. Analysis of future international student enrollment at TRU should considered changes to federal policies on international student admissions, including caps on the number of study permits, which were implemented at the end of the 2023/2024 fiscal year.
- While the median household income in 2021 for all households was $88,000 there is a significant difference between owner and renter median household incomes, $104,000 versus $55,200, respectively (Statistics Canada Census).
- The unemployment rate in Kamloops was 7.4% in 2021, slightly lower than TNRD's unemployment rate of 8.1% (Statistics Canada Census).
- Most (85.6% or 28,675) residents commute within the city for work and that has remained consistent over the 2006-2021 time period (Statistics Canada Census) potentially suggesting that any employment impacts from the COVID-19 pandemic may have been mitigated by remote work opportunities.

Housing Highlights

- Based on the 2021 Census, there were 39,915 occupied housing units in Kamloops and slightly over half (50.3% or 20,095) were single detached homes indicating that there are a range of housing types available.
- Two thirds (63.9% or 25,510) of the housing stock have 3 or more bedrooms, while as noted above, two thirds of households in Kamloops are 1 or 2-person households (Statistics Canada Census) potentially

suggesting that residents prefer to have larger homes than what is needed. This may be as a result of more remote work opportunities and desire to have home offices.

- The housing stock is aging with approximately half (50.8% or 20,275) of the housing units in Kamloops built before 1980 (Statistics Canada Census). While older homes tend to be more affordable options, there are increased costs associated with necessary repairs and renovations, as well as potential health and safety concerns.
- The majority of building permits being issued over the past several years have been for multi-unit developments (City of Kamloops).
- Average sales prices have increased by 267% from 2006 to 2023; compared to an overall inflation rate of 44.3%. Between 2022-2023 alone, there was a 26.6% increase in average sales price (BC Assessment). This indicates that homeownership affordability has been deteriorating over time.
- Most (61.2% or 7,310) of the rental units in Kamloops are part of the secondary rental market (units that are not purpose-built as rental housing such as rented strata units, detached homes, duplex units, and secondary suites) (based on consultant calculations using Statistics Canda Census and CMHC data); however, in recent years, there has been a higher proportion of new homes being constructed for rental purposes.
- Recent data (2023) on vacancy rates indicates rates for all unit sizes are below the 3.0% threshold of what is often considered a 'healthy' vacancy rate, making it challenging for residents to find a home that meets their needs (e.g., affordable, desired number of bedrooms, etc.) (CMHC).
- Between 2005-2023, the median rent for a 1-bedroom unit has increased by 128.2% (CMHC).
- A renter household earning the median income is likely not able to afford the median rent for any rental units without facing affordability challenges (consultant calculations based on Statistics Canada and CMHC data); while smaller units may be more affordable and prevalent in the market, they are less likely to meet the needs of families with children, especially single parent households.
- Based on the 2023 Point-in-Time Count, there were 312 people experiencing homelessness, an increase of 51% from 2021. Among those surveyed, 52% (162) identified as Indigenous and 6% shared they had served in the Canadian Forces (19).
- In 2021, 17.6% (6,905) of all households in Kamloops experienced affordability challenges and 9.7% (3,800) of households in Kamloops were in core housing need (Statistics Canada Census).[1] Of renter households, 23.2% (2,660) were in core housing need. The priority group with the greatest rate of core housing need in Kamloops was single mother-led households with nearly one in four (22.3% or 660) households in core housing need. This is followed by 18.3% (55) of black-led households and 13.2% (2,310) of women-led households in core housing need.

Future Housing Needs

Several methodologies were used to understand current unmet housing need (current housing shortage) and housing units needed to meet anticipated household growth over the next 5 and 20 years. One method is the new Housing Needs Report (HNR) Method that was developed by the province to standardize the analytical process across municipalities and regional governments to identify the 5- and 20-year housing need in communities. The HNR Method integrates six components of housing need. Four of the components of housing need consider the current unmet need in the community or potential shortage in the community, one provides an indicator of anticipated future need, and one is used to better understand

[1] CMHC has determined that "a household is considered to be in core housing need if it meets 2 criteria: a household is below one or more of the adequacy, suitability, and affordability standards, and the household would have to spend 30% or more of its before tax household income to access local housing that meets all three standards."

market demand in a community. The results of each of the six components are summed to get the total 20-year housing need to meet current unmet need and future anticipated growth needs.

In addition to the HNR Method, alternative methodologies were used to examine anticipated household growth to better understand future housing demand. The first alternative method is based on the Housing Assessment Resource Tools (HART) which provides a business-as-usual scenario using historic trends, and the second, is based on BC Stats population projections which considers changing trends from births, deaths, migration, and future changes. The results of the HNR method use 2021 as the base year, while the alternative methods project out from 2021 to use 2024 as the base year.

The total resulting from the HNR Method will likely calculate a higher number of housing units needed than what was originally projected in the first Housing Needs Report completed in 2020 or through the two alternative projection methodologies, as additional components of housing need are included, which were not previously considered. One of the components, the market demand buffer, will be a major contributor to the higher numbers. Additionally, for the anticipated growth projections, the results using BC Stats population estimates tend to be higher than those based on the HART Methodology using Census data, as BC Stats projections account for and are adjusted for under-enumeration, which refers to the number of people who were not counted in a Census. Additionally, the projections using the HART Methodology are based on the trends and context of the time of the Census periods (e.g., 2006-2021). Results from the three methodologies are presented not as targets, but to provide a general understanding of current and anticipated housing need.

> ***Over the next 20 years (to 2044), it is anticipated that the population of Kamloops will reach 140,281 residents (BC Stats).***
>
> ***To accommodate population growth over the next 20 years (to 2044), it is anticipated that approximately 9,877-14,060 additional housing units are needed.***
>
> ***Based on the Province's Housing Needs Report Method, to meet the current housing need and anticipated need based on growth, it is estimated that 7,856 total new units are required over 5 years (between 2021 and 2026), and 23,228 new units are required over 20 years (by 2041).***

Key Areas of Housing Need

Housing needs are interconnected and multifaceted, highlighting the complex nature of housing challenges in the community. A summary of key areas of local housing need is provided in the following section.

Affordable housing

Affordability of housing is a key concern in Kamloops. In 2021, 9.7% or 3,800 households were in core housing need and 3.7% or 1,440 households were in extreme core housing need. Households in core housing need is considered to be the current gap or deficit of affordable housing in the community. Additionally, rental rates and average sales prices have been increasing at a higher rate than inflation, and in particular over the last couple of years. We also know that core housing need was likely underrepresented in 2021 as a result of increases in household income during that time through COVID-19 benefits, so there is likely a greater need than what is currently represented.

Over the next 20 years, approximately 18-21% (1,808-2,962) of new homes would need to be non-market housing units to meet the needs of households in very-low- and low- income categories (median household income of $44,000 and less).

Rental housing

Much (~61%) of the rental market in Kamloops is considered to be part of the secondary rental market (i.e., not built for the purpose be being rented). We are also seeing the total number of renter households slowly increasing over time, going from 26.6% of households in 2006 to 29.9% of households in 2021. Additionally, renter households face far greater challenges than owner households with significantly lower household incomes compared to owner households, and a rental market that has an overall vacancy rate below what is typically considered to be healthy.

Over the next 20 years, it is anticipated that approximately 30-33% (2,896-4,648) homes will be needed for renter households.

Special needs housing

People with disabilities live in various housing situations and their housing needs vary widely depending on the severity and type of disability, as well as the individual's preferences. There are few, if any studies, that have analyzed the determinants of demand for accessible housing and little data is available for specific needs or residents in Kamloops. Based on estimated gaps and prevalence rates, and assuming current needs are met, to best meet the needs of households requiring various supports over the next 20 years:

- Approximately 1,730 more households would benefit from housing with supports for people with physical disabilities.
- Between 112 and 279 units of housing and supports will be needed for people with severe mental illness and addictions.
- Approximately 82-98 units of housing and supports will be needed for adults with intellectual disabilities.

Seniors housing

While Kamloops has a young median age as compared to TNRD and the Province, we are seeing shifts in age cohorts indicating an aging population. This means that additional demand placed on housing has to consider the needs of an aging population, such as accessibility and ground-oriented units, flexibility to downsize, consideration of senior households on fixed incomes, and need for supportive and wraparound services. Additionally, the needs of someone who is 65 years of age vs. 85 years of age may vary significantly from being able to continue to live fully independent to requiring 24-hour care. The 20 year need for housing for senior led households age 65 and over is anticipated to be 4,089 units.

Family housing

While the household size has remained constant over the years, and a majority of households consist of 1-2 person households, particular consideration needs to be given to meeting the needs of families. Rental rates for units with 3 or more bedrooms are significantly higher compared to smaller size units, and homes with less than 3 bedrooms only account for approximately one third of the housing stock in Kamloops. Additionally, 22.3% of single-mother led households are in core housing need, indicating that one-parent households may face challenges when trying to find a home that meets their needs. The 20 year housing need for families with children represents the greatest need across population groups, with an estimated 9,025 homes needed by 2044.

Housing in proximity to alternative transportation modes

The City of Kamloops' Official Community Plan (OCP) encourages the development of compact urban form and walkable neighbourhoods with convenient access to transit and daily needs. Earlier this year, the City amended its Official Community Plan to designate land within 400 m of the City's three transit exchanges for high-density residential development. Zoning regulations were amended to exempt residential development from minimum off-street parking requirements. Some districts, such as the Lansdowne Exchange Transit-Oriented Area, are zoned for high density residential use, while others such as the residential neighbourhood adjacent to the North Shore Transit Exchange will require infrastructure upgrades and rezoning prior to development. Over time, the City's Transit-Oriented Areas are expected to accommodate significant residential density in proximity to transit. Transportation network priorities are identified in the Transportation Master Plan (TMP) while transit priorities are included in the Transit Future Action Plan. New active transportation facilities are constructed in conjunction with development approvals processes and through capital projects to better service housing development.

Shelters and housing for people at risk of homelessness

The need for shelter beds can vary greatly depending on the community's approach and resources for managing and addressing homelessness. The data collected on number of beds and occupancy rates suggests that there are not enough shelter beds in the community as shelters had an average occupancy rate of 95% in 2023[2]. In April 2023, 103 people were staying outside or in a makeshift shelter or tent. This suggests that at a minimum, an additional 103 beds are likely needed. It should also be noted that shelter beds do not ultimately address the issue of homelessness. Additional housing (affordability assistance) with supports is needed in Kamloops for individuals experiencing homelessness rather than simply increasing the number of beds.

Using the HNR method, the 5-year (2026) need for units to reduce homelessness is 391, and the 20-year (2041) need is 782 units. Most people who experience homelessness would be able to obtain and maintain housing if they had access to affordable housing. Only a relatively small portion of people who experience homelessness or who are at risk of homelessness require housing that is linked with supports, particularly those who experience homelessness for longer periods of time. Based on these assumptions and using alternative methods, it is estimated that approximately 292 people who have experienced or are at high risk of homelessness require housing with supports by the end of 2024. Based on population growth rates, it is projected that another 17 people will require housing with supports by 2029 and an additional 71 by 2044.

Next Steps

The information and data provided in the 2024 Housing Needs Report describes an understanding of the current demographic and economic trends, housing supply and anticipated housing needs. As new data becomes available, and the local economy and development market trends change, the Housing Needs Report should continue to be updated on an on-going basis. The next update is anticipated to be in 2028 and every five years after, as required by the province.

Municipalities are also required by the province to consider the key findings of the Housing Needs Report in its Official Community Plan (OCP), including ensuring the 20 year housing needs are able to be accommodated based on the land use designations of the Plan. The City will soon be undertaking a comprehensive process to review and update its OCP, KAMPLAN, which will include a robust engagement process with the community.

[2] Source: 2023 Point in Time Count Final Report.

1.0 Introduction

1.1 Project Overview

In 2020, the City of Kamloops prepared a Housing Needs Report to learn where gaps in housing may currently exist, where there may be barriers to finding and maintaining housing, and to identify future housing needs across the housing spectrum. The Housing Needs Report provides important information and data to be able to better address and prioritize future housing needs for all residents. The report was initially published in August 2020 but has been updated in 2024 with the most currently available data, to meet provincial requirements for an 'Interim' Housing Needs Report and for a 'Regular' Housing Needs Report (see **Appendix A** for the Housing Needs Report Regulations).

1.2 Process

The process for developing the initial Housing Needs Report in 2020 involved completing a background review of existing City policies and strategies, collecting and reviewing data from Statistics Canada, Canada Mortgage and Housing Corporation (CMHC), BC Housing, BC Assessment and local City data, as well as listening to and gathering input from non-profit housing providers, housing and homelessness service providers, local developers, persons with lived experience of homelessness, and residents.

As part of the 2024 update, the most current available data was collected (e.g., 2021 Census, CMHC, BC Stats, and BC Assessment), and community partners were engaged to share information on non-market housing in Kamloops. To meet provincial requirements for an 'Interim' Housing Needs Report, the number of housing units required to meet current and anticipated need for the next 5 and 20 years were calculated, statements about need for housing in proximity to transportation infrastructure were included, and a description of actions taken by the City since the initial Housing Needs Report was prepared in 2020 was added. The updated report also meets requirements for 'Regular' Housing Needs Report including statements about seven key areas of local need and households in core housing need and extreme core housing need.

Figure 1.1: Project Process and Timeline

1.3 Community Engagement

1.3.1 Phase 1 Engagement

The first phase of engagement was implemented in March 2020. The opportunities were advertised through direct invites, social media, and newspaper ads. Engagement opportunities included interested and affected party focus groups, interviews, a community workshop, and an online survey for residents. Approximately 50 people participated in in-person opportunities and approximately 240 submissions were received online. The purpose of this round of engagement was to gather feedback on priorities, issues and opportunities related to housing needs in the city.

High-Level Summary

A high-level summary of key themes that emerged during the first phase of engagement is provided below. The full Phase 1 Engagement Summary is provided in Appendix C of the 2020 Housing Needs Assessment.

Table 1.1: Phase 1 Engagement High Level Summary

Key Themes	
Rental Housing	• Low vacancy rate • Current rental stock is not affordable • Rental supply is not meeting demand • High housing prices result in high secondary suite rents • Limited availability of rental units that permit pets • Population groups occupying a type of housing and displacing another population group (e.g. students occupying affordable housing units due to student rental housing prices being too high which then displace low-income individuals and families)
Home Ownership	• New residents and foreign investors are able to afford higher priced housing which push the local house prices up
Housing Costs	• Wages are not able to keep up with living costs (housing, utilities, taxes) • Lengthy development timeline • Changing building codes increase development costs
Specific Populations	• Youth – need for additional youth shelter • Students – available housing is not affordable which results in students living in hotels or overcrowded situations • Families – lack of supply of family sized rental units (2/3-bedrooms) • Homeless – multiple rules in some buildings which can be difficult to abide by and result in evictions
Education and Supports	• Life skills and employment training for both youth and adults • Increase awareness of available services • Need for more supports for mental health and addictions • Additional supports for people transitioning from homelessness to transitional and/or more permanent housing • Culturally appropriate supports for Indigenous Peoples experiencing homelessness
Stigma and Public Perceptions	• Vulnerable populations face stigma making it challenging to access housing • Infill development is not well supported by neighbours

1.3.2 Phase 2 Engagement

The second phase of engagement was implemented in July 2020. Like Phase 1, engagement opportunities were advertised through direct invites, social media, and newspaper ads. Because of COVID-19, the engagement opportunities were all virtual. Engagement included a Virtual Open House platform to share information, a survey to gather feedback, and a live Q and A session with the project team on July 13, 2020. The open house platform had approximately 110 unique visitors and approximately 15 submissions were received. The purpose was to share the draft findings that were learned through the data collection and first round of community engagement.

High Level Summary

A high level summary of key themes that emerged during the final phase of engagement is provided below. The full Phase 2 Engagement Summary is provided in Appendix D of the 2020 Housing Needs Assessment.

Key Themes	
Rental Housing	• Current rental stock is not affordable • Limited affordable and appropriate supply for seniors and for people with physical disabilities
Home Ownership	• Due to high rent prices, it is difficult to save for home ownership • Limited availability of affordable homes to purchase
Housing Stock	• Need for increased diversity in housing, through mixed use development, and smaller scale multi-family units such as townhouses and low-rise apartment buildings • Location of housing and access to other services and amenities such as transit, schools, access to downtown are important considerations

1.3.3 Phase 3 Engagement

The third phase of engagement occurred in the fall of 2024 as part of the update of the Housing Needs Report. The City of Kamloops provided information about the Housing Needs Report update requirements and a draft of the updated Housing Needs Report on the City's "Let's Talk" engagement page, accompanied by a short survey. In addition to survey responses, the City received a request to discuss the report with the Canadian Home Builders Association (CHBA) – Central Interior. A summary of input from engagement activities is as follows:

Let's Talk Survey

Feedback from the online survey generally validated input received during Phase 1 and 2 engagement for the 2020 Housing Needs Assessment. New themes from the 2024 survey included:

- All levels of government and the community need to collaborate to address the complexity of accommodating housing needs.
- Regulations, infrastructure, and financial mechanisms need to support housing development.
- There is a need to balance the diverse needs and aspirations of various specific population groups and the general public.

- Housing development should be located to enable access to services, transportation and amenities, particularly for seniors and other vulnerable populations.

The detailed feedback provided through the survey can be found in **Appendix B**.

CHBA Meeting

- The City can help address housing needs and housing affordability by making it easier, quicker, and more cost effective to build more housing units.
- Challenges to meeting housing needs identified include process issues such as public hearings, costs such as servicing and development cost charges, and infrastructure limitations.
- Potential opportunities for advancing housing supply could include advocacy to senior levels of government for affordable housing funding, pre-zoning serviced areas for higher density development, openness to variance requests, and reviewing impact of various zoning requirements on project viability.

1.4 Actions Taken Since the 2020 HNR

Since the initial Housing Needs Report was completed in 2020, the City has advanced several actions including amendments to bylaws to enable more housing. These actions include:

1. **Adoption of new Zoning Bylaw (November 2021)** that included amendments such as reduced minimum lot sizes, frontage and front year setbacks; updated multi-unit zoning to support small-scale infill development; added multi-family as a permitted use in all shopping centres and other commercial corridors and in the Public and Institutional Use zone in select locations; established new zone to support residential development on smaller lots; reduced parking requirements for multi-family developments; added and updated definitions; included allowances for increased density where rental, below market, or affordable housing is provided.
2. **Adoption of Hotel and Motel Redevelopment Revitalization Tax Exemption Bylaw (July 2022)** that allows property tax exemptions for increased assessed values on redevelopment of hotels and motels into multi-family or mixed-use projects.
3. **Adoption of Zoning Bylaw Amendment (January 2023)** that reduces the minimum required lot size and width and allows duplexes on lots where use was previously limited to single-detached homes.
4. **Adoption of Delegation of Council Authority to Issue Development Permits Bylaw (May 2023)** that provides authority to City staff to issue minor development variance permits, speeding up development approvals process.
5. **Council Direction to Develop New Revitalization Tax Exemption Bylaw (April 2024)** that would provide tax exemptions for increased assessed values on new purpose-built rental buildings of ten or more units (anticipated to be adopted in November 2024).
6. **Additional Bylaw Amendments (June and July 2024)** including OCP amendments to designate areas within 400 m of three transit exchanges as Transit-Oriented Areas and repeal and replace intensive Residential Development Permit Area to include guidelines that accommodates construction of small-scale, multi-unit housing to simplify the approvals process. Also included was a Zoning Bylaw amendment to permit maximum densities in commercial and multi-unit residential in Transit-Oriented Areas as identified by the OCP and repeal and replace of single-detached zones for new zones to permit small-scale, multi-unit residential development. The amended zoning regulations allow 4 units per lot for most urban parcels, suites on rural and suburban lots, increased building height and coverage, and reduced minimum parking requirements.

7. **Delegation of Council Authority to Issue Development Permits Bylaw (July 2024)** to allow staff to issue development permits for all projects unless a rezoning, OCP amendment, or development variance is required.
8. **Use of municipal land for low-income, supportive, affordable, and emergency shelter housing** including:
   - lease of the Yacht Club and Stuart Wood School buildings for emergency winter shelters (Stuart Wood lease in partnership with Tk̓emlúps te Secwépemc);
   - lease of 600 Kingston Ave for Moira House, a 42-unit transitional recovery-focused shelter housing facility;
   - 20-year lease of 779 to 845 Mission Flats Road to provide two approximately 50-unit modular supportive housing buildings (one of which replaces an aging 54-unit modular housing building installed in 2018), both of which are scheduled to open in 2025;
   - long term lease of 445 5th Avenue and 527, 533 and 537 St Paul Street to provide 60 subsidized affordable rental housing units (Diversity Flats); and,
   - creating the Community Land Trust which is as an alternative model of housing development where land is held in trust for the community, which typically cannot be sold at market rates, in order to preserve attainable housing and provide additional lower cost, attainable market housing.

1.5 Methodology

1.5.1 Projections Methodology

Provincial legislative requirements for Housing Needs Reports were first introduced in 2019. These reports were intended to collect and analyze both qualitative and quantitative data to describe current and project anticipated housing need. The City's initial Housing Needs Assessment was prepared based on those requirements. As a result of the 2023 amendments to the *Local Government Act (LGA),* changes were made to the timing and requirements for Housing Needs Reports (HNR). A new HNR Method to identify the 5- and 20-year housing need in communities was developed to standardize the analytical process across municipalities and regional governments.

The HNR method integrates six components of housing need, which are summed to estimate the total number of housing units needed. The six components include:

Component	Description
Component A – housing units and extreme core housing need	Extreme core housing need (ECHN) for renters and owners with a mortgage is used to estimate the number of new units required for those in vulnerable housing situations. Extreme core housing need, as defined by Statistics Canada, refers to private households falling below set thresholds for housing adequacy, affordability or suitability that would have to spend 50% (as compared to 30% for core housing need) or more of total pre-tax income to pay the median rent for alternative acceptable local housing.

Component	Description
Component B – housing units and homelessness	This component of housing need quantifies the supply of permanent housing units required for those currently experiencing homelessness. Data on homelessness is derived from the Province's Integrated Data Project (IDP), a program initiated through a partnership between the Ministries of Housing, Social Development and Poverty Reduction, Citizen Services, and BC Housing. The IDP provides robust data on people experiencing homelessness at any point during the year, as a complement to the annual, one-day point-in-time counts conducted by many local and regional governments. To be included in IDP counts, individuals must have received income assistance (i.e., BC Employment Assistance) and had no fixed address for three consecutive months or stayed in a BC Housing-affiliated shelter for at least one night, or both. The data is publicly available at the regional scale, with the most recent year being 2021.
Component C – housing units and suppressed household formation	Suppressed Household Formation (SHF) addresses those households that were unable to form between 2006 and the present due to a constrained housing environment. Households make decisions on housing based on the choices available to them; for example, young people may have difficulty moving out of their parents' homes to form households of their own, while others may choose to merge households with roommates due to lack of available and affordable housing supply.
Component D – housing units and anticipated household growth	Anticipated household growth (AHG) quantifies the additional households required to accommodate an increasing population over twenty years.
Component E – housing units and vacancy rate	A Rental Vacancy Rate Adjustment (RVRA) adds surplus rental units to restore local vacancy rates to levels representing a healthy and well-functioning rental housing market. Including a RVRA in calculations of housing need has been recommended by multiple sources, including the Expert Panel on Housing Supply and Affordability (BC/Canada) and CMHC. Typically, rates between 3% and 5% are considered healthy rates. These calculations use the more conservative rate of 3%.
Component F – housing units and demand (demand buffer)	The final component is a calculated number of housing units reflecting additional demand for housing within a given community, beyond the minimum units required to adequately house current and anticipated residents. This is called the "demand buffer" and is designed to better account for the number of units required to meet "healthy" market demand in different communities. Accounting for additional local demand helps address the needs of households who require or prefer housing with certain characteristics (e.g., housing location, unit size, transportation options, or amenities), thereby reducing pressure in the housing system. Examples of such demand include households seeking homes closer to jobs and schools, growing families looking for larger homes, and seniors looking to downsize in their existing communities. For the purposes of HNRs, a demand factor based on a ratio of housing price to housing density is calculated for each applicable municipality. This factor is then multiplied by the sum of the housing units calculated for Components A (housing units to address extreme core housing need), B (housing units for persons experiencing homelessness), C (housing units to address suppressed household formation), and E (housing units to increase the rental vacancy rate) to determine the additional local housing demand.

The results of each of the six components are then summed to get the total 20-year need. The total 5-year need is determined by dividing the total 20-year need by 4, except for anticipated household growth which uses the regional average and units needed to reduce homelessness. Because that need is more urgent, it is divided by 2 to get the 5-year need. The description on the HNR Method above is directly sourced from HNR Method Technical Guidance and additional details on these calculations can be found here. Components A, B, C and E consider the current unmet need in the community or potential shortage in the community while Component D provides an indicator of anticipated future need and Component F is used to better understand market demand in a community.

In addition to the HNR Method, alternative methodologies were used to examine anticipated household growth to better understand future housing demand. The results of the HNR method use 2021 as the base year, while the alternative methods project out from 2021 to use 2024 as the base year. The first alternative method is based on the Housing Assessment Resource Tools (HART) which provides a business as usual scenario using historic trends, and the second, is based on BC Stats population projections which considers changing trends from births, deaths, migration, and future changes.

Approach 1 - Baseline

A Housing Research Collaborative led by researchers from UBC has developed a methodology for projecting future housing needs based on historical trends (known as the HART methodology). The household growth projections calculated through the HART methodology are based on trends that existed between 2006 and 2021 and reflects the context at that time. Additionally, the HART projections do not consider cohort adjustments which impacts assumptions around birth and mortality rates or economic development impacts, or effects of regional spillovers into the more urban centres. As there have been significant growth and demographic and economic shifts since 2006-2021, these projections likely underestimate the number of households and need to be considered carefully along effects from the COVID-19 pandemic, demographic shifts (aging populations, remote workforce, etc.), immigration, new housing construction, and policy implications; however, they provide a standardized baseline, demonstrating a “business as usual” trend and can be used as a comparison tool.

Approach 2 – BC Stats

The BC Stats population projections builds on the baseline model by considering Statistics Canada Census undercounts and applies a component/cohort-survival method which “grows the population from the latest based here estimate by forecasting births, deaths, and migration by age. They are modelled based in on part historic trends, but also to account for future changes, providing a second alternative to understanding future growth needs.

1.5.2 Interpretation of Data

Several data limitations and assumptions need to be considered when interpreting the findings of this Report.

- Much of the data used to prepare this report was based on historic data including the past four Statistics Canada Censuses (2006, 2011, 2016, 2021), Canada Mortgage and Housing Corporation (CMHC), and BC Assessment.
- The data used in this report, especially the 2021 Statistics Canada Census data, reflects the effects of the COVID-19 pandemic which created significant impacts to the economy and housing. Long-term impacts of the pandemic are not yet known and future analysis should consider potential impacts

- Some data points have been suppressed due to privacy and reliability concerns and should be interpreted with caution.
- The data included in this report comes from a variety of sources and therefore, similar data from various sources may not be identical or directly comparable.
- Some percentage distributions may not equal 100% due to rounding and some number categories may not calculate to the total amount due to rounding from the original data source.
- The customized Statistics Canada Census Report provided by the BC Ministry of Municipal Affairs and Housing is based on a different sampling group compared to the Statistics Canada Census Community Profiles and therefore, there is some variation in data depending on the source.
- Rental data including vacancy rates and historical median rent is collected through Canada Mortgage and Housing Corporation's Rental Market Survey. This survey only captures rental information from apartments and row houses located in buildings of three or more units. While CMHC conducts a secondary rental market survey, Kamloops is not one of the urban centres where this data is collected, and therefore, there is a gap in data available for the secondary rental market.
- Population and housing needs projections are by no means a target or an absolute prediction but are an estimation of future growth based on historic growth and previous housing choices.
- Local conditions, such as decisions on growth and density, direction from City policies and bylaws, and market forces can impact the direction of growth in a community. Additionally, community aspirations and how the City approaches future growth and development, including addressing housing needs, could result in outcomes that differ from historical trends.

2.0 Demographic and Economic Profile

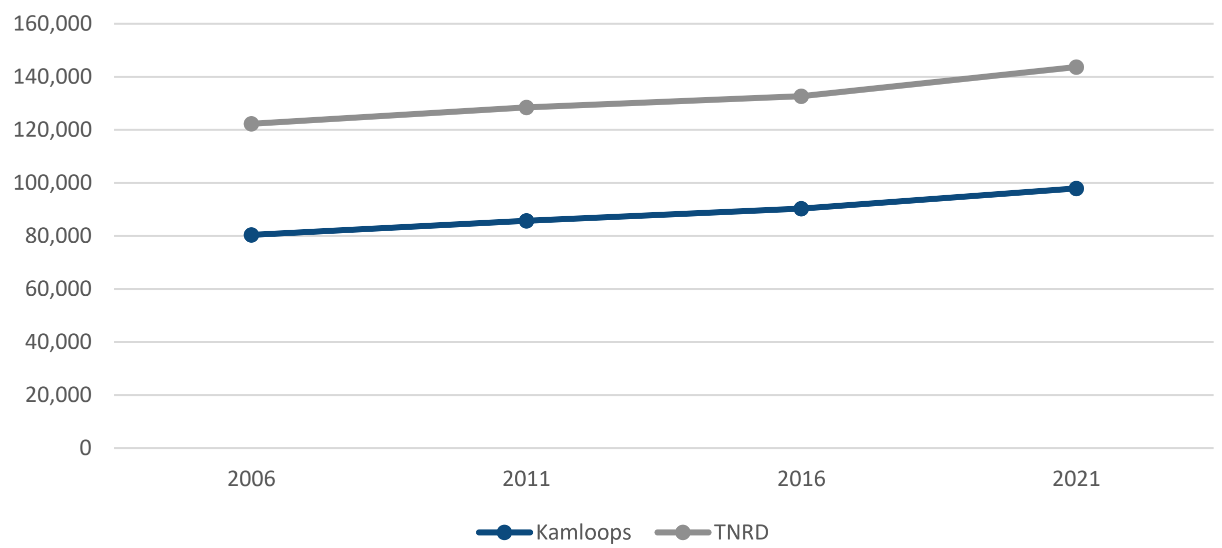
This section provides an overview of key demographic and economic trends shaping the current and future housing market, providing a framework to understand how shifts in population and employment impact both housing demand and supply. Changes in population growth, age distribution, and employment opportunities directly influence the types and quantities of housing needed in a community. With an aging population, growing urbanization, and varying employment opportunities within the broader region and as part of a remote workforce, housing needs are evolving, demanding more diverse and adaptable housing options. This section also considers how long-term demographic shifts create both opportunities and challenges for meeting housing demands.

2.1 Demographics

2.1.1 Population

Between 2006 and 2021, Kamloops' population increased by 21.8% (17,526 residents) from 80,376 residents in 2006 to 97,902 residents in 2021, which is an average annual growth rate of approximately 1.5%. This was a larger growth rate than the Thompson-Nicola Regional District which saw population growth rate of 17.5% during the same time period.

Figure 2.1: Population Growth, City of Kamloops versus Thompson-Nicola (2006-2021)



Source: Community Profiles Statistics Canada Census (2006-2021)

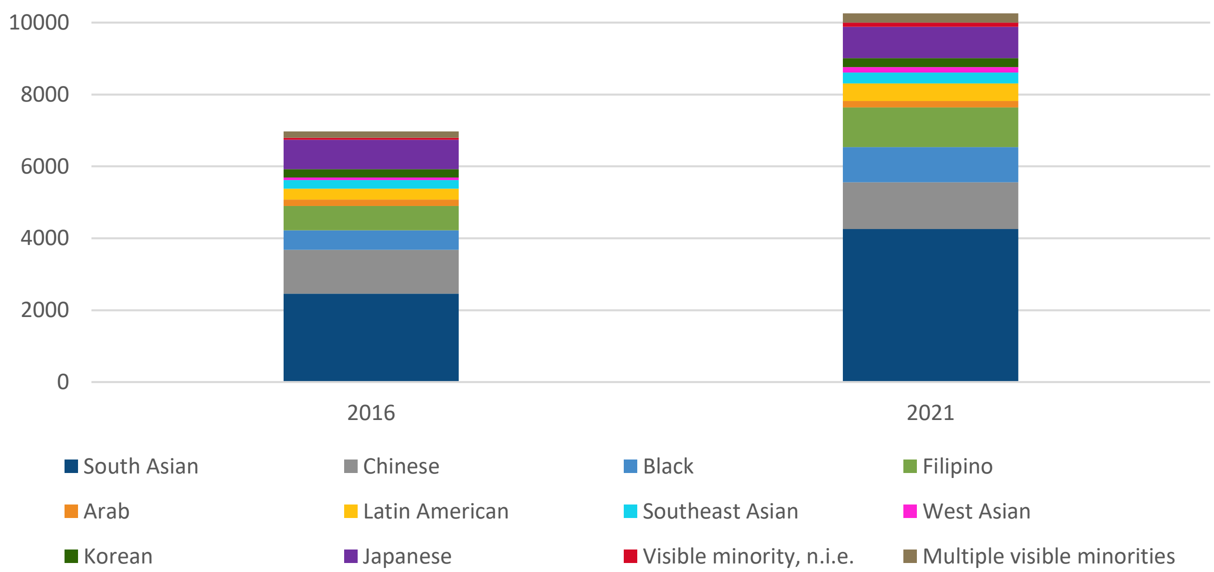
2.1.2 Racialized Communities

In 2021, 9,885 residents identified as Indigenous, which represents approximately 10.5% of the population, which is a slight increase from 2016 (8,595 residents or 9.8%). The provision and availability of housing and culturally appropriate community services and organizations for residents identifying as Indigenous and for residents living within Indigenous communities in the Kamloops area and accessing services in Kamloops is critical.

> ***In 2021, 9,885 residents identified as Indigenous, which represents approximately 10.5% of the population, which is a slight increase from 2016 (8,595 residents or 9.8%).***

Not including residents who identified as Indigenous, the total population of racialized communities in Kamloops increased from 6,975 or 8% of the total population in 2016 to 10,245 or 10.8% of the total population in 2021. The South Asian community nearly doubled between 2016 to 2021 from 2,455 or 2.8% of the total population in 2016 to 4,260 or 4.5% of the total population in 2021. This is a similar trend for the Black community. In 2016, 550 or 0.6% of the total population were Black while in 2021, 985 or 1.0% of the total population were Black.

