



Village of Ashcroft

# 2019 HOUSING NEEDS ASSESSMENT REPORT

**Report prepared by:**

Urban Systems Ltd.

200 - 286 St. Paul Street, Kamloops, BC V2C 6G4 | T: 250.374.8311

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## Executive Summary

The availability and affordability of housing in the Village of Ashcroft is a concern for many residents. Key issues which have come to light through the Housing Needs Assessment include the following:

- Lack of access to newer market single family housing to attract workers and families to the area.
- High demand for rentals and limited stock, leading to elevated rents which are leading to nearly a third of renters living in unaffordable housing.
- Rising market housing values indicate increased financial pressure for prospective and existing homeowners.
- Inadequate supply of accessible, low maintenance housing for seniors is leading to a bottleneck in the housing supply, whereby older residents are unable to leave their large and higher maintenance family homes.
- Insufficient independent living and assisted living beds at the Thompson View Manor and Lodge, respectively, are keeping seniors in their homes past the time when they need additional supports.

In essence, there is a lack of housing, and poor diversity in housing stock in terms of type and age, which is leading to difficulties for people in Ashcroft looking to change homes, either to upgrade or to downsize; and for prospective residents who find it challenging to purchase or rent adequate or desirable housing. This is a challenge for the community, which aims to maintain its population or grow if possible. The housing situation is also a challenge for businesses in hiring new employees, who may not be willing to relocate if they find it difficult finding appropriate rental accommodations, or do not find a desirable house to buy. Little housing construction has taken place in recent years, a result possibly of perceived risk of construction costs outweighing potential sales prices, little available land for development, high construction costs, and difficulty obtaining contractors.

Based on historical growth trends, households in Ashcroft are anticipated to continue to decline from 2020 to 2025. However, if land development constraints were lessened and the population continues to grow at a proportional rate to growth in the Thompson-Nicola Regional District, then it is projected that Ashcroft would see a need for 26 units, mainly two-bedroom units from 2020 to 2025.

Much of the housing stock in Ashcroft was built over 50 years ago and housing is comprised mainly of single-family homes and lower density multi-unit housing such as row housing, duplexes, and apartment buildings under five storeys. This reduces options for potential buyers, particularly those with lower incomes, if there are relatively few multi-unit homes available. The housing gap analysis indicates that in general, lone parents and individuals face the greatest challenges in terms of shelter costs. Affordability challenges are evident in a number of ways, including the following:

- 32% of renters are facing affordability challenges.
- Lone parents and individuals face significant challenges purchasing single family homes.

The following housing needs were indicated by engagement results and housing gap analysis:

1. Single family homes for rental and ownership

2. Accessible homes for seniors for rental or ownership
3. Expansion of existing independent and assisted living facilities
4. Multi-unit housing for rental and ownership
5. Subsidized/affordable housing for families
6. Rooms or suites for rent
7. Subsidized low barrier housing for people experiencing homelessness



# 1. Introduction

Housing is a concern for many in the Village of Ashcroft. Among those facing housing challenges in Ashcroft are the business community, which struggles to accommodate new workers in the community; young families and low income individuals who are looking for affordable and suitable rental accommodations, and seniors who would like to move to more accessible and low maintenance housing.

The Housing Needs Assessment presents the findings of research into Ashcroft's housing needs, collected through quantitative housing and demographic data and the results of extensive interviews with key individuals representing community organizations, agencies, and businesses. The Housing Needs Assessment looks at all types of housing and addresses the needs of owners as well as renters of all different income brackets and ages.

This project was funded by the Province of BC through the Union of BC Municipalities and Northern Development Initiative Trust to support local governments in complying with *Local Government Act* legislation requiring that local governments develop housing needs assessments. The Housing Needs Assessment report discusses the most significant information particular to Ashcroft, however further tables as required by the *Local Government Act* are included in Appendix A.

## 1.1 Structure

The Housing Needs Assessment is structured in the following way:

- **Section 1** describes the purpose, relevant policies and related studies, general information about the community, as well as the methodology used to conduct this study.
- **Section 2** provides description and analysis of the demographic profile of the Village of Ashcroft which is based primarily on quantitative data from the census, but also on sources from School District 74, the Village of Ashcroft, and BC Housing. Topics discussed are population change, household composition and size, and population projections.
- **Section 3** provides comprehensive information on incomes and economic factors, including household incomes and workforce statistics. This section is based solely on census data.
- **Section 4** profiles the number and type of dwelling units in Ashcroft, trends in construction and demolition, housing values, and housing need based on census indicators.
- **Section 5** provides information on engagement methodology, stakeholders interviewed, and engagement results.
- **Section 6** breaks down the housing gaps in terms of income and supply for market ownership, market rental housing, and non-market rentals. In this section housing types needed to fill critical gaps in supply are listed.
- **Section 7** provides a final summary of main points drawn both from quantitative data indications as well as engagement results.

## 1.2 Purpose

By carrying out the Housing Needs Assessment, the Village of Ashcroft aims to support effective housing policy and housing development with a baseline understanding of existing housing needs, and affordability and suitability challenges for residents. This Housing Needs Assessment has also been undertaken to comply with *Local Government Act* legislation and as such contains all expected components.

At the same time, the Village of Ashcroft is looking for ways to encourage housing development and increase rental availability to ease housing pressure in the community and encourage people to stay in and relocate to Ashcroft.

### The Housing Needs Assessment aims to

- Describe key community demographics and characteristics;
- Provide a complete description of the housing situation in Ashcroft;
- Project population and household numbers over the next ten years;
- Describe key aspects of the economy in Ashcroft;
- Provide information on housing values in Ashcroft;
- Profile the variety of household types by tenure and income;
- Establish core housing need indicators (i.e. adequacy, suitability, affordability);
- Indicate existing housing gaps in the ownership and rental market; and
- Describe recommended next steps to support housing in Ashcroft.

## 1.3 Policies and Related Studies

Key policies which have the greatest impact on housing in Ashcroft are the Official Community Plan (OCP) and the Zoning Bylaw. Both bylaws were updated and officially adopted in 2018.

### 1.3.1 Official Community Plan (2018)

The Official Community Plan (OCP) is a policy document used by local governments to guide land use decisions and to establish policies and goals regarding community development. As a long term, visionary document, the OCP will help Ashcroft manage and plan community housing and development.

Extensive community engagement concluded that there is a variety of housing needs in Ashcroft including housing for seniors, rentals for individuals and families, short-term rentals for agricultural labourers, and market housing. The OCP includes policies to support the following:

- Encouraging additional housing development for seniors;
- Supporting housing for temporary and permanent workers;
- Encouraging the development of rental housing through secondary suites; and
- Exploring other avenues of development housing to meet need and demand.

Residential use areas are defined by the OCP as Rural Residential, Low Density Residential, and Medium Residential. Rural Residential allows for large lots with on-site septic but connection to the community water system and also allows for secondary suites and detached suites. Within Low Density Residential single detached homes are encouraged, but also allows for manufactured homes and secondary and detached suites to increase rental opportunities. Within Medium Density Residential areas multi-family development, such as row houses and apartment buildings, are encouraged.

### 1.3.2 Zoning Bylaw (2018)

Ashcroft's Zoning Bylaw regulates the residential policies outlined in the OCP. Residential zones are Rural Residential 1, Residential 1, Residential Multiple Dwelling Unit 1, and Mobile Home Park 1.

**Rural Residential 1** - allows for housing flexibility by maintaining low density while also permitting semi-attached dwellings and duplexes, as well as single detached dwellings and both attached and detached suites.

**Residential 1** - permits a higher maximum lot coverage than Rural Residential 1 to increase density but permits the same housing-related uses.

**Residential Multiple Dwelling Unit 1** - restricts permitted housing uses to multi-family, ranging from apartments to semi-detached dwellings or duplexes.

**Mobile Home Park 1** - permits only mobile home parks, with manufactured homes as the dwelling type. There is currently one area in Ashcroft zoned for Mobile Home Park.

**Commercial Mixed Use 1** - is restricted to downtown areas along the Railway Avenue corridor permits housing, including podium dwellings situated above businesses and residential uses which are associated with a commercial use.

### 1.3.3 Economic Development Strategy (2015)

The Economic Development Strategy addressed a wide range of opportunities. Among these was the improvement of housing stock to appeal to people looking to move to the area. It was suggested that single-family home development be supported, as well as accessible and low maintenance housing for seniors.

## 1.4 About the Community

The Village of Ashcroft is located within the Thompson Nicola Regional District (TNRD) approximately 90 km west of Kamloops. It is bisected by the Thompson River, which divides the downtown on the south side from the residential areas and services on the north side. Ashcroft is located where the Bonaparte River and Thomson River meet and is within the Traditional Territory of the Nlaka'pamux and Secwépemc Nations. The Village is known for its historic character and has existed since the 1850s.

Institutions and businesses include the Ashcroft Museum, Desert Sands Community School, TNRD library, the Ashcroft HUB, RCMP detachment, cafes, retail stores, automotive repair, a bank, one hotel, grocery store, hardware stores, and more. Main employers are the retail sector, services (i.e. education, health), and industrial operations in the area including the Ashcroft Terminal, IKO, Highland Valley Copper, and IG Machine and Fibers.

Today, Ashcroft has three main residential areas: Mesa Vista subdivision, Downtown, and North Ashcroft. There is also a mobile home park to the south on the east side of the Thompson River. There are currently 755 occupied dwelling units in Ashcroft and the predominant housing or dwelling type is the single-detached house.

## 1.5 Data and Methodology

### 1.5.1 Census Information

Most data in this study has been sourced from the Statistics Canada Census, particularly population, demographics, households, income, and the economy. The focus is on 2016 with comparisons generally to 2006 and 2011 to show recent trends. In order to contextualize certain information, other similarly sized communities within the Thompson Nicola Regional District (TNRD) have been included, as well as the TNRD, as a whole, and sometimes British Columbia (BC). According to the census profile information online for 2016, the non-response rate for the Village of Ashcroft for the short-form questionnaire was 7%. The non-response rate for the long-form census was greater than 10% but lower than 20%. In addition, readers should note that the custom tabulation of the Census data for 2016, 2011 and 2006 count only the population in private households which is less than the total population.

In regards to 2011 census data, it should be noted that certain items which are normally part of the short-form census, particularly income and housing need (core and extreme), were instead included in a National Household Survey, and are based on a sample. Therefore, this information is not as reliable in 2011 as it is for other years.

As a general note, the study has favoured using medians rather than averages for indicators such as income or age. Medians can provide a clearer picture of the situation which shows where the middle data marker is, and does not skew data based on anomalies (e.g. with income, one or two very high salaries or a number of very low salaries could skew average income data).

### 1.5.2 Other Data Sources

To provide greater context to population and demographic trends, school enrollment information provided by the Ministry of Education and School District 74 has also been incorporated into the analysis.

BC Assessment data has been used to determine housing values, while BC Housing information has helped to identify up-to-date subsidized housing numbers. Due to Ashcroft's small community size, CMHC data has not been available in many cases where it would be used in a Housing Needs Assessment normally. Where data has not been available from conventional sources, qualitative engagement with the community has helped to fill gaps in understanding and knowledge.

The Housing Needs Assessment also makes use of BC Ministry of Finance data for local government representative house values. This provides an opportunity for the comparison of housing values for every year up until the current year on an objective basis. This data has not been used however to calculate housing gaps because the data is not broken down by housing type.

## 2. Demographic Profile

**Section 2** introduces key information which will form the basis of the analysis into housing needs in Ashcroft. It includes a population profile to identify age characteristics, mobility, and homelessness. Households, including the size and the number of households renting or owning their homes, will also be discussed. Based on population and household growth, key projections will be made which will be a first step to understanding future housing need in Ashcroft.

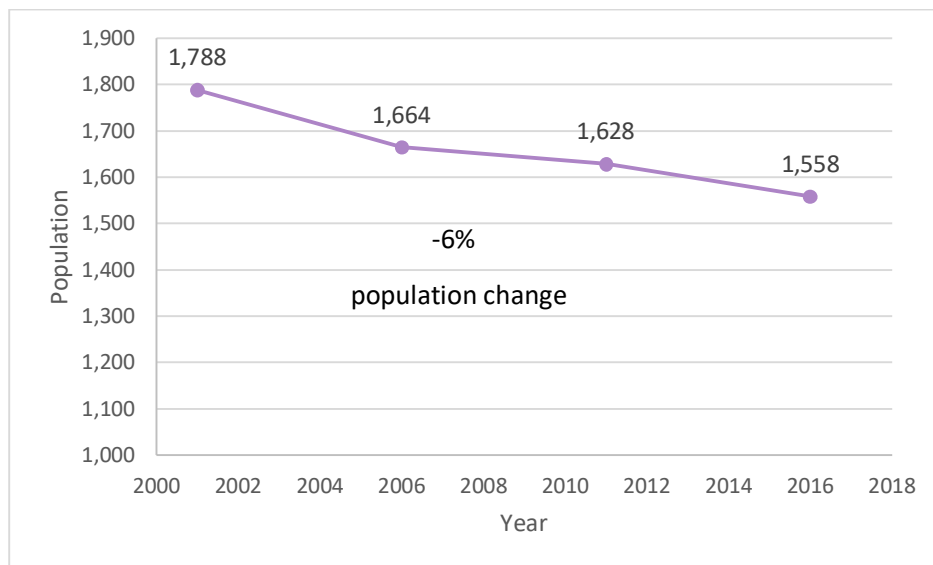
### 2.1 Population Characteristics

Most population-related information is sourced from the 2016 census profile for the Village of Ashcroft. Where information has been drawn from other sources, this is noted.

#### 2.1.1 Overall Population

The Village of Ashcroft has a population of 1,558, which is a 6% reduction from the municipality's population in 2006. **Figure 2.1** shows the population change in Ashcroft from 2006 to 2016.

**FIGURE 2.1: POPULATION CHANGE<sup>1</sup>**



#### 2.1.2 Age

While the population has decreased over the past 10 years, the median age has risen by about seven years, from 51.5 to 58.6. For context, the median age in Ashcroft is more than ten years higher than that of the Thompson Nicola Regional District (TNRD).

By age group, approximately 46% of residents are between 25 and 64. Comparatively, 54% of the population in the TNRD adults is within this age range (25 to 64 years). The reverse is true for the seniors

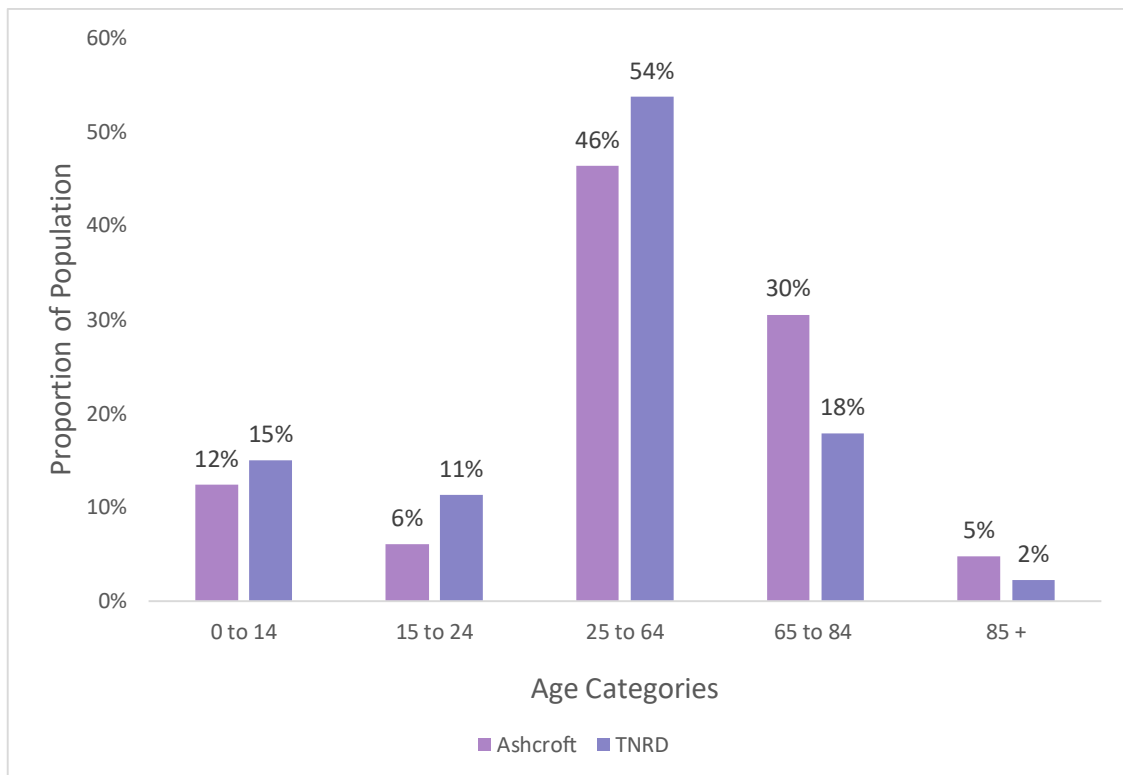
<sup>1</sup> Canada Census Program, Census Profile 2006, 2011, 2016.

age group. Whereas people aged 65 years and older account for about 35% in Ashcroft, in the TNRD, the proportion is only 20%, substantially lower.

