
**VILLAGE OF CHASE
HOUSING NEEDS ASSESSMENT**

January 2021

Village of Chase Housing Needs Assessment

Village of Chase

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1 INTRODUCTION

This document has been created to provide a concise Housing Needs Assessment (Assessment) for the Village of Chase. The Assessment involved significant community engagement, a review of previous reports and studies, and a review of the current housing situation in Chase to provide guidelines for the Village to develop community housing goals and address key needs. It is intended to meet the requirements of the *Local Government Act* that stipulate that local governments must prepare a housing needs report by April 2022 and every 5 years thereafter. The preparation of the Chase Housing Needs Assessment was undertaken in conjunction with the ongoing development of the Village's Official Community Plan and is timely for providing direct guidance on housing-related policies.

1.1 REPORT STRUCTURE

The Assessment is structured with seven main sections including existing data analysis, housing gap analysis, and a summary and next steps section. Each analysis section has a "key findings" section which summarizes the main findings of the section.

- 1. Introduction** – this section provides background information on the development of the Housing Needs Assessment.
- 2. Demographic Profile** – this section provides insight into the historical and current population characteristics, age demographics, school enrolment, mobility, homelessness, and education levels of people living in the Village.
- 3. Income and Economic Profile** – this section focuses on household incomes and the local/regional economy.
- 4. Housing** – this section focuses on types of dwelling units, types of rental housing, housing values, and core housing needs.
- 5. Community Engagement** – this section summarizes the key themes related to housing which emerged during community engagement sessions.
- 6. Gap Analysis** – this section provides analysis and summarizes the housing gaps within the community.
- 7. Summary and Next Steps** – this section provides a summary of key findings and recommendations and outlines next steps for the community.

1.2 PURPOSE

The purpose of this Housing Needs Assessment is to provide the Village of Chase with:

- A better understanding of the housing situation in the community;
- A summary of the most prominent housing-related issues;
- An understanding of what gaps might exist in housing policy and housing supply; and
- A strategy for addressing gaps in policy and supply.

This work is particularly important as the Village is in the process of updating its Official Community Plan and there is an opportunity to incorporate more in-depth housing policies into the OCP.

1.3 EXISTING HOUSING POLICIES

Policies for housing development in the Village of Chase have been articulated in the following documents:

Official Community Plan (2002) - The Official Community Plan (OCP) is a policy document used by local governments to guide land use decisions and to establish policies and goals regarding community development. As a long-term, visionary document, the OCP supports Chase in managing and planning housing, parks and recreation, economic development, infrastructure, transportation, community health and wellbeing, and other key aspects of community development.

The Village's most recent OCP was adopted in 2002. The OCP identified several areas of vacant land that might be suitable for the development of housing. While the OCP is in the process of being updated, it is likely that these areas will continue to be designated for some form of residential development. The updated OCP will also provide more robust guidance on land use and community development needs including housing and the development of residential land.

The OCP is currently being rewritten. Some of the draft housing policies pertain to diversifying the housing stock; working with BC Housing and other agencies to provide affordable social housing within Chase; increasing the supply of rental housing; supporting the addition of secondary suites and carriage suites where they are appropriate; and encouraging the development of new long-term care homes and assisted living facilities in the community.

Zoning Bylaw (adopted in 2006, consolidated in 2018) - Chase's Zoning Bylaw regulates the use and development of land and includes zones for residential, agricultural, rural, commercial, industrial, park, and public use within the Village. There are 12 zones within the Village that permit residential use. The majority of land zoned for residential use is R-1 Low Density Residential which enables the development of single detached houses. There are a number of parcels that are zoned for R-2 Medium

Density Residential and R-3 High Density Residential that generally consist of multi-unit housing complexes, semi-detached homes, and apartments, as well as independent living centres. In addition, there are a number of mobile home park developments. There are a limited number of rural lots with a small number of homes.

1.4 ABOUT THE COMMUNITY

Long an important settlement area for the Secwèpemc Nation, the Chase area began to be colonized in the latter part of the 19th century with significant growth happening when the Adams River Lumber Company located in the community at the beginning of the 20th century. The Village of Chase is located approximately 60 km east of Kamloops along the Trans Canada Highway. The community is located within the Thompson Nicola Regional District (TNRD) and is bordered by the Trans Canada Highway, the South Thompson River, and Little Shuswap Lake. The community is within the Traditional Territory of the Secwèpemc Nation. The Village prides itself on providing a peaceful lifestyle in a scenic valley.

There are a variety of commercial businesses including retail stores, a grocery store, pharmacies, and restaurants. Institutions include two schools, the TNRD library, RCMP detachment, and health centre. Main employers include the Interfor Adams Lake Lumber Mill, School District 73, and Interior Health. The economy is based on forestry, tourism, agriculture, and government services.

1.5 METHODOLOGY

The methodology for the development of the Housing Needs Assessment included the following:

Data Collection – statistical information that help describe issues relating to housing in Chase was collected through the Statistics Canada Census, BC Stats, BC Assessment, and the Ministry of Education. Wherever possible trends were established based on a review of historical data. Most data used in this study has been sourced from the Statistics Canada Census, particularly data pertaining to population, demographics, households, income, and the economy. The focus is on data from 2016 with comparisons to the 2001, 2006, and 2011 data sets in order to show recent trends. In order to contextualize certain information, other similarly sized communities within the Thompson Nicola Regional District (TNRD) have been included, as well as the TNRD as a whole, and sometimes British Columbia (BC). According to the census profile information online for 2016, the non-response rate for the Village of Chase for the short-form questionnaire was 6.7% with the non-response rate for the long-form census (which provides 25% sample data) being 11.5%.

Some Statistics Canada Census data is only provided for private households through the custom tabulation program used to process the quantitative data for the Housing Needs Assessment. This would exclude the elderly in long-term care homes for example, and so this data has been used as little as possible. Where it has been used, a note is provided to indicate this.

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

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

To provide greater context to population and demographic trends, school enrolment information provided by the Ministry of Education and School District 73 has also been incorporated into the analysis.

BC Assessment data has been used to determine housing values while BC Housing information has helped to identify up-to-date subsidized housing numbers.

Community Engagement – Community engagement was conducted as part of the OCP development process and supported the development of the Housing Needs Assessment. Engagement activities included:

- Community survey – this collected information on a variety of OCP-related topics including housing and collected 180 responses.
- Community engagement sessions – a Residents Workshop and Community Open House were held over the course of a week in March 2020 to seek input from residents on key issues in the community. This was augmented by more informal engagement through a ‘stop and chat’ whereby residents were invited to talk to members of the consulting team at a storefront that was rented in downtown Chase.
- Stakeholder engagement – meetings were held with representatives from key community organizations discussing important community issues from the perspective of their organization. While many of these organizations do not have a direct or even indirect linkage to housing, they did offer insights into some of the housing issues that are experienced in Chase. The organizations and representatives included:
 - Sunshore Golf
 - Citizens on Patrol
 - Curling Club
 - Chase Rotary Club
 - Adams Lake Mill
 - Volunteer Fire Department
 - Community Paramedic Services
 - Chase Festival Society
 - Chase Legion
 - Chase Museum Society
 - Chase Food Bank
 - Chase Youth Action Committee
 - Chase Health Centre

- Chase and District Chamber of Commerce

- Interior Community Services

2 DEMOGRAPHIC PROFILE

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

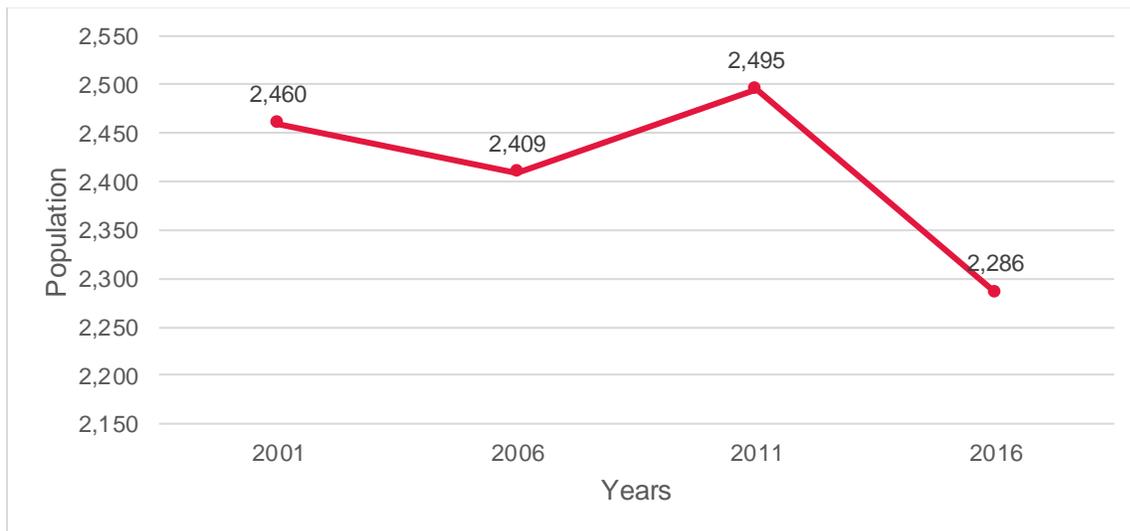
2.1 POPULATION CHARACTERISTICS

2.1.1 Overall Population

From 2006 to 2011 Chase increased in population by 4%, followed by a decrease between 2011 and 2016 by 8%. Overall, from 2001 to 2016, the Village of Chase has had a population decrease of 7%. As of 2016, the Village has a population of 2,286. From 2006 to 2016, the average annual population growth rate was -0.52%.

