

# REGIONAL DISTRICT OF CENTRAL KOOTENAY HOUSING NEEDS REPORT

Regional Board Presentation – 17 September 2020



**MAKOLA  
DEVELOPMENT  
SERVICES**



**TURNER DRAKE  
& PARTNERS LTD.**



# AGENDA

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**About the Project**

**About the Report**

**Key Findings**

**Moving Forward**

**Questions & Discussion**





# ABOUT THE PROJECT AND REPORT

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# PARTICIPANTS

Partnership between the Regional District and 8 local Municipalities:

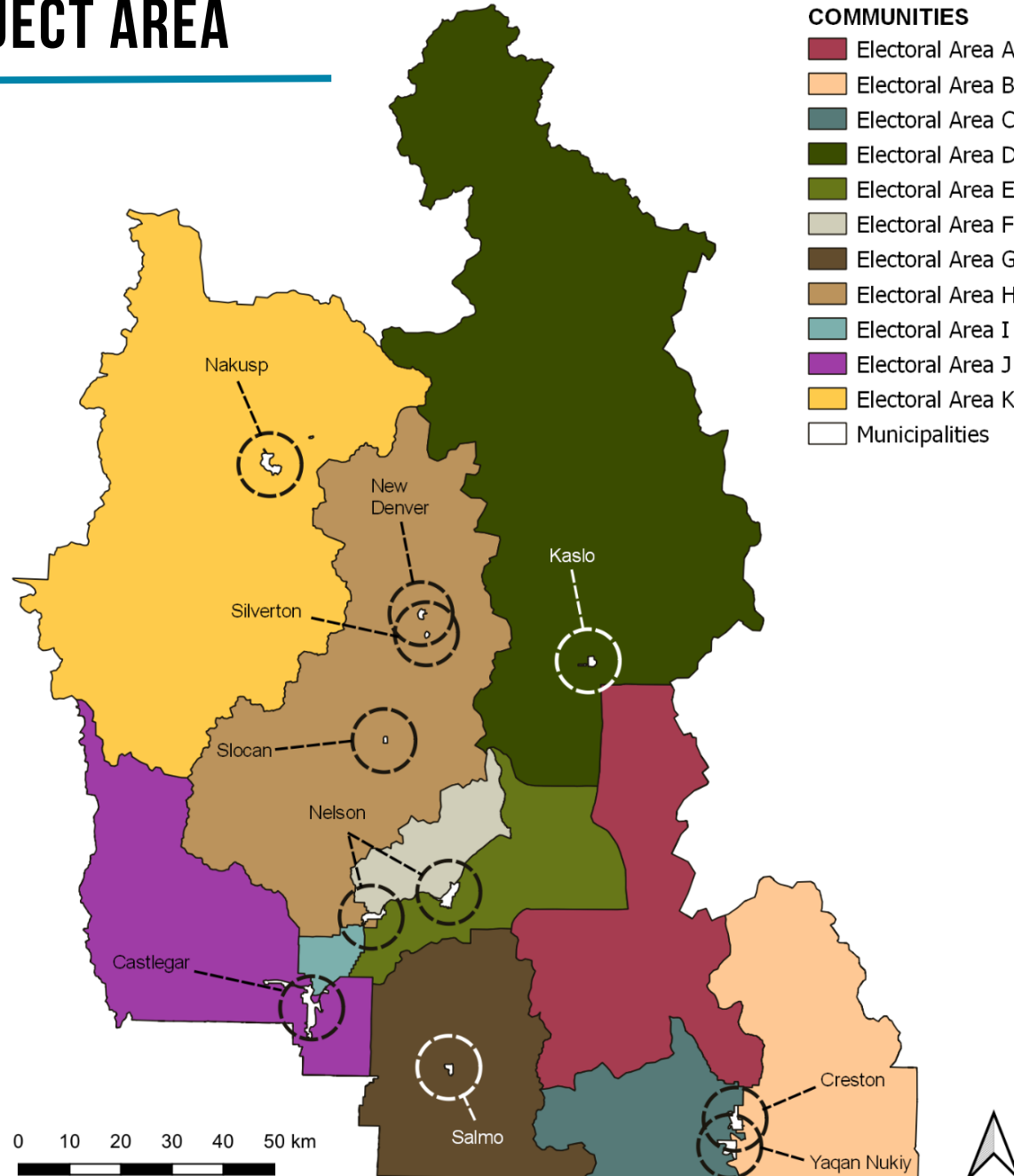


With consulting support from:





# PROJECT AREA



## GREATER CRESTON & EAST KOOTENAY LAKE

Town of Creston  
 Electoral Area A  
 Electoral Area B  
 Electoral Area C  
 Yaqan Nukiy

