



City of Salmon Arm Salmon Arm Housing Needs Report

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EXECUTIVE SUMMARY



POPULATION AND HOUSEHOLDS

- *The past and current population of Salmon Arm reflects the community's role as an urban centre and service hub for the Shuswap region. There are relatively higher proportions of children, youth, and young adults as well as seniors. There are relatively lower proportions of working age people.*
- *Salmon Arm has a stable population that has been experiencing steady growth since 2006 and has generally gotten older; the median age has increased by nearly 4 years. This suggests that while the population generally remains within the workforce age group (25-64) and the median age is expected to decrease slightly, the population has been aging and remains older compared to the provincial average. There has also been some influx of seniors from other communities. As such, the City may require more seniors' services and supports in time to allow aging in place.*
- *There was a significant increase in the number of households between 2006 and 2011 (12.3%) and a much smaller increase between 2011 and 2016 (1.6%), which is associated with the slower population growth that occurred between 2011 and 2016.*
- *In 2016, the most common household type in Salmon Arm was a 2-person household, most likely a couple without children who owned their home.*
- *Salmon Arm has a high rate of homeownership compared to other areas of the province; more than three-quarters of households (77%) were ownership households in 2016. This is similar to the CSRD, which reported that 79% of households were ownership households in 2016, but is notably higher than other regions (e.g., 69% for the City of Vernon) and the province overall (i.e., 68%).*



INCOME AND ECONOMY

- *Renter households reported significantly lower incomes than owner households between 2006 and 2016. Over this period, while the proportion of homeowners falling into high income brackets (i.e., annual before-tax income of \$100,000 or more) increased substantially (9%), the proportion of renters did not (1%). Notably, the proportion of renters falling into high income brackets decreased in 2011, then increased in 2016. The proportion of owners increased in both Census periods.*
- *In 2016, Salmon Arm had low unemployment and participation rates, which could be reflective of Salmon Arm's higher median age and reported popularity as a destination for retirees. This means that Salmon Arm has a relatively smaller proportion of people eligible to participate in the labour force, but most employable people do not experience issues finding work and work within the City.*

- *Retail and health / social services were the most common industries in 2016, while more recent anecdotal evidence suggests the community has an emerging high-tech sector.*
- *Okanagan College has a campus in Salmon Arm that attracts approximately 420 FTE students annually, many of whom are part-time. There is no dedicated student housing and students may experience difficulties finding suitable rental accommodations, especially those who move to the community to attend school.*



COMMUNITY PROJECTIONS

- *The population of Salmon Arm is growing. The population is projected to get younger as a whole, but recent trends indicate there have been increasing numbers of retirees and fewer working aged people. Most growth is anticipated to be youth and young adults aged 15 to 24, as well as retirees aged 65 to 84. Overall growth is not likely to be as drastic as has been projected in the past, but it is likely that Salmon Arm will experience accelerating population growth over the next 5 years.*
- *It is anticipated that Salmon Arm will continue to experience steady increases in the number of households, based on population projections and housing starts. Based on trends seen over the past 10 years, there are likely to be 5.4% more households in 2024. However, estimates range from 1.8% to 9.4%.*
- *Most of this growth is likely to be seen in households comprised of couples without children. This household family type is expected to represent approximately 40% of overall household growth over the next 5 years.*



COMMUNITY HOUSING

- *In 2016, the most common type of dwelling in Salmon Arm was a single-family home with 3 or 4 bedrooms, that was built sometime after 1960.*
- *Development of new homes in recent years is significant and has been increasingly rapidly. In 2018, there were 70% more new homes registered in Salmon Arm than in 2016. There has been a trend towards more multi-family development: there were fewer single-family homes built in 2018 than in 2017. There were three times the amount of multi-family homes built in 2018 than were built in 2017.*
- *There are unique policy constraints related to the City's Urban Containment Boundary (UCB) and surrounding land within the Agricultural Land Reserve (ALR). Future housing development is primarily designated for areas within the UCB. There is a limited supply of land within the UCB, which will need to be considered in discussions about density and form of residential developments within the boundary.*



OWNERS

- *Average assessed values and sales prices of homes in Salmon Arm are lower when compared to the CSRD overall.*
- *In most cases, homes in Salmon Arm are selling for less than their assessed value.*
- *Data suggests that single-family homes are generally affordable for couples with children, while couples without children may experience more significant affordability challenges. Couples without children are likely to have lower median incomes and are typically older couples whose children have left home, and may be living on a single income or, if retired, on pension and investments. They face moderate affordability gaps in the homeownership market; however, they are also more likely to own their own home already and benefit from rising market prices when they aim to downsize.*
- *Single income earners, including lone-parent families and individuals living alone or with roommates experience significant affordability gaps in the ownership market across all housing types, which may prevent them from owning a home.*



RENTERS

- *Rental availability is a significant challenge in Salmon Arm. The City has a very low vacancy rate, lack of rental supply, and a high rate of homeownership (77% of all households in 2016). This means that it is difficult for most renters to find suitable rental accommodations in Salmon Arm. Anecdotal evidence from stakeholder interviews corroborates this.*
- *Primary market rents are affordable for many household types in Salmon Arm. Individuals living alone or with roommates may be close to the affordability threshold. However, these are conservative estimates as incomes used in the gaps analysis were not adjusted to account for the lower median incomes of renter households compared to owner households. Renter households had a median income that was 53% of owner households' median income in 2016 and likely face larger affordability gaps than are estimated.*
- *Individuals on social assistance experience significant challenges finding rental housing and affordability gaps. Anecdotal information suggests these individuals are less likely to be considered for available rental housing, given the low vacancy rate and high competition for available units. The gaps analysis indicates that these individuals experience gaps of at least \$350.*



HOUSING INDICATORS

- *Affordability was the most significant housing challenge reported in Salmon Arm in 2006, 2011, and 2016. In 2016, there were 745 renter households, representing nearly half of all renters (46%) falling below affordability standards compared to 685 owner households, representing 12% of all owner households. Using the 2016 average number of persons per households, we can estimate this affects approximately 1,714 renter residents and 1,576 owner residents.*

- *In 2006 and 2011, there were similar proportions of renter and owner households falling below affordability standards to 2016 (i.e., 12 – 16% of owner households and 46 – 47% of renter households). However, in 2006 and 2011, there was a higher number of owner households falling below affordability standards than renter households (640 compared to 580 in 2006; 825 compared to 795 in 2011).*
- *Nearly 10% of all households in Salmon Arm are considered to be in Core Housing Need, including 230 owner households and 480 renter households. This means that 30% of all renter households are in Core Housing Need and would likely need some form of non-market unit in order to provide housing security.*



Highlights:

- *Salmon Arm has a large population of seniors; while the bulk of residents are still in the workforce, planning for future supports, services and housing for seniors to allow them to age in place in the community will be a consideration within the next 10 years.*
- *However, key informants and certain population trends point to Salmon Arm attracting more young families who are other, more expensive, urban centres to buy homes and raise families. Over time, demand could increase housing prices and create a demand for greater diversity of housing stock.*
- *Housing diversity is lower than in other comparably sized communities; while this is not currently putting pressure on couple households (with or without children), in time, and with escalating housing prices, a lack of options may impact seniors wishing to downsize, as well first-time buyers entering the market.*
- *Single parents and individuals living alone are most likely to be experiencing housing affordability issues, with ownership out of range for even median earners in these groups and for other household types making less than \$100,000 in annual before-tax income. While median-earning single parent households and individuals can generally afford the primary rental market, a review of listings on Kijiji and Craigslist suggests that secondary suites and other units rented privately (including non-market units and supplements), which account for about three-quarters of all rental housing in Salmon Arm and may be larger units, have higher median rents.*
- *The primary rental has consistently had lower than 3% vacancy rates since 2014, indicating high rental pressures in the community. Impacts of this were especially noticed for skilled workers moving to the community, students, and individuals or families transitioning out of care or moving away from unsuitable or unsafe living situations. Key informants consistently noted that finding rental accommodation represents a challenge for a wide cross-section of the community.*
- *Frontline workers in the community estimate at least 50 - 60 chronically homeless individuals, who only have access to a winter shelter; high rental rates and low vacancy rates can put pressure on the lowest income households in the community. Salmon Arm does not have enough shelter beds for 50 to 60 individuals. Compared to other similarly sized communities, there is a small gap in shelter beds when the shelter is open. During other times of the year, Salmon Arm has the highest relative gap.*

1 INTRODUCTION

Salmon Arm is the largest City in the Columbia Shuswap Regional District (CSRD) and serves as an urban service hub for several smaller communities in the surrounding area. In August 2019, Maclean's recognized Salmon Arm as "the best community in Canada with affordable real estate".¹ The City has been growing steadily for over 10 years, which is variously attributed to its picturesque location on the shores of Shuswap Lake, its amenities and services, cost of living, and quality of life.²

As in many communities across British Columbia (BC), the City of Salmon Arm is facing significant housing challenges associated with changing demographics, affordability, and social issues. The City also has an Urban Containment Boundary (UCB), which restricts development to central areas within the City. Surrounding much of the UCB is Agricultural Land Reserve (ALR), which presents unique constraints on land use. In response to these challenges, the City is completing a Housing Needs Assessment to understand housing challenges for Salmon Arm residents across the Housing Wheelhouse and preparing a Community Housing Strategy to identify ways of addressing these challenges.

This document, the Housing Needs Report, meets requirements mandated by the Province of BC in the *Local Government Act*, Division 22, for Housing Needs Reports. By completing this Report, the City has gained a more complete understanding of current and anticipated housing needs that will be used to inform future community planning. The associated Community Housing Strategy contains strategies and actions to help the City integrate the results of this assessment into future community planning.

This document presents the data, fulfills provincial requirements, and documents methods and limitations.

2 DEVELOPING THE NEEDS ASSESSMENT

This report was developed using a combination of quantitative and qualitative data, including:

- » Background review of existing policies, plans, bylaws, best practices, and other documents (see Appendix C)
- » Analysis of population, housing, and economic data required by the Province, supplemented with additional data where relevant
- » Community engagement, including an online survey, stakeholder interviews, focus groups, and a community open house

2.1 BACKGROUND REVIEW

To build a baseline understanding of the housing context in Salmon Arm, a background review of 16 documents was completed. These included existing City policies, plans, and bylaws, Terms of Reference and meeting minutes from the Housing Task Force, federal and provincial guidelines, and best practice reports. Appendix C contains a memo outlining findings from the background review.

¹ <https://www.macleans.ca/economy/realestateeconomy/best-communities-canada-affordable-real-estate-2019/>

² Salmon Arm Economic Development Society Community Profile, 2017

2.2 DATA

Quantitative data used to inform this Strategy was collected primarily from datasets provided by the Ministry of Municipal Affairs and Housing (MAH) for Housing Needs Reports. These datasets draw on a variety of sources, including: BC Custom Census data from Statistics Canada (includes the 2006, 2011, and 2016 censuses and 2011 National Household Survey); the Canada Mortgage and Housing Corporation (CMHC); BC Housing; Co-operative Housing Federation of BC; BC Assessment; and BC Statistics. Additional data from the Okanagan Mainline Real Estate Board / Multiple Listings Service (MLS) Canada; the City of Salmon Arm; Okanagan College; and AirDNA was used to supplement required data and provide a fuller picture of housing in Salmon Arm.

2.2.1 Limitations

There are limitations to the quantitative data used in this report. Significant limitations known to the authors are described in this section.

Variation from Census Community Profiles

BC Custom Census data from Statistics Canada (the “custom data”) varies slightly from the standard Census Community Profiles available online. This is because the custom data counts the population in private households, which is less than the total population. This means that the custom data analyzed and presented in this Strategy excludes individuals who have a usual place of residence elsewhere in Canada or abroad, as well as those living in commercial, institutional, or communal dwellings (e.g. nursing homes, rooming houses, staff residences, hospitals, hotels, etc.). For Salmon Arm, this is a difference of 676 people. The custom data was used in place of the Community Profiles because it provides more detailed information and aligns with other custom data variables included in the data set.

This limitation is especially relevant when comparisons to other jurisdictions are made. Comparisons to other jurisdictions are based on the standard Census Community Profiles available online and are thus based on the total population (i.e., including those who have a usual place of residence elsewhere in Canada or abroad, as well as those living in commercial, institutional, or communal dwellings).

Projections

The second limitation is that the population projections contained in this report are based on assumptions available to us today and represent a plausible base case should the assumptions remain true over time. In addition, the projections data is based on the total population data rather than the population in private households, so does not precisely align with custom data variables.

Population Growth Rates

In the past, Salmon Arm media widely reported a statistic provided by BC Statistics in their January 2018 Infoline Issue 18-11, Sub-Provincial Population Estimates. This statistic reported that Salmon Arm had the highest growth rate of communities with 5,000 or more residents between July 2016 and January 2018 (9.3% growth). Custom census data used in this strategy reports significantly smaller growth rates than this for the same time period.

Growth rates vary because the growth rate published in Infoline Issue 18-11 was calculated using population projections generated using the 2011 Census data for baseline data.³ Since that time, the growth rates have been adjusted and are calculated using projections which are generated based on the complete, adjusted Census 2016 data as a baseline. The growth rates used in this Strategy are from the custom data and are considered the most accurate and high-quality representation currently available.⁴

Household Growth Rates

“Household” refers to the person or people living in a single housing unit. A household can be thought of, for example, as a family, a group of roommates, or a single individual living alone.⁵ Household projections are included to provide an estimate of how many new housing units the City might expect to need in the future. Standard household projections provided by the Province are based on BC Statistics population projections and Statistics Canada Census Program data. There can be some disconnect between projections and community-level growth trends because of the scale of data used (i.e., some projections are based on the projected growth of the Census Division and may not accurately reflect trends seen in Salmon Arm).

Recent data on housing stock shows significantly higher growth in Salmon Arm in recent years than aligns with the projections based on population data from the province. Housing stock refers to physical housing units. Although housing stock and households are not the same thing, they generally align, assuming most households are housed.

Housing stock data including number of housing starts (City), number of registered new homes (BC Housing), and residential building permit values (City), demonstrate trends of higher growth for 2016 to 2019, which mirror previous peaks around 2007. This Strategy contains household projections based on the standard method described above, as well as additional scenarios that consider recent increases in housing stock.

³ In January 2018, adjustments to the 2016 Census data to account for undercounting had not yet been completed. BC Statistics considers this data incomplete and will not use it in reporting. As such, data used to calculate growth rates was based on projections based on data that was nearly 7 years old. (BC Statistics, 2019).

⁴ BC Statistics, 2019.

⁵ Together, all occupants of one housing unit form a household and do not have a usual place of residence elsewhere. Based on the Dictionary, Census of Population, 2016.

National Household Survey

Due to the voluntary nature of the 2011 National Household Survey, the data is considered less reliable. Where possible and appropriate, this Strategy uses the 2006 Census data for comparison purposes.

This report refers to shelter costs, which are defined by CMHC as the total monthly shelter cost paid by the household for their dwelling. For renters, shelter costs include rent and any payments for electricity, fuel, water, and other municipal services. For owners, shelter costs include mortgage payments (principal and interest), property taxes, and any condominium fees, along with payments for electricity, fuel, water, and other municipal services.

2.3 COMMUNITY ENGAGEMENT

Qualitative data was gathered through a community survey, stakeholder interviews, focus groups, and a community open house.

The community survey was available online from September 23 to November 1, 2019. The survey was available via the City website and was promoted through a variety of local media and City social media outlets. The purpose of the survey was to gather information regarding individual and family housing needs and experiences. There were 313 surveys completed.

Stakeholder interviews were completed to help identify housing needs and opportunities and supplement quantitative data. Questions focused on housing and related services across the housing continuum and sought to uncover the broader community and economic context of housing issues. Interviews were conducted with 15 key stakeholders identified by the City's Affordable and Supportive Housing Committee, including City staff, Neskonlith First Nation, and representatives from the following areas:

- » Non-profit
- » Development and building
- » Health
- » Finance
- » Other community organizations (Salmon Arm Economic Development Society, Kings Christian School)

Focus groups were held to help identify challenges, needs, and opportunities for specific groups facing housing challenges in Salmon Arm. Three focus groups were held to support the needs assessment and community housing strategy:

- » People with lived experience
- » Housing Task Force
- » Seniors

Finally, a Community Open House was held to gather input on strategic themes and how the community might take actions related to each theme.

Section 7 contains a summary of findings from community engagement to-date.

3 COMMUNITY PROFILE

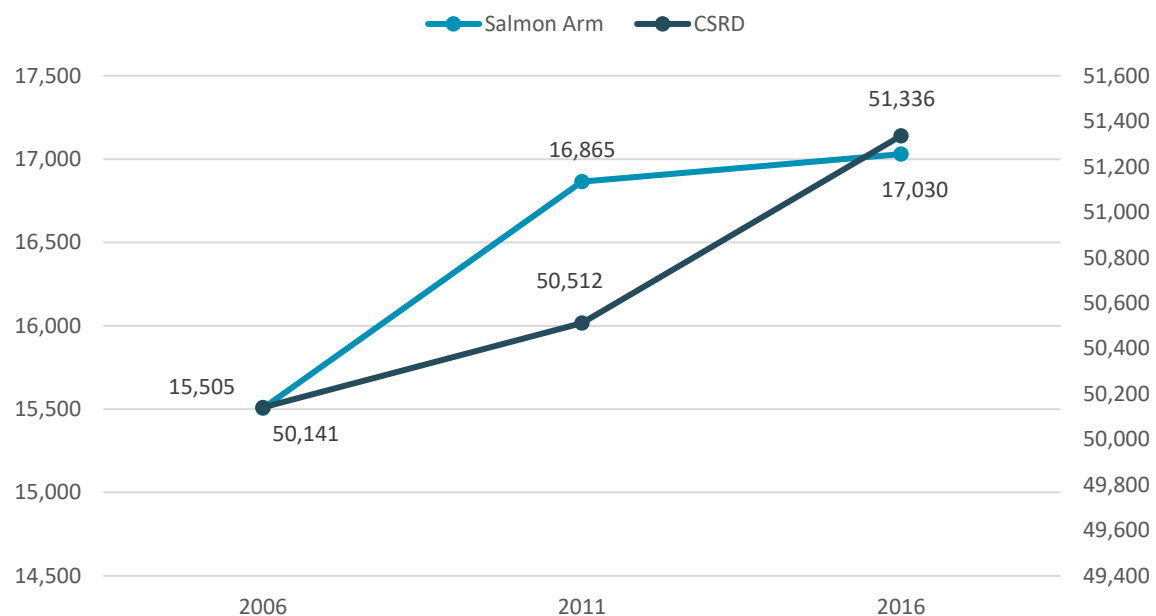
This section describes the demographic context of Salmon Arm, including past, present, and future population, number of households, household sizes, and family types. Where possible and appropriate, comparisons to the CSRD overall average and/or the City of Vernon are provided for context. Vernon was chosen for comparison because of several community and demographic similarities. Data for comparisons is drawn from the online 2006, 2011, and 2016 Census Profiles, using the Vernon Census subdivision and the CSRD Census division geographies.

3.1 PAST AND CURRENT POPULATION

3.1.1 Past Growth

In 2016, Salmon Arm had a population of 17,030. Between 2006 and 2016, the population of Salmon Arm saw substantial growth (9.8%). Salmon Arm has been growing more quickly than the CSRD, which grew 2.4% during the same period. This suggests that people who are moving to the CSRD are more likely to move to Salmon Arm than other communities.⁶

Figure 1. Population, 2006 to 2016.



3.1.2 Age

The median age of Salmon Arm's population is 49.3 years old. This is comparable to Vernon (47.4 years old) and slightly lower than the CSRD (50.5 years old). Notably, all these geographies are significantly older than the overall provincial population, which reports a median age of 43.0.

⁶ Vernon is not used for comparison here because a boundary change affected the Census subdivision and validity of population growth data provided in the online Census Community Profile.

Table 1. Median Age, 2016

Salmon Arm	CSRD	Vernon	BC
49.3	50.5	47.4	43.0

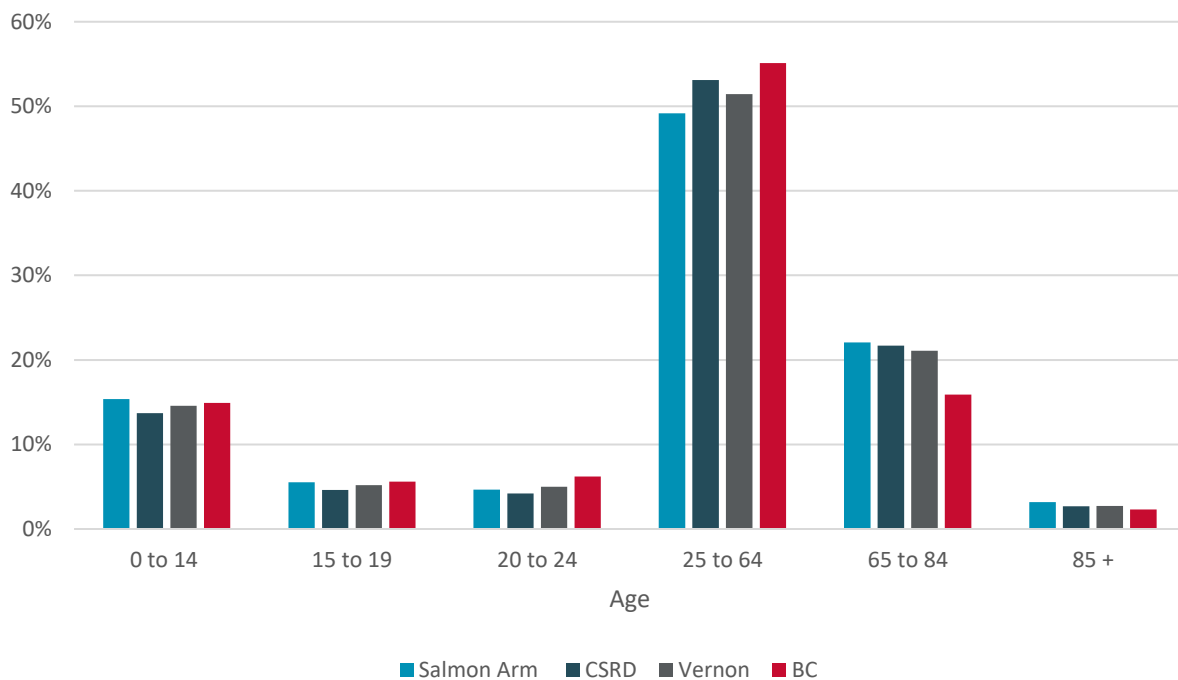
Source: Statistics Canada, Census 2016 Custom Information for BC Ministry of Municipal Affairs and Housing

Between 2006 and 2016, the median age in Salmon Arm increased from 45.5 to 49.2 years old. However, the proportion of people in each age cohort remained relatively stable over this time. This suggests that while the population generally remains within the workforce age group (25-64), the population is aging and may require more seniors' services and supports in time to allow aging in place.

Salmon Arm has a smaller proportion of working age people compared to the CSRD. There are larger proportions of children and youth (aged 0 to 24) and seniors (aged 65+) in Salmon Arm compared to CSRD, which is reflective of the City's role as a service centre, with easier access to facilities and amenities for seniors and young families, and a college attracting youth and young adults.

Salmon Arm has a similar age composition to Vernon.

Figure 2. Age of Salmon Arm Population, 2016

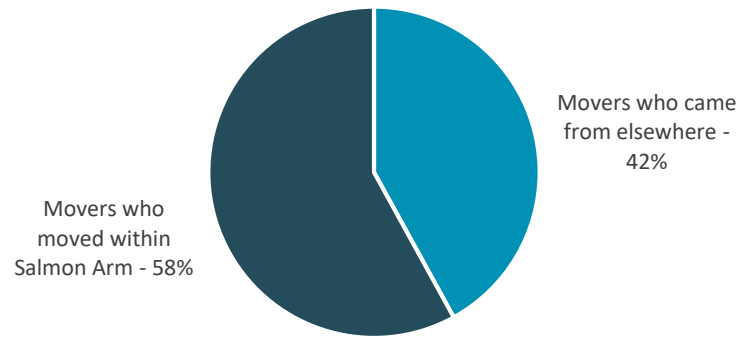


Source: Statistics Canada, Census 2016; Census 2016 Custom Information for BC Ministry of Municipal Affairs and Housing

3.1.3 Mobility

Salmon Arm has a relatively stable population; 16% moved in 2015 (representing 2,635 households). Of those who moved, most (58%) moved within Salmon Arm, while 42% of those who moved came from elsewhere.

Figure 3. Origin of Salmon Arm Movers, 2016



Source: Statistics Canada, Census 2016 Custom Information for BC Ministry of Municipal Affairs and Housing



Key Takeaways: Past and Current Population:

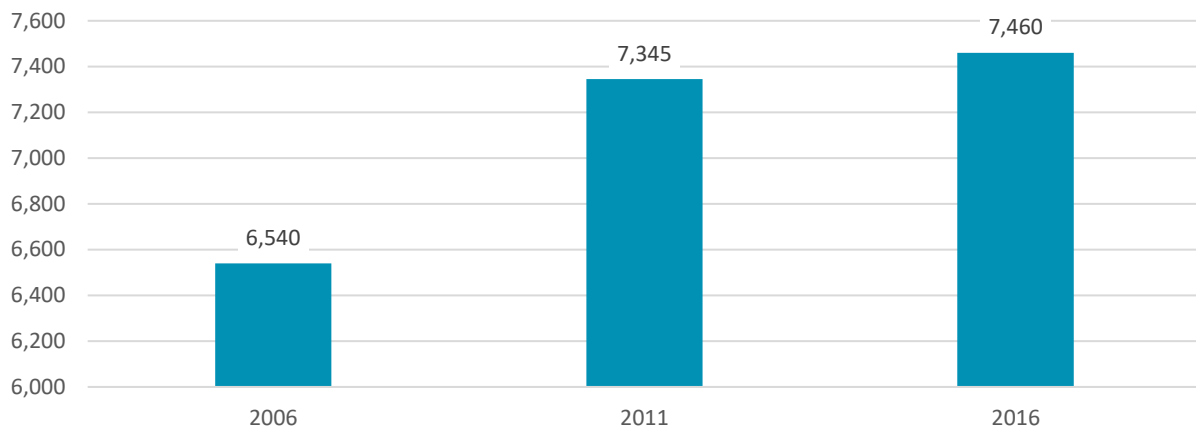
- *The past and current population of Salmon Arm reflects the community's role as an urban centre and service hub for the Shuswap region. There are relatively higher proportions of children, youth, and young adults as well as seniors. There are relatively lower proportions of working age people.*
- *Salmon Arm has a stable population that has been experiencing steady growth since 2006 and has generally gotten older; the median age has increased by nearly 4 years. This suggests that while the population generally remains within the workforce age group (25-64) and the median age is expected to decrease slightly, the population has been aging and remains older compared to the provincial average. There has also been some influx of seniors from other communities. As such, the City may require more seniors' services and supports in time to allow aging in place.*

3.2 PAST AND CURRENT HOUSEHOLDS

3.2.1 Households

In 2016, there were 7,460 households in Salmon Arm. The number of households increased more rapidly in the past than in recent years: between 2006 and 2011, the number of households increased by 12.3%; between 2011 and 2016, the number of households increased by 1.6%. Much of the 12.3% increase occurred around 2007, when building permit values were at a record high.

Figure 4. Number of Households, 2006 to 2016



Source: Statistics Canada, Census 2016 and Census 2016 Custom Information for BC Ministry of Municipal Affairs and Housing

3.2.2 Household Size and Type

In 2016, there was an average of 2.3 people per household. This has remained relatively stable over the past 3 Censuses and is generally comparable to Vernon and the CSRD (each had an average of 2.2 people per household in 2016).

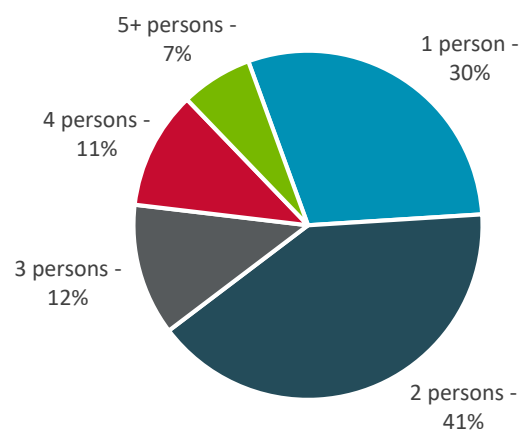
Table 2. Average Households Size, 2006 to 2016

	2006	2011	2016
Average household size Salmon Arm	2.4	2.3	2.3

Source: Statistics Canada, Census 2016 and Census 2016 Custom Information for BC Ministry of Municipal Affairs and Housing

The majority of households in Salmon Arm are comprised of one or two people (71%). Over the last 3 Census periods, the proportions of household sizes have not changed significantly, although there was a 4% increase in the number of one-person households.

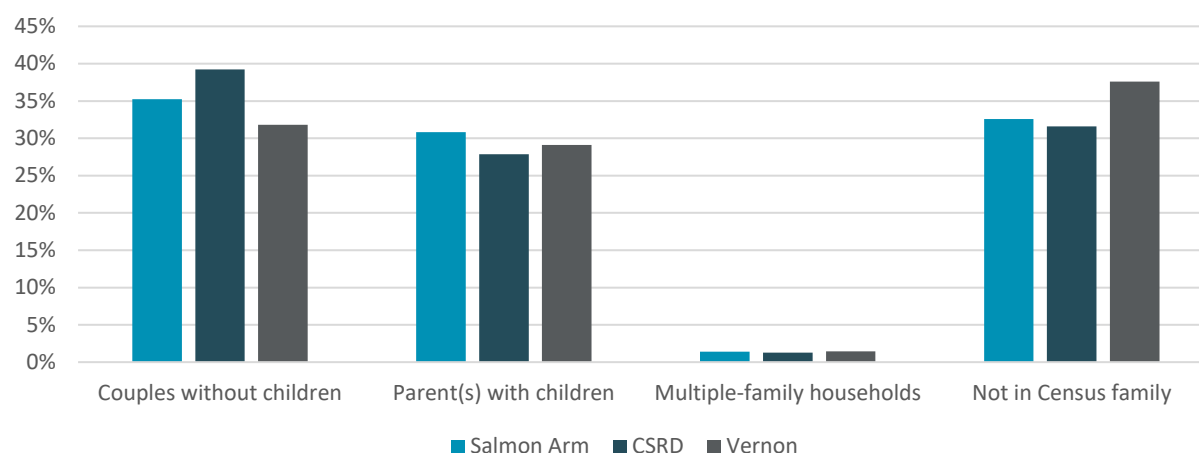
Figure 5. Household Sizes, Salmon Arm, 2016



Source: Statistics Canada, Custom Information for BC Ministry of Municipal Affairs and Housing

In 2016, the most common household type in Salmon Arm was couples without children, comprising 35% of all households. The next most common household type was individuals not in Census families, meaning they live alone or with roommates. There were 33% of this type of households in 2016. Salmon Arm had a larger proportion of households with children than the CSRD and Vernon in 2016 (31% compared to 28% and 29%, respectively), suggesting there may be more young families in the City.

Figure 6. Household Types, 2016

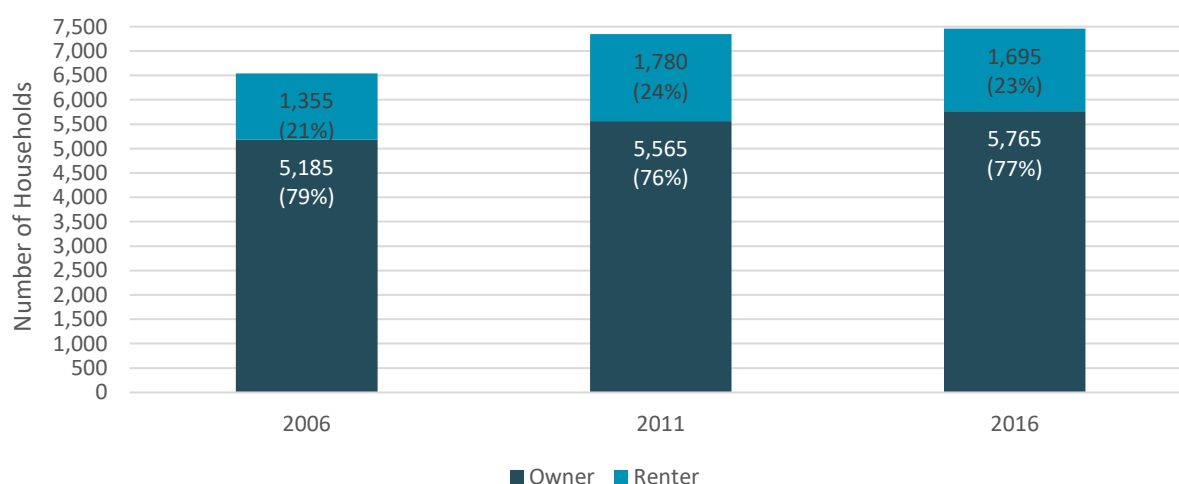


Source: Statistics Canada, Census 2016 and Custom Information for BC Ministry of Municipal Affairs and Housing

3.2.3 Household Tenure

In 2016, more than three-quarters of households in Salmon Arm were owner households. The proportion of renter households versus owner households has remained relatively stable over the past 3 Census periods. The total numbers of renter and owner households has increased. For renters, these households are likely within the secondary rental market, as the number of rental units in the primary rental market did not increase substantially during this period.

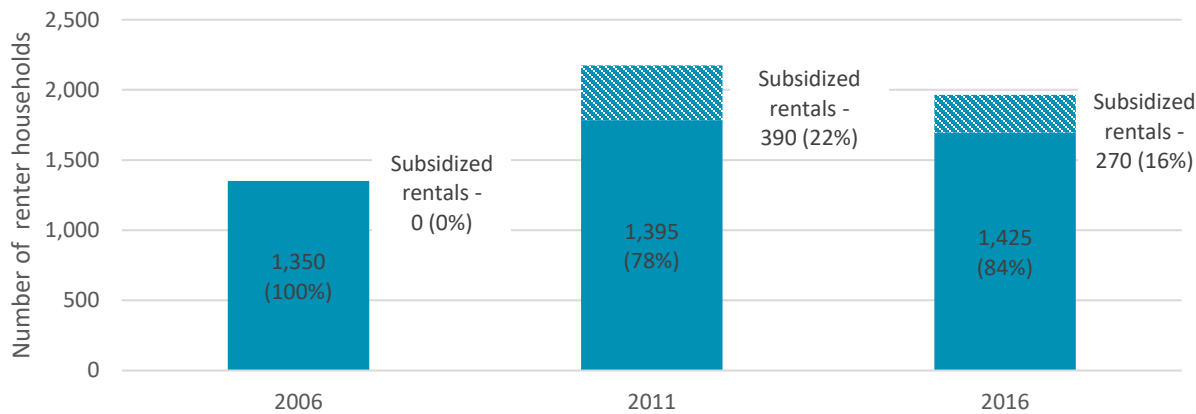
Figure 7. Household Tenure, 2016



Source: Statistics Canada, Census 2006, 2011, and 2016 Custom Information for BC Ministry of Municipal Affairs and Housing

There were no subsidized renter households in 2006. The number of subsidized renter households peaked in 2011 (390 units, or 22% of renter households), then declined in 2016 (270 units, or 16% of renter households).

Figure 8. Renter and Subsidized Renter Households, 2006 to 2016



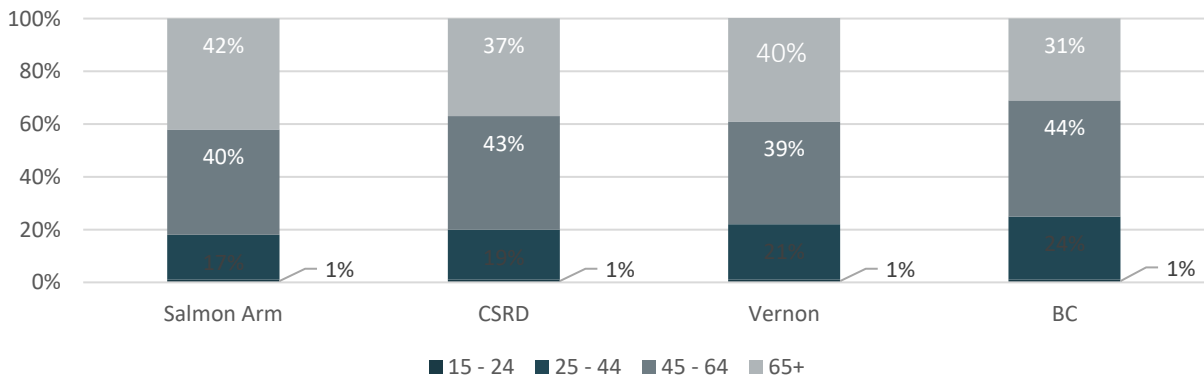
Source: Statistics Canada, Census 2006, 2011, and 2016 Custom Information for BC Ministry of Municipal Affairs and Housing

3.2.4 Age of Household Maintainer

The household maintainer refers to the first person listed on the Census who pays the mortgage, rent, taxes, and/or utility bills for the dwelling. The age of household maintainers provides insight into who is heading households in Salmon Arm. In some communities, a high proportion of owned households led by seniors may indicate that there is a lack of affordable or suitable housing for younger adults available in the housing market.

In Salmon Arm, there is a slightly higher proportion of ownership housing maintained by seniors compared to the CSRD and Vernon (42% compared to 37% and 40%, respectively). These proportions are significantly higher than the overall provincial average, which reported 31% of ownership households being led by seniors in 2016. This aligns with other data and anecdotal information indicating the popularity of the CSRD and Okanagan regions as retirement destinations.

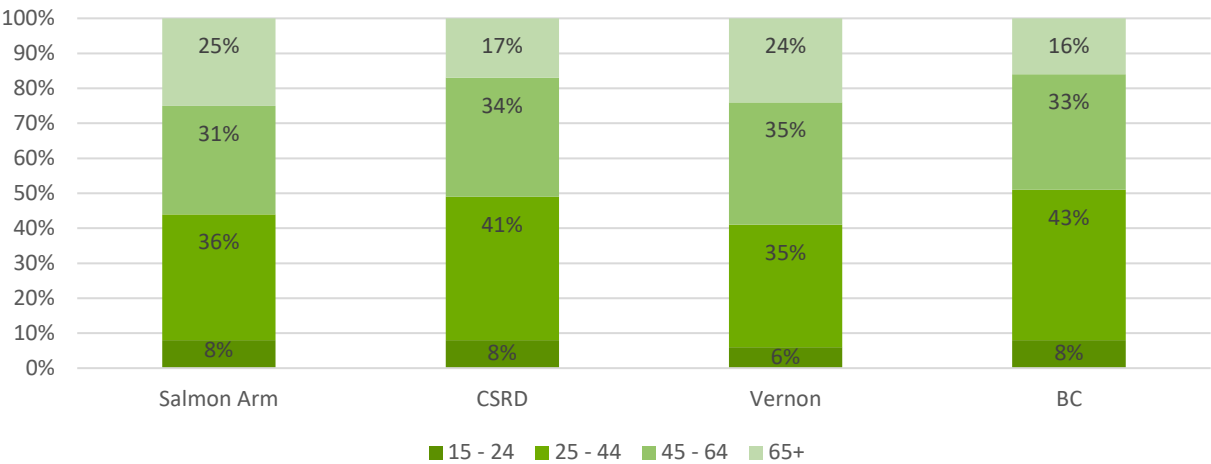
Figure 9. Age of Primary Maintainer in Owner Households, 2016



Source: Statistics Canada, Census 2016 Custom Information for BC Ministry of Municipal Affairs and Housing

Figure 8 shows that seniors lead a smaller proportion of renter households than owner households in Salmon Arm (25% versus 42% for owners), meaning that the renter population is generally younger than the owner population. This reflects a shift in life where younger households (e.g. aged 25 – 35) may rent, and then shift to ownership as their careers progress, salaries increase, and the attainability of ownership becomes more practical.

Figure 10. Age of Primary Maintainer in Renter Households, 2016



Source: Statistics Canada, Census 2016 Custom Information for BC Ministry of Municipal Affairs and Housing



Key Takeaways: Past and Current Households:

- There was a significant increase in the number of households between 2006 and 2011 (12.3%) and a much smaller increase between 2011 and 2016 (1.6%), which is associated with the slower population growth that occurred between 2011 and 2016.
- In 2016, the most common household type in Salmon Arm was a 2-person household, most likely a couple without children who owned their home.
- Salmon Arm has a high rate of homeownership compared to other areas of the province; more than three-quarters of households (77%) were ownership households in 2016. This is similar to the CSRD, which reported that 79% of households were ownership households in 2016, but is notably higher than other regions (e.g., 69% for the City of Vernon) and the province overall (i.e., 68%).

4 INCOME AND ECONOMY

This section presents information on household incomes, employment, commuting trends, and other economic indicators in Salmon Arm. Economic indicators provide valuable context when considering current and future housing needs. Readers of this report should note the 2016 Census income data is from 2015; data for 2006 and 2011 are adjusted for 2015 constant dollars.

4.1 HOUSEHOLD INCOMES

According to custom Census data, the median before tax household income in Salmon Arm was \$63,557 in 2015, similar to the CSRD median (\$64,009) and higher than the Vernon median (\$59,353).

Table 3. Median Before Tax Income, 2015

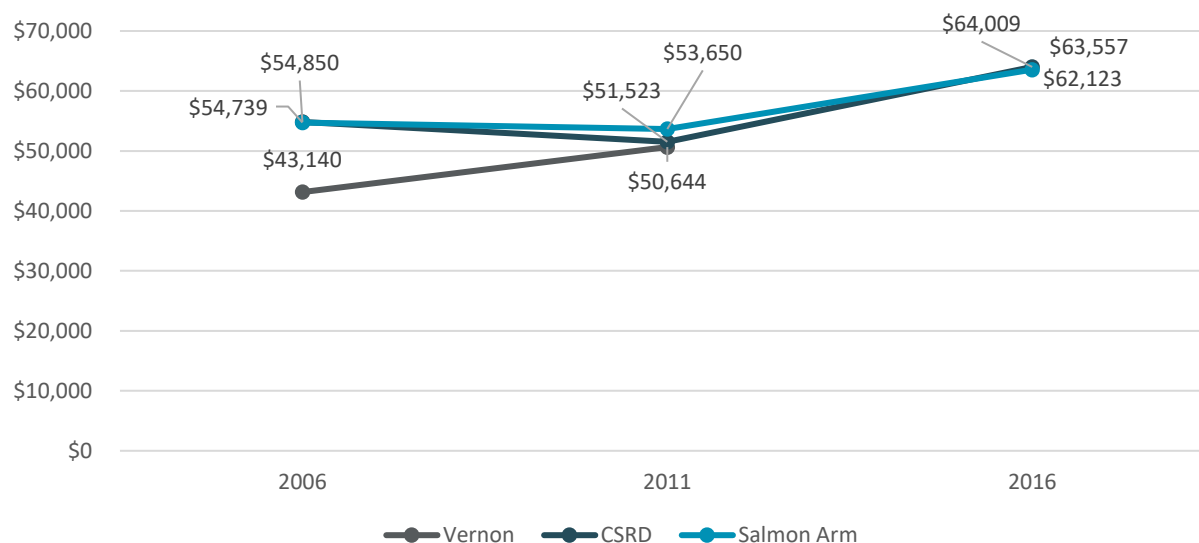
Salmon Arm	CSRD	Vernon
\$63,557	\$64,009	\$59,353

Source: Statistics Canada, Census 2016, and Custom Information for BC Ministry of Municipal Affairs and Housing

Between 2006 and 2016, the median income in Salmon Arm increased by 16% overall.