Figure 2.1 shows the community's population change from 2001 to 2016.

Figure 2.1: Population Change



While Statistics Canada data has suggested there has been a population decline in Chase, BC Stats has estimated the population of Chase to be 2,478 in 2019, with indications that the population has been growing since 2016 when the population was estimated to be 2,344 people according to their methodology. This indicates an annual growth rate of approximately 1.85%.

While the BC Stats information cannot form the basis of the overall analysis (census data provides the more complete dataset in a variety of areas) BC Stats population estimates have been taken into account in the overall findings and recommendations.

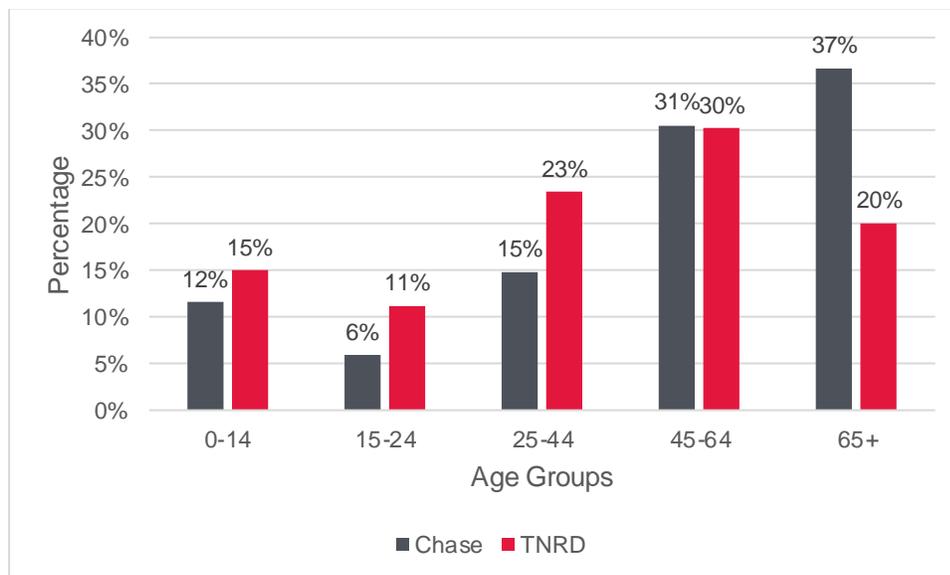
2.1.2 Age

The median age of the population has increased from 54 years old in 2011 to 58 years old in 2016. The 2016 median age of Chase is 13 years older than the median age of the TNRD (45).

By age, the largest demographic group within Chase is individuals 65 years and over which accounts for 37% of the population. Comparatively, the largest demographic group in the TNRD is the 45 to 64 years of age. As a result of the high proportion of the population aged 65 and over, the younger age groups in Chase are comparatively lower than elsewhere, with just 18% of Chase's population below the age of 25. Meanwhile in the TNRD, 26% of the population is less than 25 years old.

Figure 2.2 compares the proportions of the population within each age group in Chase and the TNRD.

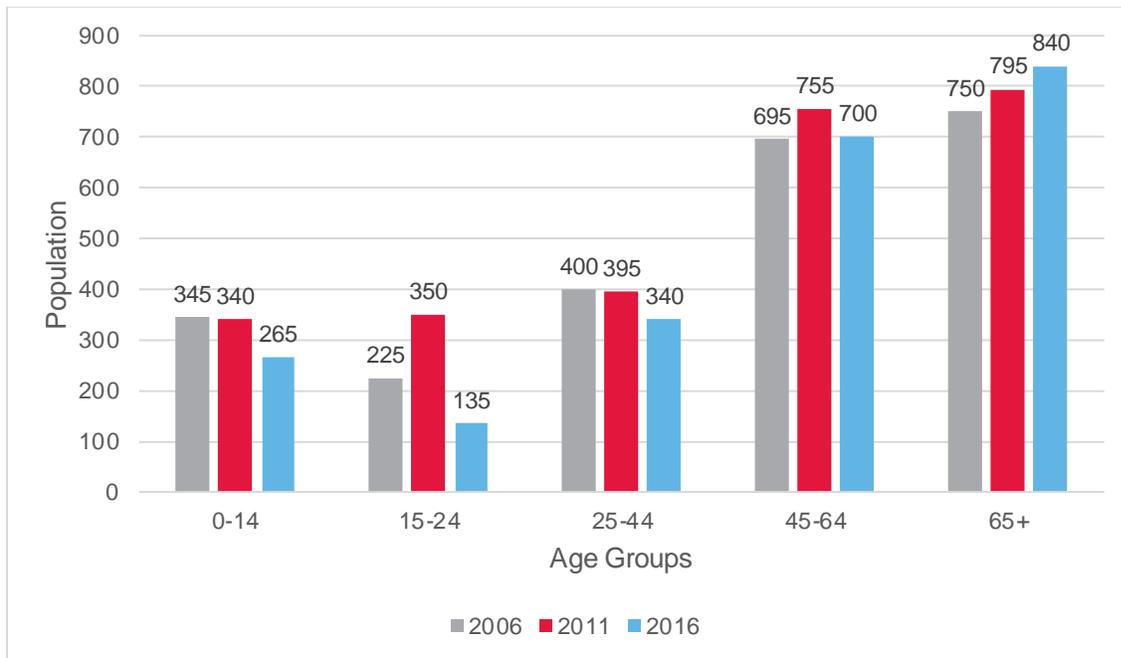
Figure 2.2: Comparative Age Demographics (2016 Census data)



Chase's population has gotten older over time with fewer youth aged 0 to 14 and 15 to 24, and an increase in the number of people 65 years and over. Between 2011 and 2016, the number of people 65 and over age group was the only group that experienced any growth in population.

Figure 2.3 illustrates the shift in each age group between census years (2006 to 2016).

Figure 2.3: Demographic Change Between 2006 to 2016



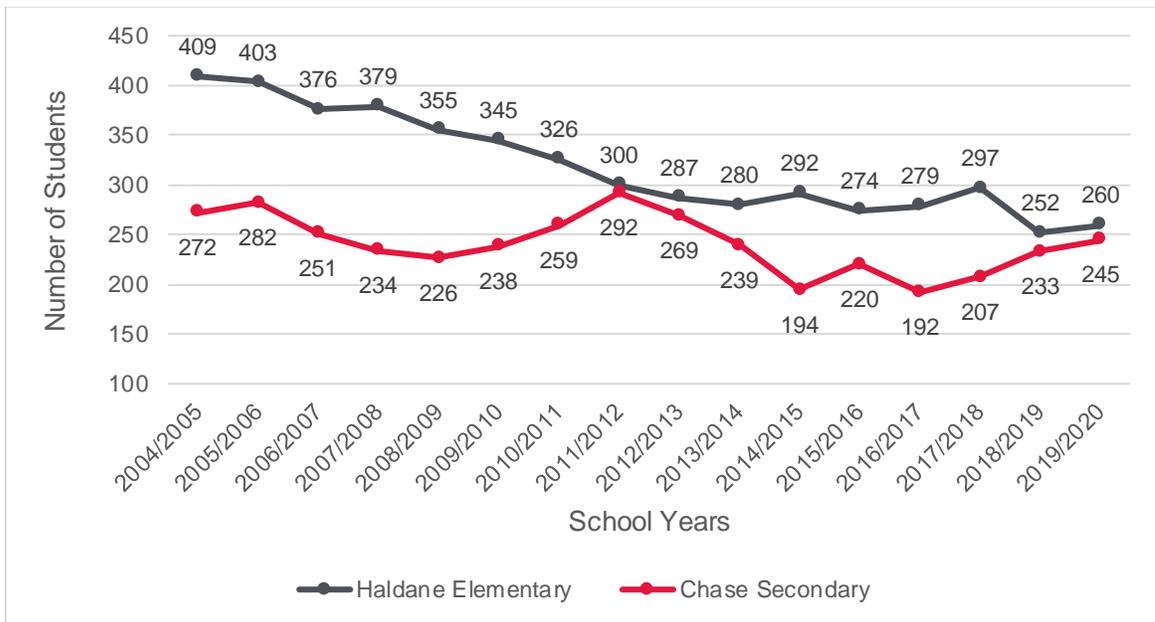
2.1.3 School Enrolment

In Chase, there are two schools operating which including Haldane Elementary and Chase Secondary. The Chase schools serve the Village along with the surrounding rural area which includes Pritchard, Neskonlith Indian Band, Adams Lake Indian Band, Little Shuswap Lake Band and Turtle Valley.