**NORTH KOOTENAY LAKE**  
 Village of Kaslo  
 Electoral Area D

## GREATER NELSON & WEST ARM KOOTENAY LAKE

City of Nelson  
 Electoral Area E  
 Electoral Area F

**SALMO RIVER**  
 Village of Salmo  
 Electoral Area G

## GREATER CASTLEGAR & KOOTENAY COLUMBIA RIVERS

City of Castlegar  
 Electoral Area I  
 Electoral Area J

**ARROW LAKES**  
 Village of Nakusp  
 Electoral Area K

**SLOCAN VALLEY**  
 Village of Slovan  
 Village of Silverton  
 Village of New Denver  
 Electoral Area H



# HOUSING NEEDS REPORTS

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**New legislation and regulations specify requirements for local governments related to housing needs reports. These requirements include:**

- Collecting information to identify current and projected housing needs,
- Using that information to prepare and publish an online housing needs report which shows current and projected housing needs for at least the next five years, and
- Considering the most recently collected information and housing needs report when amending official community plans and regional growth strategies

**Required for all municipalities and electoral areas.**

**Must be completed by April 2022 and every five years thereafter.**

**Funding through UBCM for individual communities or regional projects.**



# HOUSING NEEDS REPORTS

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## In this Report:

- *What is Happening:* local and regional Information on demographics, households, incomes, economy, and housing affordability.
- *Who it's Happening to:* engagement data, affordability analysis, which income groups are struggling.
- Additional: assessment of energy poverty.

## Not in this Report:

- Where new housing should go, or the form or density it should take.
  - Each local government will decide how to act on the information in the report to support their communities (egg. through OCP or zoning bylaw updates, partnership development, community education, etc.)



# PROCESS

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- January to September 2020
- Approximately **700 community members and organizations** provided input through engagement
- Data gathered from several sources including:
  - CMHC
  - BC Stats / Statistics Canada
  - Local / Regional Government Data
  - BC Assessment
  - AirDNA
  - Custom Data Set
  - And more...

# HOW TO USE THE REPORT

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## Report has four key components:

1. Regional Report
2. Sub-Regional Reports
3. Community Summary Infographics
4. Engagement Summary Report

**All four work together to build a complete picture of housing in your community.**





# KEY FINDINGS

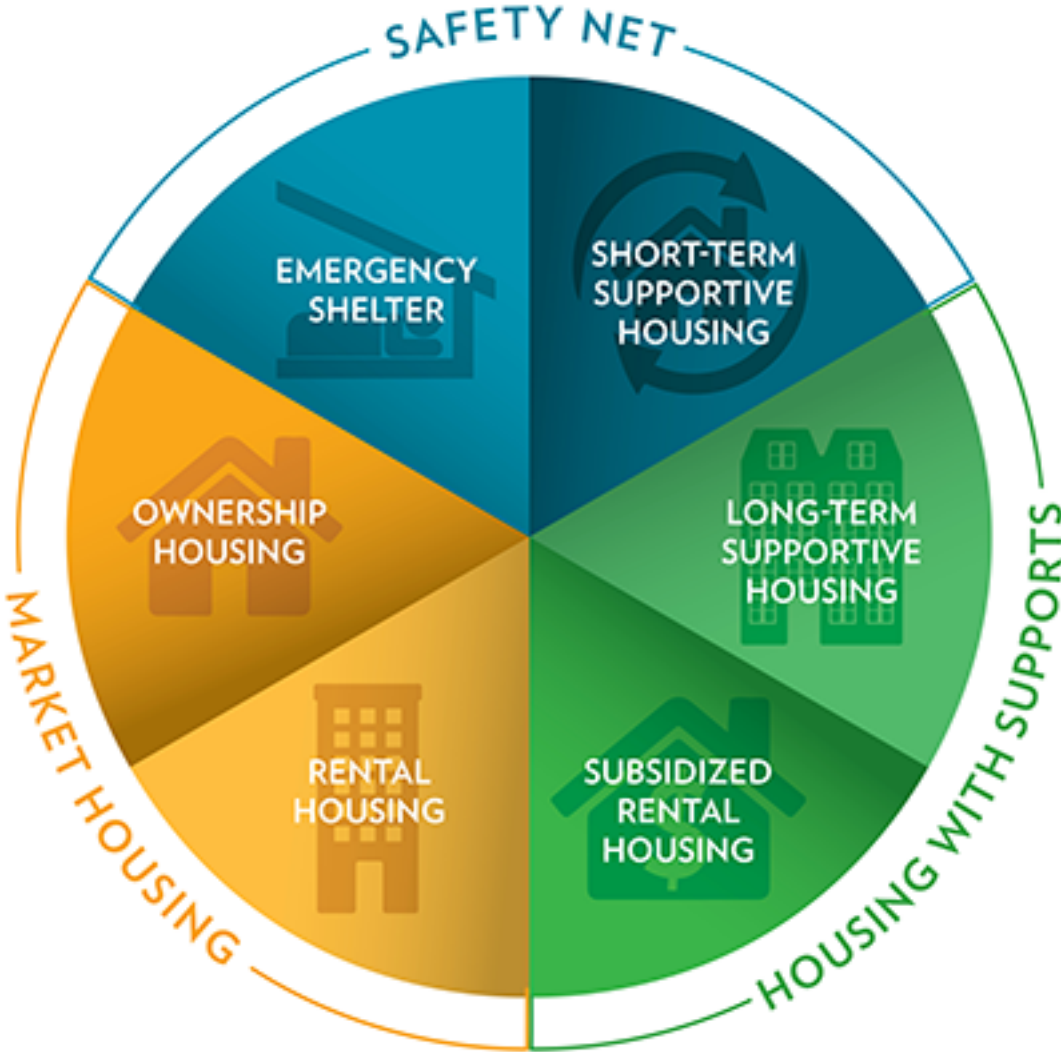
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THIS AREA  
IS UNDER  
SURVEILLANCE

