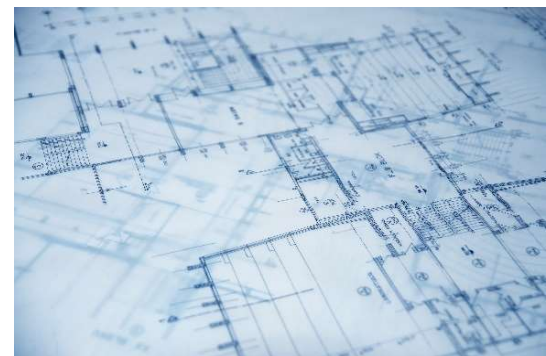




November 2024



Village of Ashcroft

Thompson-Nicola Regional District Housing Needs Assessment

Thompson-Nicola Regional District Housing Needs Assessment Village of Ashcroft

Prepared for:

Thompson-Nicola Regional
District Suite 300 – 465 Victoria
Street Kamloops, B.C. V2C 2A9

Village of Ashcroft
Box 129, 601 Bancroft Street
Ashcroft, B.C. V0K 1A0

Date:

November 2024

Prepared by:

Urbanics Consultants Ltd.
2368-666 Burrard
Street
Vancouver, B.C. Canada V6C 2X8

Executive Summary

The Thompson-Nicola Regional District Housing Needs Assessment was prepared by Urbanics Consultants Ltd. for the Thompson-Nicola Regional District. Housing needs have been assessed for each of the 10 Electoral Areas and for 9 participating member municipalities, including the Village of Ashcroft. This report aims to provide a comprehensive analysis of housing needs in the Village of Ashcroft.

The study is undertaken to meet the requirements of the British Columbia Interim Housing Needs Assessment regulations, using the methodology provided by the Province.

Key Findings

| Ashcroft VL (CSD, BC) | | |
|--------------------------------------|-------------|--------------|
| Component | 5 Year Need | 20 Year Need |
| A. Extreme Core Housing Need | 2.50 | 9.98 |
| B. Persons Experiencing Homelessness | 6.67 | 13.35 |
| C. Suppressed Household Formation | 18.25 | 73.02 |
| D. Anticipated Growth | 98.64 | 207.78 |
| E. Rental Vacancy Rate Adjustment | 0.69 | 2.76 |
| F. Additional Local Demand | 18.39 | 73.55 |
| Total New Units – 5 years | 145 | |
| Total New Units – 20 years | | 380 |

Source: Housing Assessment Resource Tools

The key findings are the assessed housing needs of each area under study, including housing needed to address deficits in homelessness, households experiencing extreme unaffordability (extreme core housing need), projected population changes, achieving a healthy rental vacancy rate, as well as a buffering ‘demand factor’ provided by the province for municipalities. These projections provide a province-wide comparison of housing needs for all regions and municipalities.

The report additionally includes information assembled by the Village of Ashcroft on efforts to implement the findings of the previous housing needs assessment in 2021, as well as information on the benefits of having housing near transportation infrastructure that supports walking, bicycling, public transit, and other alternative modes of transportation.

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1. Introduction

Urbanics Consultants Ltd. has been retained by the Thompson-Nicola Regional District (TNRD) to undertake a Housing Needs Report update for all 10 Electoral Areas and 9 participating member municipalities. Member Municipalities include the Village of Ashcroft, District of Barriere, Village of Cache Creek, Village of Chase, District of Clearwater, Village of Clinton, District of Logan Lake, City of Merritt, and Sun Peaks Mountain Resort Municipality.

This report specifically examines the Village of Ashcroft, and provides the Provincially-approved housing needs projection, as well as commentary on transportation, housing, and updates since the last Housing Needs Assessment.

The Consultant developed this report from study and analysis of data provided by BC Stats, Statistics Canada, CMHC, Thompson-Nicola Regional District, and others.

The Village of Ashcroft shares in some of British Columbia's wider housing difficulties, and by the provincial methodology has need of the following number of homes in the coming 5 and 20 years:

Table 1: Housing Needs Summary

| Ashcroft VL (CSD, BC) | | |
|--------------------------------------|-------------|--------------|
| Component | 5 Year Need | 20 Year Need |
| A. Extreme Core Housing Need | 2.50 | 9.98 |
| B. Persons Experiencing Homelessness | 6.67 | 13.35 |
| C. Suppressed Household Formation | 18.25 | 73.02 |
| D. Anticipated Growth | 98.64 | 207.78 |
| E. Rental Vacancy Rate Adjustment | 0.69 | 2.76 |
| F. Additional Local Demand | 18.39 | 73.55 |
| Total New Units – 5 years | 145 | |
| Total New Units – 20 years | | 380 |

Source: Housing Assessment Resource Tools

Study Limitations

As with all studies, there are limitations. It is unfortunate that for

smaller jurisdictions the full set of data that might be available for major metropolitan areas is unavailable. The survey size of some communities and some populations may suggest greater hesitance in interpreting results.

Data and statistics for the report was sourced from a variety of government sources (federal, provincial, regional, municipal). One of the key limitations of this study is that census data is reflecting 2021 conditions. These are now 3 years out of date and will be replaced by new data in 2026-2027 when a new census is conducted. Census statistics for Housing Needs Reports are generally drawn from the 'population in private households' which is a subset of the total population figure readers may be more familiar with. Additionally, Census data is subject to random rounding up or down, so any figures from the Census should be read as plus or minus 10.

2021 was perhaps the most peculiar year in living memory for demographics. The Covid-19 Pandemic had massively changed economic activity 2020-2022. Pandemic response had injected large amounts of public money into the economy, including Canada Emergency Response Benefit (CERB) funds paid to out-of-work residents. The Canada Emergency Wage Subsidy (CEWS) kept businesses afloat with money they may have not earned without the pandemic. Shrunken employment for 2020 tended to disproportionately effect lower income households, biasing income statistics up from normal-year levels and reducing the effects of poverty compared to years before or since.

Additionally, the inflation seen the last several years mostly happened after May 2021 when the Census was conducted. According to the Bank of Canada, a dollar in 2021 is worth the equivalent of \$1.13 in today's money (13% inflations), and this change has not fallen evenly across the economy.

The methodology for calculating housing needs is one provided by the province. It is not a market-based measure, and its outputs do not imply that anyone will be able to afford and build the housing estimated to be needed. It does include a 'demand factor' for municipalities, however this multiplier is a black-box number provided by the province with minimal explanation other than it is supposed to reflect housing demand. The housing needs methodology is, though, multi-faceted, and does include concerns such as homelessness, suppressed household formation, rental vacancy rates, and projected growth.

As with all market studies of this sort, a number of forecasts and assumptions regarding the state of the economy, the state of future competitive influences, and population projections have had to be made. These forecasts are made with great care and are based on the most recent and reliable information available.

Report Structure

The following outlines the structure of the report:

1. Introduction

The Introduction provides the headline findings, overall objectives for the study, the methodology, and key limitations.

2. Community Context

This section examines some basic geographic and demographic facts about the community being examined.

3. Housing Needs Projections

This section provides the calculations of housing need as required by the Province.

4. Community & Stakeholder Engagement

Provides a brief summary of engagement exercises and key takeaways from the community survey.

5. Key Areas of Local Need

Identifies key housing concerns within the community from findings from the analyses, stakeholder consultations, and surveys.

6. Actions to Address Housing Needs

This section will provide information on how the previous housing needs study have been implemented and how issues have been addressed by the Village of Ashcroft.

7. Housing and Transportation

This section details the importance of active transportation including walking, cycling, and transit and how it can improve housing outcomes.

Appendix 1: Additional Demographics & Housing Statistics

This provides additional tables and charts portraying the overall demographics of the community and housing statistics.

Appendix 2: Housing Needs Calculations

This section will provide more detailed information on housing needs calculations.

Appendix 3: Glossary of Terms

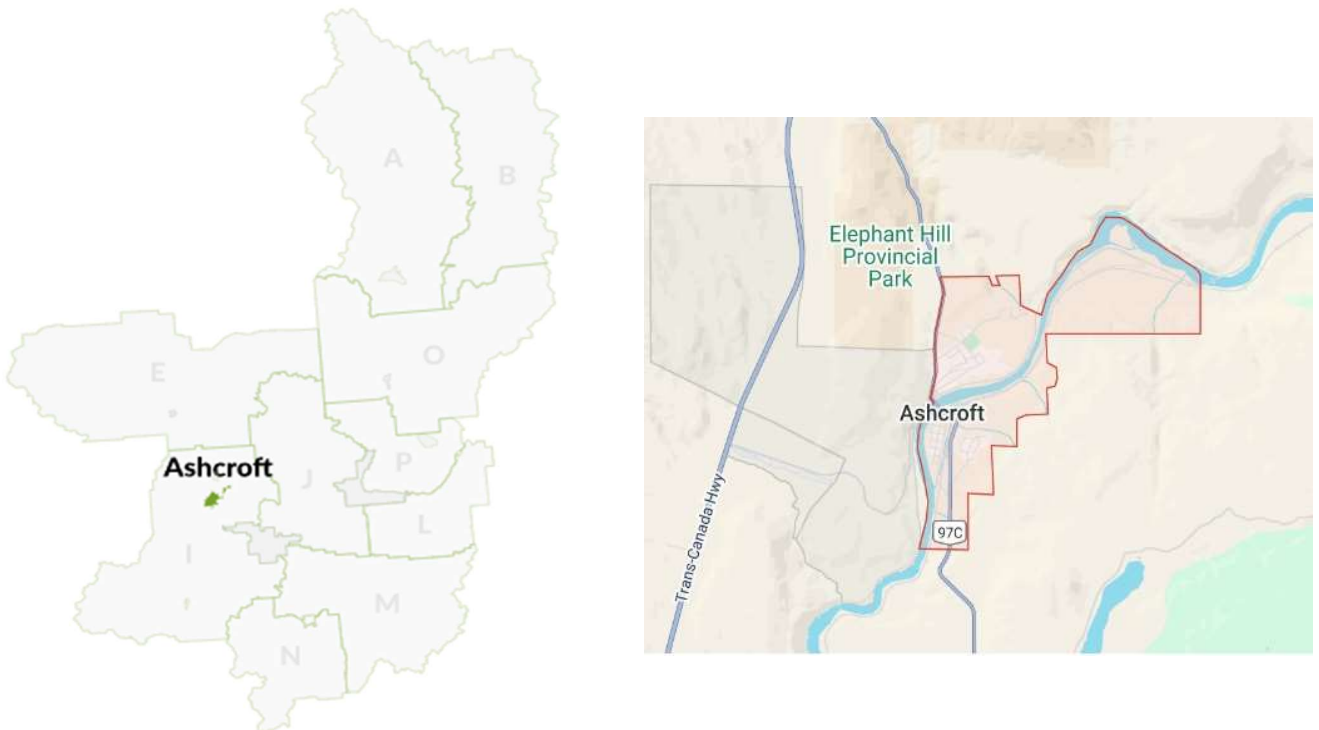
2. Community Context

Location

The Village of Ashcroft is located approximately 90 km west of Kamloops. The Thompson River bisects the Village Ashcroft which is known for its historic character. The community is a popular destination for film productions due to its unique topography, and is home to the largest inland port in B.C. Ashcroft has one of the driest climates in all of Canada where summers are warm and winters are mild.

The local nations include the Nlaka'pamux Nation, which includes the present day First Nations of Ashcroft Indian Band, Oregon Jack Creek Indian Band, and Cook's Ferry; and the Secwepemc Nation which includes the Bonaparte Indian Band.

Figure 1: Thompson-Nicola Regional District & Village of Ashcroft Map

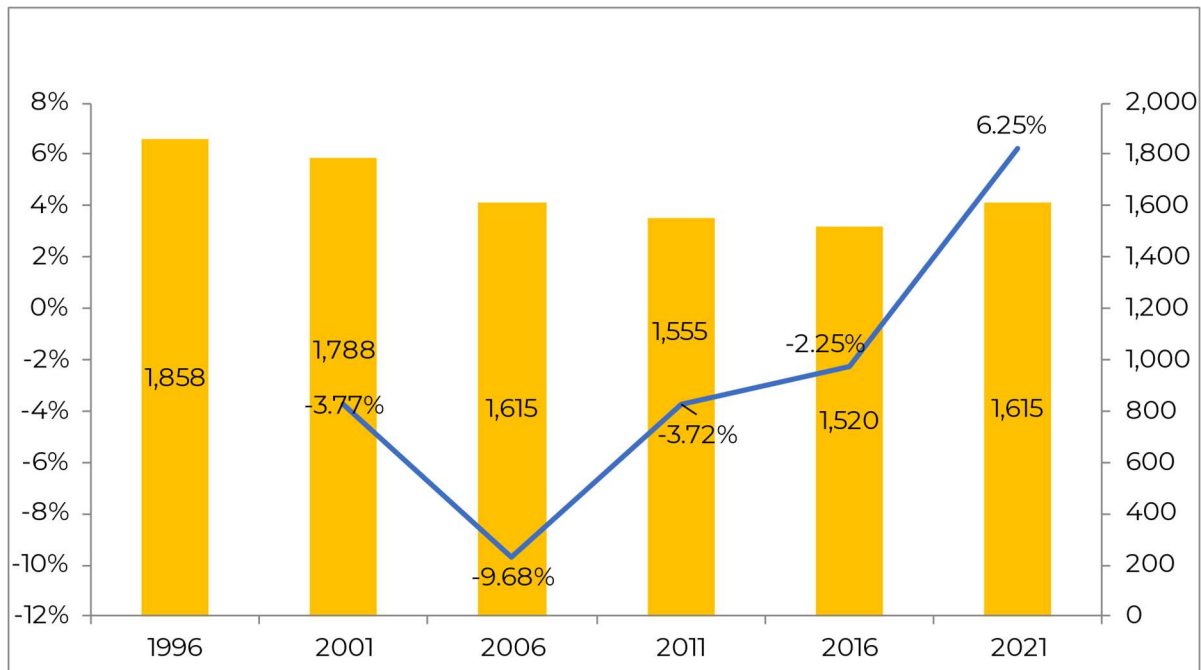


Demographics

According to Statistics Canada Custom Census Reports, between 1996 and 2021, the Village of Ashcroft has seen population declines at a rate of 0.6% per annum, or a total population decline of 13.1%. However, the latest census period saw the population increase at a rate of 6.3% (annual growth rate of 1.2%) between 2016 and 2021.