Since 2004, total school enrolment in the community has decreased by 26% from 681 to 505 in 2020. In the same time period, Haldane Elementary School has seen a 36% decrease in enrolment while Chase Secondary School has seen a 10% decrease in student enrolment. In part, the decrease at Haldane Elementary School is due to Grade 7 classes moving to Chase Secondary School in 2018. There has been some growth in overall enrolment in recent years, however, with enrolment numbers in 2019/20 at their highest since 2013/14.

Figure 2.4 shows the enrolment numbers for both Haldane Elementary and Chase Secondary from 2004 to the 2019/2020 school year.

Figure 2.4: Chase School Enrolment



Chief Atahm School is located on the Adams Lake Indian Band reserve and provides Secwepemc-based education up to Grade 10. School enrolment statistics were not available for Chief Atahm School.

2.1.4 Mobility

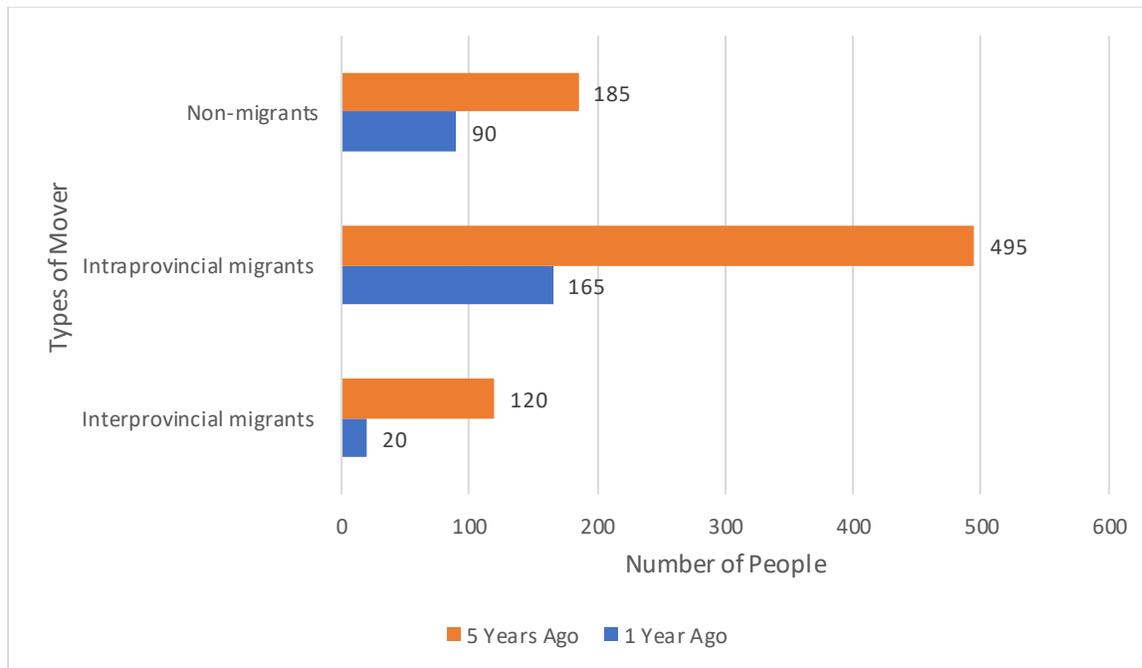
Mobility is a natural part of a community’s population flow. Mobility, in this context, indicates the number of people moving within a jurisdiction or to it from another jurisdiction. Understanding mobility and movement will provide a better understanding of population flow.

The census uses the terms “movers” and “non-movers” to indicate people who have moved or not moved within a certain time period. Within the “movers” category, these individuals are further broken down as “migrants” who come from outside the community, and “non-migrants”, those who moved within the community. The census looks at the number of “movers” and “non-movers” within the last year and the past five years.

According to the 2016 census, between 2011 and 2016, 38% of residents were movers. This means that 38% of residents had moved either to another location in Chase, or had moved from elsewhere to Chase. In the year previous to the census, 12% of residents were movers. The largest group of movers within either one or five years before the 2016 census was intraprovincial migrants (8%), or residents of BC relocating to Chase. The next largest group was non-migrants, those moving within the Village. There were also a number of interprovincial migrants, those moving from other provinces. There were no migrants from outside of Canada.

Figure 2.5 shows the number of movers within five years and one year before the 2016 census.

Figure 2.5: Number of Movers by Type (2016)



The data would suggest that there are a large number of people moving to Chase. Given that there has not been significant population growth, it can be inferred from the data that a number of people have left Chase during the same time period.

The proportion of movers in Chase (38% in the past five years), is only 2% less than in the TNRD. Of movers, the proportion of migrants versus non-migrants is 10% higher in Chase (29%) than in the TNRD.

2.1.5 Homelessness

According to various sources in the community, including the Chase food bank and BC Housing, homelessness is not a problem in Chase. Several people indicated that there may be one to two people that are homeless in Chase at any one time.

2.1.6 Post-Secondary Students

Chase does not have a post-secondary school. There may be some students that commute to Thompson Rivers University in Kamloops or to Okanagan College in Salmon Arm, however this information is not readily available.

2.2 HOUSEHOLD PROFILE

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

2.2.1 Households

According to the 2016 census, the Village of Chase has a total of 1,089 households. From 2011 to 2016, the total number of households decreased by 4%.

Table 2.1 summarizes the number of households in Chase in each census year from 2006 to 2016.

Table 2.1: Number of Households (2006 to 2016)

Year	# of Households
2006	1,086
2011	1,128
2016	1,089

Households can take a variety of forms. These include:

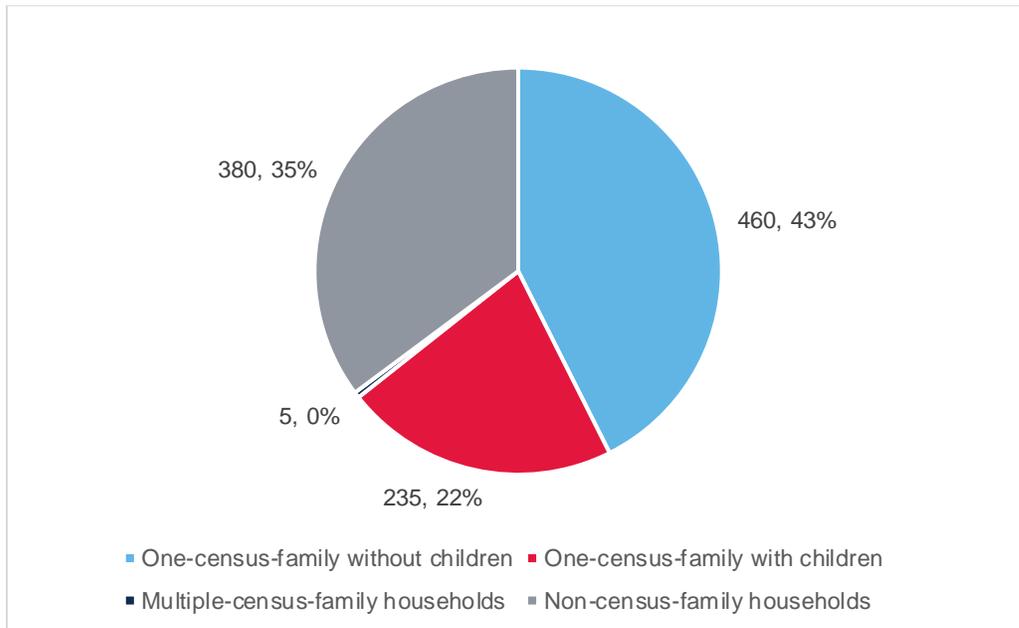
- “Census family” which means either a couple (married or common-law) or parents/caregivers who share a house and their dependents. There may be one-census family or multiple-census-family households.
- “Non-census family” which are households comprised of one person or two or more people occupying the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

The largest proportion of households in Chase are one-census family households (64%), which includes couples with and without children as well as lone-parent families. One-census families with no children account for 42% of households and one-census families with children account for 22% of overall households. The proportion of families with children in Chase is slightly less than other small towns in the region (e.g. Clearwater and Logan Lake) and the proportion is 10% lower than in the TNRD. The number of lone-parent families in Chase is 6% lower than in the TNRD.

Non-census-family households, either one or two persons living together but not as a census family, constitute 35% of households as well. Multiple-census-families are few in Chase, which is similar to other small communities in in the TNRD and the regional district as a whole.

Figure 2.6 shows the different family structures in Chase.

Figure 2.6: Chase Household Type (2016)



2.2.2 Household Size

Households range in size from one person to five or more people with approximately 79% of households in Chase having two or fewer people in them. These households could be comprised of couples or non-census-family individuals living together in one house, or census families with additional individuals constituting one household. The average household size in Chase has had little change since 2006. In 2016 the average household size in Chase was two people, compared to 2006 when the average household size was 2.2¹.

Table 2.1 summarizes household size breakdown in 2016.

