

## **1. INTRODUCTION**

The Salmon Arm Economic Corporation, (SAEDC) contracted Insight Research, Salmon Arm, to conduct a housing needs assessment in Salmon Arm. The results of this qualitative research project will build on the statistical data gathered in the summer of 2001 that forms part of the Shuswap Community Profile. It is a 108 page document that covers a range of information from age demographics to longevity of land fill sites. This can be viewed on [www.salmonarmedc.com](http://www.salmonarmedc.com).

## **2. OBJECTIVES & METHODOLOGY**

The main purpose of the housing needs assessment was to provide research that clearly identifies consumer needs and interest in: types of housing, densities, materials used in construction, and trends in housing. It is anticipated that the results will lead to:

- a resurgence of a stronger local residential construction market;
- more employment due to the education of local professionals who will be able to make knowledge-based product decisions;
- creation of profitable and marketable homes;
- encouragement of residential developments that will result in better land use decision making.

A total of six focus groups were conducted in February and March, 2002, with fifty-nine people. Four focus groups were broken down by three different age groups, 30 to 55 years (one group), 55 to 75 years (two groups) and 75+ years (one group). They consisted of individuals who had either purchased a home in the past two years or were intending to purchase one in the next two years. Two groups were held among professionals: one among realtors, and the other was comprised of contractors, developers, architects, designers, planners, and builders.

A background questionnaire was administered to each respondent at the focus groups. The results of these questionnaires are incorporated in the body of this report and the raw data is included in the Appendix of the report. Questions asked in the focus groups centered on preferred housing characteristics, trends in

housing, locational factors, design, type and size factors as well as respondents house shopping experience with realtors and/or builders.

**NOTE OF CAUTION:** The reader must bear in mind the clearly qualitative nature of this research project. These findings are drawn from a relatively small number of individuals who may or may not be typical in their views. While there is no obvious reason to suspect that these persons are not representative of their particular populations, the fact remains that these findings are not quantitative conclusions but rather the qualitative insights of the moderator based on the response of a limited sample. They are not statistically valid unless quantified by more rigorous techniques of population sampling. Therefore, the findings are therefore valid only as tentative hypotheses and should be used for guidance purposes only.

## **ACKNOWLEDGMENT**

Insight Research would like to acknowledge and thank all the individuals who participated in this housing needs assessment. Their attitudes and view points were invaluable and without them the project would not have been possible.

We would also like to thank the Real Estate Foundation of British Columbia and the Salmon Arm Economic Development Corporation for the funding of this important study.

### 3. EXECUTIVE SUMMARY

- ✓ The main motivators for purchasing or selling a home varied depending upon the age of the homebuyers: younger respondents were often acquiring their first home or upsizing into a larger home to accommodate additional family members while the over 55 year old participants were frequently downsizing and looking for housing which was more suitable for retirement.
- ✓ New trends in housing design include: a) open floor plan homes; b) level entry homes with a walkout basement; c) level entry suite attached to a house; d) less separate, formal dining rooms; e) master bedroom on the main floor with an ensuite bathroom; f) an entry space or room such as a mud room at either the back or front door; g) hardwood floors; h) larger garages-- bigger than 22 by 24 feet; i) separate parking for RV's, boats, fifth wheels and visitors.
- ✓ Specific housing trends varied among the different age groups and it seems that the housing needs change dramatically first as children leave home and secondly as an individual approaches their mid sixties to early seventies. At this time in life the senior's housing needs were unique to their specific situation. Precipitating factors for moving include the death or illness of a spouse, their own overall health, strength and desire to maintain large houses on large lots, and the desire to be located closer to medical facilities and services.
- ✓ The types of housing and lots lacking in Salmon Arm include: a) senior housing with gated communities; b) congregate and assisted living care housing for seniors; c) intermediate care with more fully assisted living accommodation; d) starter homes; e) 1/4 to 1/2 acre lots with newer homes; f) a subdivision with 1/2 acre to 5 acre lots or larger; g) townhouses and condos that offer three bedrooms; h) spec homes; i) a complex with four or five joined townhouses with one large, shared family room with kitchen facilities; j) rental housing for older people on a limited income.
- ✓ Respondents reactions to the density of houses varied greatly and depended on the age of the individual, the presence of children and, in some cases, the type

of housing density they were accustomed to prior to moving to Salmon Arm. Younger people with children wanted a single, detached house with a large yard in a private setting. The 55 to 75+ year olds were looking for a variety of housing from detached houses to townhouses, condos and apartments. Strata developments were popular among this age group.

- ✓ The most desirable locations for families with children were Hillcrest, Bastion area, Richmond Hill, Sherwood Forest and Raven. The older respondents liked areas such as the downtown, foreshore, and developments on level ground close to facilities and shopping such as Parkhaven Place, Cambridge Court, Macintosh Grove, etc. The least desirable areas for younger families were downtown, Gleneden, Black Road and Foothill Road. Seniors seemed to resist buying in the inner core area of downtown and new developments in hilly and snowier areas of Salmon Arm such as those off Okanagan and Foothill Road and the southeast area of Salmon Arm.
- ✓ Housing materials that were hard to find in Salmon Arm include: lighting, a variety of hardwood flooring, custom doors, windows, casing and hardware and high-end plumbing. Specific tradespeople that were lacking were: stone masons, fine carpenters and good flooring installers.
- ✓ Some respondents were frustrated and annoyed at the lack of customer service among stores and tradespeople who supply materials and labour for the housing market.
- ✓ Overall, the homebuyers appeared very satisfied with the realtors they had used in Salmon Arm. A few exceptions were complaints about the excessive cost of realtors fees and the fact that some realtors do not always disclose important information about properties to potential purchasers. The internet is becoming a very useful and important vehicle for buying and selling homes.
- ✓ Homeowners who had recently built houses in Salmon Arm were pleased with the builders while others cited many suggestions (in the main body of the report) for local builders and architects/designers.

- ✓ Respondents in the professional focus groups and the seniors interviewed felt there was a definite need for supportive and assisted living type of housing for seniors in Salmon Arm. The seniors would also like to see a three-tiered complex with different levels of care and service within one building.
- ✓ An analysis of the homebuyers real behaviour versus their expressed preferences showed that many respondents were settling for housing that was available which was not really what they had exactly wanted due to unavailability of certain types of housing in this area. Seniors seemed to have the most difficulty finding appropriate type of housing in Salmon Arm

## 4. CONCLUSIONS & RECOMMENDATIONS

☞ An analysis of these homebuyers real behaviour versus their expressed preferences show that many respondents are buying housing in Salmon Arm which are not really want they were exactly looking for or wanted. Why? Because of unavailability of certain types of housing in this area.

**RECOMMENDATION:** It is recommended that professionals involved with the housing industry in Salmon Arm should review these research results and try to address the housing gap that exists here.

☞ From the results of these research findings it appears that the needs and desires of the younger homebuyers is quite different from those individuals whose reach middle age and have become empty-nesters. The housing picture changes again when people are in their senior years. In analyzing the types of housing and lots lacking in Salmon Arm it is apparent that the needs of the middle-aged (boomers) to senior residents are not being met. Larger, quantitative studies on aging baby boomers reiterate the point discovered in this research that the changing lifestyle of boomers and seniors is going to have a big impact on the housing and real estate markets. And that communities and home builders are not getting ready to meet the future housing demands of this influential 45 to 65 age group.

**RECOMMENDATION:** It is advised that those professionals involved with the housing industry in Salmon Arm use these research results to begin increasing their awareness of the housing needs of this very important consumer group. This, in turn, will help pave the way to the creation of profitable and marketable housing developments in Salmon Arm.

☞ The Brobus Team of Realtors at Royal LePage who conducted a large, three year study among aging buyers felt that these silver boomers will want the following types of housing: bungalows, low-rise luxury condos, condo-townhouses and duplexes. They will also want their housing close to shops and health-care facilities, next to a golf course, waterfront or on a site offering splendid views. Recent developments along the foreshore in Salmon Arm have

been addressing these needs and desires, however, there are many low-income seniors whose housing needs should be addressed also. The idea of increased senior rental accommodations for those who no longer want to own a home but would rather rent should be explored.

**RECOMMENDATION:** It is important for developers and builders to fully understand the complex needs of seniors in terms of housing design and features before building developments which will attract mainly seniors. The idea of flexibility being built into the design of rooms was mentioned as being very important among these seniors.