Similar to the CSRD overall, the median income in Salmon Arm decreased between 2006 and 2011, then increased between 2011 and 2016. In comparison, Vernon saw a steady increase from 2006 to 2016.

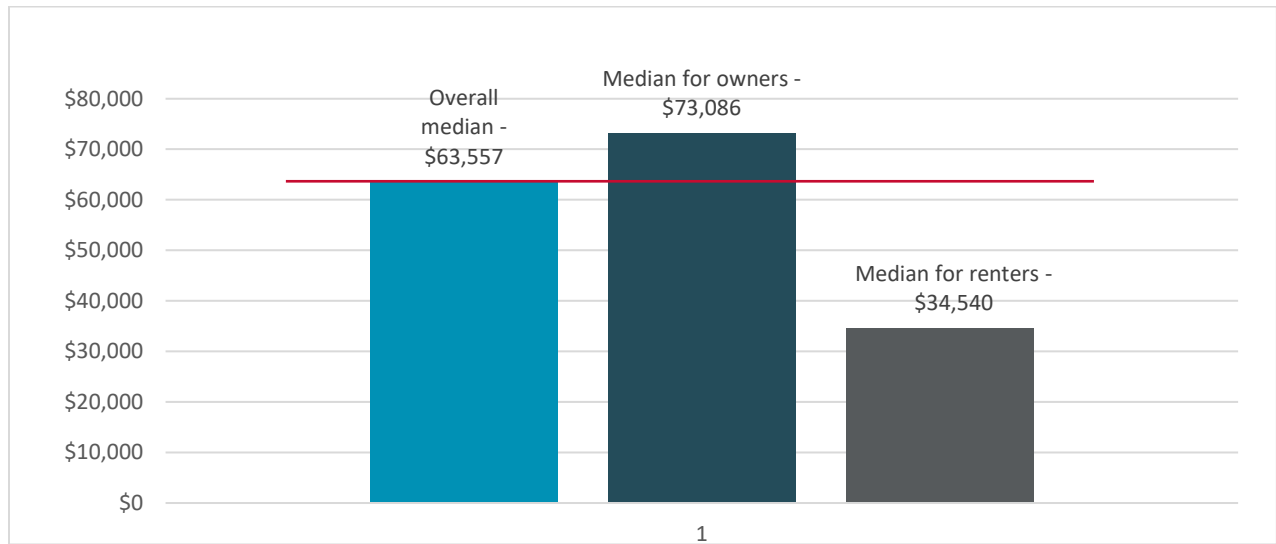
Figure 11. Median household incomes for Salmon Arm, CSRD, and Vernon, 2006 to 2016



Source: Statistics Canada, Census 2006, 2011, and 2016; Custom Information for BC Ministry of Municipal Affairs and Housing

In 2016, the median income of renter households was \$34,540, which is 45% lower than the overall median income in Salmon Arm. The median income of owner households was \$73,086, which is 15% higher than the overall median income in Salmon Arm.

Figure 12. Median household incomes (overall and by tenure)

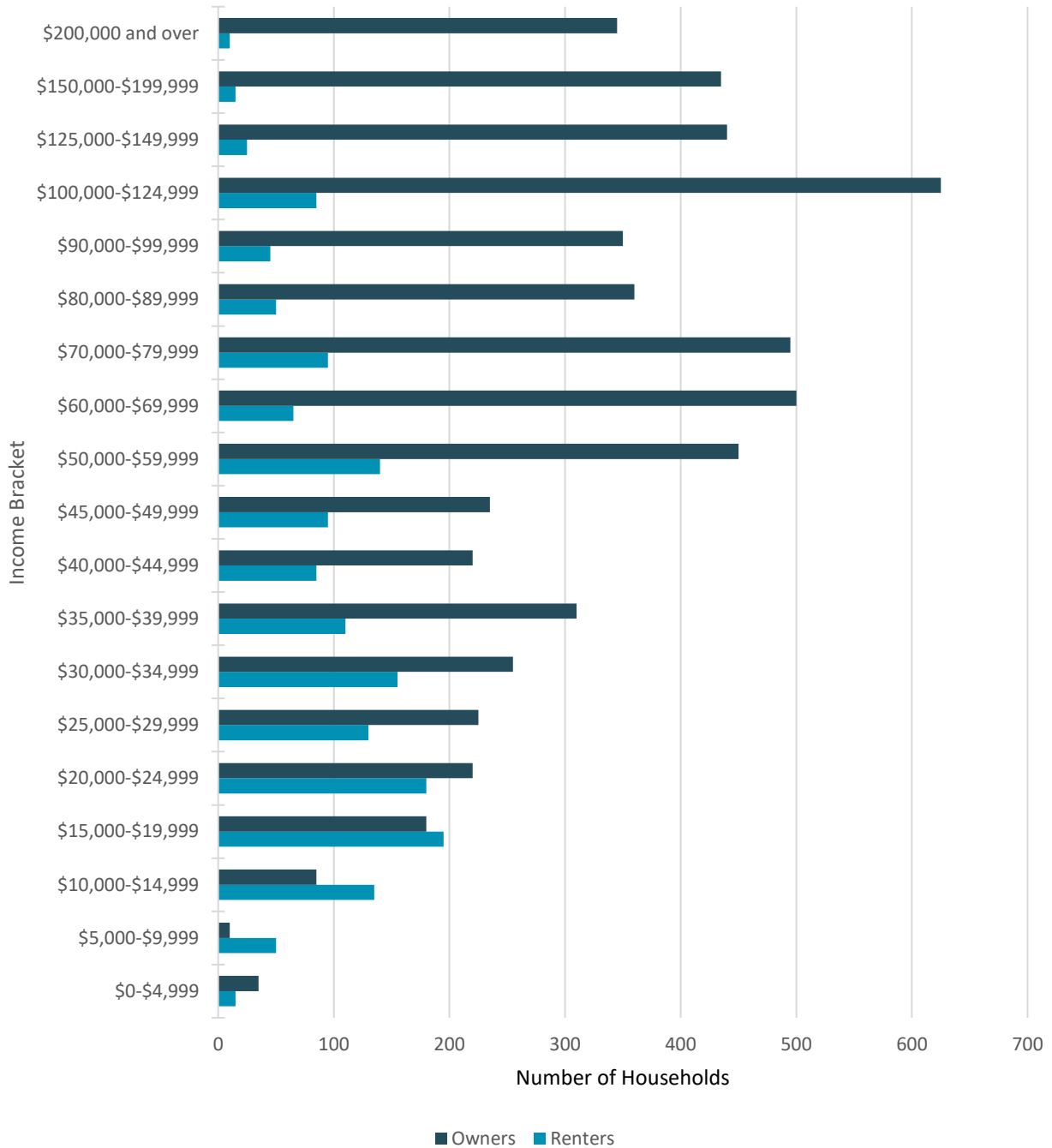


Source: Statistics Canada, Custom Information for BC Ministry of Municipal Affairs and Housing

4.2 HOUSEHOLDS BY INCOME BRACKETS

In 2016, the median household income of homeowners in Salmon Arm was higher than that of renters. The following graph shows the income distribution of owners and renters in the City. There are more renters in lower income brackets than owners; this has remained generally similar since 2006.

Figure 13. Number of Renter and Owner Households by Income Bracket, 2016



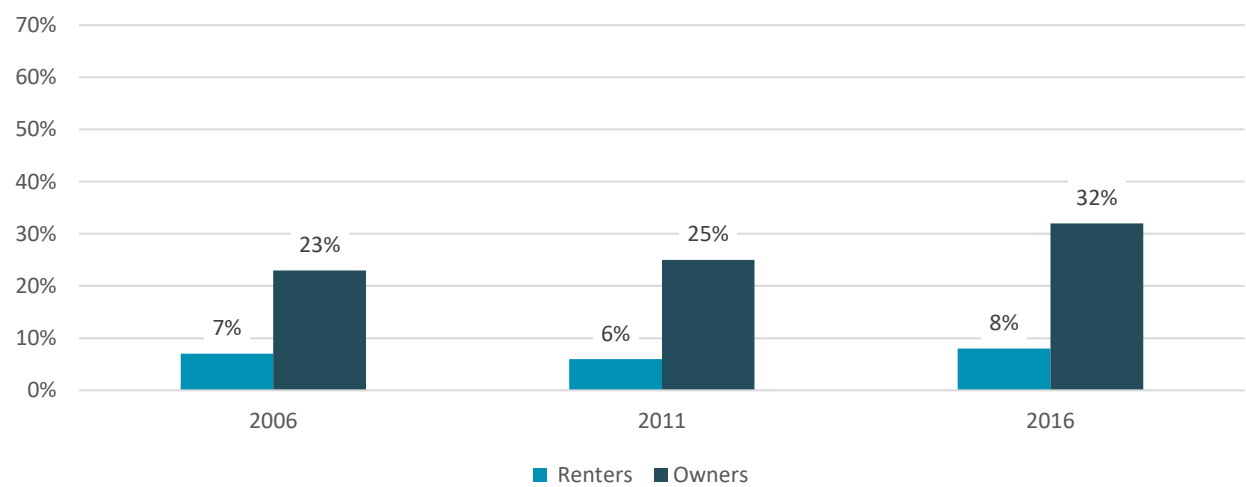
Source: Statistics Canada, Census 2016 Custom Information for BC Ministry of Municipal Affairs and Housing

Between 2006 and 2016, the proportion of owners reaching higher income brackets increased more rapidly than the proportion of renters. In 2006, 23% of owners reported before-tax household incomes of \$100,000 or more, compared to 7% of renters. In 2016, 32% of owners reported this, representing a 9% increase, compared to 8% of renters, representing a 1% increase.

Over this same time period, there was a larger proportion of renters who fell into lower income brackets (\$40,000 or less) than fell into higher income brackets. Additionally, the proportion of renters falling into

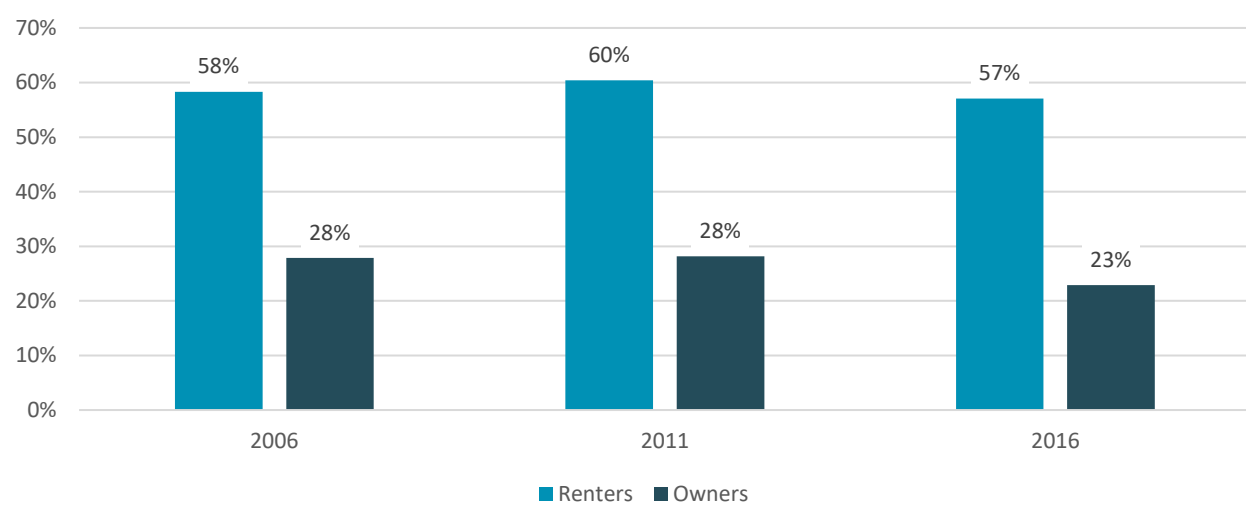
lower income brackets decreased by 1% over this period, while the proportion of owners decreased by 5%. In 2016, 32% of owners fell into the high-income brackets while 23% fell into the low-income brackets. In comparison, 8% of renters fell into the high-income brackets while 57% fell into the low-income brackets.

Figure 14. Proportion of Renters and Owners Making \$100,000 or More, 2006 to 2016



Source: Statistics Canada, Census 2016 Custom Information for BC Ministry of Municipal Affairs and Housing

Figure 15. Proportion of Renters and Owners Making \$40,000 or Less, 2006 to 2016



Source: Statistics Canada, Census 2016 Custom Information for BC Ministry of Municipal Affairs and Housing

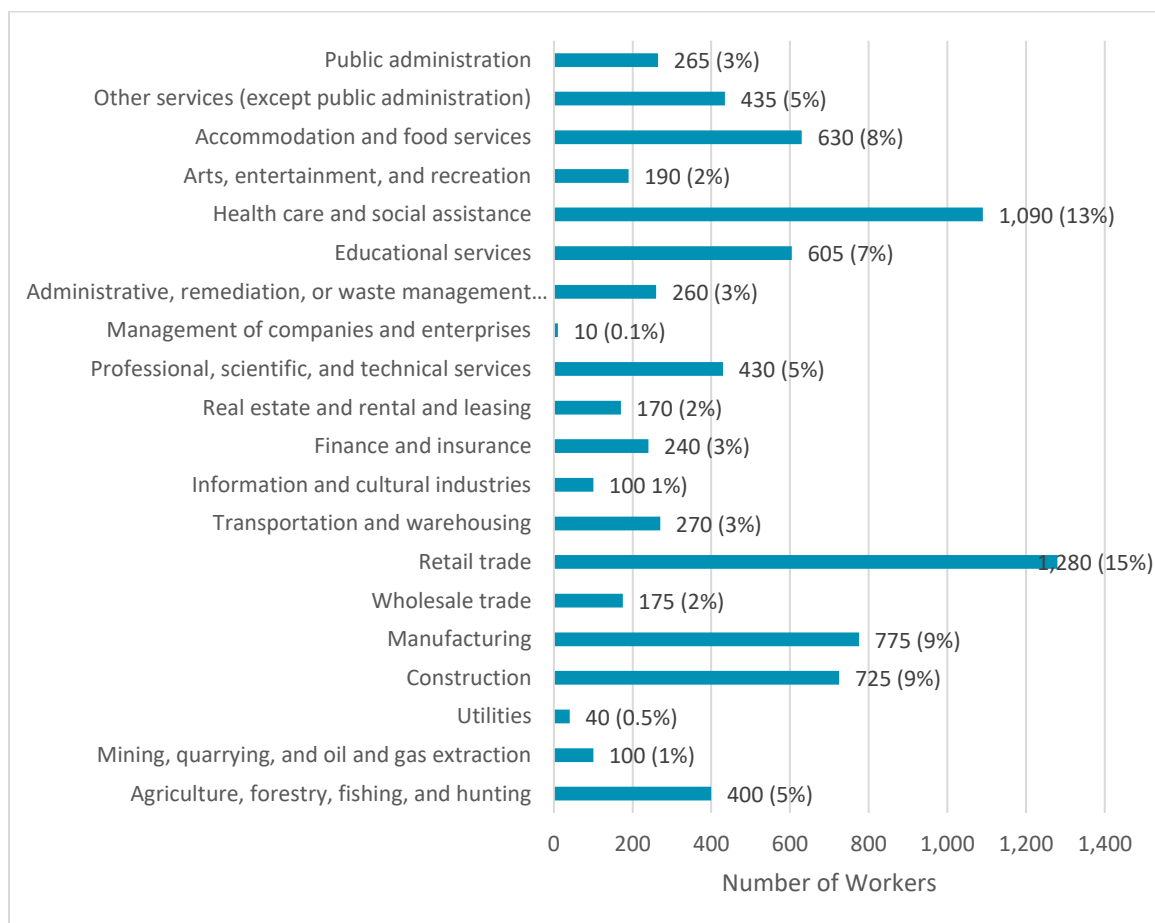
4.3 WORKERS BY INDUSTRY

In 2016, there were 8,290 workers in the labour force in Salmon Arm. Salmon Arm has a low unemployment rate; in 2016, there were 6.3% of workers who reported being unemployed. The unemployment rate has decreased since previous Censuses: in 2006, it was 6.4%; in 2011, it was 7.6%. In comparison, the 2016 unemployment rate for the CSRD was 9.0% and, for the City of Vernon, 8.0%.

In 2016, the most commonly reported industries were retail trade (15%) and health care and social assistance (13%). Salmon Arm also had significant numbers of people employed in manufacturing, construction, accommodation and food services, and educational services.

Today, major employers in Salmon Arm include retail, manufacturing, health, education, business services, natural resource consultants, agriculture, government, and entertainment. There are 700 people employed in the high-tech workforce. There are 80 high-tech businesses currently operating in the City.⁷

Figure 16. Number of workers employed in each industry, 2016



Source: Statistics Canada, Custom Information for BC Ministry of Municipal Affairs and Housing

⁷ From Salmon Arm Economic Development Society (SAEDS) 2017 Community Profile, available at https://www.saeds.ca/wp-content/uploads/2019/06/Community-Profile_July-2019.pdf

4.4 ECONOMIC INDICATORS

Salmon Arm has a participation rate of 57.5%. This means that 57.5% of the population aged 15 and older are workers. Salmon Arm's rate is similar to the City of Vernon and slightly lower than the CSRD. This is likely indicative of the higher proportion of seniors and other retirees in Salmon Arm than the region, due to the proximity to services and assisted living options.

Table 4. Participation Rates, 2016

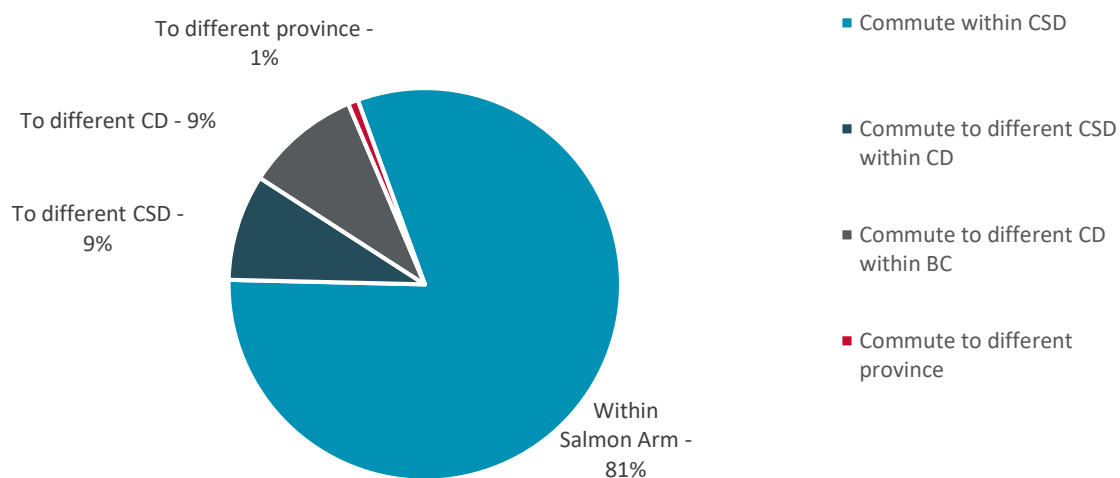
Salmon Arm	Vernon	CSRD
57.5%	57.4%	58.8%

Source: Statistics Canada, Census 2016 Custom Information for BC Ministry of Municipal Affairs and Housing

4.5 WORKFORCE COMMUTING

Most workers reported commuting within Salmon Arm in 2016 (81%). There were 9% who reported commuting to a different city but within the CSRD, while another 9% reported commuting to areas outside the CSRD.

Figure 17. Commuting Destination of Workers who Live in Salmon Arm



Source: Statistics Canada, Census 2016 Custom Information for BC Ministry of Municipal Affairs and Housing

This is similar to Vernon in 2016. In the City of Vernon there were 75% of people who commuted to a place of work within Vernon, 14% who commuted within the North Okanagan Regional District, and 10% commuted to a destination outside the Regional District.

4.6 POST-SECONDARY STUDENTS

Okanagan College has a campus in Salmon Arm. The other campuses are located in Penticton, Kelowna, and Vernon. There are approximately 420 FTE students (3-year average) at the Salmon Arm campus and trades facility, representing approximately 8% of total college enrollment.⁸ Enrollment across all campuses has increased 6% over the past 5 years.⁹

Currently, there is no dedicated student housing in Salmon Arm.



Key Takeaways: Income and Economy:

- *Renter households reported significantly lower incomes than owner households between 2006 and 2016. Over this period, while the proportion of homeowners falling into high income brackets (i.e., annual before-tax income of \$100,000 or more) increased substantially (9%), the proportion of renters did not (1%). Notably, the proportion of renters falling into high income brackets decreased in 2011, then increased in 2016. The proportion of owners increased in both Census periods.*
- *In 2016, Salmon Arm had low unemployment and participation rates, which could be reflective of Salmon Arm's higher median age and reported popularity as a destination for retirees. This means that Salmon Arm has a relatively smaller proportion of people eligible to participate in the labour force, but most employable people do not experience issues finding work and work within the City.*
- *Retail and health / social services were the most common industries in 2016, while more recent anecdotal evidence suggests the community has an emerging high-tech sector.*
- *Okanagan College has a campus in Salmon Arm that attracts approximately 420 FTE students annually, many of whom are part-time. There is no dedicated student housing and students may experience difficulties finding suitable rental accommodations, especially those who move to the community to attend school.*

⁸ As per Dean Joan Ragsdale (October 1, 2019)

⁹ Ministry of Advanced Education, Skills, and Training, Student FTE Enrollments at BC Public Post-Secondary Institutions, 2008 - 2018.

5 COMMUNITY PROJECTIONS

This section presents population and household projections for 2019 to 2024. Because there has not been a mandatory population count since the 2016 Census, the 2019 figures used as the baselines for these projections are calculated using data and growth rates from the 2006, 2011, and 2016 Censuses and projections from BC Statistics.¹⁰ This approach helps ensure consistency with the past and current population and household data contained in this report, which are based on past Censuses.

Forecasts are based on past trends modified to account for possible future changes and, consequently, should be viewed as only one possible scenario of future population. The actual growth of the community is highly connected to growth in the region, availability of housing, and jobs in the community. Estimates released by BC Statistics since this analysis was prepared estimate the 2019 population at 19,115, which is much higher compared to their prior estimate. As such, the estimate presented below is conservative; actual growth experienced in the community was likely much more significant.

5.1 FUTURE POPULATION

5.1.1 Population Projections

The population of Salmon Arm is experiencing steady growth; over the next 5 years, the population could increase another 1.2% or more.

Table 5. Anticipated Population, 2019 to 2024

	2019	2020	2021	2022	2023	2024
Population	17,876	17,933	17,990	18,024	18,057	18,091
# Growth per Year	-	57	58	34	33	34

Source: Statistics Canada, Custom Information for BC Ministry of Municipal Affairs and Housing

5.1.2 Age Projections

The median age is anticipated to decrease to 49.5 over the next 5 years.

Table 6. Anticipated Median Age, 2019 to 2024

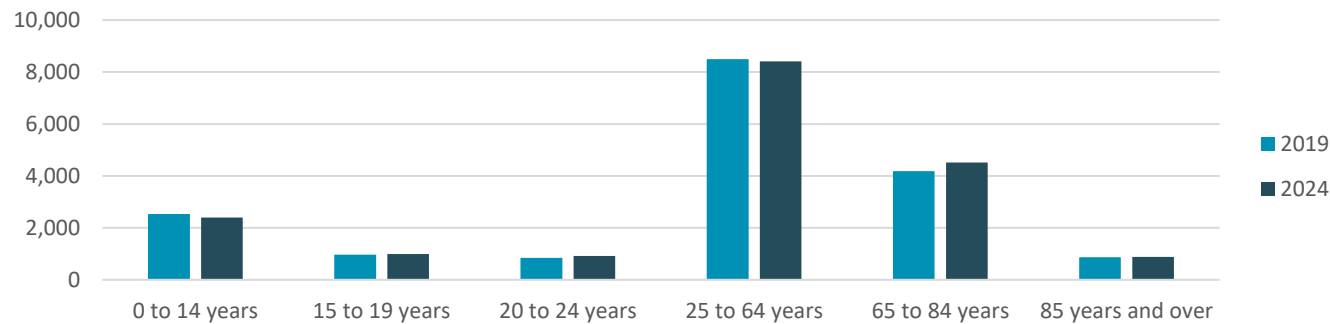
	2019	2020	2021	2022	2023	2024
Anticipated median age	50.3	50.2	50.0	49.9	49.7	49.5

Source: BC Statistics, Custom Information for BC Ministry of Municipal Affairs and Housing

¹⁰ Projections are prepared by BC Statistics using the Component / Cohort-Survival Method. This method "grows" the population from the latest base year estimate by forecasting births, deaths, and migration by age. Because there has not been an official population count since the 2016 Census was released, data for all years since are estimates based on projected population growth and are revised each year. The estimates used in this analysis were released in 2019 and cover to the end of 2018. Estimates released in early 2020 for the end of 2019 suggest that the results used in this report are conservative; actual community growth experienced between 2016 and 2019 may have been higher.

Projections suggest the age composition of Salmon Arm will remain relatively stable over the next 5 years. The numbers of people aged 15 to 24 and 65 to 84 could increase, while the numbers of children (aged 0 to 14) and working age people (25 to 64) could decrease.

Figure 18. Anticipated Change in Population by Age, 2019 and 2024



Source: Statistics Canada, Custom Information for BC Ministry of Municipal Affairs and Housing



Key Takeaways: Future Population:

- The population of Salmon Arm is growing. The population is projected to get younger as a whole, but recent trends indicate there have been increasing numbers of retirees and fewer working aged people. Most growth is anticipated to be youth and young adults aged 15 to 24, as well as retirees aged 65 to 84. Overall growth is not likely to be as drastic as has been projected in the past, but it is likely that Salmon Arm will experience accelerating population growth over the next 5 years.

5.2 FUTURE HOUSEHOLDS

5.2.1 Household Projections

Standard household projections provided by the Province are based on BC Statistics population projections and Statistics Canada Census Program data. These suggest that the number of households in Salmon Arm is expected to increase by approximately 1.8% between 2019 and 2024. However, recent data on housing stock shows significantly higher rates of growth in Salmon Arm between 2016 and 2019 and does not align with the household projections based on population data from the Province. Although housing stock and households are not the same thing, they generally align, assuming most households are housed.

Housing stock data from the City including number of housing starts, number of registered new homes, and residential building permit values demonstrate trends of higher growth for 2016 to 2019, which mirror previous peaks around 2007. These datasets are summarized in Section 5.1. To provide the City with potential future scenarios to consider that more closely reflect these trends, housing stock data was combined with household projections to provide four different growth scenarios.¹¹

¹¹ Since these projections were prepared, data for Housing Starts to the end-of-year 2019 were prepared by the City. Data shows a slight decrease (-4.9%) in housing starts between 2018 and 2019. Projections are based on trends seen in building permit data to 2018; the slightly decrease to 2019 is not reflected in these figures.

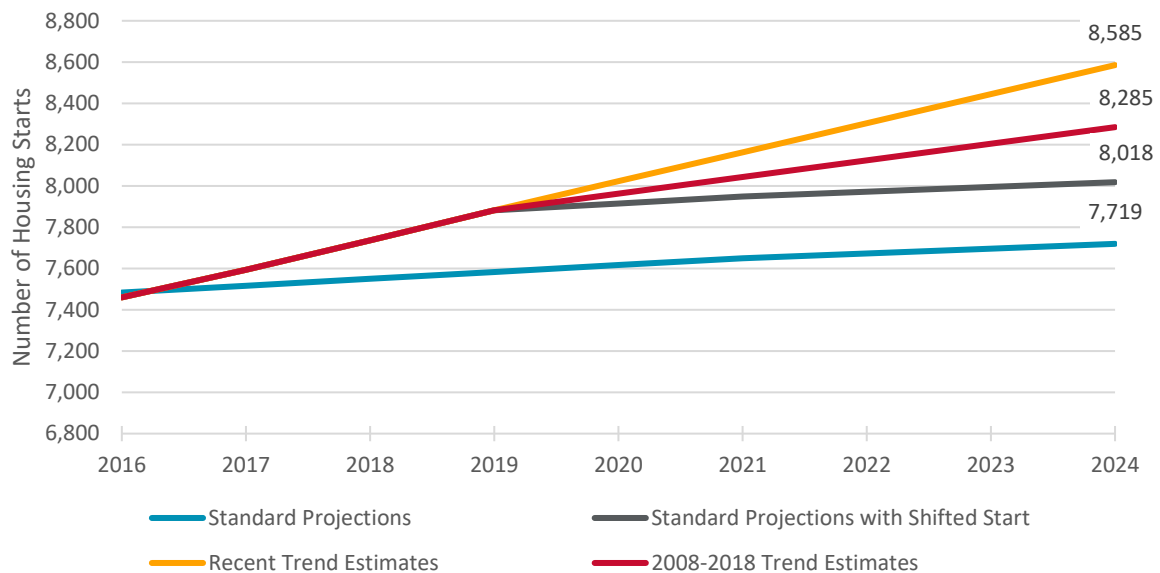
The following table and graph show the Standard Projections, which are based on provincial data, as well as three other growth scenarios, which are based on a continuation of the data trend seen in the housing stock data provided by the City. Scenarios include:

- » Standard Projections with Shifted Start: Use the same growth rate as the Standard Projections, but with a 2019 starting value shifted to match the City's housing stock data for the end of 2018, with demolitions netted out.
- » Recent Trend Estimates: Starting value was shifted to match the City's Housing Starts data and projections after 2019 are based on the average development from City data for Housing Starts from 2016 to 2018.
- » 2008 – 2018 Trend Estimates: Starting value shifted to match the City's data and projections after 2019 are based on the average development from City data for Housing Starts from 2008 to 2018.

Table 7. Household Projection Scenarios

Scenario	Line Colour	2016 Value	2019 Value	2024 Estimate	5-Year Absolute Increase (2019 – 2024)	5-Year % Increase (2019 – 2024)
Standard Projections	Blue	7,483	7,583	7,719	136	1.8%
Standard Projection with Shifted Start	Grey	7,460	7,882	8,018	136	1.7%
Recent Trend Estimates	Orange	7,460	7,882	8,585	703	8.9%
10-Year Trend Estimates	Red	7,460	7,882	8,285	403	5.1%

Figure 19. Anticipated Number of Households, 2016 to 2024



Source: Statistics Canada, Custom Information for BC Ministry of Municipal Affairs and Housing, BC Statistics & City of Salmon Arm

Alternate scenarios provide the City with different options to consider when assessing their community's future housing needs. For the purposes of projecting the current and anticipated number of units needed by unit size as required by the Province, the Standard Projections and the 10-Year Trend Estimates have been used in Section 4.2.2. This provides one estimate based on household projections (Standard Projections) and another estimate that reflects housing stock data provided by the City (10-Year Trend Estimates).

5.2.2 Household Type Projections

Between 2019 and 2024, it is anticipated that the most significant increase in households will be in the number of households comprised of couples without children (2.1%). Households comprised of couples with children are expected to increase by 1.9%, while lone-parent households are expected to increase by 1.8%. This aligns with an aging population that is more likely to be nearing retirement (55-64), or seniors (65+).

Table 8. Anticipated Household Types, 2019 to 2024¹²

Household Type	2019	2020	2021	2022	2023	2024	Relative Increase
Couple without children	2,556	2,570	2,584	2,593	2,601	2,610	2.11%
Couple with children	1,568	1,574	1,580	1,586	1,592	1,597	1.85%
Lone parent	555	557	559	561	563	565	1.80%
Multiple family	445	447	448	448	447	447	0.04%
Non-family	2,459	2,469	2,478	2,486	2,493	2,500	1.67%

Source: Derived from Statistics Canada, Custom Information for BC Ministry of Municipal Affairs and Housing

¹² Data in this table based on Standard Projection scenario only.

5.2.3 Housing Unit Size Projections

To determine the number of anticipated housing units required over the next five years (2019 to 2024), it is necessary to make assumptions about what types of housing units different households require. For the analysis presented here, it is assumed that different household types require a minimum number of bedrooms to meet their needs and satisfy National Occupancy Standard requirements. The assumptions used to estimate the number of housing units required by size over the next five years are as follows:

- » Couples without children households will need one- or two-bedroom housing units
- » Couples with children, lone parent family, multiple family, and other family households will all need two- or three+ bedroom units
- » Non-family households will require one- to three+ bedroom units to account for different situations, such as individuals living alone or with roommates

Table 9. Assumed Distribution of Required Housing Unit Sizes by Household Type

Household Type	Studio or 1-Bedroom	2-Bedroom	3+ Bedroom
Couples without children	50%	50%	0%
Families with children and other families	0%	33%	67%
Non-families	60%	30%	10%

These assumptions are applied to the household projections to estimate the number of anticipated housing units required by unit size. Projections have been prepared for the results of the Standard Projections, which suggest there could be 136 new households by 2024, and the 10-Year Trend Estimates, which suggest there could be 403 new households over the same period. This provides the City with two options to consider, should they expect recent development trends to continue and affect household growth. Table 10 displays the number of new households anticipated for the household types above.

Table 10. Anticipated Number of New Households by Type, 2019 to 2024

Household Type	Standard Projections	10-Year Trend Estimates ¹³
Couples without children	54	160
Families with children and other families	41	121
Non-families	41	123
Total	136	403

Source: Derived from Statistics Canada, Custom Information for BC Ministry of Municipal Affairs and Housing and City data

Table 11 displays the anticipated number of housing units required by unit size for the next five years, based on the anticipated number of new households by type and the assumed distribution of housing unit sizes by household type. Anticipated numbers are provided for both the Standard Projections and the 10-Year Trend Estimates. These indicate that the City can anticipate needing primarily small-sized housing units (i.e., less than 3-bedrooms) in the coming years.

¹³ Breakdown here assumes that the proportion of each household type remains the same as estimated for the standard projections.

Table 11. Anticipated Housing Units Required by Unit Size, 2019 to 2024

Unit Size	Standard Projections	10-Year Trend Estimate
Studio or 1-Bedroom	52	154
2-Bedroom	53	156
3+ Bedroom	31	93
Total	136	403

Source: Derived from Statistics Canada, Custom Information for BC Ministry of Municipal Affairs and Housing and City data

5.2.4 Number of People per Household Projections

Over the next five years, the average household size in Salmon Arm is expected to decrease slightly.

Table 12. Anticipated Household Size, 2019 to 2024

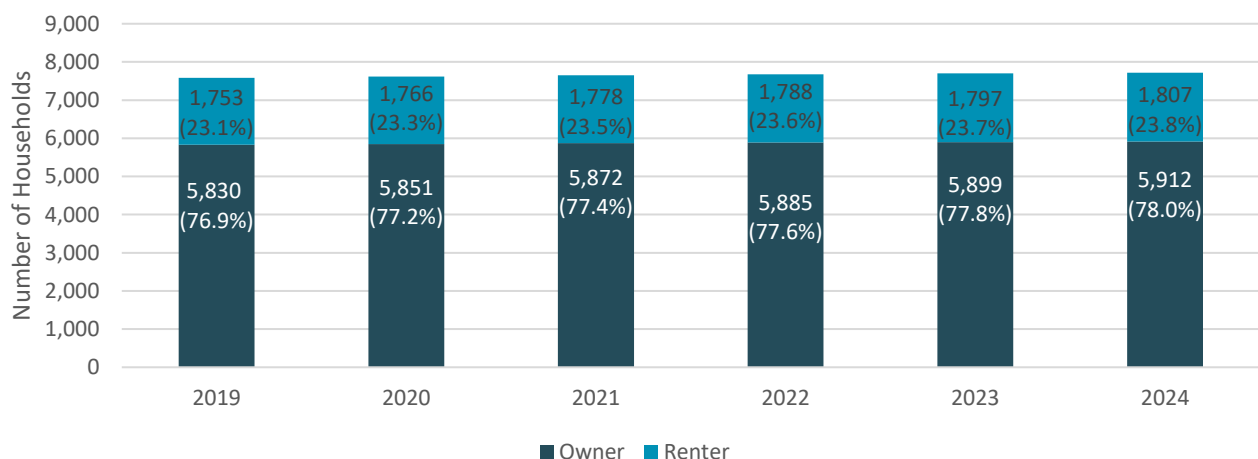
	2019	2020	2021	2022	2023	2024
Number of People per Household	2.4	2.4	2.4	2.3	2.3	2.3

Source: Statistics Canada, Custom Information for BC Ministry of Municipal Affairs and Housing

5.2.5 Household Tenure Projections

Between 2019 and 2024, it is anticipated that owner households will increase by 1.1% overall, representing 82 total households. Over the same period, renter households are anticipated to increase by 0.7%, representing 54 total households. These projections assume that the ratio of owners to renters will remain the same as 2016 proportions. It is important to remember that these numbers are likely to be affected by factors such as demographic and economic shifts, housing preferences, and available housing stock.

Figure 20. Anticipated Household Tenure, 2019 to 2024



Source: Derived from Statistics Canada, Custom Information for BC Ministry of Municipal Affairs and Housing



Key Takeaways: Future Households

- *It is anticipated that Salmon Arm will continue to experience steady increases in the number of households, based on population projections and housing starts. Based on trends seen over the past 10 years, there are likely to be 5.4% more households in 2024. However, estimates range from 1.8% to 9.4%.*
- *Most of this growth is likely to be seen in households comprised of couples without children. This household family type is expected to represent approximately 40% of overall household growth over the next five years.*
- *Between 2019 and 2024, it is anticipated that more than three-quarters of new households will require housing units that are studios or have one to two bedrooms.*

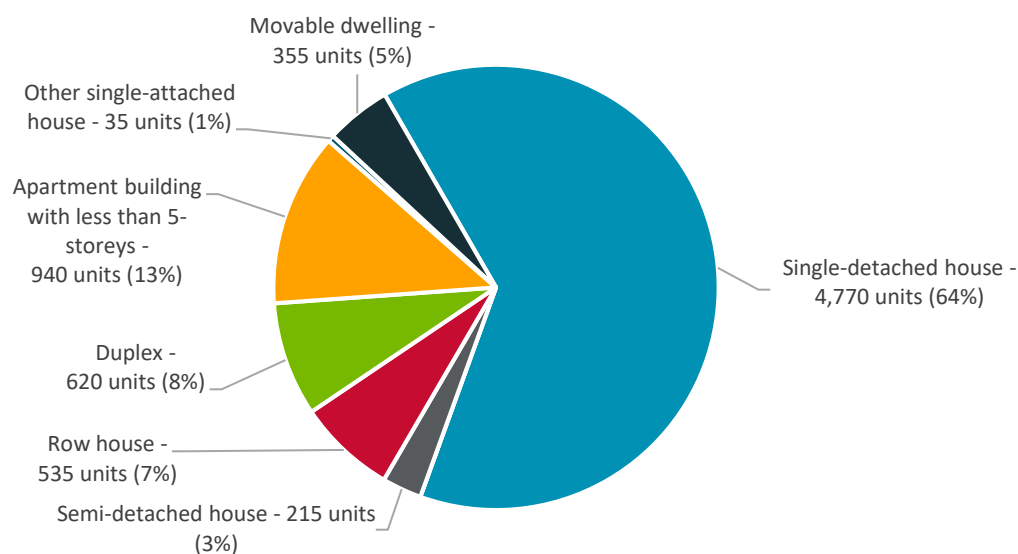
6 HOUSING PROFILE

This section presents an inventory of housing-related information in Salmon Arm related to dwelling type, number of bedrooms, and age of construction. It also presents market information about housing stock including private market, rental market, and non-market housing and the associated assessed values, sales prices, and rents.

6.1 HOUSING STOCK

The most common type of dwelling unit in Salmon Arm is a single-detached house. There are no apartment buildings with 5 or more storeys.

Figure 21. Salmon Arm Housing Stock by Type, 2016

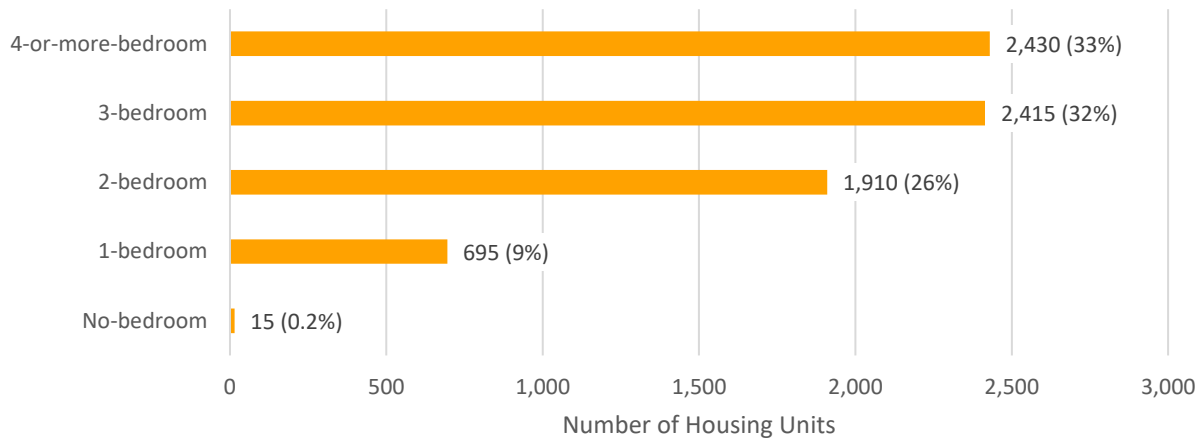


Source: Statistics Canada, Census 2016 Custom Information for BC Ministry of Municipal Affairs and Housing

Salmon Arm has less diverse housing stock than Vernon. Vernon has higher proportions of apartments, semi-detached houses, and row houses than Salmon Arm and a similar proportion of duplex units. There are relatively fewer single-detached houses in Vernon (49% compared to 64%).

In 2016, most (65%) housing units in Salmon Arm had three or more bedrooms, while slightly more than one-third were one or two bedrooms. Only a very small proportion (>1%) were bachelor units. The proportions of units with one bedroom or no bedroom was much smaller than the proportion of one-person households, suggesting some residents may have more space than they need (9% compared to 30%).

