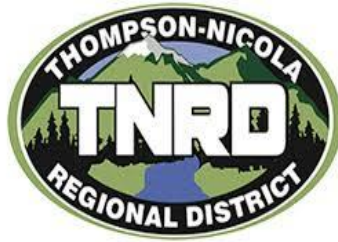


BARRIERE AREA

HOUSING NEEDS REPORT

2020



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1. Introduction

1.1 Purpose of the Report

This Housing Needs Report was undertaken to establish the current and emerging housing needs in the Barriere Area and to assist in identifying housing priorities for TNRD Electoral Area “O” and the District of Barriere, inclusive of the Simpcw First Nation community of Chu Chua.

It defines the affordability issues and gaps in the existing supply and should help with applications for funding and assist housing developers and other stakeholders in creating viable and affordable housing solutions in the Barriere Area.

The report is also designed as an action planning tool for further community engagement and a resource for affordable housing project proposals and funding applications.

1.2 Community Consultation Methods

The Community Consultation process was carried out primarily with surveys to Residential Homeowners and Tenants, Social Service Providers, Businesses/Employers and Landlords. The surveys were delivered via email and Canada Post to all property owners in the District of Barriere and Area “O” and circulated via email to Simpcw First Nation for distribution to their community members. They are intended to provide depth, detail and human perspective to the information provided and gathered through them and combined with the statistical data gleaned from government census and other more general surveys.

Two public meetings were also held to provide information to the community regarding the purpose of these surveys and to provide them with all the methods they could use to complete the surveys.

Social Service Providers participating in the survey brought their specialized perspective with regards to housing for vulnerable populations.

Employers participating in the survey shared their perspectives on the needs of their businesses and the housing challenges faced by their current and perspective employees.

Additional information from Real Estate listings and sales for several years was also collected.

School District No.73 was able to provide enrollment data from 1981 to date with projected figures through to 2024.

Interviews and surveys were held with members of Council and several key staff members at the local government level.

2. Executive Summary - Key Findings and Next Steps

The **Key Findings**, including the affordable housing issues experienced by many community residents and documented in this report, will not be a surprise for many who live and work in the Barriere Area and some may feel that this report is stating the obvious. However, it is intended as an objective presentation of the needs and opinions of the community residents and decision makers.

Key Findings:

- *Those who rent, as opposed to own, especially seniors, are in greater need of housing than those who own their homes.*
- *There is an anticipated need of 45 to 225 additional housing units of a variety of sizes that will be required over the next five years. The greatest need has been identified in the Low Income Housing and Seniors Low Income Housing sectors.*
- *Seniors, young families, working middle income residents, low income residents, residents with disabilities, and anyone that is depending on rentals for their housing needs often find themselves desperately seeking rental accommodations.*
- *Pet friendly housing is difficult to find for many.*
- *Many of the senior respondents indicated that within the next 5 to 10 years they see themselves downsizing into accommodation that currently does not exist in Barriere.*
- *A short-term priority comprehensive housing plan that recognizes the initial needs of the entire community may be the best Next Step, due to the difficulty encountered in identifying one specific sector that rises above the others in apparent need.*

Home Ownership: While a lot of area home purchase prices remain reasonable, there is a poor supply of homes for sale. 46% of survey respondents indicated that they had issues finding a home in the area. These issues included:

- limited number of homes for sale,
- unsuitable location of homes,
- size of homes,
- unsuitable condition of homes and,
- the personal income of some of the purchasers was insufficient to qualify for the needed mortgage.

Rental Accommodations: Tenants reported encountering issues such as:

- high rentals costs,
- limited number of rentals,
- unsuitable location of rentals,
- unsuitable size of rentals,
- employment situation not acceptable to landlord,
- no pets' clauses, and,
- no rancher units available.

Next Steps - This Housing Needs Report is the first step in recognizing and addressing the housing needs in our community. It will serve as an ongoing evolving tool for affordable housing providers in developing their proposals for funding applications and will also build community understanding of the Barriere Area's specific housing needs.

Housing needs will change over time in rhythm with demographics, new housing supply and economic and social conditions. This Report can be used as a baseline that can be updated to help ensure that any future housing strategies or action plans and future projects that are developed continue to meet the needs and priorities of the area.

Community engagement was critical in the gathering of the information in this report and will continue to be critical to developing an action plan. The results of this report should be shared widely with the community at large. It is particularly important that the community gain an appreciation of the housing issues and are part of the decisions that will need to be made to achieve solutions in creating Livable Communities. Whether the projects are large or small, affordable housing projects have been identified as a necessity and will require community and neighborhood support to succeed.

After publishing and submitting this report to the Ministry of Municipal Affairs and Housing (MMAH) who provided the funding and therefore the capacity to engage in this work, the next step will be to develop a Housing Strategy or Action Plan.

3. Report Area

3.1 Thompson-Nicola Regional District - Electoral Area “O”

Thompson-Nicola Regional District (TNRD) Electoral Area “O” is part of a large regional government incorporated in 1967. TNRD is governed by a Board of Directors consisting of ten elected Area (Rural) Directors (each representing an “Electoral Area”), and sixteen municipal Council members, representing eleven member municipalities (each appointed by their respective municipal Council). One mandate of a Regional District is to provide specific region-wide services in partnership with municipalities within the Regional District when there are benefits for all with a regional-wide delivery system. Currently the Regional District provides over 115 major services plus the Thompson Regional Hospital District. These include Library, Solid Waste, Planning, E 9-1-1, Building Inspection, Emergency Preparedness, and Utilities. The Regional District serves a population of 16,285 people.

The population of Electoral Area “O” was 1,310 people during the 2016 Census. While the total area the TNRD services is 44,467 sq. km., Electoral Area “O” comprises 5,392 sq. km. of that total in the Lower North Thompson Valley beginning approximately 40 km. north of the City of Kamloops. Area “O” surrounds the District of Barriere, and the First Nation community of Chu Chua lies within its more northern boundaries. It is known for its rivers, lakes, forestry, ranch lands and rural character.

3.2 District of Barriere

The District of Barriere incorporated in December 2007. Prior to incorporation this area was under the TNRD umbrella and part of Electoral Area “O”. The District of Barriere has one Mayor and six Councilors. With incorporation the services the local government provides residents has grown to include services such as Water and Wastewater Utilities, Road Maintenance, Parks, Solid Waste Collection, Fire Protection, Bylaw Enforcement, Planning, Subdivision Approval and Building Inspection Services. During the last census, the population was just under 1800 people.

Commonly referred to as the “Gateway to the North Thompson” the District of Barriere lies 64 kilometers north of Kamloops along Highway #5 (the Yellowhead Highway). Barriere is situated on the east side of the North Thompson River where it meets the Barriere River. Barriere is 12.44 square kilometers and is the largest urban area within Electoral Area “O”. It serves as the trade center for Little Fort, Darfield, Louis Creek, McLure, and the Simpcw First Nation community of Chu Chua.

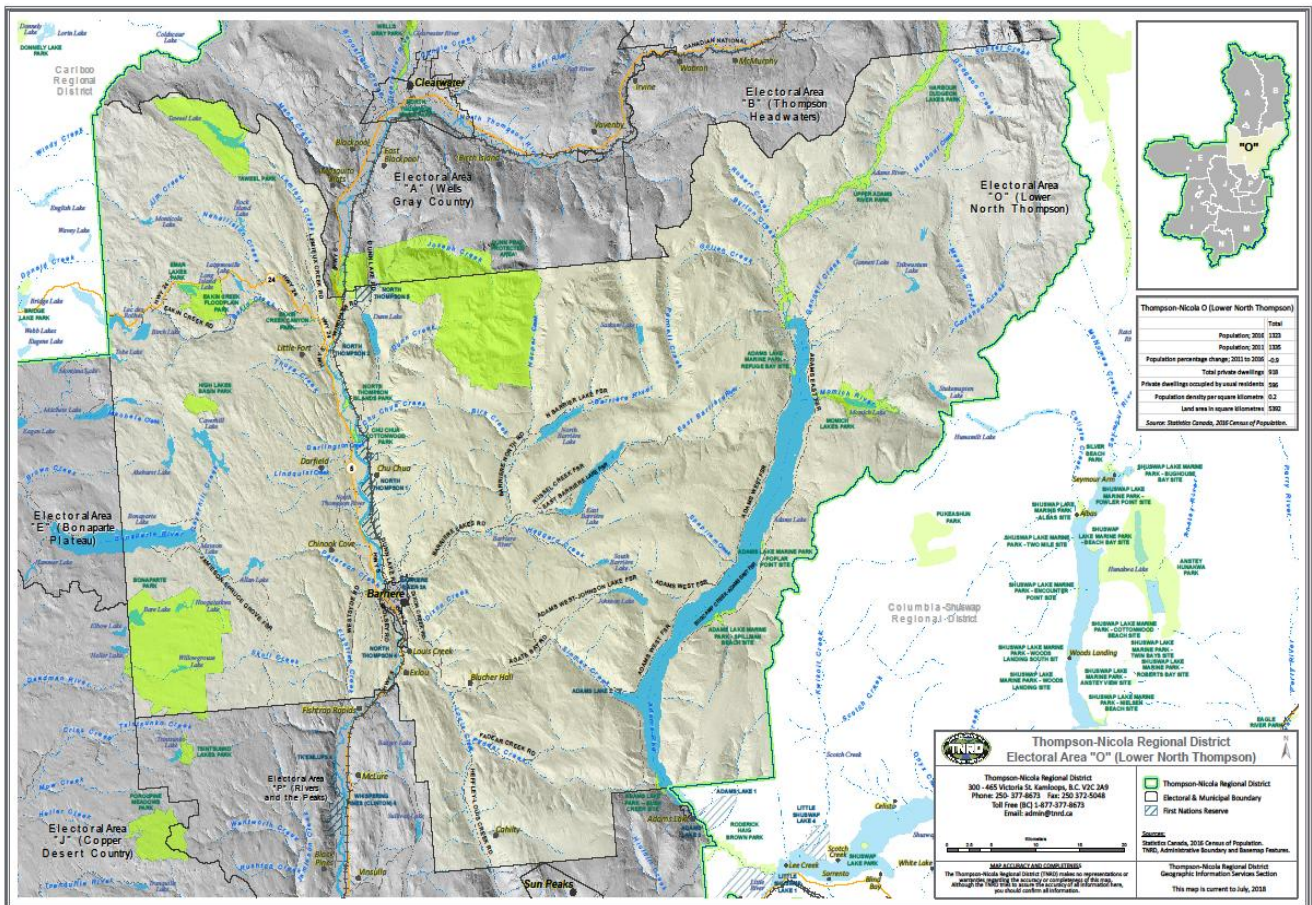
Barriere is a community with its own unique and special character, offering a small-town-feel in a natural outdoor setting. Its unique features highlight the District as a regional destination while supporting a rural atmosphere. This thriving, active, and family-oriented community promotes activities that contribute to Barriere’s distinguished small community character. Barriere is a great place to raise a family, grow a business and retire. The diversification in arts, culture and activities contribute and strengthen the character and theme of the community. The area caters to a wide range of lifestyles but offers a limited range of housing options.