Table 2.1: Household Size (2016)

Household Size	Number of Households	Proportion of Households
1-Person Household	350	32%
2-Person Household	510	47%
3-Person Household	115	11%
4-Person Household	75	7%
5 or More Persons	40	4%

¹ Census 2006

2.2.3 Household Tenure

Approximately 86% of households in Chase live in privately-owned dwellings while the remaining households live in rented dwellings.

The rate of 86% ownership in Chase is slightly higher than the TNRD which has an ownership rate of 75%. However, in Logan Lake, which is similar in size to Chase, the ownership rate is 85%.

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

Table 2.2: Chase Household Tenure (2016)

Household Tenure	Number of Households	Proportion of Households
Owner	930	86%
Renter	155	14%

2.2.4 Households in Subsidized Housing

According to the 2016 census profile, of the 155 renter-households in Chase, 45 (29%) are living in subsidized housing. From 2011 to 2016, the number of renter households in subsidized housing increased by 30.

2.3 COMMUNITY GROWTH

This section provides projections on community growth from 2016, the year of the last census, to 2025. Projections are based on historical growth rates derived from census data. While it is possible to consider mobility and demographics which may positively influence growth in the future, it is not possible to take into account more unexpected surges, such as a surge in employment locally which suddenly increases the population or from the latent demand that is experienced with retirees wanting to move to the community.

2.3.1 Population Projections

Population projections for Chase are based on historical annual growth rates 2006 to 2016 based on census data and were extrapolated to estimate the population to 2025. From 2006 to 2016, the

average annual growth rate was -0.07%. BC Stats population estimates are also used to inform population projections.

Using this approach, the population is estimated to decrease to 2,269; a loss of 17 people from 2016. It is important to keep in mind new housing development, more employment, or an increase in young families with children, may cause the number to change very abruptly.

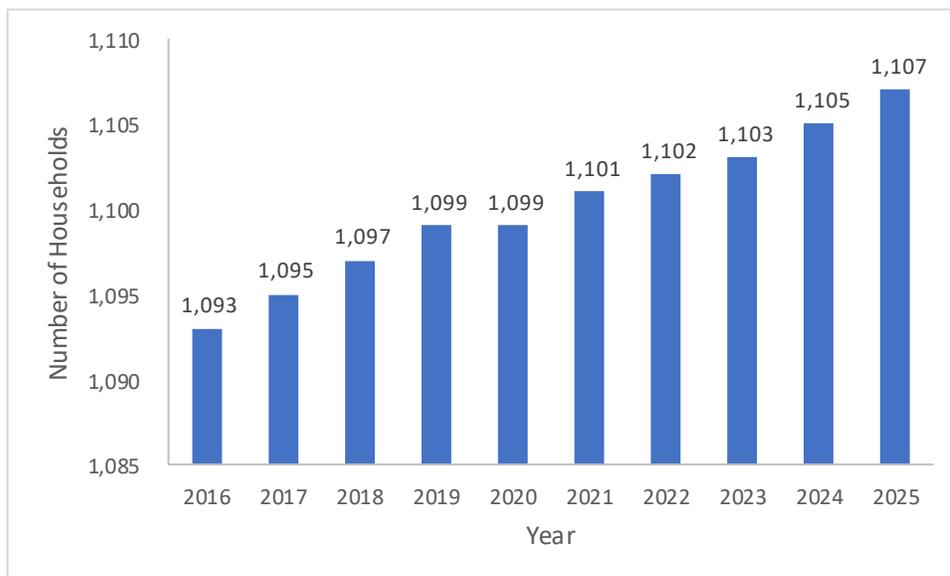
It is also important to note that recent BC Stats data has suggested that the population of Chase has experienced some growth since 2016. If this growth continues, population projections within a few years would be more positive.

2.3.2 Household Projections

Although the total population of Chase is projected to decrease, using the historical growth data, the number of households is projected to increase due to the household size diminishing slightly. Population and household projections are created using census and BC Stats population estimates, which show a slight increase for population growth from 2016 to 2019. Therefore, the number of households used as a baseline was 1,093 (2016 census shows 1,090) which averages census and BC Stats numbers. If the population growth identified in the BC Stats population estimates continues, there may be even more significant growth in the number of households in Chase.

Figure 2.7 shows the total projected number of households in Chase in 2025 is 1,107, an increase of 14 from the 1,093 in 2016.

Figure 2.7: Projected Households



2.4 KEY FINDINGS

Key findings for the demographic profile of Chase are:

- The population decreased by 7% between 2001 to 2016. As of 2016, the Village has a total population of 2,286. Using population growth rate derived from the Statistics Canada Census from 2006 to 2016, it is anticipated that the population may decline to 2,269 people by 2025 based on the census data. While much of the analysis was based on census data, recent BC Stats population estimates for Chase suggest some growth in population for the community.
- There has been a shift towards an aging population with fewer youth and young adults. The median age has increased from 54 in 2011 to 58 in 2016, 13 years older than the median age in the TNRD.
- As of 2016, the Village of Chase had a total of 1,090 households.
- The largest proportion of households in Chase are one-census family households (64%), which includes families with children (22%) and families without children (42%).
- The 2016 average household size in Chase is two people. The average household size has declined since 2006 when the average size was 2.2. Approximately 79% of households in Chase have less than 3 people in them, indicative of the significantly older population demographic that lives in the community.
- While the population of Chase may decline, the number of households is projected to increase because the size of households is declining slightly. The total projected number of households in Chase in 2025 is 1,107, indicating an increase of 14 households since 2016. It is also important to note that there appears to be latent demand for housing for people of retirement age wanting to move to Chase due to the quality of life and affordable housing compared to other communities. Furthermore, the population growth identified in the BC Stats information may result in even greater increases in new households in Chase.
- Since 2004, total school enrolment in Chase has decreased by 26%, from 681 to 505 in 2020.
- In the five years before the 2016 census, 38% of Chase residents had moved from elsewhere to Chase or had moved within the Village boundaries.
- The majority of dwelling units in Chase are privately owned homes (86%) while the remaining dwelling units are rented.
- According to the 2016 census profile, of the 155 renter-households in Chase, 45 (29%) are living in subsidized housing.

3 INCOME AND ECONOMIC PROFILE

This section provides information income, employment, and workforce characteristics in the community.

3.1 HOUSEHOLD INCOMES

Understanding economic indicators for residence and households helps to define financial capacity for spending on housing, either rented or owned. This section reviews income and other economic data to determine the capacity for households to maintain housing. Data is sourced from the census.

3.1.1 Household Median Incomes

In the TNRD and across the province, the trend is towards a rising median income. The median income in Chase, as of the 2016 census profile, is almost \$12,000 lower than Clearwater and Logan Lake. The median income in Chase continues to be lower than that of the TNRD and BC. This is likely due to a higher proportion of seniors in Chase, who tend to have lower incomes than working adults.

The income gap between Chase and the TNRD has increased since 2006, from approximately \$5,000 in 2006 to approximately \$19,000 in 2016. A similar trend has occurred with the income gap between Chase and BC, from approximately \$7,000 in 2006 to approximately \$19,000 in 2016.

Table 3.1 provides household before tax median income in Chase in comparison to other similarly sized communities in the region, to the TNRD and to BC as whole.

Table 3.1: Household Median Income by Location²

Community	2006	2011	2016
Chase	\$46,049	\$45,567	\$50,560
Clearwater	N/A	\$57,672	\$62,432
Logan Lake	\$52,237	\$48,094	\$61,931
TNRD	\$50,618	\$59,385	\$69,308
British Columbia	\$52,709	\$60,333	\$69,995

² Census Profile 2006, 2011, 2016

3.1.2 Households by Income Bracket

Household income by income bracket can reflect changes in social mobility and could influence homeownership/rental trends, as well as existing and future housing needs. Nearly 50% of households had incomes less than \$50,000.

Table 3.2 outlines the proportion of households within Chase in each income bracket category.

Table 3.2: Households by Income Bracket (2016)³

Income Bracket	Proportion of Households
Under \$5,000	1%
\$5,000 to \$9,999	0%
\$10,000 to \$14,999	3%
\$15,000 to \$19,999	7%
\$20,000 to \$29,999	12%
\$30,000 to \$39,999	15%
\$40,000 to \$49,999	10%
\$50,000 to \$59,999	8%
\$60,000 to \$79,999	13%
\$80,000 to \$99,999	13%
\$100,000 to \$124,999	8%
\$125,000 to \$149,999	5%
\$150,000 and over	5%

3.1.3 Owner Versus Renter Household Income

According to census data,⁴ the median income of households who own their home is \$55,091, while the median income of households renting their home is \$22,801. The larger part of households (57%) that own their dwelling earn more than \$50,000 per year while 54% of households that rent their

³ Census Profile 2016

⁴ Income by household tenure information is custom data provided only for private households.

dwellings earn less than \$30,000 per year. This clearly indicates that the financial means of renter-households is generally lower than owner-households and therefore can afford less in terms of monthly shelter costs.

Table 3.3 shows the number and proportion of households in each income bracket by whether they own or rent their home.