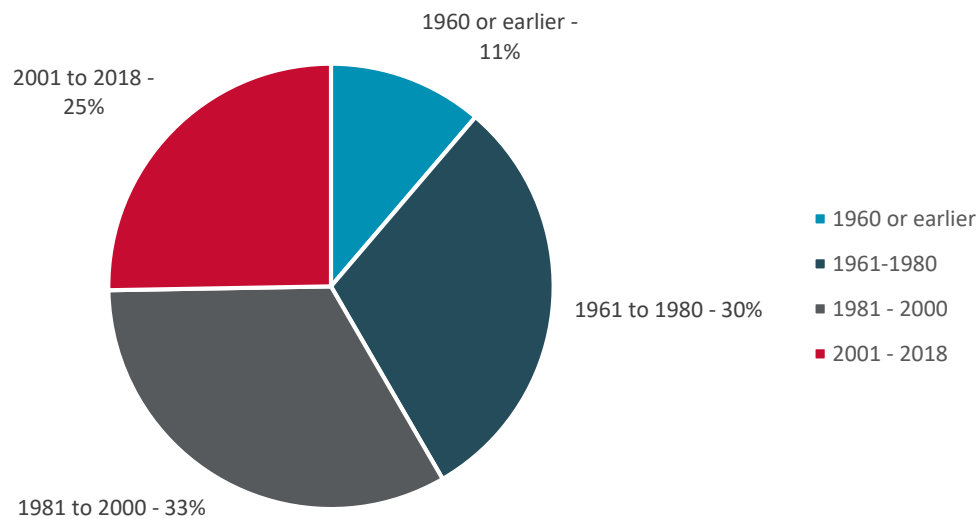
Figure 22. Number of Housing Units by Number of Bedrooms, 2016



Source: Statistics Canada, Custom Information for BC Ministry of Municipal Affairs and Housing

The age of Salmon Arm's housing stock is relatively evenly distributed across the past 60 years. Of 7,782 total units, there were 2,575 built between 1981 and 2000. There were slightly fewer units built between 2001 and 2018 (1,967), however, this latter period is slightly shorter. Nearly four in ten units were built prior to 1980, which could indicate a need for current or future renovations or upkeep.

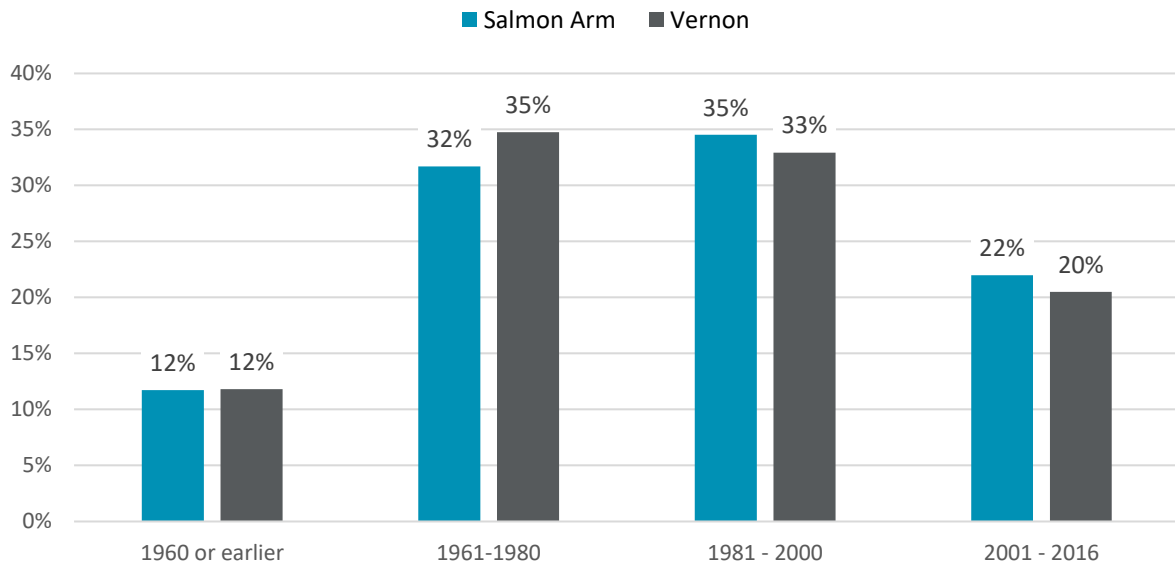
Figure 23. Age of Stock 1960 - 2018



Source: Statistics Canada, Custom Information for BC Ministry of Municipal Affairs and Housing and BC Housing Registered New Homes, 2016 – 2018

The proportions of homes constructed in each time period in Salmon Arm are similar to the proportions constructed in each time period in Vernon.

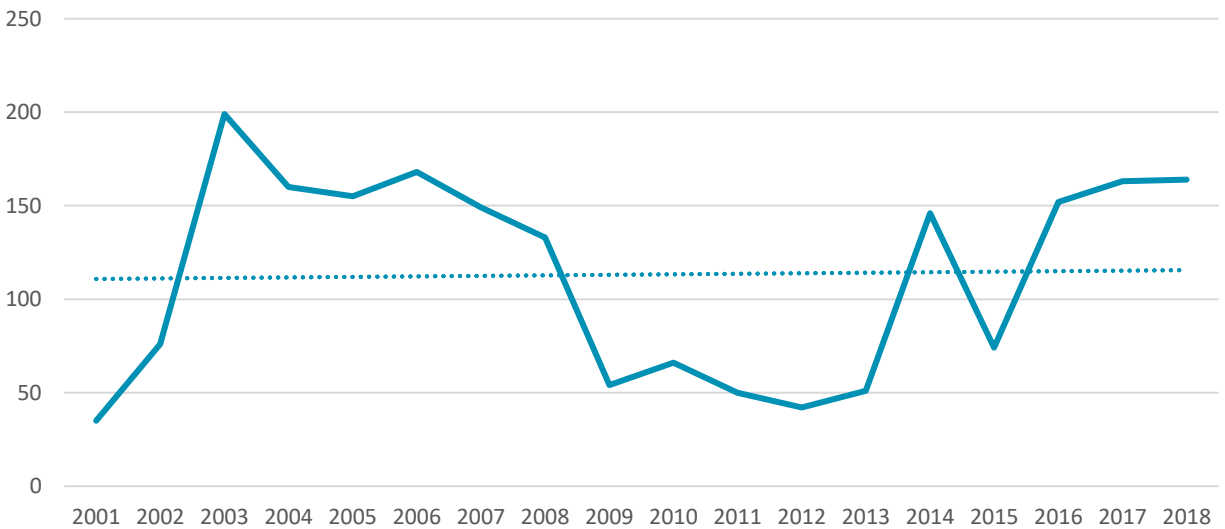
Figure 24. Age of Dwelling Stock, 1960 to 2016



Source: Statistics Canada, Census 2016 Custom Information for BC Ministry of Municipal Affairs and Housing

The number of housing starts recorded by the City of Salmon Arm (through building permits) peaked in 2003 with a multi-family development that provided 125 units. Since that time, the number of housing starts was at its highest between 2005 and 2007 before declining. In recent years, the number of housing starts has reached a similar high.

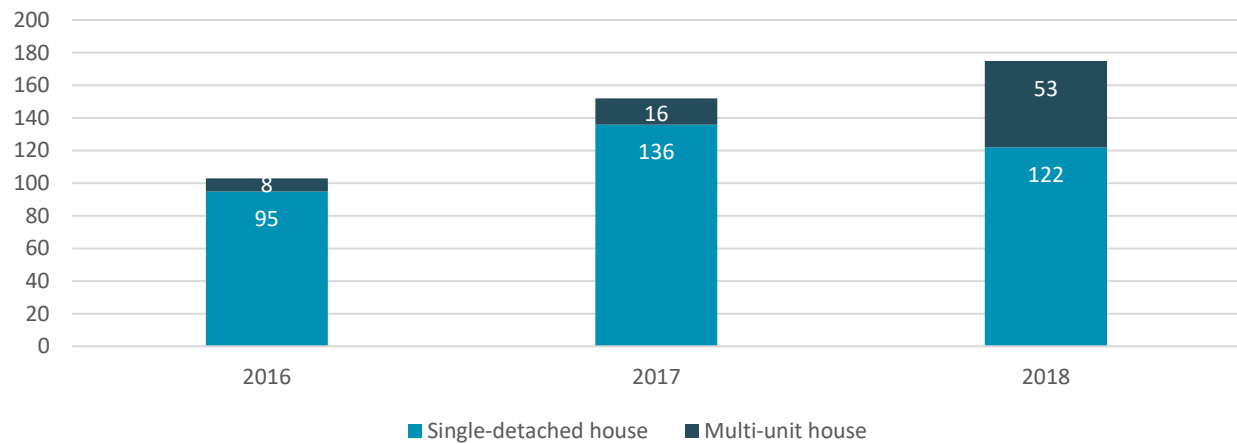
Figure 25. Number of Housing Starts, 2001 to 2018



Source: City of Salmon Arm, 2019

The number of new homes has increased each year since 2016. Since 2016, there have been 430 new homes registered according to BC Housing data, and 479 new housing starts according to data from the City.¹⁴ In 2018, the increase in new homes was due to the increase in multi-family units; there were less single-detached houses constructed than in 2017.¹⁵

Figure 26. Registered New Homes by Unit Type, 2016 - 2018



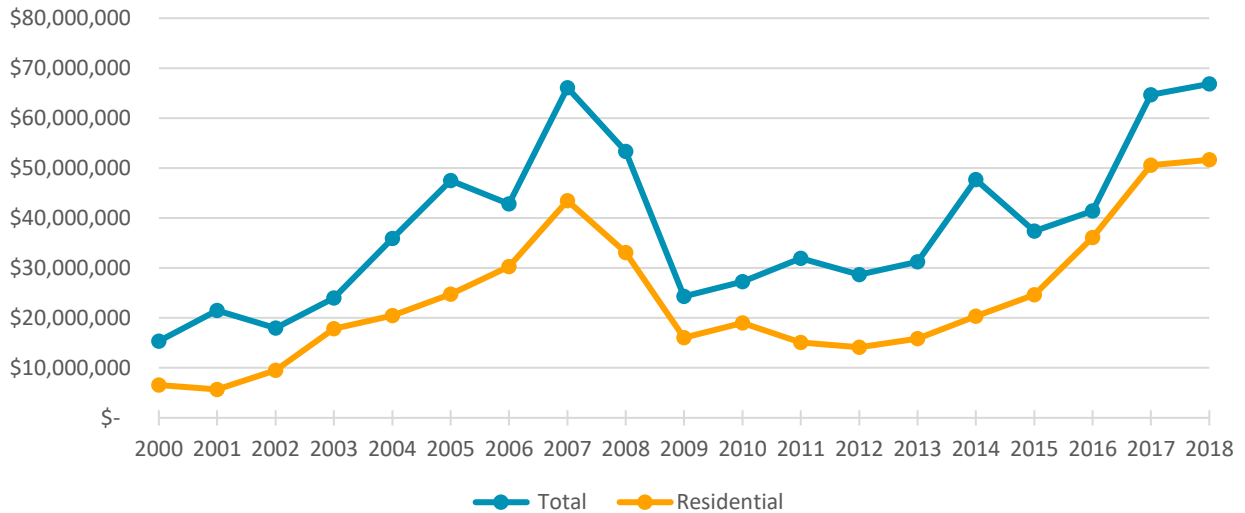
Source: BC Housing, 2019

In 2017 and 2018, building permit values reached their highest totals in 18 years (\$64.7 million and \$66.9 million, respectively). The previous peak was in 2007, when building permit values totaled \$66.1 million. Residential building permit values have largely followed the 18-year trend, also reaching their highest totals in 2017 and 2018 (\$50.6 million and \$51.7 million, respectively).

¹⁴ Housing starts are based on the number of building permits issued by the City, while registered new homes are based on the number of new homes including in the BC Housing registry. Homes may not be registered at the same time as building permit issuance.

¹⁵ Since this analysis was prepared, data for the end of 2019 was released. It shows a slight slowing in the number of new building permits issued by the City (156 residential units, or 4.8% lower than 2018) and reinforces the trend of increasing multi-family. There were 76 multi-family and 80 single-family building permits issued, a split of 49% and 51%.

Figure 27. City of Salmon Arm Building Permit Values, 2000 - 2018



Source: City of Salmon Arm, 2019



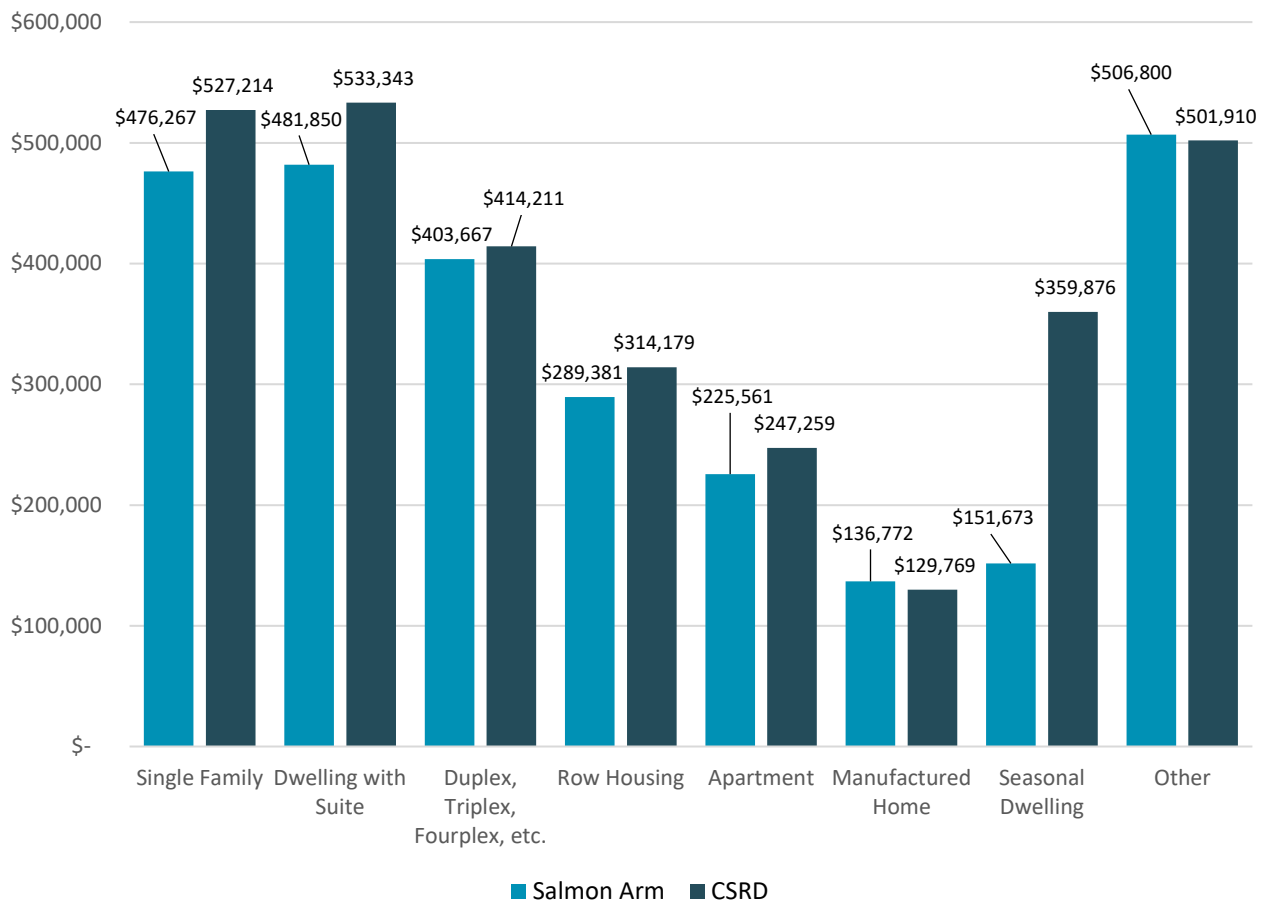
Key Takeaways: Housing Stock

- In 2016, the most common type of dwelling in Salmon Arm was a single-family home with 3 or 4 bedrooms, that was built sometime after 1960.
- Development of new homes in recent years is significant; it has reached levels similar to the peak seen between 2005 and 2007. In 2018, there were 70% more new homes registered in Salmon Arm than in 2016. There has been a trend towards more multi-family development: there were fewer single-family homes built in 2018 than in 2017. Building permits for residential development reached 18-year highs in 2017 (\$50.6 million) and 2018 (\$51.7 million), representing increases of 29% and 43% over 2016, respectively.

6.2 OWNERSHIP MARKET

In 2019, the average assessed value of a single-family home in Salmon Arm was \$476,267. Compared to the CSRD, average assessed housing values are lower in Salmon Arm across most types of housing. Manufactured homes and “other” homes in Salmon Arm have higher assessed values compared to the region. “Other” homes include any properties subject to Section 19(8) of the Assessment Act and may include farm properties with dwellings.

Figure 28. Average Assessed Residential Values by Type, 2019

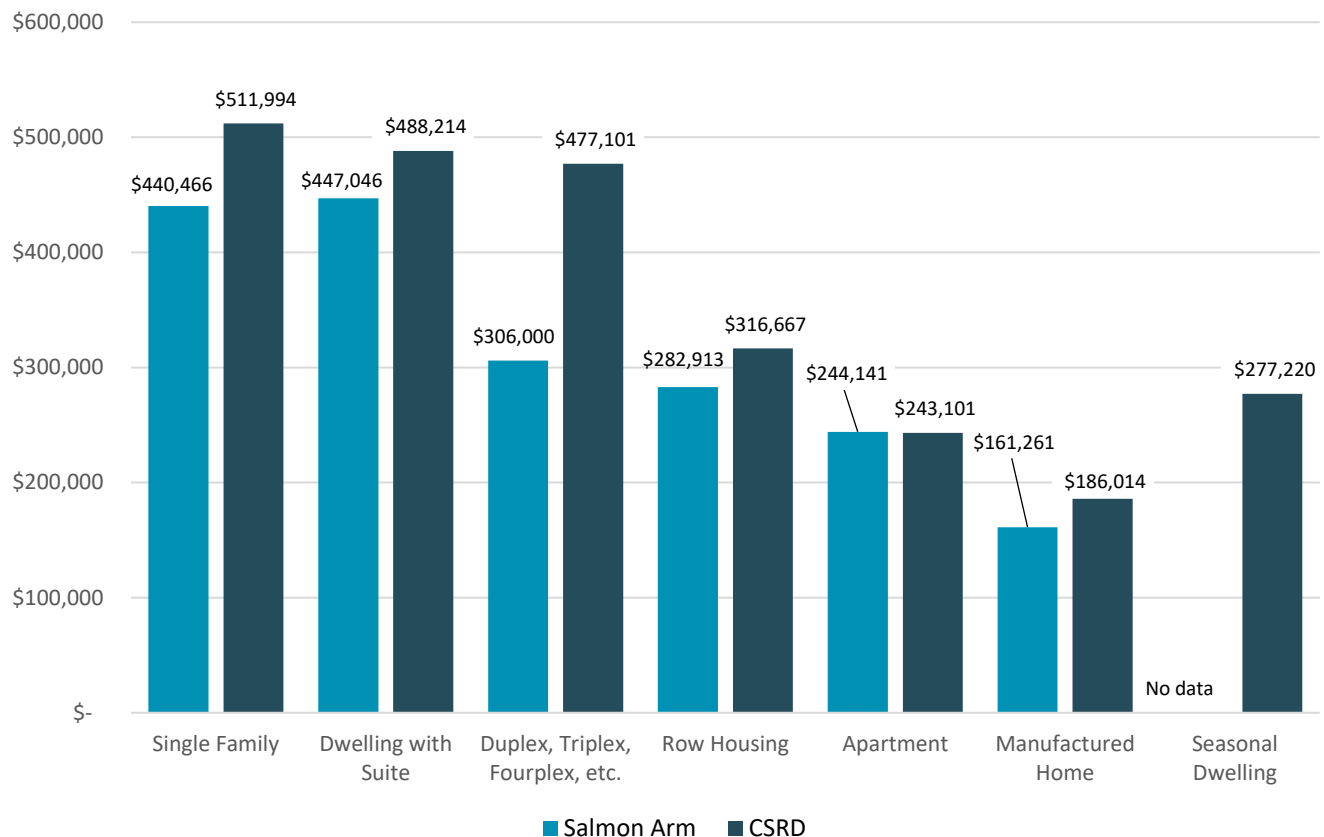


Source: BC Assessment, 2019

In 2019, the average sales price for a single-family home in Salmon Arm was \$440,466. This is \$35,801 lower than the average assessed value.¹⁶ Compared to the CSRD as a whole, average sales prices are lower in Salmon Arm across most types of housing, although apartments in Salmon Arm have higher average sales prices compared to the region.¹⁷

There is no data available for the sales of seasonal dwellings in Salmon Arm in 2019, or for the sales of “other” homes in Salmon Arm and the CSRD.

Figure 29. Average Sales Prices by Type, 2019



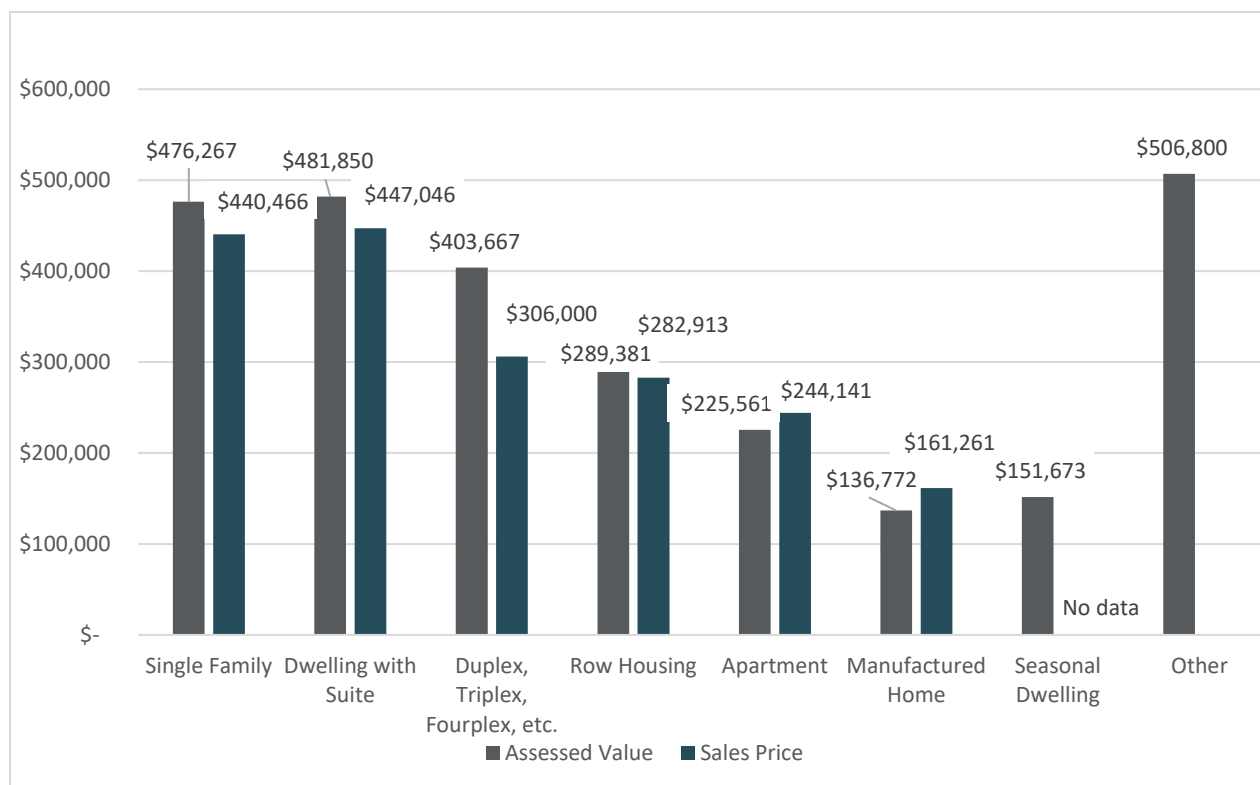
Source: BC Assessment, 2019

For most housing types in Salmon Arm, average sales prices are lower than average assessed values. Apartments and manufactured homes have higher average sales prices; the average apartment sold for 8% over assessed value while the average manufactured home sold for 15% over average assessed value.

¹⁶ BC Assessment data is only available for total sale prices and cannot be divided into residential and non-residential.

¹⁷ BC Assessment data for the CSRD includes Armstrong, Enderby, Revelstoke, Vernon, Coldstream, Salmon Arm, Spallumcheen, Sicamous, and Lumby. This difference may be due to high-end lake front properties in the CSRD and the value of properties which are included in the data (such as farms).

Figure 30. Average Assessed Values and Average Sales Prices in Salmon Arm, 2019

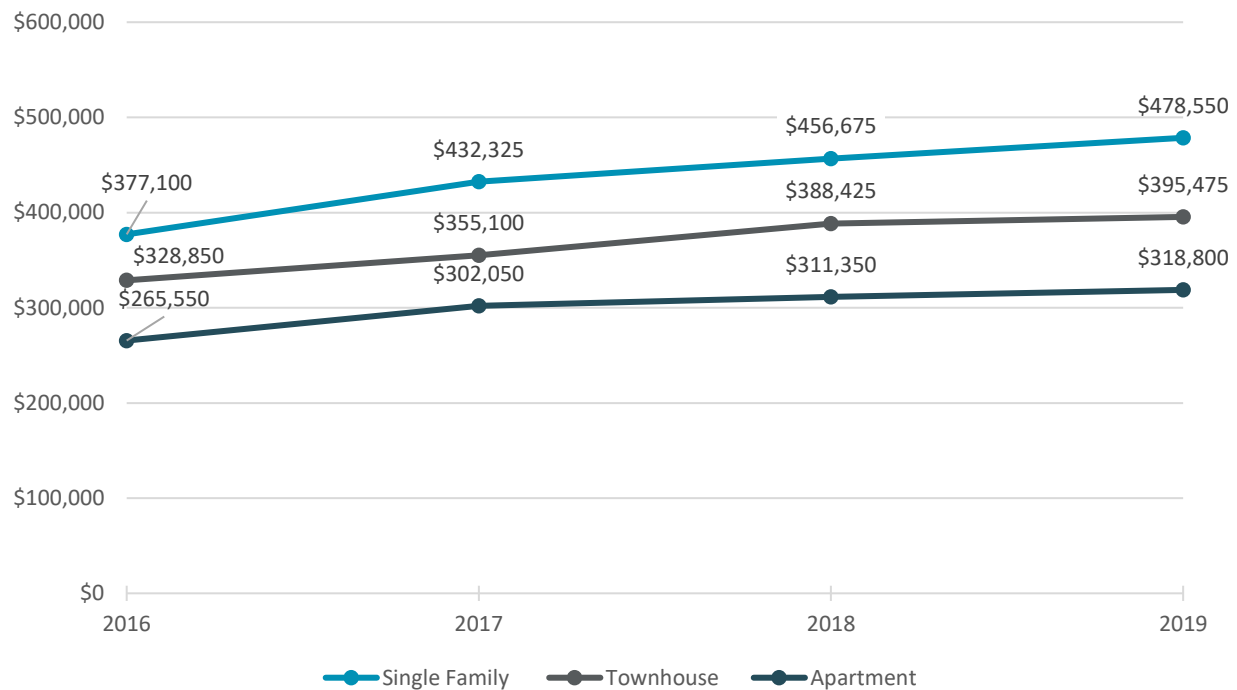


Source: BC Assessment, 2019

Home Price Index (HPI) data provides a benchmark price for the sales of homes over time, calculated by dividing the total dollar value of sales by the number of sales. Benchmark prices are provided for a certain month of the year (e.g., August), to ensure that data is comparable across years and is not affected by seasonal fluctuations in the market. HPI data for Salmon Arm indicates that values for single family, townhouse, and apartments have been increasing in recent years. Since 2016, the benchmark price of a single-family home across all neighbourhoods increased by 27%, while the benchmark townhouse and apartment prices each increased by 20%.

In August 2019, the average HPI benchmark price for a single-family home in Salmon Arm was \$478,550, similar to the assessed value and higher than the sales prices. The average HPI benchmark price for a townhouse was higher than the assessed values and sales prices reported by BC Assessment; the same was true for apartments.

Figure 31. HPI Benchmark Home Prices in Salmon Arm, 2016 to 2019



Source: Okanagan Mainline Real Estate Board / MLS Canada, 2019

6.2.1 Homeownership Affordability Gap Analysis

To calculate the affordability of homeownership in Salmon Arm, a gap analysis was conducted using 2015 median incomes by household type and average home sale price data provided by BC Assessment in 2019. This analysis was completed with several adjustments and assumptions made.

The income data used is based on the 2016 Census, which uses 2015 incomes and has thus been adjusted to account for income growth between 2015 and 2019. This was done using the historical growth rate of overall median household income from 2006 to 2016 and allows for more direct comparison with the most recent housing sales prices (2019). Incomes have not been adjusted to account for the difference between median owner and median renter incomes.

To calculate total shelter costs, several assumptions were made: mortgage payments are based on a down payment of 10% with 3.09% interest on a 3-year fixed-rate term; \$508 to \$726 per month has been included as an estimate of property tax, utilities, home insurance, and municipal service charges; and, \$250 per month has been included as an estimate of strata fees for apartments and townhouses.

The results of the homeownership affordability gap analysis are shown in the table below. Green indicates the household is spending 30% or less of their income on shelter costs; orange is spending 31% to 49% of their income on shelter costs; red is spending 50% or more on shelter costs. There are significant affordability gaps for most household types, particularly for lone-parent households and individuals not in Census families (i.e., living alone or with roommates). Homeownership is most unaffordable for individuals not in Census families, who face an income gap of more than \$1,000 per month across all housing types. It is also highly unaffordable for lone-parent families, who face an approximate shortfall between \$600 and \$1,100. The estimated median income for couples with children is much higher than other household types and accordingly, this family type does not face significant affordability gaps.

Table 13. Monthly Shelter Cost Affordability Gap by Household Type for Owners

Household Type	Monthly Shelter Cost Affordability Gap*				
	Median Household Income**	Affordable Monthly Shelter Costs	Single Family Home (\$453,550)	Townhome (\$395,475)	Apartment (\$318,800)
Couples without children	\$80,373	\$2,009	-\$449	-\$417	\$21 (no gap)
Couples with children	\$120,147	\$3,004	\$545 (no gap)	\$577 (no gap)	\$1,015 (no gap)
Lone-parent families	\$55,165	\$1,379	-\$1,079	-\$1,048	-\$609
Individuals living alone or with roommates	\$34,906	\$873	-\$1,586	-\$1,554	-\$1,116

*For owners, shelter costs include, as applicable, mortgage payments (principal and interest), property taxes, and payments for electricity, fuel, water and other municipal services. For the purposes of this exercise mortgage payments are calculated using a 25-year amortization, with 3.09% interest, and a 10% down payment. Mortgage costs do not include any other shelter costs.

**Incomes are adjusted to 2019 estimates using historical growth rates.

Table 15 below shows that only those households making \$100,000 or more annually are generally able to afford homeownership shelter costs for all housing types. There are significant affordability gaps for most incomes, particularly for those making \$50,000 or less. Households making \$40,000 or less face an approximate shortfall of \$1,000 or more across all housing types.

Table 14. Monthly Shelter Cost Affordability Gap by Income Level for Owners

Annual Household Income	Affordable Monthly Shelter Costs	Monthly Shelter Cost Affordability Gap*		
		Single Family Home \$453,550	Townhouse \$395,475	Apartment \$318,800
\$30,000	\$750	-\$1,709	-\$1,677	-\$1,238
\$40,000	\$1,000	-\$1,459	-\$1,427	-\$988
\$50,000	\$1,250	-\$1,209	-\$1,177	-\$738
\$60,000	\$1,500	-\$959	-\$927	-\$488
\$70,000	\$1,750	-\$709	-\$677	-\$238
\$80,000	\$2,000	-\$459	-\$427	\$12
\$90,000	\$2,250	-\$209	-\$177	\$262
\$100,000	\$2,500	\$41	\$73	\$512
\$110,000	\$2,750	\$291	\$323	\$762
\$120,000	\$3,000	\$541	\$573	\$1,012
\$130,000	\$3,250	\$791	\$823	\$1,262

*For owners, shelter costs include, as applicable, mortgage payments (principal and interest), property taxes, and payments for electricity, fuel, water and other municipal services. For the purposes of this exercise mortgage payments are calculated using a 25-year amortization, with 3.09% interest, and a 10% down payment. Mortgage costs do not include any other shelter costs.



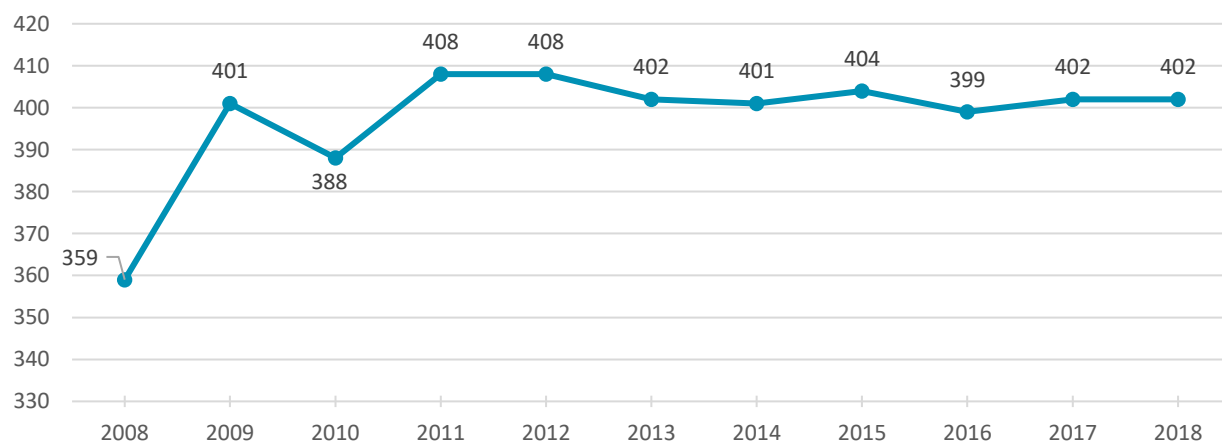
Key Takeaways: Ownership Market

- Average assessed values and sales prices of homes in Salmon Arm are lower when compared to the CSRD overall.
- In most cases, homes in Salmon Arm are selling for less than their assessed value.
- Data suggests that single-family homes are generally affordable for couples with children, while couples without children may experience more significant affordability challenges. Couples without children are likely to have lower median incomes and are typically older couples whose children have left home, and may be living on a single income or, if retired, on pension and investments. They face moderate affordability gaps in the homeownership market; however, they are also more likely to own their own home already and benefit from rising market prices when they aim to downsize.
- Single income earners, including lone-parent families and individuals living alone or with roommates experience significant affordability gaps in the ownership market across all housing types, which may prevent them from owning a home.
- Only those households making \$100,000 or more annually are generally able to afford homeownership across all housing types. Households making \$50,000 or less likely face significant affordability barriers to homeownership.

6.3 RENTAL HOUSING

The rental market can be divided into the primary rental market, consisting of purpose-built rentals, and the secondary rental market, consisting of all other rental units such as secondary suites, apartments, or entire single-family homes that are rented. There are also non-market rental units, such as shelters and transitional homes for individuals and families facing housing challenges. The number of units has fluctuated over the past 10 years, ranging from 359 in 2008, to 408 in 2011 and 2012.

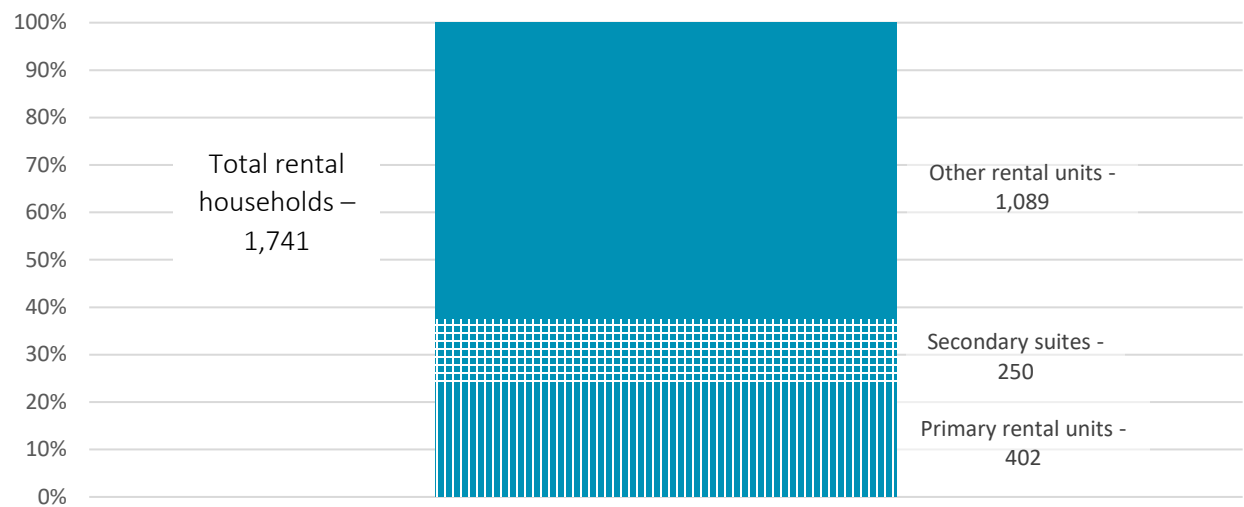
Figure 32. Number of Primary Rental Units, 2008 to 2018



Source: CMHC, 2019

As of September 2019, there were approximately 250 secondary suites known to the City.¹⁸ Combined with estimated non-market units (which includes households in private rentals receiving a subsidy) and existing primary rental units, this amounts to approximately 1,128 rental units in the City that are tracked in some way, which is significantly lower than the estimated number of renter households in 2019 (1,741). This means there are currently approximately 613 renter households, who are relying on secondary market rentals for which no data at all is available (i.e. private homes, including townhouses and condominiums being rented by owners privately).

Figure 33. Renter Households and Number of Known Rental Units



Source: Derived from BC Housing, CMHC, City of Salmon Arm, and Census 2016 Custom Information for BC Ministry of Municipal Affairs and Housing.

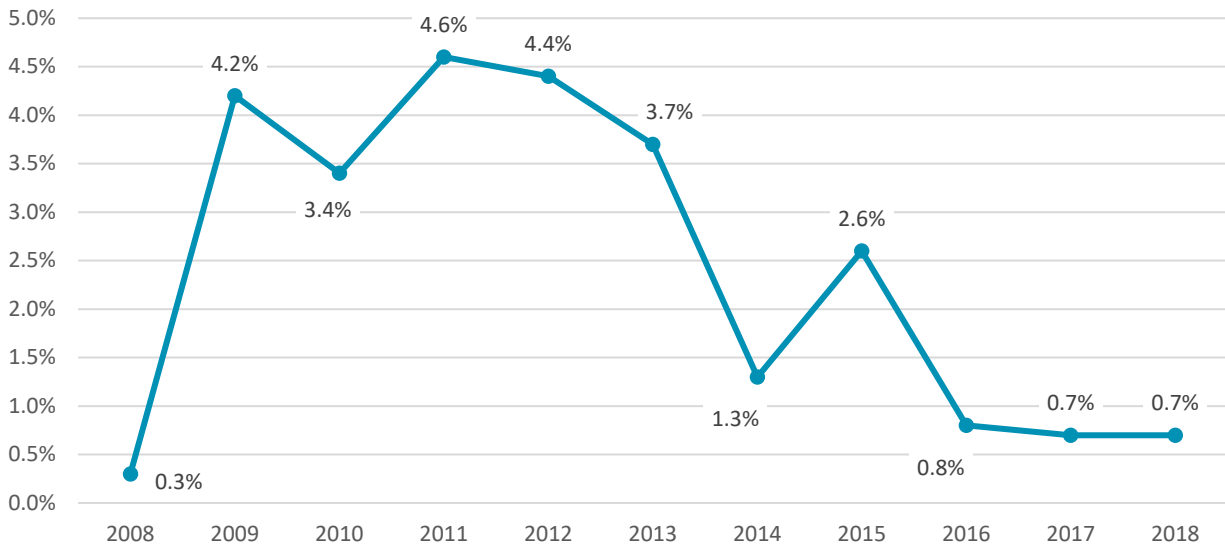
Estimates from October 2019 suggest there are 82 short-term rental units, which may include some units that could be counted in the secondary rental market.¹⁹

This results in a very low vacancy rate: 0.7% in 2018. The vacancy rate peaked at 4.6% in 2011 but has been less than 1% for the past 3 years. Data for vacancy rates by number of bedrooms is unavailable, because it has been suppressed to protect confidentiality.

¹⁸ Data provided by the City of Salmon, 2019. Includes conforming and non-confirming suites who are being billed for water and sewer.

¹⁹ AirDNA, October 2019.

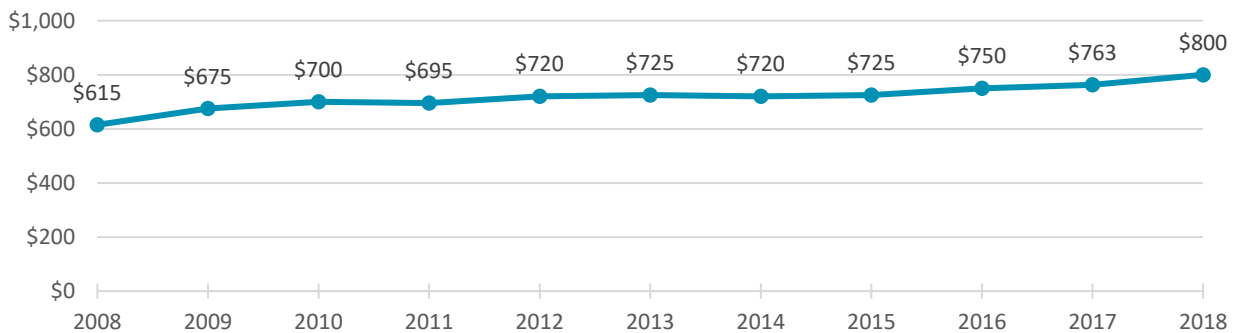
Figure 34. Vacancy Rate, 2008 to 2018



Source: CMHC, 2019

Average rent across all unit types has increased by 26% over the past 10 years. In 2018, the average rent was \$801. The average rent for a 1-bedroom unit was \$732; the average rent for a 2-bedroom was \$845. Averages for studios and units with 3 or more bedrooms are suppressed for 2018.