Figure 2.2: Counts of Racialized Communities, City of Kamloops (2016-2021)

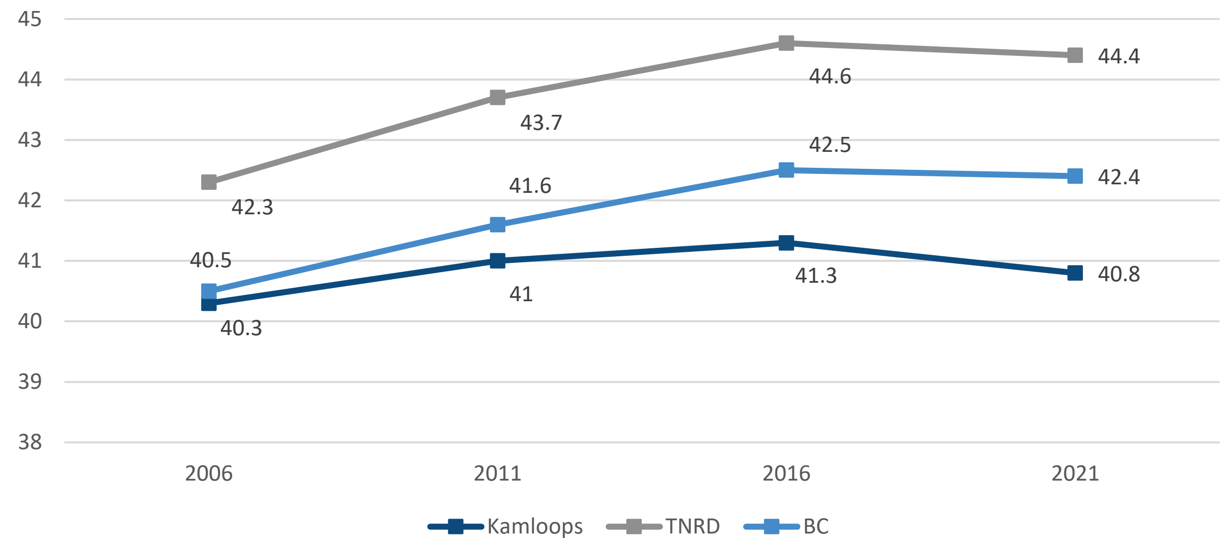


Source: Community Profiles Statistics Canada Census (2016 and 2021)

2.1.3 Age

Between 2006 and 2021, Kamloops' median age has remained lower than the Thompson-Nicola region and the province, indicating a younger population. In 2021, Kamloops' median age was 41 as compared with the median age of the Thompson-Nicola region of 44 and the province's median age of 42. Kamloops' median age has only slightly increased from 40 in 2006 to 41 in 2021.

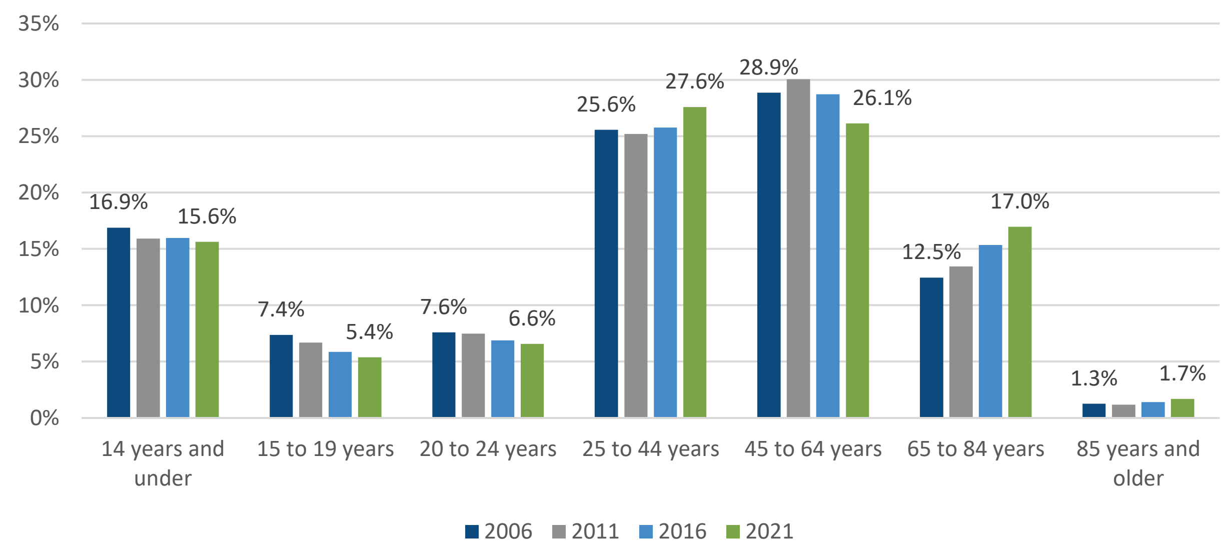
Figure 2.3: Median Age Comparison, City of Kamloops (2006-2021)



Source: Custom Statistics Canada Census Reports (2006-2021)

The age group distribution of Kamloops residents has also remained mostly consistent from 2006-2021 with some shifting as the population ages. In 2021, 53.7% (50,805) of residents were in the age group of 25-64 years old with 27.6% (26,090) between 25 to 44 years old and 26.1% (24,715) 45 to 64 years old. The age group of 65 to 84 years old saw the largest change, representing 12.5% (9,865) of the population in 2006 increasing to 17% (16,055) of the population in 2021, potentially indicating an aging population.

Figure 2.4: Age Group Distribution, City of Kamloops (2006-2021)



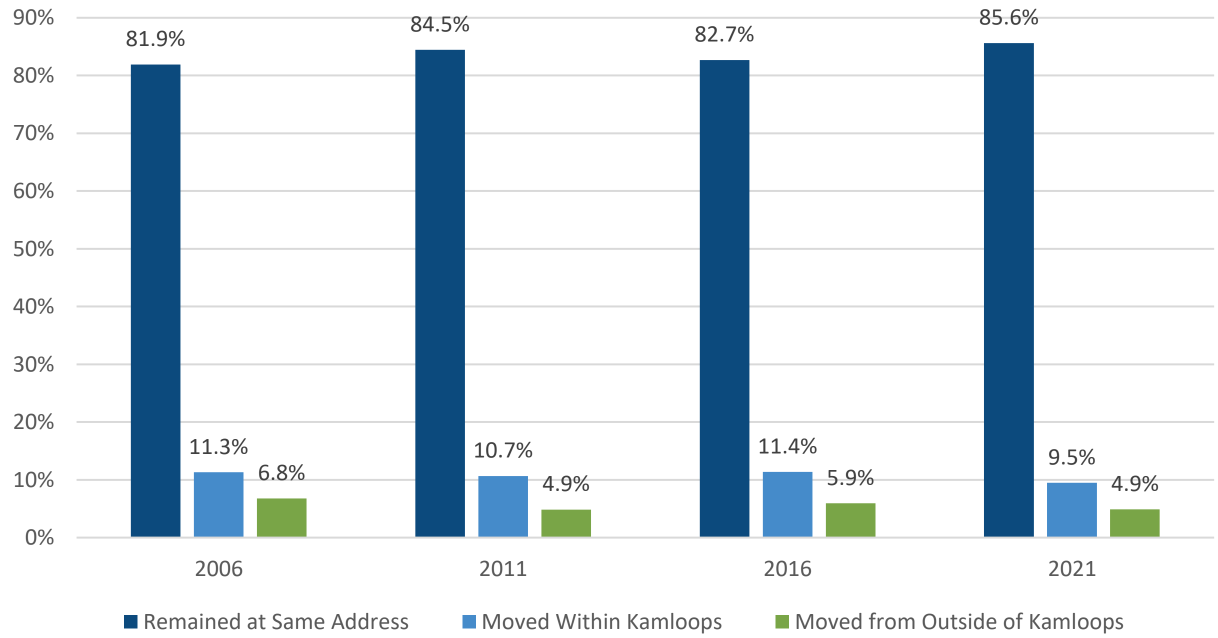
Source: Custom Statistics Canada Census Reports (2006-2021)

2.1.4 Mobility Status[3]

The percentage of Kamloops' residents who have changed their place of residence has remained similar across the 2006-2021 period. The main changes seen are between residents who lived at the same address or who moved to another home within the city. For the most part, the percentage of residents moving into the city from other communities in BC, Canada, or from outside of Canada has remained constant since 2011 at approximately 5% (4,600). In 2021, 9.5% (8,870) of residents had moved within the city in the past year (2020-2021). Of those residents who had moved from outside Kamloops, 3.0 (2,815) moved from elsewhere in BC, 1.3% (1,235) moved from outside of BC, but within Canada, while 0.6% (545) had moved from outside Canada. The COVID-19 pandemic likely influenced whether residents moved to/from the city in 2020.

> ***Between 2006 and 2021, the majority (81%+) of residents remained living at the same address in Kamloops.***

Figure 2.5: Mobility Status One Year Ago, City of Kamloops (2006-2021)



Source: Custom Statistics Canada Census Reports (2006-2021)

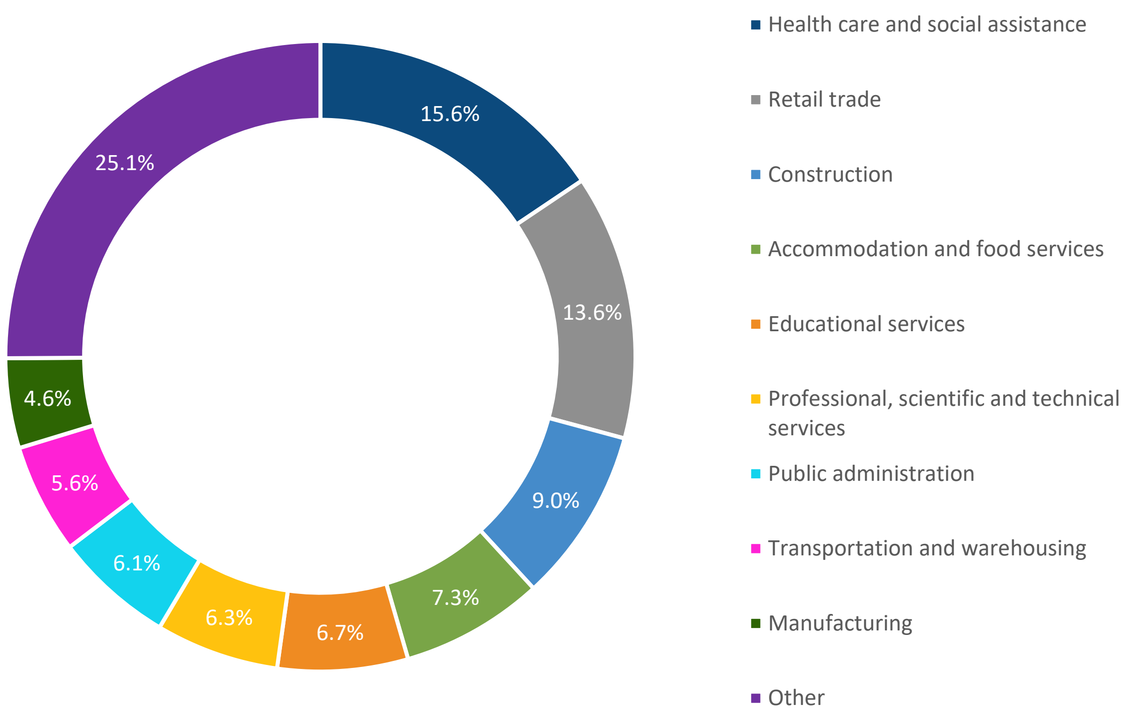
[3] Mobility status refers to where the person responding to the Census was residing one year prior. Those who moved from outside of Kamloops include from other areas in BC, Canada, or from outside of Canada.

2.2 Economic Trends

2.2.1 Employment and Economy

In 2021, there were 51,030 workers in Kamloops employed across multiple industries. The top five industry categories based on the North American Industry Classification System (NAICS) were health care and social assistance, retail trade, construction, accommodation and food services, and educational services. These industries represent 52.2% (26,640) of Kamloops' work force.

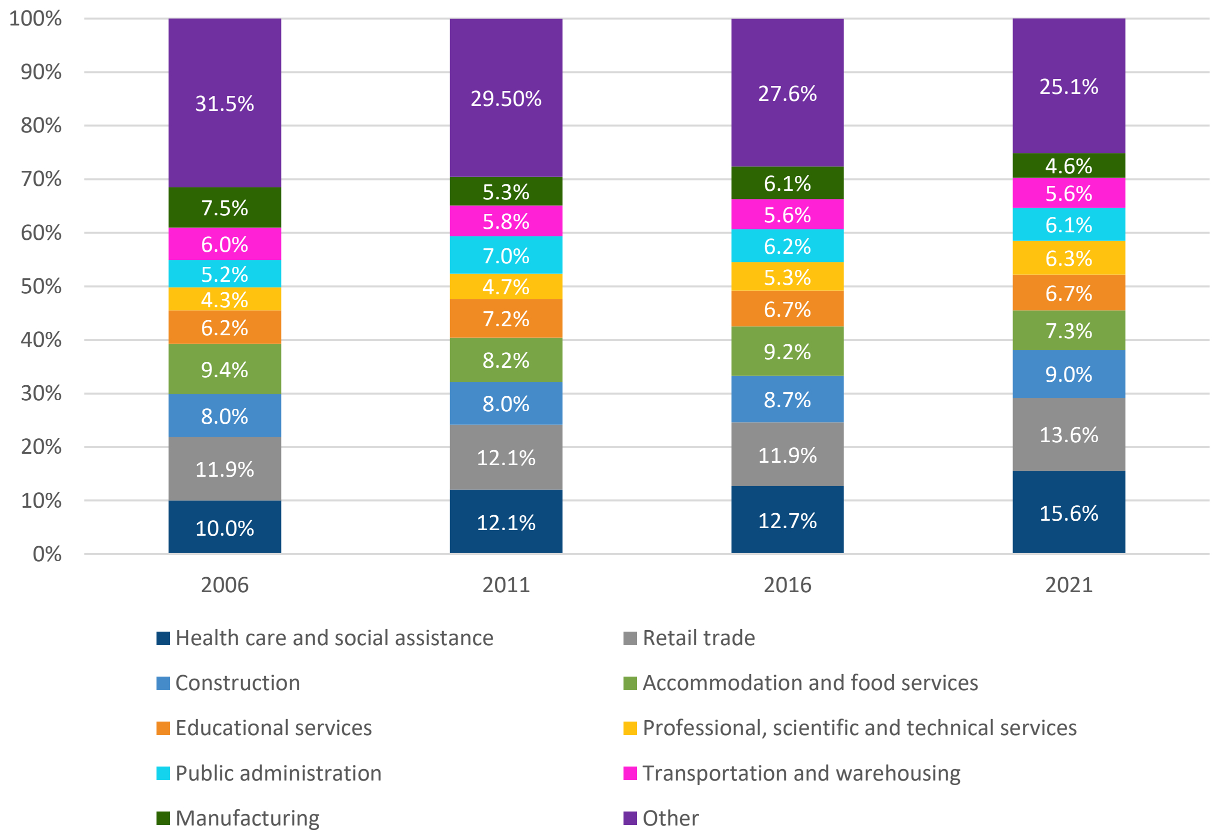
Figure 2.6: Breakdown of Industry Categories, City of Kamloops (2021)



Source: Custom Statistics Canada Census Reports (2006-2021)

Since 2006, the distribution of industry employment categories has remained consistent, different by a few percent from each census year. The largest difference from 2006 to 2021 is within the health care and social assistance category, which was 10% (5,075) in 2006 and increased to 15.6% (7,995) in 2021. Following this, the percentage distribution for manufacturing decreased from 7.1% (3,145) in 2006 to 4.6% (2,350) in 2021.

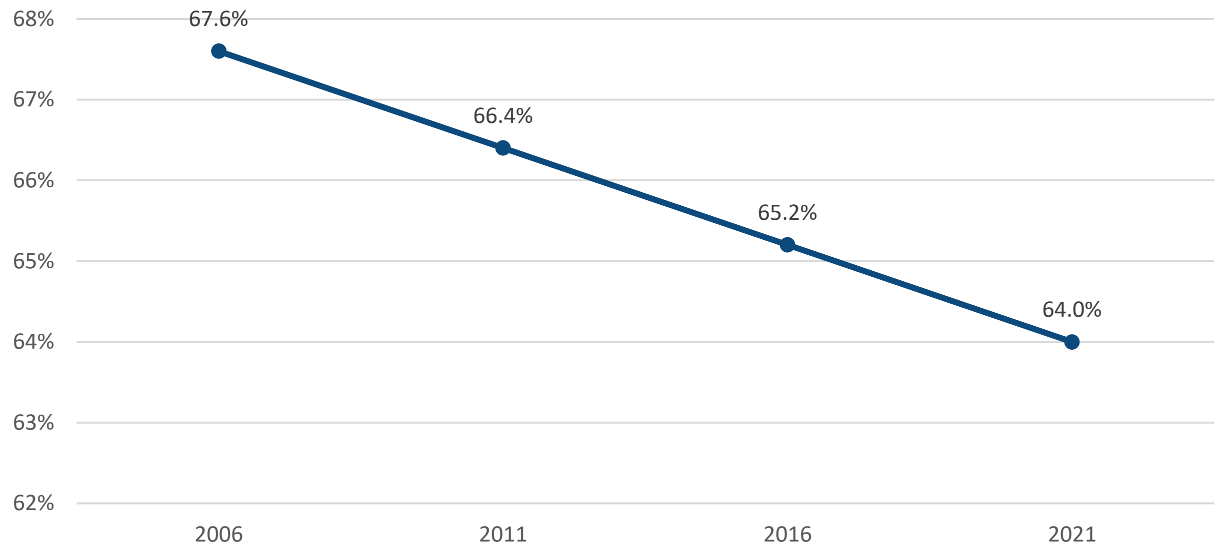
Figure 2.7: Breakdown of Industry Categories, City of Kamloops (2006-2021)



Source: Custom Statistics Canada Census Reports (2006-2021)

The labour participation rate shows the number of workers in Kamloops that are currently working or are actively searching for a job as a percentage of the total population aged 15 years or older. Kamloops' labour participation rate, as seen in the figure below, has slightly decreased from 2006 to 2021 with a labour participation rate of 64% in 2021. The decline in participation rate could be a result of the aging population as participation rates generally decline as more people retire.

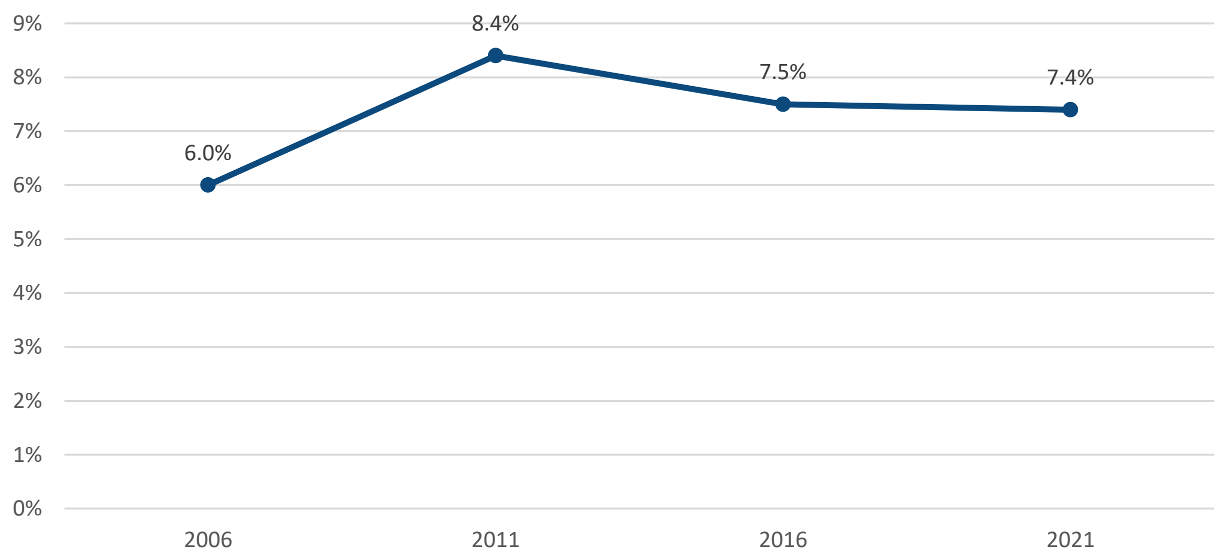
Figure 2.8: Participation Rate, City of Kamloops (2006 to 2021)



Source: Custom Statistics Canada Census Reports (2006-2021)

The unemployment rate in Kamloops has fluctuated over the past four census periods. Between 2016 and 2021 the unemployment rate has remained consistent and has only decreased by 0.1% in 2021 from 2016 to 7.4% potentially indicating the COVID-19 pandemic in 2020 might not have had significant impacts to employment. While temporary business closures and health restrictions resulted in layoffs across Canada and would have more of an impact on the hospitality and retail sectors, the transition to and ability to work remotely potentially mitigated some of those losses.

Figure 2.9: Unemployment Rate, City of Kamloops (2006 to 2021)

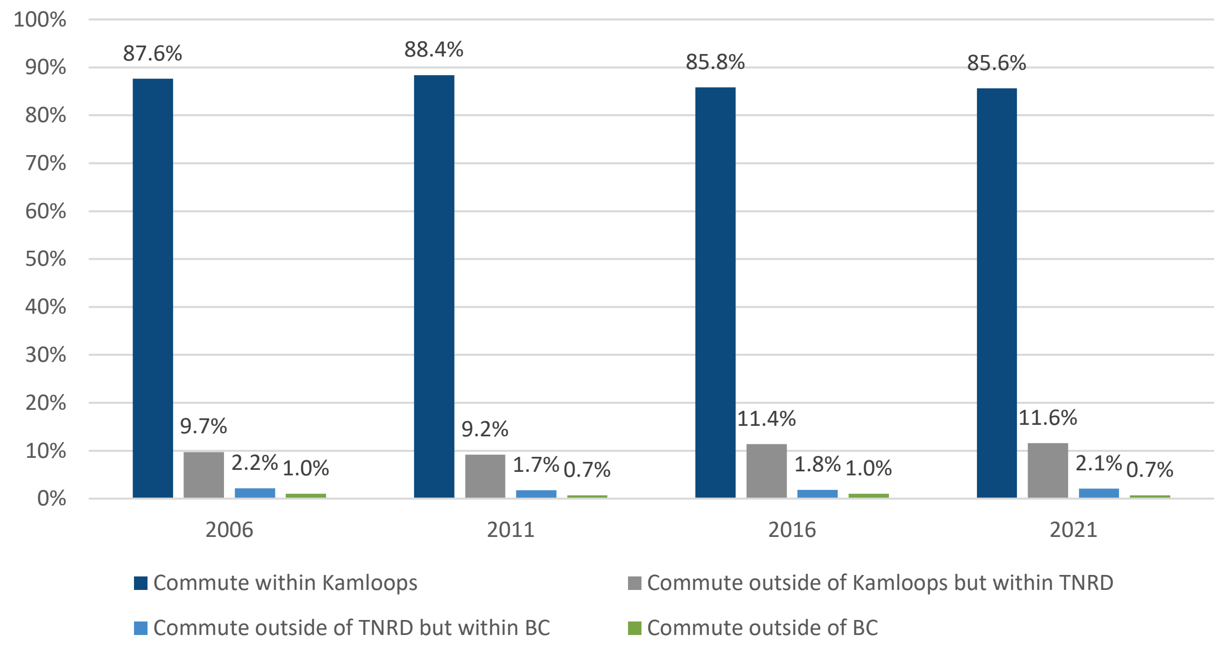


Source: Custom Statistics Canada Census Reports (2006-2021)

2.2.2 Commuting Destination

The destination where Kamloops' residents commuted to for work has stayed fairly consistent from 2006-2021. In 2021, 85.6% (28,675) of residents commuted within the city while 11.6% (3,890) commuted outside of the city, but within the Thompson-Nicola region. There are a few different employment opportunities that are available outside of the city, but not necessarily within Kamloops that may attract residents to work outside the city. This includes additional tourism and hospitality opportunities such as the Sun Peaks Resort, mining and resource extraction, agriculture sectors, and vineyards and wineries.

Figure 2.10: Commuting Destination, City of Kamloops (2006-2021)



Source: Custom Statistics Canada Census Reports (2006-2021)

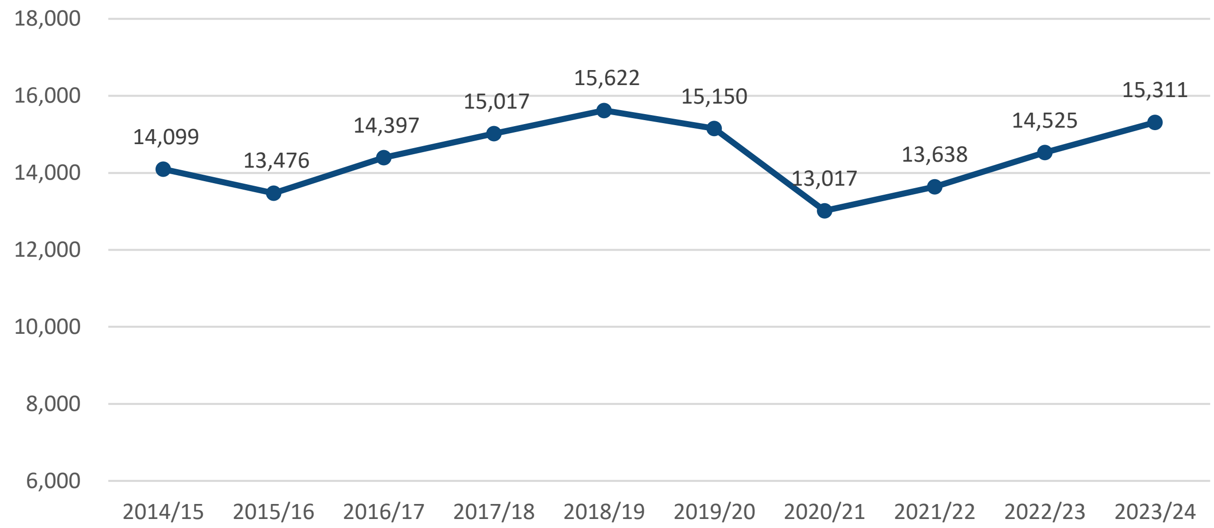
With the COVID-19 pandemic remote work opportunities became more prevalent and accessible. This has likely influenced trends both within Kamloops and the TNRD where residents have more choice in where they live and are less influenced by living close to their place of employment. This can create housing pressures in communities that are more desirable to live in.

2.2.3 Post-Secondary Enrollment

Thompson Rivers University (TRU), the primary post-secondary institution located in the city saw the total headcounts of on-campus students range between 13,000-15,600 between the 2014/15 and 2023/24 fiscal years. The lowest on-campus student headcount during that period was in 2020/21, likely due to the COVID-19 pandemic with students potentially postponing their education plans, challenges with online learning, impacts of travel-related restrictions, and financial insecurities during this time; however, the total headcount of on-campus students have been increasing since then.

According to information provided by TRU, the total headcount of on-campus international students has also been increasing over time from 2,142 in 2014/15 to a high of 5,707 in the 2023/24 fiscal year, an increase of 166% during that period. Since the 2020/21 fiscal year, on-campus international students have made up at least 30% of the total headcount of students on-campus and in the 2023/24 fiscal year, on-campus international students represented 37% of the total on-campus student headcount. There are federal international student admissions cap policies that may further impact enrollment at TRU in the years to come. Headcount trends should continue to be followed in the coming years to ensure housing is available to meet student needs.

Figure 2.11: Total Headcount of On-Campus Students, Thompson Rivers University (2014/15-2023/24)



Source: Thompson Rivers University Factbooks: https://www.tru.ca/ipe/facts-and-figures.html

3.0 Households Profile[4]

This section provides an overview of evolving household trends in Kamloops, focusing on shifts in household size, type, and tenure and their impacts on housing demand. As family structures diversify and household sizes decrease, demand is expanding beyond traditional single-detached homes to include multi-units, rental properties, and flexible living arrangements. Rising preferences for single-person households and additional living situations such as multi-generational living are shaping the types and quantities of housing required. Additionally, trends in tenure—whether households rent or own—are heavily influenced by broader economic factors, as rising home prices and interest rates impact affordability and housing choices. These shifts highlight the need for a more adaptable and diverse housing supply to meet Kamloops' changing residential landscape.

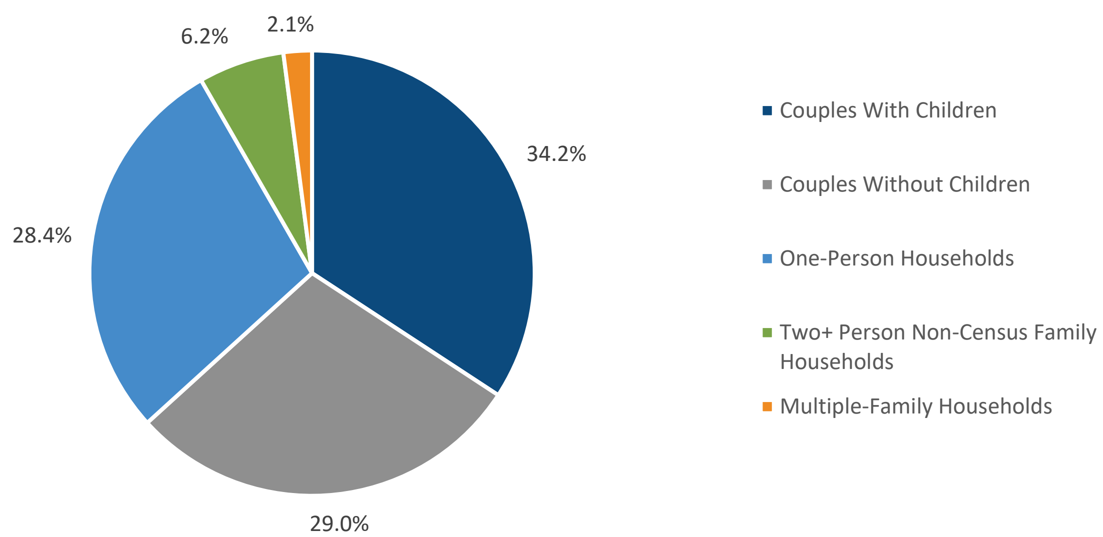
3.1 Household Type and Sizes

Between 2006 and 2021 the number of households in Kamloops increased by 4,155, from 74,850 to 79,005 households (Custom Statistics Canada Census Reports, 2006-2021). Kamloops saw steady growth in number of households from 2006 to 2021, increasing by 18% over the period.

3.1.1 Household Type

In 2021, most households in Kamloops were made up of couples with children (34.2% or 13,665), followed by couples without children (29.0% or 11,590), and one-person households (28.4% or 11,350).

Figure 3.1: Breakdown of Households by Type, City of Kamloops (2021)



Source: Custom Statistics Canada Census Reports (2006-2021)

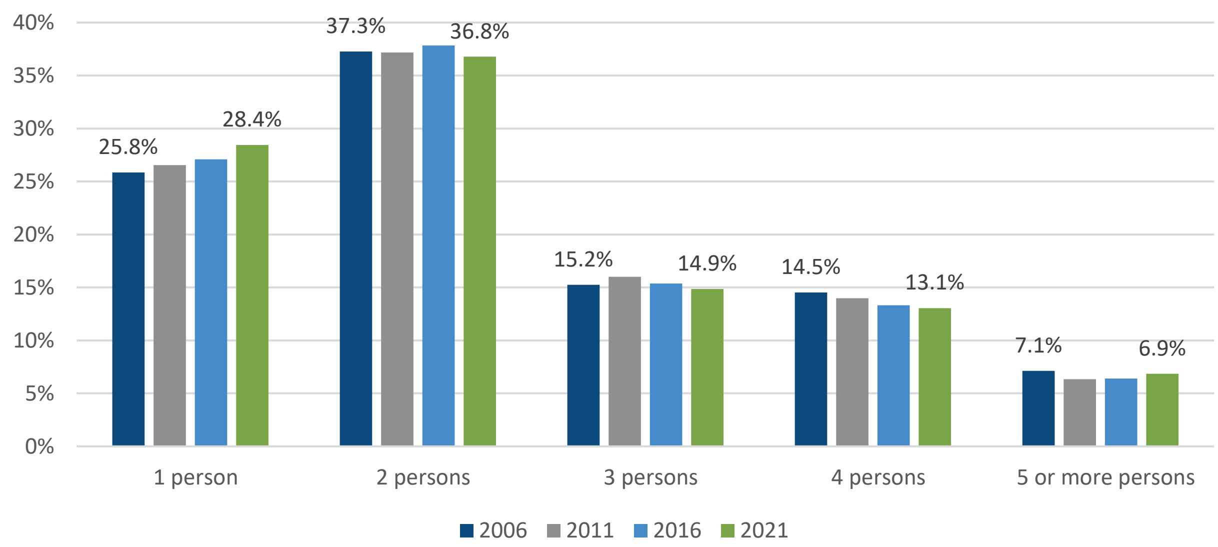
[4] Statistics Canada defines a household as a person or group of persons who occupy the same dwelling and do not have a usual place of residence elsewhere in Canada or abroad. The dwelling may be either a collective dwelling or a private dwelling. The household may consist of a family group such as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

3.1.2 Household Size

Kamloops' average household size remained consistent between 2006 and 2021 at 2.4 persons per household. This was slightly larger than the average household size for Thompson-Nicola at 2.3 persons per household. In 2021, the average size for owner households was slightly larger at 2.5 persons while renter households were smaller at an average size of 2.0 persons. Over two-thirds (65.2%) of households in Kamloops had either one (28.4% or 11,350) or two people (36.8% or 14,680), as shown on the following figure. Another 14.9% (5,945) had three people and 13.1% (5,210) had four people. The remaining 6.9% (2,740) were households of five or more people. The proportion of households with one person has been increasing since 2006.

