



# Regional District of Central Kootenay

## HOUSING ACTION PLAN

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SPRING 2023



## Acknowledgments

The authors of this report acknowledge, with gratitude, the opportunity to work with and contribute to the many First Nations with traditional territories in the Regional District of Central Kootenay.

First Nations within or bounded by the RDCK include, but may not be limited to:

- Ktunaxa Nation
- Akisq'nuk / Columbia Lake First Nation
- Yaqaan nu?kiy / Lower Kootenay Indian Band
- Shuswap Indian Band
- ?Aq'am / St. Mary's Indian Band
- Tobacco Plains Indian Band
- Okanagan Nation Alliance
- Lower Similkameen Indian Band
- Okanagan Indian Band
- Osoyoos Indian Band
- Penticton Indian Band
- Upper Similkameen Indian Band
- Westbank First Nation
- Splots'in First Nation

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## Executive Summary

The Regional District of Central Kootenay (RDCK) strives to provide area residents and communities with services, governance, and representation in a manner that supports the economic, social, and environmental goals of the region. As in the rest of British Columbia, the RDCK, its member municipalities, and private, public, and non-profit housing sector organizations are increasingly being asked to respond to housing challenges faced by residents and support services. Local governments in particular are tasked with making land use decisions that improve availability and affordability.

The RDCK Housing Action Plan (HAP) identifies key actions that the Regional District, in partnership with its member municipalities, can take to support residents facing housing challenges. The HAP responds directly to analysis and projections of housing need catalogued in the Regional District of Central Kootenay Housing Needs Assessment (2020) and the housing data update conducted as part of this project. Actions prioritize clear and implementable strategies to support housing solutions based on four key principles:

- **Build on Local Strengths:** Staff at the RDCK, at its member municipalities, and in the public, private, and non-profit sectors are already addressing housing need in their communities. Actions in this plan take advantage of existing tools, partnerships, and work already in progress at the local and regional level.
- **Actionable:** All strategies and recommendations included in this report are clearly within the RDCK's jurisdictional authority.
- **Practical:** All recommendations and strategies are outlined with clear tools for implementation.
- **Flexible:** The RDCK covers a large physical area. While many Electoral Areas and municipalities have similar housing need trends, some subregions may have specific housing assets or challenges. Strategies and recommendations are flexible and can be tailored to ensure housing action is targeted and effective.

The housing crisis is too significant for regional and local governments to address alone. Implementation of the tools in this guide will require partnership and collaboration with member municipalities, the non-profit sector, senior levels of government, and other housing partners. The RDCK is well-positioned to lead this work by facilitating information sharing and engagement, identifying and acquiring land for affordable housing, coordinating housing provision, and strengthening regional partnerships.

Together with other government partners and the non-profit and private housing sectors, the RDCK can take action to improve affordability and availability for its residents.



## Background and Objectives

Residents of the Regional District of Central Kootenay are facing unprecedented housing challenges. Significant increases in the cost of land and homes are outpacing growth of incomes, pricing many first-time buyers out of the market entirely and placing escalating pressure on the rental market. A growing number of residents are unable to meet their basic needs due to high housing costs and limited options. In the Regional District of Central Kootenay Housing Needs Assessment (2020) residents reported that rising housing costs challenge their security and independence as rural residents and threaten to push them out of their communities.

The RDCK's Housing Action Plan (HAP) was designed to identify practical, realistic, and achievable actions that consider the unique position and authority of the RDCK and help address need for affordable, accessible, and inclusive housing.

### METHODOLOGY AND APPROACH

In partnership with staff from the RDCK, the Housing Action Plan was developed through a phased approach, including stakeholder engagement, case study research, and review of relevant housing policies. From July 2022 to April 2023, the following phases were completed:



### Data Collection

Completed in 2020, the RDCK Housing Needs Assessment catalogued available housing data for participating municipalities and Electoral Areas. Unfortunately, Census Canada data was only available for 2016, the last census year before legislation was enacted to mandate the needs reports process. In 2022, new Census data started to be made available, allowing for a reassessment of key statistics within the Regional District. Updated trends were presented for the RDCK as a whole, and later disaggregated to show local changes for each Electoral Area and all municipalities. Though useful context for the Housing Action Plan, available data is not sufficient to meet the criteria of a provincially required Housing Needs Report. A fully updated needs report cannot be completed until additional custom data from Statistics Canada is released. A detailed data update can be found in Appendix A.

### Engagement

Community engagement was planned in collaboration with Regional District staff. The project team identified key stakeholders and important community groups and held a series of key informant interviews, focus groups, and information sessions with Regional Board. Throughout engagement activities, informants often gave descriptive answers to questions, shared stories and personal experiences, and ways they hoped Regional Government could further support their work. A full breakdown of engagement can be found in Appendix B.

### Best Practice Review

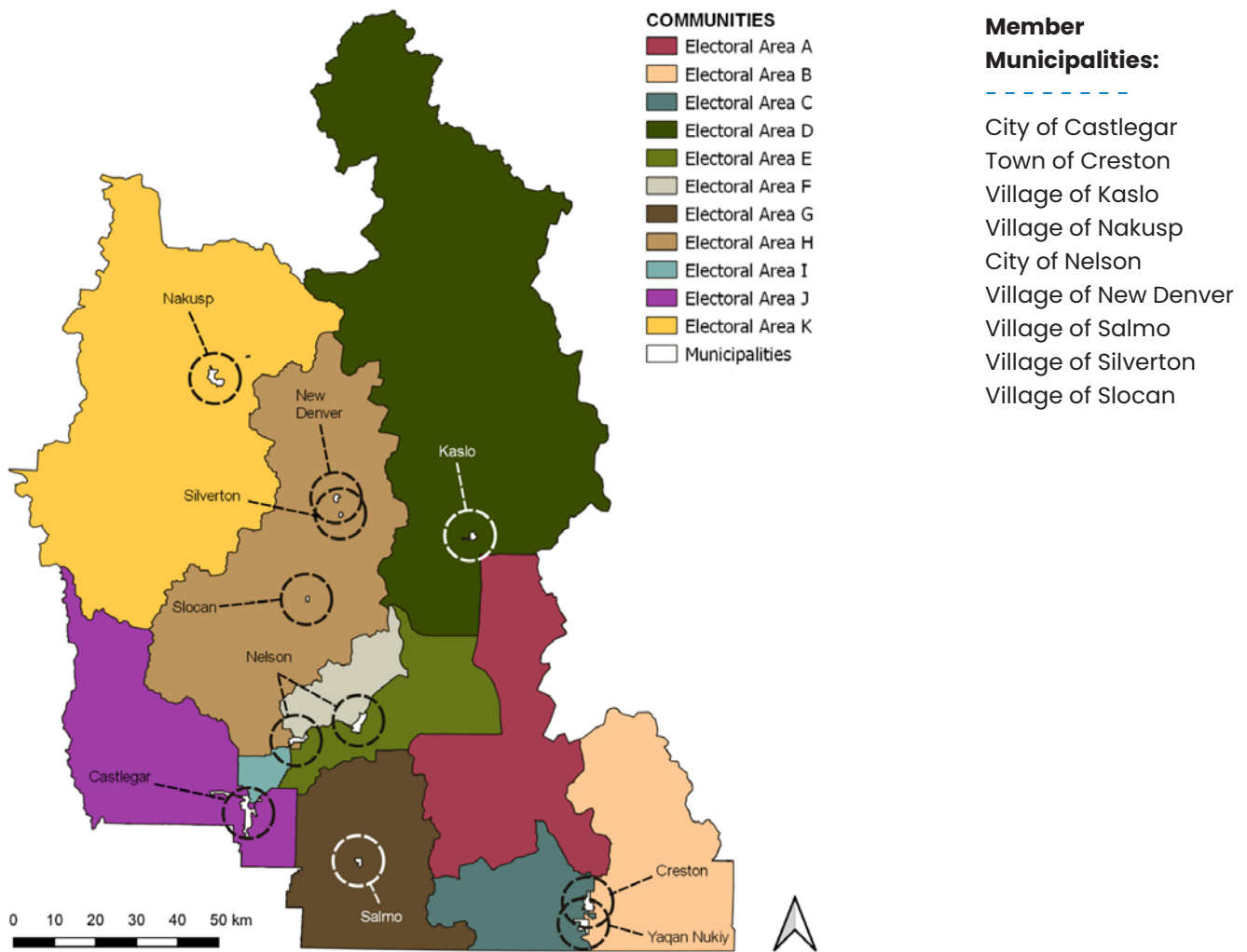
Informed by stakeholder engagement, the best practice and case study review provided additional context to the project goals and objectives and identified successful policies from other jurisdictions that could have impact within the RDCK. Priority was placed on rural or regional housing action plans completed in British Columbia, though plans from across a wide variety of North American jurisdictions were scanned for relevant interventions. To ensure compatibility with RDCK jurisdictional authority, a context scan was completed of current regional legislative documents as they relate to land use planning and housing provision. A breakdown of findings can be found in Appendix B.



# Geography

The RDCK is made up of 21 unique governance areas including Electoral Areas, member municipalities, and Indigenous Bands. Strategies in the Action Plan take advantage of the Regional District’s ability to coordinate across legislative boundaries. This requires partnership and ongoing collaboration with housing actors and member municipalities.

**Figure 1: Regional District of Central Kootenay, Electoral Areas, Member Municipalities, and Indigenous Bands**





## **Regional Government's Role in Housing**

Regional districts were formed in BC during the 1960s as a way to efficiently manage community issues that took place outside of existing municipalities. As a significant percentage of BC's population lives outside of municipalities in unincorporated areas of the province, regional districts provide residents with necessities like fire protection, water supply, and shared community resources like recreational facilities and museums.

Today, regional districts have three main roles:

1. Functioning as a local government to unincorporated electoral areas and responsible for providing basic local services such as community planning, water supply and fire protection.
2. Serving as an inter-jurisdictional service body, providing a framework for sub-regional services to different combinations of electoral areas, municipalities, and First Nations.
3. Providing regional governance and services and undertaking activities on behalf of the entire region.

While regional districts have limited regulatory authority compared to municipalities, they can still decide where and how housing can be built. Community Planning and land use controls directly affect the housing supply and permitted housing types. It is these controls that make up the basket of tools with which a regional government and its electoral areas can support shelter affordability.



*Village of New Denver*



## Summary of Regional Housing Need

Newly available 2021 Census information can provide new context to housing needs catalogued in the RDCK Housing Needs Assessment and provide useful context for the Affordable Housing Action Plan. The data included in this report is meant to update local understanding of housing trends, inform new and returning Regional Board members, and improve the ability of housing actors to access funding for non-market housing development and operations.

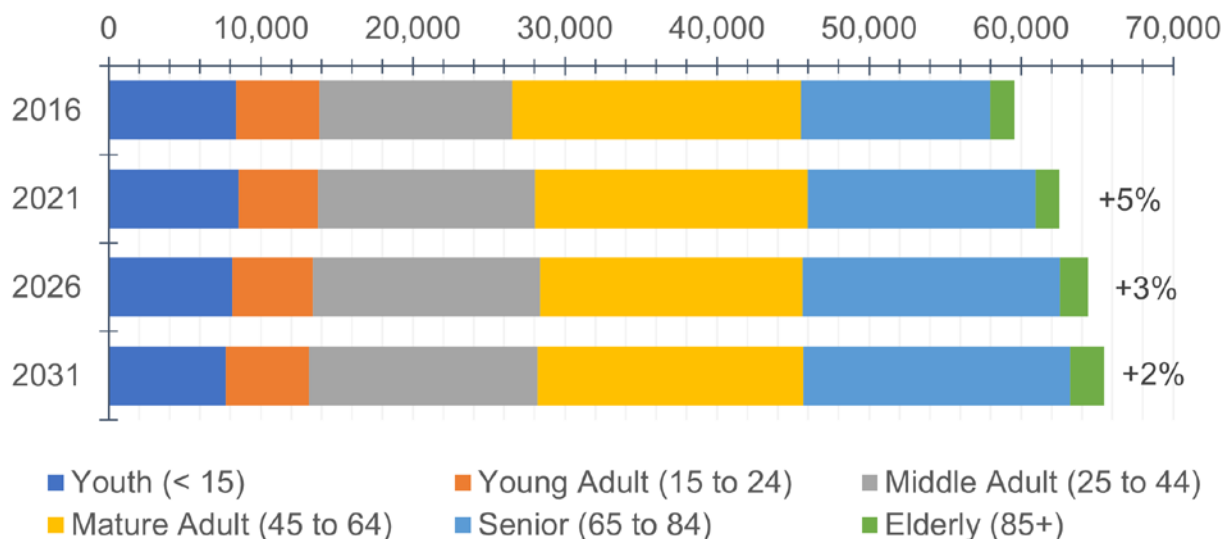
A full data update, including disaggregated data summaries for each community, is available in Appendix A of this report.

### DEMOGRAPHY

#### Current and Anticipated Population

Between 2016 and 2021, the population of the Regional District of Central Kootenay increased by 5% to 62,515 residents. Projections anticipate the population will continue to grow to nearly 65,000 residents by 2031. New growth is almost entirely driven by increases in the population aged 65 and older. Between 2021 and 2026, seniors are expected to surpass mature adults as the largest age cohort in the RDCK.

**Figure 2: Current and Anticipated Population, RDCK**



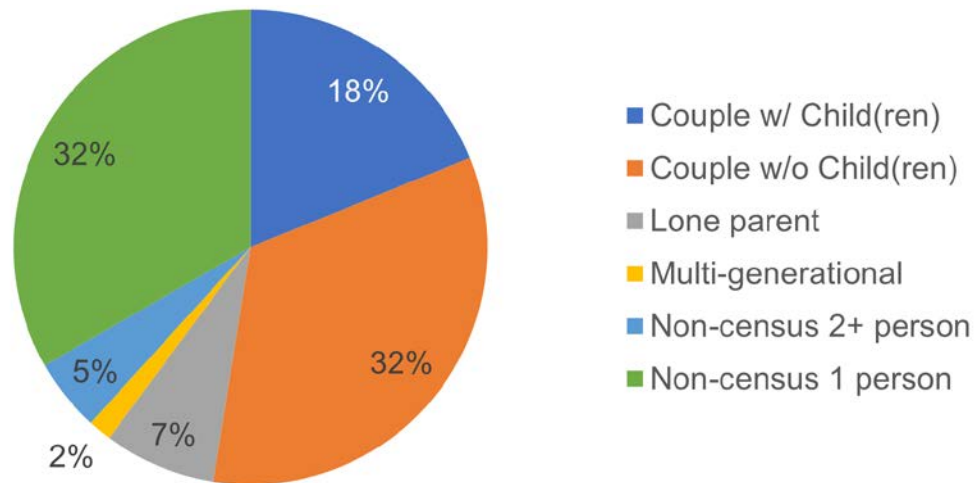
Source: Statistics Canada, 2016 and 2021 Census

#### Household Type and Size

The Census categorizes household types by the composition and relationship of individuals living as a household unit. In the RDCK, the most prevalent household types are one person households and couples without children. Couples without children are very often seniors or older adults whose children have left the home and can sometimes be younger couples who have not yet started, or have chosen not to start a family. One person households are typically the youngest and oldest members of our communities and often are navigating challenging housing circumstances on low or fixed incomes.

Couples with children were the third most prevalent household type, followed by lone parent households, non-census two plus person households, and multi-generational households. In a non-census two plus person household, two or more individuals share a home but are not linked by financial or family ties. This is most common when younger community members live together as roommates to share housing costs.

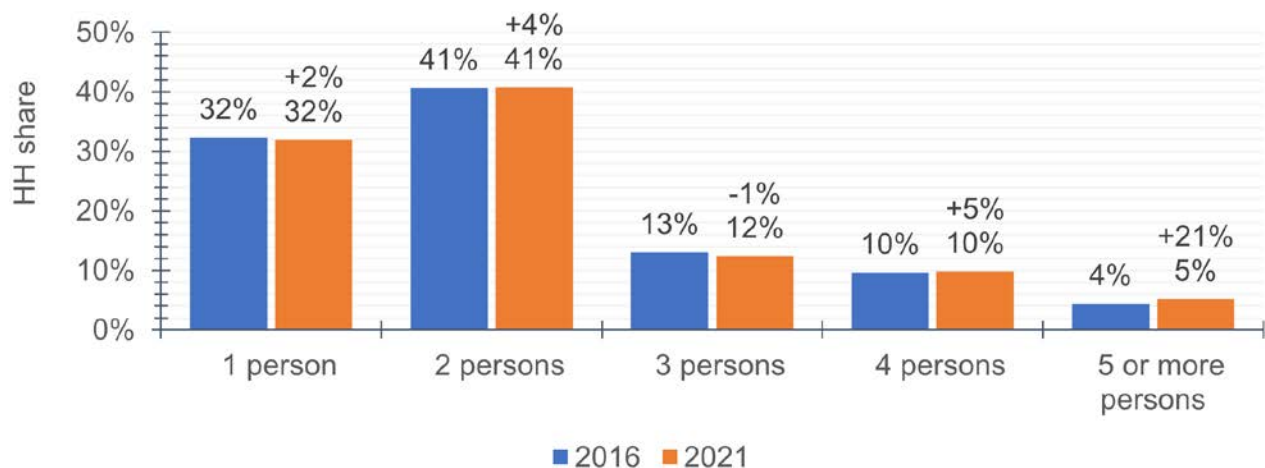
**Figure 3: Household Types, RDCK, 2021**



Source: Statistics Canada, 2021 Census

Household size often correlates directly with household type but can provide additional context to the frequency of larger or smaller household units. Between 2016 and 2021, the size of households did not appreciably change in the RDCK. More than half of all households are made up of one or two individuals, followed by three person households (12%), four person households (10%), and five plus person households (5%). Though five plus person households increased 21% between the two census periods, their overall share of households only increased by 1%. This speaks to the relatively small number of larger households in the RDCK.

**Figure 4: Household Size, RDCK, 2016/2021**



Source: Statistics Canada, 2016 and 2021 Census

As the population ages and family structures change, more people are living in one and two-person family units and households. As the number of people per home decreases and the overall population increases, the RDCK, its member municipalities, and the private, public, and non-profit sectors need to be outbuilding population projections to keep up with demand.

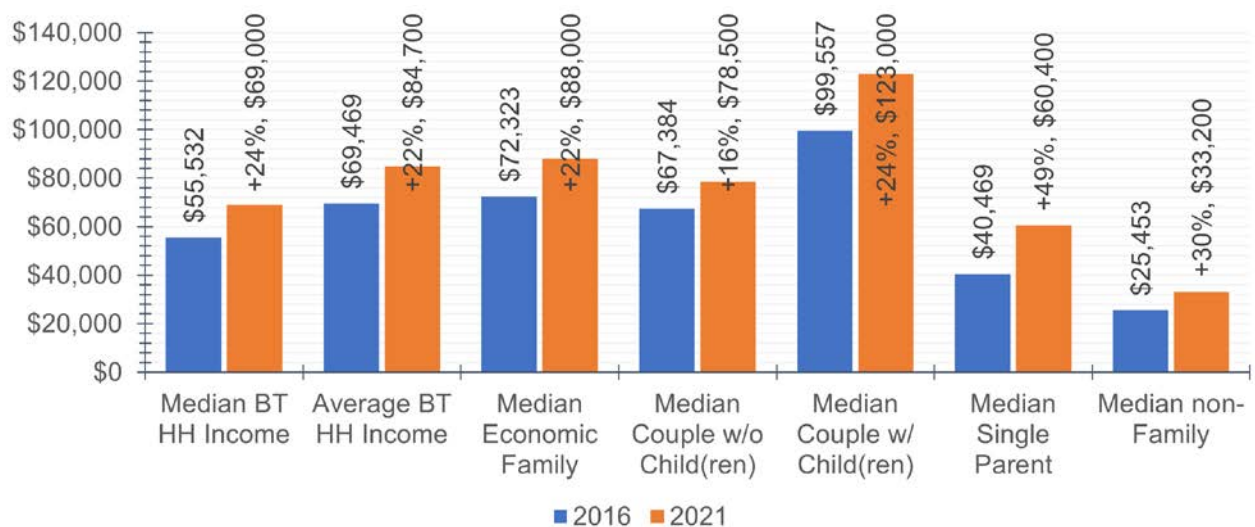
**INCOME**

**Economic Families**

Incomes in the RDCK increased by a larger than expected amount between 2016 and 2021. Even adjusting for inflation, incomes increased for most households and economic families. However, unlike most statistics, the Census asks respondents not for their current income, but for their annual income from the year before. During 2020, the Covid-19 pandemic impacted economies across the country leading to challenging economic conditions and loss of income for many Canadians. In response, the Federal government introduced the Canada Emergency Response Benefit (CERB) to support employed and self-employed Canadians who were directly affected by COVID-19. The benefit provided \$2000 a month to many individuals whose jobs had been lost or significantly scaled back due to the pandemic. In many cases, the CERB benefit likely exceeded the income that affected individuals may have otherwise earned.

Given anecdotal information about continuing economic hardships, the CERB benefit is likely the predominant contributor to 2020 income increases. Another factor impacting income statistics could be migration. Income bracket data indicates that the number of households earning over \$200,000 a year nearly doubled between the last two censuses. Some of this growth may be attributed to increased migration of higher income households to the Central Kootenays as working from home became normalized.

**Figure 5: Income by Household and Economic Family, RDCK, 2016/2021**



Source: Statistics Canada, 2016 and 2021 Census  
 \*Note: Figures above represent "before tax" or "BT" incomes.

## HOUSING NEED

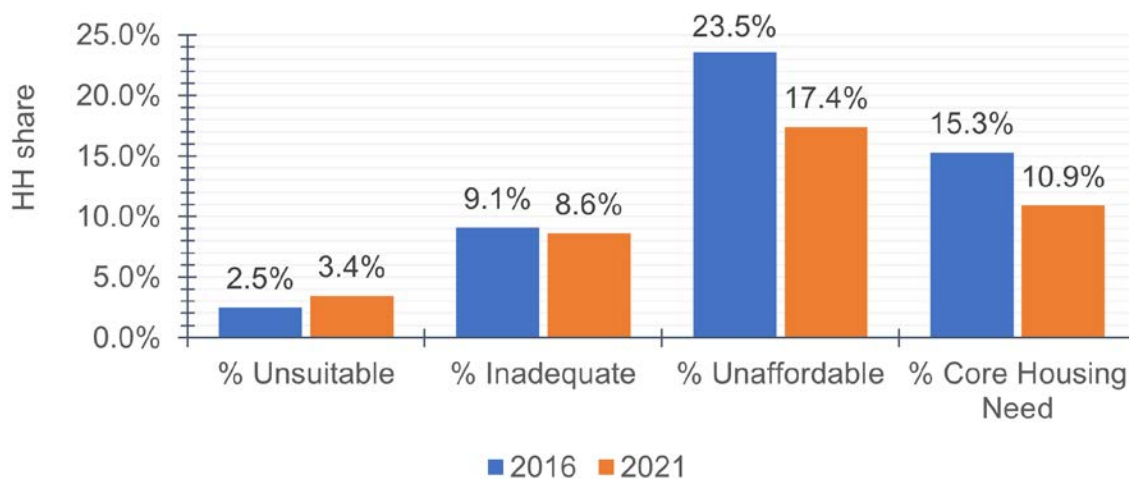
### Housing Need Criteria

Statistics Canada collects information on three key housing indicators through the Census: affordability, adequacy, and suitability.

- A home is **unaffordable** if the household spends more than 30% of its income on shelter cost.
- A home is **inadequate** if the physical dwelling needs major repairs.
- A home is **unsuitable** if it does not have enough bedrooms for the number and composition of residents, according to the National Occupancy Standard.

Across the RDCK, very few households were in an unsuitable home. Most housing is still larger, single-detached dwellings suitable for a wide range of household sizes. More homes needed major repairs, common in communities with older housing stock. As in 2016, the most concerning housing need indicator across the RDCK was affordability. More than 17% of households were in an unaffordable home. This represents a drop from 2016 but should not necessarily be taken as a measure of progress. CERB payments and a Provincial rent freeze during Covid-19 likely had a large impact on the affordability metric. Neither policy intervention is still in place and anecdotal data indicates that perceived affordability has not improved across the RDCK.

**Figure 6: Housing Criteria, RDCK, 2016/2021**



Source: Statistics Canada, 2016 and 2021 Census

Core Housing Need combines the three housing indicators discussed above into one metric. It's not perfect, but it's the best "one number" statistic we have to describe housing need in communities. Across the RDCK, nearly 11% of households were in Core Housing Need, down from slightly more than 15% in 2016. As most Core Housing Need in the RDCK is driven by affordability, much of this drop may be attributed to policy interventions discussed above and may not accurately represent lived experience.



**Ownership Affordability**

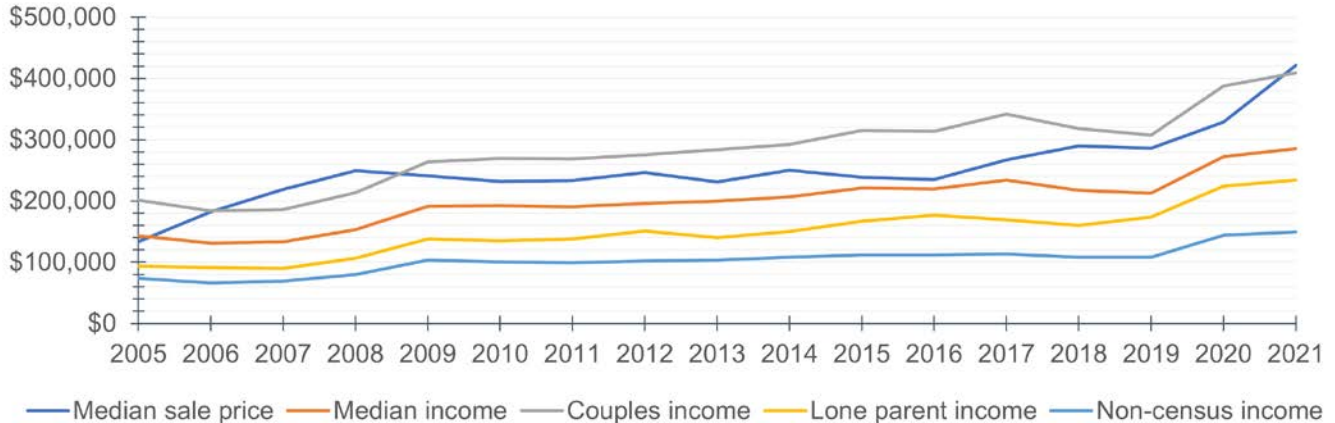
By combining data from BC Assessment, Statistics Canada, and the 2016 and 2021 Censuses, we can map how housing prices have changed relative to incomes in the RDCK. In Figure 7, the dark blue line tracks the median sale price of all homes in the Regional District between 2005 and 2021. Cost of ownership has increased dramatically, from a median sale price of around \$150,000 in 2005 to over \$400,000 in 2021.

Incomes have not kept pace with the change in housing cost, especially for first-time home buyers without existing equity or external financial support. By using historic interest rates and income data, and assuming a 10% down payment, we can also track how much a first-time home buyer could afford to spend on a home each year. A first-time home buyer earning the median income (dark orange line) has historically been close to affording the median home until 2016 when ownership costs began to increase after a period of relative stability. In 2021, the gap between what a median income household could afford and the median home price was well over \$100,000.

Lone parents and non-census families/individuals (yellow and light blue lines, respectively) have rarely been able to afford home ownership. Couples (grey line) have almost always been able to afford the median home in the RDCK, though even they are now feeling pressure in the market.

**Figure 7: Home Ownership Affordability, RDCK, 2005-2021**

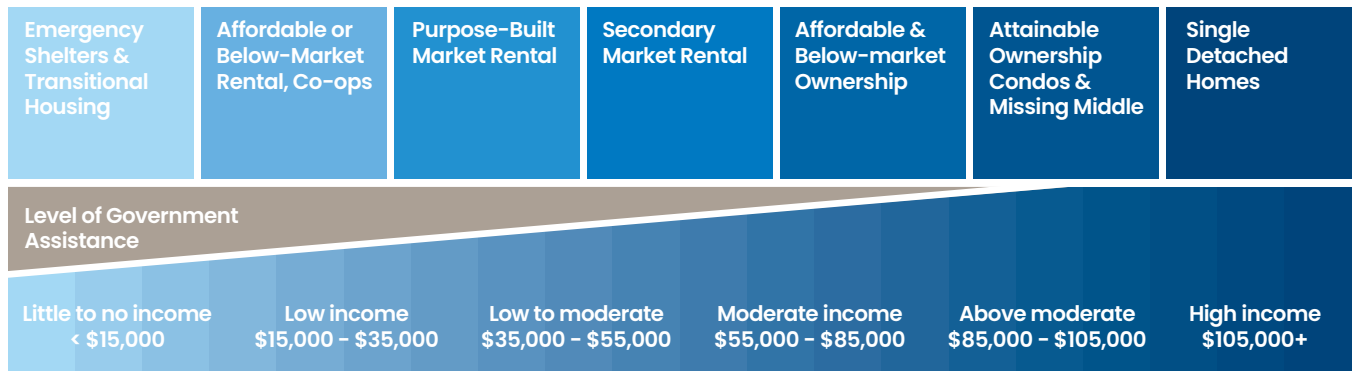
*Source: BC Assessment, Statistics Canada, 2016 and 2021 Census*



**The Affordable Housing Spectrum**

Based on best available data, correlated with feedback from residents, Figure 7 illustrated the types of housing that households earning different incomes should be able to afford in the RDCK.

**Figure 8: The Housing Spectrum and Income Levels in the RDCK**



*Source: Statistics Canada, 2021 Census  
 Adapted from Revelstoke Housing Action Plan*



*West Arm of Kootenay Lake*

## **Engagement Findings**

Stakeholder engagement interviews targeted housing service providers, non-profit organizations, local housing developers, key employers, elected officials, and community leaders who work to deliver affordable and stable housing options to community members in rural areas within the Regional District.

Key informants were interviewed from September to November 2022 (see Appendix B for details). Though broad ranging, feedback from interviews and focus groups typically fell into two main categories:

### **CHANGING NEEDS AND UNIQUE CHALLENGES**

Many of the housing societies engaged were formed in the late 1990's and have been working for more than 20 years to provide low-cost housing for residents. At the time, the focus of affordable housing provision was on seniors and low-income individuals. Since then, demographic and economic changes have shifted this focus to families and middle-income workers. However, despite increased need, the viability of rural housing projects is a pressing challenge in the Regional District. Constraints on water and septic servicing in rural areas, challenges with insurance requirements, and land acquisition are all challenging the ability of small housing societies to deliver on their mandates. The remote and rural nature of the Regional District increases building and operations costs, makes it challenging to attract developers and trades people, and creates high financial barriers to affordable housing development.

In addition to addressing increased housing need, purposeful development that respects and maintains rural character is of prime importance. Apartment-style housing may be more efficient to develop, but feedback highlighted that dramatic density increases may not provide green space, ground-oriented entryways, and community connections that rural residents prioritize. Those who move to, or already live in the RDCK are often choosing to live in rural settings. It is important that housing interventions respect the rural character of the region. It is equally important that opportunities for residents to age within their rural communities be provided.

Lastly, as traditional areas of employment change and the RDCK continues to drive broadband and cellular connectivity initiatives, housing strategies must consider links to employment opportunities. By overlapping housing development with regional economic priorities, housing can reduce rising transportation costs by locating employees closer to their place of employment.

## **ROLES FOR THE RDCK**

Despite the limited jurisdictional authority of the RDCK, engagement participants identified several opportunities for housing leadership at the Regional District level. Due to its remote and rural nature, non-profits, local developers, and community members interested in building or operating housing are often isolated from one another. This creates barriers to the institutional knowledge that exists in urban environments where development is more intense. Through the facilitation of information sharing regarding development processes and funding opportunities, the RDCK can help build networks within the housing industry for more efficient and sustainable housing development.

Similarly, access to data on suitable and available land for residential development could lower barriers for non-profits, developers, and community groups to plan feasible projects on land with high development potential. The RDCK could facilitate greater access to maps and servicing information while maintaining up to date need and demand reports to support with funding applications and project viability assessments. There may be plenty of land in the RDCK, but very little is within local government water and sewer service areas, or located close to key employment and high use areas, social and health related services, public transit, or community and social infrastructure. The RDCK could identify and communicate core service areas and targeted residential growth areas to integrate long-term planning for housing, transportation, and economic development at a regional scale. It is readily understood that the RDCK does not likely hold a significant amount of vacant, serviced land that is located near key service areas. However, combining municipal and regional service delivery with housing development could both re-invigorate existing community assets and provide rural appropriate and community focused housing options.

To support appropriate rural housing types and innovative housing solutions, changes to regulations and legislation are a key strategy. Legislated allowances for village type housing models and pre-approved tiny and manufactured homes could reduce barriers to housing, supporting those who are precariously housed. Likewise, permitting a limited number of short-term rental units and taxing short-term or secondary homes could help increase available rental stock. To attract both non-market and market development in key areas, permissive tax exemptions could reduce some of the financial burden on local development and facilitate more feasible housing projects. In the long-term, developing a regional tax levy could allow the Regional District to directly fund affordable housing creation.





## **Celebrating Successes**

The RDCK and its Board, administration, and staff are already proactive participants in the housing sector. Many of the simplest interventions to improve availability of affordable options in rural areas, like encouraging secondary suites, accessory dwellings, and moderate density where appropriate, are already part of the Planning department's toolbox. Staff are well-informed about community need, understand the realities of housing development, and have pursued professional development related to rural housing issues. Staff at municipalities are similarly building their skills, refining policies, and engaging with private and non-profit groups to improve housing options in their communities.

In addition to work already being done by regional and local governments, housing need in the RDCK is a subject about which communities are passionate. Non-profits, health sector employees, local government representatives, tourism and hospitality sectors, and community advocates understand the issues and are working hard to address them. The region is home to many housing providers that have successfully procured senior government funding and are building multiple affordable housing projects. Though more is needed, these new homes represent a remarkable accomplishment and will support communities for generations.

Unlike many rural areas, the RDCK is not starting from scratch. This report is intended to support and supplement the already important work being undertaken and to help the Board, administration, and staff of the RDCK direct their resources appropriately.



## Recommended Actions

The following section outlines recommended actions for RDCK to provide support and reduce barriers for affordable housing development across the region.

Each action is identified as a low, medium, or high-impact action. These are defined as follows:

- **Low Impact:** positive actions that may impact a small number of developments annually. Impact often difficult to quantify but can lead to eventual culture change.
- **Medium Impact:** likely to directly impact housing development but may not lead to significant reduction in key housing need statistics.
- **High Impact:** easy to quantify, leading directly to new housing, and a reduction in key housing need statistics.

### ACTION SELECTION CRITERIA

Working with staff at the RDCK, the consulting team identified three criteria to guide each of the strategies or actions included in the report:

- **Actionable:** The RDCK is made up of 11 rural Electoral Areas and is home to nine independently governed municipalities. All strategies and recommendations included in this report are clearly within the RDCK's jurisdictional authority and are typically rural or regional in scope.
- **Practical:** All recommendations and strategies are outlined with clear tools for implementation. The tools should include projected financial requirements, timeframes, and staff time allocations to ensure RDCK representatives and staff can plan efficiently.
- **Flexible:** The RDCK covers a large physical area. While many Electoral Areas and municipalities have similar housing need trends, strategies and recommendations are flexible and can be tailored to ensure housing action is targeted and effective. The tools included in this section are within the legislative authority of the RDCK and were developed over the course of best-practice research and interviews with relevant partners and stakeholders.

**ACTION: STRENGTHEN REGIONAL COORDINATION AND PARTNERSHIP WITH OTHER LEVELS OF GOVERNMENT**

The Regional District operates in a unique political space, often relying on municipal, provincial, or even federal partners to tackle complex social issues. By strengthening coordination and partnership, the RDCK can act as a convener and advocate that effectively “punches above its weight.” This will help ensure that all areas within the RDCK are served efficiently and fairly. Many of the regulatory and legislative ideas put forward by community stakeholders during engagement are currently outside the authority of the Regional District. Advocacy and coordination with other levels of government on behalf of community stakeholders is an important role for RDCK to address these challenges. A key tool to guide partnership between the Regional District and member municipalities is a Regional Growth Strategy (RGS). An RGS can inform regional growth patterns, align infrastructure investment, and coordinate transportation and other land use planning priorities. All of the items in this section could be components of a housing priority within a broader Regional Growth Strategy.