3.3 Simpcw First Nation – Community of Chu Chua

The Simpcw are a division of the Secwepemc, or Shuswap, who occupied the drainage of the North Thompson River upstream from McLure to the headwaters of Fraser River from McBride to Tete Jeune Cache, over to Jasper and south to the headwaters of the Athabasca River.

Today about half of the 628 Simpcw people live on the North Thompson Indian Reserve in the community of Chu Chua just north of Barriere and on the Louis Creek Reserve in Louis Creek. Both communities fall within Area “O” of the TNRD and for the purposes of this report are included in any reference to TNRD, Area “O”.

The Simpcw First Nation band employs many members. The administration, governed by the Band Council, oversees the social, educational, and economic development of the membership. Simpcw people value their positive relationships with non-Native people in the North Thompson and Robson Valleys. To this end, the Simpcw have a Memorandum of Understanding (MOU) and Protocol agreement with the District of Barriere to work together cooperatively. They also recognize that their key strength lies in maintaining links to their traditional heritage and look forward to securing a place for their children in contemporary society that they can embrace with pride.



Map of Reporting Area

4. Key Findings

4.1 Defining Housing Affordability in the Barriere Area

Measuring housing affordability involves comparing total housing costs with the ability to pay those costs. Housing costs include basic utilities for renters, and for homeowners it would also include property taxes, insurance, and mortgage payments. According to the Canada Mortgage and Housing Corporation (CMHC), housing is considered affordable when a household spends 30% or less of its pre-tax income on adequate shelter. Households that spend more than 30% of their income on shelter are considered in **Core Housing Need**. Affordability calculations also consider the condition of the home. An acceptable home needs to be in good condition and adequate in size for the family residing in it.

Canada Mortgage and Housing Company (CMHC) defines acceptable housing as having three key features:

- **Adequate condition** (not needing major repairs)
- **Suitable size** for the number of household members
- **Affordable** (costs 30% or less of gross household income)

BC Housing also concurs that Housing is considered affordable when 30% or less of household gross income goes towards paying for your housing costs.

Three main measures used to define those who would qualify as in need of affordable housing often include:

- **Core Housing Need** – those paying more than 30% of gross income for housing.
- **At Risk of Homelessness** – those paying more than 50% of their gross income for housing.
- **Homeless** – a continual state of insecure, unsafe, or inadequate housing to absolute homelessness.

4.2 Seriousness of the Problem

Using the Market Basket Measure (MBM) (see Definitions) there are approximately 557,000 people in BC living below the poverty line – 99,000 are children. The Market Basket Measure for singles (one member households) is approximately \$20,000 a year, and for a family of four about \$40,000 a year.

The surveys that were completed by individuals who were “one” member households:

- 11.8% reported gross income of under \$15,000
- 54.9% reported an income between \$15,000 and \$29,999
- 19.6% reported an income between \$30,000 and \$49,999
- 9.8 % reported an income between \$50,000 and \$74,999
- 3.9 % reported an income between \$75,000 and \$99,999

The ages of these “one” member household respondents were as follows:

- | | |
|--------------------------|-----|
| 35 – 44 years of age | 2% |
| 45 – 54 years of age | 2% |
| 55 - 65 years of age | 11% |
| 65 - 74 years of age | 43% |
| 75 years of age and over | 42% |

These results indicate that the majority of the 1 person households are seniors that have incomes of under \$30,000. Only 13.7% of one person households reported income of over \$50,000.

General survey comments from 22% of survey respondents indicated that Low Income Housing and Seniors Low Income Housing was greatly needed.

4.3 For Whom is it Most Serious

It is difficult to come to an agreement on whose needs are most serious. We must consider the needs of all community members – young families with children, people who want to move to our community and become full time residents, people who want or need to rent, first time home buyers, low waged earners or vulnerable populations such as low income seniors or disabled persons. As there appears to be a need in every segment of the population, perhaps the answer is a short-term priority comprehensive housing plan that recognizes the initial needs of the entire community.

The bulk of our survey respondents (90%) indicated they owned their own home even though their home may not be totally suitable.

Of the respondents that had issue/s in a rental situation or knew someone who had issue/s with a rental situation:

- 16% reported an issue with landlord abuse
- 27% reported issues with rental units that needed repair
- 52% reported that rent was higher that they could afford
- 50% reported that there a lack of housing units to rent
- Surprisingly enough, a few of the respondents indicated that the issues they had within a rental situation was in fact with a tenant. Some indicated payment of rent as being an issue, and others indicated that extensive damage by a tenant was an issue. One respondent went a little further by stating that they no longer offer their unit for rent because of damage in the past.

4.4 Which segment Should have Priority?

In summary, it appears that those who rent especially seniors, are in greater need of housing than those who own their homes. Since the senior segment represented 44% of the survey respondents it is difficult to conclude that they should have substantially more priority than perhaps some sectors that did not represent themselves to the same extent.

Residents that own their own homes have the comfort of knowing that:

- their home was a personal choice during the purchase process,
- they will not be required to move because of any rental situation,
- they would not be subject to the same increases in housing costs and some of the increases such as repairs or remortgaging would have been a choice that they made and,
- the condition of their home is for the most part their decision.

Residents who rent do not have the same level of security as homeowners. They may find:

- that there is nothing affordable or suitable to rent,
- their rent is increased annually, and their income is not,
- their rental unit could be in bad condition and not being repaired and they may find themselves living in dangerous conditions,

- they may have to deal with a landlord abuse situation,
- single seniors or disabled persons that rent appear to be most vulnerable because they generally have no ability to improve their economic situation. Our residential survey indicated that 84.9% of the single household respondents were 65 years of age or older. 11.8% of those seniors reported an income under \$15,000 and 54.9% reported an income of between \$15,000 and \$30,000.

Barriere has one 20-unit apartment building that had no vacancies in 2015, 1 vacancy in 2016, 2 in 2017 and 1 in 2018. There were residents who passed away in 2019 which, through the course of the year, created 6 vacancies. Over the past 5 years an average of 2 vacancies per year was available in this apartment complex. There is a small 15 unit “Low Income Assisted” Seniors’ complex in Barriere that again only has vacancies if there is a resident who passes away.

The only small (owner occupied) townhouse complex in Barriere does not have any rentals. It is also a two-story complex which makes it unsuitable for many seniors or disabled residents.

The Interior Health Assisted Living Complex has 10 units. Spaces are generally only available when residents pass away, or the complex can no longer offer the level of care they need. This facility is not secure and therefore is not suitable for any residents that require a locked complex situation because of their circumstance.

Most of our survey respondents are over 65 (44.7%) and many of them indicated that within the next 5 to 10 years they see themselves downsizing into accommodation that currently does not exist in Barriere.

4.5 What is the Solution and Who Should be involved?

The responsibility of leading the solution more recently has fallen on the local government to partner and/or bring together other levels of government, regional social service agencies and potential partners such as local builders and developers, even though they may not have the expertise to take the lead on housing developments. Funding opportunities from provincial and federal government programs are a critical part of the solution, particularly in rural areas such as Barriere where land development and financial benefits can be slow to start without some form of financial incentive.