> ***Between 2006 and 2021, the average household size has remained constant at 2.4 persons per household.***

Figure 3.2: Breakdown of Households by Size, City of Kamloops (2006-2021)



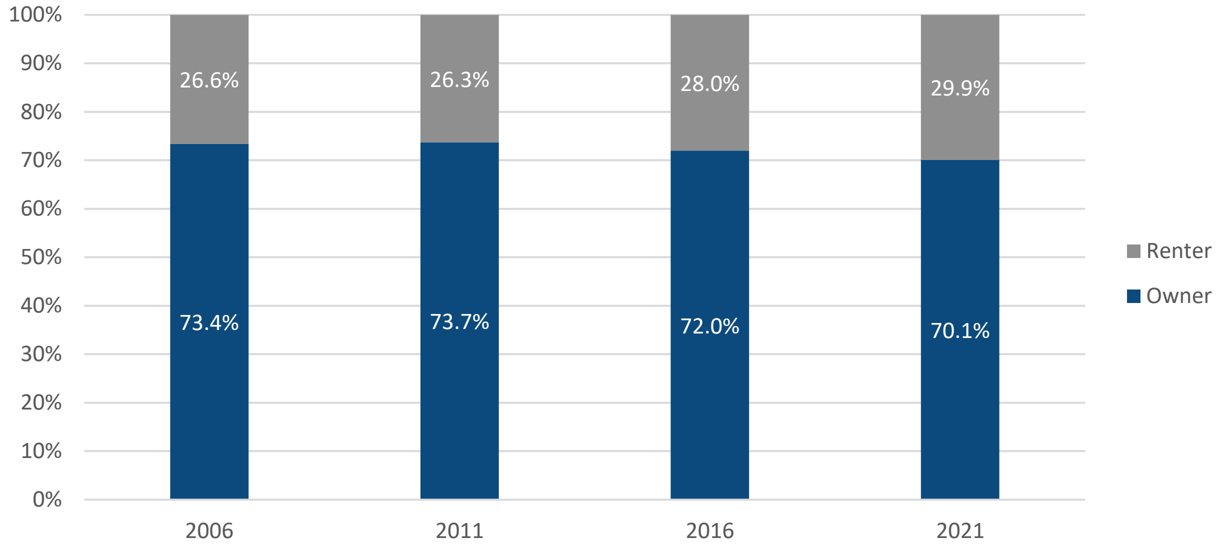
Source: Custom Statistics Canada Census Reports (2006-2016)

3.2 Tenure

Most households (70.1% or 39,915) in Kamloops own their own homes in 2021. Conversely, 29.9% (11,950) of households rented their homes. The rate of homeownership has been slightly declining over the years with a decrease from 73.4% in 2006 to 70.1% in 2021. This is aligned with the national trend where the rate of homeownership has been declining since a peak in 2011 (Statistics Canada).

> ***In 2021, 70.1% of households in Kamloops own their own home; however, the rate of homeownership has been slightly declining over the years.***

Figure 3.3: Homeownership Rate, City of Kamloops (2006-2021)



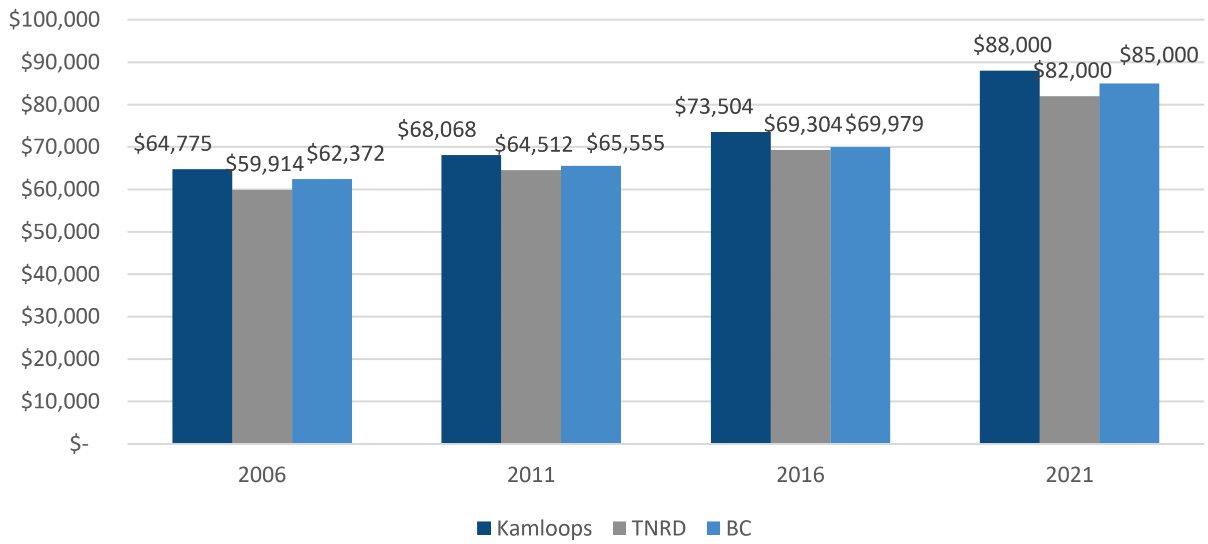
Source: Custom Statistics Canada Census Reports (2006-2021)

Based on self-reported data from the 2021 Census, 1,445 renter households lived in subsidized housing in Kamloops in 2021, representing 12.1% of renter households.

3.3 Household Income[5]

The median household income has been steadily increasing between 2006 and 2021 with Kamloops households having a higher median household income as compared to households in the TNRD and the median household income for the province which was 85,000 in 2021. Between 2006-2021, Kamloops' median household income has grown from $64,775 in 2006 to $88,000 in 2021.

Figure 3.4: Median Household Income Comparisons, City of Kamloops (2006-2021)



Source: Custom Statistics Canada Census Reports (2006-2021)

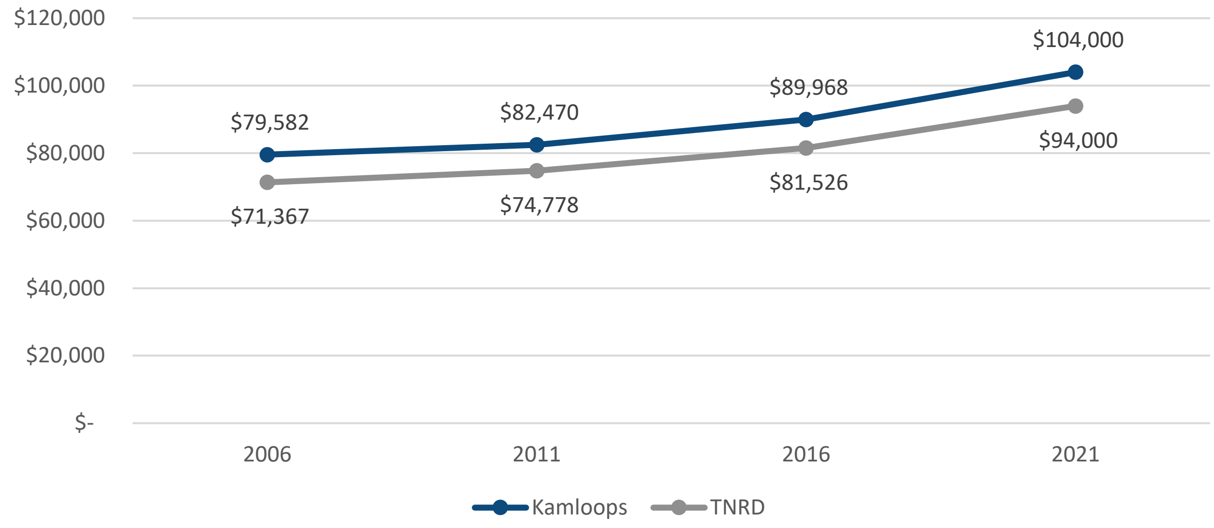
There are substantial differences, however, when median household income is broken down by tenure, as seen in the following figures. Median owner household incomes are significantly higher than median renter household incomes, $104,000 vs. $55,200, respectively.

> ***In 2021, the median household income for owner households was almost double the median income for renter households, $104,000 vs. $55,200, respectively.***

[5] Household income collected as part of Census data refers to the household's previous year's income (i.e., income data collected as part of the 2021 Census is from 2020). The 2021 Census data related to income also needs to be interpreted with caution because of COVID-19 benefits received by households in 2020. Analyses of income data showed that, while lower income populations experienced larger employment income losses, these were offset by COVID-19 economic and recovery benefits and EI (Statistics Canada, 2022).

The median incomes from 2006-2021 for Kamloops owner and renter households compared to households in TNRD is shown on the following figure. Median incomes of owner households in Kamloops were consistently higher than owner households in the TNRD.

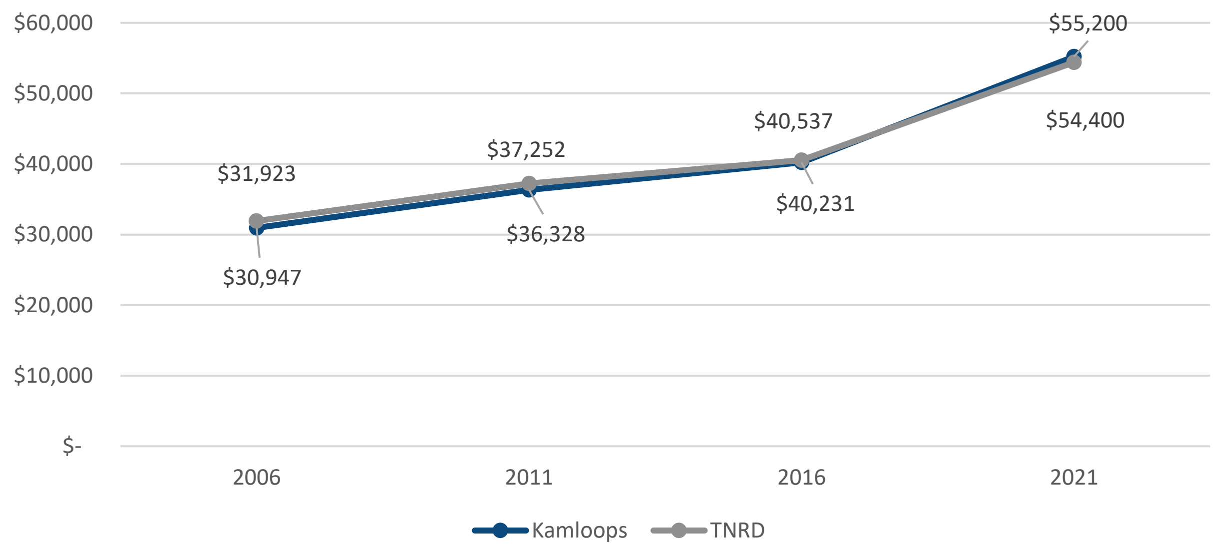
Figure 3.5: Median Owner Household Income, City of Kamloops versus Thompson-Nicola (2006-2021)



Source: Custom Statistics Canada Census Reports (2006-2021)

Over the past several census periods median household incomes for renter households in Kamloops were very close to those in TNRD with incomes in TNRD being slightly higher, except for 2021, where Kamloops had a slightly higher median household income. A significant increase in incomes is observed between 2016 to 2021, which is likely due in large part to COVID-19 benefits.

Figure 3.6: Median Renter Household Income, City of Kamloops versus Thompson-Nicola (2006-2021)



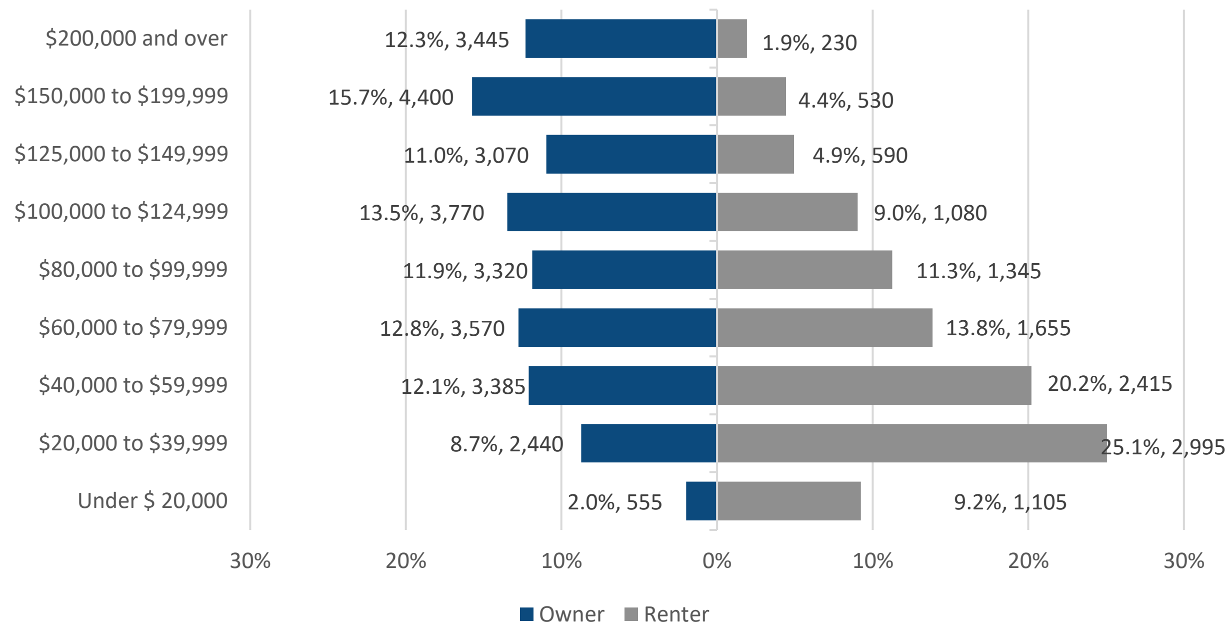
Source: Custom Statistics Canada Census Reports (2006-2021)

Higher incomes in Kamloops could increase demand for higher-value homes, driving up local housing prices. This shift may create challenges for older adults and residents on fixed incomes, especially those with specialized housing needs, as they may find it harder to access suitable, affordable homes in Kamloops. Consequently, rising prices may push some Kamloops residents to relocate to other communities within the TNRD where housing is more affordable.

The differences between owner and renter households in Kamloops by income bracket is demonstrated on the following figure.

> ***In 2021, 28.1% of owner households had an income of $150,000 or higher as compared to only 6.4% of renter households. Conversely 34.3% of renter households had a median household income of less than $40,000 compared to only 9.7% of owner households.***

Figure 3.7: Households by Income Bracket and Tenure, City of Kamloops (2021)



Source: Custom Statistics Canada Census Reports (2006-2021)

3.4 Households in Core Housing Need

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

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

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

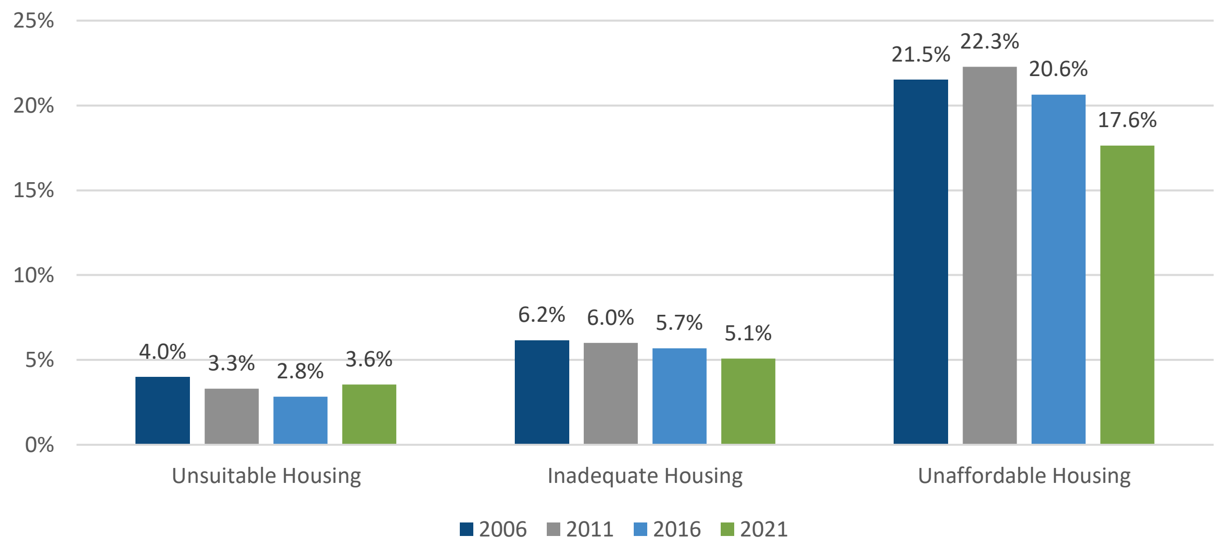
A household is not in core housing need if the housing unit meets all of the adequacy, suitability, and affordability standards; or if the housing unit does not meet one or more of these standards, but the household has sufficient income to relocate to another home that is acceptable (meets all three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

3.4.1 Housing Indicators

When comparing the three housing indicators of suitability, adequacy and affordability, affordability appears to be the biggest challenge for households in Kamloops; however, the percentage of households identifying affordability concerns has been decreasing over time. In 2021, 17.6% of all households in Kamloops experienced affordability challenges compared to 5.1% of households experiencing adequacy issues and 3.6% of households experiencing suitability concerns.

> ***Affordability appears to be the biggest challenge for households in Kamloops; however, the percentage of households identifying affordability concerns has been decreasing over time.***

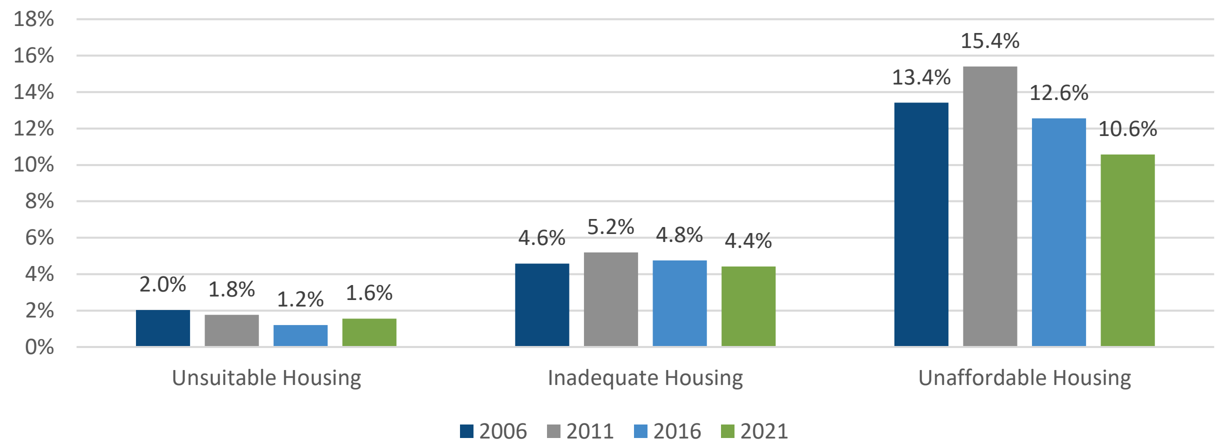
Figure 3.8: Total Household Housing Indicators, City of Kamloops (2006-2021)



Source: Custom Statistics Canada Census Reports (2006-2021)

When looking solely at owner household challenges, affordability is still the biggest challenge with 10.6% of owner households experiencing affordability challenges in 2021.

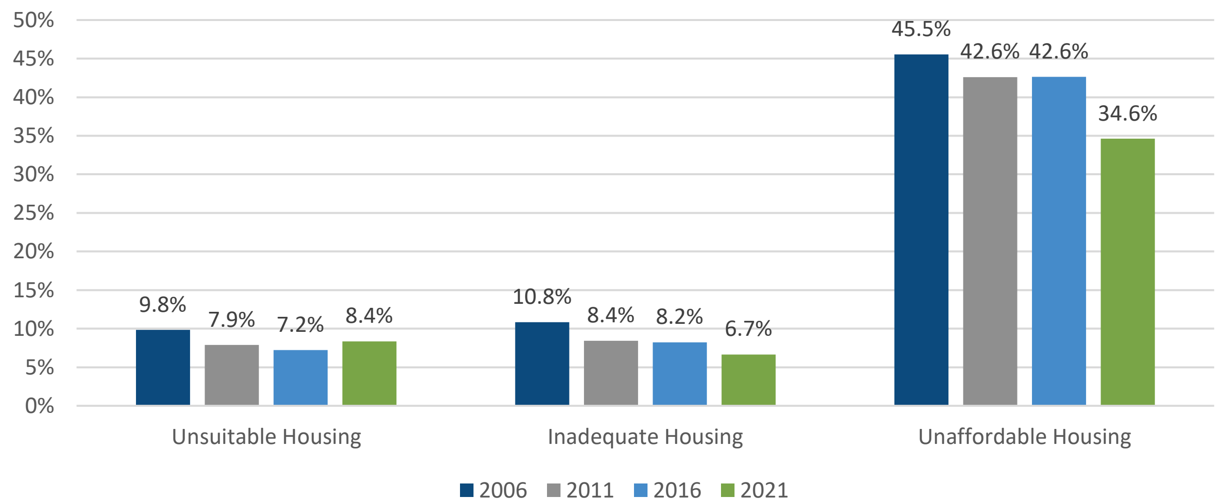
Figure 3.9: Owner Household Housing Indicators, City of Kamloops (2006-2021)



Source: Custom Statistics Canada Census Reports (2006-2021)

In 2021, 34.6% of renter households were experiencing affordability issues which is a notable decrease from 42.6% in 2016; however, the increases in household income during this time because of COVID-19 economic benefits have likely played a role in this decrease. It will continue to be important to monitor affordability over time. In addition, a larger proportion of renter households are also experiencing adequacy (6.7%) and suitability (8.4%) challenges as compared to owner households. While the proportion of renter households experiencing these housing challenges has decreased from 2006 across each of the indicators, many more renter households as compared to owner households are faced with these challenges.

Figure 3.10: Renter Households Housing Indicators, City of Kamloops (2006-2021)



Source: Custom Statistics Canada Census Reports (2006-2021)

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

3.4.2 Core Housing Need and Extreme Core Housing Need

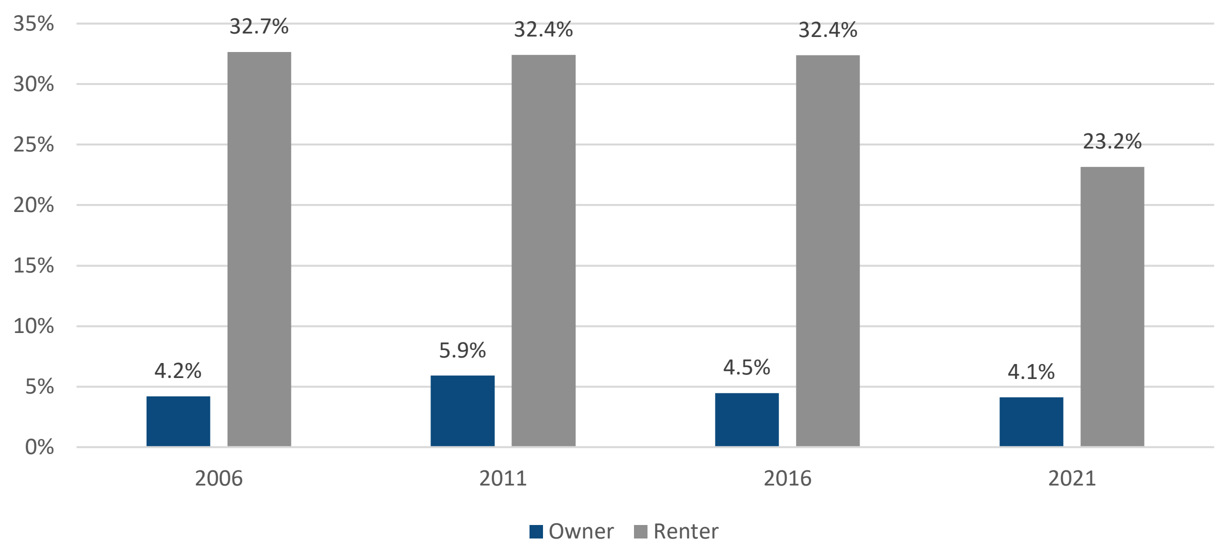
CMHC has determined that core housing need not only considers the housing indicators described above. It also looks beyond the current situation and considers a household's ability to improve their situation by moving to another home in their community that would meet the suitability, adequacy or affordability standards and would not spend 30% or more of its pre-tax income[6].

In 2021, 9.7% (3,800) of all Kamloops households were identified as being in core housing need, a decrease from 12% in 2016, as compared to TNRD with 9.3% of households (5,580) and the province with 12.6% (257,090) of households in core housing need in 2021.

When breaking it down by tenure, core housing need has also remained fairly stable between the 2006-2016 period between owner and renter households in Kamloops. There was an almost 10% decrease in the percentage of renter households in core housing need in 2021 as compared to the previous years; again, it is important to note the impact the COVID-19 financial benefits had on this, and that core housing need is likely underrepresented in 2021.

While decreasing, renter households continue to experience much greater difficulties than owner households with 23.2% (2,660) of renter households compared to 4.1% (1,140) owner households in core housing need in 2021.

Figure 3.11: Households in Core Housing Need by Tenure, City of Kamloops (2006-2021)

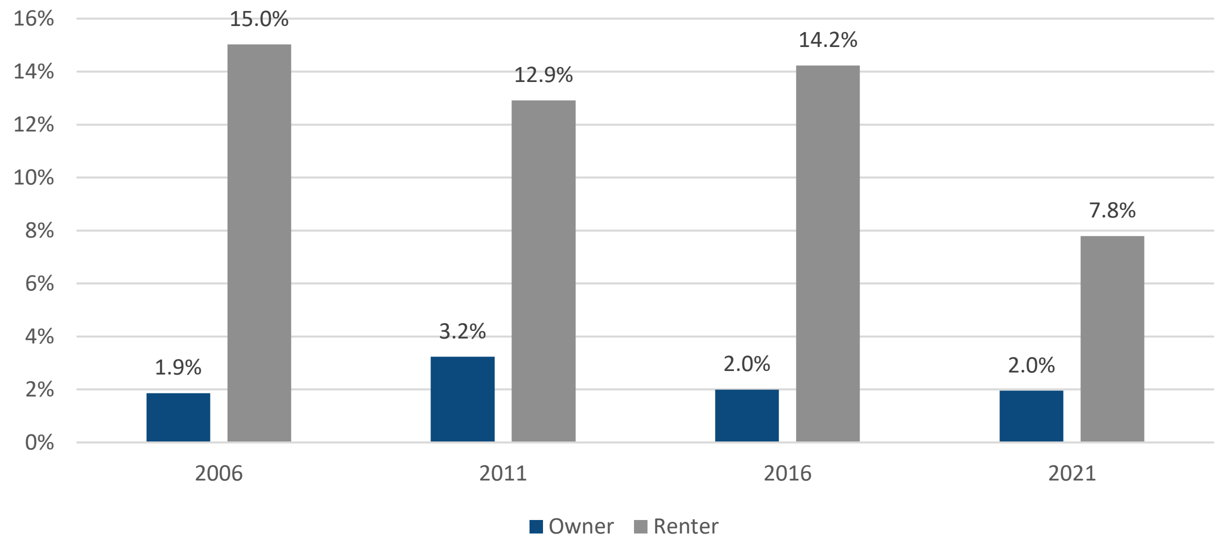


Source: Custom Statistics Canada Census Reports (2006-2021)

[6] https://www.cmhc-schl.gc.ca/professionals/housing-markets-data-and-research/housing-research/core-housing-need

When core housing need is broken down even further to explore extreme core housing need, households experience challenges in one or more of the housing indicators and currently spending 50% or more of pre-tax income on housing, 3.7% (1,440) of all Kamloops households were in extreme core housing need in 2021. Overall, 7.8% (895) of total renter households and 2.0% (540) of owner households were identified as being in extreme core housing need in 2021.

Figure 3.12: Households in Extreme Core Housing Need by Tenure, City of Kamloops (2006-2021)



Source: Custom Statistics Canada Census Reports (2006-2021)

3.4.3 Priority Groups

The National Housing Strategy identifies 13 groups as priority populations for addressing housing needs. These populations represent groups who typically face a proportionally far greater housing need than the general population. While there have been 13 groups identified nationally, it does not necessarily mean that all 13 groups will have greater housing needs in Kamloops. The priority population groups include:

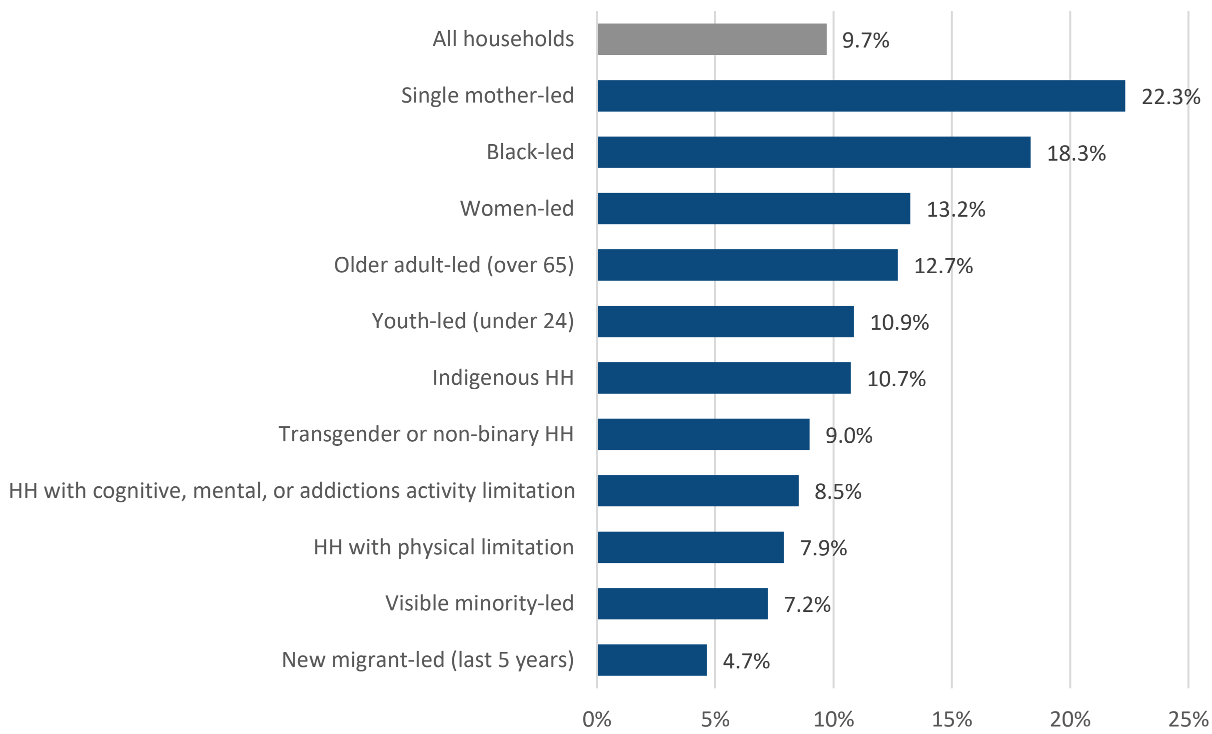
- Women and children fleeing domestic violence
- Women-led households, especially single mothers
- Seniors 65+
- Young adults aged 18-29
- Indigenous Peoples
- Racialized people
- Recent immigrants, especially refugees
- LGBTQ2S+
- People with physical health or mobility challenges
- People with developmental disabilities
- People dealing with mental health and addictions issues
- Veterans
- People experiencing homelessness

While Census data does not disaggregate core housing need data by all priority populations, including veterans, individuals who identify as LGBTQ2S+, survivors of domestic violence, and individuals experiencing homelessness, there are several priority population groups where this information is available and is shown on the following figure. Many households may have members in multiple priority categories which may also not be represented in the data.

As noted above, 9.7% of all households in Kamloops were in core housing need in 2021. There are some priority groups where core housing need is more prominent. The priority group with the greatest rate of core housing need in Kamloops was single mother-led households with nearly one in four (22.3%) households in core housing need. This is followed by 18.3% of black-led households and 13.2% of women-led households in core housing need.

> ***The priority group with the greatest rate of core housing need in Kamloops was single mother-led households with nearly one in four (22.3%) households in core housing need.***

Figure 3.13: Core Housing Need Rate of Priority Population Groups, City of Kamloops (2021)



Source: Custom Statistics Canada Census Report (HART dataset) 2021)
*HH means household

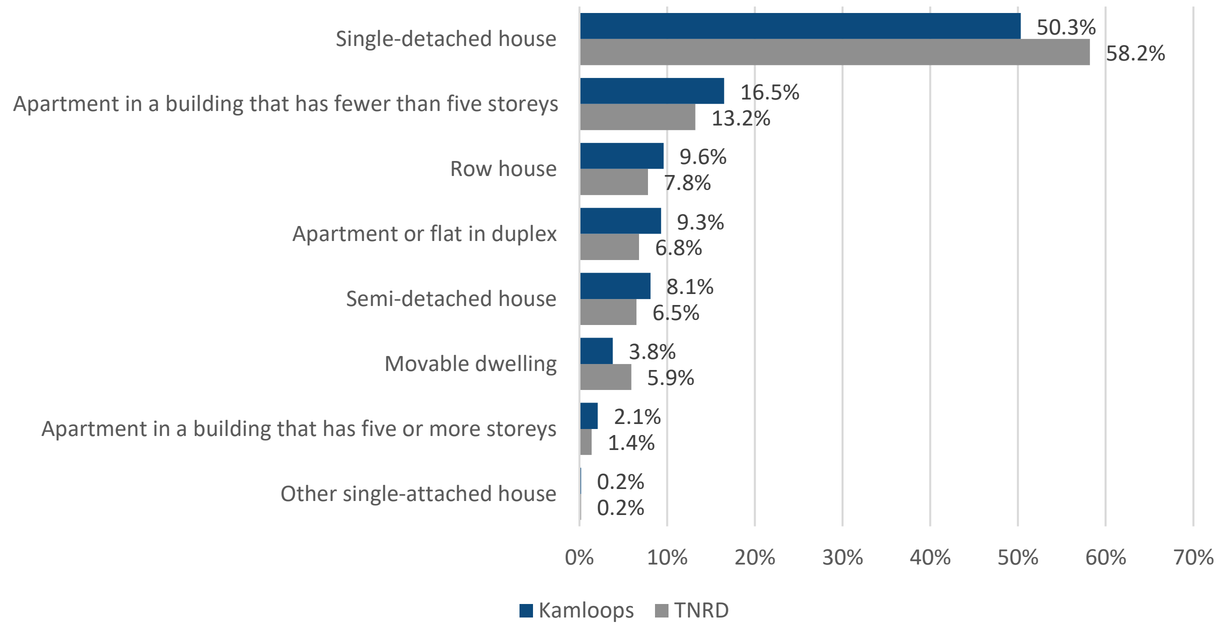
4.0 Housing Profile

This section provides an overview of Kamloops' current housing supply, covering both rental and homeownership options, the makeup of the housing stock, sales prices, and rental rates. By examining affordability trends, supportive and accessible housing availability, and homelessness, this section outlines key factors shaping housing accessibility for diverse populations. This section also analyzes how these elements intersect to influence future housing needs, with rising costs and limited affordable housing options presenting particular challenges.