As a result of the preponderance of the demographic over 64 years of age, the proportion of youth in the Village is somewhat diminished. In the TNRD the proportion of children and youth up to 14 years of age is approximately 3% higher than in Ashcroft. The number of youth between 15 and 24 years in the TNRD is also nearly double that of Ashcroft.

**Figure 2.2** shows the comparative proportional age categories for Ashcroft and the TNRD.

**FIGURE 2.2: COMPARATIVE AGE DEMOGRAPHICS<sup>2</sup>**

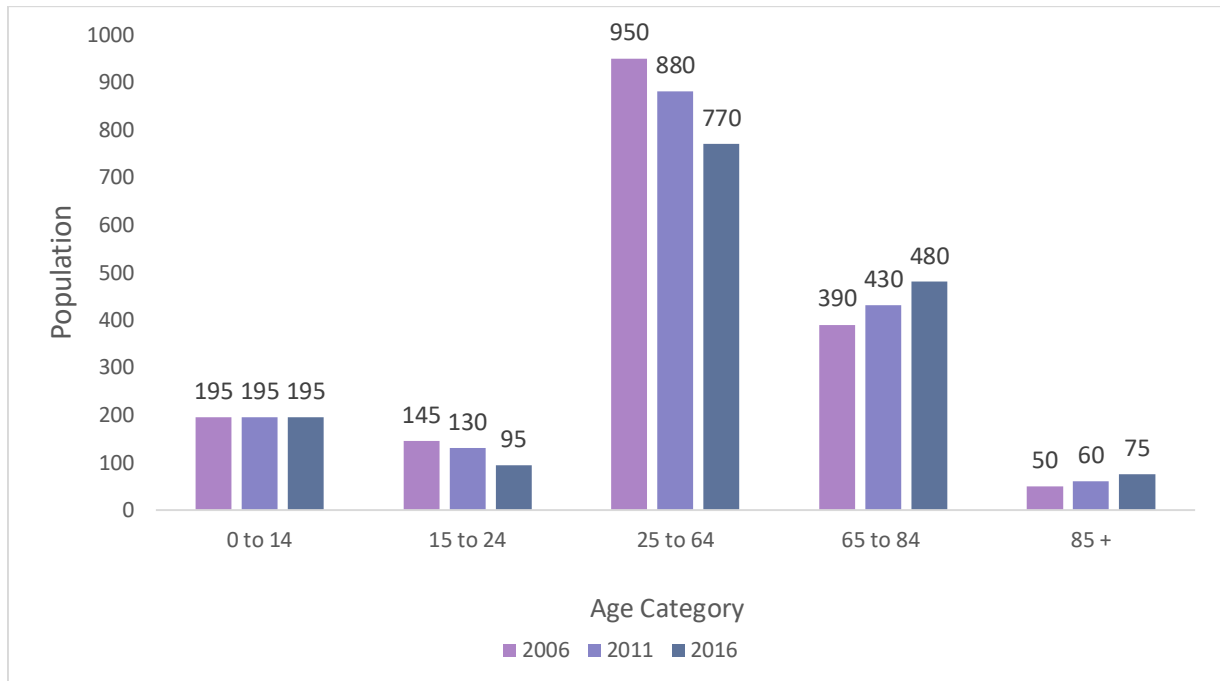


The previous three census counts, from 2006 to 2016, show a slight shift towards more seniors and fewer youth and young adults. While the number of children and youth up to 14 years of age has remained constant since 2006, the number of individuals between 15 and 24 has decreased by 50. The number of seniors between 65 and 84 rose by 90 people and those over 84 increased by 25 individuals. Between 2006 and 2016, the number the adults between the ages of 25 and 64 has decreased by 180.

<sup>2</sup> Statistics Canada Census 2006, 2011, 2016 – Custom Tabulation from the Ministry of Municipal Affairs and Housing.

**Figure 2.3** shows the number of Ashcroft residents by age category between 2006 and 2016.

**FIGURE 2.3: DEMOGRAPHIC CHANGE BETWEEN 2006 AND 2016<sup>3</sup>**



This demographic shift is showing that the number of young people has shrunk, the number of people over 65 years has grown, and the number of working-aged adults has declined. Unless there is some indication of population growth in the younger adult age categories, who have yet to start or are just starting families, there could be implications for population growth in the future. Census information indicates that there has been slight growth in the number of adults between 25 to 29 by 15 people between 2006 and 2016, although there was a steep decline of 20 individuals in the latter part of the ten-year period.

There was also minimal growth for people between 35 and 39 by five individuals from 2006 to 2016, however again there was a marked drop between 2011 to 2016. There has also been a population loss of 10 people between the ages of 30 and 34. These population changes in the younger adult age categories may indicate some positive growth in the number of children and youth in the future.

<sup>3</sup> Statistics Canada Census 2006, 2011, 2016 – Custom Tabulation from the Ministry of Municipal Affairs and Housing

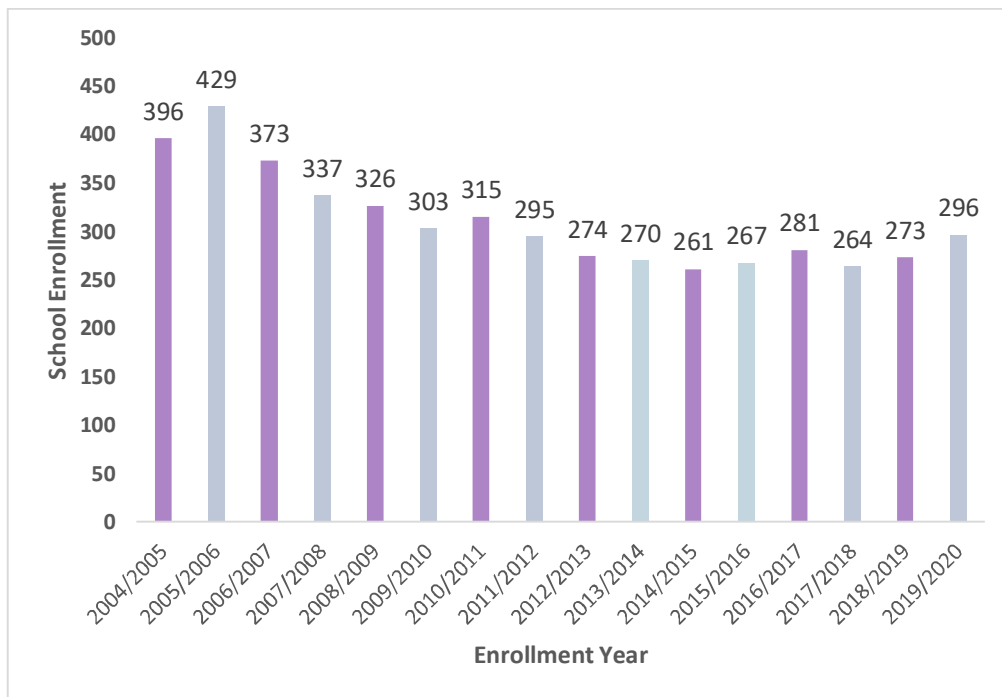


### 2.1.3 School Enrollment

In Ashcroft, Ashcroft Elementary and Ashcroft Secondary merged in 2015 to form a new school, Desert Sands Community School. This merger was related to a decline in enrollment over the past number of years, which echoes a trend in other rural areas in BC.<sup>7</sup> Between 2004/2005 and 2014/2015, the year the schools closed, there was a 34% decrease in enrollment between the two schools. Since then the Desert Sands Community School population has stabilized and increased again slightly. A positive sign is the increase by 23 students in September 2019’s enrollment over the previous year. It is important to note however that Ashcroft schools also serve the surrounding communities of Cache Creek, Spences Bridge, and First Nations such as Ashcroft Indian Band and Bonaparte Indian Band.

**Figure 2.4** shows the total enrollment in Ashcroft Secondary and Ashcroft Elementary from 2004 to the 2014/2015 school year, and for Desert Sands Community School from 2015/2016 on.

**FIGURE 2.4: ASHCROFT SCHOOL ENROLLMENT<sup>8</sup>**



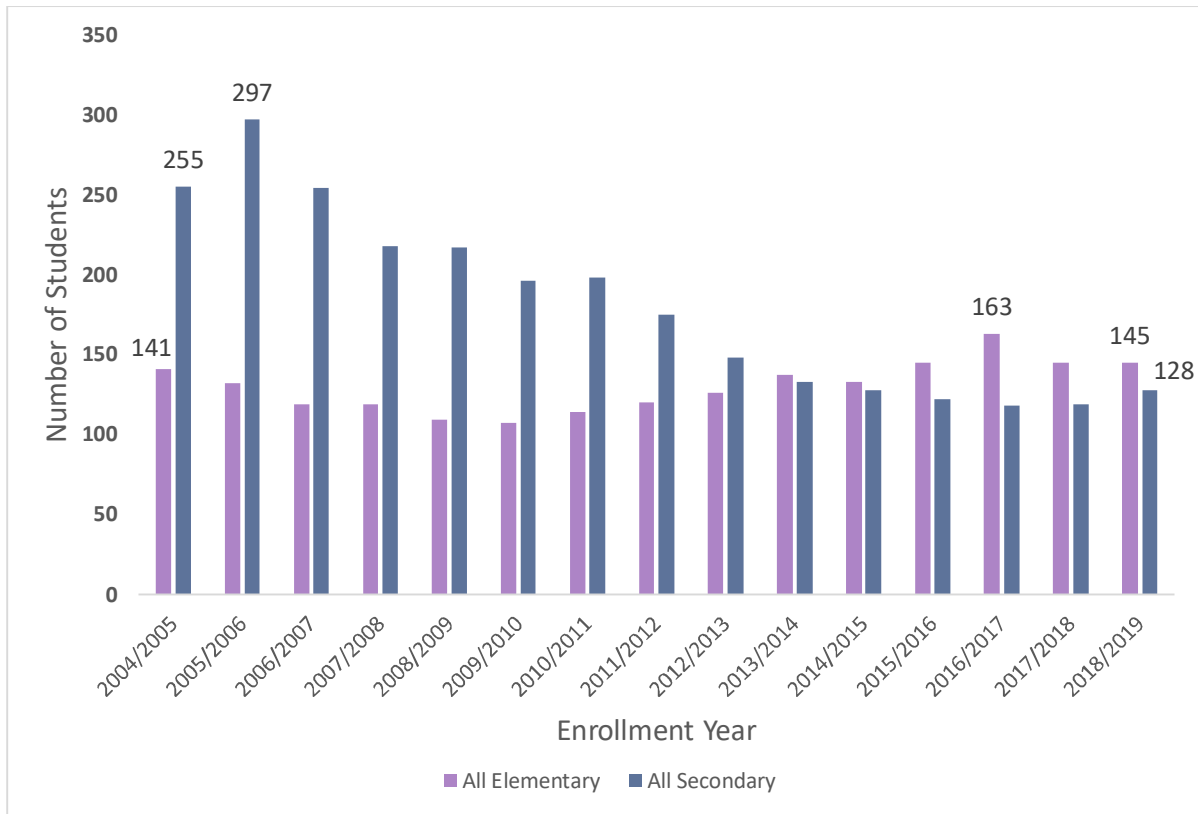
The overall decrease in enrollment over the years appears to be concentrated in grades eight to 12, with elementary enrollment (kindergarten to grade seven) stable and increasing in recent years.

<sup>7</sup> UBC: Small Secondary Schools Think Tank 2016 – Desert Sands Community School. [https://education.cms.ok.ubc.ca/wp-content/uploads/sites/96/2019/06/Desert\\_Sands\\_Community\\_School\\_2016\\_-\\_The\\_Case58342.pdf](https://education.cms.ok.ubc.ca/wp-content/uploads/sites/96/2019/06/Desert_Sands_Community_School_2016_-_The_Case58342.pdf)

<sup>8</sup> British Columbia Data Catalogue, Student headcount by school calendar type. <https://catalogue.data.gov.bc.ca/dataset/student-headcount-by-school-calendar-type>; personal communication, School District 74.

**Figure 2.5** shows the number of students in elementary and secondary grades from 2004/2005 to 2018/2019.

**FIGURE 2.5: ASHCROFT ENROLLMENT BY ELEMENTARY AND SECONDARY GROUPINGS<sup>10</sup>**



#### 2.1.4 Mobility

Mobility is a natural part of community population flow. Mobility, in this context, indicates the number of people moving within a jurisdiction or to it from another jurisdiction. The census uses the terms “movers” and “non-movers” to indicate people who have either moved or not moved within a certain time period. Within the “movers” category, these individuals are further broken down as “migrants” who come from outside the community, and “non-migrants”, or those who moved within the community. The census looks at the number of “movers” and “non-movers” within the past year and the past five years.

According to census information, from 2011 to 2016, 31% of residents were movers, having moved from elsewhere to Ashcroft or within the village boundaries. The largest group of movers within five years before the 2016 census were intraprovincial migrants, those coming from inside of BC. The next largest

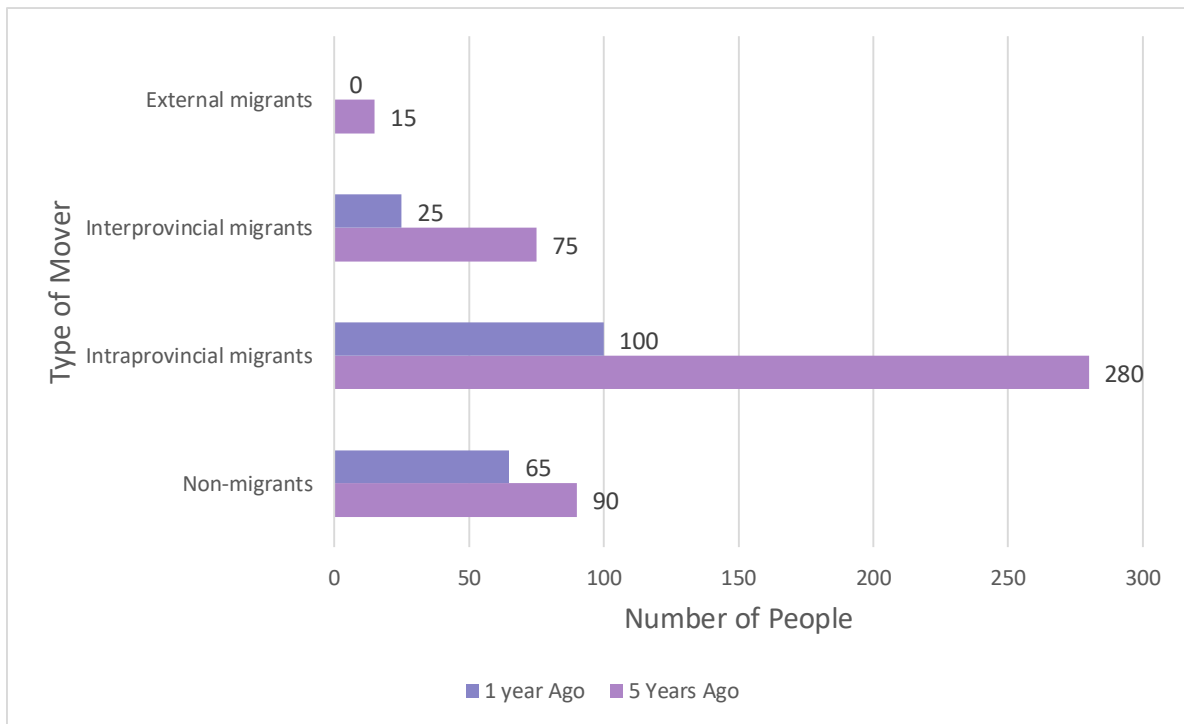
<sup>10</sup> British Columbia Data Catalogue, Student headcount by school calendar type. <https://catalogue.data.gov.bc.ca/dataset/student-headcount-by-school-calendar-type>; personal communication, School District 74.

group of movers were non-migrants, those moving within Ashcroft. There were also a number of interprovincial migrants and external (international) migrants within the five years before 2016.

In the year before the 2016 census only 13% of residents were “movers”. Among this small proportion of the population, the majority are internal migrants, with most moving from other areas of BC to Ashcroft.

**Figure 2.6** shows the number of movers within five years and one year before the 2016 census.

**FIGURE 2.6: NUMBER OF MOVERS BY TYPE (2016)<sup>11</sup>**



### 2.1.5 Land Transfers

The Village of Ashcroft is responsible for registering land transfer notifications as properties are bought and sold. In 2019 there has been a relatively high number of transfers, 45 in total. Nearly half of the land transfers (22) were associated with workers while 17 of the land transfers were for retirees. The information provided is not able to show which transfers are for people moving to the community.

<sup>11</sup> Statistics Canada Census 2006, 2011, 2016 – Custom Tabulation from the Ministry of Municipal Affairs and Housing.

**Figure 2.7** shows the number of buyers associated with land transfer notifications which the Village of Ashcroft has registered since the beginning of 2019.