It is important to note that 2021 census figures are from a Pandemic year and will have various quirks associated with severely disrupted living and working patterns seen in May of 2021.

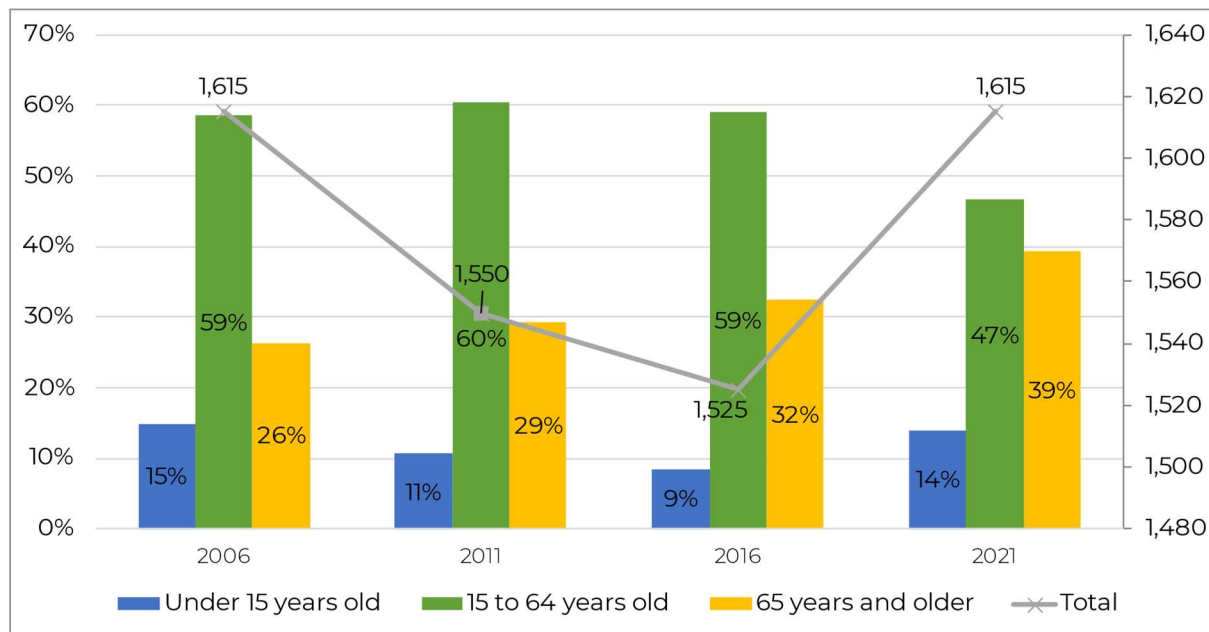
Table 2: Village of Ashcroft Population Trend



Source: Statistics Canada Census 2006-2021 (Custom data for BC Ministry of Housing)

The Village of Ashcroft has seen an increasing proportion of residents over the age of 65, a proportion that has increased from 26% in 2006 to 39% in 2021. The under 15 population experienced declines between 2006 and 2016. 2021 saw the under 15 population grow, representing 14% of the Village’s total population. The 15 to 64 age cohorts generally held steady between 2006 and 2016, before seeing substantial declines in the 2021 census period.

Figure 2: Village of Ashcroft Population Evolution



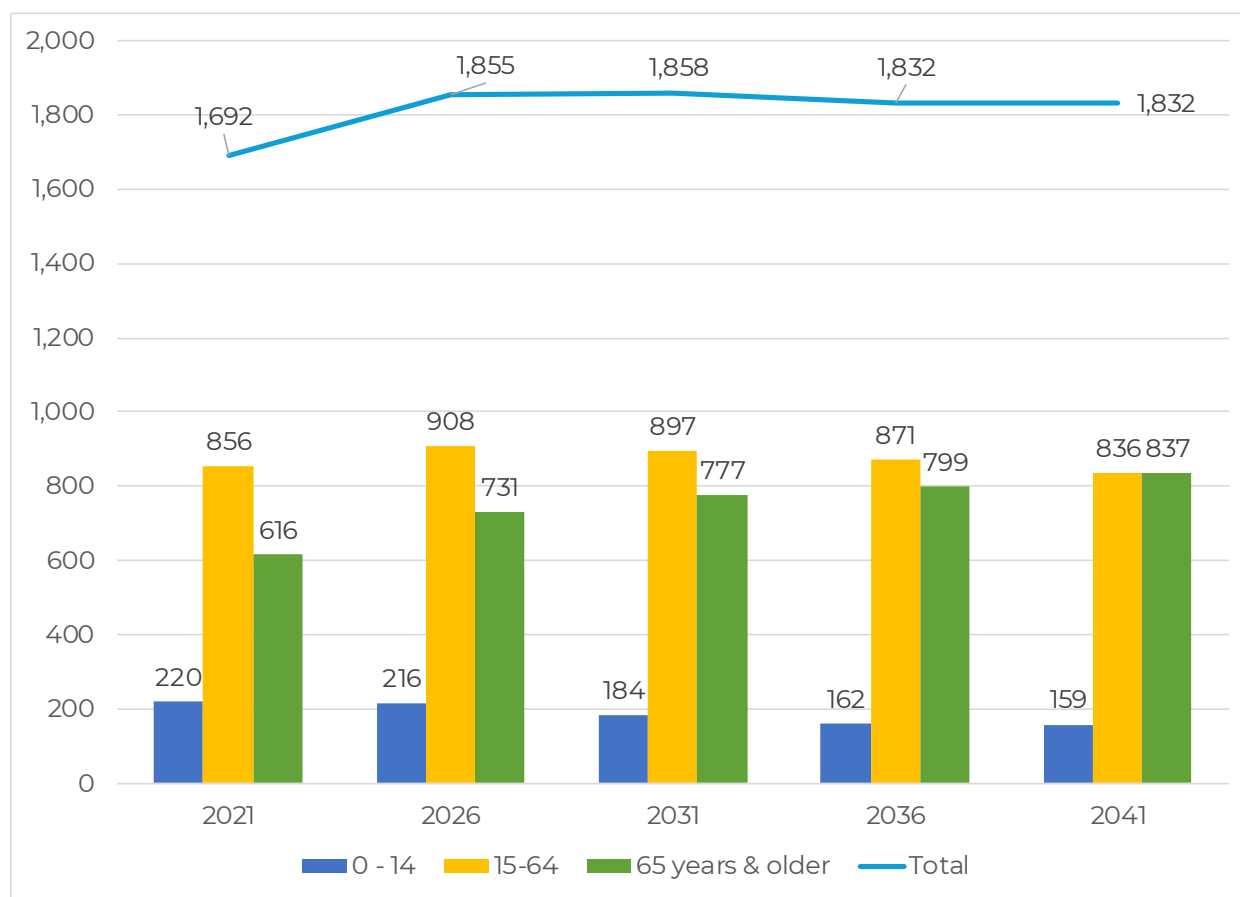
Source: Statistics Canada Census 2006-2021 (Custom data for BC Ministry of Housing)

BC Stats Population Projections are an important component of housing needs projections. The Village of Ashcroft is anticipated to see population growth at a rate of 8% between 2021 and 2041 (0.4% per annum average). This is compared to the TNRD which is projected to see population growth at a rate of 30% between 2021 and 2041 (1.3% per annum average), and in BC at a rate of 38% (1.6% per annum average).

The over 65 population is projected to grow by 36% between 2021 and 2041, while the under 15 age group will see population declines of 28%. The 15-64 age cohorts are anticipated to represent between 46% and 51% of the Village's total population.

Table 3: Village of Ashcroft Population Projections

| | Year | 0 - 14 | % | 15-64 | % | 65 years & older | % | Total |
|------------------------------------|-------------|--------|-----|--------|-----|------------------|-----|-------|
| | 2021 | 220 | 13% | 856 | 51% | 616 | 36% | 1,692 |
| | 2026 | 216 | 12% | 908 | 49% | 731 | 39% | 1,855 |
| | 2031 | 184 | 10% | 897 | 48% | 777 | 42% | 1,858 |
| | 2036 | 162 | 9% | 871 | 48% | 799 | 44% | 1,832 |
| | 2041 | 159 | 9% | 836 | 46% | 837 | 46% | 1,832 |
| Change in Population 2021-2041 (%) | | -28% | | -2% | | 36% | | 8% |
| Avg. Annual Population Change (%) | | -1.61% | | -0.12% | | 1.54% | | 0.40% |



Source: BC Stats, P.E.O.P.L.E. Population Estimates and Projections (July 12, 2024)

Additional Demographic & Housing Statistics

Please refer to Appendix 1 for additional demographic and housing statistics from the 2021 Census, BC Assessment, BC Housing, among other data sources.

Some of the pertinent findings include:

- One person households represent 36% of total households in Ashcroft as of the 2021 census. This is an increase from 2016 when 1 person households represented 28% of total households. The average household size is 2.0 persons per household in 2021.
- In terms of education levels, Ashcroft has a higher proportion of individuals with no certificate, diploma or degree (22%), as compared to TNRD (15%), and BC (13%). 8% of individuals have university education at a bachelor's level or above in Ashcroft as compared to 17% in TNRD, and 29% in BC.
- Renter households generally earn less than owner households. This is observed in each of the Village of Ashcroft, Regional District, and BC. In Ashcroft, renter households have median household incomes some \$29,000 below owner households, as per the 2021 census (\$71,000 for owner households and \$41,600 for renter households).
- Renter households are much more likely to earn less than \$30,000, with 21% of renters earning this much compared to only 10% of owners. 32% of owner households earn more than \$100,000 as compared to 24% of renter households.
- Ashcroft has a median total household income of \$63,600 as of 2020, which is 75% of BC's median total household income of \$85,000. The least well-off households were 1-person households (\$31,800 in Ashcroft vs. \$43,200 in the Province).
- 66% of private dwellings in Ashcroft are single-detached homes as per the 2021 census. In terms of the breakdown of housing units by number of bedrooms, the majority of housing units (91% as of 2021 census) are housing that may be suitable for families (2-bedroom, 3 bedroom, and 4+ bedroom units). 1-bedroom units make up 9% of

occupied dwellings in Ashcroft, with no studio units recorded in the 2021 census. The lack of studio and 1-bedroom units can potentially result in challenges for households who may only be able to afford or maintain smaller units, such as seniors. Smaller units can also provide much-needed affordable housing for low-income individuals.

- 56% of homes in Ashcroft were built between 1961 and 1980. Only 3% of the housing stock was built between 2001 and 2021.
- The Village of Ashcroft had a homeownership rate of 79% in 2021, higher than the Provincial rate of 67%. This amounts to 625 homeownership households and 165 renter households as of the 2021 Census.
- The Village of Ashcroft contains 22 non-market housing units under BC Housing administration. This represents 4% of the non-market housing stock in the Study Area (the study area excludes the City of Kamloops, which contains the majority of the non-market units in the TNRD). The non-market housing units in Ashcroft include 10 units of transitional supportive and assisted living and 12 units of rental assistance in the private market for seniors. A building permit application is currently in process for a 29-unit facility for supportive seniors housing in Ashcroft. This initiative is a partnership with the Province and Thompson View Manor Society.
- In Ashcroft there were no private households found to be below the suitability standard in the 2021 census (dwellings not having enough bedrooms for the size of households). As a comparison, 2% of homes in the TNRD, and 5% of homes at the provincial level were found to be below the suitability standard.
- According to 2021 census data, 8% of private households (65 housing units) were said to be below adequacy standards in Ashcroft, implying that they require major repairs. This is compared to 5% of dwellings in the TNRD, and 4% of dwellings in the Province. Broken down by tenure, 11% of renter households (15 housing units) were said to require major repairs, with 9% of owner households (55 housing units) below adequacy standards in Ashcroft. Note: A small sample size and census data rounding has created some discrepancies in data.

- Per the 2021 census data, 4% of Ashcroft households were identified as being in Core Housing Need, which is down considerably from 9% in 2016. Extreme Core Housing Need afflicted 4% of households in Ashcroft in 2021, compared to 5% in the TNRD, and 7% in BC.
- Generally, those households in unaffordable, inadequate and unsuitable housing have been declining between 2006 and 2021 in Ashcroft. For example, those households below the affordability standard have seen declines from 17% of households below the affordability standard in 2006 to 11% of households in 2021. As a result, those Ashcroft households living in core housing need have declined from 12% in 2006 to 4% in 2021. A 2021 rate that is more favourable than in the TNRD (core housing need of 10%) and in the Province (core housing need of 13%).
- It is important to note that the 2021 census data was largely collected in May 2021. Thus, the impacts of the COVID-19 pandemic have likely affected particular areas such as employment and incomes.
- In terms of housing values provided by BC Assessment, the Village of Ashcroft had an average house value (average across all housing types) of approximately \$357,000 in 2023, an increase of 9% over 2022 when average house values were calculated at \$328,000. As a comparison Logan Lake saw average house values increase by 25% and City of Merritt by 20.5% between 2022 and 2023.
- Per the 2021 Census, the average renter shelter cost (rent and utilities) in Ashcroft was \$920, or about 62% of BC-wide levels. The numbers from the Census suggest that average monthly rents in Ashcroft have risen by 48% percent between 2006 and 2021, from \$622 to \$920 (unadjusted). This is generally on-par with rental increases seen at the Regional District level (44%). While substantial, rents have increased at an even higher rate in the province at 52%. This compares to an approximately 30% level of general inflation according to the Bank of Canada's Consumer Price Index between 2006 and 2021.