Table 3.3: Households Tenure by Income Bracket (2016)⁵

Income Bracket	Proportion of Households (Owner)	Proportion of Households (Renter)
Under \$5,000	0%	0%
\$5,000 to \$9,999	1%	0%
\$10,000 to \$14,999	2%	20%
\$15,000 to \$19,999	5%	20%
\$20,000 to \$29,999	11%	14%
\$30,000 to \$39,999	16%	11%
\$40,000 to \$49,999	8%	20%
\$50,000 to \$59,999	11%	0%
\$60,000 to \$79,999	12%	0%
\$80,000 to \$99,999	16%	0%
\$100,000 to \$124,999	10%	9%
\$125,000 to \$149,999	4%	6%
\$150,000 and over	4%	0%
Median Income	\$55,091	\$22,801

⁵ Census Profile 2016

3.2 ECONOMY

This section provides information on key economic indicators such as labour force participation, occupation, and commuting.

3.2.1 Labour Force

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

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

There are a number of short-term trends which are apparent. As indicated in **Table 3.4**, the number of people participating in the labour force has decreased since 2006. This corresponds to a significant decrease in the number of people in the 15 to 64 year old age group, which has declined from 1,320 people to 1,175 people. At the same time, the absolute and relative number of residents that are employed has decreased with only about one-third of residents employed.

Table 3.4: Labour Force Status⁶

Labour Force Status	2006	2011	2016
In labour force	1,025	1,045	845
Employed	945	985	760
Unemployed	80	60	90
Not in labour force	990	1,105	1,105
Participation rate	50.9%	48.7%	43.2%
Employment rate	46.9%	45.9%	38.9%
Unemployment rate	7.8%	5.7%	10.7%

⁶ Census Profiles 2006, 2011, 2016

3.2.2 Workers by Industry

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

The trend since 2006 has been substantial decreases in employment in manufacturing and retail trade and increases in employment in health and administrative positions. The largest employment sectors in 2016 were retail trade, health care and social assistance, and construction⁷, which together account for approximately 37% of all residents' employment.

Table 3.5 shows the proportion of workers living in Chase by NAICS category.

Table 3.5: Employment in Chase by NAICS Category⁸

NAICS Category	2006	2011	2016
Agriculture, forestry, fishing and hunting	6%	0%	6%
Mining, quarrying, and oil and gas extraction	1%	1%	1%
Utilities	0%	0%	1%
Construction	9%	7%	11%
Manufacturing	15%	12%	8%
Wholesale trade	3%	5%	2%
Retail trade	18%	21%	13%
Transportation and warehousing	4%	2%	6%
Information and cultural industries	0%	0%	1%
Finance and insurance	1%	0%	4%
Real estate and rental and leasing	2%	3%	4%
Professional, scientific and technical services	2%	3%	5%
Management of companies and enterprises	0%	0%	0%

⁷ Census Profile 2016

⁸ Census Profiles, 2006, 2011, 2016

NAICS Category	2006	2011	2016
Administrative and support, waste management and remediation services	1%	3%	5%
Educational services	3%	1%	1%
Health care and social assistance	9%	17%	12%
Arts, entertainment and recreation	3%	4%	2%
Accommodation and food services	7%	11%	4%
Other services (except public administration)	7%	3%	4%
Public administration	6%	4%	8%

3.2.3 Commuting

Workforce commuting information is based on 25% sample census data from 2016. The majority of workers, 75%, work at a regular workplace which is not at their home address or outside Canada. Of those with a regular place of work, the largest proportion, 35%, work in the same census subdivision, meaning within Chase. Another 25% work in a different census subdivision (i.e. outside of Chase) within the same census division (TNRD), suggesting that many people may work in Kamloops. In addition, 13% of employed Chase residents work outside of the census division. With Chase being located so close to the boundary of the Columbia Shuswap Regional District (CSR), a number of workers appear to commute east towards Sorrento or Salmon Arm for work. Only 2% of the workforce works in a different province.

Table 3.6 summarizes the total number of workers, and the percentages, commuting for employment as of 2016.

Table 3.6: Workforce Commute (2016)⁹

Commute Destination	Population
Total employed labour force 15 and over	755 (100%)
Worked at home	55 (7%)
Worked outside Canada	0 (0%)
No fixed workplace address	130 (17%)

⁹ Census Profile 2016

Commute Destination	Population
Worked at usual place	570 (75%)
<ul style="list-style-type: none"> • Worked in census subdivision of residence 	265 (35%)
<ul style="list-style-type: none"> • Worked in different census subdivision, within census division of residence 	190 (25%)
<ul style="list-style-type: none"> • Worked in different census division 	95 (13%)
<ul style="list-style-type: none"> • Worked in different province 	15 (2%)

3.3 KEY FINDINGS

Key findings for the income and Chase's economic profile are:

- A large proportion of jobs (37%) are in retail trade, health care and social assistance, and construction industries.
- The median household income in Chase increased by 10% from 2006 to \$50,560 in 2016 but is still lower than other nearby jurisdictions, likely due to the low number of people that are employed in the community and the high number of retirees.
- Renter-households have a considerably lower median income than home-owner households.
- The population aged 15 to 64 decreased by 11% between 2006 and 2016, while the labour force decreased by 18% during this time frame.
- The absolute number of economically active people decreased by 180 between 2006 and 2016.
- A total of 75% of those employed work in a regular workplace outside the home, and 35% of that group work within the village with others working in another census subdivision within the TNRD (e.g. Kamloops) and others working in another census division (i.e. CSRD).

4 HOUSING

This section provides the housing profile for Chase, which includes a breakdown of dwelling units by type; building permits; and housing values which inform the gap analysis in the following sections.

4.1 DWELLING UNITS

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

4.1.1 Structure Type

There are 1,090 private dwellings currently being occupied within the Village of Chase, according to the 2016 census. Based on the census, the predominant housing or dwelling type reported within the Village is the single-detached house (72%). Mobile homes account for 12% of dwellings and a mixture of other dwelling types including semi-detached houses, row houses, and duplexes account for 16% of dwelling units.

Table 4.1 summarizes the quantity and proportion of different dwelling types in the Village.

Table 4.1: Types of Dwelling Units¹⁰

Types of Dwelling Unit	# of Dwelling Units	Proportion of Dwelling Units
Single Detached House	780	72%
Semi-Detached House	30	3%
Row House	65	6%
Apartment or Flat in a Duplex	75	7%
Mobile Home	130	12%
Other Single Attached House	10	1%
Total	1,090	

¹⁰ Census 2016

The majority of dwelling units are 2 or 3 bedroom units. Only 6% of homes have one bedroom, 37% have two bedrooms, 34% have three bedrooms, and 22% have four or more bedrooms. This matches with the smaller household sizes in Chase and the lower number of families in the community.

4.1.2 Period of Construction

According to the 2016 census, approximately 53% of houses within the Village were constructed prior to 1980 thus indicating that the majority of dwelling units are over 40 years old. The count does not include homes built after 2016.

Table 4.2 summarizes the age of dwellings within Chase.

Table 4.2: Dwelling Units in Chase by Age¹¹

Period of Construction	# of Dwelling Units Constructed	Proportion of Dwelling Units
1960 or Before	165	15%
1961 to 1980	410	38%
1981 to 1990	165	15%
1991 to 2000	210	19%
2001 to 2005	40	4%
2006 to 2010	75	7%
2011 to 2016	25	2%
Total	1,090	

4.1.3 Short-Term Rentals

There is only one short-term accommodation registered on AirBnB in Chase and none on VRBO.¹²

¹¹ Census 2016

¹² AirBnB.

https://www.airbnb.ca/rooms/18327999?source_impression_id=p3_1589996900_IW1aCfElaXNnS6hW&guests=1&adults=1

4.1.4 Long-Term Rentals

Long-term rental information is not available specifically for Chase. Unfortunately, all data sources group Chase with Kamloops. Through community engagement, it was noted that there is a shortage of long-term market rentals in Chase and that any available supply usually gets absorbed quickly and often times through word-of-mouth.

4.1.5 Non-Market Housing

According to BC Housing data from 2020, non-market in Chase has the following characteristics:

- There are 23 units providing transitional and supportive living. The 23 units of transitional and supportive living provide housing for seniors requiring support.
 - There are 30 units of low-income seniors in the independent social housing category.
 - There are 13 units receiving rental assistance. Rental assistance is typically targeted towards seniors or families.
 - There are no cooperative housing units in Chase.
-

4.1.6 Building Permit Data

The Village of Chase issues permits for any construction or demolition work occurring within municipal boundaries and is provided by the TNRD. This data has been made available for the past 10 years.

Table 4.3 shows the total value per year, the number of permits, and the value per permit.