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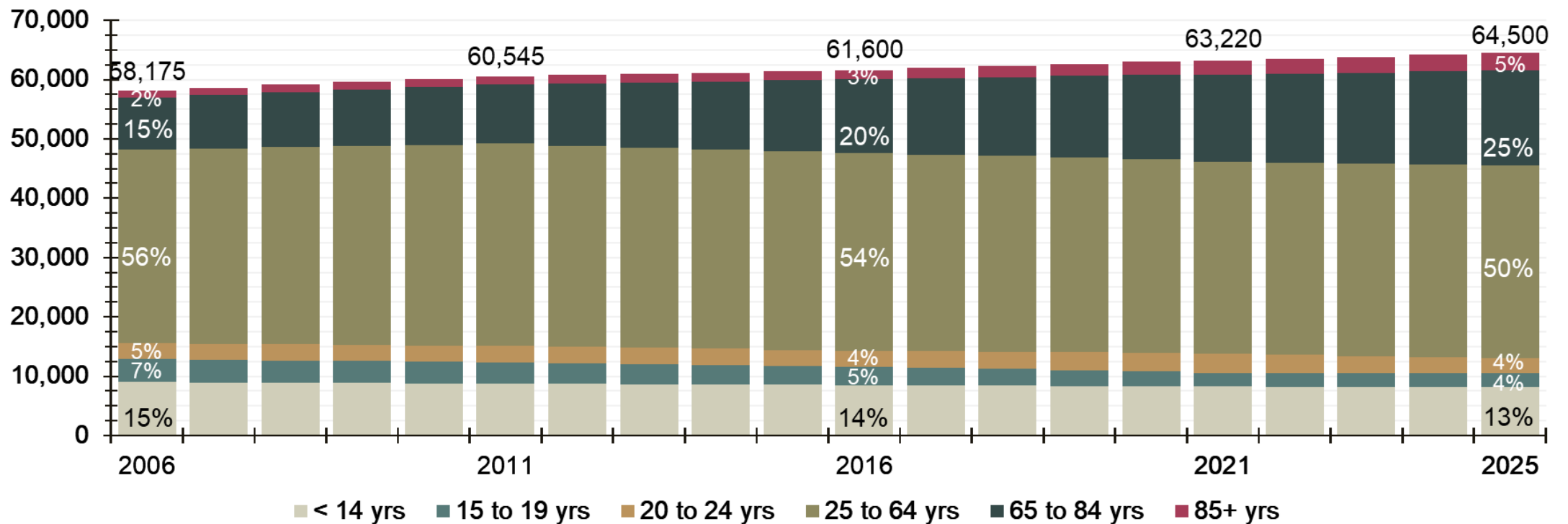
# ON HOUSING