Figure 35. Median Rent, 2008 to 2018

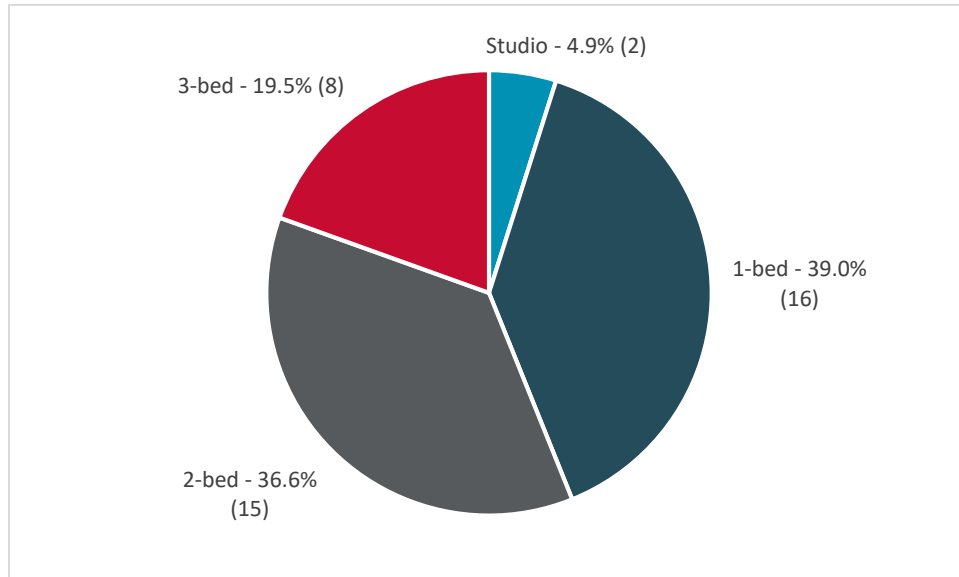


Source: CMHC, 2019

A secondary rental market analysis was performed to gather data on the average cost of rent in the secondary market. To gather data, listings in Salmon Arm were tracked on Kijiji and Craigslist daily for a two-week period in January and February 2020.²⁰ There were 41 listings gathered over this period, most of which were one or two-bedroom units.

²⁰ The results of this analysis should be treated with caution as data was gathered over a short time period and was limited to online listings, which may not reflect how much renters are actually paying once they secure housing. Most listings included utilities. For comparability, \$125 was added to account for utilities per month where listings specified that utilities were not include, which is the same estimate used in the gaps analyses presented in Section 6.3.1.

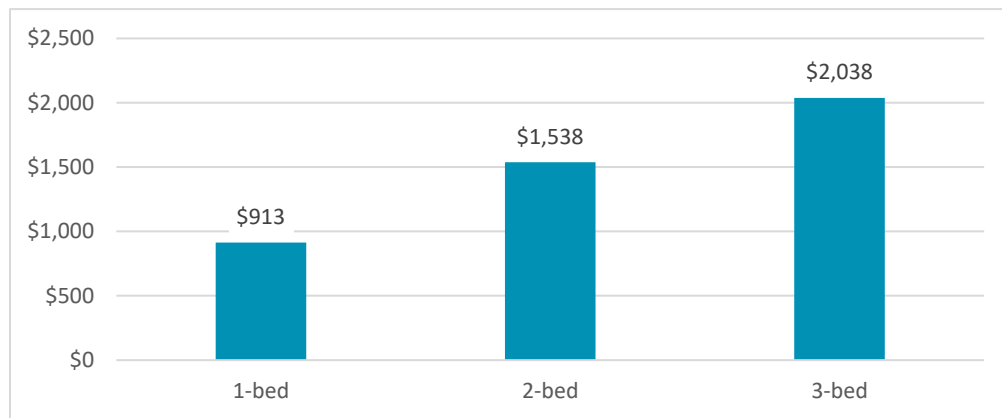
Figure 36. Secondary Market Rental Listings by Unit Type



Source: Analysis based on Kijiji and Craigslist listings, January – February 2020

Rents tracked ranged from \$575 to \$2,225 per month, with an overall median of \$1,350. Median rents by unit type are shown in the table below.

Figure 37. Secondary Market Median Rents by Unit Type²¹

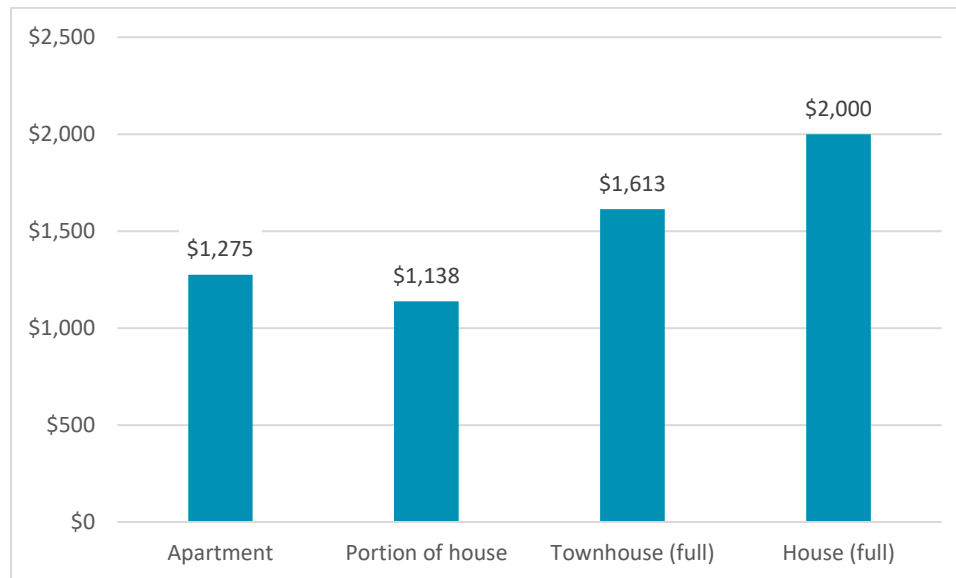


Source: Analysis based on Kijiji and Craigslist listings, January – February 2020

Median rent by dwelling type was also calculated. To rent an apartment or a portion of a house, median rents were close to \$1,200. To rent a full townhouse, median rent was \$1,613; it was \$2,000 for a full house.

²¹ There was insufficient data to calculate median rent for studio units.

Figure 38. Secondary Market Median Rents by Dwelling Type



Source: Analysis based on Kijiji and Craigslist listings, January – February 2020

6.3.1 Rental Affordability Gap Analysis

To understand how market rents relate to renter incomes in Salmon Arm, a gap analysis was conducted. As with the homeownership affordability gap analysis, the income data used is based on the 2016 Census and has been adjusted to 2018 levels, based on historical income growth from 2006 to 2016. This has been done to allow for more direct comparison with the most recent available median shelter costs (2018). Incomes have not been adjusted to account for the difference between median owner and median renter incomes; in 2016, renter median incomes were 53% owner median incomes.

This analysis is based on median incomes by household type provided by the 2016 Census and primary rental market data provided by CMHC for 2018. This analysis assumes a total of \$140 per month for utilities and tenant insurance. This analysis highlights where there are gaps between median incomes and median rental costs. It should be recognized that individual circumstances and secondary rental market rates may vary significantly. Green indicates the household is spending 30% or less of their income on shelter costs; orange is spending 31% to 49% of their income on shelter costs; red is spending 50% or more on shelter costs.

Table 16 below shows that couples with and without children and lone-parent families are generally able to afford median rents in the primary rental market. Individuals not in Census families are close to the affordability threshold, meaning they are spending approximately 30% of their income on rent each month.²² Those relying on income assistance payments fall below the threshold. Where the table states “N/A”, this means the housing unit is unsuitable for the family or household type (i.e., not enough bedrooms or excess bedrooms). Data for 3-bedroom apartments was suppressed due to a low number of responses and average rental is across all unit types.

²² Some individuals not in Census families may live with roommates to improve affordability. Roommate scenarios are not assessed in this analysis.

Table 15. Monthly Shelter Cost Affordability Gap by Household Type for Renters

Household Type	Monthly Shelter Cost Affordability Gap*				
	Median Household Income (2018)**	Affordable Shelter Costs (monthly)	1-bedroom (\$735)	2-bedroom (\$835)	Overall Median (\$755)
Couples without children	\$77,639	\$1,941	\$1,206 (no gap)	\$1,106 (no gap)	\$1,186 (no gap)
Couples with children	\$107,886	\$2,697	N/A	\$1,862 (no gap)	\$1,942 (no gap)
Lone-parent families	\$49,536	\$1,238	N/A	\$403 (no gap)	\$483 (no gap)
Individuals living alone or with roommates	\$31,344	\$784	\$49 (no gap)	N/A	\$29 (no gap)
Individuals under the age of 65 on income assistance payments	N/A	\$385***	-\$350	N/A	-\$370
Lone-parent families (parent under the age of 65) on income assistance payments	N/A	\$526***	N/A	-\$309	-\$229

*Median rents based on 2018 CMHC Rental Housing Survey.

**Incomes adjusted for 2018 based on historical growth rates.

***Rates from the online Government of BC Income Assistance Rate Table, effective April 1, 2019. Assumes that full income assistance payment rate is applied to shelter costs. Lone parent on income assistance does not include child benefit payments.

Table 17 below shows that most incomes between \$30,000 and \$130,000 are generally able to afford median rents in the primary rental market. Households making \$30,000 are close to the affordability threshold, meaning they are spending approximately 30% of their income on rent each month. Overall, affordability is not as pressing an issue for many households as might be seen in larger urban centres; however, availability of rental was cited by key informants (see Section 7) as a pressing issue for many different residents and newcomers. Additionally, incomes used in this analysis were not adjusted to account for the lower median incomes of renter households compared to owner households. In reality, if renter households are making the median income for their household tenure, gaps may be much larger.

Table 16. Monthly Shelter Cost Affordability Gap by Income Level for Renters

Annual Household Income	Affordable Monthly Shelter Costs	Monthly Shelter Cost Affordability Gap*		
		1-bedroom (\$735)	2-bedroom (\$835)	Overall median (\$755)
\$30,000	\$750	\$15	-\$85	-\$5
\$40,000	\$1,000	\$265	\$165	\$245
\$50,000	\$1,250	\$515	\$415	\$495
\$60,000	\$1,500	\$765	\$665	\$745
\$70,000	\$1,750	\$1,015	\$915	\$995
\$80,000	\$2,000	\$1,265	\$1,165	\$1,245
\$90,000	\$2,250	\$1,515	\$1,415	\$1,495
\$100,000	\$2,500	\$1,765	\$1,665	\$1,745
\$110,000	\$2,750	\$2,015	\$1,915	\$1,995
\$120,000	\$3,000	\$2,265	\$2,165	\$2,245
\$130,000	\$3,250	\$2,515	\$2,415	\$2,495

*Median rents based on 2018 CMHC Rental Housing Survey.



Key Takeaways: Rental Market

- Rental availability is a significant challenge in Salmon Arm. The City has a very low vacancy rate, lack of rental supply, and a high rate of homeownership (77% of all households in 2016). This means that it is difficult for most renters to find suitable rental accommodations in Salmon Arm. Anecdotal evidence from stakeholder interviews corroborates this.
- Primary market rents are affordable for many household types and incomes in Salmon Arm. Individuals living alone or with roommates and those making \$30,000 annually may be close to the affordability threshold. However, these are conservative estimates as incomes used in the gaps analysis were not adjusted to account for the lower median incomes of renter households compared to owner households. Renter households had a median income that was 53% of owner households' median income in 2016 and likely face larger affordability gaps than are estimated.
- Individuals on social assistance experience significant challenges finding rental housing and affordability gaps. Anecdotal information suggests these individuals are less likely to be considered for available rental housing, given the low vacancy rate and high competition for available units. The gaps analysis indicates that individuals experience gaps of at least \$350 and lone-parent families experience gaps of more than \$200.

6.4 NON-MARKET HOUSING

In 2019, BC Housing reported a total of 476 non-market housing units in Salmon Arm. The largest proportion of these units are rent assistance in the private market for seniors. There is a development currently being constructed through a partnership between the Canadian Mental Health Association, BC Housing, and CanZea Developments that will add another 105 non-market housing units to this inventory. It is anticipated that this will consist of 38 supported living units and 67 affordable units for people with

various levels of income.²³ This is an example of effective partnership, fast-tracking the development process, lowering development charges, and using Affordable Housing Reserve funds to build needed units and is described in more detail in the Community Housing Strategy. Stakeholders from various community organizations providing or supporting non-market housing units indicated that generally, their services are at or over capacity. Several maintain significant waitlists.

It was also reported that there is one housing co-operative with 40 units in the City.

Table 17. Non-Market Housing Units*

Service Group	Unit Type			
	Emergency Shelter	Transitional and Supportive Living	Community Housing	Rent Assistance in Private Market
Seniors	0	30	85	198
Families	0	0	63	27
Women and children	0	10	0	0
People with disabilities	0	17	0	0
Individuals experiencing homelessness	46	0	0	0
Totals	46	57	148	225

Source: BC Housing, 2019

*Numbers in this table are based on BC Housing data only and do not include units currently under development.



Key Takeaways: Non-Market Housing

- *Salmon Arm has a similar overall number of subsidized units compared to similarly sized communities like Terrace and Fort St. John, but less compared to nearby communities like Penticton and Vernon. Anecdotal evidence suggests that there are vulnerable families and individuals in Salmon Arm in need of housing assistance and that current supply is insufficient to meet these needs.*

6.5 HOMELESSNESS

Although there is no official homeless count information, anecdotal evidence suggests there are at least 50 to 60 individuals experiencing homelessness currently living in Salmon Arm. There are 46 emergency shelter beds.²⁴ It is important to note that, in addition to these individuals, stakeholders suggested there are a significant number of individuals at-risk of experiencing homelessness and experiencing less visible forms of homelessness, such as couchsurfing, camping, and staying with family or friends. Stakeholders identified that many vulnerable populations including low income families, people with mental health challenges, women and children fleeing domestic abuse, youth transitioning out of care, and seniors are at-risk of experiencing homelessness. This is likely driven by the low vacancy rates in the primary rental market, high competition and cost for secondary rental market housing, and unattainable homeownership for many incomes, especially those relying on fixed payments (i.e., social assistance or pensions).

²³ CMHA, 2019.

²⁴ BC Housing, 2019.

According to interviewees, there is one shelter in Salmon Arm for individuals experiencing homelessness, which is open during half of the year, from October to spring. Outside of those times, there are no shelter beds.

6.5.1 Benchmarking and Gap Analysis

In 2018, BC Housing released a Report on Homeless Counts in BC. The report summarizes findings from 24 homeless counts conducted in communities across the province in 2017 and 2018. The table below displays counts and gaps (i.e., unsheltered individuals) from 6 comparable communities.

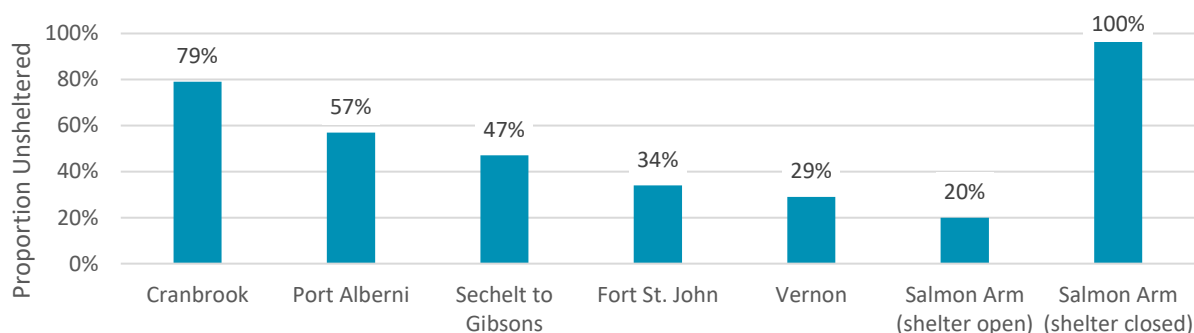
Table 18. Summary of Homeless Counts and Shelter Gaps

Community	Population (2016 Census)	Homeless Count (2017 – 2018)	Number Sheltered	Gap	% Gap
Parksville / Qualicum	21,457	42	3	39	93
Cranbrook	19,259	29	6	23	79
Port Alberni	17,678	147	63	84	57
Sechelt to Gibsons	16,672	57	30	27	47
Fort St. John	20,155	61	40	21	34
Vernon	38,020	153	109	52	29
Salmon Arm	17,030	55	0 – 46*	9 – 55*	20 – 100*

*Shelter is open during the winter season only.

Salmon Arm has the smallest relative gap compared to the other communities when the shelter is open. During other times of the year, Salmon Arm has the highest relative gap. Anecdotal evidence from stakeholders suggests that there is noticeably more homelessness during the spring and summer seasons in Salmon Arm, when the shelter is closed, and more people are living in the community.

Figure 39. Proportion of Individuals Experiencing Homelessness Who Reported Being Unsheltered



Source: BC Housing Report on Homelessness in BC, 2018



Key Takeaways: Homelessness

- Frontline workers in the community estimate at least 50 - 60 chronically homeless individuals, who only have access to a winter shelter; high rental rates and low vacancy rates can put pressure on the lowest income households in the community. Salmon Arm does not have enough shelter beds for 50 to 60 individuals. Compared to other similarly sized communities, there is a small gap in shelter beds when the shelter is open. During other times of the year, Salmon Arm has the highest relative gap.

6.6 HOUSING INDICATORS

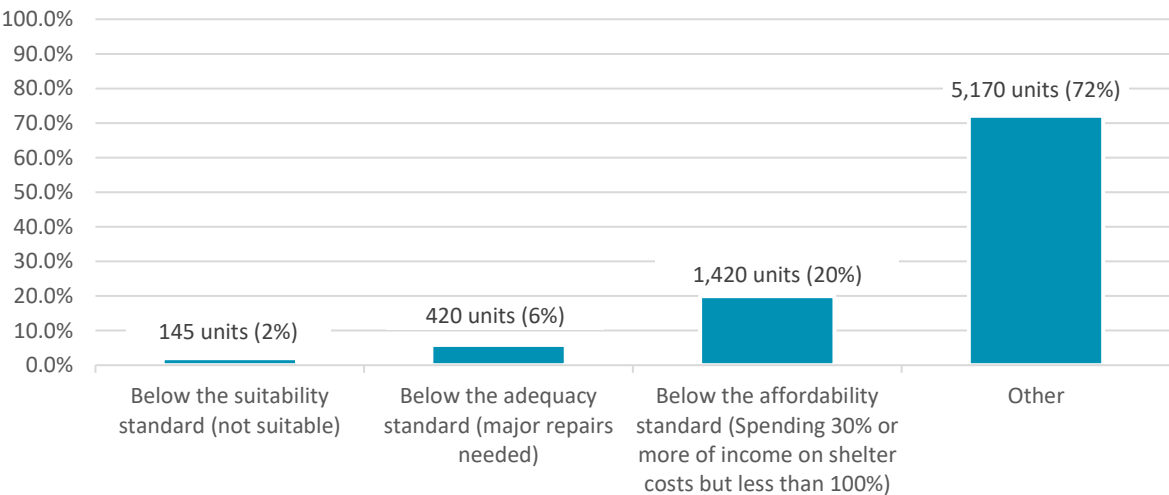
Housing standards are used to assess housing needs across Canada. Measuring these standards provide housing indicators, which allow a community to assess current housing needs and challenges, monitor changes over time, and consider differences between communities.

There are three standards used as housing indicators:

- » Adequacy: Housing is reported by their residents as not requiring any major repairs.
- » Affordability: Housing costs are less than 30% of total before-tax household income.
- » Suitability: Housing has enough bedrooms for the size and composition of the household, according to National Occupancy Standard requirements.

In 2016, 28% of housing in Salmon Arm did not meet standards for adequacy, suitability, and/or affordability (i.e., was reported to be inadequate, unsuitable, and/or unaffordable).²⁵ Housing affordability is the most significant challenge in Salmon Arm; there was 20% of housing in Salmon Arm that did not meet the affordability standard in 2016.

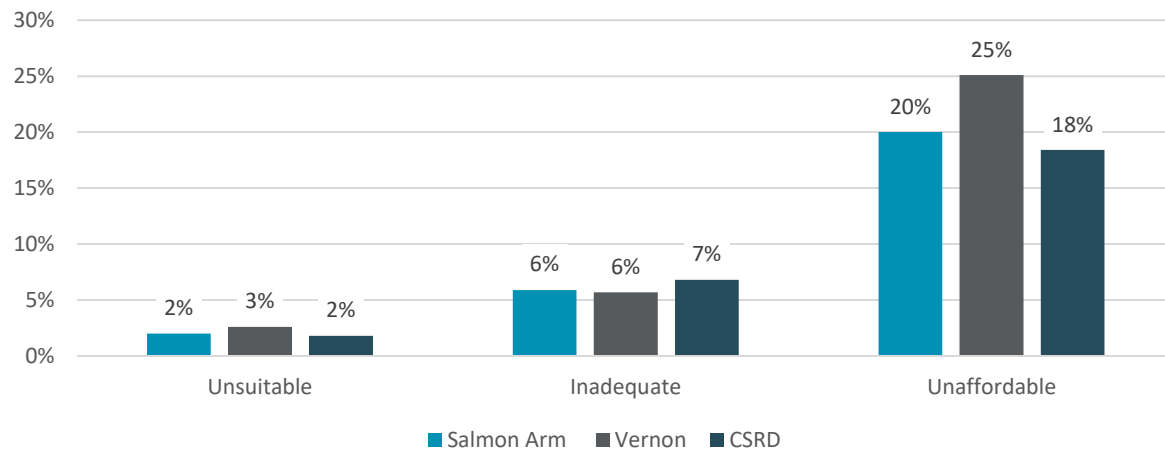
Figure 40. Housing Indicators, Salmon Arm, 2016



Salmon Arm has higher proportions of housing that is inadequate, unsuitable, and/or unaffordable do than the CSRD, but lower proportions of housing that does not meet these standards when compared to the City of Vernon.

²⁵ It is important to note that a single housing unit can fall below more than one standard.

Figure 41. Proportions of Houses That Do Not Meet Standards, Salmon Arm, CSRD, and Vernon, 2016

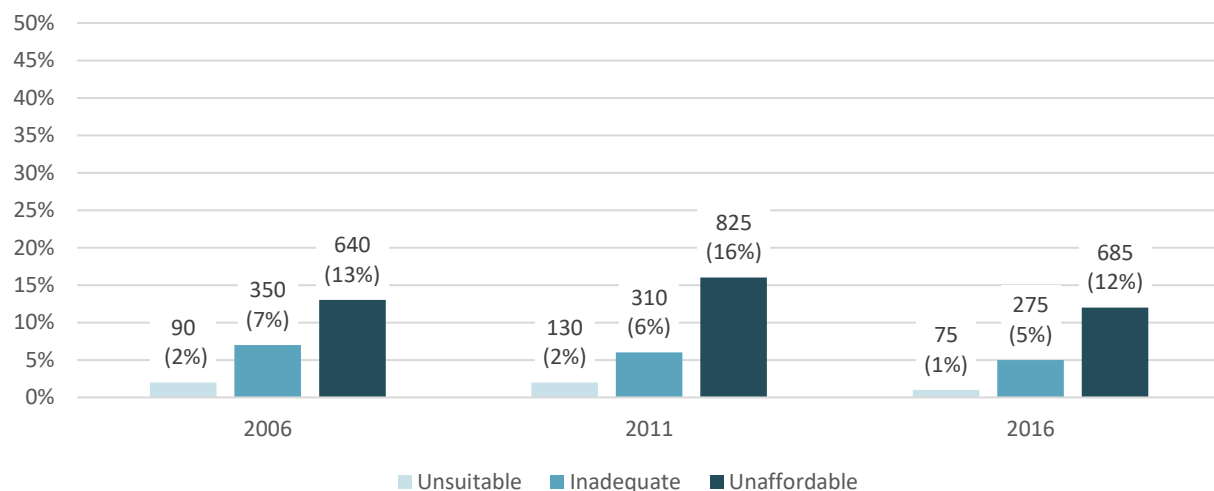


Source: Statistics Canada, Census 2016 Custom Information for BC Ministry of Municipal Affairs

Renter households in Salmon Arm are significantly more likely to face affordability challenges compared to owner households. Between 2006 and 2016, the proportion living in unaffordable housing has ranged between 12 and 16%. For renter households, 46 to 47% were living in housing that was reported to be unaffordable.

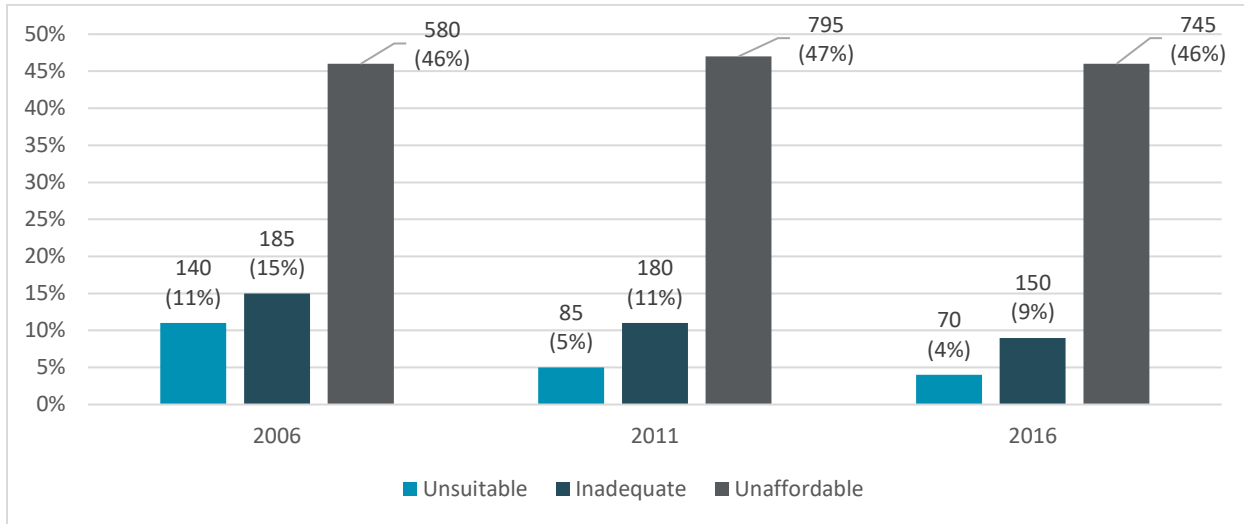
Unaffordability peaked in 2011 for both owners and renters. The proportions of unsuitable and inadequate housing decreased between 2006 and 2016. There were more renter households in unsuitable and/or inadequate housing than owner households.

Figure 42. Housing Indicators of Owner Households in Salmon Arm, 2006 to 2016.



Source: Statistics Canada, Census 2016 Custom Information for BC Ministry of Municipal Affairs

Figure 43. Housing Indicators of Renter Households in Salmon Arm, 2006 to 2016



Source: Statistics Canada, Census 2016 Custom Information for BC Ministry of Municipal Affairs

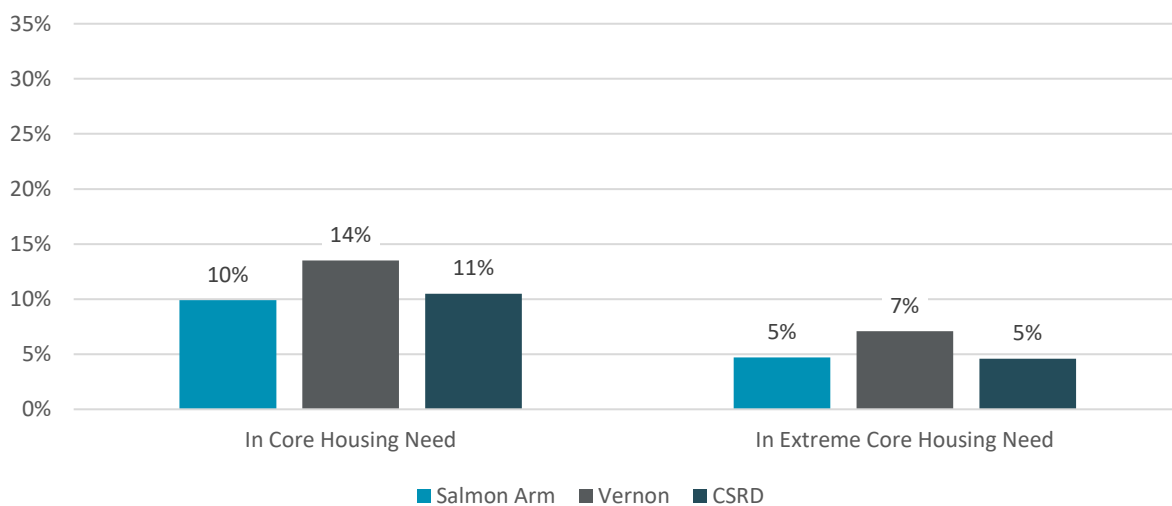
6.6.1 Core Housing Need and Extreme Core Housing Need

A household in Core Housing Need is currently living in housing that fails to meet one or more housing standards and would have to spend 30% or more of their total before-tax household income to pay the median rent of alternative, acceptable local housing.

A household in Extreme Core Housing Need meets the definition of Core Housing Need *and* currently spends 50% or more of their income on housing.

Salmon Arm has less households in Core Housing Need than comparable communities, like the City of Vernon, and the CSRD as a whole. The City has less households in Extreme Core Housing Need than Vernon, but a similar amount to the region.

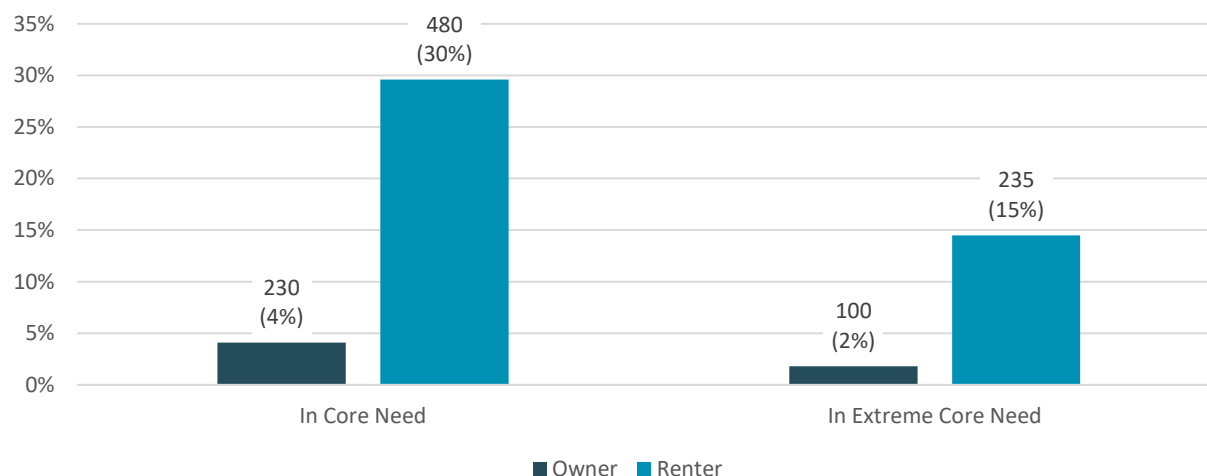
Figure 44. Proportion of households in Core and Extreme Core Housing Need, 2016



Source: Statistics Canada, Census 2016 Custom Information for BC Ministry of Municipal Affairs

There are significantly more renters in Core and Extreme Core Housing Need than owners in Salmon Arm. This is similar to trends seen in the City of Vernon and the CSRD as a whole.²⁶

Figure 45. Owner and renter households in Core Housing Need and Extreme Core Housing Need, 2016



Source: Statistics Canada, Census 2016 Custom Information for BC Ministry of Municipal Affairs

In Salmon Arm, the proportion of households in Core and Extreme Core Housing Need was lower in 2016 than in 2006 and 2011; proportions peaked in 2011.

Table 19. Salmon Arm Households in Core and Extreme Core Need, 2006 to 2011.

	2006	2011	2016
In Core Need	11.0%	13.1%	9.9%
In Extreme Core Need	5.0%	5.0%	4.7%

Source: Statistics Canada, Census 2016 Custom Information for BC Ministry of Municipal Affairs



Key Takeaways: Housing Indicators

- *Affordability was the most significant housing challenge reported in Salmon Arm in 2006, 2011, and 2016. In 2016, there were 745 renter households, representing nearly half of all renters (46%) falling below affordability standards compared to 685 owner households, representing 12% of all owner households. Using the 2016 average number of persons per households, we can estimate this affects approximately 1,714 renter residents and 1,576 owner residents.*
- *In 2006 and 2011, there were similar proportions of renter and owner households falling below affordability standards to 2016 (i.e., 12 – 16% of owner households and 46 – 47% of renter households). However, in 2006 and 2011, there was a higher number of owner households falling below affordability standards than renter households (640 compared to 580 in 2006; 825 compared to 795 in 2011).*

²⁶ At a recent Community Information Session, BC Housing reported that: “the CSRD has a total of 21,700 households, of which 23% are renter households. Of those renters, 48% are in core housing need and 20% are at risk of homelessness.”

- *Nearly 10% of all households in Salmon Arm are considered to be in Core Housing Need, including 230 owner households and 480 renter households. This means that 30% of all renter households are in Core Housing Need and would likely need some form of non-market unit in order to provide housing security.*

7 COMMUNITY ENGAGEMENT

Several forms of community engagement have helped inform this Strategy. This includes:

- » Community Survey
- » Stakeholder Interviews
- » Community Open House
- » Housing Task Force Focus Group
- » Focus Groups with underserved populations (people with lived experience, young families, and newcomers)

7.1 COMMUNITY SURVEY

A community survey was available online from September 23 to November 1, 2019. The survey was available via the City website and was promoted through a variety of local media and City social media outlets. The purpose of the survey was to gather information regarding individual and family housing needs and experiences. There were 313 surveys completed, including 265 by Salmon Arm residents and 48 by residents of adjacent communities.

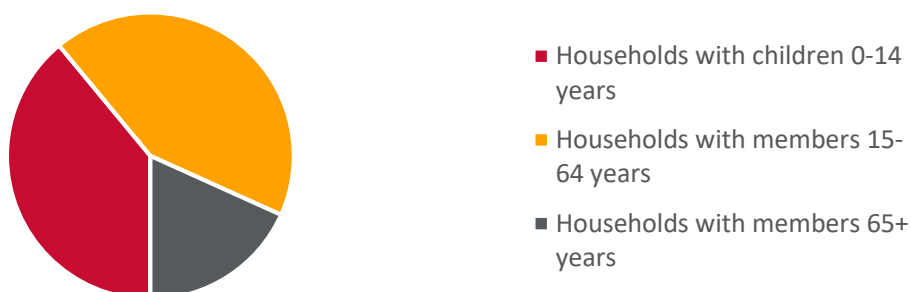
This section contains a summary of survey responses from Salmon Arm residents. A full report on survey results is available in Appendix B.

7.1.1 Demographics of Survey Respondents

Almost 80% of respondents were youth and working age (15 - 64 years). There were 15% of respondents who were seniors (65+ years), and the remaining 5% were children. Compared to the overall population of Salmon Arm, seniors were underrepresented.

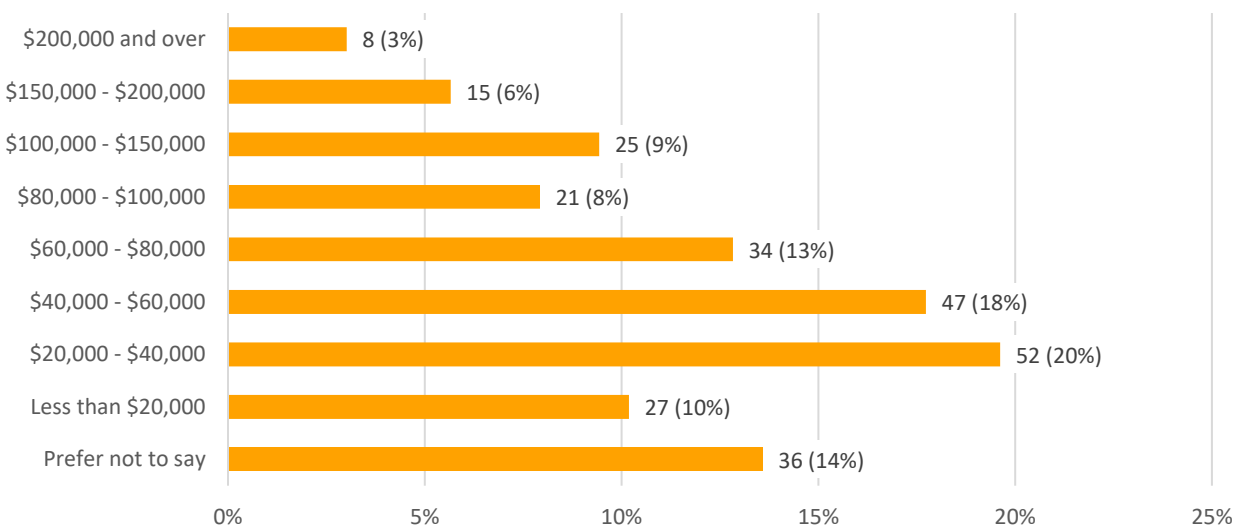
The majority of survey respondents indicated they live alone or with one other person (56%). There were 21% of respondents who indicated they live in three-person households and 23% in households with four or more people. At the same time, almost 39% of respondents live with at least one child, and 18% of respondents indicated there is one or more senior living in their household. Figure 40 shows the general composition of respondent households (i.e., proportion of respondents whose households have one or more children, seniors, and/or working aged members).

Figure 46. Surveyed households with children or seniors (241 respondents).



In terms of tenure, most respondents (55%) indicated they own their home, and 41% indicated they are renters. Renters were overrepresented in the survey results compared to 2016 Census data for the City, which indicated that 23% of households were renter households. Before-tax annual incomes of respondents' households were generally in line with 2016 Census data. There were 38% of respondents who reported an income between \$20,000 and \$60,000. There were 21% who reported falling within income brackets between \$60,000 and \$100,000, and about 10% who reported incomes lower than \$20,000 (Figure 41).

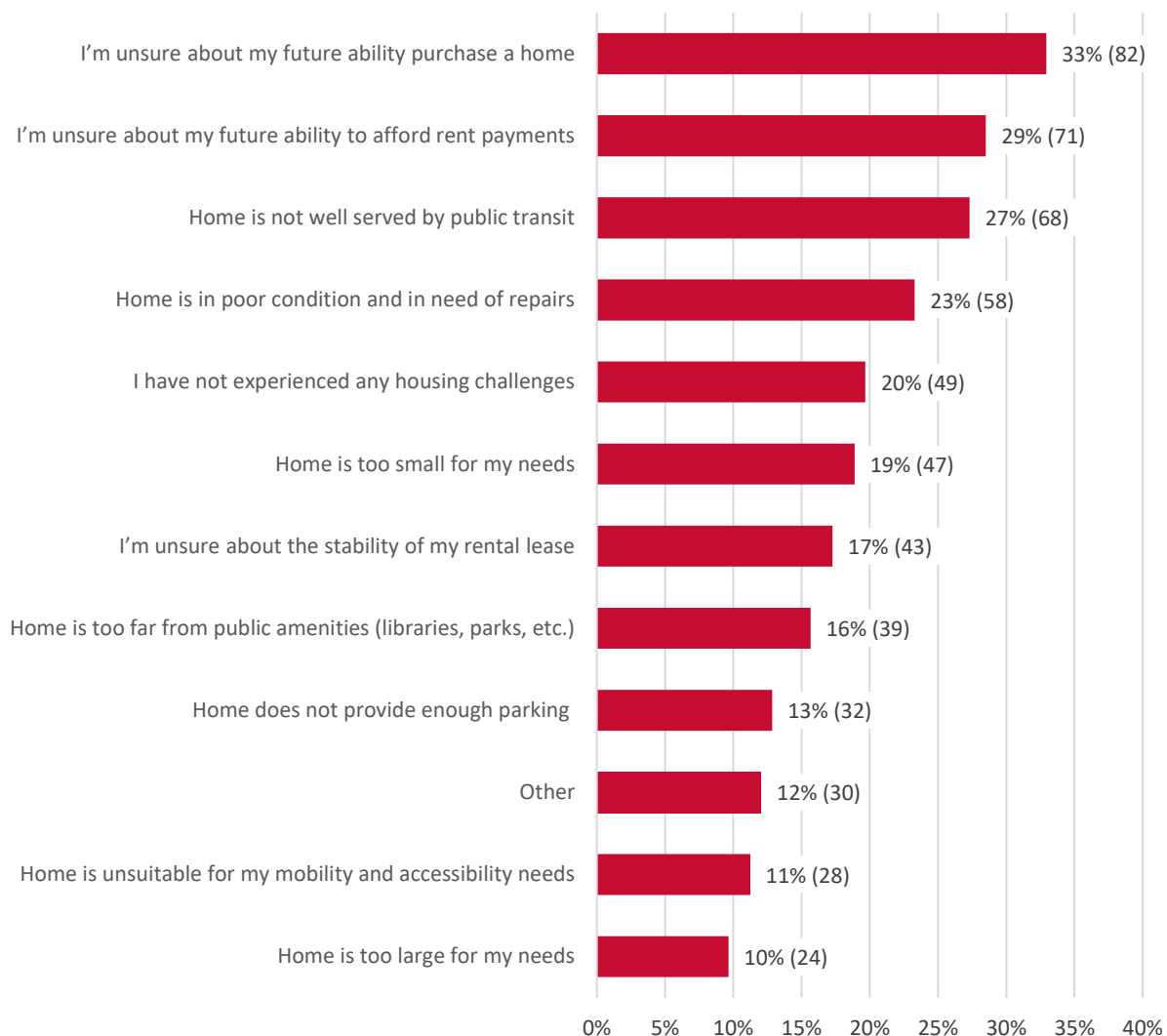
Figure 47. Before-tax annual income brackets of respondent households



7.1.2 Housing Priorities

When asked about major housing issues today and/or anticipated in the next five years, respondents frequently identified financial issues. Over 60% of participants were not sure about their future ability to purchase a home or to pay a rent. Many respondents also commented that their home is not well-served by public transit, or that their home is in poor condition and needs repairs (Figure 42).