Appendix 1 contains further data tables and charts reflecting demographic and housing characteristics of the Village of Ashcroft.

3. Housing Needs Projections

The following Tables calculate the 20-year and 5-year housing need by the methods specified by the Province in the summer of 2024.

They were created using the UBC HART calculator, created by scholars at the University of British Columbia Housing Assessment Resource Tools (HART) and Licker Geospatial to implement the province's required method.

It is built from six components.

- Supply of units to reduce extreme core housing need
- Supply of units to reduce homelessness
- Supply of units to address suppressed household formation
- Supply of units needed to meet household growth over the next 5 to 20 years.
- Supply of units needed to meet at least a 3% vacancy rate.
- Supply of units needed to meet local demand (municipalities only)

Like all models, this method is a compromise between several goals and constraints (such as accuracy, detail, data availability, and suitability for widespread use and further) that leave it necessarily imperfect. But it is designed to take account of both social variables (such as homelessness, population growth estimates) as well as variables that reflect market demand such as rental vacancy rates.

The model does not directly deal in economic viability, which is a weakness. As such, the cost of construction or level of prices and rents are not incorporated. Under this scenario, it is possible for the model to generate numbers for required new housing that might not be buildable under present costs for current market rents and prices. The province has, however, provided a 'demand adjustment factor' for each municipality intended to provide some market input. The model is not trying to create a market-based estimate of how much housing ought to be built, however it does incorporate the 'local demand' figure, which is a number provided by the Province with limited

background information or documentation.

Due to limits on data availability, some categories are based upon taking the region-wide estimate and portioning it out to each town, city, village, or electoral area by population. In some cases, this may result in unintuitive or unreasonable estimates, especially where Regional Districts are internally diverse or where small population sizes create potential for outliers. Results should be interpreted considering these limitations.

First calculated is the 20-year estimate, and then the 5-year estimate based upon the province's weighting of each sub-category's importance for immediate address. For example, the total number of housing units to address homelessness is distributed over 10 years, recognizing the urgent needs of this population. While for other components, the housing units are distributed over 20 years with one-quarter of units to be delivered every 5 years.

The estimates are for the period 2021 to 2041, which is to align with the Census. They are at this point three years out of date, however they still provide an insight into housing needs in the area. For some purposes, 2021 is a 'odd' year, with incomes, prices, and economic activity strongly effected by the Covid-19 pandemic and associated responses. Some figures, such as core housing need, were strongly affected by income support policies, and may not be comparable. Census population figures are based on population in private households rather than the total population including collective households.

Part A: Supply of Units to Reduce Extreme Core Housing Need

This statistic refers to the Census estimate of households (both renters and homeowners) that are regarded by Statistics Canada as having housing that has an unsuitable number of bedrooms for the household size or is an inadequate state of repair, and the household spends 50% or more of pretax income on housing costs without being able to find affordable, adequate, suitable housing in the community. These figures are based upon an average across the 2006, 2011, 2016 and 2021 Censuses.

The following table shows total owner and renter households in the four previous census years (Step 1).

Table 4: Households by Tenure

| Ashcroft VL (CSD, BC) | | | | |
|-----------------------|------|------|------|------|
| Total Households | 2006 | 2011 | 2016 | 2021 |
| Owners | 635 | 600 | 595 | 625 |
| Renters | 135 | 160 | 160 | 165 |

The below table shows the total number and proportion of owners with a mortgage¹ and renter households in Extreme Core Housing Need in the four previous Censuses (Step 2).

Table 5: Extreme Core Housing Need

| Ashcroft VL (CSD, BC) | | | | | | | | | |
|---------------------------|------|------------|------|------------|------|------------|------|------------|-------------------|
| | 2006 | | 2011 | | 2016 | | 2021 | | |
| Extreme Core Housing Need | # | % of total | # | % of total | # | % of total | # | % of total | Average ECHN Rate |
| Owners with a mortgage | n/a | | n/a | | n/a | | 0 | 0.00% | 0.00% |
| Renters | 20 | 14.81% | 0 | 0.00% | 15 | 9.38% | 0 | 0.00% | 6.05% |

These are combined in the next table to represent the number of units necessary to provide replacement housing for households in extreme core housing need. This is based on the average rate over the previous four censuses.

¹ Data on owners with a mortgage is not available for Censuses before 2021

Table 6: Extreme Core Housing Needs Rates

| Ashcroft VL (CSD, BC) | | | |
|--|-----------------|-------------------|--------------------|
| Total Households | 2021 Households | Average ECHN Rate | Households in ECHN |
| Owners | 625 | n/a | n/a |
| Owners with a mortgage | 625 | 0.00% | 0.00 |
| Renters | 165 | 6.05% | 9.98 |
| Total New Units to Meet ECHN - 20 years | | | 9.98 |

As shown in the above table, there are approximately 10 units worth of assessed housing needs to address Extreme Core Housing Need over 20 years, driven by rental housing costs.

Part B: Supply of Units to Reduce Homelessness

The following table apportions the homeless population of the Thompson-Nicola Regional District by the population of the Village of Ashcroft. Data is drawn from the Province's Integrated Data Project for the year 2021 and accounts for individuals who have received income assistance, and had no fixed address for three consecutive months or have stayed in a BC Housing affiliated shelter for at least one night, or both. This figure is based on regional need rather than homelessness rates specific to Ashcroft. According to the 2021 Estimate of the Homeless Population in British Columbia, there are 1,151 people experiencing homelessness in the Thompson-Nicola Regional District.² The following table apportions the homeless population of the Regional District by the population of the Village of Ashcroft. As such, the proportional local number of people experiencing homelessness for Ashcroft is calculated at 13.35.

² Ministry of Housing, BC Housing, 2021 Estimate of the Homeless Population in British Columbia

The Provincial methodology implements this figure to refer to the total new units needed to address homelessness over 20 years in the Village of Ashcroft. This calculation assumes that one permanent housing unit is required per person experiencing homelessness.

Table 7: Village of Ashcroft Homelessness

| Ashcroft VL (CSD, BC) | | | | |
|---|-------|------------------|--------------|------------------------|
| | | Local Population | | |
| Regional Population | # | % of region | Regional PEH | Proportional Local PEH |
| 139,265 | 1,615 | 1.16% | 1,151 | 13.35 |
| Total New Units to Homelessness Needs - 20 years | | | | 13.35 |

PEH refers to People Experiencing Homelessness.

Part C: Supply of Units to Address Suppressed Household Formation

Often household size is taken as a given in demographic estimates, however the number of people per household is sensitive to the cost and availability of households. In a community undergoing housing stress there will be unusually large numbers of adult children living with their parents, unusually large numbers of roommates, unusually large numbers of couples cohabitating more early in their relationships than they might otherwise or couples staying in dysfunctional relationships due to housing costs and availability.

This figure is calculated based upon 2006 census data, assumed to be a time when housing pressures were less intense to calculate a baseline level of household headship rates by renter/owner status and age cohort. This is then compared to present population household headship rates to estimate how many households would have formed if the housing had been available. Detailed calculations are provided in Appendix 1.

Table 8: Suppressed Households

| Ashcroft VL (CSD, BC) | | | | | | | |
|---|---------------------------|--------|-----------------|--------|----------------------------|--------|--------------|
| Age Categories – Household Maintainers | 2021 Potential Households | | 2021 Households | | 2021 Suppressed Households | | |
| | Owner | Renter | Owner | Renter | Owner | Renter | Total |
| 15 to 24 years | 0.00 | 14.44 | 0 | 0 | 0.00 | 14.44 | 14.44 |
| 25 to 34 years | 38.70 | 10.56 | 30 | 0 | 8.70 | 10.56 | 19.26 |
| 35 to 44 years | 54.00 | 16.20 | 30 | 40 | 24.00 | -23.80 | 0.20 |
| 45 to 54 years | 84.71 | 21.18 | 70 | 25 | 14.71 | -3.82 | 10.88 |
| 55 to 64 years | 144.83 | 14.48 | 120 | 40 | 24.83 | -25.52 | 0.00 |
| 65 to 74 years | 189.80 | 29.20 | 205 | 20 | -15.20 | 9.20 | 0.00 |
| 75 years and over | 194.85 | 23.38 | 170 | 20 | 24.85 | 3.38 | 28.24 |
| Total New Units to Meet Suppressed Housing Need - 20 years | | | | | | | 73.02 |

As above, household maintainer rates have largely been suppressed for those 75 years and over and to a lesser degree for 25–34-year-olds and 15–24-year-olds.

By this estimate, there is a shortfall of about 73 units to address suppressed household formation over 20 years.

Part D: Supply of Units to Meet Projected Growth

This segment is based upon BC Stats PEOPLE model of population growth, used by the Province for planning purposes. This statistic is drawn from BC Stats Household projections. BC Stats projections were harmonized with Statistics Canada in 2022 and are based upon a model using age and sex cohort data to estimate future population change from expected births, deaths, and migration. This is supplemented with data on employment, residential building permits, community plans and other indicators of housing availability.

As such it is important to note that this is *not an independent variable*. The amount of housing permitted in the past will shape population growth and shape this model's projection of future household growth. Because this data is so dependent on past policy outcomes, it should not be used on its own to inform housing needs.

The figure used by the province is a combination of two scenarios, one based upon municipal growth projections, and one based upon regional projections. As local cities and towns necessarily exist in regional housing markets, this approach reduces the impact of local specifics.

The first table will show the 20-year household projections for Thompson-Nicola Regional District. The Regional Growth rate is calculated at 36.8%.

Table 9: Regional Growth Rate

| Ashcroft VL (CSD, BC) | | | |
|-------------------------------|--------|--------|----------------------|
| Regional District Projections | 2021 | 2041 | Regional Growth Rate |
| Households | 59,885 | 81,923 | 36.80% |

The regional population growth projection (as apportioned) is averaged with the municipal projection to arrive at a 20-year estimate of housing need through projected population growth.

Table 10: Projected Growth

| Ashcroft VL (CSD, BC) | | | | |
|--|----------------------|------------|----------|---------------|
| Growth Scenarios | Regional Growth Rate | Households | | New Units |
| | | 2021 | 2041 | |
| Local Household Growth | n/a | 795 | 918.00 | 123.00 |
| Regionally Based Household Growth | 36.80% | 795 | 1,087.56 | 292.56 |
| Scenario Average | | | | 207.78 |
| Total New Units to Meet Household Growth Needs - 20 years | | | | 207.78 |

Here the province estimates that the Village of Ashcroft will require approximately 208 units to accommodate projected population growth, subject to the methodological limitations described above.

Part E: Supply of Units Needed to Reach At Least a 3% Vacancy Rate

Rental vacancy rates are a reliable indicator of limited housing supply, and it is often held that that a 3% vacancy rate is a 'balanced' level. When vacancy rates are below 3%, they suggest that there are more potential households seeking tenancies than there are available tenancies, and that rent will tend to rise.

When vacancy rates are above 3%, rents will tend to moderate as landlords have a harder time attracting tenants.

Rental vacancy rate data is drawn from the CMHC's Primary Rental Market 2021 Vacancy Rate data, which is based on a survey of purpose-built rental landlords. As this data is collected only for population centres above 10,000, where this data is not available rental vacancy is assumed to be the provincial average (1.4%). Though this figure is drawn from purpose-built rentals only, it is assumed that the whole market, including rented condominium units, rented houses, and other small-scale residential land-lording operations follow similar trends. As such the vacancy rate is compared to the total number of rental households. Where Vacancy rates already exceed 3%, this is

treated as a need for 0 new units.

Table 11: Village of Ashcroft Vacancy

| Ashcroft VL (CSD, BC) | | | | |
|--|--------------|---------------|-------------------|---------------------------|
| | Vacancy Rate | Occupied Rate | Renter Households | Estimated Number of Units |
| Target Vacancy Rate | 3.00% | 97.00% | 165 | 170.10 |
| Local Vacancy Rate | 1.40% | 98.60% | 165 | 167.34 |
| Total New Units to Achieve 3% Vacancy Rate - 20 years | | | | 2.76 |

Implementing the provincial 2021 vacancy rate of 1.4%, the CMHC 2021 recorded vacancy rate is lower than the targeted rate of 3.0%. This translates to a 20-year total of 2.76 additional units to achieve a 3.0% vacancy rate.

Part F: Supply of Units Needed to Meet Local Demand

This component calculates additional demand for housing beyond the minimum units required to adequately house current and anticipated residents. The 'Demand Buffer' is intended to provide sufficient additional units to enable overall residential market 'health'.

A demand factor has been calculated for each municipality and is based on a ratio of housing price to housing density. This figure is a number provided by the province with little documentation. Its purpose is to include a market demand element in the housing needs forecast. The demand factor for Ashcroft has been calculated at 0.74.