Tool	Details	Impact
<b>Regional Growth Strategy</b>	Develop a Regional Growth Strategy (RGS) to inform decision-making for future growth and development and encourage coordination across municipalities. By pairing the RGS with a land acquisition and disposal strategy and a public land inventory, the Regional District can support affordable housing development in a purposeful manner that ensures prudent and effective financial investments.	<b>High</b>
<b>Regional Policy and Process Review</b>	<p>Convene Regional governments to conduct a review of development approvals processes and systems to identify opportunities for coordination of regional and municipal processes, implementation of servicing efficiencies, and reduction in development timelines.</p> <p>This could also include a review of potential incentive packages to encourage purpose-built rental and affordable housing across the Region.</p>	<b>High</b>
<b>Region Wide Monitoring and Evaluation System</b>	<p>Work with municipalities to create a system of tracking and sharing progress on affordable housing development goals. Include metrics such as:</p> <ul style="list-style-type: none"> <li>• Number of affordable units built across the region.</li> <li>• Number of different housing typologies built, including purpose-built rental, below market rental, deep subsidy, supportive, etc.</li> <li>• Number or projects built with Municipal and Regional Support.</li> <li>• Progress against key housing need metrics defined in a Housing Needs Report.</li> </ul>	<b>Moderate</b>

Tool	Details	Impact
<p><b>Regional Housing Service Bylaw</b></p>	<p>Explore community support and feasibility of a regional service to support affordable housing. Across the Province, multiple Regional Districts have added housing to their suite of services, increasing taxation to provide housing supports and capital.</p> <p>With an annual financial contribution, RDCK could reduce barriers to the development and operations of affordable housing across the region through:</p> <ul style="list-style-type: none"> <li>• The provision of seed funding for housing organizations to help kickstart development projects.</li> <li>• Capital contributions to affordable housing development projects including renovations and maintenance of affordable rental housing.</li> <li>• Capital to assist in the acquisition and disposal of land suitable for affordable housing.</li> <li>• Grants to assist community housing groups and not-for-profit organizations evaluate their growth potential strategically from an organizational and asset-based perspective.</li> </ul> <p>A most new development is likely to occur within member municipalities, a Regional Housing Service Bylaw would need to be explored within the context of coordinated growth, servicing, and housing planning initiatives.</p>	<p><b>Moderate</b></p>
<p><b>Regional Housing Advocacy Strategy</b></p>	<p>Identify funding at different levels of government and coordinate a regional housing advocacy strategy. Consider alignment with provincial and federal housing policy to approach higher levels of senior government for additional resources and support. Some potential advocacy positions that emerged in the engagement process included:</p> <ul style="list-style-type: none"> <li>• Increased capital support for affordable housing projects in the RDCK.</li> <li>• Changes to the Residential Tenancy Act to make renting easier and more feasible.</li> <li>• Insurance reform to allow rural residents to access insurance in areas with limited servicing availability.</li> </ul>	<p><b>Moderate</b></p>



## **TOOL HIGHLIGHT: REGIONAL GROWTH STRATEGY**

### **What is a Regional Growth Strategy?**

A regional growth strategy is a framework developed by a Regional District and its member municipalities for identifying and monitoring shared social, economic, and environmental objectives. Its purpose is to promote human settlement that is socially, economically, and environmentally healthy and that makes efficient use of public facilities and services, land and other resources. A regional growth strategy expresses how communities will work together to enhance regional quality of life and social well-being. Regional growth strategies must also include policies, actions, and targets for the reduction of greenhouse gas emissions and often include housing development targets and monitoring. The objectives of the strategy provide guidance to the member municipalities, Electoral Areas and the Regional District in the development of local Official Community Plans and other bylaws.

### **How Does an RGS Impact Housing?**

As populations grow and change, Regional Districts and member municipalities need to collectively manage settlement patterns to ensure appropriate servicing, equitable amenity distribution, and preserve housing affordability. An RGS can align goals for housing development across multiple jurisdictions and ensure new growth occurs in areas that can support it. Within these areas, an RGS can set targets for denser, more affordable housing types and can support efficient servicing of new subdivisions or deliver better services at a lower cost to taxpayers.

### **Benefits of a Regional Approach to Growth Management and Housing**

In the RDCK, where the population is consistently growing, most amenities and services are located and accessed in municipalities, and local government-serviced areas are minimal, a regional approach is critical.

An RGS can:

- Help avoid urban sprawl and protect rural character by ensuring development takes place where adequate facilities exist or can be provided in a timely, economic, and efficient manner.
- Develop settlement patterns that minimize the use of automobiles and encourage walking, cycling and the efficient use of public transit.
- Develop settlement patterns that minimize the risks associated with natural hazards.
- Protect environmentally sensitive areas.
- Maintaining the integrity of a secure and productive resource base, including agricultural and forest land reserves.
- Promote economic development that supports the unique character of communities.
- Reduce and prevent air, land, and water pollution.
- Support adequate, affordable, and appropriate housing.
- Develop adequate inventories of suitable land and resources for future settlement.
- Protect the quality and quantity of groundwater and surface water.
- Preserve, create, and link urban and rural open spaces including parks and recreation areas.
- Plan for energy supply and promote efficient energy use.
- Promote good stewardship of land, sites, and structures with cultural heritage value.

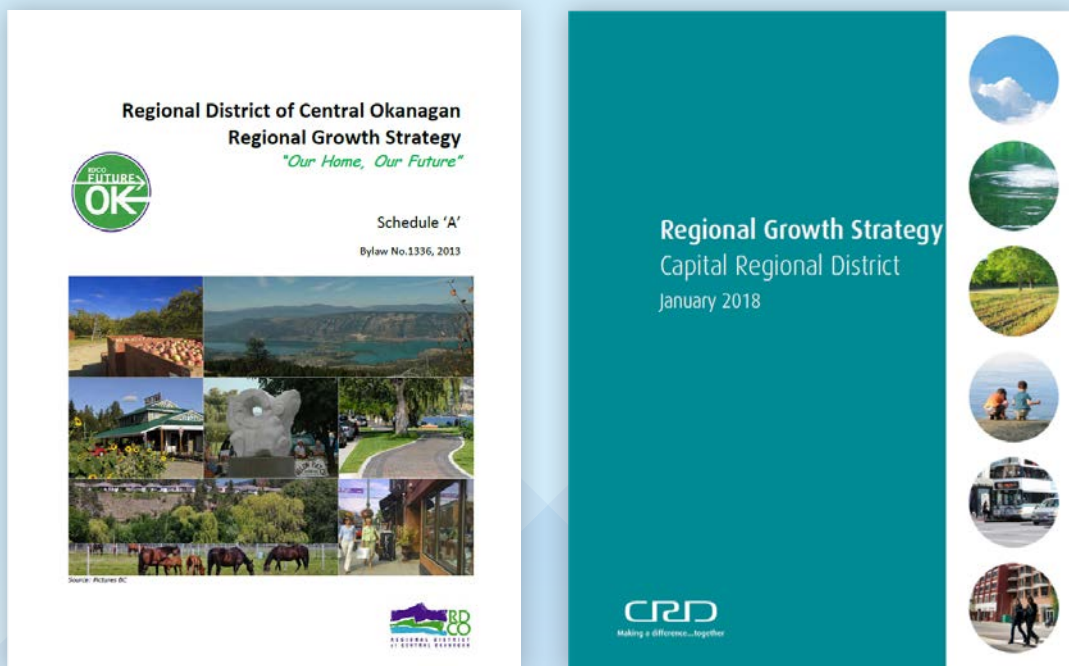
An RGS commits all local governments to a shared vision, and requires the consent of all participating member municipalities for implementation. Subsequent Official Community Plans must include Regional Context Statements to confirm how the plan conforms to the objectives of the Regional Growth Strategy.

### Examples from Other Communities:

In response to housing challenges, growth management and other regional issues, many Regional Districts across the Province have chosen to pursue a Regional Growth Strategy for some or all of their Electoral Areas and member municipalities. The Capital Regional District has multiple objectives relevant to the RDCK, including keeping urban settlement compact, protecting rural communities, delivering efficient services, and improving housing affordability. Progress against specific indicators is tracked and reported to the Regional Board annually.

The Regional District of Central Okanagan has similar goals for their RGS, but has worked with the regional partners to develop an action plan to outline and implement priority initiatives. Each year, the Regional Board considers the recommended projects and approves resources on a case-by-case basis. A regional housing strategy, with coordinated policy actions across both rural areas and member municipalities, was labelled a priority project. A similar strategy could package many of the recommended strategies in this Action Plan.

**Figure 9: Regional Growth Strategy Examples, Regional District of Central Okanagan and Capital Regional District**



**ACTION: FACILITATE INFORMATION SHARING AND ENGAGE WITH LOCAL STAKEHOLDERS**

Affordable housing development can be a complex and onerous process, and building local capacity to address housing affordability is often identified as a key to long-term success. Navigating the funding, design, and development of a project requires specific knowledge that can dissuade local organizations and non-profits from pursuing housing interventions. Community stakeholders suggested the RDCK play a role in information sharing and building networks and partnerships across and within sectors to support capacity building and knowledge exchange. The RDCK can also engage directly with local stakeholders to identify opportunities to partner on funding applications and fee reductions to reduce barriers for local operators and developers navigating funding and project development. Though BC Non-Profit Housing Association and Columbia Basin Trust are involved in some aspects of resource sharing and collaboration, more localized information and networking opportunities would be helpful in addressing specific challenges and capacity gaps in the region.

Tool	Details	Impact
<b>Localized Affordable Housing Forum</b>	<p>Host events that encourage networking and knowledge sharing between existing community housing providers, local non-profits, trades, developers, funders, Indigenous and non-Indigenous local governments. Depending on interest and availability, sub-regional forums can be annual, biannual, or even quarterly and led by planning department staff or by a consultant. Content can include:</p> <ul style="list-style-type: none"> <li>• Opportunities for non-profits who are new to delivery of affordable housing in the region to connect around management and operations of affordable housing.</li> <li>• Partnership development and research sharing between non-profits and the private housing and development sectors.</li> </ul>	<b>Moderate</b>
<b>Information Repository/ Library Hub</b>	<p>Develop an online repository of and provide information and education on Best Practices and Tools for affordable housing. Likely hosted through the Regional District’s housing website, rdck.ca/housing. Consider including:</p> <ul style="list-style-type: none"> <li>• Up-to-date local and regional policy information</li> <li>• Housing need and demand information</li> <li>• Information on funding sources and streams from financial institutions and other levels of government</li> <li>• Regional best practices for the regulation and facilitation of affordable housing</li> <li>• Guidance documents on different approaches to community housing</li> </ul> <p>Assign and maintain dedicated staff to ensure continuity of information provision across the region, despite shifting local political landscapes.</p>	<b>Low</b>

Tool	Details	Impact
<b>Update and Maintain Housing Need Reports</b>	Continue to update, maintain, and share Regional Housing Needs data and information to support the development of housing that is informed by and responsive to community needs. Advocate for regional or sub-regional data collection and engagement processes where feasible.	<b>Moderate</b>
<b>Collaborate on funding and resource development efforts</b>	Maintain staff awareness of senior government funding programs and identify opportunities to develop joint funding proposals with community stakeholders and other levels of government for affordable housing projects and support services. Though the Regional District is unlikely to lead funding applications, it may provide letters of support to funders, land use planning support, critical assets, and can be a catalyst for action.	<b>Moderate</b>
<b>Permit and Development Fee Discounts and Waivers</b>	<p>Formalize the provision of Regional District permit and development fee discounts or waivers for affordable housing developments. In the rare circumstance the new affordable housing is developed in the rural areas of the Regional District, consider providing a financial contribution to the project by waiving or reducing fees for permits, development cost charges, or other associated costs when able. Reduced fees can be a tangible indicator of government support for a project and often directly lead to reduced rent for tenants.</p> <p>Permitting and develop fee could be coordinated as part of a larger housing action in a Regional Growth Strategy.</p>	<b>Low</b>

**ACTION: IDENTIFY AND ACQUIRE LAND FOR AFFORDABLE HOUSING**

Identifying land that is available and suitable for affordable housing can be a challenge in rural areas, and acquisition of land is a major barrier for non-profits and affordable housing service providers. Community stakeholders noted identification and acquisition of appropriate and affordable land as a major challenge to project viability. Identifying and sharing information on appropriate land for residential development can reduce the burden on service providers to find land and assess feasibility for affordable housing projects. Providing a comprehensive land inventory of Regional District and municipally owned land could allow for the Regional District to strategically assess its land holdings for future action on affordable housing provision. Identifying underutilized land and developing a land acquisition and disposal strategy can help ensure the Regional District is making the most of current landholdings, and working strategically to acquire land that will support long-term growth objectives. These actions are best accomplished within the context of a Regional Growth Strategy.

Tool	Details	Impact
<b>Review Underutilized Land Holdings</b>	Identify surplus or out-of-use buildings and/or community spaces in central areas for renovation or redevelopment that could support increased residential supply.	<b>Moderate - High</b>
<b>Inventory Publicly Owned Land Suitable for Affordable Housing Development</b>	Identify municipal and Regional District-owned sites which are appropriate for affordable housing. Include sites that could be developed in partnership with not-for-profit organizations.	<b>Moderate - High</b>
<b>Develop a Land acquisition and Disposal strategy</b>	Develop an affordable housing land acquisition and disposal strategy to support increased land available for affordable housing. Include: <ul style="list-style-type: none"> <li>• Annual affordable housing land needs</li> <li>• Estimated land costs</li> <li>• Location selection criteria</li> <li>• Land disposal criteria aligned with housing needs and long-term objectives</li> <li>• Provision of preferential land development opportunities to mission-driven, not-for-profit housing entities or other local housing proponents</li> </ul>	<b>High</b>



**ACTION: COORDINATE HOUSING PROVISION WITHIN EXISTING OR PLANNED SERVICE AREAS**

Servicing and infrastructure maintenance are a consistent challenge in rural areas that can result in increasing costs for existing properties and more expensive development conditions. As identified in context interviews, it is critical that new growth and settlement is sited in well-serviced areas whenever possible. Engagement with local stakeholders also highlighted a desire for affordable housing in areas where employment and economic development opportunities are available, and alignment of affordable housing development with core service areas and planned areas for targeted growth. Growth management planning or a Regional Growth Strategy (LGA Part 13) covering the entire region can help to ensure efficient expansion of servicing and infrastructure in line with long-term community development goals.

Tool	Details	Impact
<b>Growth Management Planning</b>	<p>In the absence of a full Regional Growth Strategy the Regional District can still identify key areas for targeted residential growth in rural areas. Consider:</p> <ul style="list-style-type: none"> <li>• Co- location of housing with social and physical infrastructure</li> <li>• A diversity of housing options in growth areas close to amenities, services, and transportation networks.</li> <li>• Alignment of long-term water and servicing requirements with housing needs and long-term objectives.</li> </ul>	<b>High</b>
<b>Regional Housing Coordinator</b>	<p>Create a position (or build sufficient capacity) within the RDCK’s Planning Department to assess housing development application referrals for affordability considerations. Specifically target services to municipalities and Electoral Areas with limited capacity. The RDCK can hold regional expertise on affordable housing and can provide that expertise to member municipalities who may not have sufficient internal resources.</p>	<b>Moderate</b>

## Implementation Tools

This section includes implementation and tracking tables to support the RDCK in planning and tracking progress on each of the tools identified. Implementation will primarily be conducted by RDCK staff, with some actions suited to individual departments, and others to government wide planning. Many of the actions can also be contracted out externally but may require some leadership and guidance from staff. These tables were developed in collaboration with RDCK staff to ensure metrics used are relevant and useful.

Recommendations for monitoring, reporting and evaluation are included in the following section.

Each action is also identified as a short, medium, long-term, or ongoing priority. These are defined as follows:

- **Short-term:** to be completed in the next 1-2 years
- **Medium-term:** to be completed in the next 3-4 years
- **Long-term:** to be completed in 5+ years
- **Ongoing:** short-term initial implementation with repeated occurrences



**ACTION: STRENGTHEN REGIONAL COORDINATION AND PARTNERSHIP WITH OTHER LEVELS OF GOVERNMENT**

<b>Tool</b>	<b>Initial Steps</b>	<b>Lead</b>	<b>Timeline</b>	<b>Budget</b>
<b>Regional Growth Strategy</b>	<p>Develop high-level workplan, timelines, and deliverables to inform external RFP and bring to Regional Board. Use workplan to gauge political interest in the strategy across rural areas and municipalities.</p> <p>Establish working group with representation across rural areas and municipalities to further refine workplan. If necessary, develop a phased approach that allows for strategies to be completed sub-regionally and later fed into an RDCK-wide RGS.</p>	RDCK Staff all Departments, Municipalities, Local First Nations	Mid-term	\$160,00– \$200,000
<b>Regional Policy and Process Review</b>	Reach out to local, regional, provincial, and Indigenous counterparts to coordinate and schedule a joint annual policy review.	RDCK Corporate Administration	Mid-term	\$60,000
<b>Region Wide Monitoring and Evaluation System</b>	Establish measurement criteria with relevant municipalities, including an agreed progress schedule. Can be conducted as part of Housing Needs Report review process, integrated into Regional Growth Strategy, or conducted on an ongoing basis as new data is made available.	RDCK Corporate Administration / External / Local Indigenous and non-Indigenous Governments	Short to Mid-term	\$30,000
<b>Regional Housing Service Bylaw</b>	Assess community support and implementation feasibility.	RDCK Corporate Administration	Long-term	\$50,000 (Feasibility Analysis)
<b>Regional Housing Advocacy Strategy</b>	<p>Establish a sub-committee of the Board to outline priority housing advocacy positions.</p> <p>Research a develop coherent arguments for positions, including and requests for funding from Provincial and Federal governments, quantitative and qualitative descriptions of need, and measures to judge progress if changed are made. Confirm advocacy positions through resolutions at Regional Board and Municipal Councils.</p>	RDCK Corporate admin / Local Indigenous and non-Indigenous Governments / RDCK Planning Staff	Mid to Long-term	\$40,000

**ACTION: FACILITATE INFORMATION SHARING AND ENGAGE LOCAL STAKEHOLDERS**

<b>Tool</b>	<b>Initial Steps</b>	<b>Lead</b>	<b>Priority</b>	<b>Budget</b>
<b>Localized Affordable Housing Forum</b>	<p>Reach out to Municipal and Local First Nation governments to assess interest in participation and partnerships, timelines, and capacities.</p> <p>Develop communications and engagement strategy to identify:</p> <ul style="list-style-type: none"> <li>• Priority topics</li> <li>• Key stakeholders and potential partners</li> <li>• Frequency and format of localized form</li> </ul>	External Consultant/ RDCK Planning Department/ Local First Nations	Ongoing	\$15,000 – \$35,000 annually depending on frequency
<b>Information Repository/ Library Hub</b>	<p>Identify key content areas.</p> <p>Explore structure and format options Review existing platform and consider compatibility with library hub concept.</p>	External Consultant/RDCK Corporate Administration/IT	Ongoing	\$40-70,000
<b>Update and Maintain Housing Need Reports</b>	<p>Recommend updating when new custom data is available through BC Statistics and when additional funding is announced.</p>	External Consultant / RDCK Planning Department	Before 2026	\$100,000 – \$125,000 depending on participating communities
<b>Collaborate on funding and resource development efforts</b>	<p>Research into funding opportunities</p> <p>Conversation with existing partners and funders to identify upcoming programs and supports.</p>	RDCK Planning Department / Corporate Administration	Short-term	\$25,000
<b>Permit and Development Fee Discounts</b>	<p>Identify best practice models from other rural jurisdictions.</p> <p>Identify criteria for development fee discounts and/or waivers.</p> <p>Likely implemented on a case-by-case basis.</p>	RDCK Planning Staff	Short-term	\$20,000



**ACTION: IDENTIFY AND ACQUIRE LAND FOR AFFORDABLE HOUSING**

<b>Tool</b>	<b>Initial Steps</b>	<b>Lead</b>	<b>Timeline</b>	<b>Budget</b>
<b>Review Underutilized Land Holdings</b>	Contract a GIS/Mapping consultant to initiate a review or initiate internally with appropriately resourced RDCK staff.	RDCK GIS Mapping/ Planning Departments/External Consultant	Short-term	~ \$75,000
<b>Inventory Publicly Owned Land Suitable for Affordable Housing Development</b>	Contract a consultant to use land review (above) to build a publicly available land inventory in collaboration with appropriately resourced RDCK staff.	External Consultant / RDCK Planning / Environmental / Community Services Department	Mid-term	~ 75,000
<b>Develop a Land Acquisition and Disposal Strategy</b>	Publish a strategy using mapped underutilized land holdings, land inventory, and a scan of land available for purchase.	RDCK staff All departments	Long-term	\$75,000

**ACTION: COORDINATE HOUSING PROVISION WITHIN EXISTING OR PLANNED SERVICE AREAS**

<b>Tool</b>	<b>Initial Steps</b>	<b>Lead</b>	<b>Timeline</b>	<b>Budget</b>
<b>Growth Management Planning</b>	Develop a workplan and coordinate with all RDCK departments to identify high growth areas and organize management strategies for long-term service/infrastructure planning as it relates to housing provision.	RDCK Staff all Departments.	Mid-term	\$50,000
<b>Regional Housing Service Bylaw</b>	Assess community support and implementation feasibility.	RDCK Corporate Administration	Long-term	\$150,000 (Feasibility Analysis)
<b>Regional Housing Coordinator</b>	Scope out the Housing Coordinator role at the Regional District level, communicate position and offerings clearly to municipalities, and explore professional development opportunities to build expertise amongst staff.	RDCK Community Planning	Mid-term	\$40,000 or .25 FTE

## **Monitoring and Evaluation**

The primary method for monitoring the impact of this strategy should be a comprehensive Regional Housing Needs Assessment prepared in accordance with the Local Government Act. While these reports are not necessarily a tool for monitoring policy implementation and impacts, they provide an important resource for understanding the housing context and issues within the Regional District. The RDCK completed a comprehensive needs assessment in 2019, using the 2016 data. With the development of this housing Strategy, the RDCK developed an update to this report using the 2021 Census data.

At minimum, it is recommended that RDCK staff complete an annual report detailing progress to date, priorities for the year ahead, and recommended modifications to the overall housing strategy. As staff reviews this strategy each year, they may wish to include additional actions and strategies based on changing policies, indicators of success, and/or changes in community need.

### **ANNUAL MONITORING INDICATORS**

In addition to a Regional Housing Needs Assessment, there are several indicators that the RDCK local and First Nations governments can utilize to track changes on an annual basis. Below are some indicators that can be monitored to gain real-time understanding of the impact of this Regional Housing Strategy and other local government policies:

#### **CMHC Rental Market data (available for Nelson)**

- Number of primary market rental units
- Vacancy rates for the primary rental market
- Average and median rent values, by bedroom type

#### **Municipal and Regional Data (typically through permit tracking)**

- New housing units by dwelling type
- Number of new accessory units
- Developer Contributions secured through the anticipated bonus density and/or CAC programs.

#### **BC Assessment**

- Number of housing sales by type
- Assessed housing value by type
- Sale price by type

## TOOL SPECIFIC INDICATORS

Where applicable, potential tool specific indicators are outlined in the table below. While these may not be comprehensive, they are intended to support RDCK in developing baseline measures to be used as a foundation for setting measurable goals and support long-term tracking. Several of the tools identified were recommended as as on-going activities. Understanding impact and continuing to assess opportunities for improvement on these items will be more important than tracking status of implementation. Policy and long-term strategy tools will require separate monitoring and evaluation strategies to track progress and impact.

Tool	Indicators
<b>Localized Affordable Housing Forum</b>	<ul style="list-style-type: none"> <li>• Participation rates for Affordable Housing Forum including demographic data such as industry/sector, location / Community, government type (Indigenous, Local, Regional, Provincial).</li> <li>• Participant feedback on partnerships developed.</li> <li>• Participant feedback on useability and impact of resources and information shared.</li> </ul>
<b>Information Repository/ Library Hub</b>	<ul style="list-style-type: none"> <li>• User access and information use including clicks, downloads and sharing of resources.</li> <li>• Participant feedback on useability and impact of resources and information shared.</li> </ul>
<b>Update and Maintain Housing Need Report</b>	<ul style="list-style-type: none"> <li>• Updated Comprehensive Need Report completed every 5 years.</li> <li>• Comparison of data and metrics to previous needs assessments</li> <li>• Comparison of key themes and challenges identified in engagement with community stakeholders.</li> <li>• Including feedback on tools from this Housing Action Plan implemented since the previous housing needs assessment</li> </ul>
<b>Collaborate on funding and resource development efforts</b>	<ul style="list-style-type: none"> <li>• Number and type of funding proposals RDCK has been a partner and/ or how RDCK has supported.</li> <li>• Number and type of RDCK services combined with affordable housing developments.</li> </ul>
<b>Permit and Development Fee Discounts</b>	<ul style="list-style-type: none"> <li>• Dollars of permit and development fee discounts/waivers granted for affordable housing development by type</li> </ul>
<b>Review of underutilized land holdings</b>	<ul style="list-style-type: none"> <li>• Hectares of land available for development</li> </ul>
<b>Inventory of publicly owned land, suitable for affordable housing development</b>	<ul style="list-style-type: none"> <li>• Hectares of publicly owned land in suitable location for affordable housing</li> <li>• Number of potential sites for development and revitalization in partnership with community stakeholders</li> </ul>



Tool	Indicators
<b>A land acquisition and disposal strategy</b>	<ul style="list-style-type: none"> <li>• Hectares of land secured for affordable housing</li> </ul>
<b>Growth Management Planning</b>	<ul style="list-style-type: none"> <li>• Number of housing units in core service areas by type.</li> <li>• Proximity of housing to key services amenities and transportation networks.</li> <li>• Current and anticipated hectares of serviced and serviceable land in core service areas</li> </ul>
<b>Regional Growth Strategy</b>	<ul style="list-style-type: none"> <li>• Indicators for monitoring and evaluation to be developed as part of strategy development</li> </ul>
<b>Regional Housing Service Bylaw</b>	<ul style="list-style-type: none"> <li>• Indicators for monitoring and evaluation to be developed as part of strategy development</li> </ul>
<b>Regional Policy and Process Review</b>	<ul style="list-style-type: none"> <li>• Number of Municipalities participating in review and streamlining of process</li> <li>• Feedback from community stakeholders on impact of implemented changes.</li> </ul>
<b>Region Wide Monitoring and Evaluation System</b>	<ul style="list-style-type: none"> <li>• Participation in regional monitoring and evaluation</li> </ul>
<b>Regional Housing Advocacy Strategy</b>	<ul style="list-style-type: none"> <li>• Participation in regional housing advocacy strategy development</li> <li>• Indicators for monitoring and evaluation to be developed as part of strategy development</li> </ul>

## **Next Steps**

### **GOVERNANCE CONSIDERATIONS**

The Regional Board has a variety of mechanisms to oversee actions included in this plan, but stakeholders and staff noted that a Housing Committee might be appropriate to support the implementation of the Housing Action Plan. At this time, it is expected that staff in the planning department will lead the implementation of the HAP and consider the best avenue for community engagement and Board participation as part of implementation planning.

### **GETTING STARTED**

#### **Prioritizing Actions**

The HAP outlines a number of actions with expected timeframes and budgets, but it does not prioritize which actions should be taken in which order. This is to allow staff and Board to identify elements by importance and provide implementation flexibility. As part of the implementation process, the project team will work with staff to identify and start implementing year one actions.

#### **Annual Review of HAP Actions**

RDCK Staff should review actions and progress towards implementing the actions outlined above on at least an annual basis. A simple checklist approach, updating what items have been completed or are under way, is typically the easiest and quickest mechanism for reporting to Regional Board and residents.



Village of Kaslo

## Conclusion

The RDCK and its Board, administration, and staff are already proactive participants in the housing sector. Regional non-profits, health sector employees, local government representatives, the tourism and hospitality sectors, and community advocates understand the issues and are excited to collaborate to improve housing availability and affordability. The RDCK is not starting from scratch; staff and the Regional Board are informed, enthusiastic, and able to support implementation of this HAP in collaboration with communities and residents. This report is intended to support, supplement, and provide direction to the already important work being undertaken by the Board, administration, and staff of the RDCK. Actions in this report can elevate and guide the tremendous opportunity the Regional District has to leverage community expertise and funding opportunities to address affordable housing need.







Consulting support from:







# Regional District of Central Kootenay

## HOUSING ACTION PLAN

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### APPENDIX A: HOUSING DATA UPDATE



# Regional District of Central Kootenay Housing Action Plan

Housing Data Update

December 2022



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## INTRODUCTION

In Fall 2022, the Regional District of Central Kootenay engaged M’akola Development Services to develop an Affordable Housing Action Plan for the Regional District and its 11 member Electoral Areas. Building off the results of the 2020 Housing Needs Assessment, the action plan will provide the RDCK with actionable strategies and an implementation plan to address housing challenges in the Region.

As an additional deliverable, M’akola Development Services and our partners at Turner Drake and Partners Ltd. used newly available 2021 Census information to update key statistics in the 2020 Regional Housing Needs Assessment. Though useful context for the Affordable Housing Action Plan, this data update is not sufficient to meet the criteria of a provincially required Housing Needs Report. A subsequent needs report cannot be completed until additional custom data from BC Statistics is released. The data included in this report is meant to update local understanding of housing trends, inform new and returning Regional Board members, and improve the ability of housing actors to access funding for non-market housing development and operations.



## LIMITATIONS

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### BC ASSESSMENT

#### *Grouped Information*

BC Assessment provides assessment roll spreadsheets for communities across British Columbia for the years 2005/2006 through 2021/2022. Assessment roll information is not on an individual property level; rather, similar types of properties are grouped together in “folios” based on several factors, such as property type and dwelling type. These folio groups also mean that assessment and sale price values reflect averages, making it more difficult to express community level average and median values.

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### CANADA MORTGAGE & HOUSING CORPORATION (CMHC)

#### *Reporting Landscape*

CMHC conducts its Rental Market Survey (RMS) every year in October to estimate the relative strengths in the rental market. The survey collects samples of market rent levels, turnover and vacancy unit data for all sampled structures. The survey only applies to **primary rental markets**, which are those urban areas with populations of 10,000 and more. The survey targets only privately initiated rental structures with at least three rental units, which have been on the market for at least three months.

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### STATISTICS CANADA

#### *Area & Data Suppression*

There are instances where geographic areas are too small to report on, resulting in the deletion of all information for those communities or regions. Suppression of data can be due to poor data quality or to other technical reasons. Throughout this report, instances of data suppression typically appear as zero values or missing trendlines in graphs.

#### *Random Rounding*

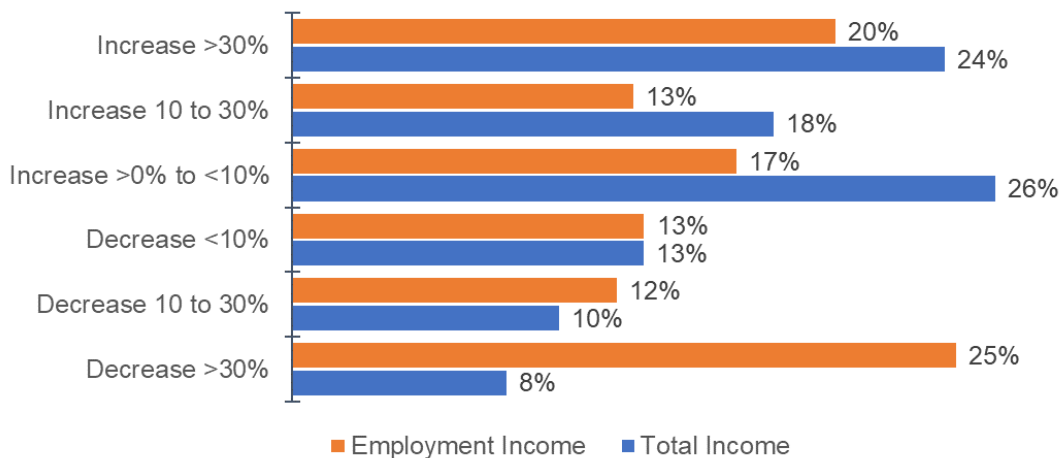
Throughout the Census numbers are randomly rounded either up or down to a multiple of “5” or “10.” When this data is summed or grouped, the total value may not match the individual values since totals and sub-totals are independently rounded. Similarly, percentages (which use rounded data) may not reflect the true percentage, but instead a ballpark. Furthermore, the sums of percentages may not equal 100%.

**INFLUENCE OF CERB PAYMENTS**

In 2020, the federal government implemented the Canada Emergency Response Benefit (CERB) program to provide financial support to Canadians who were directly affected by COVID-19. Eligible applicants received \$2,000 for an initial four-week period and could reapply for additional periods, eventually extending to 28 weeks and a maximum benefit of \$14,000. The program initially covered the period from March to September 2020 but was extended as the pandemic progressed.

The CERB program demonstrated the impact that federal policies can have on the financial stability of Canadians. Many recipients whose employment income would otherwise have decreased dramatically were able to avoid significant financial hardship. Figure 1 shows how employment and total incomes changed in the RDCK between 2019 and 2020. About half of households experienced a decrease in employment income and 25% of all households had their employment income decrease by more than 30%. CERB and other sources of non-employment income were able to protect some households against these losses. While many households saw their employment income decrease, only 8% experienced a total income decrease of more than 30%.

**Figure 1: Changes in Employment & Total Income Between 2019 and 2020, RDCK**



*Source: Statistics Canada Census Data Tables*

Though it helped protect many Canadian households, CERB substantially impacted 2021 Census data results. Generally, households receiving the benefit could temporarily better afford their cost-of-living expenses, leading to reductions in low-income status, housing unaffordability, and Core Housing Need. However, improvements to affordability in 2020 may not accurately depict the state of housing before and after CERB. Consequently, nearly every community across Canada has reported an improvement in their housing situation based on Statistics Canada measures.

Not all of the increase in total income is attributed to the influence of CERB. Some industries thrived during the pandemic and were able to offer more pay to their employees. Half of households in the RDCK experienced an increase to their employment incomes. Nevertheless, the single year influence does suggest CERB played a significant role in reduction of key housing need indicators and improvement trends likely do not represent the reality of housing access.

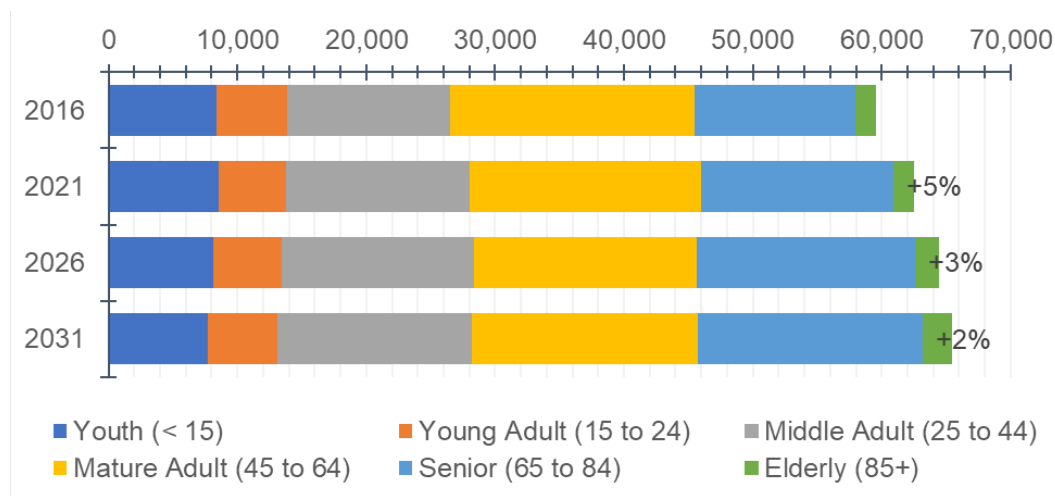
## REGIONAL TRENDS

### DEMOGRAPHY

#### CURRENT AND ANTICIPATED POPULATION

Between 2016 and 2021, the population of the Regional District of Central Kootenay increased by 5% to 62,515 residents. Projections anticipate the population will continue to grow to nearly 65,000 residents by 2031. New growth is almost entirely driven by increases in the population aged 65 and older. Between 2021 and 2026, seniors are expected to surpass mature adults as the largest age cohort in the RDCK.

**Figure 2: Current and Anticipated Population, RDCK**



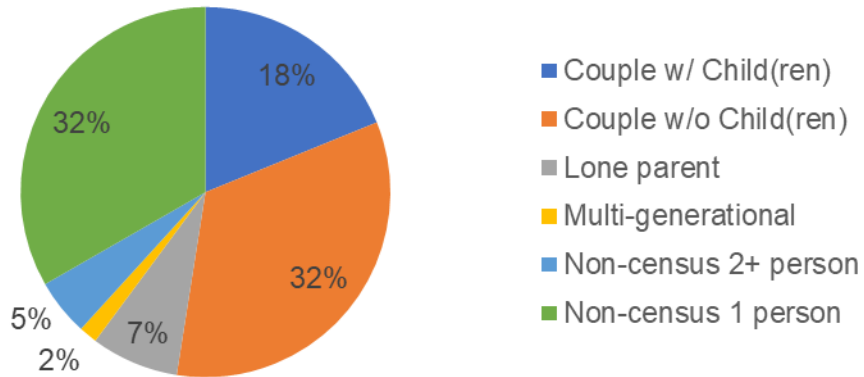
*Source: Statistics Canada, 2016 and 2021 Census*

#### HOUSEHOLD TYPE AND SIZE

The Census categorizes household types by the composition and relationship of individuals living as a household unit. In the RDCK, the most prevalent household types are one person households and couples without children. Couples without children are very often seniors or older adults whose children have left the home, and can sometimes be younger couples who have not yet started, or have chosen not to start a family. One person households are typically the youngest and oldest members of our communities and often are navigating challenging housing circumstances on low or fixed incomes.

Couples with children were the third most prevalent household type, followed by lone parent households, non-census two plus person households, and multi-generational households. In a non-census two plus person household, two or more individuals share a home but are not linked by financial or family ties. This is most common when younger community members live together as roommates to share housing costs.

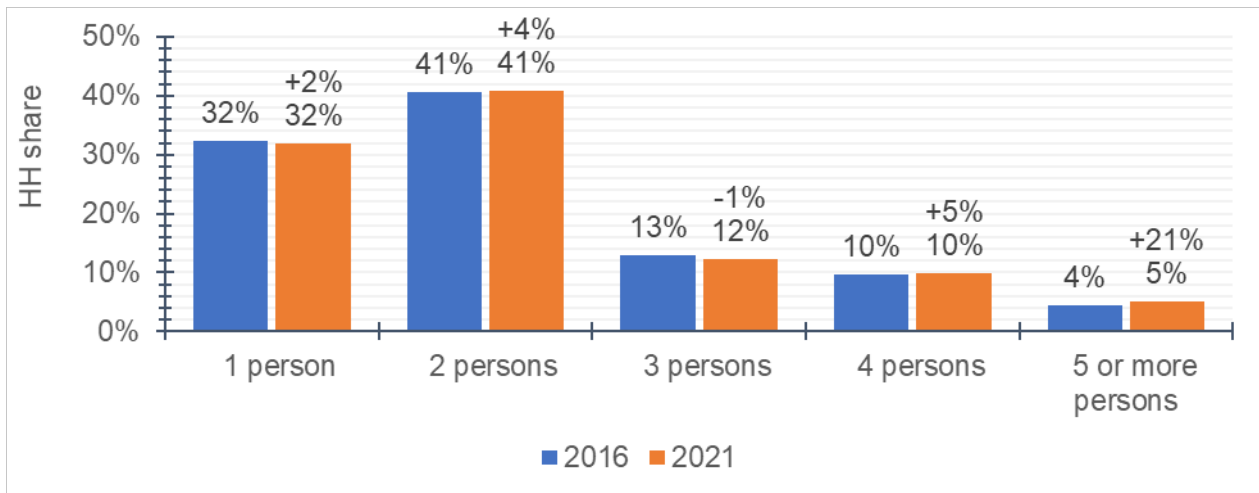
Figure 3: Household Types, RDCK, 2021



Source: Statistics Canada, 2021 Census

Household size often correlates directly with household type but can provide additional context to the frequency of larger or smaller household units. Between 2016 and 2021, the size of households did not appreciably change in the RDCK. More than half of all households are made up of one or two individuals, followed by three person households (12%), four person households (10%), and five plus person households (5%). Though five plus person households increased 21% between the two census periods, their overall share of households only increased by 1%. This speaks to the relatively small number of larger households in the RDCK.

