



City of Kimberley

Housing Needs Assessment

Prepared by Cityspaces Consulting

June 2021



KIMBERLEY
A GOOD PLACE TO BE.

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Executive Summary

The City of Kimberley is a dynamic small city in the midst of transformation and expansion. Home prices are increasing, demand on the rental market is high, and a substantial volume of new housing units are set to come on the market in the short, medium, and long term. This Housing Needs Report is being prepared at an important period in the city's history, where stresses on the market and anticipated opportunities give the City of Kimberley the chance to play a formative role in shaping the future.

A central finding from this report is that the high cost of housing is placing pressure on a range of households in Kimberley. The high cost of rent is challenging to afford for low- and moderate-income earners and the lack of rental supply makes it difficult to find larger units. Kimberley's cohort of aging households is finding it difficult to transition to housing that better suits their changing needs. Young families are not able to find affordable homes that can accommodate them. Overall, the priority groups and housing gaps identified for the City of Kimberley are outlined on the following table:

Table 1: Identified Priority Groups and Housing Gaps

Priority Groups	Housing Gaps
Seniors	Non-market rental housing
Low- and moderate-income households	Low-end of market rental housing
Families	Market rental housing
Persons with Disabilities	Supportive housing
	Affordable homeownership

The City of Kimberley requires approximately **220 new additional housing units by the year 2031**, that span the housing continuum from non-market to market housing forms. Projections illustrated in this report suggest that these new units could be “more of the same” – primarily larger homes (three- and four-bedroom units), and largely on the market side of the housing continuum (market homeownership and some market rental housing). This report also makes a suggestion to potentially reallocate some of the future housing mix in the future to better meet the needs of the priority groups, such as low- and moderate-income households. This reallocation could potentially yield more diverse housing options for the community, including more one and two-bedroom units as well as more multi-unit housing forms which can better

support non-market, low-end of market and market rental housing in Kimberley.

The following observations are derived from the study process, based on key indicators research and from input received from the public and stakeholders:

- Aging seniors living in single-detached homes need a range of housing options to allow them to age in their community. The housing needs of seniors also play an integral role in the transformation of Kimberley's housing stock. As many seek to downsize and move into smaller and more accessible units, they are finding it difficult to obtain the right form of housing.
- Low- and moderate-income households need a revitalized rental market that provides a range of unit types and levels of affordability. Rents in Kimberley have outstripped incomes and the city's limited rental supply leaves working people and families with few options.
- Market rental remains an under-developed part of the housing continuum in Kimberley and high housing prices are putting further pressure on it. The housing supply has been slow to respond to the challenges of affordability and a lack of diversity in the housing stock. This has resulted in a misalignment between existing stock and existing need.
- The City of Kimberley could see over 600 new housing units in the medium to long term based on approved and anticipated applications, surpassing the projected 220 housing units required by the year 2031. Not all the proposed units will ultimately be built, however this abundance of residential development activity means that the City is well placed to influence the programming and design of the development to meet housing needs.

The path to meeting the housing needs and gaps identified in this report is navigable with the leadership of the City and by fostering partnerships and collaboration with other levels of government, the non-profit and development sectors.

Introduction

Project Overview

This report is the second Housing Needs Report prepared for the City of Kimberley, with the first completed in 2009. This process has woven together evidence-based research and community observations obtained through engagement to inform the City and potential partners on future housing projects and initiatives. This process began in December 2020 and utilized virtual engagement activities to gain perspective from community members and stakeholders on the local housing situation.

WHAT CAN HOUSING NEEDS REPORTS BE USED FOR?

Understanding housing needs, gaps, and related issues helps local governments formulate policies and regulations to enable new residential development projects to incorporate housing units that meet the needs of the community. Key findings can also be referenced for advocacy. A wide variety of sectors can utilize information from this report to inform their initiatives, such as non-profit housing providers working towards an affordable housing project. Funders and agencies, such as BC Housing and Canada Mortgage and Housing Corporation (CMHC), typically require rationale for housing funding applications and the

information from this report can help address those requirements.

LEGISLATIVE REQUIREMENT

In April 2019, the Ministry of Municipal Affairs and Housing introduced new legislation under Part 14 of the *Local Government Act*. The new regulation requires local governments to complete Housing Needs Reports by 2022 and thereafter every five (5) years. The purpose of the legislation is to:

1. enable the provincial government to gain an understanding of recent changes in demographics and housing and provide important context to plan for future housing needs;
2. enable municipalities to better understand the current and future housing needs; and,
3. assist local governments in implementing policies and bylaws that respond to current and projected housing needs. The indicators gathered in this report align with the Ministry's requirements.

METHODOLOGY

Key findings were informed by compiling and analyzing both quantitative and qualitative research:

- **Quantitative sources:** this includes data from Statistics Canada (Census 2006, 2011 and 2016); City of Kimberley (e.g., building permit data); BC Assessment; BC Housing; and BC Statistics. The quantitative data aligns with the requirements outlined in the Ministry of Municipal Affairs and Housing's Guide to Requirements for Housing Needs Reports.
- **Qualitative sources:** this includes results from an online survey, virtual workshops with stakeholder groups, key informant interviews, and discussions with City Council. The resident survey, conducted with the assistance of City of Kimberley staff yielded responses from 694 participants.

HOUSING CONTINUUM

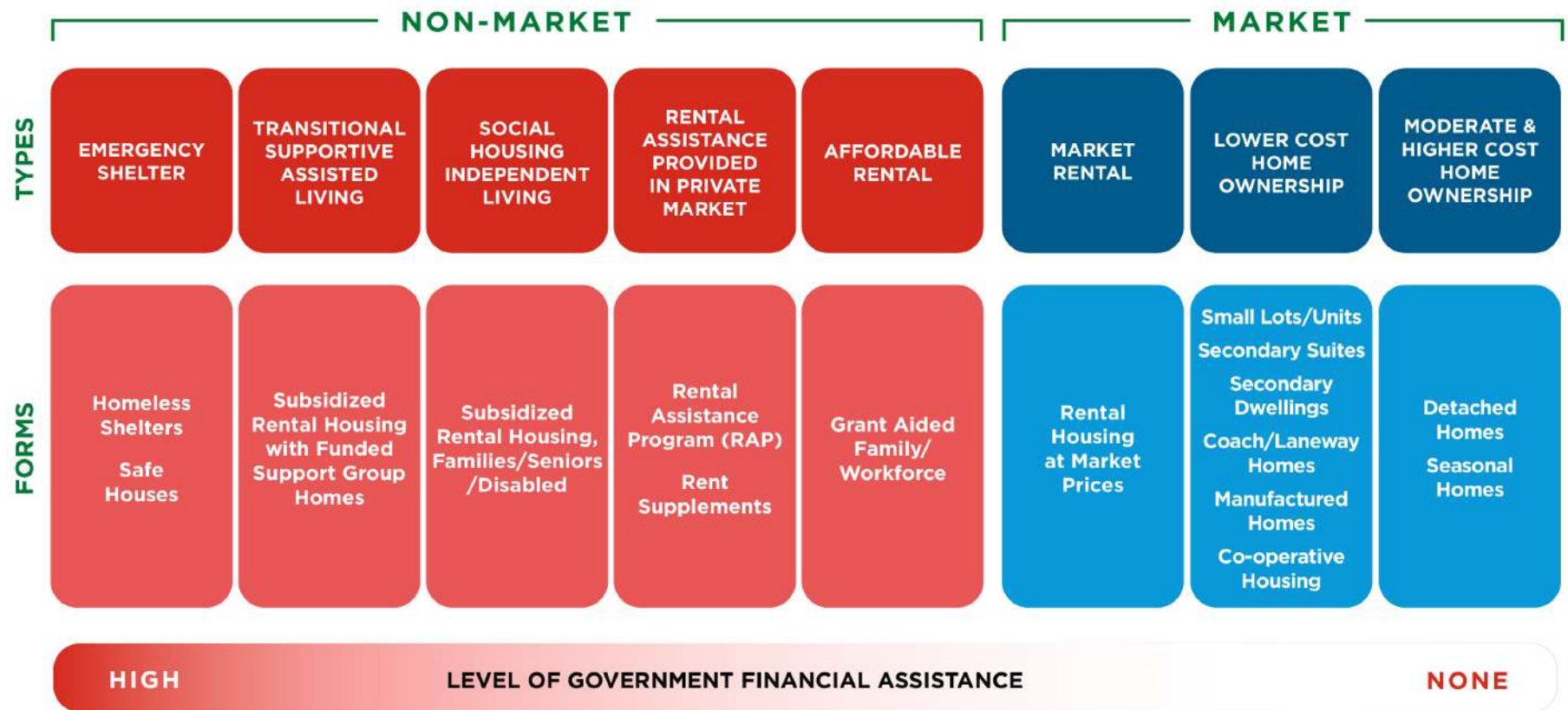
The housing continuum is an illustrative diagram that helps communicate the full range of potential housing types and tenures in a community.

The non-market side of the continuum includes emergency shelters, safe houses, and transitional and supportive housing options. These housing options offer community members affordable, sometimes temporary, accommodation including for low-income households, vulnerable populations, and persons experiencing homelessness.

Moving along the continuum is independent social housing for low-income households. While this type of housing is still government subsidized, there is no additional support required for households to be able to live independently and often less subsidy is needed to maintain these units.

Rent supplements bridge the non-market and market sides, with the remaining tenures comprising rental and ownership housing forms that are available through the private market without any subsidy.

Figure 1: Housing Continuum



Local Context

Located in the upper western edge of the Kootenay River valley, Kimberley's history and growth have been shaped by its geography. Established as a mining town, Kimberley's fortunes were closely tied to the resource industry until the mine's closure in 2001. With the establishment of the Kimberley Alpine Resort, Kimberley's economy continues to be connected to its surrounding environment. The former mine sites to the north and east and the mountains to the west circumscribe the natural boundaries of the city's growth and expansion. The city has expanded to the edge of its natural boundaries, stretching north to south along Mark Creek where it broadens out at Marysville above the St Mary River.

Strong and steady population growth and a radical transformation of the local economy have transformed Kimberley in recent decades and the local government has responded in proactive ways. Strong investment in tourism infrastructure, starting with the ski resort, golf courses and continuing today with investment and planning for the city's recreational trails, have bolstered the tourism industry, while the City's advocacy for and investment in

high-speed internet has allowed entrepreneurs and the tech industry to find a home in Kimberley.

Just as the City responded to changes in the city's economy with strategic investment supporting infrastructure, so too has housing been the subject of strategic policy and intervention. In 2007, the City of Kimberley was designated a Resort Municipality under the *Local Government Act*. This gives the City of Kimberley the power to levy development cost charges to provide the City with the funds to develop worker housing related to the operation of the resort. It also allows the City to receive provincial financial investment to diversify the economy and develop sustainable tourism.

In 2009 the City of Kimberley completed its first Housing Needs Assessment, a document that identified many of the same gaps and issues this report has identified: limited housing typologies, a low vacancy rate, rising housing costs, and the need for additional supportive housing.¹ These findings were integrated with those of a 2009 economic development strategy² into the 2011 Integrated Community Sustainability Plan (ICSP).³ Since the completion of these documents, the City has relaxed regulations related to

¹ Kimberley Affordable Housing Needs Assessment, 2009. (Prepared by Mazzoni & Associates Planning).

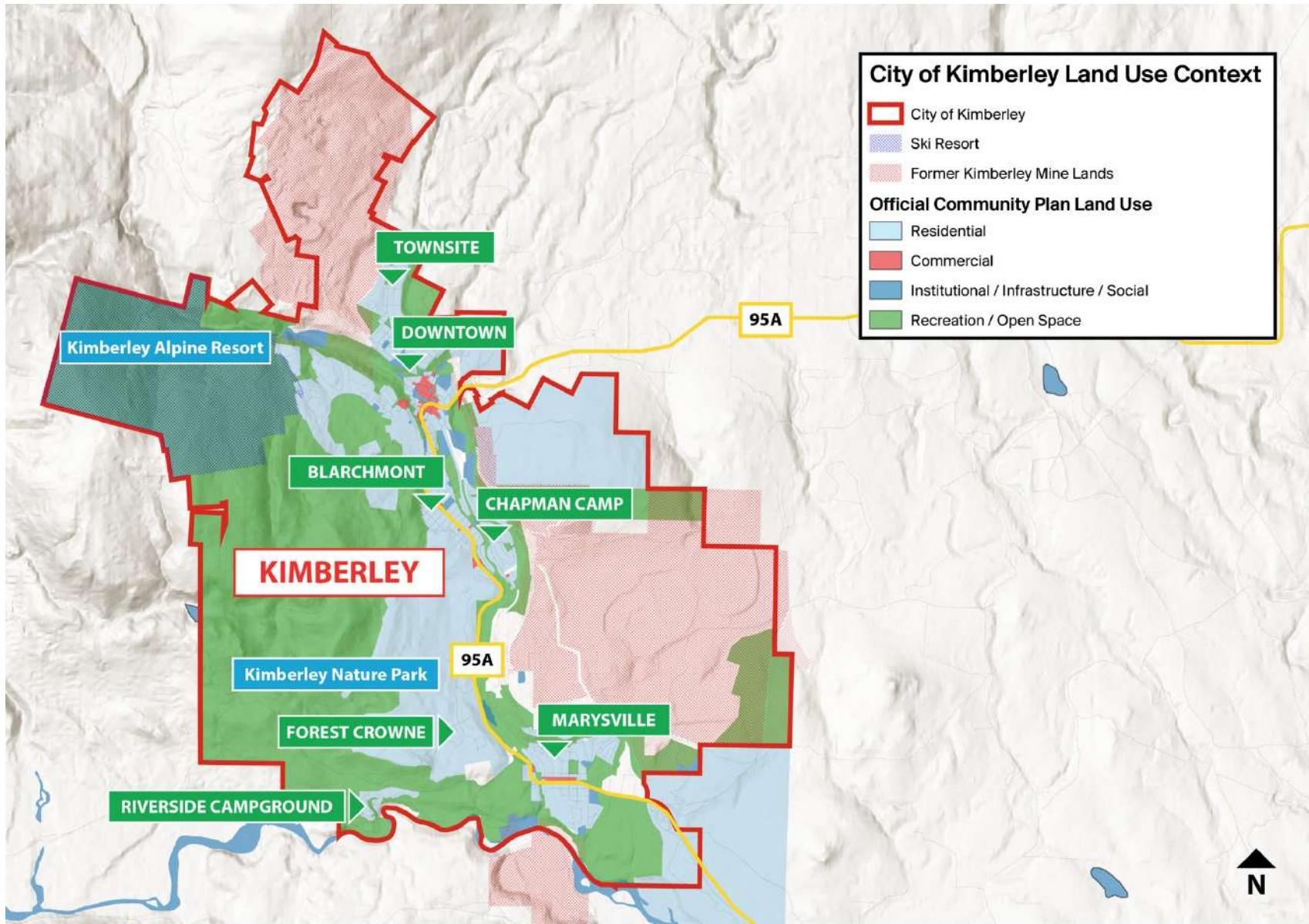
² City of Kimberley Five Year Economic Development Strategy Implementation Plan, 2009. (Prepared by Urbanics Consulting Ltd.)

³ ImagineKimberley Integrated Community Sustainability Plan, 2011. (Prepared by the Centre for Sustainability, Whistler)

accessory dwelling units and rezoned parcels to encourage the development of more affordable housing and a wider range of housing options. According to the ICSP, 70% of Kimberley's residential neighbourhoods now allow for accessory dwellings and two-units dwellings as-of-right. City policies have evolved as well, with Council dissolving the Affordable Housing Committee in 2019 and replacing it with the Housing Strategy Committee, a change meant to emphasize the City's interest in promoting the growth of many forms of housing across the housing continuum.

The Kimberley Official Community Plan (OCP), adopted in 2018, incorporates some policies that address housing and residential development. Policies 5.1.2.7 and 5.1.2.8 encourage a minimum percentage of affordable housing units be secured in all new multi-unit development projects and encourages the development of age-friendly affordable housing for seniors and care facilities. Policy 5.1.2.3 also prioritizes the development of multiple forms of housing at different sizes and densities across all neighborhoods.

Figure 2: Context Map



HOUSING DEVELOPMENT TRENDS

Recent housing development trends mirror the City's efforts to develop the resort area and to encourage multi-unit residential development, complemented by single-detached housing projects.

Based on the City of Kimberley's building permit data, 90 housing units were constructed between 2011 and 2015. The next five years experienced a substantial increase in the number of constructed units, 256 between 2016 and 2020.

The resort area has experienced waves of growth and development. Between 1995 to 2011, 624 housing units were delivered in the resort area – ranging from multi-unit residential buildings to single-detached homes. Since 2011, the pace of development in the resort has slowed. Ten units were recently constructed in the resort area and over 60 housing units are in the pre-application stage. Many of the housing units in the resort area are utilized as tourist accommodation, and not necessarily readily available for permanent, year-round residents.

Sections of the City's periphery were developed as low-density residential development. In recent years, some of these areas have experienced gentle infill development. For example,

residential lots were developed adjacent to the Kimberley Riverside Campground area connecting to existing infrastructure. More recently, 22 lots are under development in the Forest Crowne area utilizing existing infrastructure to support new housing units.

The city has experienced growth in the proportion of apartment approvals: since 2005, 23% of approved units were for apartments.⁴ This trend appears to be continuing: building permit data shows 38 of 178 units under construction in 2018-2020 were in multi-unit residential buildings. During this same time period, two small-scale non-market housing projects have been completed in Kimberley: a 12-unit low-income family housing project (New Pioneer Lodge) and the expansion of the Marysville Lions Housing development for low-income seniors (an additional 6 units).

Looking ahead, there are more than 200 housing units that are either approved or currently moving through the development procedures process. In addition, there are more than 400 housing units that are in the pre-application stage and could potentially be under construction by 2031 subject to approval. In Kimberley, there is also approximately 760 hectares of greenfield

⁴ Source: City of Kimberley Building Permit Data. Note: Some of these multi-unit residential buildings have been purpose-built rental housing, but it is difficult to accurately determine

the total number of new rental units. The City of Kimberley does not license rental buildings.

land that could potentially accommodate future residential development.

Table 2: Anticipated Residential Development Projects

Source: Building Permit Data, City of Kimberley (2021)

	Single-detached units	Townhouse or single-detached with secondary suite	Multi-unit residential	Total
Approved Units or In Approvals Process	90	94	57	241
Pre-application / not approved	80	32	321	433
Other large development lands that could accommodate residential development	760 hectares			

New development can expand the range of options available to residents and alleviate more affordable stock as households move to newer dwellings. However, the uncertain timelines associated with the development of these units means that there can be no firm predictions of the rate of delivering new housing units in Kimberley. While it appears that Kimberley can anticipate a large number of units to come online in the short to medium term, the immediate issue of housing supply remains a concern for residents. Local concerns about affordability will also not necessarily be addressed by new development.

Key Findings

Kimberley's Housing Situation

The City of Kimberley is in the process of undergoing a generational change, experiencing a strong growth in population and significant rises in housing costs. From 2004 to 2008, Kimberley's population increased by 258 (from 6,254 to 6,512), a 4.1% increase. Between 2011 and 2016, the population grew by 11.7% to 7,235 people, and it is expected to increase by 1,000 residents by 2031. Kimberley's population is expected to increase by 30.5% since 2001 when the Sullivan Mine was closed.⁵

Despite this population growth, a great deal of the modest housing built for miners and their families remains. Forty-four percent of the city's housing stock was built in 1960 or earlier. The market remains predominantly single-detached homes, which represent 78% of the housing stock. The homes are also large, with 64% of units containing three or more bedrooms – still well suited for families.

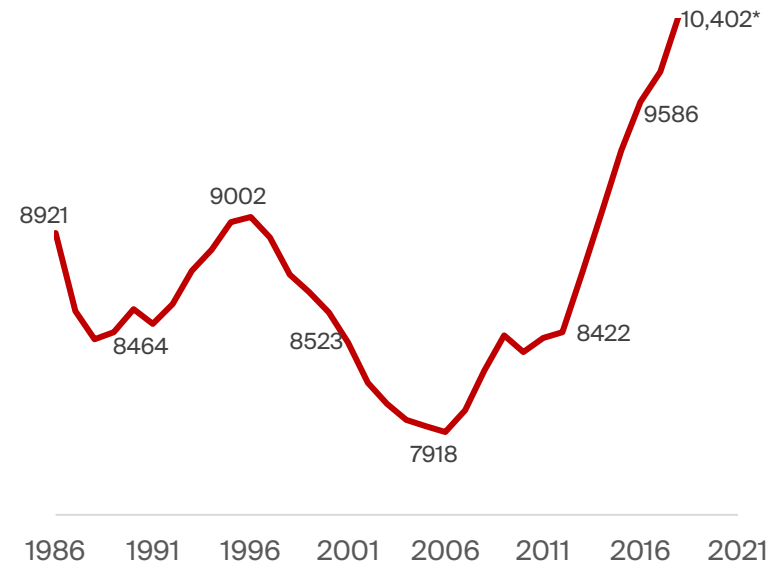
Between 2003 and 2020, housing prices increased 210% from an average of \$83,000 in 2003 to \$257,000 in 2020. Kimberley's

housing stock is becoming increasingly expensive due in part to demand driven by new residents with higher incomes and money to spend on housing.

Figure 3: Kimberley Population Over Time

Source: BC Stats, Local Health Area

*estimate



From 2020 to 2021, property values in Kimberley increased by 12%, the highest rate of increase in the East Kootenays.⁶ With the development of ski, golf, and other recreational infrastructure and the increased ability for people to work remotely, Kimberley has

⁵ BC Stats utilizes Local Health Area to forecast population projections. The Local Health Area boundary is slightly larger than the municipal jurisdictional of the City of Kimberley and as such the population is slightly higher. Census Canada does not project population projections.

⁶ While not the largest increase in the entire Kootenay Columbia BC Assessment Region, Kimberley's property values grew the most in the East Kootenay Regional District.

become an increasingly popular destination for new residents seeking access to the area's amenities. In the five years before the 2016 census, 1,570 people moved to Kimberley from outside the city, 820 of whom came from outside the province.

Households coming from comparatively expensive real estate markets such as Calgary or Vancouver create an increase in demand coupled with the ability to pay higher prices if they retained equity in previous-owned homes in more expensive markets.

Kimberley has confidently emerged from its period of transition from a mining community, but with this change comes new demands on the housing stock. The key challenges relate to the affordability of housing, the availability of rental units, and the misalignment of existing stock and current needs. These trends are intertwined. Stresses in any part of the housing continuum place pressure on other parts. Key findings observed in this study are outlined on the following pages, with supporting evidence presented in the Key Indicators section of this report.