Table 12: Demand Buffer

| Ashcroft VL (CSD, BC) | |
|--|--------------|
| Component | Result |
| A. Extreme Core Housing Need | 9.98 |
| B. Persons Experiencing Homelessness | 13.35 |
| C. Suppressed Household Formation | 73.02 |
| E. Rental Vacancy Rate Adjustment | 2.76 |
| Total | 99.11 |
| Demand Factor | 0.74 |
| Total New Units to Address Demand Buffer - 20 years | 73.54 |

The Ashcroft demand factor is then multiplied by the sum of the number of units recommended by Extreme Core Housing Need, Homelessness, Suppressed Household Formation, and the rental vacancy rate. This reveals the additional local housing demand of approximately 74 units as per the 20-year total.

Total Assessed Housing Need

Under the Province's formula, the assessed housing need is as follows, summing all previously discussed factors:

Table 13: Village of Ashcroft Housing Need Total

| Ashcroft VL (CSD, BC) | | |
|--------------------------------------|-------------|--------------|
| Component | 5 Year Need | 20 Year Need |
| A. Extreme Core Housing Need | 2.50 | 9.98 |
| B. Persons Experiencing Homelessness | 6.67 | 13.35 |
| C. Suppressed Household Formation | 18.25 | 73.02 |
| D. Anticipated Growth | 98.64 | 207.78 |
| E. Rental Vacancy Rate Adjustment | 0.69 | 2.76 |
| F. Additional Local Demand | 18.39 | 73.55 |
| Total New Units – 5 years | 145 | |
| Total New Units – 20 years | | 380 |

The 5-year need calculation is for most purposes $\frac{1}{4}$ of the 20-year calculation, however, to address homelessness it is expected that those units will be 50% delivered in 5 years, while the 5-year projected growth adjustment is based upon BC Stats 5-year growth projection.

The assessment calls for a 20-year (2021 to 2041) need for 380 units in the Village of Ashcroft. The 5-year need (2021 to 2026) is calculated at 145 units, representing 38% of the total demand.

This suggests an increase in the housing stock of 17% over the next five years and 43% over the next twenty years over the current census dwelling count.

As can be seen above, the largest component of the housing needs assessment is in the 'Anticipated Growth' figure, projecting 208 units over 20 years. It is important to note that this factor is based on the average of regional based household growth and local household growth from BC Stats' Household Projections for the year 2021 to 2041.

4. Community & Stakeholder Engagement

Gathering feedback and insights from the community and stakeholders played a significant role in informing the Thompson-Nicola Regional District Housing Needs Report. Engagement activities included a survey and key informant interviews.

The purpose of the Community Survey was to gather input in terms of the current and emerging housing needs of TNRD residents, and understand the challenges residents may face as they seek housing across the continuum. The survey was conducted over a 6-week period in June and July 2024. It was made available online through the TNRD and participating local government websites. Hard copies of the survey were also available at Municipal Halls. The survey was completed with 523 complete responses and 983 incomplete responses. 37 of the complete responses were noted by respondents as living in the Village of Ashcroft.

Interviews and discussions were held with identified stakeholders including affordable housing operators, business owners, non-profits, and First Nations over the months of July and August 2024. Interviewees were asked about specific issues, challenges and concerns related to housing in the community.

Common themes surrounding housing supply and affordability were identified throughout the engagement process. These themes will be further explored in the context of the local areas throughout the report, including Section 5, Key Areas of Local Need.

The following provides a selection of survey responses from Ashcroft residents:

- Availability/supply of rental housing; availability/supply of affordable housing (ownership or rental); cost of construction; supply/availability of seniors' housing; and a mismatch between who needs housing and the housing units that are currently available have been identified as the most pressing housing issues in Ashcroft.
- 46% of Ashcroft survey respondents stated that they paid more than 30% of their before-tax income on housing. 38% stated that they

believed their housing costs are not affordable for them. This highlights the financial vulnerabilities within the community.

- 32% of Ashcroft respondents stated that they have had challenges accessing rental housing or ownership housing in Ashcroft.
- The most common responses as to what housing forms are needed in Ashcroft included: supportive housing units, apartment buildings with fewer than 5 storeys, single-detached homes, townhomes/row homes, seasonal workforce housing, and purpose-built rentals.

A selection of comments (unedited) from Ashcroft survey respondents in terms of housing forms that are needed, includes:

- “I am blessed to own a house here. But I do feel sorry for those renting with very little or no housing. The village has to be more open towards basement suites. We also need more apartments as well as some sort of subsidized housing.”
- “There are no options for affordable housing in Ashcroft. I am disabled and can't afford the rent I am currently paying. We need affordable housing units for disabled and elderly, low-income singles and families. The cost of food at the Safety Mart in Ashcroft is up to \$5 more per item for many of the products available. If you do not have a way to drive to Kamloops to shop at normally priced stores, such as Walmart, Superstore, ect it is almost impossible to eat and pay rent. The grocery store should not be aloud to charge such overprofitable prices to this community. A jar of pasta sauce can cost up to \$8 (same brand at Walmart is under \$3!!!!!!!!!!!!!!!!!!!!!!!!!!!!!!!!!!!!!! We need apartments, townhouses to be built for those who can never afford to purchase a home of their own.”
- “If the owner of the home I am renting a room from decides to sell. I will be homeless.”
- “The only reason my housing is affordable is because family didn't raise the rent on me, until next year when they have to refinance their mortgage..... ahh”
- “Property taxes are very high here compared to Merritt.”

- “With the cost of rent and everything going up it's scary and makes the kids worry about it as well because they want to go do stuff and buy things but are being told "no" a lot.”
- “I would move closer to medical services.....i.e. Kamloops”
- “Can’t afford to move”
- “Bedbugs are a HUGE problem !”
- “The inland port keeps growing. So many people moving to town with no place to live”
- “No rental available.”
- “more assisted/independent living units for seniors needing to downsize”
- “Housing for younger singles or couples without families”
- “High number of seniors needing supportive housing”
- “Population getting older and only way to downsize and get help is to move to city. Need supportive senior housing.”
- “Slumlords are allowed to rent infested properties with NO INSPECTIONS BY ANY GOVERNMENT AGENCY !!!!!”
- “Need housing for lower incomes in growing community”
- “Not enough agencies or support staff to fund or staff folks with mental health and substance use issues”
- “We need housing for paramedics, Drs, nurses, and care aids. Interior health owns 8acres surrounding the hospital where tiny homes or a residence could be built to house visiting staff.”
- “We have a large seasonal worker population. We need more housing specifically for them.”
- “One level living”
- “We need more affordable rentals. We can't grow if there is no housing!”

- “More affordable family housing. Need access to transport and increased medical facility availability. Need 24/7 emergency care that does not involve traveling to larger facility with limited to no return to home.”
- “The prices need to come down to make it more affordable for families, single parents and seniors that are still able to live on their own. With the cost of living at an all time high, it is near impossible to make the monthly mortgage payments when they are 3,000 to 4,000 a month.”
- “Multi-level senior housing needed in smaller communities so seniors do not have to leave their community for care”
- “Lots of single seniors living in big family homes wanting/needing to downsize”
- “I would like to see the village work more closely with developers and come to reasonable solutions to any problems instead of stalling, the process of development for years because of nitpicky things”
- “We need BC Housing and affordable housing units and have been complaining about this topic for YEARS!!!!!!!!!!”

A selection of responses from Ashcroft residents (unedited) as to how housing could be improved in the community/region, include:

- “There needs to be more land available for the public to buy and build their home.”
- “Village governments need to work closer with neighbouring Indigenous communities as they often have land however require servicing. Partnerships open up wide variety of funding”
- “Village has to be more accepting of rental basement suites. Need more apartments and senior housing.”
- “Re- adjust zoning to allow for different housing options.”
- “Need more government support help first time home owners buy a house”

- “Need to streamline the regulatory process for building. Too much red tape.”
- “Less insistence on single-family detached homes on big lots, more multi-unit facilities. More single storey, smaller homes on smaller lots for seniors who want to downsize. More rental accommodation for short-term workers (i.e. health care workers). More seniors' living facilities. More townhomes/condos for people trying to get into the housing market.”
- “Access to reliable, professional trades people”
- “I believe that when the seniors building is complete there will be more options and houses available. some seniors are ready to down size, which would open up some housing.

I know its really impossible to do, but having people in our region get "first dib"

I know of a few individuals that sold there places in the lower mainland for over a million, move up here and are able to pay cash.

Were someone starting out doesn't have that option or that leverage. Like I said I know its impossible to control this.

Just would be nice for the ones who are starting out to have a little bit of a chance.”

- “Lower the cost of rent especially for apartments. Yes there's market value but city value compared to small town/village shouldn't be the same. So many young people that can't get their own place because there's no high paying jobs in the area to afford rent, utilities and food. And there are so many single parents or families that are in need of a place, but not accepted because of what ever reason it may be (not pet friendly or not kid friendly). There should also be more assisted living for elders and disabled people.”
- “FORM A GOVERNMENT AGENCY THAT HOLDS LANDLORDS TO ACCOUNT WITH REGULAR INSPECTIONS OF RENTAL PROPERTIES !!

CURRENTLY, HEALTH INSPECTORS DO NOT AND WILL NOT INSPECT RESIDENTIAL PROPERTIES OTHER THAN CARE HOMES - THIS MUST CHANGE! BEDBUGS ARE A HUGE HEALTH ISSUE THAT IS IGNORED BY INTERIOR HEALTH AND OTHER HEALTH DISTRICTS ACROSS THE PROVINCE !!!”

5. Key Areas of Local Need

The Village of Ashcroft faces housing challenges stemming from increasing unaffordability/increasing costs of housing, a lack of affordable and suitable rental housing supply, and an aging population. The findings from the analyses, stakeholder consultations, and surveys suggest the following key concerns:

Expand Non-Market & Supportive Housing Options

Study findings reveal a need for those who are at-risk of homelessness or with low-income including housing for low-income individuals, low-income families, low-income seniors, and those with disabilities in Ashcroft.

As of the 2021 census there are a recorded 30 households in Core Housing Need. 85 Ashcroft households are living below the affordability standard.

46% of Ashcroft survey respondents stated that they paid more than 30% of their before-tax income on housing. 38% stated that they believed their housing costs are not affordable for them. This highlights the need for more affordable housing options in the community, including non-market housing.

Options, working with the Province and with social services providers are on a spectrum including:

- Short term safety net housing
 - Emergency Shelters
 - Shelters for people fleeing domestic violence
- Supportive housing
 - Assisted living for seniors
 - Housing for the disabled
- Subsidized Housing
 - Independent living with below market rents
 - Mixed use market/non-market housing

Often these uses can be mixed, to provide a range of options on site,

meeting multiple needs as well as market revenue to reduce the need for wider subsidy.

By nature, non-profit development doesn't have a lot of wiggle room. There are no profits to cushion unexpected expenses, as profits are pre-committed to providing affordable housing, and there are often higher costs to build and operate. With that narrow window of success, it's important that non-profit housing be as unburdened by costs and permitting process as practical. The more that things can be done quickly, predictably, and affordably, the more surplus there can be to sustain below-market rents and social services.

Potential ways in which non-market housing can be made more viable are through: Reduced property taxes and construction charges, making municipal land available to non-profits through creative land grants/leases etc., assisted with direct aid, or assistance in working with senior government.

A building permit application is currently in process for a 29-unit facility for low-income seniors in Ashcroft. This initiative is a positive step forward in addressing the need for non-market housing units in the community. This particular initiative is a partnership with the Province and Thompson View Manor Society.

Expand Rental Housing Supply

A primary housing challenge facing the Village of Ashcroft is a lack of available and affordable rental units. Overall rents have significantly increased, and some households are facing difficulty in securing appropriate housing.

Between 2006 and 2021, average rents in Ashcroft increased by 48% (unadjusted). Some 35 renter households were identified as being below the affordability standard within the 2021 Census.

A lack of available rental stock will tend to push upward pressure on rents. This will in turn push residents out of the bottom of the housing market, as the most vulnerable or least well-resourced members of the community find themselves unable to pay new market rents if they are required to move, which contributes both to departure from the area and homelessness.

There is a need for both market rental units and non-market rental units in

the community. Market rental units are offered by private landlords and rented at rates set by the market. This includes purpose-built rental housing, as well as housing within the secondary rental market, including basements suites and other investor-owned houses or units. Non-market rental units are units owned or subsidized by government, a non-profit society or a housing cooperative and charge below market rents.

There are also programs offering rent assistance in the private market. This involves providing housing subsidies to eligible low-income families and low-income seniors with cash assistance to help with their monthly rent payments in the private market. This includes BC Housing's Rental Assistance Program (RAP), and the Shelter Aid for Elderly Renters (SAFER) program.

Address Housing Needs of the Senior Population

Based on BC Stats' population projections, while Ashcroft as a whole is expected to see population growth at an average annual rate of 0.4% between 2021 and 2041, the over 65 population is projected to grow at a much higher rate (1.5% per annum over this period), adding a net increase of roughly 221 seniors.

Senior's housing needs evolve with age. Key challenges will include the maintainability of the housing stock as residents grow older. As residents age and wish to remain in the community, many of them will look for options to downsize and which are less maintenance intensive, such as apartments, condominiums, or secondary suites. Furthermore, an aging population presents accessibility issues, as stair-access housing becomes more of an obstacle. Such housing needs can be met by the provision of market and non-market elevator access apartment housing, as well as low-rise forms designed for accessibility. A key challenge will also be the need for housing that is livable for non-motorists. Providing suitable housing options within a walkable and central locale close to shops and services is recommended.

Inter-generational living and extended households in various housing forms can be seen as favourable options for many families. Secondary suites and carriage homes can provide families with the space to accommodate multi generations. Indeed, encouraging secondary suites, carriage houses, garden

suites, and a broader variety of other dwelling types in existing neighbourhoods may allow residents to stay within their community throughout the life cycle (e.g., from single, to young family, to middle-age, to empty nesters, to senior).

