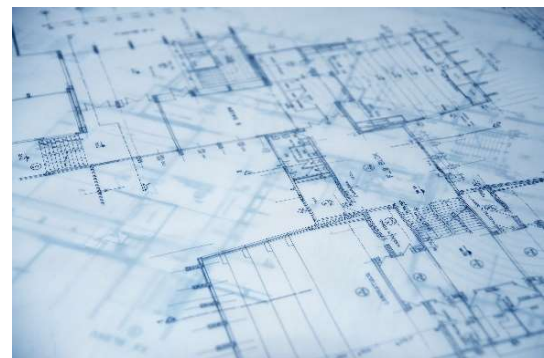




November 2024



## VILLAGE OF CACHE CREEK

### Thompson-Nicola Regional District Housing Needs Assessment

# Thompson-Nicola Regional District Housing Needs Assessment Village of Cache Creek

Prepared for:

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# 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 Cache Creek. This report aims to provide a comprehensive analysis of housing needs in the Village of Cache Creek.

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

Cache Creek VL (CSD, BC)		
Component	5 Year Need	20 Year Need
A. Extreme Core Housing Need	1.69	6.77
B. Persons Experiencing Homelessness	3.86	7.73
C. Suppressed Household Formation	11.43	45.71
D. Anticipated Growth	51.49	116.82
E. Rental Vacancy Rate Adjustment	0.27	1.09
F. Additional Local Demand	11.29	45.16
<b>Total New Units – 5 years</b>	<b>80</b>	
<b>Total New Units – 20 years</b>		<b>223</b>

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 Cache Creek 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 Cache Creek, 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 Cache Creek shares 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

Cache Creek VL (CSD, BC)		
Component	5 Year Need	20 Year Need
A. Extreme Core Housing Need	1.69	6.77
B. Persons Experiencing Homelessness	3.86	7.73
C. Suppressed Household Formation	11.43	45.71
D. Anticipated Growth	51.49	116.82
E. Rental Vacancy Rate Adjustment	0.27	1.09
F. Additional Local Demand	11.29	45.16
<b>Total New Units – 5 years</b>	<b>80</b>	
<b>Total New Units – 20 years</b>		<b>223</b>

Source: Housing Needs 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. Shrunk 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% inflation), 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 has been implemented and how issues have been addressed by the Village of Cache Creek.

### 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 Cache Creek is located at the junction of Highway 1 and Highway 97, and was established in the 1860s, during the Gold Rush. Cache Creek is a main service area for travelers and features many local dining options and attractions.

The Village of Cache Creek is located on the traditional, ancestral and unceded territory of the Nlaka'pamux and Secwépemc people.

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

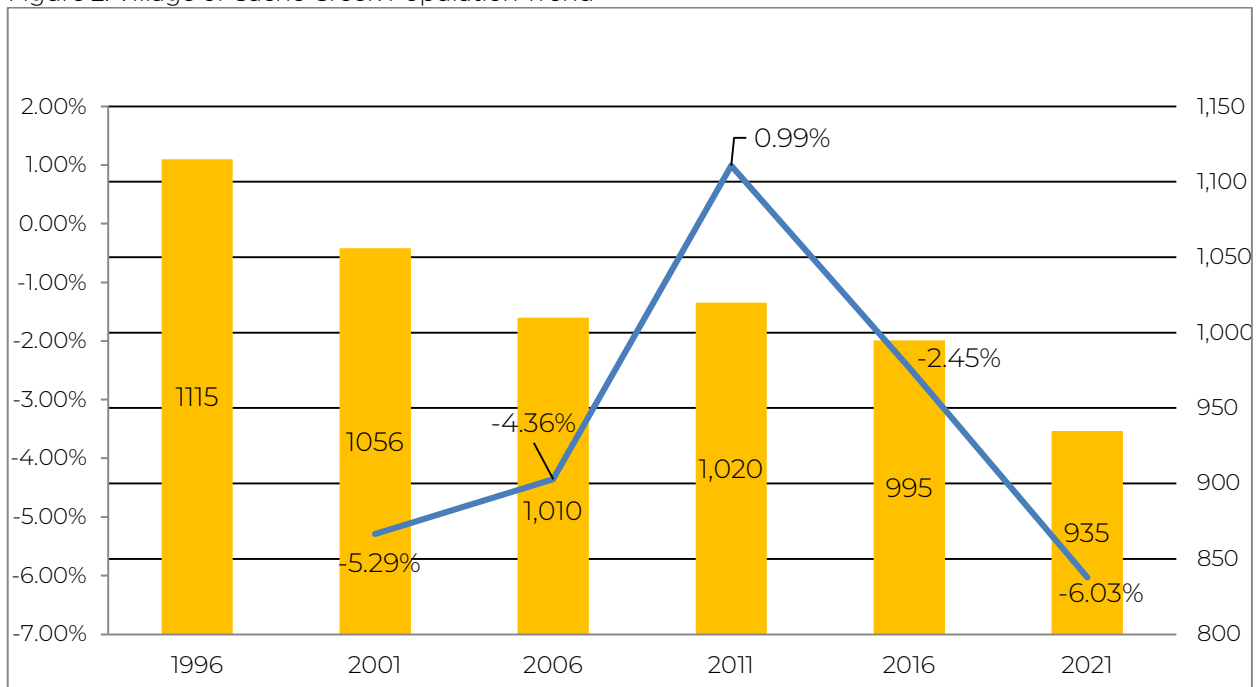


## Demographics

According to Statistics Canada Custom Census Reports, between 1996 and 2021, the Village of Cache Creek has seen population declines at a rate of 0.7% per annum, or a total population decline of 16.1%. The latest census period saw the population decline by 6.0% (annual average of -1.2% per annum).

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.