4.1 Existing Housing Units

The 2021 Census reported a total of 39,915 occupied housing units in Kamloops. Just over half (50.3% or 20,095) of these units were single-detached houses. Another 16.5% (6,600) were apartments in buildings with fewer than five storeys. Row houses were the third most common type accounting for 9.6% (3,845) of the stock. Statistics Canada classifies secondary suites within the category “apartment or flat in a duplex”. These housing units accounted for 9.3% (3,700) of Kamloops’ housing units while semi-detached houses represented 8.1% (3,225) of the stock. Movable dwellings (3.8% or 1,520), high rise (greater than five storeys) apartments (2.1% or 855) and other single-attached houses (0.2% or 80) accounted for relatively few dwellings in the city. Homes in the TNRD are more often single detached while there are more multi-unit homes in Kamloops. Limited housing diversity within the TNRD may lead residents to relocate to Kamloops if their needs change and cannot be met by the available housing options in their communities.

Figure 4.1: Breakdown of Housing Units by Structural Type, City of Kamloops versus Thompson-Nicola (2021)

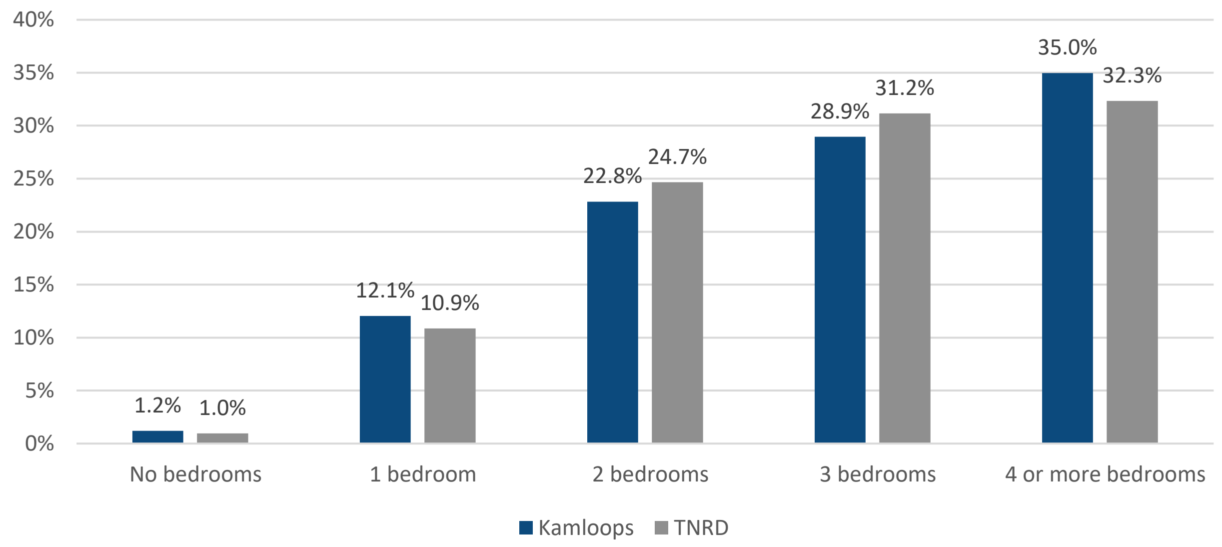


Source: Custom Statistics Canada Census Reports (2021)

Housing units with four or more bedrooms are the most common in Kamloops, with this category accounting for 35% (13,955) of all housing units. Another 28.9% (11,555) of housing units have three bedrooms, while 22.8% (9,115) have two bedrooms, and 12.1% (4,810) have one bedroom. Bachelor units, or housing with no bedrooms only account for 1.2% (475) of all housing units in Kamloops.

Differences between Kamloops and the TNRD in the bedroom sizes of homes may highlight gaps in the housing supply. For example, larger families, multi-generational households, or those needing extra space for remote work or guest rooms might consider relocating to find more suitable homes. Likewise, with fewer smaller homes in the TNRD, older adults or single-person households may move to Kamloops, where compact, low-maintenance housing is more accessible. In 2021, bedroom size differences between Kamloops and the TNRD were minimal, so these trends may not be as prevalent currently; however, tracking changes over time will provide a clearer picture of potential impacts.

Figure 4.2: Breakdown of Housing Units by Size, City of Kamloops versus Thompson-Nicola (2021)



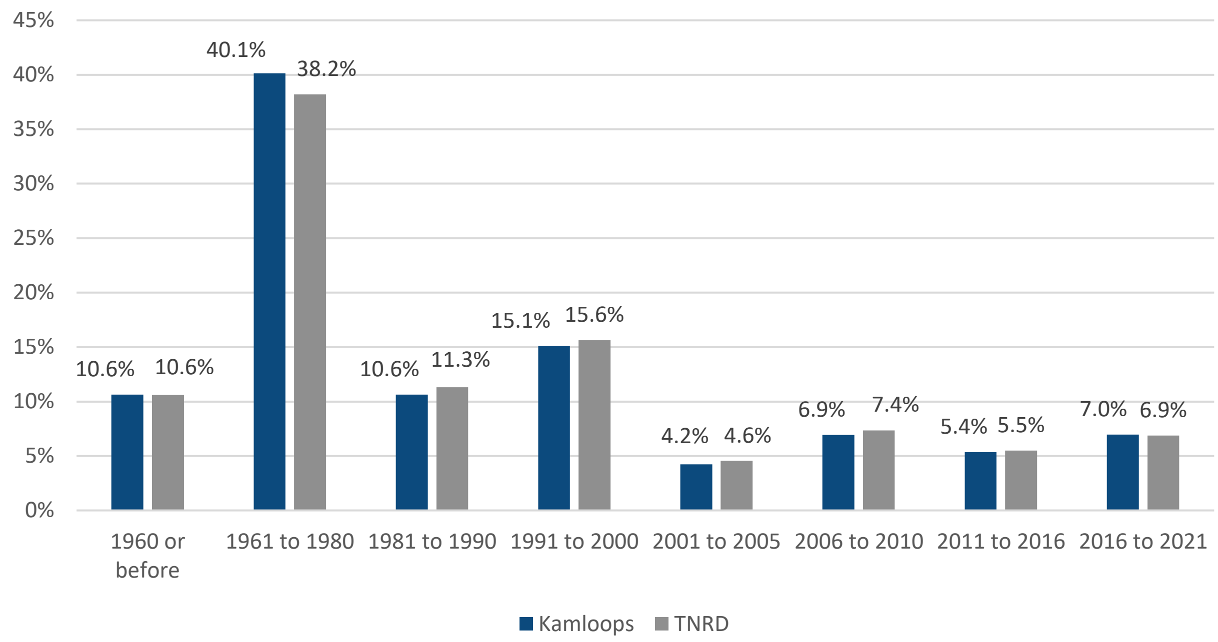
Source: Custom Statistics Canada Census Reports (2021)

It is important to note the size of the current housing stock and how it compares to the typical size of households. Smaller households may prefer larger homes to have room for offices or guest rooms, but it is important to note that these options may not be affordable for households with lower incomes, student, or single parent households.

> ***Approximately two-thirds of households in Kamloops are 1 or 2-person households, while two-thirds of the housing stock have three or more bedrooms.***

The housing stock in Kamloops is aging. Approximately half (50.8% or 20,275) of housing units in Kamloops were built before 1980, with approximately one quarter (23.5% or 9,375) of homes being built in the last 20 years). While older homes are likely to be more affordable and attractive to first-time homebuyers or households with lower incomes, there is a higher likelihood of health and safety concerns and need for maintenance and repairs.

Figure 4.3: Breakdown of Housing Units by Date Built, City of Kamloops versus Thompson-Nicola (2021)



Source: Custom Statistics Canada Census Reports (2021)

4.2 Change in Housing Stock

4.2.1 New Homes Construction

A couple of different data sources were used to gain an understanding of soon to be constructed housing units and recently constructed housing units. Building permit data from 2015 to 2024 (end of June) was collected from the City of Kamloops to get a better picture of how many and the types of housing units currently being constructed or that will soon be under construction.

2020 saw the highest total number of residential building permits issued since 2015 with a significant proportion of that being for multi-family developments with 3 or more units. The number of building permits for single-family dwellings has been trending downward since 2015 with 27 permits issued to date in 2024. The number of building permits being issued for secondary suites has been slowly increasing since 2015 with a high of 54 permits in 2021.

Table 4.1: Total Residential Building Permits for Units by Structural Type, City of Kamloops (2015-2024)

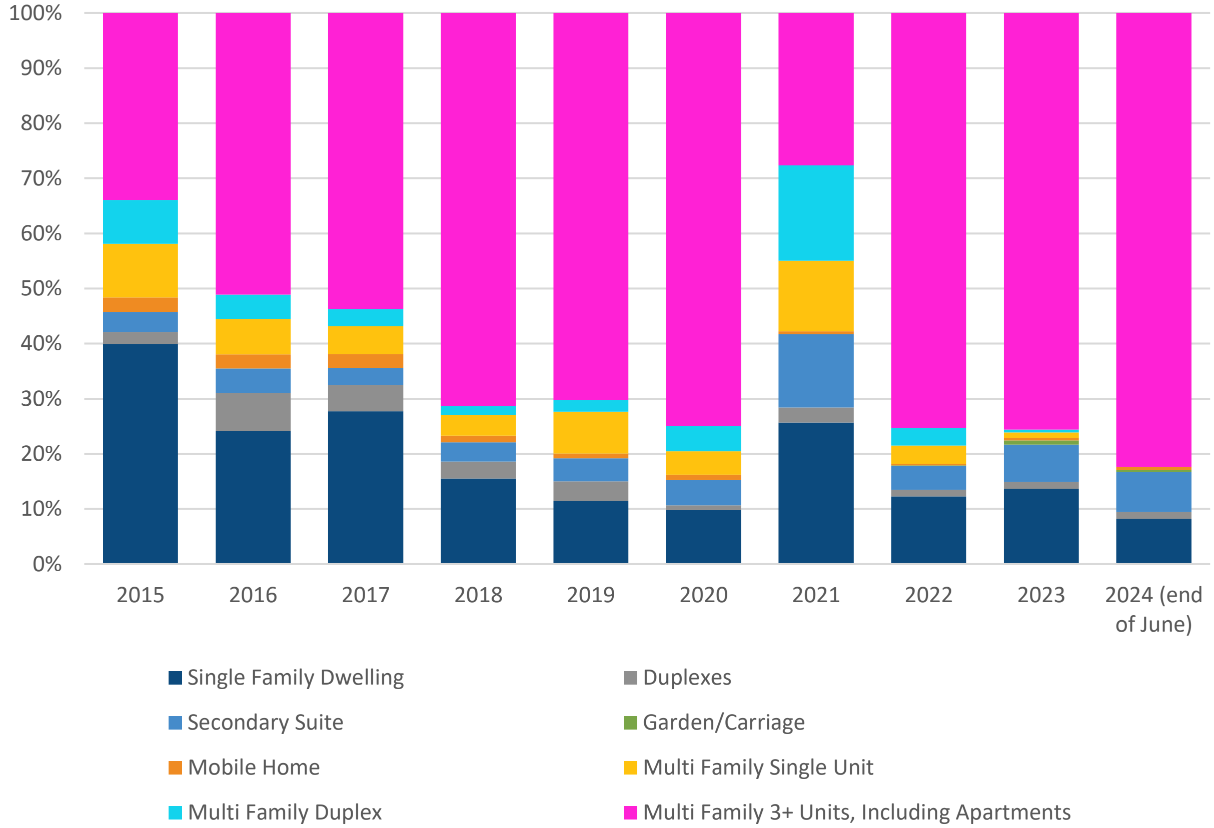
Total Units	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024 (end of June)
Single Family Dwelling	185	142	210	130	88	90	104	100	56	27
Duplexes	10	41	36	26	27	8	11	10	5	4
Secondary Suite	17	26	24	29	32	42	54	35	28	24
Garden/Carriage	N/A	N/A	N/A	N/A	N/A	N/A	0	1	3	1
Mobile Home	12	15	19	10	7	9	2	2	2	2
Multi Family Single Unit	45	38	38	31	58	39	52	27	4	0
Multi Family Duplex	37	26	24	14	16	42	70	26	2	0
Multi Family 3+ Units Including Apartments[7]	157	301	407	597	539	688	112	613	310	271
Total	**463**	**589**	**758**	**837**	**767**	**918**	**405**	**814**	**410**	**329**

Source: City of Kamloops Building Permit Data (2015-2024)

[7] In 2021, Kamloops stopped using the "Multi-Unit Apartment" category and put apartments in the "Multi Family 3+ Units" category. These two categories were combined and included in the "Multi Family 3+ Units including Apartments" category identified in Table 4.1.

The percentage distribution of building permits issued by structure type for each of the past four years is shown on the figure below.

Figure 4.4: Residential Building Permit Distribution for Units by Structure, City of Kamloops (2015-2024)



Source: City of Kamloops Building Permit Data (2020-2024)

All new homes must be registered with BC Housing prior to the issuance of building permits. BC Housing data provides a second source of data collected by Licensed Residential Builders and owner builders on new housing units in the process of being constructed. However, it does not mean that all housing projects will necessarily be completed.

Between 2016-2022 the total number of new registered single detached homes has fluctuated ranging from a high of 289 in 2017 to a low of 108 in 2022. The number of multi unit homes and purpose built rentals have consistently made up the largest proportion of registered new homes compared to single detached homes.

Table 4.2: Registered New Homes[8], City of Kamloops (2016-2022)

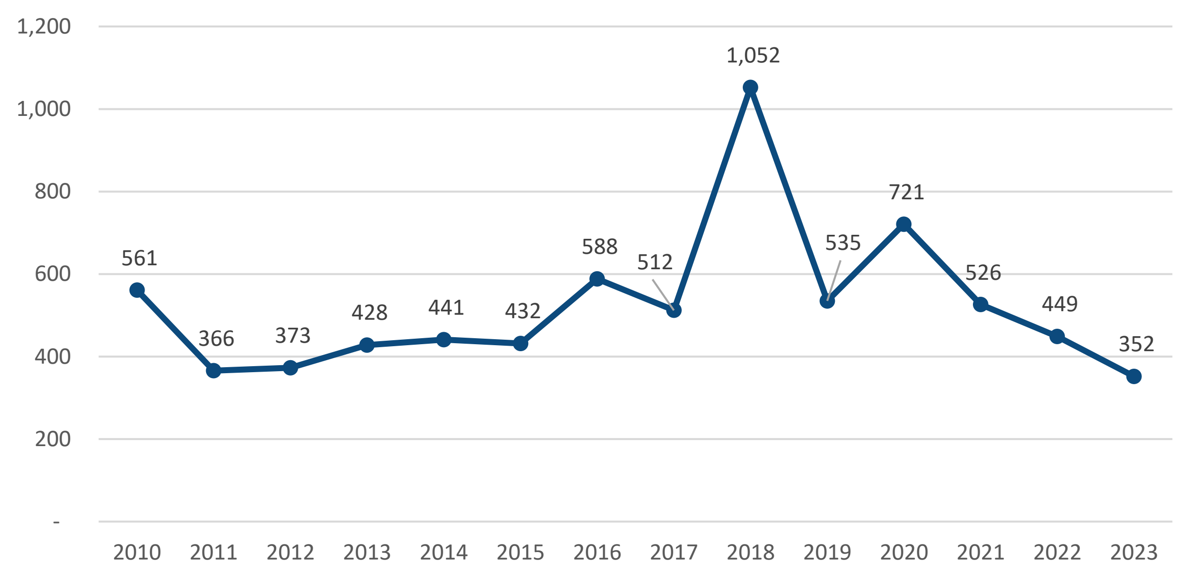
	2016	2017	2018	2019	2020	2021	2022	Total
Single Detached Homes	222	289	216	191	175	240	108	1,441
Multi Unit Homes	255	232	374	340	214	305	209	1,929
Purpose Built Rental	110	212	409	180	472	*	322	1,705
Total	**587**	**733**	**999**	**711**	**861**	**545**	**639**	**5,075**

Source: BC Housing New Homes Registry
* Data has been supressed for privacy reasons.

4.2.2 Housing Unit Starts

Housing starts indicate the number of residential projects that have been started over a specific time. It is defined as the beginning of construction on the building where the dwelling is to be located. There was a peak of housing starts in 2018 which has since dropped to range between 350-540 starts per year except for 2020 which saw over 700 housing starts. The decreasing trend in housing starts over the last few years is likely as a result of the COVID-19 pandemic, inflation rates, high construction costs, high borrowing rates, supply chain issues, and labour shortages.

Figure 4.5: Total Housing Unit Starts, City of Kamloops (2010-2023)

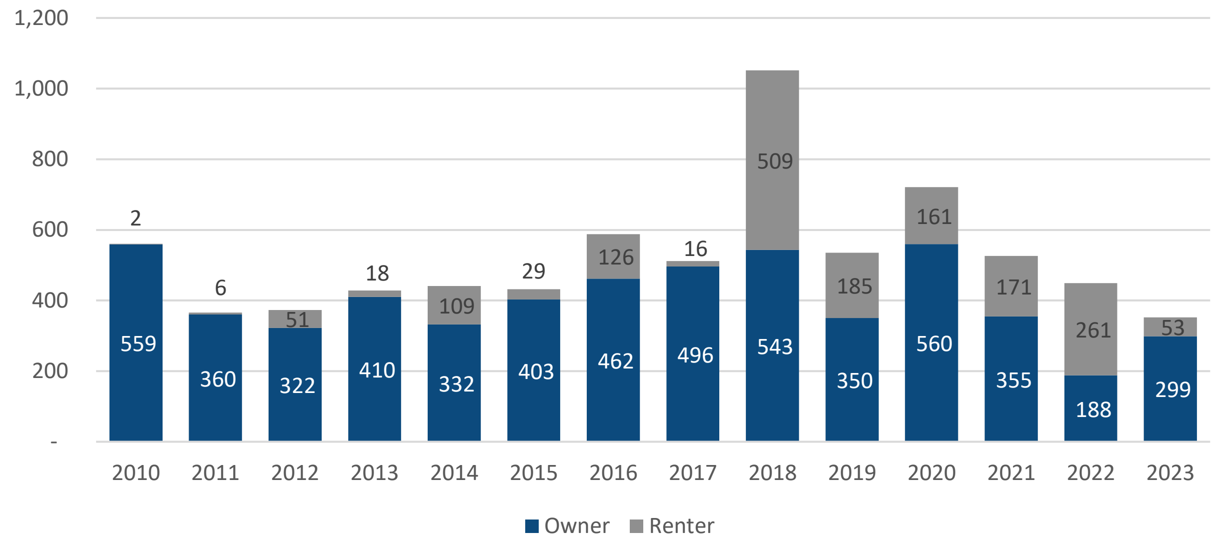


Source: CMHC Starts and Completions Survey

[8] Single Detached Homes includes both single detached homes enrolled in home warranty insurance and owner builder authorization homes which are exempt from licensing and home warranty insurance. Multi Unit Homes refers to homes in multi unit buildings (two or more dwelling units) enrolled with home warranty insurance excluding multi unit buildings with rental exemptions. Purpose Built Rental (or Rental exemption) refers to homes in multi unit buildings built specifically for rental purposes and are not covered by home warranty insurance.

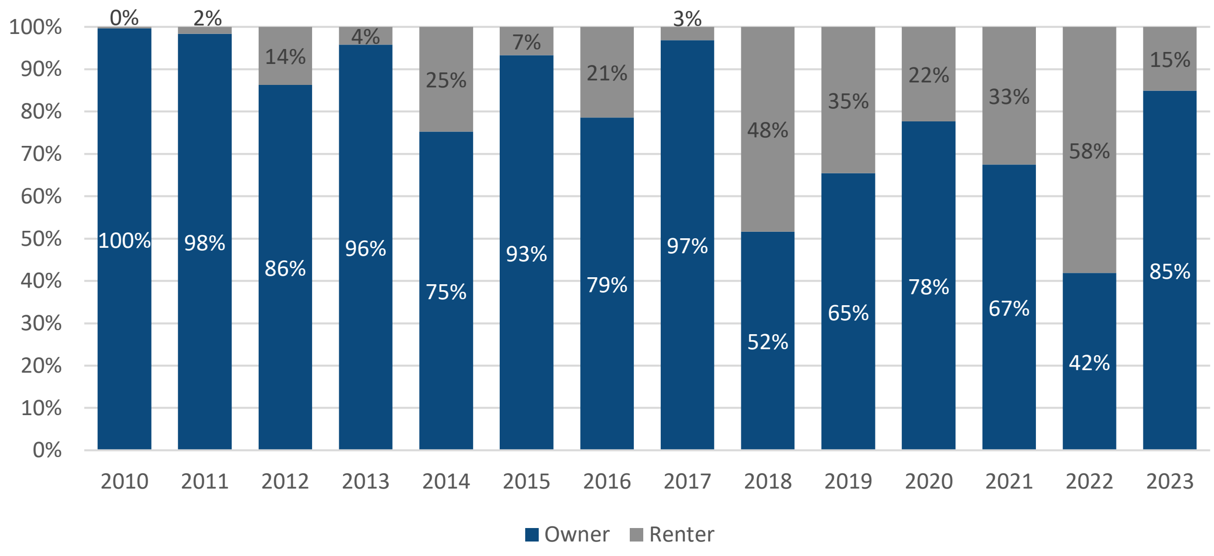
Most of the housing starts have been for ownership housing; however, from 2018 onwards there is generally an increasingly higher proportion of housing starts for rental homes.

Figure 4.6: Total Housing Starts by Tenure, City of Kamloops (2010-2023)



Source: CMHC Starts and Completions Survey

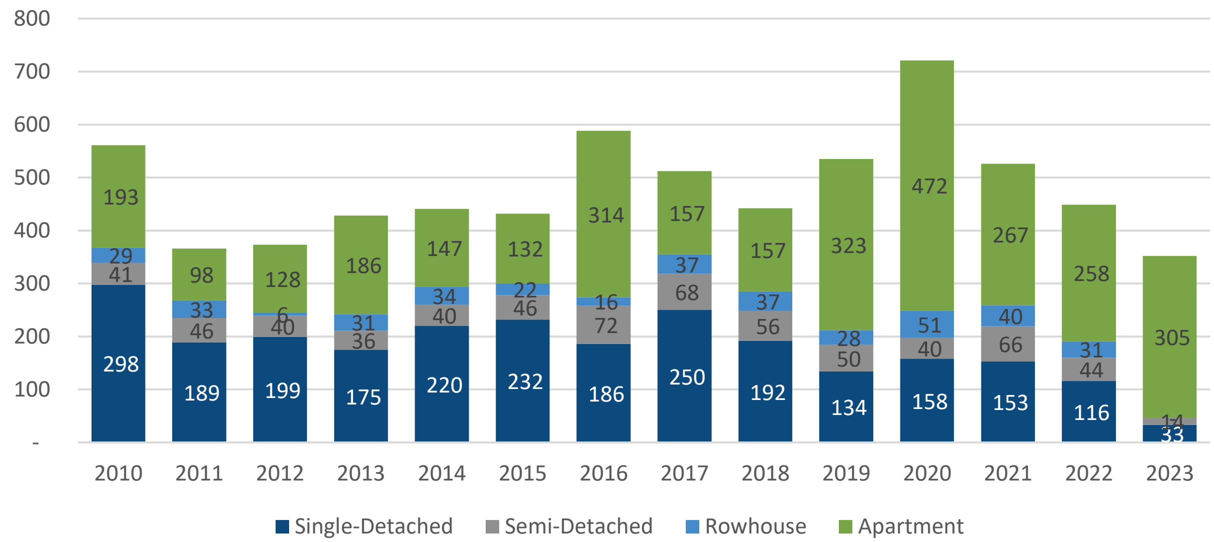
Figure 4.7: Distribution of Housing Starts Tenure, City of Kamloops (2010-2023)



Source: CMHC Starts and Completions Survey

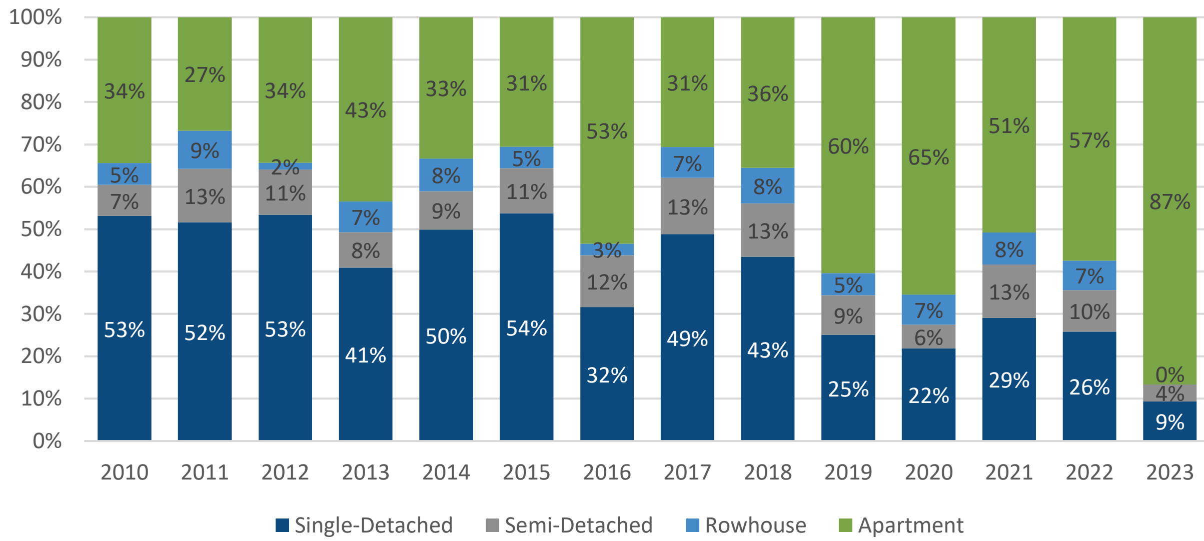
When looking at the breakdown of total housing unit starts by structure, a majority of starts were for single-detached homes, and over the years, the total starts for apartments (condos) have been increasing and account for the highest proportion of housing starts more recently. In 2023, apartments accounted for 87% of total housing starts, while single-detached only accounted for 9%. This is reflective of new larger developments for multi-unit housing that have been initiated in the last several years.

Figure 4.8: Total Housing Unit Starts by Structure, City of Kamloops (2010-2023)



Source: CMHC Starts and Completions Survey

Figure 4.9: Distribution of Housing Unit Starts by Structure, City of Kamloops (2010-2023)



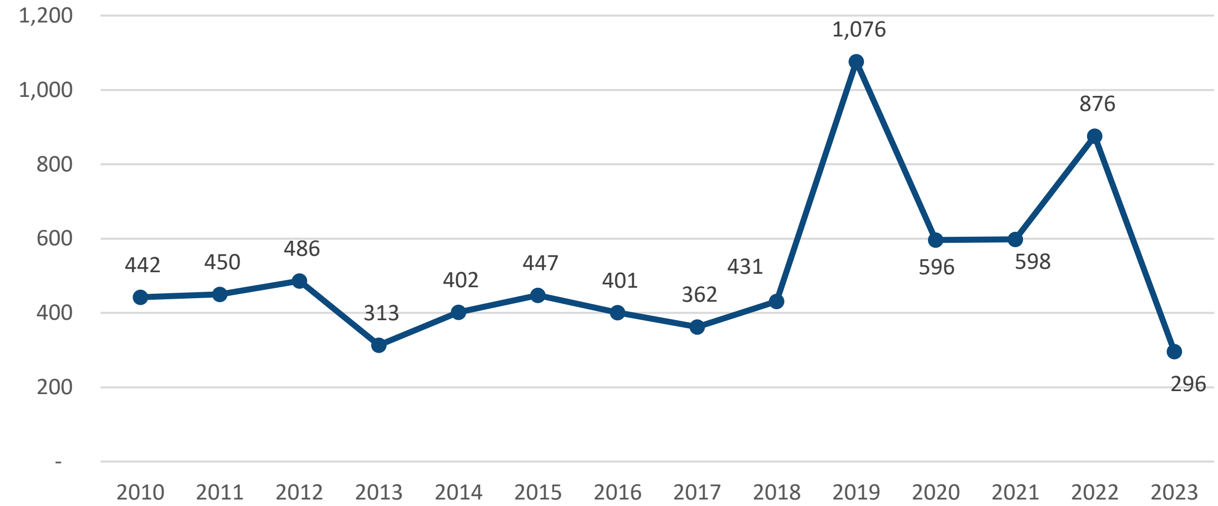
Source: CMHC Starts and Completions Survey

4.2.3 Housing Units Completed

Housing units substantially completed refers to the housing unit having reached a particular phase of construction. CMHC defines completions as the point which all the proposed construction work on a housing unit has been performed[9]. Lags between building permits being issued versus number of completions is expected based on various construction timelines and other issues that may arise during construction that delays or prevents the dwelling units from being built.

Between 2010 and 2018, the total housing units substantially completed per year has typically ranged from the low 300s to the high 400s. In 2019, there was a significant increase with 1,076 total housing units being substantially completed which is expected based on the number of housing starts in 2018. Since then, there were approximately 600 units completed in 2020 and 2021, and 876 units in 2022. 2023 saw the lowest completion rate since 2010 at 296 housing units completed.

Figure 4.10: Total Housing Units Substantially Completed, City of Kamloops (2010-2023)

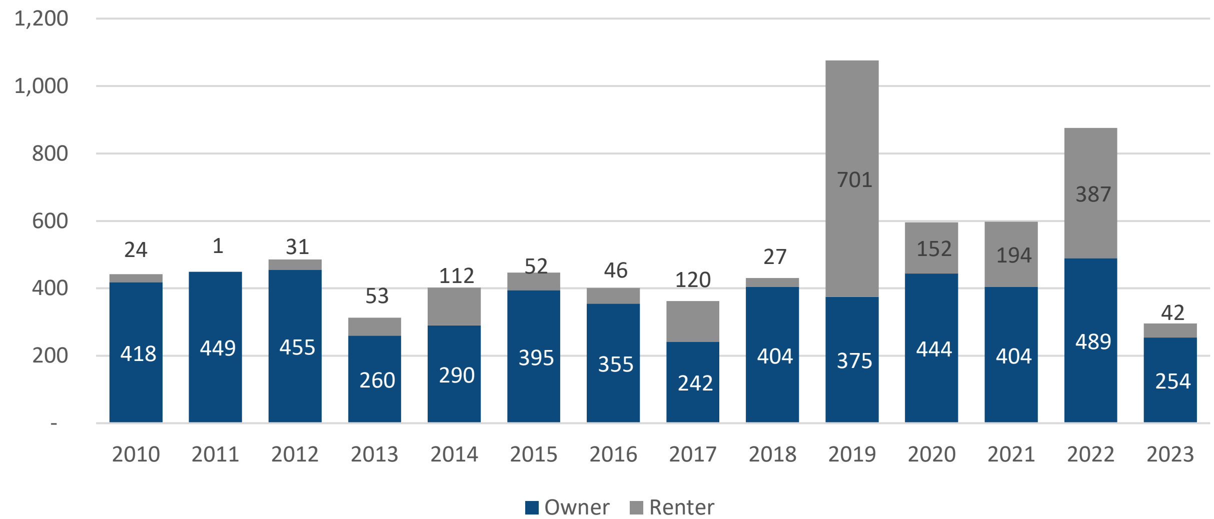


Source: CMHC Starts and Completions Survey

[9] In some situations, a dwelling may be counted as completed where up to 10% of the proposed work remains to be done.

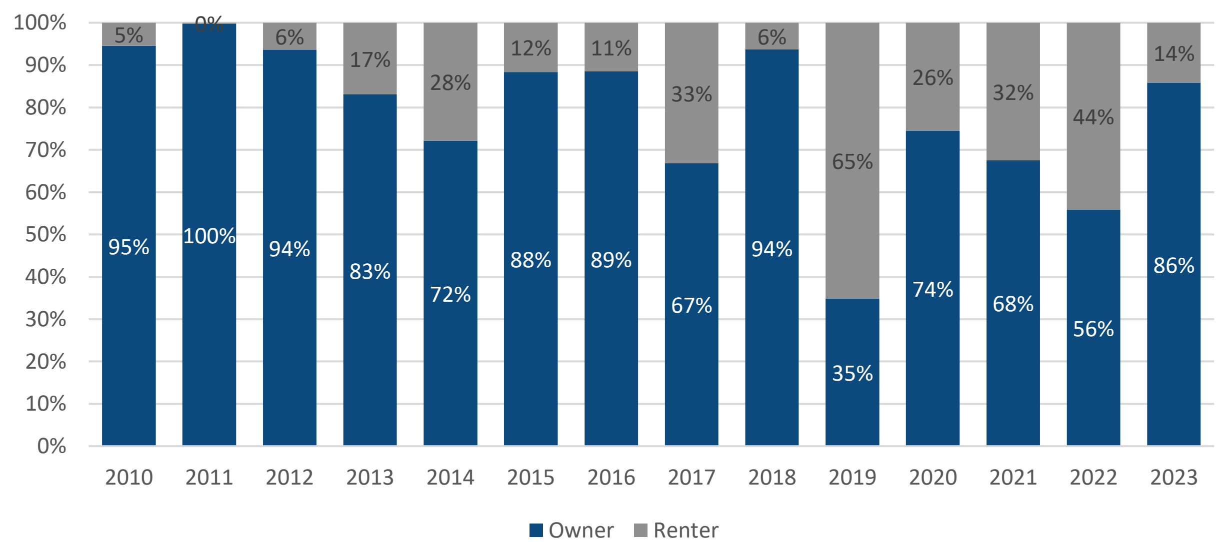
Most of the total housing units being completed between 2010 to 2018 in Kamloops were for owner-occupied homes; however, there was a significant increase in total number of units substantially completed in 2019, more than half of which were for purpose-built rentals. This is likely a result of several new apartment buildings coming online in 2019 in the North Shore, for example. Since then, the proportion of housing units being completed for rentals has been higher than previous trends with another peak in 2022 with more housing coming online in developments such as the Reach community at the University. Housing completions in 2023 dropped to numbers more consistent with years prior to 2019.