As previously discussed, the planned 29-unit facility for low-income seniors is a positive step forward in addressing not only the need for supportive seniors housing but housing that is affordable.

Enhance Housing Diversity

Study findings in combination with the results of the Community Survey have indicated that a greater variety of housing forms are needed in terms of type and age in Ashcroft. 66% of the dwelling units in Ashcroft are single-detached homes and only 3% of the total dwelling stock was constructed post-2001. This is creating challenges for people in Ashcroft looking to change homes, either to upgrade or to downsize; and for prospective residents who find it difficult to purchase or rent adequate or suitable housing. There are limited options in the community, particularly for those with lower incomes.

The lack of diversity in housing stock is also a constraint for population growth, and filling key employment positions (i.e. doctors, jobs at local industries, and seasonal workforce positions).

The community survey results indicate that supportive housing units, apartment buildings with fewer than 5 storeys, single-detached homes, townhomes/row homes, seasonal workforce housing, and purpose-built rentals are the most needed housing forms in the community.

High costs of construction and a lack of interested developers/contractors were noted as key hindrances to additional housing development in the community.

Addressing these housing challenges will require partnerships, incentives, collaboration and resources from other sectors beyond a municipal level in order to make an impact on housing supply and affordability.

6. Actions to Address Housing Needs

The previous Village of Ashcroft Housing Needs Report was completed in 2019.

Since that time, the Village of Ashcroft reports that it has worked on the following to reduce housing needs:

- Confirmed sewer system can sustain development capacity
- Confirmed water treatment plant can meet the growing demand
 - Engineered Modeling of community wide water delivery infrastructure (pipes) to confirm capacity for expected community growth
 - Filled the 2 membrane filtration trains in the water treatment plant to capacity (1 more train can be added if needed for future growth)
 - Assisted ALR property owner with exclusion application in order to purchase land to house a second underground treated water reservoir in north Ashcroft
- Completed storm drainage study in north Ashcroft
- Assisted property owner to rezone and subdivide property for development in north Ashcroft – currently in the planning stages for phase 1
- Assisted property owner with a site-specific zoning density amendment to construct a second 37-unit apartment complex on existing property – property owner working with CMHC, waiting for building permit application
- Provided letters of support and other support to the Thompson View Manors Society in their effort to construct a 29-unit facility for supportive seniors housing – building permit application in process
- Assessed all village owned land for residential development

- Developed vacant service property listing for anyone interested in purchasing lots for development
- Identified updating the OCP and Zoning bylaws as a priority in the 2024-2026 Strategic Plan (Consideration will include density and infill development)

7. Housing & Transportation

This section explores the benefits of having housing near transportation infrastructure that supports walking, bicycling, public transit, and other alternative modes of transportation.

The following data is from the last two census reports regarding commuting by foot, by bicycle and by transit in the Village of Ashcroft. 2016 figures have included to show pre-pandemic figures as well. Transit, for Census purposes, includes bus, train, passenger ferry and other modes, however data is self reported.

Table 14: Main Mode of Commuting

| | Foot (2021) | Bike (2021) | Transit (2021) | Total Commuters (2021) | Total Mode Share 2021 (%) | Total Mode Share 2016 (%) |
|---------------------|-------------|-------------|----------------|------------------------|---------------------------|---------------------------|
| Village of Ashcroft | 40 | 0 | 0 | 530 | 7.5% | 11.2% |
| TNRD | 3,270 | 470 | 1,915 | 56,280 | 10.0% | 10.5% |
| British Columbia | 121,550 | 36,790 | 174,045 | 1,873,690 | 17.7% | 22.4% |

Source: Census 2016, 2021, Urbanics Consultants Ltd.

These do not reflect total use of feet, cycling, and transit to get around the community, however they do reflect a widely available statistic that is useful for comparisons, and tends to reflect the overall attractiveness of non-car transportation. Commuting by foot and bicycle saw a decrease between 2016 and 2021 (2021 total mode share of 7.5%); however, the 2021 Census data was collected during the COVID-19 pandemic in April 2021 which likely impacted commuting data.

In Ashcroft, foot transportation is the most common non-car means of getting around according to Census Data. The census did not report any residents commuting by transit or bicycle in 2021.

The Village of Ashcroft provides a high level of walkability, lower density of traffic and accessibility of all areas with cycling. The Village of Ashcroft Complete Communities Plan identifies goals and considerations for providing amenities and opportunities within a 15-to-20-minute walk. The geographic structure of Ashcroft allows it an opportunity to develop the

downtown as a hub for a number of services including charging facilities for electric mobility, accessible trails for mobility challenged and improved park facilities.

In terms of transit service in the community, Yellowhead Community Services operates and provides transportation between Ashcroft, Cache Creek, and Clinton, as well as scheduled trips to Kamloops and 100 Mile House. Additionally, the service includes a Health Link bus, which operates weekly, transporting passengers from Lillooet to Kamloops with several stops along the route. The funding for this transit system is shared by the Villages and BC Transit.

Housing in proximity to alternative transportation can take several forms. These include:

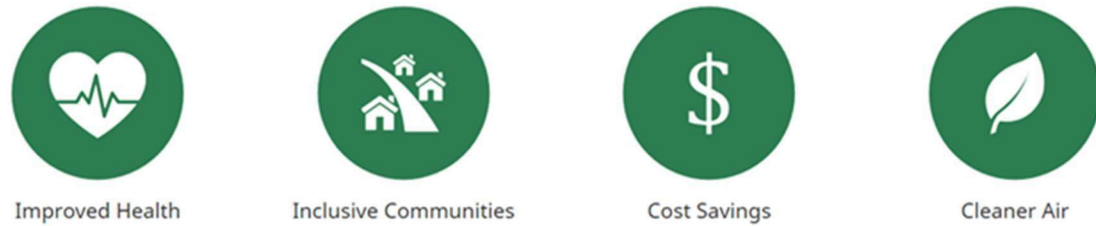
- Locating housing near bus stops (where available)
- Locating housing near sidewalks, multi-use pathways, biking infrastructure and community trails
- Locating housing near to employment, near to commercial amenities, and near to public services.

Where this requires infrastructure or services, it is important that infrastructure or services be of sufficient quality to be useable and safe to the public. This requires that residents not feel uncomfortable crossing the street, or riding a bike, that the bus comes often enough to be useful for daily transportation.

The importance of locating housing close to alternative transportation lies in several benefits:

- The reduction of infrastructure burden
- Reduced traffic
- Improved safety
- Accessibility
- Public Health and wellbeing

Figure 3: Benefits of Housing in Proximity to Active Transportation



Source: Housing, Infrastructure and Communities Canada, *Active Transportation Fund*

Housing placed with alternative transportation in mind benefits the public by reducing the cost of infrastructure. A resident living within walking or cycling distance is one that may potentially not drive to work, reducing traffic congestion and wear and tear on the roads, reducing demand for parking at public and private amenities as well as job sites. A multi-use pathway is much smaller and lower maintenance than a two-lane roadway, so that even if usage might be much less, the overall burden on the public can be reduced.

Additionally, the burden of water runoff is reduced. Multi-use pathways require much less hard-surface pavement per user and divert less rainfall and snowmelt out of the soil, reducing the burden per user of stormwater management requirements such as sewers, culverts, ditches, and drains.

With respect to safety, a walker or cyclist or transit rider is another vehicle not on the road. According to Transport Canada there are 257.1 injuries per billion vehicle kilometres on British Columbia roads. Generally, safety statistics for bus riders are much better due to large vehicles that are professionally driven.

Pedestrians and cyclist safety is a concern; however, this can be improved with better infrastructure and tend to improve with greater usage.

Accessibility can be improved through making walking, cycling, and transportation more attractive to residents of new homes. For starters, many disabilities preclude driving. Users of wheelchairs benefit from better sidewalks and multi-use pathways. Residents who need to drive benefit from reduced overall traffic congestion.

Lastly, locating housing to encourage pedestrianism and cycling encourage more physical activity, which can reduce the burden on the healthcare system as well as improve mood and fitness. Pedestrians and cyclists are found to

be good potential customers by many businesses, as they can better interact with the street front.

The best way to help pedestrians, cyclists, and transit riders is make it easier to build infill housing in existing communities which already have shops, public services, schools, and places of work.

Appendix 1: Additional Demographic & Housing Statistics

Local Economy

Table 15: Major Economic Sectors (2006-2021)

| Major Economic Sectors | Village of Ashcroft | | | | TNRD | | | | BC | | | |
|---------------------------------|---------------------|--------------|--------------|--------------|-----------------|-----------------|-----------------|-----------------|------------------|------------------|------------------|------------------|
| | 2006 | 2011 | 2016 | 2021 | 2006 | 2011 | 2016 | 2021 | 2006 | 2011 | 2016 | 2021 |
| Tourism | 65 (9%) | 80 (13%) | 60 (9%) | 90 (15%) | 8,820 (14%) | 8,250 (13%) | 8,855 (13%) | 7,645 (11%) | 287,875 (13%) | 298,780 (13%) | 332,215 (14%) | 359,555 (13%) |
| Business finance and management | 25 (4%) | 0 (0%) | 20 (3%) | 15 (3%) | 2,695 (4%) | 2,740 (4%) | 2,650 (4%) | 2,570 (4%) | 137,740 (6%) | 149,075 (6%) | 153,115 (6%) | 172,620 (6%) |
| Public services | 190 (27%) | 200 (32%) | 160 (25%) | 170 (29%) | 17,780 (27%) | 20,295 (31%) | 20,055 (30%) | 22,690 (32%) | 582,185 (27%) | 672,880 (29%) | 691,225 (28%) | 849,645 (30%) |
| Manufacturing and innovation | 255 (37%) | 185 (30%) | 220 (34%) | 170 (29%) | 18,680 (29%) | 17,595 (27%) | 18,580 (28%) | 19,375 (28%) | 612,080 (28%) | 596,340 (26%) | 645,350 (27%) | 773,980 (27%) |
| Trade services | 150 (22%) | 120 (19%) | 155 (24%) | 125 (21%) | 14,010 (22%) | 14,245 (22%) | 13,315 (20%) | 14,675 (21%) | 454,725 (21%) | 475,490 (21%) | 493,640 (20%) | 573,660 (20%) |
| Other services | 10 (1%) | 40 (6%) | 25 (4%) | 15 (3%) | 3,040 (5%) | 2,670 (4%) | 3,090 (5%) | 2,985 (4%) | 109,485 (5%) | 112,745 (5%) | 112,330 (5%) | 126,430 (4%) |
| Total | 695 | 625 | 640 | 585 | 65,025 | 65,795 | 66,545 | 69,940 | 2,184,090 | 2,305,310 | 2,427,875 | 2,855,890 |

Table 16: Education Level (2021)

| Education Level, 2021 | Village of Ashcroft | TNRD | BC |
|--|---------------------|-----------------|--------------------|
| No certificate, diploma or degree | 310 (22%) | 17,945 (15%) | 565,665 (13%) |
| Secondary (high) school diploma or equivalency certificate | 500 (36%) | 39,830 (34%) | 1,238,000 (29%) |
| Postsecondary certificate, diploma or degree | 580 (42%) | 60,510 (51%) | 2,396,755 (57%) |
| Apprenticeship or trades certificate or diploma | 185 (13%) | 13,360 (11%) | 323,635 (8%) |
| College, CEGEP or other non-university certificate or diploma | 260 (19%) | 21,070 (18%) | 711,810 (17%) |
| University certificate or diploma below bachelor level | 15 (1%) | 5,465 (5%) | 161,600 (4%) |
| University certificate, diploma or degree at bachelor level or above | 115 (8%) | 20,615 (17%) | 1,199,710 (29%) |
| Total | 1,390 | 118,285 | 4,200,420 |

Table 17: Commuting Status (2021)

| Commuting Status | Village of Ashcroft | TNRD | BC |
|--|---------------------|-----------------|--------------------|
| Commute within census subdivision (CSD) of residence | 295 (76%) | 33,735 (74%) | 1,324,470 (65%) |
| Commute to a different census subdivision (CSD) within census division (CD) of residence | 95 (24%) | 9,895 (22%) | 638,830 (31%) |
| Commute to a different census subdivision (CSD) and census division (CD) within province or territory of residence | 0 (0%) | 1,380 (3%) | 77,850 (4%) |
| Commute to a different province or territory | 0 (0%) | 400 (1%) | 8,915 (0%) |
| Total | 390 | 45,410 | 2,050,065 |

Household Trends

Table 18: Household Size (2006-2021)

| Household Size, Village of Ashcroft | 2006 | 2011 | 2016 | 2021 |
|--|--------------|--------------|--------------|--------------|
| 1 person | 255 (33%) | 260 (34%) | 215 (28%) | 285 (36%) |
| 2 persons | 360 (47%) | 345 (45%) | 385 (51%) | 360 (45%) |
| 3 persons | 70 (9%) | 65 (9%) | 85 (11%) | 70 (9%) |
| 4 persons | 40 (5%) | 50 (7%) | 60 (8%) | 40 (5%) |
| 5 or more persons | 50 (6%) | 40 (5%) | 10 (1%) | 40 (5%) |
| Total - Private households by household size | 770 | 760 | 755 | 795 |
| Number of persons in private households | 1610 | 1555 | 1525 | 1615 |
| Average household size | 2.1 | 2.0 | 2.0 | 2.0 |