A TRANSITIONING HOUSING SUPPLY AND CHANGING DEMANDS

The composition of a city's housing stock can be slow to change. The housing composition a city has today often reflects the housing needs of a previous era. Building and realigning housing

stock to meet current needs takes time and is subject to market risks. Local economic factors such as cost and the availability of materials and labour can constrain how quickly the local market can react. In Kimberley, the rapid pace of change has resulted in a misalignment between current needs and the available housing stock. Incomes have not kept pace with housing costs and the market is not able to provide the housing that households require at a price they can afford.

A HOUSING MARKET ADAPTING TO AGING DEMOGRAPHICS

The predominance of single-detached homes in Kimberley and relative absence of smaller, accessible units, such as apartments or single-level townhomes, has made it difficult for seniors to downsize. The inadequate supply of housing for downsizing seniors reverberates across the housing continuum, as seniors occupy large homes they no longer need and have difficulty maintaining. This demographic cohort in-turn locks up housing stock that could otherwise be purchased by young families in need of larger housing.

AN UNDER-DEVELOPED RENTAL HOUSING MARKET

Thirty-five percent of Kimberley renters live in housing that is unaffordable. Despite the prices they are paying, many renters are not living in housing that meets their needs. Costs are prohibitive for Kimberley renters and there is a limited supply of larger units. In-migration and growth in the market for single-detached homes has meant that single-detached rental properties are being sold and occupied by new residents. This has created a crisis for some renters, who have to seek housing in a market with escalating costs and lack of supply. In stakeholder interviews, rental property owners have attested to how much unmet demand there is for rental housing. But even with new units coming on to market, the rental homes becoming available does not necessarily meet the space and affordability requirements of rental households.

The key housing indicators described in the following section present a comprehensive portrait of housing in Kimberley based on statistical analysis, interviews and focus groups, and a scan of studies related to local housing, economic, and demographic trends.

Key Indicators

AGE AND POPULATION

The City of Kimberley has a population of 8,151 in 2020.⁷

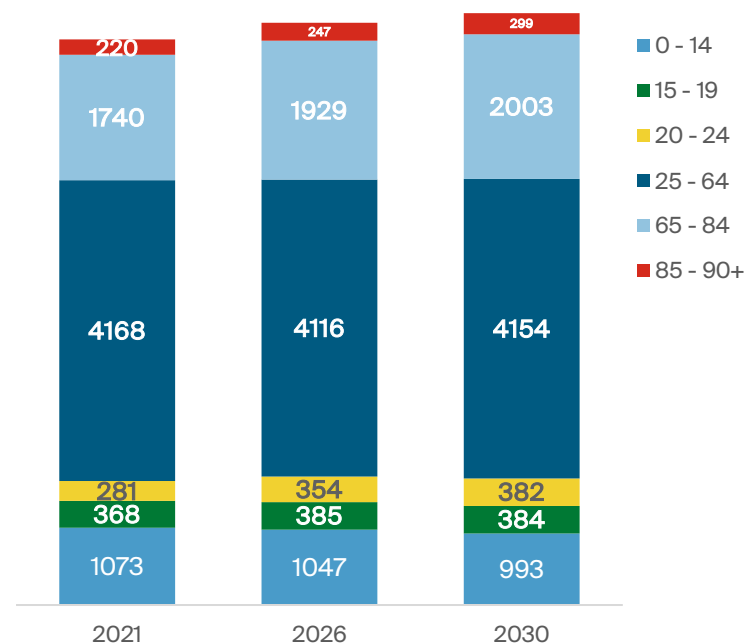
Kimberley is located within the Kimberley Community Health Service Area (CHSA), which for the purposes of population projections, has been used as a reference for population growth calculations. Assuming that Kimberley's population growth will follow the same trajectory as the larger CHSA (of which Kimberley represents 76%), the city can expect to grow 5% by 2031 and 7.8% by 2041. This would bring Kimberley's population in the range of 8,800 people.

In the shorter term, the distribution of age groups in Kimberley is not expected to change by a large margin by 2030. Figure 4, which shows the anticipated age distribution of Kimberley's population, reveals that none of the age cohorts are expected to grow or shrink by more than 3% over the next ten years.

Kimberley is experiencing a growth in the total number of families with children. The number of Kimberley households with children under 14 grew in real numbers by 39% from 2006 to 2016. Nearly half of respondents to the project survey live with children.

Figure 4: Projected Population Distribution by Age, City of Kimberley, 2030

Source: BC Stats, Regional District and Municipal Population Estimates



⁷ BC Stats, British Columbia Regional District and Municipal Population Estimates

In 2016, there were 915 families with children under 24 living in Kimberley. Of these families, 42% had one child, 44% had two children, and 14% had three children. Twenty-seven percent of these families were single-parent households.

Many survey respondents spoke to the difficulty of finding large enough homes to accommodate their families at an affordable price. Many remarked on the insecurity and growing cost of the rental market and the difficulty of being a first-time homebuyer. *“Our purchasing power can't compete with people who are coming from Calgary or Vancouver who have sold their house for 3 times what it costs here”,* wrote one respondent, a sentiment echoed by many. Another respondent with three children being evicted due to the sale of their property wrote that, despite a good salary and good credit, they are *“facing the very real possibility of not finding a place to live in time.”* Concern for the housing prospects of families, single parent households, and young people entering the housing market were reflected by the many survey respondents.

The cohort comprising individuals aged 65 to 84 grew by 35% in real numbers between 2006 and 2016, representing the second largest shift after the growth in the number of children. In survey responses, concern about housing issues related to seniors was mentioned by 18% of all respondents. These concerns

overwhelmingly focus on obstacles to downsizing, namely the lack of affordable alternatives to single-detached homes and accessible units for independent seniors. *“[There is] little to no choice when downsizing from our current home to a smaller easily accessible home in town, either renting or owning,”* wrote one respondent. Many shared this concern about the lack of options.

“We need more lots available for affordable duplex or 4-plex style housing so that seniors with mobility issues can live in bungalow style [units]. Alternatively, apartments or condos with an elevator. I want to continue to live near my children and grandchildren but in my own space.” – Survey Respondent

Seniors are concerned that the supply does not exist for them to purchase or rent, even if they have the money for a smaller home.

INCOME

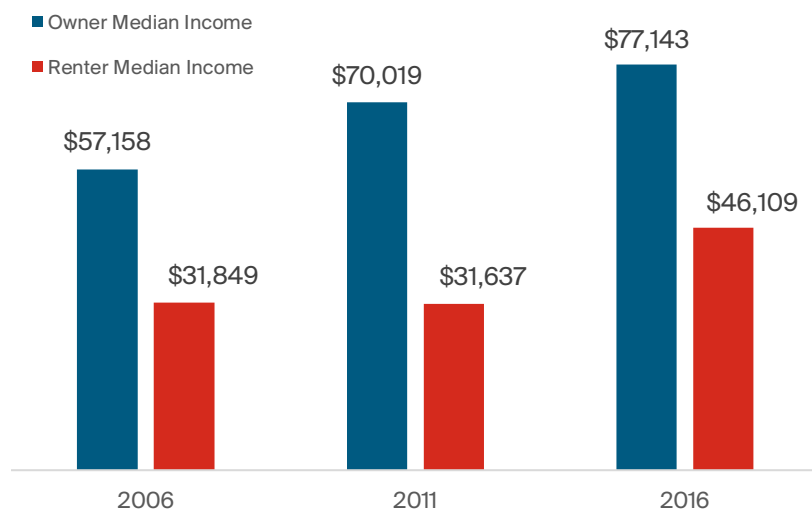
Just as population levels and demographic shifts reveal how much housing Kimberley can anticipate needing, household income levels give some indication as to the housing types that may be required. Incomes in Kimberley are, on the whole, lower than the average in the East Kootenay Regional District. The median income in Kimberley is \$67,072. Breaking down income by household composition provides a clearer picture of differences in income levels in Kimberley. The income of two-parent families with children is \$91,968, while single parent families make roughly

half as much. In 2016, the median income of owner households was 67% higher than that of renter households.

In Kimberley 5.4% of households are considered low-income, and they spend a larger share of their income on basic necessities of food, housing and transportation compared to moderate- and high-income families.⁸ Seven percent of children in Kimberley live in households that Statistics Canada consider low-income by this measure.

Figure 5: Owner and Renter Median Incomes, 2006-2016

Source: Canada Census, 2006, 2011, 2016



⁸ The approach is essentially to estimate an income threshold at which families are expected to spend 20 percentage points more than the average family on food, shelter, and clothing.

Income levels are closely tied to the adequacy of housing as well as overall quality of life. As housing costs begin to outstrip income, residents become unable to maintain their existing housing, and unexpected events such as major repairs or evictions can result in difficult decisions. A survey respondent raising a child by themselves detailed how they have been forced to move several times due to issues and a renoviction experience:

“Each house move has resulted in higher rent and moving expenses. I am a single parent with a relatively low income. My son graduates in a year and a half and I have every intention of leaving town before the International School is built and housing is even worse.”

– Survey Respondent

Incomes that do not match the rising cost of housing were a source of concern for many respondents, one commenting:

“I moved in ‘temporarily’ 15 years ago, because it was really cheap (\$400), but the rental prices grew around me, and keep growing. For the size my large family needs, we’d be looking at roughly a thousand dollars a month more in rent. Add damage deposit and pet deposit, and our low-income house needs to find \$2,000 just to move, and we barely make \$2,000 a month total income most months (pre covid). It’s severely demoralizing.”

– Survey Respondent

Overall, the growing gap between incomes and housing costs was a major source of concern expressed by survey respondents.

HOUSING STOCK

The housing stock in Kimberley is dominated by single-detached homes, which comprise 78% of local stock. Together, ground-oriented housing comprises 87% of all housing stock. Compared to the East Kootenay Regional District, the City of Kimberley has a higher proportion of single-detached homes and roughly an equal percentage of low-rise apartment buildings.

There is a strong connection between housing type and tenure type in Kimberley. Households that own their properties mainly live in single-detached homes, while renters occupy all other housing types. Only 3% of people who own property in Kimberley live in something other than a ground-oriented home. Renters in Kimberley make up 24% of households. Renter households are, by contrast, occupy more diverse in the types of homes in Kimberley. Of the 850 households who rent in Kimberley, 43% occupy single-detached homes and 35% occupy apartments.

Figure 6: Housing Typology Mix, Kimberley

Source: Canada Census, 2016

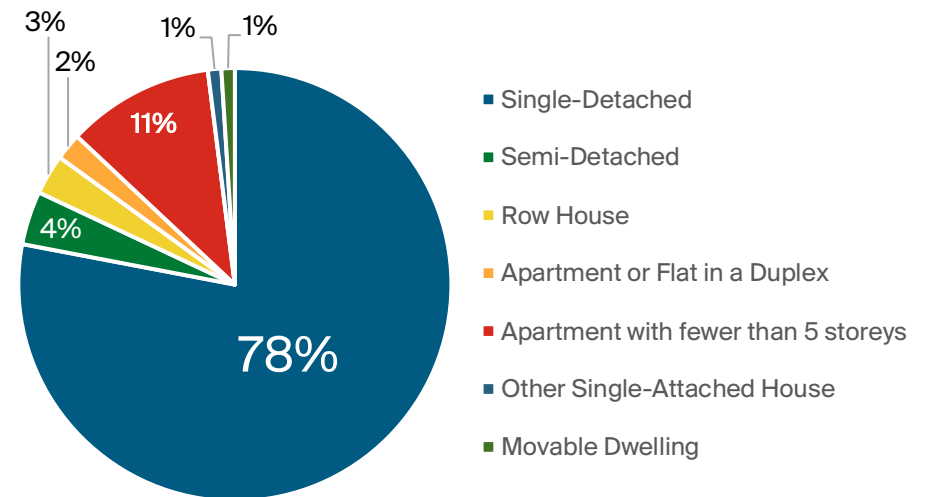
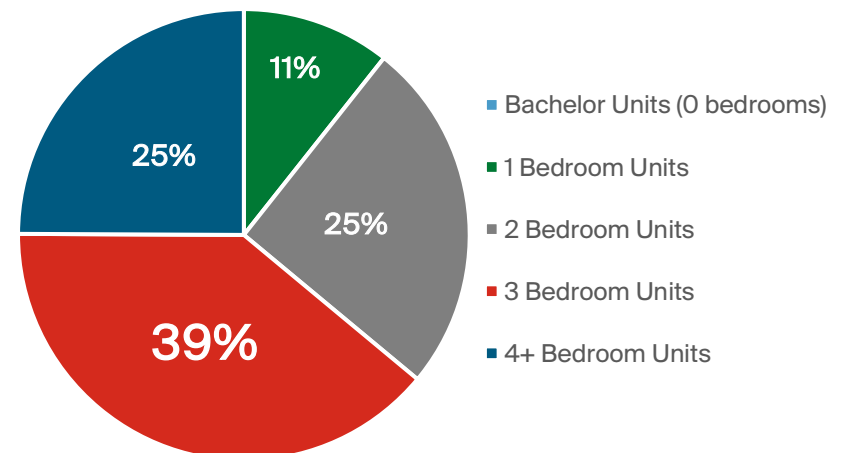


Figure 7: Bedroom Mix, Kimberley

Source: Canada Census, 2016



Kimberley is also a city of large homes. Most of the larger homes in Kimberley are owner occupied, limiting the range of options for families seeking to rent. This means that there is little flexibility in the housing market's ability to provide for different types of families and tenures. Homes consisting of three or more bedrooms comprise the majority of housing units in Kimberley, but few are available for rent. There are only 235 three-bedroom homes in the rental market in Kimberley at the time of this study. If the BC average rental turnover rate of 13.4% is applied, this means that roughly 31 three-bedroom units are available for rent every year.⁹

Vacancy rates in Kimberley declined from 2012 to 2017, from 12.8% to 2.3%.¹⁰ Meanwhile, rents have consistently increased in recent years, the average in 2001 being \$568 and now sitting at the following ranges:

- 1-bedroom units: \$675-\$1,400
- 2-bedroom units: \$900-\$2,000
- 3-bedroom units: \$1200-\$2,500¹¹

⁹ CMHC Rental Market Survey, Rental Market Indicators - Privately Initiated Apartment Structures of Three Units and Over - Provinces and Major Centres. The rental turnover rate is an imperfect measure of how many homes become available to rent in Kimberley, but is applied here to illustrate a point about the lack of housing options for renters.

The combined factors of a limited stock, increasing rents, and a low vacancy rate mean that renters in Kimberley, especially those earning low wages, are challenged to find and maintain rental housing.¹²

Twenty-nine percent of survey of respondents said that they did not always have enough money left over for necessities every month after paying housing costs. Nearly one out of every three residents without the money for necessities is perhaps an indication of a deeper level of unaffordability than other statistics suggest.

Table 3: Excerpt from Survey

	Year-round Homeowners	Year-round Renters
Not sure	1%	2%
Very unaffordable	5%	25%
Somewhat unaffordable	11%	25%
Somewhat affordable	56%	40%
Very affordable	27%	9%

¹⁰ State of the Basin Study, Columbia Basin Rural Development Institute, Selkirk College.

¹¹ These rental ranges are derived from 13 sources including online rental adds and interviews with property managers and developers.

¹² CMHC does not prepare a rental market report. As such, rental data is limited.

Figure 8: Housing Size by Tenure Type

Source: Canada Census, 2016

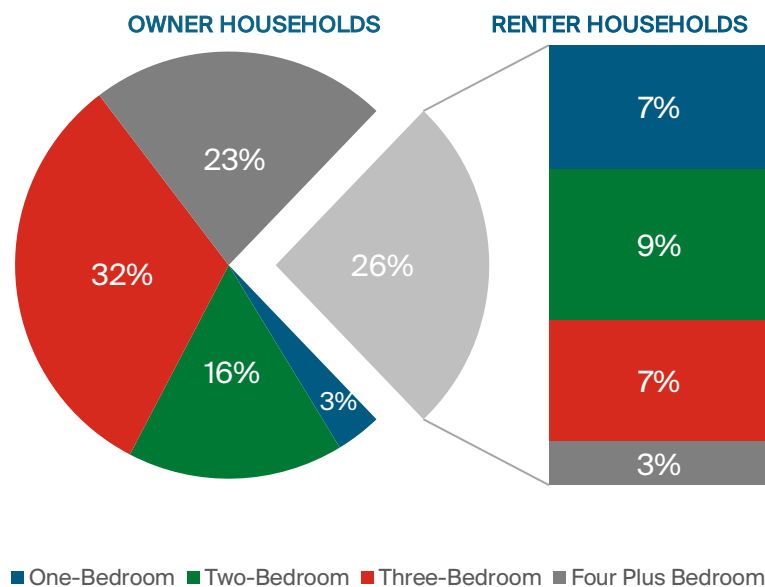
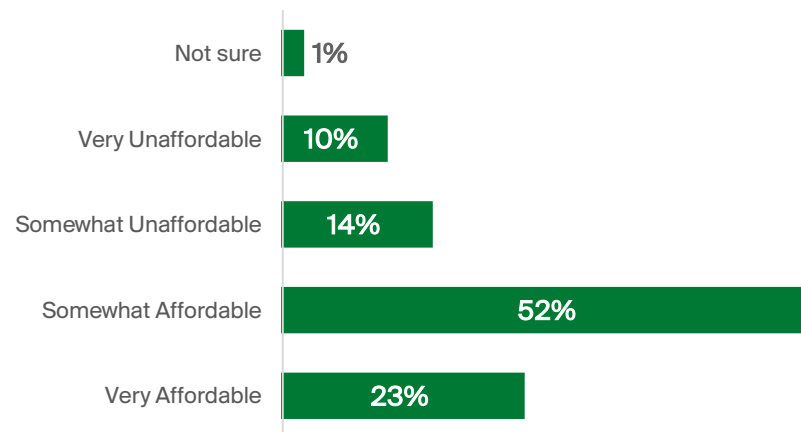


Figure 9: How affordable do you consider your housing to be?

Source: Housing Needs Report Public Survey, 2021



HOME SALES

The City of Kimberley sees most of its home sales occur in the single-detached home category, with the average price being just under \$370,000. Condominiums were the second most commonly sold housing form, with an average price of \$122,000. The condominium market in Kimberley is difficult to assess because of the City's status as a resort town.¹³ Home sales are also, in keeping with the city's dominant housing stock, largely made-up of units with three or more bedrooms.

¹³ Many condominiums in the ski hill area serve as holiday accommodations and are not regularly occupied.

Table 4: Sales Value by Property Class, City of Kimberley 2020

Source: BC Assessment

Housing Type	Sales Count	Average Price
Single-Detached Dwelling	168	\$369,464
Strata-Lot Residence (Condominium)	23	\$122,702
Residential Dwelling with Suite	10	\$391,295
Duplex, Non-Strata	6	\$278,188
Duplex, Strata	3	\$363,000
Manufactured Home (Within Park)	4	\$61,500
Manufactured Home (Not in Park)	1	\$160,000
Row Housing (Single Unit Ownership)	18	\$299,534
Duplex, Strata Up / Down	2	\$430,000
Triplex	2	\$283,000
Fourplex	1	\$439,000
Total	238	\$332,881

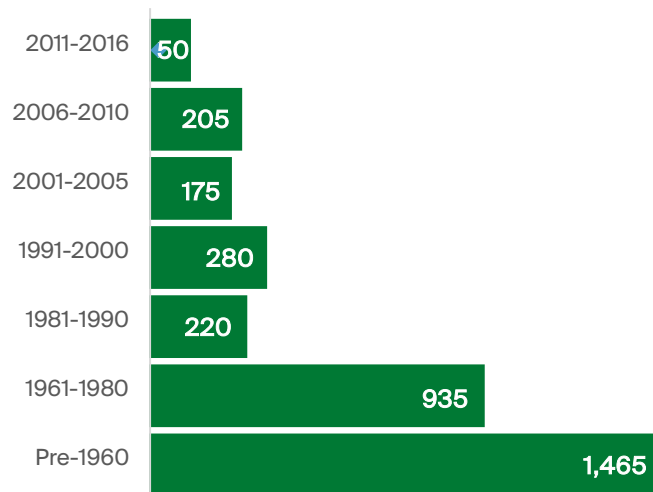
HOUSEHOLDS IN CORE AND EXTREME CORE HOUSING NEED

Core housing need refers to households that are paying more than 30% of their pre-tax income on shelter, live in crowded dwellings, or live in a home that requires major repairs. In 2016, 8% of all Kimberley households were considered to be in core housing need. Of these, 21% percent of renters were in core housing need. Extreme core housing need is defined as a household that experiences one or more of the above conditions, but also pays more than 50% of their pre-tax income on shelter. As of 2016, 13% of renters and 1% of owners were in extreme core housing need.

Across rental and owned units, 10% of housing units in Kimberley are in need of major repairs, a statistic that is higher than comparable communities in BC. Several stakeholders commented on the difficulty of maintaining much of Kimberley's older housing stock. As a company town, houses were built modestly for workers and those that remain today are often in need of costly repairs. Forty-four percent of Kimberley's housing stock dates from before 1960.

Figure 10: Housing Units Built by Year

Source: Canada Census, 2016



Addressing the issue of affordability specifically, 16% of Kimberley households spend more than 30% of their monthly income on shelter costs. This number doubles to 32% when looking at renters exclusively. The number of renter households that spend more than 50% of their income on housing has increased from 10% to 13% between 2006 and 2016. By contrast, the number of owners paying more than 30% of their income on housing costs declined to 11% in 2016.

With regards to persons experiencing homelessness, there is no point-in-time count and insufficient evidence for Kimberley to properly determine its numbers. Insights obtained from social service providers indicate that there is no visible or constant

population of people experiencing homelessness in Kimberley, but that should not suggest that the issue is non-existent. People experiencing homelessness in smaller communities can often be less visible than large urban centres. This occurs for several reasons; smaller communities do not necessarily have the services, such as shelters and social services, that they require and people requiring these services will relocate to regional centres to access services. In communities like Kimberley with large unpopulated rural areas, some may find it easier to encamp in rural and natural areas. Homelessness also takes many forms, and many with no fixed address may be couch surfing, staying with family temporarily, or may be living unseen in recreational vehicles such as campers or motorhomes.