- ☞ In order to understand the seniors specific housing needs more fully in Salmon Arm and the effect they will have on the housing industry in this area a more detailed, quantitative research study is recommended. Canada Mortgage and Housing Corporation have developed a very comprehensive document, Planning Housing and Support Services For Seniors, which includes a detailed questionnaire. This could be used as a starting point for obtaining statistically valid research results.
- ☞ Although there was only one focus group among the younger homebuyers, it appears that there is an increasing number of professionals in Salmon Arm who are employees of a larger company located elsewhere and/or entrepreneurs with a home-based business. These individuals are not only using a room in their homes for their offices but are also running a business out of their homes.

**RECOMMENDATION:** These particular homebuyers have specific housing requirements which should not be ignored. A dedicated, soundproof office for those people with a young family should be incorporated into housing for people working at home. And a separate area and entrance away from the main living part of the house is often required for those who want to run their businesses out of their homes.

☞ Both the professionals and the homebuyers seemed to indicate that specific lot sizes were wanted by potential buyers but were not available in Salmon Arm. These included the 1/4 to 1/2 acre lots with newer homes and even smallish acreages such as 1-5 acres. Overall, respondents felt there were very few private lots available in Salmon Arm for building homes.

**RECOMMENDATION:** It is advised that the District of Salmon Arm review the non-ALR land in Salmon Arm and consider the desires and demands of homebuyers who want larger lots and small acreages for their homes. Salmon Arm is losing potential residents to places such as Shuswap Lake Estates because they offer the larger lots these younger homebuyers are seeking.

☞ These homebuyers indicated also that the lot sizes in the newer subdivisions are not large enough and they would like to have a minimum of 75 foot frontage for their homes. They felt that the developers of newer subdivisions in Salmon Arm should be more cognizant of the fact that people like landscaping and trees and dislike completely clear cut subdivisions without any aesthetic value or privacy.

☞ Many complaints were cited about not only the lack of certain building and housing materials but also customer service among local building suppliers and tradespeople.

**RECOMMENDATION:** It is recommended that the local building suppliers and tradespeople need to recognize the importance of pleasing their customers in order to gain a good reputation and keep business local. Many of these dissatisfied customers are leaving town and buying their supplies elsewhere because of the lack of customer service in Salmon Arm.

## 5. DETAILED FINDINGS

### A. MAIN MOTIVATORS FOR PURCHASING/SELLING A HOME

There were many different main motivators for purchasing or selling a home, including the following:

- for the younger people the main reason for moving was to either acquire their first home as a result of marriage or to upsize into a larger home to accommodate additional family members;
- some of the motivators for the over 55 year olds to move include: a need to downsize after their children had left home; acreages which had become too much to maintain, death of a spouse; or the house they were selling was not designed for a person who wanted to age in place;

*“ I have lived here thirty years and I am a widow. I wanted a place where I didn't have to drive in the winter time so I bought in Parkhaven near Piccadilly Mall.”*

*“ We weren't really looking for a house but decided we didn't want to live in the house we were in when we retired. The style of the house doesn't lend itself for getting older in or retirement. We were driving around and came across land that we decided wouldn't be there in three to four years when we retired. We put our house on the market and it sold and we started building on the lot at Park and Water's Edge.”*

- for some seniors 75 years and over, many different factors precipitated a move such as: death of a spouse or a spouse in another location such as extended care, ill health, desire to be closer to facilities and the hospital, too much land to care for, too large a house to maintain, desire for one floor living with less or no stairs to climb, and the desire to be closer to their children.

*“I live on a small farm by myself and it's getting to be a bit too much work so I am looking for a place closer to town and with some acreage for my dog and garden and it is hard to find.”*

## B. TRENDS IN HOUSING DESIGN

All respondents were asked about what they felt were the trends in housing designs. Based on the results of this research the trends in housing design include:

1) **open floor plan homes** -- the rooms can be smaller but appear larger because they are open;

*“Everybody seems to be leaning away from the little individual rooms.”*

*“The open floor plan is very popular. All your living is on one floor; you drive into the carport and laundry facilities are all on one floor --take your groceries directly from the car into the kitchen.”*

The open floor plan appears to be an attractive housing design for all ages of buyers. It gives “*flexibility*” to the size of the rooms in a home, allows for movable space if needed, and makes the house brighter and roomier. For instance, the dining room can be moved into the living room if there is a large, open space and large family dinners can then be accommodated. Flexibility was very important to the middle-aged to senior respondents as they consider their housing needs while they “*age in place.*”

*“Flexibility is really important so that you can move chunks of the house -- so that when you are ten years older you are not stuck with a design that doesn’t suit you later.”*

Research conducted on retirees in the United States regarding aging and housing indicates that there is a new trend toward “*aging in place*” . If this trend is also applicable to Canadian retirees the implications will be far reaching for housing.

Faith Popcorn, an internationally respected forecaster of consumer trends, states in her new book, *Dictionary of the Future*, that aging in place is a new trend which finds retirees staying put rather than packing up. Unlike previous generations, baby boomers appear to be remaining in their nests; a survey conducted by the American Association of Retired Persons found that 89 percent of those 55 and over planned to age in place, and only 4.9 percent of Americans over 65 moved during 1999, a 20 percent decline over the mobility of older Americans a decade ago.

In fact, one of the professionals in the focus groups felt that the housing market to be considered should be the fully assisted living housing market in Salmon Arm. And the basis for this thinking was the fact that *“more and more seniors are going to aging in place.”*

*“The market which you should be in is the fully assisted living one. It is only a matter of time that those people won’t be able to stay in McGuire Lake Inn [a congregate care facility] and that is where the need is not being met. Where are they going to go after McGuire Lake Inn? More and more seniors are going to aging in place. And when the population ages the facility will bring in a registered nurse and evolve with the people.”*

A recent article in the Calgary Herald stated that Mr. Hollohan, Calgary-based manager of Canada Mortgage and Housing Corporation’s market analysis department, cited that *“the boomers are the most influential demographic group in how the economy, including housing, operates.”* The article also stated that over the past couple of decades these demanding boomers have brought the housing industry to *“new levels of construction, workmanship and style and will remain focused on adult lifestyle housing and all of its components as this influential consumer group ages.”*

The importance of the baby boomers influence on the housing industry was mentioned by some of the professionals. One of the builders felt that *“if you*

*want to make any money in building houses you should be geared to the 50+ age group.”*

In the Financial Post Markets, Canadian Demographics 2002, it is estimated that there will be 4,712 boomers in Salmon Arm between the ages of 35 to 55 years old. These boomers will represent roughly one-third (29%) of the total population of Salmon Arm. The 2001 census data from Statistics Canada with age breakdowns will not be available until mid July, 2002.

Along with the open floor concept, respondents wanted large rooms that would incorporate a kitchen, dining, living room into one room with some type of partition to close off the kitchen area.

*“ I like the open floor idea which incorporates the different rooms.”*

In general, buyers felt it is difficult to find any older (80's built or older) houses with an open floor plan in Salmon Arm. This presents a problem for potential buyers due to the large number of older houses for sale and the limited number of newer houses available in Salmon Arm.

*“ A lot of houses in Salmon Arm didn't have the open floor plan.”*

**2) level entry homes with a walkout basement** and level terrain in the neighbourhood -- especially for seniors;

According to these buyers and the professionals, the majority of houses for sale in Salmon Arm do not have a level entry into the house; this was considered to be an undesirable design for most respondents. Some buyers from out-of-town considered the houses in Salmon Arm to be somewhat “*different*” while one realtor mentioned that a major complaint of potential buyers is the basement entry rather than level entry of most of the houses. Approximately one-third of the respondents indicated they were looking for housing that had a full basement.

*“ I looked at houses in this town and about 80 percent of them you have to either go up steps to get into the front door. Why do all houses have steps?”*

*“ They build them different here -- where you walk into the basement and then go up.”*

*“ A huge complaint of houses in Salmon Arm is the basement entry. People don't like that. They want a traditional house with a level entry.”*

The need for a level yard and level neighbourhood was thought to become an issue for people around 70 years old. These people expressed a desire to be able to walk and bicycle recreationally in their neighbourhood and be within walking distance of shops and amenities. They would also like to have a natural view, if possible, of either the lake or mountains.