Figure 48. Housing Issues Currently Experienced by Residents and/or Anticipated Within Five Years



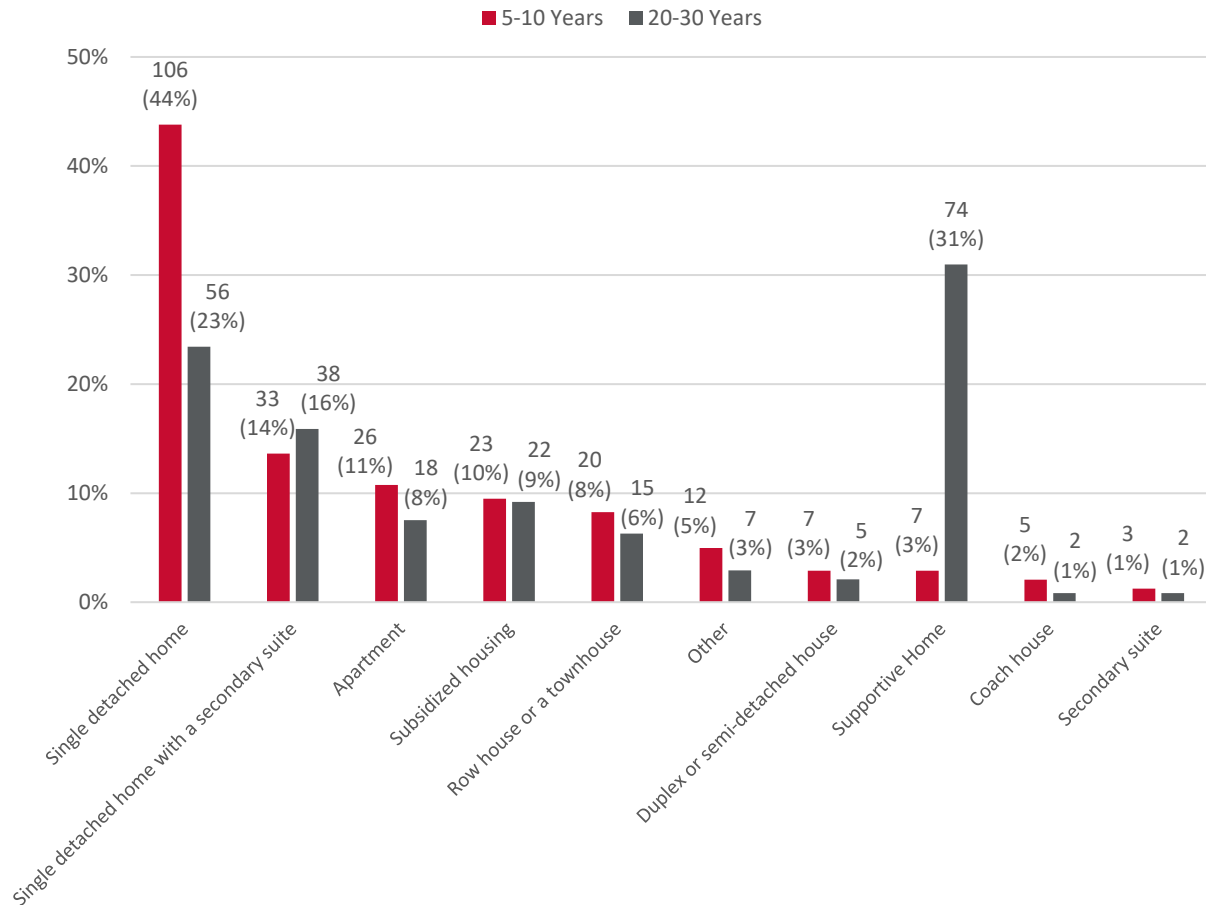
When asked about important factors considered when looking at a home, financial factors (price of rent or homes) were frequently identified as a priority (80% of respondents). Type and size of the home were each mentioned by approximately half of respondents.

Financial issues were again commonly identified by respondents when asked about barriers encountered in searching for their current home. Approximately 60% of residents surveyed suggested that the high cost of homes on the market was a barrier. Approximately 50% identified that the high cost of rent was a barrier.

Survey respondents were also asked about the type of a housing they might need in the near and distant future. In the next five to ten years, the largest majority (44%, or 106 respondents) said they will need a single-detached house and 14% (33) said they will need a single-detached house with a secondary suite, indicating very high interest in this housing form. Apartments, subsidized housing, and row houses or townhouses were all selected at similar, lower frequencies.

When asked about the next 20 to 30 years, responses differed. The largest group of respondents (31%, or 74) said they will need supportive housing. There were 23% (56) who indicated they will need a single-detached home and 16 percent (38) who will need single-detached house with a secondary suite.

Figure 49. Survey respondents' housing type preferences for the near and distant future.



7.1.3 Housing Needs for Renters and Owners

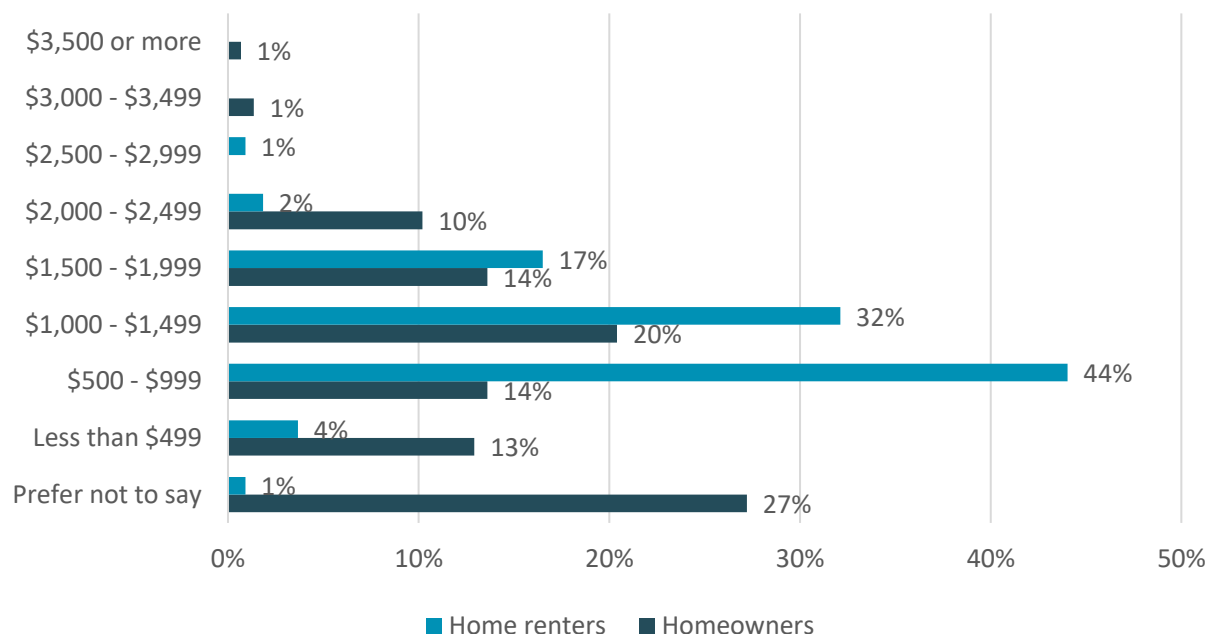
To better understand housing needs, more detailed questions on housing were asked about renters and owners. The survey asked about the length of time it took them to find their current housing, what type of housing, how many bedrooms, and what is the minimum number of bedrooms they would need in their home. Where questions and responses were similar for both renters and owners, results are shown together. Where they differed, the results are presented separately.

There were 109 renters who responded. The largest proportion (47%) indicated they currently live in a two-bedroom unit, while 28% live in three-bedroom units, and 17% in one-bedroom units. Respondents were also asked to identify the minimum number of bedrooms that would meet needs of their household. In general, the group of renters said they would need a slightly smaller housing than what they currently live in. Approximately 40% of respondents (54) said they would need a two-bedroom home, almost 30% (32) would need a one-bedroom home, and 21% (23) would need a three-bedroom home.

Homeowners indicated they both live in and require larger dwelling sizes compared to renters. Over 40% (61) live in a three-bedroom home and slightly less (40%, or 58 respondents) live in a four-bedroom home. In answer to the question about number of bedrooms that would meet their needs, 39% (56) said they would need a two-bedroom home and 38% (54) said they would need a three-bedroom home. Only 17% (24) indicated that their household would need a minimum of four bedrooms.

In terms of housing costs, the majority of renters pay between \$500 and \$1,500 monthly. Over half (55%) indicated they do not believe their housing costs are affordable for them. Owners indicated their monthly mortgage payments ranged across several different brackets and almost 70% indicated they perceive their housing costs to be affordable.

Figure 50. Monthly Rent and Mortgage Payments



7.2 STAKEHOLDER INTERVIEWS

To inform this Strategy, 15 interviews with key stakeholders were completed in September and October 2019. Interviews were conducted with staff from the City of Salmon Arm, Neskonlith First Nation, and stakeholders from the following fields:

- » Non-profit
- » Health
- » Development and building
- » Finance
- » Local organizations (school, economic development)

Interviews were intended to help identify housing needs and opportunities and supplement quantitative data gathered as part of the housing needs assessment. Questions focused on housing and housing-related services across the housing continuum. Questions also sought to uncover the broader community and economic context of housing issues. While questions varied depending on the interviewee's expertise, they followed three major themes:

- » Challenges, barriers, and unmet needs in housing and housing-related services
- » Current successes, opportunities, and potential best practices and strategies to help address housing needs

Representatives of the following organizations were interviewed:

Organization	Description
Canadian Mental Health Association (CMHA)	A regional organization that provides multiple services in Salmon Arm and across the north Shuswap area. CMHA is the primary non-market housing provider in the City; they currently operate 150 units and are in the process of developing another 105. These include supportive and subsidized housing. The organization focuses on supporting individuals and families facing mental health challenges but also offers many other services to support the people accessing their housing.
Shuswap Area Family Emergency Society (SAFE Society)	A non-profit organization that operates a women's shelter and transition house to support individuals fleeing abuse or at risk of abuse and their families. The Society offers counselling and various victim services and helps tenants look for safe long-term housing,
Shuswap Association for Community Living	A non-profit association that operates throughout the Shuswap region, offering programs and services for people with intellectual disabilities including home share support, outing and employment support, and one-on-one support. The Association operates 4 housing units with supported living services.
Habitat for Humanity	A non-profit organization that builds affordable and attainable housing through volunteer labour, efficient management, and money and material donations.
Kings Christian School	Private K – 12 Christian school. Offers subsidy program for some families and informally helps teachers moving to the community find housing.
Salmon Arm Economic Development Society (SAEDS)	A non-profit society on contract with the City to provide economic development services. Works on community development initiatives, administers the Municipal and Regional District Tax program for the City, and operates the City's Innovation Centre (a coworking / makers' space).
Shuswap Construction Industry Professionals (SCIP)	A non-profit membership association that represents, promotes, and advocates for local, construction-related businesses in the Shuswap area.
Sorrento Housing Society	A non-profit retreat and conference centre in Sorrento. Includes campus with multiple buildings, campground, and farm. Provides housing supports for those in need and works as convenor for housing issues and initiatives linked to faith-based roots in Anglican church.
Healthy Communities, Interior Health	Arm of provincial health authority that provides support local governments in planning healthy communities, both through built environment and disease prevention.

Shuswap Family Centre	A non-profit that operates in the Salmon Arm area offering outreach and support programs for low to middle income families related to food security; education; family development, support, and prevention, counselling; family advocacy law; and more. Most families served by the Centre are facing housing issues.
Private developers	Private developers operating in Salmon Arm.
Salmon Arm Savings and Credit Union	Financial institution offering retail banking, commercial banking, tenant and homeowner insurance, and wealth management services. Advisors and planners at SASCU help families with purchasing, renovating, and selling homes.
Neskonlith First Nation	Neighbouring First Nation community.
City of Salmon Arm	Director of Development Services / Approving Officer deals with development process and housing issues for the City and Director of Corporate Services, who administers and represents the City on the Social Impact Advisory Committee and Housing Task Force.

7.2.1 Community Trends and Context

In general, there is consensus amongst interviewees that housing availability and affordability have deteriorated in recent years. Most interviewees indicated that the availability of rental housing in Salmon Arm is a major or the most significant challenge (10).

Population Growth and Changing Demographics

Many interviewees suggested that the pace of growth in the City has increased in recent years to unprecedented rates and that Salmon Arm is among the fastest growing communities in the province (7).

Interviewees reported that in the past, the City was known as a retirement destination and attracted an older demographic (7). Six interviewees suggested that, in recent years, there has been a shift towards more young families instead (6). This was variously attributed to the high cost of housing in major urban centres in the rest of the province, the availability of jobs in Salmon Arm, and changing job trends allowing for more flexible work arrangements.

Development

Many interviewees reported that housing development in Salmon Arm has not shifted significantly away from single-family homes. Generally, interviewees suggested that there is sustained demand for single-family homes, as these units remain more affordable in Salmon Arm compared to other population centres in the province (6). Two interviewees suggested there is some downsizing by seniors.

Bounded within an Urban Containment Boundary (UCB) and land restricted by the Agricultural Land Reserve (ALR), some interviewees raised the issue of developable land. One interviewee commented that there is still sufficient land for new developments within the UCB, however, it is not as abundant as was the case several years ago. One interviewee suggested that developable land within this City is generally not affordable for non-profits, which is a barrier to development of non-market housing. Generally, stakeholders who discussed the UCB indicated support for the UCB and developing at higher densities closer to the City centre (4).

Interviewees with knowledge of the local development industry indicated that the market for single family development in Salmon Arm remains strong (5). Two indicated that there was record-breaking single-family development between 2014 and 2018, which just began to cool off between 2018 and 2019. Two others suggested that developers are reluctant to build higher densities because it is more of a risk while single-family has proven to be profitable.

Increasing Homelessness

Most interviewees indicated that there has been a noticeable increase in homelessness in the past 2 to 3 years (10). Some interviewees questioned whether this degree of homelessness has always existed in the community, but has become more visible in recent years, or whether homelessness has increased overall (2). Multiple interviewees reported that couchsurfing, staying with relatives, and other less visible forms of homelessness are also significant challenges in Salmon Arm and have increased in the past few years (7).

Regional Affordability

As a regional hub, Salmon Arm is facing increasing affordability challenges. Several stakeholders identified Salmon Arm as a historically rural community, which is becoming more urban and less rural as it increasingly takes on an urban centre-type role where people can access social services in the Shuswap area (5). Stakeholders indicated that while home ownership in the City remains more affordable than other urban centres such as Vancouver and Kelowna, affordability is a challenge when the regional / rural context is considered (6). According to some stakeholders involved in development and finance industries, this means that people are attracted to Salmon Arm from other places, which has driven up the cost of housing in the City (4). One stakeholder suggested that for the local population, this means people have to look outside their home communities because they can't find anything and end up in substandard housing arrangements (1).

7.2.2 Challenges, Barriers, and Unmet Needs

Interviewees were asked about housing issues, challenges, and unmet needs the community of Salmon Arm is facing.

Underserved Populations

Stakeholders identified various populations in Salmon Arm who are currently underserved in terms of housing. The most commonly identified populations included: people with mental health challenges, vulnerable families, and seniors.

People with Mental Health Challenges

People with mental health challenges were most commonly identified by interviewees as the segment of the population most in need of housing assistance (6). Stakeholders suggested that this need has been increasing in recent years and that many of these people are homeless or living in unsafe environments (4).

Vulnerable Families

Several interviewees indicated that there are vulnerable families in Salmon Arm who need housing assistance, including low income families, youth transitioning out of care, and women fleeing domestic abuse (4). Stakeholders suggested this issue is compounded by the low supply of shelter beds and transitional housing in Salmon Arm (4). One interviewee emphasized the effects of housing insecurity on the health and wellbeing of children.

Seniors

A few interviewees identified an immediate need for seniors' housing in Salmon Arm (3). Two of these interviewees attributed this to the recent closure of an assisted living facility for low income seniors and people with disabilities in October 2019, while the other suggested some seniors are homeless, in the form of couch surfing and staying with relatives.

Homelessness

One interviewee indicated that evidence suggests there are approximately 50 to 60 homeless people in the City, but that service providers think this number could be much higher. Non-profit service providers interviewed indicated that their organizations are at capacity and finding it hard to manage what is coming through the doors (5). All non-profit staff interviewed whose organizations offer some form of tenant or rooming service indicated that these services are usually full with waitlists (3). The lack of a year-round homeless shelter was identified as a problem by several interviewees (4).

Some non-profit staff interviewed reported their agencies run outreach services for segments of the homeless population and the Salvation Army provides some homeless outreach services, however, significantly more outreach services are needed (4).

Two interviewees suggested that the 2019 "Panhandling Bylaw" is a dated and overly restrictive response to homelessness in the City, which causes additional challenges in addressing homelessness. Both interviewees suggested that resources would be better directed towards proactive social supports for homeless people instead of penalization.

Income Assistance Rates

Several stakeholders identified that there is a significant gap between income assistance rates and the cost of rent (4). It was suggested that the rates for a single person or smaller families are particularly challenging (1).

Availability of Primary and Secondary Rental

Most stakeholders reported the rental vacancy rate is extremely low in Salmon Arm and that it is very difficult to find rental housing (10). It was reported that it is especially difficult for low to moderate income families and vulnerable populations such as women fleeing unsafe situations, people with mental health challenges, and people with other housing challenges to find suitable, long-term rental housing. It was also reported that it is difficult for students attending Okanagan College and people coming to the City for work to find suitable accommodations.

Worker Housing

Stakeholders from non-profit organizations, the development sector, and neighbouring communities noted that there is a need for more workforce housing in the City (5). Stakeholders reported that the City is struggling to retain workers because of the lack of rental housing and that this has become a barrier to economic development and community growth (2). It was reported that most workers are looking for rental housing either permanently, or for a period of time while they settle in and look for market ownership opportunities (3). One interviewee noted that some workers are couch surfing and / or co-locating because they cannot find housing.

Cost of Development

Generally, stakeholders with knowledge of the building and/or development industries in Salmon Arm interviewed indicated that the cost of building housing has increased substantially in recent years (5). This was variously attributed to the cost of land, building materials, and extra costs required to meet BC Building Code and/or energy efficiency requirements. Some stakeholders suggested that while off-site servicing and development cost charge contributions can drive the cost of development up, they noted that this factor is not as significant in Salmon Arm when compared to other cities, despite public perception that this is a barrier (3).

Transportation

Several stakeholders reported that public transportation in Salmon Arm is insufficient and compounds challenges related to housing affordability (4). Specifically, stakeholders reported that public transportation services around the City and to nearby communities are inadequate, especially on evenings and weekends (4). There are no buses that operate on Sundays. Further, there is a large hill within Salmon Arm that separates some neighbourhoods and community facilities from the downtown core. There are limited public transportation options up and down the hill.

Stakeholders suggested this is a problem because housing options are more affordable in communities surrounding Salmon Arm but there are no transportation options to travel to and from work and social services in the City (5).

One interviewee suggested that the recent cancellation of Greyhound bus service further compounds housing challenges in the City. This stakeholder suggested that people get stuck in Salmon Arm and do not have access to affordable transportation to get to their home communities or support systems, which puts additional pressure on housing and social services in the City.

Other Challenges

One stakeholder emphasized that the lack of short-term rental regulation in the City is a housing challenge. It was suggested that short-term rental units are in high demand and are affecting long-term rental inventory. It was further suggested that bylaws are an opportunity to monitor and manage short-term rentals, which could free up more long-term rental stock.

7.2.3 Reflections and Opportunities

Interviewees were asked to reflect on what the City of Salmon Arm is doing well when it comes to housing, as well as potential opportunities and strategies to improve.

Proactive Action

Several stakeholders indicated that the City has taken good proactive actions to improve housing, such as convening the Housing Task Force, undertaking the Community Housing Strategy, and setting money aside in an affordable housing fund (7). One stakeholder emphasized that it is important for the City to continue investing in this fund in order to facilitate significant change.

Open-Mindedness

Generally, interviewees suggested that City Council and staff are relatively open-minded and forward-thinking regarding development (4). One interviewee noted that in recent years, the City seems to have become more aware of the housing need and are now acting on it.

Development Process

A few interviewees with knowledge of the development industry indicated that compared to other communities, the development process in Salmon Arm is satisfactory (3). Several interviewees noted that the City could make more efforts to attract and invite development (especially affordable forms and / or rental) (4). Some indicated that the City could better use servicing arrangements and cost reductions (e.g., late-comer arrangements, reduced development cost charges, etc.) to further encourage desired types of developments (3).

Partnerships

Stakeholders from across all fields of work emphasized that partnerships like the current CMHA and CanZea Developments Ltd. project are one of the most significant opportunities for the City to improve housing options (9). They also suggested that the City could be more proactive about creating and looking for such partnership opportunities, to better attract developers and facilitate the provision of more affordable and / or rental housing (9).

Sense of Community

Some stakeholders indicated that there is a strong sense of community in Salmon Arm and expressed optimism that the City will rally to support vulnerable populations when necessary (3). Interviewees from non-profit agencies generally indicated that their services are well-used and well-supported by the community (4).

Social Issues

Several stakeholders identified linkages between the housing problem and other complex social issues, emphasizing the need for the City to take a more holistic, systems-based view approach (4). Stakeholders indicated that the Social Impact Advisory Committee is effective at convening and providing a sounding board for members, but that the City could take more proactive actions regarding social development (5).

7.3 FOCUS GROUPS

Two focus groups were held to support the needs assessment: one for people with lived experience of homelessness and housing insecurity and another for seniors.

The focus group method was chosen to test quantitative findings and gain insight into how these factors were being felt within the City. Focus groups are widely used as a participatory research method to gather informed opinions from specific stakeholder groups, rather than capture findings that are representative of a whole population. Focus group participants were chosen deliberately based on their knowledge, experience, and willingness to participate, and were grouped to generate informed discussion and feedback about specific types of housing need.

High-level themes identified in these focus groups are summarized here. Verbatim comments are provided in Appendix D.

7.3.1 People with Lived Experience of Homelessness and Housing Insecurity

The first focus group was held at the Salvation Army. There were nine participants, including two staff members. Participants were asked to share about themselves and what contributed to their experience of being homeless, as well as about any changes they had experienced. Participants indicated that escalating prices in the past two to three years has impacted their ability to access housing. They also indicated that

fulfilling information requests from prospective landlords (i.e., for records of employment, criminal records, references, and more) is challenging and impacts their ability to access clean and safe rental housing.

When asked about services that they access, participants identified that there are some good, helpful services available in Salmon Arm. However, most services are located near the downtown area and can be hard to access on transit. Other services, like the recreation centre (which is accessed for showers), are located at the top of a large hill and is also difficult to access on transit. Participants discussed the potential to live in more affordable neighbourhoods outside the City if there were increased transportation options.

Finally, participants were asked about what they need and what could help them move out of homelessness. Participants discussed how initial access to housing is the biggest challenge, because of the need to pay for rent and damage deposits upfront. It was suggested that more affordable mobile home parks, small bachelor suites, units with spare bedrooms for children to stay, and more pet-friendly options are needed in the City. Participants also discussed the impacts of not having 24/7 access to shelters – some participants indicated that they work graveyard shifts and do not have anywhere to sleep. Participants who worked evening jobs or late shifts expressed a similar challenge: the shelter beds fill up early in evening, so people are having to choose between getting a shelter bed and working a shift.

7.3.2 Seniors

The second focus group was held with seniors living in Salmon Arm and was hosted at City Hall. There were six participants.

Participants were asked about what housing needs, challenges, and barriers they were seeing or experiencing in Salmon Arm. Most of the discussion focused around affordability and accessibility.

- » Participants indicated that affordability is a challenge for people with low paying jobs or relying on pension income. They indicated that rental rates are unaffordable and that ownership costs are challenging and exacerbated by strata fees, which for some seniors, are an unanticipated cost encountered when downsizing from a non-strata property. Participants identified that affordability was one of the most significant changes experienced in housing in Salmon Arm. They discussed the impact of increased building costs on housing affordability.
- » Regarding accessibility, participants indicated that finding affordable housing with elevators and accessible layouts is especially challenging. They also identified that accessing community services is challenging due to the need to cross the highway and having limited transit services.

Participants were also asked to provide input on opportunities, strategies, and best practices for encouraging affordable housing in Salmon Arm. Participants discussed various forms of housing integrated with services, which could help residents living in multi-family housing developments to develop social connections and support networks. They also discussed multi-generational living arrangements and the benefits of having non-profit organizations providing seniors' housing and related services.

7.4 COMMUNITY HOUSING STRATEGY ENGAGEMENT

In addition to the survey, stakeholder interviews, and focus groups described here, engagement was conducted around strategic themes. Strategic themes and the results of related engagement are summarized in the Community Housing Strategy, the companion document to this Housing Needs Report.

8 KEY AREAS OF LOCAL NEED

This section summarizes key areas of local need based on an overall analysis of the information collected. Statements about key areas of local need provide important takeaways for specific types of housing, and fulfill Provincial requirements related for Housing Needs Reports.

8.1 AFFORDABLE HOUSING

- » Affordability was the most significant housing challenge reported in Salmon Arm in 2006, 2011, and 2016. Nearly half of renter households were falling below affordability standards compared to 12% of owner households.
- » Nearly 10% of all households in Salmon Arm were considered to be in Core Housing Need in 2016, including 230 owner households and 480 renter households. This means that 30% of all renter households were in Core Housing Need. These households would likely need some form of non-market unit in order to provide housing security.
- » Single parents and individuals living alone are most likely to be experiencing housing affordability issues, with ownership out of range for even median earners in these groups and for other household types making less than \$100,000 in annual before-tax income.
- » While median-earning single parent households and individuals can generally afford the primary rental market, a review of listings on Kijiji and Craigslist suggests that secondary suites and other units rented privately (including non-market units and supplements), which account for about three-quarters of all rental housing in Salmon Arm and may be larger units, have higher median rents.
- » Individuals on social assistance experience significant affordability challenges. The gaps analysis indicates that these individuals experience gaps of at least \$350.

8.2 RENTAL HOUSING

- » Stakeholders and community members indicated that the rental market is competitive. The vacancy rate for primary market rentals in the City has been below 3% since 2014. Service providers interviewed suggested that this disproportionately affects vulnerable populations such as low-income families, youth transitioning out of care, women fleeing domestic abuse, people with mental health challenges, and people with activity limitations. These individuals are less likely to be considered for available rental housing, given the low vacancy rate and high competition for available units.
- » Okanagan College has a campus in Salmon Arm that attracts approximately 420 FTE students annually, many of whom are part-time. There is no dedicated student housing and students may experience difficulties finding suitable rental accommodations, especially those who move to the community to attend school.
- » While low unemployment and participation rates suggest that employable people do not experience issues finding work and work within the City, stakeholders noted that there is a need for more workforce housing in the City. Stakeholders reported that the City is struggling to retain workers because of low vacancy rates and rental housing supply and that this has become a barrier to economic development and community growth.

8.3 HOUSING FOR PEOPLE WITH DISABILITIES

- » There are 17 transitional and supportive living units for people with disabilities in Salmon Arm that are supported by BC Housing. While the City has a similar overall number of non-market units and supports compared to similarly sized communities like Terrace and Fort St. John, but less compared to nearby communities like Penticton and Vernon. Service providers indicated that current supply of units and supportive services for people with disabilities is insufficient to meet these needs.
- » People with disabilities may be more likely to experience challenges affording and securing appropriate housing. For those who are unable to work, the provincial housing supplement of \$375 (for an individual) is extremely low and limits access to housing options. These households may look to communities outside the City boundary for more affordable options but may face challenges accessing services in the City on existing transit networks. In a highly competitive rental market, households including an individual with a disability likely experience additional challenges finding units that are accessible for their mobility needs, affordable, and available.

8.4 SENIORS HOUSING

- » As the service hub of the CSRD, Salmon Arm has seen growth in the proportion of seniors living in the City due to aging of the population, as well as some influx of seniors from other communities. The median age in Salmon Arm increased from 45.5 to 49.3 over the last three Census periods. Although it is anticipated to decrease in the coming years, it is expected to remain significantly higher compared to the provincial average (43.0). As such, the City may require more seniors' services and supports in time to allow aging in place.
- » Couples without children are likely to have lower median incomes and are typically older couples whose children have left home, and may be living on a single income or, if retired, on pension and investments. They face moderate affordability gaps in the homeownership market; however, they are also more likely to own their own home already and benefit from rising market prices when they aim to downsize.
- » A large proportion of both renter and owner households in Salmon Arm are maintained by seniors (42% and 25%, respectively). As the number of seniors living in the community is anticipated to increase over the next five years, there will likely be more demand for accessible options to downsize, as well as supports for aging in place, and assisted and supported living. Stakeholders indicated there is a lack of options for downsizing in the City, especially options with elevators and other accessibility features. Stakeholders further suggested that there is a lack of these options close and accessible to services via transit or walking, with the highway crossing posing a significant barrier for those with limited mobility.
- » Stakeholders suggested there is an immediate need for supportive housing for vulnerable seniors in Salmon Arm. Stakeholders and community members indicated that seniors with low incomes, physical limitations, or mental health challenges are falling through the cracks and may be living in unsafe situations, couchsurfing, or relying on other unstable forms of housing. These households may look to communities outside the City boundary for more affordable housing options but may face challenges accessing services in the City on existing transit networks.

8.5 FAMILY HOUSING

- » There are relatively higher proportions of children, youth, and young adults in Salmon Arm as compared to the region. If Salmon Arm continues to grow at the same pace as it has in the past, it is anticipated that the number of households with children will increase more quickly than most other household types. This observation is based on past trends (i.e., standard projections scenario) and does not account for the influx of young families the City has seen in recent years, as reported through engagement. Families, including single parents and couples with children, require larger unit sizes than other household types, to suitably house their children, and are likely looking for townhouses, single-family homes, and rental units with two or three bedrooms.
- » While median-earning couples with children are likely able to afford ownership housing in the City, the minimum income required to have affordable monthly payments (i.e., less than 30% of before-tax annual household income) for a single-detached house, the most common dwelling type, is close to \$100,000. Low-income families and single parents would struggle to afford an apartment, which would require close to \$80,000 in annual household income.
- » Families looking for suitable rental housing face challenges finding suitable housing; there were less than 10 primary rental units with three or more bedrooms in Salmon Arm in 2018, which means most families are relying on the secondary market, where rents are higher and there is a lot of competition for limited available rental stock. Low-income families are especially likely to face challenges, as they are less likely to be considered for available units in the highly competitive rental market.
- » Stakeholders identified that many vulnerable populations in the City are at risk of or experiencing homelessness, including low income families and women and children fleeing domestic abuse. It was suggested that this challenge is most obvious in the summer, when some families may be living in their cars or camping. Stakeholders also discussed the effects that insecure housing can have on the health and well-being of children.

8.6 SHELTERS AND HOUSING FOR PEOPLE AT RISK OF HOMELESSNESS

- » Stakeholders identified that many vulnerable populations in the City are at risk of or experiencing homelessness, including low income families, people with mental health challenges, women and children fleeing domestic abuse, youth transitioning out of care, and seniors. This is likely driven by the low vacancy rates in the primary rental market, high competition and cost for secondary rental market housing, and unattainable homeownership for many incomes, especially those relying on fixed payments (i.e., social assistance or pensions).
- » Stakeholders suggested there is a need for more housing options and support services for people living with mental health challenges and this need has been increasing in recent years, resulting in many of these people living in unsafe environments or experiencing homeless.
- » Stakeholders indicated that there has been a noticeable increase in visible homelessness as well as other forms of homelessness, such as couchsurfing and staying with relatives over the past two to three years.
- » Estimates suggest there are least 50 to 60 individuals experiencing homelessness currently living in Salmon Arm. There are 46 emergency shelter beds that operate for only part of the year. Service providers indicated they are overcapacity most of the time, with lengthy waitlists for services. People with lived experience indicated that it is challenging to access shelter beds, as the shelters are always full, and people are turned away.

APPENDIX A: PROVINCIAL SUMMARY FORM

The following Summary Form is prepared using a custom dataset provided by the Ministry of Municipal Affairs and Housing for the purpose of completing Housing Needs Reports. Due to rounding errors, different Census data tabulations, and other data sources integrated throughout this report, values may not match.

Housing Needs Reports – Summary Form

MUNICIPALITY/ELECTORAL AREA/LOCAL TRUST AREA: _____

REGIONAL DISTRICT: _____

DATE OF REPORT COMPLETION: _____ (MONTH/YYYY)

PART 1: KEY INDICATORS & INFORMATION

Instructions: please complete the fields below with the most recent data, as available.

LOCATION	Neighbouring municipalities and electoral areas:
	Neighbouring First Nations:

POPULATION	Population:		Change since	:	%
	Projected population in 5 years:		Projected change:		%
	Number of households:		Change since	:	%
	Projected number of households in 5 years:		Projected change:		%
	Average household size:				
	Projected average household size in 5 years:				
	Median age (local):	Median age (RD):	Median age (BC):		
	Projected median age in 5 years:				
	Seniors 65+ (local):	%	Seniors 65+ (RD):	%	Seniors 65+ (BC):
	Projected seniors 65+ in 5 years:				
	Owner households:	%	Renter households:		
	Renter households in subsidized housing:				

INCOME	Median household income	Local	Regional District	BC
	All households	\$	\$	\$
	Renter households	\$	\$	\$
	Owner households	\$	\$	\$

ECONOMY	Participation rate: %	Unemployment rate: %
	Major local industries:	

HOUSING	Median assessed housing values: \$	Median housing sale price: \$
	Median monthly rent: \$	Rental vacancy rate: %
	Housing units - total:	Housing units – subsidized:
	Annual registered new homes - total:	Annual registered new homes - rental:
	Households below <i>affordability</i> standards (spending 30%+ of income on shelter):	%
	Households below <i>adequacy</i> standards (in dwellings requiring major repairs):	%
	Households below <i>suitability</i> standards (in overcrowded dwellings):	%

Briefly summarize the following:

1. Housing policies in local official community plans and regional growth strategies (if applicable):
2. Any community consultation undertaken during development of the housing needs report:
3. Any consultation undertaken with persons, organizations and authorities (e.g. local governments, health authorities, and the provincial and federal governments and their agencies).
4. Any consultation undertaken with First Nations:

PART 2: KEY FINDINGS

Table 1: Estimated number of units needed, by type (# of bedrooms)

	Currently	Anticipated (5 years)
0 bedrooms (bachelor)		
1 bedroom		
2 bedrooms		
3+ bedrooms		
Total		

Comments:

Table 2: Households in Core Housing Need

	2006		2011		2016	
	#	%	#	%	#	%
<i>All households in planning area</i>		100		100		100
Of which are in core housing need						
Of which are owner households						
Of which are renter households						

Comments:

Table 3: Households in *Extreme* Core Housing Need

	2006		2011		2016	
	#	%	#	%	#	%
<i>All households in planning area</i>		100		100		100
Of which are in extreme core housing need						
Of which are owner households						
Of which are renter households						

Comments:

Briefly summarize current and anticipated needs for each of the following:

1. Affordable housing:

2. Rental housing:

3. Special needs housing:

4. Housing for seniors:

5. Housing for families:

6. Shelters for people experiencing homelessness and housing for people at risk of homelessness:

7. Any other population groups with specific housing needs identified in the report:

Were there any other key issues identified through the process of developing your housing needs report?

APPENDIX B: SURVEY RESULTS

As part of the Housing Needs Assessment and Community Housing Strategy, the City invited residents of Salmon Arm and nearby communities to share their housing needs and experience through a community survey.

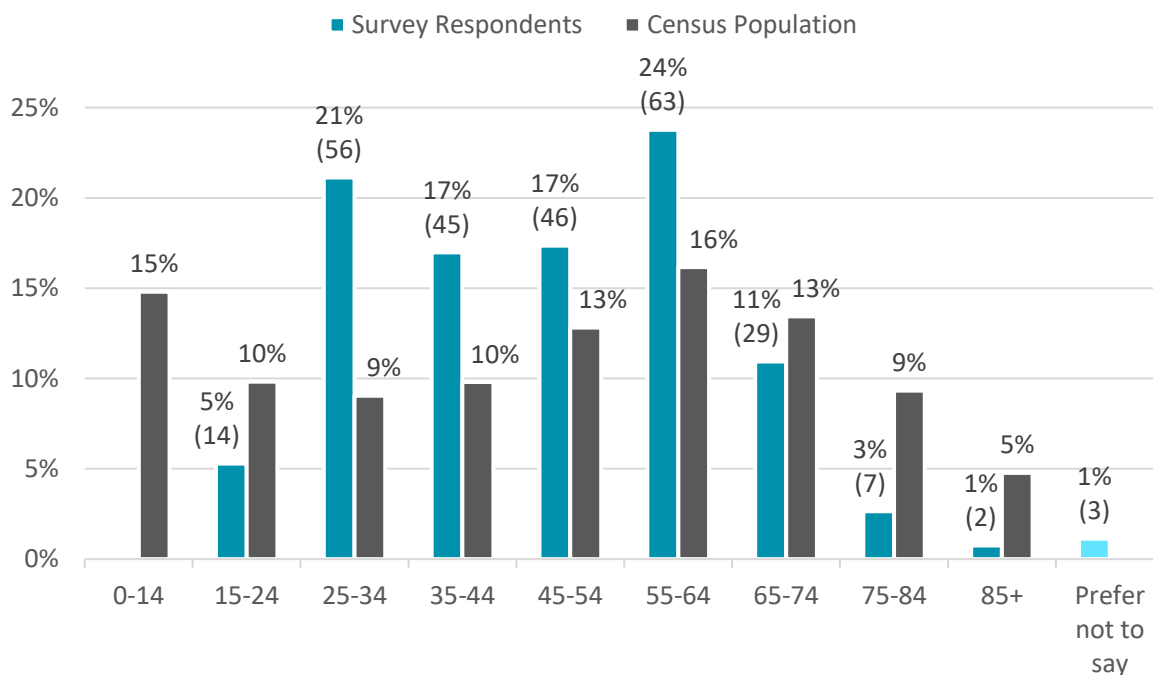
The survey was open from October 2 to November 8, 2019 and was available online and in paper formats. A total of 313 individuals completed the survey: 265 live in Salmon Arm and 48 live in a neighbouring community, such as Tappen / Sunnybrae, Blind Bay and Sorrento. Two sets of questions were asked depending on whether respondents lived in Salmon Arm or elsewhere. This appendix provides a summary of the survey results.

DEMOGRAPHICS

AGE DISTRIBUTION

Respondents were asked to describe their households. The survey had good representation across age groups. Compared with the 2016 Census, the survey had higher representation of working age adults (25 to 64) and lower representation of seniors. Children and teenagers were not expected among respondents.

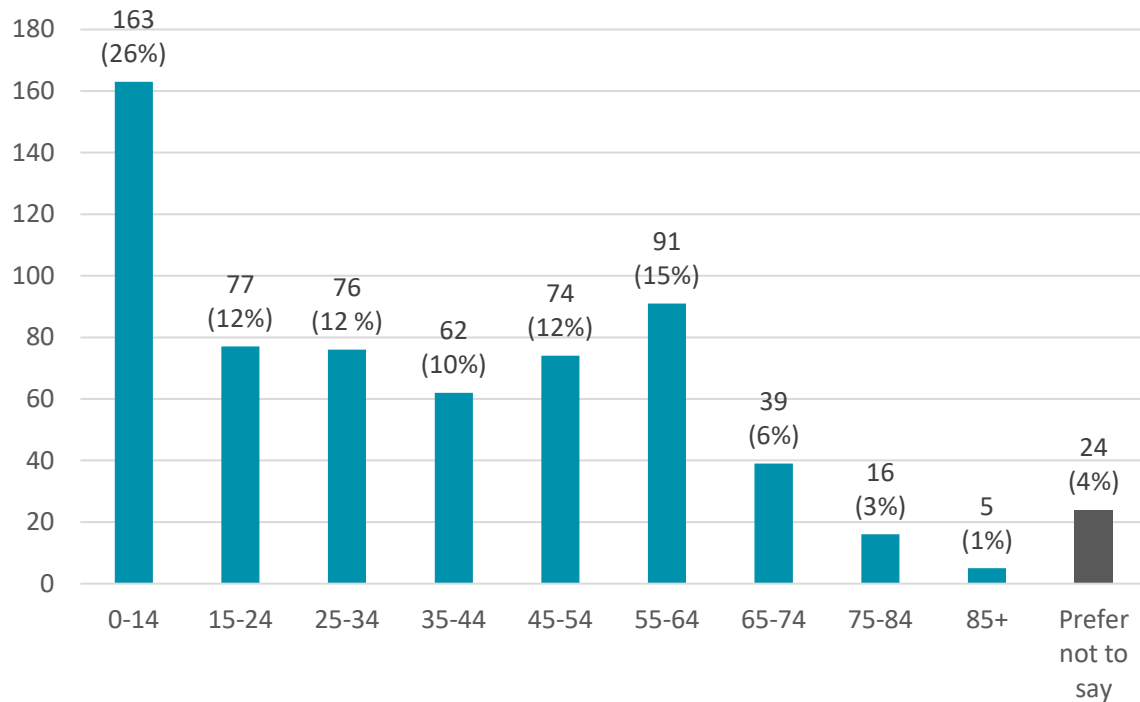
Figure 1: Age groups of survey respondents living in Salmon Arm.



Source: Salmon Arm Housing Needs Survey 2019; Statistics Canada 2016

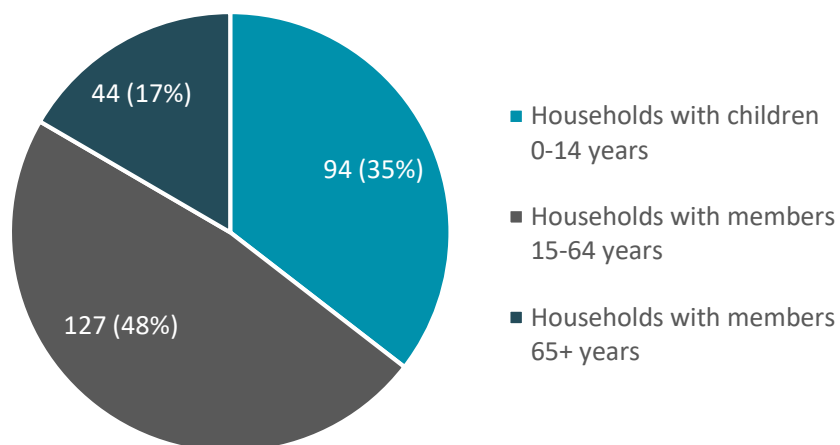
Respondents were also asked to report the number and age of people living in their households (including themselves). Respondents identified 603 individuals living in 241 households. Out of this number, 27 percent (163) were children or adolescents in the age of 14 and younger, and 10 percent (60) were in the age of 65 or older. Sixty-three percent of household members were working age.

Figure 2: Distribution of population living in respondents' households according to the age group (241 respondents).



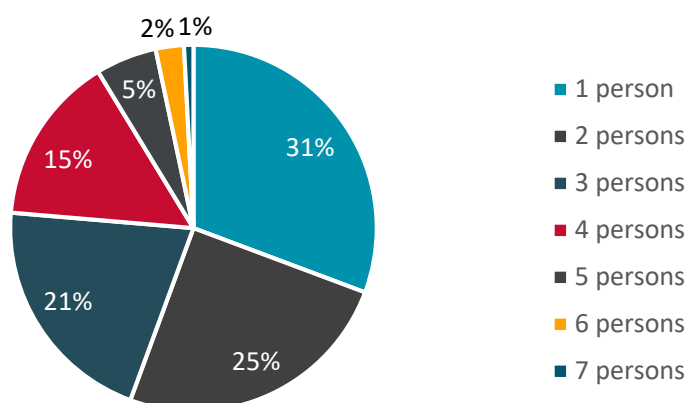
The data on age of respondents and their co-residents also illustrates the composition of participants' households. About 35 percent of all survey respondents live with at least one child under 14 years of age. Seventeen percent of respondents have at least one inhabitant age 65 years or older (see Figure 3).

Figure 3: Distribution of survey respondents' households with children or elderly inhabitants (265 respondents).



Based on results of the previous question, household sizes were estimated as shown in Figure 4. The majority of respondents live in one- or two-person households (56%). Twenty-one percent of respondents live in three-person households and 23 percent live in households with four or more people.