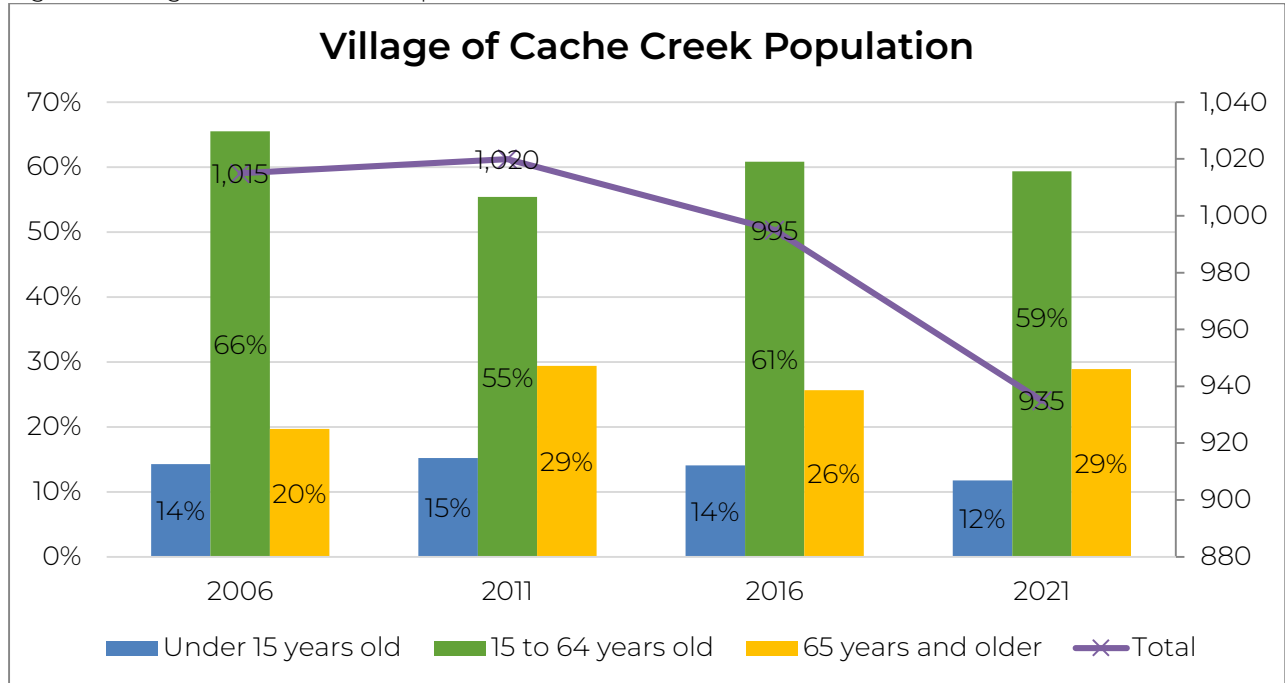
Figure 2: Village of Cache Creek Population Trend



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

The Village of Cache Creek has seen an increasing proportion of residents over the age of 65, a proportion that has increased from 20% in 2006 to 29% in 2021. The under 15, and 15 to 64 age cohorts have each experienced declines over this period.

Figure 3: Village of Cache Creek 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 Cache Creek is anticipated to see minimal population growth, expanding the population base by a total of 4% between 2021 and 2041 (0.19% per annum). This growth will be dominated by the over 65 population, which is projected to grow by 60% between 2021 and 2041 (average annual growth rate of 2.4%).

Conversely, the under 15 age group is projected to experience population declines of 35% between 2021 and 2041. The 15-64 age cohorts are expected to decline by 19% over this time period and will represent 45% of the Village's population in 2021 (down from 58% in 2021).

Table 2: Village of Cache Creek Population Projections

	Year	0 - 14	%	15-64	%	65 years & older	%	Total
	<b>2021</b>	113	11%	580	58%	312	31%	1,005
	<b>2026</b>	101	10%	549	53%	392	38%	1,042
	<b>2031</b>	85	8%	478	46%	466	45%	1,029
	<b>2036</b>	79	8%	458	44%	498	48%	1,035
	<b>2041</b>	74	7%	471	45%	499	48%	1,044
Change in Population 2021-2041 (%)		-35%		-19%		60%		4%
Avg. Annual Population Change (%)		-2.09%		-1.04%		2.38%		0.19%



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:

- The number of 1 person households in Cache Creek has been increasing from 27% of households in 2006 to 39% of households in 2021. Larger households with 5 or more people have been declining over this period. Average household size is 2.0 persons per household in 2021, down from 2.2 persons per household in 2006.
- In terms of education levels, Cache Creek has a higher proportion of individuals with no certificate, diploma or degree (22%), as compared to TNRD (15%), and BC (13%). 3% of individuals were reported as having university education at a bachelor's level or above in Cache Creek as compared to 17% in TNRD, and 29% in BC.
- In Cache Creek 23% of households have incomes under \$30,000, as compared to 12% of households in each of the TNRD and Province.
- Renter households generally earn less than owner households. This is observed in the Village of Cache Creek, Regional District, and BC. In Cache Creek, renter households have a median household income nearly \$25,000 below owner households, as per the 2021 census (\$55,600 for owner households and \$31,400 for renter households).
- Cache Creek has a median total household income of \$55,200 as of 2020, which is 65% of BC's median total household income of \$85,000. The least well-off households were 1-person households (\$29,800 in Cache Creek vs. \$43,200 in the Province). Lone-parent families in Cache Creek also have incomes well below the median total income of economic families in Cache Creek (\$60,800 vs. \$75,500).
- 53% of private dwellings in Cache Creek are single-detached homes as per the 2021 census. 30% of the housing stock are identified as movable dwellings with a further 17% identified as semi-detached, row house or duplex. In terms of the breakdown of housing units by



number of bedrooms, the majority of housing units (86% 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 11% of occupied dwellings.