*“ The problem is the aging population. They have to carry groceries upstairs and these are not even old people. A lot of people have knee and back problems. It is nicer to drive into the garage and have the kitchen off the mudroom.”*

*“ I find that people are looking for level entry homes. There is a real shortage of them here. But with the population getting older a lot of people are thinking ahead and wondering if they need a wheelchair how they will enter their homes.”*

*“ I didn't want to live on hills because I like to be able to walk and in the winter time it is difficult to walk in certain areas in this town. There are very few sidewalks and it is icy.”*

Again, this type of housing appears to be limited in Salmon Arm due to the hilly terrain of the town. Two level areas that seniors were purchasing and/or building houses were the developments on the foreshore, especially Park and Water's Edge and Parkhaven --across from the Piccadilly Mall. However, respondents agreed that finding houses with level yards and level neighbourhoods *“is a problem in Salmon Arm.”* As one senior (75+) said:

*“We need more places in the central core area of Salmon Arm, but there is no space there either.”*

- 3) **level entry suite attached to a house** or a separate living space either in the basement or a loft to accommodate guests and grandchildren or to allow older parents to move in with their children but have their own living space within the house;

There seems to be a desire among some of the “boomer” respondents to have a separate area such as a basement or separate suite for guests and relatives who visit. One of the realtors commented on the fact that some potential buyers (boomers) were looking for a house that had a level entry suite in it in order to accommodate their parents. If this trend continues to increase in popularity among the boomers-- designers and builders will need to incorporate the idea into some of the houses they plan in senior developments.

*“Another thing I [realtor] am seeing is people wanting a level entry suite attached to a house. A lot of families want parents to move in with them. They don’t want them living with them but ..... The boomers are wanting to look after their parents.”*

*“ We have a loft and we love it and use it a lot. It is a space you don’t use all the time but the grandkids could sleep up there. It doesn’t take up space from your living space.”*

*“ Our house has a separate downstairs so our kids can live down there without disturbing us. In the future we might have renters in the downstairs.”*

The Brobus Team of Realtors at Royal LePage spent the last three years gathering information on aging buyers, what they want and what is available in the marketplace. They felt that there will be a great demand for homes where older parents and younger family members can live together independently with separate entrances and areas, or with private suites for a live-in caregiver. This housing trend was summed up as a desire for multi-generational housing designs with separate living areas, in-law suites and walk-out basements. Also customized garden-suite homes on large lots to provide two ground level units for split living.

In a rural area such as Salmon Arm the garden-suite homes on large lots are often mobile homes situated close to the main house on acreage to accommodate elderly parent(s). It would be interesting to note how many residents on acreage have requested special zoning for a separate moveable dwelling on their property for aged parents. (The District of Salmon Arm would have the statistics on file.)

The results of this research project are confirmed by Royal LePage's second annual National Home Attitude poll conducted and reported on in February, 2002. The press release talked about the fact (also revealed in the Salmon Arm Housing Needs Assessment) that Canadians are contemplating lifestyle changes that will embrace older family members. The poll stated that *“ the attitudes of future homebuyers reflect that 61% of Canadians and 68% of British Columbians would consider adding an in-law apartment to their home. The reality of caring for an aging population is trickling down the family tree with 61% of Canadians who report that they are likely to consider letting an older member live with them. An in-law apartment can be a win-win situation. Such living arrangements can provide peace of mind by having family close, enable a pooling of financial resources to purchase a larger property, and create advantages for childcare. Separate quarters can also allow family members to enjoy their own privacy and maintain independence.”*

- 4) **less separate, formal dining rooms** and larger, country-like kitchens which include an eating area;

The formal dining room appears to be a design element of the past that has been replaced by a large, multi-purpose room which contains the kitchen, dining and living rooms.

*“ The trend is towards not as many formal, formal dining rooms: more of a country kitchen with a little bit more formal atmosphere.”*

*“ I have only designed one house in the last two years with a formal dining room in it.”*

As some of the senior respondents said:

*“ If we were to build a house at our age we would not have a dining room but a big enough kitchen area to take care of what we need.”*

*“ We need space for formal dining but not necessarily a separate room.”*

*“ Mine is a large kitchen and the dining area is part of that. At my age I don't need a separate dining room.”*

**5) master bedroom on the main floor with an ensuite bathroom** especially for retirees;

As the boomers think about retiring and the type of house they would like to live in -- one of the trends is to have a house where the master bedroom is on the main floor. Stairs become a problem as people age and if they want to stay in their own homes they require a bedroom without having to climb stairs.

*“It is important for me to have a bedroom on the main floor: I can do stairs easily now but later on I might not be able to.”*

**6) less need for family rooms for seniors** when their children leave home;

Although family rooms are still sought after by the younger buyers with children, it appears that they are not needed as much when residents age and their children leave home.

*“ Family rooms aren't important anymore and the room off the kitchen people want it to be open so that there is a kitchen, living and eating area all in one big space.”*

*“ It is a new trend when your lifestyle changes and your family leaves..... you don't need a family room anymore with the majority of older people.”*

7) **an entry space or room such as a mud room** at either the front or back door;

Some of the 55 to 75 year olds felt that it was important for a house to have a proper mud room which is tiled where people can take off their muddy boots and not trail dirt onto carpets in the main living space of the house.

8) **hardwood floors**;

There was a noted preference among quite a few respondents for hardwood floors in rooms such as the kitchen, living and dining area of a house. Hardwood floors were considered to be easier to keep clean than carpets. One of the main renovation activities being done by those buying older homes appeared to be replacing carpeted floors with hardwood.

9) **larger garages** (bigger than 22 by 24 feet) to accommodate the toys the “boomers” have collected to enjoy their new lifestyle;

Two and three car garages were desired by respondents who also wanted their garages to be bigger than the normal 22 by 24 feet. Garages seemed to be a storage area and catch-all for many items such as athletic equipment, work benches and large freezers. As one person said, “*the size of the garage can never be too big.*” In the case of people living in townhouses or condos the number of parking spaces or garage space seemed to be inadequate for their needs. In some cases people were using their garage for storage and parking their cars in the driveways. In the Parkhaven development residents complained that there was no place for their guests to park especially in winter when the snow is piled up at the end of the cul-de-sac. Some had to ask their guests to park at Piccadilly Mall and walk across the street. In this instance the owners felt that there was a “*lack of foresight on the part of developers.*”

Royal LePage's second National Home Attitude Poll conducted in February, 2002, discovered that six out of 10 Canadians (68%) have a garage, and of those, 44 percent say that it is often too full of other stuff to fit their car inside. Whether it is for their car or extra storage, 85 percent of respondents say that if they were in the market for a new home it would be important that the home have a garage.

**10) separate parking for RV's, boats and fifth wheels and visitors;**

Some respondents expressed a desire for additional parking either beside their house or an area within their townhouse/condo/apartment development for recreational vehicles, boats and visitors. There are some developments in Salmon Arm that do not provide extra parking space and residents seem concerned and annoyed about this important feature which is lacking. A few have had to rent space elsewhere for their boat or RV and some realtors felt that potential buyers were moving out of the Salmon Arm because they couldn't find parking for their RV's. A few blame the developers and builders while others realize the cost of land and the onerous burden to the developer who can't afford to put in extra parking.

*"A lot of people in my complex are concerned about the lack of parking space for their RV's. It is a real problem. You can't park on the street."*

*"Parking for RV's is needed especially with the people who are retired and are in townhouses. There is no parking for a RV or boat and they have to pay storage somewhere else. Or they move to Penticton because I couldn't find a place for them."*

*"We [realtors] have a lot of people from Alberta who need storage for their boats."*

*"I am in construction and land is expensive. You buy the land and there is only so much land for parking. From the developer's point of view they can't afford to put in all the extra parking."*

### C. SPECIFIC HOUSING TRENDS AMONG DIFFERENT AGE GROUPS

The three different age groups of buyers interviewed mentioned specific housing attributes they looked for in their homes. The younger (30-55 years old) buyers cited the following trends and types of housing desired:

- homes with a designer look/feel
- wide open floor plan for entertaining;
- versatile kitchens with large islands and lots of counter space and cupboards;
- homes with an extra bedroom for a home office, a home-based business, den or computers;

*“ I work for a company out of Burnaby and I am the Interior rep for that company. So I work out of my house and I need a place for my books and a base which is somewhere away from where my kids are playing in the house. ”*

*“ A big percentage of people will run a business out of their house. We turned our carport into our office for our business so people who come to our business are not coming through the house. ”*

*“ A lot of us have our computers at home and we need a place where we can do the banking, go on the internet, etc. ”*

- a minimum of two bathrooms with a full ensuite off the master bedroom;
- natural gas fireplaces and barbecue hook-up;
- large decks and/or covered verandahs;

*“ If a builder puts a deck on a house they should make it big enough so you could use it. And have it look toward the lake. If it is facing west it is too hot in the summer so there should be a roof or overhang to allow for shade on the deck. ”*

- bigger lots for kids to play in, for gardening and pets which are found with older houses -- this was a problem because they wanted newer houses;

*“ We want a yard where the kids can play and it is hard to find those sized lots. ”*

*“ We want a lot big enough to do some gardening -- 1/3 acre or so. ”*

*“ The lots are so small. When our kids were young we could buy 1/4 acre lots but you can’t find those anymore.”*

- unobstructed views with trees and a park-like setting which also provide privacy;
- a quiet street with low traffic on the street to allow for street sports such as hockey, ball, etc.