Table 4.3: Number and Value of Permits (2010 to 2019)

Year	Value	Number of Permits	Average Value per Permit
2010	\$992,800	35	\$28,366
2011	\$476,074	12	\$39,673
2012	\$1,690,735	25	\$67,629
2013	\$1,961,560	20	\$98,078
2014	\$1,024,900	16	\$64,056
2015	\$2,106,020	27	\$78,001

Year	Value	Number of Permits	Average Value per Permit
2016	\$2,892,350	27	\$107,124
2017	\$1,856,170	17	\$109,186
2018	\$1,916,575	28	\$68,449
2019	\$2,540,317	21	\$120,967
2020 (to October)	\$3,508,940	25	\$140,357

4.1.7 New Homes Registry

The new homes registry¹³ includes homes in the following categories:

- Single-detached homes include both those enrolled in the home warranty insurance and owner-builder authorization homes which are exempt from licensing and home warranty insurance.
- Multi-unit homes means homes in multi-unit buildings (two or more dwelling units) enrolled with home warranty insurance, excluding multi-unit buildings with rental exemptions.
- Rental exemption homes are in multi-unit buildings built specifically for rental purposes and are not covered by home warranty insurance.

Most new homes registered between 2016 and 2018 are single-detached homes. Multi-unit and purpose-built rentals account for fewer than five new homes registered over these three years.

Table 4.4 shows the number of homes included in the new homes registry from 2016 through 2018.

Table 4.4: New Homes Registry

	2016	2017	2018
Single Detached	10	6	7
Multi-Unit	<5	<5	<5
Purpose-Built Rental	<5	<5	<5

¹³ New homes registry information is provided by BC Housing.

4.1.8 Proposed New Housing

There are proposed market housing developments that are in various stages of development. This will alleviate some of the potential demand for housing and in some cases diversify housing options. Examples of proposed development include:

- Whitfield Landing Modular Home Park – ultimately, this development is intended to have 70 or more lots available for modular house installation. The first phase of development consists of 26 services lots with a number of these lots having already been sold, primarily to people moving into Chase, purportedly to quite a few retirees.
- Cedar Flats Estates – is a 17-unit townhome development that is in construction on Shepherd Avenue.
- Downtown apartment building – a 30-unit apartment building has been approved for downtown Chase
- Whitfield Landing – development in this area along Aylmer Road has long been identified as a potential opportunity for either residential and/or commercial and industrial development. A conceptual plan for approximately 70 residential lots has been developed for this area.

4.1.9 First Nations Housing

Chase is located between the reserves with residential areas belonging to Neskonlith Indian Band (Neskonlith IR # 1, Neskonlith IR # 2), Adams Lake Indian Band (Sahhalkum IR # 4), and Little Shuswap Lake Band (Quaaout IR # 1, Chum Creek IR # 2). Each of these Bands has their own housing programs and have been developing housing plans for development of on-reserve housing.

4.2 HOUSING VALUES

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

4.2.1 Rental Rates

Through community engagement and discussion, high rent was mentioned multiple times. One participant indicated paying \$900 for a two-bedroom apartment within the community. Another 2-bedroom, 1 bath house was listed on PadMapper for \$1200 per month. A common theme in community engagement was that rental housing does not become available often in the community and gets absorbed quickly.

Usually data and information on rental rates is provided through Canadian Mortgage and Housing Corporation (CMHC), but due to the small size of Chase, there is no information currently available.

4.2.2 Average Owner-Estimated Housing Values

According to census data, the average house value estimated by owners in Chase increased by 34% between 2006 and 2011 and decreased by 12% from 2011 to 2016. The perceived increase between 2006 and 2011 is similar to that experienced in the TNRD during the same time period.

Table 4.5: shows the average owner-estimated value of dwellings from 2006 to 2016.

Table 4.5: Average Owner-Estimated Value¹⁴

Year	Chase Average Value	Chase % Change	TNRD Average Value	TNRD % Change
2016	\$241,175	-12%	\$366,218	5.8%
2011	\$274,758	34%	\$346,125	39.1%
2006	\$205,599		\$248,744	

4.2.3 Assessed Housing Values and Sales Price

BC Assessment provides the average value for properties according to the number of different property classes as well as by bedroom count. The assessed value and conveyance or sales price provides a general idea of the value of homes in Chase. Where one bedroom single family dwellings have an average assessed value of \$237,980, homes with three or more bedrooms have an average assessed value of \$339,927.

Assessed values or sale prices may be higher for different categories depending on the properties which have been sold and market demand. The lower average assessed value of two bedroom units than one bedroom units is likely due to the fact that single family dwellings make up the very large majority of one bedroom units counted, while manufactured homes make up more than 40% of 2 bedroom units. Generally, manufactured homes have lower assessed values than single family homes.

Table 4.6 shows the average value and conveyance, or sale, price based on number of bedrooms in Chase in 2019. This is not an exhaustive list but is representative of BC Assessment categories.

¹⁴ Census profiles 2006, 2011, 2016

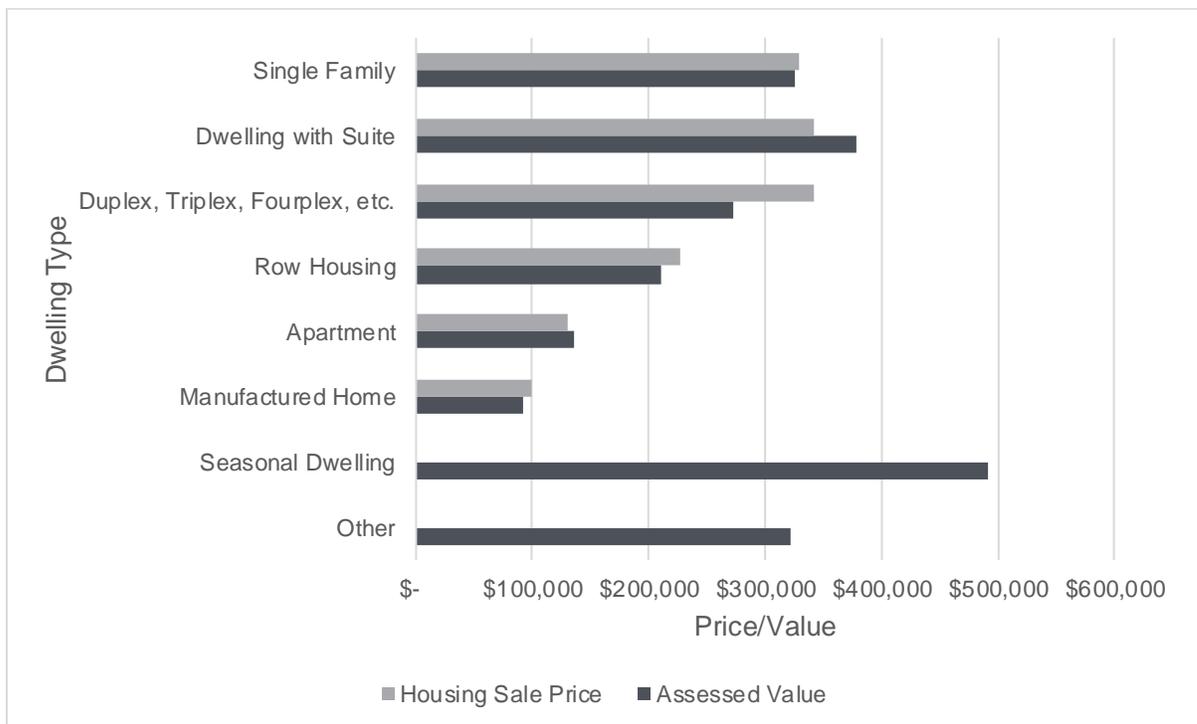
Table 4.6: Average Assessed Value and Housing Sale Price (2019)

Property Category	Average Assessed Value	Average Sale Price	Sale Price Difference
1-bedroom	\$237,980	\$279,000	\$41,020
2-bedroom	\$179,288	\$161,155	\$18,133
3-or-more-bedrooms	\$339,927	\$319,343	\$20,584

In 2019, single family homes, dwellings with suites, and apartments had a higher average assessed value than average housing sale price. Multi-unit housing (duplex, triplex etc.), row houses, and manufactured homes had lower assessed values compared to their sale price. No seasonal homes or “other” types of dwellings were sold in 2019. The average assessed value of seasonal homes is significantly higher than single family homes or dwellings with suites.

Figure 4.1 shows the average assessment value and conveyance or housing sale price for select dwelling types in Chase.

Figure 4.1: Average Assessed Value and Housing Sale Price (2019)



It is important to recognize that average house sale prices can be greatly influenced by the number of waterfront houses that sell in the community in a given year due to the high prices generally attached to these houses. According to Realtor.ca, there are 29 houses for sale in Chase. These are generally

in the \$350,000 - \$450,000 for non-waterfront single family homes; \$350,000 - \$400,000 for new townhouses; \$100,000 - \$150,000 for mobile homes; and nearly \$1 million for waterfront homes.