4.6 Local Government Priorities

Local Governments find themselves in the position of being responsible for solutions to a variety of housing needs and those in the Barriere Area are no exception and see the situation as serious for many of our residents. Seniors, young families, working middle income residents, low income residents, residents with disabilities, and anyone that is depending on rentals for their housing needs. Very often we see, on the social media sites pleas for “desperately seeking rental accommodations”.

The local government sees the lack of housing units as the largest barrier in providing a solution to the local housing problem. Enough housing units are just not available in the area, whether they are rentals units or units available for purchase. Bringing together developers and other level of governments that have or can acquire funding to construct housing units and the expertise to operate them.

The solutions for this problem are quite varied and extremely complicated. Assisting in any way to achieve more housing for the area is a priority for the local government. Local government commitment includes:

- Seeking out/assisting with Grant funding opportunities
- Assist Private Developers with Development Applications in a variety of ways
- Bring together all levels of Government & Private Developers to build low income housing units
- Review Zoning Bylaws to allow a diversification of development
- Property owned by the Local Government could be the Municipality's contribution in a Grant Application

4.7 Community Support

Community support has been strong for this project which has been very well received. The resident participation was at 10%, and 71% of the surveys came from Barriere residents and 29% from residents that live in TNRD Electoral Area "O". Employers as well as Service Providers also participated in the surveys. This information was extremely valuable in determining what the community felt were the issues and what could form part of the solutions. Letters of support were received from Yellowhead Community Services, Yellowhead Pioneer Residents Society, SIMPCW First Nation, and Barriere and Area Senior's Society. The local Chamber of Commerce assisted with the distribution of the Employer's Surveys.

5. Survey Findings

5.1 Social Service Providers

There were 11 Social Service providers who responded to our Survey. 91% of those providers indicated that over 51% of their caseload was for clients who reside in Barriere/Lower North Thompson/Simpcw area. The remaining 10% of those providers indicated that between 26%-50% of their caseload was for clients who reside in Barriere/Lower North Thompson/Simpcw area.

Surveys were sent to Interior Health, Social Service Organization that work with Ministry Offices and the local Churches. Just over 25% of the agencies were extremely familiar with their clients living situation, and 45% were very familiar with their clients living situation. Only 27% were somewhat familiar with clients living situation and none of the agencies reported that they were not at all familiar with client's living situations.

When we polled the organization to determine what segment of the population they were involved with, many reported having overlapping client responsibilities. The distribution is as follows:

- Health Services 46%
- Church Organization 36%
- Children & Families 27%
- Community Living 18%
- Housing 9%

The interesting point here is that the percentage of Service Providers that were involved with assisting clients with housing was only at 9%.

When we asked the service providers who their clients were, their client configuration breakdown is as follows:

- 100% of the agencies reported they had Seniors for clients
- 91% of the agencies reported they had Adults for clients
- 64% of the agencies reported they had Youth for clients
- 55% of the agencies reported they had Children for clients

5.2 Employers/Businesses

The Barriere Area does not have many employers and we were pleased that there were seven employers that responded to our surveys who reported that the sectors of business they fell into were:

- 2 Business/Professional Services
- 2 Retail Industry
- 1 Restaurant Industry
- 1 Trades

Collectively they indicated that they employed 26 people full time year-round and 17 people year-round. None of the employers had any seasonal workers.

Not all employers reported the age of their employees. Of the employer that reported the ages of their employees, the age breakdown is as follows:

- Under age 20 10%
- Age 20 – 29 5%
- Age 30 – 39 16%
- Age 40 – 49 5%
- Age 50 plus 64%

The average monthly reported wage was as follows:

- Up to \$1,500. 43%
- \$1,501 - \$2,000 14%
- \$2,001 - \$3,000 15%
- \$3,001 - \$3,500 14%
- \$3,501 plus 14%

Four of the employers indicated that all their employees lived in Barriere area, 2 indicated that some or most of their employees lived in Barriere area and only 1 employer indicated that none of their employees lived in the Barriere area. When asked if the employers felt that potential employees do not come to Barriere because of a lack of housing 67% responded Yes to that question.

When we asked employers to give us their perspective on what they felt were the top 3 roadblocks that their employees may face when searching for housing, the responses were as follows:

- 1) Availability in their price range
- 2) Location
- 3) Size, followed by a good lease, and a good landlord

5.3 Residents

We received 300 responses which represented 10% of the 2016 Census population of the District of Barriere and TNRD Electoral Area “O”. Of these respondents 213 were from Barriere residents and 87 were from TNRD Electoral Area “O”. Not all respondents answered every question.

Percentage of the ages of survey responders were as follows:

- 24 and under 1%
- Age to 25 to 34 10%
- 35 - 44 11%
- 45 - 54 8%
- 55 - 64 26%
- 65 plus 44%

Most of the respondents (72%) indicated that they had no children under the age of 17 residing in their household and 56% indicated that all members of their household were over the age of 65. Also, a slight majority of the respondents indicated they were retired (52%) and 38% indicated that they were employed. The rest of the respondents (10%) were unemployed or were unemployed because of a disability. Only 28% of the respondents reported 3 or more persons in their households. 70% of the respondents indicated that they reside in a Single Detached Dwelling and only 2.5% reported they lived in an apartment or townhouse. Most of the homes (44%) that our respondents live in are 6 – 25 years old and 37% live in homes that are between 26 and 50 years old. 75% of the respondents felt their homes were in Good or Very Good condition and only 5% felt they were in poor or extremely poor conditions. Of the respondents that had or knew of someone that had a rental issue 52% indicated that the rent was too high and 27% indicated that the rental unit needed repair. Most area residents (90%) own their own home.

When asked if the homeowners encountered any issues with finding a home to purchase 67% indicated they did not. However, 33% of the home seekers stated that mortgage qualification requirements, number of homes on the market, unsuitable location of the home, size of the home, and unsuitable condition of the home were some of the issues they encountered.

When we asked survey respondents who rented if they encountered issues in finding a home to rent only 3% indicated they did not. The rest stated the following:

- 39% stated there were limited rental units available,
- 30% stated the fact that “no pets” were allowed was an issue
- 26% sited high rent,
- 15% found that size was an issue,
- 5% that their employment or income status was not acceptable to the landlord,
- 3% found location unsuitable.

Many of the home/units available in the Barriere area are 3 or more bedrooms. 30% of the units are 2 bedroom and 7% are one bedroom. The fact that 72% of the survey respondents indicated they had no children residing in their households and, 56% of the respondents indicated that all members of their household were over the age 65 would lead one to believe that many of these 3 or more bedroom homes are not required by the residents, but they have no smaller units in the community to move to. When asked “where do you see yourself living in the next 10 years?”, 40% of the respondents indicated that they saw themselves downsizing to a smaller home, an apartment or condo, a senior’s complex or an assisted living space, and having to move out of the Barriere Area.

Another interesting fact that became evident from the resident’s survey was the fact that many of the respondents are long term residents of the area and many of them indicated that they do not want to move out of the area. They have ties to family and friends and are not prepared to move and are staying in their homes because of this fact, even if the home is no longer suited to their needs. When respondents were asked what they would do if they had to find a new place to live 5.5% answered they “did not know”.

6. Demographics

6.1 Historical Population and Population Forecasts

The District of Barriere incorporated at the end of 2007. Prior to this all census information was included in data with TNRD Electoral Area “O”. To correctly reflect the statistics for Area “O” and the District of Barriere only the data for the 2011 and 2016 Canada Census years has been used. Including the 2006 data would show huge decrease in information for Electoral Area “O”, when in fact a large portion of the census information moved from Area “O” to the newly incorporated area of the District of Barriere.

Population forecasts are difficult for our area. TNRD Area “O” saw a 1.15% increase from 2011 to 2016, and for the same period the District of Barriere saw a 4.14% decrease. Figures for School District No.73 enrollment reflect a 5.41% increase in growth from 2011 to 2019. It would be fair to assume that the increased enrollment of students would also result in increased population of adults as well. As such we are conservatively forecasting a 1% growth per year from 2016 for the next 10 years.

PROJECTED GROWTH	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026
DISTRICT OF BARRIERE	1685	1702	1719	1736	1753	1771	1789	1807	1825	1843	1861
TNRD AREA "O"	1330	1343	1357	1370	1384	1398	1412	1426	1440	1455	1469

6.2 Population and Gender

TNRD AREA "O"	2016	%	2011	%	DISTRICT OF BARRIERE	2016	%	2011	%
Total - Sex of the population	1,310		1,295		Total - Sex of the population	1,685		1,755	
Male	670	51	725	56	Male	790	47	905	52
Female	640	49	570	44	Female	895	53	845	48

6.3 Demographics and Age

TNRD AREA "O"	2016	%	2011	%	DISTRICT OF BARRIERE	2016	%	2011	%
TOTAL	1,310		1,295		TOTAL	1,685		1,755	
0 to 14 years	160	12	245	19	0 to 14 years	290	17	285	16
15 to 19 years	70	5	0	0	15 to 19 years	60	4	45	3
20 to 24 years	25	2	0	0	20 to 24 years	45	3	50	3
25 to 29 years	25	2	40	3	25 to 29 years	75	4	70	4
30 to 34 years	60	5	10	1	30 to 34 years	65	4	115	7
35 to 39 years	55	4	130	10	35 to 39 years	75	4	70	4
40 to 44 years	80	6	25	2	40 to 44 years	95	6	80	5
45 to 49 years	105	8	175	14	45 to 49 years	70	4	105	6
50 to 54 years	90	7	80	6	50 to 54 years	105	6	145	8
55 to 59 years	125	10	135	10	55 to 59 years	105	6	170	10
60 to 64 years	165	13	205	16	60 to 64 years	180	11	150	9
65 years and over	350	27	225	17	65 years and over	525	31	480	27

The District of Barriere population of 60+ residents rose from 630 to 705 which is an increase of 12% when the overall population of the community fell by 4%. In 2011 the 60+ population represented 36% of the population and in 2016 they represented 42% of the population. The largest decline in population was 3%, in the age 30 – 34 years and a 4% decline in the age 55 to 60 year. The latter segment is understandable as they are most likely the current residents that had turned 60.