*“ We tried to stay off the main thoroughfares like Okanagan Street. All the houses we have built have been on streets that don’t go to anywhere and there is not a lot of traffic.”*

The realtors felt that a young family relocating in Salmon Arm from the Vancouver area or Alberta would be looking for a home under \$200,000. If they bought a lot with a lake view some realtors felt they could afford somewhere between \$70,000 to \$100,000 for it. However, all agreed that it was more economically feasible at the present time to buy an older house and renovate than buy a lot and build a new house in Salmon Arm.

In contrast, the 55-75 year olds are in a different stage of life as their children leave home and they are looking to downsize. Their comments about the trends and types of housing they are looking for include:

- depending upon their situation and income they are looking for and living in a variety of housing from single detached houses to condos and townhouses to apartments;
- the need for a flexible, compactly designed house with a level entry and easy access
  - fewer stairs than previous houses;
- important to have low maintenance not only of the house but also the yard;

*“ We looked for low maintenance of the yard and the actual house itself.”*

- in general, most are buying open concept housing, 1,200 to 1,500 square feet;
- some want to be able to walk to shops and facilities either in the downtown area or near a mall thus are buying in strata developments on the foreshore or near malls;
- almost all wanted a natural view or lakeview;

*“ We looked for properties for a long time and wanted a lakeview but had a hard time finding one. We went to Hillcrest and found a house we loved.”*

- others look for and prefer lower density that provides them with privacy and quiet.

The seniors interviewed seemed to be going through a time in their lives when a lot of things happen. Most of the 75 years and over buyers are definitely purchasing housing which they hope is their final one. In many cases each senior's housing needs were unique to their specific situation. For some their husbands had either died recently or moved into places such as Pioneer Lodge or Bastion Place, while others have spouses who have ill-health and they needed to move closer to town to be near medical facilities. A few wanted to live closer to their children so relocated in Salmon Arm. Some felt their larger acreages in rural areas had become too much work so they were looking for *“ a piece of country in town.”*

*“ I have lived here for 48 years and my husband is in Bastion Place. We have been living in a house with one acre of land close to the downtown area. I am looking for something that I wouldn't have to move from again.”*

*“ My husband was in Pioneer Lodge and has just died. We lived on a farm with 23 acres and it was too much work. I was looking for a house on 1/4 acre with a backyard and just a lawn to care for.”*

*“ I have lived here for 20 years on 40 acres and it is getting to be a bit too much work so I am looking for a place closer to town with some acreage for my dog and a garden. But it is hard to find 1/3 to 1/2 acre lots.”*

*“ We lived in Shuswap Lake Estates for 20 years and moved into town two years ago. My husband developed Parkinson's and we were unable to look after our home. We wanted a place in town which was convenient to the hospital and to facilities like shopping and next to the Senior's Centre. We live in Macintosh Grove and like it but miss the view we had in the country.”*

One of the most important prerequisites for housing for these seniors was one story housing - whether it be in a townhouse, apartment, condo or ranch style detached house. Elevators in apartment buildings were important and sometimes

hard to find in Salmon Arm. At this age some of these seniors are not always able to walk up to a second floor apartment.

*“ We wanted something on one floor but couldn’t find it. We needed three bedrooms to accommodate a home office and guest room.”*

*“ There aren’t too many apartment buildings in Salmon Arm that have elevators and entry is very important to us. There are walk-ups and it is healthy but there comes a time when you need to get into your place more comfortably.”*

A few seniors disliked the closed-in feeling of apartments without doors to the outside and found this attribute hard to find in Salmon Arm. The ability to open the door to the outside and allow fresh air in was important to some. Others complained about the lack of circulation of air in apartment buildings without doors to the outside.

*“ We lived in an apartment in Vancouver and it had its own door to the outside. It was like a motel and that worked quite well.”*

*“ We are finding that the circulation isn’t very good in our place. We have a fan but didn’t realize the importance of air circulation until we moved in. You need fresh air coming in from the outside.”*

The types of housing they want is similar to the 55-75 year olds but they also have additional needs which include:

- handrails in bathrooms and tubs: walk-in showers and tubs: raised toilets;

*“ A walk-in shower is very important for those with hip and knee problems and those requiring surgeries.”*

*“ There are new tubs where you open the door and walk right into them.”*

The ability to care for a spouse with health problems in a senior’s house requires specific housing design which allows more room for two people in the tub area. Many of the senior houses do not have these extra design elements which makes it extremely difficult for those residents needing to care for their spouses.

*“It becomes progressively important when we are taking care of people at home. Certain things need to be accessible for two bodies to work together.”*

- location near amenities, so when they can no longer drive they are able to walk to them --although price is often the governing factor;
- housing located near a bus stop and a transit system that operates more frequently;

*“ We need to improve the transit system. One hour service is not very good for seniors.”*

- wider doorways to accommodate wheelchairs, if necessary;
- good lighting in kitchen and bathrooms;

*“ You do need more light as you get older. A lot of houses are designed without lights in the ceiling and for me that doesn't work well. Just to have wall lights doesn't give you enough light.”*

- electrical switches and plugs at waist height;
- appliances at eye level;
- most seniors felt that 1,200 to 1,800 square feet in total was adequate living space.

#### **D. TYPES OF HOUSING AND LOTS LACKING IN SALMON ARM**

All respondents were asked about the types of housing they felt were lacking in Salmon Arm. The two professional groups indicated that the following types of housing were considered to be lacking:

- senior housing with gated communities that have areas for RV's, fifth wheel and boat storage and more strata type developments with the grounds looked after;

*“ Senior housing: they want gated communities with detached level entry homes. In Salmon Arm we lose seniors all the time to Penticton and Kelowna because there is a real demand for them and they are not here.”*

*“ One other housing area where it is not being met is in the gated community: and probably on two levels. There is an opportunity to do a higher end*

*gated community where you have strata situations, larger lots and larger homes and room for all the toys. The market is there now in the community. And then there is the more standard communities like Heron View and Parkhaven near Piccadilly Mall. In the next round of expansion there will be a demand for that product.”*

An explanation of a gated community consisted of a development that offered: security, the ability to pick up and go and travel and not worry about your residence, and the maintenance of the grounds and landscaping around the homes and snow removal in winter. The price range cited for a home in a gated community was between \$200,000 and \$275,000. For some professionals the gated community was seen more as a concept than a reality. Examples were cited of gated communities in Kelowna where the gates were usually left wide open and therefore lacking the perceived security of a gate.

The only perceived gated community in Salmon Arm was Lakeview Terrace. There were other strata developments which were viewed by some as a type of secure community and these included: Heron View, Park and Water’s Edge, Parkhaven, and Florence Grove. A new development near the Health Unit which is in the process of being built will offer detached homes in a gated community. Some respondents felt that Salmon Arm developers should review the demographics of the population in this area, realize that seniors are an important and integral part of the community, and build gated communities for them.

*“ A needs assessment should be done on what Kelowna is doing to attract these people [seniors] and try and design something similar here.”*

- congregate and assisted living care housing for seniors who want their independence but also some security along with some services and meal provided;
- intermediate care with more fully assisted living accommodation similar to Pioneer Lodge and Bastion Place.

*“More and more people are going to aging in place and the market we should be in is the fully assisted one.”*

One of the professionals in the group mentioned a Canada Mortgage and Housing Conference in Vancouver that stated that in the next fifteen years four out of five new housing build in British Columbia will be aimed at seniors. The conference mentioned there would be a big demand in the future for a whole range of unit types but primarily small, total seniors oriented, congregate care and nursing type homes. Examples of some of these types of homes in Salmon Arm included: Arbor House and Oakside Manor. As one person said:

*“ This type of home delays the entry into places like Pioneer Lodge because if it is a good care home with a pleasant atmosphere people stay well and independent longer.”*

- starter homes-- because people can buy an existing home and renovate for less money than buying or building a new home;

*“ Starter homes do not get addressed in Salmon Arm. There are not enough people that earn enough income to afford one. It is an area that has not been truly addressed.”*

The professionals also indicated that there were specific lot sizes that were wanted by potential buyers but not available in Salmon Arm. These included:

- 1/4 to 1/2 acre lots with newer homes for younger families;  
*“Young families coming to town want bigger lots.”*

One realtor indicated that the younger families want newer homes but the nicer, larger lots that they liked were often accompanied by the older houses and needed renovations. The lot sizes in the new subdivisions (45 feet by 50 foot frontage) were considered to be too small for potential buyers who were looking for a minimum of 75 foot frontage for their homes.