# POPULATION

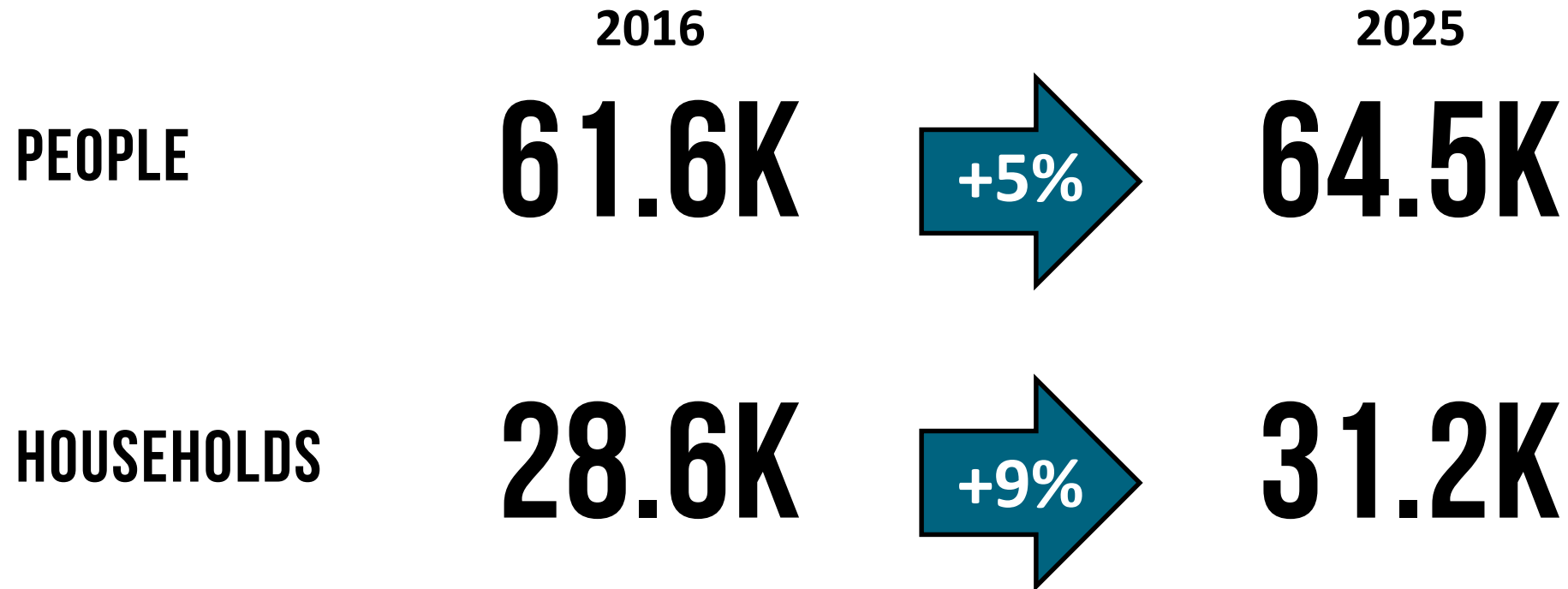
The population of the RDCK is growing and aging.



# POPULATION

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Household size is declining, meaning growth rate in demand for homes will exceed population growth rate





# POPULATION

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**Many older residents worried about their ability to maintain larger properties, but unable to downsize because of cost or availability.**

## **Highlights a need for:**

- Affordable and accessible housing, particularly rental housing
- Home care and semi-supported or supported option
- Housing closer to amenities and services

## **Ways Forward:**

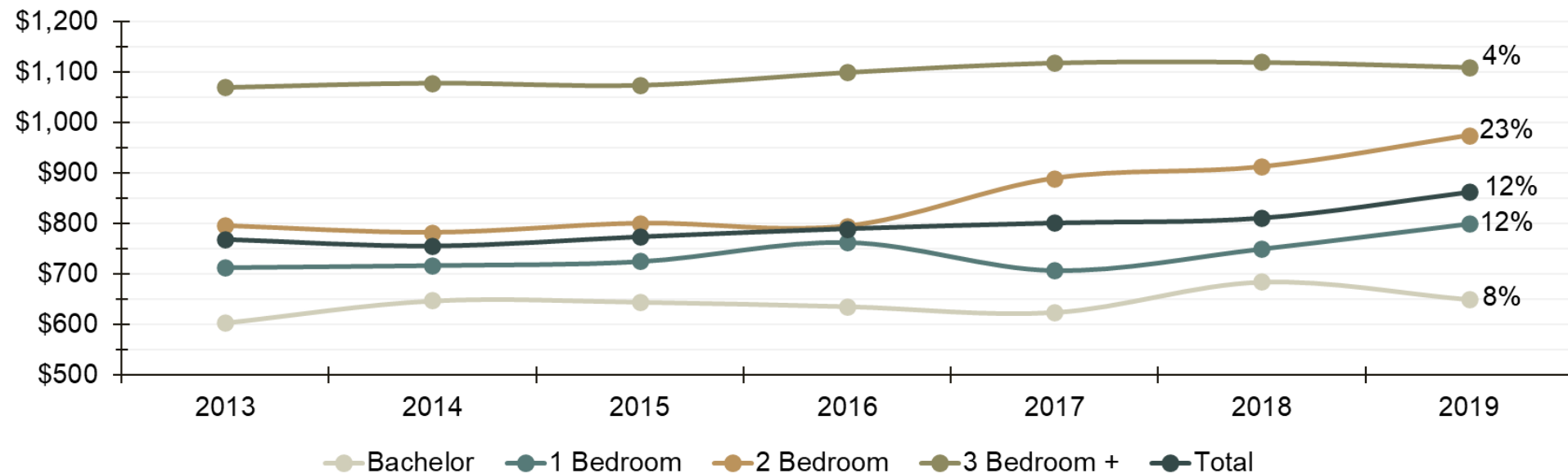
- Land-use decisions that prioritize multi-unit housing and active/public transportation
- In many communities, a small number of units would make a big difference