The population in TNRD Area “O” saw a slightly different change in demographics. The residents that were under age 25 must have all been grouped together in the 2011 census and reconfigured in the 2016 Census.

6.4 Median Age

TNRD AREA "O"	2016	%	2011	DISTRICT OF BARRIERE	2016	%	2011
Average age of the population	48.9		46.5	Average age of the population	47.6		45.8
Median age of the population	53.7		49.5	Median age of the population	53.5		51.4
Median age Prov of BC	43.0		41.9	Median age Prov of BC	43.0		41.9

6.5 Seniors Population

Most of North America will experience the impacts of an aging population. This aging of society is often associated with the large numbers of baby boomers who are now in their late 50s and early to mid-60s. There are significant implications associated with population aging including, impacts to housing, labor markets, health care and recreation. Specifically, seniors are anticipated to live longer and more independent lives. In terms of housing requirements, the general shift is away from collective and institutional housing and towards the privacy of independent housing. Within private housing, other shifts are occurring, with increasing desires to remain in owner-occupied dwellings as opposed to living in rental units. The Canada Census show that the Senior 60+ population has grown by 11.9% in Barriere and 21.1% in the TNRD Electoral Area “O”.

6.6 Household Size and Composition

TNRD AREA "O"	2016	%	2011	%	DISTRICT OF BARRIERE	2016	%	2011	%
Total - Private households by household size	595		600		Total - Private households by household size	785		810	
1 person	155	26.1	165	27.5	1 person	265	33.8	275	34.0
2 persons	285	47.9	285	47.5	2 persons	345	43.9	295	36.4
3 persons	70	11.8	55	9.2	3 persons	65	8.3	75	9.3
4 persons	75	12.6	60	10.0	4 persons	55	7.0	155	19.1
5 or more persons	15	2.5	25	4.2	5 or more persons	60	7.6	0	0.0

6.7 Family Status

TNRD ELECTORAL AREA "O"	2016	%	2011	%	DISTRICT OF BARRIERE	2016	%	2011	%
Total One-census family households	405		425		Total One-census family households	485		475	
Without children in a census family	260	64%	280	66%	Without children in a census family	295	61%	230	48%
With children in a census family	145	36%	145	34%	With children in a census family	190	39%	245	52%

TNRD ELECTORAL AREA "O"	2016	%	2011	%	DISTRICT OF BARRIERE	2016	%	2011	%
Total - Lone-parent census families in private households			35		Total - Lone-parent census families in private households			70	
1 child			25		1 child			45	
2 children			10		2 children			15	
3 or more children			0		3 or more children			5	

TNRD ELECTORAL AREA "O"	2016	%	2011	%	DISTRICT OF BARRIERE	2016	%	2011	%
Total One-census family households	405		425		Total One-census family households	485		475	
Without children in a census family	260	64%	280	66%	Without children in a census family	295	61%	230	48%
With children in a census family	145	36%	145	34%	With children in a census family	190	39%	245	52%
LOCAL RESPONDENT SURVEY	2019	%			LOCAL RESPONDENT SURVEY	2019	%		
Total One-census family households	293				SINGLE PARENT HOUSEHOLDS	2019	%		
Without children in a census family	211	72%			With children in a census family	82			
With children in a census family	82	28%			One Parent Census Family	19	23%		

7. Household Income

7.1 Statistics Canada

TNRD AREA "O"

2016 2011

Total - Private households by household total income groups and income statistics

(Constant 2015 \$)

	595	595
Under \$ 5,000	15	0
\$5,000 to \$9,999	10	0
\$10,000 to \$14,999	35	55
\$15,000 to \$19,999	25	55
\$20,000 to \$24,999	40	30
\$25,000 to \$29,999	25	0
\$30,000 to \$34,999	45	10
\$35,000 to \$39,999	40	0
\$40,000 to \$44,999	40	25
\$45,000 to \$49,999	25	0
\$50,000 to \$59,999	35	15
\$60,000 to \$69,999	45	50
\$70,000 to \$79,999	15	60
\$80,000 to \$89,999	40	35
\$90,000 to \$99,999	15	100
\$100,000 and over	140	90
\$100,000 to \$124,999	65	20
\$125,000 to \$149,999	25	0
\$150,000 to \$199,999	30	0
\$200,000 and over	15	0
Average total income of households in 2015 (\$) Constant Dollars	67,387.00	69,409.00
Median total income of households in 2015 (\$) Constant Dollars	51,458.00	62,947.00
Average after-tax income of households in 2015 (\$) Constant Dollars	57,719.00	59,297.00
Median after-tax income of households in 2015 (\$) Constant Dollars	45,021.00	62,746.00

DISTRICT OF BARRIERE

2016 2011

Total - Private households by household total income groups and income statistics

	790	810
Under \$ 5,000	15	0
\$5,000 to \$9,999	15	0
\$10,000 to \$14,999	40	0
\$15,000 to \$19,999	55	50
\$20,000 to \$24,999	60	30
\$25,000 to \$29,999	35	115
\$30,000 to \$34,999	60	55
\$35,000 to \$39,999	45	65
\$40,000 to \$44,999	60	20
\$45,000 to \$49,999	50	35
\$50,000 to \$59,999	45	60
\$60,000 to \$69,999	75	130
\$70,000 to \$79,999	65	15
\$80,000 to \$89,999	30	25
\$90,000 to \$99,999	20	0
\$100,000 and over	130	140
\$100,000 to \$124,999	70	55
\$125,000 to \$149,999	30	85
\$150,000 to \$199,999	20	0
\$200,000 and over	10	0
Average total income of households in 2015 (\$) Constant Dollars	58,172.00	56,789.00
Median total income of households in 2015 (\$) Constant Dollars	46,309.00	47,241.00
Average after-tax income of households in 2015 (\$) Constant Dollars	51,016.00	51,363.00
Median after-tax income of households in 2015 (\$) Constant Dollars	42,570.00	43,331.00

7.2 Residential Survey Income 2019

DISTRICT OF BARRIERE AND TNRD AREA "O" SURVEY HOUSEHOLD INCOME 2019

	268	%
Total Participants		
Under \$ 15,000	11	4.10
\$15,000 to \$29,999	61	22.76
\$30,000 to \$49,999	70	26.12
\$50,000 to \$74,999	48	17.91
\$75,000 to \$99,999	36	13.43
\$100,000 to \$150,000	29	10.82
Over 150,000	13	4.85

142 UNDER \$50,000.00

126 OVER \$50,000.00

B.C. Median after tax income of households in 2017 (\$) Constant Dollars \$52,120.00

Canada Median after tax income of households in 2017 (\$) Constant Dollars \$ 59,800.00

7.3 Family Income

In 2017, the median after-tax income for all types of households (including both economic families of two or more persons and unattached individuals) in British Columbia was \$52,120. The median after-tax income for lone-parent families in the province was \$42,930 in 2017.

As stated previously, using the Market Basket Measure there are approximately 557,000 people in BC living below the poverty line – 99,000 are children. The Market Basket Measure for singles is approximately \$20,000 a year, and for a family of four about \$40,000 a year.

From the details of our local survey we found that of the 283 respondents that answered questions regarding the configuration of their household, 82 or 28% had children. Out of the 82 – 19 were single parent households. 13 of the single parent households that had 1 child revealed a very interesting fact – 3 of the households have a single parent that is over age 55 and 8 of the households have a single parent that is over age 65.

SINGLE PARENT HOUSEHOLDS		13 - 1 ADULT(PARENT)/1 CHILD				
NUMBER OF ADULTS IN EACH AGE GROUP	NUMBER OF ADULTS IN EACH INCOME CATEGORY	OWNERS OR RENTERS	NUMBER OF BEDROOMS	TYPES OF HOMES	CONDITION OF HOMES	HOMES MEETING NEEDS
1 - ADULT AGED 25 - 34	1 - LESS THAN \$15000	1 - RENTED	1 - 1 BEDROOM	1 - SUITE	2 - ACCEPTABLE	2 - DO NOT
1 - ADULT AGED 45 - 54	3 - \$15000 - \$30000	12 - OWNED	4 - 2 BEDROOM	8 - DETACHED HOMES	4 - GOOD	11 - DO MEET
3 - ADULT AGED 55 - 64	5 - \$30000 - \$50000		8 - 3 BEDROOM	2 - MOBILE HOME ON LAND	6 - VERY GOOD	
4 - ADULT AGED 65 - 76	2 - \$50000 - \$75000			2 - MOBILE HOMES IN PARK	1 - NO RESPONSE	
4 - ADULT AGED OVER 75	1 - OVER \$100000					
	1 - NO ANSWER					

There were 2 single parent households that had 2 children. One household reported income of \$15,000 - \$30,000 and the other household reported income of \$75,000 - \$100,000. One household rented a suite and the other household owned their own home. Both households reported that their house did not meet their needs. One house was too small and other reported that their rent of \$1,000 was too high.