**FIGURE 2.7: LAND TRANSFERS (2019)<sup>13</sup>**



### 2.1.6 Homelessness

*This information was collected through key informant interviews. See Section 5 for more information on homelessness.*

### 2.1.7 Post-Secondary Students

There is no local post-secondary institution, and therefore no housing for post-secondary students in Ashcroft.

## 2.2 Households

Housing need is determined in part by the household composition of households in Ashcroft, including the household size and whether or not they include children. Section 2.2 provides information on the number of households in Ashcroft, the size of household, the tenure of households (as owners or renters), and the number of households in subsidized housing.

### 2.2.1 Households

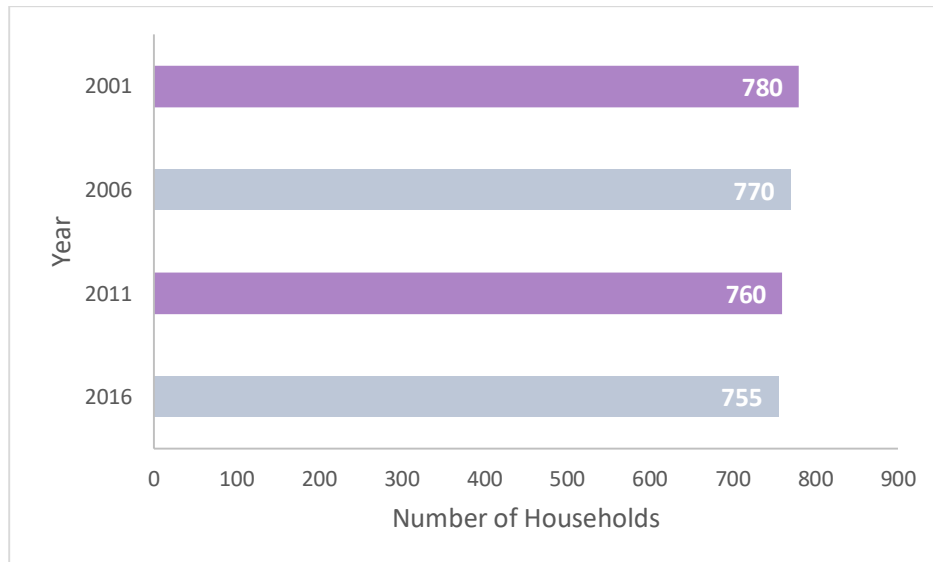
In 2016, the number of households in Ashcroft was 755. The number of households decreased by 25 from 780 in 2001. This represents a decrease of 3% overall.

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<sup>13</sup> Information was provided by Village of Ashcroft staff.

Figure 2.8 shows the number of households in Ashcroft in each census year from 2001 to 2016.

FIGURE 2.8: NUMBER OF HOUSEHOLDS (2001-2016)<sup>14</sup>



Households can take a variety of forms. These include:

- “Census family”, which means either a couple (married or common-law) or parents/caregivers who share a house and their dependents. There may be one-census-family or multiple-census-family households.
- “Non-census family” households comprised of one person or two or more people occupying the same home but not constituting a census family due to the lack of an economically dependent relationship.

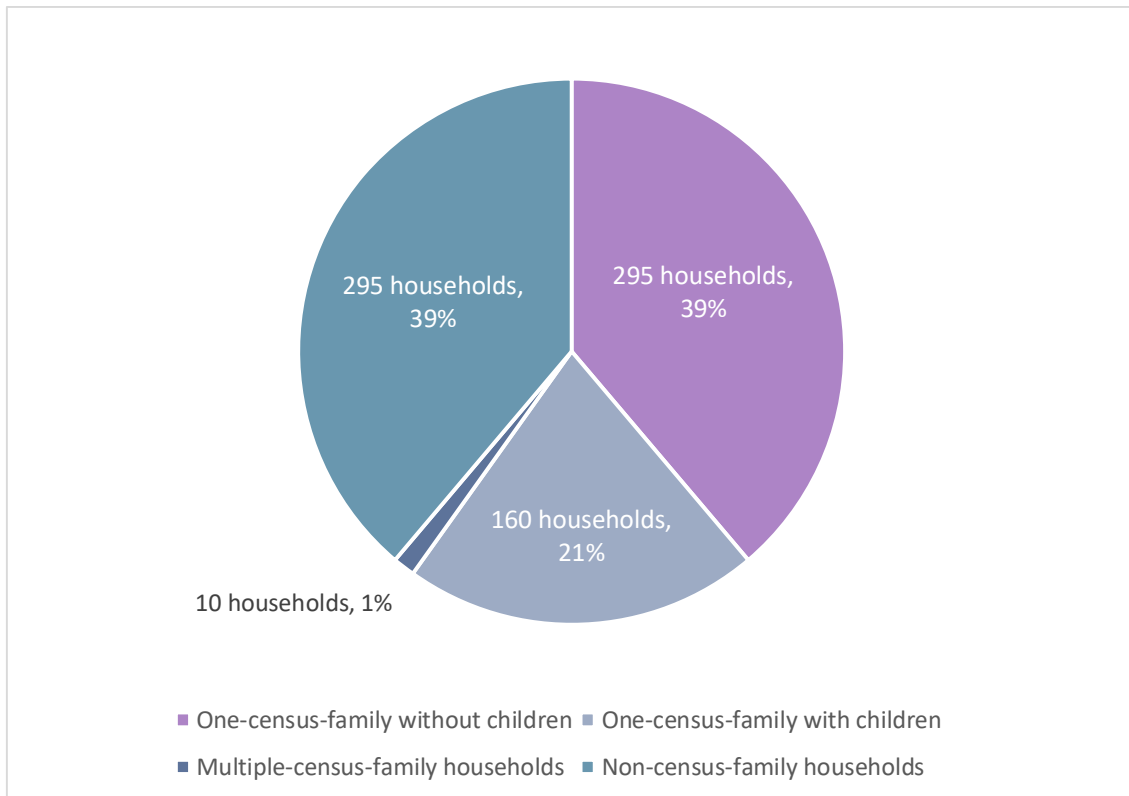
The largest proportion of households in Ashcroft are one-census-family households, which includes couples with and without children, as well as lone-parent families. One-census-families with no children account for 39% of households, whereas those with children account for 21%. The proportion of families with children is fairly similar to that of other small towns in the region (e.g. Chase, Cache Creek, Logan Lake), but is almost 10% lower than in the TNRD. Interestingly, the number of lone-parent families in Ashcroft is 6% lower than in the TNRD.

Non-census-family households, either one or two persons living together but not as a census family, constitute 39% of households as well. Multiple-census-families are relatively few in Ashcroft, which is similar to other small communities in the TNRD and the regional district as a whole.

<sup>14</sup> Statistics Canada Census Program, Census Profiles, 2006, 2011, 2016.

**Figure 2.9** shows the different family structures in Ashcroft.

**FIGURE 2.9: HOUSEHOLD TYPE (2016)<sup>15</sup>**



### 2.2.2 Household Size

The average household size in Ashcroft is two people. However, households range in size from one person to five people or more. These households could be made up of couples or non-census-family individuals living together in one house, or census families with additional individuals constituting one household.

From 2006 to 2016 small changes in household size composition appear, such as a 6% reduction in the number of one person households, while the number of two person households increased by the same percentage. The number of three and four person households has increased slightly, while the number of households with five people or more decreased substantially, from fifty to ten (6% to 1%).

<sup>15</sup> Statistics Canada Census Program, Census Profiles, 2006, 2011, 2016.

Table 2.1 shows the number of people per household in Ashcroft.

TABLE 2.1: NUMBER OF PEOPLE PER HOUSEHOLD<sup>16</sup>

Number of People in Household	2006		2011		2016	
	Number	Percentage	Number	Percentage	Number	Percentage
<b>Total</b>	770	100%	760	100%	755	100%
<b>1-person</b>	255	33%	260	34%	215	28%
<b>2-person</b>	360	47%	345	45%	385	51%
<b>3-person</b>	70	9%	65	9%	85	11%
<b>4-person</b>	40	5%	50	7%	60	8%
<b>5-or-more-person</b>	50	6%	40	5%	10	1%

### 2.2.3 Household Tenure

According to the 2016 census, the majority of households in Ashcroft own their own homes. Only 21% are renters. However, due to factors affecting renters more than homeowners, such as greater mobility (i.e. moving within Ashcroft or to Ashcroft), or being in a less settled state while renting, the census may not have counted all renters. As a result, the number of renter households may be higher than the census shows.

The rate of 79% ownership is slightly higher than the TNRD rate of 75%, however it is 6% lower than in neighbouring Logan Lake.

Table 2.2 shows the number and percentage of households by tenure type.

TABLE 2.2: HOUSEHOLD TENURE (2016)<sup>17</sup>

Household Tenure	Number of Households	Percentage of Households
<b>Owner</b>	595	79%
<b>Renter</b>	160	21%

<sup>16</sup> Statistics Canada Census Program, Census Profiles, 2006, 2011, 2016.

<sup>17</sup> Statistics Canada Census Program, Census Profiles, 2006, 2011, 2016.

#### 2.2.4 Households in Subsidized Housing

Of the 160 renter households in Ashcroft, the 2016 census does not document any households in subsidized housing. Cache Creek is in the same position of having no subsidized renters, while Chase, Logan Lake and Barriere do have a significant proportion of renters living in subsidized housing. BC Housing, an additional source of information, has documented subsidized housing units in Ashcroft in 2019. Refer to **Section 4.1.4**.

### 2.3 Community Growth

**Section 2.3** provides projections on community growth from 2016, the year of the last census, and 2025. Projections are based on historical growth patterns shown in census information and from BC Statistics' projections. This approach considers regional growth and is helpful to understand how, based on historical trends, Ashcroft's population may change given its proportional size in the TNRD. Given this approach, it has been impossible to take into account possible causes of population growth, such as increased hiring or land made available for development in the area.

In addition, in order to indicate that projected numbers are estimates, numbers are rounded to the nearest 10.

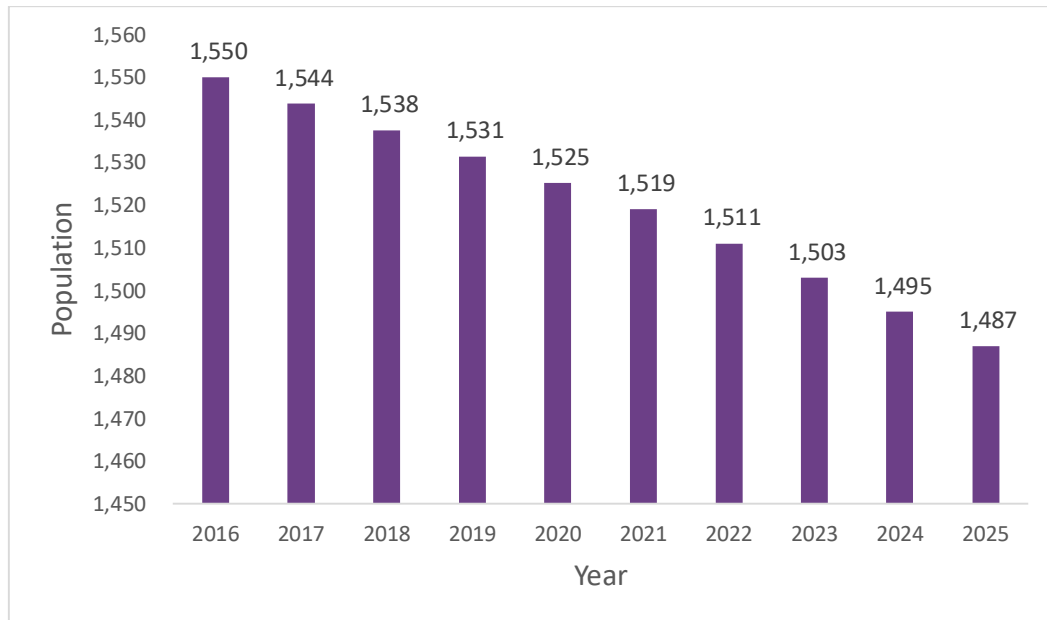
#### 2.3.1 Population Projections

Population projections for Ashcroft are based on historical growth indicators from 2006 to 2016 and calculated from 2016 to 2025. The projections estimate that the population as a whole may decline by 4% by 2025. It is important to keep in mind that a new housing development, more employment, or more young families with children moving to the community may cause this number to change very abruptly (i.e. expansion of Ashcroft Terminal could cause a population influx).



**Figure 2.10** shows the anticipated population in Ashcroft from 2016 to 2025.

**FIGURE 2.10: ASHCROFT ANTICIPATED POPULATION<sup>18</sup>**



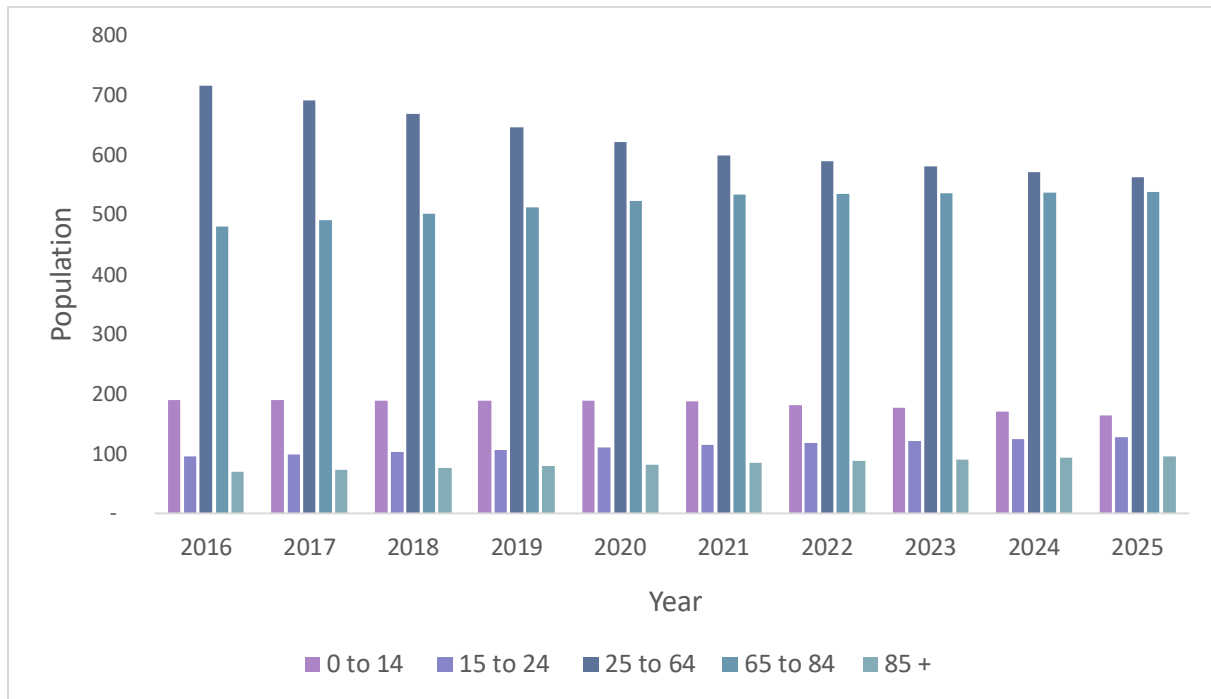
### 2.3.2 Population by Age

There are a few interesting trends visible in the anticipated demographic composition of the Ashcroft population between 2016 and 2025. While the number of children and youth up to 14 years of age is expected to decline by 14%, the 15 to 24 year old age group is expected to grow by 34%. This would be due principally to younger individuals reaching this age category. The age group which contributes primarily to the workforce, 25 to 64 years, is anticipated to decline by 21%. Meanwhile, the number of people between 65 and 84 years of age are expected to increase by 12% and the number of people 85 years and over may increase by 36%.

<sup>18</sup> Urban Systems calculations based on census profiles from 2006, 2011, and 2016.

**Figure 2.11** shows the proportional change of the anticipated population which is projected up until 2025.

**FIGURE 2.11: POPULATION GROWTH BY AGE CATEGORY<sup>19</sup>**



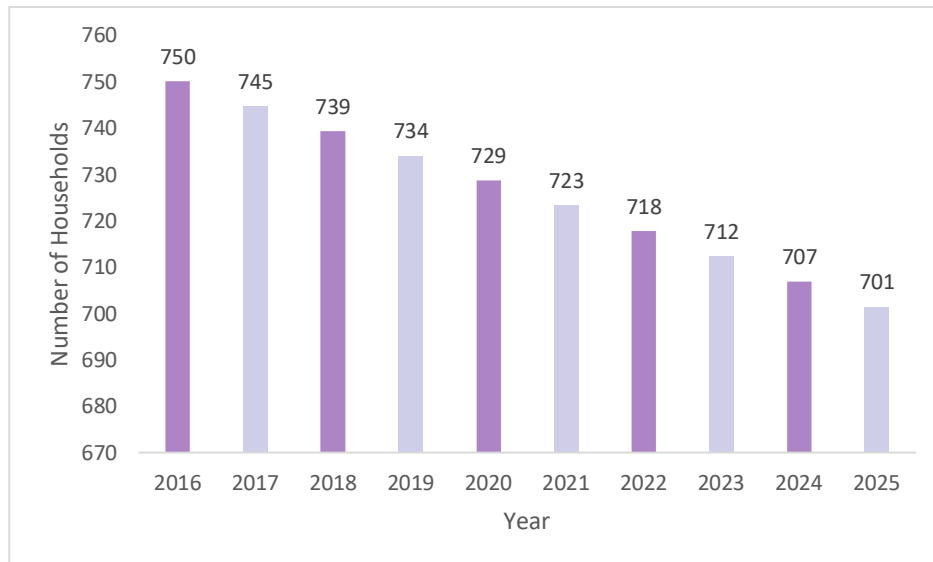
### 2.3.3 Household Projections

Along with the total population of Ashcroft, the number of households is projected to decrease. The rate of growth reflects the overall population growth rate and an average of two people per home. By 2025 it is anticipated that there may be 701 households in Ashcroft, down from 750 in 2016.