Figure 11: Percentage of Households Paying More Than 30% on Housing, Kimberley

Source: Canada Census, 2016

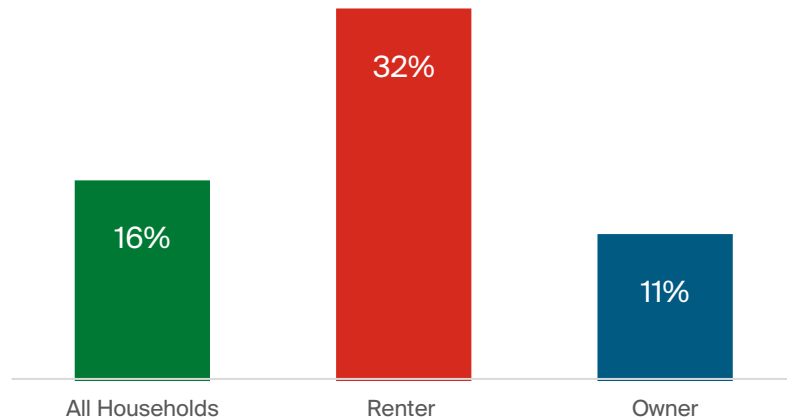
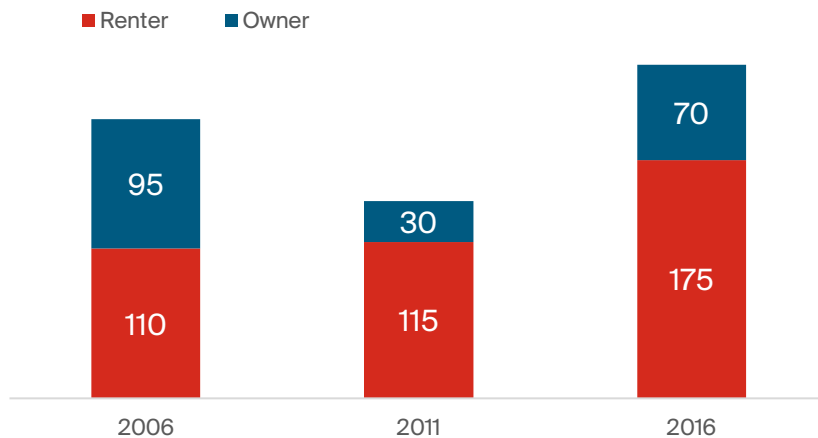


Figure 12: Number of Households in Core Housing Need, Kimberley

Source: Canada Census, 2016



SUBSIDIZED AND SUPPORTIVE HOUSING

There are currently 154 non-market units of housing in Kimberley with an operational agreement with BC Housing. Of these, 23 units house people who had previously experienced homelessness. There are 34 units of supportive seniors housing and 41 units of independent social housing for seniors. There are 12 newly constructed units of social housing for families in Kimberley, located in the New Pioneer Lodge. Rounding out the subsidized units are 44 households receiving rent supplements in private dwellings. At this time, Kimberley does not have a year-round or seasonal shelter.

AFFORDABILITY SNAPSHOTS

In Kimberley, there are many stories that capture the real impact of people experiencing housing challenges – be it finding a home that is accessible, in good condition, or within the budget they can afford. This section tells the stories of a few ‘representative’ households in Kimberley to help illustrate local housing needs and gaps.

Household Story #1: Family

This snapshot examines the affordability of a typical young family in Kimberley: a couple, two kids, and a pet. The Dad works full-time as a truck mechanic and the Mom works part-time as a nurse, which allows her to spend time with her young children. The median wage for a truck mechanic in Kimberley is \$30.62 per hour and the median wage for a nurse is \$41 per hour¹⁴. Under this snapshot, and with one parent earning part-time wages, this household has an annual income of \$86,142.

This household will likely need a three- or four-bedroom unit to accommodate all family members. Based on their income, this household can afford to spend up to \$2,153 per month on rent and utilities¹⁵ which can cover the cost of the average 3-bedroom rental unit in Kimberley. However, with a limited number of 3-bedroom rental units available in Kimberley, this family would be challenged to find a rental home that meets their needs. In this case, the family can afford rental housing but may experience an obstacle to finding an available unit that allows pets.

Despite both parents earning an income, this family would not be able to afford the median sale price of a single-detached home in

Kimberley. Instead, they can qualify for a mortgage of up to \$310,000 and afford the cost of purchasing either a townhouse, duplex, apartment condominium, or manufactured home. Given that single-detached homes are the predominate housing typology in Kimberley and the limited supply of multi-unit housing such as townhouses, this family would be challenged to find a family-friendly home to purchase in Kimberley.¹⁶ They would also need to find a complex that permits pets, which not all strata properties allow.

Monthly Rent at 30% of Income	Average Monthly Rents in Kimberley		
	1-Bedroom	2-Bedroom	3-Bedroom
\$2,153	\$988	\$1,643	\$1,750

Affordable Purchase Price	Median Sale Prices in Kimberley				
	Apartment	Duplex	Townhouse	Single-detached	Manufactured home
\$310,828	\$122,702	\$278,188	\$299,534	\$369,464	\$61,500

¹⁴ Wages – Kootenay, Government of Canada (2021)

¹⁵ CMHC defines affordability as a household spending less than 30% of their gross income on housing costs. For renters, this includes rent and utilities. For homeowners, this includes mortgage payments, utilities and strata fees if applicable.

¹⁶ There are a number of factors that contribute to a households' ability to qualify for a mortgage, including existing debt (e.g., student loans, car payments). This analysis assumes households have no debt. Households who have debt will have less ability to borrow.

Household Story #2: Professional Couple

This snapshot explores the affordability of a professional couple in Kimberley. One partner is a graphic designer earning \$27 per hour. The other partner is a business consultant, earning \$36 per hour, with mobility constraints and utilizes a wheelchair. Their combined household income is \$105,840¹⁷.

This household will likely need an accessible one-bedroom unit, although many couples prefer at least one-bedroom plus den or a two-bedroom unit in order to have family stay over and/or have a separate room for working remotely. Based on their household income, this couple can afford to spend over \$2,600 per month on rent and utilities which can cover the average rent of a one-, two-, or three-bedroom unit in Kimberley.

This professional couple can afford to purchase a home up to \$518,000 based on their household income. With this budget, this couple can comfortably afford to purchase the median sale price of all housing typologies in Kimberley.

While this couple can comfortably afford the average prices of rent and homeownership, they will likely be challenged by finding a home that is accessible.

Monthly Rent at 30% of Income	Average Monthly Rents in Kimberley		
	1-Bedroom	2-Bedroom	3-Bedroom
\$2,646	\$988	\$1,643	\$1,750

Affordable Purchase Price	Median Sale Prices in Kimberley				
	Apartment	Duplex	Townhouse	Single-detached	Manufactured home
\$518,304	\$122,702	\$278,188	\$299,534	\$369,464	\$61,500

¹⁷ Wages – Kootenay, Government of Canada (2021)

Household Story #3: Low Wage Couple

This snapshot explores the affordability of another couple with different occupations compared to the professional couple presented previously. Under this snapshot, one partner earns minimum wage in retail (\$14.60 per hour) and the other partner earns slightly higher wages as a hotel cleaner (\$15.50 per hour)¹⁸. Both are employed full-time and their combined annual income is \$50,568.

This couple can afford to pay \$1,264 per month on rent and utilities. Compared to the average rents in Kimberley, this couple could afford a one-bedroom unit – which may meet their needs at this point in time. They could also afford to purchase an apartment condominium or a manufactured home, subject to the availability of these units. A key challenge for this couple is saving enough money for a down-payment to enter the homeownership market and to find an available apartment or manufactured home in good condition.

Monthly Rent at 30% of Income	Average Monthly Rents in Kimberley		
	1-Bedroom	2-Bedroom	3-Bedroom
\$1,264	\$988	\$1,643	\$1,750

Affordable Purchase Price	Median Sale Prices in Kimberley				
	Apartment	Duplex	Townhouse	Single- detached	Manufactured home
\$223,050	\$122,702	\$278,188	\$299,534	\$369,464	\$61,500

¹⁸ Wages – Kootenay, Government of Canada (2021)

Household Story #4: Downsizing Seniors

There are a number of seniors in Kimberley looking to downsize from a single-detached home to a smaller, accessible unit that would allow them to age-in-place. This snapshot explores a representative seniors couple with an active lifestyle, looking for a home with less maintenance.

Under this snapshot, we assume that the couple sold their single-detached home at the median sale price (2020) of \$369,464. Being mortgage-free at the time of the sale, this senior couple plans to allocate equity as follows:

- Retained retirement savings: \$80,000;
- Assist grandchild with down payment for their first home: \$37,000; and,
- Allocate towards renting or purchasing: \$252,464.

If this senior couple were to utilize the \$252,464 to rent over a 20-year period, they could afford a rental rate of \$1,051 per month. Assuming minimal rent increases, this couple would likely be able to afford an average one-bedroom rental unit in Kimberley. This option may be difficult for them as downsizers, as they would like a second room or space for hobbies, storage, and their grandchildren to spend the night.

Alternatively, this senior couple could transfer their \$252,464 in equity into another purchase (less realtor fees and moving costs). Under this snapshot, this senior couple could afford to purchase an apartment in Kimberley, possibly with two bedrooms. They could also afford a manufactured home. This senior couple could pursue downsizing and purchasing a smaller unit option, possibly with some cash to spare; however, there are few apartments available every year in Kimberley which limits their housing choice.

Monthly Rent at 30% of Income	Average Monthly Rents in Kimberley		
	1-Bedroom	2-Bedroom	3-Bedroom
\$1,051	\$988	\$1,643	\$1,750

Equity Transfer to 'Downsize'	Median Sale Prices in Kimberley				
	Apartment	Duplex	Townhouse	Single-detached	Manufactured home
\$252,464	\$122,702	\$278,188	\$299,534	\$369,464	\$61,500

Household Story #5: Construction Worker

There are 335 construction workers in Kimberley¹⁹. In the Kootenays, the median wage for a construction worker is \$19 per hour or \$31,920 annually²⁰. This snapshot explores the affordability of a construction worker living alone, which is representative of the more than 1,000 Kimberley residents who do not live with another person²¹.

Based on annual income, a construction worker can afford to spend \$798 per month on rent and utilities. Compared to the average rents in Kimberley, this household would not be able to afford rent while remaining within 30% of their gross income. They will likely have to spend more than 30% of their income on housing, making tradeoffs to other living costs such as transportation and recreation. They may find a roommate or some other form of shared accommodation to make rental housing more affordable to their budget.

A construction worker earning the median wage could afford to buy a home worth up to \$123,000. This would be a just enough to purchase the median price of an apartment condominium or manufactured home. The challenge for this single construction worker is to find an apartment or manufactured home that is available and in good condition.

Monthly Rent at 30% of Income	Average Monthly Rents in Kimberley		
	1-Bedroom	2-Bedroom	3-Bedroom
\$798	\$988	\$1,643	\$1,750

Affordable Purchase Price	Median Sale Prices in Kimberley				
	Apartment	Duplex	Townhouse	Single-detached	Manufactured home
\$123,436	\$122,702	\$278,188	\$299,534	\$369,464	\$61,500

¹⁹ Statistics Canada, 2016 Long-form Census Data
²⁰ Wages – Kootenay, Government of Canada (2021)

²¹ Statistics Canada, 2016 Long-form Census Data

Household Story #6: High-tech Single

Kimberley's Economic Development Strategy encourages the retention and expansion of science and technology related businesses. This snapshot reviews the affordability of a single professional working in the high-tech sector earning \$41 per hour as a computer engineer²², annual income equating to \$69,653.

Based on their income, this household could afford \$1,741 per month on rent and utilities. Compared to the average monthly rents in Kimberley, a computer engineer living on their own could afford the cost of one-, two-, and three-bedroom rental units in Kimberley.

This household could afford to purchase a home worth up to \$324,998 based on their income. While they could not afford the median sale price of a single-detached home in Kimberley, they could afford a townhouse, duplex, apartment condominium, or manufactured home. The key challenge for this household is finding a multi-unit home to purchase in a market that is predominately single-detached homes.

Monthly Rent at 30% of Income	Average Monthly Rents in Kimberley		
	1 Bedroom	2 Bedroom	3 Bedroom
\$1,741	\$988	\$1,643	\$1,750

Affordable Purchase Price	Median Sale Prices in Kimberley				
	Apartment	Duplex	Townhouse	Single- detached	Manufactured home
\$324,998	\$122,702	\$278,188	\$299,534	\$369,464	\$61,500

²² Wages – Kootenay, Government of Canada (2021)

Household Story #7: Single Parent

Results from the public survey revealed that 73% of single-parent household respondents identified that finding housing in Kimberley is very challenging. Exploring this issue further, this snapshot reviews the affordability of a single parent with two kids living in Kimberley. At this time, she is not working while she takes care of her young children including a baby.

Eligible low-income families can receive a subsidy through BC Housing's rental assistance program (RAP) that fills the gap between what a family can afford to pay for rent and the actual cost of rent. It is intended to help families who are employed but still not earning enough to pay for rent (i.e., "the working poor"). Single mothers receiving income assistance are not eligible for the rental subsidy. Instead, they can access a shelter rate subsidy of \$375 per month to combine with their income assistance for a total of \$949 per month²³.

For a single mother with a baby, the \$375 shelter rate is intended to cover the cost of rent plus utilities, with the remainder of income assistance at \$573 intended to cover all other living expenses including food, transportation, clothing, and child needs

such as diapers. The BC Government has a Child Benefits Top-Up supplement, which can help cover the cost of child necessities. The BC Government also has a list of potential other expenses that could be covered in addition to income assistance (reviewed on a case-by-case basis) such as natal supplements, infant formula, and extra money at Christmas²⁴.

Monthly Rent at 30% of Income	Average Monthly Rents in Kimberley		
	1-Bedroom	2-Bedroom	3-Bedroom
\$375	\$988	\$1,643	\$1,750

Affordable Purchase Price	Median Sale Prices in Kimberley				
	Apartment	Duplex	Townhouse	Single-detached	Manufactured home
\$13,731	\$122,702	\$278,188	\$299,534	\$369,464	\$61,500

Under this snapshot, a single mother on income assistance can afford \$375 per month on rent and utilities. This parent cannot afford a one-bedroom unit in Kimberley, nor a two- or three-bedroom unit which she will likely need to accommodate her

²³ There are several categories for eligible income assistance. This scenario assumes a single parent who qualifies for Category G: single parent who meets Persons with Persistent Multiple Barriers criteria under the age of 65. Income Assistance Tables, Government of BC

²⁴ Eligible expenses for general and health supplements on income assistance, Government of BC

children. Most mothers in this case will spend nearly all of their income assistance on the cost of housing and rely on community-based services to help with other necessities (e.g., food bank). A single mother in this situation likely has to make difficult trade-offs for survival. It is not unusual to defer a phone bill payment or accept donations if offered.

Household Story #8: Roommates

A common living arrangement in Kimberley is shared accommodation and roommates. This snapshot reviews the housing affordability situation of a group of four friends living together. One roommate is a student at the College of the Rockies and works part-time at a restaurant earning minimum wage (\$14.60 per hour). Another roommate works part-time as a ski lift operator (\$14.60 per hour), and another roommate works part-time as a tourism services coordinator (\$24.04 per hour). One roommate is currently unemployed and is looking for a job. With three out of the four roommates working part-time jobs in various sectors, this non-census family household earns \$44,722 annually and can afford to spend \$1,118 on the cost of rent and utilities. They can afford a one-bedroom rental unit; however, they will likely all need their own bedroom and would prefer to have a larger unit. Their low-incomes would not support them finding a place large enough to meet their needs based on the average rents in Kimberley. As such, these roommates would likely find a lower quality rental unit that is more affordable to their budget and spend more than they can afford on housing costs and have less money remaining to pay for necessities such as food and transportation.

These roommates could technically afford to purchase an apartment or manufactured home in Kimberley if they combine resources; however, it is unlikely that they would make a long-term investment together and would also likely be challenged to save enough money for a down-payment.

Monthly Rent at 30% of Income	Average Monthly Rents in Kimberley		
	1-Bedroom	2-Bedroom	3-Bedroom
\$1,118	\$988	\$1,643	\$1,750

Affordable Purchase Price	Median Sale Prices in Kimberley				
	Apartment	Duplex	Townhouse	Single-detached	Manufactured home
\$191,820	\$122,702	\$278,188	\$299,534	\$369,464	\$61,500

Housing Units Required

In the City of Kimberley, the anticipated number of households is expected to increase from 3,668 in 2021 to 3,888 in 2031²⁵. This is a projected net gain of 220 units. The number of residents per household for the Kimberley CHSA is expected to remain relatively stable at around 2.2 residents per household.

- BC Statistics refers to historical population trends to project the future, such as historic trends in birth rates, death rates, in-migration and out-migration. It typically does not account for changes in major economic development in the region.

The anticipated number of housing units by size required in Kimberley between 2021 and 2031 was calculated with the assumption that Kimberley's housing growth would continue to comprise the same current mix. That is, of the 220 units anticipated, 39% of these units would be 3-bedroom dwellings because that is the current proportion of three-bedroom units in Kimberley. Based on these assumptions, Kimberley would add the number of units based on unit size. Table 5 illustrates that, if current trends continue, larger homes will continue to be the most common form of housing in Kimberley.

Table 5: Projected Number of Housing Units, 2031
(without policy changes)

Source: BC Statistics, Consultants Calculations

	Bachelor	1-Bed	2-Bed	3-Bed	4+Bed
Net New Housing Units	0	23	56	86	55

This approach presupposes that Kimberley will continue to grow in the manner it has in the past. However, as illustrated in this report, the need for different housing forms is occurring in Kimberley.²⁶ The city could continue to grow along the same lines it has in the past and provide the required 220 new homes by 2031, but by encouraging new types of development, the City could help diversify the local housing stock to meet its changing demographic needs.

By redistributing Kimberley's projected growth to accommodate more smaller units, Kimberley could grow the proportion of bachelor units (0-bedroom) and 1- and 2-bedroom units. In the following scenarios, the projected growth in housing units has been distributed more evenly across unit sizes to better meet the needs of the local population. The Figure illustrated potential housing mix presents 25%, 50%, 75% and 100% of the anticipated growth in 3- and 4+ bedroom units be redistributed

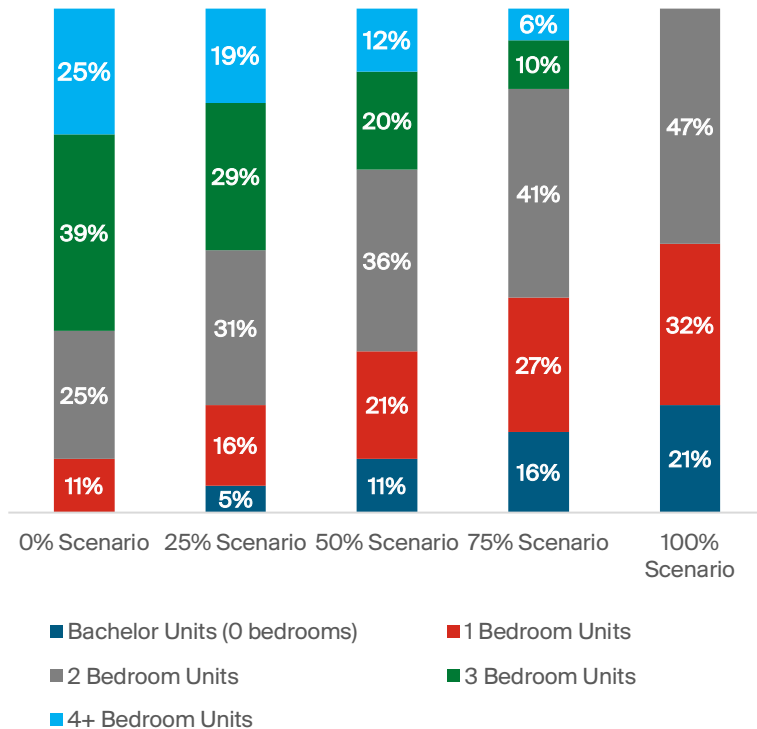
²⁵ Source: BC Statistics and Consultants calculations

²⁶ The scenario described above does not account for changes in market conditions or government intervention by way of policy and incentives.

equally across the three remaining unit sizes. For example, 0% scenario means that no change has occurred; 25% scenario means redistributing 25% of the three- and four-bedroom units towards one- and two-bedroom units, etcetera. Each column in the graph shows the 2031 distribution of unit sizes if smaller units are encouraged to grow above larger unit sizes.

Figure 13: Potential Housing Mix When Reallocating 3 and 4 Bedroom Units

Source: BC Stats, Consultant Analysis



ANTICIPATED DEVELOPMENT AND LONG TERM HOUSING NEED

Kimberley is well on its way to developing the number of housing units it needs for the coming decade:

- The housing unit projections estimate that Kimberley will need 220 units by the year 2031 to accommodate the projected population.
- If the 241 approved housing units are completed by 2026, Kimberley will have surpassed the projected housing need for the community and also deliver more diverse housing options including multi-unit residential buildings.
- If the additional +400 housing units in pre-application stage (and/or the large land holdings slated for potential residential development) move forward with planning and development, then the City could potentially have an over-supply of housing units.

The housing projections anticipate 220 units are needed to accommodate the anticipated population growth. Given that there are over 600 housing units approved for development plus greenfield land available for residential projects, there is more than enough proposed residential supply to meet the needs of the local population.

It is likely that Kimberley will have an overabundant supply of new housing units and an increased diversity of unit types in the next ten-year period. But these long-term forecasts are speculative and subject to change based on market conditions and other factors. The City can manage and monitor the housing types and tenures being proposed and can help influence the composition of new supply to meet the City's larger goals.

There is no certainty if and when pre-application developments get built. Major subdivision proposals on peripheral greenfield properties are also being contemplated in pre-application stages with combined potential for many hundreds of additional new units. However, these proposals are still speculative. There is no guarantee that the developers will proceed with their plans and large subdivisions in Kimberley have previously taken many years to fully build-out. It is therefore difficult to estimate whether enough housing will be built to meet the projected 2031 number of needed units.

There are risks associated with an oversupply of housing. If housing is built but not occupied, either because it goes unsold or is purchased by speculative investors, these homes are at risk of deterioration. Unoccupied housing can also diminish the City's overall revenue from new housing development. If civic infrastructure is built, it needs to be maintained and vacant lots

will not generate the tax revenue required to support it. Municipalities can become stuck servicing vacant land.

Summary of Needs and Gaps

The guide to preparing housing needs reports requires a statement on key areas of local need specific to affordable housing, rental housing, special needs housing, housing for families and seniors, and shelters for individuals experiencing or at-risk of experiencing homelessness. This section is organized by priority groups and housing gaps, addressing these requirements and adding additional insight.