Additionally, there were 4 households that reported 4 or more children. The income reported was \$30,000 - \$50,000 for 2 households, \$50,000 - \$75,000 for 1 household, and \$75,000 - \$100,000 for the third household. All the dwellings were 3 bedrooms or more and 3 were single family dwellings and 1 mobile home located on private property. Two of the households rented and two owned their own home, and all felt their home was in acceptable condition. Only one tenant reported that they paid \$1,000 per month for rent.

8. Housing Supply and Trends

8.1 Housing Continuum

Number of Units Under BC Housing Administration by Local Government																	
Service Allocation Group/Subgroup in the Thompson-Nicola Regional District - for March 31, 2019																	
		Service Allocation Group and Service Allocation Subgroup															
		Emergency Shelter and Housing for the Homeless				Transitional Supported and Assisted Living				Independent Social Housing			Rent Assistance In Private Market				Municipality Total
LOCAL GOV'T	LOCAL GOV'T TYPE	Homeless Housed	Homeless Rent Supplements	Homeless Shelters	Service Allocation Group Subtotal	Frail Seniors	Special Needs	Women and Children Fleeing Violence	Service Allocation Group Subtotal	Low Income Families	Low Income Seniors	Service Allocation Group Subtotal	Rent Assisted Family	Rent Assisted Seniors	Service Allocation Group Subtotal		
Barriere	District	0	0	0	0	10	0	0	10	0	0	0	0	0	0	15	
	Municipality															25	

8.2 Existing Housing Stock

8.2.1 Housing by Structure

HOUSING BY STRUCTURE		TNRD ELECTORIAL AREA "O"	
DISTRICT OF BARRIERE			
Total - Structural type of dwelling	785	Total - Structural type of dwelling	595
Single-detached house	555	Single-detached house	475
Apartment, building that has five or more storeys	0	Apartment, building that has five or more storeys	0
Semi-detached house	15	Semi-detached house	10
Row house	10	Row house	0
Apartment, duplex	0	Apartment, duplex	0
Apartment, building that has fewer than five storeys	20	Apartment, building that has fewer than five storeys	0
Other single-attached house	0	Other single-attached house	5
Movable dwelling	185	Movable dwelling	105

8.2.2 Changes in Housing Stock

BC Stats Community	Single Detached Homes*									
	2016	2017	2018							
Barriere	*	*	12							
District of Barriere Stats	2011	2012	2013	2014	2015	2016	2017	2018	2019	TOTAL
Single Detached Dwelling	3	1	6	1	2	1	1	6	1	22
Modulars of Private Property		1	4		1	5	2		3	16
	3	2	10	1	3	6	3	6	4	38
Mobile Homes in Parks	3	1	1	1		1	7	4	3	21

TNRD AREA "O" NEW CONSTRUCTION										
SINGLE AND DUPLEX HOMES										
	2011	2012	2013	2014	2015	2016	2017	2018	2019	Total
ACTIVE		3	1	2	2		2	4	10	24
COMPLETE	6	3	6	4	2	2	6	4	7	40
	6	6	7	6	4	2	8	8	17	64
**18 Units - in the Barriere Ridge Resort and The Sands Development on East Barriere Lake										
MANUFACTURED SINGLE AND DOUBLEWIDE HOMES										
ACTIVE							1	4	1	6
COMPLETE	1	4	1	1	1	1	3	7	1	20
	1	4	1	1	1	1	4	11	2	26
**1 Unit - in The Sands Development										

Building permit information from BC Statistics does not mirror the District of Barriere records. The District of Barriere approved building permits for 22 new single detached homes and 16 modular home installations on private property from 2011 to 2019 which represented an average of 4 new dwelling units annually. There were also 21 new mobile homes located into Barriere mobile home parks. Most of these, however, did not represent a new dwelling, they were simply replacing a unit that was moved out of the community.

Thompson-Nicola Regional District approved building permits for 64 new single detached homes and 26 manufactured single and double home installations on private property from 2011 to 2019 which represented an average of 10 new dwelling units annually. It should be noted that 19 units are located in Lake Recreation Development areas and may not be year-round family homes.

8.2.3 Condition and Age of Housing Stock

TOTAL OCCUPIED PRIVATE DWELLINGS BY PERIOD OF CONSTRUCTION													
	BARRIERE		50 YEARS OR OLDER		TNRD AREA "O"		50 YEARS OR OLDER		2019 LOCAL SURVEY		50 YEARS OR OLDER		
	TOTAL	% OF TOTAL	TOTAL	% OF TOTAL	TOTAL	% OF TOTAL	TOTAL	% OF TOTAL	TOTAL	% OF TOTAL	TOTAL	% OF TOTAL	
1960 OR BEFORE	65	8.2			65	10.92			36	12.3%			
1961 TO 1980	330	41.5	395	49.7%	210	35.29	275	46.2%	108	37.0%	144	49.3%	
1981 TO 1990	80	10.1			70	11.76							
1991 TO 2000	160	20.1			90	15.13			129	44.2%			
2001 TO 2005	40	5.0			65	10.92							
2006 TO 2010	95	11.9			60	10.08							
2011 TO 2016	25	3.1			35	5.88			19	6.5%			
	795				595				292				
Minor Repairs Required	720				525				225				
Major Repairs Required	75	9.4%			70	11.8%			67	22.9%			
	795				595				292				

Much of the housing stock in the Barriere and TNRD Area “O” is over 50 years old. The 2016 Canada Census indicated that 49.7% of the homes in Barriere and 46.2% of the homes in the TNRD area were older than 50 years. The 2019 local survey also confirmed that 49.3% of the respondents indicated their homes were 50 years or older.

In reviewing the percentages of homes that required major repairs we found that the Barriere percentage of 9.4% and TNRD percentage of 11.8% from 2016 Census has now risen to 22.9% for the combined local 2019 survey which would indicate that the condition of the homes in the area have deteriorated.

8.2.4 Anticipated Future Needs

2016 HOUSING UNIT BY TYPE	ESTIMATED NUMBER OF UNITS NEEDED BY BEDROOM		REQUIRED CURRENTLY	ANTICIPATED IN THE NEXT 5 YEARS
	TNRD	BARRIERE		
0 BEDROOM (BACHELOR)	15	0	5	25
1 BEDROOM	50	70	25	125
2 BEDROOMS	150	220	5	25
3 + BEDROOMS	380	495	10	50
	595	785	45	225

The housing needs required by residents of the Barriere Area are not because of community growth. The Barriere Area has not seen substantial growth since the 2003 Wildfire that destroyed its main employer the Tolko mill. Over the years the housing needs of residents in this area have not been met. The table above suggests the minimal required units to begin the process of providing residential units for the area.

Seniors are residing in homes that are too large with yards that are too difficult to look after because no Seniors Complex or smaller homes exist that they can downsize into. Families that would like to move to the area, or families that have grown and require a larger home, cannot be found because they are occupied by seniors who really would like to relocate to a smaller home. One person households represent almost 30% of the population. Minimal bachelor units exist in the community, and the need for more is apparent. Slightly over 29% of the population are 65+ Seniors that would find a smaller 1-bedroom unit more manageable and economical.