<sup>19</sup> Urban Systems calculations based on census profiles from 2006, 2011, and 2016.

**Figure 2.12** shows the number of anticipated households from 2016 to 2025.

**FIGURE 2.12: PROJECTED NUMBER OF HOUSEHOLDS<sup>21</sup>**



#### 2.3.4 Projected Dwelling Sizes Needed

To determine housing demand and dwellings sizes needed in the next five years, household projections by household type are used as a foundation in this analysis. The number of bedrooms suitable for a household are largely determined by the size of a household and behavioural preferences of household type. It is assumed that there is a minimum of bedrooms needed for each household type, and any additional bedrooms are based on individual preferences for additional living area or storage space.

- Couples without children will need one bedroom or up to three bedrooms, depending on the preference for additional guest bedrooms.
- Families with children and other families (e.g. multiple-census families) will typically need larger spaces, with a minimum of two-bedrooms and three-bedrooms.
- Non-family households (e.g. individuals living alone) will require a minimum of one bedroom or up to three bedrooms in the case of sharing living accommodations with unrelated roommates.

<sup>21</sup> Urban Systems calculations based on census profiles from 2006, 2011, and 2016.

Table 2.3 provides a summary of the assumed distribution of required units by household type.

**TABLE 2.3: ASSUMED DISTRIBUTION OF REQUIRED UNITS BY HOUSEHOLD TYPE**

Household Type	Studio or 1-Bedroom	2-Bedroom	3 or More Bedroom
<b>Couple without Children</b>	20%	70%	10%
<b>Families with Children and Other Families</b>	0%	33%	67%
<b>Non-Family</b>	60%	30%	10%

Based on historical growth trends, households in Ashcroft are anticipated to continue to decline over the next five years from 2020 to 2025. However, if there were an external factor that causes the population to increase (e.g. land made available for residential development, lower construction costs, etc.), it is expected that Ashcroft would see a need for 26 units over the next five years. The household growth would primarily be couples without children, driving majority of the future need for two-bedroom dwellings.

**Table 2.4** shows the projected household growth up until 2025, as well as the number of homes that would be needed by housing type.

**TABLE 2.4: PROJECTED UNITS NEEDED BY NUMBER OF BEDROOMS, ASHCROFT, 2016-2020 AND 2020-2025<sup>23</sup>**

Household Type	Projected Household Growth
	2020-2025
<b>Couple without Children</b>	16
<b>Families with Children and Other Families</b>	6
<b>Non-Family</b>	4
<b>Total</b>	26
Number of Bedrooms	Anticipated Units Needed
	2020-2025
<b>Studio or 1 Bedroom</b>	6
<b>2 Bedroom</b>	15
<b>3+ Bedroom</b>	6
<b>Total</b>	26

<sup>23</sup> Derived from BC Stats Population Projections and Statistics Canada Census Program 2016, 2011, 2006

## 2.4 Key Findings

Key findings in the review of population and households include:

- The total population in Ashcroft is declining.
- The population is, in general, increasing in age though there may be a change reflected in the next census. This could be due to the increased enrollment at Desert Sands Community School since 2016, as well as moderate increases in the number of adults between 25 and 40 since 2006.
- The overwhelming majority of households live in houses that they own.
- The most dominant household types are one-census-families with no children, followed by non-census-families (single people).
- One and two person households account for over 80% of households.
- If population and household growths were to grow between 2020 to 2025, Ashcroft would require 26 units to fulfill this housing demand.

## 3. Income and Economic Profile

**Section 3** provides information on Ashcroft population by income, employment, and workforce characteristics in Ashcroft. Income is measured on a household basis, as all income earners in a household are generally responsible for contributing to the cost of a mortgage or rent, or other household maintenance costs.

### 3.1 Household Income

Understanding economic indicators for residents and households helps to define financial capacity for spending on housing, either rented or owned. **Section 3.1** reviews income and other economic data to determine the capacity for households to maintain housing. Data is sourced from the census. An important note about income data from 2016 is that the non-response rate for income was greater than 10% but lower than 20%.

#### 3.1.1 Household Incomes

In the TNRD and across the province, the trend is towards a rising median income. The median income in Ashcroft in 2016 is almost \$13,000 higher than in Chase, and slightly higher than the median income for Cache Creek and Logan lake. Ashcroft's median income continues to be lower than in the TNRD and BC however, which is \$6,000 higher. This is likely due to a higher proportion of seniors in Ashcroft, who tend to have lower incomes than working adults.

The income gap between Ashcroft and the TNRD has shrunk however since 2006, when it was about \$8,000. The income gap between Ashcroft and BC has shrunk even more; from almost \$11,000 in 2006 to only \$6,000 in 2016.

**Table 3.1** provides household before tax median income in Ashcroft, surrounding communities, the TNRD, and in BC.

**TABLE 3.1: HOUSEHOLD MEDIAN INCOME BY COMMUNITY/JURISDICTION<sup>24</sup>**

Community	Median Income		
	2006	2011	2016
<b>Ashcroft</b>	\$51,639	\$51,205	\$63,054
<b>Chase</b>	\$54,497	\$49,663	\$50,157
<b>Cache Creek</b>	\$48,914	\$50,985	\$57,174
<b>Logan Lake</b>	\$61,709	\$52,190	\$61,667
<b>TNRD</b>	\$59,914	\$64,512	\$69,304
<b>British Columbia</b>	\$62,372	\$65,555	\$69,979

### 3.1.2 Households by Income Brackets

Household income by income bracket can reflect changes in social mobility and could influence homeownership/renting trends and existing and future housing needs. An interesting short-term trend has been the increase in the number of households earning over \$100,000. While the number of people earning between \$80,000 and \$99,000 decreased by approximately 30 households, the number earning over this amount increased by 75.

Some of this income change and social mobility could be due to changes in earning patterns among existing residents, or it could also be a result of migration, both to and from Ashcroft.

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<sup>24</sup> Statistics Canada Census Program, Custom Data Organization for BC Ministry of Municipal Affairs and Housing.

Table 3.2 shows the number and percentage of households in different income brackets in Ashcroft.

TABLE 3.2: HOUSEHOLDS BY INCOME BRACKET<sup>25</sup>

Income Bracket	2011		2016	
	Number of Households	Percentage of Households	Number of Households	Percentage of Households
Under \$5,000	10	1%	5	1%
\$5,000 to \$9,999	0	0%	5	1%
\$10,000 to \$14,999	0	0%	20	3%
\$15,000 to \$19,999	80	11%	45	6%
\$20,000 to \$29,999	85	11%	80	11%
\$30,000 to \$39,999	100	13%	75	10%
\$40,000 to \$49,999	115	15%	65	9%
\$50,000 to \$59,999	70	9%	70	9%
\$60,000 to \$79,999	65	9%	115	15%
\$80,000 to \$99,999	100	13%	70	9%
\$100,000 to \$124,999	65	9%	80	11%
\$125,000 to \$149,999	35	5%	55	7%
\$150,000 and over	20	3%	60	8%
Median income	\$51,205		\$63,054	

### 3.1.3 Owner Versus Renter Household Income

Interesting patterns emerge when comparing households by income bracket and household tenure type, or owners and renters. The general supposition might be that lower income households will rent because they cannot afford to own a home or because they are not in stable employment which may increase their rate of migration. According to the 2016 census, in Ashcroft this pattern seems to be confirmed by higher proportions of renters in each income bracket, up until the \$30,000 household earnings group. From the \$30,000 income bracket up to the group earning at least \$50,000, the percentage of owners is higher than renters. Therefore, it appears that ownership becomes more likely once a household is earning a minimum of \$30,000.

Interestingly however, among those earning over \$60,000, the proportion of households which are owners and renters is almost equal. The same is true of those earning between \$100,000 to \$124,999 and over \$150,000. This suggests that income is not the only indicator of a greater probability towards ownership or tenancy. Some possible explanations are a lack of appropriate housing stock either in terms

<sup>25</sup> Statistics Canada Census Program, Custom Data Organization for BC Ministry of Municipal Affairs and Housing.



of age or composition; the number of bedrooms for instance. Both possibilities could mean that people who could afford to buy homes are choosing to rent by choice and not by necessity.

This possibility appears to be confirmed by very similar median incomes among owners and renters. Renters in fact have a very slightly higher median income. Where the median income for owners is \$62,032, median income for renters is \$62,252.

**Table 3.3** shows the number and percentage of homeowners and renters in Ashcroft by income bracket.

**TABLE 3.3: HOUSEHOLD TENURE BY INCOME BRACKET (2016)<sup>26</sup>**

Income Bracket	Owner		Renter	
	Number of Households	Percentage of Households	Number of Households	Percentage of Households
Under \$5,000	0	0%	0	0%
\$5,000 to \$9,999	10	2%	0	0%
\$10,000 to \$14,999	10	2%	15	9%
\$15,000 to \$19,999	30	5%	15	9%
\$20,000 to \$29,999	30	5%	20	12%
\$30,000 to \$39,999	65	11%	10	6%
\$40,000 to \$49,999	45	8%	0	0%
\$50,000 to \$59,999	65	11%	10	6%
\$60,000 to \$79,999	125	21%	35	22%
\$80,000 to \$99,999	55	10%	10	6%
\$100,000 to \$124,999	70	12%	20	13%
\$125,000 to \$149,999	25	4%	0	0%
\$150,000 and over	55	10%	15	9%
<b>Median Income</b>	\$63,032		\$63,252	

## 3.2 Economy

**Section 3.2** provides economic information on economic participation, labour, occupation, and commuting.

<sup>26</sup> Statistics Canada Census Program, Custom Data Organization for BC Ministry of Municipal Affairs and Housing.

### 3.2.1 Workers by Industry

Data is gathered regularly on labour using the North American Industry Classification System (NAICS), however it is only available by municipality through the census profiles, and this information is delayed by approximately four years. NAICS data available in the census is 25% sample data.

The information available indicates a few changes in labour activity in Ashcroft. Between 2006 and 2016 there appears to have been a reduction in mining employment, from 15% to 8%. The percentage of individuals working in manufacturing however has doubled over ten years, while the percentage working in transportation and warehousing has also increased somewhat.

The largest employment sectors are transportation/warehousing and manufacturing, which together account for nearly a quarter of all jobs. The next largest sector is healthcare and social services at 10% of all employment.

**Table 3.4** shows the percentage of workers living in Ashcroft by category of the NAICS category.

**TABLE 3.4: EMPLOYMENT IN ASHCROFT BY NAICS CATEGORY<sup>27</sup>**

North American Industry Classification System (NAICS) Category	2006 <sup>28</sup>	2011 <sup>29</sup>	2016 <sup>30</sup>
<b>Agriculture, forestry, fishing and hunting</b>	3%	0%	3%
<b>Mining, quarrying, and oil and gas extraction</b>	14%	15%	8%
<b>Utilities</b>	0%	0%	0%
<b>Construction</b>	12%	3%	9%
<b>Manufacturing</b>	6%	8%	12%
<b>Wholesale trade</b>	1%	0%	3%
<b>Retail trade</b>	12%	11%	9%
<b>Transportation and warehousing</b>	8%	7%	12%
<b>Information and cultural industries</b>	0%	0%	0%
<b>Finance and insurance</b>	2%	0%	2%

<sup>27</sup> Statistics Canada Census Program, Custom Data Organization for BC Ministry of Municipal Affairs and Housing.

<sup>28</sup> Data gathered in 2002.

<sup>29</sup> Data gathered in 2007.

<sup>30</sup> Data gathered in 2012.

<b>Real estate and rental and leasing</b>	1%	0%	2%
<b>Professional, scientific and technical services</b>	2%	1%	2%
<b>Management of companies and enterprises</b>	0%	0%	0%
<b>Administrative and support, waste management and remediation services</b>	6%	11%	3%
<b>Educational services</b>	10%	6%	6%
<b>Health care and social assistance</b>	8%	7%	10%
<b>Arts, entertainment and recreation</b>	2%	4%	2%
<b>Accommodation and food services</b>	7%	8%	7%
<b>Other services (except public administration)</b>	1%	6%	4%
<b>Public administration</b>	4%	6%	6%

### 3.2.2 Economic Indicators

A population's labour force status is a key measure of economic performance in a given area. Labour force status is measured among all people aged 15 and over. A few key concepts are important in understanding the significance of labour force measures.

- The rate of **participation** is based on the number of residents who are in the labour force (are either working or seeking work) versus the number which is not.
- The **employment rate** is also based on the total number of residents who are aged 15 and over.
- The **unemployment rate** is measured only among those in the labour force and indicates the proportion of people actively seeking work versus those who are currently working.

There are a number of short-term trends which are apparent from the labour force data available for Ashcroft. The number of people in the labour force has decreased since 2006, despite a higher number of people over the age of 15, suggesting that a growing number of residents are of retirement age. This appears to be confirmed by demographic indicators in **Section 2.1.2**, which shows that older segments of the population are increasing, while younger demographics are reducing in number. As a result, the economic participation rate in Ashcroft in 2016 is about 17% lower than in the TNRD.

While the participation rate has been decreasing gradually, the 2016 unemployment rate is also lower than it was in 2006. A low unemployment rate indicates that most people who want a job are able to find one.

**Table 3.5** shows the number of people by labour force status, as well as the rates of participation and employment.

**TABLE 3.5: LABOUR FORCE STATUS<sup>31</sup>**

Labour Force Status	2006	2011	2016
<b>Population aged 15 and over</b>	1,375	1,395	1,395
<b>In labour force</b>	695	680	635
<b>Employed</b>	630	605	585
<b>Unemployed</b>	65	75	50
<b>Not in labour force</b>	680	710	760
<b>Participation rate</b>	50.5%	48.7%	45.5%
<b>Employment rate</b>	45.8%	43.4%	41.9%
<b>Unemployment rate</b>	9.4%	11.0%	7.9%

### 3.2.3 Workforce Commuting

Workforce commuting information is based on 25% sample census data from 2016. The majority of workers, 78%, work at a regular workplace which is not at their home address or outside Canada. Of those with a regular place of work, the largest portion, 67%, work in a different census subdivision (outside of Village of Ashcroft boundaries) but within the same census division (TNRD boundaries) as their residence. This could be due to a few important employers, such as Highland Valley Copper and IG Machine and Fibers being located outside of Ashcroft. Only 9% of workers with a regular workplace who live in Ashcroft also work in Ashcroft.

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<sup>31</sup> Statistics Canada Census Program, Custom Data Organization for BC Ministry of Municipal Affairs and Housing.