Figure 4.11: Total Housing Units Substantially Completed by Tenure, City of Kamloops (2010-2023)



Source: CMHC Starts and Completions Survey

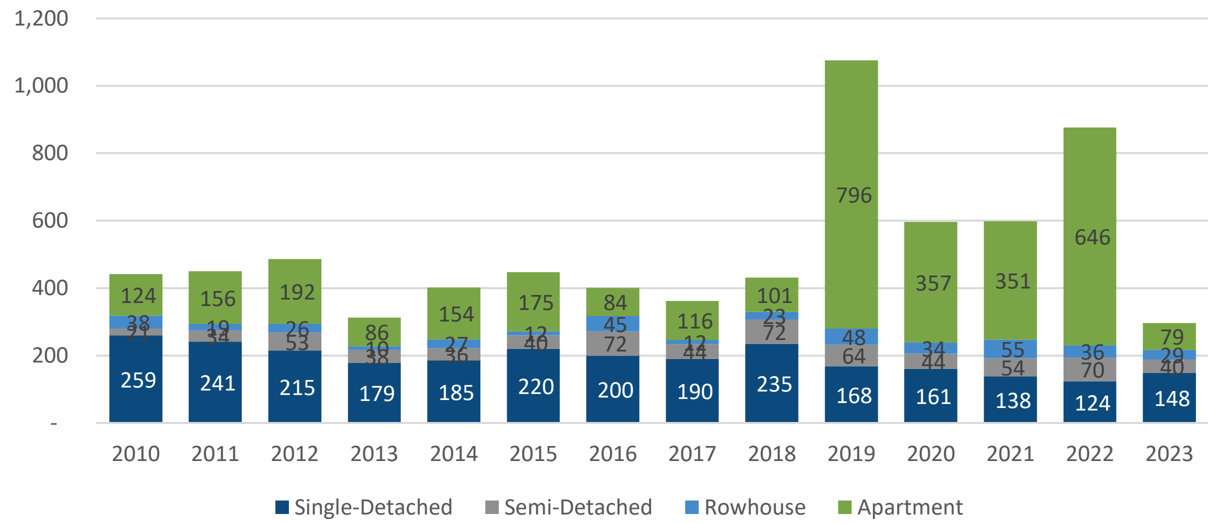
Figure 4.12: Distribution of Housing Units Substantially Completed by Tenure, City of Kamloops (2010-2023)



Source: CMHC Starts and Completions Survey

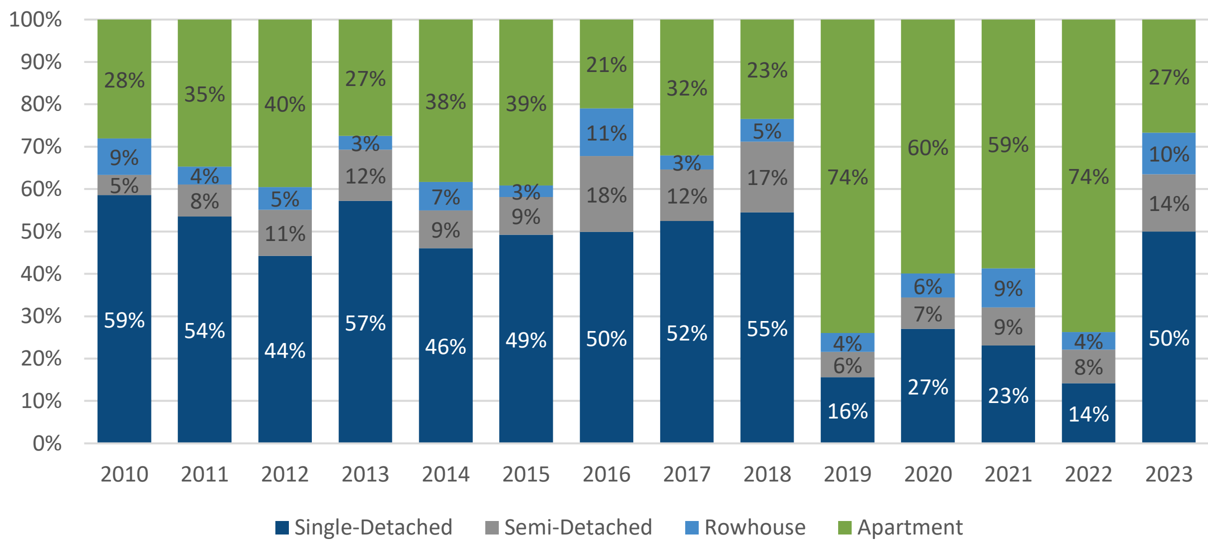
When looking at the breakdown of total housing units completed by structure, prior to 2019, the majority have been single detached dwelling units. The years 2019 to 2022 saw a shift where most of the housing completions were for apartment units. Between those four years, approximately 2,150 apartment units were substantially completed. This reflects various phases being in completed developments such as Orchids Walk, the Station, the Reach, and Fairway 10 during this time. The number of semi-detached and rowhouse units being completed have remained fairly constant over the years.

Figure 4.13: Total Housing Units Substantially Completed by Structure, City of Kamloops (2010-2023)



Source: CMHC Starts and Completions Survey

Figure 4.14: Distribution of Housing Units Substantially Completed by Structure, City of Kamloops (2010-2023)



Source: CMHC Starts and Completions Survey

4.3 Housing in Proximity to Alternative Transportation Modes

Based on the 2021 census population, approximately 82.3% of residents in Kamloops live within 500 m of a public transit stop[10] while 97.4% of residents live within 2 km (considered to be cycling distance) of a public transit stop[11]. This does not consider the condition or safety of infrastructure (e.g., sidewalks, protected bike lanes, etc.) along the route for residents to walk or cycle to these transit stops. It also does not consider the geography of Kamloops, such as slopes, cliffs, or bodies of water that might make access to transit impractical or impossible. The City of Kamloops is expanding active transportation infrastructure on an ongoing basis to better serve residents. During the 2017-2022 period, the City of Kamloops added over 10 km of sidewalks bringing the total length of sidewalks to over 288 km by early 2023. Kamloops reached a total of 90.5 km of bicycle infrastructure by early 2023.

4.4 Homeownership

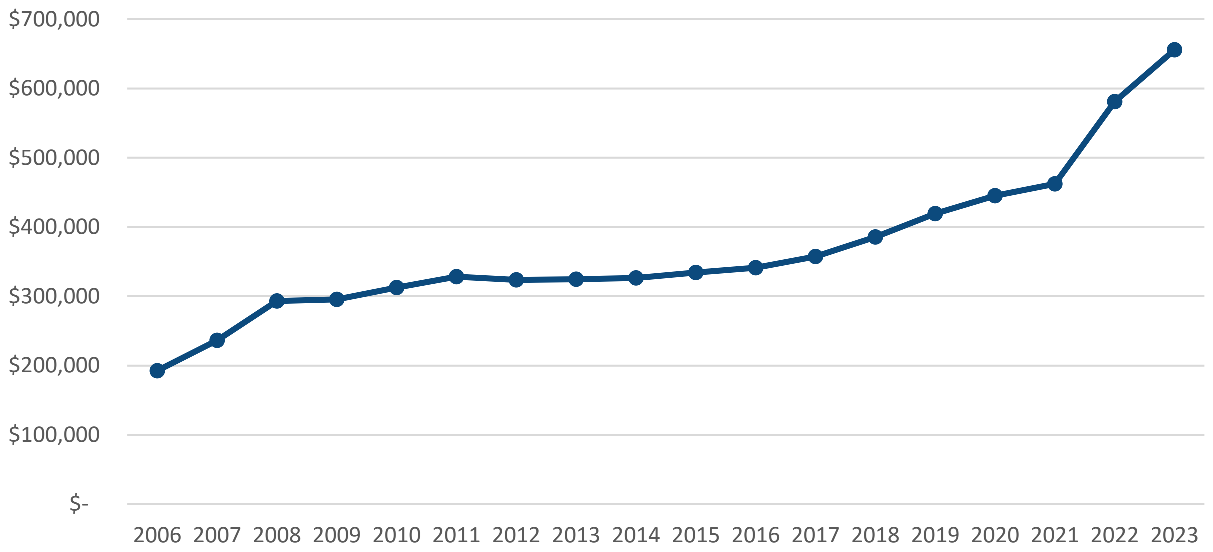
4.4.1 Assessed Values

BC Assessment is responsible for determining the assessed values of residential properties in the province as of July 1 of each year, based on the market value of the property. The determination of assessment includes consideration of characteristics such as location, size, age, and comparable sales prices. The average assessed value for a home in Kamloops has been steadily increasing with the most significant increases seen in the past several years, as shown on the following figure. Increases in assessed values can be attributed to constraints in the housing supply if there is not enough stock to meet demand, increased population growth resulting in higher demand for homes, new development projects that increase the attractiveness of neighbourhoods, higher construction and labour costs which lead to higher prices for new homes, infrastructure investments, and changings in local policies that encourage new development.

> ***Between 2006-2023, the average assessed value for a home increased by 240.6% from $192,506 in 2006 to $655,751 in 2023 as compared to an overall inflation percentage change of 45.2% over the same period.***

[10] Data is based on 2021 Census population and on winter 2023 public transit information from municipalities.
[11] Source: Statistics Canada. Table 23-10-0311-01 Convenient access to public transport by geography, gender, age, income after tax.

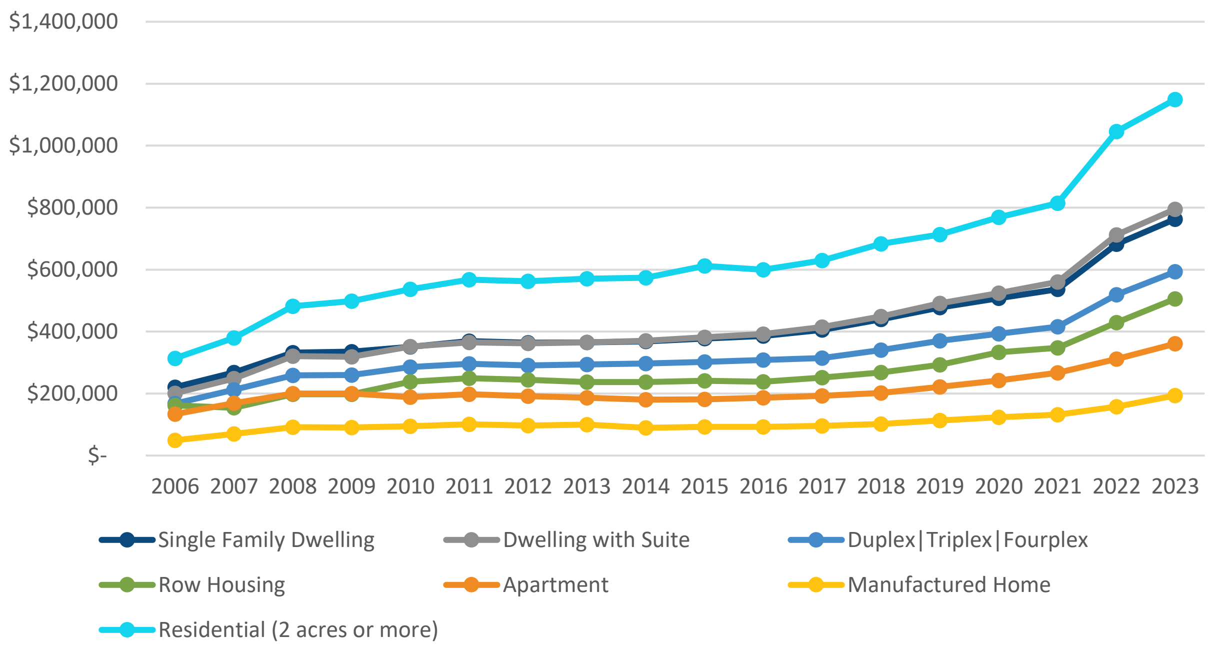
Figure 4.15: Average Residential Value Assessed, City of Kamloops (2006-2023)



Source: BC Assessment

The average assessed residential values have been trending upwards from 2006-2023, with more significant increases in average assessed values across all structures over the past few years, from 2021 onwards. Residential properties (2 acres or more), other properties including seasonal dwellings, single-family dwellings, and single-family dwellings with suites have seen the greatest increases.

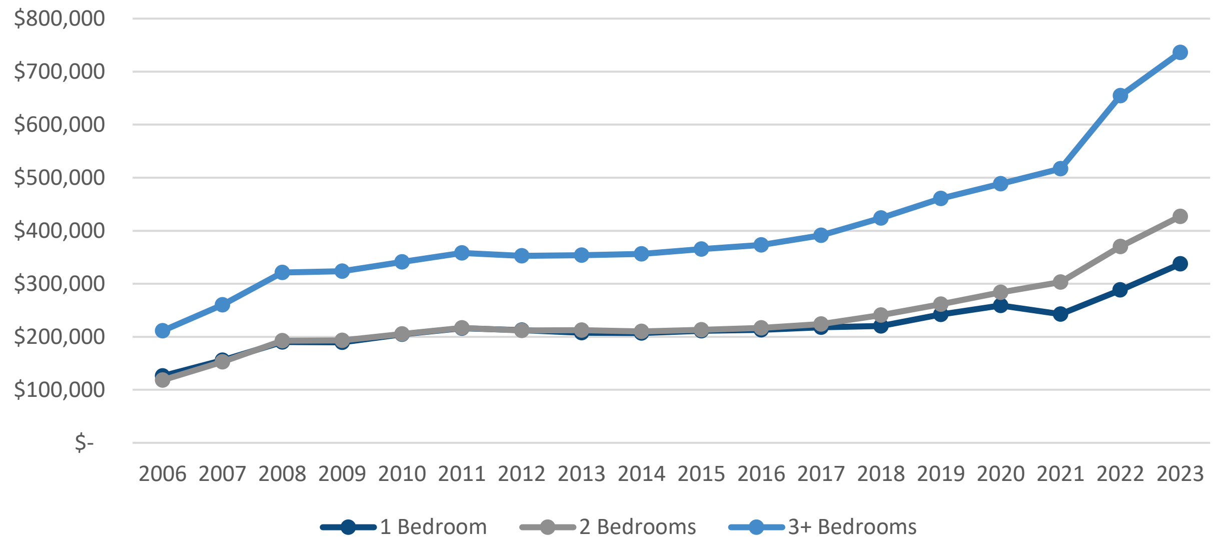
Figure 4.16: Average Residential Assessed Value by Structure, City of Kamloops (2006-2023)



Source: BC Assessment

The average assessed values for one- and two-bedroom housing units over the 2006-2017 time period have been fairly similar. Starting around 2018, the average assessed values for two-bedroom units begin to differ from one-bedroom units. Homes with three-or-more bedrooms have consistently had a higher assessed value and saw the most significant increase between 2021-2023. This could potentially be attributed to increased demand for larger homes as shifts to remote work have been seen over the years and residents are looking to have office spaces in their homes. Since 2021, the average assessed value for all bedrooms has been steadily increasing year over year, as shown on the figure below.

Figure 4.17: Average Residential Assessed Value by Bedrooms, City of Kamloops (2006-2023)



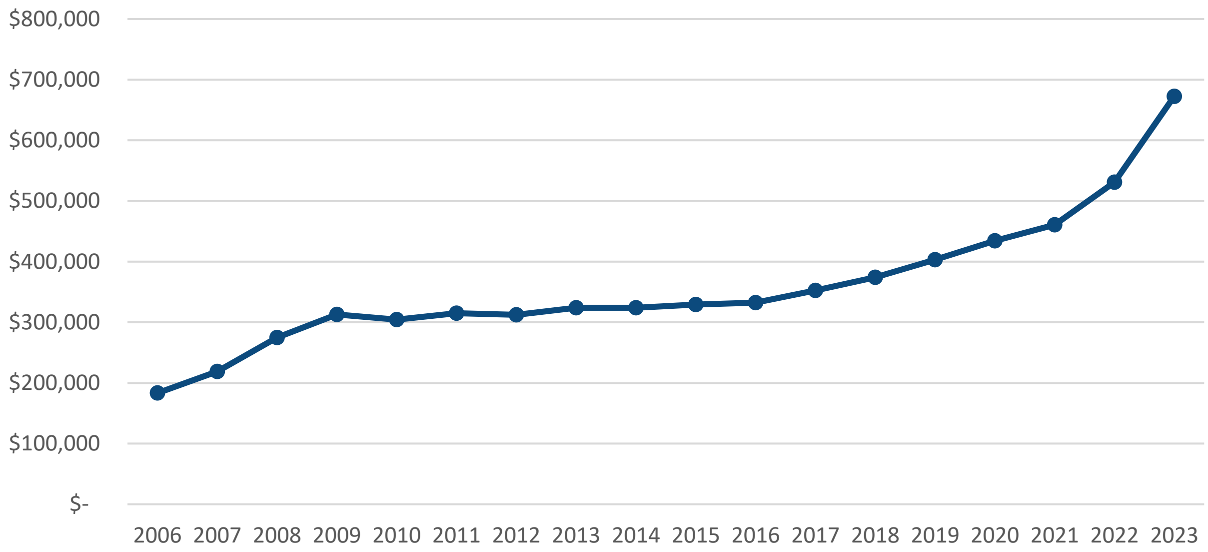
Source: BC Assessment

4.4.2 Sale Prices

The average residential sales price for a home in Kamloops remained generally constant between 2009-2016. The years following saw steady increases with more significant increases year over year since 2020. In 2023, the average residential sales price was close to $673,000. The sales price has increased by 267% from 2006 to 2023, whereas there was an overall inflation rate[12] of 45.2% over the same period. Between 2022-2023 alone, there was a 26.6% increase in average sales price. While inflation, interest rates, and costs of construction have increased significantly over the past few years, household income is not keeping pace pushing homeownership out of reach for some residents.

[12] Based on the Bank of Canada's inflation calculations using the monthly consumer price index.

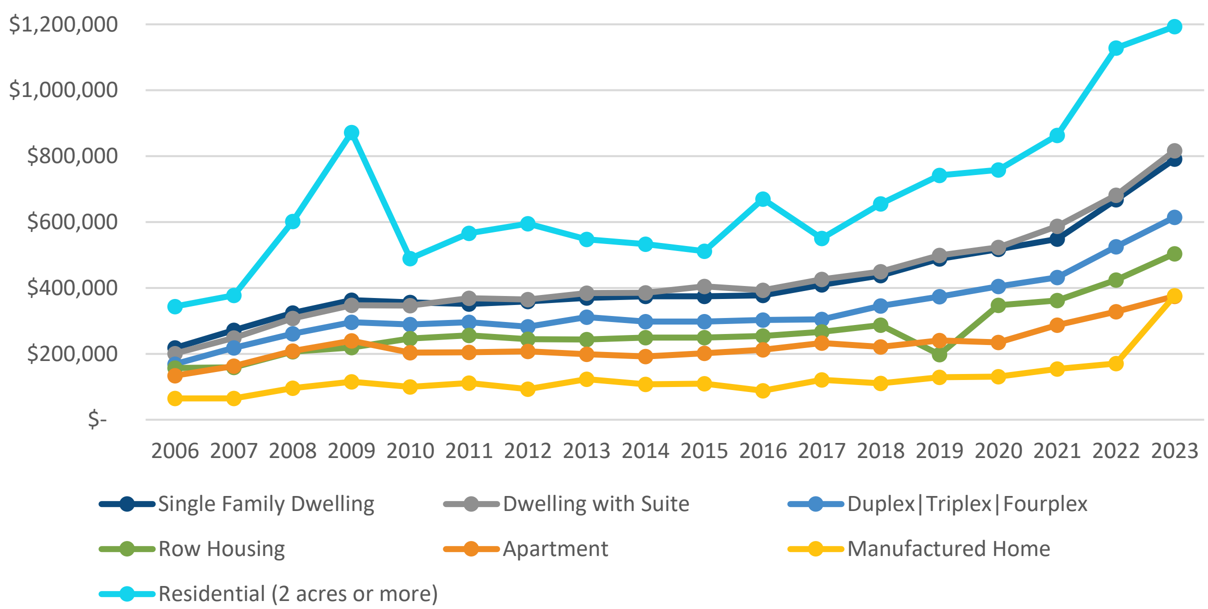
Figure 4.18: Average Residential Sale Price, City of Kamloops (2006-2023)



Source: BC Assessment

The average residential sale prices for single-family homes have increased by 262.9% between 2006-2023 from $218,012 in 2006 to $791,080 in 2023. While generally considered more affordable options as compared to single-family dwellings, multi-unit dwellings saw significant increases as well. The average sale price for apartments increased by 180.1%, 221.1% for row housing, and 263.7% for duplexes/triplexes/fourplexes for the same period, with the most notable increases occurring over the past couple of years.

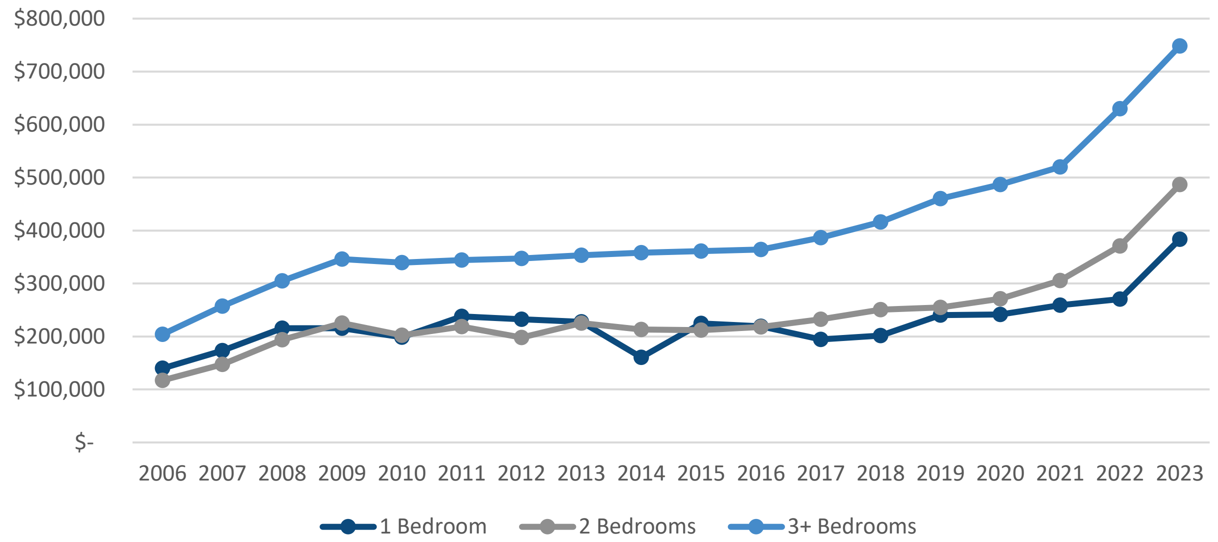
Figure 4.19: Average Residential Sale Price by Structure, City of Kamloops (2006-2023)



Source: BC Assessment

Between 2006-2023, 2-bedroom homes saw the most significant increase in average sales price. Overall, the average sale price for a 1-bedroom home increased by 174.3% from $139,798 to $383,533 and a 2-bedroom average sale price increased by 315.3% from $117,163 to $486,599. The average residential sale price for a 3-or-more bedroom home increased by 266.8% from $204,011 in 2006 to $748,408 in 2023.

Figure 4.20: Average Residential Sale Price by Bedroom, City of Kamloops (2006-2023)



Source: BC Assessment

4.4.3 Homeownership Affordability

To better understand current affordability challenges related to homeownership, an affordability gap analysis was completed. Because the 2021 Census median household income was inflated due to COVID-19 benefits in 2020, it was used as an approximation of household income in 2023. The 2021 median owner household income was divided by 12 months to estimate median monthly income. The median monthly income was used to calculate the affordable monthly housing costs assuming that households should not be spending more than 30% of household income (pre-tax) on housing costs (as defined in the City's Official Community Plan).

Monthly housing costs were calculated by using several assumptions[13]:

- Mortgage payments were based on two down payment scenarios (20% and 10%) with a 6.5% interest rate[14] and 25-year term,
- A range of $350-$550[15] depending on housing type to account for property taxes, insurance, condominium fees, and other housing costs where applicable, and
- A 4% insurance rate was also included for the down payment scenarios less than 20% to account for the mortgage insurance required.

[13] These scenarios do not consider the household's Gross Debt Service ratio and Total Debt Service ratio which are two ratios used to determine if a person can afford to buy a home.
[14] Estimate of 5-year fixed rate plus 2% to account for mortgage stress test.
[15] The estimated monthly housing costs can vary quite significantly between households depending on individual circumstances and housing expenses and does not consider multi-household ownership scenarios. The following costs were assumed: single-detached - $550, duplex/triplex/fourplex - $450, row housing - $400, and apartment - $350.

Table 4.3: Owner Household Affordability Analysis, City of Kamloops (2023)

Owner Household Affordability Gap Analysis								
2021 Median Owner Household Income	$104,000							
Affordable Monthly Housing Cost	$2,600							
	Single Detached Dwelling		**Duplex | Triplex | Fourplex**		**Row House**		**Apartment**	
2023 Average Sales Price	$791,080		$614,662		$504,152		$375,004	
Estimated Monthly Housing Costs with 20% Down Payment	**Costs**	**Gap**	**Costs**	**Gap**	**Costs**	**Gap**	**Costs**	**Gap**
	$4,789	-$2,189	$3,786	-$1,186	$3,177	-$577	$2,359	$241
Estimated Monthly Housing Costs with 10% Down Payment	**Costs**	**Gap**	**Costs**	**Gap**	**Costs**	**Gap**	**Costs**	**Gap**
	$5,457	-$2,867	$4,304	-$1,704	$3,561	-$961	$2,701	-$101

Source: BC Assessment | Custom Statistics Canada Census Reports (2021)

Table 4.3 shows estimated monthly costs for several housing types and the difference between the estimated monthly housing costs and what would be considered affordable to an owner household (not spending more than 30% of median income on housing). This analysis is only meant to provide a general picture of affordability for owner households based on a one census family household. It also does not account for owner households that are made up of multiple census families or other non-census family households

.

Based on this analysis and the assumptions applied, owner households in Kamloops are likely experiencing affordability challenges, with single detached homes well out of reach for households that are earning up to the median household income. Owner households looking to purchase single detached, duplex, triplex, fourplex, or row housing type homes are likely spending more than 30% of their income on housing. Apartments (condominiums) are still currently potentially affordable options, especially if more than 10% down payment is provided, but the analysis does not dig into the availability of these homes for purchase. These average sales prices are also likely to also price out many current renter households who would like to move into homeownership. As was described in the previous section, the average sales prices have increased significantly in the past couple of years which is contributing to these affordability challenges.

> ***Owner households in Kamloops experience affordability challenges related to purchasing most housing types, except for apartments (condominiums).***

4.5 Rental Housing[16]

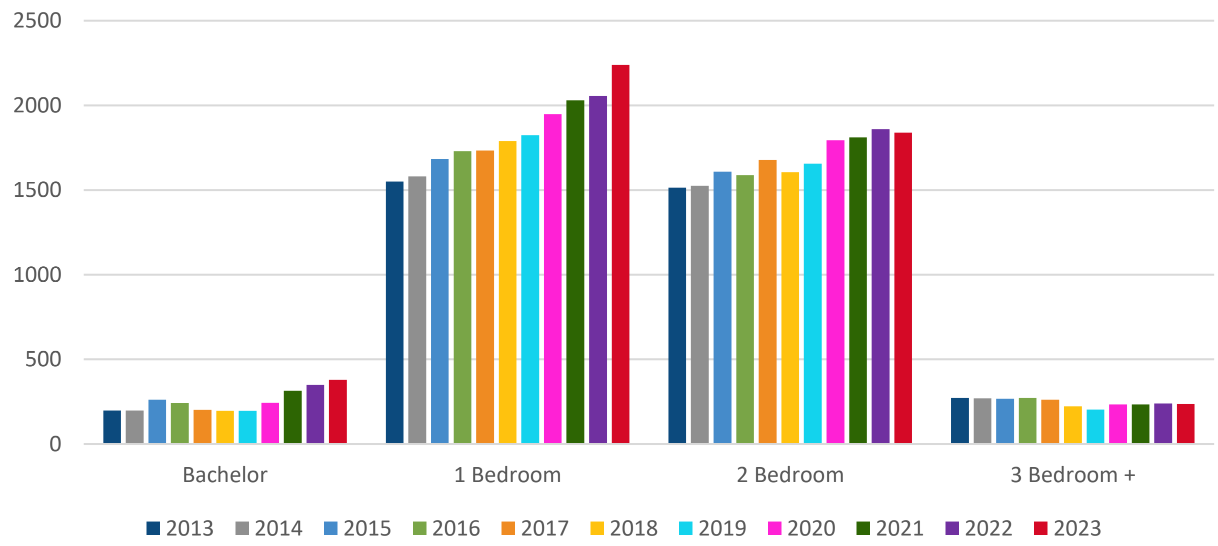
4.5.1 Primary and Secondary Rental Market

There are estimated to be 11,940 rental units in Kamloops in 2023. Most of the rental units were not built with the intention of renting them out and so are part of the secondary rental housing market. Based on a combination of Census data and CMHC's rental housing market data, 7,310 units are estimated to be part of the secondary rental market, accounting for 61.2% of all rental housing units. This includes rented single-detached houses (1,895), apartments or flats in a duplex (secondary suites) (1,775), rented condominium apartment units (1,216), semi-detached houses (1,020), row houses (1,199), movable dwellings (150) and other single-attached houses (55). The other 4,630 rental units (or 38.8% of rental units) are primary, purpose built rental units. This includes 4,304 apartment units and 326 row houses.

> ***7,310 units are estimated to be part of the secondary rental market, accounting for 61.2% of all rental housing units.***

The total number of primary rental market units broken down by bedroom size is shown on the following figure. Most of the primary rental market units consist of 1- or 2-bedroom units. Historically, 1-bedroom rental homes have made up slightly more of the primary rental market as compared to 2-bedroom units. The number of bachelor and 1-bedroom units have been steadily increasing over the last several years while 2- and 3-bedroom+ units have remained somewhat constant. In 2023, there are approximately 2,240 1-bedroom units and 1,840 2-bedroom units accounting for 87% of the primary rental market. There are approximately 380 bachelor units and 240 3-bedroom+ units. While 1- and 2-bedroom units are generally more affordable options they may not meet the needs of families with children.

Figure 4.21: Total Number of Primary Rental Units by Bedroom Size, City of Kamloops (2013-2023)



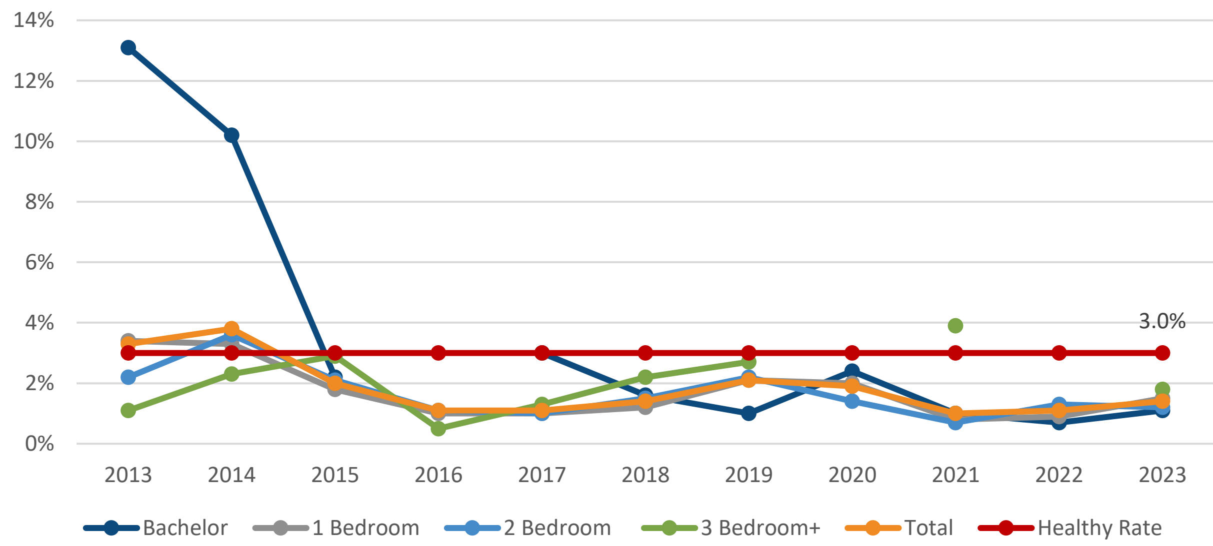
Source: CMHC Rental Market Survey

[16] Rental data including vacancy rates and historical median rent is collected through Canada Mortgage and Housing Corporation's Rental Market Survey. This survey only captures rental information from apartments and row houses located in buildings of three or more units. While CMHC conducts a secondary rental market survey, Kamloops is not one of the urban centres where this data is collected, and therefore, there is a gap in data available for the secondary rental market.

4.5.2 Rental Vacancy Rates[17]

Data on vacancy rates is only available for the primary rental housing market and is based on a single Point-in-Time. Given that a majority of rental housing is in the secondary rental market, this is not a true reflection of the vacancy rate in Kamloops. Between 2013 and 2023, the rental vacancy rate ranged between 1.0% and 3.8%. Since 2015, the vacancy rate has been below the 3.0% threshold of what is often considered a "healthy" vacancy rate. Vacancy rates for different unit sizes have had relatively similar vacancy rates, with slight variations over the years, but largely remaining below the 3.0% threshold. More fluctuations and gaps in data are noted for bachelor and 3-bedroom+ units as over the years there has been less than 400 units in each of those size of homes which has impacted data reliability. Escalating housing prices and general trends of increased proportion of renter households over the years have resulted in increased pressures on the rental housing market. Renter households in Kamloops account for 30% of all households; while historically, housing completions have been primarily for ownership housing, recent years have seen higher proportions of rental housing coming online.

Figure 4.22: Rental Vacancy Rate, Overall and for Each Type of Unit, City of Kamloops (2013-2023)



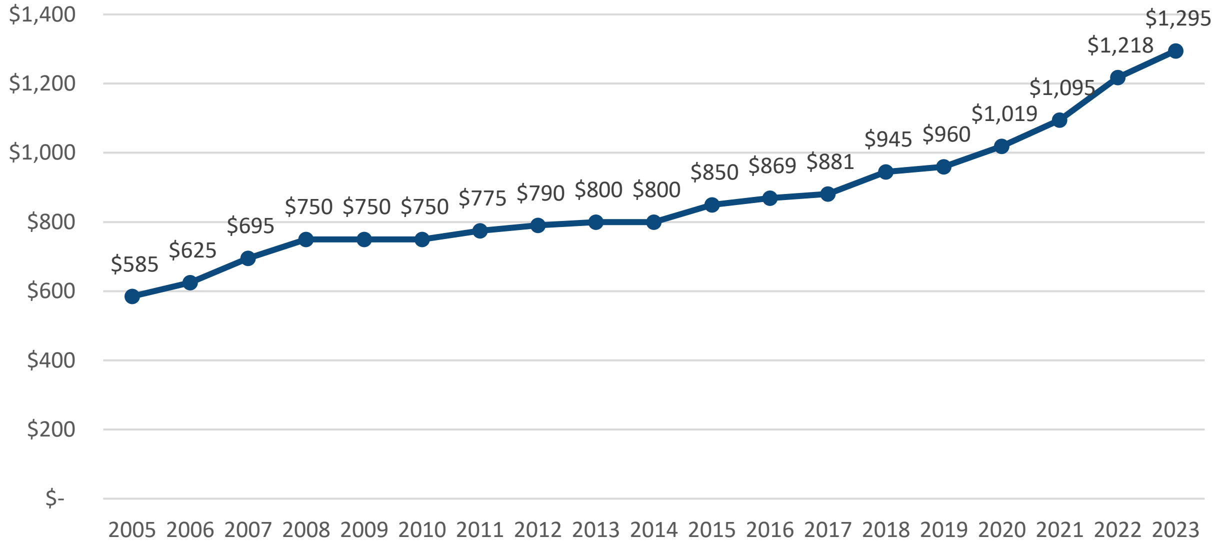
Source: CMHC Rental Market Survey
There are several years where data is not available due to data suppression (to protect confidentiality or data not statistically reliable)

[17] For some data points, especially bachelor and 3-bedroom+ units, the quality of data has been identified as having varying degrees of reliability and caution should be used when interpreting the data. This is mostly assigned to vacancy rate data for bachelor and 3-bedroom-or-more units for several years. Instead of focusing on data points for individual years, general trends have been noted.