***“[it is a] challenge for seniors to live on housing that has been in the family for generations... for seniors it is hard to get up the mountain to chop and haul [wood]”***

# HOUSING COSTS

## Rental housing is more expensive and harder to find:

- Median rents (with inflation removed) were generally stable until 2016
- Prices have escalated in more recent years, and vacancy is low (<1%)

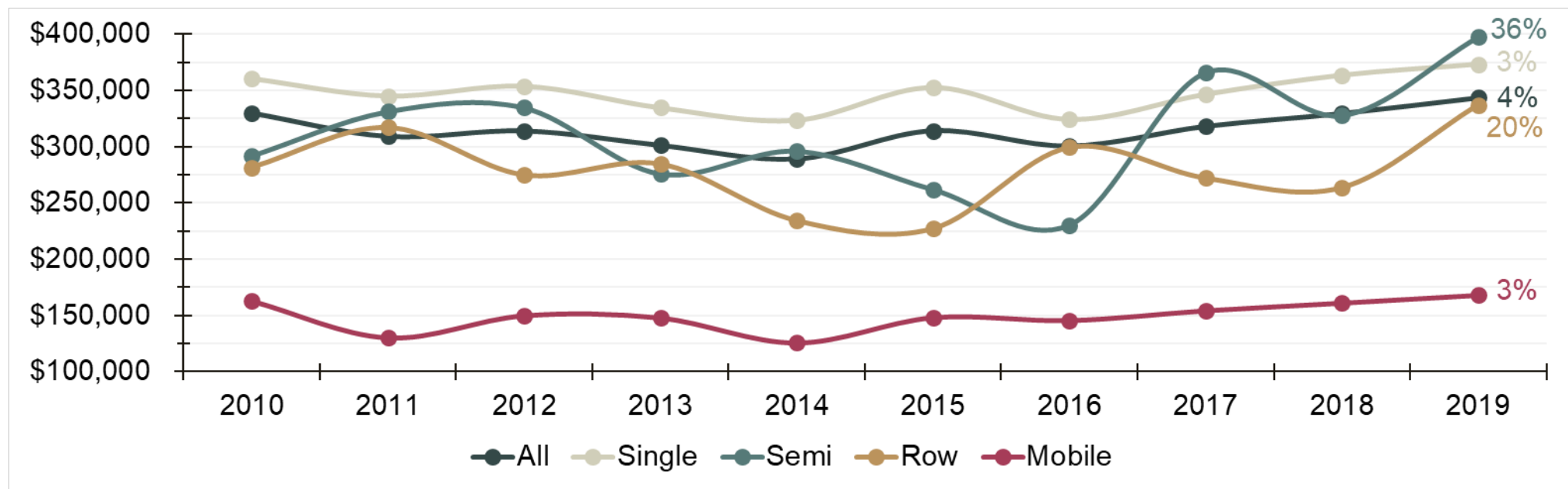




# HOUSING COSTS

## Owner-occupied housing is more expensive:

- Median house prices (without inflation) were generally stable until 2015
- Prices have escalated most in denser, ground-oriented housing types (semi-detached & townhouses)



# HOUSING AFFORDABILITY

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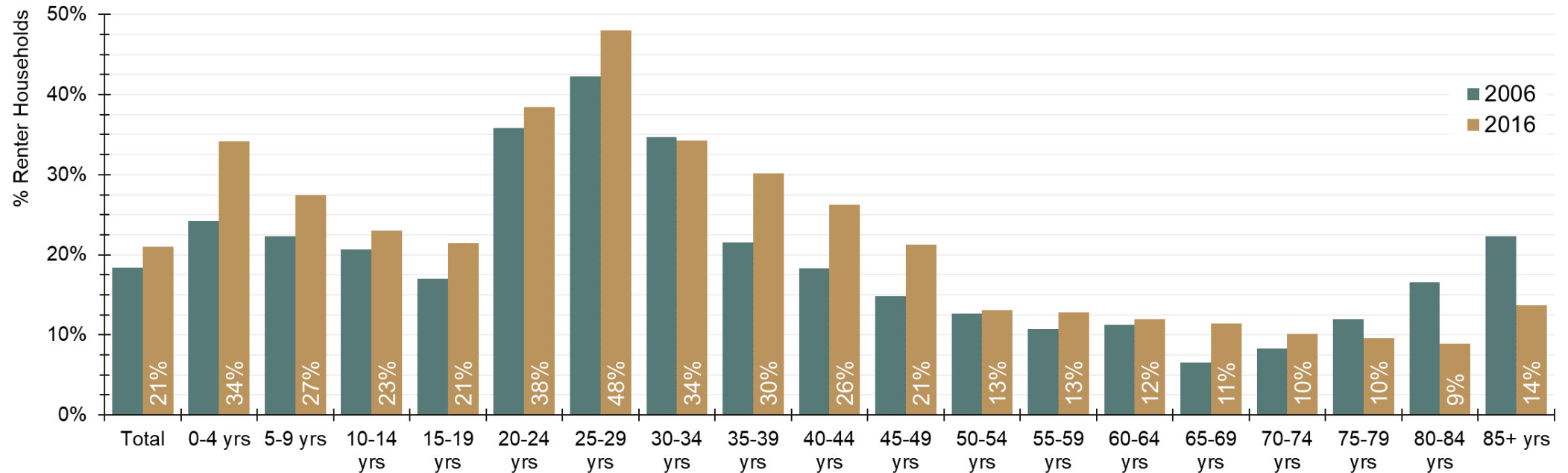
## Core Housing Need in 2016