**Table 3.6** shows the workforce commute rates for employed individuals over 15.

**TABLE 3.6: WORKFORCE COMMUTE (2016)<sup>32</sup>**

Commute Destination	Number	Proportion
<b>Total employed labour force 15 and over</b>	585	100%
<b>Worked at home</b>	50	9%
<b>Worked outside Canada</b>	0	0%
<b>No fixed workplace address</b>	85	15%
<b>Worked at usual place</b>	455	78%
<b>Worked in census subdivision of residence</b>	50	9%
<b>Worked in different census subdivision, within census division of residence</b>	390	67%
<b>Worked in different census division</b>	10	2%
<b>Worked in different province</b>	0	0%

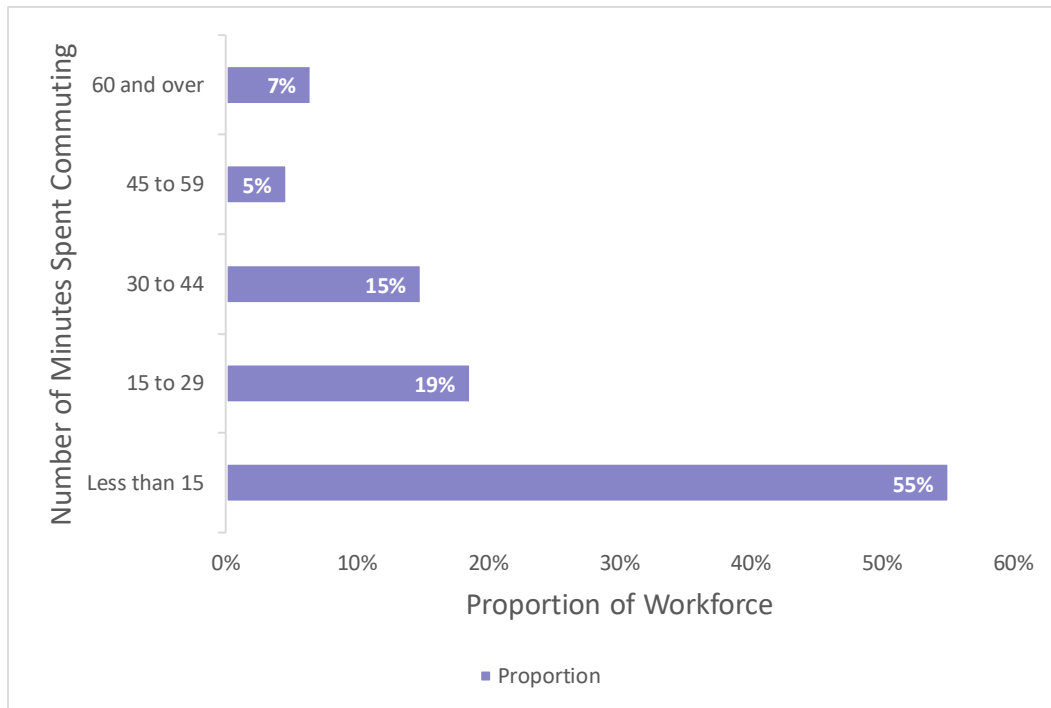
The time that people spend commuting also helps to indicate where they are working. Based on 25% 2016 census sample information, Ashcroft residents commute most often for less than 15 minutes. Considering that 67% of workers are employed outside of Ashcroft, as indicated in **Table 3.63.6**, it suggests that their place of work is still quite close by. In total however, 27% of the workforce commutes over 30 minutes, which suggests a drive to another community or possibly to the Highland Valley Copper Mine near Logan Lake.

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<sup>32</sup> Statistics Canada Census Program, Custom Data Organization for BC Ministry of Municipal Affairs and Housing.

Figure 3.1 shows the different commute times for Ashcroft’s workforce.

FIGURE 3.1: TIME SPENT COMMUTING<sup>33</sup>



### 3.3 Key Findings

Key findings for the income and economic profile are:

- Median household incomes increased in Ashcroft between 2006 and 2016.
- There was a notable increase in the number of people earning more than \$100,000 in the 2016 census over 2011.
- People earning low incomes in Ashcroft tend to rent more.
- There is an interesting trend of higher income people renting more, which is reflected in the similarity of median income between renters and owners of housing.
- The economic participation rate, or the proportion of residents either working or looking for work, is relatively lower than other jurisdictions, which is likely related to the higher proportion of people of retirement age in the community.
- A large number of Ashcroft residents commute to locations just outside of Ashcroft for work, although many also travel to different communities over half an hour away.

<sup>33</sup> Statistics Canada Census Program, Census Profiles, 2006, 2011, 2016.

## 4. Housing Profile

**Section 4** provides the housing profile for Ashcroft, which will include a breakdown of dwelling units by type; starts, completions, and demolitions; and housing values which will inform the gap analysis in **Section 6**.

### 4.1 Dwelling Units

Dwelling units in Ashcroft are profiled by structure type (e.g. apartments, single detached homes), period of construction, short-term rentals, and cooperatives and subsidized housing. Information on housing construction and demolition permits has also been provided by the Village of Ashcroft and included in this section.

#### 4.1.1 Structure Type

The vast majority of housing units in Ashcroft are single-detached houses. Most other homes are a type of attached dwelling, including semi-detached houses, row houses, apartments or flats in a duplex, or low-rise apartments. It is important to note that due to the self-reporting nature of the census, some dwellings may not be included. For example, there are more than 10 movable dwellings (mobile homes) in Ashcroft, however only this number has been reported.

An additional note regarding the number of dwellings is that according to the census there are 85 units in apartment buildings with fewer than five storeys. This total would not include the Tingley Street apartments which have been unoccupied for a number of years. Considering the limited number of apartment dwellings, rehabilitating the Tingley Street apartments would have a significant impact on the availability of apartment housing in Ashcroft.

**Table 4.1** shows dwellings in Ashcroft by structure type.

**TABLE 4.1: OCCUPIED DWELLINGS BY STRUCTURE TYPE (2016)<sup>34</sup>**

Dwelling by Structure Type	Number	Percentage
Single-detached house	545	72%
Apartment in a building that has five or more storeys	0	0%
Other attached dwelling	205	27%
Semi-detached house	40	5%
Row house	50	7%
Apartment or flat in a duplex	30	4%
Apartment in a building that has fewer than five storeys	85	11%
Other single-attached house	0	0%
Movable dwelling	10	1%

#### 4.1.2 Period of Construction

The 2016 census provides information on the period of construction for dwellings in Ashcroft. Given that the information is self-reported, the data may not be complete. According to the census information, over half of all homes in Ashcroft were built between 1961 and 1980. The second largest number of dwelling units was built before 1961, and the third largest was built between 1991 and 2000. Approximately 40 homes have been built since the year 2000, though census data indicates that no new homes were constructed between 2001 and 2005.

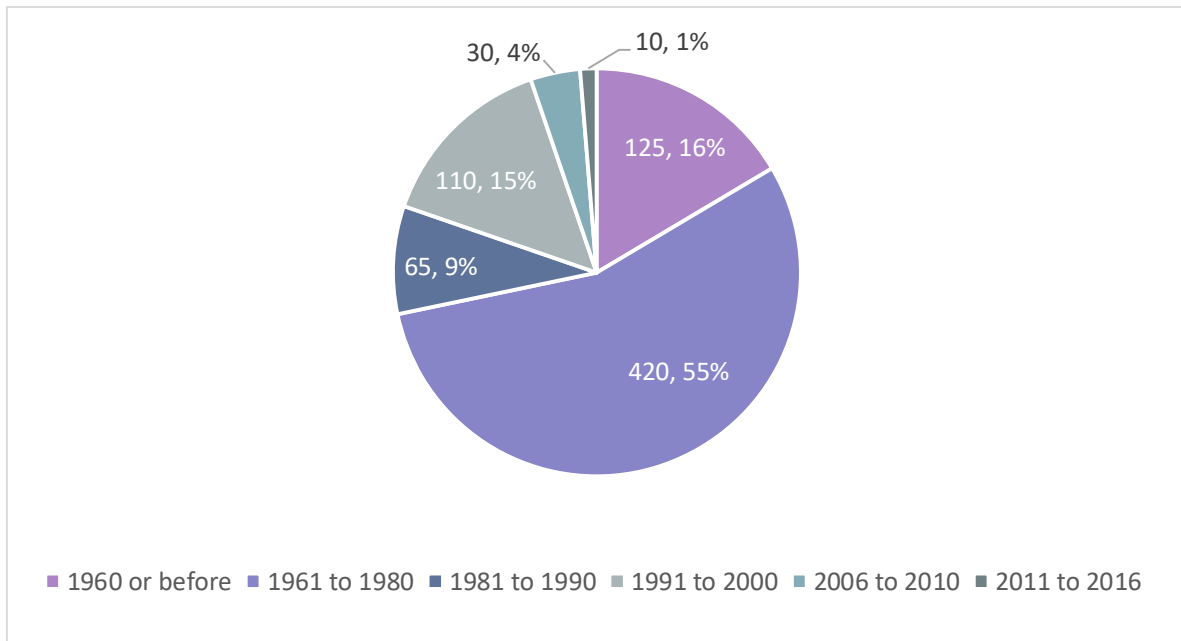
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<sup>34</sup> Statistics Canada Census Program, Custom Data Organization for BC Ministry of Municipal Affairs and Housing.



**Figure 4.1** shows the number and percentage of dwelling units built by period of construction.

**FIGURE 4.1: DWELLING UNITS BY PERIOD OF CONSTRUCTION (2016)<sup>35</sup>**



#### 4.1.3 Short-Term Rentals

In Ashcroft there are currently only two short-term rentals advertised on AirBnB and no others available through VRBO.

#### 4.1.4 Cooperatives and Subsidized Housing

BC Housing has documented no cooperative housing in Ashcroft.

According to BC Housing data from 2019, there are 10 units providing transitional and supportive living, as well as 19 units in the private market whose renters receive rental assistance. Rental assistance is typically targeted towards seniors (Shelter Aid for Elderly Renters – SAFER) or families (Rental Assistance Program – RAP), however this data has been suppressed due to low counts. The 10 units of transitional and supportive living provide housing to seniors.

#### 4.1.5 Housing Construction and Demolition

The Village of Ashcroft issues permits for any construction or demolition work occurring within municipal boundaries. Permits are issued by property category:

- Commercial

<sup>35</sup> Statistics Canada Census Program, Custom Data Organization for BC Ministry of Municipal Affairs and Housing.

- Institutional
- SFD (single-family dwelling)
- Single or two family dwelling
- Manufactured home

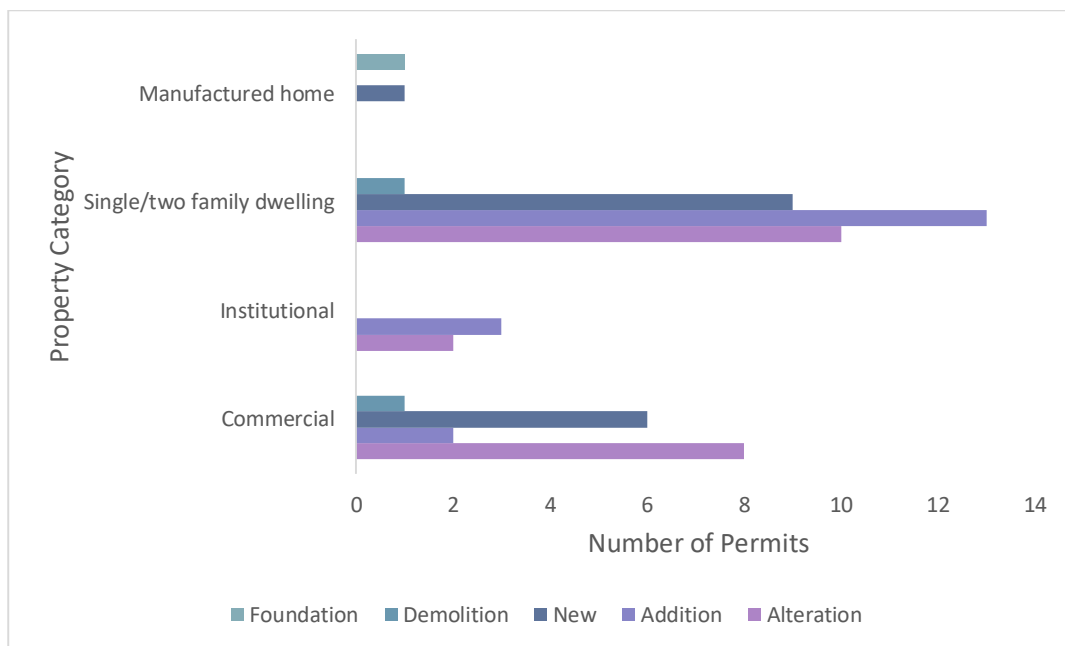
To simplify this summary, “SFD” and “single or two family dwelling” have been combined. This data has been made available for the past 10 years.

The property categories which have received the highest number of permits are single/two family dwelling and commercial, and permits have largely been issued for additions, alterations, and new builds. New builds and demolitions are the most significant indicators for housing stock change, while additions or alterations indicate improvement or investment in property.

Since 2009, a total of 10 residential new builds (single/two family dwellings and manufactured homes) have received permits. One single or two family home has been demolished in this time.

**Figure 4.2** shows the number of permits per property category and type of construction/demolition.

**FIGURE 4.2: NUMBER OF PERMITS PER PROPERTY CATEGORY (2009-2019)<sup>37</sup>**

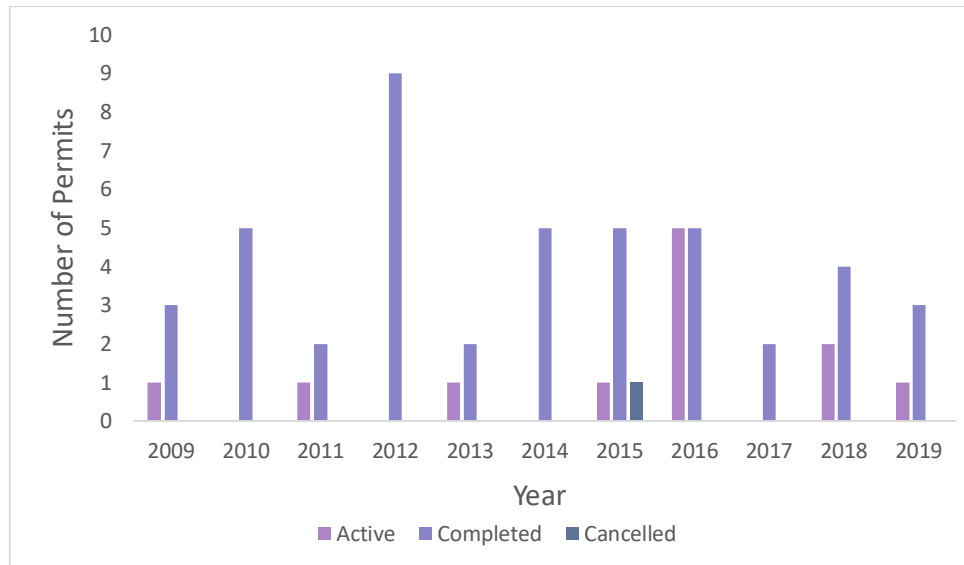


The highest number of permits in any year were issued in 2012, almost double the number in 2010, and 2014 to 2016. The majority of permits show “completed” work, however there are five “active” permits continuing from 2016.

<sup>37</sup> Village of Ashcroft.

**Figure 4.3** shows the number of construction/demolition permits per year and by “active”, “completed”, and “cancelled” status.

**FIGURE 4.3: NUMBER OF PERMITS BY STATUS (2009-2019)<sup>38</sup>**



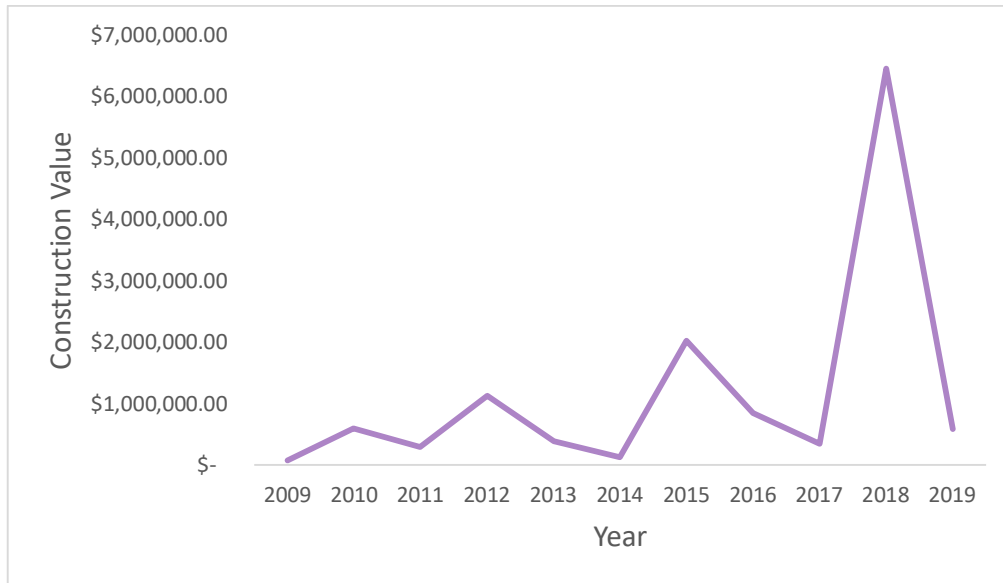
The value of construction permits has fluctuated over the past ten years. The peak experienced in 2015 can be attributed to the high value construction of the community school addition to house both elementary and secondary grades. The peak in 2018 is associated with the expansion of Ashcroft Terminal.

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<sup>38</sup> Village of Ashcroft.

**Figure 4.4** shows the value of completed and active construction in Ashcroft over the past 10 years, including additions, alterations, and new builds in the commercial, institutional, and residential categories.

**FIGURE 4.4: COMPLETED AND ACTIVE CONSTRUCTION IN ASHCROFT (2009-2019)<sup>39</sup>**



## 4.2 Housing Values

Housing values are available through the census, as owner-estimated value of dwellings, and from BC Assessment.

### 4.2.1 Average Owner-Estimated Housing Values

According to the census, the average house value as estimated by owners in Ashcroft increased by 44% between 2006 and 2011, and by a lesser amount by 2016. The perceived increase between 2006 and 2011 is similar to that experienced in other jurisdictions in the TNRD during this time. However, the value increase from 2011 to 2016 is quite a bit higher than other small communities such as Cache Creek, Logan Lake, and Chase where the perceived value of homes decreased.

<sup>39</sup> Village of Ashcroft.