- 53% of homes in Cache Creek were built between 1961 and 1980. 8% of the housing stock was built between 2001 and 2021.
- The Village of Cache Creek had a homeownership rate of 85% in 2021, higher than the Provincial rate of 67%. This amounts to 410 homeownership households and 65 renter households as of the 2021 Census.
- The Village of Cache Creek contains 6 non-market units, which includes rental assistance in the private market.
- In Cache Creek, none of the private households were found to be below the suitability standard. As a comparison, 5% of homes at the provincial level were found to be below the suitability standard.
- 9% of total private dwellings (40 housing units) were said to be below adequacy standards in Cache Creek, implying that they require major repairs. This is compared to 5% of dwellings in the TNRD, and 4% of dwellings in the Province.
- 8% of total households (35 households) were said to be below the affordability standard in Cache Creek, meaning that they spend more than 30% of their income on housing. This is compared to 15% of households in the TNRD, and 20% in the Province.
- Per the 2021 census data, 5.4% of Cache Creek households were identified as being in Core Housing Need, which is down considerably from 9.5% in 2016.
- Generally, those households in unaffordable, inadequate and unsuitable housing have been declining between 2006 and 2021 in Cache Creek. For example, those households below the affordability standard have seen declines from some 23% of households below the affordability standard in 2006 to approximately 8% of households in 2021. As a result, those Cache Creek households living

in core housing need have declined from 14% in 2006 to 5% 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 Cache Creek had an average house value (average across all housing types) of approximately \$341,000 in 2023, an increase of 12.10% over 2022 when average house values were calculated at \$304,000. As a comparison Ashcroft saw average house values increase by 9%, Logan Lake by 25%, and the City of Merritt by 20.5% between 2022 and 2023.
- Per the 2021 Census, the average renter shelter cost (rent and utilities) in Cache Creek was \$740 or about 50% of BC-wide levels. The numbers from the Census suggest that average monthly rents in Cache Creek have risen by only 2% percent between 2006 and 2021. This is below the 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 approximately 30% level of general inflation according to 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 Cache Creek.

### 3. Housing Needs Projections

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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 pre tax 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 3: Households by Tenure

Cache Creek VL (CSD, BC)				
Total Households	2006	2011	2016	2021
Owners	365	405	375	410
Renters	90	75	100	65

The below table shows the total number and proportion of owners with a mortgage<sup>1</sup> and renter households in Extreme Core Housing Need in the four previous Censuses (Step 2).

Table 4: Extreme Core Housing Need

Cache Creek 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	15	16.67%	0	0.00%	25	25.00%	0	5.66%	10.42%

<sup>1</sup> Data on owners with a mortgage is not available for Censuses before 2021

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.

Table 5: Extreme Core Housing Needs Rates

Cache Creek VL (CSD, BC)			
Total Households	2021 Households	Average ECHN Rate	Households in ECHN
Owners	410	n/a	n/a
Owners with a mortgage	410	0.00%	0.00
Renters	65	10.42%	6.77
<b>Total New Units to Meet ECHN - 20 years</b>			<b>6.77</b>

As shown in the above table, there are just under 7 units worth of assessed housing needs to address Extreme Core Housing Need over 20 years.

## 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 Village of Cache Creek. 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 Cache Creek.

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.<sup>2</sup> The following table apportions the homeless population of the Regional District by the population of the Village of Cache Creek.

<sup>2</sup> Ministry of Housing, BC Housing, 2021 Estimate of the Homeless Population in British Columbia

As such, the proportional local number of people experiencing homelessness for Cache Creek is calculated at 7.73.

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

Table 6: Village of Cache Creek Homelessness

Cache Creek VL (CSD, BC)				
		Local Population		
Regional Population	#	% of region	Regional PEH	Proportional Local PEH
139,265	935	0.67%	1,151	7.73
Total New Units to Homelessness Needs - 20 years				7.73

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 7: Suppressed Households

Cache Creek VL (CSD, BC)							
	2021 Potential Households		2021 Households		2021 Suppressed Households		
Age Categories – Household Maintainers	Owner	Renter	Owner	Renter	Owner	Renter	Total
15 to 24 years	0.00	14.58	0	0	0.00	14.58	14.58
25 to 34 years	26.25	0.00	20	15	6.25	-15.00	0.00
35 to 44 years	47.06	5.88	45	10	2.06	-4.12	0.00
45 to 54 years	41.67	11.11	40	20	1.67	-8.89	0.00
55 to 64 years	113.55	42.58	115	10	-1.45	32.58	31.13
65 to 74 years	77.50	0.00	95	0	-17.50	0.00	0.00
75 years and over	86.25	0.00	100	0	-13.75	0.00	0.00
Total New Units to Meet Suppressed Housing Need - 20 years							45.71

As above, household maintainer rates have largely been suppressed for 55-64 year olds, and to a lesser degree for 15-24 year olds.

By this estimate, there is a shortfall of about 46 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 8: Regional Growth Rate

Cache Creek 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 9: Projected Growth

Cache Creek VL (CSD, BC)				
Growth Scenarios	Regional Growth Rate	Households		New Units
		2021	2041	
Local Household Growth	n/a	480	537.00	57.00
Regionally Based Household Growth	36.80%	480	656.44	176.64
Scenario Average				116.82
Total New Units to Meet Household Growth Needs - 20 years				116.82

Here the province estimates that the Village of Cache Creek will require approximately 117 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 2,500, 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 10: Village of Cache Creek Vacancy

Cache Creek VL (CSD, BC)				
	Vacancy Rate	Occupied Rate	Renter Households	Estimated Number of Units
Target Vacancy Rate	3.00%	97.00%	65	67.01
Local Vacancy Rate	1.40%	98.60%	65	65.92
Total New Units to Achieve 3% Vacancy Rate - 20 years				1.09

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 just 1.09 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 Cache Creek has been calculated at 0.74.

Table 11: Demand Buffer

Cache Creek VL (CSD, BC)	
Component	Result
A. Extreme Core Housing Need	6.77
B. Persons Experiencing Homelessness	7.73
C. Suppressed Household Formation	45.71
E. Rental Vacancy Rate Adjustment	1.09
<b>Total</b>	<b>61.30</b>
Demand Factor	0.74
<b>Total New Units to Address Demand Buffer - 20 years</b>	<b>45.16</b>

The Cache Creek 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 45 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 12: Village of Cache Creek Housing Need Total

Cache Creek CY (CSD, BC)		
Component	5 Year Need	20 Year Need
A. Extreme Core Housing Need	1.69	6.77
B. Persons Experiencing Homelessness	3.86	7.73
C. Suppressed Household Formation	11.43	45.71
D. Anticipated Growth	51.49	116.82
E. Rental Vacancy Rate Adjustment	0.27	1.09
F. Additional Local Demand	11.29	45.16
<b>Total New Units – 5 years</b>	<b>80</b>	
<b>Total New Units – 20 years</b>		<b>223</b>

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 223 units in the Village of Cache Creek. The 5-year need (2021 to 2026) is calculated at 80 units, representing 36% of the total demand.