8.3 Homeowner Options Available

8.3.1 Current Home Purchase Options MLS

MLS HOME SALES		2019		2019	
BARRIERE				TNRD	
TOTAL SALES \$	\$ 6,318,000	TOTAL SALES \$	\$ 4,937,000		
UNITS SOLD	21	UNITS SOLD	12		
Under \$200,000	2	Under \$200,000	1		
\$200,001 - \$300,000	9	\$200,001 - \$300,000	2		
\$300,001 - \$400,000	7	\$300,001 - \$400,000	3		
\$400,001 - \$500,000	2	\$400,001 - \$500,000	2		
\$500,001 - \$600,000	1	\$500,001 - \$600,000	3		
\$600,001 - \$700,000	0	\$600,001 - \$700,000	0		
\$700,001 - \$800,000	0	\$700,001 - \$800,000	1		
Over \$800,001	0	Over \$800,001	0		
Median House Price	\$ 300,857.14		\$ 411,416.67		

8.3.2 Historical Sales

MLS HOME SALES		2019				2018				2017				2016			
BARRIERE														TNRD			
TOTAL SALES \$	\$ 6,318,000	\$ 7,712,400	\$ 13,151,150	\$ 6,926,650	TOTAL SALES \$	\$ 4,937,000	\$ 5,585,500	\$ 2,593,500	\$ 6,747,549								
UNITS SOLD	21	25	45	29	UNITS SOLD	12	15	9	16								
Under \$200,000	2	3	7	9	Under \$200,000	1	4	2	3								
\$200,001 - \$300,000	9	8	20	14	\$200,001 - \$300,000	2	1	3	2								
\$300,001 - \$400,000	7	10	12	5	\$300,001 - \$400,000	3	4	3	5								
\$400,001 - \$500,000	2	3	4	1	\$400,001 - \$500,000	2	5	1	2								
\$500,001 - \$600,000	1	0	2	0	\$500,001 - \$600,000	3	0	0	3								
\$600,001 - \$700,000	0	0	0	0	\$600,001 - \$700,000	0	0	0	0								
\$700,001 - \$800,000	0	0	0	0	\$700,001 - \$800,000	1	0	0	0								
Over \$800,001	0	0	0	0	Over \$800,001	0	1	0	1								
Median House Price	\$ 300,857.14	\$ 308,496.00	\$ 292,247.78	\$ 238,850.00		\$ 411,416.67	\$ 372,366.67	\$ 288,166.67	\$ 421,721.81								

MLS HOME SALES		2019				2018				2017				2016			
Combined Report Area																	
TOTAL SALES \$	\$ 11,255,000	\$ 13,297,900	\$ 15,744,650	\$ 13,674,199													
UNITS SOLD	33	40	54	45													
Under \$200,000	3	7	9	12													
\$200,001 - \$300,000	11	9	23	16													
\$300,001 - \$400,000	10	14	15	10													
\$400,001 - \$500,000	4	8	5	3													
\$500,001 - \$600,000	4	0	2	3													
\$600,001 - \$700,000	0	0	0	0													
\$700,001 - \$800,000	1	0	0	0													
Over \$800,001	0	1	0	1													
Median House Price	\$ 341,060.61	\$ 332,447.50	\$ 291,567.59	\$ 303,871.09													

In 2019 there were 33 properties sold in Barriere and TNRD Electoral Area "O". The least expensive property located in Barriere on Barriere Town Road and sold for \$105,000. The most expensive property located in the TNRD Electoral Area "O" on Barriere Lakes Road and sold for \$750,000. The value of the 21 home sales within the District of Barriere was a total of \$6,318,000 making the average sale price of a home \$300,857. The value of the 12 home sales within the TNRD Area "O" was a total of \$4,937,000 making the average home sale price \$411,416.

8.4 Rental Options

8.4.1 Rental Survey

Within our local survey process 294 participants answered the question regarding whether they owned their own home. 89.8% (264) of the respondents own their own home and 10.2% (30) rented. Of the individuals who rented only 22 indicated what they paid for rent. The fact that only 10% of respondents to our survey rented, indicates that there are very few rentals available. It is interesting to note that in 2016 the average rent in Barriere was \$795 and in the TNRD area “O” the average rent in 2016 was \$822. The average rent calculated from our 2019 local survey indicates that the average rent has risen to \$827.00

2019 LOCAL SURVEY RENTALS			
Amount	# Reported	Amount	# Reported
LESS THAN \$400	1	\$751 - \$800	1
\$500-\$550	1	\$801 - \$850	1
\$551 - \$600	4	\$851 - \$900	0
\$601 - \$650	1	\$1,000	6
\$651 - \$700	3	\$1,350	1
\$701 - \$750	2	\$1,700	1
TOTAL REPORTED RENTAL AMOUNTS PAID - 22			

Statistics Canada Census reported that of the 785 Barriere households 655 (83.4%) owned their own homes and only 16.6% rented. The breakdown for the TNRD Area “O” was similar with 595 household of which 595 (88.2%) owned their own homes and 70 (11.8%) rented. Incomes under \$38,000 are eligible for Provincial Rental Assistance Program. The Local Survey revealed that 26.8% of the respondents reported income of under \$30,000 and a further 26.1% reported income of \$30,000 to \$49,999.

8.4.2 Non-Market Rental Housing

Unfortunately, the vacancy rates and monthly rental cost for smaller communities in B.C. are not published. Based on structures common to the 2017 and 2018 surveys, the average apartment rent in British Columbia rose by 6.3% in 2018, compared to 5.8% in the previous year. Across bedroom types, all same-sample rents increased by more than 6% in 2018.

9. Housing Affordability

9.1 Meeting Affordability Needs

No community will have housing that meets the needs and preferences of all their residents. These preferences can include items such home style, size, and location as well as cost. This is a complex situation that will change over time with housing availability and changes in the population. Steps must be taken to create the various housing needs of the Community.

9.2 Ideal Affordable Housing According to Income

MEDIAN INCOME TO SHELTER COST RATIOS						
	TNRD AREA "O"			DISTRICT OF BARRIERE		
	2016	2011	% of Change	2016	2011	% of Change
Statistics Canada			Decrease			Decrease
Median Income	\$ 51,458.00	\$ 62,947.00	18.25%	\$ 46,309.00	\$ 47,241.00	2.0%
Statistics Canada			Increase			Increase
Average Shelter	\$ 822.00	\$ 734.00	11.98%	\$ 795.00	\$ 633.00	25.55%
Percentage	19.2	14.0		20.6	16.1	

9.3 Area Rental Housing Availability

Approximately 25% of the surveyed areas in BC continued to have tight rental market conditions with vacancy rates below 1%, compared to over one-third of centres in October 2017

9.4 Homeowner Costs/Availability/MLS Listing

BARRIERE HOUSING AFFORDABILITY INDEX



BARRIERE HOUSING AFFORDABILITY INDEX 2016

	(\$)	# of households /families	Projected Growth (households)		Monthly Allowable Rent Payments (\$) Without/With Utilities		Maximum Monthly Allowable Home Purchase (\$)
			Per year	25 years			
Lone person household	26,996	255			\$675.00	\$575.00	\$425.00
Lone-parent household	39,640	70			\$991.00	\$891.00	\$741.00
Gross median household	47,424	785	4.2	105	\$1185.00	\$1057.00	\$907.00
Couple households w/out children	54,272	285			\$1357.00	\$1257.00	\$1107.00
All census families	59,435	785			\$1486.00	\$1385.00	\$1235.00
Couple households w/children	83,248	155			\$2081.00	\$1980.00	\$1830.00
30 yr. amortization, Property Tax & House Insurance, 5% down, 3.5% interest rate, average value of dwelling = \$226,850.00 \$226,850.00=\$1,277.00 Monthly							



Current Baseline

Avg. home price	\$238,850
Avg. rental	\$795.00
Vacancy rate	<1%
Sources: Canada Census and 2016 MLS Real Estate Sales	

The 2016 figures were arrived at by using the average 2016 home price from MLS sales of \$238,000 and applying a 5% down payment reducing the mortgage requirement to \$226,850. To the mortgage payment amount we added \$1500 per year for property taxes and \$1600 per year for house insurance. The mortgage was calculated over a 30-year amortization at an interest rate of 3.5%. There were no additions calculated into the monthly payment for costs such as water/sewer/garbage services or heating.

The average home price from MLS sales for 2019 is \$300,857 making a home purchase unattainable for many moderate-income households. Additionally, our 2019 local survey suggest that the average rental is now \$827 per month and that approximately 53% of respondents fall under a \$50,000 annual income per household.

TNRD AREA "O" HOUSING AFFORDABILITY INDEX



BARRIERE HOUSING AFFORDABILITY INDEX 2016

Household/Family Composition (median)	(\$)	# of households /families	Projected Growth (households)		Monthly Allowable Rent Payments (\$)		Maximum Monthly Allowable Mortgage (\$)
			Per year	25 years	Without/With Utilities		
Lone person household	27,450	150			\$686.00	\$586.00	\$436.00
Lone-parent household	37,312	35			\$932.00	\$832.00	\$682.00
Gross median household	49,152	595			\$1286.00	\$1186.00	\$1036.00
Couple households w/out children	57,643	295			\$1441.00	\$1341.00	\$1191.00
All census families	63,410	595			\$1585.00	\$1485.00	\$1335.00
Couple households w/children	84,224	110			\$2106.00	\$2006.00	\$1856.00

30 yr. amortization, Property Tax & House Insurance, 5% down, 3.5% interest rate, average value of owned dwelling = \$ 400,620
 \$400,620 = \$2057.29 Monthly



Current Baseline

Avg. home price	\$421,721
Avg. rental	\$822.00
Vacancy rate	<1%
Sources: Canada Census and 2016 MLS Real Estate Sales	

The 2016 figures were arrived at by using the average 2016 home price from MLS sales of \$421,721 and applying a 5% down payment reducing the mortgage requirement to \$400,600. To the mortgage payment amount we added \$1,500.00 per year for property taxes and \$1,600 per year for house insurance. The mortgage was calculated over a 30-year amortization at an interest rate of 3.5%. There were no additions calculated into the monthly payment for costs such as water/sewer/garbage services or heating

The average home price from MLS sales for 2019 \$411,416 making a home purchase unattainable for many moderate-income households.

In 2016 there was 1 large property sale. If we remove the value of that sale from our calculations the average home price would be reduced to \$353,170. The monthly mortgage payment would be reduced to \$1,764. With this reduction just over 18% of the households could afford a house purchase at the average home price.