4.5.3 Rental Market Costs

The total median rent across purpose-built rental units has steadily increased by 121.4% from a median rent of $585 in 2005 to $1,295 in 2023. Increases in rents have been well above the rate of inflation, which was 47.6%, suggesting that rental housing affordability eroded over the 18 year period. The data shown below for median rent is collected by CMHC and only accounts for apartments and row houses in buildings that consist of 3 units or more and does not capture rents for units in the secondary rental market (i.e., not purpose-built rental units).

Figure 4.23: Historical Total Median Rent, City of Kamloops (2005-2023)

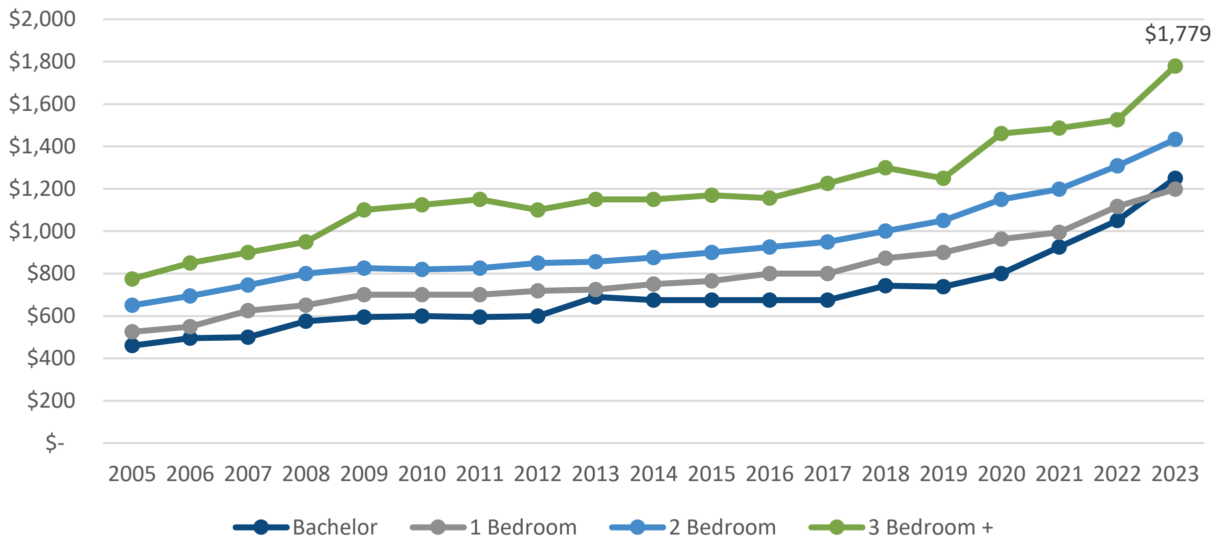


Source: CMHC Rental Market Survey

When reviewing the historical median rents breakdown by number of bedrooms, the largest increase in median rent is seen for bachelor units, which has increased by 171.7%. 1-bedroom unit rent has increased by 128.2%, 2- bedroom by 120.5% and 3- or more bedrooms by 129.5%. Similar to the percent increases seen in average sales prices, the most significant increases have occurred over the past several years.

It is important to note that 3-bedroom units are significantly more expensive than bachelor units. The higher rental range compared to those units of smaller size could suggest an increased demand for that particular size of unit. It is not clear whether the significant increase in bachelor units represents demand for small units or merely the desire for more affordable units.

Figure 4.24: Historical Median Rent by Bedroom, City of Kamloops (2005-2023)



Source: CMHC Rental Market Survey

4.5.4 Rental Affordability

Similar to homeownership affordability, an affordability gap analysis was completed for renter households. Because the 2021 Census median household income was inflated due to COVID-19 benefits in 2020, it was used as an approximation of renter household income in 2023. The 2021 median renter household income was divided by 12 months to estimate median monthly income. The median monthly income was used to calculate the affordable monthly housing costs assuming that households should not be spending more than 30% of household income (pre-tax) on housing costs (as defined in the City's Official Community Plan).

Monthly housing costs were calculated using the median rents by size of unit and an estimate of a range of $200-$350 per month for utilities (depending on the size of the unit), insurance, and other housing costs were accounted for to reflect the monthly housing cost. Again, these estimated monthly housing costs are likely to vary differently between households depending on individual circumstances and housing expenses. The table below shows the estimated monthly costs for a housing unit depending on the size and the difference between the estimated monthly housing costs and what would be considered affordable to a renter household (spending no more than 30% of median income on housing).

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

Table 4.4: Renter Household Affordability Analysis, City of Kamloops (2023)

Renter Household Affordability Gap Analysis								
2021 Median Renter Household Income	$55,200							
Affordable Monthly Shelter Cost (No more than 30% of Household Income)	$1,380							
	Bachelor		**1-Bedroom**		**2-Bedroom**		**3-Bedroom**	
2023 Median Rent	$1,250		$1,198		$1,433		$1,779	
Estimated Monthly Housing Costs*	**Costs**	**Gap**	**Costs**	**Gap**	**Costs**	**Gap**	**Costs**	**Gap**
	$1,450	-$70	$1,448	-$68	$1,733	-$353	$2,129	-$749

Source: CMHC Rental Market Survey | Custom Statistics Canada Census Reports (2021)
* Includes costs such as utilities and insurance

> ***Renter households with median household income are likely not able to afford the median rent for any rental units without facing affordability issues and exceeding the affordability threshold.***

4.6 Short-Term Rentals

Between September 2023-September 2024, there were 532 total short-term rental (STR) listings in the city listed on AIRDNA. Total listings refers to the number of units that are listed in a period; in this case, the past 12 months. This consists of all active listings that were available to be booked for at least one night in the last we months. Based on AIRDNA data, 86% (458) of these listings were for entire home rentals and just over half (51%) of these rentals were available for 91 or more nights in a year, and 26% were available for more than 180 nights. In September 2024 there were 297 active listings, meaning the unit was available to be booked or received a booking for at least one night that month.

STRs can bring positive aspects to a community and individual homeowners, such as additional tourism and economic activity and supplemental household income, as well as alternative housing options for emergency and temporary housing; however, research is indicating that STRs also have negative impacts on housing supply and affordability. For example, the number of STRs in a neighbourhood has shown to result in increased rental rates and housing prices, impacting affordability[18]. STRs also have the potential to remove units that could otherwise be available for long-term housing[19]. This is not to say that all STRs would automatically be assumed to be part of the long-term housing market; however, it could

[18] Barron, K., Kung, E., and Proserpio, D. (2020). The Effect of Home-Sharing on House Prices and Rents: Evidence from Airbnb (March 4, 2020). Retrieved from https://papers.ssrn.com/sol3/papers.cfm?abstract_id=3006832 on September 22, 2024.
[19] Arbenser, L., Bernard, M.C., Dormer, A., and Vipond, O. (July 30, 2024). Short-term rentals in the Canadian housing market. Retrieved from https://www150.statcan.gc.ca/n1/pub/11-621-m/11-621-m2024010-eng.htm on September 22, 2024.

be assumed that many would, especially if they are not currently the primary residence of the homeowner and they are currently available for rent for more than 180 days of the year[20]. Adding to affordability concerns, STRs are often rented out at higher daily rates than what an average monthly rental rate would likely be, impacting affordability and making it more attractive for homeowners to transition to STRs instead of long-term rentals.

While still too soon to determine what the definitive impacts are across BC, since the *Short-Term Rental Accommodations Act (STRAA)* came into effect, initial media sources are reporting some STRs being listed for sale or as furnished long-term rentals[21]. Additionally, early research[22] is showing a few notable findings including regulations that reduce the volume of STRs are showing decreases in rental rates in the subsequent years and the return of housing units to the long-term rental market in Toronto following implementation of STR regulations[23].

4.7 Affordable and Subsidized Housing

4.7.1 Social/Subsidized Housing

BC Housing has a total of 889 social/subsidized housing units in the Kamloops: 581 for low-income families and 308 for low-income independent seniors. In addition, BC Housing administers 748 rental assistance agreements in the private market across the city: 83 for families[24], 549 for seniors[25], and 117 under the Canada Housing Benefit[26]. The data published in 2024 by BC's Housing Research and Corporate Planning Debt excludes homeownership units funded under the BC HOME Partnership program and other affordable market rental/homeownership programs.

Table 4.5: Social/Subsidized Housing Units (as of May 2023)

Service Allocation	Sub-group	Units
Social Housing	Low-Income Families	581
	Independent Seniors	308

[20] Statistics Canada has defined a subset of STRs that could be considered potential long-term dwellings. Their definition of these housing units that have the potential to move back to the long-term housing market include STRs that are entire home rentals, are available to rent for more than 180 days a year, and the property type is not defined as a category that could be considered more of a vacation-style home (e.g., houseboats, yurts, houseboat, farm stay, etc.). Source: Arbenser, L., Bernard, M.C., Dormer, A., and Vipond, O. (July 30, 2024). Short-term rentals in the Canadian housing market. Retrieved from https://www150.statcan.gc.ca/n1/pub/11-621-m/11-621-m2024010-eng.htm on September 22, 2024.
[21] Vancouver Sun (January 10, 2024). People are listing their short-term rentals in B.C. – and some are selling way below asking prince. Retrieved from https://vancouversun.com/news/local-news/people-are-listing-their-short-term-rentals-and-some-are-selling-way-below-asking on September 22, 2024.
[22] Wachsmuth, D., & St-Hilaire, C. (2024). "Supply, demand, or stickiness? A causal analysis of the effects of short-term rental activity on residential rents." Public working paper. Retrieved from https://efaidnbmnnnibpcajpcglclefindmkaj/https://upgo.lab.mcgill.ca/publication/canada-str-rent/wachsmuth_st_hilaire_public_preview.pdf on September 22, 2024.
[23] Wachsmuth, D., & Buglioni, B. (2023). Short-term and medium-term rentals in the City of Toronto: Market and regulatory analysis. [Report]. City of Toronto. Retrieved from https://efaidnbmnnnibpcajpcglclefindmkaj/https://www.toronto.ca/legdocs/mmis/2024/ph/bgrd/backgroundfile-244526.pdf on September 22, 2024.
[24] Families: Housing subsidy to provide eligible low-income families with cash assistance to help with their monthly rent payments in the private market. Housing under this category include Rental Assistance Program (RAP) as well as other rent supplement units in the private market targeted towards families.
[25] Seniors: Housing subsidy to help make private market rents affordable for BC seniors with low- to moderate-incomes. Housing under this category include for Shelter Aid for Elderly Renters (SAFER) program as well as other rent supplement units in the private market targeted towards seniors.
[26] Canada Housing Benefit: Housing subsidy to help make rent more affordable for select households that do not qualify for SAFER or RAP.

Service Allocation	Sub-group	Units
Rent Assistance (private market)	Rent Assist Families	82
	Rent Assist Seniors	549
	Canada Housing Benefit	117
Total		**1,637**

Prepared by BC Housing's Research and Corporate Planning Dept (June 2024)
Source: Unit Count Report (March 2023)

4.7.2 Indigenous Housing

There are approximately 134 affordable housing units for Indigenous Peoples in Kamloops. One of the providers, Lii Michif Otipemisiwak, has another development underway that will provide a housing and childcare facility for Métis families in Kamloops and surrounding areas. The development is anticipated to provide 32-50 units for family housing in a multi-unit complex that will also include office and childcare spaces.

Table 4.6: Indigenous Housing Providers (as of November 2024)

Provider	Population	Number of Beds/units	Access	Waiting List
Kamloops Native Housing Society	Families, one-bedroom units for students, elder building, and singles	103 units	Direct referrals	Few hundred active applications
Lii Michif Otipemisiwak (LMO)	Indigenous Youth aging out of care (16-27) or any association with child welfare	31 units (26 youth + 5 elders) *anticipate opening in July '20 (currently have 4 suites for youth)	Direct referrals	N/A – varies every month

Source: Targeted outreach

4.7.3 Seniors Affordable Housing

In Kamloops, there are approximately 485 housing units for low-income seniors. In most cases seniors housing is 55+.

Table 4.7: Seniors Housing Providers (as of November 2024)

Provider	Criteria	Number of Units	Access	Waiting List (Dec 31, 2023)
PA & JM Gaglardi Senior Citizens Society	Adults 60+, low-income, able to live independently and arrange for own supports	150 units (100 studio, 50 1-bed)	On site (140) ASK Wellness (10)	86
Lejeune Manor (Lejeune Housing Society)	Adults 55+, low- to moderate- income	39	On site	Always accepting applications
Oncore Seniors Society (RiverBend,	RiverBend, Mayfair, and Silvercrest: Adults	150	Directly apply to Oncore	N/A

Provider	Criteria	Number of Units	Access	Waiting List (Dec 31, 2023)
Mayfair, Silvercrest, and Lightwell)	55+, low- to moderate-income (BC Housing) Lightwell: Adults with disabilities, tenant selected by ICS and waitlist managed by CLBC			
ASK Wellness (Bridgeway, Cookies Place, and Stollery Suites)	Adults 55+, low-income	13 (Bridgeway) 37 (Cookies Place) 30 (Stollery Suites)	ASK referral BCH Registry BCH Registry	N/A
Norkam Seniors Housing Cooperative Association[27]	Adults 55+, low-income	19	Direct referral	520+
North Kamloops Building Society	Adults 55+, person with a disability, low-income	32 (30 1-bed; 2 2-bed)	BC Housing Direct referral	50+ Multiple year wait time
CMHA (Golden Vista)	Adults 55+, person with a disability	15	Rent geared to income Fully accessible	400+

Source: Targeted outreach

4.7.4 Cooperative Housing

In addition to the supply of affordable and subsidized rental housing in Kamloops, there are four cooperative housing developments, with a total of 126 units.

- Sahali Cooperative Society has 60 units within a townhouse complex (8 2-bedroom, 40 3-bedroom, 8 4-bedroom, and 4 adaptable units). Units are generally for families and some seniors.
- Willows Housing Cooperative Association has 40 units, 16 of which are 1-bedroom with 24 2-bedroom units, including one accessible unit.
- Rarebirds is an equity cooperative with 6 member units and 2 guest units. Units are for all adults. There is an 'interest list' which generally has about 50 applicants.
- Propolis Cooperative currently has 0 units of housing. They have their first 50 units in the pre-development stage with anticipated occupancy by 2027.

4.7.5 Student Housing

Based on data published on the Thompson Rivers University (TRU) indicates approximately 1,500 student housing beds as of 2024, including 114 temporary self-contained private units. During the 2020 development of the initial Housing Needs Report, discussions with the Student Union describe challenges in meeting the housing needs of students, in particular international students, which has seen significant increases in on-campus headcounts in the last several years. The affordability of many units was cited as

[27] Information current as of June 2020.

Canada's Tournament Capital

the key challenge for students. At the time, the Student Union was hearing from students that it is cheaper to live in the city than in student housing, some stating they are living in motels. These trends are creating higher demand for affordable market rent units across the city.

Since the 2014/15 fiscal year, on-campus student headcounts have ranged between 13,000 to 15,600. Given the total number of student housing beds available on-campus, this potentially suggests that if students do not already live in Kamloops or are within commuting distance, a majority will have to find off-campus housing options, increasing the pressure on the rental housing market.

4.8 Transitional and Supportive Housing

There are several transitional and supportive housing options depending on specific needs for residents within Kamloops. Overall, there are approximately 670 transitional and supportive housing units/beds for people with living with mental health illness, people with physical and developmental disabilities, and youth in the community. Where information was available it has been summarized below.

Table 4.8: Transitional and Supportive Housing Providers (as of November 2024)

Provider	Population	Number of Beds/units	Access
Ask Wellness	Residential Tenancy Act (RTA)	11 (Carson) 11 (Tina Baptiste)	ASK Referral
	Mental health, managed substance use, low-income	28 (Henry Leland) 23 (Triple A)	ASK Referral
	Mental health, substance use, low-income	51 (Crossroads) 31 (Lamplighter) 54 (Mission Flats) 54 (Spero House) 11 (Surge Program)	Coordinated Access Coordinated Access Coordinated Access Coordinated Access IHA Referral
	Supportive recovery program	15 (Kamloops AASH) 13 (Maverick Operations) 12 (MSR Treatment)	Community Referral
	MHSU case management	12	Mental Health and Substance Use Services (MHSU) referral
A Way Home Kamloops – Safe Suites Program	Youth Ages 18-25	6 bed home	Centralized waiting list for youth
A Way Home Kamloops – Youth Housing First Program	Youth Ages 16-26	20 scattered site units (communal and independent options)	Centralized waiting list for youth
Canadian Mental Health Association	All adults over age of 19 managing substance use or mental health concerns Target for at least 40% of residents identifying as	11 (Emerald) – 8 beds managed by CHMA for both male and female clients; 3 beds managed by Day One Society for	Coordinated Access Table; Service Prioritization Decision Assistance Tool (SPDAT); Vulnerability Assessment Tool (VAT); Supportive

Provider	Population	Number of Beds/units	Access
	Indigenous, but have exceeded target and average about 60% (Genesis Place)	male clients; fully accessible 42 (Rosethorn House – 36 beds and 6 accessible units) 5 (Supportive transitional living in recovery residences – STLR, women only) 28 (Genesis Place)	housing registry (Rosethorn) Connected Access Table; Supportive housing registry; SPDAT (Genesis)
Elizabeth Fry	Women and children	110 (4 properties)	BC Housing
Elizabeth Fry (Transitional)	Women and children	5 (Abstinence based)	Agency referrals
ICS	Adults, health or physical disability	22 (5 properties with breakdown of units/property as follows: 5|5|5|4|4) Low barrier	Community Living BC (CLBC)
ICS	Youth	3	Ministry of Children and Family Development (MCFD)
ICS – Acadia Youth (Transitional Housing Program)	Youth (Generally, with some level of stability but not required)	10	BC Housing Coordinated Access Table Community
John Howard Society[28]	Adults over age of 19 that can live independently	66 units (SRO) (Abstinence based)	Coordinated Access Table (42)
Mustard Seed (Transitional)	Men trying to overcome addiction	17 beds (Abstinence based)	Coordinated Access Table Agency referrals, self-referral

Source: Targeted outreach

4.9 Homelessness

In 2023, Kamloops conducted a Point-in-Time Count of individuals experiencing homelessness as part of the federally funded Reaching Home: Canada's Homelessness Strategy grant. The count identified 312 individuals experiencing homelessness, an increase of 51% in people experiencing homelessness from 2021. This includes 192 people who were staying in shelters, 70 who were sleeping outside, 33 who were sleeping in a makeshift shelter or tent, 12 who were sleeping at someone else's place or couch-surfing

[28] Information current as of June 2020.

and 5 who identified other sleeping locations.

Of those surveyed, 84% met the criteria for chronic homelessness meaning someone is currently unhoused and has a total of at least six months (180 days) of homelessness over the past year (Infrastructure Canada, 2019).

Among those who reported their gender identity, 60% identified as male, 37% identified as female and 3% identified as another gender identity. Among those who reported age, 12 or 6% were under 25 years of age, 40 or 23% were between 25 to 34 years old, 74 or 35% were between 35 to 44 years old, 46 or 22% were between 45-54 years old, and 31 or 15% were over the age of 55. Among those surveyed, 52% identified as Indigenous. Of those who first experienced homelessness as a youth, 43% also experienced the foster care system. Of those surveyed, 6% shared they had served in the Canadian Forces. 46% of those surveyed indicated they were on a housing waitlist. Additionally, the top three barriers to housing that were identified were inability to afford housing (71%), having no or bad credit (42%), and not having a reference (36%).

A youth specific homelessness count (A Way Home Kamloops), conducted in 2018, found 136 youth who were either currently homeless or had been in the last year. At the time of the youth specific homelessness count (A Way Home Kamloops), 56 were experiencing unsheltered homelessness or staying in a shelter, 30 were experiencing hidden homelessness, also known as “couch surfing”, and 50 had experienced homelessness in the past year. Further information provided by A Way Home Kamloops, highlights that there are approximately 70 youth on the Kamloops Youth Housing First Wrapforce centralized waiting list. The Wrapforce includes representation from 15 community agencies who meet every second week to discuss and prioritize housing and support needs of youth in Kamloops and develop coordinated solutions.

Another way to estimate the number of unhoused individuals is to use data from the BC Employment and Assistance (BCEA) program. Tracking the number of people registered in the BCEA having no fixed address (NFA) can be used as a proxy for the number of people experiencing homelessness. According to MSDPR, the number of “no fixed address” BCEA cases increased from 285 of 4,501 total cases in 2019, to 479 of total 4,999 cases in 2023. As of January 2024, 452 of 4,996 BCEA cases indicated NFA, a slight decrease from the previous year. It should be noted that having NFA does not necessarily mean that someone is unhoused—for example, a person’s case file may show up as NFA because they have moved, and the Ministry of Social Development and Poverty Reduction (MSDPR) is awaiting new address information. While it is not known how many NFA cases are in fact housed individuals who are merely in transition, the BCEA NFA data suggests that the number of people experiencing homelessness in Kamloops may be higher than the 312 people identified in the 2023 Point-in-Time Count.

4.9.1 Emergency Housing

Individuals experiencing homelessness can access emergency accommodation through five service providers listed below. Overall, there are approximately 240 emergency shelter beds within Kamloops, a few of which are temporary shelter for the winter months.

Provider	Population	Number of Beds	Occupancy Rates	Clients Served 2023
Canadian Mental Health Association	All individuals over 19	42 low barrier for women and men (Emerald) 50 (Merit Place) 41 low barrier beds (Moira House) For Moira House, access is determined through a triage process. The beds are reserved for individuals who are actively working towards recovery and maintaining sobriety.	Generally full 95% (Moira House)	623 (Emerald) 749 (Merit) 114 (Moira House)
ICS – Youth Shelter	Youth	4	50%	61
The Mustard Seed	All individuals over 19	22 (West End (Co-ed)) 24/7 Permanent Shelter	88%	452
	All individuals over 19	12 (Harbour House (Women Only)) 24/7 Permanent Shelter	93%	84
	All individuals over 19	20 (Yacht Club (Co-ed)) 24/7 Temp Winter Shelter (Operated from November 2023- March 2024 and getting ready to open for the 2024-25 year)	97%	90
YMCA BC- Women's Emergency Shelter	Women and children experiencing or at risk of violence	23	80-90% *Depends on size of family	2,081
Out of the Cold Society	Overnight shelter and support services to persons experiencing homelessness	25	100%	N/A

Source: Targeted outreach

4.9.2 Housing Assistance and Supports

In addition to the above, BC Housing provides 561 units, through their Homeless Housed program. This program is for people who are at risk of homelessness, or formerly homeless for a period of at least 30 days and up to two or three years. This type of housing includes the provision of on- or off-site support services to help the clients move towards independence and self-sufficiency (BC Housing's Research and Corporate Planning Dept., May 2023).

BC Housing also provides 89 homeless rent supplements. This program connects people who are homeless to housing, income assistance, and community-based support services. The number of units represent an estimate of rent supplements given monthly based on available funding. Homeless Rent Supplement projects were first initiated in 2008/2009 (BC Housing's Research and Corporate Planning Dept., May 2023).

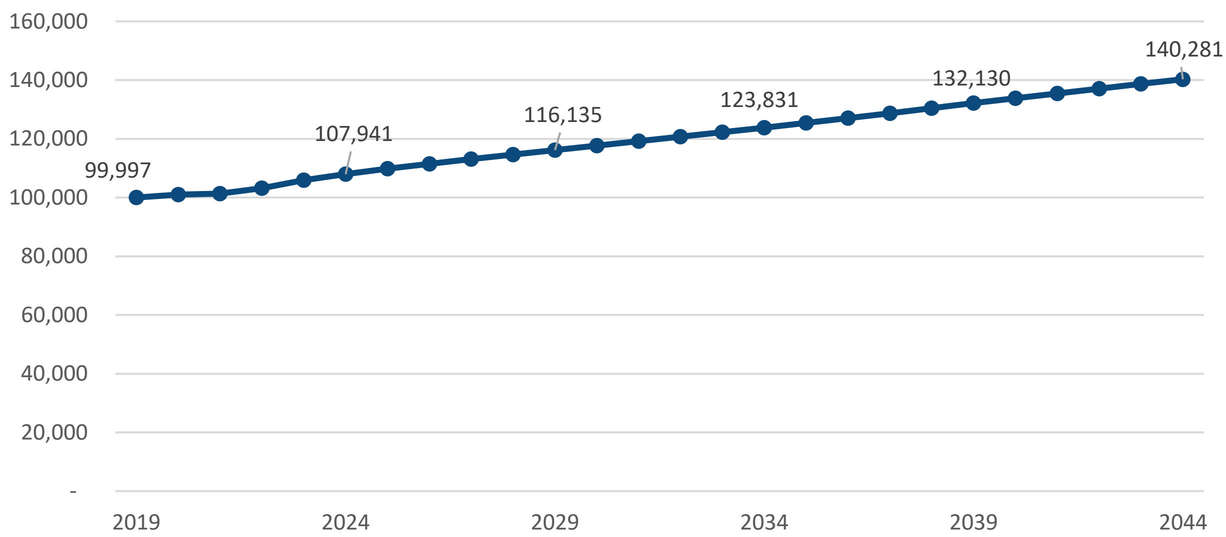
Despite the existing housing assistance and supports focused on people experiencing homelessness, need is higher than existing supports provide, as evidences by number of people experiencing homelessness.

5.0 Community Growth

5.1 Anticipated Population

Population projections prepared by BC Stats in 2023 for the City of Kamloops have been used for this report. These population projections show Kamloops' population at 107,941 in 2024. This includes the population that may be missed in the Census. Kamloops' population is projected to increase steadily to 116,135 in 2029 and 140,281 by 2044. The annual population growth rate is projected to be 1.47% between 2024 and 2029, decreasing slightly to 1.27% between 2029 and 2044.

Figure 5.1: Estimated and Projected Population, City of Kamloops (2019 (Estimated) - 2044 (Projected))

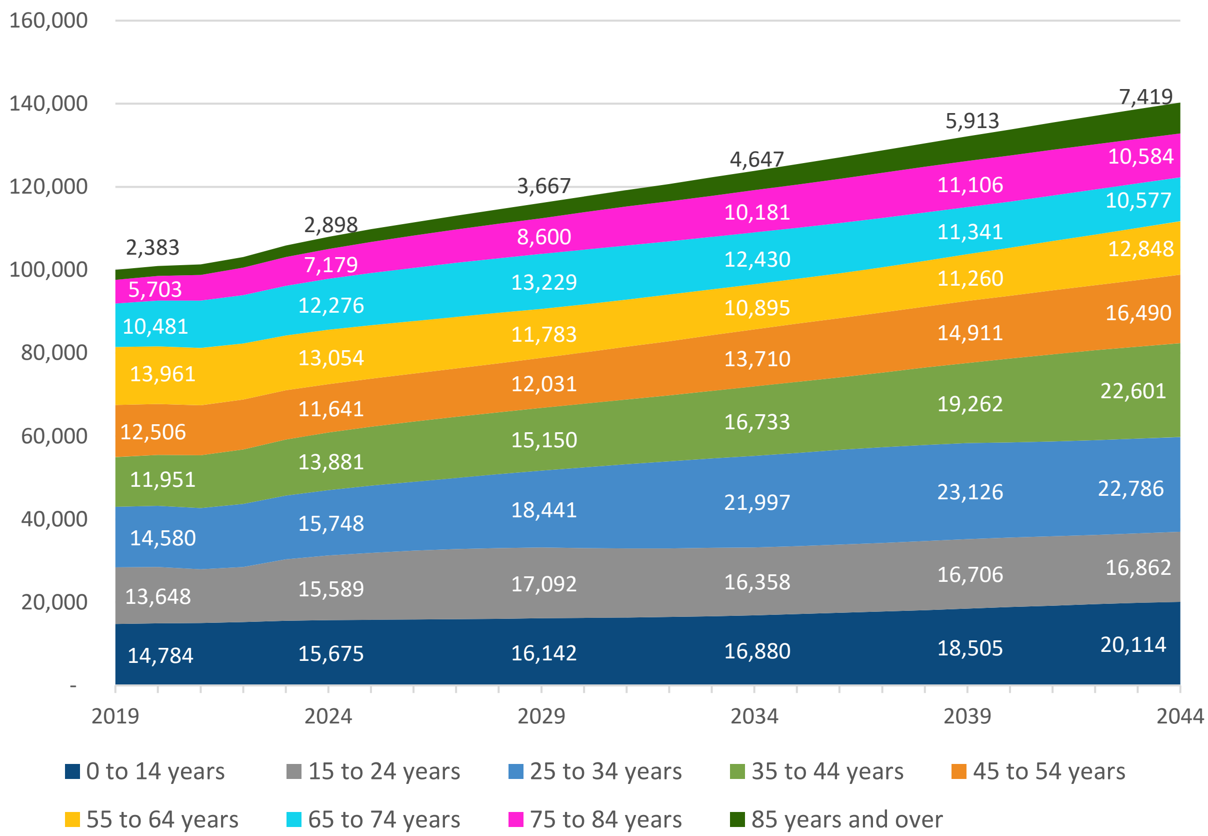


Source: Prepared by BC Stats Aug. 24 '23, provided by City of Kamloops

5.2 Anticipated Age

The age distribution of Kamloops' projected population was estimated based on BC Stats Population Projections. Over the five years between 2024 and 2029, adults aged 25 to 34 are anticipated to see the largest increase (2,693), followed by youth and young adults ages 15 to 24 (1,503) and seniors aged 75 to 84 (1,421). Over the longer term, between 2029 and 2044, Kamloops' population is anticipated to increase in each of the age ranges noted in the figure below, except for children ages 0 to 4, which are anticipated to decrease by 230 and adults ages 65 to 74, which are anticipated to decrease by 2,652. The largest growth is anticipated to be in the 35 to 44 age group (7,451), followed by the 45 to 54 age group (4,459), and the 25 to 34 age group (4,345).

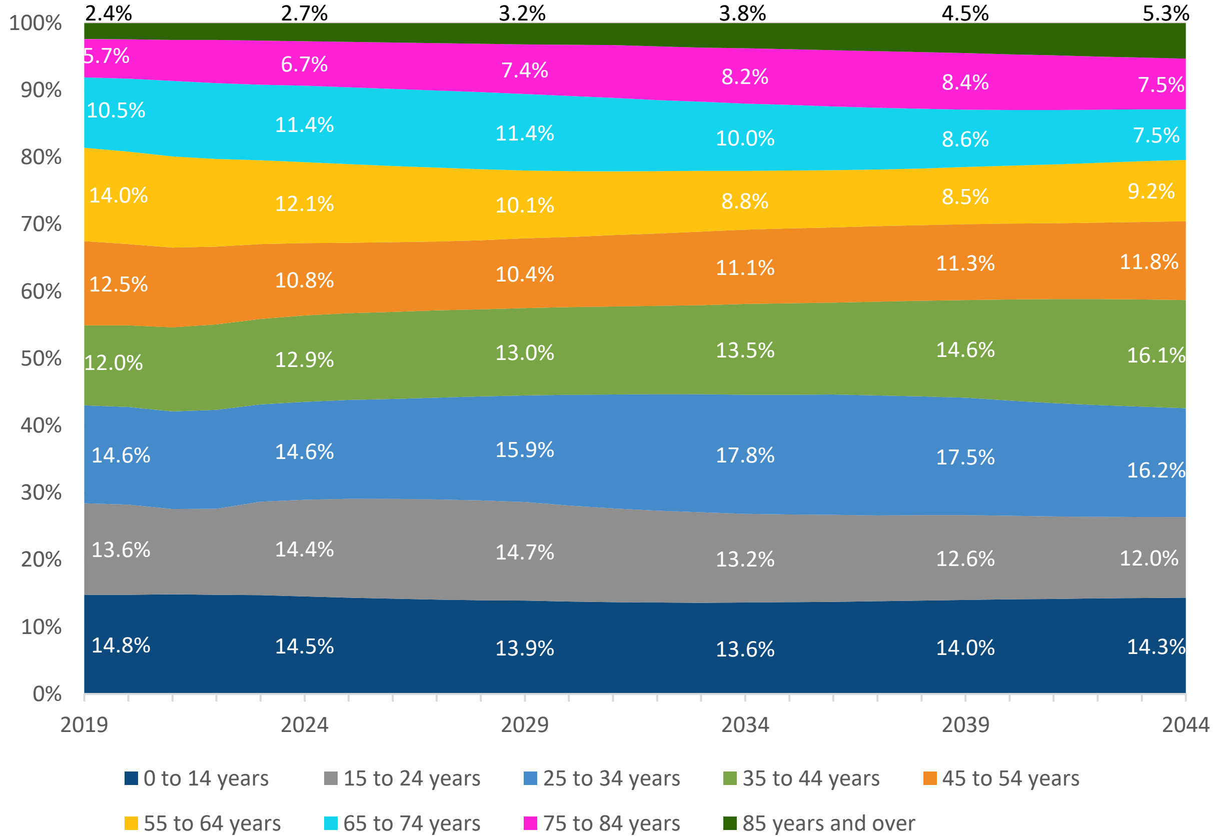
Figure 5.2: Projected Age Distribution, Number, City of Kamloops (2019-2044)



Source: BC Stats Population Projections

As a share of the population, 35 to 44 year-olds are anticipated to see the largest increase over the next five years to 2029, followed by 75 to 84 year-olds. The largest decreases are expected among 55 to 64 year-olds and 0 to 14 year-olds. Over the longer term between 2029 and 2044, the largest increases are anticipated among 35 to 44 year-olds and seniors aged 85 years and over. The largest decreases as a share of the population are anticipated among 65 to 74 year-olds and 15 to 24 year-olds.