This suggests an increase in the housing stock of 15% 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 part of the housing needs assessment is in the 'Anticipated Growth' figure, projecting 117 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

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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. 35 of the complete responses were noted by respondents as living in the Village of Cache Creek.

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 the Village of Cache Creek residents:

- Availability/supply of affordable housing (ownership, rental and senior); availability/supply of rental housing; cost of construction; availability/supply of seniors' housing; housing related costs (utilities, taxes, maintenance, etc.); and mismatch between who needs housing and housing units that are currently available have been

identified as the most pressing housing issues in Cache Creek.

- The most common responses as to what housing forms are needed in Cache Creek included: supportive housing, apartment buildings with fewer than 5 storeys, single-detached homes, purpose built rentals, emergency housing/homeless shelters, and townhomes/rowhomes.

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

- “Affordable for young families”
- “Tired of paying taxes on vacant lot”
- “For retirees”
- “For our youth and seniors”
- “Affordable”
- “Places for average people to rent. Not slums hotels”
- “People don’t have to move out of their community”
- “Nothing here for the disabled, nor for seniors”
- “We need more houses of assorted styles to draw in more people from the worker whos staying in town for 6+ months, to the family looking to raise their kids some place out of the city.”
- “Senior housing”
- “Scrap the laws that don’t allow mobiles on certain land”
- “Easier way of housing elderly or adult children family members”
- “People don’t have to live on the streets and freeze to death.”
- “All our town has is the equality project which has been a huge success for both seniors and homeless or people in need but they do not have adequate funding to keep open for our people.”
- “Readily available housing to encourage workers to come where

and when they are needed”

- “Tiny/Small homes”
- “Rvs should be allowed on any property owned “

A selection of responses from Cache Creek residents (unedited) as to how housing could be improved in the community/region and any housing issues that should be highlighted, include:

- “Townhouses with affordable rental costs would be a start ... we are not he big city with big city wages, why are we paying 1800 a month for a 1 bedroom apartment”
- “Focusing on building adequate affordable housing for a growing and underpaid workforce instead of multi million dollar homes and land that sit vacant and/or unsold”
- “Cheaper rents”
- “More smaller units for single seniors”
- “More housing for the large number of seniors in our area needing to transition to supportive housing, as they are less able to care for a larger dwelling “
- “Smaller homes, one level with storage access. Condos on one level like apartments.”
- “We definitely need more homes in the Cache Creek/Ashcroft area. There are many good people who would love to live here and be a bigger part of the community but the lack of single detached homes, townhouse, Duplexes and the run down buildings are holding them back. Maybe something could be down with these old buildings to modernize them into rental units, or demolish the old buildings for new 1-3 bdrm apartments.”
- “stop raising prices, taxes when ability to earn income decreases incentives for services”
- “More affordable options for young people starting out as well as for

seniors.”

- “As long as housing construction is in the hands of private businesses to decide where and what to build, housing will continue to be built in large cities where demand is the highest, and rural towns will continue to live with inadequate housing.”
- “Help the families, families are in dire need of affordable housing needs, daycare, and resources for families who cannot make it to cities”
- “In this day of waste, why are modular homes (ie Nelson Homes) are not permitted by the Village Office. New conveyances should be drawn up.”
- “TNRD should have a meeting with the Village of Cache Creek, they are keeping people away from building in their village. The village is welcoming to new builds. I was born in the area and lived in CC in my younger years. I did have a home in the village, took a home that was not looked after and changed it to be a very inviting home (exterior and landscaping).”
- “We need acreages over 2 acres to be allowed a second home even if it’s just a mobile, to help family members.”
- “increase focus on accountability of absent landlords”

## 5. Key Areas of Local Need

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The Village of Cache Creek faces housing challenges stemming from increasing unaffordability, a lack of affordable and adequate 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 homeless, at-risk of homelessness or with very low-income including housing for low-income individuals, low-income families, low-income seniors, and those with disabilities in Cache Creek.

As of the 2021 census there are a recorded 25 households in Core Housing Need. Additionally, 40 Cache Creek households are living below the adequacy standard and 35 Cache Creek households are living below the affordability standard.

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.

## Expand Rental Housing Supply

Some households are facing difficulty in securing appropriate housing due to a lack of available and adequate rental units in Cache Creek. Indeed, when appropriately sized units are available, many exceed a price that is considered affordable or are reported to be substandard condition.

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. Indeed, 29% of the Cache Creek survey respondents indicated that they have had challenges in securing rental housing in the community, and 43% of the Cache Creek survey respondents noted that their housing was not affordable for them.

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 the 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 Cache Creek is expected to display minimal population growth overall (0.2% annual average growth rate between 2021 and 2041), the over 65 population is projected to grow by 60% between 2021 and 2041, adding a net increase of roughly 187 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).



## 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. Community members noted the challenges experienced in the community when 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 community survey results indicate that supportive housing, apartment buildings with fewer than 5 storeys, single-detached homes, purpose-built rentals, emergency housing/homeless shelters, and townhomes/rowhomes are the most needed housing forms in the community.

Several community members noted the need for smaller houses (including single-detached homes and other ground-oriented housing options) on smaller lots that are more affordable.

In summary, the findings suggest a need for land-use decisions that prioritize multi-unit housing, smaller units, and housing that is closer to amenities and services.

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 affordability.

## 6. Actions to Address Housing Needs

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The Previous Village of Cache Creek – Thompson-Nicola Regional District Housing Needs Report was completed in 2021.