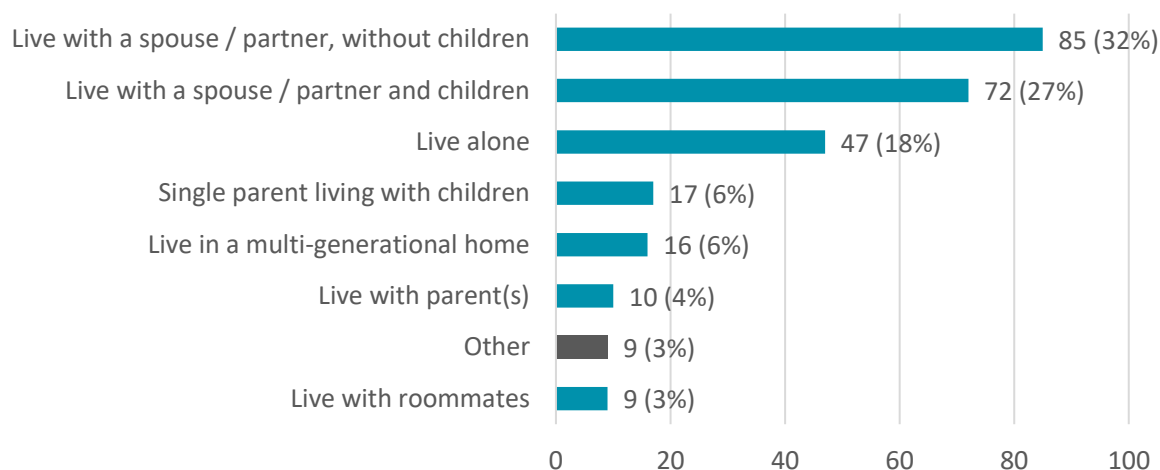
Figure 4: Size of households of respondents living in Salmon Arm.



TYPES OF HOUSEHOLDS

Participants were asked to describe their household. Over 30 percent (85) of respondents reported that they live with their spouse or partner, 27 percent (72) live with a spouse or partner and children, 18 percent (47) live alone, six percent (17) are single parents, six percent (16) live in multi-generational families, four percent (10) live with parents, and four percent (9) live with roommates. The remaining three percent of respondents selected “other” and were able to describe their circumstances; most of them reported living with another related adult such as parent, child, sibling or a sister in law (see Figure 5). The sizes of survey respondents’ households do not significantly deviate from Census data for the City overall.

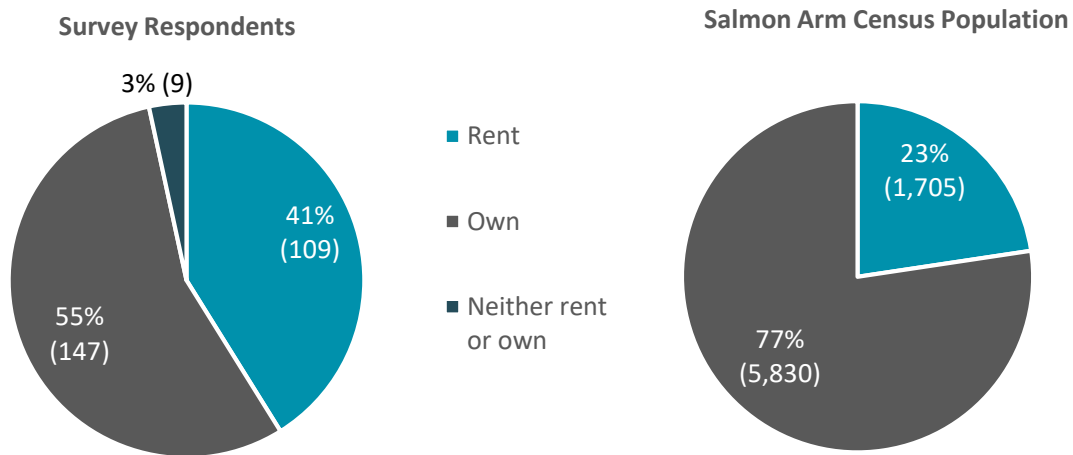
Figure 5: Type of households of respondents living in Salmon Arm.



TENURE

Participants were asked to describe their tenure. Fifty-five percent (147 individuals) said they own their home, and 41 percent (109) rent their home in. In comparison with the 2016 Census, the survey had much higher representation of renters.

Figure 6: Number and percentage of survey respondents according to the housing tenure.

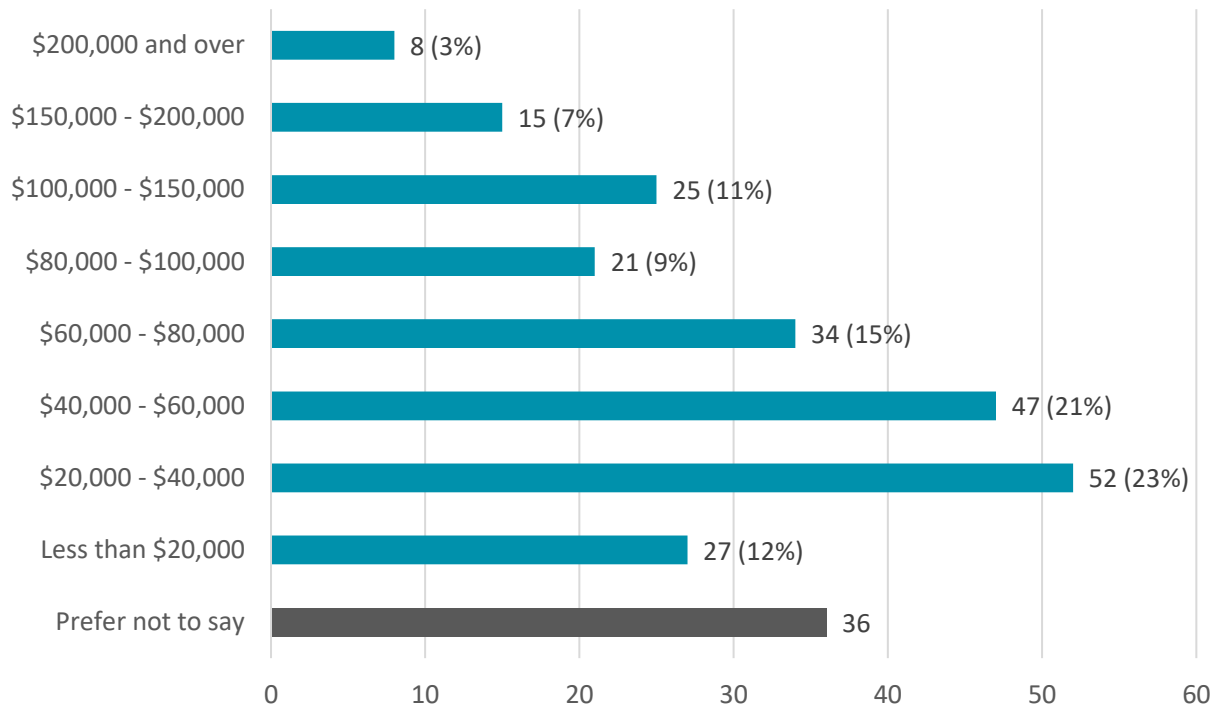


Source: Salmon Arm Housing Needs Survey 2019; Statistics Canada 2016

INCOME

Survey respondents were asked about their household's gross annual income. Forty-five percent (99) of respondents reported a household income between \$20,000 and \$60,000. Thirty-five percent (80) of respondents reported a household income in the range between \$60,000 to \$100,000. About 12 percent (27) reported household income's lower than \$20,000 and only a few individuals selected \$200,000 or more (see Figure 7). The distribution of income levels of respondents' households was similar to the Census data for entire City.

Figure 7: Gross annual income of respondents' households.

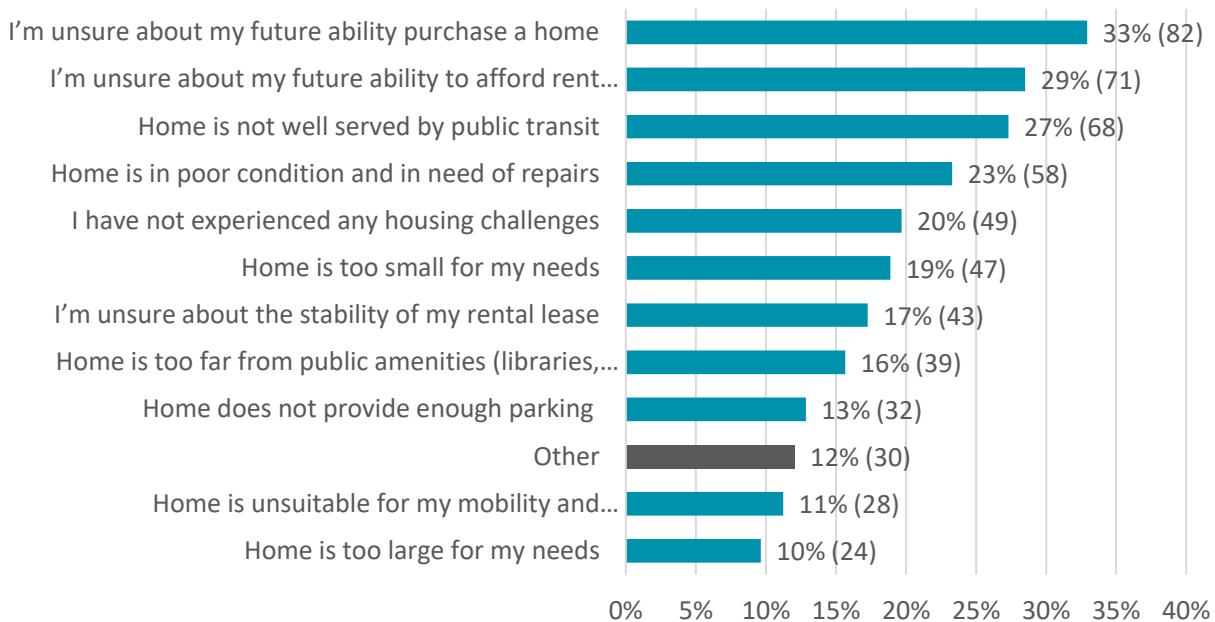


HOUSING PRIORITIES AND CHALLENGES

CURRENT CHALLENGES AND ISSUES

Survey respondents were asked to identify if they were currently facing any housing issues or challenges, or if they expected to experience housing issues in the next five years. Thirty-three percent (82) were not sure about their future ability to purchase a home and 29 percent (71) said they are not sure whether they will be able to pay a rent in the future. Other major challenges reported include home is not well served by public transit (27 percent, 58) and home is in poor condition and in need of repairs (23 percent, 58). Twenty percent of respondents reported that they do not experience any housing challenges.

Figure 8: Current or future housing issues and challenges (149 survey respondents).



Another 30 respondents selected “other”. Many of these participants mentioned similar issues as listed as options in the survey. Some respondents reported that there is a lack of affordable pet-friendly housing in the City (5).

Representative comments

“Rent is too high for single person on minimum wage in Salmon Arm”.

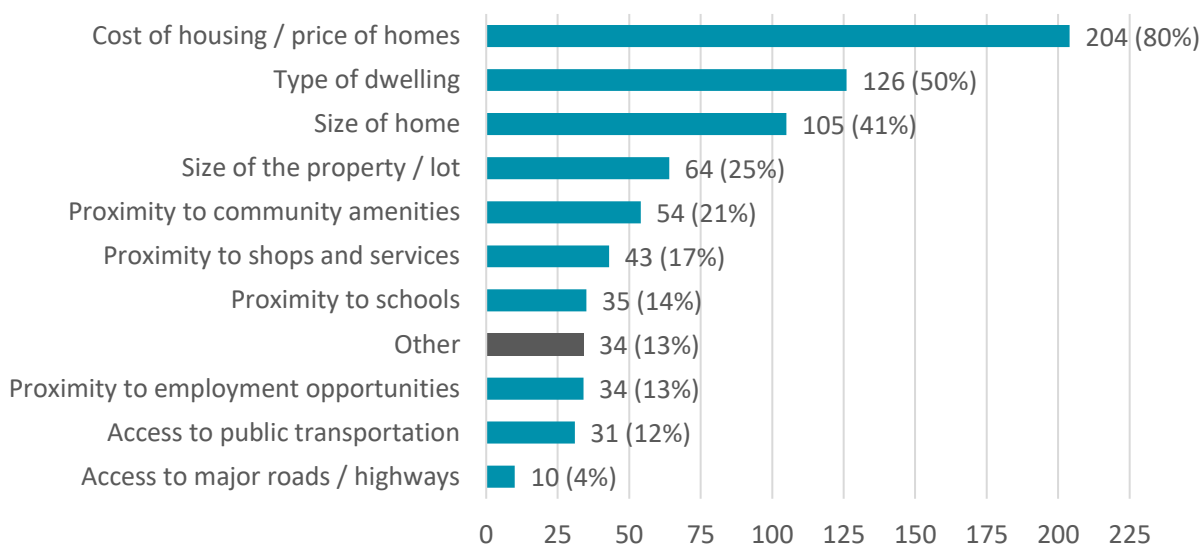
“I can’t find rentals that allow children or pets”.

“Because of the Federal Government mortgage testing, many people can't afford a house. This is due to the tested mortgage rate being almost double the actual rate”.

PRIORITIES FOR SELECTING A HOME

Participants were asked to select the three most important factors they consider when looking for a home. The cost of housing or the price of the home was key factor for 80 percent of respondents (204). The type of dwelling (50 percent, 126) and the size of home (41 percent, 105) were the next most frequently selected factors (see figure 9).

Figure 9: Priorities for selecting a dwelling to live in (254 respondents). Respondents could select up to three issues.



Thirty-four respondents selected “other” and were able to write in responses. The most frequently cited “other” factor was the ability to live in a dwelling with a pet (16), followed by suitability for people with limited mobility (5) and a quiet neighbourhood (4).

Representative Comments

“Ability to have pets, I shouldn't have to give my pets up to be able to live in a place”.

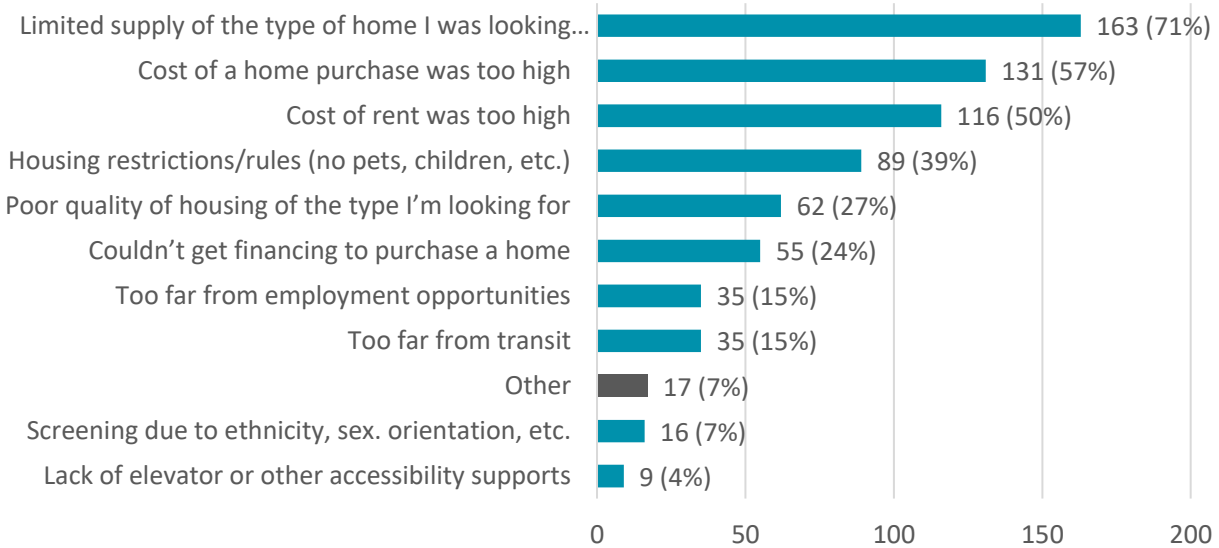
“We purchased our house because it was the only one on the market that we could adapt to make it accessible for people with limited mobility”.

“I want to live in a quiet neighborhood – no trains”.

BARRIERS FOR FINDING A HOME

Survey respondents were asked to name barriers they encountered while searching for their current home. They could select any number of listed barriers or describe other barriers. The most frequently identified barrier was a limited supply of the type of home respondents were looking for (71 percent, 163). A high proportion of households also reported cost as a barrier, whether in order to purchase (57 percent, 131) or to rent a dwelling (50 percent, 116). Discriminatory screening due to personal characteristics such as ethnicity or sexual orientation and lack of accessibility support were identified by smaller number of respondents (see Figure 10).

Figure 10: Barriers for finding a dwelling to live in Salmon Arm identified by 233 survey respondents.



Seventeen respondents selected “other” (17). Five individuals said they encountered no barriers. Some respondents described too high demands for being approved for taking a mortgage as a barrier (4).

Representative Comments

“I had no barriers when I purchased my home years ago”.

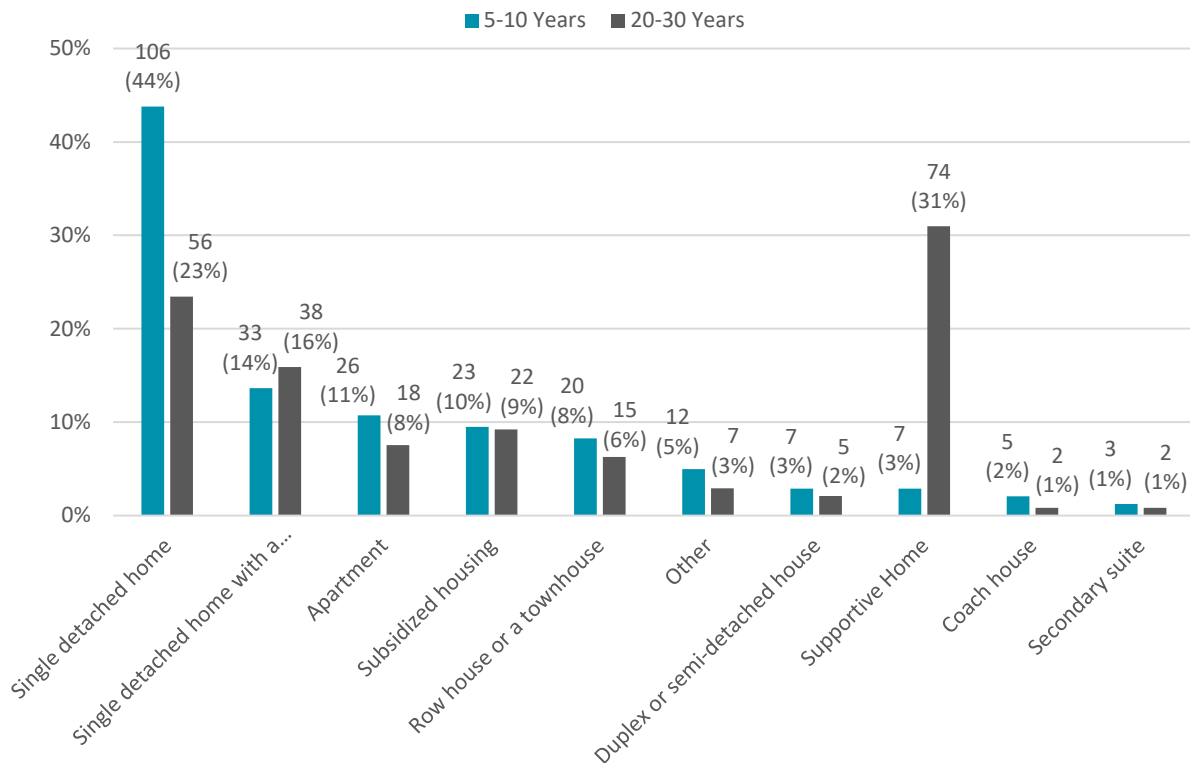
“I worked 2 jobs but still needed a co-signer for mortgage - I am a woman”.

FUTURE HOUSING NEEDS

The survey respondents were asked which type of a housing they might need in the near and distant future. In the next five to ten years, 44 percent of respondents (106) said they will need a single detached house within 5-10 years and 14 percent (33) said they will need a single detached house with a secondary suite, indicating very high interest in this housing form. Apartments, subsidized housing, and row houses or townhouses were all selected at similar frequencies.

In the next 20 to 30 years, responses differed. The largest group of respondents—31 percent (74)—said they will need supportive housing. Another 23 percent (56) reported they will need single detached home and 16 percent (38) will need single detached house with a secondary suite (see Figure 11).

Figure 11: Survey respondents' preferences of a housing type for the near and distant future (242 respondents).



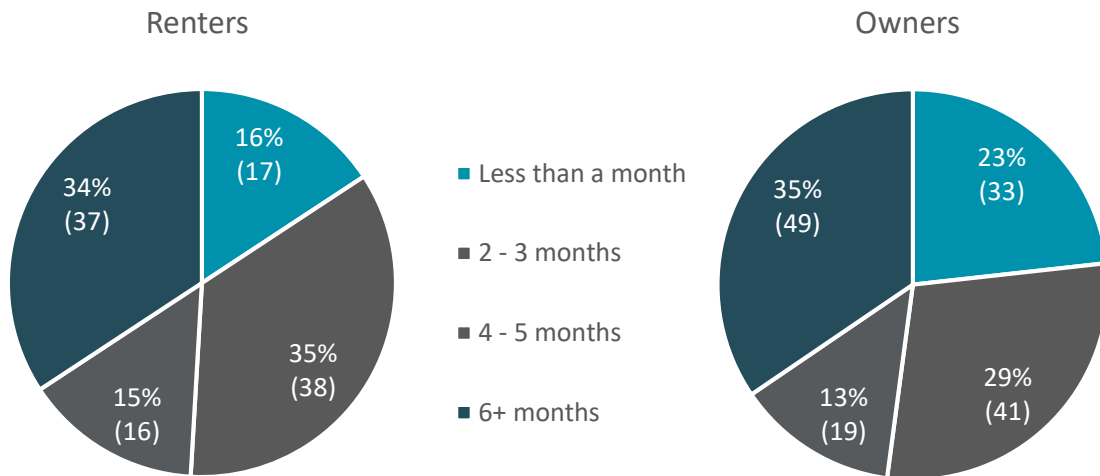
UNDERSTANDING HOUSING NEEDS

To better understand housing needs, more detailed questions on housing were asked about owners and renters. The survey asked about the length of time it took them to find their current housing, what type of housing, how many bedrooms, and what is the minimum number of bedrooms they would need in their home. Where questions and responses were similar for both renters and owners, results are shown together. Where they differed, the results are presented separately.

TIME PERIOD FOR FINDING A HOME

Respondents were asked how long it took to find their current home. More than half of respondents from both groups reported it took them less than three months to find their current housing (51% of respondents who rent their housing unit and 61% respondents who own their housing unit). A high percentage of respondents (37 percent of renters and 35 percent of owners) reported that it took them six months or more to find their home.

Figure 12: Distribution of home renters and homeowners according to length of time it took them to find their current housing unit. There were 108 renters and 142 owners who answer the question.



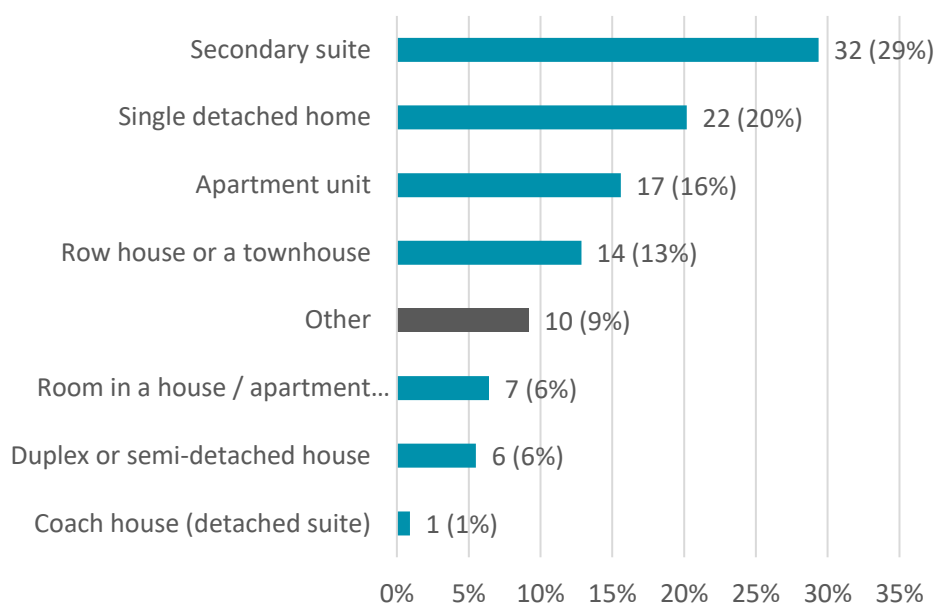
DWELLING TYPE

Survey respondents were asked to describe their dwelling type.

Renters

Among renters, the most frequently selected dwelling types were secondary suites (29 percent), single detached homes (20 percent) and apartment units (16 percent). About 10 percent of renters selected “other”, including mobile homes or trails, and living with parents. (see Figure 13).

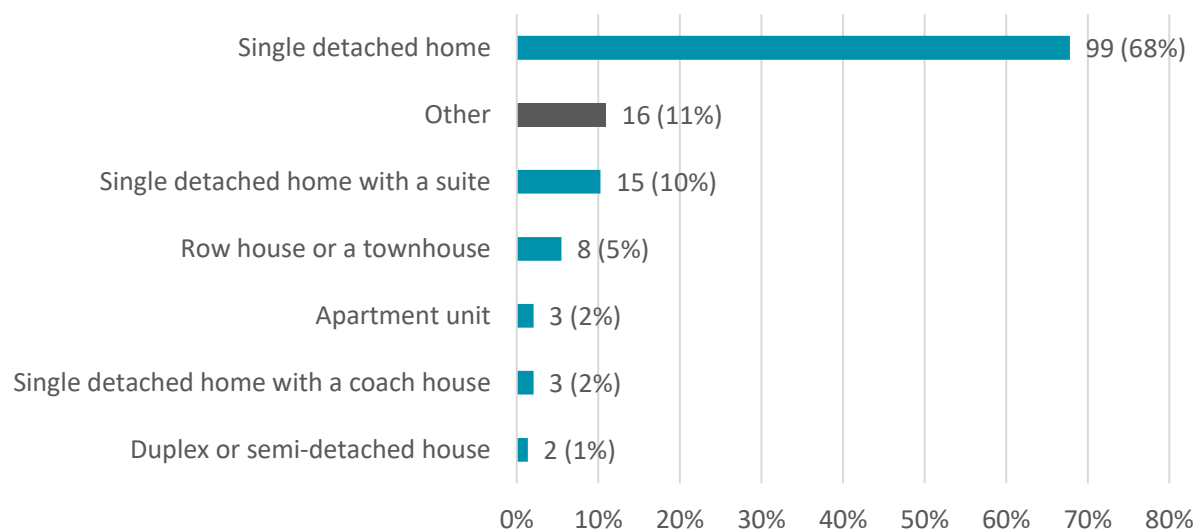
Figure 13: Dwelling types of renter respondents (109 respondents). who rent their home according to the dwelling type.



Owners

Sixty-eight percent of owner respondents reported that they live in a single detached home, with an additional 10 percent living in a single detached home with a secondary suite. Only 11 percent of individuals selected different option such as row house, apartment unit, etc. Eleven percent selected “other” and most reported that they live in a mobile home.

Figure 14: Dwelling types of owner respondents (145 respondents). who own their home according to the dwelling type.



DWELLING SIZE

Respondents were asked how many bedrooms the dwelling has that they live in. Approximately 37 percent (95) of survey respondents live in one- or two-bedroom dwelling, 36% (91) live in a three-bedroom dwelling, and 25% (63) live in a four-or-more bedroom dwelling. Only a very low percentage of respondents reported that they live in a studio. These results are generally in line with the last Census data for Salmon Arm (see Table 1).

Table 1: Dwelling size of survey respondents (254 respondents).

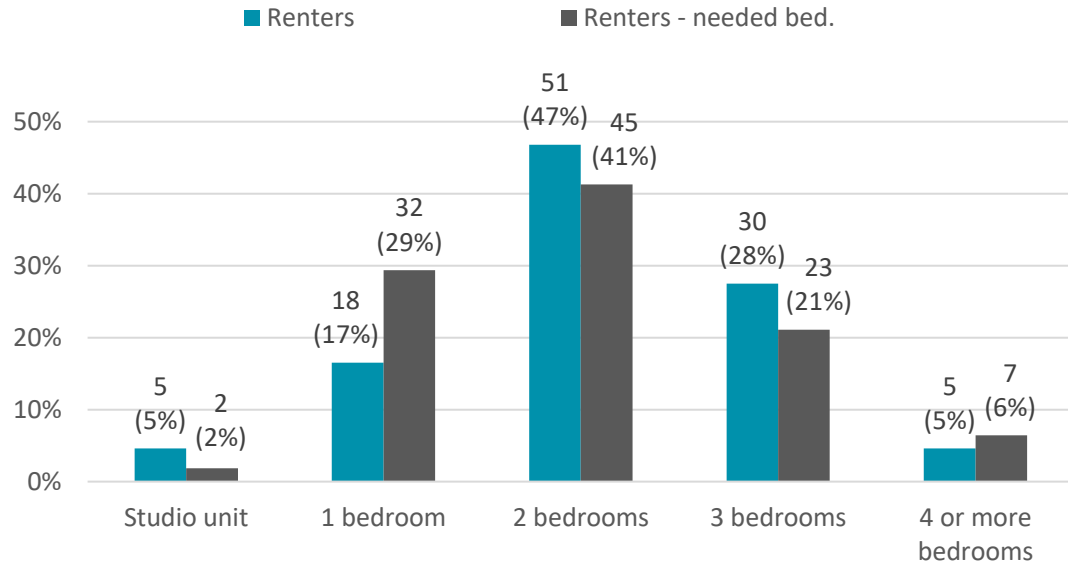
	Survey Respondents		Salmon Arm	
No. of bedrooms	Dwellings	Cases %	Dwellings	Cases %
Studio unit	5	2.0%	20	0.3%
1 bedroom	19	7.5%	700	9.3%
2 bedrooms	76	29.9%	1,925	25.5%
3 bedrooms	91	35.8%	2,440	32.4%
4 or more bedrooms	63	24.8%	2,455	32.6%
TOTAL	254	100%	7,535	100%

Source: Salmon Arm Housing Needs Survey 2019; Statistics Canada 2016

Renters

Almost a half of respondents renting their home (47 percent, 51) reported that they live in a two-bedroom dwelling. Twenty-eight percent (30) live in three-bedroom home and nearly 30 percent (32) in two-bedroom dwelling. Respondents were also asked, what is the minimum number of bedrooms that would meet needs of their household. In general, the group of renters said they would need a slightly smaller housing than the one they currently live in – about 40 percent of respondents (54) said they would need a two-bedroom home, almost 30 percent (32) would need a one-bedroom dwelling and 21 percent (23) reported three-bedroom home as needed minimum (see Figure 15).

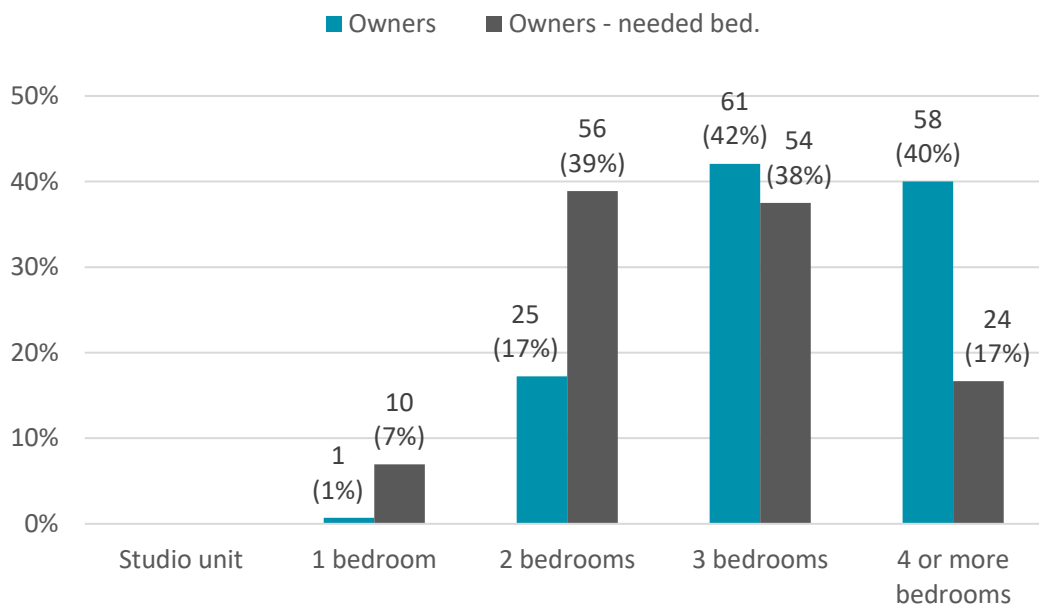
Figure 15: Current and needed dwelling size of home renters (109).



Owners

The group of owners both lives in and requires larger dwellings than in case of renters. Over 40 percent (61) live in three-bedroom dwellings and only slightly less (40 percent, 58) in four-bedroom dwellings. Seventeen percent of homeowners (25) reported that they live in a two-bedroom unit. In the following question about what number of bedrooms would meet respondents' needs, 39 percent (56) said they would need a two-bedroom unit and 38 percent (54) said they would need a three-bedroom unit. Only 17 percent (24) specified that their household would need a minimum number of four bedrooms (see Figure 16).

Figure 16: Current and needed dwelling size of homeowners (145).



HOUSING COSTS

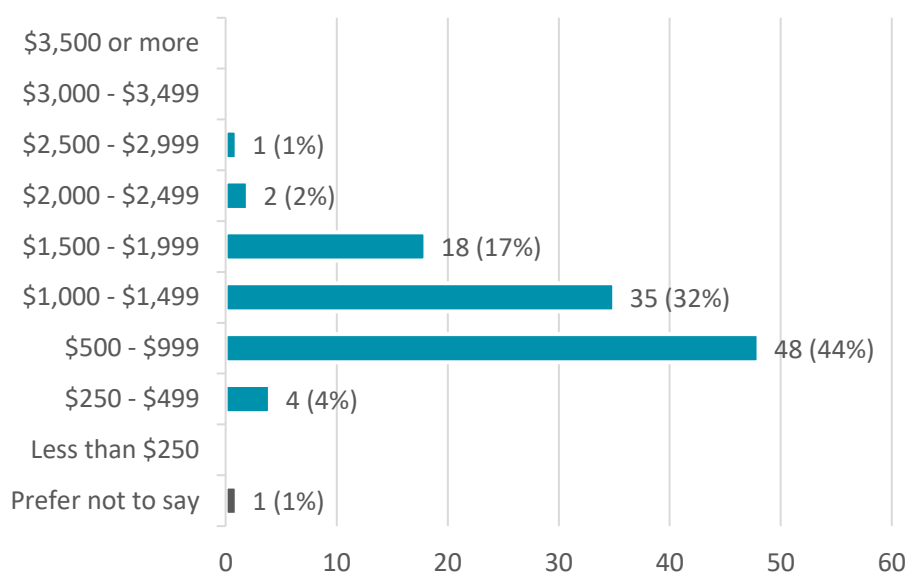
The survey asked the participants to identify how much they pay for rent, mortgage or on strata fees monthly, whether they receive any financial assistance, and whether they perceive their housing costs affordable.

Renters

Rent Payment

Almost half of survey respondents reported that they pay between \$500 and \$999 per month in rent, followed by 32 percent who pay between \$1,000 and \$1,499. Twenty percent of renter respondents pay more than \$1,500 per month least \$1,500 and more pay monthly 20% of renters (see Figure 16).

Figure 17: Monthly rent payments (109 respondents).



Financial Assistance

The vast majority of the 109 respondents renting their housing said they receive no financial assistance (82%). About 13% of them reported they do receive either formal or informal assistance. Specifically, eight respondents received a rental subsidy. Three get financial assistance from their family members. Another three individuals described another option not listed. Two of these receive provincial Disability Assistance.

Affordability

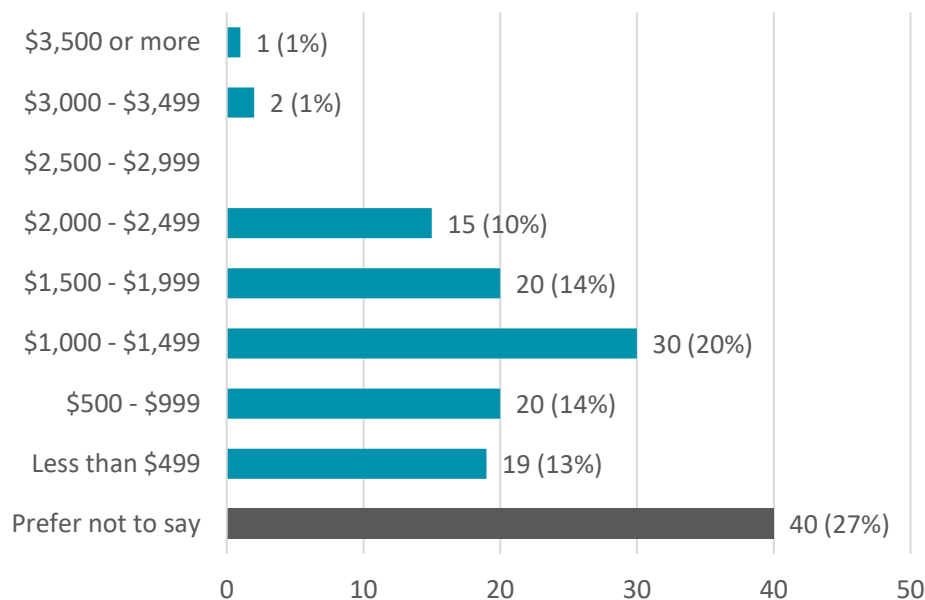
More than half of respondents (55%) renting their home said, they don't believe their current housing costs are affordable for them. Almost 28% were positive, saying their housing costs are affordable for them. About 18% were not sure.

Owners

Mortgage Payments

There was a large group of homeowners who preferred to not answer the question about how much they paid on their mortgage (27%). Of the remaining respondents who owned their home, the largest group reported pay between \$1,000 and \$1,499 monthly for their mortgage (20% of respondents). Fourteen percent of homeowners paid between \$500 and \$999 and \$1,500 and \$1,999 monthly, respectively.

Figure 18: Level of monthly mortgage payments of 147 survey respondents who rent their home.



Strata Fees

Out of 147 respondents who own their home, only 20% said they pay strata fees and were willing to specify the amount. The largest group (10 participants) reported they pay monthly in range from \$200 to \$299. Nine respondents said they pay \$199 or less a month, and 11 respondents pay \$300 or more.

Financial Assistance

Almost 90% of homeowners participating in the survey reported they do not receive any financial assistance to support their housing costs. About five per cent of them did not want to specify and five per cent (eight individuals) said they do receive a financial support – three participants reported they receive assistance from their family members and six persons specified 'other' as an option, which includes inheritance or self generated subsidy in a co-op housing.

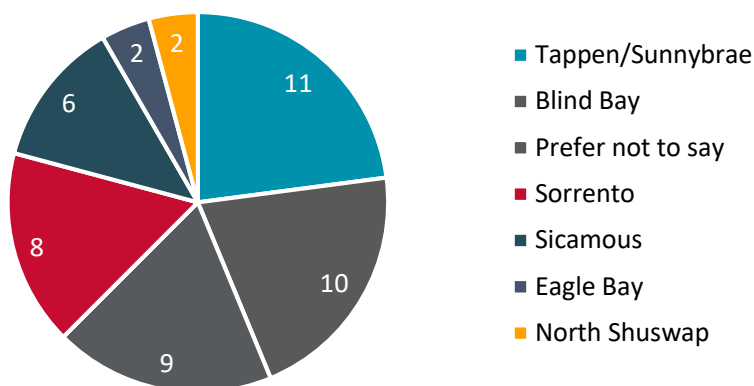
Affordability

More than 65% of 147 homeowners who took part in the survey believed their housing costs are affordable for them. On the contrary, 21% of them thought their costs on housing are not affordable for them. The rest was not sure (12%) or didn't want to answer the related question.

RESPONDENTS FROM ADJACENT COMMUNITIES

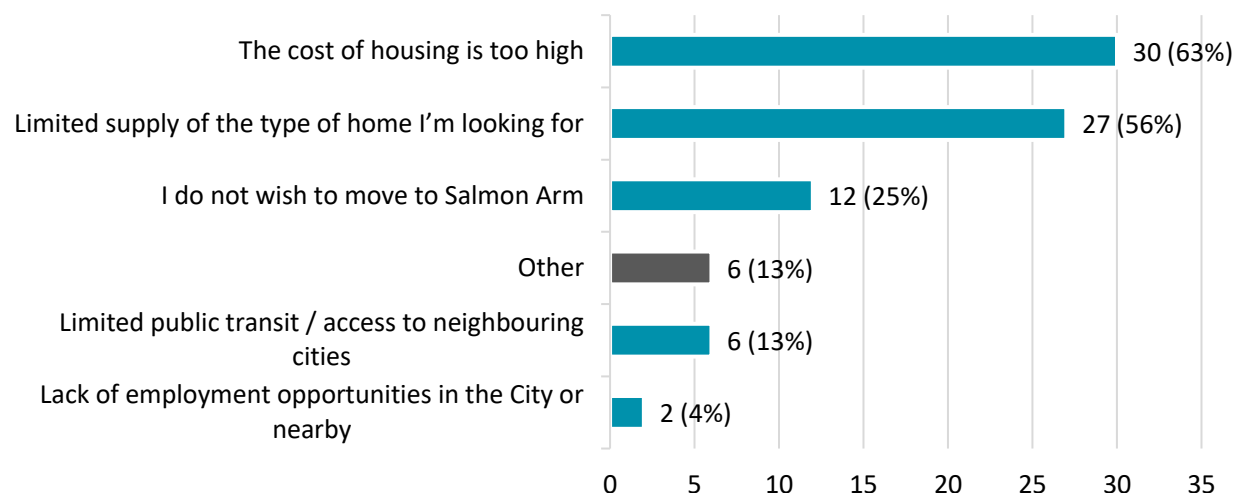
Survey respondents were asked whether they live in Salmon Arm or in some of eight neighbouring communities. In total, 48 people answered they live outside Salmon Arm. The highest share of them specified that they live in Tappen/Sunnybrae (11 participants), Blind Bay (10), Sorrento (8) or Sicamous (6). Few participants were from Eagle Bay and North Shuswap (see Figure 18).

Figure 19: Distribution of survey respondents living outside Salmon Arm according to the residence.