Figure 4: Household Size, RDCK, 2016/2021



Source: Statistics Canada, 2016 and 2021 Census

As the population ages and family structures change, more people are living in one and two-person family units and households. Fewer people now require more homes and the RDCK and its partners need to be outbuilding its population projections just to keep up with demand.

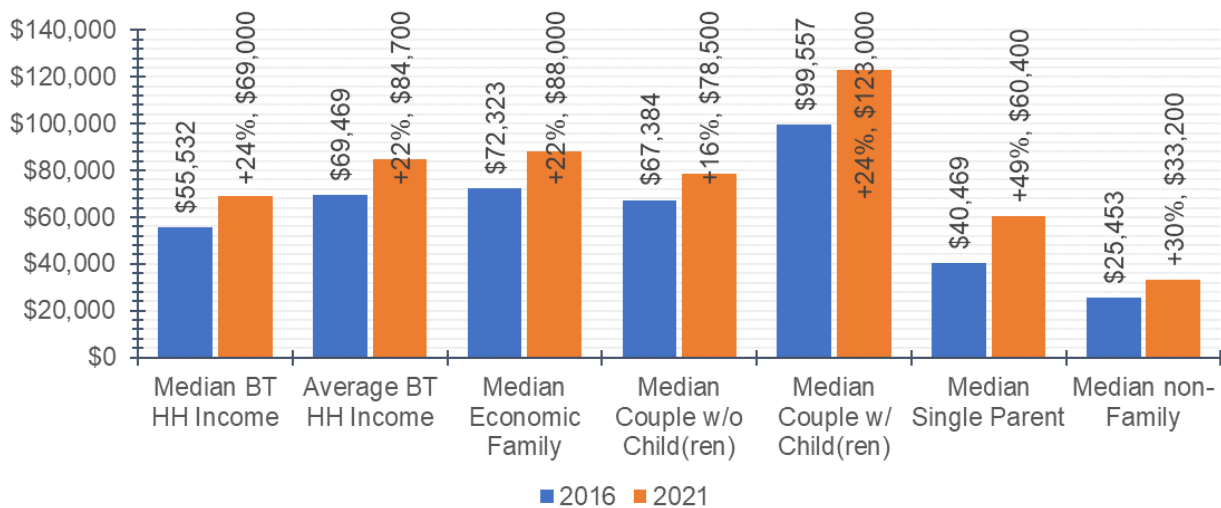
INCOME

ECONOMIC FAMILIES

Incomes in the RDCK increased by a larger than expected amount between 2016 and 2021. Even adjusting for inflation, incomes increased for most households and economic families. However, unlike most statistics, the Census asks respondents not for their current income, but for their annual income from the year before. During 2020, the Covid-19 pandemic impacted economies across the country leading to challenging economic conditions and loss of income for many Canadians. In response, the Federal government introduced the Canada Emergency Response Benefit (CERB) to support employed and self-employed Canadians who were directly affected by COVID-19. The benefit provided \$2000 a month to many individuals whose jobs had been lost or significantly scaled back due to the pandemic. In many cases, the CERB benefit likely exceeded the income that affected individuals may have otherwise earned.

Given anecdotal information about continuing economic hardships, the CERB benefit is likely the predominant contributor to 2020 income increases. Another factor impacting income statistics could be migration. Income bracket data indicates that the number of households earning over \$200,000 a year nearly doubled between the last two censuses. Some of this growth may be attributed to increased migration of higher income households to the Central Kootenays as working from home became normalized.

Figure 5: Income by Household and Economic Family, RDCK, 2016/2021



Source: Statistics Canada, 2016 and 2021 Census

\*Note: Figures above represent “before tax” or “BT” incomes.



HOUSING NEED

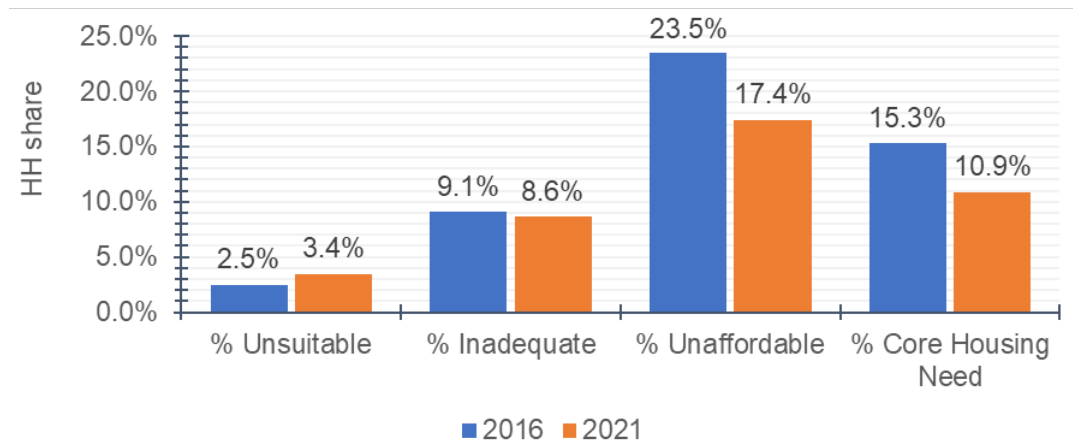
HOUSING NEED CRITERIA

Statistics Canada collects information on three key housing indicators through the Census: affordability, adequacy, and suitability.

- A home is **unaffordable** if the household spends more than 30% of its income on shelter cost.
- A home is **inadequate** if the physical dwelling needs major repairs.
- A home is **unsuitable** if it does not have enough bedrooms for the number and composition of residents, according to the National Occupancy Standard.

Across the RDCK, very few households were in an unsuitable home. Most housing is still larger, single-detached dwellings suitable for a wide range of household sizes. More homes needed major repairs, common in communities with older housing stock. As in 2016, the most concerning housing need indicator across the RDCK was affordability. More than 17% of households were in an unaffordable home. This represents a drop from 2016, but should not necessarily be taken as a measure of progress. CERB payments and a Provincial rent freeze during Covid-19 likely had a large impact on the affordability metric. Neither policy intervention is still in place and anecdotal data indicates that perceived affordability has not improved across the RDCK.

Figure 6: Housing Criteria, RDCK, 2016/2021



Source: Statistics Canada, 2016 and 2021 Census

Core Housing Need combines the three housing indicators discussed above into one metric. It's not perfect, but it's the best "one number" statistic we have to describe housing need in communities. Across the RDCK, nearly 11% of households were in Core Housing Need, down from slightly more than 15% in 2016. As most Core Housing Need in the RDCK is driven by affordability, much of this drop may be attributed to policy interventions discussed above and may not accurately represent lived experience.

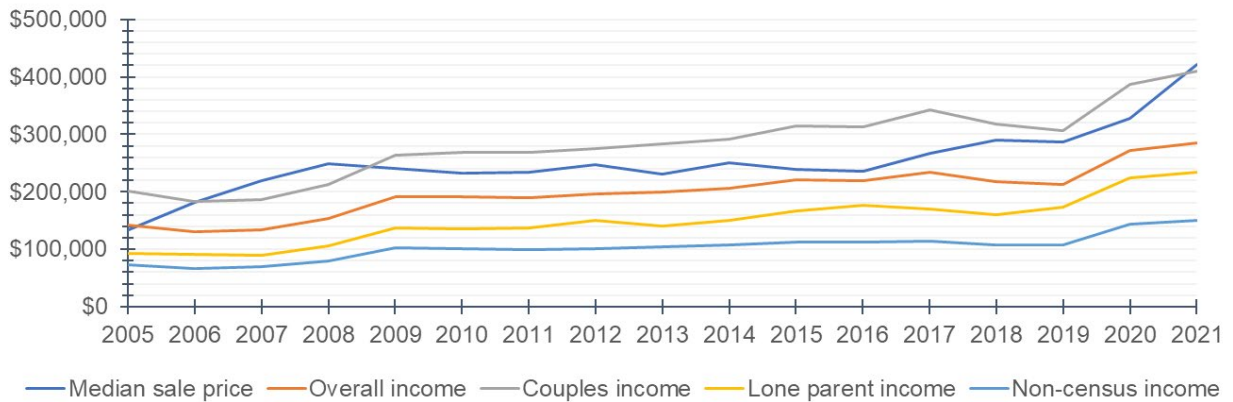
OWNERSHIP AFFORDABILITY

By combining data from BC Assessment, Statistics Canada, and the 2016 and 2021 Censuses, we can map how housing prices have changed relative to incomes in the RDCK. In Figure 7, the dark blue line tracks the median sale price of all homes in the Regional District between 2005 and 2021. Cost of ownership has increased dramatically, from a median sale price of around \$150,000 in 2005 to over \$400,000 in 2021.

Incomes have not kept pace with the change in housing cost, especially for first-time home buyers without existing equity or external financial support. By using historic interest rates and income data, and assuming a 10% down payment, we can also track how much a first-time home buyer could afford to spend on a home each year. A first-time home buyer earning the median income (dark orange line) has historically been close to affording the median home until 2016 when ownership costs began to increase after a period of relative stability. In 2021, the gap between what a median income household could afford and the median home price was well over \$100,000.

Lone parents and non-census families/individuals (yellow and light blue lines, respectively) have rarely been able to afford home ownership. Couples (grey line) have almost always been able to afford the median home in the RDCK, though even they are now feeling pressure in the market.

**Figure 7: Home Ownership Affordability, RDCK, 2005-2021**



Source: BC Assessment, Statistics Canada, 2016 and 2021 Census

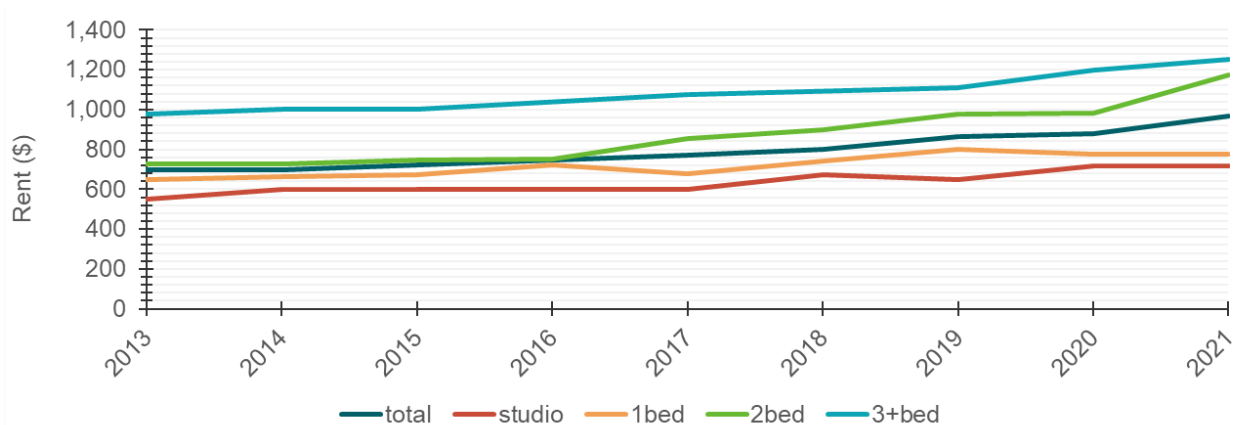
## PRIMARY RENTAL MARKET TRENDS

The Canada Mortgage and Housing Corporation (CMHC) conducts an annual survey of primary market rental trends in communities with populations greater than 10,000 people. The primary rental market only includes row or apartment-style rental buildings with more than three units and does not account for secondary suites, accessory dwellings, laneway housing, and whole home rentals.

Rental data information is not perfect. No data is available outside the City of Nelson, the primary rental market only makes up a small portion of rental stock in the RDCK, and community members consistently report that the CMHC survey underestimates actual rental costs in communities. Despite these limitations, primary market rental trends are still instructive for decision-makers, staff, and community actors.

Since information became available, primary market rental costs in the City of Nelson have consistently increased. The median studio and one-bedroom unit now rents for about \$700 and two- and three-bedroom units cost over \$1100 per month. Community members report that these prices are often much lower than what new residents would expect to pay for a rental. Competition for units is high, and cheaper units are often in older buildings that cost more to heat and maintain.

**Figure 8: Median Primary Market Rental Cost, City of Nelson, 2013-2021**

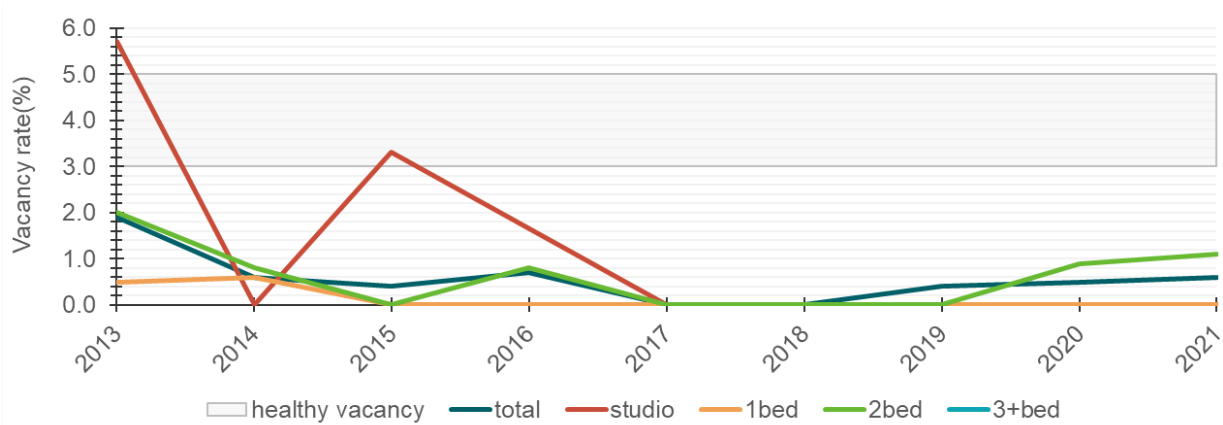


Source: Canada Mortgage and Housing Corporation

One of the best indicators of competition in the rental market is the rental vacancy rate. A healthy vacancy is generally considered to be between 3% and 5%. At this level of vacancy, demand is strong enough that landlords will keep their properties on the market and in good condition, but there is enough availability that prices do not skyrocket.

In the City of Nelson, the vacancy rate has never exceeded 2%. Despite an increase in the availability of two-bedroom units in the last two years, current vacancy is still well under 1%. Data indicates there is 0% vacancy for three-bedroom units, studios, and one-bedrooms.

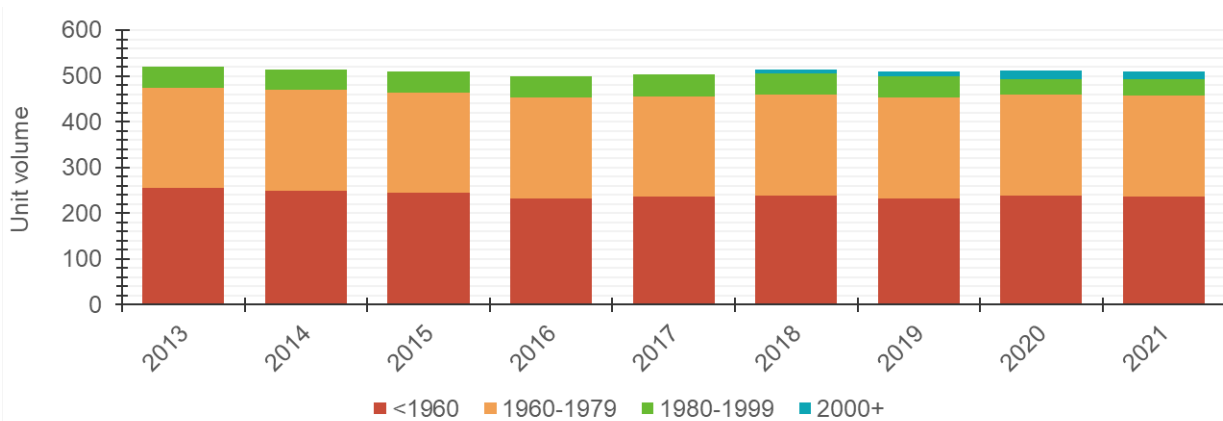
**Figure 9: Primary Market Rental Vacancy Rate, City of Nelson, 2013-2021**



Source: Canada Mortgage and Housing Corporation

Rental stock by year of construction illustrates how few primary rental units have been built in the City of Nelson since 1980. Of the slightly over 500 primary market rental units, about 90% were constructed before 1980. Only about 3% were built after the year 2000. Despite new investment in non-market rental options in the past few years, Nelson and the RDCK are still dealing with the impact of decades of disinvestment in the rental market. New-build stock will be critical for increasing vacancy rates and stabilizing or decreasing rental costs.

**Figure 10: Primary Market Rental Stock by Year of Construction, City of Nelson, 2013-2021**



Source: Canada Mortgage and Housing Corporation

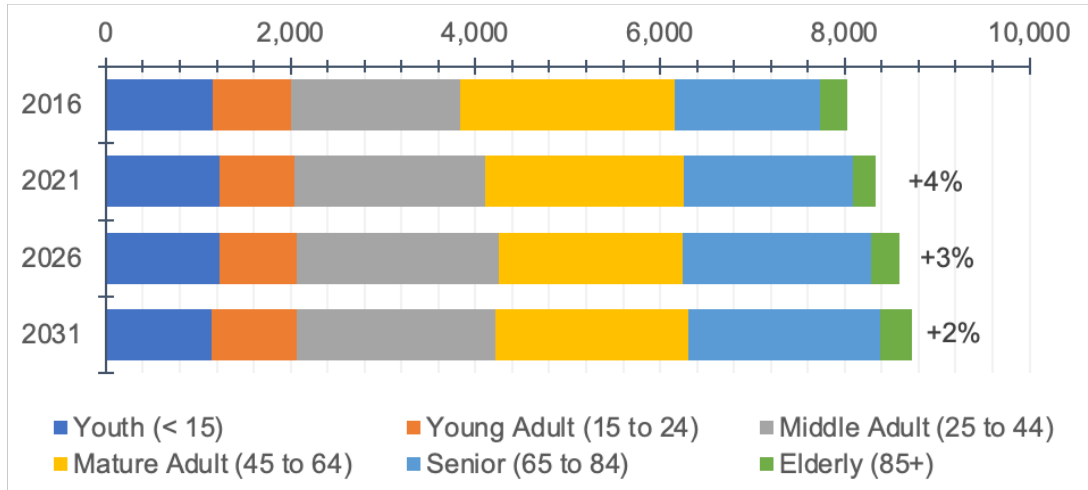
**CITY OF CASTLEGAR**

**DEMOGRAPHY**

**CURRENT AND ANTICIPATED POPULATION**

Between 2016 and 2021, the population of the City of Castlegar increased by 4% to 8,340 residents. Projections anticipate the population will continue to grow to nearly 8,735 residents by 2031. New growth is almost entirely driven by increases in the population aged 65 and older and young adults aged 15 to 24.

**Figure 11: Current and Anticipated Population, City of Castlegar**



Source: Statistics Canada, 2016 and 2021 Census

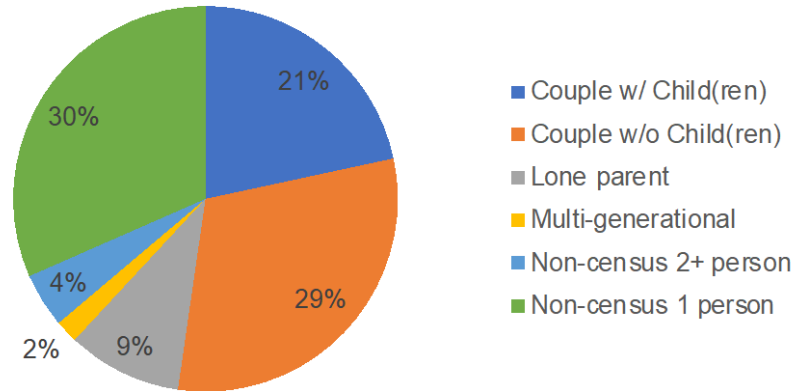
## HOUSEHOLD TYPE AND SIZE

The Census categorizes household types by the composition and relationship of individuals living as a household unit. In Castlegar, the most prevalent household types are one person households and couples with children. One person households are typically the youngest and oldest members of our communities and often are navigating challenging housing circumstances on low or fixed incomes.

Couples without children were the third most prevalent household type, followed by couples without children, lone parent households, non-census two plus person households, and multi-generational households. In a non-census two plus person household, two or more individuals share a home but are not linked by financial or family ties. This is most common when younger community members live together as roommates to share housing costs.



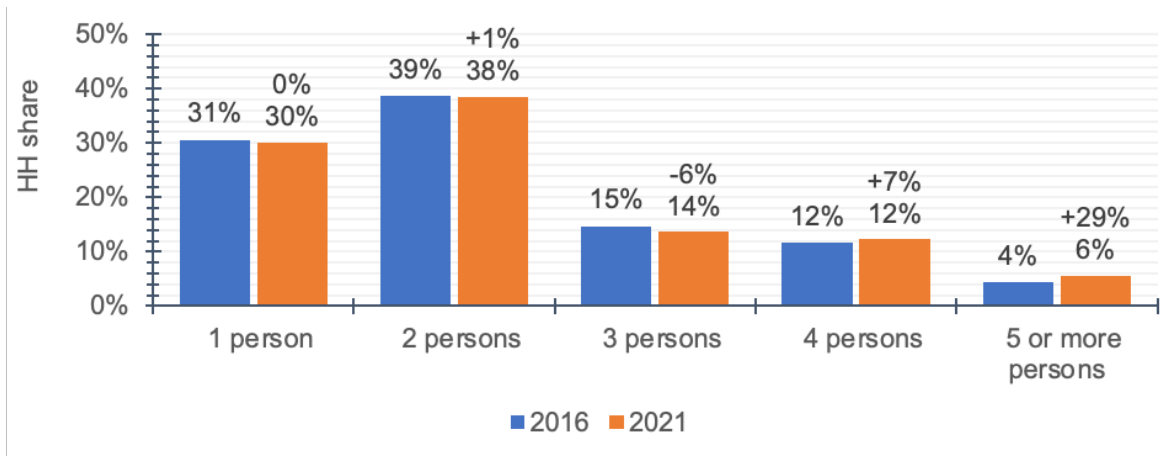
Figure 12: Household Types, City of Castlegar, 2021



Source: Statistics Canada, 2021 Census

Household size often correlates directly with household type but can provide additional context to the frequency of larger or smaller household units. Between 2016 and 2021, the size of households did not appreciably change in Castlegar. More than half of all households are made up of one or two individuals, followed by three person households (14%), four person households (12%), and five plus person households (6%). Though five plus person households increased 29% between the two census periods, their overall share of households only increased by 1%. This speaks to the relatively small number of larger households in Castlegar.

Figure 13: Household Size, City of Castlegar, 2016/2021



Source: Statistics Canada, 2016 and 2021 Census

As the population ages and family structures change, more people are living in one and two-person family units and households. Fewer people now require more homes and Castlegar and its partners need to be outbuilding its population projections just to keep up with demand.

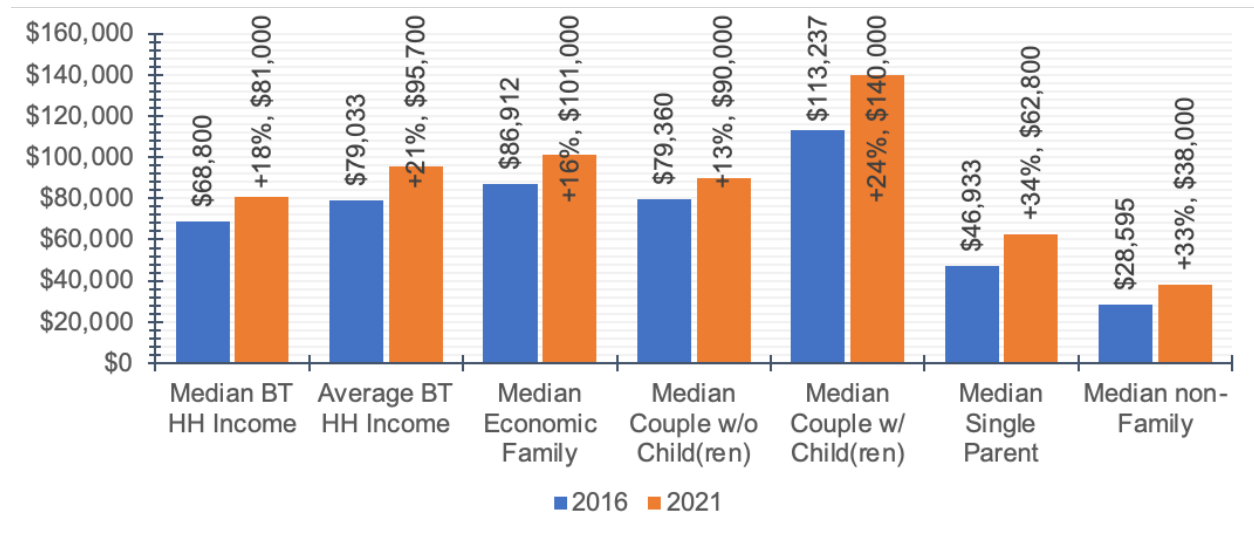
INCOME

ECONOMIC FAMILIES

Incomes in Castlegar increased by a larger than expected amount between 2016 and 2021. Even adjusting for inflation, incomes increased for most households and economic families. However, unlike most statistics, the Census asks respondents not for their current income, but for their annual income from the year before. During 2020, the Covid-19 pandemic impacted economies across the country leading to challenging economic conditions and loss of income for many Canadians. In response, the Federal government introduced the Canada Emergency Response Benefit (CERB) to support employed and self-employed Canadians who were directly affected by COVID-19. The benefit provided \$2000 a month to many individuals whose jobs had been lost or significantly scaled back due to the pandemic. In many cases, the CERB benefit likely exceeded the income that affected individuals may have otherwise earned.

Given anecdotal information about continuing economic hardships, the CERB benefit is likely the predominant contributor to 2020 income increases. Another factor impacting income statistics could be migration. Some of this growth may be attributed to increased migration of higher income households to the Central Kootenays as working from home became normalized.

Figure 14: Income by Household and Economic Family, City of Castlegar, 2016/2021



Source: Statistics Canada, 2016 and 2021 Census

\*Note: Figures above represent “before tax” or “BT” incomes.

HOUSING NEED

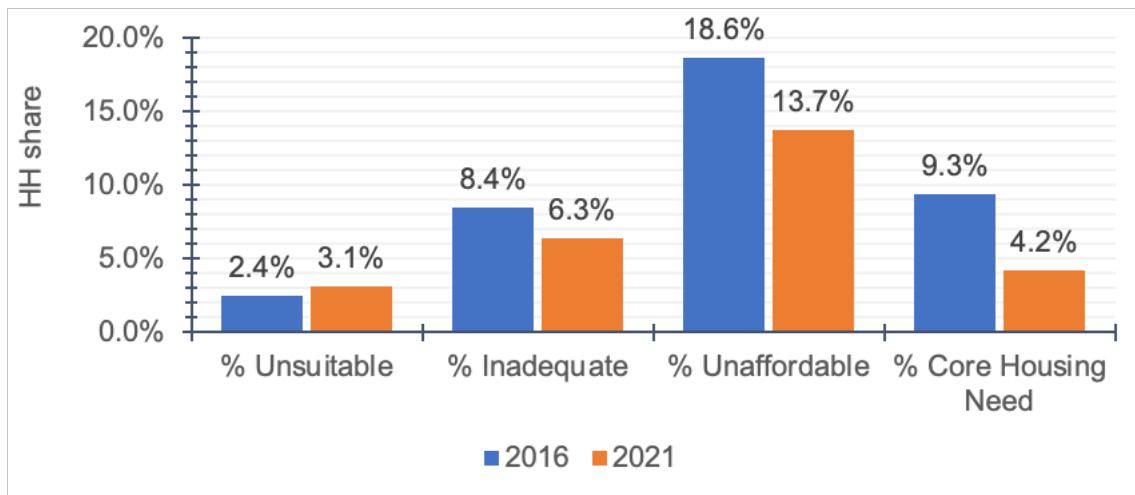
HOUSING NEED CRITERIA

Statistics Canada collects information on three key housing indicators through the Census: affordability, adequacy, and suitability.

- A home is **unaffordable** if the household spends more than 30% of its income on shelter cost.
- A home is **inadequate** if the physical dwelling needs major repairs.
- A home is **unsuitable** if it does not have enough bedrooms for the number and composition of residents, according to the National Occupancy Standard.

Across Castlegar, very few households were in an unsuitable home. Most housing is still larger, single-detached dwellings suitable for a wide range of household sizes. More homes needed major repairs, common in communities with older housing stock. As in 2016, the most concerning housing need indicator across Castlegar was affordability. More than 13.7% of households were in an unaffordable home. This represents a drop from 2016 but should not necessarily be taken as a measure of progress. CERB payments and a Provincial rent freeze during Covid-19 likely had a large impact on the affordability metric. Neither policy intervention is still in place and anecdotal data indicates that perceived affordability has not improved across Castlegar.

Figure 15: Housing Criteria, City of Castlegar, 2016/2021



Source: Statistics Canada, 2016 and 2021 Census

Core Housing Need combines the three housing indicators discussed above into one metric. It's not perfect, but it's the best "one number" statistic we have to describe housing need in communities. Across Castlegar, nearly 4.2% of households were in Core Housing Need, down from slightly more than 9% in 2016. As most Core Housing Need in Castlegar is driven by affordability, much of this drop may be attributed to policy interventions discussed above and may not accurately represent lived experience.

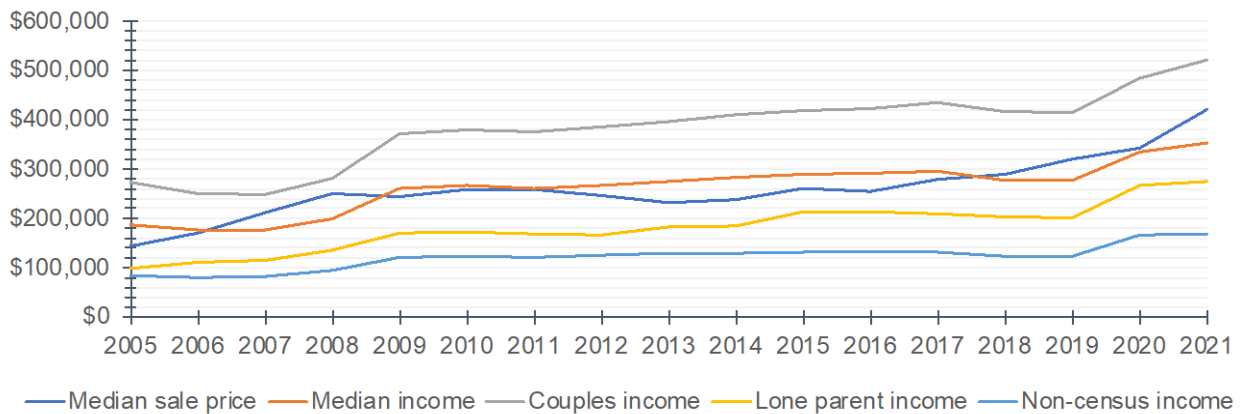
OWNERSHIP AFFORDABILITY

By combining data from BC Assessment, Statistics Canada, and the 2016 and 2021 Censuses, we can map how housing prices have changed relative to incomes in Castlegar. In Figure 16, the dark blue line tracks the median sale price of all homes in the Regional District between 2005 and 2021. Cost of ownership has increased dramatically, from a median sale price of around \$144,775 in 2005 to over \$400,000 in 2021.

Incomes have not kept pace with the change in housing cost, especially for first-time home buyers without existing equity or external financial support. By using historic interest rates and income data, and assuming a 10% down payment, we can also track how much a first-time home buyer could afford to spend on a home each year. A first-time home buyer earning the median income (dark orange line) has historically been close to affording the median home until 2016 when ownership costs began to increase after a period of relative stability. In 2021, the gap between what a median income household could afford and the median home price was over \$60,000.

Lone parents and non-census families/individuals (yellow and light blue lines, respectively) have rarely been able to afford home ownership. Couples (grey line) have almost always been able to afford the median home in Castlegar, though even they are now feeling pressure in the market.

**Figure 16: Home Ownership Affordability, Castlegar, 2005-2021**



Source: BC Assessment, Statistics Canada, 2016 and 2021 Census

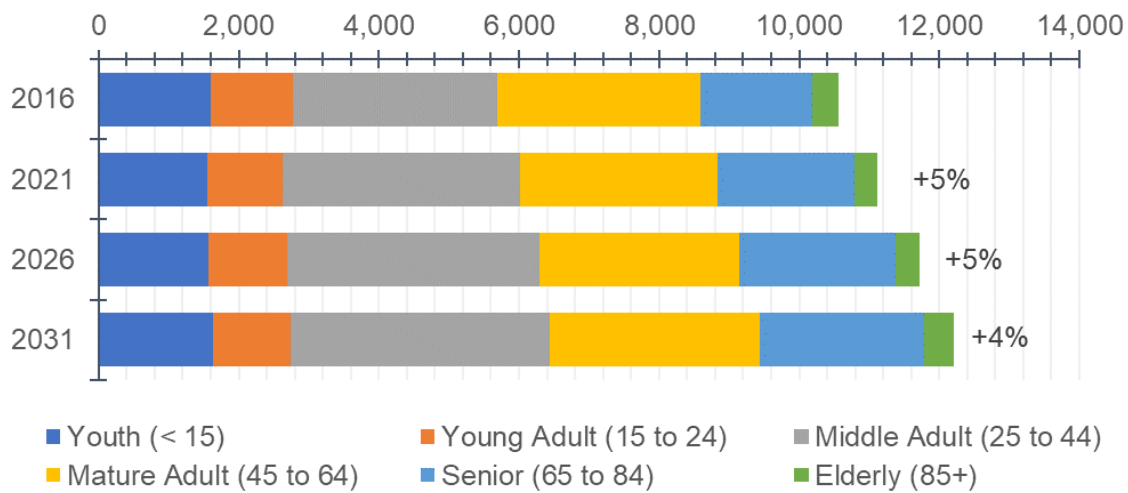
**CITY OF NELSON**

**DEMOGRAPHY**

**CURRENT AND ANTICIPATED POPULATION**

Between 2016 and 2021, the population of the City of Nelson increased by 5% to 11,105 residents. Projections anticipate the population will continue to grow to more than 12,000 residents by 2031. Unlike much of the RDCK, new growth in Nelson is being driven by increases in both the middle adult and senior age cohorts. Between 2021 and 2026, middle adults increased by 16% and seniors increased by 22%.

**Figure 17: Current and Anticipated Population, City of Nelson**



Source: Statistics Canada, 2016 and 2021 Census

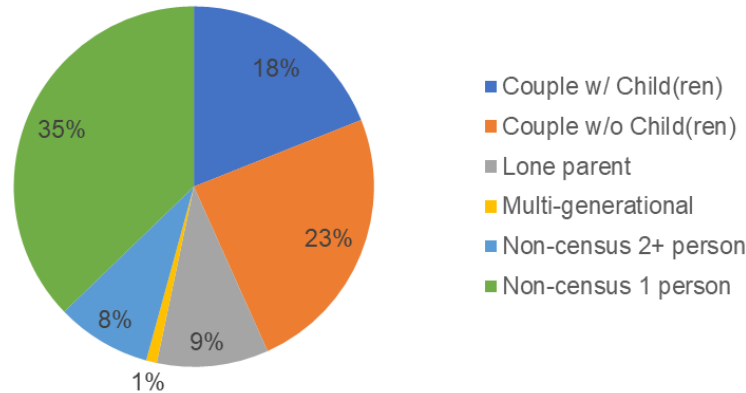
**HOUSEHOLD TYPE AND SIZE**

The Census categorizes household types by the composition and relationship of individuals living as a household unit. In Nelson, the most prevalent household types are one person households and couples without children. Couples without children are very often seniors or older adults whose children have left the home and can sometimes be younger couples who have not yet started or have chosen not to start a family. One person households are typically the youngest and oldest members of our communities and often are navigating challenging housing circumstances on low or fixed incomes.

Couples with children were the third most prevalent household type, followed by lone parent households, non-census two plus person households, and multi-generational households. In a non-census two plus person household, two or more individuals share a home but are not linked by financial or family ties. This is most common when younger community members live together as roommates to share housing costs.