PRIORITY GROUPS

Based on data analysis in this report, as well as observations from community engagement, the following priority groups have been identified:

Seniors

Seniors are a diverse cohort in Kimberley and have a variety of levels of need. Many retain active lifestyles for decades after retirement and need little in the way of support. Others encounter health obstacles and their needs change faster than expected. Their housing needs range from smaller units that require less upkeep to supportive housing for people no longer able to live independently. There are currently limited options for seniors seeking to move away from single-detached homes., with a demand for more modestly sized units where seniors are able to

age-in-place. These types of units can take the form of apartments with elevators or single-storey, ground-oriented housing. There is also an unmet need for more affordable supportive seniors housing. Kimberley currently has a small stock of affordable seniors housing but supports are not offered. The supportive seniors housing was judged by several survey respondents to be unaffordable.

Low- and Moderate-Income Households

Kimberley's economy relies heavily on service industry workers, many of whom do not make enough money to afford the types of rental housing they need. Employment in the services industry, especially in a tourism-based economy such as Kimberley, can be unstable or seasonal. Kimberley's rental housing stock is small and being reduced as many single-detached rental buildings are sold and occupied by new owners. The short supply of large rental units makes it difficult for renters with families. Limited housing options for low- and moderate-income earners ultimately affects the ability of the local economy to function smoothly. Without an adequate supply of affordable rental units, employers struggle to find and recruit employees.

Families

The rising cost of housing has outpaced the ability of many families with children to rent or purchase a home in Kimberley. Families of various sizes and means struggle to find adequately sized housing at an affordable price. Families require housing close to amenities, such as schools and healthcare, and need access to space for their children to play. There is a need for family-sized housing across the affordability spectrum. This includes the need for subsidized housing similar to the 12 units that recently opened at New Pioneer Lodge. It also includes a greater variety of ground-oriented housing options for families seeking to enter the housing market as owners. A range of housing options for families supports the long-term stability of the local economy, as families grow and reinvest back in the community.

People with Disabilities

There is a wide range of people requiring accessible housing in Kimberley. These groups include those requiring more accessible units and access to support as they age. It also includes housing for people with physical and/or cognitive disabilities. 'Housing for Everyone' includes housing for people that require housing suited to their particular health conditions. It also means housing with a level of support that allows residents to stay in their communities

as their needs increase. Although some facilities, such as the Marysville Lions Housing facility (seniors) and the Gatehouse Gardens facility (higher-needs, low-income singles) provide this type of housing, they are restricted to housing those able to live independently.

HOUSING GAPS

The following forms of housing have been identified as “gaps” in the Kimberley housing landscape. Addressing each of these gaps can help Kimberley better serve the priority groups identified, but also help the city as a whole develop in a sustainable manner.

Non-Market Rental Housing

This report has demonstrated the need for investment in non-market rental housing (or social housing) where rents are geared to the income of tenants. Low-income households in Kimberley, including singles, couples, families with children, and seniors is needed to provide housing for those unable to afford Kimberley's rising rents or cannot find suitable accommodation that meets their needs for space or accessibility. Non-market rental housing is typically developed by a non-profit organization in partnership with a funder such as BC Housing. It can be rented at various levels of affordability. Some charge 30% of household total gross income. Other buildings place limits on the income (Housing

Income Limits, or HILS) that residents can earn while living in subsidized housing. In Kimberley the maximum a household in non-market rental housing can earn ranges from \$27,000 for a bachelor unit to \$44,500 for a 4+bedroom unit. Some buildings rent a portion of their units at what is called the Shelter Rate for people on Income Assistance. The Shelter Rate starts at \$375/month and goes up to \$700 for a 4-bedroom unit.

Low End of Market Rental Housing

Low end of market rental housing is rental housing delivered through the private market and is typically rented for rates lower than CMHC average market rents. These units could be suitable for low- to moderate-income households spending greater than 30% of their gross income on housing costs, but whom not eligible for non-market housing units (such as social housing). The private market and municipal government have a variety of ways of encouraging and developing this type of housing. This includes municipal incentivization of secondary units and purpose-built rental buildings and renter protections. Low end of market rental housing does not receive public subsidy. Instead, it fills a demand in the market for stable housing at an affordable price.

Market Rental Housing

An increase in the supply of market rental housing is a high priority for the City of Kimberley. There is a lack of supply of units of all sizes and types in Kimberley and an existing demand for market rental from singles, couples, families with children, and seniors. Specifically, rental housing for families and accessible units for downsizing seniors are required. As Kimberley experiences an influx of new residents, market rental can help absorb residents that are either in transition or are not interested in property ownership. Encouraging market rental housing buildings to be pet-friendly would also be a way to eliminate obstacles for households to find housing in Kimberley. Private development of higher-end of market rental housing can also help open up more affordable stock for low- and moderate- income earners. As new rental stock geared to higher income earners becomes available, lower-income renters are able to occupy the units they vacate.

Supportive Housing

Kimberley is a small community, which can make it difficult to provide a full range of housing options for those in need of additional support or specific housing types. The Canadian Mental Health Association currently provides roughly 24 housing units to people experiencing significant barriers due to physical or

mental health issues and alcohol and drug use, but if residents require additional support they are referred outside the community. The same is true of Marysville Lions Housing for seniors. Adequately filling this housing gap when there may not be a sufficiently large cohort of people to require their own facility can be difficult, but the municipality can monitor and coordinate with supportive housing services in Kimberley and Cranbrook to identify outstanding needs to the city's supportive housing stock.

Affordable Homeownership

Increased outside demand for Kimberley's single-detached housing has led to increases in price and an increasingly small supply. This has placed strain on households seeking to enter the housing market. Ground-oriented housing that is slated for development will relieve some of this stress but encouraging a greater diversity of housing types would also help lower costs and provide more affordable options for home ownership. Single- and semi-detached freehold development, ground-oriented strata development, and condominiums would provide a healthy range of options for young homeowners and open up older housing stock at more affordable prices.

Roles in Implementation

MUNICIPAL LOCAL GOVERNMENT

Local governments have the opportunity to support, encourage, facilitate, or incentivize the development of (as well as preserving) housing in a community. They are governed by legislation including the Local Government Act, Community Charter, Strata Property Act, and Local Government Statutes (Housing Needs Report) Amendment Act.

While a Housing Needs Report identifies housing needs and gaps, as well as potential best practices for consideration, it does not outline actions that a local government can employ to address housing issues. A step further is required, such as either undertaking a Housing Action Plan or Affordable Housing Strategy.

Some local governments reference Housing Needs Reports to inform other planning initiatives, such as an Official Community Plan Updates or Zoning Bylaw Amendments. As a starting point, high-level policy and regulatory directions have been suggested, each requiring evaluation and testing. In short, there are five major categories of practice or implementation when the City considers next steps:

Table 6: Enabling Measures for Local Governments to Address Housing Needs, Gaps and Issues

Policy Measures	Clear, consistent policies express commitment to affordable housing. Policies include land use designations as well as the housing typologies and tenures supported in a community. Policy measures include the Official Community Plan.
Regulatory Measures	Effective use of regulatory powers encourages the private market to build housing that is affordable for moderate income households and supports nonprofit housing providers with moving through development procedures. Regulatory measures include the Zoning Bylaw.
Financial Measures	The strategic, proactive use of municipal resources to help support the capital development and operation of affordable housing. Wide ranging, financial measures can include land contributions, waived fees, in-kind time, and cash investments (e.g., grants).
Partnerships	Collaboration with the business and non-profit sectors, provincial agencies, and community organizations to create solutions to existing and emerging housing issues.
Awareness and Advocacy	Improve the community's understanding of affordable housing including education and ongoing advocacy to senior government for funding and program support helps to facilitate affordable housing at the local level.

REGIONAL DISTRICT

Regional governments provide a general framework for growth and land use in the region, often with an emphasis on concentrating growth in the urban centres. Affordable housing policy and practice should also align with the regional government's own housing plans and policies.

PROVINCIAL GOVERNMENT

The legislated responsibility for housing falls on the provincial government. As such, much of the legislation that impacts land use and housing is under provincial jurisdiction. In addition to a directly managed portfolio, the Province also provides funding and support to non-profits to build and operate emergency shelters and safe houses as well as transitional, supported and independent non-market housing. It also funds several rent supplement programs to assist lower income individuals and households to access market housing. Recent announcements by the provincial government will lead to the introduction of a number of new tools, regulations, and capital / operating investment dollars and is expected to contribute to the creation of a large number of rental and affordable housing units in BC in the coming decade.

FEDERAL GOVERNMENT

The federal government provides mortgage insurance to homeowners through the Canada Mortgage and Housing Corporation (CMHC) and sets the rules and requirements for government-backed mortgage insurance. They also implement a variety of programs, including the provision of capital funding and operational assistance for non-market housing. The release of the National Housing Strategy in 2017 and recent funding

announcements demonstrate a renewed commitment towards housing and homelessness by the Canadian government.

PRIVATE SECTOR

This sector includes landowners, developers, builders, investors, and landlords, and is responsible for the development, construction, and management of a range of housing forms and tenures, including ownership and rental. The private sector has been increasingly involved in delivering the rental supply, with a large proportion of rental housing comprising of secondary suites and condominiums rented through the secondary rental market.

NON-PROFIT SECTOR

The non-profit housing sector creates and manages housing units that rent at low-end or below market rates and may include support services (e.g., life skills, employment training). The sector includes community-based non-profit organizations that typically receive some form of financial assistance from other levels of government to enable them to offer affordable rents to low-income households

Key Considerations

The City of Kimberley's Official Community Plan (OCP) was updated in 2018. The OCP is a key document that informs land use planning and long-range policy that supports residential development. Zoning is a complementary tool for residential land use implementation.

This section outlines directions that respond to the identified priority groups and housing gaps outlined in the Summary of Housing Needs and Gaps section of this report found on page 36. These directions further complement the City's existing policies.

Table 7: Summary of Kimberley Housing Policies + Initiatives

OCP Policy	Relevant Housing Components (abbreviated)
5.1.2.1.	Limit fringe subdivisions to reduce fire protection and infrastructure maintenance costs.
5.1.2.2.	Encourage appropriate scale and diverse infill housing in areas with infrastructure capacity to support new growth and close to key community amenities, commercial areas and open spaces.
5.1.2.3.	Prioritize greater variety of housing types, sizes and densities within all neighbourhoods so residents of different family types, life stages and income levels can afford to rent or own property.
5.1.2.4.	Support increased diversity of two-, three- and four-unit dwellings as well as townhouse developments in all residential areas.
5.1.2.5.	Reduce minimum lot sizes for two-, three- and four-unit dwellings as well as townhouse developments in all residential areas.
5.1.2.6.	Encourage new multi-dwelling developments to provide a minimum percentage of accessible ground floor units to meet housing needs of seniors and people with disabilities.
5.1.2.7.	Encourage a minimum percentage of affordable housing units in all new multi-dwelling developments.
5.1.2.8.	Encourage age-friendly and affordable housing for seniors and graduated care facilities that support the retention of aging family members within the community.
5.1.2.9.	Encourage a diverse mixture of housing types, tenure options and sizes to meet the housing needs of all socio-economic groups.
5.1.2.10.	Encourage higher density residential development within close proximity to existing commercial centres.

GROWTH & HOUSING MIX DIRECTIONS

The large number of new housing units slated for development throughout the next 10 to 15 years (more than 600 units) will surpass the projected housing unit need for Kimberley (220 units by 2031). New units coming online can help address some of the housing gaps but will not solve all the issues presented in this report. As such, the following suggestions are presented to the City as a starting point for exploring further strategy development.

- **Consider a Moderate “shift” from the Current Housing Mix:** to introduce more smaller units such as one- and two-bedroom units for single persons and two-person households. Given the number of families is growing in Kimberley, three- and four-bedroom units are still needed – however, they may need to look differently than the traditional single-detached home in order to be affordable to low- and moderate-income families. For example, consider encouraging multi-unit residential projects to have a component of family-friendly units.
- **Add to Plan Checklist:** Consider reviewing proposed development applications with the priority groups and housing gaps in mind, and encourage applicants to demonstrate how their concepts and development programs

meet the housing needs in Kimberley (e.g. request a statement of housing need as part of the plan checklist).

- **Monitor Unit Absorption:** Maintain and build relationships with the development community to best understand the timelines for delivering housing units. Coincidingly, monitor the rate of absorption of new housing units and lots that are approved but not yet built. Vacant sites yet to be developed are not an issue unless infrastructure has been front-ended and needs to be maintained by the municipality. It is the opinion of the consultant that the City cautiously expand / improve infrastructure without recouping costs and/or when unit absorption is slowed or stalled.
- **Encourage and Prioritize Infill:** There are numerous opportunities for infill, revitalization, and redevelopment within Kimberley's existing built-up area. The City could also closely assess the long-term costs and benefits of infrastructure expansion when weighed against potential tax and fee revenue. Infill development in already serviced areas or denser greenfield development reduces the per unit cost of infrastructure provision.

POLICY DIRECTIONS

- **Promote existing housing assistance programs:** Local social service organizations and the City of Kimberley can promote awareness of provincial programs that assist eligible low- and moderate-income households to receive a rent supplement, including Shelter Assistance for Elderly Renters (SAFER) and Rental Assistance Program (RAP) programs. The Home Adaptations For Independence (HAFI), which provides financial assistance for low-income seniors and people with disabilities to support home modifications to promote safe, independent living, is also an important resource to promote in the community. There may be eligible households in Kimberley that could benefit from these programs but currently do not know they exist.
- **Continue to Encourage Multi-unit Residential Development:** There are currently hundreds of units approved in Kimberley that are categorized as multi-unit residential development. This housing form is conducive to non-ownership housing tenures such as purpose-built market rental housing, low-end of market rental housing, and non-market rental housing. A key consideration for the City is to encourage family-sized units in new multi-unit housing projects (e.g. 3-bedroom units). This can help address the

needs of low- and moderate-income families priced out of the homeownership market, which is largely comprised of single detached homes.

- **Inclusionary housing policy:** An inclusionary housing policy could provide the City of Kimberley with a tool that sets out both an intention, as well as an approach, to ensuring that affordable housing units are included in new residential (or mixed-use) development projects. This policy can secure a wide variety of housing including affordable housing for seniors and low-income households. This policy can also set up expectations for the percentage of units dedicated as affordable housing as part of new residential projects. It can be implemented using different tools available to local governments and work well when additional density can be supported by the market. Units dedicated as affordable housing are often secured through a housing agreement. Alternatively, local governments can accept cash-in-lieu in cases where incorporating units onsite is a challenge. Cash-in-lieu contributions can be allotted into an Affordable Housing Reserve Fund to support future affordable housing projects. Prioritizing market rental, low-end of market rental, and non-market housing can offer more housing options varying in size and level of affordability which can help meet a

wide variety of needs from lower-wage resort workers to incoming tech workers.

- **Affordable housing reserve fund:** A housing reserve fund is established to set aside and protect funds for future affordable housing projects. A common source is cash contributions provided by local builders / developers in lieu of built affordable housing units. A local government can also allocate other funds into an Affordable Housing Reserve Fund as part of annual budgeting. The local government establishes a bylaw for the use of these funds and eligibility criteria, which can be used towards affordable housing project capital costs, land acquisition purchases for affordable housing projects, grants to non-profit housing studies, and research and feasibility studies.
- **Shared Equity Homeownership Program:** A shared equity homeownership program is a tool that allows housing to be purchased below market value to moderate-income households “just out of reach” of homeownership or those unable to obtain a mortgage through conventional methods. Resale price restrictions are often utilized with these programs, which limit the resale price of housing to a price below market value. The restrictions can be applied to any housing delivered by local governments, housing providers, or

developers as long as the restriction is registered on title before the initial sale. Restrictions can tie the unit sale price to a resale price formula or it can be attached to a percentage below market value at the time of sale where market value is determined by an appraisal. These programs work well in resort regions. In Whistler, for example, the shared equity homeownership program has created over 1,000 affordable homeownership units since 1997. This initiative is complex and can be successful when combined with other strategies (such as a DCC bylaw, see *Regulatory Directions* below).

REGULATORY DIRECTIONS

- **Standards of Maintenance Bylaw:** A standards of maintenance bylaw provides local governments with powers to enforce basic levels of maintenance and safety for rental accommodation (both purpose-built rentals, as well as units rented through the secondary rental market such as rented single detached homes). These regulations address inadequate living conditions, such as housing that contains mold, insufficient insulation, no heating, faulty wiring and plumbing, or poorly secured locks. Local governments have the authority to issue warnings and fines to property owners not complying with regulations. In the City, introducing and enforcing standards of maintenance for rental housing

projects in poor condition can help protect tenants against sub-standard housing. A cautious note: it may result in costly upgrades to property owners, which may unintentionally cause other issues such as 'reno-victions'. Working closely with rental property managers in a constructive way can help identify win-win solutions.

- **Accessible and Adaptable Housing Standards:** Accessible and adaptable housing policies could help provide housing options for older residents to age-in-place and remain within their communities. It also allows for individuals with mobility challenges or other disabilities to live comfortably in their homes or visit friends / families with fewer obstacles. Three components are suggested to explore. (i) Adaptable housing, an approach to residential design and construction in which homes can be modified at minimal cost to occupants' changing needs over time. Features can include barrier-free / adaptable showers; wider doors, stairs and hallways; reinforced walls and stairwells; among other features. These units provide greater flexibility and allow residents to age-in-place. (ii) Accessible housing, which refers to units that include features, amenities, or products to better meet the needs of people with a range of physical abilities. (iii) VisitAbility, which are homes that have three basic

accessibility features: no step entrance, clear passageways, and an accessible bathroom on the main floor to allow for visitors with mobility issues access friends' or family members' homes. Considering accessible, adaptable, and visitable housing standards can help meet the needs of downsizing seniors in Kimberley, persons with disabilities, and persons with mobility challenges find places to live and visit with ease.

- **Expedite affordable housing applications:** The application approval process for development proposals (e.g., OCP Amendments and Rezoning Applications) can be complex and take considerable time. Many community-based organizations, such as non-profit housing providers, may be unfamiliar with these processes and delay the timing of delivering affordable housing programs as well as social services. There is an opportunity to streamline, harmonize, or expedite approval processes for projects that include an affordable housing component. It also incentivizes affordable housing development in an environment that is primarily market-driven at this point in time.
- **Development Cost Charge Bylaw:** The City of Kimberley does not have a Development Cost Charge (DCC) Bylaw. Most communities in the province have DCCs to recoup the costs

of infrastructure related to new development projects, mostly for water and sewer servicing, storm water, and road improvements. Resort regions have special powers to utilize revenue generated from DCCs to pay for employee housing. The City may want to consider adopting a DCC Bylaw and capture revenue from development to allocate towards affordable housing projects (e.g., capital contributions).

PARTNERSHIPS & STRATEGIC INITIATIVES

- **Utilize MRDT Tax for Affordable Housing:** In 2018, the Municipal and Regional District Tax (MRDT) regulations were updated so the “hotel tax” could be used to help address local housing needs as well as ensure tourism workers can find housing²⁷. Designated recipients may use MRDT revenues for spending on affordable housing initiatives such as: acquiring, constructing, maintaining, or renovating housing; and acquiring or improving land used / intended for housing.
- **Continue to Build Relationships with the Non-Profit Sector:** The non-profit organizations that currently provide affordable and supportive housing in Kimberley do an excellent job of serving their existing clients. But as Kimberley grows, it may become necessary for the City to support the non-profit

sector to build their capacity to develop new housing. The City may want to develop formal development partnerships with non-profits or provide their services to support funding applications or development processes.

- **Collaboration + Stacking Funds:** Most affordable housing projects are not achieved in isolation, but rather in collaboration with many organizations. Typically, municipalities are not the main proponent of an affordable housing project but can assist and accelerate a project in many ways including in-kind support and matching fundraising campaigns. This helps ‘stack’ the financial contributions to make the capital investment into housing financially viable. Municipalities have the opportunity to enter into partnering agreements with organizations in order to address existing and future community needs. In addition to non-profit housing providers, other organizations that could be engaged for potential partnerships include community-based organizations, private developers (that agree to housing agreements), Indigenous agencies, BC Housing, Canada Mortgage and Housing Corporation (CMHC), Interior Health Authority, and the Columbia Basin Trust.

²⁷ Prior to this change, MRDT could only be used for: tourism marketing, programs, and projects; sport hosting market, programs and projects; and destination enhancement initiatives including capital and not capital investments in operation of tourism attractions.

Closing Comments

The City of Kimberley's housing stock is going through a formative period of growth and transformation, and there are numerous opportunities for the City to capitalize on this transformation. By engaging with the development community, the City may play a role in determining the form, size, and tenure of housing that is built. This has the opportunity to help the City address the needs and gaps identified in this report. Renewed efforts to support the non-profit sector could also help the City address the needs of residents at the lower end of the housing continuum, including low-income households and seniors. The central role of the City of Kimberley in the coming years may prove to be to manage and direct change in the housing market, amending and enhancing proposals as they come in, and encouraging a pattern of growth that works for all residents of Kimberley.