The group of respondents from adjacent communities were asked to specify the barriers preventing them from moving to Salmon Arm if they would like to move to the city. The majority of 30 respondents (63%) identified high costs of housing. Limited supply of a desired dwelling type as a barrier was specified by 27 individuals (56%). Six participants (12%) described other considerations, such as high crime, lack of amenities, or lack of affordable pet-friendly housing. Three individuals described financial reasons. Some participants said they do not want to move to Salmon Arm (12) (see Figure 19).

Figure 20: Barriers preventing respondents from adjacent communities from moving to Salmon Arm.



Representative Comments

“It is impossible to rent anything in Salmon Arm if you own a pet. Month to month rentals are impossible to find, you have to sign a 12-month lease, or you can only rent from October 1 to April 30”.

“There needs to be a better overall city plan. Some areas are just a jumble in Salmon Arm”.

“Poor policing of crime, food security, housing. And there goes a highway thru the city”.

OPEN ENDED COMMENTS

At the end of the survey, participants had a chance to write additional comments about housing in Salmon Arm. It gave them a chance to share their experience, needs or any other notes on the housing and related issues in the City. Comments of people from outside Salmon Arm were separated from the rest. The following list summarizes the most frequently mentioned issues and comments, e.g. issues mentioned by at least five participants (or at least three persons in case of comments made by people from outside Salmon Arm)

RESPONDENTS LIVING IN SALMON ARM

- » There is a lack of affordable housing for various low- and mid-income groups such as young couples, families and singles, single parents, elderly couples and singles, etc. (62)
- » The housing costs are too high and not matching with the level of incomes in Salmon Arm (35)
- » There is a shortage of pet-friendly housing in Salmon Arm due to frequent restrictions and housing regulations (26)
- » Small space housing units such as carriage houses, secondary suites, tiny homes or modular buildings should be supported in Salmon Arm (15)
- » There is a lack of rental housing of all kinds in the City (11)
- » The city should support high density urban structure with mix use buildings, multi-storey houses and town houses instead of urban sprawl (9)
- » Not able to find appropriate housing matching my / our needs, such as pet friendly 3 or 4-bedroom rental units, townhouses and duplexes, or detached houses with large lots (8)
- » The lack of affordable housing in Salmon Arm is making it difficult to attract and retain workers and new residents (5)
- » Public transportation network needs improvements for elderly people and car-less inhabitants (5)
- » There is too much housing for people of age 55+ years (5)
- » There is a real need for affordable supportive housing and assisted living units for seniors and people with disabilities (5)
- » There should be more emergency shelters for homeless people in Salmon Arm (5)
- » Many affordable dwellings are of a poor quality, having issues such as moisture, mould, presence of mice and ants, and others (5)

Representative Comments

“Salmon Arm desperately needs low income affordable housing. Not many people can afford \$1000 plus utilities on a single income home. Landlords are charging insane prices just because there is such a shortage of housing. Salmon Arm will not attract new business if there is no affordable housing”.

“I feel strongly that there needs to be Zoning that will permit Tiny Houses as an acceptable use”.

“Salmon Arm has gone up too high for renters. Wages don't match for living expenses. A single person has to get a second job in order to pay for necessities. A real shame that not many units allow pets”.

RESPONDENTS FROM ADJACENT COMMUNITIES

- » There is a lack of affordable housing for various groups such as young couples, families and singles, single parents, elderly couples and singles, and low-income groups (12)
- » The housing costs are too high and not matching with the level of incomes in Salmon Arm (7)
- » There is a shortage of pet-friendly housing in Salmon Arm (4)
- » There is a lack of rental housing of all kinds in the City (3)

Representative Comments

“A 3-bedroom home for a single mom of two kids is unavailable and unaffordable in Salmon Arm”.

“The cost of rent in Salmon Arm is out of reach for many people struggling on social assistance or trying to find full time work above minimum wage. Rooms are renting for \$500-700 a month and very few are available”.

“Many places do not accept pets or kids, also there seems to be a lot of rules in regards to suites or secondary buildings on your property, like a carriage house that also limits rental vacancies”.

APPENDIX C: BACKGROUND REVIEW

Relevant policies, regulations, and reports were reviewed to provide context for the Housing Needs Report and Community Housing Strategy. These are summarized in the attached Background Review Memo.

MEMORANDUM



Date: August 9, 2019
To: Kevin Pearson
From: Matt Thomson
File: 0752.0033.01
Subject: Salmon Arm Community Housing Strategy – Background Review

1. Context

As part of the development of the Community Housing Strategy for the City of Salmon Arm, the following reports, policies, memoranda, and regulations were reviewed to identify any information related to housing:

- Official Community Plan Bylaw No. 4000, 2011 (current to 2018)
- Zoning Bylaw No. 2303, adopted 1995 (with updates to May 2019)
- Housing Task Force
 - Terms of Reference, n.d.
 - Meeting minutes, May 2018 to May 2019
- Map of vacant lands pre-zoned with approved development permits, 2018
- Official Community Plan Policy and Zoning Options for Secondary Suites, memo dated May 14, 2013
- Role of City of Salmon Arm in the Affordable Housing Conundrum, memo updated March 14, 2017
- Zoning Amendment Application No. 1150 (re: Bylaw No. 2303), Report to Council dated April 10, 2019
- Development Services Application Fees, memo dated June 24, 2019
- Development Cost Charge Bylaw No. 3600, adopted 2007 (consolidated version from July 20, 2017)
- Development Cost Charges Comparison Chart (internal document prepared by City staff)
- Collection of Development Cost Charges – 250-5 Avenue SW, Development Permit No. 418, dated May 21, 2019
- Subdivision and Development Servicing Bylaw No. 4163, adopted 2016
- Canada's National Housing Strategy: A Place to Call Home, prepared by the Government of Canada, 2017
- Homes for BC: A 30 Point Plan for Housing Affordability in BC, prepared by the Province of BC, 2018
- Building Capacity for Affordable Housing in BC Small Communities - What We Heard: Summary of Survey and Interview Responses, prepared for BC Housing by the Whistler Centre for Sustainability and Heartwood Consulting, 2017
- Building Knowledge and Capacity for Affordable Housing in BC Small Communities: A Scan of Leading Practices in Affordable Housing, prepared for BC Housing by the Whistler Centre for Sustainability, 2018

2. Official Community Plan Bylaw No. 4000, 2011 (current to 2018)

One of 17 overall goals for the OCP is about housing diversity. Specifically, to “encourage a variety of housing types, including affordable housing, to meet the needs of all residents in the community” (p.14). Another relevant overarching goal is to “retain a compact urban form by maintaining an urban containment

boundary” (p.14). **Generally, OCP policies about housing focus on encouraging more compact forms of development and housing for different needs, while recognizing that there is still significant demand for single-family homes in the City.**

2.1 Relevant definitions

Affordable Housing: Housing which has a market price or rent that does not exceed 30% of the income of households which have an income that is less than 80% of the median household income for the community.

Assisted Living Housing: Housing intended for both independent and semi-independent living in the form of either congregate housing, dwelling units, sleeping units, or any combination thereof, within which is provided for the exclusive use of the occupants, their families and guests, daily common meal preparation using commercial cooking facilities, dining area and laundry facilities. Assisted living housing may or may not accommodate health services such as nursing care, home support, rehabilitative and transportation services.

2.2 Housing Trends

As of 2011, the population of Salmon Arm was older than BC overall; there were significantly less people aged 25 – 44 and significantly more aged 65 or older. There were slightly less children and young adults in Salmon Arm in 2011 than in 2002.

Based on demographics, the OCP contemplates the need to plan for a provide variety of housing types, including:

- Multi-family units that require less maintenance for an aging population
- Units to meet the needs of young families
- Units to meet the needs of seniors wishing to stay in their homes
- Affordable housing
- “Sensitively integrated infill and intensification of existing development areas”
- Low-density single-family developments (demand for these units is expected to remain strong)

2.3 Urban Residential

Most of the housing policies are contained in the “Urban Residential” Section. These are summarized in the following sub-sections.

2.3.1 Densities and Build Out

- Most of the urban residential development to-date has been located within the Urban Containment Boundary (UCB).
- On average, 145 dwelling units were built per year between 2002 and 2011
- There is more than enough land within the UCB to accommodate population growth
- 24% of the land (333 ha) within the UCB has potential for residential development
 - Some areas have been identified for expansion of the UCB to accommodate new low-density single-family development because of perceived demand
- Future residential land use needs are intended to be accommodated within residential development areas A, B, and C on a phased basis linked to spending on municipal services. The highest priority is infilling within Area A.

The following table summarizes residential development potential in Salmon Arm based on the 2002 OCP.

Parameters	Area A	Area B	Area C
Priority for development	First	Second	Third
% Low density	58	88	100
% Medium density	28	10	0
% High density	13	2	0
Build-out capacity	4,940 units and lots	1,455 units and lots	480 lots

The 2011 OCP suggested there are opportunities to increase densities in some areas to add about 2,200 additional units and lots to the totals provided in the table.

2.3.2 Current Housing

- Although the 10-year development trend has been a mix of 66% single-family and 34% multi-family, overall, existing stock has remained close to 80% single-family and 20% multi-family for the past 20 years
- Looking forward, the City expects to see 1,200 – 1,700 units built between 2011 and 2021 at a mix of approximately 60% single-family and 40% multi-family
- Most increase in multi-family development has been in Residential Development Area A near the city centre, through a policy focus on compact community development patterns

2.3.3 Urban Residential Objectives

- Objectives relate to providing a variety of housing types and densities to accommodate different lifestyles and needs, including affordable and special needs housing, while supporting compact development.

2.3.4 Urban Residential Policies

This section of the OCP contains various policies guiding residential land use, siting, mix, form, and development. The following table summarizes the Urban Residential Policies by topic.

Topic	Summary of policies
General policies	<ul style="list-style-type: none"> • Encourage a mix of housing types and densities within the UCB that are compatible with existing neighbourhoods (development permit requirements). • Integrate residential with compatible land uses like environmental, transportation, parks, etc., and avoid incompatible uses like industrial • Use regulatory tools (i.e., Zoning and Subdivision and Development Servicing Bylaws) to support development within the UCB and define density bonus provisions
High density residential policies	<ul style="list-style-type: none"> • Clustered around the city centre

	<ul style="list-style-type: none"> • All forms of housing up to and including apartment buildings • Up to 100 units/ha or, with provision of social or public amenities¹, up to 130 units/ha for multi-family or 200 units/ha for assisted living housing
Medium density residential policies	<ul style="list-style-type: none"> • Between the city centre and outskirts • All forms of residential housing up to and including small scale apartment buildings • Up to 40 units/ha or, with provision of social or public amenities, up to 50 units/ha for multi-family or 80 units/ha for assisted living housing
Low density residential policies	<ul style="list-style-type: none"> • On the outskirts • Single-family dwellings with duplexes or accessory detached suites considered subject to rezoning • Up to 22 units/ha • Discourage subdivision for large lot developments within the UCB; require comprehensive development plans for applications for parcels 1,000 sqm or larger
Non-residential uses policies	<ul style="list-style-type: none"> • Home occupations and some local service commercial allowed in all residential designations • Assisted living commercial allowed in high and medium-density residential
Siting policies	<ul style="list-style-type: none"> • Siting policies for all residential neighbourhoods that encourage good access to services, transportation, parks, sited with consideration of natural features and compatibility of neighbouring land uses (agricultural, industrial) • Guidelines for residential development in areas with steep slopes
Diversity policies	<ul style="list-style-type: none"> • “Prepare a Housing Strategy, with community partners, identifying opportunities to encourage and support affordable and special needs housing, including housing options for the community’s diverse population” (8.3.23) • Liaise with federal and provincial governments, non-profits, and community groups • Secondary or detached suite allowed in all residential designations • Encourage developers to make some new units or lots available for affordable and special needs housing (potential to secure density bonus)

¹ E.g., commercial childcare facility, fully accessible dwelling units and suites, rental housing, affordable rental housing, below grade or parkade style parking, additional parkland, greenways or trails, green building and site design

	<ul style="list-style-type: none"> • Support: <ul style="list-style-type: none"> ○ Community support services and uses (e.g., shelters, transition homes, and social housing) within UCB near services ○ Temporary second dwellings for special needs housing on larger parcels
Phasing policies	<ul style="list-style-type: none"> • Development may occur in any Area (A, B, or C) at any time if serviced to City standards • Policies to encourage development in Area A, then B, linked to servicing and the use of municipal cost sharing programs and DCC funds.

2.3.5 Residential Development Permit Area

A Residential Development Permit Area applies to all land designated for medium and high density residential development. The objectives relate to promoting goals of the OCP around housing diversity and compact communities and to providing the City with the ability to tailor new multi-family housing development projects to match local character. There are requirements for:

- Subdivision
- Siting and building design and layout
- Landscape and screening guidelines
- Access, circulation, and parking areas

2.4 Social Housing Policies

- Generally, social housing is supported within the UCB (i.e., “shelters, transition / youth homes and other forms of social housing”)
- Proponents may apply for OCP amendment to locate outside the UCB
 - May require public consultation through rezoning application process

2.5 Other Policies

- Encourage affordable and accessible housing to be considered in new development proposals
- Work with regional partners to consider affordable and accessible housing in new development proposals
- The City may use its Development Approval Information authority to request information about the impacts of zoning amendment, development permit, and/or temporary use permit applications on affordable and special needs housing.
- Prepare a Housing Strategy
- Secondary suites:
 - “Consider secondary suites subject to rezoning in the High, Medium and Low Density designations” (8.3.25)
 - “Research opportunities to promote secondary suites and legalize existing secondary suites subject to requirements of the BC Building Code” (8.3.26)
 - “Research opportunities to promote coach houses in appropriate areas of the City” (8.3.27)

3. Zoning Bylaw No. 2303, adopted 1995 (with updates to May 2019)

The City's Zoning Bylaw contains 9 residential zones and allows for residential uses in most other zone types.

3.1 Residential Zones

The 9 residential zones are as follows:

- R-1 – Single Family
- R-2 – Single Family / Duplex
- R-3 – Waterfront
- R-4 – Medium Density
- R-5 – High Density
- R-6 – Mobile Home Park
- R-7 – Large Lot Single Family
- R-8 – Residential Suite
- R-9 – Estate Residential

Permitted uses in each zone are summarized in the following table.

MEMORANDUM



Zone	Assisted living	B&B	Boarders (up to 2)	Boarding Home	Family / group childcare	Commercial daycare	Duplex	Home occupation	Mobile home / park	Multiple family	Rooming house	Secondary or detached suite	Single family	Shelter	Triplex
R-1		✓	✓		✓			✓					✓	✓	
R-2		✓	✓		✓		✓	✓					✓		
R-3			✓					✓					✓		
R-4	✓	✓	✓	✓	✓	✓	✓	✓		✓			✓		✓
R-5	✓		✓	✓		✓		✓		✓	✓				✓
R-6			✓		✓			✓	✓				✓ (one)		
R-7		✓	✓		✓			✓					✓		
R-8			✓		✓			✓				✓	✓		
R-9		✓	✓		✓			✓					✓		

MEMORANDUM

As can be seen in the table, boarders and home occupation are allowed in all residential zones. Secondary or detached suites, like mobile homes, shelters, and rooming houses, are allowed in one zone.

Accessory buildings may not be used as dwelling units except for approved detached suites as specified in the Zoning Bylaw.

The Medium and High Density Residential zones contain bonus density provisions for amenities like accessible units, rental units, and affordable rental units.

3.2 Non-Residential Zones

Housing uses can also be found in 29 of the City's other 41 non-residential zones. Generally:

- Most zones designed for commercial, allow upper floor dwellings and home occupations
- Secondary suites and/or detached suites are allowed in some zones only; some zones only allow for secondary (not detached) suites
- Various seniors and assisted living housing and a community shelter are allowed through Comprehensive Development zones
- There are some Comprehensive Development zones that allow for extra units for farm help in agricultural lands

Housing uses found in each of the 29 zones are described in the table below.

Zone		General Description	Housing Components
C-1	Local Commercial	<ul style="list-style-type: none"> • For local, convenience shopping and services 	<ul style="list-style-type: none"> • Allows for upper floor dwelling units and/or home occupation
C-2	Town Centre Commercial	<ul style="list-style-type: none"> • Intended as central business district oriented to pedestrian traffic for range of retail, business, entertainment uses 	<ul style="list-style-type: none"> • Allows for limited lower or upper floor dwelling units and/or home occupation
C-2(A)	Small Lot Town Centre Commercial	<ul style="list-style-type: none"> • Small lot zone with same intended function as C-2, different height and width requirements 	<ul style="list-style-type: none"> • Limited residential uses on small and uniquely shaped lots in the form of upper floor dwelling units and/or home occupation
C-3	Service Commercial	<ul style="list-style-type: none"> • For large commercial uses oriented towards vehicle traffic 	<ul style="list-style-type: none"> • Allows for upper floor dwelling units and/or home occupation
C-5	Tourist Commercial	<ul style="list-style-type: none"> • For uses that cater to tourists 	<ul style="list-style-type: none"> • Allows for one single family dwelling or caretaker's suite as accessory use
C-6	Tourist / Recreation Commercial	<ul style="list-style-type: none"> • For pedestrian-oriented tourist / recreation businesses that cater to tourists and residents • Mixed land uses with shop / resort atmosphere 	<ul style="list-style-type: none"> • Allows for upper floor dwelling units and/or home occupation

P-1	Park and Recreation	<ul style="list-style-type: none"> For park and recreational needs on public and private lands 	<ul style="list-style-type: none"> Allows for home occupation
P-3	Institutional	<ul style="list-style-type: none"> For institutional uses 	<ul style="list-style-type: none"> Allows for home occupation, rest home, and/or caretaker's suites
M-1	General Industrial	<ul style="list-style-type: none"> General industrial and manufacturing in areas where conflict with other uses is unlikely 	<ul style="list-style-type: none"> Allows for home occupation and/or one dwelling unit, single family dwelling, or upper floor dwelling unit as accessory use
M-2	Light Industrial	<ul style="list-style-type: none"> Light industrial and manufacturing in areas where conflict with other uses is unlikely 	<ul style="list-style-type: none"> Allows for home occupation and/or one dwelling unit, single family dwelling, or upper floor dwelling unit as accessory use
M-5	Auto Wrecking / Salvage Yard Zone	<ul style="list-style-type: none"> Auto wrecking / salvage yards where there will not be negative impacts on adjacent uses or highways 	<ul style="list-style-type: none"> Allows for upper floor dwelling unit and/or home occupation
M-6	Industrial Holding	<ul style="list-style-type: none"> For phased industrial zoning on rural residential lots designated in OCP 	<ul style="list-style-type: none"> Allows for single family dwelling, secondary suite, bed and breakfast, and/or home occupation
A-1, A-2, A-3	Agricultural, Rural Holding, and Small Holding	<ul style="list-style-type: none"> All agricultural zones allow for housing uses; A-2 is specifically designed for rural residential development 	<ul style="list-style-type: none"> Allows for single family dwelling, secondary suite, detached suite, bed and breakfast, and/or home occupation
CD-1	Comprehensive Development	<ul style="list-style-type: none"> For an assisted living seniors' centre with accessory commercial 	<ul style="list-style-type: none"> Allows for assisted living housing, assisted living commercial up to 10% of floor space, home occupation, and/or multiple family dwellings
CD-2	Comprehensive Development	<ul style="list-style-type: none"> For a seniors' oriented assisted living housing complex 	<ul style="list-style-type: none"> Allows for assisted living housing and/or home occupation
CD-3	Comprehensive Development	<ul style="list-style-type: none"> To facilitate public ownership of a linear park adjacent to a watercourse 	<ul style="list-style-type: none"> Allows for single family dwelling, secondary suite, detached suite, bed and breakfast, and/or home occupation
CD-4	Comprehensive Development	<ul style="list-style-type: none"> For assisted living housing on small parcels designated High Density Residential in the OCP 	<ul style="list-style-type: none"> Allows for assisted living housing and/or rest home
CD-7	Comprehensive Development	<ul style="list-style-type: none"> For medium density, single-family dwellings with secondary suites 	<ul style="list-style-type: none"> Allows for single family dwelling, home occupation, and/or bed and breakfast

CD-8	Comprehensive Development	<ul style="list-style-type: none"> For a regional shopping centre 	<ul style="list-style-type: none"> Allows for upper floor dwelling units
CD-9	Comprehensive Development	<ul style="list-style-type: none"> For a mixed-use development 	<ul style="list-style-type: none"> Allows for upper floor dwelling units and/or home occupation
CD-11	Comprehensive Development	<ul style="list-style-type: none"> For local convenience commercial and professional services 	<ul style="list-style-type: none"> Allows for upper floor dwelling units and/or home occupation
CD-12	Comprehensive Development	<ul style="list-style-type: none"> Allows for tourist/recreation businesses related to boat sales 	<ul style="list-style-type: none"> Allows for upper floor dwelling units, home occupation, and/or work/live studios
CD-14	Comprehensive Development	<ul style="list-style-type: none"> For assisted living housing 	<ul style="list-style-type: none"> Allows for assisted living housing
CD-15	Comprehensive Development	<ul style="list-style-type: none"> To allow for an extra dwelling for farm help on agricultural land 	<ul style="list-style-type: none"> Allows for single family dwelling, secondary suite, home occupation, and/or limited bed and breakfast
CD-16	Comprehensive Development	<ul style="list-style-type: none"> For restaurant and coffee roasting 	<ul style="list-style-type: none"> Allows for upper floor dwelling units and/or home occupation
CD-17	Comprehensive Development	<ul style="list-style-type: none"> For office and tech, with accessory residential 	<ul style="list-style-type: none"> Allows for upper floor dwelling units, home occupation, and/or work/live studios
CD-18	Comprehensive Development	<ul style="list-style-type: none"> To allow for any type of extra dwelling for farm help on agricultural land 	<ul style="list-style-type: none"> Allows for single family dwelling, secondary suite, detached suite, bed and breakfast, and/or home occupation

4. Housing Task Force

4.1 Terms of Reference

The City's Housing Task Force is comprised of City Councilors, Neskonlith Indian Band (NIB) and Adams Lake Indian Band (ALIB) members, citizens at large, a member of the Salmon Arm Economic Development Society (SAEDS), and members from the housing/social services and development/financial sectors (often City staff). The purpose of the Task Force is to inform Council so that the City is prepared to participate in federally or provincially-funded programs to create:

- Non-profit housing for low and moderate incomes
- Affordable rental housing
- Affordable homeownership

Within the scope of their work, the Task Force may:

- Examine current and projected housing needs

- Review lands that may be appropriate for the housing types above
- Identify potential funding opportunities
- Identify and engage with potential partners for the development of affordable housing
 - Clarify expectations, regulatory framework, and development proposal procedures
- Make recommendations to Council

4.2 Minutes, May 2018 – Present

The following table summarizes key updates and takeaways from each meeting.

Date	Key Updates / Takeaways
April 23, 2018	<ul style="list-style-type: none"> • Housing Task Force emerged from a group that had been meeting to discuss BC Government modular housing initiative • General consensus that modular housing opportunity was not a good fit for the City • BC Housing factors for a successful application: willing partner (i.e., local government), land, operator, and demonstrated need • Mention new Housing Hub program • Discussion about data – Okanagan College research potential, BCNPHA 2015
May 7, 2018	<ul style="list-style-type: none"> • Overview of existing CMHA housing in Salmon Arm (previously presented to BCNPHA) • Shuswap Area Family Emergency Society (SAFE) housing proposals with BC Housing for new emergency, safe, second safe, and multi-purpose housing units • Overview of existing and proposed R-4 and R-5 properties, including those with dormant zoning/development permit applications. Identified properties actively being developed under R-4 or R-5. These zones allow developers to access density bonuses in exchange for rental, affordable rental, and/or accessible housing development.
May 22, 2018	<ul style="list-style-type: none"> • City is learning about the Community Housing Fund – BC Housing application • Overview of renters in B.C. and Salmon Arm • Review of CMHC and BC Housing funding partnership requirements
June 4, 2018	<ul style="list-style-type: none"> • CMHA is moving forward with an RFP application to BCNPHA for housing for seniors and families • Housing Forum to be hosted by MLA in fall 2018 • Funding: Reaching out to CMHC regarding potential programs, discussing potential of BC Rural Dividend • SAEDS compiled list of faith-based groups to meet with to discuss potential land availability • ALIB compiled information re: development on reserve lands. Band is moving towards a land management process and may partner with the City in the future. • R-4/R-5 zoning map and prospective projects reviewed, including some approved Development Permits that developers have not yet acted upon. • Reviewed building statistics prepared by the City. • Possibility of hiring contractor to prepare Long Term Housing Strategy. • Purpose of Task Force is to information gather and explore options for strategies to bring to Council for 2019 budget process.

June 18, 2018	<ul style="list-style-type: none"> • BCNPHA presented a Rental Housing Index Update. • Development cost charges (DCCs) are a barrier to affordable housing
July 3, 2018	<ul style="list-style-type: none"> • Reviewed CMHC funding programs, lending and grant opportunities and the National Housing Strategy. Information was provided regarding an upcoming listing of federally owned properties in the Shuswap. • Shuswap Area Family Emergency Society (SAFE) submitted EOI to BC Housing and is speaking to Planning and Development Services about rezoning or subdividing current shelter property • Contact initiated with faith-based communities about land • Provincial Government funding available for reserve land but infrastructure challenges • Jul. 30 and Aug. 13 meetings to establish recommendations to Council and request for financial commitment / resources from Council and other stakeholder groups • Inquiries about local federally-owned lands
July 16, 2018	<ul style="list-style-type: none"> • Presentation from Urban Matters on Housing Affordability • SAFE Society's EOI to BC Housing – Second Stage EOI for Building BC: Women's Transition Housing Fund • SAEDS summer student has been surveying other communities regarding their housing strategies
July 30, 2018	<ul style="list-style-type: none"> • Reviewed Housing Strategy data collected by SAEDS, discussed community needs, potential for applied research with Okanagan College • City and SAEDS asked to provide letters of support to CMHA for application to BCNPHA (as per June 4). • Councillor has been speaking to the Province about what is happening in Salmon Arm housing. • Council decided to put \$200,000 into an Affordable Housing Reserve fund. • NIB is considering applying to the BC Rural Divided for business planning for long term housing planning and construction.
Sept. 24, 2018	<ul style="list-style-type: none"> • SAFE submitted an EOI to BC Housing • Overview of Mayor's meeting with the Minister of Municipal Affairs and Housing and the Minister of Social Development, including about the Homeless Outreach Program • Overview of HousingHub program, Task Force will invite community groups to attend upcoming presentation by the Director
Dec. 3, 2018	<ul style="list-style-type: none"> • Discussed HousingHub's Housing Continuum • CMHA successful RFP application for 71 units and \$7.1 M dollar grant – balance of the project cost to be funded by mortgage with BC Housing. Includes following units: 20% deep subsidy, 50% rent geared to income, and 30% for renters in \$70,000 - \$100,000 family income range. • SAFE EOI for Transition Housing met BC Housing requirements • BC Housing proposal for Lighthouse Shelter to become a year round, 16 bed, low barrier homeless shelter with 24/7 staffing – will require construction of a commercial kitchen. BC Housing will support this shelter financially. • NIB working on infrastructure to support housing

May 13, 2019	<ul style="list-style-type: none"> • Reviewed letter from Minister of Municipal Affairs and Housing and City of Burnaby's 10 Quick Starts Recommendations for Affordable Housing • NIB is experiencing delays in land use planning • CMHA started construction on 67 new units and has 38 supported living units pending • AILB hired an Economic Development Officer to help with homelessness • South Shuswap Housing Society is a collective of local organizations and churches working on preliminary assessments of housing needs • HousingHub Director has been provided with list of R-4 properties • Habitat for Humanity is looking for land for smaller projects and has reached out • Contacted CMHC re: potential federal funding opportunities • Proposed revisions to Zoning Bylaw to allow for supportive housing on R-4 and R-5 zoned properties • Concerns about tent community on Ministry of Transportation and Infrastructure property; need for collective strategy emphasized
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5. Map of vacant lands pre-zoned with approved development permits, 2018

The City has a map outlining prospective R-4 (medium density residential) and R-5 (high density residential) parcels and identifies vacant parcels within these zones, some of which have development permit approval.

6. Official Community Plan Policy and Zoning Options for Secondary Suites, memo dated May 14, 2013

This memo summarizes options available to City Council for supporting secondary suites (“conventional secondary suites” and “coach houses”) in the OCP and Zoning Bylaw. It was developed in response to Council meeting questions about whether conventional secondary suites should be permitted within various residential zones, rather than requiring rezoning. In the past, public input on secondary suites and coach houses was minimal. Related previous work by City staff includes:

- 2008 memo on coach houses
- 2013 coach house memo update and mapping to show properties that could accommodate coach houses, with OCP policy options
- 2012 Zoning Bylaw review project
- 2011 OCP includes policies that maintain process of considering suites subject to rezoning, while allowing for potential of different policy development in the future

6.1 Conventional Secondary Suites

6.1.1 Zoning (as of December 2016)

- Permitted in R-8 zone (or CD-7), within urban residential areas of the City
- At the end of 2016, there were 57 lots zoned R-8 and one CD-7 zone allowing secondary suites on smaller lots than R-8
- Developers can rezone prior to subdivision or development, but don't often do this
- Usually, rezoning applications are made on site-specific basis for existing dwellings (with unfinished basements or to legalize existing suites)

- No policies applicable in rural area, but conventional secondary suites are allowed under agricultural zoning
- Properties are billed for additional demand on City services if City's Finance Department is aware of a secondary suite (whether R-8 or not)
- No active enforcement unless there are neighbourhood complaints

6.1.2 Options for Policy Amendments

Option	Pros	Cons
Status quo (preferred by staff)	<ul style="list-style-type: none"> • Public and Council awareness of location of legal suites, opportunity for public input • Safety / compliance with Building Code • City record-keeping and utility billing • No DCCs for suites – helps support affordable housing 	<ul style="list-style-type: none"> • Perception (regulatory hurdles, costs, timing, and uncertainty) • Staff and Council time for rezoning application process • Most people with existing or proposed suites do not apply
Blanket support in urban residential zones	<ul style="list-style-type: none"> • Less regulatory process and no rezoning application fee • Less City time and resources to administer process • Perceived as support for affordable housing 	<ul style="list-style-type: none"> • More difficult record-keeping and utility billing • Property owners unlikely to apply for building permits • Confusion over what suites are legal / conforming • Homebuyers / realtors could no longer check City zoning maps to see where legal suites are located • Concerns about declaration process – need for “inspections teams”, fees to property owners, building code contraventions on title

6.2 Coach Houses

6.2.1 Zoning (as of December 2016)

At the end of 2016, there were no zoning regulations allowing coach houses. The memo proposes draft development regulations for a new coach house zone.

6.2.2 Options for Policy Amendments

Staff recommend that clear policies that guide what coach houses should be considered and where be contained in the OCP, with site specific regulations addressed in the Zoning Bylaw.

Option	Pros	Cons
Blanket support in urban residential and rural zones that allow single family dwellings	<ul style="list-style-type: none"> Many urban and rural lots have coach house potential 	<ul style="list-style-type: none"> Regulatory barriers make it difficult for the City to monitor and enforce on ALR land Some technical challenges with servicing coach houses in rural lots
Support in urban residential zones (preferred by staff)	<ul style="list-style-type: none"> Urban lots have higher level of servicing than rural; can better absorb increased demand Way to increase density and affordable housing 	<ul style="list-style-type: none"> Reduced future subdivision / infill development potential Conflict and privacy concerns where there are smaller lots, although zoning would control size and scale of coach houses
Support in low density residential zones only	<ul style="list-style-type: none"> Larger lots have more privacy and may have less impacts on neighbouring properties 	<ul style="list-style-type: none"> Reduced future subdivision / infill development potential

7. Role of City of Salmon Arm in the Affordable Housing Conundrum, memo dated December 19, 2016

This is a memo outlining the City's policies and planning methods to assist with affordable housing.

7.1 Overview

In comparison to the central Okanagan, Lower Mainland, and southern Vancouver Island, Salmon Arm has low prices and rates. At the end of November 2016, Salmon Arm's housing market had the follow traits:

- Vacancy rate: 0.5%
- Average rent: \$830 (2 bedroom apartment)
- Average / Median Condo Price: \$179,000 / \$175,000
- Average / Median Townhouse Price \$291,340 / \$285,000
- Average / Median House Price: \$387,000 / \$380,000
- Units built 2015 – 2016: 144 single-detached houses with many secondary suites and 50 multi-family units

7.2 Role of the Local Government and Statutory Planning Tools

Provincial and Federal Governments and non-profit agencies are the main facilitators of affordable housing; role of the City is to cooperate. Through some bylaws local governments have more of a direct role. These include:

- OCP bylaws
 - City has lots of land designated for residential development, which supports supply
 - City has policies that encourage secondary suites subject to zoning and has approved more than 150 secondary suites as of December 2016

- Zoning bylaws
 - City supported building height increases, setback and parking variances for affordable and rental housing projects
 - Density bonusing is rare in the City because of limited demand for higher density development, but several rental and affordable housing projects have benefitted in the past
- Servicing bylaw
 - City has waived or reduced off-site servicing requirements on certain projects (but, this means the City will have to pay in the future)
- DCC bylaw
 - DCCs can affect the affordability of a unit – the City requires lower DCCs of higher density developments and waives DCCs for secondary suites within a dwelling
- Housing agreements and covenants
 - City administers simple housing agreements for “compassionate use” purposes for second modular dwellings on rural acreages
 - City has required covenants on title for developments with density bonuses restricting the developments to rental buildings
- Permissive tax exemptions
 - City Council considers and approves permissive tax exemptions for community / social service agencies and properties used for charitable purposes

7.3 Example Projects

- Fox Croft (2006)
 - Originally approved as two-storey building with 25 units
 - Developer granted density bonus to build up to 39 units for Canadian Mental House Association
 - Covenant on one building with 28 units to restrict housing units to be used for rental purposes only
 - Developer granted variance in parking requirements associated with 39 units
 - Development subject to lowest DCC rate because within high density category
- Old JL Jackson Site (2009 – 2014)
 - Agreement (like a housing agreement) between City and School District to designate 4,000 m² of land for affordable housing development
 - City issued RFP for development of multiple unit affordable housing project to be managed by a non-profit and leased from the School District for \$1.00, but had no response
 - Time consuming and labour intensive for City staff, reluctance from developers about lease termination, long-term sub-market rental rates, lack of subsidy from higher level of government

7.4 Limits of Local Government Powers

- In BC, local government cannot impose affordable housing provisions in approval processes
- Cannot tie density bonusing to unreasonably low unit count baselines – needs to be fair relative to market conditions, especially where demand is weak
- Rationale for housing agreements, covenants, and community amenity contributions must be backed by OCP policies and regulations in zoning bylaws
- In Ontario, municipalities can require affordable housing units within a development

- Non-profit agencies better suited to own and administer affordable housing projects because assistance to business is prohibited by legislation (i.e., the City cannot partner too closely with developers)

8. Zoning Amendment Application No. 1150 (re: Bylaw No. 2303), Report to Council dated April 10, 2019

This report details a zoning bylaw amendment application to add “Assisted Living Housing” and “Dining Area” as permitted uses to the R-4 Medium Density and R-5 High Density Residential Zones to “broaden the range of housing options within these two zones”.

8.1 Background, Rationale

- Intent of staff to do this for some time
- Canadian Mental Health Association received funding to develop 70 units of affordable rental housing for people (including families and seniors) with disabilities – 40 of these units (with on-site supports) would be permitted with this zoning amendment
- “Assisted Living Housing” was adopted as a land use in the Zoning Bylaw in 2002
 - “Dining Area” is a required amenity within an assisted living development
- Previously, CD zones were created for assisted living housing developments (as of April 2019, there were 4 such developments)

8.2 Planning Implications

- Development in the affected zones is subject to Development Permit application to ensure development meets form and character guidelines
- Proposed amendments are supported by the OCP
 - “Continue to improve community services and quality of life through range of actions, including... provision of community facilities (e.g., community care, assisted living facilities)” (Policy 4.4.12)
 - “Work in a cooperative and supportive capacity with federal, provincial, and non-profit service providers” (Policy 15.3.20)
 - Recognizes that social issues may include affordable and accessible housing
 - Various policies to support range of housing types, affordable and special needs housing in Medium and High Density Residential areas
 - Policies 8.3.9 and 8.3.11 provide density provisions for Assisted Living Housing on Medium and High Density Residential lands
 - Staff propose that Assisted Living Housing developments would be subject to same density bonus provisions already in place in R-4 and R-5 zones
- For higher density Assisted Living Housing, staff suggest CD zoning process to consider specific needs of site
- Rather than using only CDs, staff suggest a more inclusive approach given the current housing market, to be supportive of Assisted Living Developments
- Assisted Living Housing would be complementary to existing uses permitted in R-4 and R-5 zones (e.g., duplex, triplex, multiple family dwelling, rooming house, boarding home)

8.3 Appendices

- R-4 and R-5 Zones
- OCP map showing Medium and High Density Residential areas
- Zoning map showing R-4 and R-5 parcels
- CD zones with Assisted Living Developments
- Zoning map showing CD zones
- Site photos of CD zones
- Letter and supporting information from BC Housing

9. Development Services Application Fees, memo dated June 24, 2019

This is a memo recommending that the fees for development services be increased or established. This would require a bylaw to amend the Fee for Service Bylaw No. 2498. Most have not been changes since 1998 and are now lower than comparable communities.

Development services include:

- OCP bylaw amendment
- Zoning Bylaw amendment
- Combined OCP/rezoning
- Development Permit
- Development Permit with Servicing Variances
- Development Variance Permit
- Temporary Use Permit or renewal
- Subdivision and Preliminary Layout Review extension
- Building Strata Subdivision
- City processing surcharge for ALR application or ALR exclusion application
- Radio/cellular communication referral

Most staff time in past 3 years has been allocated to current planning (i.e., processing planning applications), which is heavily subsidized – revenues from fees cover only a small percentage of staff time cost.

Some larger municipalities try to fully recover costs associated with development services. However, “without the same intensity of development demand and staffing involved in smaller jurisdictions, local governments may be more in tune with a citizen’s ability to pay along with a greater recognition that applications facilitating growth and development have positive spin-offs on the local tax base. In other words, there is a case to be made for the subsidization of current planning service.”

10. Development Cost Charge Bylaw No. 3600, adopted 2007 (consolidated version from July 20, 2017)

This bylaw imposes DCCs, levied at subdivision approvals and/or building permit authorizations. DCCs payable are as follows:

- Low density residential - \$9,529.62
- Medium density residential - \$6,930.63
- High density residential - \$6,064.31

- Residential A - \$6,064.31
 - Refers to upper floor dwelling unit, assisted living housing unit, resort residential, church manse, caretaker's / accessory dwelling unit
- Residential B - \$3,465.31
 - Refers to accessory dwelling unit, assisted living housing or sleeping unit, boarding homes unit, similar accessory dwelling units that do not contain kitchen facilities
- Recreational vehicle strata park - \$3,465.31
- Recreational vehicle campground - \$1,039.59
- Commercial - \$34.65/m²
- Institutional - \$46.21/m²
- Industrial (gross floor area) - \$15.40/m² GFA plus \$15,405.39 per ha of developable land

11. Development Cost Charges Comparison Chart (internal document recently prepared by City staff)

This chart shows that Salmon Arm is charging lower DCCs than some local governments with similar population sizes (i.e., White Rock, Oak Bay, Port Alberni, Squamish, Pitt Meadows), especially for single family developments. Generally, the City is charging between \$1,166.90 and \$9,765.14 less per unit for single family or low density-type developments than local governments with similar populations.

Salmon Arm has one of the largest land areas of all local governments included in the comparison chart, second only to Kelowna (which has a significantly larger population).

Regarding medium or high-density developments (also termed multi family, small unit, or small lot developments), Salmon Arm is in most cases, charging lower DCCs. However, the difference is less significant than the difference for single family developments.

12. Collection of Development Cost Charges – 250-5 Avenue SW, Development Permit No. 418, dated May 21, 2019

This document is a notification from the Director of Development Services to Building and Finance Department Staff about the collection of DCCs for a housing development. For this project, City Council approved \$100,000 from the City's Affordable Housing Reserve to partially subsidize DCCs for 105 units in the project. Typically, the project would be charged \$6,064.31 per unit but with the contribution, the charge is reduced to \$5,111.92, a savings of 15.7%.

This project consists of housing units with on-site supports for people who are homeless and affordable rental housing for families, seniors, and people with disabilities. The Canadian Mental Health Association and BC Housing are involved in the development.

13. Subdivision and Development Servicing Bylaw No. 4163, adopted 2016

This bylaw governs infrastructure servicing for subdivision and development, with respect to works and services. Gives the City power to require on and/or off-site works and services with subdivision approval or building permit issuance. "Works and services" include: water, sewage, storm/drainage water, street lighting, highways including asphalt or concrete pavement surface, curb and gutter, sidewalks, trails,

fences, boulevards, pavement markings, traffic signals, signage, park benches, street trees, and planters, and the supply and distribution of electrical power.

Requirements differ for different development areas as specified on the map in Schedule A.

Most residential types are not required to provide certain works and services (i.e., underground distribution wiring, ornamental street lighting, fire hydrants, paved frontage roads, curb and gutter, sidewalks, trails, roadside corridors, boulevards, signage, and sanitary main extensions). Only Medium Density, High Density and Mobile Home Park Residential Zones not located in the Urban Development Area are required to provide these works and services.

Works and services not required for the construction of an addition to a Low Density Residential Dwelling or the construction of a Building or Structure accessory to a Low Density Residential Dwelling.

14. Canada's National Housing Strategy: A Place to Call Home, prepared by the Government of Canada, 2017

The National Housing Strategy (NHS) is a 10-year affordable housing plan by the Government of Canada. Its vision is for "Canadians [to] have housing that meets their needs and they can afford. Affordable housing is a cornerstone of sustainable, inclusive communities and a Canadian economy where we can prosper and thrive."

Vulnerable populations supported by the NHS are:

- Survivors fleeing family violence
- Northern and remote residents
- Newcomers
- Aging population
- People with disabilities

At least 25% of National Housing Strategy Investments will support projects that specifically target the unique needs of women and girls.

A few of the new affordable housing funding programs introduced in the NHS are:

National Housing Co-Investment Fund

- Purpose: will attract partnerships with and investments from the provinces and territories, municipalities, non-profits and co-operatives, and the private sector, to focus on new construction and the preservation and renewal of the existing affordable housing supply.
- Fund: \$15.9 B (\$4.7 B financial contributions and \$11.2 B low interest loans)
- Partnership requirements: Contributions from other partners could include provincial, territorial and municipal lands, inclusionary zoning provisions, accelerated municipal approval processes, waiving of development charges and fees, tax rebates, and other government loans.
- Both new and renewal and repair units under this stream must meet affordability, energy requirements, and accessible requirements. For new units:
 - 30% of units must have rents at less than 80% of median market rents, for a minimum of 20 years
 - At least 25% reduction in energy consumption and greenhouse gas emissions over national building and energy codes must be achieved

- 20% of units must meet accessibility standards and projects must be barrier-free or have full universal design

Canada Community Housing Initiative

- Purpose: It will also support repair and renewal of the existing supply, and expansion of the supply of community-based housing for low and modest income families and individuals.
- Fund: \$4.3 B
- Partnership requirements: In order to participate in the program, provinces and territories will be required to cost match this funding.