Figure 5.3: Projected Age Distribution, Percent, City of Kamloops (2019-2044)



Source: Based on BC Stats Population Projections

5.3 Anticipated Households

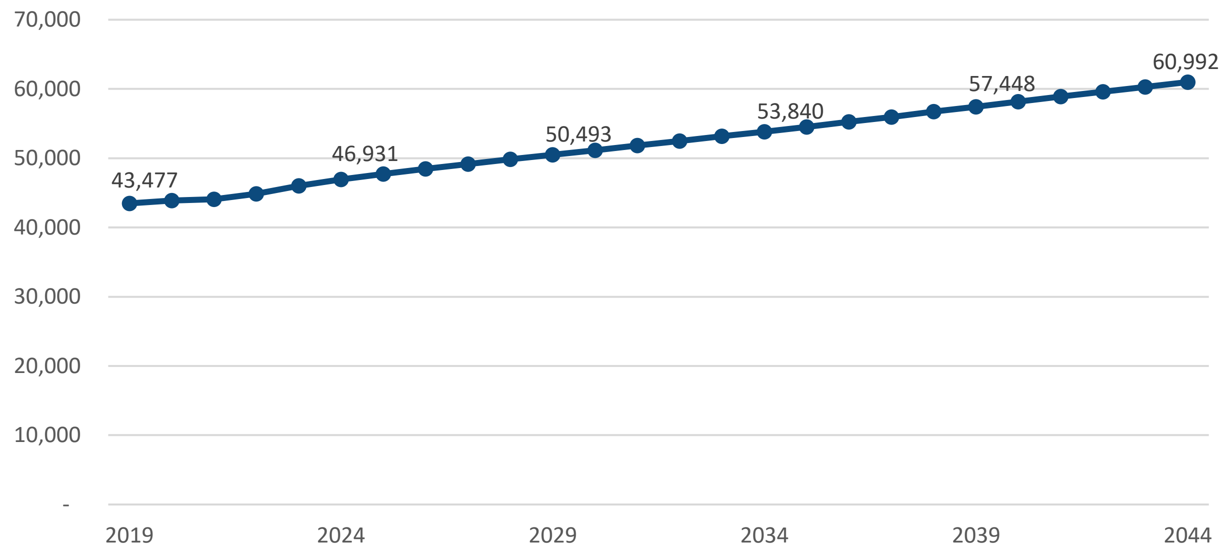
This section describes household growth in Kamloops over the next 20 years. Understanding anticipated household growth helps to better understand future housing demand. Two household growth projections scenarios are used. The first is based on the Housing Assessment Resource Tools (HART) which provides a business-as-usual scenario using historic trends, and the second, is based on BC Stats population projections which considers changing trends from births, deaths, migration, and future changes. Please see Section 1.5 Methodology for an explanation of these two approaches.

5.3.1 Household Projections

Based on the HART methodology, using a line of best fit using the 2006, 2016 and 2021 Census data, the projected number of households for 2024, 2029 and 2044 are 40,905, 43,293, and 50,782 households, respectively. These numbers do not include households missed by the Census.

In the second scenario, household projections have been prepared based on the assumption of a constant average of 2.3 persons per household. Based on these assumptions, Kamloops is anticipated to grow by 3,562 households between 2024 and 2029, to 50,493 households. Between 2029 and 2044 the number of households is projected to grow by 10,498.

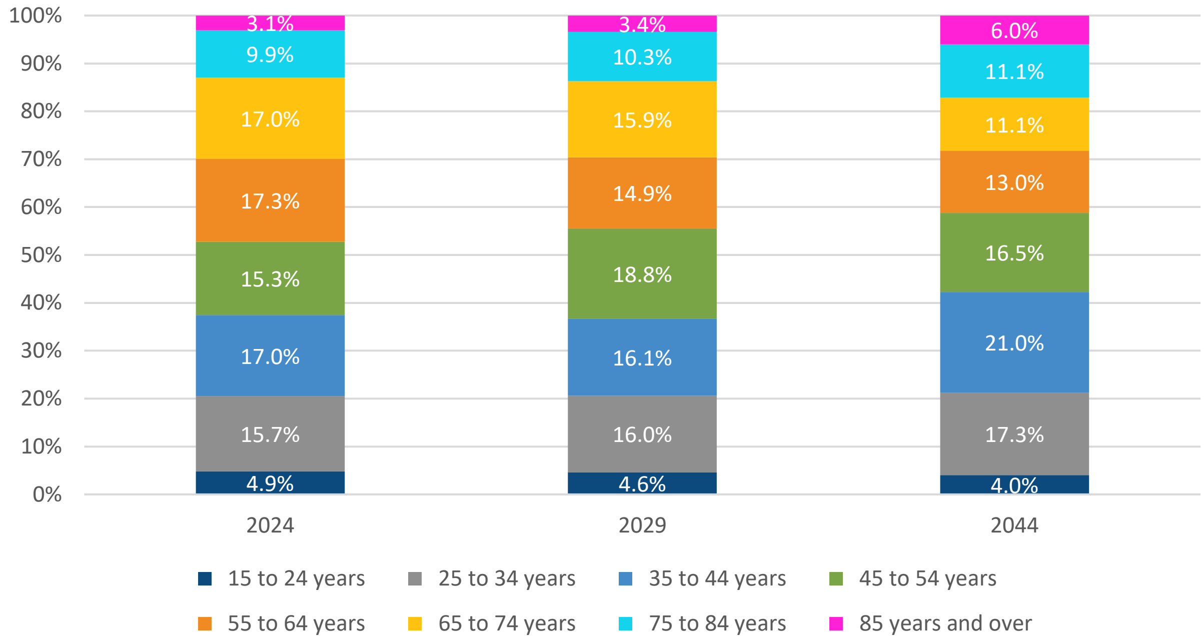
Figure 5.4: Estimated Households (2019-2022) and Projected Households (2023-2044), City of Kamloops



Source: Consultant calculations based on BC Stats Population Projections

Households led by adults ages 45 to 54 are anticipated to see the largest growth between 2024 and 2029 as a share of households by age. The largest decrease is anticipated in the 55 to 64 year-old age group. Between 2029 and 2044, the largest increase is anticipated in the 35 to 44 year-old age group, while the largest decrease is anticipated in the 65 to 74 year-old age group.

Figure 5.5: Projected Households by Age of Household Maintainer, City of Kamloops (2024, 2029, 2044)



Source: Consultant calculations based on BC Stats Population Projections

6.0 Key Housing Needs

Housing needs can be broadly categorized into two primary types: current unmet need and future anticipated need. Each reflects a distinct challenge in planning and providing adequate housing.

Current Unmet Need refers to the immediate demand for housing that is not currently being met. This includes individuals and families who are unable to find suitable housing within their community due to shortages, affordability constraints, or other barriers. Addressing unmet need is crucial to support existing residents and reduce homelessness and housing insecurity.

Future Need to Meet Anticipated Growth addresses the housing requirements projected for the years ahead. Anticipated growth considers population increases, demographic shifts, and economic factors that will drive additional demand for housing. Meeting future need involves proactive planning to ensure enough diverse, affordable housing is available to accommodate new residents and changing household patterns, maintaining the community's ability to thrive as it grows.

Both types of housing need must be addressed concurrently to create sustainable, inclusive communities. The following section provides an overview of current housing needs and future housing needs to meet anticipated growth based on key areas of housing. The projections described in the following section for future need for various housing types are not mutually exclusive. For example, a single unit could meet the need for a one-bedroom unit, rental unit, unit affordable to very-low-income households, and senior's unit. Some of the housing units required will also be met through existing housing stock. For instance, if an existing unit is used to house and support an adult needing housing with supports, the unit would meet the need for one of these units.

6.1 5- and 20-Year Housing Needs

In response to new provincial regulations, municipalities are now required to conduct a comprehensive, multi-faceted assessment of housing needs. These assessments are integrated into the municipality's Official Community Plan, ensuring that housing policies and development strategies can effectively accommodate projected needs over the next 20 years.

The following section provides a summary of the 5- and 20-year need calculated based on the provincially required Housing Needs Report (HNR) Method, provided in the Housing Needs Reports Regulation. It consists of six components of housing need that when totaled together equal the total number of housing units needed in a municipality. The six components of housing need include:

- Component A: Supply of units to reduce extreme core housing need (those paying more than 50% of income for housing);
- Component B: Supply of units to reduce homelessness;
- Component C: Supply of units to address suppressed household formation[29];
- Component D: Supply of units needed to meet household growth over the next 5 or 20 years[30];
- Component E: Supply of units needed to meet at least a 3% vacancy rate; and,

[29] Refers to households unable to form due to a constrained housing environment since 2006 (HART).
[30] Quantifies the additional households required to accommodate an increasing population over twenty years based on an average of household growth for the city and regional household growth.

- Component F: Supply of units needed to meet local demand to build in extra capacity and flexibility to meet a healthy housing market that provides diverse housing options (e.g., growing families, seniors who want to downsize)[31].

Components A, B, C and E consider the current unmet need in the community or potential shortage in the community while Component D provides an indicator of anticipated future need and Component F is used to better understand market demand in a community. The HNR Method will likely calculate a higher number of housing units needed than what was originally projected in the first Housing Needs Report completed in 2020 as it considers additional components of housing needs that increases pressures on housing supply that were not previously examined in detail. The HNR Method uses a comprehensive approach of those six components of need to address existing and anticipated housing needs. The HNR Method also uses BC Stats as the source for population projections, which will often be higher than projections used in existing reports. The demand buffer will be a major contributor to the higher numbers.

The following table shows the total 5-year (2026) and 20-year (2041) housing need, according to the HNR Method required by provincial regulations. It also includes additional estimates for anticipated homes needed to meet future growth (Component D) that were calculated using the two methodologies (BC Stats and HART) described above in Section 4.3. These alternative methodologies were used to project out anticipated needs starting from today (2024) as a baseline and enable additional analyses and breakdowns of homes needed for various groups and priority populations.

Table 6.1: Total 5-year and 20-year Housing Units Needed

Component	Baseline (HNR Method) 5 Year Need (2026)	Anticipated Growth (Alternative Methods) 5 Year Need (2029)	Baseline (HNR Method) 20 Year Need (2041)	Anticipated Growth (Alternative Methods) 20 Year Need (2044)
A. Supply of Units to Reduce Extreme Core Housing Need	460		1,841	
B. Supply of Units to Reduce Homelessness	391		782	
C. Supply of Units to Address Suppressed Household Formation	275		1,101	
D. Supply of Units Needed to Meet Household Growth	5,734	2,389-3,562	15,508	9,877-14,060
E. Supply of Units Needed to Meet at Least 3% Vacancy Rate	62		249	
F. Supply of Units Needed to Meet Local Demand	934		3,747	
Total New Units to Meet Need	**7,856**		**23,228**	

Source: HART Calculator (Baseline): Consultant calculations based BC Stats Population Projections, 2024 and Statistics Canada Census, 2026, 2016 and 2021

[31] A demand factor is a multiple used to calculated additional local housing demand (or demand buffed), determined by the province. It calculates additional demand for new housing by applying a demand factor to the total of supply need to reduce extreme core housing need, reduce homelessness, address suppressed household formation, and meet at least a 3% vacancy rate.

6.2 Housing Units Projections

HART uses a methodology for determining unit size based on need rather than preferences. It estimates the required number of bedrooms for each household type of each household size using the National Occupancy Standards. Based on the HART methodology for projecting number of households and determining unit size, it is projected that over the next 5 years, an additional 1,872 one-bedroom units will be required between 2024 and 2029, and another 467 two-bedroom units will be required. Over the next 20 years, this methodology projects a need for an additional 7,547 one-bedroom units and 1,971 two-bedroom units.

By assuming households led by people of various age groups continue to have the same number of persons per household and each household size continues to make the same decisions about unit sizes in the future as 2021, we can project the number of units needed by size based on the projected number of households by age of household maintainer. Using this approach, and applying it to the BC Stats population projections, it is projected that an additional 56 bachelor units, 539 one-bedroom units, 862 two-bedroom units, 1,022 three-bedroom units, and 1,083 four-bedroom units will be required between 2024 and 2029. Further details on projected units needed for the next 20 years are shown in the table below.

Table 6.2: Projected Additional Housing Units Demanded by Unit Size, 2024-2044

	Year	Bachelor	One-Bedroom	Two-Bedroom	Three-Bedroom	Four +-Bedroom[32]	Total
Based on HART Methodology	5 Year Need (2029)	Included in one-bedroom	1,872	467	100	-27	**2,388**
	20 Year Need (2044)	Included in one-bedroom	7,547	1,971	436	-59	**9,877**
Based on BC Stats Population Projections	5 Year Need (2029)	56	539	862	1,022	1,083	**3,562**
	20 Year Need (2044)	170	1,715	3,140	4,080	4,955	**14,060**

Note: Numbers may not sum to totals due to Statistics Canada's Rounding and Suppression
Source: Consultant projections

> ***Based on the unit sizes currently chosen by households of various sizes, the largest demand for additional housing units is projected to be for two-, three-, and four+-bedroom units. However, when considering the actual number of bedrooms households require, the primary need is expected to be for one- and two-bedroom units. This indicates that many households are choosing additional bedrooms for a variety of reasons such as having a home office or guest bedroom.***

[32] Using the HART methodology, there is a higher likelihood of rounding and suppression errors that results in reduced numbers which show as negative numbers in units needed. This is also because the methodology is based on housing need using National Occupancy Standards.

6.3 Affordable Housing

Affordability of housing is a key concern in Kamloops. In 2021, 3,795 (9.7%) households were in core housing need which is considered to be the current gap or deficit of affordable housing in the community. Additionally, rental rates and average sales prices have been increasing at a higher rate than inflation, and in particular over the last couple of years. We also know that core housing need was likely underrepresented in 2021 as a result of increases in household income during that time through COVID-19 benefits, so there is likely a greater need than what is currently represented.

These factors result in a current unmet need for approximately 3,795 housing units for households with very-low- to moderate- household incomes.

Table 6.3: Affordable Housing Deficit, City of Kamloops (2021)

Income Category (maximum affordable shelter cost)	Owner Households	Renter Households	Total
Very-low-income ($440)	190	215	405
Low-income ($1,100)	820	2,190	3,010
Moderate-income ($1,760)	125	255	380
Median-income ($2,640)	0	0	0
High-income (>$2,640	0	0	0
Total	1,135	2,660	3,795

Source: Custom Statistics Canada Census Report (HART dataset) 2021)

Households have been grouped into five income categories to estimate future affordable housing needs beyond the existing deficit of 3,795 units to meet the need of households currently in core housing need.

- **Very-low-income households** – households with incomes of 20% or under of the Area Median Household Income (AMHI) (less than $17,600)
- **Low-income households** – households with incomes of 21% to 50% of AMHI (between $17,601 and $44,000)
- **Moderate-income households** – households with incomes 51% to 80% of AMHI (between $44,001 and $70,400)
- **Median-income households** – households with incomes 81% to 120% of AMHI (between $70,401 and $105,600)
- **High-income households** – households with incomes greater than 120% of AMHI (greater than $105,601)

Households in the very-low-income, low-income, and moderate-income categories could afford rents of $440/month, below $1,100, and below $1,760 respectively. With a median rent of $1,295 in 2023, it is anticipated that all the very-low- and low-income households would require non-market housing, and some (approximately 29.4%) moderate-income households would require below-market housing. Most (79%) of the households in the median-income category and below would not be able to afford the average price of an apartment unit (which are affordable to households with incomes greater than $98,040 unless they have additional equity), or any other housing type.

Based on the HART methodology, Kamloops would see fewer very-low-income households over the next 20 years; however, these projections show a need for 626 more units affordable to low-income households and another 501 affordable to moderate-income households over the next 5 years. This methodology shows a need for another 2,629 units affordable to low-income households and an additional 2,003 units for moderate-income households over the next 20 years.

Projections of units required for households across income categories have also been prepared based on BC Stats' population projections, the 2021 income profile of households, and the income categories that can afford rents greater than the median market rents. Using this methodology, the community will require an additional 751 non-market housing units to meet the increased need for housing among very-low- and low-income households over the next 5 years, and another approximately 198 below market rental housing units for moderate-income households (based on the percentage of households in the moderate-income category who can only afford rents that are below median rents). Market rental or affordable ownership options will be needed for the remaining 473 moderate-income households (who can afford rents above the median rent), as well as most of the 730 median-income households without additional equity. It is anticipated that the 20-year need would be 2,962 non-market units for households in the very-low- and low-income categories, 2,647 units for households in the moderate-income category, and 2,882 units for households in the median-income category.

While demand for rental housing is more common among very-low and low-income households, it is anticipated that there will be demand for rental housing among households in all income categories. In 2021, 37.4% of moderate-income, 28.9% of median-income, and 13.1% of high-income households rented their housing.

On an individual income category level, of the five income categories shown below, in any given period, most homes are needed in the high-income category. This is because approximately 40% of households are considered to be in the high-income category with median household incomes that are approximately more than 120% of the median household income (Table 6.4).

Table 6.4: Projected Additional Units Needed by Income Category, 2024-2044

	Year	Very-Low-Income[33]	Low-Income	Moderate-Income	Median-Income	High-Income	Total
Based on HART Methodology	5 Year Need (2029)	-255	626	501	665	852	**2,389**
	20 Year Need (2044)	-821	2,629	2,003	2,659	3,407	**9,877**
Based on BC Stats Population Projections	5 Year Need (2029)	96	655	671	730	1,411	**3,562**
	20 Year Need (2044)	378	2,584	2,647	2,882	5,569	**14,060**

Note: Numbers may not sum to totals due to Statistics Canada's Rounding and Suppression
Source: Consultant projections

[33] As noted above, using the HART methodology results in a higher likelihood of rounding and suppression errors that results in reduced numbers which show as negative numbers in units needed. This is especially apparent for the very-low-income category as changes over time between the three Census periods that were used as a base to develop the line of best fit are more likely to underestimate the very-low-income category group.

Over the next 5 years, Kamloops will need approximately 371 to 751 non-market housing units, 148 to 198 below-market housing units, and 879 to 1,050 market rental housing units. In the next 20 years, Kamloops will require around 1,808 to 2,962 non-market housing units, 589 to 778 below-market housing units, and 3,514 to 4,146 market rental housing units.

6.4 Rental Housing

Much (~61%) of the rental market in Kamloops is considered to be part of the secondary rental market (i.e., not built for the purpose of being rented). We are also seeing the total number of renter households slowly increasing over time, going from 26.6% of households in 2006 to 29.9% of households in 2021. Additionally, renter households face far greater challenges than owner households with significantly lower household incomes compared to owner households, and a rental market that has an overall vacancy rate below what is typically considered to be healthy.

Based on HART's methodology for projecting households, and assuming households in each income category continue to make similar tenure decisions as they did in 2021, it is projected that an additional 1,712 (71.7%) ownership units and 676 (28.3%) rental units will be needed over the next 5 years. Over the next 20 years, it is anticipated that 6,981 (70.7%) ownership units and 2,896 (29.3%) rental units will be required.

Assuming tenure decisions of households led by people of various age groups and household types remain consistent with 2021, we can project the number of rental versus ownership housing units required. Of the approximately 3,562 housing units required to accommodate population growth over the next 5 years (between 2024 and 2029) based on BC Stats' population projections, an estimated 2,217 or 62.2% will need to be ownership units and 1,345 or 37.8% will need to be rental units. Over the next 20 years, an additional 9,412 (66.9%) ownership units and 4,648 (33.1%) rental units will be needed.

Table 6.5: Projected Additional Housing Units Needed by Tenure, 2024-2044

	Year	Ownership	Rental	Total
Based on HART Methodology	5 Year Need (2029)	1,712	676	**2,388**
	20 Year Need (2044)	6,981	2,896	**9,877**
Based on BC Stats Population Projections	5 Year Need (2029)	2,217	1,345	**3,562**
	20 Year Need (2044)	9,412	4,648	**14,060**

Note: Numbers may not sum to totals due to Statistics Canada's Rounding and Suppression
Source: Consultant projections

Over the next 20 years, between 30%-33% of new units will be needed for renter households.

6.5 Special Needs Housing

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

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

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

- The Canadian Disability Survey reported that 6.2% of people 15 and over have mobility disabilities and require support with everyday activities[34].
- The Wellesley Institute estimates the prevalence of need for housing with support for persons with severe mental illness or addiction to be between 0.4% and 1.0% of people 15 and over[35].
- The Canadian Association for Community Living estimates that between 100,000 and 120,000 adults with intellectual disabilities across Canada face a housing and supports gap[36].

Based on these national estimated gaps and prevalence rates, **current estimates of need[37]** in Kamloops are as follows:

- Approximately 5,720 adults would benefit from housing with supports for people with physical disabilities.
- Between 369 and 923 units of housing with support are needed for people with severe mental illness and addictions.
- Between 272 and 327 units of housing with support are needed for adults with intellectual disabilities.

To **address future need**:

- Assuming one person with a disability per household, approximately 479 more households would benefit from housing with supports for people with physical disabilities between 2024 and 2029 and

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

[35] Sutter, Greg. Supportive Housing in Ontario: Estimating the Need accessed at: https://www.wellesleyinstitute.com/wp-content/uploads/2017/01/Supoortive-Housing-Estimating-the-Need.pdf

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

[37] The estimate of need indicates the population that is anticipated to need or who would benefit from the specific housing form, and who may or may not have it currently.

another 1,251 households would benefit from housing with supports for people with physical disabilities between 2029 and 2044. The total need over the next 20 years is anticipated to be 1,730 housing units.

- Between 31 and 77 additional units of housing and supports will be needed for people with severe mental illness and addictions between 2024 and 2044. Another 81 to 202 units will be needed between 2029 and 2044. The total need over the next 20 years is anticipated to be between 112 and 279 units.
- Approximately 23 to 27 units of housing and supports will be needed for adults with intellectual disabilities between 2024 and 2029 and another 59 to 71 units between 2029 and 2044. The total need over the next 20 years is anticipated to be between 82 and 98 units of housing and supports.

6.6 Housing for Indigenous Peoples

Based on 2021 Census data on Kamloops' population with an Indigenous identity, Statistics Canada's Indigenous population projections for British Columbia, and an average household size of 2.3 persons, it is estimated that as of 2024, there are 4,590 Indigenous households living off-reserve in Kamloops. An additional 470 units will be needed to address the needs of Indigenous households between 2024 and 2029, and a further 1,265 units will be needed between 2029 and 2044. This means 1,735 units will be needed over the next 20 years.

6.7 Housing for Seniors

While Kamloops has a young median age as compared to TNRD and the Province, we are seeing shifts in age cohorts indicating an aging population. This means that additional demand placed on housing has to consider the needs of an aging population, such as accessibility and ground-oriented units, flexibility to downsize, consideration of senior households on fixed incomes, and need for supportive and wraparound services. Additionally, the needs of someone who is 65 years of age vs. 85 years of age may vary significantly from being able to continue to live fully independent to requiring 24-hour care.

Based on BC Stats' population projections by age and 2021 headship rates of seniors, approximately 908 additional housing units will be required for senior led households age 65 and over between 2024 and 2029 and a further 3,181 will be required between 2029 and 2044. The 20 year need for housing for senior led households is anticipated to be 4,089 units.

6.8 Housing for Families

While the household size has remained constant over the years, and a majority of households consist of 1-2 person households, particular consideration needs to be given to meeting the needs of families. Rental rates for units with 3 or more bedrooms are significantly higher compared to smaller size units, and homes with less than 3 bedrooms only account for approximately one third of the total housing stock in Kamloops. This proportion is even lower when looking at primary rental units only. Additionally, 22.3% of single-mother led households are in core housing need, indicating that one-parent households may face challenges when trying to find a home that meets their needs.

Based on BC Stats' population projections, and household types by age, it is estimated that 2,342 additional housing units will be needed for families with children[38] between 2024 and 2029, another 6,683 units between 2029 and 2044. The 20 year need for families with children is anticipated to be 9,025 units.

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[38] Includes couple families with children and one-parent families.

6.9 Housing in Proximity to Alternative Transportation Modes

Provincial legislation requires Housing Needs Reports to include a statement about the need for housing in close proximity to transportation infrastructure that supports walking, bicycling, public transit or other alternative forms of transportation. Co-locating housing and alternative modes of transportation not only improves accessibility for those without vehicles, but also enhances affordability by lowering transportation costs and enabling residents to live in areas that are closer to amenities and services. Ideally higher density development should be aligned with transit routes with higher levels of service and transit exchanges and be further supported by additional and improved active transportation infrastructure.

The City of Kamloops' Official Community Plan (OCP) encourages the development of compact urban form and walkable neighbourhoods with convenient access to transit and daily needs. In June 2024, the OCP and Zoning Bylaw were amended in accordance with the 2023 Housing Statues (Transit-Oriented Areas) Act. The OCP now designates land within 400 m of the City's three transit exchanges for high-density residential development and zoning regulations exempt residential development from minimum off-street parking requirements, except for accessible and bicycle parking spaces. Some districts, such as the Lansdowne Exchange Transit-Oriented Area, are zoned for high density residential and mixed-use, while others such as the residential neighbourhood adjacent to the North Shore Transit Exchange require infrastructure upgrades and rezoning prior to development. Over time, the City's Transit-Oriented Areas are expected to accommodate significant residential density in proximity to transit hubs.

Transportation network priorities are identified in the Transportation Master Plan (TMP) while transit priorities are included in the Transit Future Action Plan. The City is currently reviewing the active transportation portion of the TMP to update the network of existing and proposed walking and bicycling facilities and prioritize the construction of new facilities. This plan will incorporate a requirement for sidewalks on local streets within the City's Transit-Oriented-Areas. New active transportation facilities are constructed in conjunction with development approvals processes and through capital projects. Transit hours expansion is co-funded by the City of Kamloops and BC Transit and is typically in line with the City's Transit Future Action Plan (TFAP). The 2020 TFAP includes developing a Frequent Transit Network (FTN) to support areas of projected growth (which includes Transit-Oriented Areas) and provide convenient, reliable and frequent transit service.

6.10 Housing for Residents Experiencing Homelessness

The need for shelter beds can vary greatly depending on the community's approach and resources for managing and addressing homelessness. The data collected through the 2023 Point-in-Time Count on number of beds and occupancy rates suggests that there are not enough shelter beds in the community as shelters had an average occupancy rate of 95% in 2023. In April 2023, 103 people were staying outside or in a makeshift shelter or tent. This suggests that at a minimum, an additional 103 beds are likely needed. It should also be noted that shelter beds do not ultimately address the issue of homelessness. Additional housing (affordability assistance) with supports is needed in Kamloops for individuals experiencing homelessness rather than simply increasing the number of beds. Using the HNR method, the 5-year (2026) need for units to reduce homelessness is 391, and the 20-year (2041) need is 782 units.

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

We can estimate future need for housing with supports for people who have experienced homelessness by using a population-based estimate of the number of people who will experience homelessness and have a high level of acuity (or need for supports). For this, we used Point-in-Time count data on the number of people experiencing homelessness during a snapshot in time (312 people in 2023[39]). We also used Census data on the number of households with incomes below 20% of the AMHI and in core housing need. This number provides an estimate of the number of people at high risk of homelessness due to severe affordability issues (385 households). Finally, we apply the same population growth factor that is anticipated for the total population of Kamloops. Because data wasn't available on the acuity levels of people experiencing homelessness in Kamloops, we have made some assumptions for the purposes of this report. We have assumed:

- 95% of people who had been experiencing homelessness for six months or more on the date of the Point-in-Time count require housing with supports (95% of 262 people = 249 people).
- 10% of people who had been experiencing homelessness for less than six months on the date of the Point-in-Time count require housing with supports (10% of 50 people = 5 people).
- 10% of people at high risk of homelessness, based on having incomes with incomes below 20% of the AMHI and in core housing need[40], require housing with supports (10% of 385 people = 39 people).

Based on these assumptions, it is estimated that approximately 292 people who have experienced or are at high risk of homelessness require housing with supports by the end of 2024. Based on population growth rates, it is projected that another 17 people will require housing with supports by 2029 and an additional 71 by 2044.

[39] A Point-in-Time (PIT) homelessness count provides a snapshot of the number of people experiencing homelessness on a specific date. However, it does not capture the full extent of homelessness, as many more individuals experience homelessness at some point over the course of a year. PIT counts tend to overrepresent individuals who experience long-term homelessness, as they are more likely to be homeless on any given day, while those experiencing short-term homelessness may be missed because they are less likely to be counted during that limited time window.

[40] Based on Statistics Canada data, this is approximately 80% one-person households. For simplicity in these calculations, it is assumed that households requiring housing with supports are one-person households.

7.0 Next Steps

This Report provides an updated understanding of the current housing landscape within Kamloops. It can be used by the City and community organizations to prepare funding applications, broaden and build relationships, and inform decision-making and strategic priorities.

The information and data provided in this Housing Needs Report describes an understanding of the current demographic and economic trends, housing supply and anticipated housing needs. As new data becomes available, and the local economy and development market trends change, the Housing Needs Report should continue to be updated on an on-going basis. The next update is anticipated to be in 2028 and every five years after, as required by the province.

Municipalities are also required by the province to consider the key findings of the Housing Needs Report in its Official Community Plan (OCP), including ensuring the 20 year housing needs can be accommodated based on the land use designations of the Plan. The City will soon be undertaking a comprehensive process to review and update its OCP, KAMPLAN, which will include a robust engagement process with the community.

APPENDIX A

HOUSING NEEDS REGULATIONS

Division 22 — Housing Needs Reports
(Except from Local Government Act – Current to November 26, 2024)

Definitions for this Division

585.1 (1)In this Division:

"applicable area" means

(a)in relation to a municipality, the area of the municipality,

(b)in relation to a regional district, the electoral areas in the regional district other than an area within the trust area, and

(c)in relation to the trust, the local trust areas;

"local government" includes a local trust committee.

(2)The definitions in section 1 of the *Islands Trust Act* apply for the purposes of this Division.

Application of this Division

585.11 This Division applies to a local government unless the local government

(a)is exempted by regulation, or

(b)is in a class of local governments that is exempted by regulation.

Housing needs reports

585.2 A local government must prepare housing needs reports in accordance with this Division.

Collection of housing information

585.21 (1)Subject to the regulations, a local government must collect information in relation to the demand for and supply of housing for the applicable area of the local government for the purpose of preparing a housing needs report.

(2)For the purpose of subsection (1), a local government must collect the following:

(a)statistical information about current and projected population;

(b)statistical information about household income;

(c)information about significant economic sectors;

(d)information about currently available housing units and housing units that are anticipated to be available, including information about types of housing units;

(e)any other prescribed information.

Content of housing needs report

585.3 A housing needs report must

(a)be in a format prescribed by regulation, if any,

(b)be based on the information collected under section 585.21, and

(c)include the following, subject to the regulations, in relation to the applicable area for the local government:

(i)the total number of housing units required to meet anticipated housing needs for the next 5 years;

(ii)the total number of housing units required to meet anticipated housing needs for the next 20 years;

(iii)any other prescribed information.

When and how housing needs report must be received

585.31 (1)A local government must, by resolution, receive housing needs reports in accordance with this section.

(2)A local government must receive a housing needs report at a meeting that is open to the public.

(3)A local government must receive a housing needs report on or before December 31, 2028 and on or before December 31 in every fifth year after that date.

Publication of housing needs report

585.4 As soon as practicable after a local government receives a housing needs report, the local government must publish the housing needs report on an internet site that is

(a)maintained by the local government or authorized by the local government to be used for publishing the report, and

(b)publicly and freely accessible.

Regulation-making powers

585.41 (1)In relation to this Division, the Lieutenant Governor in Council may make regulations referred to in section 41 of the *Interpretation Act*, including regulations respecting any matter for which regulations are contemplated by this Division.

(2)Without limiting subsection (1), the Lieutenant Governor in Council may make regulations as follows:

(a)for the purposes of section 585.11 *[application of this Division]*, exempting a local government or a class of local governments from this Division;

(b)respecting information that must be collected under section 585.21 *[collection of housing information]*, including, without limitation, in relation to the nature, level of detail and type of information that must be collected and prescribing the periods of time for which the information must be collected;

(c)providing that information collected under section 585.21 may be collected only for parts of an applicable area and specifying those parts;

(d)prescribing types of housing units;

(e)providing that a housing needs report may include the matters described in section 585.3 (c) *[content of housing needs report]* only for parts of an applicable area and specifying those parts;

(f)prescribing the format of a housing needs report;

(g)prescribing when a housing needs report must be received by a local government if the local government was, but is no longer, exempt under section 585.11;

(h)respecting the information that must be included in a housing needs report;

(i)respecting the methods for calculating a number of housing units, including, without limitation, establishing formulas, rules or principles for the calculation, and respecting criteria on which the methods are based;

(j)requiring a local government or a class of local governments to use a method established under paragraph (i).

(3)In addition to any other variation authority that is specifically provided in this Act, a regulation that may be made by the Lieutenant Governor in Council under this section may

(a)establish different classes of local governments, parts of an applicable area, matters, circumstances or other things,

(b)make different provisions, including exceptions, for different classes referred to in paragraph (a), and

(c)make different provisions, including exceptions, for different local governments, parts of an applicable area, matters, circumstances or things.

B.C. Reg. 90/2019
O.C. 205/2019

Deposited April 16, 2019

This consolidation is current to November 19, 2024.

Link to consolidated regulation (PDF)

Link to Point in Time

Local Government Act

HOUSING NEEDS REPORT REGULATION

[Last amended June 18, 2024 by B.C. Reg. 152/2024]

Contents

Definitions

1 (1) In this regulation:

"Act" means the *Local Government Act*;

"adequate", in relation to housing, means that, according to the residents in the housing, no major repairs are required to the housing;

"BC Assessment" means the British Columbia Assessment Authority continued under the *Assessment Authority Act*;

"census" means a census of population undertaken under the *Statistics Act* (Canada);

"census division" has the same meaning as in the Dictionary, Census of Population, 2016, published by Statistics Canada;

"census report" means the information contained in a return of a census;

"census subdivision" has the same meaning as in the Dictionary, Census of Population, 2016, published by Statistics Canada;

"CMHC" means the Canada Mortgage and Housing Corporation established by section 3 of the *Canada Mortgage and Housing Corporation Act*;

"core housing need" has the same meaning as in the Dictionary, Census of Population, 2016, published by Statistics Canada;

"dwelling structural type" means the structural characteristics or dwelling configuration of a housing unit, such as, but not limited to, the housing unit being a single-detached house, a semi-detached house, a row house, an apartment in a duplex or in a building that has a certain number of storeys, or a mobile home;

"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;

"form of tenure" has the same meaning as in section 455 of the Act;

"household" means a person or a group of persons who occupy the same housing unit;

"housing suitability" has the same meaning as in the Dictionary, Census of Population, 2016, published by Statistics Canada;

"migrant" means a migrant within the meaning of the Mobility and Migration Reference Guide, published by Statistics Canada for the 2016 census;

"mobility status" means a mobility status within the meaning of the Mobility and Migration Reference Guide, published by Statistics Canada for the 2016 census;

"NAICS" means the North American Industry Classification System (NAICS) Canada 2012, published by Statistics Canada;

"NAICS sector" means a sector established by the NAICS;

"non-migrant" means a non-migrant within the meaning of the Mobility and Migration Reference Guide, published by Statistics Canada for the 2016 census;

"non-mover" means a non-mover within the meaning of the Mobility and Migration Reference Guide, published by Statistics Canada for the 2016 census;

"owner household" has the same meaning as in the Dictionary, Census of Population, 2016, published by Statistics Canada;

"participation rate" means the total labour force in a geographic area, expressed as a percentage of the total population of the geographic area;

"population",

(a) in relation to an applicable area, means the population of the applicable area as determined by a census,

(b) in relation to an electoral area, means the population of the electoral area as determined by a census, and

(c) in relation to a local trust area, means the population of the local trust area as determined by a census;

"primary rental market" means a market for rental housing units in apartment structures containing at least 3 rental housing units that were purpose-built as rental housing;

"private household" has the same meaning as in the Dictionary, Census of Population, 2016, published by Statistics Canada;

"rental vacancy rate", in relation to a local government, means

(a) the rental vacancy rate published by CMHC for the applicable area of the local government on the date closest to the most recent census, or

(b) if the rental vacancy rate referred to in paragraph (a) is not published by CMHC, the rental vacancy rate published by CMHC for the Province on the date closest to the most recent census;

"renter household" has the same meaning as in the Dictionary, Census of Population, 2016, published by Statistics Canada;

"secondary rental market" means a market for rental housing units that were not purpose-built as rental housing;

"shelter cost" has the same meaning as in the Dictionary, Census of Population, 2016, published by Statistics Canada;

"short-term rental" means the rental of a housing unit, or any part of it, for a period of less than 30 days;

"subsidized housing" has the same meaning as in the Dictionary, Census of Population, 2016, published by Statistics Canada.