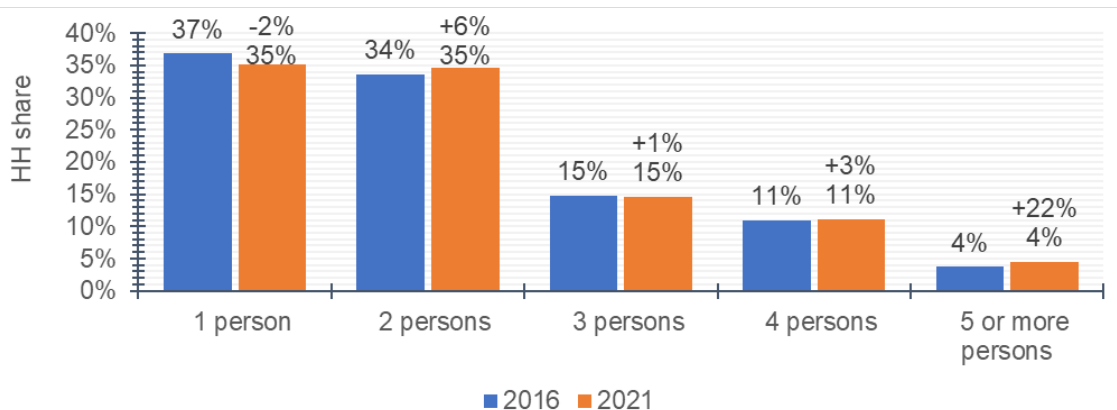
Figure 18: Household Types, City of Nelson, 2021



Source: Statistics Canada, 2021 Census

Household size often correlates directly with household type but can provide additional context to the frequency of larger or smaller household units. Between 2016 and 2021, the size of households did not appreciably change in Nelson. About 70% of all households are made up of one or two individuals, followed by three person households (15%), four person households (11%), and five plus person households (4%). Though five plus person households increased 22% between the two census periods, their overall share of households increased by less than 1%. This speaks to the relatively small number of larger households in the City of Nelson.

Figure 19: Household Size, City of Nelson, 2016/2021



Source: Statistics Canada, 2016 and 2021 Census

As the population ages and family structures change, more people are living in one and two-person family units and households. Fewer people now require more homes and Nelson and its partners need to be outbuilding population projections just to keep up with demand.

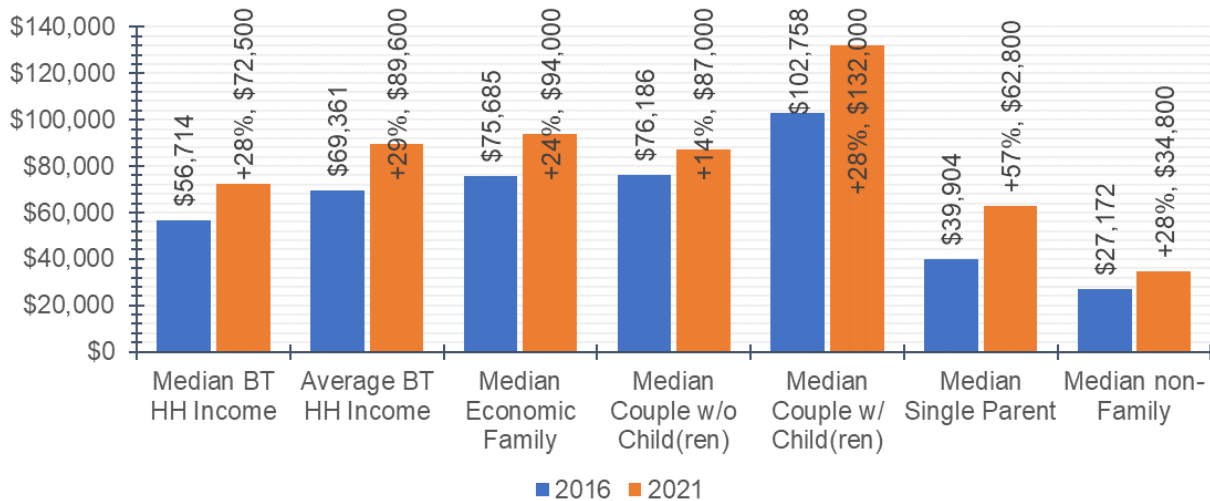
INCOME

ECONOMIC FAMILIES

Incomes in the City of Nelson increased by a larger than expected amount between 2016 and 2021. Even adjusting for inflation, incomes increased for most households and economic families. However, unlike most statistics, the Census asks respondents not for their current income, but for their annual income from the year before. During 2020, the Covid-19 pandemic impacted economies across the country leading to challenging economic conditions and loss of income for many Canadians. In response, the Federal government introduced the Canada Emergency Response Benefit (CERB) to support employed and self-employed Canadians who were directly affected by COVID-19. The benefit provided \$2000 a month to many individuals whose jobs had been lost or significantly scaled back due to the pandemic. In many cases, the CERB benefit likely exceeded the income that affected individuals may have otherwise earned.

Given anecdotal information about continuing economic hardships, the CERB benefit is likely the predominant contributor to 2020 income increases. Another factor impacting income statistics could be migration. Income bracket data indicates that the number of households earning over \$200,000 a year nearly doubled between the last two censuses. Some of this growth may be attributed to increased migration of higher income households to the City of Nelson as working from home became normalized.

Figure 20: Income by Household and Economic Family, City of Nelson, 2016/2021



Source: Statistics Canada, 2016 and 2021 Census

\*Note: Figures above represent “before tax” or “BT” incomes.

HOUSING NEED

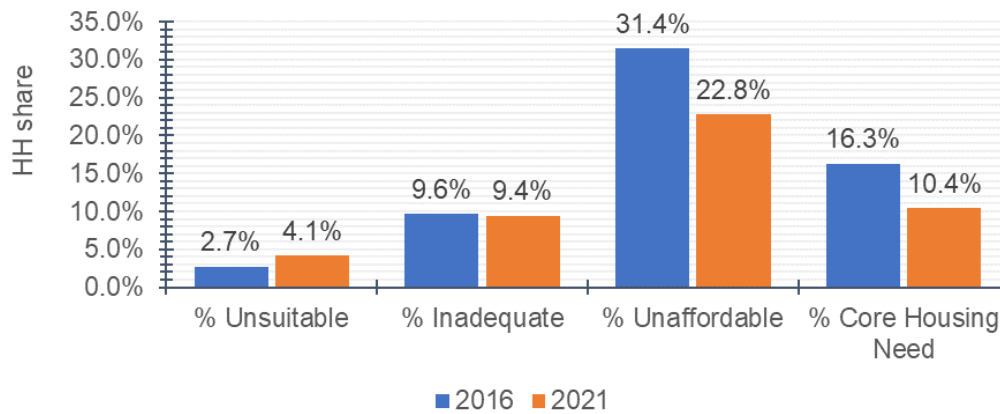
HOUSING NEED CRITERIA

Statistics Canada collects information on three key housing indicators through the Census: affordability, adequacy, and suitability.

- A home is **unaffordable** if the household spends more than 30% of its income on shelter cost.
- A home is **inadequate** if the physical dwelling needs major repairs.
- A home is **unsuitable** if it does not have enough bedrooms for the number and composition of residents, according to the National Occupancy Standard.

Across Nelson, very few households were in an unsuitable home. Most housing is still larger, single-detached dwellings suitable for a wide range of household sizes. More homes needed major repairs, common in communities with older housing stock. As in 2016, the most concerning housing need indicator in Nelson was affordability. More than 22% of households were in an unaffordable home. This represents a drop from 2016, but should not necessarily be taken as a measure of progress. CERB payments and a Provincial rent freeze during Covid-19 likely had a large impact on the affordability metric. Neither policy intervention is still in place and anecdotal data indicates that perceived affordability has not improved across in Nelson.

Figure 21: Housing Criteria, City of Nelson, 2016/2021



Source: Statistics Canada, 2016 and 2021 Census

Core Housing Need combines the three housing indicators discussed above into one metric. It's not perfect, but it's the best "one number" statistic we have to describe housing need in communities. Across Nelson, more than 10% of households were in Core Housing Need, down from slightly more than 16% in 2016. As most Core Housing Need in Nelson is driven by affordability, much of this drop may be attributed to policy interventions discussed above and may not accurately represent lived experience.

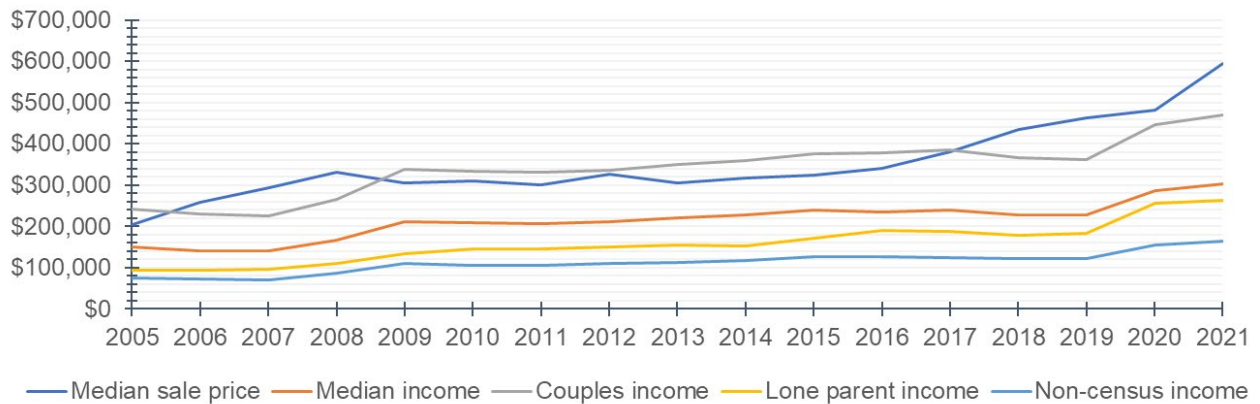
OWNERSHIP AFFORDABILITY

By combining data from BC Assessment, Statistics Canada, and the 2016 and 2021 Censuses, we can map how housing prices have changed relative to incomes in Nelson. In Figure 22, the dark blue line tracks the median sale price of all homes in the City between 2005 and 2021. Cost of ownership has increased dramatically, from a median sale price of around \$200,000 in 2005 to over \$600,000 in 2021.

Incomes have not kept pace with the change in housing cost, especially for first-time home buyers without existing equity or external financial support. By using historic interest rates and income data, and assuming a 10% down payment, we can also track how much a first-time home buyer could afford to spend on a home each year. Home ownership has always been financially challenging in Nelson, even for households earning the median income (dark orange line.) However, after a period of relative stability between 2008 and 2016, the gap between the median purchasing power and the cost of the median home is now close to \$300,000.

Lone parents and non-census families/individuals (yellow and light blue lines, respectively) have rarely been able to afford home ownership. Couples (grey line) have typically been able to afford the median home in Nelson, though as of 2017, many homes may now exceed what the median couple household can afford.

**Figure 22: Home Ownership Affordability, City of Nelson, 2005-2021**



Source: BC Assessment, Statistics Canada, 2016 and 2021 Census

RENTAL HOUSING AFFORDABILITY

For information on rental housing affordability in the City of Nelson, see the Regional Rental Trends section.

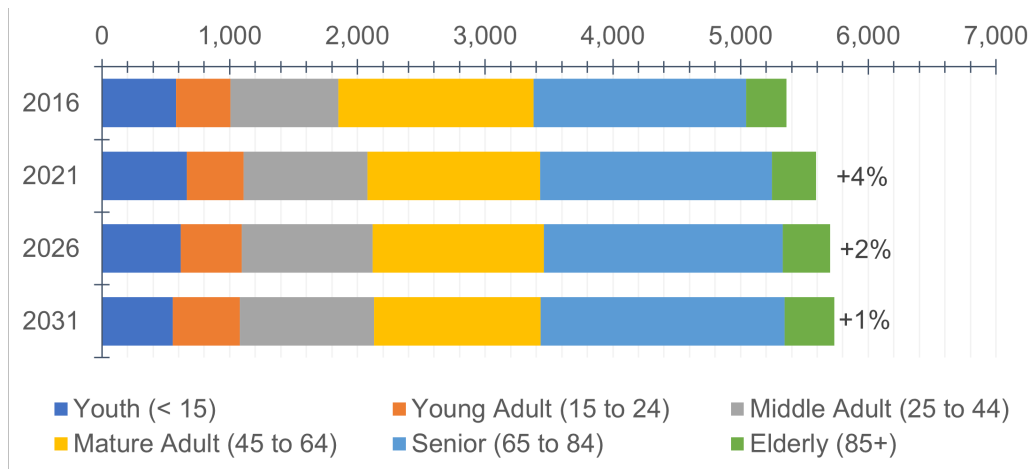
**TOWN OF CRESTON**

**DEMOGRAPHY**

**CURRENT AND ANTICIPATED POPULATION**

Between 2016 and 2021, the population of the Town of Creston increased by 4% to 5,690 residents. Projections anticipate the population will continue to grow to nearly 5,735 residents by 2031. New growth is almost entirely driven by increases in the population aged 65 and older with a markable decline in the mature adult cohort by -12%, the largest of any age group. Between 2021 and 2026, seniors are expected to continue their growth as the largest age cohort in Creston.

**Figure 23: Current and Anticipated Population, Creston**



*Source: Statistics Canada, 2016 and 2021 Census*

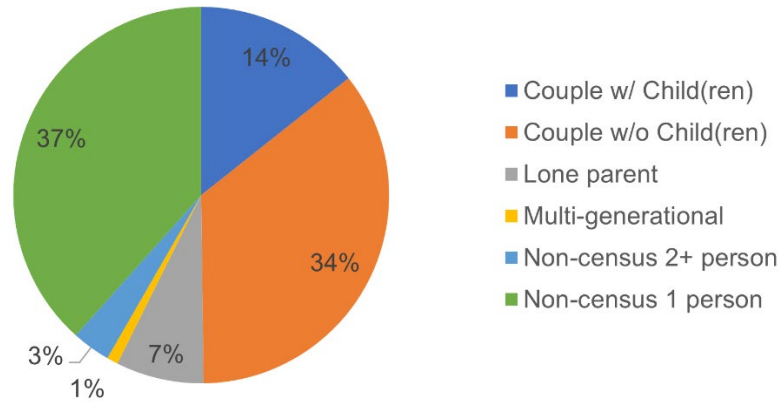
**HOUSEHOLD TYPE AND SIZE**

The Census categorizes household types by the composition and relationship of individuals living as a household unit. In Creston, the most prevalent household types are one person households and couples without children. Couples without children are very often seniors or older adults whose children have left the home and can sometimes be younger couples who have not yet started, or have chosen not to start a family. One person households are typically the youngest and oldest members of our communities and often are navigating challenging housing circumstances on low or fixed incomes.

Couples with children were the third most prevalent household type, followed by lone parent households, non-census two plus person households, and multi-generational households. In a non-census two plus person household, two or more individuals share a home but are not linked by financial or family ties. This is most common when younger community members live together as roommates to share housing costs.



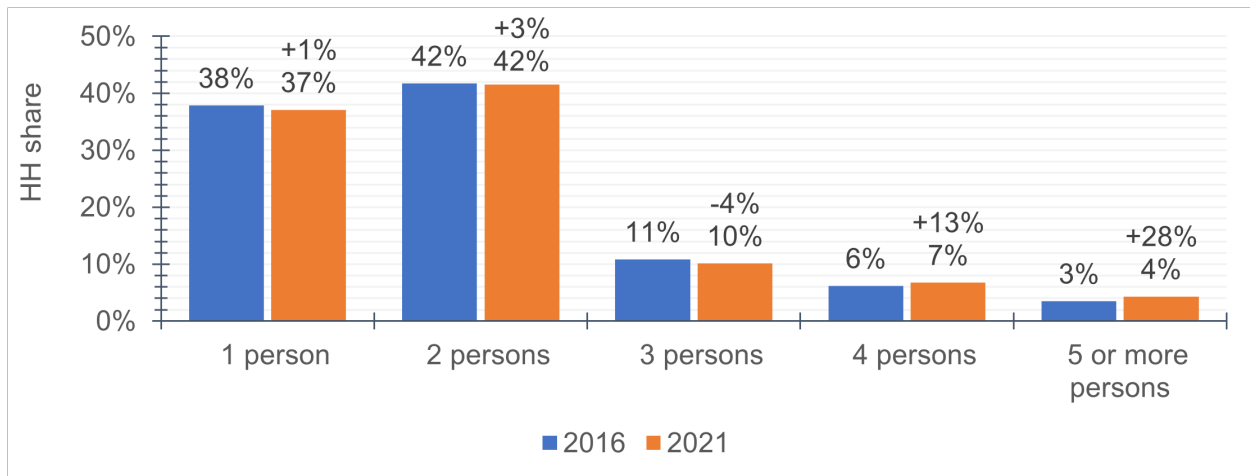
Figure 24: Household Types, Creston, 2021



Source: Statistics Canada, 2021 Census

Household size often correlates directly with household type but can provide additional context to the frequency of larger or smaller household units. Between 2016 and 2021, the size of households did not appreciably change in Creston. More than half of all households are made up of one or two individuals, followed by three person households (10%), four person households (7%), and five plus person households (4%). Though five plus person households increased 28% between the two census periods, their overall share of households only increased by 1%. This speaks to the relatively small number of larger households in Creston.

Figure 25: Household Size, Creston, 2016/2021



Source: Statistics Canada, 2016 and 2021 Census

As the population ages and family structures change, more people are living in one and two-person family units and households. Fewer people now require more homes and the RDCK and its partners need to be outbuilding its population projections just to keep up with demand.

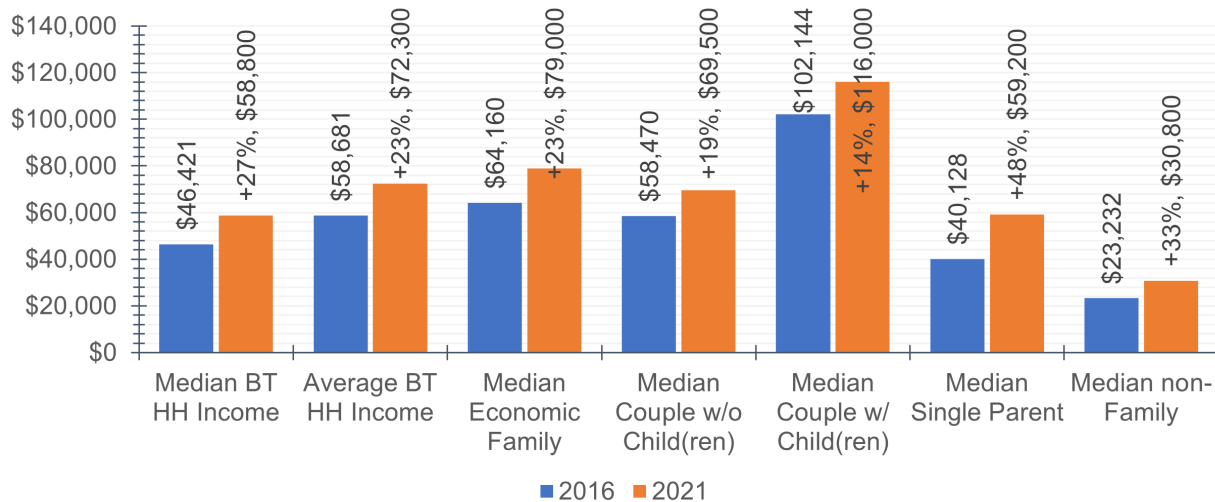
INCOME

ECONOMIC FAMILIES

Incomes in Creston increased by a larger than expected amount between 2016 and 2021. Even adjusting for inflation, incomes increased for most households and economic families. However, unlike most statistics, the Census asks respondents not for their current income, but for their annual income from the year before. During 2020, the Covid-19 pandemic impacted economies across the country leading to challenging economic conditions and loss of income for many Canadians. In response, the Federal government introduced the Canada Emergency Response Benefit (CERB) to support employed and self-employed Canadians who were directly affected by COVID-19. The benefit provided \$2000 a month to many individuals whose jobs had been lost or significantly scaled back due to the pandemic. In many cases, the CERB benefit likely exceeded the income that affected individuals may have otherwise earned.

Given anecdotal information about continuing economic hardships, the CERB benefit is likely the predominant contributor to 2020 income increases. Another factor impacting income statistics could be migration. Income bracket data indicates that the number of households earning over \$200,000 a year nearly doubled between the last two censuses. Some of this growth may be attributed to increased migration of higher income households to Creston as working from home became normalized.

Figure 26: Income by Household and Economic Family, Creston, 2016/2021



Source: Statistics Canada, 2016 and 2021 Census

\*Note: Figures above represent “before tax” or “BT” incomes.

HOUSING NEED

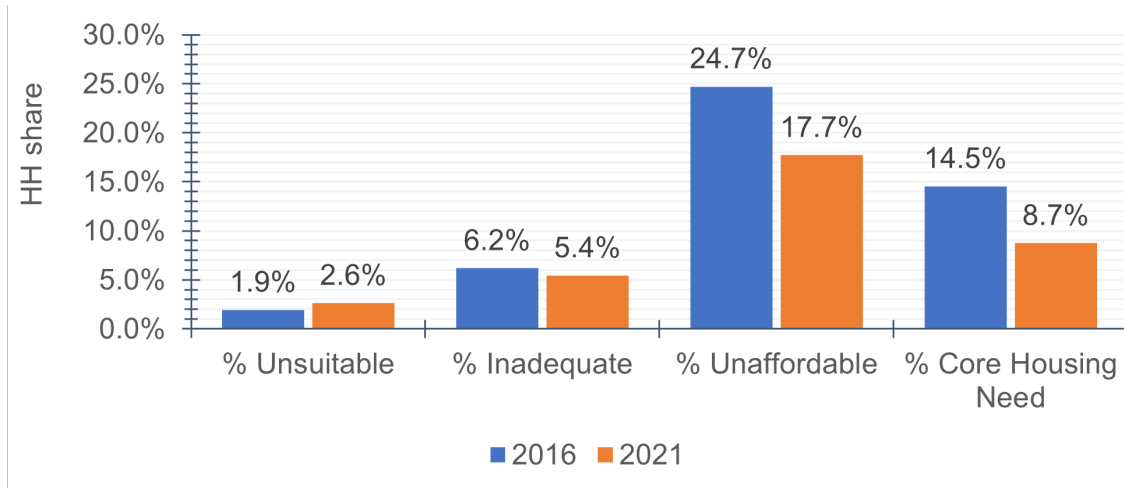
HOUSING NEED CRITERIA

Statistics Canada collects information on three key housing indicators through the Census: affordability, adequacy, and suitability.

- A home is **unaffordable** if the household spends more than 30% of its income on shelter cost.
- A home is **inadequate** if the physical dwelling needs major repairs.
- A home is **unsuitable** if it does not have enough bedrooms for the number and composition of residents, according to the National Occupancy Standard.

In the Town of Creston, very few households were in an unsuitable home. There was a slight increase in unsuitable housing between 2016 and 2021 and, though marginal, likely reflects the restricted housing choice in Creston. However, most housing is still larger, single-detached dwellings suitable for a wide range of household sizes. A larger percentage of homes needed major repairs, common in communities with older housing stock. As in 2016, the most concerning housing need indicator in Creston was affordability. More than 17% of households were in an unaffordable home. This represents a drop from 2016, but should not necessarily be taken as a measure of progress. CERB payments and a Provincial rent freeze during Covid-19 likely had a large impact on the affordability metric. Neither policy intervention is still in place and anecdotal data indicates that perceived affordability has not improved within Creston.

Figure 27: Housing Criteria, Creston, 2016/2021



Source: Statistics Canada, 2016 and 2021 Census

Core Housing Need combines the three housing indicators discussed above into one metric. It’s not perfect, but it’s the best “one number” statistic we have to describe housing need in communities. In the Town of Creston, nearly 9% of households were in Core Housing Need, down from slightly more than 14% in 2016. As most Core Housing Need in Creston is driven by affordability, much of this drop may be attributed to policy interventions discussed above and may not accurately represent lived experience.

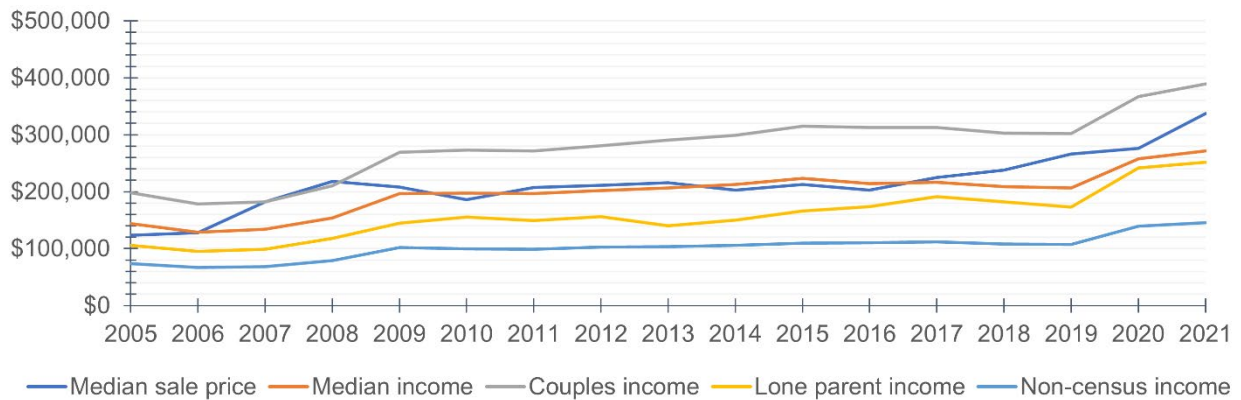
OWNERSHIP AFFORDABILITY

By combining data from BC Assessment, Statistics Canada, and the 2016 and 2021 Censuses, we can map how housing prices have changed relative to incomes in Creston. In Figure 28, the dark blue line tracks the median sale price of all homes in Creston between 2005 and 2021. Cost of ownership has increased dramatically, from a median sale price of around \$120,000 in 2005 to over \$330,000 in 2021.

Incomes have not kept pace with the change in housing cost, especially for first-time home buyers without existing equity or external financial support. By using historic interest rates and income data, and assuming a 10% down payment, we can also track how much a first-time home buyer could afford to spend on a home each year. A first-time home buyer earning the median income (dark orange line) has historically been close to affording the median home until 2016 when ownership costs began to increase after a period of relative stability. In 2021, the gap between what a median income household could afford and the median home price was well over \$60,000.

Lone parents and non-census families/individuals (yellow and light blue lines, respectively) have rarely been able to afford home ownership. Couples (grey line) have almost always been able to afford the median home in Creston, though even they are now feeling pressure in the market.

**Figure 28: Home Ownership Affordability, Creston, 2005-2021**



Source: BC Assessment, Statistics Canada, 2016 and 2021 Census

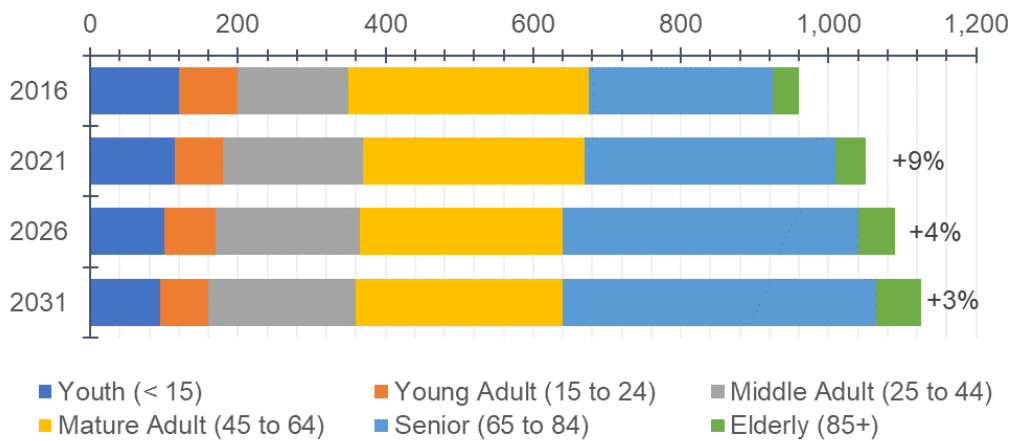
**VILLAGE OF KASLO**

**DEMOGRAPHY**

**CURRENT AND ANTICIPATED POPULATION**

Between 2016 and 2021, the population of the Village of Kaslo increased by 9% to 1,050 residents. Projections anticipate the population will continue to grow to nearly 1,120 residents by 2031. New growth is almost entirely driven by increases in the population aged 65 and older. Between 2016 and 2021, seniors surpassed mature adults as the largest age cohort in Kaslo.

**Figure 29: Current and Anticipated Population, Kaslo**



Source: Statistics Canada, 2016 and 2021 Census

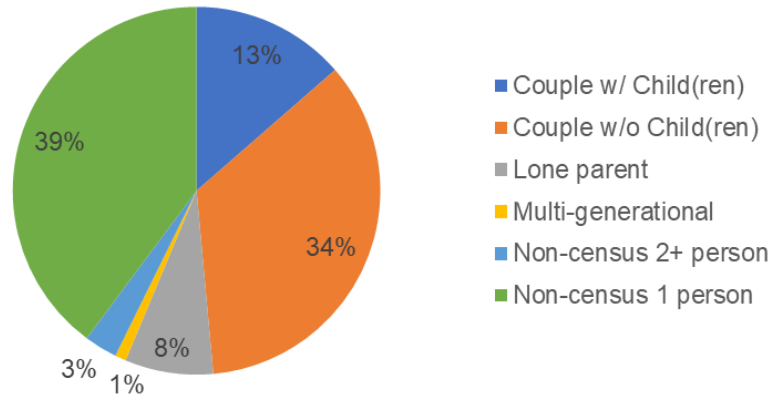
**HOUSEHOLD TYPE AND SIZE**

The Census categorizes household types by the composition and relationship of individuals living as a household unit. In the RDCK, the most prevalent household types are one person households and couples without children. Couples without children are very often seniors or older adults whose children have left the home and can sometimes be younger couples who have not yet started, or have chosen not to start, a family. One person households are typically the youngest and oldest members of our communities and are often navigating challenging housing circumstances on low or fixed incomes.

Couples with children were the third most prevalent household type, followed by lone parent households, non-census two plus person households, and multi-generational households. In a non-census two plus person household, two or more individuals share a home but are not linked by financial or family ties. This is most common when younger community members live together as roommates to share housing costs.



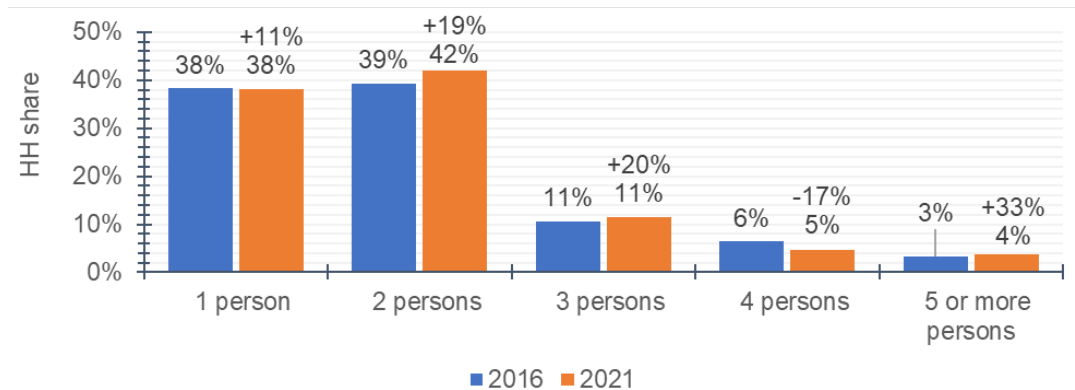
Figure 30: Household Types, Kaslo, 2021



Source: Statistics Canada, 2021 Census

Household size often correlates directly with household type but can provide additional context to the frequency of larger or smaller household units. Between 2016 and 2021, the size of households did not appreciably change in Kaslo. More than half of all households are made up of one or two individuals, followed by three person households (11%), four person households (5%), and five plus person households (4%). Though five plus person households increased 33% between the two census periods, their overall share of households only increased by 1%. This speaks to the relatively small number of larger households in the RDCK.

Figure 31: Household Size, Kaslo, 2016/2021



Source: Statistics Canada, 2016 and 2021 Census

As the population ages and family structures change, more people are living in one and two-person family units and households. Fewer people now require more homes and the Village of Kaslo, and its partners, need to be outbuilding its population projections just to keep up with demand.

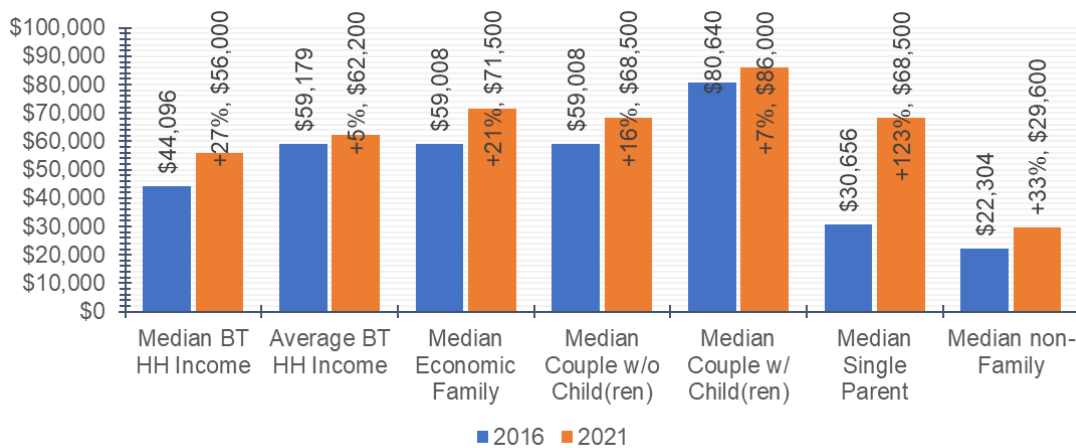
INCOME

ECONOMIC FAMILIES

Incomes in the RDCK increased by a larger than expected amount between 2016 and 2021. Even adjusting for inflation, incomes increased for most households and economic families. However, unlike most statistics, the Census asks respondents not for their current income, but for their annual income from the year before. During 2020, the Covid-19 pandemic impacted economies across the country leading to challenging economic conditions and loss of income for many Canadians. In response, the Federal government introduced the Canada Emergency Response Benefit (CERB) to support employed and self-employed Canadians who were directly affected by COVID-19. The benefit provided \$2000 a month to many individuals whose jobs had been lost or significantly scaled back due to the pandemic. In many cases, the CERB benefit likely exceeded the income that affected individuals may have otherwise earned.

Given anecdotal information about continuing economic hardships, the CERB benefit is likely the predominant contributor to 2020 income increases. Another factor impacting income statistics could be migration. Income bracket data indicates that the number of households earning over \$100,000 a year increased 31% between the last two censuses. Some of this growth may be attributed to increased migration of higher income households to the Central Kootenays as working from home became normalized.

Figure 32: Income by Household and Economic Family, Kaslo 2016/2021



Source: Statistics Canada, 2016 and 2021 Census

\*Note: Figures above represent “before tax” or “BT” incomes.

HOUSING NEED

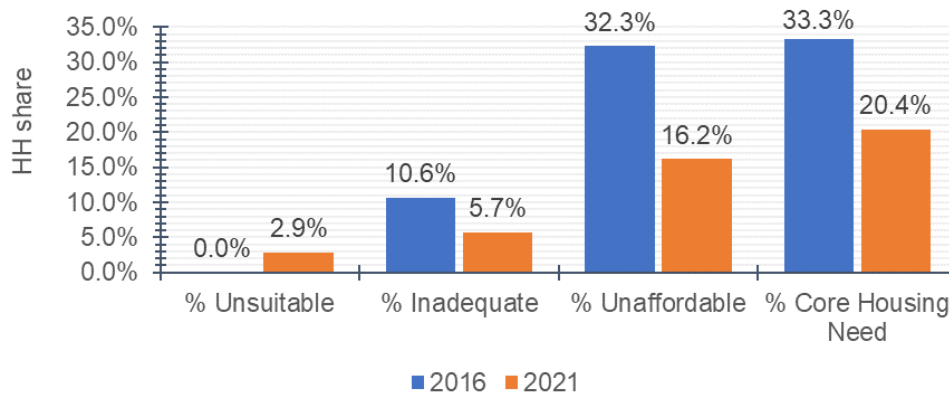
HOUSING NEED CRITERIA

Statistics Canada collects information on three key housing indicators through the Census: affordability, adequacy, and suitability.

- A home is **unaffordable** if the household spends more than 30% of its income on shelter cost.
- A home is **inadequate** if the physical dwelling needs major repairs.
- A home is **unsuitable** if it does not have enough bedrooms for the number and composition of residents, according to the National Occupancy Standard.

In the Village of Kaslo, very few households were in an unsuitable home. Most housing is still larger, single-detached dwellings suitable for a wide range of household sizes. More homes needed major repairs, common in communities with older housing stock. As in 2016, the most concerning housing need indicator in Kaslo was affordability. More than 16% of households were in an unaffordable home. This represents a drop from 2016 but should not necessarily be taken as a measure of progress. CERB payments and a Provincial rent freeze during Covid-19 likely had a large impact on the affordability metric. Neither policy intervention is still in place, and anecdotal data indicates that perceived affordability has not improved across the RDCK.

Figure 33: Housing Criteria, Kaslo, 2016/2021



Source: Statistics Canada, 2016 and 2021 Census

Core Housing Need combines the three housing indicators discussed above into one metric. It's not perfect, but it's the best "one number" statistic we have to describe housing need in communities. In the Village of Kaslo, nearly 20% of households were in Core Housing Need, down from slightly more than 33% in 2016. As most Core Housing Need in the RDCK is driven by affordability, much of this drop may be attributed to policy interventions discussed above and may not accurately represent lived experience.