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

- In 2020, Council made a zoning bylaw amendment that allows for secondary suits in R1 zoning and also allows for two family residential and multi-family residential zoning in C1 zoning.
- The 2024 Cache Creek Strategic Plan Action 3.3 (housing) sets out a framework that addresses the need for community and policy change. The Plan outlines housing needs assessments, changes to OCP and zoning to incorporate needs assessment and investigate options for further implementation. The plan has been created and approved by the Council and aims to have changes implemented in the next 1 to 2 years.

## 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 Cache Creek. 2016 figures are 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 13: Main Mode of Commuting for the Employed Labour Force age 15 Years and Over with a Usual Place of Work or No Fixed Workplace

	FOOT (2021)	BIKE (2021)	TRANSIT (2021)	TOTAL COMMUTERS	TOTAL MODE SHARE (2021)	TOTAL MODE SHARE (2016)
CACHE CREEK	15	0	0	305	4.9%	18.67%
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 4.9%); however, the 2021 Census data was collected during the COVID-19 pandemic in April 2021 which likely impacted commuting data.

In Cache Creek, 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.

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 Connections 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.

Cache Creek is presently exploring options for establishing a trail network, through funding received from the BC Government for active transportation planning to improve walking and cycling infrastructure in the community.

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 4: 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 14: Major Economic Sectors (2006-2021)

Major Economic Sectors	Village of Cache Creek				TNRD				BC			
	2006	2011	2016	2021	2006	2011	2016	2021	2006	2011	2016	2021
Tourism	80 (16%)	95 (24%)	95 (22%)	80 (21%)	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	30 (6%)	0 (0%)	20 (5%)	0 (0%)	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	110 (22%)	170 (43%)	110 (25%)	105 (28%)	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	120 (24%)	70 (18%)	85 (19%)	100 (26%)	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	140 (27%)	60 (15%)	120 (27%)	95 (25%)	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	30 (6%)	0 (0%)	10 (2%)	0 (0%)	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	510	395	440	380	65,025	65,795	66,545	69,940	2,184,090	2,305,310	2,427,875	2,855,890

Table 15: Education Level (2021)

Education Level, 2021	Village of Cache Creek	TNRD	BC
No certificate, diploma or degree	185 (22%)	17,945 (15%)	565,665 (13%)
Secondary (high) school diploma or equivalency certificate	350 (42%)	39,830 (34%)	1,238,000 (29%)
Postsecondary certificate, diploma or degree	295 (36%)	60,510 (51%)	2,396,755 (57%)
Apprenticeship or trades certificate or diploma	130 (16%)	13,360 (11%)	323,635 (8%)
College, CEGEP or other non-university certificate or diploma	105 (13%)	21,070 (18%)	711,810 (17%)
University certificate or diploma below bachelor level	35 (4%)	5,465 (5%)	161,600 (4%)
University certificate, diploma or degree at bachelor level or above	25 (3%)	20,615 (17%)	1,199,710 (29%)

Table 16: Commuting Status (2021)

Commuting Status	Village of Cache Creek	TNRD	BC
Commute within census subdivision (CSD) of residence	80 (33%)	33,735 (74%)	1,324,470 (65%)
Commute to a different census subdivision (CSD) within census division (CD) of residence	155 (63%)	9,895 (22%)	638,830 (31%)
Commute to a different census subdivision (CSD) and census division (CD) within province or territory of residence	10 (4%)	1,380 (3%)	77,850 (4%)
Commute to a different province or territory	0 (0%)	400 (1%)	8,915 (0%)

## Household Trends

Table 17: Household Size (2006-2021)

Household Size, Village of Cache Creek	2006	2011	2016	2021
1 person	125 (27%)	155 (32%)	175 (36%)	185 (39%)
2 persons	200 (44%)	230 (47%)	180 (38%)	175 (36%)
3 persons	65 (14%)	45 (9%)	75 (16%)	85 (18%)
4 persons	25 (5%)	10 (2%)	45 (9%)	30 (6%)
5 or more persons	40 (9%)	45 (9%)	15 (3%)	0 (0%)
Total - Private households by household size	455	485	480	480
Number of persons in private households	1015	1020	995	935
Average household size	2.2	2.1	2.1	2.0



Table 18: Private Households By Household Type (2021)

Private Households by Household Type	Village of Cache Creek	TNRD	BC
One-census-family households	275 (57%)	38,250 (64%)	1,270,210 (62%)
Without children in a census family	150 (31%)	19,035 (32%)	571,815 (28%)
With children in a census family	130 (27%)	19,215 (32%)	698,400 (34%)
Multiple-census-family households	0 (0%)	1,245 (2%)	61,885 (3%)
Non-census-family households	195 (41%)	20,395 (34%)	709,745 (35%)
One-person households	185 (39%)	17,130 (29%)	600,425 (29%)
Two-or-more person non-census-family households	10 (2%)	3,265 (5%)	109,315 (5%)
Total - Private households by household type	480	59,885	2,041,830

## Household Income

Figure 5: Median Before-Tax Owner and Renter Private Household Income Data (2015 &amp; 2020)