4.3 CORE HOUSING NEED

According to Statistics Canada census data, core housing need refers to households living in the following situations:

- *Suitability* - Housing suitability relates to the number of bedrooms and the size of the household. Housing suitability is determined based on the National Occupancy Standard, which defines the number of bedrooms needed for the household depending on age, sex, and relationships between household members. According to the 2016 census 1% of Chase households were living in unsuitable housing, or housing which does not have a sufficient number of bedrooms or composition.
- *Adequacy* - Adequacy refers to home condition¹⁵ (the need for major repairs). Based on the 25% census sample data, the principal measure of home condition is that major repairs are needed, or there are considerable plumbing, electrical, or structural concerns. Of all households in 2016, 8% experience inadequate housing¹⁶.
- *Affordability* - Affordability is determined by measuring housing costs (i.e. rent/mortgage) against income. If housing costs are equal or above 30% of the cost of housing, this is determined to be unaffordable. In Chase, the proportion of households facing unaffordable housing has dropped since 2011 to 18% of households in 2016.

Being below one of these standards and meeting a relative shelter cost-to-income threshold, indicates core housing need. Being below two benchmarks, such as affordability and suitability, indicates extreme core housing need. Another indicator of extreme core housing need is putting 50% or more of pre-tax income towards shelter costs.

Overall core housing need has risen from 12% to 14% since 2011. The rate of core housing need is 1% higher than in the TNRD, but 1% lower than in BC. Renters see a significantly higher rate of core housing need than owners, 42% versus 10%. Whereas owners see only a 4% rate of extreme core housing need¹⁷, 19% of renters experience this condition.¹⁸

Figure 4.2 illustrates the proportion of households within Chase experiencing unsuitable, inadequate, and unaffordable housing in the census years 2011, and 2016 as well as overall core housing need. No data was available for 2006.

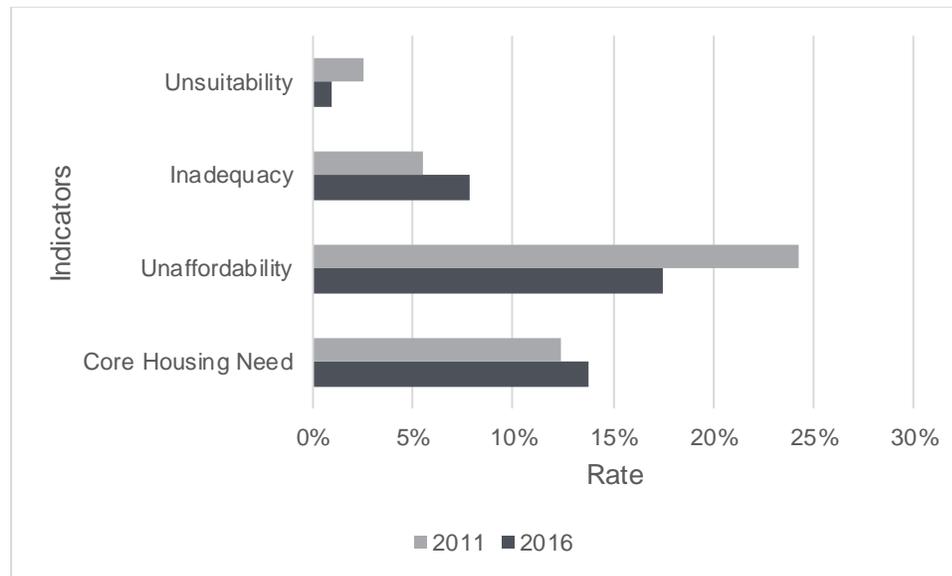
¹⁵ Statistics Canada, Dwelling Condition

¹⁶ Census Profile, 2016

¹⁷ Two core housing need dimensions as well as spending over 50% on shelter costs.

¹⁸ Core housing need by tenure is custom data limited to private households.

Figure 4.2: Rate of Core Housing Need Indicators



4.4 KEY FINDINGS

The key findings pertaining to housing characteristics in Chase housing include:

- There are 1,090 private dwellings currently being occupied within Chase¹⁹. The predominant dwelling type is the single-family home (72%) followed by mobile homes (12%) suggesting that there is little variety in dwelling types in the community.
- Approximately 53% of dwellings within Chase were constructed between prior to 1980 and are thus over 40 years old.
- There are 23 units providing transitional and supportive living, as well as 30 units low-income seniors housing in the independent social housing category. There are also 13 households receiving rental assistance²⁰.
- There is a dearth of market rental housing in Chase which can create issues with people moving to the community as well as people wanting to form new households for the first time.
- In 2019, there were 21 building permits issued in Chase, down from the 28 permits issued in 2018. By October 2020, there had already been 25 permits issued in Chase for 2020, with two months remaining.
- The average assessed value for single family homes in Chase is \$329,261 in 2019.

¹⁹ Census profiles 2016.

²⁰ BC Housing data 2020.

- While market prices for non-waterfront homes in Chase are lower than what is experienced in nearby Kamloops, prices are increasing.
- In 2016, 14% of Chase households were experiencing core housing need. This rate is slightly lower compared to BC, where 15% experience core housing need.

5 COMMUNITY ENGAGEMENT

The consulting team spent a week in the community of Chase, from March 9th to March 13th, 2020 to engage with the community and gather valuable perspectives on housing and community development. During the week multiple events were held including a residents' workshop, focus groups, school visits, and an open house. Members of the consulting team were also available at a storefront in downtown Chase which allowed members of the public to stop in and discuss community planning issues with the team. Over the week, the team met with approximately 100 people. During the engagement week, key themes about housing within Chase emerged including:

- A need for housing suitable for more young families and younger people moving to Chase.
- Being close to Kamloops can be a benefit in attracting new people to live in Chase as the community has good proximity to the services offered in Kamloops, though this can also be a challenge in terms of operating a business as many residents travel out of the Village for their needs.
- There is a need for more affordable housing and rental options within the community.
- There is a need for a greater diversity of housing in the community including more multi-family housing options.
- Many community members expressed the need for more land within the community that can be developed for housing.
- There is a need for extended seniors/elder care/end of life care along with assisted living, long term care homes and independent living options within the community.
- There is a significant number of people moving to Chase from out of town to take advantage of the lifestyle offered in the community.
- The development of an access road to Sun Peaks could dramatically impact the current character of Chase, transforming it into a 4-season tourism-oriented community which could have potential impacts on housing in the community.
- There appears to be a latent demand for new housing in the community, both for people moving to the community as well as those moving within the community.
- Some of the affordable housing offered in Chase has a waiting list that includes people not living in Chase currently. Therefore it is difficult to use this metric as an illustration of housing need.
- The key housing gaps identified through community engagement were:
 - Homes for younger people forming their first households (i.e. single people, young couples with and without children)

- Homes for people who can still live independently (i.e. 'Empty Nesters') but need a smaller home than a typical single family house – this would also add larger single family houses to the market that may be more attractive to families
- Long term care homes that will allow people to live in Chase rather than moving to more comprehensive facilities in Kamloops and Salmon Arm.

6 GAP ANALYSIS

The gap analysis looks at housing needs from a number of perspectives: income versus housing cost in the housing ownership and rental market, as well as the need for non-market rental units. The total number of anticipated units required up until 2025 is also provided.

6.1 MARKET OWNERSHIP

The cost of market ownership for households is an indicator of housing affordability. The threshold for housing affordability is 30% of monthly household income. Affordability has been estimated for different household types in Chase in the following way:

- The assessed values of different housing types in Chase has been used to calculate mortgage costs.
- A general 3-year fixed and closed mortgage with a 3.69% interest rate and 25-year amortization period has been applied to a 20% and 10% down payment scenario in order to estimate monthly mortgage costs. The mortgage costs do not include credit insurance.²¹
- Additional housing costs such as utilities, strata, or pad rent have not been taken into account.
- The estimated monthly costs were then applied to the median income for different household and housing types.

The household type with the highest median income, and therefore the lowest housing costs as a proportion of income, are couples with children. Couples with and without children are both within the affordability range carrying the mortgage for a single-family home.

Lone parent families, with a 20% down payment, would spend almost half of their monthly earnings on housing. Single family home ownership is out of reach for those not in economic families (single persons). Housing begins to be more affordable for lone parent families and single persons in looking at row housing or manufactured homes.

Given the relatively high upfront cost of homeownership, it is common for home buyers to initially put down less than 20%. Having only a 10% down payment makes home ownership more challenging for lone parent families and single persons. The only housing types requiring under 30% of monthly income for lone parent families are apartment and manufactured homes, while single persons are limited to manufactured homes.

Table 6.1 indicates the median income for the different household types and the monthly costs for with a 20% down payment by housing type.

²¹ The CIBC mortgage payment calculator was used: <https://www.cibc.com/en/personal-banking/mortgages/calculators/payment-calculator.html>

Table 6.1: Housing Costs as a Proportion of Monthly Income

		Single-family	Duplex/Triplex	Row Housing	Apartment	Manufactured Home
20% Down Payment	Median Income	Monthly Costs: \$1,440	Monthly Costs: \$1,200	Monthly Costs: \$925	Monthly Costs: \$597	Monthly Costs: \$401
Overall	\$50,560	34%	28%	22%	14%	10%
Couples without children	\$61,376	28%	23%	18%	12%	8%
Couples with children	\$93,952	18%	15%	12%	8%	5%
Lone-parent families	\$37,376	46%	39%	30%	19%	13%
Persons not in economic families	\$25,536	68%	56%	43%	28%	19%

6.2 MARKET RENTAL

Unfortunately, the lack of data about rental availability through CMHC limits the opportunity to comment on the occupancy rate and any potential shortage in rental units. There are a limited number of rental units advertised online, but not a sufficient number to provide a benchmark for affordability. Engagement with stakeholders has indicated that it is extremely difficult to find rental housing and that when units become available they are quickly absorbed by the market.