Canada Housing Benefit – launching in 2020

- Purpose: To be co-developed with other levels of government to provide rapid and responsive relief from rising housing costs, and respond to evolving local housing needs and priorities.
- Fund: Canada Housing Benefit will deliver an average of \$2,500 per year to each recipient household (300,000 households)

15. Homes for BC: A 30 Point Plan for Housing Affordability in BC, prepared by the Province of BC, 2018

In February 2018, the BC provincial government released a 30-point plan for housing affordability in BC. The 30 points are divided into 6 sections in which 3 are relevant for the purposes of developing this Community Housing Strategy.

Building the Homes People Need

- BC will be investing more than \$6.6 B over 10 years for people in need across the province – urban, suburban, and rural
- Priority groups in this section include women and children affected by violence, middle income people and families, post-secondary students, Indigenous people, and people facing homelessness

Improving Security for Renters

- Renters are facing increasing limited housing options as rents continue to rise and vacancy rates remain persistently low. Owners of manufactured homes also feel uncertainty as land their homes sit on rises in value and are targeted for redevelopment.
- The plan aims to increase the Shelter Aid for Elderly Renters (SAFER) and Rental Assistance Program (RAP) for working families who rent as of September 2018; increase funding to the Residential Tenancy Branch and strengthen the Residential Tenancy Act; and invest in building repairs for those in community housing.

Building Partnerships for Affordability

- Bringing together partners from all levels of government, Indigenous organizations, non-profits and private sector to build the right supply together.
- The plan aims to do this through:
 - HousingHub to find and develop available land

- Fund housing needs assessments for local governments to define the housing problem
- Expand the allowable use of the municipal and regional district tax revenues to include housing affordability initiatives
- Exempt provincial property taxes on construction and preservation of rental housing when municipal property taxes are waived
- Empower homeowners in stratas to deal with short-term rentals

16. Building Capacity for Affordable Housing in BC Small Communities - What We Heard: Summary of Survey and Interview Responses, prepared for BC Housing by the Whistler Centre for Sustainability and Heartwood Consulting, 2017

This report summarizes what was heard from online survey participants who work in affordable housing in the non-profit, private, and public sectors, as well as in-depth interviews with 12 participants.

The results showed a general consensus that there is a need for affordable workforce housing in smaller communities. The most significant affordable housing challenges center on:

- The cost of development
- The little profit associated with those costs
- The challenge of funding or financing projects

The following were proposed as solutions:

- Work on more and different incentives to lower development costs for both developers and non-profit organizations to build housing
- Increase access to funding (general funding, government security for financing, etc.)
- Add flexibility to how the funding is used
- Develop a better understanding of development economics
- Create new models of funding not yet used
- There is a critical need for better values alignment for all stakeholders involved in affordable housing projects and collaborations
- Improve co-ordination / more partnerships to bring actors together to plan and develop projects
- Build capacity of non-profits to more effectively build housing
- Help developers better understand the market and opportunities for workforce affordable housing

17. Building Knowledge and Capacity for Affordable Housing in BC Small Communities: A Scan of Leading Practices in Affordable Housing, prepared for BC Housing by the Whistler Centre for Sustainability, 2018

This report “highlights proven approaches to affordable housing in small communities along with some new approaches to housing that seek to address challenges and opportunities for affordable housing [identified through stakeholder outreach].”

The most significant affordable housing challenges identified include:

- Cost of development
- Small profit associated with costs of development
- Challenge of funding or financing projects

Potential solutions identified include:

- More, different incentives to lower development costs for developers and non-profit organizations
- Increase access and flexibility of funding, especially for pre-development
- Improve understanding of development economics
- Create new models of funding
- Work towards better values alignment for all stakeholders involved in affordable housing projects and collaborations
- More partnerships to plan and develop projects
- Build capacity of non-profits
- Help developers better understand market and opportunities for affordable workforce housing

The report identifies 13 approaches to housing affordability based on the benefits / costs to municipalities and potential positive impacts on affordability, called the “keys to success”. These include municipal tools, land and financing partnership approaches, and capacity building approaches. Each approach is described in the table below.

Type	Tool	Description	Benefits / Costs
Municipal	Inclusionary zoning and density bonus policy	Add affordable housing through new development by requiring applicant to contribute below market housing units (directly or funding), or incentivizing new units through increased development potential	Simple to implement, secures commitment early, but dependent on development demand.
	Intensification through rezoning	To increase the supply of housing - i.e., secondary suites, zoning for rental, smaller lots, lot subdivisions, stratification, residential atop commercial	Moderately complex to implement, can maintain neighbourhood character, integrate affordable housing throughout communities, and is mostly privately funded. However, requires long-term rental policies and cost can be driven up by cost of building and outside buyers.
	Reducing costs by streamlining approvals and other incentives	Approval and planning processes can add to the cost of developing housing, so reduce cost by streamlining, relaxing, or funding certain types of development (e.g., secondary suites).	Simple to implement, construction can happen sooner and can help encourage housing that may not otherwise be developed. However, may require staff and builder training

			and need to ensure permitting standards are upheld.
	Short-term nightly rental regulations	Short-term rentals reduce available affordable housing units – local governments can regulate these through zoning and enforcement (e.g., limiting to primary residence single detached dwellings or full bans)	Simple to implement. Allowing some short-term rentals allows income benefits for homeowners, while full bans maintain more opportunities for long-term rentals. However, this requires some enforcement and may impact local tourism economy.
	Covenant tools	Covenants can be used in housing agreements to restrict who can live on a property and how much it can be sold or rented for, or to ensure affordable housing is provided as part of a rezoning process.	Complex to implement, but good examples are available. These are critical to maintaining affordable housing in the long term. However, they require legal expertise and other restrictions in housing agreements may not be appealing.
Partnerships – Land and Financing	Municipal land and land trusts	Donating land for affordable housing. Land can be held by a municipality (municipal land) or non-profit (land trust) at a low cost for affordable housing use. Land can be made available for housing through lease or housing rental agreements.	Moderately complex, but requires fewer resources and energy than other partnerships because land is donated. Good for smaller communities with land values that are similar (higher or slightly lower) to urban areas. Potential for lower unit costs because land is donated. However, can be complicated to administer leased land and attract buyers, and requires the support of strong partners for the process.
	Non-profit owned land	Non-profit organizations or faith-based groups who own land may be able to make it available for housing through long-term leases, donations, or selling at below market value.	Moderately complex, but like land trusts, requires fewer resources and energy and has lower unit costs because land is donating. Can incentivize private developers to build.

	Housing funds	Various ways for municipalities to raise funds for affordable housing (e.g., property taxes, works and service charges, cash-in-lieu contributions) – important to put these into a Housing Fund.	Simple to implement. Funds can be used for any affordable housing project and easy to set up. However, may not be enough to fund land and development costs, or to get financing. Also, when cash-in-lieu is fully used for affordable housing units, it can cause a segregation of market and affordable units in the community.
	Partnership funding and alternative capital	Need seed and ongoing capital – traditionally through senior government agencies, however housing organizations and community investment funds are another option.	Somewhat complex to implement. Some models provide access to large amounts of funding through traditional lenders. Also reduces reliance on senior government funding and creates more resilient housing organizations. However, funding comes from rental income in many cases and may not be enough to cover ongoing costs and may not secure affordable housing over the long term.
	Design and operational savings	Design, construction approach, and energy efficiency can reduce investment required for housing and ongoing operational costs.	Moderately easy to implement because there are always new innovations. Offers more affordable options for all stakeholders and can often be built more quickly (i.e., prefab or modular). Homes are more comfortable and healthier and offer potential local economic opportunities. However, typically small unit sizes, higher costs and training to do energy efficiency, and less feasible in rural areas.

Capacity building	Housing organizations	Housing organizations provide and manage non-market housing stock and often have affordable housing experts and champions. They can serve specific projects, local governments, or larger regions.	Moderately easy to engage a housing organization to manage funds or development. High functioning organizations means affordable housing is more likely to be produced. Can act as community resource for housing and as project and/or property managers. However, require funding to get started, self-funding business plans, and may not be feasible in smaller communities.
	Affordable Housing Strategy	Recognizes and quantifies affordable housing needs and recommends approaches to reduce the shortage.	Moderately easy to prepare, and good for providing a clear understanding of problems and opportunities. Help engage partners to focus on affordable housing and provides good foundation for ongoing communication. Without a strategy, development partners and local champions are less likely to be engaged. However, can be difficult to prioritize creating a strategy and requires follow through on plan results.
	Engagement and communication	Generating support is critical for delivering affordable housing.	Simple to implement and makes the provision of affordable housing a much easier process. If it begins too late, may cause costly delays to projects. Need to be careful about communication approach to avoid leading to feeling of disrespect and creating barriers.

Sincerely,

URBAN MATTERS CCC.

Date: August 9, 2019
Subject: Salmon Arm Community Housing Strategy – Background Review
File: 0752.0033.01



Matt Thomson
Community Housing Lead

/Click here to enter text.

cc: Marina Jozipovic, Housing and Planning Consultant, Urban Matters CCC
Jodee Ng, Community Housing Analyst, Urban Matters CCC
Emily Gray, Community Planner, Urban Systems

APPENDIX D: VERBATIM COMMENTS

Verbatim comments received in the focus groups are provided in the following tables.

Seniors

What housing needs are you seeing in Salmon Arm?

- Affordability – 1500 / month rent in small / no pension is impossible
- Accessibility – apartment rents more affordable but don't have elevators
- Internet forms to access non-market
 - o Need to know where to go & what to look for
- Salmon Arm is a seniors' City
- Minor situation (e.g. interest rates) causing homelessness / at risk of homelessness
- Want a permanent place / avoid moving
- Education
 - o Access to support
 - o Strata / downsizing
- "In the volunteer work I do I see the need for single older women having difficulty in managing their finances even when they are living in the lowest cost housing. Can't afford a car, TV - they keep looking for something cheaper. It's sad."
- "Homeless people are having trouble coping because some of them have mental illness and they are not getting the help they need."

What barriers or challenges are you aware of when it comes to accessing housing for seniors in Salmon Arm?

- **Strata fees**
 - o used to living in own & maintaining on own
 - o transitioning into paying fees rather than maintaining home on own
 - o should be social (social contract) / emotional factor, not just money / economics
 - o collective maintenance by seniors (80 years old people changing bulbs)
 - o unexpected costs on fixed income
 - ⇒ E.g. don't realize they need support to meet social needs & use strata fees for this
- **Transit / walking access**
- **Elevators** – need
- **Rental costs**
- People falling through the cracks who are not 55+ to access non-market, but don't make enough to enter regular market
- **Wages** – many jobs in Salmon Arm are low-paying (e.g. retail, restaurants, ...)
- **Mobility**
 - o not everyone can afford to drive
 - o sidewalks – need links; especially challenging in winter; crossing Hwy 1
 - o Safety needs are not met for some -> City needs to focus more on meeting these
- Fixed, limited income

What opportunities do you see for growing affordable housing in Salmon Arm?

- Guaranteed annual income + pharma-care / extended benefits
- Transportation planning
- Look at meeting basic needs for everyone
- Train crossing
- Relax fees & taxes & regulations
- Assisted home ownership program (AHOC)
- New operating models (Eco. Village)
- Teach / younger generation needs better life skills, financial planning, budgeting

What changes have you seen in housing in Salmon Arm? What could change that course?

- Highway crossing / transportation
- Affordability has been a growing problem
 - o Unprecedented rates
 - o Pricing people out (young people)
- Costs of building materials and costs of meeting building code standards are growing
 - ➔ It's expensive to build, so it's expensive to buy or rent a home
 - ➔ Development charges, GST, PST
- Own home for a long time = more stable

What strategies or best practices would you encourage for affordable housing in Salmon Arm

- Vancouver Resource Society operating model – also need smaller versions
- Access to services & facilities with strata fees
- Partnership with NPs to reduce costs for senior housing
- Social community built into housing developments
- Kamloops intentional living – rent but also provide a sense of ownership – Rare Birds
- “Peer support is a good way to help people with mental health so they can help each other. This could apply to many areas of people's problems. Single parents, divorcees etc.”

Any other observations?

- Shutting down assisted-living facilities without proper notice & supports was outrageous (McGuire Lake Congregate Living Facility)
 - o Who can stop that?
 - o Community support can help – but it decreases as the town grows
- Don't realize the need
- Multi-generational works well for some

- Example – living alone in single-family home after wife passed away, daughter and son-in-law moved in
- What is Denmark doing
- Recognizing transitions – hard to learn about stratas and ins-and-outs of downsizing from single-family to strata living

People with Lived Experience

If you are willing, can you share how old you are and a little about what contributed to your experience of being homeless?

- **Landlord** – bad, unsafe living conditions (bugs)
 - o They want to know details – job, criminal records, references, social media
 - o Not enough ways to protect against bad “landlording”
 - o Tried health inspector
 - o Left & came back to find stuff thrown away
- Other tenants / living conditions can’t get along with
- Finding pet-friendly – pets line family
- **Affordability**
 - o Landlords are asking Vancouver process without appropriate wages / social assistance - \$375 can’t even get a room
 - o Especially a problem for women with kids
- ICBC problems
- Selling houses in Vancouver & buying here, then renting to cover mortgage
- This is not Vancouver or Kelowna
- In past, there were good paying jobs we were spoiled, but not anymore
- Empty houses – vacation homes
 - ➔ Tax is not effective / high enough
- First time homeless due to the effort
- Cold in tents – born & raised in Kamloops area
- Finding geographically accessible place
 - o Bus service not great
- Sleeping in cars, mobile homes is becoming more frequent
- Parents can’t have children in if living in old folks home
- IDEA: crown land area for Rus with solar panels and wind power plants
- IDEA: multi-generation housing in big-enough place
- Living together with something enjoyable = happier

What changes have you seen, and what could change that course?

- Past 2-3 years – prices out of control
- Churches / services stretched helping immigrants but don’t help people here
 - o Not fair, people getting angry
 - o For politics

- Understand that these people are from war-torn countries, but immigrants are getting houses, jobs, cars, \$610/month living allowance
- Construction of new non-market units is too slow – when the projects are all paid for, construction is slow
- Health problems = no energy to work & get \$375/month = homeless for about 4 years
- IDEA: BC housing take over buildings (e.g. McGuire Manor) – City property???
- Health inspectors can help in some cases, BUT – gray area

What types of services – support/shelter/housing – do you access?

- There are options – Harvest (Feed Enderby took over Salvation Army there), Red Cross, Salvation Army
 - Service BC is helpful (e.g. photo ID)
 - ALR restrictions are an issue – keeping land out of housing
 - IDEA: open it up
- IDEA: expand transit service to N./S., Canoe & Ranchero - \$50 lower incomes can access lower rate housing
 - No access to services in Salmon Arm
- Services have long waits – should coordinate services to shorter waiting times
 - Workers overworked
- CMHA, Recreation Centre (e.g. showers – \$3.50 shower, but \$4 swim etc.), Padola Hotel, Travel Lodge - \$5 showers
- Spend time at Time Horton's, Wendy's
- RCMP chases people out (e.g. dog parks, Walmart, NIB / ALIB lord) but hear from people from elsewhere that they are nice
- IDEA: indigenous land for housing support

What do you need that you can't find/access?

- Affordability to park mobile homes / RVs (Cedars)
 - \$25/night tent
 - \$600/month RV pad
- 24/7 open spaces – otherwise go to malls etc. to stay warm
- Biggest barrier is getting into a place -> can't manage huge damage deposit & upfront costs
 - IDEA: need an option to pay over time
- What would your ideal type of housing be?
 - Bachelor suite with fridge and cooking space (*4 participants said this*), with yard for dogs, small, wouldn't mind pull at couch
 - Tear drop trailers
 - Have a spot where kids can stay – 2-bed

- Costs of school supplies, support payments, supporting them
- But never there b/c work all the time
- Not shared washroom, but shared laundry would not be a big deal
- Access / proximity to services & meals
- Routes & timing of transit
- Need pet-friendly

What could help you move out of homelessness?

- IDEA: about managing first payment / deposit (flexible timing) – e.g. first + last month rent, utilities, hook up fees, etc.
 - Rent banks – 2 year payment, low interest rates
- Without 24/7 shelters, hard to find a place to sleep to work graveyard shifts, cleaning jobs, etc.
 - Can't even work to 9pm & get bed -> all full
 - Have to choose between work and staying warm at night

Last Comments

- Summer all the time
- Does the task force have open meetings?
 - City council does – will review
- Rental Housing Task Force in BC last year looked at tenants and landlords
- IDEA = PREVENTION
 - Many people are right on the edge
 - Affordability is the problem – need to cap.
 - Need to think at a higher level
- 24/7 access is important
- Local donations to local services
- Rent-to-own program – could put some of renters towards owning
- Counselling & life skills support for everyone + more helpful!

APPENDIX E: OTHER REQUIRED DATA

Local governments are not required to report on all data they are required to collect for the purposes of Housing Needs Reports. This appendix provides raw, unformatted data tables with some of the more detailed Census data collected for Salmon Arm’s Housing Needs Report. Like the Summary Form, data is from various sources, including different Census tabulations and custom datasets, and may not exactly match the values included in the body of the report.

3(1)(a)(i)Total Population in Private Households

	2006	2011	2016
Population	15,505	16,865	17,030

Source: Statistics Canada Census Program, Custom Data Organization for BC Ministry of Municipal Affairs and Housing

3(1)(a)(ii),(iii)Average and Median Age in Private Households

	2006	2011	2016
Average	42.6	44.5	45.7
Median	45.5	47.5	49.2

Source: Statistics Canada Census Program, Custom Data Organization for BC Ministry of Municipal Affairs and Housing

3(1)(a)(iv)Age Group Distribution in Private Households

	2006		2011		2016	
	#	%	#	%	#	%
Total	15,505	100%	16,865	100%	17,030	100%
0 to 14 years	2,510	16%	2,570	15%	2,615	15%
15 to 19 years	1,120	7%	1,135	7%	940	6%
20 to 24 years	830	5%	800	5%	795	5%
25 to 64 years	7,855	51%	8,620	51%	8,375	49%
65 to 84 years	2,870	19%	3,345	20%	3,755	22%
85 years and over	310	2%	400	2%	540	3%

Source: Statistics Canada Census Program, Custom Data Organization for BC Ministry of Municipal Affairs and Housing

3(1)(a)(v)Private Households

	2006	2011	2016
Households	6,540	7,345	7,460

Source: Statistics Canada Census Program, Custom Data Organization for BC Ministry of Municipal Affairs and Housing

3(1)(a)(vi)Average Private Household Size

	2006	2011	2016
Average household size	2.4	2.3	2.3

Source: Statistics Canada Census Program, Custom Data Organization for BC Ministry of Municipal Affairs and Housing

3(1)(a)(vii)Private Households by Size

	2006		2011		2016	
	#	%	#	%	#	%
Total	6,540	100%	7,345	100%	7,460	100%
1-person	1,690	26%	2,150	29%	2,205	30%
2-person	2,685	41%	2,940	40%	3,035	41%
3-person	820	13%	960	13%	910	12%
4-person	910	14%	820	11%	815	11%
5-or-more-person	435	7%	480	7%	495	7%

Source: Statistics Canada Census Program, Custom Data Organization for BC Ministry of Municipal Affairs and Housing

3(1)(a)(viii)Private Households by Tenure

	2006		2011		2016	
	#	%	#	%	#	%
Total	6,540	100%	7,345	100%	7,460	100%
Owner	5,185	79%	5,565	76%	5,765	77%
Renter	1,355	21%	1,780	24%	1,695	23%
Other (Band Housing)	0	0%	0	0%	0	0%

Source: Statistics Canada Census Program, Custom Data Organization for BC Ministry of Municipal Affairs and Housing

3(1)(a)(ix)Renter Private Households in Subsidized Housing (Subsidized Rental Housing Data Not Collected Until 2011)

	2006		2011		2016	
	#	%	#	%	#	%
Renter households	1,350	100%	1,785	100%	1,685	100%
Renter households in subsidized housing	#N/A	#N/A	390	22%	270	16%

Source: Statistics Canada Census Program, Custom Data Organization for BC Ministry of Municipal Affairs and Housing

3(1)(a)(x) Mobility Status of Population in Private Households

	2006	2011	2016
Total	15,355	16,750	16,905
Mover	2,815	2,035	2,635
Migrant	1,450	740	1,095
Non-migrant	1,365	1,295	1,540
Non-mover	12,535	14,715	14,265

Source: Statistics Canada Census Program, Custom Data Organization for BC Ministry of Municipal Affairs and Housing

3(1)(b) Population Growth in Private Households (period between indicated census and census preceding it)

	2006	2011	2016
Growth (#)	-	1,360	165
Percentage Growth (%)	-	8.8%	1.0%

Source: Statistics Canada Census Program, Custom Data Organization for BC Ministry of Municipal Affairs and Housing

3(1)(c) Number of Students Enrolled in Post-Secondary Institutions Located in the Area

	2018-2019
Okanagan College (all campuses)	5452
Salmon Arm Campus	420

Source: Data Set Published by BC Ministry of Advanced Education, Skills and Training and estimate provided by Okanagan College Salmon Arm Campus

3(1)(d) Number of Individuals Experiencing Homelessness

	2019
Individuals experiencing homelessness	50 - 60 (estimate only)

Source: Estimate by frontline staff.

3(2)(a) Anticipated Population

	2019	2020	2021	2022	2023	2024
Anticipated population	17,876	17,933	17,990	18,024	18,057	18,091

Source: Derived from BC Stats Population Estimates/Projections, and Statistics Canada Census Program Data

3(2)(b) Anticipated Population Growth (to indicated period)

	2019	2020	2021	2022	2023	2024
Anticipated growth (#)	1,974	1,975	1,976	1,977	1,978	1,979
Anticipated percentage growth (%)	1%	1%	2%	2%	2%	2%

Source: Derived from BC Stats Population Estimates/Projections, and Statistics Canada Census Program Data

3(2)(c),(d) Anticipated Average and Median Age

	2019	2020	2021	2022	2023	2024
Anticipated average age	47.1	47.2	47.2	47.3	47.3	47.4
Anticipated median age	50.3	50.2	50	49.9	49.7	49.5

Source: Derived from BC Stats Population Estimates/Projections, and Statistics Canada Census Program Data

3(2)(e) Anticipated Age Group Distribution												
	2019		2020		2021		2022		2023		2024	
	#	%	#	%	#	%	#	%	#	%	#	%
Anticipated total	17,876	100%	17,933	100%	17,990	100%	18,024	100%	18,057	100%	18,091	100%
0 to 14 years	2,533	14%	2,505	14%	2,478	14%	2,449	14%	2,421	13%	2,393	13%
15 to 19 years	964	5%	974	5%	984	5%	984	5%	985	5%	986	5%
20 to 24 years	839	5%	851	5%	862	5%	880	5%	898	5%	916	5%
25 to 64 years	8,490	47%	8,503	47%	8,516	47%	8,480	47%	8,445	47%	8,409	46%
65 to 84 years	4,185	23%	4,233	24%	4,282	24%	4,358	24%	4,434	25%	4,510	25%
85 years and over	865	5%	867	5%	869	5%	872	5%	874	5%	877	5%

Source: Derived from BC Stats Population Estimates/Projections, and Statistics Canada Census Program Data

3(2)(f) Anticipated Households						
	2019	2020	2021	2022	2023	2024
Anticipated households	7,583	7,617	7,650	7,673	7,696	7,719

Source: Derived from BC Stats Population Estimates/Projections, and Statistics Canada Census Program Data

3(2)(g) Anticipated Average Household Size						
	2019	2020	2021	2022	2023	2024
Anticipated average household size	2.4	2.4	2.4	2.3	2.3	2.3

Source: Derived from BC Stats Population Estimates/Projections, and Statistics Canada Census Program Data

4(a),(b) Average and Median Before-Tax Private Household Income			
	2006	2011	2016
Average	\$67,748	\$66,360	\$82,557
Median	\$54,739	\$53,650	\$63,557

Source: Statistics Canada Census Program, Custom Data Organization for BC Ministry of Municipal Affairs and Housing

4(c) Before-Tax Private Household Income by Income Bracket						
	2006		2011		2016	
	#	%	#	%	#	%
Total	6,540	100%	7,350	100%	7,460	100%
\$0-\$4,999	105	2%	170	2%	50	1%
\$5,000-\$9,999	50	1%	80	1%	55	1%
\$10,000-\$14,999	225	3%	260	4%	225	3%
\$15,000-\$19,999	470	7%	365	5%	375	5%
\$20,000-\$24,999	315	5%	475	6%	405	5%
\$25,000-\$29,999	330	5%	480	7%	355	5%
\$30,000-\$34,999	455	7%	375	5%	410	5%
\$35,000-\$39,999	295	5%	425	6%	425	6%
\$40,000-\$44,999	355	5%	320	4%	305	4%
\$45,000-\$49,999	375	6%	470	6%	335	4%
\$50,000-\$59,999	625	10%	555	8%	590	8%
\$60,000-\$69,999	520	8%	615	8%	565	8%
\$70,000-\$79,999	480	7%	455	6%	590	8%
\$80,000-\$89,999	320	5%	385	5%	410	5%
\$90,000-\$99,999	330	5%	400	5%	390	5%
\$100,000-\$124,999	560	9%	600	8%	705	9%
\$125,000-\$149,999	310	5%	330	4%	460	6%
\$150,000-\$199,999	320	5%	445	6%	455	6%
\$200,000 and over	115	2%	140	2%	355	5%

Source: Statistics Canada Census Program, Custom Data Organization for BC Ministry of Municipal Affairs and Housing

4(d)

Before-Tax Renter Private Household Income by Income Bracket

	2006		2011		2016	
	#	%	#	%	#	%
Total	1,355	100%	1,780	100%	1,700	100%
\$0-\$4,999	55	4%	45	3%	15	1%
\$5,000-\$9,999	30	2%	45	3%	50	3%
\$10,000-\$14,999	125	9%	180	10%	135	8%
\$15,000-\$19,999	215	16%	145	8%	195	11%
\$20,000-\$24,999	85	6%	255	14%	180	11%
\$25,000-\$29,999	125	9%	240	13%	130	8%
\$30,000-\$34,999	70	5%	110	6%	155	9%
\$35,000-\$39,999	85	6%	55	3%	110	6%
\$40,000-\$44,999	95	7%	85	5%	85	5%
\$45,000-\$49,999	55	4%	180	10%	95	6%
\$50,000-\$59,999	110	8%	115	6%	140	8%
\$60,000-\$69,999	75	6%	70	4%	65	4%
\$70,000-\$79,999	60	4%	55	3%	95	6%
\$80,000-\$89,999	55	4%	35	2%	50	3%
\$90,000-\$99,999	10	1%	45	3%	45	3%
\$100,000-\$124,999	80	6%	40	2%	85	5%
\$125,000-\$149,999	0	0%	45	3%	25	1%
\$150,000-\$199,999	15	1%	30	2%	15	1%
\$200,000 and over	0	0%	0	0%	10	1%

Source: Statistics Canada Census Program, Custom Data Organization for BC Ministry of Municipal Affairs and Housing

4(e)

Before-Tax Owner Private Household Income by Income Bracket

	2006		2011		2016	
	#	%	#	%	#	%
Total	5,185	100%	5,570	100%	5,765	100%
\$0-\$4,999	50	1%	130	2%	35	1%
\$5,000-\$9,999	20	0%	40	1%	10	0%
\$10,000-\$14,999	100	2%	80	1%	85	1%
\$15,000-\$19,999	255	5%	225	4%	180	3%
\$20,000-\$24,999	225	4%	220	4%	220	4%
\$25,000-\$29,999	205	4%	235	4%	225	4%
\$30,000-\$34,999	380	7%	265	5%	255	4%
\$35,000-\$39,999	210	4%	375	7%	310	5%
\$40,000-\$44,999	260	5%	235	4%	220	4%
\$45,000-\$49,999	320	6%	290	5%	235	4%
\$50,000-\$59,999	510	10%	440	8%	450	8%
\$60,000-\$69,999	445	9%	545	10%	500	9%
\$70,000-\$79,999	420	8%	395	7%	495	9%
\$80,000-\$89,999	270	5%	350	6%	360	6%
\$90,000-\$99,999	320	6%	355	6%	350	6%
\$100,000-\$124,999	480	9%	560	10%	625	11%
\$125,000-\$149,999	295	6%	285	5%	440	8%
\$150,000-\$199,999	305	6%	410	7%	435	8%
\$200,000 and over	115	2%	135	2%	345	6%

Source: Statistics Canada Census Program, Custom Data Organization for BC Ministry of Municipal Affairs and Housing

4(f),(g) Average and Median Before-Tax Private Household Income by Tenure

	2006	2011	2016
Average	67748	66360	82557
Owner	74548	74465	93520
Renter	41721	41005	45293
Median	54739	53650	63557
Owner	62232	62833	73086
Renter	33667	29481	34540

Source: Statistics Canada Census Program, Custom Data Organization for BC Ministry of Municipal Affairs and Housing

5(a) Workers in the Labour Force for Population in Private Households

	2006	2011	2016
Workers in labour force	7,805	8,395	8,290

Source: Statistics Canada Census Program, Custom Data Organization for BC Ministry of Municipal Affairs and Housing

5(b) Workers by NAICS Sector for Population in Private Households

	2006		2011		2016	
	#	%	#	%	#	%
Total	7,805	100%	8,395	100%	8,290	100%
All Categories	7,745	99%	8,205	98%	8,200	99%
11 Agriculture, forestry, fishing and hunting	485	6%	455	5%	400	5%
21 Mining, quarrying, and oil and gas extraction	65	1%	130	2%	100	1%
22 Utilities	20	0%	40	0%	40	0%
23 Construction	730	9%	655	8%	725	9%
31-33 Manufacturing	890	11%	530	6%	775	9%
41 Wholesale trade	175	2%	175	2%	175	2%
44-45 Retail trade	1,065	14%	1,010	12%	1,280	15%
48-49 Transportation and warehousing	220	3%	320	4%	270	3%
51 Information and cultural industries	120	2%	160	2%	100	1%
52 Finance and insurance	265	3%	240	3%	240	3%
53 Real estate and rental and leasing	185	2%	160	2%	170	2%
54 Professional, scientific and technical services	370	5%	415	5%	430	5%
55 Management of companies and enterprises	0	0%	0	0%	10	0%
56 Administrative and support, waste management and remediation services	230	3%	315	4%	260	3%
61 Educational services	575	7%	785	9%	605	7%
62 Health care and social assistance	915	12%	1,050	13%	1,090	13%
71 Arts, entertainment and recreation	125	2%	175	2%	190	2%
72 Accommodation and food services	550	7%	710	8%	630	8%
81 Other services (except public administration)	495	6%	510	6%	435	5%
91 Public administration	255	3%	355	4%	265	3%
Not Applicable	60	1%	190	2%	85	1%

Source: Statistics Canada Census Program, Custom Data Organization for BC Ministry of Municipal Affairs and Housing

6(1)(a) Housing Units for Private Households

	2016
Housing units	7,460

Source: Statistics Canada Census Program, Custom Data Organization for BC Ministry of Municipal Affairs and Housing

6(1)(b) Housing Units by Structural Type for Private Households

	2016	
	#	%
Total	7,460	100%
Single-detached house	4,770	64%
Apartment in a building that has five or more units	0	0%
Other attached dwelling	2,340	31%
Semi-detached house	215	3%
Row house	535	7%
Apartment or flat in a duplex	620	8%
Apartment in a building that has fewer than five units	940	13%
Other single-attached house	35	0%
Movable dwelling	355	5%

Source: Statistics Canada Census Program, Custom Data Organization for BC Ministry of Municipal Affairs and Housing

6(1)(c) Housing Units by Number of Bedrooms for Private Households

	2016
Total	7,460
No-bedroom	15
1-bedroom	695
2-bedroom	1,910
3-bedroom	2,415
4-or-more-bedroom	2,430

Source: Statistics Canada Census Program, Custom Data Organization for BC Ministry of Municipal Affairs and Housing

6(1)(d) Housing by Period of Construction for Private Households

	2016	
	#	%
Total	7,460	100%
1960 or earlier	875	12%
1961-1980	2,365	32%
1981-1990	975	13%
1991-2000	1,600	21%
2001-2010	1,250	17%
2011-2016	390	5%

Source: Statistics Canada Census Program, Custom Data Organization for BC Ministry of Municipal Affairs and Housing

6(1)(e) Subsidized Housing Units

	2016
Subsidized housing units	476

Source: Data Set Published by BC Ministry of Municipal Affairs and Housing, Data from BC Housing

6(1)(f)(i) Average and Median Assessed Housing Values

[illegible]

Source: BC Assessment

6(1)(f)(ii) Average and Median Assessed Housing Values by Structure Type

[illegible]

No-bedroom	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1-bedroom	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	\$ 400,000
2-bedroom	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	\$ 387,692
3-or-more bedrooms	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	\$ 446,300

Source: BC Assessment

6(1)(h)(i)	Average and Median Monthly Rent													
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
Average	\$580	\$591	\$625	\$637	\$679	\$703	\$708	\$726	\$731	\$733	\$744	\$759	\$783	\$801
Median	\$550	\$575	\$600	\$615	\$675	\$700	\$695	\$720	\$725	\$720	\$725	\$750	\$763	\$800

Source: CMHC Primary Rental Market Survey

6(1)(h)(ii)	Average and Median Monthly Rent by Number of Bedrooms													
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
Average	\$580	\$591	\$625	\$637	\$679	\$703	\$708	\$726	\$731	\$733	\$744	\$759	\$783	\$801
No-bedroom	\$405	\$411	\$417	\$482	\$461	\$478	\$508	\$502	\$509	\$460	\$516	\$560	\$579	N/A
1-bedroom	\$520	\$529	\$553	\$595	\$606	\$622	\$639	\$655	\$656	\$669	\$673	\$685	\$715	\$732
2-bedroom	\$640	\$650	\$693	\$683	\$743	\$774	\$777	\$788	\$795	\$796	\$812	\$831	\$835	\$845
3-or-more bedrooms	\$659	\$673	N/A	N/A	\$764	\$841	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Median	\$550	\$575	\$600	\$615	\$675	\$700	\$695	\$720	\$725	\$720	\$725	\$750	\$763	\$800
No-bedroom	\$400	\$400	\$400	\$425	\$425	\$430	\$500	\$500	\$500	\$460	\$525	\$550	N/A	N/A
1-bedroom	\$500	\$520	\$540	\$595	\$600	\$600	\$650	\$650	\$650	\$664	\$675	\$675	\$720	\$728
2-bedroom	\$600	\$635	\$695	\$695	\$750	\$750	\$780	\$775	\$800	\$795	\$800	\$820	\$825	\$820
3-or-more-bedrooms	\$650	\$700	N/A	N/A	\$800	\$900	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Source: CMHC Primary Rental Market Survey

6(1)(i),(j)	Vacancy Rate by Number of Bedrooms													
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
Total	3.4%	1.6%	0.0%	0.3%	4.2%	3.4%	4.6%	4.4%	3.7%	1.3%	2.6%	0.8%	0.7%	0.7%
No-bedroom	8.3%	18.2%	0.0%	0.0%	0.0%	0.0%	18.3%	9.1%	18.2%	N/A	18.2%	9.1%	N/A	N/A
1-bedroom	2.9%	2.4%	0.0%	0.6%	4.1%	2.5%	4.2%	6.5%	4.1%	1.3%	2.4%	0.0%	0.0%	N/A
2-bedroom	2.5%	0.0%	0.0%	0.0%	3.9%	4.5%	3.4%	2.8%	2.4%	1.4%	2.1%	1.0%	1.2%	0.0*
3-or more bedroom	2.9%	0.0%	0.0%	0.0%	14.3%	0.0%	15.4%	0.0%	11.1%	N/A	N/A	N/A	N/A	N/A

Source: CMHC Primary Rental Market Survey

6(1)(k)(i),(ii),(iii)	Rental Housing Units by Market	
	2018	Sept. 2019
Primary rental market	402	N/A
Secondary rental market	N/A	N/A
Short-term rental market	N/A	80

Source: CMHC Primary Rental Market Survey, AirDNA

6(1)(l) Units in Housing Cooperatives

	2016
Units in housing cooperatives	40

Source: Data Set Published by the BC Ministry of Municipal Affairs and Housing

6(1)(m)(i)	Housing Units Demolished
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[illegible]

6(1)(m)(ii) Housing Units Demolished by Structure Type

[illegible]

6(1)(m)(iii)	Housing Units Demolished by Tenure
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[illegible]

6(1)(m)(iv)	Housing Units Demolished by Number of Bedrooms
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[illegible]

6(1)(n)(i) Housing Units Substantially Completed

[illegible]

6(1)(n)(ii)	Housing Units Substantially Completed by Structure Type
1	1
2	2
3	3
4	4
5	5
6	6
7	7
8	8
9	9
10	10
11	11
12	12
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100	100

	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
Total	54	66	50	42	51	146	74	152	163	164
Single-detached dwelling	38	43	32	32	40	47	59	117	147	128
Multi-family unit	16	23	18	10	11	99	15	35	16	36

Source: City of Salmon Arm, 2019

6(1)(n)(iii) Housing Units Substantially Completed by Tenure

[illegible]

6(1)(n)(iv) Housing Units Substantially Completed by Number of Bedrooms

[illegible]

1-bedroom	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2-bedroom	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
3-bedroom	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

6(1)(o)Number of Beds Provided for Students by Post-Secondary Institutions in the Area

	2019
Number of beds	0

Source: Data Set Published by the BC Ministry of Municipal Affairs and Housing

6(1)(p)Number of Beds Provided by Shelters for Individuals Experiencing Homelessness and Units Provided for Individuals at Risk of Experiencing Homelessness

	2019
Beds for individuals experiencing homelessness	46
Units receiving non-market assistance	476

6(3)(a)New Homes Registered

	2016	2017	2018
New homes registered (BC Housing)	103	152	175
New housing starts (City)	152	163	164

Source: BC Housing and City of Salmon Arm

6(3)(b)New Homes Registered by Strucutre Type

	2016	2017	2018
New homes registered	103	152	175
Single-detached house	95	136	122
Multi-family unit	8	16	53
Purpose-built rental	N/A	N/A	N/A

Source: BC Housing

6(3)(c)New Purpose-Built Rental Homes Registered

	2016	2017	2018
New purpose-built rental homes registered	N/A	N/A	N/A

Source: BC Housing

7(a)(i),(ii)Unaffordable Housing by Tenure for Private Households

	2006			2011			2016		
	#	% of total	% of tenure	#	% of total	% of tenure	#	% of total	% of tenure
Total households	6,250	100%	100%	6,900	100%	100%	7,165	100%	100%
Owner	4,980	80%	100%	5,215	76%	100%	5,545	77%	100%
Renter	1,270	20%	100%	1,680	24%	100%	1,620	23%	100%
Total households in unaffordable housing	1,220	20%	20%	1,620	23%	23%	1,430	20%	20%
Owner	640	10%	13%	825	12%	16%	685	10%	12%
Renter	580	9%	46%	795	12%	47%	745	10%	46%

Source: Statistics Canada Census Program, Custom Data Organization for BC Ministry of Municipal Affairs and Housing

7(a)(iii),(iv) Inadequate Housing by Tenure for Private Households									
	2006			2011			2016		
	#	% of total	% of tenure	#	% of total	% of tenure	#	% of total	% of tenure
Total households	6,250	100%	100%	6,900	100%	100%	7,165	100%	100%
Owner	4,980	80%	100%	5,215	76%	100%	5,545	77%	100%
Renter	1,270	20%	100%	1,680	24%	100%	1,620	23%	100%
Total households in inadequate housing	535	9%	9%	485	7%	7%	420	6%	6%
Owner	350	6%	7%	310	4%	6%	275	4%	5%
Renter	185	3%	15%	180	3%	11%	150	2%	9%

Source: Statistics Canada Census Program, Custom Data Organization for BC Ministry of Municipal Affairs and Housing

7(a)(v),(vi) Unsuitable Housing by Tenure for Private Households									
	2006			2011			2016		
	#	% of total	% of tenure	#	% of total	% of tenure	#	% of total	% of tenure
Total households	6,250	100%	100%	6,900	100%	100%	7,165	100%	100%
Owner	4,980	80%	100%	5,215	76%	100%	5,545	77%	100%
Renter	1,270	20%	100%	1,680	24%	100%	1,620	23%	100%
Total households in unsuitable housing	230	4%	4%	215	3%	3%	145	2%	2%
Owner	90	1%	2%	130	2%	2%	75	1%	1%
Renter	140	2%	11%	85	1%	5%	70	1%	4%

Source: Statistics Canada Census Program, Custom Data Organization for BC Ministry of Municipal Affairs and Housing

7(b),(c) Unemployment and Participation Rates for Population in Private Households	
	2016
Unemployment rate	6.3%
Participation rate	57.5%

Source: Statistics Canada Census Program, Custom Data Organization for BC Ministry of Municipal Affairs and Housing

7(d),(e),(f),(g) Commute to Work for Population in Private Households		
	2016	
	#	%
Total	6,065	100%
Commute within CSD	4,900	81%
Commute to different CSD within CD	530	9%
Commute to different CD within BC	575	9%
Commute to different province	50	1%

Source: Statistics Canada Census Program, Custom Data Organization for BC Ministry of Municipal Affairs and Housing

8(1)(a)(i),(ii) Core Housing Need by Tenure for Private Households									
	2006			2011			2016		
	#	% of total	% of tenure	#	% of total	% of tenure	#	% of total	% of tenure
Total	6,250	100%	100%	6,895	100%	100%	7,170	100%	100%
Owner	4,975	80%	100%	5,215	76%	100%	5,545	77%	100%
Renter	1,270	20%	100%	1,680	24%	100%	1,620	23%	100%
Total in core housing need	685	11%	11%	900	13%	13%	710	10%	10%
Owner	270	4%	5%	330	5%	6%	230	3%	4%
Renter	415	7%	33%	565	8%	34%	480	7%	30%

Source: Statistics Canada Census Program, Custom Data Organization for BC Ministry of Municipal Affairs and Housing

8(1)(a)(iii),(iv) Extreme Core Housing Need by Tenure for Private Households									
	2006			2011			2016		
	#	% of total	% of tenure	#	% of total	% of tenure	#	% of total	% of tenure
Total	6,250	100%	100%	6,895	100%	100%	7,170	100%	100%
Owner	4,975	80%	100%	5,215	76%	100%	5,545	77%	100%
Renter	1,270	20%	100%	1,680	24%	100%	1,620	23%	100%
Total in extreme core housing need	310	5%	5%	345	5%	5%	335	5%	5%
Owner	95	2%	2%	170	2%	3%	100	1%	2%
Renter	215	3%	17%	175	3%	10%	235	3%	15%

Source: Statistics Canada Census Program, Custom Data Organization for BC Ministry of Municipal Affairs and Housing