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APPENDIX A: LEGISLATIVE REQUIREMENTS

Population

Table 1: Population Change, City of Kimberley, (2006 – 2016)

Community	2006 Population	2011 Population	2016 Population	Growth, 2006-2016	Percent Change, 2006-2016	Annual Growth Rate
Kimberley	6,025	6,490	7,245	1,200	19.9	1.99

Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey and 2006 Census of Population

Table 2: Average and Median Age, City of Kimberley, (2006 – 2016)

Year	Average Age	Median Age
2006	43.3	45.6
2011	43.2	45.1
2016	43.7	45.3

Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey, 2006 Census of Population and 2006, 2011, 2016 Long-form Census Data

Table 3: Age Group Distribution, City of Kimberley, (2006 – 2016)

Age Group	2006		2011		2016	
	#	%	#	%	#	%
0 to 14	855	14%	1,020	16%	1,185	16%
15 to 19	385	6%	325	5%	355	5%
20 to 24	240	4%	275	4%	230	3%
25 to 64	3,370	56%	3,640	56%	3,935	54%
65 to 84	1,045	17%	1,150	18%	1,410	19%
85+	130	2%	80	1%	130	2%
Total	6,025		6,490		7,245	

Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey and 2006 Census of Population

Table 4: Mobility, City of Kimberley, (2006 – 2016)

Mobility Status	2006	2011	2016
Non-Movers	5,070	5,780	5,920
Non-Migrants	430	335	600
Migrants	480	295	670

Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey and 2006 Census of Population

Households

Table 5: Households, City of Kimberley, (2006 – 2016)

Kimberley	2006	2011	2016
Total Number of Households	2,830	2,945	3,325
Average Household Size	2.1	2.2	2.2

Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey, 2006 Census of Population and 2006, 2011, 2016 Long-form Census Data

Table 6: Household Size Distribution, City of Kimberley, (2006 – 2016)

Household Size	2006		2011		2016	
	#	%	#	%	#	%
1 person	890	31%	870	30%	1,060	32%
2 people	1,205	43%	1,245	42%	1,350	41%
3 people	330	12%	405	14%	410	12%
4 people	300	11%	265	9%	375	11%
5+ people	110	4%	160	5%	130	4%
Total	2,835		2,945		3,325	

Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey, 2006 Census of Population and 2006, 2011, 2016 Long-form Census Data

Table 7: Housing Tenure, City of Kimberley, (2006 – 2016)

Housing Tenure	2006		2011		2016	
	#	%	#	%	#	%
Renter	675	24%	685	23%	850	26%
Owner	2,155	76%	2,260	77%	2,475	74%
Total	2,830		2,945		3,325	

Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey, 2006 Census of Population and 2006, 2011, 2016 Long-form Census Data

Table 8: Renter Households in Subsidized Housing, City of Kimberley, (2006 - 2016)

Community	2006		2011		2016	
	#	%	#	%	#	%
Kimberley	100	12%	120	18%	100	12%

Source: Statistics Canada, 2016 Census of Population

Table 9: Average and Median Household Income, City of Kimberley, (2006 – 2016)

Community		2006	2011	2016
Kimberley	Average Income	\$62,276	\$68,355	\$78,378
	Median Income	\$51,188	\$63,047	\$67,072

Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey, 2006 Census of Population and 2006, 2011, 2016 Long-form Census Data

Table 10: Number of Households in Specified Income Brackets, City of Kimberley, (2006 – 2016)

	2006		2011		2016	
	#	%	#	%	#	%
Under \$ 5,000	90	3%	45	2%	45	1%
\$5,000 to \$9,999	60	2%	25	1%	45	1%
\$10,000 to \$14,999	80	3%	90	3%	95	3%
\$15,000 to \$19,999	150	5%	80	3%	95	3%
\$20,000 to \$24,999	230	8%	115	4%	150	5%
\$25,000 to \$29,999	150	5%	190	6%	115	3%
\$30,000 to \$34,999	150	5%	135	5%	125	4%
\$35,000 to \$39,999	155	5%	165	6%	185	6%
\$40,000 to \$44,999	200	7%	190	6%	170	5%
\$45,000 to \$49,999	135	5%	95	3%	185	6%
\$50,000 to \$59,999	260	9%	260	9%	315	9%
\$60,000 to \$69,999	215	8%	375	13%	185	6%
\$70,000 to \$79,999	200	7%	210	7%	215	6%
\$80,000 to \$89,999	170	6%	115	4%	220	7%
\$90,000 to \$99,999	125	4%	165	6%	245	7%
\$100,000 to \$124,999	250	9%	410	14%	310	9%
\$125,000 to \$149,999	95	3%	185	6%	305	9%
\$150,000 to \$199,999	90	3%	85	3%	230	7%
\$200,000 and over	30	1%	15	1%	85	3%
Total	2,835		2,950		3,320	

Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey, 2006 Census of Population and 2006, 2011, 2016 Long-form Census Data

Table 11: Average and Median Renter Household Income, City of Kimberley, (2006 – 2016)

		2006	2011	2016
Kimberley	Renter Average Income	\$37,496	\$39,297	\$57,448
	Renter Median Income	\$31,849	\$31,637	\$46,109

Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey, 2006 Census of Population and 2006, 2011, 2016 Long-form Census Data

Table 12: Owner Household Income, City of Kimberley, (2006 – 2016)

Community		2006	2011	2016
Kimberley	Average Income	\$69,993	\$77,172	\$85,571
	Median Income	\$57,158	\$70,019	\$77,143

Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey, 2006 Census of Population and 2006, 2011, 2016 Long-form Census Data

Table 13: Number of Renter Households in Specified Income Brackets, City of Kimberley, (2006 – 2016)

	2006		2011		2016	
	#	%	#	%	#	%
Under \$ 5,000	45	7%	0	0%	25	3%
\$5,000 to \$9,999	45	7%	0	0%	25	3%
\$10,000 to \$14,999	35	5%	65	9%	70	8%
\$15,000 to \$19,999	70	10%	45	7%	65	8%
\$20,000 to \$24,999	95	14%	60	9%	60	7%
\$25,000 to \$29,999	30	4%	145	21%	50	6%
\$30,000 to \$34,999	35	5%	25	4%	20	2%
\$35,000 to \$39,999	45	7%	70	10%	60	7%
\$40,000 to \$44,999	55	8%	50	7%	40	5%
\$45,000 to \$49,999	40	6%	35	5%	70	8%
\$50,000 to \$59,999	30	4%	95	14%	80	9%
\$60,000 to \$69,999	50	7%	0	0%	55	6%
\$70,000 to \$79,999	30	4%	20	3%	35	4%
\$80,000 to \$89,999	20	3%	0	0%	35	4%
\$90,000 to \$99,999	15	2%	0	0%	20	2%
\$100,000 to \$124,999	30	4%	25	4%	55	6%
\$125,000 to \$149,999	0	0%	0	0%	50	6%
\$150,000 to \$199,999	0	0%	0	0%	35	4%
\$200,000 and over	0	0%	0	0%	10	1%
Total	670		635		860	

Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey, 2006 Census of Population and 2006, 2011, 2016 Long-form Census Data

Table 14: Number of Owner Households in Specified Income Bracket, City of Kimberley, (2016)

CNCRD	2006		2011		2016	
	#	%	#	%	#	%
Under \$ 5,000	40	2%	45	2%	20	1%
\$5,000 to \$9,999	10	0%	15	1%	15	1%
\$10,000 to \$14,999	45	2%	25	1%	25	1%
\$15,000 to \$19,999	80	4%	35	2%	25	1%
\$20,000 to \$24,999	135	6%	50	2%	90	4%
\$25,000 to \$29,999	125	6%	45	2%	70	3%
\$30,000 to \$34,999	115	5%	115	5%	105	4%
\$35,000 to \$39,999	110	5%	90	4%	125	5%
\$40,000 to \$44,999	140	6%	135	6%	130	5%
\$45,000 to \$49,999	95	4%	60	3%	115	5%
\$50,000 to \$59,999	230	11%	170	8%	235	9%
\$60,000 to \$69,999	170	8%	355	16%	130	5%
\$70,000 to \$79,999	170	8%	190	8%	185	7%
\$80,000 to \$89,999	150	7%	115	5%	185	7%
\$90,000 to \$99,999	115	5%	165	7%	225	9%
\$100,000 to \$124,999	225	10%	380	17%	260	10%
\$125,000 to \$149,999	100	5%	180	8%	255	10%
\$150,000 to \$199,999	90	4%	80	4%	195	8%
\$200,000 and over	25	1%	15	1%	80	3%
Total	2,170		2,265		2,470	

Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey, 2006 Census of Population and 2006, 2011, 2016 Long-form Census Data

Economic Sectors and Labour Force

Table 15: Total Number of Workers, City of Kimberley, (2006 – 2016)

Community	2006	2011	2016
Kimberley	3,245	3,275	3,755

Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey and 2006 Census of Population

Table 16: Unemployment Rate and Participation Rate, City of Kimberley, (2006 – 2016)

Community		2006	2011	2016
Kimberley	Unemployment Rate	6.8	9.2	9.0
	Participation Rate	62.7	59.9	62.1

Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey and 2006 Census of Population

Table 17: Commuting Destination, City of Kimberley, (2016)

Community	Within Census Subdivision	To Different Census Subdivision	To Different Census Division	To Another Province/Territory
Kimberley	1,300	1,195	50	90

Source: Statistics Canada, 2016 Census of Population

Table 18: Number of Workers by Industry, City of Kimberley, (2006 – 2016)

Industry	Number of Workers		
	2006	2011	2016
Agriculture, forestry, fishing and hunting	65	115	75
Mining, quarrying, and oil and gas extraction	130	170	230
Utilities	10	0	15
Construction	345	310	335
Manufacturing	195	160	250
Wholesale trade	75	30	70
Retail trade	325	260	385
Transportation and warehousing	105	70	125
Information and cultural industries	45	35	25
Finance and insurance	110	65	65
Real estate and rental and leasing	35	190	65
Professional, scientific and technical services	100	200	130
Management of companies and enterprises	0	0	0
Administrative and support, waste management and remediation services	135	120	125
Educational services	225	205	290
Health care and social assistance	390	320	535
Arts, entertainment and recreation	210	185	190
Accommodation and food services	360	395	420
Other services (except public administration)	185	140	180
Public administration	170	255	165
Total	3,225	3,235	3,685

Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey, 2006 Census of Population and 2006, 2011, 2016 Long-form Census Data

Housing Units

Table 19: Total Number of Housing Units, City of Kimberley, (2016)

Housing Units	2016
Total number of housing units	3,330

Source: Statistics Canada, 2016 Census of Population

Table 20: Breakdown by Structural Type of Units, City of Kimberley, (2016)

Housing Mix	2016	2016
	#	%
Single-Detached	2,585	78%
Semi-Detached	120	4%
Row House	115	3%
Apartment or Flat in a Duplex	65	2%
Apartment with fewer than 5 storeys	380	11%
Apartment with 5 or more storeys	0	0%
Other Single-Attached House	40	1%
Movable Dwelling ¹	25	1%
Total	3,330	

Source: Statistics Canada, 2016 Census of Population

¹ Includes mobile homes, house boats, recreational vehicles

Table 21: Housing Composition by Size, City of Kimberley, (2016)

Unit Size	2016
Bachelor	0
1-Bedroom	355
2-Bedroom	845
3-Bedroom	1,300
4+Bedroom	830

Source: Statistics Canada, 2016 Census of Population

Table 22: Number and Percentage Breakdown by Date Built, City of Kimberley (2016)

Date Built	2016	
	#	%
Pre-1960	1,465	44%
1961-1980	935	28%
1981-1990	220	7%
1991-2000	280	8%
2001-2005	175	5%
2006-2010	205	6%
2011-2016	50	2%
Total	3,330	

Source: Statistics Canada, 2016 Census of Population

Table 23: Number of Subsidized Housing Units, City of Kimberley (2020)

Please note: due to the suppression of individual sub-category counts of less than five (5) some categories may not sum to their totals as expected. In other cases, only category totals are available.

	Transitional Supported and Assisted Living			Independent Social Housing	
	Supportive Seniors Housing	Special Needs	Women and Children Fleeing Violence	Low Income Families	Low Income Seniors
Kimberley	34	0	0	12	41

Source: BC Housing Research and Corporate Planning Dept, Unit Count Reporting Model, 31 March 2020

Table 24: Rent Assistance in the Private Market, City of Kimberley (2020)

Please note: due to the suppression of individual sub-category counts of less than five (5) some categories may not sum to their totals as expected. In other cases, only category totals are available.

	Rent Assistance in Private Market		
	Rent Assisted Families	Rent Assisted Seniors	Total
Kimberley	18	26	44

Source: BC Housing Research and Corporate Planning Dept, Unit Count Reporting Model, 31 March 2020

Table 25: Shelter Beds and Housing Units for People Experiencing or at Risk of Homelessness, City of Kimberley, (2020)

Please note: only Grand Forks has units, with only the category total provided, which may refer to "homeless housed," "homeless rent supplements," or "homeless shelters"

Emergency Shelter and Housing for the Homeless	
Kimberley	23

Source: BC Housing Research and Corporate Planning Dept, Unit Count Reporting Model, 31 March 2020

Table 26: Registered New Homes by Date Built, City of Kimberley, (2016-2018)

Date Built	2016	2017	2018
	#	#	#
Single Detached	26	27	29
Multi-Unit Homes	*	*	10
Rental	*	*	12

Source: BC Housing New Homes Registry (2016 – 2018)

Table 27: Permits by Structure Type by Date Built, City of Kimberley, (2010-2019)

Year	Single Family/Mobile Units	Accessory Dwelling Units	Two Family/Duplex Units	Multi-Family Units	Mixed Comm/Res Units
	Units	Units	Units	Units	Units
2016	23	1	4	0	5
2017	25	6	8	0	6
2018	21	4	10	4	0
2019	32	3	12	30	6
2020	20	2	20	4	10
Total	121	16	54	38	27

Source: Local Government Building Permit Reports (2010 – 2019)

Table 28: Single-Detached Typical Assessed Value in Kimberley Communities, (2016-2020)

Assessed Value: Single Detached	2011	2012	2013	2014	2015	2016	2017	2018	2020	2021	Change 2016-2020 %
Kimberley	\$297,550	\$267,665	\$253,932	\$248,115	\$253,685	\$265,548	\$259,704	\$281,086	\$303,000	\$339,000	14%

Source: BC Assessment, Kimberley Market Reports (2016 – 2020)

Table 29: Assessed Value by Unit Size, Kimberley, (2020)

Assessed Value: By Unit Size	Units #	Average Per Unit \$
1-Bedroom Units	177	\$159,588
2-Bedroom Units	958	\$201,328
3+Bedroom Units	2,882	\$282,118.53
Total	4,017	\$257,452.11

Source: BC Assessment. 2020 Assessment Roll

Table 30: Sales Value by Unit Size, Kimberley, (2019)

Sales Value by Unit Size: Kimberley	Sales Count #	Average Per Unit \$
1-Bedroom Units	17	\$153,260
2-Bedroom Units	59	\$271,999
3+Bedroom Units	164	\$357,357
Total	240	\$321,915.93

Source: BC Assessment. 2019 Assessment Roll

Table 31: Assessed Value by Property Class, Kimberley, (2020)

Assessed Value: By Structure Type	Units #	Average Per Unit \$
Single Family Dwelling	2,739	\$361,876
Strata-Lot Residence (Condominium)	294	\$138,276
Residential Dwelling with Suite	250	\$444,324
Duplex	262	\$303,321
Manufactured Home (Within Manufactured Home Park)	59	\$77,785
Manufactured Home (Not In Manufactured Home Park)	42	\$211,601

Assessed Value: By Structure Type	Units #	Average Per Unit \$
Row Housing (Single Unit Ownership)	230	\$266,785
Triplex and Fourplex	27	\$266,687
2 Acres Or More (Single Family Dwelling, Duplex)	7	\$628,117
Manufactured Home Park	2	\$191,900
Total	3,912	\$334,662

Source: BC Assessment. 2019 Assessment Roll

Table 32: Sales Value by Property Class, Kimberley, (2019)

Sales Value by Property Class: Kimberley	Sales Count #	Average Per Unit \$
Single Family Dwelling	168	\$369,464
Strata-Lot Residence (Condominium)	23	\$122,702
Residential Dwelling with Suite	10	\$391,295
Duplex, Non-Strata Side by Side or Front / Back	6	\$278,188
Duplex, Strata Side by Side	3	\$363,000
Manufactured Home (Within Manufactured Home Park)	4	\$61,500
Manufactured Home (Not In Manufactured Home Park)	1	\$160,000
Row Housing (Single Unit Ownership)	18	\$299,534
Duplex, Strata Up / Down	2	\$430,000
Triplex	2	\$283,000
Fourplex	1	\$439,000
Total	238	\$332,881

Source: BC Assessment. 2019 Assessment Roll

Housing Values: Core Housing Need

Table 33: Affordability - Households Spending 30%+ of Income on Shelter Costs, City of Kimberley, (2006 – 2016)

Households Spending 30%+ of Income on Shelter Costs	2006		2011		2016	
	#	%	#	%	#	%
All Households	530	19%	560	19%	535	16%
Renter	200	30%	270	39%	270	32%
Owner	330	15%	285	13%	265	11%

Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey, 2006 Census of Population and 2006, 2011, 2016 Long-form Census Data

Table 34: Adequacy - Households in Dwellings Requiring Major Repairs, City of Kimberley, (2006 – 2016)

Households in Dwellings Requiring Major Repairs	2006		2011		2016	
	#	%	#	%	#	%
All Households	235	8%	315	11%	325	10%
Renter	65	10%	75	11%	85	10%
Owner	165	8%	240	11%	240	10%

Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey, 2006 Census of Population and 2006, 2011, 2016 Long-form Census Data

Table 35: Official Community Plan Adoption in Kimberley

City of Kimberley	February 2018
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Table 36: Suitability – Households in Overcrowded Dwellings, City of Kimberley, (2006 – 2016)

Households in Overcrowded Dwellings	2006		2011		2016	
	#	%	#	%	#	%
All Households	65	2%	30	1%	30	1%
Renter	25	4%	0	0%	10	1%
Owner	45	2%	25	1%	15	1%

Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey, 2006 Census of Population and 2006, 2011, 2016 Long-form Census Data

Table 37: Households in Core Housing Need, City of Kimberley (2006 – 2016)

Households in Core Housing Need	2006		2011		2016	
	#	%	#	%	#	%
All Households	205	7%	145	5%	250	8%
Renter	110	16%	115	17%	175	21%
Owner	95	4%	30	1%	70	3%

Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey, 2006 Census of Population and 2006, 2011, 2016 Long-form Census Data

Table 38: Households in Extreme Core Housing Need, City of Kimberley (2006 – 2016)

Households in Extreme Core Housing Need	2006		2011		2016	
	#	%	#	%	#	%
All Households	100	4%	95	3%	125	4%
Renter	65	10%	80	12%	110	13%
Owner	40	2%	0	0%	20	1%

Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey, 2006 Census of Population and 2006, 2011, 2016 Long-form Census Data

Anticipated Population and Households

Table 39: Anticipated Population and Households, City of Kimberley, (2019 to 2031)

Kimberley	2021	2026	2031	Net Change	
	#	#	#	#	%
Projected Population	7851	8078	8243	1008	14%
Total Number of Households	3668	3810	3888	220	5.9%

Source: BC Stats. Population and Household Projections (2019-2031), Consultant's Calculations

Table 40: Anticipated Household Size, City of Kimberley, (2020 to 2025)

	2021	2022	2023	2024	2025	2026
	#	#	#	#	#	#
City of Kimberley	3668	3686	3713	3758	3786	3810

Source: BC Stats. Population and Household Projections (2019-2028)

Table 41: Anticipated Average and Median Age, Kimberley Local Health Area, (2021 to 2026)

City of Kimberley	2021	2022	2023	2024	2025	2026
Median Age	45	46	46	46	46	46
Average Age	45.4	45.6	45.8	45.9	46.1	46.4

Source: BC Stats. Population and Household Projections (2019-2028)

Table 42: Anticipated Age Distribution, Kimberley Local Health Area, (2021 to 2031)

Kimberley	0 to 14	15 to 19	20 to 24	25 to 64	65 to 84	85+
2021	1422	488	372	5523	2306	291
2022	1440	457	403	5534	2343	283
2023	1410	508	393	5522	2406	284
2024	1413	482	439	5504	2442	306
2025	1390	524	439	5478	2511	304
2026	1387	510	469	5454	2556	327
2027	1366	540	434	5460	2610	344
2028	1359	501	486	5459	2624	372
2029	1334	517	463	5484	2659	388

Source: BC Stats. Population and Household Projections (2021-2031)

Anticipated Units Required

Table 43: Anticipated Number of Units by Size, Baseline Trend, City of Kimberley, (2019 to 2031)

Unit Size	2021 Index		2026		2031		Net Change
	#	%	#	%	#	%	
Bachelor	0	0%	0	0%	0	0%	0%
1-Bedroom	391	11%	406	11%	415	11%	11%
2-Bedroom	931	25%	967	25%	987	25%	25%
3-Bedroom	1,432	39%	1,487	39%	1,518	39%	39%
4+Bedroom	914	25%	950	25%	969	25%	25%
Total	3,668		3,810		3,888		

Source: BC Stats. Population and Household Projections (2019-2031), Consultant's Calculations

Table 44: Commuting Destination, City of Kimberley, (2016)

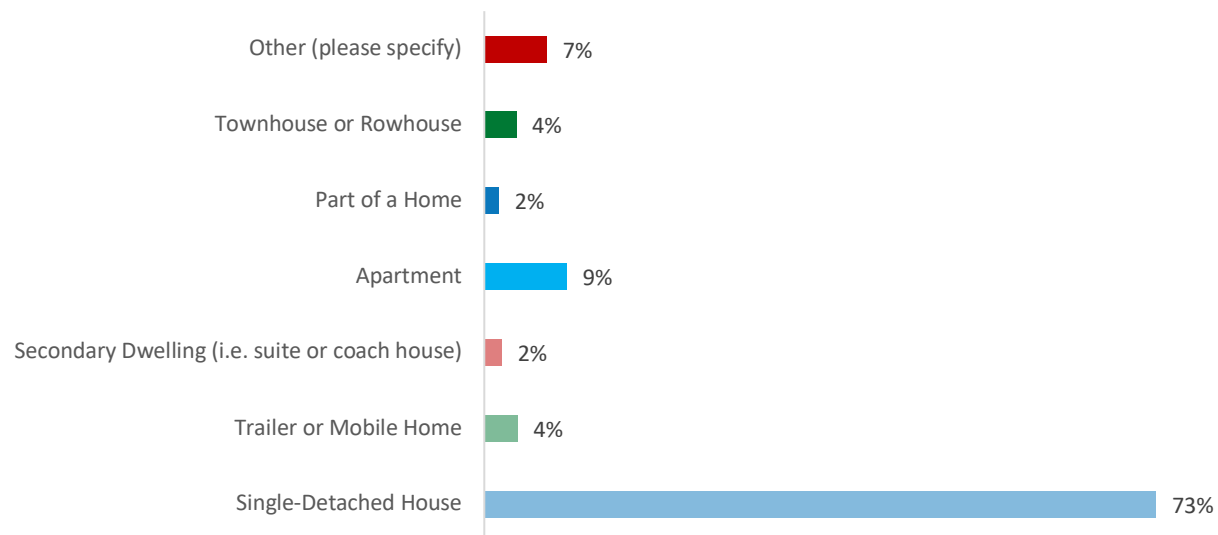
Community	Within Census Subdivision	To Different Census Subdivision	To Different Census Division	To Another Province/ Territory
City of Kimberley	1,300	1,195	50	90

Source: Statistics Canada, 2016 Census of Population, 2011 National Household Survey, and 2006 Census of Population