Table 19: Private Households By Household Type

| Private Households by Household Type | Village of Ashcroft | TNRD | BC |
|---|---------------------|-----------------|--------------------|
| One-census-family households | 460 (58%) | 38,250 (64%) | 1,270,210 (62%) |
| Without children in a census family | 300 (38%) | 19,035 (32%) | 571,815 (28%) |
| With children in a census family | 165 (21%) | 19,215 (32%) | 698,400 (34%) |
| Multiple-census-family households | 0 (0%) | 1,245 (2%) | 61,885 (3%) |
| Non-census-family households | 325 (41%) | 20,395 (34%) | 709,745 (35%) |
| One-person households | 285 (36%) | 17,130 (29%) | 600,425 (29%) |
| Two-or-more person non-census-family households | 45 (6%) | 3,265 (5%) | 109,315 (5%) |
| Total - Private households by household type | 795 | 59,885 | 2,041,830 |

Household Income

Figure 4: Median Before-Tax Owner & Renter Private Household Income Data (2015 & 2020)

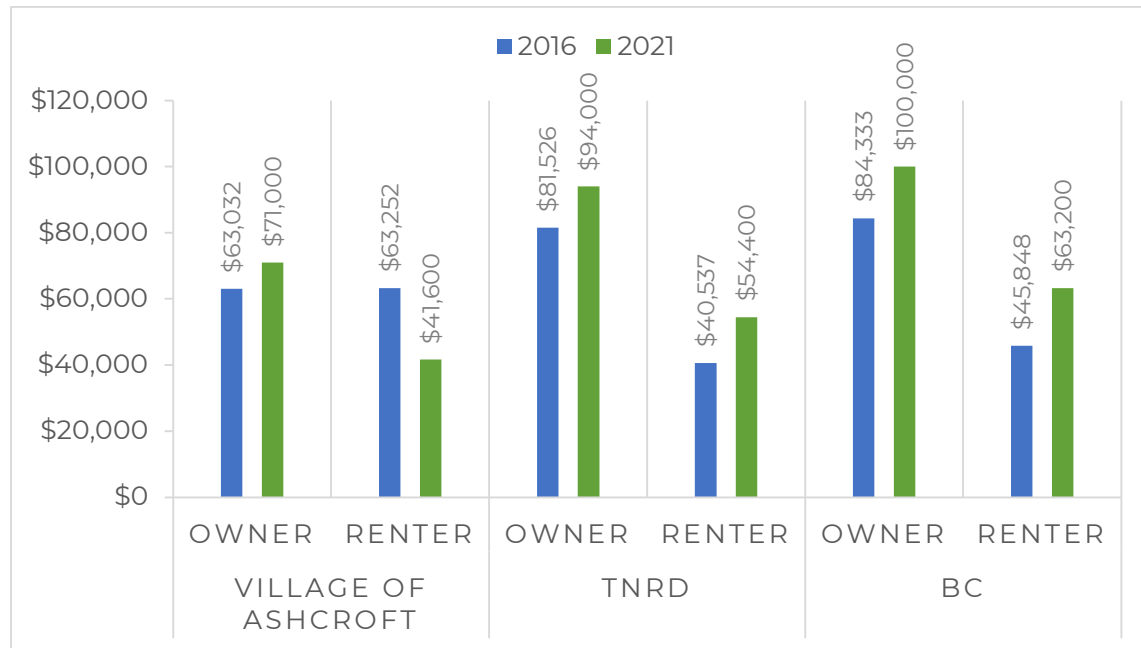


Figure 5: Household Income By Tenure & Income Group, Private Households (2020)

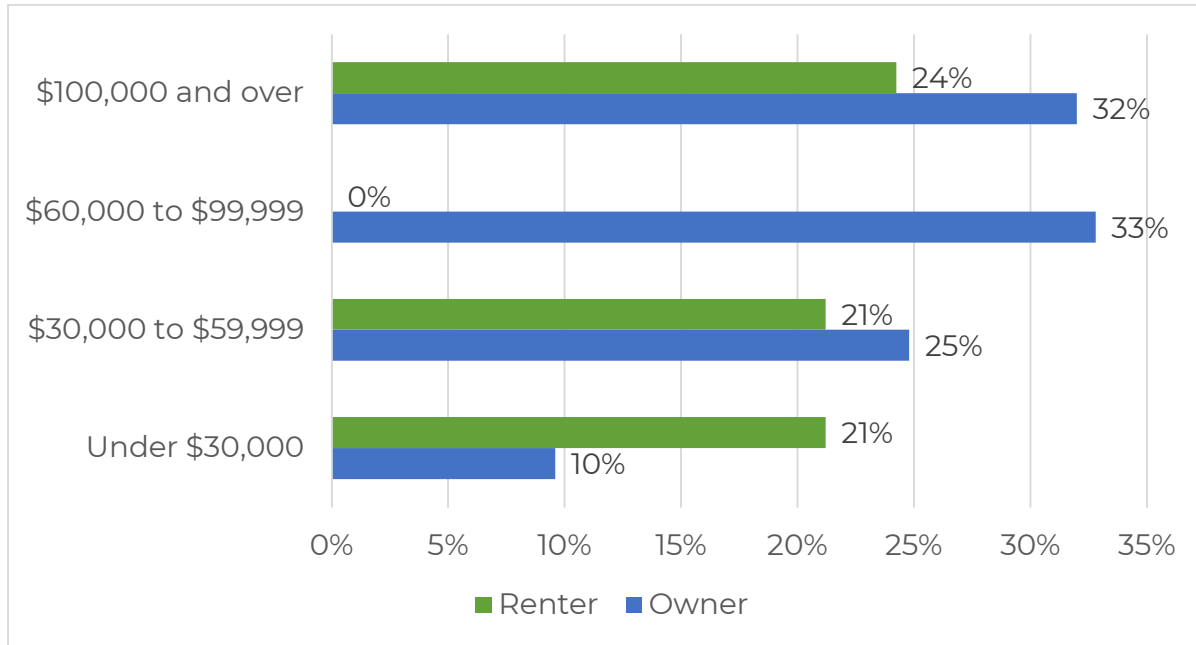


Table 20: Median Total Income By Type (2020)

| Median Total Household Income (2020) | | | | % of BC Med Income | |
|---|---------------------|------------------|------------------|---------------------|------------|
| | Village of Ashcroft | TNRD | BC | Village of Ashcroft | TNRD |
| Median Total Income of Economic Families | \$84,000 | \$103,000 | \$107,000 | 79% | 96% |
| Couple-only family | \$73,500 | \$89,000 | \$93,000 | 79% | 96% |
| Couple-with-children family | \$125,000 | \$140,000 | \$138,000 | 91% | 101% |
| Lone-parent family | \$61,200 | \$67,000 | \$70,500 | 87% | 95% |
| Median total household income | \$63,600 | \$82,000 | \$85,000 | 75% | 96% |
| 1-person households | \$31,800 | \$40,000 | \$43,200 | 74% | 93% |
| 2-or-more person households | \$85,000 | \$103,000 | \$108,000 | 79% | 95% |

Housing Unit Types

| Occupied Private Dwelling Units by Type | 2006 | 2011 | 2016 | 2021 | Change 2006-2021 | % Change | 2021 % composition |
|--|------|------|------|------|------------------|----------|--------------------|
| Total occupied private dwellings | 770 | 760 | 755 | 795 | 25 | 3 | |
| Single-detached house | 500 | 480 | 575 | 525 | 25 | 5 | 66 |
| Semi-detached, row house and duplex | 100 | 65 | 95 | 135 | 35 | 35 | 17 |
| Semi-detached or double house | 10 | 15 | 40 | 0 | -10 | -100 | 0 |
| Row house | 75 | 50 | 20 | 95 | 20 | 27 | 12 |
| Apartment/flat in a duplex | 15 | 0 | 35 | 10 | -5 | -33 | 1 |
| Apartment in a building that has five or more storeys | 0 | 0 | 0 | 0 | 0 | / | 0 |
| Apartment in a building that has fewer than five storeys | 100 | 125 | 80 | 90 | -10 | -10 | 11 |
| Movable dwelling | 60 | 75 | 10 | 45 | -15 | -25 | 6 |

Table 21: Total Private Dwellings By Occupancy & Usual Residency (2016-2021)

| Private Dwelling Types | Village of Ashcroft | | Ave. Annual Rate of Growth | TNRD | | Ave. Annual Rate of Growth |
|---|---------------------|------|----------------------------|--------|--------|----------------------------|
| | 2016 | 2021 | | 2016 | 2021 | |
| Total private dwellings | 801 | 876 | 1.81% | 62,157 | 65,065 | 0.92% |
| Occupied by usual residents | 755 | 793 | 0.99% | 55,504 | 59,885 | 1.53% |
| Vacant dwellings or dwellings occupied by temporary residents | 46 | 83 | 12.53% | 6,653 | 5,180 | -4.88% |

Table 22: Dwelling Units By Typology

Table 23: Occupied Private Dwellings By Number of Bedrooms

| Occupied Private Dwellings by No. of Bedrooms | 2011 | 2011 (% of total) | 2016 | 2016 (% of total) | 2021 | 2021(% of total) |
|---|------|-------------------|------|-------------------|------|------------------|
| Total occupied private dwellings | 755 | | 755 | | 795 | |
| Studio | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 bedroom | 40 | 5 | 40 | 5 | 70 | 9 |
| 2 bedrooms | 185 | 25 | 220 | 29 | 220 | 28 |
| 3 bedrooms | 285 | 38 | 255 | 34 | 325 | 41 |
| 4 or more bedrooms | 225 | 30 | 235 | 31 | 175 | 22 |

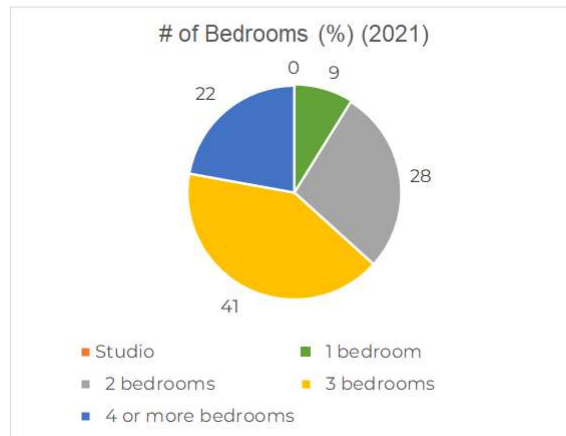
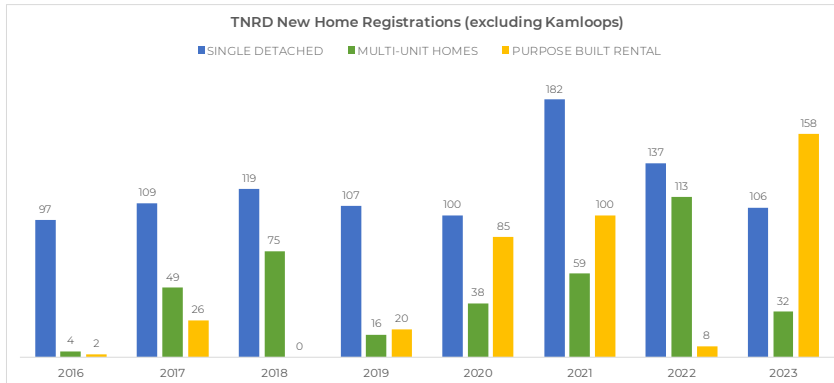


Table 24: New Home Registrations

| | 2016 | 2017 | 2018 | 2019 | 2020 | 2021 | 2022 | 2023 | Total |
|---|------------|------------|-------------|------------|-------------|------------|------------|------------|-------------|
| SINGLE DETACHED | | | | | | | | | |
| Thompson-Nicola | 319 | 398 | 334 | 298 | 273 | 419 | 239 | 189 | 2469 |
| Ashcroft | * | * | * | * | * | * | * | * | |
| Barriere | * | * | 12 | 15 | 6 | 12 | 7 | * | 52 |
| Cache Creek | * | * | * | * | * | * | * | * | |
| Chase | 10 | 6 | 7 | * | 5 | 5 | * | * | 33 |
| Clearwater | 5 | * | * | * | * | 13 | 9 | 5 | 32 |
| Clinton | * | * | * | * | * | * | * | * | |
| Kamloops | 222 | 289 | 215 | 191 | 173 | 237 | 102 | 83 | 1512 |
| Logan Lake | 8 | 13 | 9 | 12 | 15 | 5 | 8 | 9 | 79 |
| Lytton | * | * | * | * | * | * | * | * | |
| Merritt | 26 | 37 | 33 | 24 | 15 | 53 | 45 | 42 | 275 |
| Sun Peaks | 5 | 9 | 10 | 12 | 5 | 10 | 7 | 6 | 64 |
| Other communities and unincorporated areas | 34 | 30 | 37 | 33 | 48 | 83 | 52 | 32 | 349 |
| Thompson-Nicola Excluding Kamloops | 97 | 109 | 119 | 107 | 100 | 182 | 137 | 106 | 957 |
| MULTI-UNIT HOMES | | | | | | | | | |
| Thompson-Nicola | 259 | 281 | 449 | 356 | 252 | 364 | 322 | 305 | 2588 |
| Ashcroft | * | * | * | * | * | * | * | * | |
| Barriere | * | * | * | * | * | * | * | * | |
| Cache Creek | * | * | * | * | * | * | * | * | |
| Chase | * | * | * | * | * | 7 | * | * | 7 |
| Clearwater | * | * | * | * | * | * | * | * | |
| Clinton | * | * | * | * | * | * | * | * | |
| Kamloops | 255 | 232 | 374 | 340 | 214 | 305 | 209 | 273 | 2202 |
| Logan Lake | * | * | * | * | * | * | * | * | |
| Lytton | * | * | * | * | * | * | * | * | |
| Merritt | * | * | * | 7 | 9 | * | 17 | 14 | 47 |
| Sun Peaks | * | 35 | 72 | * | 29 | 44 | 76 | 12 | 268 |
| Other communities and unincorporated areas | * | 8 | * | 6 | * | * | 16 | * | 30 |
| Thompson-Nicola Excluding Kamloops | 4 | 49 | 75 | 16 | 38 | 59 | 113 | 32 | 386 |
| PURPOSE BUILT RENTAL | | | | | | | | | |
| Thompson-Nicola | 112 | 238 | 409 | 200 | 557 | 100 | 330 | 456 | 2402 |
| Ashcroft | * | * | * | * | * | * | * | * | |
| Barriere | * | * | * | * | * | * | * | * | |
| Cache Creek | * | * | * | * | * | * | * | * | |
| Chase | * | * | * | * | * | * | * | * | |
| Clearwater | * | 26 | * | 20 | * | 20 | * | * | 66 |
| Clinton | * | * | * | * | 10 | * | * | * | 10 |
| Kamloops | 110 | 212 | 409 | 180 | 472 | * | 322 | 298 | 2003 |
| Logan Lake | * | * | * | * | * | * | * | * | |
| Lytton | * | * | * | * | * | * | * | * | |
| Merritt | * | * | * | * | 75 | 80 | * | 158 | 313 |
| Sun Peaks | * | * | * | * | * | * | * | * | |
| Other communities and unincorporated areas | * | * | * | * | * | * | * | * | |
| Thompson-Nicola Excluding Kamloops | 2 | 26 | 0 | 20 | 85 | 100 | 8 | 158 | 399 |
| TOTAL | | | | | | | | | |
| Total Thompson-Nicola | 690 | 917 | 1192 | 854 | 1082 | 883 | 891 | 950 | 7459 |
| Total Thompson-Nicola (Excluding Kamloops) | 103 | 184 | 194 | 143 | 223 | 341 | 258 | 296 | 1742 |

*For privacy reasons data has been suppressed for communities where less than 5 homes registered in a year.