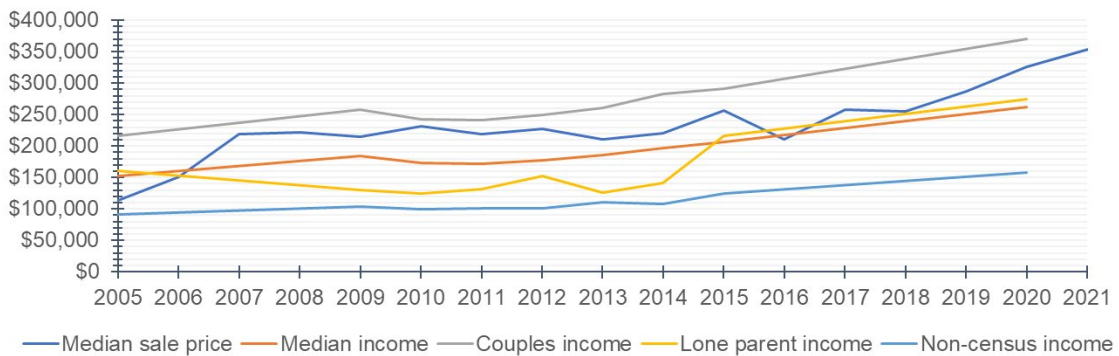
OWNERSHIP AFFORDABILITY

By combining data from BC Assessment, Statistics Canada, and the 2016 and 2021 Censuses, we can map how housing prices have changed relative to incomes in the Kaslo. In Figure 34, the dark blue line tracks the median sale price of all homes in the Village of Kaslo between 2005 and 2021. Cost of ownership has increased dramatically, from a median sale price of around \$113,000 in 2005 to over \$350,000 in 2021.

Incomes have not kept pace with the change in housing cost, especially for first-time home buyers without existing equity or external financial support. By using historic interest rates and income data, and assuming a 10% down payment, we can also track how much a first-time home buyer could afford to spend on a home each year. A first-time home buyer earning the median income (dark orange line) has historically been close to affording the median home until 2016 when ownership costs began to increase after a period of relative stability. A slight spike in 2015 may be explained by low sale volumes in a small community, however, from 2016 to 2021 there has been a consistent increase in median home price and a widening gap between median household income and median home price. In 2020, the gap between what a median income household could afford, and the median home price was well over \$60,000.

Lone parents and non-census families/individuals (yellow and light blue lines, respectively) have rarely been able to afford home ownership. Couples (grey line) have almost always been able to afford the median home in the village of Kaslo.

**Figure 34: Home Ownership Affordability, Kaslo, 2005-2021**



Source: BC Assessment, Statistics Canada, 2016 and 2021 Census

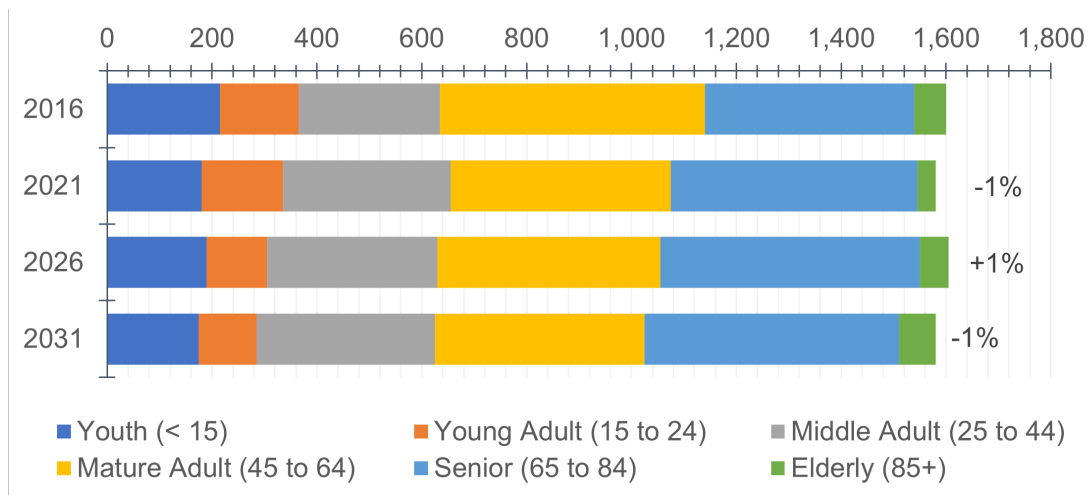
**VILLAGE OF NAKUSP**

**DEMOGRAPHY**

**CURRENT AND ANTICIPATED POPULATION**

Between 2016 and 2021, the population of the Village of Nakusp decreased by 1% to 1,590 residents. Projections anticipate the population will continue to shrink to 1,585 residents by 2031. Changes in the population’s age distribution are driven by large increases in the middle adult age cohort (19% increase) and those aged 65 and older (18% increase) coupled by a markable decline in the mature adult cohort (17% decrease), the largest reduction of any age group. Between 2021 and 2026, seniors are expected to continue their growth as the largest age cohort in Nakusp.

**Figure 35: Current and Anticipated Population, Nakusp**



Source: Statistics Canada, 2016 and 2021 Census

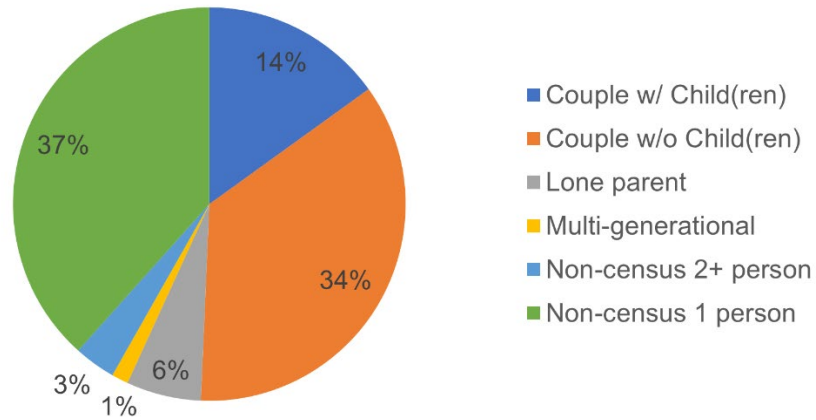
**HOUSEHOLD TYPE AND SIZE**

The Census categorizes household types by the composition and relationship of individuals living as a household unit. In Nakusp, the most prevalent household types are one person households and couples without children. Couples without children are very often seniors or older adults whose children have left the home and can sometimes be younger couples who have not yet started, or have chosen not to start a family. One person households are typically the youngest and oldest members of our communities and often are navigating challenging housing circumstances on low or fixed incomes.

Couples with children were the third most prevalent household type, followed by lone parent households, non-census two plus person households, and multi-generational households. In a non-census two plus person household, two or more individuals share a home but are not linked by financial or family ties. This is most common when younger community members live together as roommates to share housing costs.



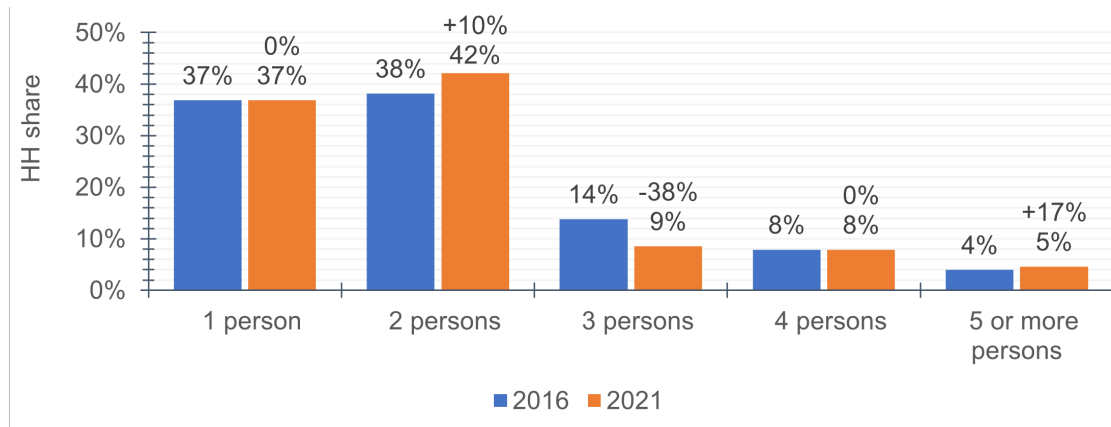
Figure 36: Household Types, Nakusp, 2021



Source: Statistics Canada, 2021 Census

Household size often correlates directly with household type but can provide additional context to the frequency of larger or smaller household units. Between 2016 and 2021, the most notable change was the 38% decrease of three person households coupled with the 10% increase of two person households. Largely a reflection of current trends throughout the RDCK, household sizes are shrinking at a slow but appreciable rate. More than half of all households are made up of one or two individuals, followed by three person households (9%), four person households (8%), and five plus person households (5%). Though five plus person households increased 17% between the two census periods, their overall share of households only increased by 1%. This speaks to the relatively small number of larger households in Nakusp.

Figure 37: Household Size, Nakusp, 2016/2021



Source: Statistics Canada, 2016 and 2021 Census

As the population ages and family structures change, more people are living in one and two-person family units and households. Fewer people now require more homes and the RDCK and its partners need to be outbuilding its population projections just to keep up with demand.

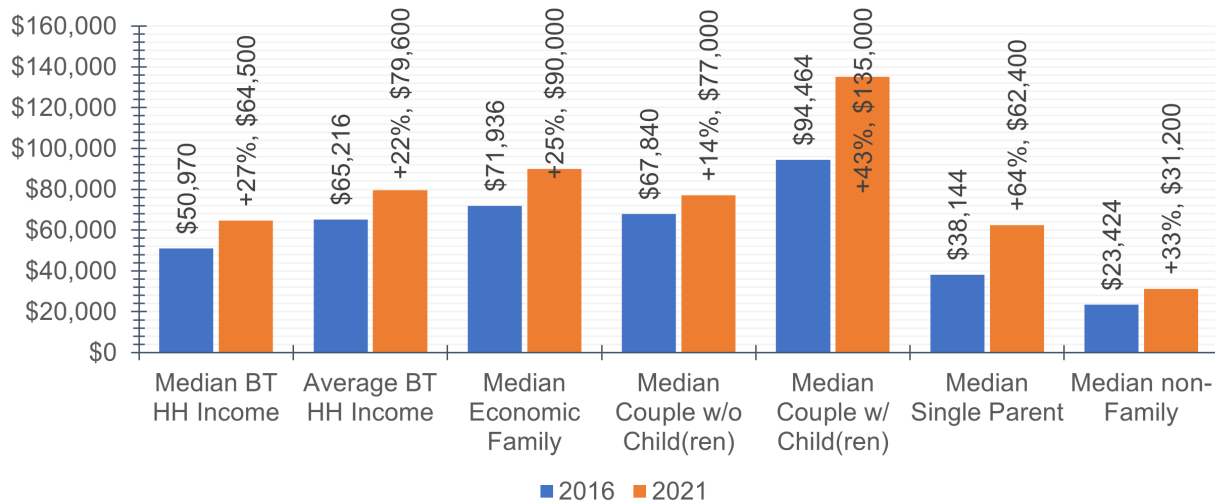
INCOME

ECONOMIC FAMILIES

Incomes in Nakusp increased by a larger than expected amount between 2016 and 2021. Even adjusting for inflation, incomes increased for most households and economic families. However, unlike most statistics, the Census asks respondents not for their current income, but for their annual income from the year before. During 2020, the Covid-19 pandemic impacted economies across the country leading to challenging economic conditions and loss of income for many Canadians. In response, the Federal government introduced the Canada Emergency Response Benefit (CERB) to support employed and self-employed Canadians who were directly affected by COVID-19. The benefit provided \$2000 a month to many individuals whose jobs had been lost or significantly scaled back due to the pandemic. In many cases, the CERB benefit likely exceeded the income that affected individuals may have otherwise earned.

Given anecdotal information about continuing economic hardships, the CERB benefit is likely the predominant contributor to 2020 income increases. Another factor impacting income statistics could be migration. Income bracket data indicates that the number of households earning over \$200,000 a year tripled between the last two censuses. Some of this growth may be attributed to increased migration of higher income households to Nakusp as working from home became normalized.

Figure 38: Income by Household and Economic Family, Nakusp, 2016/2021



Source: Statistics Canada, 2016 and 2021 Census

\*Note: Figures above represent “before tax” or “BT” incomes.

HOUSING NEED

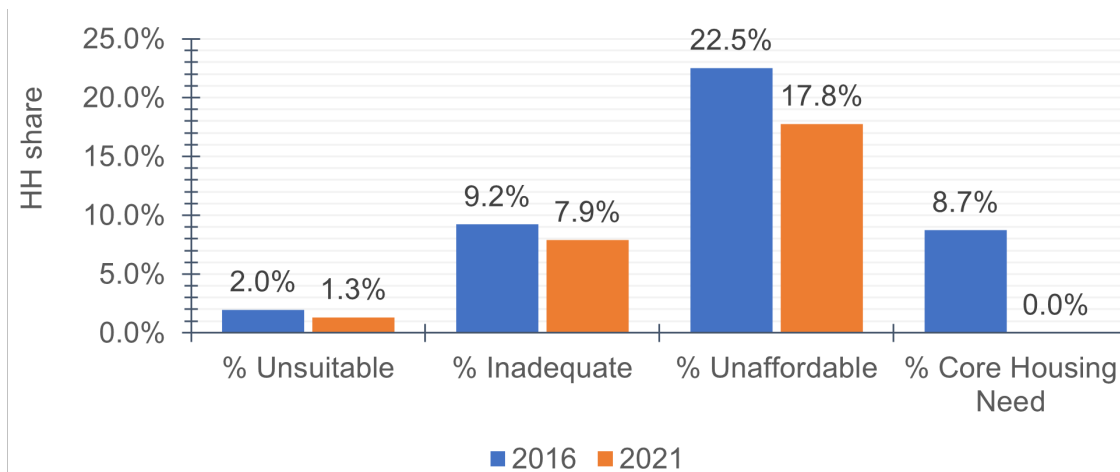
HOUSING NEED CRITERIA

Statistics Canada collects information on three key housing indicators through the Census: affordability, adequacy, and suitability.

- A home is **unaffordable** if the household spends more than 30% of its income on shelter cost.
- A home is **inadequate** if the physical dwelling needs major repairs.
- A home is **unsuitable** if it does not have enough bedrooms for the number and composition of residents, according to the National Occupancy Standard.

In the Village of Nakusp, very few households were in an unsuitable home. Most housing is still larger, single-detached dwellings suitable for a wide range of household sizes. A larger percentage of homes needed major repairs, common in communities with older housing stock. As in 2016, the most concerning housing need indicator in Nakusp was affordability. Almost 18% of households were in an unaffordable home. This represents a drop from 2016 but should not necessarily be taken as a measure of progress. CERB payments and a Provincial rent freeze during Covid-19 likely had a large impact on the affordability metric. Neither policy intervention is still in place and anecdotal data indicates that perceived affordability has not improved within Nakusp.

Figure 39: Housing Criteria, Nakusp, 2016/2021



Source: Statistics Canada, 2016 and 2021 Census

Core Housing Need combines the three housing indicators discussed above into one metric. It's not perfect, but it's the best "one number" statistic we have to describe housing need in communities. In the Village of Nakusp, nearly 9% of households were in Core Housing Need in 2016. That percentage has shrunk to such an extent that it was likely suppressed by Statistics Canada to avoid a breach of privacy, and effectively rounded to 0%. As most Core Housing Need in Nakusp is driven by affordability, much of this drop may be attributed to policy interventions discussed above and may not accurately represent lived experience.

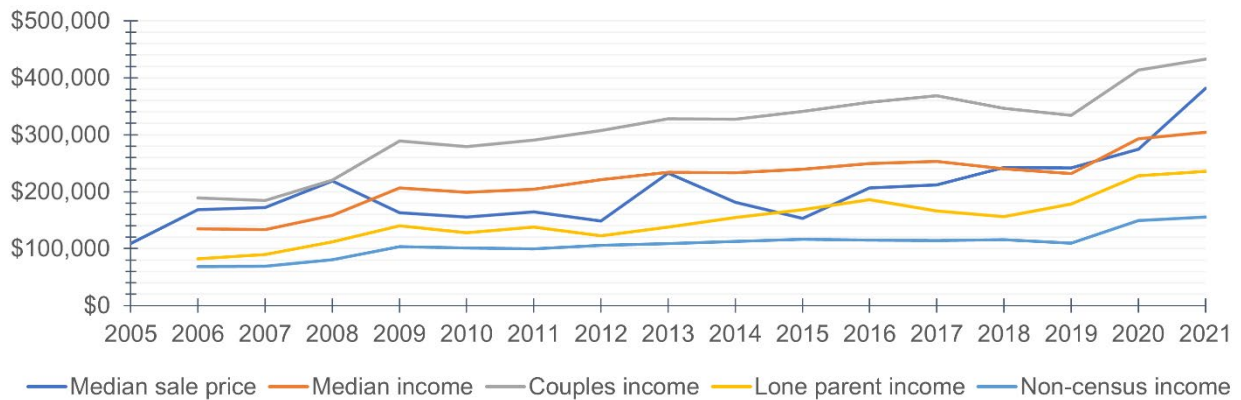
OWNERSHIP AFFORDABILITY

By combining data from BC Assessment, Statistics Canada, and the 2016 and 2021 Censuses, we can map how housing prices have changed relative to incomes in Nakusp. In Figure 40, the dark blue line tracks the median sale price of all homes in Nakusp between 2005 and 2021. Cost of ownership has increased dramatically, from a median sale price of around \$100,000 in 2005 to over \$380,000 in 2021.

Incomes have not kept pace with the change in housing cost, especially for first-time home buyers without existing equity or external financial support. By using historic interest rates and income data, and assuming a 10% down payment, we can also track how much a first-time home buyer could afford to spend on a home each year. A first-time home buyer earning the median income (dark orange line) has historically been close to affording the median home until 2020 when ownership costs began to increase rapidly after a period of relative stability. In 2021, the gap between what a median income household could afford and the median home price was over \$75,000.

Lone parents and non-census families/individuals (yellow and light blue lines, respectively) have rarely been able to afford home ownership. Couples (grey line) have almost always been able to afford the median home in Nakusp, though even they are now feeling pressure in the market.

**Figure 40: Home Ownership Affordability, Nakusp, 2005-2021**



Source: BC Assessment, Statistics Canada, 2016 and 2021 Census

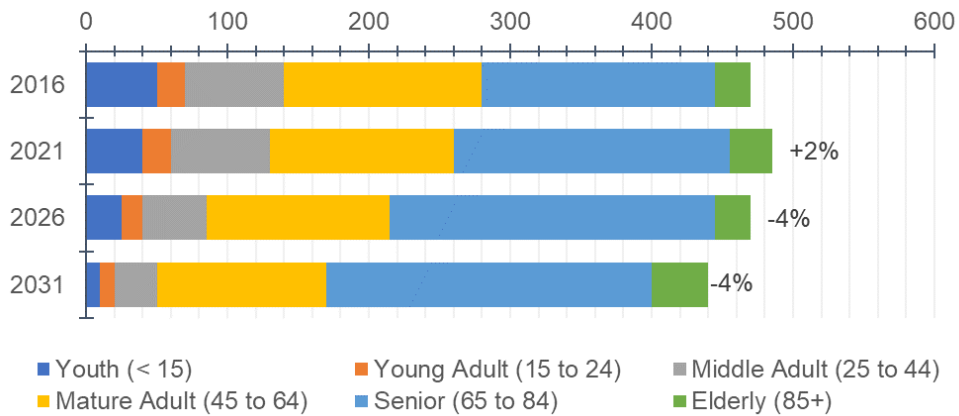
**VILLAGE OF NEW DENVER**

**DEMOGRAPHY**

**CURRENT AND ANTICIPATED POPULATION**

Between 2016 and 2021, the population of the Regional District of Central Kootenay increased by 2% to 485 residents. Projections anticipate the population will decrease to 445 residents by 2031. New growth is almost entirely driven by increases in the population aged 65 and older, with slight decreases in all other age cohorts. By 2031 youth and young adults are expected to make up just 4% of New Denver’s population.

**Figure 41: Current and Anticipated Population, New Denver**



*Source: Statistics Canada, 2016 and 2021 Census*

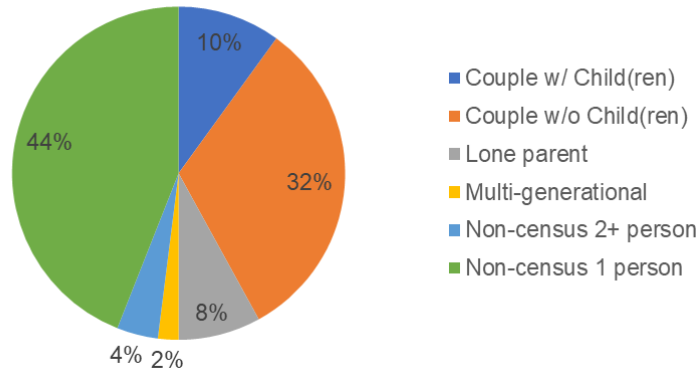
**HOUSEHOLD TYPE AND SIZE**

The Census categorizes household types by the composition and relationship of individuals living as a household unit. In New Denver, the most prevalent household types are one person households and couples without children. Couples without children are very often seniors or older adults whose children have left the home and can sometimes be younger couples who have not yet started, or have chosen not to start, a family. One person households are typically the youngest and oldest members of our communities and often are navigating challenging housing circumstances on low or fixed incomes.

Couples with children were the third most prevalent household type, followed by lone parent households, non-census two plus person households, and multi-generational households. In a non-census two plus person household, two or more individuals share a home but are not linked by financial or family ties. This is most common when younger community members live together as roommates to share housing costs.



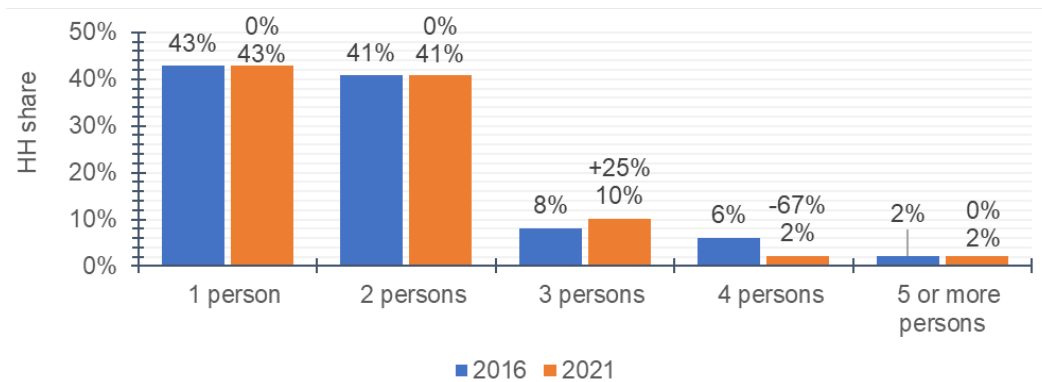
Figure 42: Household Types, New Denver, 2021



Source: Statistics Canada, 2021 Census

Household size often correlates directly with household type but can provide additional context to the frequency of larger or smaller household units. Between 2016 and 2021, the size of households did not appreciably change in New Denver. More than half of all households are made up of one or two individuals, followed by three person households (10%), four person households (2%), and five plus person households (2%). This speaks to the relatively small number of larger households in the RDCK.

Figure 43: Household Size, New Denver, 2016/2021



Source: Statistics Canada, 2016 and 2021 Census

As the population ages and family structures change, more people are living in one and two-person family units and households. Fewer people now require more homes and the Village of New Denver, and its partners need to be at least maintaining, and likely outbuilding its population projections just to keep up with demand.

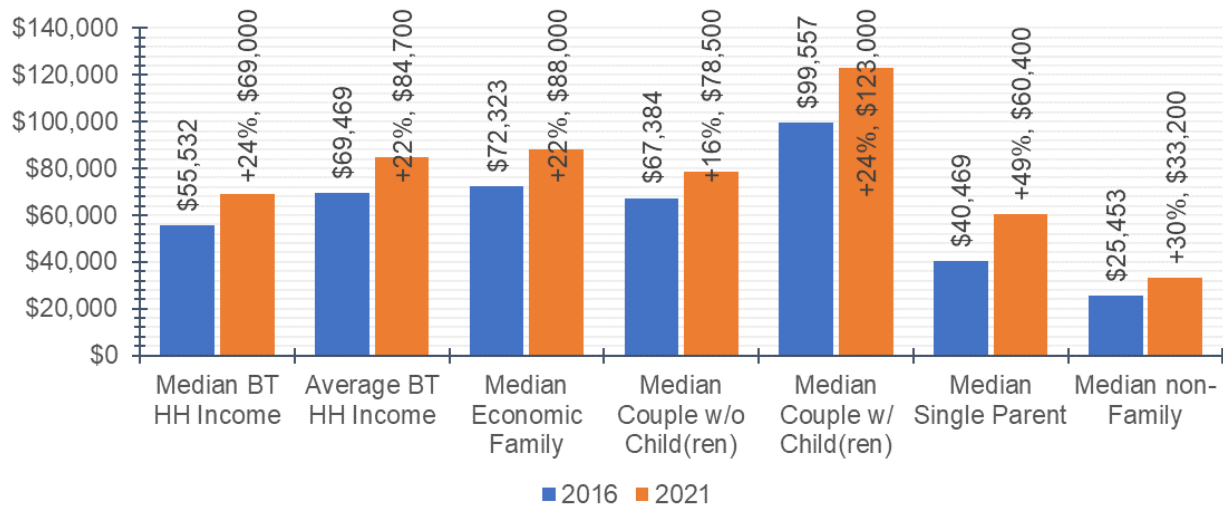
INCOME

ECONOMIC FAMILIES

Incomes in New Denver increased by a larger than expected amount between 2016 and 2021. Even adjusting for inflation, incomes increased for most households and economic families. However, unlike most statistics, the Census asks respondents not for their current income, but for their annual income from the year before. During 2020, the Covid-19 pandemic impacted economies across the country leading to challenging economic conditions and loss of income for many Canadians. In response, the Federal government introduced the Canada Emergency Response Benefit (CERB) to support employed and self-employed Canadians who were directly affected by COVID-19. The benefit provided \$2000 a month to many individuals whose jobs had been lost or significantly scaled back due to the pandemic. In many cases, the CERB benefit likely exceeded the income that affected individuals may have otherwise earned.

Given anecdotal information about continuing economic hardships, the CERB benefit is likely the predominant contributor to 2020 income increases. Another factor impacting income statistics could be migration. Income bracket data indicates that the number of households earning over \$100,000 a year increased by 20% between the last two censuses. Some of this growth may be attributed to increased migration of higher income households to the Central Kootenays as working from home became normalized.

Figure 44: Income by Household and Economic Family, RDCK, 2016/2021



Source: Statistics Canada, 2016 and 2021 Census

\*Note: Figures above represent “before tax” or “BT” incomes.

HOUSING NEED

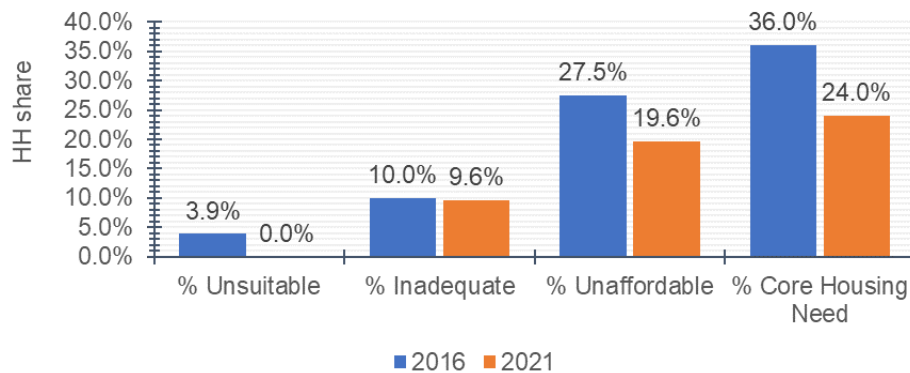
HOUSING NEED CRITERIA

Statistics Canada collects information on three key housing indicators through the Census: affordability, adequacy, and suitability.

- A home is **unaffordable** if the household spends more than 30% of its income on shelter cost.
- A home is **inadequate** if the physical dwelling needs major repairs.
- A home is **unsuitable** if it does not have enough bedrooms for the number and composition of residents, according to the National Occupancy Standard.

In New Denver, data on households in unsuitable homes was missing for 2021. This is likely due to suppression of data to protect individuals’ privacy. That said, most housing in New Denver is still larger, single-detached dwellings suitable for a wide range of household sizes. The share of homes needing major did not change substantially. As in 2016, the most concerning housing need indicator in New Denver was affordability. More than 19% of households were in an unaffordable home. This represents a drop from 2016 but should not necessarily be taken as a measure of progress. CERB payments and a Provincial rent freeze during Covid-19 likely had a large impact on the affordability metric. Neither policy intervention is still in place, and anecdotal data indicates that perceived affordability has not improved across the RDCK.

Figure 45: Housing Criteria, New Denver, 2016/2021



Source: Statistics Canada, 2016 and 2021 Census

Core Housing Need combines the three housing indicators discussed above into one metric. It’s not perfect, but it’s the best “one number” statistic we have to describe housing need in communities. In New Denver, 24% of households were in Core Housing Need, down from 36% in 2016. As most Core Housing Need in New Denver is driven by affordability, much of this drop may be attributed to policy interventions discussed above and may not accurately represent lived experience.

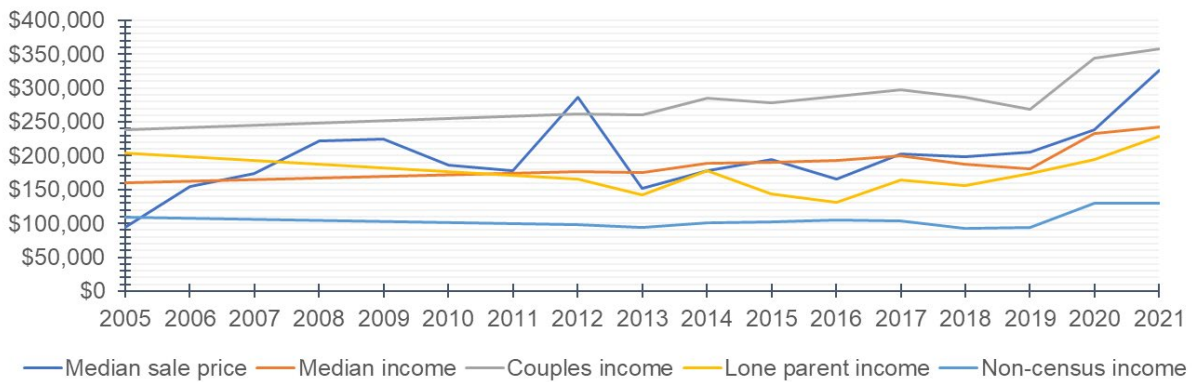
OWNERSHIP AFFORDABILITY

By combining data from BC Assessment, Statistics Canada, and the 2016 and 2021 Censuses, we can map how housing prices have changed relative to incomes in New Denver. In Figure 46, the dark blue line tracks the median sale price of all homes in New Denver between 2005 and 2021. Cost of ownership has increased dramatically, from a median sale price of around \$94,000 in 2005 to over \$325,000 in 2021.

Incomes have not kept pace with the change in housing cost, especially for first-time home buyers without existing equity or external financial support. By using historic interest rates and income data, and assuming a 10% down payment, we can also track how much a first-time home buyer could afford to spend on a home each year. A first-time home buyer earning the median income (dark orange line) has historically been close to affording the median home until 2017 when ownership costs began to increase after a period of relative stability. A large spike in 2012, and minor dip in 2016 are likely explained by low sale volumes in a small community, with one sale well above or well below median price skewing the data. However, from 2016 to 2021 there are regular and more consistent increases in median home price, widening the gap between median income and median home price. In 2021, the gap between what a median income household could afford and the median home price was over \$80,000.

Lone parents and non-census families/individuals (yellow and light blue lines, respectively) have rarely been able to afford home ownership. Couples (grey line) have almost always been able to afford the median home in New Denver, though even they are now feeling pressure in the market.

**Figure 46: Home Ownership Affordability, New Denver, 2005-2021**



Source: BC Assessment, Statistics Canada, 2016 and 2021 Census

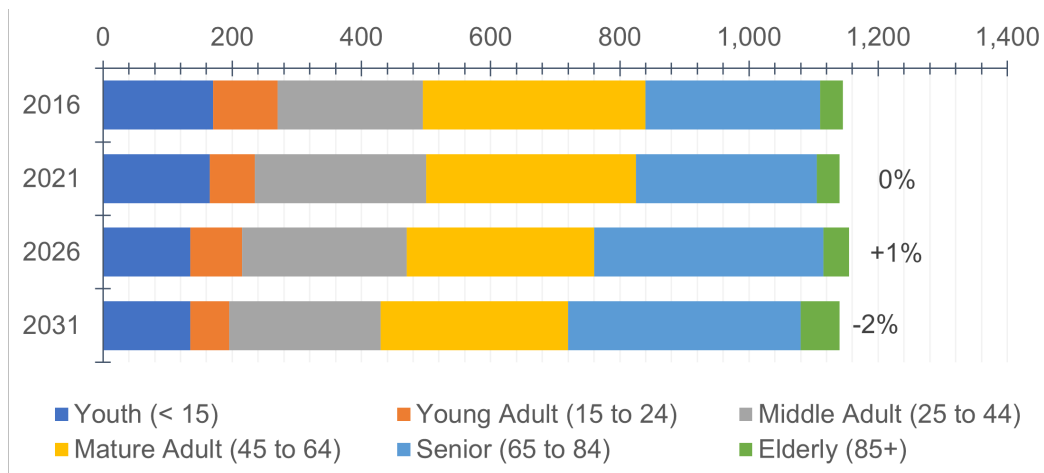
**VILLAGE OF SALMO**

**DEMOGRAPHY**

**CURRENT AND ANTICIPATED POPULATION**

Between 2016 and 2021, the population of the Village of Salmo showed 0% population change at 1,140 residents. Projections anticipate the population will shrink to 1,135 residents by 2031. Changes in the population’s age distribution are driven by large increases in the middle adult age cohort (18% increase) and those aged 65 and older (4% increase) coupled by a markable decline in the young adult (30% decrease) and mature adult cohorts (6% decrease). Between 2021 and 2026, seniors are expected to continue their growth as the largest age cohort in Salmo.

**Figure 47: Current and Anticipated Population, Salmo**



Source: Statistics Canada, 2016 and 2021 Census

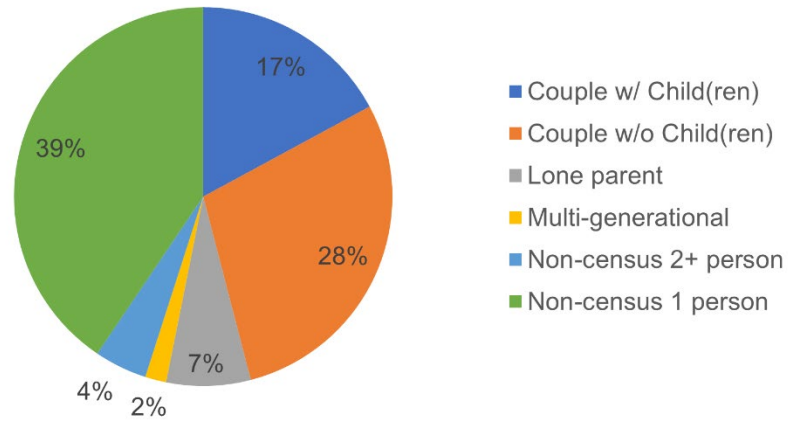
**HOUSEHOLD TYPE AND SIZE**

The Census categorizes household types by the composition and relationship of individuals living as a household unit. In Salmo, the most prevalent household types are one person households and couples without children. Couples without children are very often seniors or older adults whose children have left the home and can sometimes be younger couples who have not yet started, or have chosen not to start a family. One person households are typically the youngest and oldest members of our communities and often are navigating challenging housing circumstances on low or fixed incomes.

Couples with children were the third most prevalent household type, followed by lone parent households, non-census two plus person households, and multi-generational households. In a non-census two plus person household, two or more individuals share a home but are not linked by financial or family ties. This is most common when younger community members live together as roommates to share housing costs.



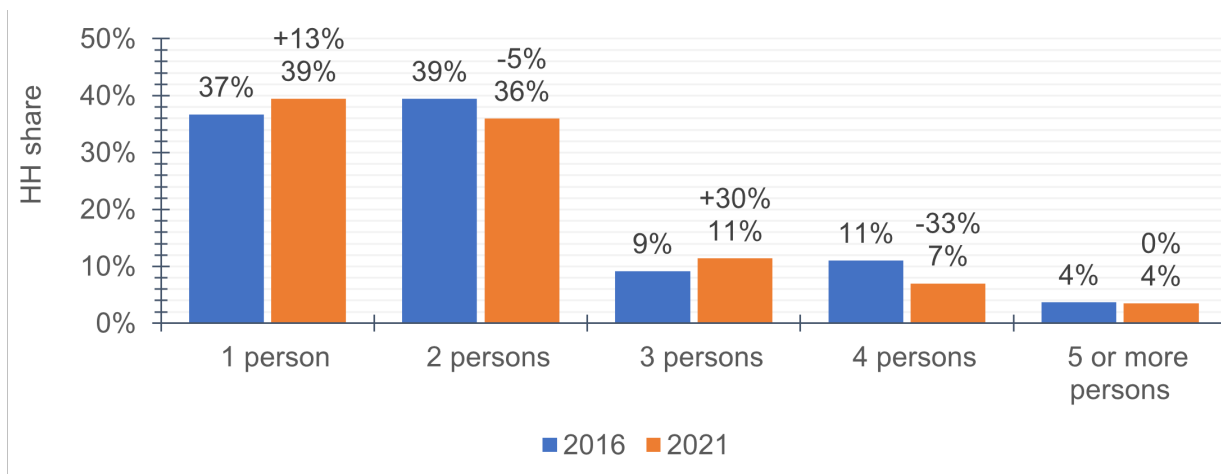
Figure 48: Household Types, Salmo, 2021



Source: Statistics Canada, 2021 Census

Household size often correlates directly with household type but can provide additional context to the frequency of larger or smaller household units. Between 2016 and 2021, the most notable change was the 13% increase of single person households. Coupled with the 33% decrease in four person households, household sizes are shrinking at a slow but appreciable rate in line with trends throughout the RDCK. More than half of all households are made up of one or two individuals, followed by three person households (11%), four person households (7%), and five plus person households (4%). Though three person households increased 30% between the two census periods, their overall share of households only increased by 2%. This speaks to the relatively small number of larger households in Salmo. In general, fewer people now require more homes and the RDCK and its partners need to be outbuilding its population projections just to keep up with demand.