APPENDIX B: SURVEY RESULTS

Question 1

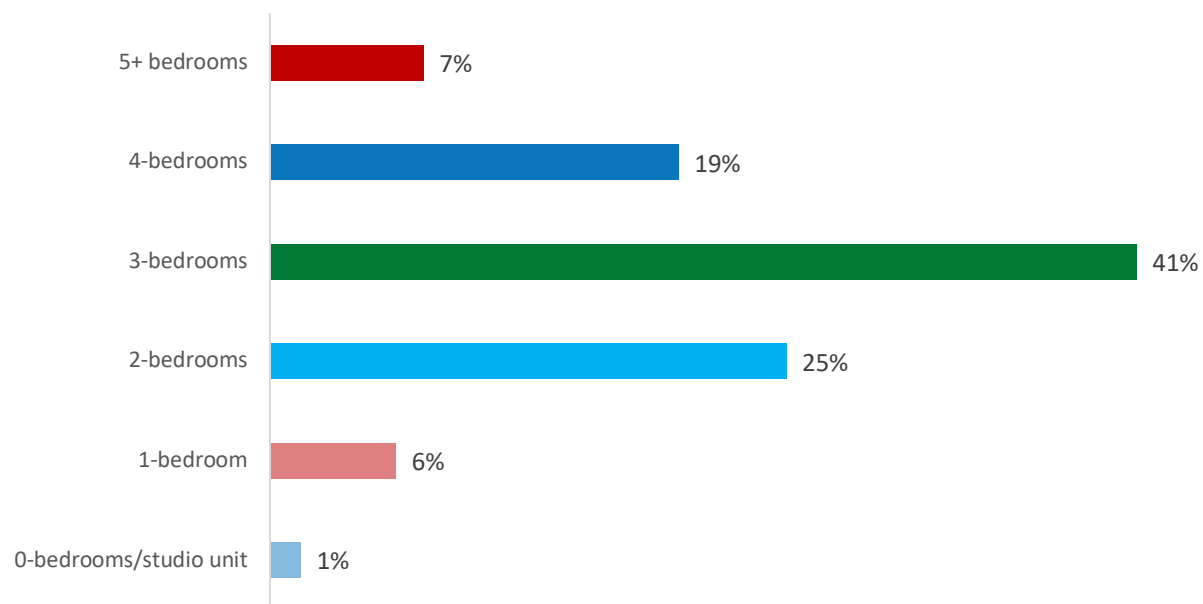
Your home is a:



I currently live in a:		
	#	%
Single-Detached House	504	73%
Trailer or Mobile Home	25	4%
Secondary Dwelling (i.e suite or coach house)	13	2%
Apartment	62	9%
Part of a Home	11	2%
Townhouse or Rowhouse	25	4%
Other (please specify)	47	7%
Total	686	100%

Question 2

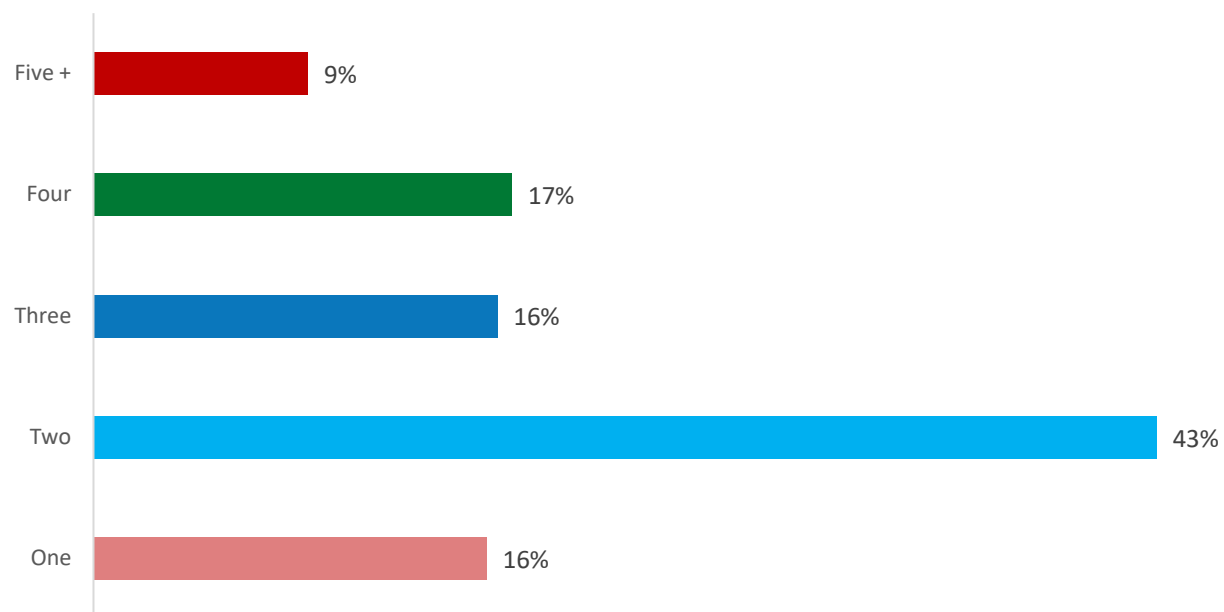
How many bedrooms are in your home?



How many bedrooms are in your home?		
	#	%
0-bedroom/ studio unit	10	1%
1-bedroom	41	6%
2-bedrooms	168	25%
3-bedrooms	282	41%
4-bedrooms	133	19%
5+ bedrooms	50	7%
Total	684	100%

Question 3

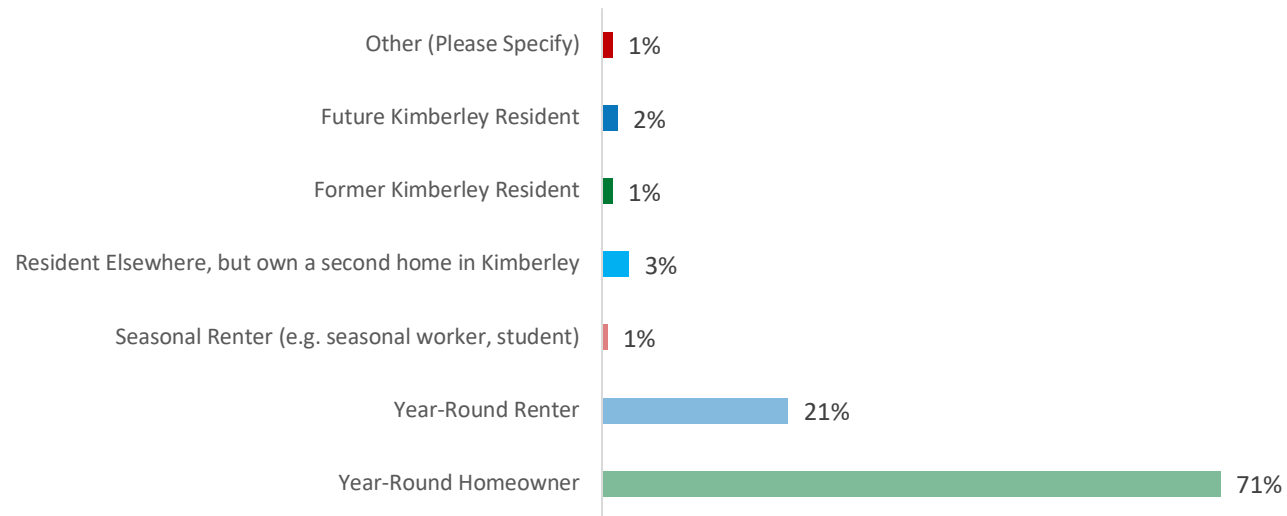
Including yourself, how many persons are living in your home?



Including yourself, how many persons are living in your home?		
	#	%
One	108	16%
Two	292	43%
Three	111	16%
Four	115	17%
Five +	59	9%
Total	685	100%

Question 4

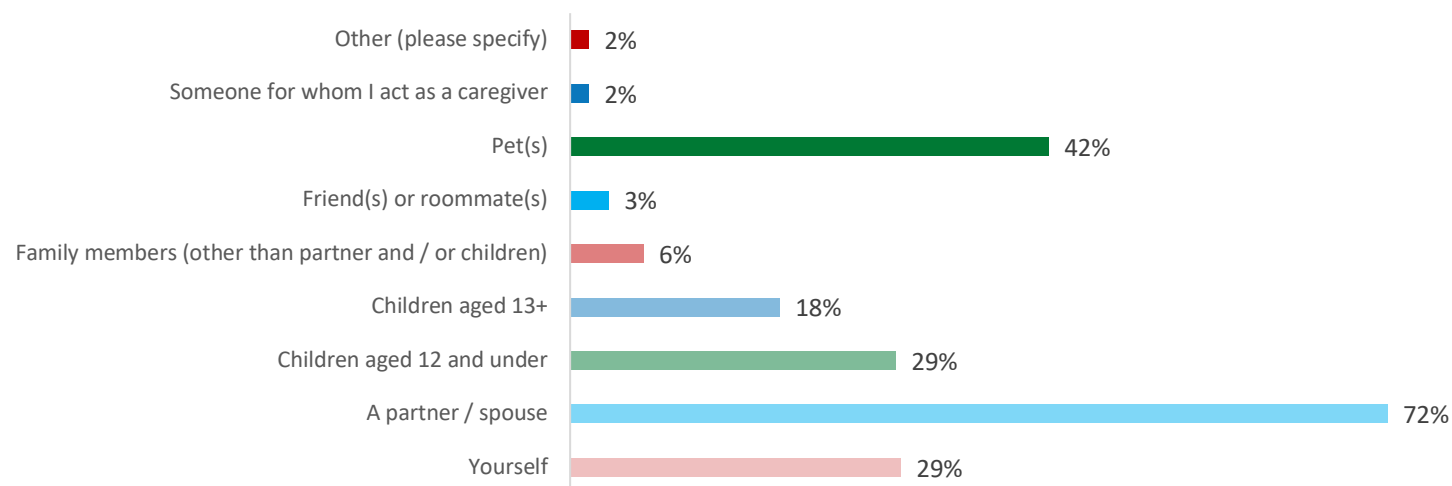
How would you describe your residency in Kimberley?



How would you describe your residency in Kimberley?		
	#	%
Year-Round Homeowner	486	71%
Year-Round Renter	146	21%
Seasonal Renter (e.g., seasonal worker, student)	4	1%
Resident Elsewhere, but own a second home in Kimberley	21	3%
Former Kimberley Resident	8	1%
Future Kimberley Resident	12	2%
Other (Please Specify)	8	1%
Total	685	100%

Question 5

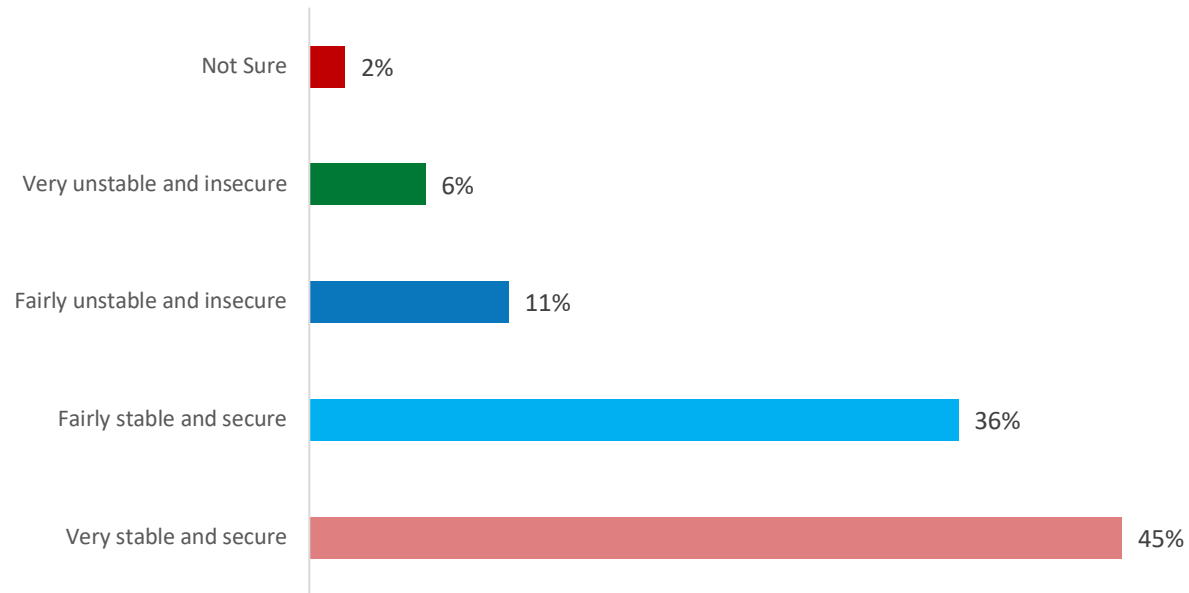
You live with/ by (choose all that apply):



You live with/ by (choose all that apply):		
	#	%
Yourself	199	29%
A partner/ spouse	492	72%
Children aged 12 and under	196	29%
Children aged 13+	126	18%
Family members (other than partner and/or children)	44	6%
Friend(s) or roommate(s)	23	3%
Pet(s)	288	42%
Someone for whom I act as a caregiver	11	2%
Other (please specify)	11	2%
Total	685	100%

Question 6

How stable is your current housing situation?*

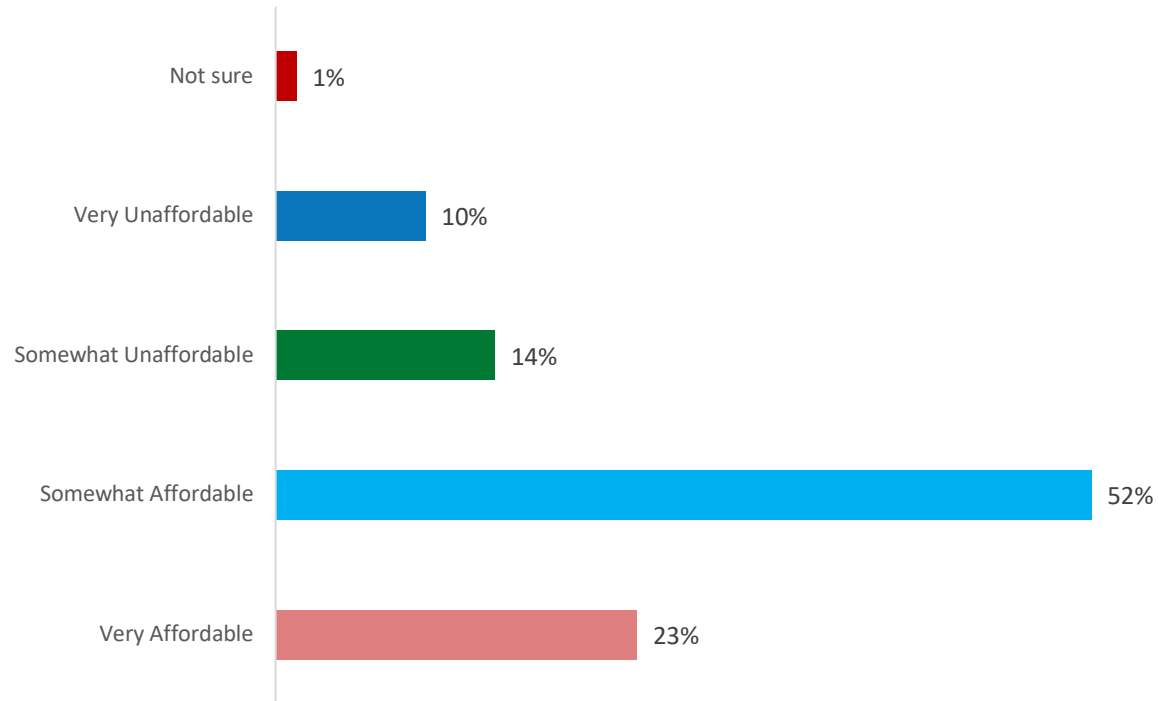


**By housing stability, think of when and under what circumstances you would want to move. Factors such as cost, maintenance, appropriate size, and access to amenities all affect the ability of households to maintain stable housing.*

How stable is your current housing situation?		
	#	%
Very stable and secure	273	45%
Fairly stable and secure	218	36%
Fairly unstable and insecure	67	11%
Very unstable and insecure	39	6%
Not Sure	12	2%
Total	609	100%

Question 7

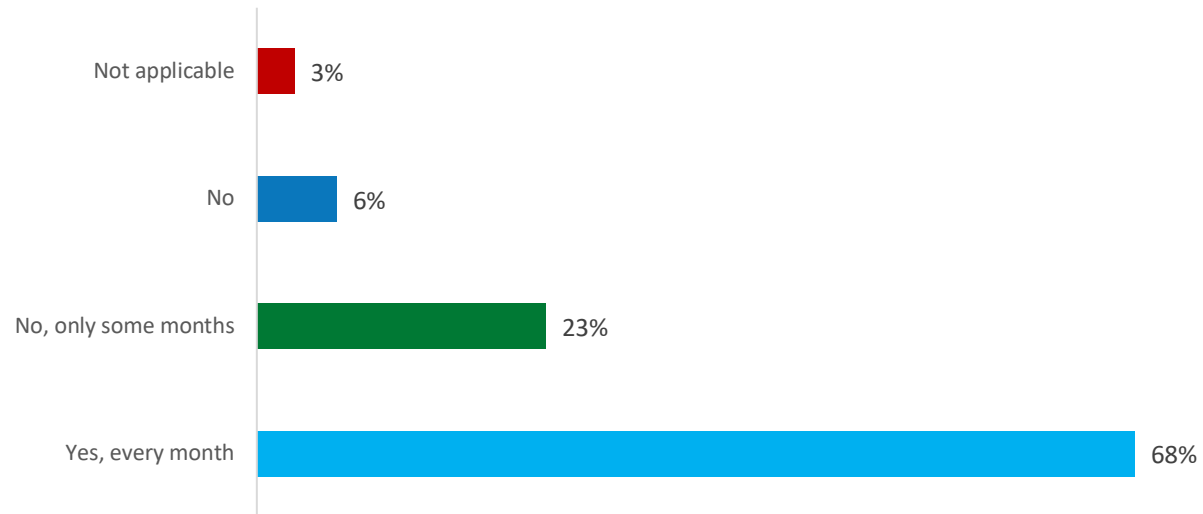
You consider your housing to be:



You consider your housing to be _____.		
	#	%
Very affordable	140	23%
Somewhat affordable	316	52%
Somewhat unaffordable	85	14%
Very unaffordable	58	10%
Not sure	8	1%
Total	607	100%

Question 8

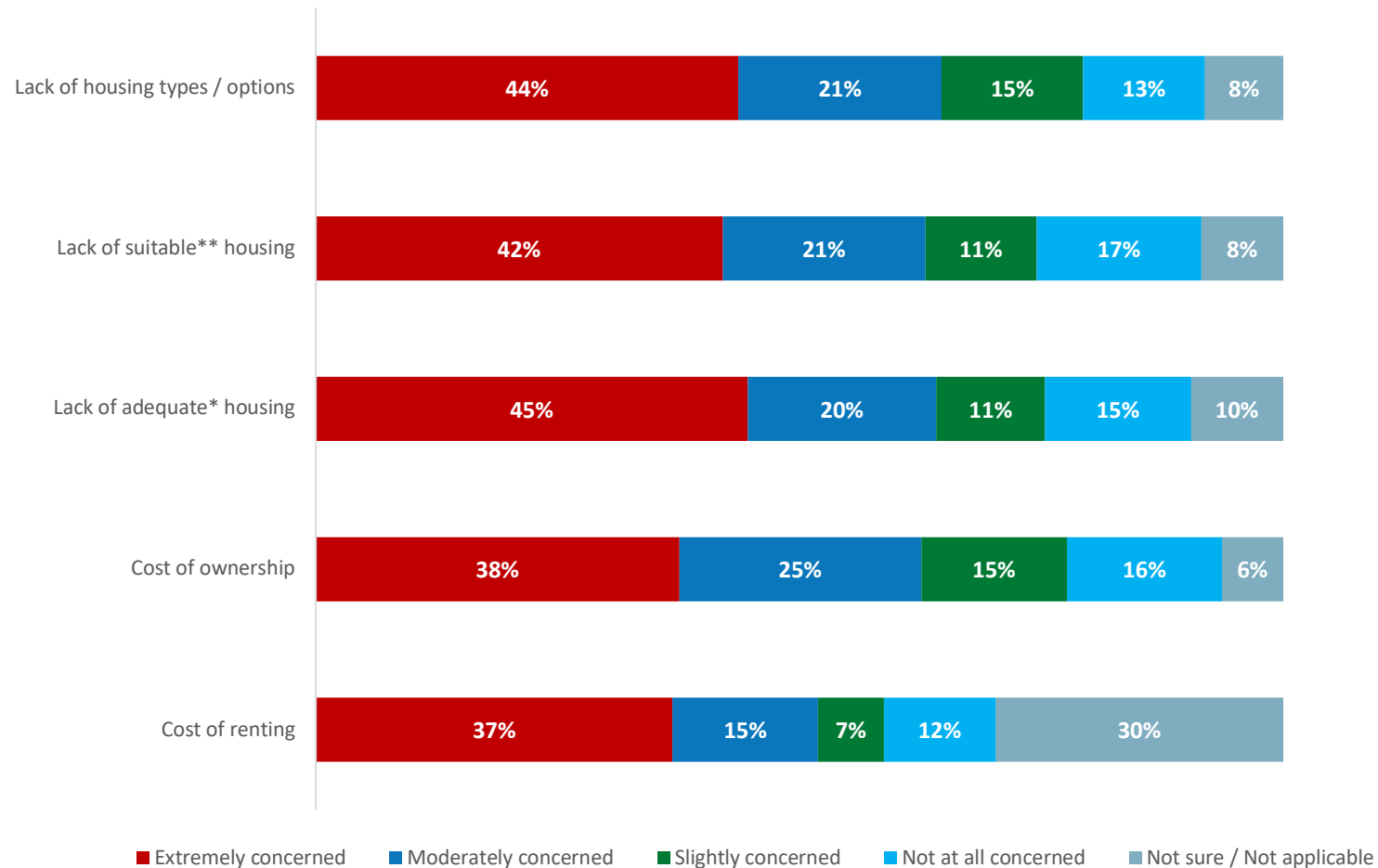
Thinking of your own situation, after paying your monthly rent or mortgage payment and any utilities not included, do you have enough money left for other basic needs, including food, clothing, and transportation?



Thinking of your own situation, after paying your monthly rent or mortgage payment and any utilities not included, do you have enough money left for other basic needs, including food, clothing, and transportation?		
	#	%
Yes, every month	416	68%
No, only some months	137	23%
No	38	6%
Not applicable	18	3%
Total	609	100%

Question 9

How concerned are you with the following housing-related issues for your household?