Additionally, our 2019 local survey suggest that the average rental is now \$827 per month and that approximately 53% of respondents fall under the \$50,000 annual income per household.

9.5 Senior Needs

During the development of the Housing Needs Report process it became extremely evident that there are almost no purpose-built Seniors Housing in Barriere or the surrounding area. The only exceptions are a small 10 Unit Frail Seniors Transition Supported and Assisted Living Complex and a 15 Unit Private Market Rental Assistance Complex.

Community members surveyed reported that many of them find their current home no longer suitable but must stay in that home because there is nowhere else in the community for them to go. Their homes are unsuitable because of one or more of the following reasons:

- the home is now too large for them
- the yard is too large for them to look after
- their disabilities are such that they can no longer go up and down the stairs
- they can no longer drive to attend medical appointments
- their home needs major repairs
- they need to live closer to caregivers
- they are a family member caregiver and can no longer look after the family member and their home
- cost of looking after the home too expensive

They are finding that their options are limited. They can leave the small rural community that they have lived in for many years and raised their family in, a community where many of their friends and family members still reside or they must stay in their current home. In some instances their current home is not just too large or the yard too difficult to look after, but their current home puts them at risk of injury because there may be stairs, or the configuration of bathroom facilities is no longer suitable or perhaps they are in a rural setting and cannot get to medical facilities on a regular basis.

9.6 Vulnerable Populations

Number of Units Under BC Housing Administration by Local Government																	
Service Allocation Group/Subgroup in the Thompson-Nicola Regional District - for March 31, 2019																	
		Service Allocation Group and Service Allocation Subgroup															
		Emergency Shelter and Housing for the Homeless				Transitional Supported and Assisted Living				Independent Social Housing			Rent Assistance In Private Market				Municipality Total
LOCAL GOV'T	LOCAL GOV'T TYPE	Homeless Housed	Homeless Rent Supplements	Homeless Shelters	Service Allocation Group Subtotal	Frail Seniors	Special Needs	Women and Children Fleeing Violence	Service Allocation Group Subtotal	Low Income Families	Low Income Seniors	Service Allocation Group Subtotal	Rent Assisted Family	Rent Assisted Seniors	Service Allocation Group Subtotal		
Barriere	District Municipality	0	0	0	0	10	0	0	10	0	0	0	0	0	0	15	

AREA HOUSEHOLDS LIVING BELOW STANDARDS - STATISTIS CANADA				
	TNRD AREA "O"		DISTRICT OF BARRIERE	
	2016	2011	2016	2011
Households Living below Standard Suitability	10	0	15	0
Households Requiring Major Repairs	45	0	75	105
Households Living Below 30% Affordability	65	150	125	145
TOTAL	120	150	215	250

9.7 Shelter Allowance Rates

Most of the more vulnerable residents should be receiving some form of social assistance. Shelter rates, or the maximum allocated for rent depend on the number of members in the family living in the household. The current rates displayed below suggest that most households receiving income assistance would have a difficult time finding affordable rental accommodation.

B.C. SHELTER ALLOWANCE RATES	
HOUSEHOLD SIZE	MAXIMUM SHELTER
1	\$ 375.00
2	\$ 570.00
3	\$ 660.00
4	\$ 700.00
5	\$ 750.00
6	\$ 785.00
7	\$ 820.00

9.8 Core Needs and Risks

Acceptable housing has three key features:

- Adequate condition (not needing major repairs)
- Suitable size for the number of household members
- Affordable (costs less than 30% of gross household income)

Three other measures of housing affordability that are often used will include:

- Core Housing Need – those paying more than 30% of gross income for housing.
- At Risk of Homelessness – those paying more than 50% of their gross income for housing.
- Homeless – a continual state of insecure, unsafe, or inadequate housing to absolute homelessness.

TNRD ELECTORAL AREA "O"	2016	2011	DISTRICT OF BARRIERE	2016	2011
Total - Private households by core housing need	490	580	Total - Private households by core housing need	750	800
Household not in core housing need	410	465	Household not in core housing need	580	615
Household in core housing need	80	75	Household in core housing need	170	160
1 person household	25	65	1 person household	105	75
2 persons household	25	10	2 persons household	45	45
3 persons household	10	0	3 persons household	10	0
4 persons household	20	0	4 persons household	10	45
5 or more persons household	0	0	5 or more persons household	0	0
Household in extreme core housing need (STIR greater than 50% but less than 100%)	10	60	Household in extreme core housing need (STIR greater than 50% but less than 100%)	40	55
1 person household	0	60	1 person household	40	55
2 persons household	10	0	2 persons household	0	0
3 persons household		0	3 persons household	0	0
4 persons household	0	0	4 persons household	0	0
5 or more persons household	0	0	5 or more persons household	0	0

HOUSEHOLDS IN CORE HOUSING NEED	2006		2011		2016		2021 PROJECTED
	#	%	#	%	#	%	
<i>All households in planning area</i>	1325	100	1410	100	1380	100	
Of which are in Core Housing Need	220	16.6	235	16.6	250	18.1	265
Of which are owner households	175	79.5	145	61.7	190	76.0	
Of which are renter households	45	20.5	90	38.3	60	24.0	

The number of households that have fallen into the “Core Housing Need” category have by 6% to 7% each year. By 2021 we project that we will have 265 households in “Core Housing” need.

HOUSEHOLDS IN EXTREME HOUSING NEED	2006		2011		2016		2021 PROJECTED
	#	%	#	%	#	%	
<i>All households in planning area</i>	1325	100	1410	100	1380	100	
Of which are in Core Housing Need	80	6.0	115	8.1	50	3.6	120
Of which are owner households	60	75.0	63	54.7	40	80.0	
Of which are renter households	20	25.0	52	45.3	10	20.0	

The “Extreme Core Housing” figures seem to indicate that there is an improvement/decline in the numbers of household that fall into this category. We are not convinced that the number have truly decreased from 8.1% to 3.6%. Evidence such as permanent residency in older RV supports our reasoning for this. The change that was made in 2016 with gathering information with Canada Census may also be contributing to these figures.

9.9 Homelessness

There is no agency we could find that tracked the homeless counts for most small communities in BC. The 2018 BC Housing Research Report defines individuals experiencing homelessness if “they do not have a place of their own where they pay rent and can expect to stay for at least 30 days”. The various levels of homeless are:

- Visible Homelessness – those folks that are seen as “living on the streets”,
- Hidden Homelessness – those folks who do not have a regular address and are staying with friends (couch surfing), living in forests, parks, vehicles, or abandoned buildings, and
- At Risk of homelessness – those folks that find that the low vacancy rates and their income is not keeping pace with the rising housing costs and they are paying more than 30% or even 50% for shelter.

The 2016 Canada Census data indicated that 260,220 B.C. households were experience some form of housing need. In Barriere and TNRD Area “O” the number of households that were in Core Housing Need was 250 households. The number of households that are in an Extreme Core Housing Need is 50 households.

Over the last several years, the District has seen an increase in Recreational Vehicles permanently locating in campground facilities and to accommodate this option a general zoning amendment was put in place to allow longer term residential use in an RV in an RV Park. There are approximately 40 RV units in the campground facilities located in Barriere that meet this definition although the numbers fluctuate to some extent due to the transient nature of the accommodation unit.

RV's are now becoming an affordable living solution for some residents. The RV units are for the most part older models that have been constructed to standards that today would not be unacceptable. The construction of these older units does not address the issues that are associated with the colder weather in the interior of BC. Often these units are not safe for the residents within or their neighbors. In 2019 the District of Barriere Fire Department attended a fire that was caused by an additional heating unit in the RV. The Fire Department also visited all the permanent RV units in the campgrounds to provide them with some safety literature as well and Carbon Monoxide Detectors and a Smoke Detectors. During these visits, most residents indicated that they are living in these units because this is all they could afford.

10. Community Perspectives on Need

10.1 Perspective on Affordable Housing Problem

All interviewees agreed that adequate affordable housing is essential for all communities and that it directly and indirectly affects many individuals. Most survey responders and interviewees agreed that all housing availability in the Barriere and TNRD Area "O" was extremely limited. Rentals of any description were almost non-existent. There are no low income, family, smaller senior apartments, or complexes available. Many agreed that it was difficult to attract and retain residents to the area because of the lack of housing. Some drew attention that the fact that lack of housing was not just a low-income problem. Some respondents felt that the lack of homes in general kept families and professionals from moving to the community, and that communities require a diversity of residents to be an overall healthy community.

10.2 Priority of Needs

Not all agreed on whose needs were the most serious, as every segment of the population has their needs. The following groups are facing the most significant housing challenges:

- Low Income Seniors/Disabled Persons
- Low Income Families
- Population in Core Need or At Risk of Homelessness
- First Time Home Buyers

Those who rent especially seniors or disabled persons, were identified in greater need of housing than those who own their homes. First time home buyers may be facing a more difficulty because of higher house prices and the fact that incomes have not kept up with these higher home prices. The needs of vulnerable populations, especially low-income seniors who require higher levels of home care or residential facility care will also see a great deal of challenges. Many of these seniors will have to leave the community to get the care that they require, and that would be a significant loss to the community.