(2) If a definition in subsection (1) refers to a meaning in the Dictionary, Census of Population, 2016, published by Statistics Canada, the meaning, so far as it is applicable in this regulation, must be applied with the necessary changes.

[am. B.C. Reg. 152/2024, App. 1, s. 1.]

Prescribed types of housing units

2 For the purposes of section 585.41 (2) (d) *[prescribing types of housing units]* of the Act, the following types of housing units are prescribed:

(a) housing with no bedrooms;

(b) housing with one bedroom;

(c) housing with 2 bedrooms;

(d) housing with 3 or more bedrooms.

Statistical information about population

3 (1) For the purposes of section 585.21 (2) (a) *[collection of statistical information about current population]* of the Act, a local government must collect the following statistical information about the current population of the applicable area of the local government, and in the case of a regional district, about the current population of each electoral area:

(a) the following information, as set out in each of the 4 most recent census reports:

(i) the population;

(ii) the average age of the population;

(iii) the median age of the population;

(iv) Repealed. [B.C. Reg. 152/2024, App. 1, s. 2 (b).]

(v) the number of households;

(vi) the average number of persons in a household;

(vii) the number and percentage of households of 1-person households, 2-person households, 3-person households, 4-person households and households with 5 or more persons;

(viii) the number and percentage of households for each form of tenure;

(ix) the number and percentage of renter households in subsidized housing;

(x) the number of persons in the applicable area who had the following mobility statuses:

(A) migrant;

(B) non-migrant;

(C) non-mover;

(b) Repealed. [B.C. Reg. 152/2024, App. 1, s. 2 (b).]

(c) if applicable, the number of students enrolled in post-secondary institutions located in the applicable area or electoral area.

(d) Repealed. [B.C. Reg. 152/2024, App. 1, s. 2 (b).]

(2) As an exception to section 585.21 *[collection of housing information]* of the Act, a local government need not collect statistical information about projected population.

[am. B.C. Reg. 152/2024, App. 1, s. 2.]

Statistical information about household income

4 For the purposes of section 585.21 (2) (b) *[collection of statistical information about household income]* of the Act, a local government must collect the following statistical information, as set out in each of the 4 most recent census reports, about before-tax household income, if available, in the applicable area of the local government, and in the case of a regional district, about the household income in each electoral area:

(a) the average household income;

(b) the median household income;

(c)-(e) Repealed. [B.C. Reg. 152/2024, App. 1, s. 3 (b).]

(f) the average and median household income of renter households;

(g) the average and median household income of owner households.

[am. B.C. Reg. 152/2024, App. 1, s. 3.]

Exception for significant economic sectors

5 As an exception to section 585.21 *[collection of housing information]* of the Act, a local government need not collect the information described in subsection (2) (c) of that section.

[en. B.C. Reg. 152/2024, App. 1, s. 4.]

Information about housing units

6 (1) For the purposes of section 585.21 (2) (d) *[collection of information about housing units]* of the Act, a local government must collect the following information about currently available housing units in the applicable area of the local government, and in the case of a regional district, about currently available housing units in each electoral area:

(a) the number of housing units;

(b) the number and percentage of housing units of each dwelling structural type;

(c) the number of housing units of each type prescribed under section 2;

(d) the number and percentage of housing units built in each of the following periods:

(i) 1970 or before;

(ii) 1971-1980;

(iii) 1981-1990;

(iv) 1991-2000;

(v) 2001-2010;

(vi) 2011-2020;

(vii) 2021 onwards;

(e) the number of housing units that are subsidized housing;

(f)-(g) Repealed. [B.C. Reg. 152/2024, App. 1, s. 5 (b).]

(h) in relation to rental prices of housing units, the average and median monthly rent, if available;

(i)-(j) Repealed. [B.C. Reg. 152/2024, App. 1, s. 5 (d).]

(k) in relation to the rental of housing units, if available,

(i) the number of housing units in the primary rental market,

(ii) the number of housing units in the secondary rental market, and

(iii) the number of short-term rental units;

(l) if applicable, the number of housing units in a housing cooperative;

(m)-(n) Repealed. [B.C. Reg. 152/2024, App. 1, s. 5 (d).]

(o) if applicable, the number of beds provided for students by post-secondary institutions located in the applicable area or electoral area;

(p) if applicable, the number of beds provided by shelters for individuals experiencing homelessness and the number of housing units provided for individuals at risk of experiencing homelessness.

(2) Repealed. [B.C. Reg. 152/2024, App. 1, s. 5 (d).]

(3) For the purposes of section 585.21 (2) (d) of the Act, a local government must collect the following information in relation to new homes registered under the *Homeowner Protection Act* from 2016 onwards in the applicable area of the local government, and in the case of a regional district, in each electoral area:

(a) the number of new homes registered;

(b) the number of new homes registered of each dwelling structural type;

(c) the number of new homes registered that were purpose-built as rental housing.

(4) As an exception to section 585.21 of the Act, a local government need not collect statistical information about housing units that are anticipated to be available.

[am. B.C. Reg. 152/2024, App. 1, s. 5.]

Additional information

7 (1) For the purposes of section 585.21 (2) (e) *[collection of other information]* of the Act, a local government must collect the following information for the applicable area of the local government, and in the case of a regional district, for each electoral area:

(a) if available, the following information in relation to core housing need, as set out in each of the 4 most recent census reports:

(i) the number and percentage of households in housing that is not affordable;

(ii) the number and percentage of households in housing that is not affordable by form of tenure;

(iii) the number and percentage of households in housing that is not adequate;

(iv) the number and percentage of households in housing that is not adequate by form of tenure;

(v) the number and percentage of households in housing that does not meet housing suitability;

(vi) the number and percentage of households in housing that does not meet housing suitability by form of tenure;

(b) the unemployment rate;

(c) the participation rate;

(d) the number and percentage of employees in the labour force who commute within a census subdivision;

(e) the number and percentage of employees in the labour force who commute to a different census subdivision within a census division;

(f) the number and percentage of employees in the labour force who commute to a different census division within British Columbia;

(g) the number and percentage of employees in the labour force who commute to another province or territory.

(2) For the purposes of section 585.21 (2) (e) of the Act, a local government must collect the following information about housing units in the applicable area of the local government, and in the case of a regional district, in each electoral area, for each of the 10 years before the date the local government is required to receive a housing needs report:

(a) if available, the information described in section 6 (1) (h);

(b) if available, the following information in relation to the demolition, in whole, of housing units:

(i) the number of housing units demolished;

(ii) the number of housing units of each dwelling structural type demolished;

(iii) the number of housing units of each form of tenure demolished;

(iv) the number of housing units of each type of housing unit prescribed under section 2 demolished;

(c) if available, the following information in relation to the completion of housing units:

(i) the number of housing units substantially completed;

(ii) the number of housing units of each dwelling structural type substantially completed;

(iii) the number of housing units of each form of tenure substantially completed;

(iv) the number of housing units of each type of housing unit prescribed under section 2 substantially completed.

[am. B.C. Reg. 152/2024, App. 1, s. 6.]

Content of housing needs report

8 (1) For the purposes of section 585.3 (c) (iii) *[any other prescribed information]* of the Act, a local government must include in a housing needs report, in relation to the applicable area of the local government, all of the following:

(a) if available, the following information, as set out in each of the 4 most recent census reports:

(i) the number and percentage of households in core housing need;

(ii) the number and percentage of households in core housing need by form of tenure;

(iii) the number and percentage of households in extreme core housing need;

(iv) the number and percentage of households in extreme core housing need by form of tenure;

(b) a statement about current needs and anticipated needs for each of the following:

(i) affordable housing;

(ii) rental housing;

(iii) special needs housing;

(iv) housing for seniors;

(v) housing for families;

(vi) the number of beds in shelters for individuals experiencing homelessness and the number of housing units for individuals at risk of experiencing homelessness;

(vii) housing in close proximity to transportation infrastructure that supports walking, bicycling, public transit or other alternative forms of transportation;

(c) Repealed. [B.C. Reg. 152/2024, App. 1, s. 7 (c).]

(d) a description of the actions taken by the local government, since the date the local government last received a housing needs report under section 585.31 *[when and how housing needs report must be received]* of the Act, to reduce housing needs;

(e) a summary of the changes in, and related to, housing need since the date the local government last received a housing needs report under section 585.31 of the Act.

(1.1) For the purposes of subsection (1) (d) and (e), an interim report on housing needs received by a local government under section 790 (2) *[transition — interim report on housing needs]* of the Act is a housing needs report received by the local government under section 585.31 of the Act.

(2) Subject to this regulation, a regional district must provide a housing needs report that sets out the required information under the Act and this regulation for each electoral area.

(3) A local trust committee must provide a housing needs report for the local trust area for which it is the local trust committee.

[am. B.C. Reg. 152/2024, App. 1, s. 7.]

Electoral areas with population of less than 100

9 (1) Electoral areas with a population of less than 100, as determined by the most recent census, is a prescribed class.

(2) As an exception to sections 585.21 *[collection of housing information]* and 585.3 (b) and (c) *[content of housing need report]* of the Act, a regional district need not collect information described in section 585.21 of the Act or include information described in section 585.3 (c) of the Act in a housing needs report for an electoral area in the class prescribed under subsection (1) of this section.

[am. B.C. Reg. 152/2024, App. 1, s. 8.]

Local trust area

10 (1) The information required to be collected under section 585.21 of the Act need not be collected for the Ballenas-Winchelsea Local Trust Area.

(2) A housing needs report need not include the matters described in section 585.3 (c) of the Act for the Ballenas-Winchelsea Local Trust Area.

Indigenous land

11 (1) In this section, **"Indigenous land"** means the following:

(a) treaty lands of a Treaty First Nation;

(b) Nisg̱a'a Lands;

(c) Nisg̱a'a Fee Simple Lands as defined in the Definitions Chapter of the Nisg̱a'a Final Agreement;

(d) shíshálh lands, as defined in section 2 (1) of the *shíshálh Nation Self-Government Act* (Canada);

(e) a reserve, as defined in section 2 (1) of the *Indian Act* (Canada);

(f) other Maa-nulth First Nation Lands as defined in the Definitions Chapter of the Maa-nulth First Nations Final Agreement;

(g) other Tla'amin Lands as defined in the Definitions Chapter of the Tla'amin Final Agreement;

(h) other Tsawwassen Lands as defined in the Definitions Chapter of the Tsawwassen First Nation Final Agreement.

(2) The information required to be collected under section 585.21 of the Act need not be collected for Indigenous land in an applicable area.

(3) A housing needs report need not include the matters described in section 585.3 (c) of the Act for Indigenous land in an applicable area.

[am. B.C. Regs. 123/2024, Sch., s. 5; 152/2024, App. 1, s. 9.]

Electoral Area A of the Metro Vancouver Regional District

12 As an exception to sections 585.21 *[collection of housing information]* and 585.3 (b) and (c) *[content of housing needs report]* of the Act, the Metro Vancouver Regional District need not collect information described in section 585.21 of the Act or include information described in section 585.3 (c) of the Act in a housing needs report for Electoral Area A of the Metro Vancouver Regional District.

[en. B.C. Reg. 15/2022.]

Village of Lytton

13 The Village of Lytton is exempt for the purposes of section 585.11 *[application of Division 22 of Part 14 — housing needs reports]* of the Act.

[en. B.C. Reg. 15/2022.]

Official community plan and zoning bylaw review and update

14 For the purposes of sections 473.1 (5) *[official community plan and housing needs report]* and 481.7 (2) *[zoning bylaws and housing needs report]* of the Act, the prescribed period is the period that ends on the date that is 2 years after December 31 of the year in which the council received the most recent housing needs report under section 585.31 of the Act.

[en. B.C. Reg. 152/2024, App. 1, s. 10.]

Calculating 5-year total number of housing units

15 (1) For the purposes of a 5-year period referred to in section 585.3 (c) (i) *[content of housing needs report]* of the Act, the total number of housing units in relation to the applicable area for a local government is the sum, rounded to the nearest whole number, of all of the following numbers calculated in relation to the applicable area of the local government:

(a) the number of housing units for households in extreme core housing need, calculated by dividing the number obtained under section 16 (a) by 4;

(b) the number of housing units for individuals experiencing homelessness, calculated by dividing the number obtained under section 16 (b) by 2;

(c) the number of housing units for households the formation of which has been suppressed by housing market conditions, calculated by dividing the number obtained under section 16 (c) by 4;

(d) the number of housing units required to meet the anticipated growth in households, calculated under section 16 (d) as modified by subsection (2) of this section;

(e) the number of housing units required, if any, to increase the rental vacancy rate to 3%, calculated by dividing the number obtained under section 16 (e) (i) or (ii), as applicable, by 4;

(f) the number of housing units that reflects the demand for housing in the applicable area of the local government, calculated by dividing the number obtained under section 16 (f) (i) or (ii), as applicable, by 4.

(2) For the purposes of calculating the number under subsection (1) (d) of this section, the reference in section 20 (1) to "20 years" must be read as if it were a reference to "5 years".

[en. B.C. Reg. 152/2024, App. 1, s. 10.]

Calculating 20-year total number of housing units

16 For the purposes of a 20-year period referred to in section 585.3 (c) (ii) *[content of housing needs report]* of the Act, the total number of housing units in relation to the applicable area for a local government is the sum, rounded to the nearest whole number, of all of the following numbers calculated in relation to the applicable area of the local government:

(a) the number of housing units for households in extreme core housing need, calculated under section 17;

(b) the number of housing units for individuals experiencing homelessness, calculated under section 18;

(c) the number of housing units for households, the formation of which has been suppressed by housing market conditions, calculated under section 19;

(d) the number of housing units required to meet the anticipated growth in households, calculated under section 20 *[housing units and anticipated household growth]*;

(e) one of the following:

(i) if the rental vacancy rate for the applicable area of the local government is 3% or higher, zero housing units;

(ii) if the rental vacancy rate for the applicable area of the local government is less than 3%, the number of housing units required to increase the rental vacancy rate to 3%, as calculated under section 21 *[housing units and rental vacancy rate]*;

(f) one of the following:

(i) in the case of a municipality, the number of housing units that reflects the demand for housing in the applicable area of the local government, calculated under section 22 *[housing units and demand]*;

(ii) in the case of a regional district, zero housing units.

[en. B.C. Reg. 152/2024, App. 1, s. 10.]

Housing units and extreme core housing need

17 (1) For the purposes of section 16 (a), the number of housing units for households in extreme core housing need is the number calculated by the following formula:

$$\text{number} = (\text{average RHECHN rate} \times \text{RH}) + (\text{average OHECHN rate} \times \text{OH})$$

where

average RHECHN rate	=	the average rate of renter households in extreme core housing need, calculated under subsection (2);
RH	=	the number of renter households in the applicable area of a local government, as set out in the most recent census report;
average OHECHN rate	=	the average rate of owner households, with mortgages, in extreme core housing need, as calculated under subsection (3);
OH	=	the number of owner households in the applicable area of the local government, as set out in the most recent census report.

(2) For the purposes of applying the formula in subsection (1), the average rate of renter households in extreme core housing need is calculated by the following formula:

$$\text{average rate} = \left(\sum \left(\frac{\text{RHECHN}}{\text{RH}} \right)_{\text{y1, y2, y3, y4}} \right) \div 4$$

where

$\text{RHECHN}_{\text{y1, y2, y3, y4}}$	=	the number of renter households in extreme core housing need in the applicable area of the local government, as set out in each of the 4 most recent census reports;

$RH_{y1, y2, y3, y4}$ = the number of renter households in the applicable area of the local government, as set out in each of the 4 most recent census reports.

(3) For the purposes of applying the formula in subsection (1), the average rate of owner households in extreme core housing need is calculated by the following formula:

$$\text{average rate} = \left(\sum \left(\frac{\text{OHECHN}}{\text{OH}} \right)_{y1,\, y2,\, y3,\, y4} \right) \div 4$$

where

$OHECHN_{y1, y2, y3, y4}$ = the number of owner households, with mortgages, in extreme core housing need in the applicable area of the local government, as set out in each of the 4 most recent census reports;

$OH_{y1, y2, y3, y4}$ = the number of owner households in the applicable area of the local government, as set out in each of the 4 most recent census reports.

[en. B.C. Reg. 152/2024, App. 1, s. 10.]

Housing units and homelessness

18 (1) In this section, "annual estimate report" means the annual report estimating the homeless population in British Columbia that is

(a) prepared under the provincial project known as the Preventing and Reducing Homelessness Integrated Data Project, and

(b) published on a publicly accessible website maintained by or on behalf of the government.

(2) For the purposes of section 16 (b), the number of housing units for individuals experiencing homelessness is the number calculated by the following formula:

$$\text{number} = \frac{\text{local population}}{\text{regional population}} \times \text{regional homeless population}$$

where

local population = the population of the applicable area of a local government, as determined by the most recent census;

regional population = the population of the applicable regional district census division, as determined by the most recent census;

regional homeless population = the number of individuals experiencing homelessness in the applicable regional district census division, as set out in the annual estimate report published on the date closest to the most recent census.

[en. B.C. Reg. 152/2024, App. 1, s. 10.]

Housing units and suppressed household formation

19 (1) In this section:

"age category of primary household maintainer" means the following age categories of primary household maintainer:

(a) 15 to 24 years of age;

(b) 25 to 34 years of age;

(c) 35 to 44 years of age;

(d) 45 to 54 years of age;

(e) 55 to 64 years of age;

(f) 64 to 74 years of age;

(g) 75 years of age or older;

"primary household maintainer" has the same meaning as in the Dictionary, Census of Population, 2016, published by Statistics Canada.

(2) For the purposes of section 16 (c), the number of housing units for households the formation of which has been suppressed by housing market conditions is the sum of the numbers each of which is a number calculated by the following formula for an age category of primary household maintainer:

number = (potential RH − actual RH) + (potential OH − actual OH)

where

potential RH	=	the number of potential renter households in the age category of primary household maintainer in the applicable area of the local government, calculated under subsection (3);
actual RH	=	the number of renter households in the age category of primary household maintainer in the applicable area of the local government, as set out in the most recent census report;
potential OH	=	the number of potential owner households in the age category of primary household maintainer in the applicable area of the local government, calculated under subsection (4);
actual OH	=	the number of owner households in the age category of primary household maintainer in the applicable area of the local government, as set out in the most recent census report.

(3) For the purposes of applying the formula in subsection (2), the number of potential renter households in an age category of primary household maintainer in the applicable area of the local government is the number calculated by the following formula:

number = population × renter headship rate

where

population	=	the population of the applicable area of the local government for the age category of primary household maintainer, as determined by the most recent census;
renter headship rate	=	the 2006 headship rate for the age category of primary household maintainer, calculated under subsection (5).

(4) For the purposes of applying the formula in subsection (2), the number of potential owner households in an age category of primary household maintainer in the applicable area of the local government is the number calculated by the following formula:

$$\text{number} = \text{population} \times \text{owner headship rate}$$

where

population	=	the population of the applicable area of the local government for the age category of primary household maintainer, as determined by the most recent census;
owner headship rate	=	the 2006 headship rate for the age category of primary household maintainer, calculated under subsection (6).

(5) For the purposes of applying the formula in subsection (3), the headship rate for an age category of primary household maintainer is the rate calculated by the following formula:

$$\text{rate} = \frac{\text{renter households}}{\text{population}}$$

where

renter households	=	the number of renter households in the age category of primary household maintainer, as set out in the 2006 census report;
population	=	the population of the applicable area of the local government for the age category of primary household maintainer, as determined by the 2006 census.

(6) For the purposes of applying the formula in subsection (4), the headship rate for an age category of primary household maintainer is the rate calculated by the following formula:

$$\text{rate} = \frac{\text{owner households}}{\text{population}}$$

where

owner households	=	the number of owner households in the age category of primary household maintainer, as set out in the 2006 census report;
population	=	the population of the applicable area of the local government for the age category of primary household maintainer, as determined by the 2006 census.

(7) If a number calculated under subsection (2) for an age category of primary household maintainer would, but for this subsection, be a negative number, the number is deemed to be zero.

[en. B.C. Reg. 152/2024, App. 1, s. 10.]

Housing units and anticipated household growth

20 (1) In this section, "projected number of private households" means the number of private households in an area 20 years after the most recent census as projected by the most recent report published by the minister, for the purposes of this regulation, on a publicly accessible website maintained by or on behalf of the government.

(2) For the purposes of section 16 (d) *[calculating 20-year total number of housing units]*, the number of housing units required to meet the anticipated growth in households is the average of

(a) local household growth calculated under subsection (3), and

(b) regionally based household growth calculated under subsection (4).

(3) For the purposes of subsection (2), local household growth is the number calculated by the following formula:

$$\text{number} = \text{local projected private households} - \text{private households}$$

where

local projected private households	=	the projected number of private households in the applicable area of a local government;
private households	=	the number of private households in the applicable area of the local government, as set out in the most recent census report.

(4) For the purposes of subsection (2), regionally based household growth is the number calculated by the following formula:

$$\text{number} = \left[\text{PH} \times \left(\frac{\text{RPPH} - \text{RPH}}{\text{RPH}} \right) \right]$$

where

PH	=	the number of private households in the applicable area of the local government, as set out in the most recent census report;
RPH	=	the number of private households in the applicable regional district census division, as set out in the most recent census report;
RPPH	=	the projected number of private households in the applicable regional district census division.

[en. B.C. Reg. 152/2024, App. 1, s. 10.]

Housing units and rental vacancy rate

21 For the purposes of section 16 (e) (ii) *[calculating 20-year total number of housing units]*, the number of housing units required to increase a rental vacancy rate to 3% is the number calculated by the following formula:

$$\text{number} = \left(\frac{\text{renter households}}{.97} \right) - \left(\frac{\text{renter households}}{1 - \text{rental vacancy rate}} \right)$$

where

renter households	=	the number of renter households in the applicable area of a local government, as set out in the most recent census report;
rental vacancy rate	=	the rental vacancy rate for the applicable area of the local government.

[en. B.C. Reg. 152/2024, App. 1, s. 10.]

Housing units and demand

22 (1) In this section, **"factor"** means the factor for the applicable area of a local government that is

(a) determined by the minister by reference to the price, by square foot, and the density of particular multi-family dwelling structural types in the applicable area of the local government, and

(b) most recently published by the minister, for the purposes of this section, on a publicly accessible website maintained by or on behalf of the government.

(2) For the purposes of section 16 (f) (i) *[calculating 20-year total number of housing units]*, the number of housing units that reflect demand for housing is the number calculated by the following formula:

$$\text{number} = \text{factor} \times (A + B + C + E)$$

where

factor	=	the factor for the applicable area of a local government;
A	=	the number of housing units calculated under section 16 (a) in relation to the applicable area of the local government;
B	=	the number of housing units calculated under section 16 (b) in relation to the applicable area of the local government;
C	=	the number of housing units calculated under section 16 (c) in relation to the applicable area of the local government;
E	=	the number of housing units calculated under section 16 (e) (i) or (ii) in relation to the applicable area of the local government.

[en. B.C. Reg. 152/2024, App. 1, s. 10.]

Prescribed date for the receipt of interim report on housing needs

23 For the purposes of section 790 (2) *[transition — interim report on housing needs]* of the Act, the prescribed date is January 1, 2025.

[en. B.C. Reg. 152/2024, App. 1, s. 10.]

Schedule

Repealed. [B.C. Reg. 152/2024, App. 1, s. 11.]

[Provisions relevant to the enactment of this regulation: *Local Government Act*, R.S.B.C. 2015, c. 1, ss. 585.41 and 783.]

Canada's Tournament Capital

APPENDIX B

ENGAGEMENT SUMMARY

Online Engagement Summary

Background

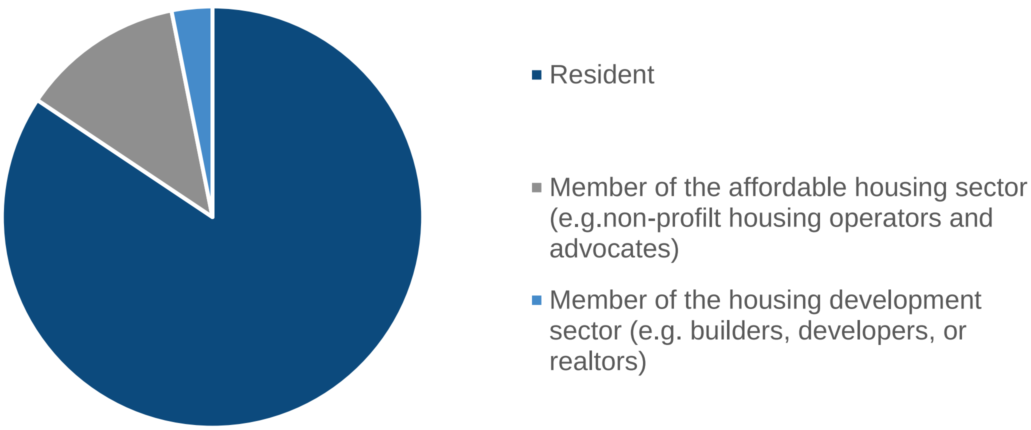
The City of Kamloops is updating its Housing Needs Report in accordance with legislative requirements. Community engagement was carried out to gain insights into the existing barriers to housing and ideas on potential policy solutions for addressing housing needs. As part of the engagement process, an online survey regarding the draft Housing Needs Report was made available from November 7 to November 21, 2024, on the Kamloops Housing Needs Report | Let's Talk Kamloops page. This appendix summarizes the results of the survey.

Respondents

- 31 people responded to the survey

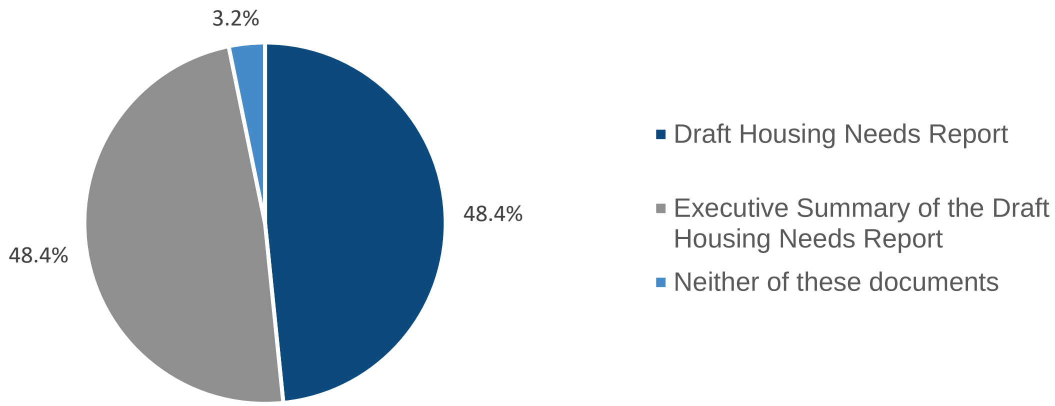
Respondents were asked whether they were a member of the housing development sector, affordable housing sector, or a residents. Responses were as follows:

I am answering this survey as a:



Respondents were encouraged to read the draft Housing Needs Report or executive summary and indicate whether they had. Responses were as follows:

I have reviewed the following prior to taking this survey:



Key Themes From Online Survey

The purpose of this engagement was to collect community feedback on ideas and barriers related to meeting Kamloops' overall housing needs, as well as on seven key areas of housing need including affordable housing, rental housing, special needs housing, seniors housing, family housing, housing near transit, and shelters and housing for those at risk of homelessness. A high-level summary of the survey results is as follows:

Overall Housing Need

Ideas for addressing Kamloops housing needs

Governance and planning

- Collaborate with Province to explore use of public land such as government precinct lands for housing
- Collaborate with provincial/federal government to address housing needs, including pursuing available grants
- Prioritize housing in planning and budgeting
- Encourage housing development by reviewing regulatory requirements, expedite the development approval process
- Ensure regulations are user-friendly
- Prioritize public interest over personal profit in leadership
- Coordinate the various components of housing supply (land, construction, ownership and occupancy)

Housing Supply, Built Form, Character

- Ideas on how to expand housing supply were varied, and included:
  - promoting single-family homeownership
  - increasing density by replacing single family homes with row homes, townhomes, apartment buildings
  - expansion of existing developments such as Orchards Walk
  - explore opportunities for use of public lands such as Government Precinct properties and for housing

- pre-zone lands for high-rises and mixed-use development
  - renovate large houses into multi-family housing
- Desire expressed to develop a human-scaled city without shadow impacts of tall buildings

Financial and Infrastructure
- Explore ways to decrease the cost of construction
- Explore innovative models of home ownership such as stratas, co-operatives, or rent-to-own options; advance development of the of Community Land Trust
- Provide required infrastructure for housing expansion, including transit and schools
- Develop innovative models of financing housing
- Incentivize density by significantly reducing upfront costs (ideas include reducing Development Cost Charges and fund them through increased taxes or other tax sources, offering multi-year tax breaks for owners)

Student Housing
- Address student housing needs to accommodate growth at Thompson Rivers University
- Student Housing at Thompson Rivers University – report should include statistics on international student enrolment and exclude or separate out statistics on open learning enrollment since open learning students may not live in Kamloops

Concerns and barriers to meeting Kamloops' overall housing needs

Governance and Planning
- Impact on lands supply on restrictions imposed by tree farm licenses (TFL) and the agricultural land reserve (ALR) constraints
- Impact of NIMBYism on housing development
- Concern over profit-driven approach to housing compared to a human rights approach
- Need to balance the numerous priorities of the Housing Need Report, including need to accommodating needs of specific population groups and the broader community
- Concerns with government "red tape", including zoning regulations
- Impact of limited staffing resources on development approvals, including development approvals timelines
- Concerns over lack of appropriate leadership of all levels of government, and challenges to developing policy solutions that adequately address the problems at hand

Housing Supply, Built Form, Character
- Impact of large apartment buildings on older neighborhoods
- Concern about negative impact of potential high-rise development on community character, impact of "large obtrusive apartment buildings" in older neighbourhoods

Financial and Infrastructure
- Insufficient government funding for housing; funding may not be distributed fairly across the province
- High cost of construction, due to factors such a labor shortages and development costs, including taxes, fees, and development cost charges
- High interest rates
- Scarcity of land available for development
- Limitations on infrastructure for housing development, including water, sewer, transit, and schools

Seven Key Areas of Housing Need

Ideas for meeting seven key areas of housing need

Affordable Housing

- Support “alternative housing” through financial incentives and tax reductions such as: CMHC lower interest rates, reduced construction costs by reducing PST and GST on materials and supplies, property tax incentives at the municipal level, and changes to capital gains task at provincial and federal level
- Disperse below-market housing throughout the community, build smaller below-market projects, and/or incorporate below-market units into market projects rather than as stand-alone projects
- Secure government subsidies to facilitate affordable housing
- Build affordable housing to revitalize the downtown
- Control rent to make it affordable
- Build more low-income housing to address homelessness
- Increase affordable home ownership rather than solely building below-market rentals

Rental Housing

- Implement rent control
- Reform BC Tenancy Act to encourage rental availability
- Protect safety of renters from poorly maintained buildings
- Encourage purpose-built housing

Special Needs Housing

- Create a society or form non-profit partnership to support youth with intellectual disabilities
- Form partnerships with the health authority
- Support disabled individuals and women living in poverty
- Develop housing stock that accommodates the unique needs and sensitivities of residents, flexibility to accommodate future users
- Educate community about the need to provide housing and services for vulnerable populations

Seniors Housing

- Ensure that seniors housing facilities are available for low-income seniors
- Housing for marginal seniors’ populations should be located to enable access to essential services
- Address the unique housing needs of aged individuals

Family Housing

- Encourage purpose-built housing with daycare units for single-parent families

Housing Proximity to Alternative Transportation

- Permit higher density along transit corridors or in high employment areas
- Improve public transportation; support cyclists and provide more walkable neighborhoods; make it easier for cyclists to navigate hills
- Consider a tram network for general and tourist transportation
- Require sidewalks in conjunction with housing development

Shelters and housing for people at risk of homelessness

- Provide housing solutions for the homeless people in a way to reduce potential unintended adverse impacts on the community
- Provide more housing for marginal groups, unhoused people
- Use a wholistic team approach to manage housing for marginalized people

Concerns and barriers for meeting seven key areas of housing need

Affordable Housing

- Cost of living and rents are increasing faster than wages; potential increased risk of homelessness for lower income people who are unable to compete in the housing market
- Need for increased availability of affordable housing
- Insufficient number of below market units in development projects

Rental Housing

- Lack of rent control
- Insufficient supply of rental units
- Poor living conditions in some existing rental housing developments - some rental properties in the downtown identified as being poorly maintained, despite increasing rent

Special Needs Housing

- Buildings may not be designed to accommodate the needs of future users

Seniors Housing

- Need for safe senior housing near amenities (being able to walk to access medical needs, groceries, cultural and recreational spaces)
- Rents not attainable for seniors living on pensions

Housing Proximity to Alternative Transportation

- Insufficient public transportation
- Lack of integrated cycling network to service people who cannot afford vehicles
- Safety concerns due to lack of lightening and sidewalks
- Sidewalks not always installed in conjunction with new developments
- Lack of understanding of challenges faced by residents without personal vehicles who are dependent on transit

Shelters and housing for people at risk of homelessness

- Concern that supplying more housing for unhoused population will encourage more unhoused people to come to town
- Community concerns about impact of over-concentration of unhoused population on existing residential and commercial neighbourhoods
- Lack of public of public awareness and the cause of homelessness and the needs of unhoused individuals