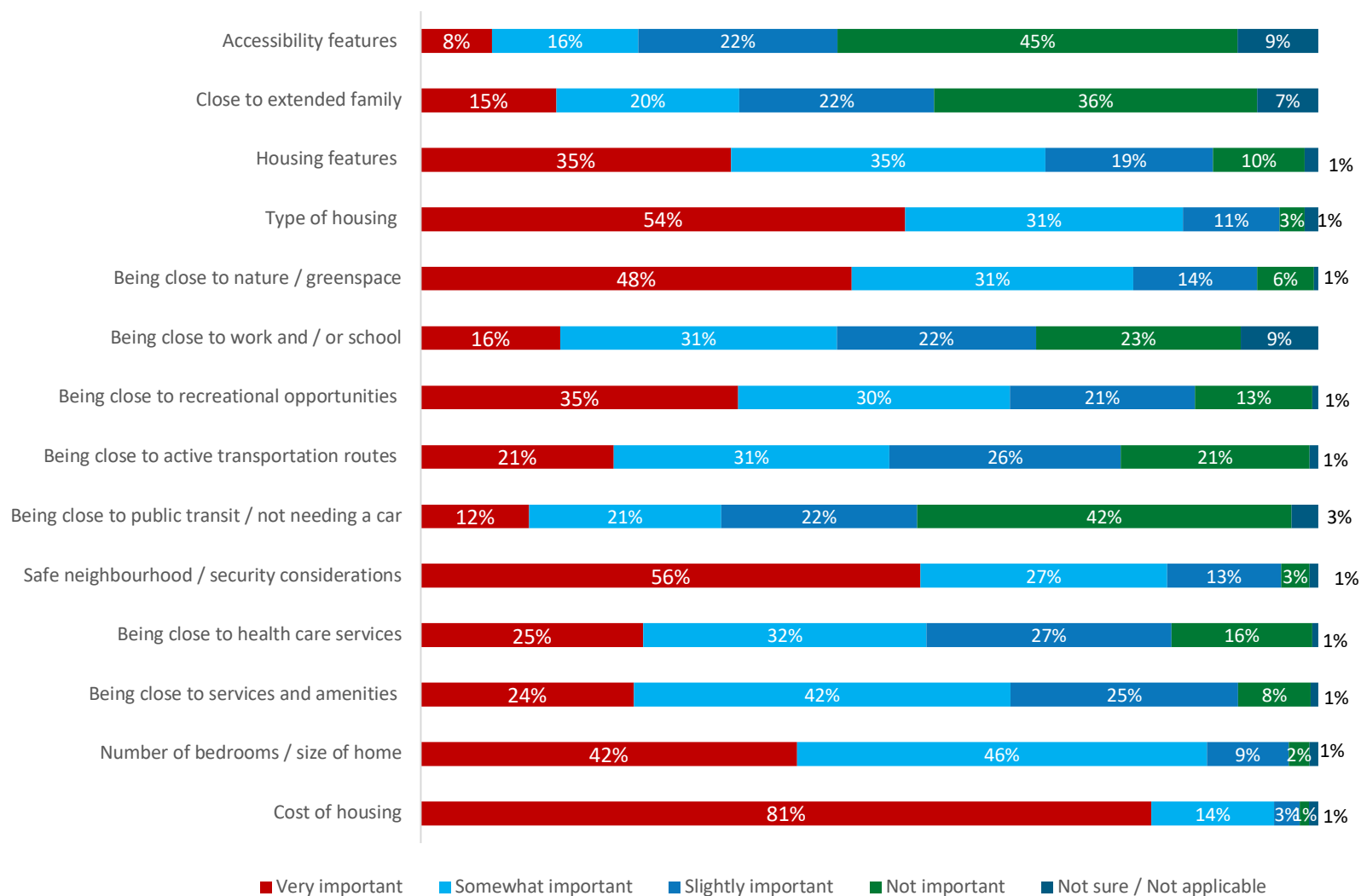
*Adequate housing does not require any major repair (such as defective plumbing/wiring, or structural repairs to walls, ceilings or floors)

**Suitable housing has enough bedrooms and space for the size of your family/household

Housing Concerns	Extremely Concerned		Moderately Concerned		Slightly Concerned		Not at all concerned		Not sure/ Not applicable	
	#	%	#	%	#	%	#	%	#	%
Cost of Renting	211	37%	86	15%	39	7%	66	12%	170	30%
Cost of Ownership	227	38%	151	25%	91	15%	97	16%	38	6%
Lack of adequate housing	263	45%	115	20%	66	11%	89	15%	56	10%
Lack of suitable housing	249	42%	124	21%	68	11%	101	17%	50	8%
Lack of housing types/options	260	44%	125	21%	87	15%	75	13%	48	8%

Question 10

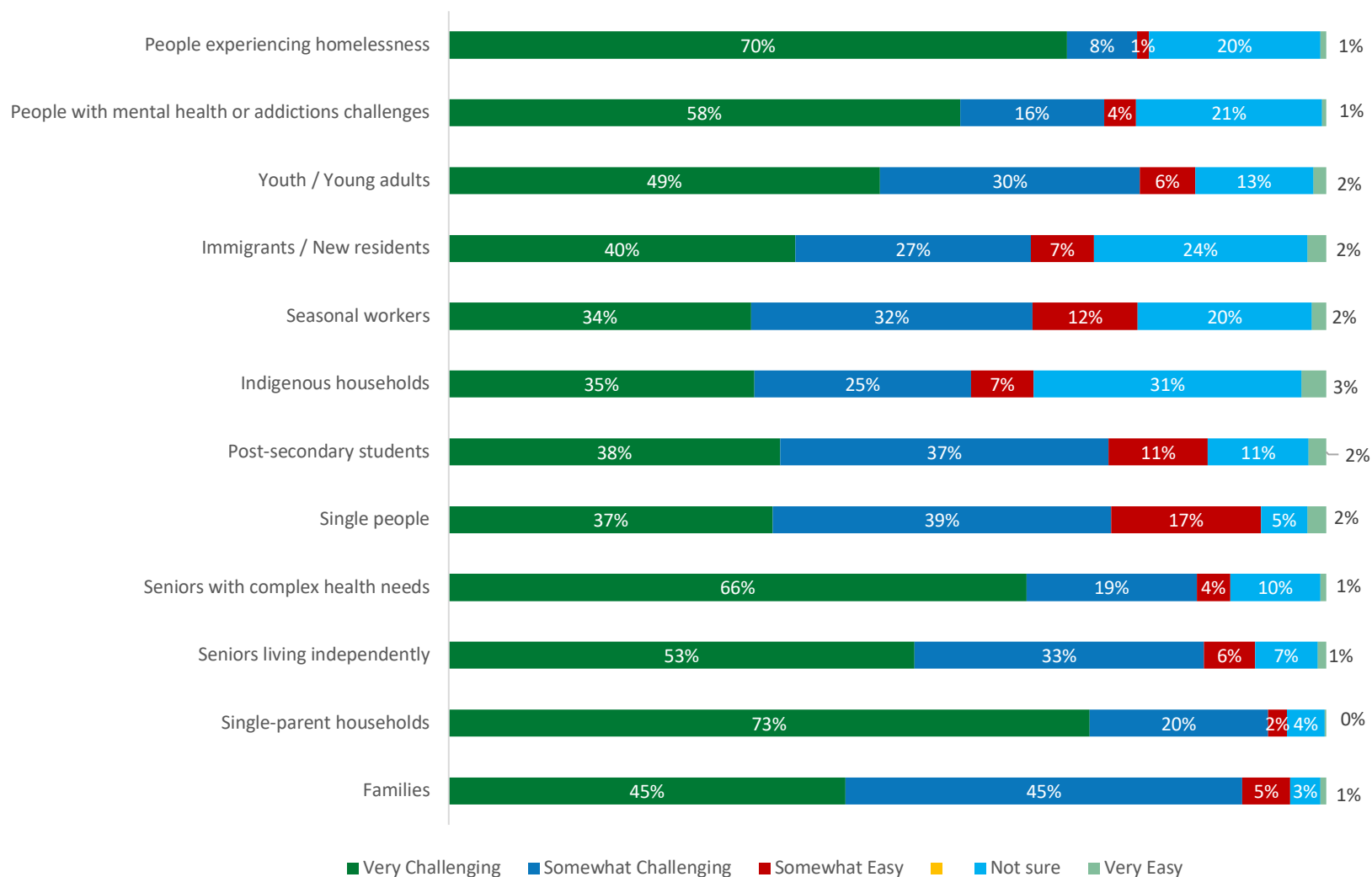
How important are the following considerations to you when choosing where to rent or buy a home?



Housing Concerns	Extremely Important		Moderately Important		Slightly Important		Not at all Important		Not sure/ Not applicable	
	#	%	#	%	#	%	#	%	#	%
Cost of housing	478	81%	80	14%	17	3%	6	1%	6	1%
Number of bedrooms/ Size of home	254	42%	277	46%	55	9%	14	2%	6	1%
Being close to services and amenities	144	24%	255	42%	154	25%	49	8%	5	1%
Being close to health care services	150	25%	191	32%	165	27%	95	16%	4	1%
Safe neighbourhood / security considerations	337	56%	166	27%	77	13%	19	3%	6	1%
Being close to public transit/ not needing a vehicle	73	12%	129	21%	132	22%	252	42%	18	3%
Being close to active transportation routes	130	21%	186	31%	156	26%	127	21%	6	1%
Being close to recreational opportunities	214	35%	183	30%	125	21%	79	13%	4	1%
Being close to work and/or school	94	16%	186	31%	134	22%	138	23%	52	9%
Being close to nature / greenspace	289	48%	189	31%	83	14%	38	6%	3	1%
Type of housing	326	54%	187	31%	65	11%	17	3%	9	1%
Housing features	209	35%	212	35%	113	19%	62	10%	9	1%
Close to extended family	91	15%	123	20%	131	22%	217	36%	41	7%
Accessibility features	48	8%	98	16%	134	22%	269	45%	54	9%

Question 11

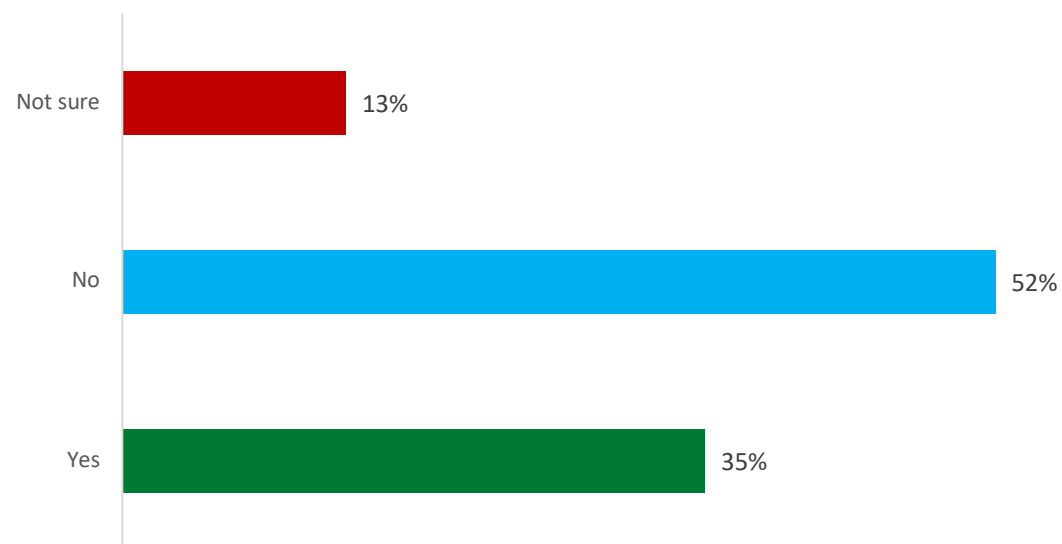
Which group do you think has the greatest challenge in finding housing that meets their needs in your community?



Groups facing challenges finding housing:	Very Challenging		Somewhat Challenging		Somewhat Easy		Very Easy		Not sure	
	#	%	#	%	#	%	#	%	#	%
Families	265	45%	265	45%	32	5%	4	1%	20	3%
Single-parent households	441	73%	123	20%	13	2%	1	0%	26	4%
Seniors living independently	320	53%	199	33%	35	6%	6	1%	43	7%
Seniors with complex health needs	397	66%	117	19%	23	4%	4	1%	62	10%
Single people	223	37%	233	39%	103	17%	13	2%	32	5%
Post-secondary students	227	38%	225	37%	68	11%	12	2%	69	11%
Indigenous households	209	35%	148	25%	43	7%	17	3%	183	31%
Seasonal workers	207	34%	193	32%	72	12%	10	2%	119	20%
Immigrants/ New residents	237	40%	161	27%	43	7%	13	2%	146	24%
Youth/ Young adults	296	49%	178	30%	38	6%	9	2%	81	13%
People with mental health or addiction challenges	352	58%	99	16%	22	4%	3	1%	128	21%
People experiencing homelessness	425	70%	48	8%	8	1%	4	1%	118	20%

Question 12

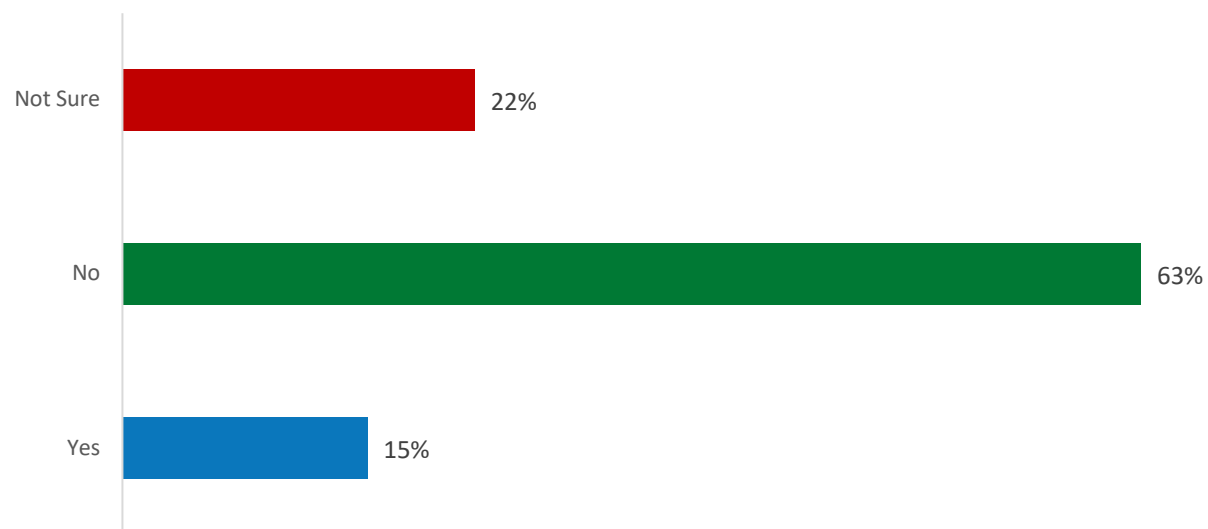
Are you currently considering a move to a different home?



Are you currently considering a move to a different home?		
	#	%
Yes	211	35%
No	316	52%
Not sure	81	13%
Total	608	100%

Question 13

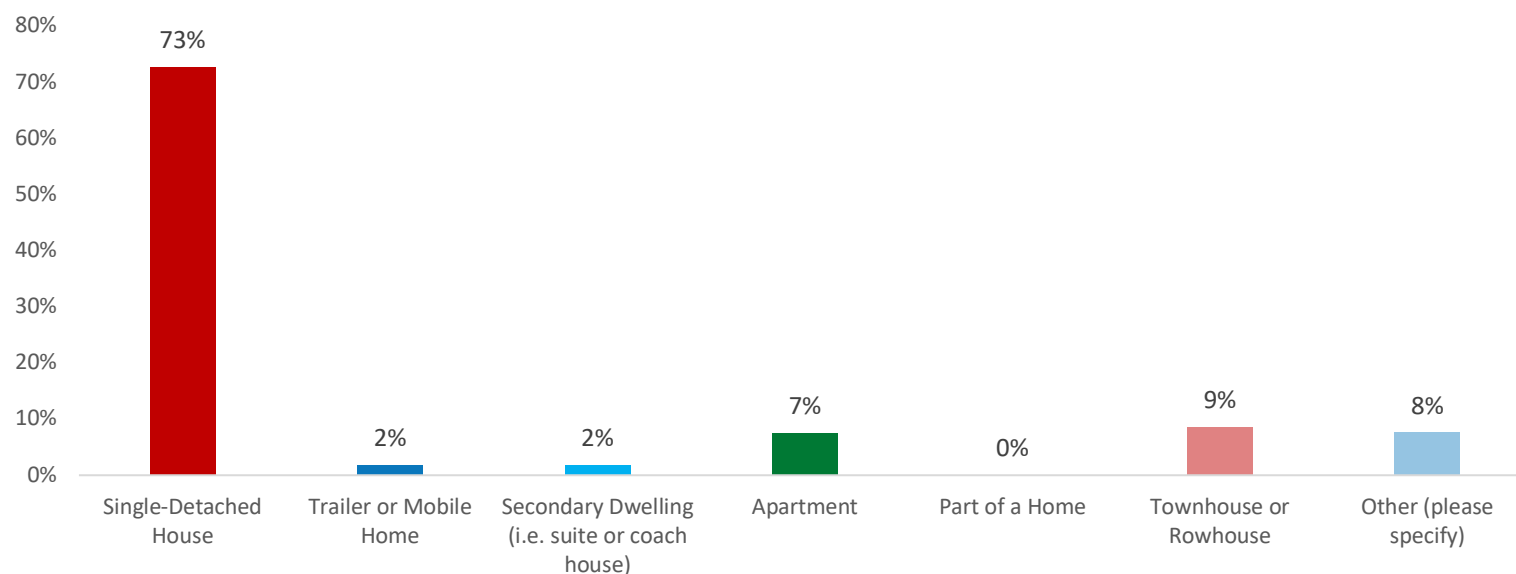
You indicated you are considering moving to a different home. Do you expect to move out of the City of Kimberley?



You indicated you are considering moving to a different home. Do you expect to move out of the City of Kimberley?		
	#	%
Yes	32	15%
No	133	63%
Not sure	46	22%
Total	478	100%

Question 14

Regardless of whether you are currently looking to move, if you had to move to a different property tomorrow, what type of home would you choose?



What type of home would you choose:		
	#	%
Single-Detached House	440	73%
Trailer or Mobile Home	11	2%
Secondary Dwelling (i.e., suite or coach home)	11	2%
Apartment	45	7%
Part of a Home	0	0%
Townhouse or Rowhouse	52	9%
Other (Please specify)	46	8%
Total	605	100%

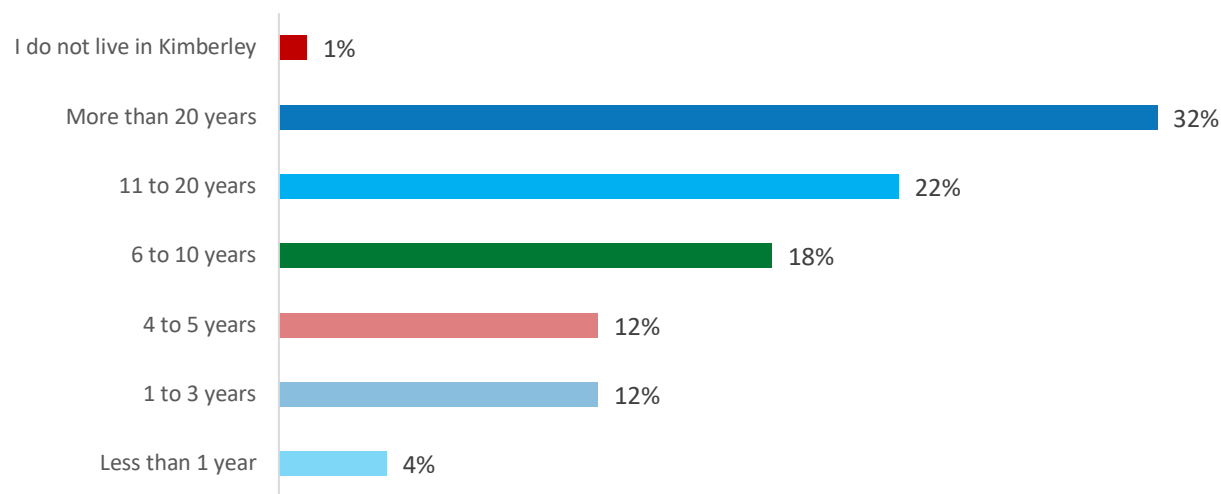
Question 15

What is your postal code?

Not applicable.

Question 16

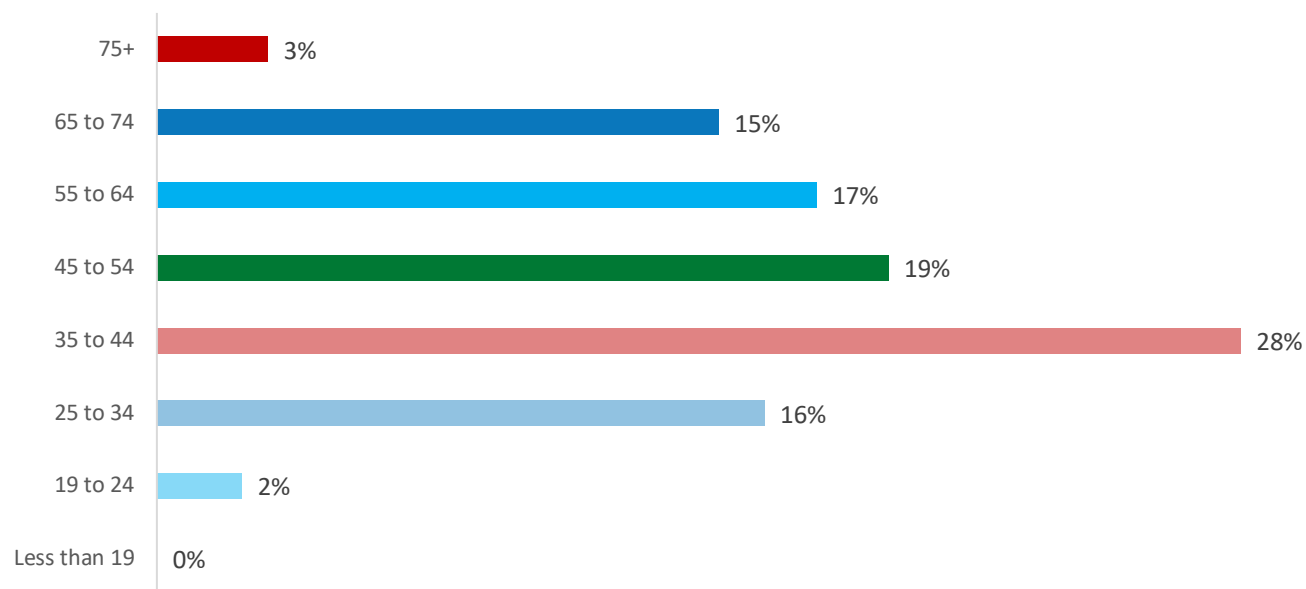
How long have you lived in the Kimberley area?