Figure 49: Household Size, Salmo, 2016/2021



Source: Statistics Canada, 2016 and 2021 Census

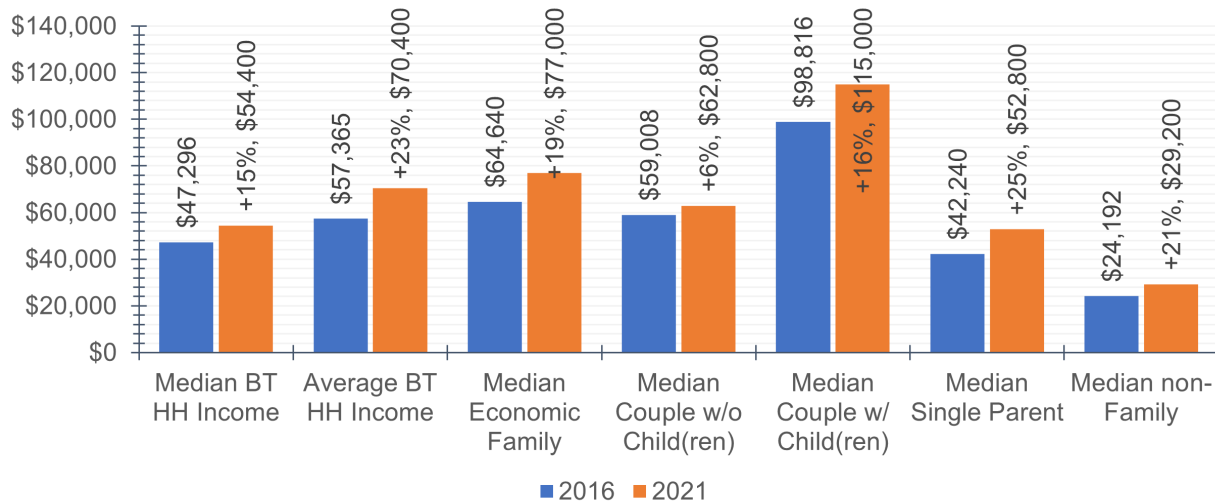
INCOME

ECONOMIC FAMILIES

Incomes in Salmo increased by a larger than expected amount between 2016 and 2021. Even adjusting for inflation, incomes increased for most households and economic families. However, unlike most statistics, the Census asks respondents not for their current income, but for their annual income from the year before. During 2020, the Covid-19 pandemic impacted economies across the country leading to challenging economic conditions and loss of income for many Canadians. In response, the Federal government introduced the Canada Emergency Response Benefit (CERB) to support employed and self-employed Canadians who were directly affected by COVID-19. The benefit provided \$2000 a month to many individuals whose jobs had been lost or significantly scaled back due to the pandemic. In many cases, the CERB benefit likely exceeded the income that affected individuals may have otherwise earned.

Given anecdotal information about continuing economic hardships, the CERB benefit is likely the predominant contributor to 2020 income increases. Another factor impacting income statistics could be migration. Income bracket data indicates that the number of households earning over \$200,000 a year doubled between the last two censuses. Some of this growth may be attributed to increased migration of higher income households to Salmo as working from home became normalized.

Figure 50: Income by Household and Economic Family, Salmo, 2016/2021



Source: Statistics Canada, 2016 and 2021 Census

\*Note: Figures above represent “before tax” or “BT” incomes.

HOUSING NEED

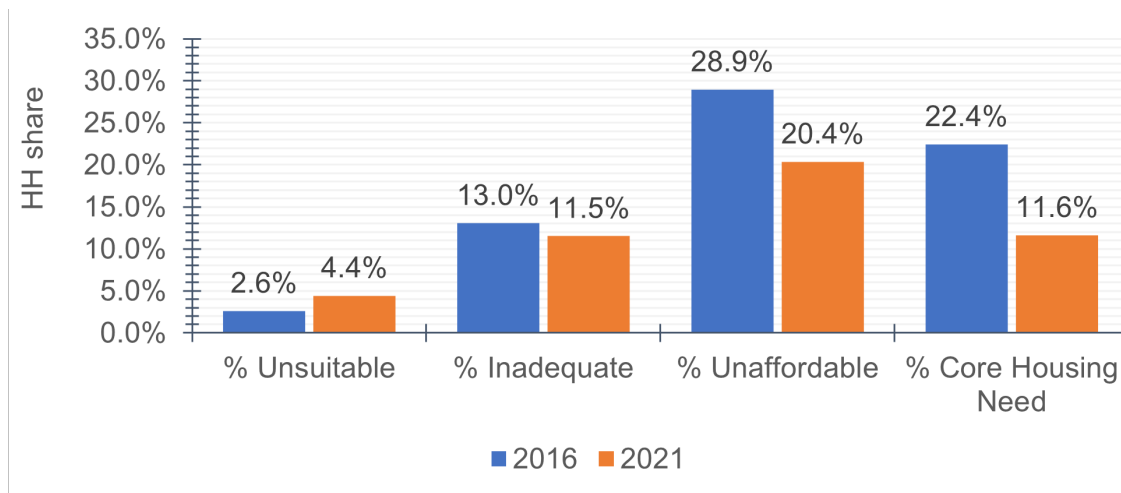
HOUSING NEED CRITERIA

Statistics Canada collects information on three key housing indicators through the Census: affordability, adequacy, and suitability.

- A home is **unaffordable** if the household spends more than 30% of its income on shelter cost.
- A home is **inadequate** if the physical dwelling needs major repairs.
- A home is **unsuitable** if it does not have enough bedrooms for the number and composition of residents, according to the National Occupancy Standard.

In the Village of Salmo, very few households were in an unsuitable home. Most housing is still larger, single-detached dwellings suitable for a wide range of household sizes. A larger percentage of homes needed major repairs, common in communities with older housing stock. As in 2016, the most concerning housing need indicator in Salmo was affordability. Over 20% of households were in an unaffordable home. This represents a drop from 2016 but should not necessarily be taken as a measure of progress. CERB payments and a Provincial rent freeze during Covid-19 likely had a large impact on the affordability metric. Neither policy intervention is still in place and anecdotal data indicates that perceived affordability has not improved within Salmo.

Figure 51: Housing Criteria, Salmo, 2016/2021



Source: Statistics Canada, 2016 and 2021 Census

Core Housing Need combines the three housing indicators discussed above into one metric. It’s not perfect, but it’s the best “one number” statistic we have to describe housing need in communities. In the Village of Salmo, over 11% of households were in Core Housing Need, down from slightly more than 22% in 2016. As most Core Housing Need in Salmo is driven by affordability, much of this drop may be attributed to policy interventions discussed above and may not accurately represent lived experience.

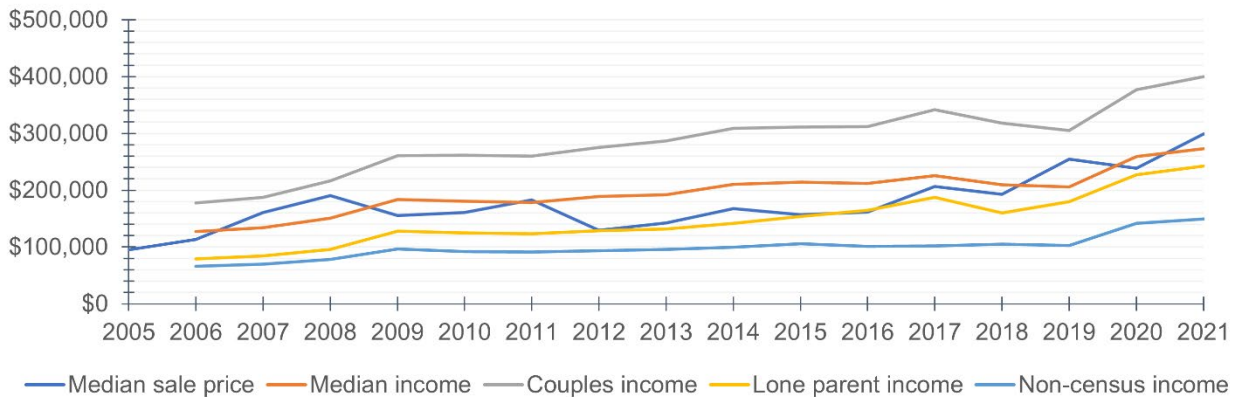
OWNERSHIP AFFORDABILITY

By combining data from BC Assessment, Statistics Canada, and the 2016 and 2021 Censuses, we can map how housing prices have changed relative to incomes in Salmo. In Figure 52, the dark blue line tracks the median sale price of all homes in Salmo between 2005 and 2021. Cost of ownership has increased dramatically, from a median sale price of around \$90,000 in 2005 to just under \$300,000 in 2021.

Incomes have not kept pace with the change in housing cost, especially for first-time home buyers without existing equity or external financial support. By using historic interest rates and income data, and assuming a 10% down payment, we can also track how much a first-time home buyer could afford to spend on a home each year. A first-time home buyer earning the median income (dark orange line) has historically been close to affording the median home until 2018 when ownership costs began to increase rapidly after a period of relative stability. In 2021, the gap between what a median income household could afford and the median home price was just over \$20,000.

Lone parents and non-census families/individuals (yellow and light blue lines, respectively) have rarely been able to afford home ownership. Couples (grey line) have almost always been able to afford the median home in Salmo, though even they are now feeling pressure in the market as incomes increase at slower rates than housing sale prices.

**Figure 52: Home Ownership Affordability, Salmo, 2005-2021**



Source: BC Assessment, Statistics Canada, 2016 and 2021 Census

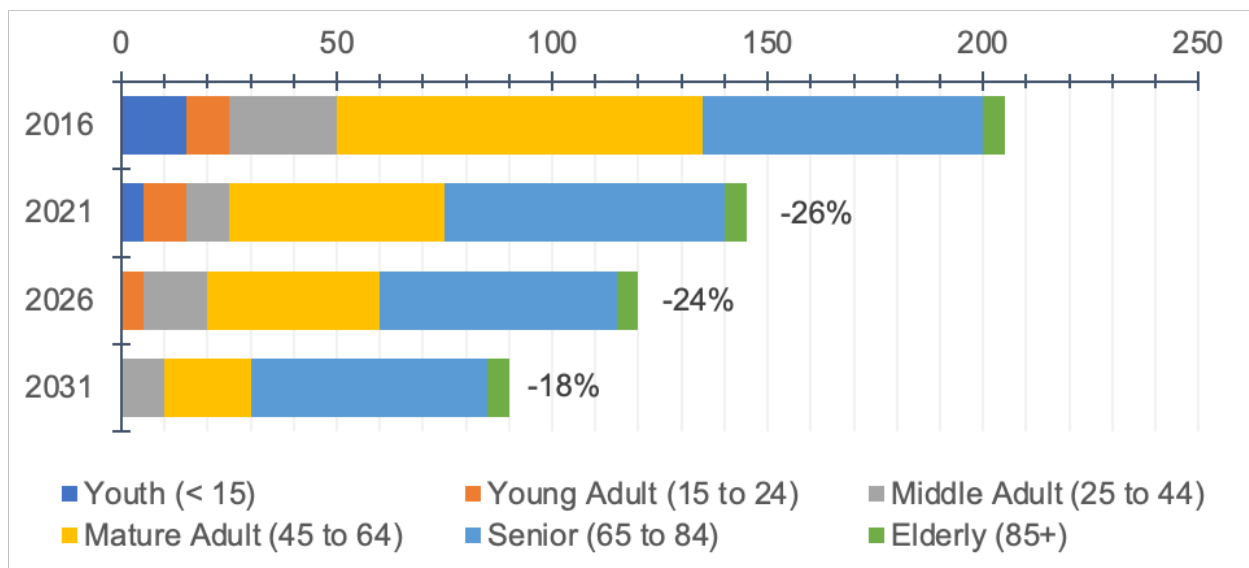
**VILLAGE OF SILVERTON**

**DEMOGRAPHY**

**CURRENT AND ANTICIPATED POPULATION**

Between 2016 and 2021, the population of Silverton decreased by 26% to 195 residents. Projections anticipate the population will continue to decrease to 110 residents by 2031. Decreases in population are almost entirely driven by declining numbers in younger age cohorts. Older residents are largely stable but make up an increasing percentage of the total population.

**Figure 53: Current and Anticipated Population, Silverton**



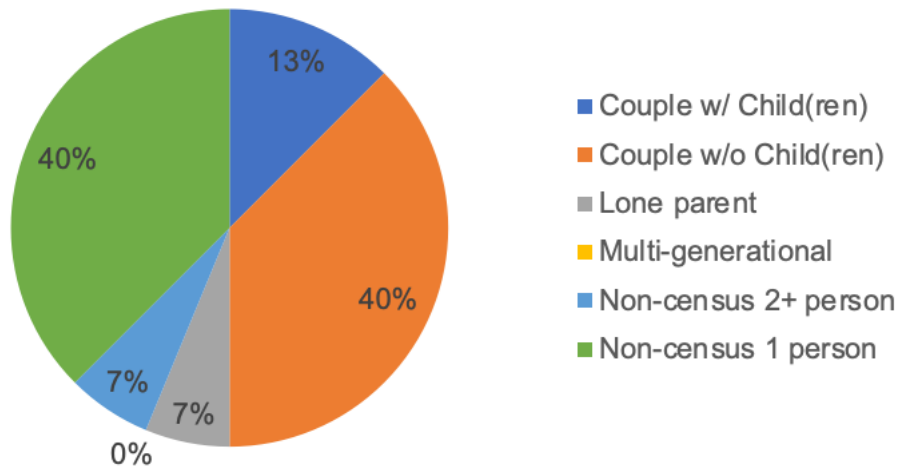
Source: Statistics Canada, 2016 and 2021 Census

**HOUSEHOLD TYPE AND SIZE**

The Census categorizes household types by the composition and relationship of individuals living as a household unit. In Silverton, the most prevalent household types are one person households and couples without children. Couples without children are very often seniors or older adults whose children have left the home and can sometimes be younger couples who have not yet started or have chosen not to start a family. One person households are typically the youngest and oldest members of our communities and often are navigating challenging housing circumstances on low or fixed incomes.

In Silverton, non-census 1 person and couples without children are the most prevalent household types. This is most common when younger community members live together as roommates to share housing costs, or when older couples live together without children.

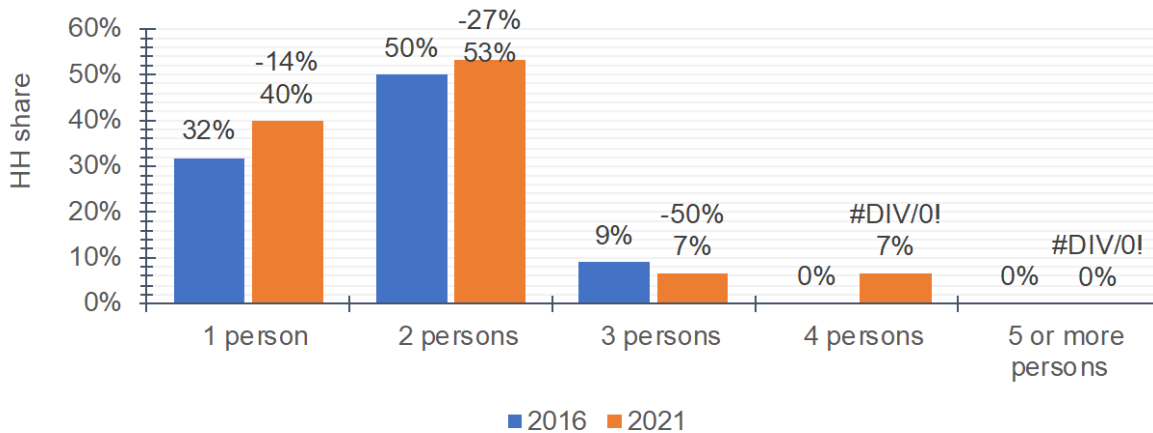
Figure 54: Household Types, Silverton, 2021



Source: Statistics Canada, 2021 Census

Household size often correlates directly with household type but can provide additional context to the frequency of larger or smaller household units. Between 2016 and 2021, the size of households did not appreciably change in Silverton. More than half of all households are made up of one or two individuals, followed by three person households (7%), and four person households (7%). There was no data shared for 5 or more person households in the 2021 census, and no data shared for 4 persons households in 2016. This is likely a result of data suppression to ensure anonymity in the census and speaks to the relatively small number of larger households in Silverton.

Figure 55: Household Size, Silverton, 2016/2021



Source: Statistics Canada, 2016 and 2021 Census

As the population ages and family structures change, more people are living in one and two-person family units and households. Fewer people require more homes, and Silverton and its partners need to be outbuilding its population projections just to keep up with demand.



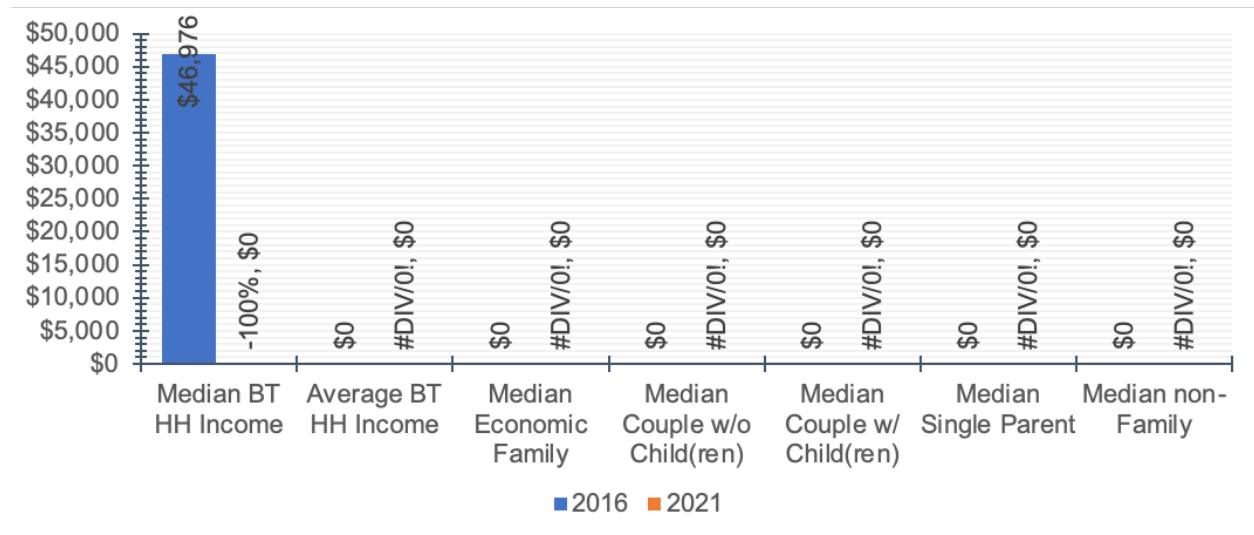
INCOME

ECONOMIC FAMILIES

As a result of small population size and data suppression, there is limited available data on household incomes in Silverton. Unfortunately, we are not able to analyze incomes by household and economic family. Regionally, incomes generally increased between the last two census periods. Incomes in Silverton likely followed a similar pattern.

During 2020, the Covid-19 pandemic impacted economies across the country leading to challenging economic conditions and loss of income for many Canadians. In response, the Federal government introduced the Canada Emergency Response Benefit (CERB) to support employed and self-employed Canadians who were directly affected by COVID-19. The benefit provided \$2000 a month to many individuals whose jobs had been lost or significantly scaled back due to the pandemic. In many cases, the CERB benefit likely exceeded the income that affected individuals may have otherwise earned. Given anecdotal information about continuing economic hardships, the CERB benefit is likely the predominant contributor to any 2020 income increases across Silverton.

Figure 56: Income by Household and Economic Family, SILVERTON, 2016/2021



Source: Statistics Canada, 2016 and 2021 Census

\*Note: Figures above represent “before tax” or “BT” incomes.

HOUSING NEED

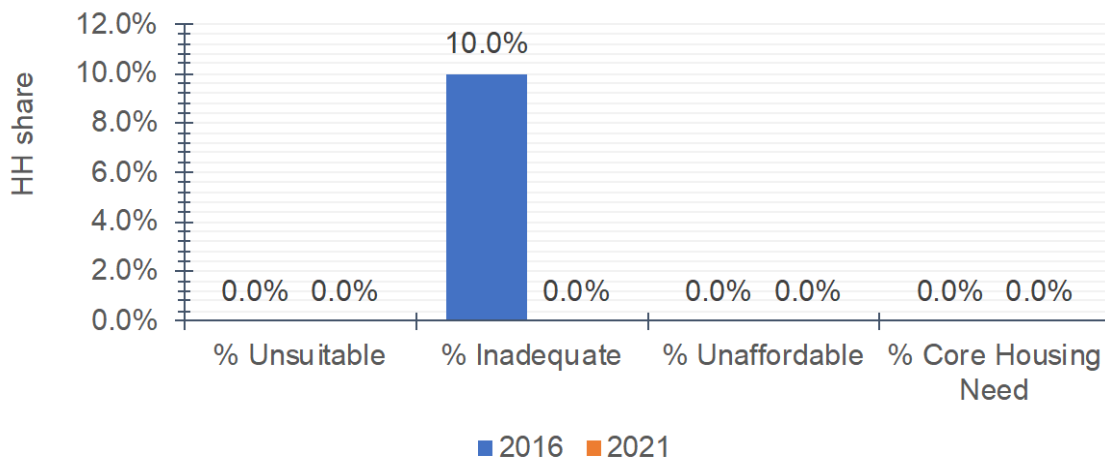
HOUSING NEED CRITERIA

Statistics Canada collects information on three key housing indicators through the Census: affordability, adequacy, and suitability.

- A home is **unaffordable** if the household spends more than 30% of its income on shelter cost.
- A home is **inadequate** if the physical dwelling needs major repairs.
- A home is **unsuitable** if it does not have enough bedrooms for the number and composition of residents, according to the National Occupancy Standard.

As a result of the small population size and data suppression, we are not able to conduct a full analysis of housing indicators in Silverton. However, we do know that in 2016, 10% of households were living in inadequate conditions, meaning their homes were in need of major repairs.

Figure 57: Housing Criteria, Silverton, 2016/2021

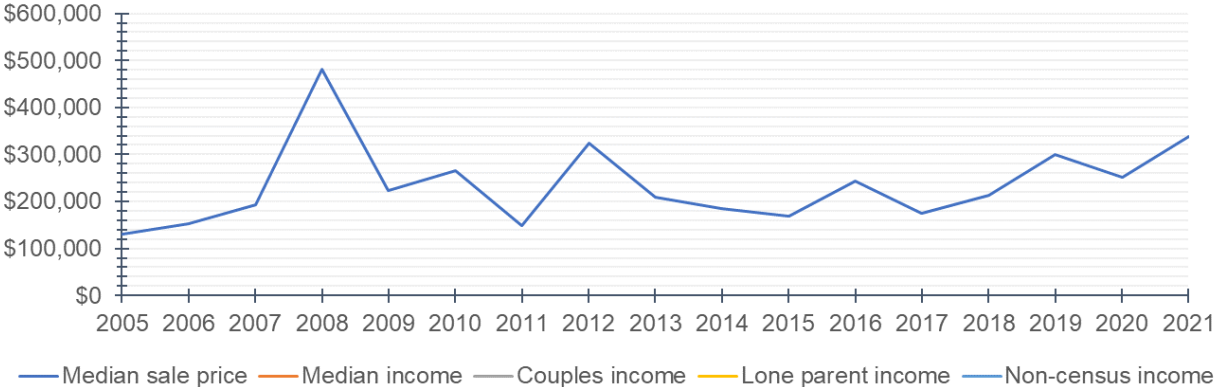


Source: Statistics Canada, 2016 and 2021 Census

OWNERSHIP AFFORDABILITY

By combining data from BC Assessment, Statistics Canada, and the 2016 and 2021 Censuses, we can map how housing prices have changed in Silverton. However, we cannot track how prices have changed relative to income and household size as a result of data suppression in Silverton. In Figure 58, the dark blue line tracks the median sale price of all homes in Silverton between 2005 and 2021. Cost of ownership has increased dramatically, from a median sale price of around \$130,000 in 2005 to over \$338,667 in 2021.

Figure 58: Home Ownership Affordability, Silverton, 2005-2021



Source: BC Assessment, Statistics Canada, 2016 and 2021 Census

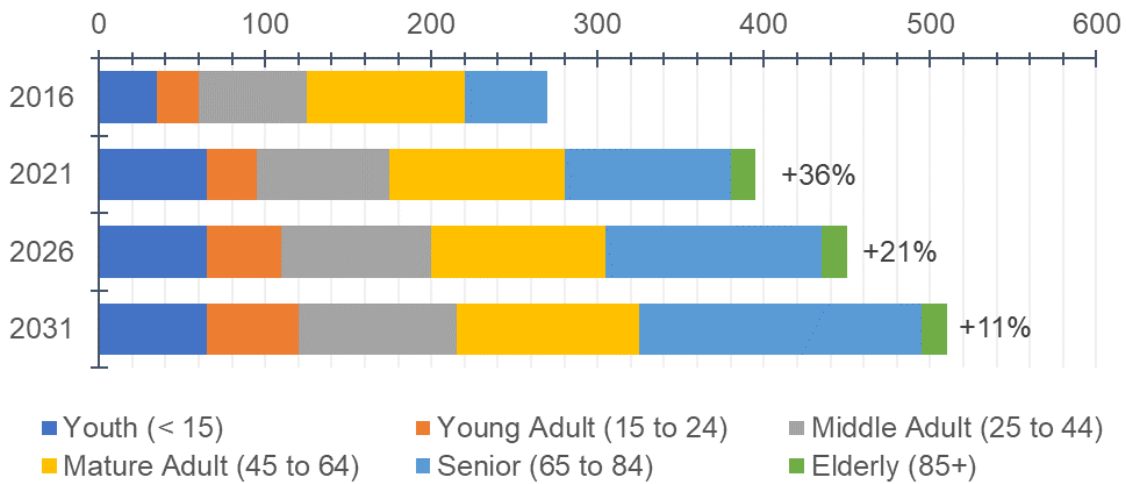
**VILLAGE OF SLOCAN**

**DEMOGRAPHY**

**CURRENT AND ANTICIPATED POPULATION**

Between 2016 and 2021, the population of the Village of Slocan increased by 36% to 375 residents. Projections anticipate the population will continue to grow to nearly 500 residents by 2031. New growth is distributed across age cohorts, with the most significant growth attributed to the population aged and older. Between 2021 and 2026, seniors are expected to surpass mature adults as the largest age cohort in the Village of Slocan.

**Figure 59: Current and Anticipated Population, Village of Slocan**



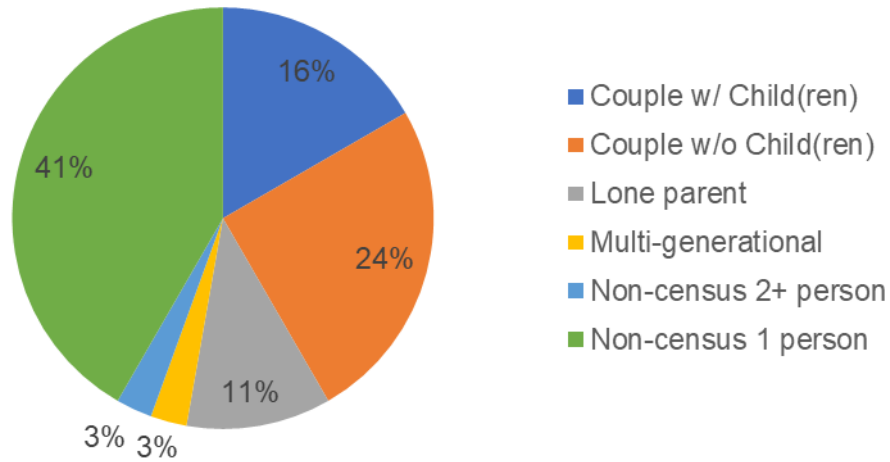
Source: Statistics Canada, 2016 and 2021 Census

**HOUSEHOLD TYPE AND SIZE**

The Census categorizes household types by the composition and relationship of individuals living as a household unit. In the Village of Slocan, the most prevalent household types are one person households and couples without children. Couples without children are very often seniors or older adults whose children have left the home and can sometimes be younger couples who have not yet started or have chosen not to start a family. One person households are typically the youngest and oldest members of our communities and often are navigating challenging housing circumstances on low or fixed incomes.

Couples with children were the third most prevalent household type, followed by lone parent households, non-census two plus person households, and multi-generational households. In a non-census two plus person household, two or more individuals share a home but are not linked by financial or family ties. This is most common when younger community members live together as roommates to share housing costs.

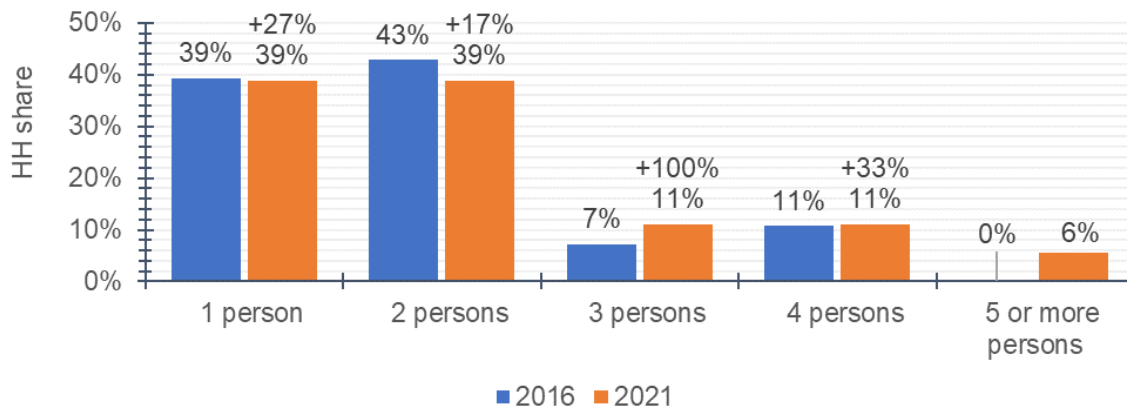
Figure 60: Household Types, Village of Slocan, 2021



Source: Statistics Canada, 2021 Census

Household size often correlates directly with household type but can provide additional context to the frequency of larger or smaller household units. Between 2016 and 2021, the size of households did not appreciably change in the RDCK. More than half of all households are made up of one or two individuals, followed by three person households (11%), four person households (11%), and five plus person households (6%). Though overall share of households five plus person households in 2021 was 6%. This speaks to the relatively small number of larger households in the Village of Slocan. The overall change in five plus person households between 2016 and 2021 is uncertain, as the increase represented between the two census periods may be exaggerated due to suppression of data in the 2016 Census.

Figure 61: Household Size, Village of Slocan, 2016/2021



Source: Statistics Canada, 2016 and 2021 Census

As the population ages and family structures change, more people are living in one and two-person family units and households. Fewer people now require more homes and the Village of Slocan and its partners need to be outbuilding its population projections to keep up with demand.

INCOME

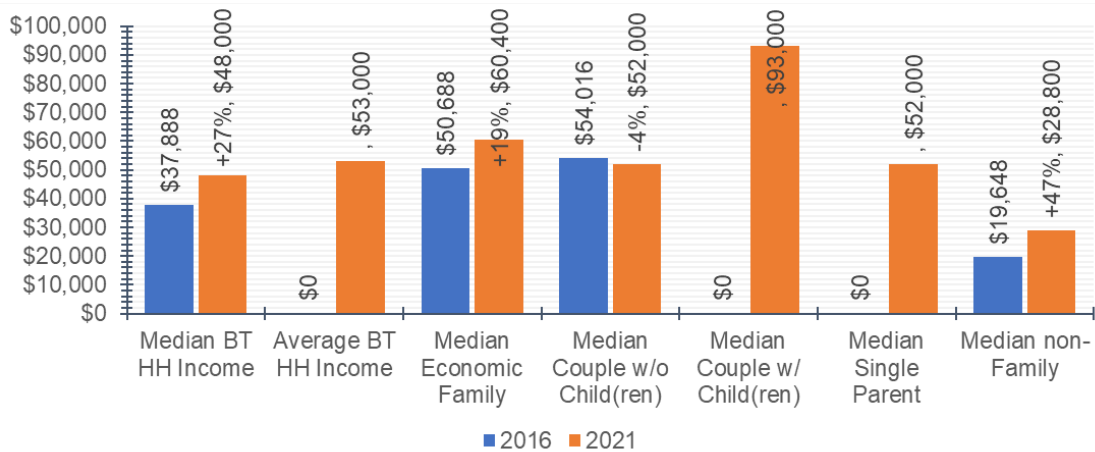
ECONOMIC FAMILIES

Incomes in the Village of Slocan increased by a larger than expected amount between 2016 and 2021. Even adjusting for inflation, incomes increased for most households and economic families. However, unlike most statistics, the Census asks respondents not for their current income, but for their annual income from the year before. During 2020, the Covid-19 pandemic impacted economies across the country leading to challenging economic conditions and loss of income for many Canadians. In response, the Federal government introduced the Canada Emergency Response Benefit (CERB) to support employed and self-employed Canadians who were directly affected by COVID-19. The benefit provided \$2000 a month to many individuals whose jobs had been lost or significantly scaled back due to the pandemic. In many cases, the CERB benefit likely exceeded the income that affected individuals may have otherwise earned.

Given anecdotal information about continuing economic hardships, the CERB benefit is likely the predominant contributor to 2020 income increases. Another factor impacting income statistics could be migration. Income bracket data indicates that the number of households earning over \$100,000 a year increased nearly 4x between the last two censuses. Some of this growth may be attributed to increased migration of higher income households to the Central Kootenays as working from home became normalized.

Changes between 2016 and 2021 are uncertain for Couple with Children and Single Parent Households. This can likely be attributed to data suppression within the 2016 Census data to protect privacy of households and individuals in the Village of Slocan. Average Before Tax Income may also have been suppressed in the 2016 Census. In communities with small populations, one or two relatively high or low incomes can impact data reliability and skew results.

Figure 62: Income by Household and Economic Family, Village of Slocan, 2016/2021



Source: Statistics Canada, 2016 and 2021 Census

\*Note: Figures above represent “before tax” or “BT” incomes.



HOUSING NEED

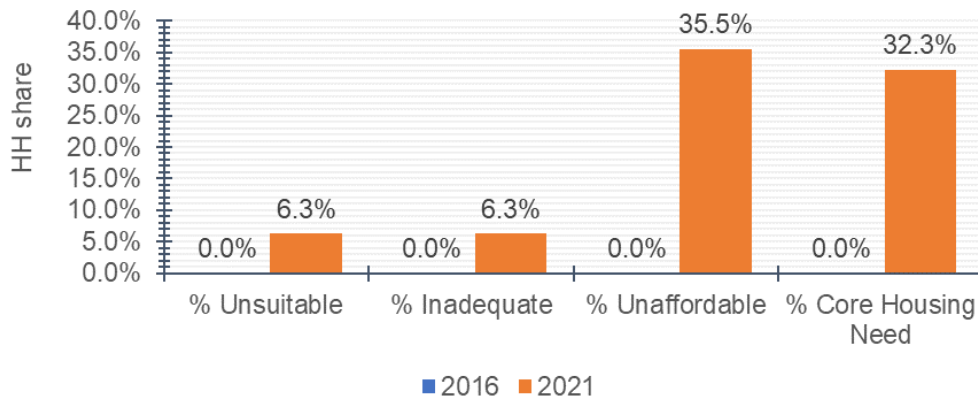
HOUSING NEED CRITERIA

Statistics Canada collects information on three key housing indicators through the Census: affordability, adequacy, and suitability.

- A home is **unaffordable** if the household spends more than 30% of its income on shelter cost.
- A home is **inadequate** if the physical dwelling needs major repairs.
- A home is **unsuitable** if it does not have enough bedrooms for the number and composition of residents, according to the National Occupancy Standard.

In the Village of Slocan, very few households were in an unsuitable home. Most housing in the Village is made up of larger, single-detached dwellings suitable for a wide range of household sizes, contributing to the small number of households in unsuitable conditions. The share of homes needing major repairs was also low. The most concerning housing need indicator in the Village of Slocan was affordability. More than 35% of households were in an unaffordable home. CERB payments and a Provincial rent freeze during Covid-19 likely had a large impact on the affordability metric. As neither policy intervention is still in place the data may under-represent the percentage of households living in an unaffordable home

Figure 63: Housing Criteria, RDCK, 2016/2021



Source: Statistics Canada, 2016 and 2021 Census

Core Housing Need combines the three housing indicators discussed above into one metric. It’s not perfect, but it’s the best “one number” statistic we have to describe housing need in communities. In the Village of Slocan, over 32% of households were in Core Housing Need. Changes from 2016 are uncertain due to suppression of 2016 Census data.