- a subdivision with 1/2 acre to 5 acre lots or larger;

Many professionals felt there was a need for a subdivision with bigger lots close to town. One professional indicated that there was land available in the District of Salmon Arm which is not in the agricultural land reserve but the District has

not made it available. There was a feeling that the District could encourage Victoria to release some of the Agricultural Land Reserve if they so desired. People wanting these larger lots frequently end up going to Shuswap Lake Estates where there are 1/2 acre lots.

*“ If the District of Salmon Arm would say that we will allow and encourage 1/2 acre to 1 acre lots in non- agricultural land reserve land wherever it may be found in Salmon Arm--- those lands would be developed and be full. There is a huge demand for that type of lot size.”*

*“ There is a lot of larger acreages in Agricultural Land Reserve in N. Broadview and Canoe that can't be subdivided.”*

The four focus groups among buyers reiterated the fact that lots were too small and it was difficult to find houses on smallish (1/2 acre to 1 acre) lots. Other types of housing which they felt were lacking in Salmon Arm include:

- townhouses and condos that offer three bedrooms;  
*“ I wanted a spare room for when my kids come and another room for sewing and crafts. This was hard to find -- three bedrooms in the new townhouses and condos in Salmon Arm.”*
- homes with all the living area on one level and bedrooms upstairs;  
*“ My wife wanted a house with all the living area on one level and be able to go upstairs to the bedrooms. There was not one house here like that.”*
- *“ We wanted something on one floor and needed three bedrooms to accommodate a home office and guest room. That was hard to find. The one we have has stairs to go up.”*
- very few “good lots” in town and very few separate, private lots that are not part of a larger housing development;  
*“ Right now there is a scarcity of good lots in town.-- just ordinary building lots in a residential area. Not many available.”*
- very limited selection of housing near the centre of town on a level area;

*“ We need more places in the central core area of Salmon Arm although there is no space for housing.”*

- apartments that have kitchens that are too small and two people cannot prepare a meal at the same time;  
*“More men as they retire are cooking. Many kitchens are thrown together by men and women should be more involved in the planning of them. The drawback from having small kitchens in the apartments is that you can’t have both of us in there at the same time.”*
- very few, if any, spec homes in Salmon Arm;  
*“Yes, I think it is a problem that there aren’t a lot of spec homes. I would have bought one of those but there aren’t any.”*
- additional intermediate and extended care accommodation similar to Pioneer Lodge and Bastion Place -- for those who can’t take care of themselves;  
*“I have felt strongly that for years we have needed so many more units for people who can’t take care of themselves. There is such a long waiting list now at Pioneer Lodge and Bastion Place. It is causing hardship to so many people. The list changes from day to day but it is now a one to two year waiting list.”*
- a complex with four or five joined townhouses that had one large, shared great room or family room (with a kitchen area) that everyone could use when they needed it --a co-operatively owned type of complex;
  - quite a few respondents reacted very positively to this unique housing idea which some had seen at the Coast and in Victoria
  - this innovative housing idea held appeal for not only single, senior women and men who wanted company but also wanted their own living space, but also couples who like to entertain their large families (children and grandchildren) but don’t want the extra space needed to accommodate their relatives when they are not visiting
  - one person had lived in Sundridge Estates (a 34 unit apartment building) in Salmon Arm and mentioned the usefulness of the common room for parties and get togethers.

*“The common room was wonderful. When you wanted to be with others you could just go to the common room. Groups came in and sang and you could have your own birthday parties there.”*

- another person had a mother living in Florence Grove and one of the problems was the lack of a common room and nowhere for residents to meet to have strata meetings or parties

- this idea also appealed to those people who did not want to live in a three to four story apartment building or in a development with many different townhouses joined together

*“I haven’t seen anything like that here. But down at the Coast you rent your condo and there is a common room which you can rent for the day or whatever. You clean it when you are finished.”*

*“ My mother lived in a place in Victoria that had three condos built around an old house. People shared a library and pooled their books and shared other things. There was a guest room in the house for visitors and the owners got together to play bridge and have parties.”*

- additional rental housing for older people who are on a limited income;
  - some of the senior respondents did not want to own a house anymore and were looking for appropriate rental housing

*“I would like to see more rentals available. Not everyone has a pile of money to invest in a home, especially seniors and a lot of seniors don’t have Canada Pension money. As far as location I would like to see something in Canoe, near the water, with the bus service nearby.”*

## **E. REACTIONS TO DENSITIES OF HOUSES IN SALMON ARM**

Respondents reactions to the density of houses in Salmon Arm varied greatly and seemed to depend on the age of the buyer, the presence of children and, quite often, the type of housing density they were accustomed to prior to moving to Salmon Arm. Some of the younger participants really valued privacy and looked for houses with mature trees, large lots and in a quiet area of Salmon Arm. If they had children there were specific school catchment areas they were attracted to

such as Bastion, South Broadview and Hillcrest. It appeared that they tended to reject the downtown area because it was in the Salmon Arm Elementary School catchment area -- there were negative reactions to that particular school which influenced their decision to not buy in that area. The presence of children and/or pets also demanded a need for a yard and the bigger the better -- it seemed.

*“ We bought in Hillcrest, close to Hillcrest school. That location was important to us because of the school’s good reputation.”*

*“ We were looking for something older and we didn’t want high density where you could reach out and touch your neighbours. It is in the Hillcrest area.”*

The respondents in the 55 to 75 year groups had mixed reactions to the desired densities of housing they preferred. It appeared that many in this age group were experiencing life changes such as death or illness of a spouse which had an influence on their choice of housing. Those who were buying or looking to buy detached houses wanted low density and lots that offered the owner privacy, quietness and a lakeview. A few respondents who had lived on acreages were finding the care of their property too much and were looking to move closer into the center of town where there was higher density.

As some of these home owners retired and their children left home some of them were downsizing and looking for a variety of housing in Salmon Arm such as townhouses, condos and apartments. Strata developments were popular because they allowed the owners to travel and/or have most of the maintenance of the land (and removal of snow) taken care of which was important to them. Privacy, however, is still desired among these older buyers.

As a home owner aged and desired a house which was smaller and required less maintenance, they were more willing to buy either a single detached house or condo or townhouse that gave them less land hence less maintenance. As a result - - the density of housing became less of an issue or discussion point with the seniors.

There was a feeling among some respondents that Salmon Arm lacked the following types of lots:

- some buyers want small acreages (1/2 to 10 acres) not too far from town but these are not readily available
  - as a result these people (mostly younger families) are choosing to buy homes in places such as Shuswap Lake Estates to get the larger lots

*“ One thing Salmon Arm doesn’t have is small (minimum 2 1/2 to 5 acres) vacant acreages.”*

*“ Everybody wants a small acreage (1/2 to 10 acres) and not too far from town but there aren’t any available right now.”*

- younger families and some seniors want a larger lot size (minimum of 75 foot frontage) with privacy and trees but these are hard to find among the newer built houses
  - younger families with children and pets want a large backyard for a play area and feel a lot of the lots are too small in Salmon Arm

*“Little places now where you open your window and spit into your neighbour’s bathroom.”*

- lots that are square in shape rather than pie shaped or an odd shape
  - even the smaller acreages in North Broadview (5 acres) have parcels which are too narrow yet long and people want a more square lot;
- subdivisions with 1/2 to 1 acre lots were sought by all ages of buyers but are not available.

*“There is lots of land in the community that is non ALR that could be developed for 1/2 to 1 acre sites but the District has chosen to take only one area in the west end and make it available.”*

There appeared to be a perception that there were very few private lots available in Salmon Arm with most of the lots being sold as part of a housing development. Some felt there was a need for zoning for smaller, four to five townhouse developments. Others voiced concerns and dislikes about the number of newer subdivisions in Salmon Arm that have clear-cut the land and have no trees or privacy. Buyers feel developers should be cognizant of the fact that people like

landscaping and trees and not lots and subdivisions that are completely clear cut without any aesthetic value or privacy for the owners. Some buyers feel that developers should be required to leave a boulevard strip and plant fast growing trees when they build new subdivisions.

*“ We purchased a newer house close to town in a subdivision and now in retrospect we would have preferred to buy an older house on a larger lot. We are finding it a little too fishbowlish for us. We would like a 1/2 acre lot. Our frontage is 60 feet by 116 feet and there are not many trees in our subdivision here. Our lot in Victoria was very private and we liked that.”*

There seemed to be an impression among respondents that most zoning is for apartment complexes or strata developments, large subdivisions or single family dwelling but nothing for smaller, four plex type developments. They felt it would make sense to have a mixture of zoning for housing available in Salmon Arm.