Households spending >30% of before-tax income on shelter, and have no reasonably affordable alternative. “Extreme” need is >50% of income.

- 15% of RDCK households in Core Housing Need
  - Owners – 9.8%
  - Renters – 33.9%
- 6% of RDCK households in Extreme Core Housing Need
  - Owners – 3.8%
  - Renters – 14.9%
- A decrease from rates in 2006, but likely to increase in the next Census given price trends since 2016.

# RENTER HOUSEHOLDS

The number of renters is increasing across nearly all age cohorts. Renters are less likely to be able to meet their housing needs than owners.



Renter Household Median Income: **\$34,463**

Owner Household Median Income: **\$62,916**



# RENTER HOUSEHOLDS

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**Many employers reported housing directly affects their ability to attract and retain workers in key industries. Not just tourism and retail; construction, teachers, nurses, municipal workers.**

## **Highlights a need for:**

- More dedicated, affordable, and appropriate rental options
- Housing for workers in key industries
- Housing for families and individuals.

## **Ways Forward:**

- Prioritize purpose-built rentals
- Expand suites/infill permissions
- Protect existing stock
- Pre-zoning, inclusionary zoning, no net loss policies, restrict conversions

***“My husband co-owns a small home building company and has difficulty finding and retaining employees due to a lack of housing. Particularly affordable housing for couples within reasonable driving distance of work.”***

# OWNERS AND RENTERS

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**Renters and owners are both challenged by the current housing market.**

- Concern that people are being pushed out of expensive markets
- Increased “hidden homelessness”, usage at food banks
- People renting further away from services and commuting further
- Accessing housing is more difficult for everyone, not just equity-seeking groups

***“Can't afford to buy or rent anything in or around the area. So sad because I am a 3rd generation Nelsonite but I can't afford to live here anymore”***

***“I love Nelson and I have lived her for over 10 years, but with it being such a struggle to find affordable rentals I am not sure I will be able to stay and it is breaking my heart.”***

## OWNERS AND RENTERS

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# 22%

of all survey respondents indicated that they are considering moving out of their community due to housing issues.

### Highlights a need for:

- More dedicated, affordable, and appropriate rental options
- More non-market housing
- Alternative tenure models

# 46%

of renter respondents indicated that they are considering moving out of their community due to housing issues.

### Ways Forward:

- Infill/suites
- Increase rental stock (last section)
- Increase non-market stock (next)
- Local education and awareness

# 19%

of renters were unsure.



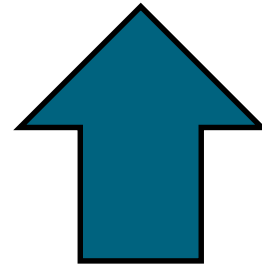
# NON-MARKET HOUSING

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**Need for More Non-Market, Supportive, and Emergency Housing Options.**

**143**

Unit wait list for subsidized housing.



Numbers of people living in RVs, “couch surfing”, or staying with family/friends.

**101**

People experiencing homelessness, 72% unhoused (2018).

Many respondents reporting unsafe housing, poor housing conditions. General increase in stress and worry related to housing insecurity.