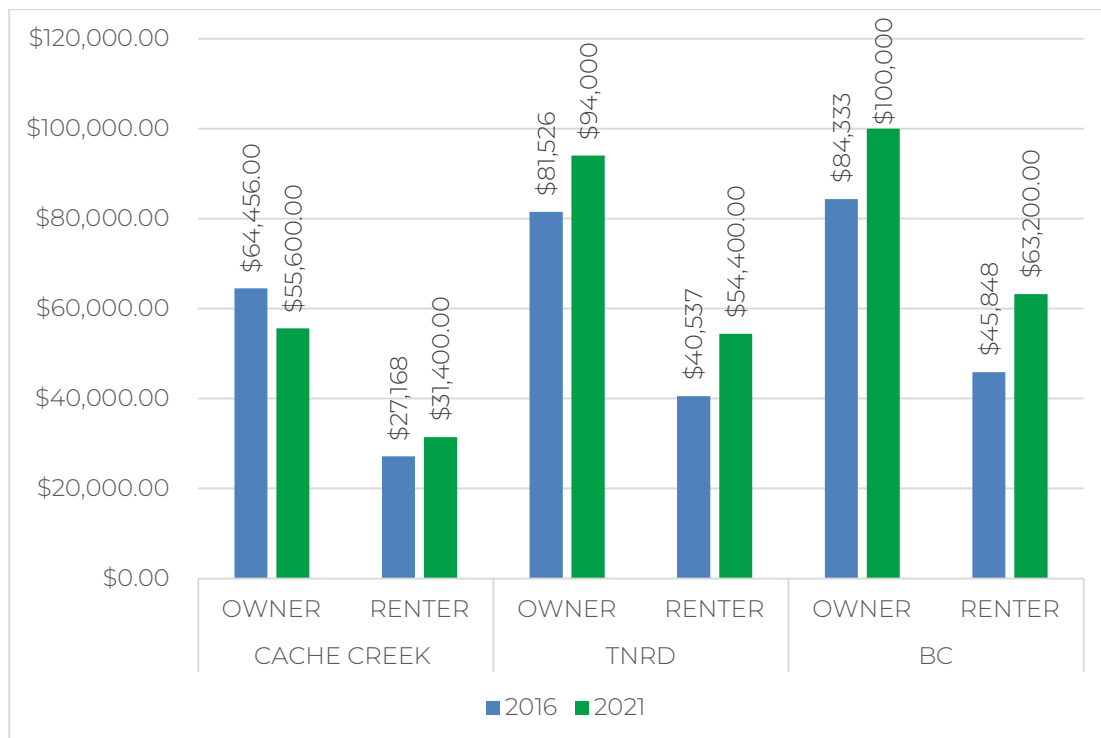


Table 19: Median Total Income By Type (2020)

Median Total Household Income (2020)				% of BC Med Income	
	Village of Cache Creek	TNRD	BC	Village of Cache Creek	TNRD
<b>Median Total Income of Economic Families</b>	<b>\$75,500</b>	<b>\$103,000</b>	<b>\$107,000</b>	<b>71%</b>	<b>96%</b>
Couple-only family	\$67,500	\$89,000	\$93,000	73%	96%
Couple-with-children family	\$98,000	\$140,000	\$138,000	71%	101%
Lone-parent family	\$60,800	\$67,000	\$70,500	86%	95%
<b>Median Total Household Income</b>	<b>\$55,200</b>	<b>\$82,000</b>	<b>\$85,000</b>	<b>65%</b>	<b>96%</b>
1-person households	\$29,800	\$40,000	\$43,200	69%	93%
2-or-more person households	\$77,500	\$103,000	\$108,000	72%	95%

## Housing Unit Types

Table 20: Total Private Dwellings By Occupancy &amp; Usual Residency (2016-2021)

Private Dwelling Types	Village of Cache Creek		Ave. Annual Rate of Growth	TNRD		Ave. Annual Rate of Growth
	2016	2021		2016	2021	
Total private dwellings	497	522	0.99%	62,157	65,065	0.92%
Occupied by usual residents	468	471	0.13%	55,504	59,885	1.53%
Vacant dwellings or dwellings occupied by temporary residents	29	51	11.95%	6,653	5,180	-4.88%

Table 21: Dwelling Units By Typology

Occupied Private Dwelling Units by Type	2006	2011	2016	2021	Change 2006-2021	% Change	2021 % composition
Total occupied private dwellings	455	485	480	480	25	5	
Single-detached house	230	295	260	255	25	11	53
Semi-detached, row house and duplex	55	45	60	80	25	45	17
Semi-detached or double house	40	45	30	0	-40	-100	0
Row house	15	0	20	45	30	200	9
Apartment/flat in a duplex	0	0	10	25	25	/	5
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	75	0	60	0	-75	-100	0
Movable dwelling	90	105	110	145	55	61	30

Table 22: Occupied Private Dwellings By Number of Bedrooms

Occupied Private Dwellings by No. of Bedroom	2011	2011 (% of total)	2016	2016 (% of total)	2021	2021(% of total)
Total occupied private dwellings	485		480		480	
No bedrooms	0	0	10	2	0	0
1 bedroom	40	8	65	14	55	11
2 bedrooms	120	25	140	29	135	28
3 bedrooms	165	34	150	31	155	32
4 or more bedrooms	140	29	115	24	125	26

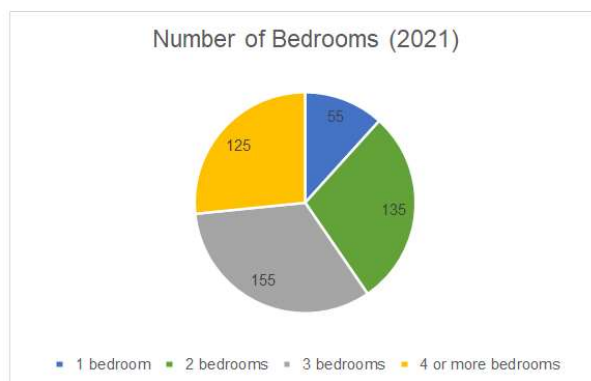


Table 23: New Home Registrations

	2016	2017	2018	2019	2020	2021	2022	2023	Total
<b>SINGLE DETACHED</b>									
<b>Thompson-Nicola</b>	<b>319</b>	<b>398</b>	<b>334</b>	<b>298</b>	<b>273</b>	<b>419</b>	<b>239</b>	<b>189</b>	<b>2469</b>
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
<b>Thompson-Nicola Excluding Kamloops</b>	<b>97</b>	<b>109</b>	<b>119</b>	<b>107</b>	<b>100</b>	<b>182</b>	<b>137</b>	<b>106</b>	<b>957</b>
<b>MULTI-UNIT HOMES</b>									
<b>Thompson-Nicola</b>	<b>259</b>	<b>281</b>	<b>449</b>	<b>356</b>	<b>252</b>	<b>364</b>	<b>322</b>	<b>305</b>	<b>2588</b>
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
<b>Thompson-Nicola Excluding Kamloops</b>	<b>4</b>	<b>49</b>	<b>75</b>	<b>16</b>	<b>38</b>	<b>59</b>	<b>113</b>	<b>32</b>	<b>386</b>
<b>PURPOSE BUILT RENTAL</b>									
<b>Thompson-Nicola</b>	<b>112</b>	<b>238</b>	<b>409</b>	<b>200</b>	<b>557</b>	<b>100</b>	<b>330</b>	<b>456</b>	<b>2402</b>
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	*	*	*	*	*	*	*	*	
<b>Thompson-Nicola Excluding Kamloops</b>	<b>2</b>	<b>26</b>	<b>0</b>	<b>20</b>	<b>85</b>	<b>100</b>	<b>8</b>	<b>158</b>	<b>399</b>
<b>TOTAL</b>									
<b>Total Thompson-Nicola</b>	<b>690</b>	<b>917</b>	<b>1192</b>	<b>854</b>	<b>1082</b>	<b>883</b>	<b>891</b>	<b>950</b>	<b>7459</b>
<b>Total Thompson-Nicola (Excluding Kamloops)</b>	<b>103</b>	<b>184</b>	<b>194</b>	<b>143</b>	<b>223</b>	<b>341</b>	<b>258</b>	<b>296</b>	<b>1742</b>