#### **F. DESIRABLE/LEAST DESIRABLE LOCATIONS FOR HOMES**

It is interesting to note that almost three-quarters of the homebuyers listed “location” when asked what they felt were important items when looking for housing in Salmon Arm. Quite a few of the 55 years and over respondents indicated they wanted a house close to (within ten minutes drive) health care and the hospital. Respondents also wanted a house which was situated in a private setting and offered privacy.

Royal LePage’s second annual National Home Attitude Poll asked Canadians what they felt were the two most important features that they would look for if they were in the market to buy a new home and over one-half (55%) of the respondents mentioned location at the top of their list. Quality of construction was second at 33%, size of home third at 26%, price of house at 24% and size of lot/acreage/area was fifth at 13%.

The most desirable locations for families with children were: Hillcrest, Bastion, Richmond Hill, Sherwood Forest and Raven. Some families resisted buying a

house in the downtown area because it was in the catchment area for Salmon Arm Elementary which evoked negative perceptions.

For older (55 years +) respondents areas such as: the downtown, the foreshore -- Park and Water's Edge and Heron View, Canoe, and adult developments such as Macintosh Grove, Florence Grove, Parkhaven Place and Cambridge Court were attractive locations because they were on level ground surrounded by facilities and close to shopping and/or malls.

The least desirable areas for families with children were: downtown, new developments near downtown such as Upper Bayview, Orchard Ridge -- all because they are in the Salmon Arm Elementary catchment area and any noisy, busy streets. Other areas which were not attractive to the younger respondents were Canoe and Gleneden and the Black Road area because they lose the sun in the middle of the afternoon.

*"The downtown core has turned into a low income, rental area which is run down."*

For the older respondent, especially seniors 75 years+, areas which were the least attractive for housing included: out of town (e.g. Shuswap Lake Estates), the inner core area of downtown, new developments such as those off Okanagan Road, Foothill Road and the SE area of Salmon Arm where the snow lasts longer and it is very hilly.

## **G. MATERIALS BUYERS WANT BUT CAN'T FIND**

In general, those respondents who wanted something a little different or unique felt that the selection of building supplies and housing materials were disappointing in Salmon Arm. The following observations were made about building supplies and housing materials:

- materials that are hard to find include: lighting, variety of hardwood flooring, custom doors, windows, casings and hardware and high-end plumbing fixtures; *"Lighting fixtures are really bad here. We could use a really good lighting store. People go to Vernon or Kelowna or bring them in from Alberta, etc."*

*“ People pay more attention to the quality of windows when they get older and have more money.”*

- both buyers and builders are going out-of-town to buy these materials e.g. Home Depot in Kelowna, Calgary, Vancouver;
- there was a feeling among buyers that you can get the basic stuff here but if you want some taste or something a little different you have to go outside Salmon Arm;
- some builders feel that custom materials in Salmon Arm cost one-third more money than elsewhere e.g. cultured stone;
- designers have to send their clients out-of-town to look at and buy certain building supplies.

Comments were also made about the lack of the following certain types of specific tradespeople:

- a lack of good stone masons and fine carpenters;
- a good flooring installer for hardwood and lino who will stand behind their work.

## **H. REACTIONS TO CUSTOMER SERVICE**

During the course of the focus groups a feeling of frustration was noted among some respondents (especially the younger ones) who felt that the stores and tradespeople who supply materials and labour for the housing market lacked customer service. The younger buyers complained about flooring which had been installed and when they encountered problems with it the supplier would not stand behind their product. They would lodge a complaint but no one would ever call them back as a follow-up. Others wanted small jobs done such as installing duradeck, plumbing gas onto decks for barbecues and putting in underground sprinklers -- however many phone calls and requests were made to suppliers but, again, one and one-half years later no one has called them back. As a result of these experiences buyers were not at all surprised that some people now shop out of town for their housing materials and supplies.

*“You get a lot of people coming from larger centres to smaller towns like Salmon Arm. If the local stores are going to complain about people shopping*

*out of town then they need to make some changes. Customer service is not good here.”*

At the same time, buyers cannot understand why there is no customer service -- especially since there is not a huge building boom going on in Salmon Arm right now

*“We have noticed that Salmon Arm is like going somewhere tropical. Nobody seems to be in a hurry to do anything.”*

It is important that local building suppliers and tradespeople recognize that it is extremely important to return phone calls to potential customers, especially if they want to build their local businesses and prevent people from going out of town to shop. A course in customer service for these business people would help to improve the situation and increase the satisfaction level of local homeowners. It would also help to keep Salmon Arm residents from shopping out-of-town.

One idea suggested was to have local building supply and housing material stores offer on-line shopping for local residents which would offer customers more variety than in the stores. This way the stores would not have to stock all the items and it may keep more business in town.

## **I. WHERE ARE PEOPLE MOVING FROM AND GOING TO?**

People are moving to the Shuswap from many different places such as:

- professionals felt new residents are moving to Salmon Arm mainly from the Vancouver area and Calgary;
- respondents in the groups moved here from the cities mentioned above plus Whistler, Toronto, Britain, California, Victoria, Fort St. John, Creston, White Rock;
- pre-retirees are coming and buying their houses now and renting them out until they retire in one to five years;
- some individuals in Sicamous are looking to move into Salmon Arm if they can find an adult oriented housing development;

- some seniors in Shuswap Lake Estates and the North Shore are moving into Salmon Arm to be closer to facilities and the hospital while others are going to gated communities outside the Shuswap e.g. Kelowna and Penticton;
- some seniors are returning to where their families are as they age e.g. the Coast, Alberta and Saskatchewan.

*“A lot of people came from elsewhere and they go back to those communities where their families are when they get older. There are care homes back there.”*

## **J. SENIORS: REACTIONS TO & NEED FOR SUPPORTIVE AND ASSISTED LIVING HOUSING IN SALMON ARM**

The two professional focus groups stated the need now and in the future for congregate care or supportive housing and assisted living housing for seniors.

The Interior Health Community Care Programs define supportive housing as one which provides meals, housekeeping, laundry, entertainment, etc. for seniors. Assisted living housing provides care if, as, and when needed. The care may be provided by the provider or an outside private or government agency. To facilitate “aging in place”, many housing resources offer both Supportive and Assisted Living Housing in the same location.

Reactions to supportive and assisted living housing were sought from the senior respondents in the focus groups. In general, they felt that there was a definite need for supportive and assisted living housing in Salmon Arm.

*“There is very much a need for them here in Salmon Arm.”*

Some had previewed both McGuire Lake Inn and the Coast Shuswap Retirement Lodge and considered them to be acceptable *“but not if you were a couple”*. A few wondered about the need for units with two bedrooms. Several seniors felt that the rooms were *“so small”* leading to a *“cramped feeling”*, however were

quick to admit that some of the residents do not seem to be aware that the rooms are cramped and small.

*“ I think at that stage they aren’t really aware that it is cramped. They are oblivious to their surroundings.”*

*“ They are in there because they can’t do much for themselves.”*

One respondent felt that congregate care housing was good if a person didn’t like cooking because they were fed three meals a day. Another woman who was seriously considering moving into one of them mentioned she would like to make her own breakfast in her room. Although she also felt that she hadn’t seen what she really liked here yet but would compromise and *“take what I can get”* in order to stay in Salmon Arm.

*“ I am still driving but to me I haven’t seen here what I really like but I will take what I can get.”*

*“ I would still like a bit of space in the room itself and I would like to make my own breakfast. Otherwise, I would be quite happy there.”*

A few seniors felt that the monthly price of a room in one of the congregate care residences in Salmon Arm was *“very high”* while others cited examples of costs outside Salmon Arm and indicated they were much higher.

*“ When I heard the prices I was shocked-- \$ 1,300 --that is awful, very high.”*

*“ Langley Manor charges \$3,000 per month.”*

*“ My brother went into an intermediate care home and he paid \$2,750 per month.”*

Some of them felt the following precipitators caused people to move into supportive housing or congregate care residences:

- no longer able to do real cooking or desire to cook their own meals;
- health problems;
- loneliness because a spouse has died and they want social interaction.

A discussion ensued about the need for multi-level supportive housing to enable spouses who may have differing needs to be able to live close by and visit rather than live in different towns or cities.