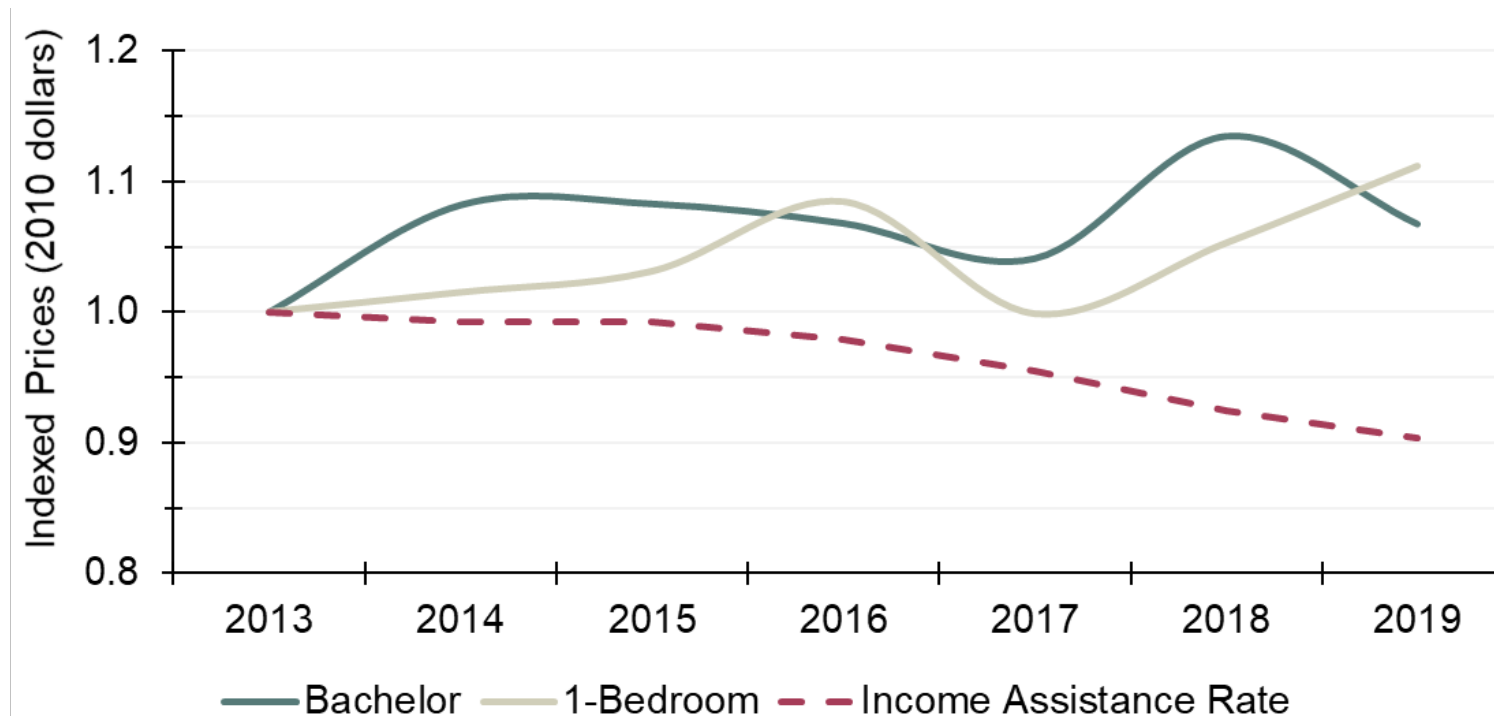
*“Constant fear of being evicted. Constant letters with negative, bullying language about everything. Constant smoking (I and my child are allergic) in building, which is ignored by manager. Cannot have any pet for my son (fish, lizard, gerbil, hamster, cat or bird).”*

*“I work full time plus part time to make ends meet even though I have a good education... I do not want to live in my car. I do not want to deal with the mould and leaky roof anymore. I don't want to have to choose between food and heat.”*

# NON-MARKET HOUSING

**Need is increasing, while existing supports become less effective.**

- Shelter allowance is losing purchasing power; about 20% gap between financial supports and market rents in last 6 years alone.



# NON-MARKET HOUSING

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## Highlights a need for:

- Housing that is affordable in perpetuity. SECURED affordable housing.
- Increased funding from senior government
- Non-profit operated housing

## Ways Forward:

- Educate community to reduce stigma around these uses
- Supported housing as an allowed use in all zones
- Land acquisition and disposal strategy
- Prioritize non-profit development applications.
- Explore CAC units/management authority/partnership agreements



# ENERGY POVERTY

Only households earning above moderate incomes can reasonably afford their energy expenses.

Average household pays

**< 6%**

on utilities.

With transportation fuel, the average household pays

**> 10%**

on total energy costs.

**29%** of survey respondents indicated their energy bills were unaffordable.

**41%** of renters.

*“Electricity is prohibitively expensive”*

*“January and February men mainly come to the foodbank and tell of heating bills of \$800, lots of people use firewood and are looking for cheap firewood”*

# ENERGY POVERTY

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## What's the first thing you go without when money is tight?