Participants resisted naming a single group the "only" priority. Most recognized that a short-term immediate solution would be unavoidable and felt that a Long-Term Housing Strategy that addresses that needs of all in the community should be prepared.

10.3 Leadership Responsibility

Housing responsibility is a significant issue. In recent years, the planning and financial responsibility of housing and shelter needs have been “down-loaded” by senior levels of government to local government. The need for affordable housing would have once been a shared problem, with most of the responsibility accruing to senior government because of their greater taxation and regulatory powers.

The responsibility of leading the charge now falls on the local government to partner and/or bring together other levels of government, regional social service agencies, potential partners such as local builders and developers even though they may not have the expertise to take the lead on housing developments.

10.4 Priorities for Local Government

Through the Survey process there were many views and messages the participants wanted to send and share with the Local Government. The top three messages were:

- Construction of an affordable housing - apartment and/or condo complex scored top marks
- Rental Units and Low-Income Housing as well as Low Income Senior Housing took second place
- In third place was Assisted Living and Senior Housing

Other messages were:

- Developer and Business incentives
- Mixed-Use and Multi-Use buildings
- All forms of new residential construction
- Construction of new Infrastructure
- Lower Property Taxes
- Lower Utility rates
- Bylaw amendments that allowed multiple small homes on larger lots and RV residency on residential lots
- Allow Secondary Suite with less restrictions
- Lobby to bring Natural Gas to the area

Some of the messages of the survey participants were not in the jurisdictional power of the local government but could be regarded as a “Message” that Local Government could take to other levels of Government who do have those jurisdictional powers. Some interesting views were:

- Stricter Building Codes and/or amendments to the Building Code
- Property Owners that are unwilling to rent
- Different Property Tax Class for Long Term Rentals
- Issues with Housing on property within the Agriculture Land Reserve
- Income Tax incentives for home improvements that resulted in new long-term rental units
- Income Tax incentives for residents who rent or have mortgages

10.5 Social Service Providers’ and Perspective on Need

Service providers are often familiar to various degrees about many of their client’s circumstances. The providers that responded to our survey reported the following:

- 27% were extremely familiar with their client’s living situations
- 46% were very familiar with their client’s living situations
- 27% were somewhat familiar with their client’s living situations

10.5.1 Housing for Vulnerable Residents

Determining who the most vulnerable group of the population in our community is quite often exceedingly difficult, but extremely important. We asked the responding Service Providers to group their clients from our area and rank them from 1 to 6, 1 being our most vulnerable Client Group that is experiencing the greatest need for affordable or acceptable housing. The results are as follows:

- 1 - Low Income Seniors
- 2 - Residents on Social Assistance or Disability
- 3 - Low Income Families with Children
- 4 - Residents in need of Residential Care
- 5 - Low Income Working Residents
- 6 - Those at risk of homelessness or are homeless

11. Covid-19

As Covid-19 spread throughout the world, many countries mandated lockdowns to slow the transmission of the disease. As a result of this, economic activity ground to a halt.

Many economists estimate that:

- mandated business closures will shrink Canadian economy by more than 8%.
- consumer spending is not forecast to return to pre-pandemic levels until the second half of 2021
- private sector investment is expected to drop 11% this year

To say that the events of the past few months have had an unprecedented impact of our society would be an understatement:

- Roughly 3 million Canadians have lost their jobs
- With the closure of most retail outlets, retail sales fell 26.4% in April 2020
- Covid-19 outbreaks and discoveries of inconsistent regulations and low standards of care in Long Term Care Facilities became apparent
- CMHC indicated that the number of new homes being built and sold will remain below the levels they were at before Covid-19 and will remain so until at least 2022.
- On a positive note, for those in the market to buy CMHC forecasts that the prices will fall by 9% to 18%. In February, the average selling price of a home in Canada was \$540,000. By April that figure fell by more than \$50,000 to \$488,000.

The economy was not the only aspect of our lives that is affected because of Covid-19. Our mental well being is now of a concern. Self-isolation and social distancing can make us anxious and fearful. We worry about not only our future, but we worry about the health of our senior family members, about our jobs, about not being able to see our loved ones, not being able to access health care, and what will happen when and if the next wave hits.

We need to recognize that there will be negative effects of Covid-19 on Housing, and they may not be apparent for many months into the future. The precise details, timing and speed of recovery is very uncertain, and that to may not be known for many months.

12. Next Steps

This Housing Needs Report is the first step in recognizing and addressing the housing needs in our community. It will serve as an ongoing evolving tool for affordable housing providers in developing their proposals for funding applications and will also build community understanding of the Barriere Area's specific housing needs.

Housing needs will change over time in rhythm with demographics, new housing supply and economic and social conditions. This Report can be used as a baseline that can be updated to help ensure that any future housing strategies or action plans and future projects that are developed continue to meet the needs and priorities of the area.

Community engagement was critical in the gathering of the information in this report and will continue to be critical to developing an action plan. The results of this report should be shared widely with the community at large. It is especially important that the community gain an appreciation of the housing issues and are part of the decisions that will need to be made to achieve solutions in creating Livable Communities. Whether the projects are large or small, affordable housing projects have been identified as a necessity and will require community and neighborhood support to succeed.

After publishing and submitting this report to the Ministry of Municipal Affairs and Housing (MMAH) who provided the funding and therefore the capacity to engage in this work, the next step will be to develop a Housing Strategy or Action Plan.

13. DEFINITIONS

Affordable Housing: Housing affordability is a function of housing cost and household income. Affordable housing is defined as housing which has a market price or rent that does not exceed 30% of income households which have income that is 80% or less than the median household income for the community. Affordable housing can be provided by the private, non-profit, cooperative, and public sectors separately or through partnership models. Affordable housing includes a variety of tenure models including ownership, rental, co-housing, cooperative and rental.

Agricultural Land Reserve (ALR): Means lands designated pursuant to the Agricultural Land Commission Act to be preserved for agricultural use or uses compatible with agricultural purposes. The Agricultural Land Commission (ALC) decides on requests for exclusion, inclusion, subdivision, and non-farm use of land in the ALR.

Aging in Place: "Aging in place" is growing older without having to move from a building or, more often, a neighborhood or city.

Attainable Housing: Means the gap in houses and services for people who do not fall into provincially or federally defined affordable housing and do not make enough to purchase a market rate home.

Building Code of BC: Provincial legislation containing standards to which buildings must comply with health and safety requirements.

CMHC: Canada Mortgage & Housing Corporation

Core Need: Households in core housing need are those individuals who currently reside housing that is either in need of major repair, does not have enough bedrooms for the size and makeup of the household, or costs 30 percent or more of their total income, and who are unable to rent an alternative housing unit that meets these standards without paying 30 percent or more of their income.

Covid-19: Is a disease caused by a new strain of coronavirus. "CO" stands for corona, "VI" for virus, and "D" for disease. Formerly this disease was referred to as "2019 novel coronavirus" or "2019-nCoV"

Livability: Livability refers to the environmental and social quality of an area as perceived by residents, employees, customers, and visitors. This includes safety and health (traffic safety, personal security, and public health), local environmental conditions (cleanliness, noise, dust, air quality, and water quality), the quality of social interactions (neighborliness, fairness, respect, community identity and pride), opportunities for recreation and entertainment, aesthetics, and existence of unique cultural and environmental resources (e.g., historic structures, mature trees, traditional architectural styles). Livable communities directly benefits people who live in, work in, or visit an area, increases property values and business activity, and it can improve public health and safety. Livability is largely affected by conditions in the public realm, places where people naturally interact with each other and their community, including streets, parks, transportation terminals and other public facilities, and so is affected by public policy and planning decisions.

Low Income Poverty Line: Canadian Low income for a single person house is \$25,388

Low Income Households: Low income households include those earning up to the maximum of \$38,000/yr.; the new ceiling for eligibility for the provincial Rental Assistance Program.

Major Repairs: Major repairs refer to the repair of defective plumbing or electrical wiring, structural repairs to walls, floors, or ceilings, etc.

Market Basket Measure: The MBM was developed in 2009 and considers community size, location, and household composition, estimating the disposable income required to meet basic needs.

Median Household Income: As reported by the Canada Census, it is a form of average representing the midpoint of all household incomes in an area.

Minor Repairs: Minor repairs refer to the repair of missing or loose floor tiles, bricks or shingles, defective steps, railing, or siding, etc.

Mixed Use: Provision of a mix of complementary uses, such as residential, community and leisure use, on a site or within an area.

Multi-Family Residential: Includes duplexes, triplexes, townhouses, garden apartments and apartment blocks with a maximum density of 10-50 units per hectare, depending on the provision of affordable and special needs housing.

Secondary Suite: Secondary Suite is an urban planning term for an additional separate dwelling unit on a property that would normally accommodate only one dwelling unit. A secondary suite is considered "secondary" or "accessory" to the primary residence on the parcel.

Supportive Housing: *Moderate Supportive Housing:* Dwelling units that are dedicated for persons with disabilities independent senior living, or victims of abuse.

High Supportive Housing: Dwelling units that require on-site support services for senior assisted living, shelters, or persons with mental illness or addictions.