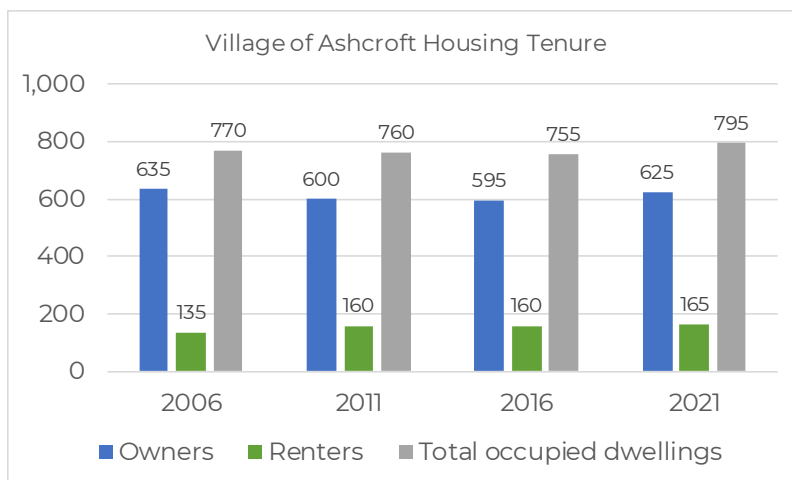
** Ashcroft new home registration data is suppressed as it had less than 5 homes registered in a year.

Table 25: Dwellings By Tenure & Period of Construction

| Dwellings by Period of Construction | Total | % of total | Owner | % of total | Renter | % of total |
|-------------------------------------|-------|------------|-------|------------|--------|------------|
| Occupied private dwellings | 795 | | 625 | | 165 | |
| 1960 or before | 165 | 21 | 130 | 79 | 30 | 18 |
| 1961 to 1980 | 445 | 56 | 355 | 80 | 90 | 20 |
| 1981 to 1990 | 50 | 6 | 20 | 40 | 25 | 50 |
| 1991 to 2000 | 95 | 12 | 80 | 84 | 20 | 21 |
| 2001 to 2005 | 25 | 3 | 20 | 80 | 0 | 0 |
| 2006 to 2010 | 0 | 0 | 0 | / | 0 | / |
| 2011 to 2016 | 0 | 0 | 0 | / | 0 | / |
| 2016 to 2021 | 0 | 0 | 0 | / | 0 | / |

Table 26: Housing Tenure (2006-2021)

| Dwellings | 2006 | 2011 | 2016 | 2021 |
|----------------------------|-----------|-----------|-----------|-----------|
| Village of Ashcroft | | | | |
| Owners | 635 | 600 | 595 | 625 |
| Renters | 135 | 160 | 160 | 165 |
| Others (Band Housing) | 0 | 0 | 0 | 0 |
| Total occupied dwellings | 770 | 760 | 755 | 795 |
| Ownership Rate | 82% | 79% | 79% | 79% |
| TNRD | | | | |
| Owners | 38,200 | 40,695 | 41,515 | 44,030 |
| Renters | 11,770 | 12,355 | 13,810 | 615 |
| Others (Band Housing) | 405 | 325 | 180 | 15245 |
| Total occupied dwellings | 50,375 | 53,375 | 55,505 | 59,885 |
| Ownership Rate | 76% | 76% | 75% | 74% |
| British Columbia | | | | |
| Owners | 1,145,050 | 1,234,710 | 1,279,025 | 1,363,185 |
| Renters | 494,000 | 525,000 | 599,360 | 669,455 |
| Others (Band Housing) | 4,105 | 4,925 | 3,590 | 9,190 |
| Total occupied dwellings | 1,643,145 | 1,764,630 | 1,881,965 | 2,041,830 |
| Ownership Rate | 70% | 70% | 68% | 67% |



Non-Market Housing

Table 27: Non-Market Housing Units

| Local Government | Service Allocation Group and Service Allocation Subgroup | | | | | | | | Local Government Total |
|---|--|--|-----------------------------------|-----------------------------------|---------------------|------------------------|---|-----------------------------------|------------------------|
| | Emergency Shelter and Housing for the Homeless | Transitional Supported and Assisted Living | Independent Social Housing | Rent Assistance in Private Market | | | | | |
| | Service Allocation Group Subtotal | Service Allocation Group Subtotal | Service Allocation Group Subtotal | Rent Assist Families | Rent Assist Seniors | Canada Housing Benefit | Supported Rent Supplement Program (Subset of CHB) | Service Allocation Group Subtotal | |
| Total Study Area | 99 | 88 | 283 | 12 | 109 | 22 | 0 | 137 | 607 |
| Ashcroft | 0 | 10 | 0 | 0 | 12 | 0 | 0 | 12 | 22 |
| Barriere | 0 | 0 | 0 | XX | XX | XX | 0 | 1 | 1 |
| Cache Creek | 0 | 0 | 0 | XX | XX | XX | 0 | 6 | 6 |
| Chase | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Clearwater | 0 | 2 | 92 | XX | XX | XX | 0 | 24 | 118 |
| Clinton | 0 | 7 | 32 | XX | XX | XX | 0 | 6 | 45 |
| Logan Lake | 50 | 0 | 12 | XX | XX | XX | 0 | 8 | 70 |
| Merritt | 20 | 58 | 121 | XX | XX | XX | 0 | 49 | 248 |
| Sun Peaks Mountain | 0 | 0 | 0 | XX | XX | XX | 0 | 1 | 1 |
| Thompson-Nicola A (Wells Gray) | 0 | 0 | 0 | XX | XX | XX | 0 | 1 | 1 |
| Thompson-Nicola J (Copper Desert Country) | 0 | 0 | 0 | XX | XX | XX | 0 | 2 | 2 |
| Thompson-Nicola L (Grasslands) | 0 | 1 | 26 | XX | XX | XX | 0 | 4 | 31 |
| Thompson-Nicola M (Beautiful Nicola Valley - North) | 29 | 0 | 0 | XX | XX | XX | 0 | 3 | 32 |
| Thompson-Nicola N (Beautiful Nicola Valley - South) | 0 | 0 | 0 | XX | XX | XX | 0 | 1 | 1 |
| Thompson-Nicola O (Lower North Thompson) | 0 | 0 | 0 | XX | XX | XX | 0 | 2 | 2 |
| Thompson-Nicola P (Rivers and the Parks) | 0 | 10 | 0 | XX | XX | XX | 0 | 17 | 27 |

Prepared by BC Housing's Research and Corporate Planning Dept., May 2024
 Source: Unit Count Reporting Model, March 31, 2024

Ashcroft contains a total of 22 non-market housing units including 10 transitional supported and assisted living units and 12 rental assistance seniors' units.

Housing Suitability & Adequacy

Table 28: Suitability Standards (2021)

| Suitability Standards | Village of Ashcroft | TNRD | BC |
|---|---------------------|--------|-----------|
| Total - Private households by housing below standards | 765 | 55,040 | 1,915,755 |
| Below the suitability standard (not suitable) | 0 | 1365 | 86,655 |
| % below the suitability standard (not suitable) | 0 | 2 | 5 |

Table 29: Adequacy Standards (2021)

| Adequacy Standards | Village of Ashcroft Total | Owner | Renter | TNRD Total | BC Total |
|--|---------------------------|-------|--------|------------|-----------|
| Total | 765 | 630 | 140 | 55,040 | 1,915,755 |
| Below the adequacy standard (major repairs needed) | 65 | 55 | 15 | 2,525 | 74,035 |
| % below the adequacy standard (major repairs needed) | 8 | 9 | 11 | 5 | 4 |

Shelter-Cost-To-Income Ratios

Table 30: Shelter-Cost-To-Income Ratios (2021)

| Shelter-cost-to-income ratios | Village of Ashcroft | TNRD | BC |
|---|---------------------|-----------|-----------|
| Owner and Tenant Households with Incomes > \$0 , in non-farm, non-reserve private dwellings by shelter-cost-to-income ratio | 765 | 55,040 | 1,915,755 |
| Spending <30% of Income on Shelter Costs | 680 | 46,795 | 1,530,185 |
| Spending 30% or more of Income on Shelter Costs | 85 | 8,245 | 385,570 |
| Owner Households in Non-Farm Non-Reserve Private Dwellings | 625 | 43,535 | 1,353,695 |
| Owner Households with a Mortgage | 265 | 24,565 | 773,665 |
| Owner Households Spending 30% or more of Income on Shelter Costs | 7% | 10% | 15% |
| Average Monthly Shelter Costs for Owned Dwellings (\$) | \$852 | \$1,279 | \$1,654 |
| Median Value of Dwellings (\$) | \$300,000 | \$500,000 | \$785,000 |
| Tenant Households in Non-Farm Non-Reserve Private Dwellings | 140 | 14,250 | 624,625 |
| Tenant Households in Subsidized Housing | 25.0% | 13.0% | 11.8% |
| Tenant Households Spending 30% or more of Income on Shelter Costs | 25% | 30% | 30% |
| Average Monthly Shelter Costs for Rented Dwellings (\$) | \$920 | \$1,196 | \$1,492 |

Core & Extreme Core Housing Need

Table 31: Core Housing Need (2021)

| Core Housing Need | | | | | | | | | |
|------------------------------|---------------------|--------|---------|--------|--------|---------|------------------|-----------|---------|
| Households | Village of Ashcroft | | | TNRD | | | British Columbia | | |
| | Total | Owners | Tenants | Total | Owners | Tenants | Total | Owners | Tenants |
| Total Households | 765 | 630 | 140 | 55,040 | 40,790 | 14,250 | 1,915,755 | 1,291,130 | 624,625 |
| Share | 100% | 82% | 18% | 100% | 74% | 26% | 100% | 67% | 33% |
| Below Suitability Standard | - | - | - | 1,365 | 530 | 840 | 86,655 | 36,330 | 50,325 |
| Rate | 0% | 0% | 0% | 2% | 1% | 6% | 5% | 3% | 8% |
| Below Adequacy Standard | 65 | 55 | 15 | 2,525 | 1,785 | 735 | 74,035 | 49,250 | 24,785 |
| Rate | 8% | 9% | 11% | 5% | 4% | 5% | 4% | 4% | 4% |
| Below Affordability Standard | 85 | 45 | 35 | 8,245 | 3,960 | 4,285 | 385,570 | 199,355 | 186,215 |
| Rate | 11% | 7% | 25% | 15% | 10% | 30% | 20% | 15% | 30% |
| Below All Three Standards | - | - | - | 30 | - | 25 | 1,665 | 560 | 1,105 |
| Rate | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% |
| In Core Housing Need | 30 | - | 20 | 5,585 | 2,290 | 3,295 | 257,090 | 102,850 | 154,240 |
| Rate | 4% | 0% | 14% | 10% | 6% | 23% | 13% | 8% | 25% |
| Extreme Core Housing Need | 30 | 25 | - | 2,570 | 1,240 | 1,330 | 134,625 | 64,795 | 69,825 |
| Rate | 4% | 4% | 0% | 5% | 3% | 9% | 7% | 5% | 11% |

Table 32: Core Housing Need Over Time (2006-2021)

| Core Housing Need | | | | |
|--------------------------------------|-------------|------------|------------|------------|
| | 2006 | 2011 | 2016 | 2021 |
| Unaffordable Housing (%) | 16.6 | 14.1 | 14.2 | 11.1 |
| Inadequate Housing (%) | 8.6 | 8.7 | 7.4 | 8.5 |
| Unsuitable Housing (%) | 4.0 | 4.0 | 0.0 | 0.0 |
| Core Housing Need (%) | 11.8 | 6.8 | 8.8 | 3.9 |
| Extreme Core Housing Need (%) | 5.9 | 1.4 | 4.7 | 3.9 |
| Number of Households In Core Need | 90 | 50 | 65 | 30 |
| Extreme Core Housing Need (Count) | 45 | 10 | 35 | 30 |