**Table 4.2** shows the average owner-estimated value of dwellings from 2006 to 2016.

**TABLE 4.2: AVERAGE OWNER-ESTIMATED VALUE OF DWELLING UNIT<sup>40</sup>**

Year	Average Value	Percentage Change
<b>2016</b>	\$247,743	17.7%
<b>2011</b>	\$210,453	44.4%
<b>2006</b>	\$145,787	

#### 4.2.2 Assessed Housing Values and Sales Price

BC Assessment provides an average value for properties according to a number of different classes and by bedroom count. Comprehensive assessment information used in this section is based on assessed values as of July 1<sup>st</sup>, 2018. It should be noted, that according to BC Assessment, the value of typical single-family homes increased by July 1<sup>st</sup> 2019 (2020 assessment) by 17%,<sup>41</sup> however full assessment information was not available at the time this report was produced.

The assessed value and conveyance, or sales, price provides a general idea of the range in home values in Ashcroft. Dwellings with suites have the highest average assessed value of all the categories, whereas manufactured homes have the lowest value.

Average assessed values and average conveyance prices can vary quite a bit depending on how representative sold homes have been. For example, where a single-family dwelling has an average assessed value at just over \$232,000, its conveyance price is almost \$246,000. Another example are dwellings with suites which have an average conveyance price of almost \$100,000 higher than the average assessed value, or seasonal dwellings which have a substantially lower sales price than assessed value.

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<sup>40</sup> Census Profile 2006, 2011, 2016.

<sup>41</sup> Ashcroft Cache Creek Journal. "Local communities see large increases in property assessments", January 7, 2020. <https://www.ashcroftcachecreekjournal.com/news/local-communities-see-large-increases-in-property-assessments/>

**Table 4.3** shows the average value and sale price for residential properties in Ashcroft in 2019. This is not an exhaustive but a representative list of BC Assessment categories.

**TABLE 4.3: AVERAGE RESIDENTIAL ASSESSED VALUE AND SALES PRICE (2019)<sup>42</sup>**

Dwelling Category	Average Assessed Value	Average Conveyance (Sale) Price
Single Family	\$232,048	\$245,819
Dwelling with Suite	\$253,579	\$352,000
Duplex, Triplex, Fourplex, etc.	\$183,770	\$232,500
Row Housing	\$134,269	\$122,286
Apartment	\$51,710	\$55,650
Manufactured Home	\$44,482	\$31,300
Seasonal Dwelling	\$151,954	\$128,500
<b>Total</b>	<b>\$246,263</b>	<b>\$253,151</b>

### 4.2.3 Representative House Value Change

The BC Ministry of Finance provides local government statistics, including representative house values which help communities to budget annual projected tax revenue. These are based on assessed home values and help to document the change in real assessed value over the years.

Between 2006 and 2019, there has been a 101% increase in the representative house value, from \$105,100 to \$211,179. The increase between 2006 and 2016 of approximately \$90,000 is slightly lower than the value increase as estimated by owners in the census data (refer to **Section 4.2.1**).

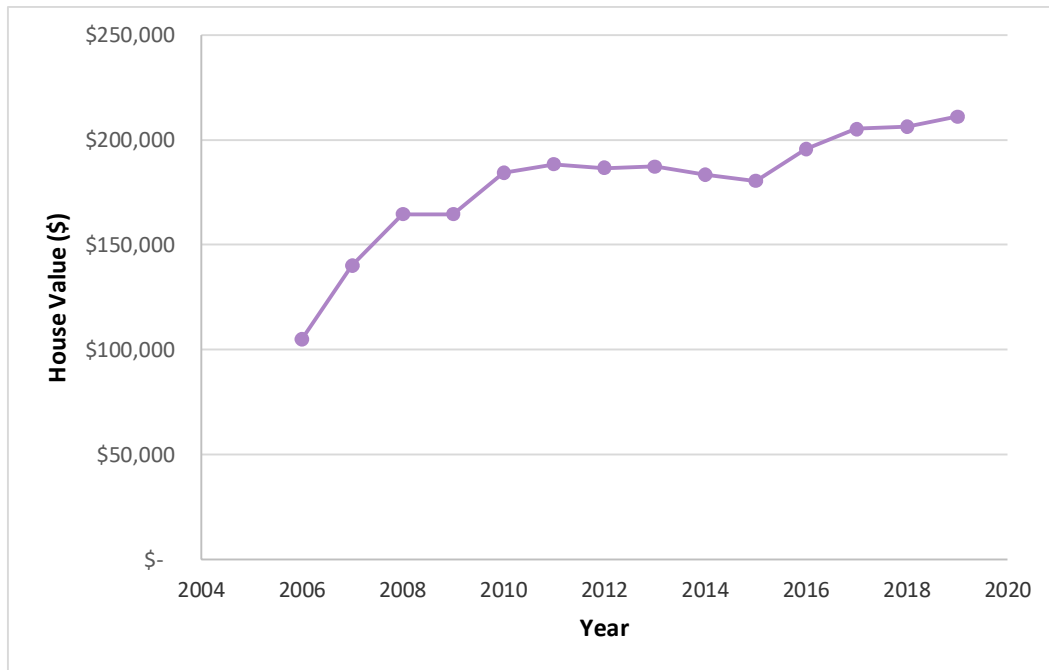
If assessed home values continue to increase at a similar rate, the implication is that affordability may decrease for those pursuing home ownership in the community, particularly lone parent and lower income households.

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<sup>42</sup> BC Assessment, 2019.

**Figure 4.5** shows the representative house value in Ashcroft from 2006 to 2019.

**FIGURE 4.5: REPRESENTATIVE HOUSE VALUES IN ASHCROFT<sup>43</sup>**



### 4.3 Core Housing Need

According to Statistics Canada, core housing need refers to households living in situations of unsuitability, inadequacy, or unaffordability and are unable to afford more suitable housing. These are defined as:

- Housing suitability - this relates to the number of bedrooms and the size of the household.
- Housing adequacy – this is a measure of the condition of the home (the need for major repairs)
- Affordability – this is indicated by whether or not the household is spending over 30% on shelter (i.e. shelter-cost-to-income ratio)

Being below one of these standards, and also meeting a relative shelter-cost-to-income threshold, indicates “core housing need”. Being below two benchmarks, such as affordability and suitability, indicates “extreme core housing need”. For households in extreme core housing need, they are spending 50% or more of pre-tax income towards shelter costs.

Overall, 9% of all households in Ashcroft are experiencing core housing need. This rate is relatively low compared to BC, where 14.9% of households are in core housing need. However, in Ashcroft 19% of renters are experiencing core housing need, and 10% of renters experience extreme core housing need.

<sup>43</sup> Province of BC. Local Government Statistics. <https://www2.gov.bc.ca/gov/content/governments/local-governments/facts-framework/statistics/tax-rates-tax-burden>

**Table 4.4** shows the proportion of households in Ashcroft which, within their tenure group, are experiencing core housing need and extreme core housing need.

**TABLE 4.4: RATE OF HOUSING NEED BY TENURE TYPE (2016)<sup>44</sup>**

Housing Need	Owner	Renter
Core Housing Need	5%	19%
Extreme Core Housing Need	3%	10%

#### 4.3.1 Suitability

Housing suitability<sup>45</sup> is determined based on the National Occupancy Standard, which defines the number of bedrooms needed for the household depending on age, sex and relationships between household members.

According to the 2016 census there were no households living in unsuitable housing. However, in 2006 and 2011, there were 30 owner and 30 renter households which were living in unsuitable housing. Such a reduction in the number of households in core housing need may indicate a change in survey sampling methodology.

**Table 4.5** shows the rate of unsuitable housing among homeowners and renters.

**TABLE 4.5: RATE OF UNSUITABLE HOUSING BY TENURE TYPE<sup>46</sup>**

Tenure	Rate of Unsuitability		
	2006	2011	2016
Owner	5%	5%	0%
Renter	22%	19%	0%

#### 4.3.2 Adequacy

Adequacy refers to home condition.<sup>47</sup> Based on 25% census sample data, the principal measure of home condition is the category of “major repairs needed” which includes dwellings with considerable plumbing, electrical, or structural concerns. It should be noted that this information is self-reported through the census, and therefore the information is based on the perception of the individual reporting.

Of all home-owner households, 9% experience inadequate housing, according to 2016 census information. For renters the rate is much higher, 35%, who are challenged by housing which requires

<sup>44</sup> Statistics Canada Census Program, Custom Data Organization for BC Ministry of Municipal Affairs and Housing.

<sup>45</sup> Housing Suitability, Statistics Canada. <https://www12.statcan.gc.ca/census-recensement/2016/ref/dict/households-menage029-eng.cfm>

<sup>46</sup> Statistics Canada Census Program, Custom Data Organization for BC Ministry of Municipal Affairs and Housing.

<sup>47</sup> Dwelling Condition, Statistics Canada. <https://www12.statcan.gc.ca/census-recensement/2016/ref/dict/dwelling-logements003-eng.cfm>



major repairs. For homeowners, the rate of inadequacy has remained relatively stable since 2006, whereas for renters, the rate has decreased gradually from 48% in 2006.

**Table 4.6** shows the rate of owners and renters which are experiencing housing inadequacy.

**TABLE 4.6: RATE OF INADEQUATE HOUSING BY TENURE<sup>48</sup>**

Tenure	Rate of Inadequacy		
	2006	2011	2016
Owner	10%	11%	9%
Renter	48%	41%	35%

Source:

### 4.3.3 Affordability

Affordability is determined by measuring housing costs (i.e. rent/mortgage) against income. If housing costs are equal to or above 30% of the cost of housing, this is determined to be unaffordable. In Ashcroft, affordability has remained relatively consistent between 2006 and 2016 for homeowners, however it has varied significantly for renters. Between 2006 and 2011 affordability for renters improved by 19%, however the proportion of households in a situation of unaffordable housing increased again by 2016.

**Table 4.7** summarizes the rate of owner and renter households which spend more than 30% of their income on basic housing rental or mortgage costs.

**TABLE 4.7: RATE OF UNAFFORDABLE HOUSING BY TENURE<sup>49</sup>**

Tenure	Rate of Unaffordability		
	2006	2011	2016
Owner	11%	11%	10%
Renter	44%	25%	32%

## 4.4 Key Findings

The following are the key findings related to Ashcroft's housing profile:

- Over 70% of dwellings are single family homes, according to the 2016 census.
- Half of the dwellings in Ashcroft were built between 1961 and 1980.
- Ten construction permits for new homes have been issued by the Village of Ashcroft since 2009.
- Perceived house values have increased by up to 100% since 2006 (owner-estimated values).
- It is more likely that renters rather than owners find their dwellings to be inadequate, or in need of repairs.

<sup>48</sup> Statistics Canada Census Program, Custom Data Organization for BC Ministry of Municipal Affairs and Housing.

<sup>49</sup> Statistics Canada Census Program, Custom Data Organization for BC Ministry of Municipal Affairs and Housing.

- The rate of affordability is higher for owners than renters. Of renters, 30% report spending over 30% of their income on shelter.

## 5. Community Engagement

**Section 5** provides information regarding the stakeholders interviewed as part of the engagement process and the results. A key part of understanding the reality of housing challenges in Ashcroft has been community engagement through key stakeholder groups in the community. Engagement consisted of interviews with key agencies and community program representatives. In addition, survey questions were emailed to a number of key people at the initiation of the project to gather preliminary information. Most interviews were conducted by phone, with a few being carried out in person mostly in group settings.

Additional resources which were also referenced include engagement carried out in the Official Community Planning process, which was carried out in 2017/2018.

### 5.1 Stakeholders

Organizations who were consulted during this process were the following:

#### Community Organizations

- **Thompson View Manor Society** –Thompson View Lodge is funded and administered by Interior Health. The Society representatives were able to speak to the challenges of housing for seniors and the different stages of need. Society board members and managers met with the interviewer to discuss both the independent living housing as well as the assisted living facility, Thompson View Lodge, which forms part of the complex.
- **South Cariboo Elizabeth Fry Society** –The Society works with clients living in very marginal living conditions and are witnesses to the causes and consequences of housing insecurity. Employees were also able to speak to the food bank program through the Society. Society employees were engaged in an in-person interview and follow up phone interview for clarification.
- **Soup's On Program** - Provides lunches once a week at St. Alban's Anglican Church. Volunteers come into contact with people living in marginal situations and living in inadequate housing. Information was provided through an in-person group interview.
- **Equality Project** – This organization is based in Cache Creek but has contact with people who look for housing in Ashcroft due to the lack of availability in Cache Creek. Their activities include providing food and essentials to people in need. Information was provided in a phone interview.
- **Yellowhead Community Services** – This organization runs an affordable housing development in Clearwater, and also works in a number of other ways to support communities. They are focussed on communities between Blue River and McLure but have been interested in supporting housing in Ashcroft. Information was provided through a phone interview.
- **Healthcare and Wellness Coalition** – This organization works with different agencies and the community to advocate for healthcare services improvements. They hear about housing concerns from different organizations and individuals. Information was provided in a group interview setting and through a follow up survey response.
- **The HUB** – This organization comes into contact with a large number of Ashcroft residents on a regular basis and therefore hears about housing challenges in the community. Information was provided at an in-person interview.

- **Better at Home** – This organization goes into seniors’ homes to provide supports and enable them to stay at home for longer. The representative is familiar with seniors’ housing needs in general. This organization was engaged at a group interview.

#### Health Services

- **Interior Health** – The representative from Interior Health manages rural health services and all workers who commute to Ashcroft or live in Ashcroft. They are aware of challenges related to housing for these workers. Information was provided via an email survey response.
- **BC Ambulance Service (Fraser District)** – The representative was able to provide information about the challenges of employees finding suitable housing in the area. Information was provided via an email survey response.
- **Community Health and Community Home Nursing Care** – The representative undertakes home visits and is familiar with challenges for seniors. They also provide supports for those looking for adequate housing. Information was provided through phone interview.

#### Business/Economic

- **Desert Hills Ranch** – This business has operated in Ashcroft for many years and employs a high number of foreign works. The ranch impacts, and is impacted by the housing situation in Ashcroft. Information was provided through a phone interview.
- **Ashcroft Terminal** – The Ashcroft Terminal is quickly expanding, and new employees require housing in the area. The company is very aware of housing availability and needs in general. Information was provided through a phone interview.
- **IG Machine and Fibre** – This company employs a considerable number of people. Housing is a key concern for them. Information was provided in an email survey response and in a phone interview.
- **Community Futures Sun Country** – This organization is involved in trying to support businesses looking to locate in the area and people hoping to set up businesses in Ashcroft. They are aware of challenges associated with housing. Information was provided through a phone interview.
- **Aboriginal Skills, Employment and Training Strategy** – This organization serves all First Nations in the Thompson and Fraser Canyons. They are aware of the challenges that Indigenous people looking for work are facing when moving to a community, as well as the challenges of affordability. Information was provided in a phone interview.

## 5.2 Engagement Outcomes

Key feedback from stakeholders emphasized a need to investigate and address concerns in a number of areas and also proposed a number of solutions or strategies to resolve housing issues.

### 5.2.1 OCP Engagement Results

The Official Community Plan survey was carried out in August and September of 2017. A total of 166 residents completed the survey. The responses indicate that housing affordability is a priority for the majority of residents. Affordable housing was rated as either an important or very important priority by

69% of respondents, of those who answered this question. Affordable housing was also noted as a reason for living in Ashcroft by 37% of respondents. In terms of general priorities, 16% of respondents included promoting residential development.

While the number of survey respondents was representative of the population in a standard statistical sense, age or income demographics may not be representative of a cross-section of the Ashcroft community.

### 5.2.2 Need for Affordable Housing

Stakeholders note that there is a population of economically marginalized individuals, including single parents and their children, families, and seniors. Single parents often struggle due to their only having one source of income and the cost of raising a child, while even in couple families, wages from both parents are insufficient to comfortably pay for rent or save for a down payment on a home. This is confirmed by there being at least 19 families or seniors receiving rental assistance through the SAFER or RAP programs (refer to **Section 4.1.4**). This leads to families living in inadequate conditions, for example with improper cooking facilities. Rents are widely considered to be too high in the area, considering the jobs and wages/salaries which are available to many with lower educational attainment. There is a perception that renters are overcharged for frequently unsuitable housing. This issue is compounded by rental suites being in older homes which have not been kept up, as well as landlords not being able to or choosing not to make suites more comfortable.

The availability of rental housing is also a concern. There is a perception that there are too few rental options available to provide affordable housing for those with limited means. There are many people living in insecure housing and living in economically marginalized situations. The economic need in families is apparent through demand for the food bank. Approximately 60 people make use of the food bank in Ashcroft in an average week. The South Cariboo Elizabeth Fry Society expected that approximately 200 food hampers would be needed this Christmas for residents in their service area, up from 162 in 2018.

Housing affordability challenges are magnified by broader economic conditions in Ashcroft and the area. The cost of living in the area is felt acutely for people living in Ashcroft in general, such as the cost of accessing services and travelling for work. These costs are felt even more so by families and individuals with lower earnings who are facing unaffordable housing costs.