*“ I know a fellow who got into a place in Calgary and his wife is in Pioneer Lodge and he can’t get a place for his wife because she requires more care.”*

*“ Right now it is very sad to hear about one partner that has to go into a home of some kind out of town and they can’t travel to go and see each other.”*

They cited different complexes in larger cities such as Toronto that has different floors for varying care of seniors and felt it was important and would be nice to be able to offer different levels of care and services to people in one building. Even one of the younger respondents in the 55 to 75 year old group wanted to see the supportive, then assisted and then extended care all in one unit.

*“ I would like to see housing where there are three floors with extended care attached to it. One of us (in a couple) will need to be there but want to be in the same location as our mate.”*

*“ In Calgary my neighbours found a multi tier place where you can walk to see your spouse.”*

The overall ambiance and feeling one got when they entered these senior residences was important also. They would like a place which seemed cozy and inviting with flowers in the main living space as you entered and a library where you could loan books. One senior felt it was important to have guest rooms or a guest suite available for family when they came to visit. A few indicated that it would be very desirable to have a hot tub on the premises.

## **K. REACTIONS TO REALTORS**

Within each focus group respondents were asked to critique their experiences to and reactions of realtors they had dealt with when looking to purchase or to sell their homes. Overall, the homebuyers appeared very satisfied with the realtors they had used in Salmon Arm. Comments made about the realtors were:

*“ There are really good realtors in this town.”*

*“ I find women are better than men - they absorb more and they listen.”*

*“ There are a lot of professionals in this town.”*

*“ They have more access to people interested in buying.”*

A few exceptions to this feeling were present among some buyers who felt that the realtors cost *“was excessive”* and that some realtors do not always disclose important information about specific issues. One other person felt that realtors often *“ are not sharp enough to get disclosure from the seller on information that should have been disclosed.”* Another buyer felt that one of the realtors he had used was *“too laid back”* and took two weeks to respond to his requests -- he expected a response in 24 hours.

*“ I found the realtor we had for buying the lot did not disclose what had to happen to the lot. It was the next door neighbour who told me that we had to remove all the earth from the lot and bring in new fill. We had already made our offer and we were going to back out of the deal so the realtor dropped the price. I felt that they should have been right up front. Our realtor didn't know about it but the realtor who was selling that piece of land should have told us. It meant \$12,000 to \$14,000 to do what they wanted to do.”*

Some of the out-of-town respondents had found their realtor through the internet and it appeared that the internet has become a very useful vehicle for not only obtaining realtors but also previewing homes.

Some of the builders agreed with the feeling that the realtors fees were too high and that there were large differences between the professionalism of realtors in Salmon Arm. A few voiced concern about the fact that the realtors did not seem to know each other's products and this was important while others complained that some realtors tend to *“ steer people into houses that are their own listings and ones that clients might not like because they will make more money.”*

*“ The single problem with realtors is that they are not working for their clients like they claim. They are working for themselves and they steer people into product they wouldn't agree with. It is called double ending. If you sell a house that is your own listing you will make more money.”*

A few designers felt that they would like to network with realtors more in order to obtain important information from them about what potential buyers are looking for in housing.

*“What are the realtors hearing about what buyers are looking for in houses? What age of people are coming here? It helps to know why they are here.”*

*“ They [realtors] don’t share information with builders and designers about what people are looking for in houses.”*

Others indicated that realtors “ *should be more involved in development issues and approval process at City Hall.*”

## **L. CRITIQUE OF BUILDERS/SUGGESTIONS TO BUILDERS**

The homebuyers were asked about their critique of builders and there were mixed reactions to them. Some homeowners who had built their own homes recently seemed very satisfied with their builders while others had the following suggestions for local builders and architects/designers:

- Build more houses with open floor plans;
- Design houses that are more creative in design
  - face houses to the back not front
  - need more character in styling
- Houses don’t always have to face the street - more privacy if they face towards the back
- Older buyer is looking for more quality in construction, windows, etc.
- Provide two car garages which are large and deep
  - people use their garages for more than parking their cars
  - deep enough for work benches, freezers, sports equipment, etc.
  - very important to have enough room for parking and storage
- In condo/townhouse developments it is also important to have visitor parking on site
- Build usable, covered large decks or verandahs on houses and condos
  - not facing west because it is too hot
  - all ages of buyers like decks - for entertaining, having barbecues, or sitting on in the summer

- important to have some shade or cover to protect owners from sun and rain - like to sit on the deck while it is raining
- Windows are important
  - need more windows in a house and bigger windows plus skylights
  - the older (55 years plus) buyers look critically at the size, quality and placement of windows in the house
  - as one gets older the amount of light needed increases - and number of windows in a house is important
  - make sure that there is a window in front of the sink in kitchens in townhouses and condos
- Install more hardwood flooring in the houses
  - trend these days is hardwood floors in areas such as the kitchen, dining and living rooms
  - hard to find houses with hardwood floors
  - those renovating houses are putting in hardwood floors
- Ensure that crawl spaces are easily accessible with a real door and not a trap door
- Build houses, condos and townhouses with adequate amount of insulation so they are sound proof as well as heat proof
- Build townhouses or condos that are on one level without any stairs for seniors
- Consider air conditioning in senior housing developments because older people tend to stay inside more often and have difficulties adjusting to extremely hot weather.

One suggestion to developers was to make sure that they had some aesthetic appeal with trees and landscaping surrounding a development.

*“ In the Okanagan Avenue development they cut all the trees and then wonder why they have mud slides. It is wrong. No trees are awful looking.”*

Realtors reacted positively to the local builders and felt that all the builders in Salmon Arm had a good reputation. One realtor indicated that it would be helpful for local builders to go and look at housing in Vancouver and Calgary to preview the types of houses people are looking for today. In contrast, others felt it was difficult to transfer something speculative from another area and presume people here will like it. These realtors seemed to understand the reasons why there were

no spec homes in Salmon Arm at the present time: the market was deemed to be too low and the builders cannot build spec homes for the price a person can buy a used home. Again, the realtors felt another problem existed in Salmon Arm: when the housing market does turn around there are no lots people can buy and build houses on in this area.

In contrast, the builders cited the following opportunities and constraints for building spec homes:

### **Opportunities**

- possibility of creating something completely new
- reasonable land costs
- retirement market/boomers
- to build without the homeowners interference
- more profitable
- more income/more jobs into our economy
- recreation facilities
- hospital
- unique location

### **Constraints**

- rapidly changing needs
- lack of buyers and lack of lots
- property cost and overall cost
- lack of jobs
- many development costs which are also high
- limit of competitive suppliers
  - small industrial base/jobs/market
  - cost of buying vs. building now
  - finding the location
  - tie up your money for too long
  - boomers: what do they want?

A couple of realtors mentioned that builders need to increase their awareness of the 50 to 75 year old housing needs while others felt there was a need for more spec homes to appeal to seniors rather than housing suitable for families.

*“ They are not building spec homes to suit seniors: they seem to concentrate on grade level entry, suitable for families.”*

*“ I am not sure that the builders are fully aware of what the 50 to 75 year old population is looking for in lot design or house design.”*

A couple of homebuyers cited several unique and innovative designs they had incorporated in their homes and these included:

- a moveable wall on tracks at the end of a large room for seniors who can block off an area for their bedroom, thereby having all the main living rooms and a bedroom on one floor
  - this would also give flexibility to the use of the large room and privacy when needed
  - it also gives the feeling of an open floor plan with lots of spaciousness;
- a hobby room/guest room that can be divided for use by two people with a murphy bed in the room for guests
  - one side of the room could be for the husband's hobbies such as woodworking and the other side would be for the wife's crafts such as sewing
  - the murphy bed does not take up space when not in use
  - perceived as an ideal utilization of space and provides an important room for seniors with hobbies.

#### **M. REAL BEHAVIOUR VERSUS EXPRESSED PREFERENCES**

An analysis of these homebuyers real behaviour versus their expressed preferences showed that many respondents were settling for housing that was available (real behaviour) which was not really what they exactly wanted (expressed preferences) because of unavailability of certain types of housing in Salmon Arm.

In many cases these homebuyers had many specific requirements they were looking for in housing in Salmon Arm and these have been written about earlier in this report. For some, the house they purchased was a compromise because they were unable to find exactly what they were looking for in a house while for others they built houses because they couldn't find one that fit the bill. Some are still looking for housing. In many cases, once people had moved and become accustomed to their new house and surroundings they tended to enjoy it.