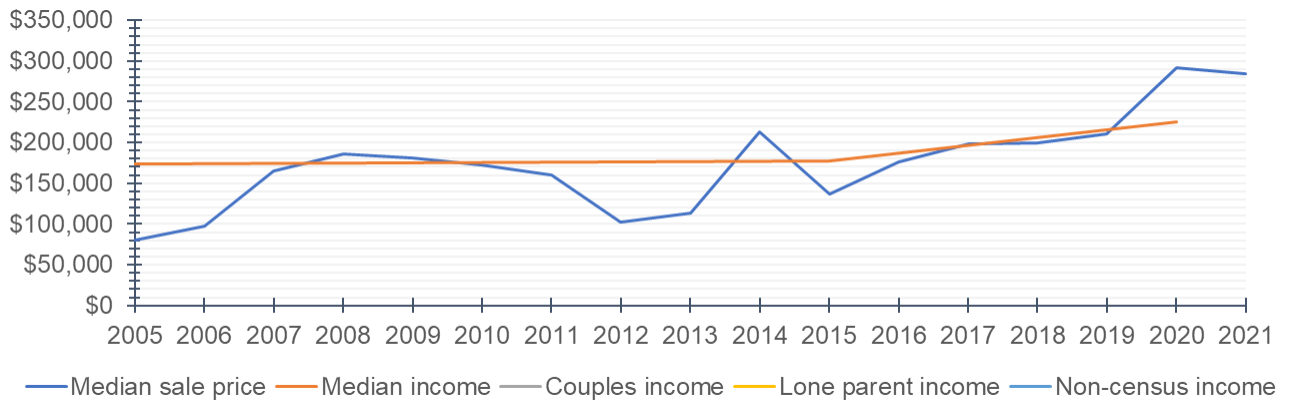
OWNERSHIP AFFORDABILITY

By combining data from BC Assessment, Statistics Canada, and the 2016 and 2021 Censuses, we can map how housing prices have changed relative to incomes in the Village of Slocan. In Figure 64, the dark blue line tracks the median sale price of all homes in the Village between 2005 and 2021. Cost of ownership has increased dramatically, from a median sale price of around \$80,000 in 2005 to over \$280,000 in 2021.

Incomes have not kept pace with the change in housing cost, especially for first-time home buyers without existing equity or external financial support. By using historic interest rates and income data, and assuming a 10% down payment, we can also track how much a first-time home buyer could afford to spend on a home each year. In Slocan, a first-time home buyer earning the median income (dark orange line) has historically been close to, or able to afford the median home until 2016 when ownership costs began to increase after a period of relative stability. A spike in median home price in 2014 can likely be attributed to low sale volumes in a small community, however, consistent increases in median home price from 2016 to 2021 have made it more difficult for first time home buyers earning median income to afford the median home. In 2020, the gap between what a median income household could afford, and the median home price was well over \$60,000.

Information on median income for specific household types was unavailable for the Village of Slocan, but regional trends suggest lone parents and non-census families/individuals have rarely been able to afford home ownership, whereas couples have almost always been able to afford the median home in the RDCK. With increasing prices, even couples are feeling pressure from the market across the region.

**Figure 64: Home Ownership Affordability, Village of Slocan, 2005-2021**



Source: BC Assessment, Statistics Canada, 2016 and 2021 Census

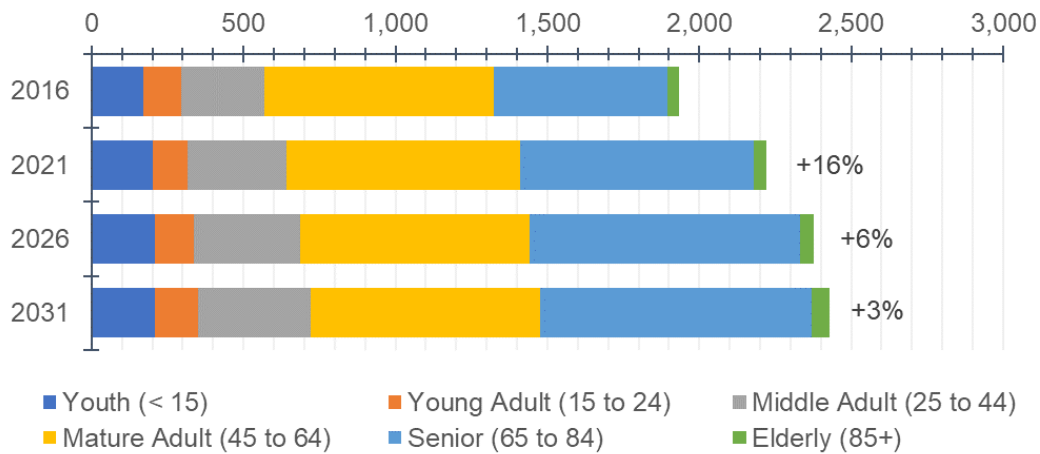
**ELECTORAL AREA A**

**DEMOGRAPHY**

**CURRENT AND ANTICIPATED POPULATION**

Between 2016 and 2021, the population of Electoral Area A increased by 16% to 2,240 residents. Projections anticipate the population will continue to grow to nearly 2,400 residents by 2031. Nearly all age cohorts grew between the last two census periods, but growth was highest in the population aged 65 and older. The number of seniors increased by 35%, compared to only 18% for middle adults and youth. Between 2021 and 2026, seniors are expected to surpass mature adults as the largest age cohort in Electoral Area A.

**Figure 65: Current and Anticipated Population, Electoral Area A**



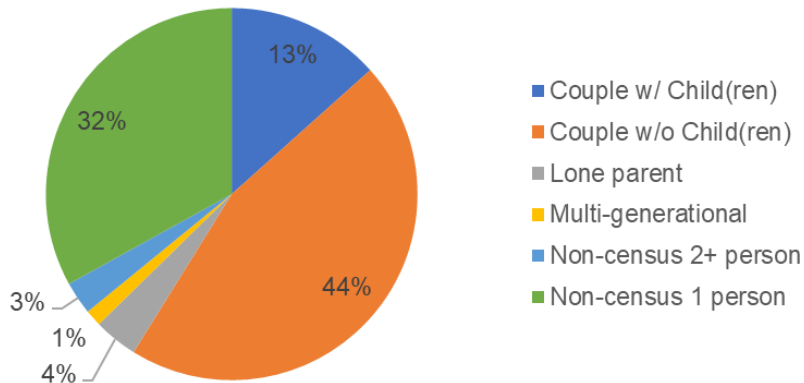
*Source: Statistics Canada, 2016 and 2021 Census*

**HOUSEHOLD TYPE AND SIZE**

The Census categorizes household types by the composition and relationship of individuals living as a household unit. In Electoral Area A, the most prevalent household types are couples without children and one person households. Couples without children are very often seniors or older adults whose children have left the home and can sometimes be younger couples who have not yet started or have chosen not to start a family. One person households are typically the youngest and oldest members of our communities and often are navigating challenging housing circumstances on low or fixed incomes.

Couples with children were the third most prevalent household type, followed by lone parent households, non-census two plus person households, and multi-generational households. In a non-census two plus person household, two or more individuals share a home but are not linked by financial or family ties. This is most common when younger community members live together as roommates to share housing costs.

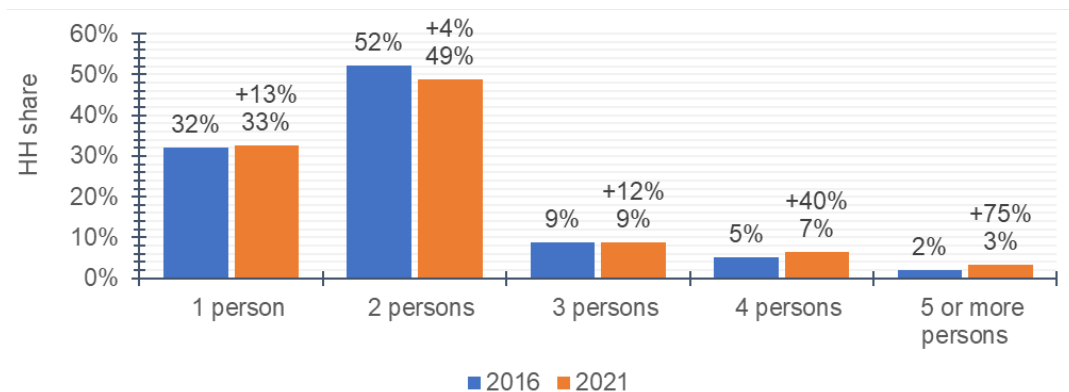
Figure 66: Household Types, Electoral Area A, 2021



Source: Statistics Canada, 2021 Census

Household size often correlates directly with household type but can provide additional context to the frequency of larger or smaller household units. Between 2016 and 2021, the size of households did not appreciably change in Electoral Area A. About 80% of all households are made up of one or two individuals, followed by three person households (9%), four person households (7%), and five plus person households (4%). Though five plus person households increased 75% between the two census periods, their overall share of households increased by only 1%. This speaks to the relatively small number of larger households in Electoral Area A.

Figure 67: Household Size, Electoral Area A, 2016/2021



Source: Statistics Canada, 2016 and 2021 Census

As the population ages and family structures change, more people are living in one and two-person family units and households. Fewer people now require more homes and Electoral Area A and its partners need to be outbuilding population projections just to keep up with demand.

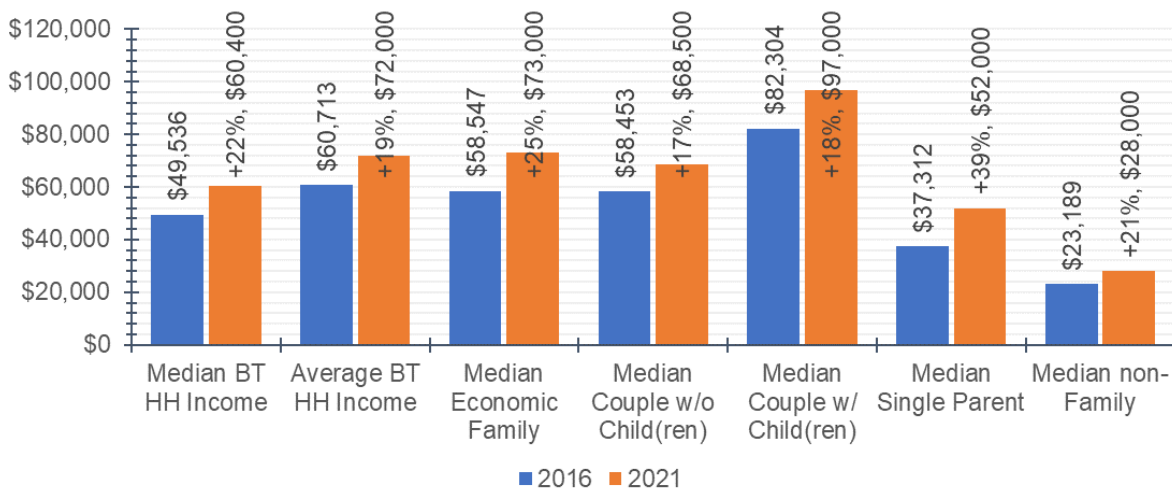
INCOME

ECONOMIC FAMILIES

Incomes in Electoral Area A increased by a larger than expected amount between 2016 and 2021. Even adjusting for inflation, incomes increased for most households and economic families. However, unlike most statistics, the Census asks respondents not for their current income, but for their annual income from the year before. During 2020, the Covid-19 pandemic impacted economies across the country leading to challenging economic conditions and loss of income for many Canadians. In response, the Federal government introduced the Canada Emergency Response Benefit (CERB) to support employed and self-employed Canadians who were directly affected by COVID-19. The benefit provided \$2000 a month to many individuals whose jobs had been lost or significantly scaled back due to the pandemic. In many cases, the CERB benefit likely exceeded the income that affected individuals may have otherwise earned.

Given anecdotal information about continuing economic hardships, the CERB benefit is likely the predominant contributor to 2020 income increases. Another factor impacting income statistics could be migration. Income bracket data indicates that the number of households earning over \$150,000 a year more than doubled between the last two censuses. Some of this growth may be attributed to increased migration of higher income households to Electoral Area A as working from home became normalized.

Figure 68: Income by Household and Economic Family, Electoral Area A, 2016/2021



Source: Statistics Canada, 2016 and 2021 Census

\*Note: Figures above represent “before tax” or “BT” incomes.

HOUSING NEED

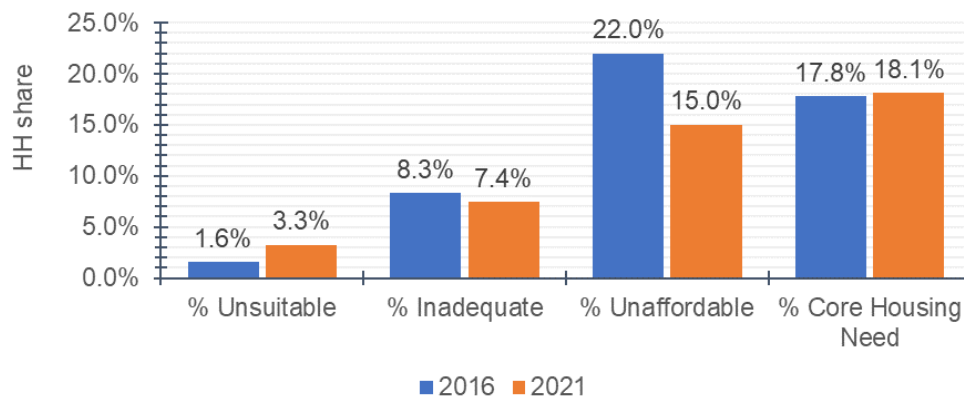
HOUSING NEED CRITERIA

Statistics Canada collects information on three key housing indicators through the Census: affordability, adequacy, and suitability.

- A home is **unaffordable** if the household spends more than 30% of its income on shelter cost.
- A home is **inadequate** if the physical dwelling needs major repairs.
- A home is **unsuitable** if it does not have enough bedrooms for the number and composition of residents, according to the National Occupancy Standard.

Across Electoral Area A, very few households were in an unsuitable home. Most housing is still larger, single-detached dwellings suitable for a wide range of household sizes. More homes needed major repairs, common in communities with older housing stock. As in 2016, the most concerning housing need indicator in Electoral Area A was affordability. About 15% of households were in an unaffordable home. This represents a drop from 2016 but should not necessarily be taken as a measure of progress. CERB payments and a Provincial rent freeze during Covid-19 likely had a large impact on the affordability metric. Neither policy intervention is still in place and anecdotal data indicates that perceived affordability has not improved across in Electoral Area A.

Figure 69: Housing Criteria, Electoral Area A, 2016/2021



Source: Statistics Canada, 2016 and 2021 Census

Core Housing Need combines the three housing indicators discussed above into one metric. It’s not perfect, but it’s the best “one number” statistic we have to describe housing need in communities. Across Electoral Area A, more than 18% of households were in Core Housing Need, up slightly from 2016. This indicates that despite improvements to affordability, a similar number of residents still are facing housing challenges.



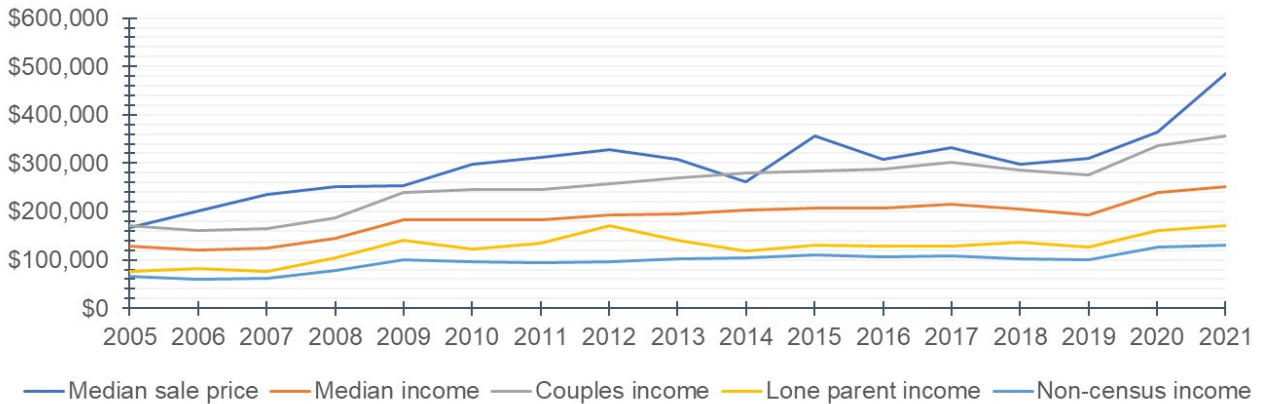
OWNERSHIP AFFORDABILITY

By combining data from BC Assessment, Statistics Canada, and the 2016 and 2021 Censuses, we can map how housing prices have changed relative to incomes in Electoral Area A. In Figure 70, the dark blue line tracks the median sale price of all homes in the Area between 2005 and 2021. Cost of ownership has increased dramatically, from a median sale price of around \$200,000 in 2005 to close to \$500,000 in 2021.

Incomes have not kept pace with the change in housing cost, especially for first-time home buyers without existing equity or external financial support. By using historic interest rates and income data, and assuming a 10% down payment, we can also track how much a first-time home buyer could afford to spend on a home each year. Home ownership has always been financially challenging, even for households earning the median income (dark orange line.) However, after a period of relative stability between 2008 and 2018, the gap between the median purchasing power and the cost of the median home is now close to \$250,000.

Lone parents and non-census families/individuals (yellow and light blue lines, respectively) have rarely been able to afford home ownership. Couples (grey line) have typically been able to afford the median home in Electoral Area A, though as of 2021, many homes may now exceed what the median couple household can afford.

**Figure 70: Home Ownership Affordability, Electoral Area A, 2005-2021**



Source: BC Assessment, Statistics Canada, 2016 and 2021 Census

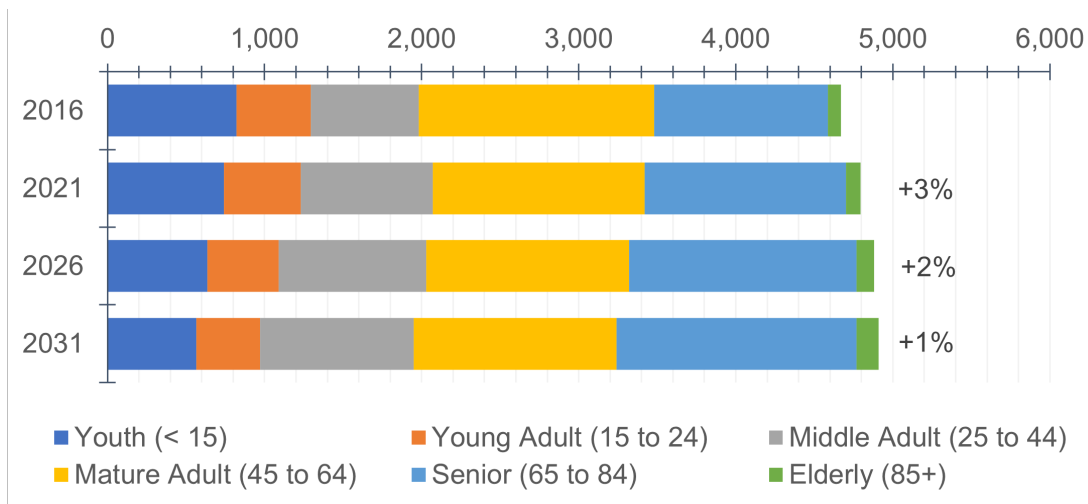
**ELECTORAL AREA B**

**DEMOGRAPHY**

**CURRENT AND ANTICIPATED POPULATION**

Between 2016 and 2021, the population of Electoral Area B increased by 3% to 4,800 residents. Projections anticipate the population will grow to 4,910 residents by 2031. New growth is almost entirely driven by increases in the population aged 65 and older. Changes in the population’s age distribution are caused by large increases in the middle adult age cohort (23% increase) and those aged 65 and older (16% increase). Between 2021 and 2026, seniors are expected to continue their growth as the largest age cohort in Electoral Area B.

**Figure 71: Current and Anticipated Population, Electoral Area B**



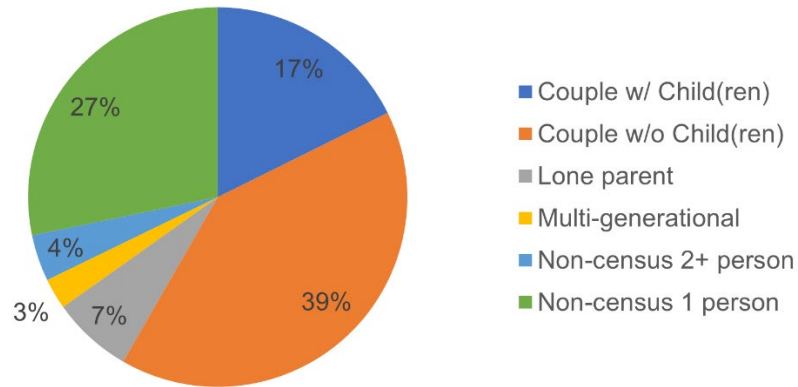
Source: Statistics Canada, 2016 and 2021 Census

**HOUSEHOLD TYPE AND SIZE**

The Census categorizes household types by the composition and relationship of individuals living as a household unit. In Electoral Area B, the most prevalent household types are couples without children and one person households. Couples without children are very often seniors or older adults whose children have left the home and can sometimes be younger couples who have not yet started or have chosen not to start a family. One person households are typically the youngest and oldest members of our communities and often are navigating challenging housing circumstances on low or fixed incomes.

Couples with children were the third most prevalent household type, followed by lone parent households, non-census two plus person households, and multi-generational households. In a non-census two plus person household, two or more individuals share a home but are not linked by financial or family ties. This is most common when younger community members live together as roommates to share housing costs.

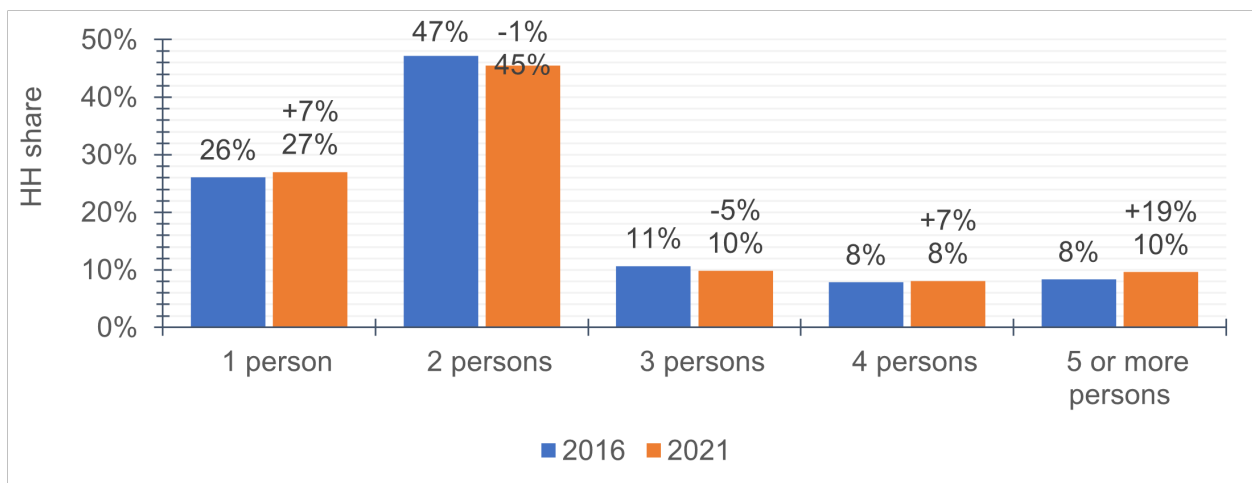
Figure 72: Household Types, Electoral Area B, 2021



Source: Statistics Canada, 2021 Census

Household size often correlates directly with household type but can provide additional context to the frequency of larger or smaller household units. Between 2016 and 2021, the size of households did not appreciably change in Electoral Area B. More than half of all households are made up of one or two individuals, followed by three person households (10%), four person households (7%), and five plus person households (10%). Though five person households increased 19% between the two census periods, their overall share of households only increased by 2%. This speaks to the relatively small number of larger households in Electoral Area B. In general, fewer people now require more homes and the RDCK and its partners need to be outbuilding its population projections just to keep up with demand.

Figure 73: Household Size, Electoral Area B, 2016/2021



Source: Statistics Canada, 2016 and 2021 Census

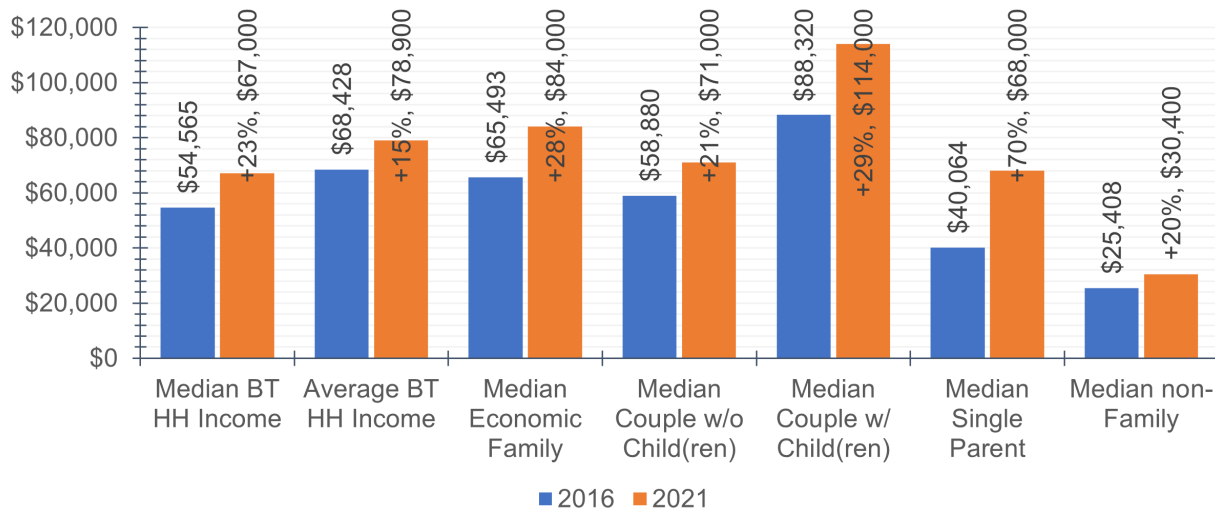
INCOME

ECONOMIC FAMILIES

Incomes in Electoral Area B increased by a larger than expected amount between 2016 and 2021. Even adjusting for inflation, incomes increased for most households and economic families. However, unlike most statistics, the Census asks respondents not for their current income, but for their annual income from the year before. During 2020, the Covid-19 pandemic impacted economies across the country leading to challenging economic conditions and loss of income for many Canadians. In response, the Federal government introduced the Canada Emergency Response Benefit (CERB) to support employed and self-employed Canadians who were directly affected by COVID-19. The benefit provided \$2000 a month to many individuals whose jobs had been lost or significantly scaled back due to the pandemic. In many cases, the CERB benefit likely exceeded the income that affected individuals may have otherwise earned.

Given anecdotal information about continuing economic hardships, the CERB benefit is likely the predominant contributor to 2020 income increases. Another factor impacting income statistics could be migration. Income bracket data indicates that the number of households earning over \$200,000 a year increased by 55% between the last two censuses. Some of this growth may be attributed to increased migration of higher income households to Electoral Area B as working from home became normalized.

Figure 74: Income by Household and Economic Family, Electoral Area B, 2016/2021



Source: Statistics Canada, 2016 and 2021 Census

\*Note: Figures above represent “before tax” or “BT” incomes.

HOUSING NEED

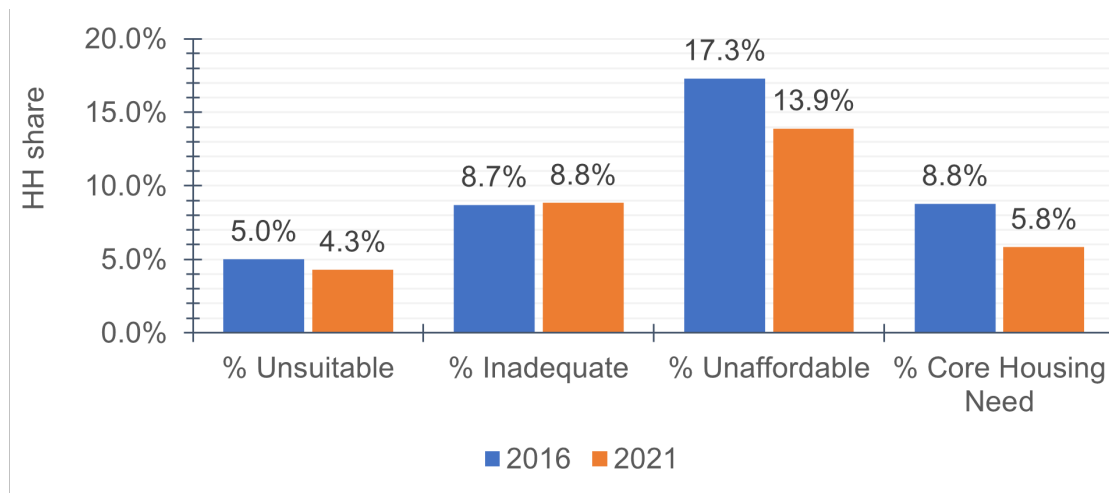
HOUSING NEED CRITERIA

Statistics Canada collects information on three key housing indicators through the Census: affordability, adequacy, and suitability.

- A home is **unaffordable** if the household spends more than 30% of its income on shelter cost.
- A home is **inadequate** if the physical dwelling needs major repairs.
- A home is **unsuitable** if it does not have enough bedrooms for the number and composition of residents, according to the National Occupancy Standard.

In Electoral Area B, very few households were in an unsuitable home. Most housing is still larger, single-detached dwellings suitable for a wide range of household sizes. About 9% of homes needed major repairs, common in communities with older housing stock. As in 2016, the most concerning housing need indicator in Electoral Area B was affordability. Almost 14% of households were in an unaffordable home. This represents a drop from 2016 but should not necessarily be taken as a measure of progress. CERB payments and a Provincial rent freeze during Covid-19 likely had a large impact on the affordability metric. Neither policy intervention is still in place and anecdotal data indicates that perceived affordability has not improved within Electoral Area B.

Figure 75: Housing Criteria, Electoral Area B, 2016/2021



Source: Statistics Canada, 2016 and 2021 Census

Core Housing Need combines the three housing indicators discussed above into one metric. It's not perfect, but it's the best "one number" statistic we have to describe housing need in communities. In Electoral Area B, over 5% of households were in Core Housing Need, down from almost 9% in 2016. As most Core Housing Need in Electoral Area B is driven by affordability, much of this drop may be attributed to policy interventions discussed above and may not accurately represent lived experience.

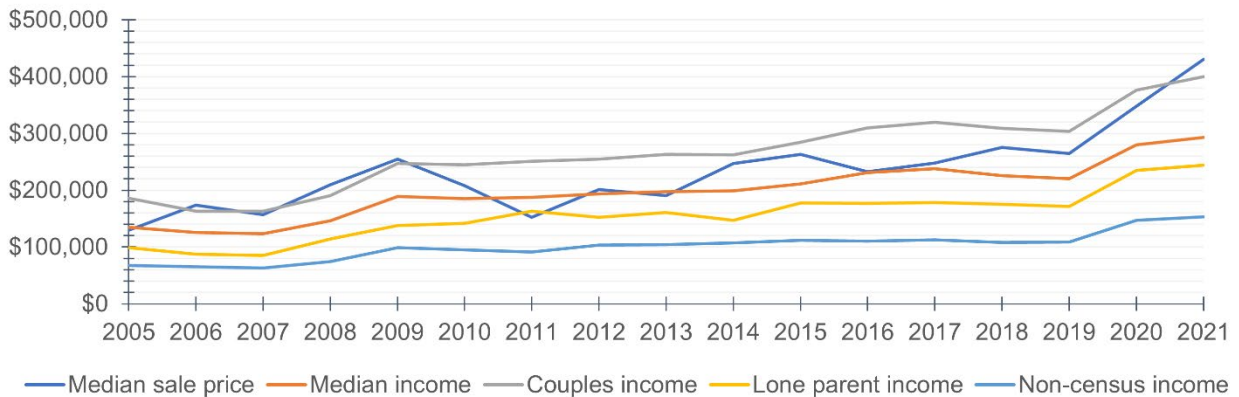
OWNERSHIP AFFORDABILITY

By combining data from BC Assessment, Statistics Canada, and the 2016 and 2021 Censuses, we can map how housing prices have changed relative to incomes in Electoral Area B. In Figure 76, the dark blue line tracks the median sale price of all homes in Electoral Area B between 2005 and 2021. Cost of ownership has increased dramatically, from a median sale price of around \$130,000 in 2005 to \$430,000 in 2021.

Incomes have not kept pace with the change in housing cost, especially for first-time home buyers without existing equity or external financial support. By using historic interest rates and income data, and assuming a 10% down payment, we can also track how much a first-time home buyer could afford to spend on a home each year. A first-time home buyer earning the median income (dark orange line) has historically been close to affording the median home until 2017 when ownership costs began to increase rapidly after a period of relative stability. In 2021, the gap between what a median income household could afford and the median home price was over \$130,000.

Lone parents and non-census families/individuals (yellow and light blue lines, respectively) have rarely been able to afford home ownership. Couples (grey line) have almost always been able to afford the median home in Electoral Area B, though even they are now feeling pressure in the market as incomes increase at slower rates than housing sale prices.

**Figure 76: Home Ownership Affordability, Electoral Area B, 2005-2021**



Source: BC Assessment, Statistics Canada, 2016 and 2021 Census



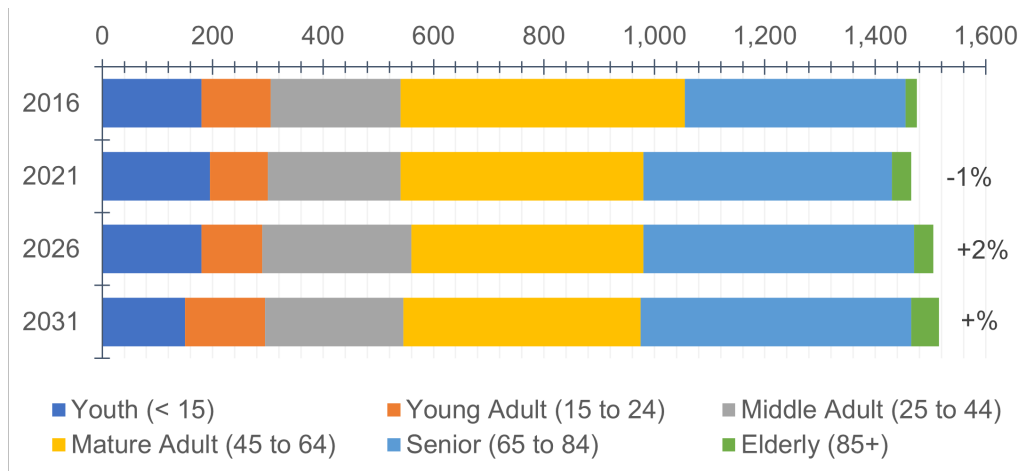
**ELECTORAL AREA C**

**DEMOGRAPHY**

**CURRENT AND ANTICIPATED POPULATION**

Between 2016 and 2021, the population of Electoral Area C decreased by 1% to 1,475 residents. Projections anticipate the population will grow slightly to 1,515 residents by 2031. Changes in the population’s age distribution are driven by large increases in the senior age cohort (13% increase) and the elderly (75% increase). Between 2021 and 2026, seniors are expected to continue their growth as the largest age cohort in Electoral Area C.

**Figure 77: Current and Anticipated Population, Electoral Area C**



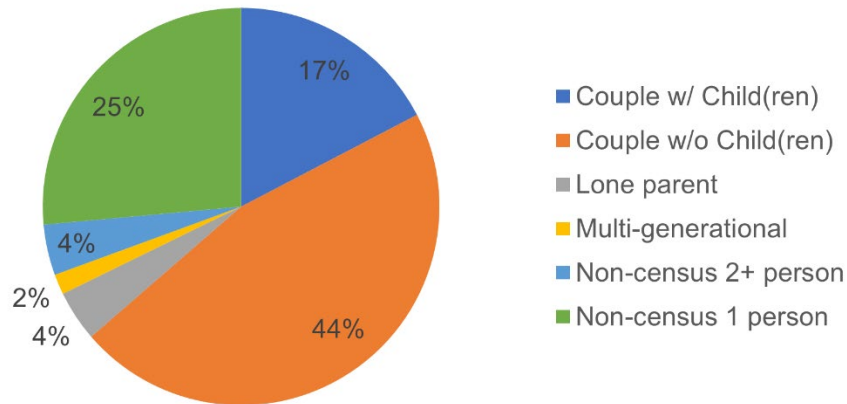
*Source: Statistics Canada, 2016 and 2021 Census*

**HOUSEHOLD TYPE AND SIZE**

The Census categorizes household types by the composition and relationship of individuals living as a household unit. In Electoral Area C, the most prevalent household types are couples without children and one person households. Couples without children are very often seniors or older adults whose children have left the home and can sometimes be younger couples who have not yet started or have chosen not to start a family. One person households are typically the youngest and oldest members of our communities and often are navigating challenging housing circumstances on low or fixed incomes.

Couples with children were the third most prevalent household type, followed by lone parent households, non-census two plus person households, and multi-generational households. In a non-census two plus person household, two or more individuals share a home but are not linked by financial or family ties. This is most common when younger community members live together as roommates to share housing costs.