More extreme housing challenges are faced by a number of people in Ashcroft. There are many people who reportedly have been simply unable to find any affordable housing in Cache Creek and so end up moving into marginal housing in Ashcroft. The lack of housing in nearby communities is exacerbating a tight rental housing market. Those who are experiencing the most extreme impacts of the lack of affordable housing are those experiencing homelessness or extreme housing insecurity. While homelessness is not as obvious an issue as it is in many larger communities, it is estimated that there are at least six individuals in the community who are homeless, while there are others who live in tents, campers, or vehicles, or who 'couch surf'. There are also women and families living in abusive situations which they find difficult to leave due to the lack of affordable housing.

### 5.2.3 Seniors Housing

Seniors housing is a concern for a number of stakeholder organizations. Ashcroft is a popular place for retirement due to the housing prices which are relatively lower than Kamloops or Kelowna, and much lower than in the Lower Mainland, as well as the climate. However, there are significant housing challenges which seniors are facing in Ashcroft.

There are a number of seniors facing economic or physical limitations who become unable to keep up their home to the point where it is no longer a healthy or safe living space. Those living within more extreme economic constraints may be living in marginal housing, either rented or owned. Even if seniors have the economic capacity to buy a home that is more suitable to their reduced physical ability for maintenance, the options are very few. In a number of interviews, the need for accessible homes was emphasized. It was believed that small level entry homes with small yards would be the most desirable form of seniors housing as people still want access to outdoors but with less work.

Most of the housing stock in Ashcroft is older and many homes are larger than necessary. However, when seniors are looking for alternative, smaller homes with level entry, this is hard to find. This leads to seniors aging in place for possibly too long leading to unsafe situations, and to seniors living in homes which become a financial burden.

The main impact of not having sufficient housing options for seniors in Ashcroft is that seniors, when they age in place for too long, is that by the time they need to move out of their single-family home, they require housing in an independent living facility, such as Thompson View Manor, or are even candidates for assisted living at the Thompson View Lodge. Unfortunately, at the moment there 15 independent living units that are fully occupied. There are currently 22 people on the waitlist for Thompson View Manor. According to staff, seniors should put themselves on the waitlist earlier than they actually require independent living arrangements, but usually this does not occur until they really need the support. So by the time there is room for a senior in the Thompson View Manor, they may actually require assisted living care, where there may or may not be room. An additional difficulty is that seniors do not necessarily automatically transfer from independent living to assisted living due to the fact that the Thompson Valley Lodge is administered separately by Interior Health.

The overall lack of independent living care and assisted living spaces is a reality in most areas of BC, even in big cities, however there are factors particular to Ashcroft, particularly the lack of accessible and appropriate housing to offer interim solutions. This would also allow more single-family homes to be sold to younger residents who are attempting to settle in the area for work reasons.

### 5.2.4 Market Housing

A common sentiment throughout engagement is the lack of diversity in housing stock, and the lack of availability of homes for purchase or rent. Although the price of homes is generally lower than in Kamloops for example, houses rarely stay on the market for long. In addition, there are housing needs or wants which simply are not met at the moment. This would include larger, newer homes. When people move to a community, the selection of homes for sale is limited. This is a constraint for population growth, as well as filling key vacant employment positions (i.e. doctors, jobs at local industries). According to

interviewees, there are cases of people not being able to find the right kind of housing and therefore choosing not to settle in the community.

In regards to market housing, there are no developers at this time to develop housing. There is land available which is being marketed by the owners of Desert Hills Ranch. There is also considerable interest by stakeholder groups in seeing the derelict Tingley Street apartments renovated and made ready for occupancy.

Challenges associated with improving market housing in Ashcroft, according to interviewees, include the lack of available land, the high costs of construction, and the difficulty in finding interested contractors.

### 5.2.5 Economic Impact

There was a general concern among stakeholders that the lack of housing, and a potential lack of flexibility around housing options, is having a detrimental effect on the economic well-being of the community. Key jobs are potentially going unfilled, and there is concern that workers may not find the house they want in the community and go elsewhere. It has been noted in several cases that prospective workers have had to push back their start dates due to their inability to find housing. This is a concern for a range of income brackets, from lower earning individuals who cannot find affordable rentals, or any rental, to higher earning individuals who do not have access to the type of housing they would desire. One stakeholder representative expressed a need to make the downtown more lively by creating more housing in this area and allowing residential in commercial areas, although the current OCP and Zoning Bylaws allow this.

A key reason for the concern over a lack of housing options for potential business owners or workers is that it contributes to a commuter situation. If people are living elsewhere but working in and around Ashcroft, they are likely not going to contribute to the economic well-being of businesses in the same way. It also means that the community is not receiving more students at the school and contributing to the viability of services, which can further impact the livability of the community.

According to stakeholders, an additional impact on business of the lack of housing is that businesses have a difficult time expanding operations and growing. With the Ashcroft Terminal increasing employment, there is concern that employees will not be able to find housing and will end up living outside of the community. Desert Hills also consistently has challenges finding housing for their seasonal workers.

### 5.2.6 Potential Solutions

A number of potential strategies and solutions were offered throughout the engagement. In regards to seniors housing, strategies include the following:

- Exploring the feasibility of expanding the independent living and/or assisted living facilities.
- Encouraging developers to build senior-friendly housing which is lower maintenance with options of multi-unit or small homes.
- Reviewing the opportunity of creating a new mobile home park.
- Developing age-in-place housing.
- Developing seniors housing in downtown Ashcroft to increase accessibility and walkability.

Stakeholder representatives suggested the following to increase access to affordable housing:

- Increasing the supply of rental housing by making zoning more flexible.
- Encouraging individuals with large homes to rent rooms or suites.
- Exploring opportunities for affordable housing developments.
- Considering a safe house for women and children fleeing violence.
- Encouraging or developing housing with month-by-month leasing.
- Looking at accessing funding from BC Housing and CMHC for affordable housing.

Suggestions to attract residents, increase housing options, and support business development are the following:

- Encourage the development of townhouses, row housing, and condos.
- Encourage the development of rental housing.
- Keep larger employers up to date with housing related information to help them in guiding new employees in finding local housing.



## 6. Gap Analysis

In **Section 6**, key indicators of housing gaps are discussed. This includes affordability gaps in ownership and rentals and the need for subsidized housing.

### 6.1 Market Ownership

In terms of market ownership, affordability depends on income. Affordable housing is defined as accounting for under 30% of income. Housing costs generally include either rent or mortgage, and property taxes, if applicable. Additional costs such as strata, pad rent, or utilities have not been taken into account due to the variability. In general terms, different household types have varied spending power, best indicated by the median income indicator from the 2016 census profile. Couples with children have the highest median income, just over \$111,000, whereas lone-parent families earn less than half this amount, and persons not in economic families earn even less. Therefore, a home which may be affordable to a couple with children, may not be affordable to a lone parent household.

In order to understand the affordability of market housing in Ashcroft, the average assessed value of homes<sup>50</sup> and median incomes are used to estimate monthly mortgage spending.

The median income for all income earners in Ashcroft is \$63,054. For people or households earning this median amount, a single-family home worth approximately \$232,000 will generally require that 24% of income be spent on mortgage and property taxes<sup>51</sup>. This assumes that a 20% down payment is paid which correlates to the down payment required to avoid paying CMHC mortgage insurance. A 3.5% interest rate on a 25-year amortization period has also been applied. A down payment of 20% may be high in many cases, particularly for first time home buyers, however it is meant to be a benchmark to show indications of affordability.

Couples with children earning a median income of roughly \$111,000 have the potential to spend the lowest proportion of their earnings on housing. A single-family home accounts for spending approximately 13% of monthly income on shelter. Persons not in economic families (individuals) would find a single-family home almost unattainable, requiring spending 51% of their income on housing in a month. Lone parents would likely find a single-family home at the upper end of their housing budget, with approximately 33% of income going towards housing in a month. Those experiencing the most significant ownership affordability gap are therefore single persons and lone parent households.

Given that for many home buyers with more limited incomes a 20% down payment may be out of reach, shelter costs with 10% down payments have also been calculated. Having a lower down payment increases the monthly mortgage costs and increases monthly shelter costs. Lone parent families buying a single-family home could expect to put approximately 36% of their monthly income towards housing

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<sup>50</sup> From BC Assessments (2019) assessed home values for Ashcroft. Conveyance price was not used due to the less representative nature of the averages, due to small sample size by housing type.

<sup>51</sup> 2019 property tax amount for a representative house value pro-rated by housing value from BC Ministry of Finance Local Government Statistics.

costs. For this household type, even a duplex or triplex is almost unaffordable, accounting for 29% of monthly income. Row housing, apartments, and manufactured homes remain more affordable options.

**Table 6.1** shows the proportion of monthly income, based on median income, spent on market housing mortgages. Average housing prices are based on BC Assessment data shown in **Section 4.2.2**.

**TABLE 6.1: MARKET HOUSING AFFORDABILITY BY MEDIAN INCOME**

Household Type	Median Income	Mortgage % of Monthly Income				
		Single-family Home	Duplex/Triplex	Town Houses	Apartment	Manufactured Home
<b>Overall</b>	\$63,054	24%	18%	14%	5%	5%
<b>Couples without children</b>	\$68,864	22%	17%	13%	5%	4%
<b>Couples with children</b>	\$111,232	13%	10%	8%	3%	3%
<b>Lone-parent families</b>	\$45,696	33%	25%	19%	7%	6%
<b>Persons not in economic families</b>	\$29,248	51%	40%	30%	11%	10%

## 6.2 Market Rental

Unfortunately, the lack of data about rental availability through CMHC limits the opportunity to comment on the occupancy rate and any potential shortage in rental units. However, engagement with stakeholders has indicated that it is extremely difficult to find rental housing. Prospective renters or their family/friends will go as far as calling people who are not advertising rentals to ask about availability. In many cases rentals are not advertised, and word of mouth is generally sufficient for landlords to find renters. The lack of advertising and apparently high occupancy rate has resulted in difficulties for people moving to the community and looking to rent.

It is possible to gauge the affordability gap in rental housing by using 2016 census profile information. This indicates the following:

- 32% of renters (50) spend 30% or more of their income on housing, indicating lack of affordability for a third of renters.
- 19% of renters (30) spend 30% or more of their income on housing and would likely be unable to find more suitable housing, a main indicator of core housing need.

- 10% of renters (15) spend 50% or more of their income on housing, the principle indicator of extreme core housing need.

These indicators show that there is a relatively high demand for increased rental affordability in Ashcroft. There is also a number of individuals or households experiencing core and extreme core housing need, which indicates the need to possibly take a varied approach to meet the variety of needs.

The rates charged for rental units, and the availability in general, could be positively influenced by increasing the number of units on the market and encouraging diversity in the rental pool.

### 6.3 Non-Market Rental

The data and qualitative information gained from engagement indicates that there is a gap in non-market rental housing. There are currently 10 units of subsidized housing for seniors at Thompson View Manor, while the waitlist indicates that 22 individuals require seniors housing, who may or may not qualify for a subsidy, depending on income. Stakeholders have also indicated that there are a number of seniors living in marginal conditions but who are not able to access more suitable housing due to affordability and/or availability.

BC Housing also provides rental subsidies for 19 households through the Rental Assistance Program (RAP) for families and the Shelter Aid for Elderly Renters (SAFER) program; however due to sample size they do not indicate how these subsidies are allocated between these groups.

The number of individuals experiencing core housing need or extreme core housing need is also an indication of the potential need for non-market rentals. The following numbers have been reported through the 2016 census:

- 30 households in core housing need
- 10 in extreme core housing need.

In reality the number of households in extreme core housing is likely higher, considering that data collection methods for the census rely on self-reporting and many individuals do not respond. Individuals who have recently changed residences may not be reached for the census.

### 6.4 Homelessness

There are, according to key community organizations, approximately six individuals experiencing homelessness. These individuals often live in their vehicles or campers, or camp outdoors.

There are a small additional number of individuals living in extreme housing insecurity, couch surfing at friends' and families' homes, or unable to maintain even marginal housing for long.

### 6.5 Indicated Housing Gap Summary

The following housing needs are indicated by the gap analysis:

- Multi-unit housing for rental and ownership

- Single family homes for rental and ownership
- Rooms or suites for rent
- Accessible homes for seniors for rental or ownership
- Subsidized/affordable housing
- Subsidized low barrier housing for people experiencing homelessness

## 7. Summary and Next Steps

The following housing needs have been determined by the Housing Needs Assessment:

- Affordable housing to alleviate immediate concerns around people living in inadequate and unaffordable housing conditions, leading to extreme core housing need.
- Market housing to attract and retain workers looking to relocate to Ashcroft on a more permanent basis.
- Housing suitable to accommodate the seasonal influx of workers for agricultural operations which is currently putting added strain on an already limited rental housing supply.
- Smaller, physically accessible housing units for seniors to downsize instead of waiting for room in an independent living facility. This will also decrease pressure on the housing stock and free up single family homes.
- Expansion of independent living and assisted living facilities in order to enable more seniors to move to these facilities and have appropriate care within their community.
- Development of a strategy to provide housing for the large employers in Ashcroft.
- Encouragement of the development of secondary suites in Ashcroft to open up market rental housing.
- Encouragement for the rehabilitation of the Tingley Street apartment buildings.

Next steps may include:

- Convene a taskforce of businesses and larger companies and agencies which may face challenges recruiting and retaining workers on a long-term basis due to the lack of appropriate rental housing and desirable market housing. Initial steps could include regularly collecting and sharing housing and demographic information; while potential solutions could be the creation of an inventory of rental accommodations, or the development of partnerships with developers.
- Explore opportunities to develop affordable housing in Ashcroft which will have a positive impact on housing for a range of housing needs (e.g. subsidized housing for families as well as seniors housing) or focus on relieving the most pressing housing pressure to alleviate the most pressing housing needs.
- Identify and explore opportunities to understand the housing situation in neighbouring communities and perhaps look at partnerships to take action on housing concerns.

It is anticipated that the Village of Ashcroft will play a key role in facilitating potential housing improvement strategies for the community, including supporting or applying for funding, convening community groups, or advocating to government agencies.

However, the community, organizations and companies also have important parts to play. Therefore, the housing needs indicated below, as well as the potential solutions, may be acted upon by a range of actors who aim to improve housing conditions in Ashcroft.

- Explore opportunities to avoid housing pressure caused by the influx of seasonal workers. This could include supporting a dedicated housing development for workers, or the creation of a roster of seasonally available rooms or homes which would typically not be available for year-round rental.
- Explore creative options to address the need for affordable housing which have worked in other communities, such as tiny house zoning.
- Explore the possibility of hosting training opportunities for potential landlords to understand their options and to better understand the *Residential Tenancy Act*.

## Appendix A

### Required Tables

**Note:** The custom tabulation of the Statistics Canada Census data varies slightly from the standard Census Profiles available online as it counts the population in private households which is less than the total population. Where custom data is presented, it excludes individuals who have a usual place of residence elsewhere in Canada or abroad and it excludes those living in commercial, institutional, or communal dwellings (e.g. nursing homes, rooming houses, staff residences, hospitals, hotels, etc.). For Ashcroft, the total population and population in private households differ by 38 individuals. The custom data was used in place of the Community Profiles online because it provides more information than what is available in the published censuses.