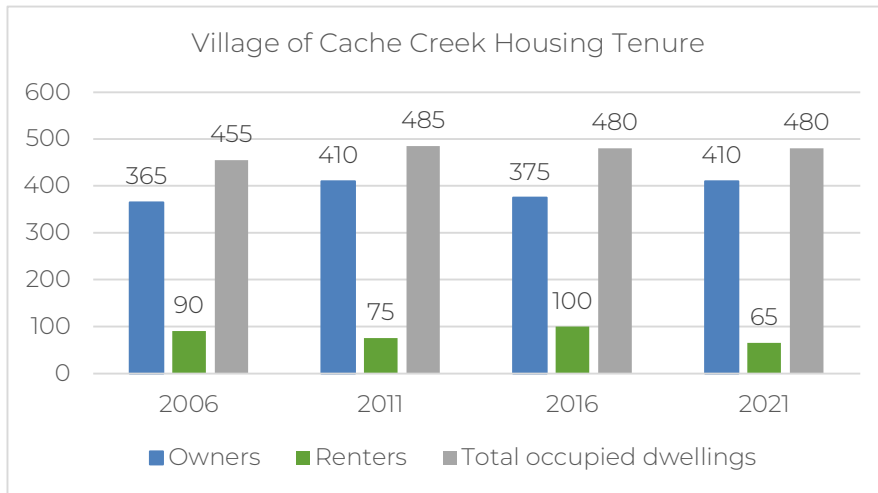
\*\* Cache Creek new home registration data is suppressed as the community had less than 5 homes registered in a year.

Table 24: Dwellings By Tenure &amp; Period of Construction

Dwellings by Period of Construction	Total	% of total	Owner	% of total	Renter	% of total
Occupied private dwellings	480		410		65	
1960 or before	55	11	40	73	10	18
1961 to 1980	255	53	215	84	40	16
1981 to 1990	70	15	60	86	0	0
1991 to 2000	55	11	50	91	0	0
2001 to 2005	0	0	0	0	0	0
2006 to 2010	40	8	40	100	0	0
2011 to 2016	0	0	0	/	0	/
2016 to 2021	0	0	0	/	0	/

Table 25: Housing Tenure (2006-2021)

Dwellings	2006	2011	2016	2021
Village of Cache Creek				
Owners	365	410	375	410
Renters	90	75	100	65
Others (Band Housing)	0	0	0	0
Total occupied dwellings	455	485	480	480
Ownership Rate	80%	85%	78%	85%
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 26: Non-Market Housing Units

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

Prepared by BC Housing's Research and Corporate Planning Dept., May 2024

Source: Unit Count Reporting Model, March 31, 2024

## Housing Suitability & Adequacy

Table 27: Suitability Standards (2021)

Suitability Standards	Village of Cache Creek	TNRD	BC
Total - Private households by housing below standards	460	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 28: Adequacy Standards (2021)

Adequacy Standards (2021)	Cache Creek	Owner	Renter	TNRD Total	BC Total
Total	460	395	65	55,040	1,915,755
Below the adequacy standard (major repairs needed)	40	30	0	2,525	74,035
% below the adequacy standard (major repairs needed)	9	8	0	5	4

## Shelter-Cost-To-Income Ratios

Table 29: Shelter-Cost-To-Income Ratios (2021)

Shelter-cost-to-income ratios	Village of Cache Creek	TNRD	BC
Owner and Tenant Households with Incomes > \$0 , in non-farm, non-reserve private dwellings by shelter-cost-to-income ratio	460	55,040	1,915,755
Spending <30% of Income on Shelter Costs	425	46,795	1,530,185
Spending 30% or more of Income on Shelter Costs	35	8,245	385,570
Owner Households in Non-Farm Non-Reserve Private Dwellings	410	43,535	1,353,695
Owner Households with a Mortgage	180	24,565	773,665
Owner Households Spending 30% or more of Income on Shelter Costs	6%	10%	15%
Average Monthly Shelter Costs for Owned Dwellings (\$)	\$776	\$1,279	\$1,654
Median Value of Dwellings (\$)	\$256,000	\$500,000	\$785,000
Tenant Households in Non-Farm Non-Reserve Private Dwellings	65	14,250	624,625
Tenant Households in Subsidized Housing	0.0%	13.0%	11.8%
Tenant Households Spending 30% or more of Income on Shelter Costs	0%	30%	30%
Average Monthly Shelter Costs for Rented Dwellings (\$)	\$740	\$1,196	\$1,492

## Core & Extreme Core Housing Need

Table 30: Core Housing Need (2021)

Core Housing Need									
Households	Village of Cache Creek			TNRD			British Columbia		
	Total	Owners	Tenants	Total	Owners	Tenants	Total	Owners	Tenants
Total Households	460	395	65	55,040	40,790	14,250	1,915,755	1,291,130	624,625
Share	100%	86%	14%	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	40	30	-	2,525	1,785	735	74,035	49,250	24,785
Rate	9%	8%	0%	5%	4%	5%	4%	4%	4%
Below Affordability Standard	35	25	-	8,245	3,960	4,285	385,570	199,355	186,215
Rate	8%	6%	0%	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	25	-	-	5,585	2,290	3,295	257,090	102,850	154,240
Rate	5%	0%	0%	10%	6%	23%	13%	8%	25%
Extreme Core Housing Need	-	-	-	2,570	1,240	1,330	134,625	64,795	69,825
Rate	0%	0%	0%	5%	3%	9%	7%	5%	11%