The following comments illustrate the dilemma facing some homebuyers:

*“ I am a widow and I wanted a place where I didn’t have to drive in the winter time so I bought near Piccadilly Place at Parkhaven. I didn’t want two floors but that was all there was. The main thing I was looking for was a bedroom on the main floor and the laundry room on the main floor. I can walk in winter to shopping.”*

*“ We looked at fifty houses and went as far as Vernon and Armstrong for the perfect house and it didn’t come up so we had to build one. We looked at choice lots in town (there were five in total) and settled on one with a really nice view on a quiet street.”*

*“ I got a house downtown and wanted to be within walking distance of places. It is not exactly the house I was looking for but I am content.”*

*“ We came here two years ago from Squamish where we sold a large home there. We bought a townhouse at Parkhaven Place and it was not what we were really looking for but bought it as an investment. After renting for two years and looking around we have got used to a small house and I enjoy it more than I thought I would.”*

For others, especially the younger respondents, they were willing to buy an older house at a reasonable price in a good location and renovate it to suit their needs and tastes.

The individuals who seemed to have the most difficulty finding appropriate housing were the seniors (75 years +). Each of their situations, hence housing needs, seemed to be unique and frequently changed due to their health or their spouse’s health. Those moving from acreages into town were looking for a house on property that had room for a small garden and backyard. A couple of seniors who had lived in Shuswap Lake Estates on large 1/3 acre or more lots were looking for a gated community but could not find one in Salmon Arm. One respondent had come from out of town and looked for townhouses but found them to be too expensive and settled for a condo in Cambridge Court. One woman in her mid eighties sold her log house on the lake when her husband died and has been renting an apartment in Salmon Arm. She feels she is almost ready to move into some type of congregate care housing.

*“ I am looking for a wall, fenced in place where houses are individual, have a community centre and the house is on all one level. Anything I have seen here doesn't get me too excited.”*

*“ We would have liked to have gone to a gated community but there was nothing here. We had to move in a hurry because our house sold in Shuswap Lake Estates. We live in Macintosh Grove now. I like it but miss the view we had in the country. Medical reasons are the main ones why we moved.”*

*“ We moved here from Creston two years ago. We came from a big double wide in a mobile home park in Creston and we looked at mobile home parks here but they were too far out. Then we looked at townhouses here and decided they were too expensive. We are now in Cambridge Court and like it very much.”*

## **N. REACTIONS TO GATED COMMUNITIES**

The professionals reactions to gated communities have been reported on earlier in this document. There were mixed reactions to gated communities especially among the 55 to 75 year old respondents -- some of whom felt that Salmon Arm is still small enough in population and secure enough to not need a gated community -- unlike larger centres such as Kelowna.

*“ The level of bad guys is low here.”*

There was a feeling present in the focus groups that certain developments and even some subdivisions in Salmon Arm feel very secure (although they don't have a gate) because the neighbours were always looking out for others, e.g. Florence Grove, Heron View, Canoe Creek Estates and Park and Water's Edge.

It appears that older, single senior women and seniors moving here from other places such as Shuswap Lake Estates are more attracted to gated communities because of their perceived safety and feeling of comfort from the gate. Some of these individuals want a house they can easily lock up for months in the winter while they travel south and they want to feel their homes are secure. Others felt that gated communities were restrictive and they preferred a mixture of people age-wise in a development. They thought it was good for older people to have contact with and live among younger people and this was a more normal situation than a gated community. Others had heard negative stories from friends who live

in gated communities elsewhere where they felt there had been too many rules (no animals, etc.) and people felt hemmed in -- similar to living in a compound.

## **O. BACKGROUND INFORMATION ON BUYERS**

Background information on four focus groups of buyers reveals that:

- nearly one-half of the participants were looking to purchase a house up to \$150,000 while the other one-half of potential buyers were looking in the \$150,000 to \$250,000 range; the remaining few fell into the \$250,000 to \$350,000 price range;
- one-half of the respondents had lived in the Shuswap area for ten years or more with sixteen of those people having lived here for fifteen years or more;
- almost one-half of the respondents had a total family income of \$50,000 or less while seven individuals indicated a total family income of \$70,000 and over;
- almost one-third of those interviewed had recently arrived in the Shuswap and had lived here two years or less.

## **P. SECONDARY RESEARCH STATISTICS ON HOUSING**

### **SALMON ARM HOUSING STATISTICS**

	2002 Estimates	2001 Estimates
Occupied Private Dwellings	6,735	6,706
Owned	5,017	4,972
Rented	1,718	1,734
Single-Detached House	4,611	4,564
Semi-Detached House	121	122
Row Houses	419	431
Apartment, fewer than 5 storeys	627	648
Apartment, Detached Duplex	295	296
Other Single-Attached	12	12
Movable Dwellings	650	633

Source: Financial Post Markets, Canadian Demographics, 2001 and 2002

## **COMPARISON OF AVERAGE HOUSE PRICES**

**2000 and 2001**

	<b>2000</b>	<b>2001</b>
<b>Shuswap</b>	<b>\$134,923</b>	<b>\$134,415</b>
<b>Kelowna</b>	<b>\$187,265</b>	<b>\$190,552</b>
<b>North Okanagan</b>	<b>\$147,233</b>	<b>\$148,070</b>

Source: Okanagan Mainline Real Estate Board

**HOUSING COSTS**

	Salmon Arm Health Area	Kamloops	Vernon	B.C.
One Family Households-1996 % Renting	16.4%	19.5%	20.0%	25.4%
Gross Rent or Major Monthly Payment (\$)				
Tenants	\$ 663	\$ 708	\$ 683	\$ 772
Owners	\$ 696	\$ 715	\$ 696	\$ 840
% Paying 30% or More of Their Income on Housing Costs				
Tenants	42.7%	47.5%	49.7%	42.4%
Owners	15.5	13.8	15.8	17.9
Total	19.9	20.4	22.6	24.1

Source: BC Stats, 1996 Census

### Shuswap Housing Summary

<b>Year</b>	<b>1995</b>	<b>1996</b>	<b>1997</b>	<b>1998</b>	<b>1999</b>	<b>2000</b>	<b>2001</b>
<b>Total Sales</b>							
Single detached house	330	360	343	286	274	274	354
<b>Price</b>							
Single Family Residential Average	N/A	\$142,554	\$143,570	\$137,316	\$139,780	\$135,980	\$134,414

Source: Shuswap Stat-O-Gram, Remax Realtors, Salmon Arm

The single family residential average price in the Shuswap has decreased \$8,140 over the six year period 1996-2001 with a high of \$143,570 being reached in 1997. At the same time, the sales of single detached houses have reached a high of 360 houses in 1996, declined for the next four years, and have experienced an increase of 80 houses or roughly 30% between 2000 and 2001.

The Salmon Arm Official Community Plan Update 2000 states that in its existing land use designations there is a projection to accommodate approximately 7,500 new housing units or 17,000 additional persons. This assumes that the growth of Salmon Arm continues at an average of 3% per year and the total population of Salmon Arm would reach 32,000 persons by the year 2020. The Official Community Plan also plans that the projected housing mix will shift from its present emphasis on low density single family housing to a more intensively developed mix with only 60% low density single family units and 40% medium and high density multi-family units. The majority of these multi-family units will be concentrated near the District's central area.

## FACTS AND FIGURES ABOUT HOUSING

- The Okanagan Mainline Real Estate Board states that home sales in the Shuswap area in 2001 are 30% higher than in 2000.
- In the 1996 census the total number of dwellings in Salmon Arm were 5,720 with 4,010 being single/semi detached houses.
- The per household expenditure on shelter in 2000 in Salmon Arm was \$7,948 compared to \$8,993 in BC overall.
- According to a recent study on aging buyers the changing lifestyle of boomers and seniors will have an impact on the housing and real estate market in the next decade but city planners and the construction industry are not reacting quickly enough to meet the housing expectations of baby boomers.
- An article in the Calgary Herald stated that “demanding boomers have brought the housing industry to new levels of construction, workmanship and style and will remain focused on adult lifestyle housing and all of its components as this influential consumer group ages.”
- The Western Reporter states that Salmon Arm’s diverse employment base is a major indicator of solid real estate values for the future.
- Alan Jacques from the Real Estate Investment Network in Vancouver said “the most significant fact in real estate pricing is income and Salmon Arm’s diversity mean prices are unlikely to fall.” He sees a strong potential for solid returns over the long term.

- More than six out of ten Canadians have a garage; 85 % of the respondents said that if they were in the market for a new home it would be important that the home has a garage.
- The kitchen has the most significant impact (59%) when it comes to choosing a home; the living room is also significant at 16%.
- The top three reasons why people are thinking of buying a home: upgrade (24%), better than renting (20%) and investment (10%).
- The most important feature Canadians look for in a home after location (55%), and quality of construction/condition of house (33%), is size of home (26%).