How long have you lived in the Kimberley area?		
	#	%
Less than 1 year	23	4%
1 to 3 years	68	12%
4 to 5 years	68	12%
6 to 10 years	105	18%
11 to 20 years	132	22%
More than 20 years	187	32%
I do not live in Kimberley	6	1%
Total	589	100%

Question 17

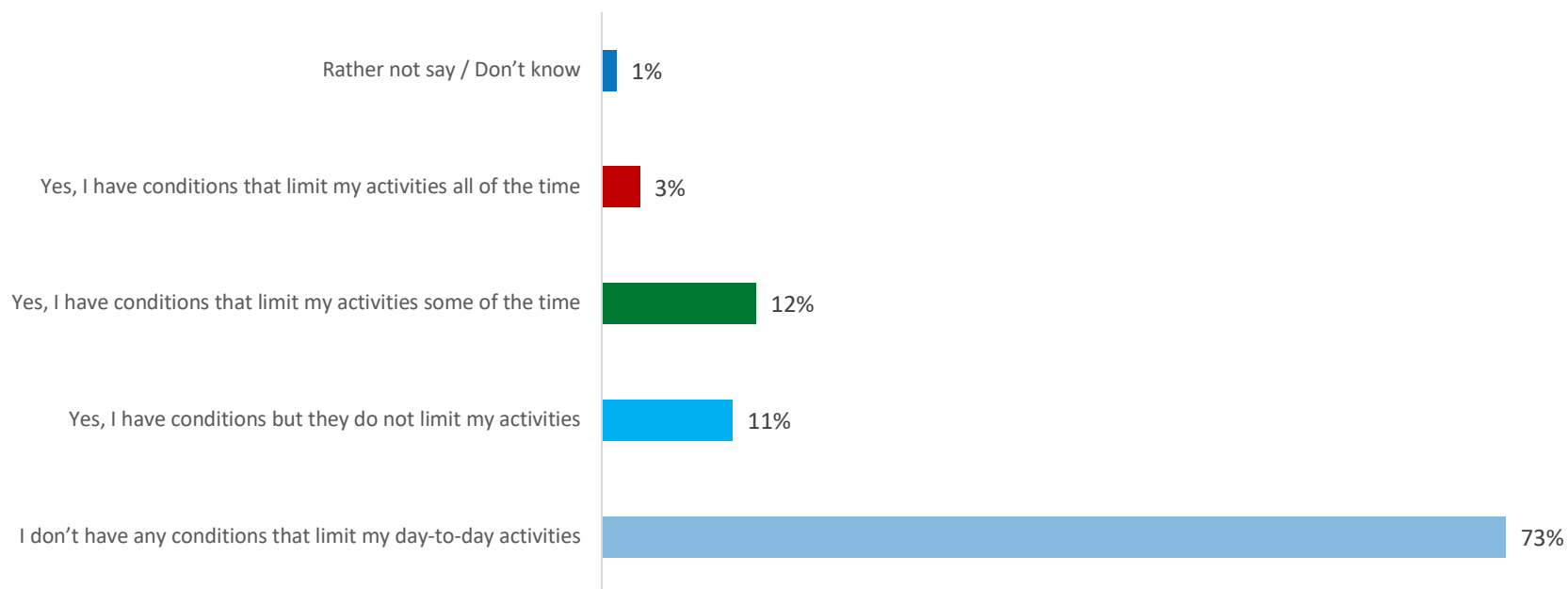
Please identify your age group:



Please identify your age group:		
	#	%
Less than 19 years	0	0%
19 to 24 years	13	2%
25 to 34 years	93	16%
35 to 44 years	166	28%
45 to 54 years	112	19%
55 to 64 years	101	17%
65 to 74	86	15%
75 + years	17	3%
Total	588	100%

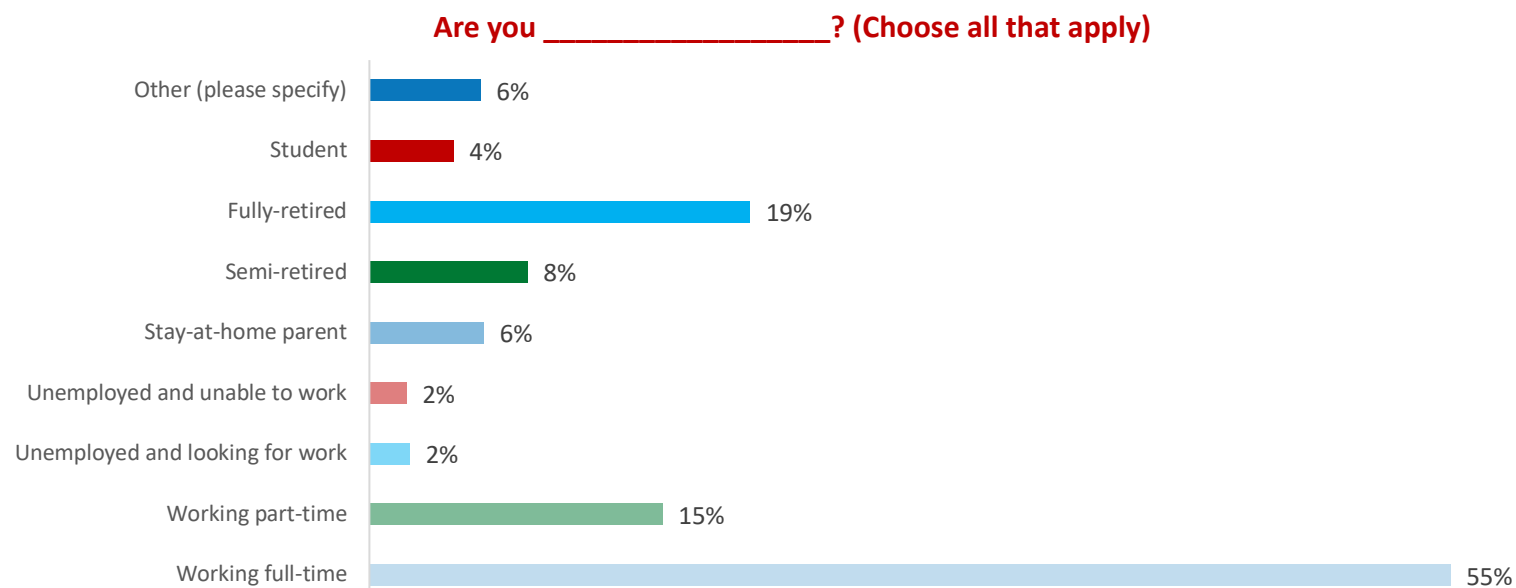
Question 18

Do you have any health conditions or disabilities that can limit your normal day-to-day activities?



Do you have any health conditions or disabilities that can limit your normal day-to-day activities?		
	#	%
Less than 1 year	428	73%
1 to 3 years	62	11%
4 to 5 years	73	12%
6 to 10 years	18	3%
11 to 20 years	7	1%
Total	588	100%

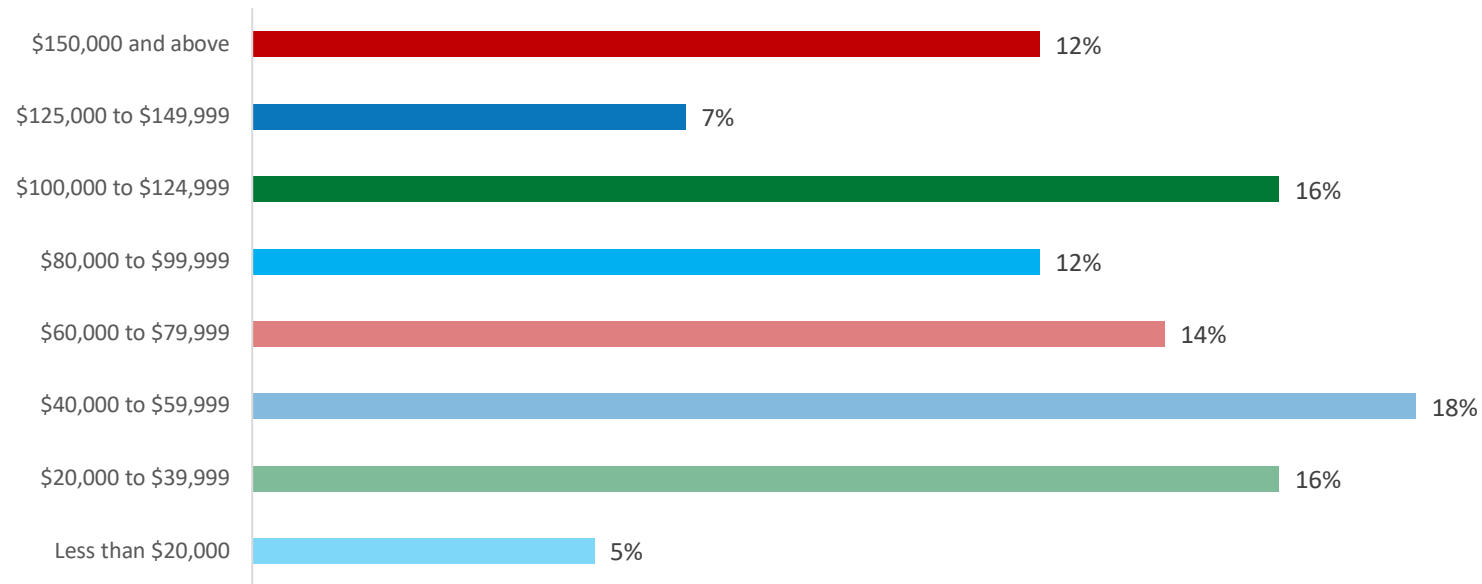
Question 19



Are you _____? (Choose all that apply)		
	#	%
Working full-time	321	55%
Working part-time	87	15%
Unemployed and looking for work	12	2%
Unemployed and unable to work	11	2%
Stay-at-home parent	34	6%
Semi-retired	47	8%
Fully-retired	113	19%
Student	25	4%
Other (please specify)	33	6%
Total	588	100%

Question 20

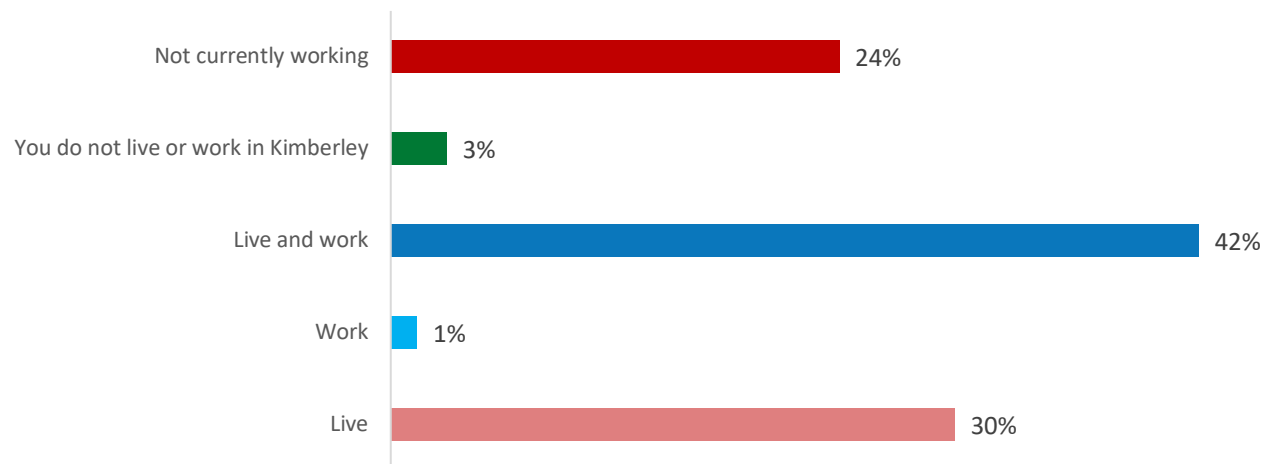
What is your household's approximate annual income?



What is your household's approximate annual income?		
	#	%
Less than \$20,000	30	5%
\$20,000 to \$39,999	90	16%
\$40,000 to \$59,999	102	18%
\$60,000 to \$79,999	80	14%
\$80,000 to \$99,999	69	12%
100,000 to 124,999	90	16%
\$125,000 to \$149,999	38	7%
\$150,000 and above	69	12%
Total	568	100%

Question 21

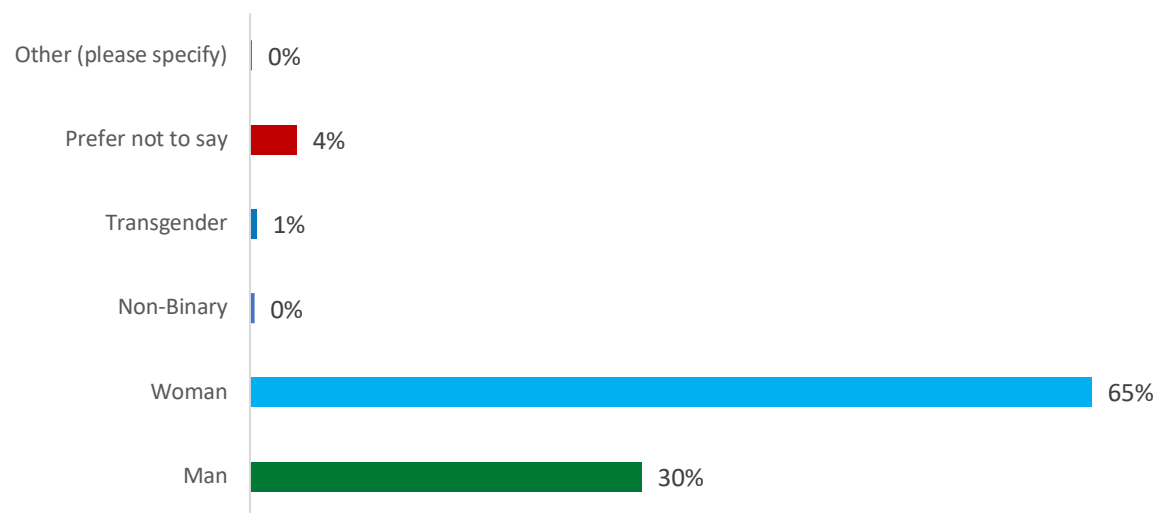
If you are working, do you live and work in the City of Kimberley?



If you are working, do you live and work in the City of Kimberley?		
	#	%
Live	171	30%
Work	8	1%
Live and work	245	42%
You do not live or work in Kimberley	17	3%
Not currently working	136	24%
Total	577	100%

Question 22

How do you primarily identify?



How do you primarily identify?		
	#	%
Man	176	30%
Woman	378	65%
Non-binary	2	0%
Transgender	3	1%
Prefer not to say	21	4%
Other (please specify)	1	0%
Total	581	100%

Question 23

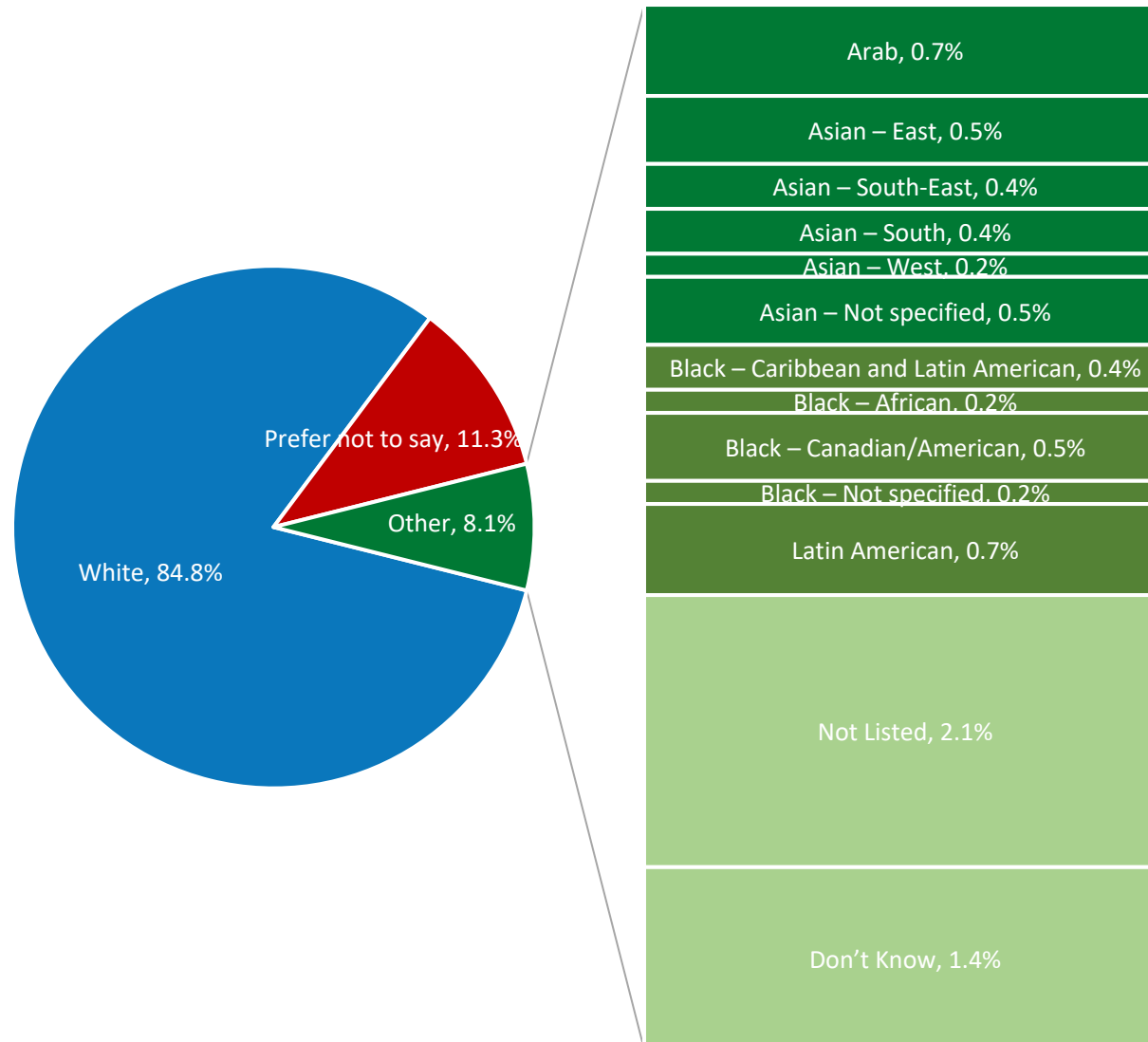
Do you identify as Indigenous?



Do you identify as Indigenous?		
	#	%
Yes	15	3%
No	552	96%
Not sure	10	2%
Total	577	100%

Question 24

Do you identify with any of the following racial groups?

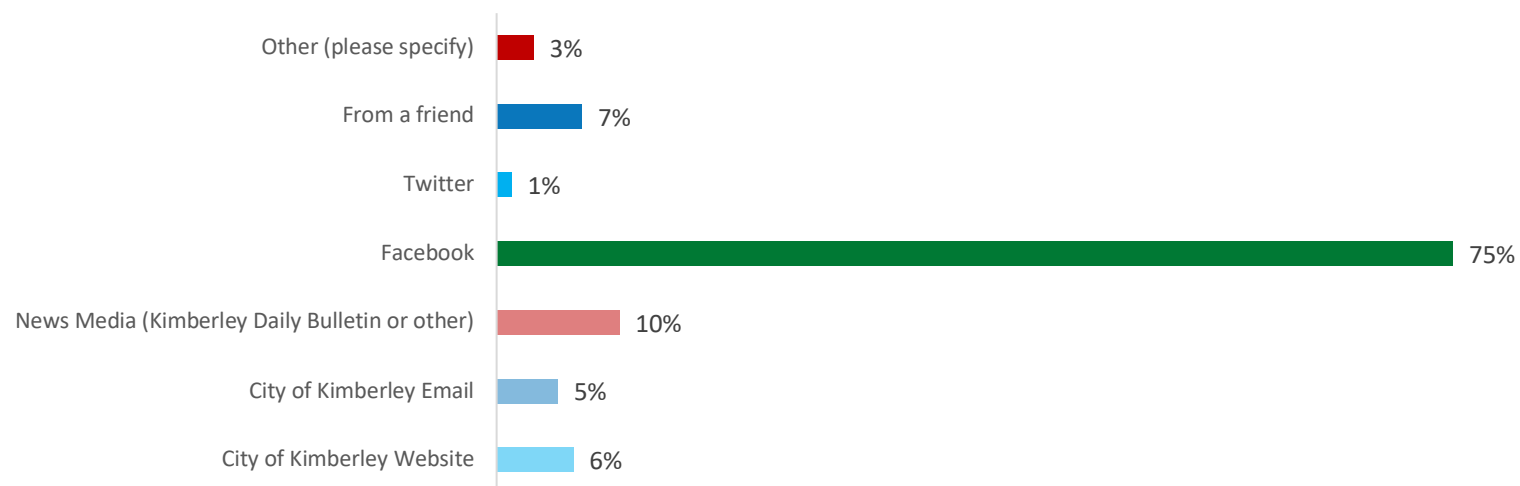


Do you identify with any of the following racial groups? Choose all that apply.		
	#	%
Arab	4	0.7%
Asian – East	3	0.5%
Asian – South-East	2	0.4%
Asian – South	2	0.4%
Asian – West	1	0.2%
Asian – Not Specified	3	0.5%
Black – Caribbean and Latin American	2	0.4%
Black – African	1	0.2%
Black – Canadian/American	3	0.5%
Black – Not Specified	1	0.2%
Latin American	4	0.7%
White	479	84.8%
Not Listed	12	2.1%
Don't Know	8	1.4%
Prefer Not to Say	64	11.3%
Total	565	100%

Question 25

Question 26

How did you hear about this Housing Needs Survey? Choose all that apply.



How did you hear about this Housing Needs Survey? Choose all that apply.		
	#	%
City of Kimberley Website	35	6%
City of Kimberley Email	28	5%
News Media (Kimberley Daily Bulletin or other)	56	10%
Facebook	436	75%
Twitter	7	1%
From a friend	39	7%
Other (please specify)	17	3%
Total	578	100%



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