Housing Market Characteristics

Table 33: BC Assessment Housing Values (2022-2023)

| BC ASSESSMENT HOUSING VALUES | 2022 | 2023 |
|--|------------------|------------------|
| Single Family Dwelling | \$352,179 | \$390,202 |
| <i>% Change</i> | | 10.8% |
| Residential Dwelling w/ Suite | \$471,956 | \$556,219 |
| <i>% Change</i> | | 17.9% |
| Duplex (non-strata) | \$319,203 | \$440,483 |
| <i>% Change</i> | | 38.0% |
| Duplex (strata) | \$238,100 | \$263,750 |
| <i>% Change</i> | | 10.8% |
| Manufactured Home | \$130,354 | \$161,781 |
| <i>% Change</i> | | 24.1% |
| 2 Acres Or More (Single Family Dwelling, Duplex) | \$929,500 | \$797,933 |
| <i>% Change</i> | | -14.2% |
| Strata-Lot Residence (Condominium) | \$130,908 | \$158,394 |
| <i>% Change</i> | | 21.0% |
| Row Housing | \$184,300 | \$222,089 |
| <i>% Change</i> | | 20.5% |
| Triplex | \$196,340 | \$225,600 |
| <i>% Change</i> | | 14.9% |
| Average | \$328,093 | \$357,384 |
| <i>% Change</i> | | 8.9% |

Table 34: Rented Dwellings, Monthly Shelter Cost (2006-2021)

| Rented Dwellings: Monthly Shelter Cost | | | |
|--|---------------------|----------|----------|
| | Village of Ashcroft | TNRD | BC |
| 2021 | | | |
| Median | \$ 820 | \$ 1,130 | \$ 1,370 |
| Average | \$ 920 | \$ 1,196 | \$ 1,492 |
| 2016- Average | \$ 814 | \$ 985 | \$ 1,149 |
| 2011- Average | \$ 717 | \$ 899 | \$ 1,075 |
| 2006-Average | \$ 622 | \$ 829 | \$ 980 |
| Percentage Increase 2006-2021 | 48% | 44% | 52% |

Appendix 2: Detailed Housing Needs Calculations

These figures are to provide detailed calculations for the supply of units to address suppressed household formation (Component C of the Housing Needs Calculations).

Below is the number of households by age and tenure of household maintainer in 2006.

| Ashcroft VL (CSD, BC) | | |
|---|------------------------|---------------|
| | 2006 Households | |
| Age – Primary Household Maintainer 2006 Categories | Owner | Renter |
| Under 25 years | 0 | 30 |
| 25 to 34 years | 55 | 15 |
| 35 to 44 years | 50 | 15 |
| 45 to 54 years | 120 | 30 |
| 55 to 64 years | 150 | 15 |
| 65 to 74 years | 130 | 20 |
| 75 years and over | 125 | 15 |

The above table represents the 2006 numbers of household maintainers by age and tenure. This will be used to anchor an estimate of how many households in 2021, based upon present age and tenure demographics, would be expected were housing as available as in 2006. 2021 data is below.

| Ashcroft VL (CSD, BC) | | |
|--|-----------------|--------|
| | 2021 Households | |
| Age – Primary Household Maintainer 2021 Categories | Owner | Renter |
| 15 to 24 years | 0 | 0 |
| 25 to 34 years | 30 | 0 |
| 35 to 44 years | 30 | 40 |
| 45 to 54 years | 70 | 25 |
| 55 to 64 years | 120 | 40 |
| 65 to 74 years | 205 | 20 |
| 75 to 84 years | 130 | 0 |
| 85 years and over | 40 | 20 |

The below table will compare these census years.

| Ashcroft VL (CSD, BC) | | | | | |
|--|-----------------------------|----------------|-------------------|----------------|-------------------|
| | | 2006 | | 2021 | |
| Age Categories – Household Maintainers | Age Categories – Population | All Categories | Summed Categories | All Categories | Summed Categories |
| 15 to 24 years | 15 to 19 years | 85 | 135 | 45 | 65 |
| | 20 to 24 years | 50 | | 20 | |
| 25 to 34 years | 25 to 29 years | 75 | 135 | 30 | 95 |
| | 30 to 34 years | 60 | | 65 | |
| 35 to 44 years | 35 to 39 years | 40 | 125 | 65 | 135 |
| | 40 to 44 years | 85 | | 70 | |
| 45 to 54 years | 45 to 49 years | 105 | 255 | 85 | 180 |
| | 50 to 54 years | 150 | | 95 | |
| 55 to 64 years | 55 to 59 years | 165 | 290 | 125 | 280 |
| | 60 to 64 years | 125 | | 155 | |
| 65 to 74 years | 65 to 69 years | 140 | 250 | 185 | 365 |
| | 70 to 74 years | 110 | | 180 | |
| 75 years and over | 75 to 79 years | 80 | 170 | 95 | 265 |
| | 80 to 84 years | 50 | | 75 | |
| | 85 years and over | 40 | | 95 | |

The next table will show the headship rate for 2006.

| Ashcroft VL (CSD, BC) | | | | | |
|--|-----------------|--------|-----------------|--------------------|--------|
| | 2006 Households | | 2006 Population | 2006 Headship Rate | |
| Age Categories – Household Maintainers | Owner | Renter | Total | Owner | Renter |
| 15 to 24 years | 0 | 30 | 135 | 0.00% | 22.22% |
| 25 to 34 years | 55 | 15 | 135 | 40.74% | 11.11% |
| 35 to 44 years | 50 | 15 | 125 | 40.00% | 12.00% |
| 45 to 54 years | 120 | 30 | 255 | 47.06% | 11.76% |
| 55 to 64 years | 150 | 15 | 290 | 51.72% | 5.17% |
| 65 to 74 years | 130 | 20 | 250 | 52.00% | 8.00% |
| 75 years and over | 125 | 15 | 170 | 73.53% | 8.82% |

Applying these rates to the 2021 population provides us with an estimate of how many households you would expect to see were housing as available in 2021 as in 2006.

| Ashcroft VL (CSD, BC) | | | | | |
|--|--------------------|--------|-----------------|---------------------------|--------|
| | 2006 Headship Rate | | 2021 Population | 2021 Potential Households | |
| Age Categories – Household Maintainers | Owner | Renter | Total | Owner | Renter |
| 15 to 24 years | 0.00% | 22.22% | 65 | 0.00 | 14.44 |
| 25 to 34 years | 40.74% | 11.11% | 95 | 38.70 | 10.56 |
| 35 to 44 years | 40.00% | 12.00% | 135 | 54.00 | 16.20 |
| 45 to 54 years | 47.06% | 11.76% | 180 | 84.71 | 21.18 |
| 55 to 64 years | 51.72% | 5.17% | 280 | 144.83 | 14.48 |
| 65 to 74 years | 52.00% | 8.00% | 365 | 189.80 | 29.20 |
| 75 years and over | 73.53% | 8.82% | 265 | 194.85 | 23.38 |

Then, subtracting the number of potential households from the number of actual households, the calculation allows us to estimate the number of 'suppressed households' in 2021.

| Ashcroft VL (CSD, BC) | | | | | | | |
|---|---------------------------|--------|-----------------|--------|----------------------------|--------|-------------|
| Age Categories – Household Maintainers | 2021 Potential Households | | 2021 Households | | 2021 Suppressed Households | | |
| | Owner | Renter | Owner | Renter | Owner | Renter | Total |
| 15 to 24 years | 0.00 | 14.44 | 0 | 0 | 0.00 | 14.44 | 14.44 |
| 25 to 34 years | 38.70 | 10.56 | 30 | 0 | 8.70 | 10.56 | 19.26 |
| 35 to 44 years | 54.00 | 16.20 | 30 | 40 | 24.00 | -23.80 | 0.20 |
| 45 to 54 years | 84.71 | 21.18 | 70 | 25 | 14.71 | -3.82 | 10.88 |
| 55 to 64 years | 144.83 | 14.48 | 120 | 40 | 24.83 | -25.52 | 0.00 |
| 65 to 74 years | 189.80 | 29.20 | 205 | 20 | -15.20 | 9.20 | 0.00 |
| 75 years and over | 194.85 | 23.38 | 170 | 20 | 24.85 | 3.38 | 28.24 |
| Total New Units to Meet Suppressed Housing Need - 20 years | | | | | | | 73.0 |

Appendix 3: Glossary of Terms

Apartment in a building that has fewer than five storeys: A dwelling unit attached to other dwelling units, commercial units, or other non-residential space in a building that has fewer than five storeys.

Apartment in a building that has five or more storeys: A dwelling unit in a high-rise apartment building which has five or more storeys.

Apartment or flat in a duplex: One of two dwellings, located one above the other, may or may not be attached to other dwellings or buildings.

Assisted living: Housing that includes hospitality services (e.g., meals, housekeeping, social and recreational activities) and one or two personal assistance services, such as regular assistance with activities of daily living, medication services or psychosocial supports (referred to as prescribed services). This housing is subject to registration by the Assisted Living Registrar and includes self-contained apartments for seniors or people with disabilities who need some support services to continue living independently, but do not need 24-hour facility care; or housing in which residents receive services related to mental health and substance use issues.

Below-market rental: Housing with rents equal to, or lower than, average rates in private market rental housing.

Census Family: A married couple and the children, if any, of either and/or both spouses; a couple living common law and the children, if any, of either and/or both partners; or a parent of any marital status in a one-parent family with at least one child living in the same dwelling and that child or those children.

Co-operative housing: Co-operative housing is a type of development where the residents have a share in the corporation (co-operative) that owns/manages the development.

Core Housing Need: A household is considered to be in core housing need if

its housing falls below at least one of the adequacy, affordability or suitability standards and if it would have to spend 30% or more of its before-tax income to pay the median rent (including utilities) of appropriately sized alternative local market housing. “Extreme core housing need” has the same meaning as core housing need, except that the household has shelter costs for housing that are more than 50% of total before-tax household income.

Housing Adequacy: Refers to a given dwelling's need for major repairs. Statistics Canada defined for 2021 need of repair in the following ways: Regular Maintenance Needed: Dwellings where only regular maintenance such as painting, or furnace cleaning is required. Minor Repairs Needed: Dwellings needing only minor repairs such as missing or loose floor tiles, bricks or shingles or defective steps, railings, or siding. Major Repairs Needed: Dwellings needing major repairs such as dwellings with defective plumbing or electrical wiring, and dwellings needing structural repairs to walls, floors, or ceilings.

Housing Suitability: Refers to whether a private household is living in suitable accommodations according to the National Occupancy Standard (NOS); that is whether the dwelling has enough bedrooms for the size and composition of the household

Median Before-Tax Household Income: The household income is the sum of the total incomes of all members of that household before income taxes and deductions. It includes income from:

- Employment income from wages, salaries, tips, commissions, and net income from self-employment.
- Income from government sources, such as social assistance, child benefits, employment, Insurance, old age security pension, pension plan benefits and disability income.
- Income from employer and personal pension sources, such as private pensions and payments from annuities and RRIFs.
- Income from investment sources, such as dividends and interest on bonds, accounts, GICs and mutual funds; and,
- Other regular cash income, such as child support payments received, spousal support payments (alimony) received and scholarships

Movable Dwelling: Either a Mobile home: A single dwelling, designed and constructed to be transported on its own chassis and capable of being moved to a new location on short notice. It may be placed temporarily on a foundation pad and may be covered by a skirt; OR A single dwelling, other than a mobile home, used as a place of residence, but capable of being moved on short notice, such as a tent, recreational vehicle, travel trailer, houseboat, or floating home.

Row house: One of three or more dwellings joined side by side (or occasionally side to back), such as a townhouse or garden home, but not having any other dwellings either above or below. Townhouses attached to a high-rise building are also classified as row houses.

Safe homes: Provides temporary shelter and services (often for women and their children) who are facing housing crisis issues or fleeing domestic violence. This may include private homes, hotel units or rental apartments. Stays do not usually exceed five days. In addition to food and shelter, it also provides support services such as advocacy, information and referral, counselling, and transportation to appointments.

Second-stage housing: Provides housing for women and children fleeing violence who have completed a stay in a transition house or safe home. Typically, stays last up to 18 months.

Semi-detached house: One of two dwellings attached side by side (or back-to-back) to each other, but not attached to any other dwelling or structure (except its own garage or shed). A semi-detached dwelling has no dwellings either above it or below it, and the two units together have open space on all sides.

Seniors housing: Affordable housing geared toward individuals aged 55 or older or a couple where at least one person is age 55 or older. Seniors live independently and typically live in self-contained apartments that provide accessible, barrier-free design features.

Shelter: These include year-round shelters and emergency weather response shelters. Short-stay housing of 30 days or less. Emergency shelters provide single or shared bedrooms or dorm-type sleeping arrangements with varying levels of support to individuals.

Single-detached house: A single dwelling not attached to any other dwelling or structure (except its own garage or shed). A single-detached house has open space on all sides and has no dwellings either above it or below it. A mobile home fixed permanently to a foundation is also classified as a single-detached house.

Supportive housing: This housing provides ongoing assistance to residents who require support to live with modest independence. It is available for people who are homeless or at risk-of-homelessness and who may have barriers to housing such as mental illness or substance use. It can be housing for seniors and others who require services such as meals, housekeeping, 24- hour response system and social and recreational activities. It does not include personal assistance services such as bathing, dressing, or medication assistance.

Transitional housing: Includes the provision of on- or off-site support services to help residents move towards independence and self-sufficiency. This type of housing provided for a minimum of 30 days that can last up to two or three years.