3(1)(a)(i)	Total Population in Private Households		
	2006	2011	2016
Population	1,615	1,555	1,520
Source: Statistics Canada Census Program, Census Profiles, 2006, 2011, 2016			

3(1)(a)(ii),(iii)	Average and Median Age in Private Households		
	2006	2011	2016
Average	46.3	49.3	52.7
Median	51.5	54.5	58.6
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	1,615	100%	1,550	100%	1,525	100%
0 to 14 years	240	15%	165	11%	130	9%
15 to 19 years	85	5%	85	5%	40	3%
20 to 24 years	50	3%	50	3%	30	2%
25 to 64 years	805	50%	795	51%	835	55%
65 to 84 years	380	24%	425	27%	445	29%
85 years and over	40	2%	35	2%	50	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	770	760	755
Source: Statistics Canada Census Program, Census Profiles, 2006, 2011, 2016			

3(1)(a)(vi)	Average Private Household Size		
	2006	2011	2016
Average household size	2.1	2.0	2.0
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	770	100%	760	100%	755	100%
1-person	255	33%	260	34%	215	28%
2-person	360	47%	345	45%	385	51%
3-person	70	9%	65	9%	85	11%
4-person	40	5%	50	7%	60	8%
5-or-more-person	50	6%	40	5%	10	1%
Source: Statistics Canada Census Program, Census Profiles, 2006, 2011, 2016						

3(1)(a)(viii)	Private Households by Tenure					
	2006		2011		2016	
	#	%	#	%	#	%
Total	770	100%	760	100%	755	100%
Owner	635	82%	600	79%	595	79%
Renter	135	18%	160	21%	160	21%
Other (Band Housing)	0	0%	0	0%	0	0%
Source: Statistics Canada Census Program, Census Profiles, 2006, 2011, 2016						



3(1)(a)(ix)	Renter Private Households in Subsidized Housing (Subsidized Rental Housing Data Not Collected Until 2011)					
	2006		2011		2016	
	#	%	#	%	#	%
Renter households	140	100%	160	100%	160	100%
Renter households in subsidized housing	#N/A	#N/A	0	0%	10	6%

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	1,595	1,550	1,500
Mover	310	225	185
Migrant	240	110	125
Non-migrant	70	115	60
Non-mover	1,285	1,330	1,315

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 (#)	-	-60	-35
Percentage Growth (%)	-	-3.7%	-2.3%

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		
	2006	2011	2016
Students	N/A	N/A	N/A

Source: Data Set Published by BC Ministry of Advanced Education, Skills and Training

3(1)(d)	Number of Individuals Experiencing Homelessness		
	2006	2011	2016
Individuals experiencing homelessness	N/A	N/A	N/A

3(2)(a)	Anticipated Population					
	2019	2020	2021	2022	2023	2024
Anticipated population	1,525	1,519	1,511	1,503	1,495	1,487

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 (#)	-25	-31	-39	-47	-55	-63
Anticipated percentage growth (%)	-2%	-2%	-3%	-3%	-4%	-4%

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	52.4	52.4	52.5	52.6	52.8	52.9
Anticipated median age	59.3	59.6	59.5	59.3	59.2	59.1

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	1531	100%	1,525	100%	1,519	100%	1,511	100%	1,503	100%	1,495	100%
0 to 14 years	189	12%	188	12%	188	12%	182	12%	176	12%	170	11%
15 to 19 years	53	3%	52	3%	52	3%	57	4%	62	4%	68	5%
20 to 24 years	54	4%	58	4%	63	4%	61	4%	59	4%	57	4%
25 to 64 years	645	42%	622	41%	599	39%	590	39%	580	39%	571	38%
65 to 84 years	512	33%	523	34%	534	35%	535	35%	536	36%	537	36%
85 years and over	79	5%	82	5%	85	6%	87	6%	90	6%	92	6%

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	731	725	718	712	706	700

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	2.1	2.1	2.1	2.1	2.1	2.1

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	\$63,321	\$65,678	\$71,831
Median	\$51,639	\$51,205	\$63,054

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	
	#	%	#	%	#	%
<b>Total</b>	770	100%	755	100%	755	100%
<b>\$0-\$4,999</b>	0	0%	0	0%	0	0%
<b>\$5,000-\$9,999</b>	25	3%	0	0%	10	1%
<b>\$10,000-\$14,999</b>	15	2%	0	0%	30	4%
<b>\$15,000-\$19,999</b>	50	6%	70	9%	45	6%
<b>\$20,000-\$24,999</b>	75	10%	45	6%	40	5%
<b>\$25,000-\$29,999</b>	45	6%	35	5%	20	3%
<b>\$30,000-\$34,999</b>	65	8%	55	7%	50	7%
<b>\$35,000-\$39,999</b>	40	5%	30	4%	25	3%
<b>\$40,000-\$44,999</b>	40	5%	70	9%	15	2%
<b>\$45,000-\$49,999</b>	20	3%	60	8%	45	6%
<b>\$50,000-\$59,999</b>	65	8%	65	9%	75	10%
<b>\$60,000-\$69,999</b>	50	6%	40	5%	120	16%
<b>\$70,000-\$79,999</b>	95	12%	30	4%	35	5%
<b>\$80,000-\$89,999</b>	20	3%	30	4%	25	3%
<b>\$90,000-\$99,999</b>	20	3%	60	8%	50	7%
<b>\$100,000-\$124,999</b>	70	9%	80	11%	90	12%
<b>\$125,000-\$149,999</b>	50	6%	40	5%	25	3%
<b>\$150,000-\$199,999</b>	25	3%	35	5%	60	8%
<b>\$200,000 and over</b>	10	1%	0	0%	0	0%

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	
	#	%	#	%	#	%
<b>Total</b>	135	100%	160	100%	160	100%
\$0-\$4,999	0	0%	0	0%	0	0%
\$5,000-\$9,999	15	11%	0	0%	0	0%
\$10,000-\$14,999	10	7%	0	0%	15	9%
\$15,000-\$19,999	20	15%	0	0%	15	9%
\$20,000-\$24,999	30	22%	10	6%	10	6%
\$25,000-\$29,999	20	15%	0	0%	10	6%
\$30,000-\$34,999	15	11%	20	13%	10	6%
\$35,000-\$39,999	15	11%	0	0%	0	0%
\$40,000-\$44,999	0	0%	0	0%	0	0%
\$45,000-\$49,999	0	0%	0	0%	0	0%
\$50,000-\$59,999	0	0%	0	0%	10	6%
\$60,000-\$69,999	0	0%	0	0%	25	16%
\$70,000-\$79,999	20	15%	0	0%	10	6%
\$80,000-\$89,999	0	0%	0	0%	0	0%
\$90,000-\$99,999	0	0%	0	0%	10	6%
\$100,000-\$124,999	0	0%	0	0%	20	13%
\$125,000-\$149,999	0	0%	0	0%	0	0%
\$150,000-\$199,999	0	0%	0	0%	15	9%
\$200,000 and over	0	0%	0	0%	0	0%

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	
	#	%	#	%	#	%
<b>Total</b>	630	100%	600	100%	595	100%
<b>\$0-\$4,999</b>	0	0%	0	0%	0	0%
<b>\$5,000-\$9,999</b>	10	2%	0	0%	10	2%
<b>\$10,000-\$14,999</b>	10	2%	0	0%	10	2%
<b>\$15,000-\$19,999</b>	25	4%	40	7%	30	5%
<b>\$20,000-\$24,999</b>	45	7%	35	6%	30	5%
<b>\$25,000-\$29,999</b>	30	5%	15	3%	0	0%
<b>\$30,000-\$34,999</b>	50	8%	35	6%	40	7%
<b>\$35,000-\$39,999</b>	30	5%	30	5%	25	4%
<b>\$40,000-\$44,999</b>	40	6%	60	10%	10	2%
<b>\$45,000-\$49,999</b>	15	2%	45	8%	35	6%
<b>\$50,000-\$59,999</b>	65	10%	60	10%	65	11%
<b>\$60,000-\$69,999</b>	50	8%	35	6%	100	17%
<b>\$70,000-\$79,999</b>	80	13%	20	3%	25	4%
<b>\$80,000-\$89,999</b>	20	3%	25	4%	15	3%
<b>\$90,000-\$99,999</b>	20	3%	40	7%	40	7%
<b>\$100,000-\$124,999</b>	65	10%	70	12%	70	12%
<b>\$125,000-\$149,999</b>	50	8%	35	6%	25	4%
<b>\$150,000-\$199,999</b>	20	3%	30	5%	45	8%
<b>\$200,000 and over</b>	10	2%	0	0%	10	2%

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
<b>Average</b>	\$63,321	\$65,678	\$71,831
<b>Owner</b>	\$69,900	\$68,631	\$73,832
<b>Renter</b>	\$33,071	\$54,696	\$64,386
<b>Median</b>	\$51,639	\$51,205	\$63,054
<b>Owner</b>	\$57,255	\$54,383	\$63,032
<b>Renter</b>	\$25,385	\$40,241	\$63,252

*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
<b>Workers in labour force</b>	695	680	635

*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	
	#	%	#	%	#	%
<b>Total</b>	695	100%	680	100%	635	100%
<b>All Categories</b>	695	100%	655	96%	630	99%
<b>11 Agriculture, forestry, fishing and hunting</b>	20	3%	0	0%	20	3%
<b>21 Mining, quarrying, and oil and gas extraction</b>	100	14%	100	15%	50	8%
<b>22 Utilities</b>	0	0%	0	0%	0	0%
<b>23 Construction</b>	80	12%	20	3%	60	9%
<b>31-33 Manufacturing</b>	40	6%	55	8%	75	12%
<b>41 Wholesale trade</b>	10	1%	0	0%	20	3%
<b>44-45 Retail trade</b>	85	12%	75	11%	60	9%
<b>48-49 Transportation and warehousing</b>	55	8%	45	7%	75	12%
<b>51 Information and cultural industries</b>	0	0%	0	0%	0	0%
<b>52 Finance and insurance</b>	15	2%	0	0%	10	2%
<b>53 Real estate and rental and leasing</b>	10	1%	0	0%	10	2%
<b>54 Professional, scientific and technical services</b>	15	2%	10	1%	15	2%
<b>55 Management of companies and enterprises</b>	0	0%	0	0%	0	0%
<b>56 Administrative and support, waste management and remediation services</b>	40	6%	75	11%	20	3%
<b>61 Educational services</b>	70	10%	40	6%	35	6%
<b>62 Health care and social assistance</b>	55	8%	45	7%	65	10%
<b>71 Arts, entertainment and recreation</b>	15	2%	25	4%	15	2%
<b>72 Accommodation and food services</b>	50	7%	55	8%	45	7%
<b>81 Other services (except public administration)</b>	10	1%	40	6%	25	4%
<b>91 Public administration</b>	25	4%	40	6%	40	6%
<b>Not Applicable</b>	0	0%	25	4%	0	0%

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

6(1)(a)	Housing Units for Private Households
	<b>2016</b>
Housing units	755
<i>Source: Statistics Canada Census Program, Custom Data Organization for BC Ministry of Municipal Affairs and Housing</i>	

6(1)(b)	Housing Units by Structural Type for Private Households	
	2016	
	#	%
<b>Total</b>	755	100%
Single-detached house	575	76%
Apartment in a building that has fewer than five storeys	0	0%
Other attached dwelling	175	23%
Semi-detached house	40	5%
Row house	20	3%
Apartment or flat in a duplex	35	5%
Apartment in a building that has fewer than five storeys	80	11%
Other single-attached house	0	0%
Movable dwelling	10	1%
<i>Source: Statistics Canada Census Program, Custom Data Organization for BC Ministry of Municipal Affairs and Housing</i>		

6(1)(c)	Housing Units by Number of Bedrooms for Private Households
	2016
<b>Total</b>	755
No-bedroom	0
1-bedroom	40
2-bedroom	220
3-bedroom	255
4-or-more-bedroom	235
<i>Source: Statistics Canada Census Program, Custom Data Organization for BC Ministry of Municipal Affairs and Housing</i>	



6(1)(d)	Housing by Period of Construction for Private Households	
	2016	
	#	%
Total	755	100%
1960 or earlier	125	17%
1961-1980	420	56%
1981-1990	65	9%
1991-2000	110	15%
2001-2010	40	5%
2011-2016	0	0%

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	29

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														
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
Average	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	\$ 189,330
Median	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

Source: BC Assessment

6(1)(f)(ii)	Average and Median Assessed Housing Values by Structure Type														
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
Average	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	\$ 189,330
Single Family	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	\$ 232,048
Dwelling with Suite	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	\$ 253,579
Duplex, Triplex, Fourplex, e	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	\$ 183,770
Row Housing	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	\$ 134,269
Apartment	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	\$ 51,710
Manufactured Home	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	\$ 44,482
Median	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
Single Family	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
Dwelling with Suite	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
Duplex, Triplex, Fourplex, e	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
Row Housing	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
Apartment	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
Manufactured Home	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

Source: BC Assessment

6(1)(f)(iii)	Average and Median Assessed Housing Values by Number of Bedrooms															
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	
<b>Average</b>	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	\$ 189,330
<b>No-bedroom</b>	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	N/A
<b>1-bedroom</b>	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	\$ 107,287
<b>2-bedroom</b>	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	\$ 95,546
<b>3-or-more bedrooms</b>	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	\$ 233,877
<b>Median</b>	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	N/A
<b>No-bedroom</b>	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	N/A
<b>1-bedroom</b>	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	N/A
<b>2-bedroom</b>	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	N/A
<b>3-or-more bedrooms</b>	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	N/A

Source: BC Assessment

6(1)(g)(i)	Average and Median Housing Sale Prices															
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	
<b>Average</b>	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	\$ 205,075
<b>Median</b>	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	N/A

Source: BC Assessment

6(1)(g)(ii)	Average and Median Housing Sale Prices by Structure Type															
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	
<b>Average</b>	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	\$ 205,075
<b>Single Family</b>	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	\$ 245,819
<b>Dwelling with Suite</b>	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	\$ 352,000
<b>Duplex, Triplex, Fourplex, e</b>	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	\$ 232,500
<b>Row Housing</b>	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	\$ 122,286
<b>Apartment</b>	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	\$ 55,650
<b>Manufactured Home</b>	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	\$ 31,300
<b>Median</b>	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	N/A
<b>Single Family</b>	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	N/A
<b>Dwelling with Suite</b>	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	N/A
<b>Duplex, Triplex, Fourplex, e</b>	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	N/A
<b>Row Housing</b>	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	N/A
<b>Apartment</b>	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	N/A
<b>Manufactured Home</b>	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	N/A

Source: BC Assessment

6(1)(g)(iii)	Average and Median Housing Sale Prices by Number of Bedrooms															
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	
<b>Average</b>	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	\$ 205,075
<b>No-bedroom</b>	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	N/A
<b>1-bedroom</b>	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	\$ 102,333
<b>2-bedroom</b>	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	\$ 97,292
<b>3-or-more bedrooms</b>	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	\$ 244,828
<b>Median</b>	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	N/A
<b>No-bedroom</b>	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	N/A
<b>1-bedroom</b>	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	N/A
<b>2-bedroom</b>	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	N/A
<b>3-or-more bedrooms</b>	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	N/A

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	2019	
<b>Average</b>	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	
<b>Median</b>	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	

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	2019	
<b>Average</b>	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	
<b>No-bedroom</b>	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	
<b>1-bedroom</b>	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	
<b>2-bedroom</b>	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	
<b>3-or-more bedrooms</b>	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	
<b>Median</b>	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	
<b>No-bedroom</b>	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	
<b>1-bedroom</b>	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	
<b>2-bedroom</b>	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	
<b>3-or-more bedrooms</b>	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	

Source: CMHC Primary Rental Market Survey

6(1)(i),(j)	Vacancy Rate by Number of Bedrooms
	2016
<b>Total</b>	N/A
<b>No-bedroom</b>	N/A
<b>1-bedroom</b>	N/A
<b>2-bedroom</b>	N/A
<b>3-or-more bedrooms</b>	N/A

Source: CMHC Primary Rental Market Survey



6(1)(n)(iii)	Housing Units Substantially Completed by Tenure									
	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
<b>Total</b>	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
<b>Owner</b>	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
<b>Renter</b>	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
<b>Other (Band Housing)</b>	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	N/A
<i>Source: Data Set Published by the BC Ministry of Municipal Affairs and Housing</i>	

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	N/A
Beds for individuals at risk of experiencing homelessness	N/A

6(3)(a)	New Homes Registered		
	2016	2017	2018
New homes registered	N/A	N/A	N/A

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	755	100%	100%	745	100%	100%	740	100%	100%
Owner	625	83%	100%	585	79%	100%	585	79%	100%
Renter	135	18%	100%	160	21%	100%	155	21%	100%
Total households in unaffordable housing	125	17%	17%	105	14%	14%	105	14%	14%
Owner	70	9%	11%	65	9%	11%	60	8%	10%
Renter	60	8%	44%	40	5%	25%	50	7%	32%

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	755	100%	100%	745	100%	100%	740	100%	100%
Owner	625	83%	100%	585	79%	100%	585	79%	100%
Renter	135	18%	100%	160	21%	100%	155	21%	100%
Total households in inadequate housing	65	9%	9%	65	9%	9%	55	7%	7%
Owner	50	7%	8%	55	7%	9%	50	7%	9%
Renter	15	2%	11%	20	3%	13%	0	0%	0%

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	755	100%	100%	745	100%	100%	740	100%	100%
Owner	625	83%	100%	585	79%	100%	585	79%	100%
Renter	135	18%	100%	160	21%	100%	155	21%	100%
Total households in unsuitable housing	30	4%	4%	30	4%	4%	0	0%	0%
Owner	30	4%	5%	20	3%	3%	0	0%	0%
Renter	0	0%	0%	0	0%	0%	0	0%	0%

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	7.8%
Participation rate	45.9%
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	450	100%
Commute within CSD	50	11%
Commute to different CSD within CD	390	87%
Commute to different CD within BC	10	2%
Commute to different province	0	0%
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	760	100%	100%	740	100%	100%	740	100%	100%
Owner	620	82%	100%	585	79%	100%	585	79%	100%
Renter	135	18%	100%	160	22%	100%	155	21%	100%
Total in core housing need	90	12%	12%	50	7%	7%	65	9%	9%
Owner	40	5%	6%	15	2%	3%	30	4%	5%
Renter	50	7%	37%	35	5%	22%	30	4%	19%
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	760	100%	100%	740	100%	100%	740	100%	100%
Owner	620	82%	100%	585	79%	100%	585	79%	100%
Renter	135	18%	100%	160	22%	100%	155	21%	100%
Total in extreme core housing need	45	6%	6%	10	1%	1%	35	5%	5%
Owner	30	4%	5%	10	1%	2%	20	3%	3%
Renter	20	3%	15%	0	0%	0%	15	2%	10%
Source: Statistics Canada Census Program, Custom Data Organization for BC Ministry of Municipal Affairs and Housing									