Rental units over one bedroom appear to cost in the \$1,000/month range (refer to section 4.2.1). If median renter-household income is \$22,801 (refer to section 3.1.3), monthly income would be \$1,900. This means that the average monthly shelter costs would account for 53% of income.

While this situation may seem extreme, it is also confirmed to an extent by the census' shelter cost indicator. Of renter households, 41% spend over 30% on housing. This rate is comparable to the TNRD rate of 44%, but higher than other small towns in the area, including Clearwater (30%) and Logan Lake (35%).

6.3 NON-MARKET RENTAL

Non-market rentals are generally referred to as subsidized housing. According to the 2016 census there are 45 renter households/single persons in subsidized housing, or 29% of renters in Chase.

However, in addition to households and single persons currently accessing subsidized housing, there are 65 renter households in core housing need facing challenges of affordability. This suggests that there is a need for additional non-market or subsidized rental housing.

6.4 FUTURE HOUSING NEEDS

The anticipated future housing needs provided in this section have been calculated according to a standard housing needs assessment methodology. Future housing needs are based on a relatively optimistic population projection which assumes that there will be additional in-migration. This approach takes into account that a high number of people, considering the overall population, moved to Chase in the five years previous to the 2016 census²². This approach also reflects the proximity of Chase to the neighbouring city of Kamloops which has relatively high sales and rental housing costs, which may drive households to relocate to nearby communities. In addition, there has been a slight increase in the population as per BC Stats Population Estimates, which has informed population and household projections.

Using this approach, the anticipated household growth from 2016 to 2025 is 14, leading to a need for 14 more homes. Even though the current year is 2020, housing need is calculated from 2016 as population is projected from the census year.

Based on household size proportions and the relative abundance of existing single family homes, it is estimated that the greatest need is for 1-bedroom housing units. Building smaller housing units may also lead to small households being able to right-size for their circumstances or need for accessibility or ease of care.

It should be noted however that, if more housing were available in Chase in the coming years, there could be demand to match. The anticipated housing needs calculated here have not accounted for the latent demand for housing that is likely being experienced in Chase meaning that new homes could be absorbed by people moving to the community.

Table 6.2 shows the number of households which may be added to the population between 2016 and 2025, the number of housing units which would be required to meet the demand for housing, and the size of housing which may best respond to housing need.

²² In the five years prior to the 2016 census, 615 individuals moved to Chase.

Table 6.2: Anticipated Housing Needs

	2016-2020	2020-2025	Total
Anticipated Household Growth	7	7	14
Anticipated Housing Units	7	7	14
No Bedroom / Studio	1	1	2
1 Bedroom	4	4	7
2 Bedroom	2	2	3
3+ Bedroom	1	1	2

6.5 INDICATED HOUSING GAP SUMMARY

The greatest housing needs indicated by the gap analysis are the following:

- Smaller homes/housing units to provide alternatives for smaller households to right-size from single-family homes.
- More affordable market housing to provide financially manageable home ownership opportunities to households with lower incomes (e.g. lone parent families).
- More rental units to provide more options in terms of adequacy and affordability for renter households, increase inventory to potentially lower rental costs in general, and decrease the difficulty of finding rental accommodations.

7 SUMMARY AND NEXT STEPS

The Village of Chase is in a unique position to plan for future housing. There are potential housing projects in development which could soon greatly impact both supply and local housing requirements. It is understood that there is one development at the moment, Whitfield Landing, which will ultimately have 70 lots available for modular homes and has sold a significant portion already while a 17-unit townhouse project is in development. Another apartment building and residential lot development also on the horizon. These projects would accommodate the projected 14 anticipated households up until 2025 and accommodate demand related to in-migration.

Retirees living in Kamloops or other, more expensive urban centres, may see an opportunity to sell their property and buy a home in Chase. Families also facing a housing crunch, either not able to move from renting to ownership, or to find an adequately sized home at their price point, may also look to a smaller community with lower housing costs. The housing conditions in nearby cities such as Kamloops or Salmon Arm (another city facing a housing affordability challenge), will have an impact on the demand for housing in Chase. On the one hand, the housing demand in nearby cities may be a boon to housing developers looking to attract people to Chase, while on the other it may lead to rising housing prices as pressure is exerted on housing stock availability in the region in general. The housing situation could also be greatly influenced by the potential development of an alternate access to Sun Peaks which would significantly reduce the distance to Sun Peaks from Chase and enhance Chase's status as a tourism community as well as place with great access to lifestyle amenities.

Housing stock in Chase right now consists of a majority of single family homes, with the remainder a mix of attached dwellings (e.g. row housing, low-rise apartments). The majority of homes (71%) are either two or three-bedroom. The average assessed value of a single-family home in 2019 was just under \$330,000, with multi-unit dwellings ranging from \$135,000 to high \$200,000s, and manufactured homes close to \$100,000. Median incomes in Chase, for couples with and without children in particular, make home ownership in Chase relatively affordable. For the majority of these households, the primary concern could be that they are unable to find housing which is large enough to accommodate a growing family, considering the high number of two or three-bedroom homes. It could also be challenging to find newer homes, given that a large number of homes were built pre-1980.

The research indicates that there are both owner and renter households however which face challenges of affordability. For lone parent families and individuals, home ownership for most types of dwellings, with the exception of apartments and manufactured homes, is costly, if not prohibitive. Renting can be more affordable, however incomes for renters place a number of households in the extreme housing need category, spending over half of their income on rent, and potentially living in inadequate or unsuitable housing.

A community characteristic which is already impacting housing in Chase and is set to do so more in the future, is the aging demographic. Population projections are suggesting that the median age is rising and the proportion of residents over 65 is going up each year. To ensure that these residents are able to age in the community, in their own homes and/or in homes with assistance, the need for accessible housing (e.g. apartments with elevators or small homes with level entry) will only increase.

Providing appropriate housing for seniors will enable right-sizing for empty nesters, ensure safety, reduce outdoor upkeep (e.g. driveway shovelling), and also free up single-family homes for new families. Adding long-term housing to the range of housing available would further extend the options available for families and seniors who want to stay in Chase. The Province of BC recently announced that Interior Health would be receiving 495 long-term care beds over the next five years. Kamloops will benefit from 100 of these beds although the exact location of beds has not yet been decided, so there may be some flexibility in locating some in surrounding communities.

Chase is in a position similar to many other communities in BC where housing affordability and supply are being challenged by pressure on the housing market and aging demographics. If the Village of Chase aims to maintain a community where diverse housing is inclusive of seniors, new as well as established families, those of means as well as those with limited means, there are a range of strategies which can be employed. To explore a range of strategies, the following next steps are suggested:

1. Zoning

As a municipality, the main tools available to the Village are related to zoning. Options could include:

- Creating a special type of zone for a particular type of housing (e.g. tiny homes). The District of Clearwater for example has pre-emptively zoned an area for tiny homes. Tiny homes have been a popular way for single people or couples to own their own homes while avoiding hefty mortgages.
- Being open to creative housing ideas from community groups, societies, or developers which may not align with zoning as it is currently.
- Expanding options for secondary suites or detached suites to encourage home owners to create rental housing stock.
- Encouraging developers to be aware of median incomes in Chase in order to tailor their housing prices to these levels.
- Encouraging developers to include affordable or rent-geared-to-income²³ housing in new development. In larger urban centres such as Vancouver, incentives are provided to developers who will include affordable housing in their housing development.
- Encouraging or providing incentives for developers to build purpose-built rental housing.

2. Advocate for Housing Needs

The Housing Needs Assessment has provided qualitative and quantitative evidence of a range of needs including a need for affordability, the need to accommodate new and growing families, the need for rentals, and the need to accommodate retirees' and seniors' changing housing needs. Advocating could take a few different forms, including:

²³ According to BC Housing, 30% of household total gross income, subject to minimum rent based on the number of people. <https://www.bchousing.org/housing-assistance/rental-housing/subsidized-housing>

- Private developers interested in developing housing in Chase could be made aware of the need for affordable housing, or the need for accessible homes for seniors. This could influence them to gear their development idea towards that market.
- A community organization (e.g. Interior Community Services) could be made aware of the results of the Housing Needs Assessment, particularly the need for housing for people with low incomes.
- Appropriate community groups could be engaged to discuss the need for affordable housing to see if there is interest in spearheading a community project to seek funding for such a development.
- The Housing Needs Assessment could be provided private assisted living providers in Chase and the Village could advocate for expansion to accommodate the aging population both in Chase and the region.
- The Village could advocate to Interior Health for the allocation of public long-term care in Chase.
- The Village could engage local home owners interested in becoming landlords in learning about the *Residential Tenancy Act* and options to develop legal suites under Zoning Bylaw No. 683.