- 88% - entertainment and leisure activities
- 46% - other bills
- 25% - groceries and food costs
- 23% - children's activities
- 21% - internet and phone

### Highlights a need for:

- Broader poverty-reduction initiatives
- Increased awareness of available supports
- Supports targeted at renters

Only  
**3%**

**of respondents have  
accessed supports to pay  
energy bills.**

### Ways Forward:

- Poverty-reduction funding through Province / Interior Health
- Holistic definition of affordability

# DISPROPORTIONATELY AFFECTED GROUPS

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**Population segments and other identifiable groups that are disproportionately impacted by housing issues:**

- Single parents
- People living alone
- Low-income households
- Retail/Hospitality workers
- Indigenous community members
- Seniors
- People with Activity Limitations

**Those with the least ability to meet their needs are struggling the most.**

## **Equity-Seeking Groups**

Equity-seeking groups are communities that face significant collective challenges in participating in society. This marginalization could be created by attitudinal, historic, social and environmental barriers based on age, ethnicity, disability, economic status, gender, nationality, race, sexual orientation and transgender status, etc. Equity-seeking groups are those that identify barriers to equal access, opportunities and resources due to disadvantage and discrimination and actively seek social justice and reparation.





**MOVING FORWARD**

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# MOVING FORWARD

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- This report contains the *what* and the *who*
- Determining *how* to meet housing needs is up to the local or regional government and their partners
  - Regulation, Incentivize, Partner, Educate, Advocate
  - Housing Planning Supports and Resources Document
  - Housing Strategy
- There is broad consensus and a willingness to act across the region
  - General agreement on need amongst all partners
  - Incredibly committed non-profit community
- This report is not an answer – it is a tool to inform next step



## STILL TO COME...

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- Steering Committee Sessions, September 18<sup>th</sup>
- Public Webinars, September 24<sup>th</sup> and 28<sup>th</sup>
- Nelson Council Presentation, September 29<sup>th</sup>
- Online Staff Training Session, TBD



# THANK YOU!

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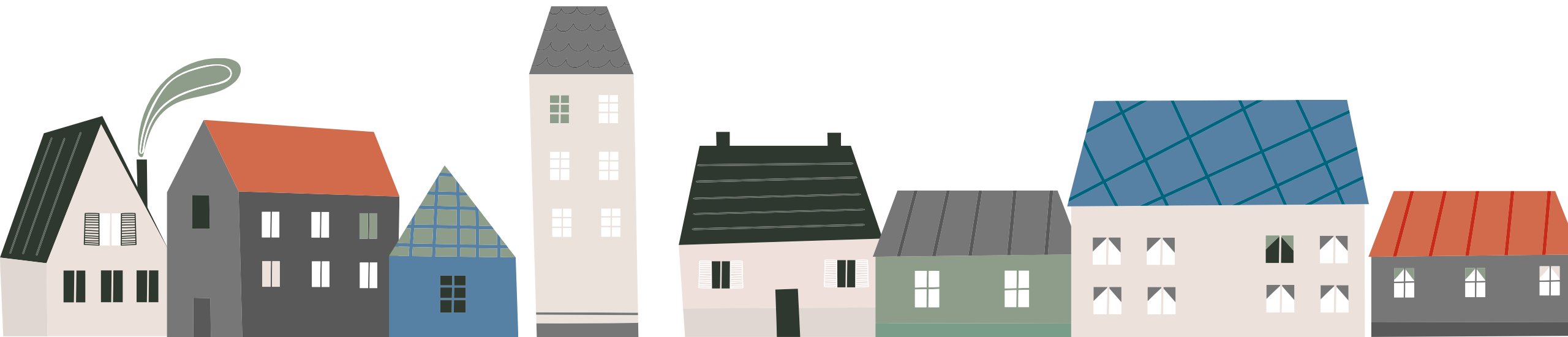
We would like to acknowledge and thank key stakeholders and members of the community who participated in the Regional Housing Needs survey, shared lived experience, or participated in interviews, including:

Interior Health  
Nelson Committee on Homelessness  
Nelson Cares  
Creston Valley Community Housing Society  
New Denver Affordable Housing  
Rotary Villa  
Healthy Community Society of North Slokan  
Kaslo Housing Society  
Balfour Seniors Society  
CMHA Kootenay  
Salmo Community Services  
New Denver and Area Community Housing  
Columbia Basin Trust  
Community Futures Central Kootenay  
Creston and District Society for Community Living

Slocan Valley Seniors Housing Society  
Circle of Indigenous Nations Society  
North Kootenay Lake Community Services Society  
Kootenay Association of Realtors  
Whitewater Ski Resort  
Nelson Kootenay Lake Tourism Association  
College of the Rockies  
Selkirk College  
Municipal Staff and Officials

**Special Thanks to Dana and  
Nelson at the Regional District!**

# QUESTIONS & DISCUSSION



**Please don't hesitate to contact us for help or information, now or in the future.**

**Sandy Mackay**

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**Neil Lovitt**

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**THANK YOU!**



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