Table 31: Core Housing Need Over Time (2006-2021)

Core Housing Need					
		2006	2011	2016	2021
Unaffordable Housing (%)		22.5	12.8	14.7	7.6
Inadequate Housing (%)		13.5	6.4	9.5	8.7
Unsuitable Housing (%)		4.5	0.0	3.2	0.0
Core Housing Need (%)		13.6	9.6	9.5	5.4
Extreme Core Housing Need (%)		6.8	7.4	5.3	0.0
Number of Households In Core Need		60	45	45	25
Extreme Core Housing Need (Count)		30	35	25	0



## Housing Market Characteristics

Table 32: BC Assessment Housing Values (2022-2023)

BC Assessment Housing Values	2022	2023
Single Family Dwelling	\$330,772	\$385,230
% Change		16.46%
Residential Dwelling w/ Suite	\$443,580	\$510,239
% Change		15.02%
Duplex (non-strata)	\$285,188	\$326,867
% Change		14.61%
Manufactured Home	\$140,310	\$216,359
% Change		54.20%
2 Acres or More (Single Family Dwelling, Duplex)	\$482,821	\$440,667
% Change		-8.73%
Row Housing	\$143,693	\$168,060
% Change		16.95%
<b>Average</b>	<b>\$304,394</b>	<b>\$341,237</b>
<b>% Change</b>		<b>12.10%</b>

Table 33: Rented Dwellings, Monthly Shelter Cost (2006-2021)

Rented Dwellings: Monthly Shelter Cost			
2021	Village of Cache Creek	TNRD	BC
Median	\$ 700	\$ 1,130	\$ 1,370
Average	\$ 740	\$ 1,196	\$ 1,492
2016- Average	\$ 743	\$ 985	\$ 1,149
2011- Average	\$ 492	\$ 899	\$ 1,075
2006-Average	\$ 729	\$ 829	\$ 980
Percentage Increase 2006-2021	2%	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.

Cache Creek VL (CSD, BC)		
	2006 Households	
Age – Primary Household Maintainer 2006 Categories	Owner	Renter
Under 25 years	0	25
25 to 34 years	15	0
35 to 44 years	80	10
45 to 54 years	75	20
55 to 64 years	80	30
65 to 74 years	60	0
75 years and over	60	0

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.

Cache Creek VL (CSD, BC)		
	2021 Households	
Age – Primary Household Maintainer 2021 Categories	Owner	Renter
15 to 24 years	0	0
25 to 34 years	20	15
35 to 44 years	45	10
45 to 54 years	40	20
55 to 64 years	115	10
65 to 74 years	95	0
75 to 84 years	75	0
85 years and over	25	0

The below table will compare these census years.

Age Categories– Household Maintainers	Age Categories– Population	All Categories	Summed Categories	All Categories	Summed Categories
15 to 24 years	15 to 19 years	80	120	40	70
15 to 24 years	20 to 24 years	40	120	30	70
25 to 34 years	25 to 29 years	15	40	40	70
25 to 34 years	30 to 34 years	25	40	30	70
35 to 44 years	35 to 39 years	55	170	40	100
35 to 44 years	40 to 44 years	115	170	60	100
45 to 54 years	45 to 49 years	90	180	40	100
45 to 54 years	50 to 54 years	90	180	60	100
55 to 64 years	55 to 59 years	70	155	100	220
55 to 64 years	60 to 64 years	85	155	120	220
65 to 74 years	65 to 69 years	70	120	85	155
65 to 74 years	70 to 74 years	50	120	70	155
75 years and over	75 to 79 years	55	80	65	115
75 years and over	80 to 84 years	15	80	20	115
75 years and over	85 years and over	10	80	30	115

The next table will show the headship rate for 2006.

Cache Creek VL (CSD, BC)					
	2006 Households		2006 Population	2006 Headship Rate	
Age Categories – Household Maintainers	Owner	Renter	Total	Owner	Renter
15 to 24 years	0	25	120	0.00%	20.83%
25 to 34 years	15	0	40	37.50%	0.00%
35 to 44 years	80	10	170	47.06%	5.88%
45 to 54 years	75	20	180	41.67%	11.11%
55 to 64 years	80	30	155	51.61%	19.35%
65 to 74 years	60	0	120	50.00%	0.00%
75 years and over	60	0	80	75.00%	0.00%

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.

Cache Creek CY (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%	20.83%	70	0.00	14.58
25 to 34 years	37.50%	0.00%	70	26.25	0.00
35 to 44 years	47.06%	5.88%	100	47.06	5.88
45 to 54 years	41.67%	11.11%	100	41.67	11.11
55 to 64 years	51.61%	19.35%	220	113.55	42.58
65 to 74 years	50.00%	0.00%	155	77.50	0.00
75 years and over	75.00%	0.00%	115	86.25	0.00

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.

Cache Creek CY (CSD, BC)							
	2021 Potential Households		2021 Households		2021 Suppressed Households		
Age Categories – Household Maintainers	Owner	Renter	Owner	Renter	Owner	Renter	Total
15 to 24 years	0.00	14.58	0	0	0.00	14.58	14.58
25 to 34 years	26.25	0.00	20	15	6.25	-15.00	0.00
35 to 44 years	47.06	5.88	45	10	2.06	-4.12	0.00
45 to 54 years	41.67	11.11	40	20	1.67	-8.89	0.00

55 to 64 years	113.55	42.58	115	10	-1.45	32.58	31.13
65 to 74 years	77.50	0.00	95	0	-17.50	0.00	0.00
75 years and over	86.25	0.00	100	0	-13.75	0.00	0.00
Total New Units to Meet Suppressed Housing Need - 20 years							45.71

## Appendix 3: Glossary of Terms

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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.