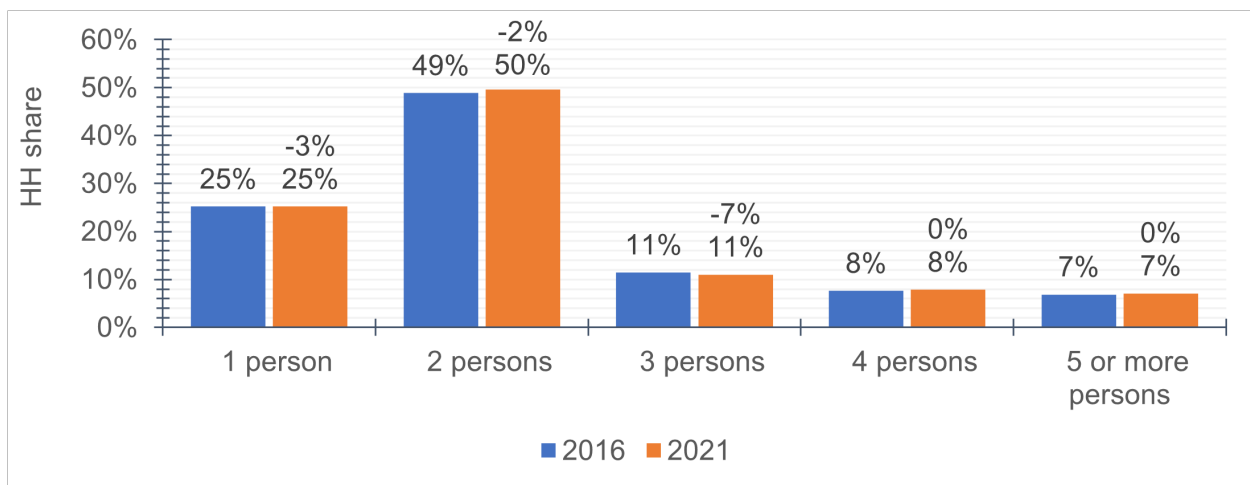
Figure 78: Household Types, Electoral Area C, 2021



Source: Statistics Canada, 2021 Census

Household size often correlates directly with household type but can provide additional context to the frequency of larger or smaller household units. Between 2016 and 2021, the size of households did not appreciably change in Electoral Area C. More than half of all households are made up of one or two individuals, followed by three person households (11%), four person households (8%), and five plus person households (7%). In general, fewer people will require more homes as population increases and household size decreases. The RDCK and its partners need to be outbuilding its population projections just to keep up with demand.

Figure 79: Household Size, Electoral Area C, 2016/2021



Source: Statistics Canada, 2016 and 2021 Census

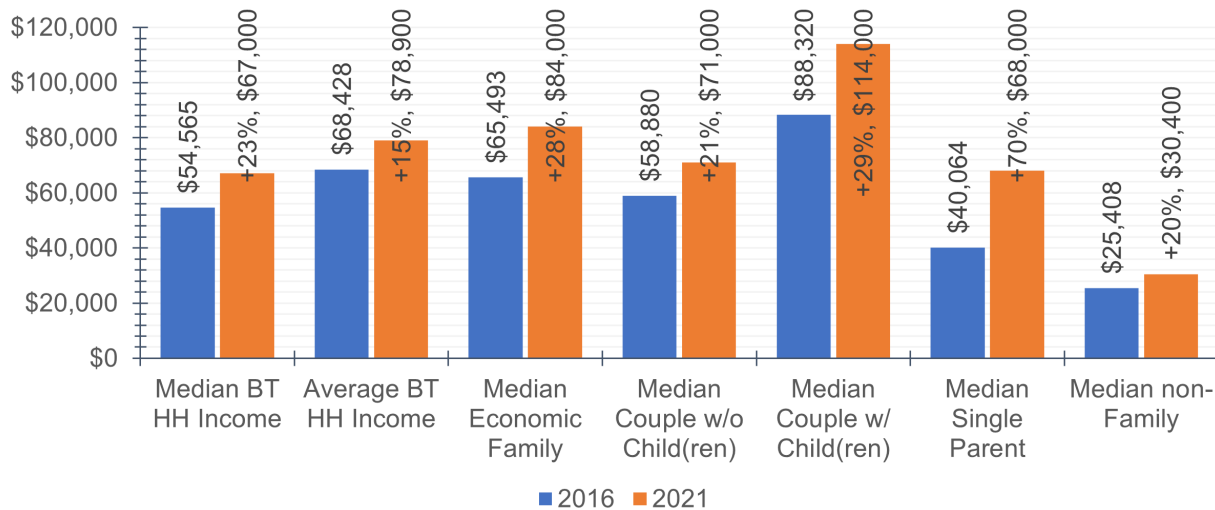
INCOME

ECONOMIC FAMILIES

Incomes in Electoral Area C increased by a larger than expected amount between 2016 and 2021. Even adjusting for inflation, incomes increased for most households and economic families. However, unlike most statistics, the Census asks respondents not for their current income, but for their annual income from the year before. During 2020, the Covid-19 pandemic impacted economies across the country leading to challenging economic conditions and loss of income for many Canadians. In response, the Federal government introduced the Canada Emergency Response Benefit (CERB) to support employed and self-employed Canadians who were directly affected by COVID-19. The benefit provided \$2000 a month to many individuals whose jobs had been lost or significantly scaled back due to the pandemic. In many cases, the CERB benefit likely exceeded the income that affected individuals may have otherwise earned.

Given anecdotal information about continuing economic hardships, the CERB benefit is likely the predominant contributor to 2020 income increases. Another factor impacting income statistics could be migration. Income bracket data indicates that the number of households earning over \$150,000 a year more than doubled between the last two censuses. Some of this growth may be attributed to increased migration of higher income households to Electoral Area C as working from home became normalized.

Figure 80: Income by Household and Economic Family, Electoral Area C, 2016/2021



Source: Statistics Canada, 2016 and 2021 Census

\*Note: Figures above represent “before tax” or “BT” incomes.

HOUSING NEED

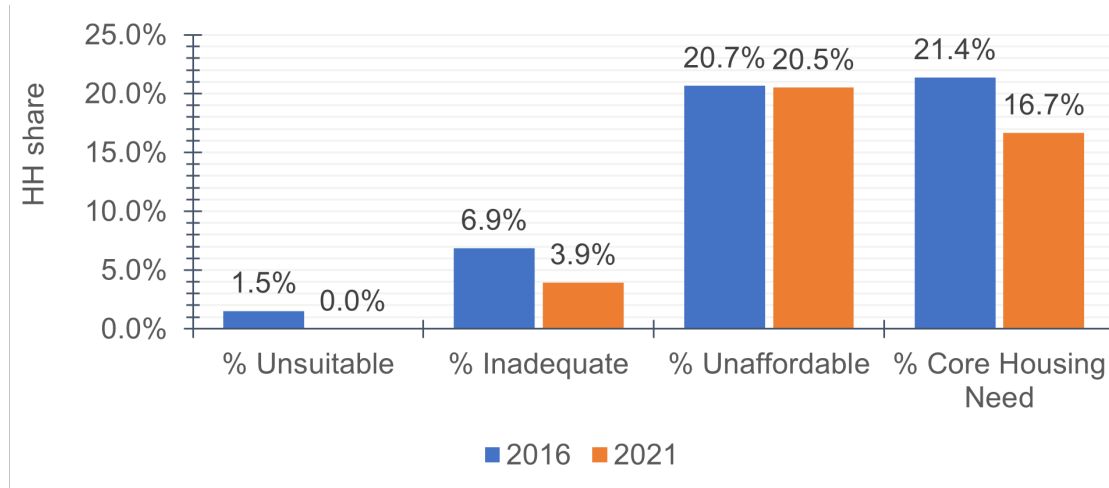
HOUSING NEED CRITERIA

Statistics Canada collects information on three key housing indicators through the Census: affordability, adequacy, and suitability.

- A home is **unaffordable** if the household spends more than 30% of its income on shelter cost.
- A home is **inadequate** if the physical dwelling needs major repairs.
- A home is **unsuitable** if it does not have enough bedrooms for the number and composition of residents, according to the National Occupancy Standard.

In Electoral Area C, zero households were in an unsuitable home. Statistics Canada has not suppressed the data for privacy, clearly showing that out of the 635 households surveyed, none were deemed unsuitable. Most housing is still larger, single-detached dwellings suitable for a wide range of household sizes. About 4% of homes needed major repairs, common in communities with older housing stock. As in 2016, the most concerning housing need indicator in Electoral Area C was affordability. Over 20% of households were in an unaffordable home. This is largely unchanged from 2016 despite the income changes previously mentioned. Overall, it is likely that CERB payments and a Provincial rent freeze during Covid-19 impacted housing adequacy and suitability in Electoral Area C. Neither policy intervention is still in place and affordability has not improved within Electoral Area C.

Figure 81: Housing Criteria, Electoral Area C, 2016/2021



Source: Statistics Canada, 2016 and 2021 Census

Core Housing Need combines the three housing indicators discussed above into one metric. It’s not perfect, but it’s the best “one number” statistic we have to describe housing need in communities. In Electoral Area C, over 16% of households were in Core Housing Need, down from 21% in 2016. As most Core Housing Need in Electoral Area C is driven by affordability, much of this drop may be attributed to policy interventions discussed above and may not accurately represent lived experience.

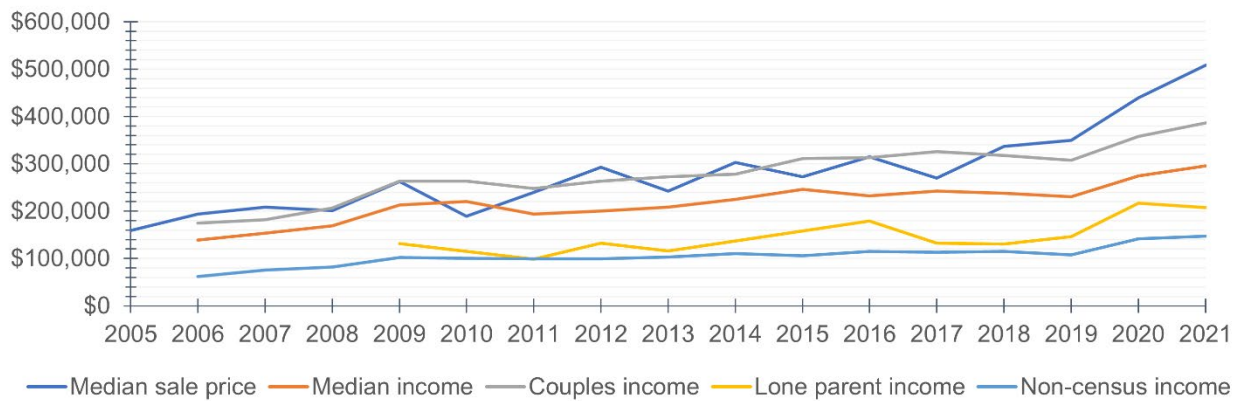
OWNERSHIP AFFORDABILITY

By combining data from BC Assessment, Statistics Canada, and the 2016 and 2021 Censuses, we can map how housing prices have changed relative to incomes in Electoral Area C. In Figure 82, the dark blue line tracks the median sale price of all homes in Electoral Area C between 2005 and 2021. Cost of ownership has increased dramatically, from a median sale price of around \$160,000 in 2005 to over \$500,000 in 2021.

Incomes have not kept pace with the change in housing cost, especially for first-time home buyers without existing equity or external financial support. By using historic interest rates and income data, and assuming a 10% down payment, we can also track how much a first-time home buyer could afford to spend on a home each year. A first-time home buyer earning the median income (dark orange line) has historically been close to affording the median home until 2017 when ownership costs began to increase rapidly after a period of relative stability. In 2021, the gap between what a median income household could afford and the median home price was over \$210,000.

Lone parents and non-census families/individuals (yellow and light blue lines, respectively) have rarely been able to afford home ownership. Couples (grey line) have almost always been able to afford the median home in Electoral Area C, though even they are unable to afford the 2021 median sale price of homes in the Area as incomes increase at slower rates than housing sale prices.

**Figure 82: Home Ownership Affordability, Electoral Area C, 2005-2021**



Source: BC Assessment, Statistics Canada, 2016 and 2021 Census

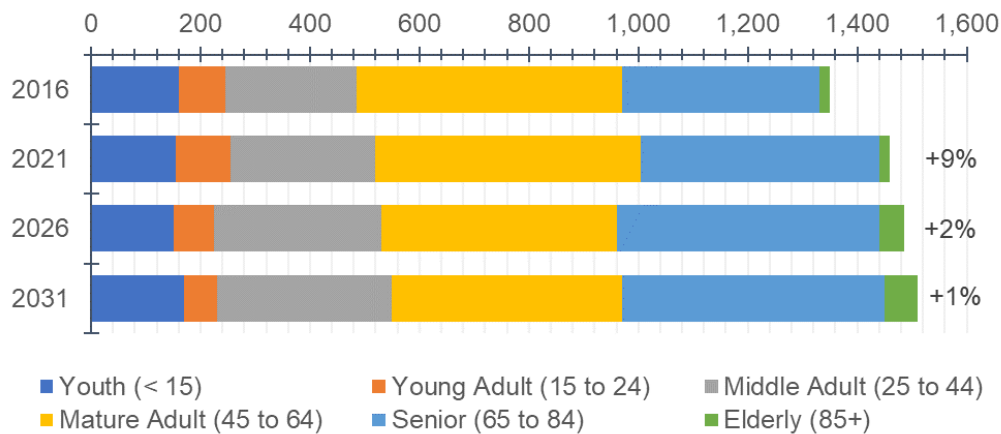
**ELECTORAL AREA D**

**DEMOGRAPHY**

**CURRENT AND ANTICIPATED POPULATION**

Between 2016 and 2021, the population of Electoral Area D increased by 9% to 1,460 residents. Projections anticipate the population will continue to grow to approximately 1,505 residents by 2031. New growth is driven by increases in the populations aged 25 to 44, and 65 and older. Between 2021 and 2026, seniors are expected to surpass mature adults as the largest age cohort in the RDCK.

**Figure 83: Current and Anticipated Population, RDCK**



Source: Statistics Canada, 2016 and 2021 Census

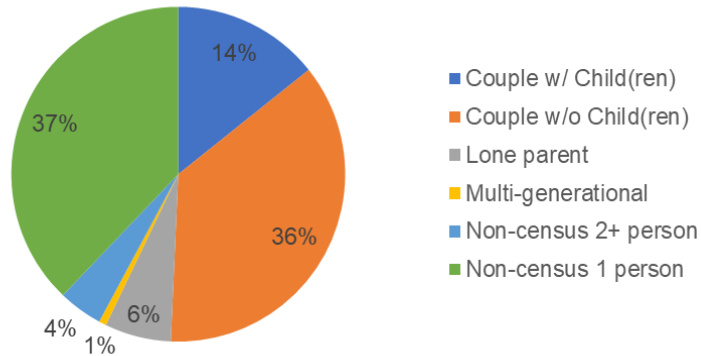
**HOUSEHOLD TYPE AND SIZE**

The Census categorizes household types by the composition and relationship of individuals living as a household unit. In the Electoral Area D, the most prevalent household types are one person households and couples without children. Couples without children are very often seniors or older adults whose children have left the home and can sometimes be younger couples who have not yet started, or have chosen not to start, a family. One person households are typically the youngest and oldest members of our communities and are often navigating challenging housing circumstances on low or fixed incomes.

Couples with children were the third most prevalent household type, followed by lone parent households, non-census two plus person households, and multi-generational households. In a non-census two plus person household, two or more individuals share a home but are not linked by financial or family ties. This is most common when younger community members live together as roommates to share housing costs.



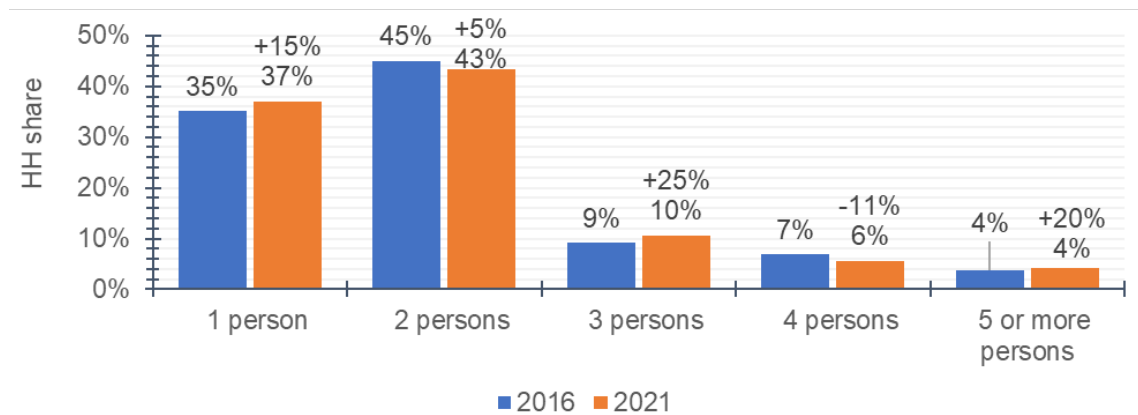
Figure 84: Household Types, Electoral Area D, 2021



Source: Statistics Canada, 2021 Census

Household size often correlates directly with household type but can provide additional context to the frequency of larger or smaller household units. Between 2016 and 2021, the size of households did not appreciably change in Electoral Area D. More than half of all households are made up of one or two individuals, followed by three person households (10%), four person households (6%), and five plus person households (4%). Though five plus person households increased 20% between the two census periods, their overall share of households did not change. This speaks to the relatively small number of larger households in the RDCK.

Figure 85: Household Size, RDCK, 2016/2021



Source: Statistics Canada, 2016 and 2021 Census

As the population ages and family structures change, more people are living in one and two-person family units and households. Fewer people now require more homes and the RDCK and its partners need to be outbuilding its population projections just to keep up with demand.

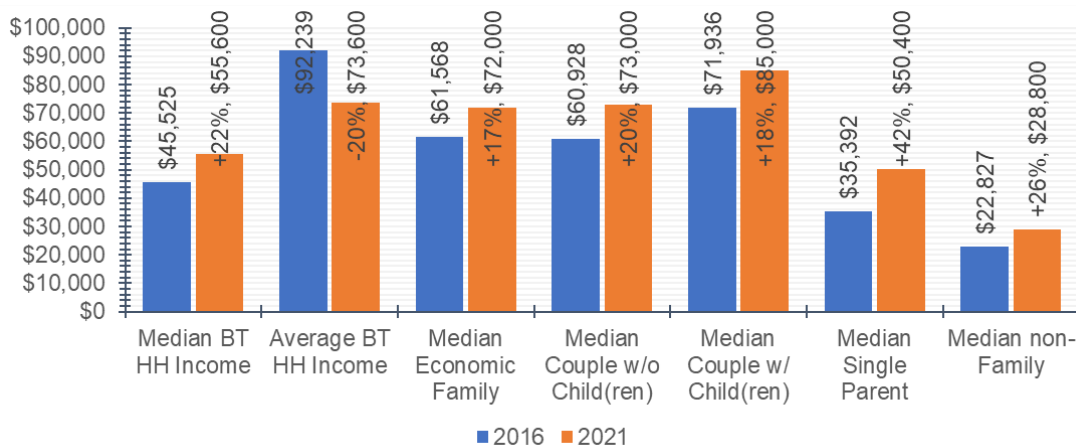
INCOME

ECONOMIC FAMILIES

Incomes in the RDCK increased by a larger than expected amount between 2016 and 2021. Even adjusting for inflation, incomes increased for most households and economic families. However, unlike most statistics, the Census asks respondents not for their current income, but for their annual income from the year before. During 2020, the Covid-19 pandemic impacted economies across the country leading to challenging economic conditions and loss of income for many Canadians. In response, the Federal government introduced the Canada Emergency Response Benefit (CERB) to support employed and self-employed Canadians who were directly affected by COVID-19. The benefit provided \$2000 a month to many individuals whose jobs had been lost or significantly scaled back due to the pandemic. In many cases, the CERB benefit likely exceeded the income that affected individuals may have otherwise earned.

Given anecdotal information about continuing economic hardships, the CERB benefit is likely the predominant contributor to 2020 income increases. Another factor impacting income statistics could be migration. Income bracket data indicates that the number of households earning over \$100,000 a year increased by over 40% between the last two censuses. Some of this growth may be attributed to increased migration of higher income households to the Central Kootenays as working from home became normalized.

Figure 86: Income by Household and Economic Family, Electoral Area D, 2016/2021



Source: Statistics Canada, 2016 and 2021 Census

\*Note: Figures above represent “before tax” or “BT” incomes.

HOUSING NEED

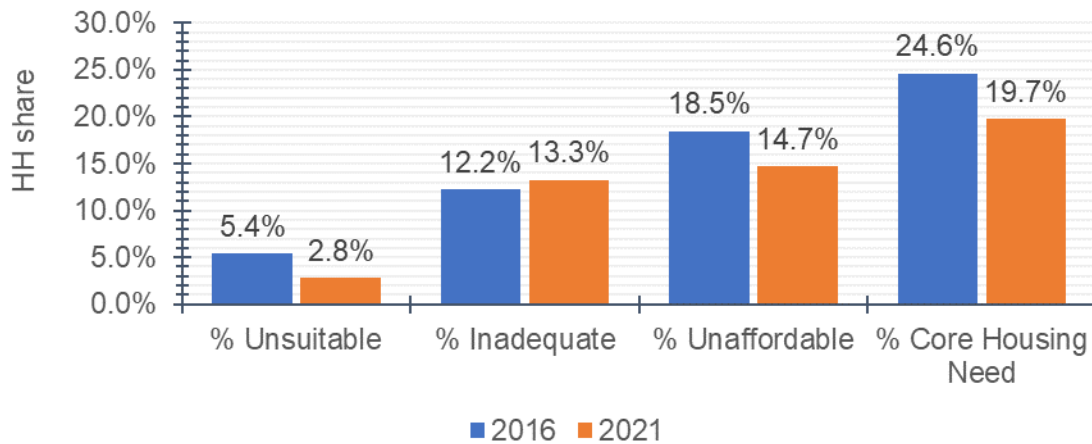
HOUSING NEED CRITERIA

Statistics Canada collects information on three key housing indicators through the Census: affordability, adequacy, and suitability.

- A home is **unaffordable** if the household spends more than 30% of its income on shelter cost.
- A home is **inadequate** if the physical dwelling needs major repairs.
- A home is **unsuitable** if it does not have enough bedrooms for the number and composition of residents, according to the National Occupancy Standard.

Across Electoral Area D, very few households were in an unsuitable home. Most housing is still larger, single-detached dwellings suitable for a wide range of household sizes. In Area D moveable dwellings are the second most common housing type. More homes needed major repairs, common in communities with older housing stock, however the number of households in inadequate homes in Area D (13.3%) is higher than in other communities across the region. Affordability is also a concerning housing need indicator across Electoral Area D. Nearly 15% of households were in unaffordable homes. This drop from 2016 should not necessarily be taken as a measure of progress. CERB payments and a Provincial rent freeze during Covid-19 likely had a large impact on the affordability metric. Neither policy intervention is still in place, and anecdotal data indicates that perceived affordability has not improved.

Figure 87: Housing Criteria, Electoral Area D, 2016/2021



Source: Statistics Canada, 2016 and 2021 Census

Core Housing Need combines the three housing indicators discussed above into one metric. It's not perfect, but it's the best "one number" statistic we have to describe housing need in communities. In Electoral Area D, more than 19% of households were in Core Housing Need, down from more than 24% in 2016. As a significant portion of Core Housing Need in EA D is driven by affordability, much of this drop may be attributed to policy interventions discussed above and may not accurately represent lived experience.

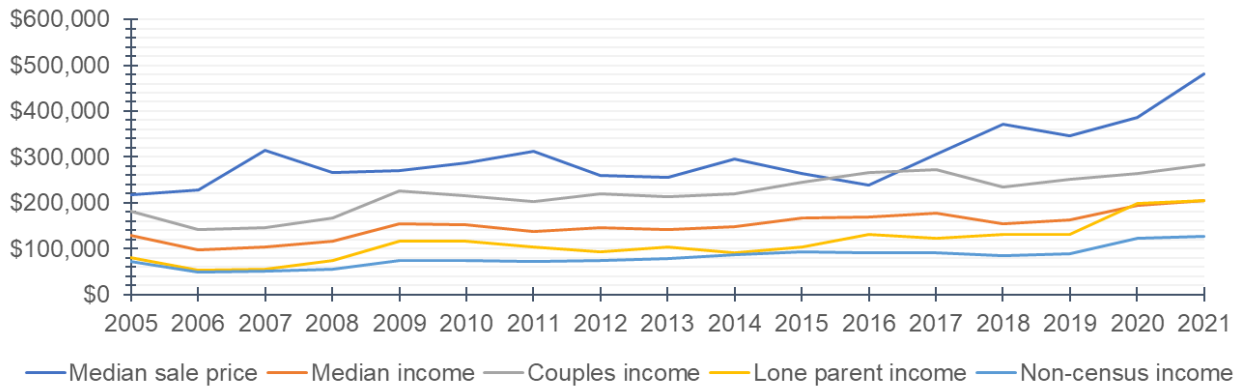
OWNERSHIP AFFORDABILITY

By combining data from BC Assessment, Statistics Canada, and the 2016 and 2021 Censuses, we can map how housing prices have changed relative to incomes in Electoral Area D. In Figure 88, the dark blue line tracks the median sale price of all homes in the EA D between 2005 and 2021. Cost of ownership has increased dramatically, from a median sale price of around \$217,000 in 2005 to over \$480,000 in 2021.

Incomes have not kept pace with the change in housing cost, especially for first-time home buyers without existing equity or external financial support. By using historic interest rates and income data, and assuming a 10% down payment, we can also track how much a first-time home buyer could afford to spend on a home each year. Couples (grey line) have been close to affording the median home until 2016 when ownership costs began to increase after a period of relative stability.

A first-time home buyer earning the median income (dark orange line), lone parents and non-census families/individuals (yellow and light blue lines, respectively) have historically been unable to afford home ownership in Electoral Area D. In 2021, the gap between what a median income household could afford, and the median home price was well over \$200,000.

**Figure 88: Home Ownership Affordability, Electoral Area D, 2005-2021**



Source: BC Assessment, Statistics Canada, 2016 and 2021 Census

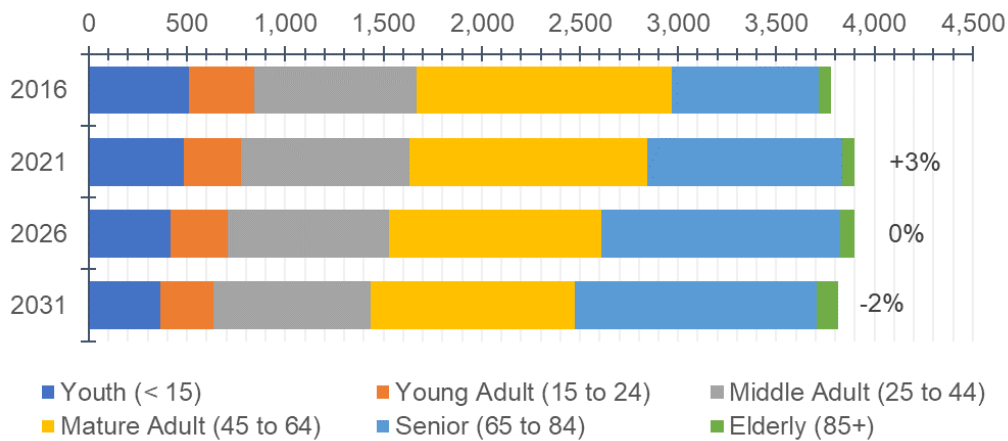
**ELECTORAL AREA E**

**DEMOGRAPHY**

**CURRENT AND ANTICIPATED POPULATION**

Between 2016 and 2021, the population of Electoral Area E increased by 3% to 3,895 residents. Projections anticipate that population growth will level off and remain stable at around 3800 residents in 2031. New growth is almost entirely driven by increases in the population aged 65 and older. Between 2021 and 2026, the number of seniors increased by 33%, while all other cohorts actually decreased or remained stable. Between 2021 and 2026, seniors are expected to surpass mature adults as the largest age cohort in Electoral Area E.

**Figure 89: Current and Anticipated Population, Electoral Area E**



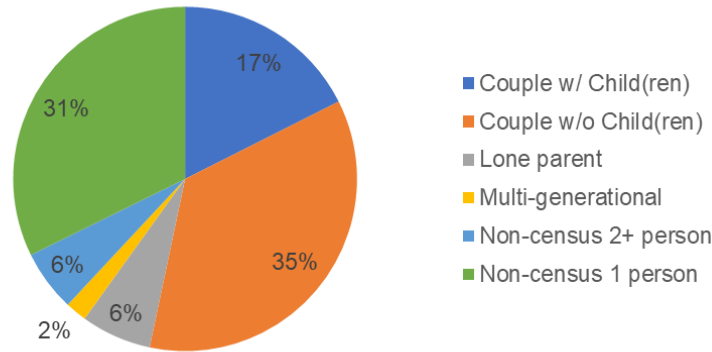
Source: Statistics Canada, 2016 and 2021 Census

**HOUSEHOLD TYPE AND SIZE**

The Census categorizes household types by the composition and relationship of individuals living as a household unit. In Electoral Area E, the most prevalent household types are couples without children and one person households. Couples without children are very often seniors or older adults whose children have left the home and can sometimes be younger couples who have not yet started or have chosen not to start a family. One person households are typically the youngest and oldest members of our communities and often are navigating challenging housing circumstances on low or fixed incomes.

Couples with children were the third most prevalent household type, followed by lone parent households, non-census two plus person households, and multi-generational households. In a non-census two plus person household, two or more individuals share a home but are not linked by financial or family ties. This is most common when younger community members live together as roommates to share housing costs.

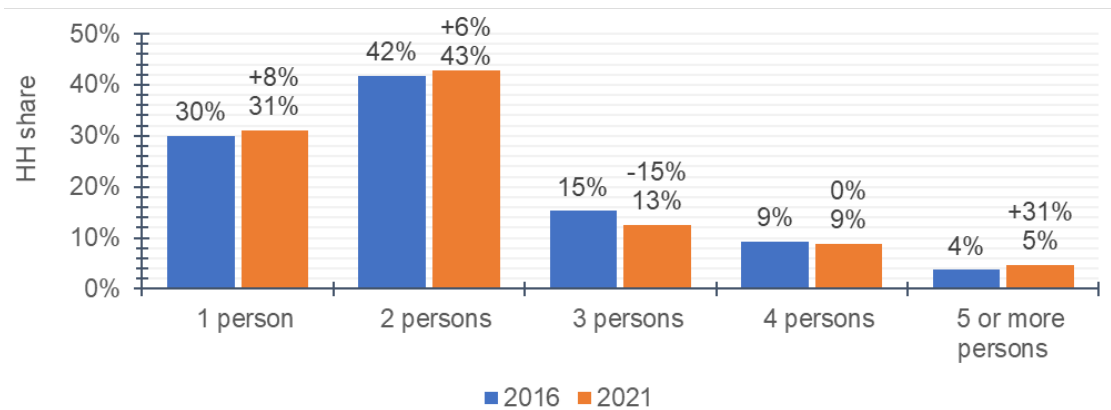
Figure 90: Household Types, Electoral Area E, 2021



Source: Statistics Canada, 2021 Census

Household size often correlates directly with household type but can provide additional context to the frequency of larger or smaller household units. Between 2016 and 2021, the size of households did not appreciably change in Electoral Area E. More than 70% of all households are made up of one or two individuals, followed by three person households (13%), four person households (9%), and five plus person households (5%). Though five plus person households increased 31% between the two census periods, their overall share of households increased by only 1%. This speaks to the relatively small number of larger households in Electoral Area E.

Figure 91: Household Size, Electoral Area E, 2016/2021



Source: Statistics Canada, 2016 and 2021 Census

As the population ages and family structures change, more people are living in one and two-person family units and households. Fewer people now require more homes and Electoral Area E and its partners need to be outbuilding population projections just to keep up with demand.



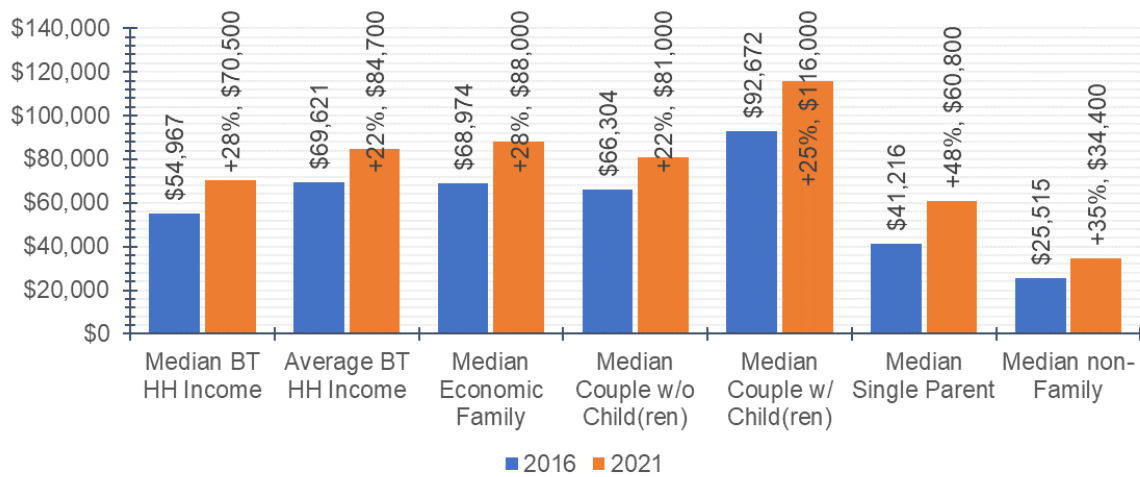
INCOME

ECONOMIC FAMILIES

Incomes in Electoral Area E increased by a larger than expected amount between 2016 and 2021. Even adjusting for inflation, incomes increased for most households and economic families. However, unlike most statistics, the Census asks respondents not for their current income, but for their annual income from the year before. During 2020, the Covid-19 pandemic impacted economies across the country leading to challenging economic conditions and loss of income for many Canadians. In response, the Federal government introduced the Canada Emergency Response Benefit (CERB) to support employed and self-employed Canadians who were directly affected by COVID-19. The benefit provided \$2000 a month to many individuals whose jobs had been lost or significantly scaled back due to the pandemic. In many cases, the CERB benefit likely exceeded the income that affected individuals may have otherwise earned.

Given anecdotal information about continuing economic hardships, the CERB benefit is likely the predominant contributor to 2020 income increases. Another factor impacting income statistics could be migration. Income bracket data indicates that the number of households earning over \$150,000 a year more than doubled between the last two censuses. Some of this growth may be attributed to increased migration of higher income households to Electoral Area E as working from home became normalized.

Figure 92: Income by Household and Economic Family, Electoral Area E, 2016/2021



Source: Statistics Canada, 2016 and 2021 Census

\*Note: Figures above represent “before tax” or “BT” incomes.

HOUSING NEED

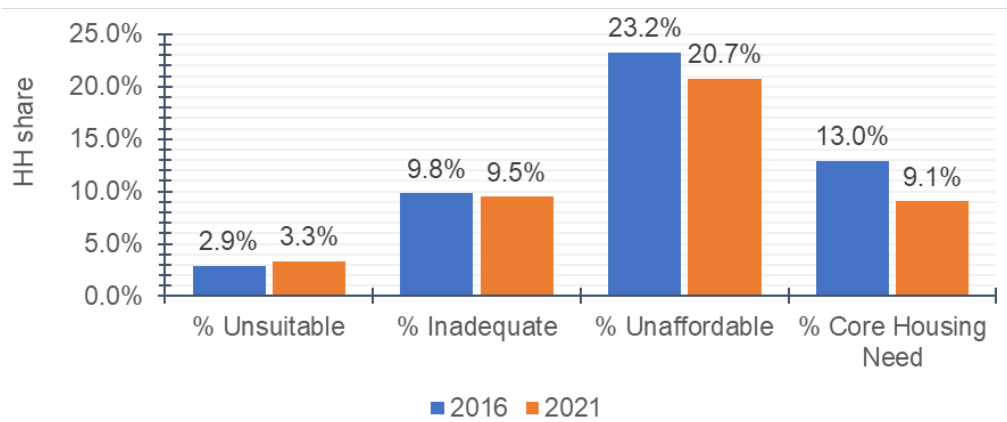
HOUSING NEED CRITERIA

Statistics Canada collects information on three key housing indicators through the Census: affordability, adequacy, and suitability.

- A home is **unaffordable** if the household spends more than 30% of its income on shelter cost.
- A home is **inadequate** if the physical dwelling needs major repairs.
- A home is **unsuitable** if it does not have enough bedrooms for the number and composition of residents, according to the National Occupancy Standard.

Across Electoral Area E, very few households were in an unsuitable home. Most housing is still larger, single-detached dwellings suitable for a wide range of household sizes. More homes needed major repairs, common in communities with older housing stock. As in 2016, the most concerning housing need indicator in Electoral Area E was affordability. About 20% of households were in an unaffordable home. This represents a drop from 2016 but should not necessarily be taken as a measure of progress. CERB payments and a Provincial rent freeze during Covid-19 likely had a large impact on the affordability metric. Neither policy intervention is still in place and anecdotal data indicates that perceived affordability has not improved across in Electoral Area E.

Figure 93: Housing Criteria, Electoral Area E, 2016/2021



Source: Statistics Canada, 2016 and 2021 Census

Core Housing Need combines the three housing indicators discussed above into one metric. It’s not perfect, but it’s the best “one number” statistic we have to describe housing need in communities. Across Electoral Area E, more than 9% of households were in Core Housing Need, down slightly from 2016. As most Core Housing Need in Electoral Area E is driven by affordability, much of this drop may be attributed to policy interventions discussed above and may not accurately represent lived experience.

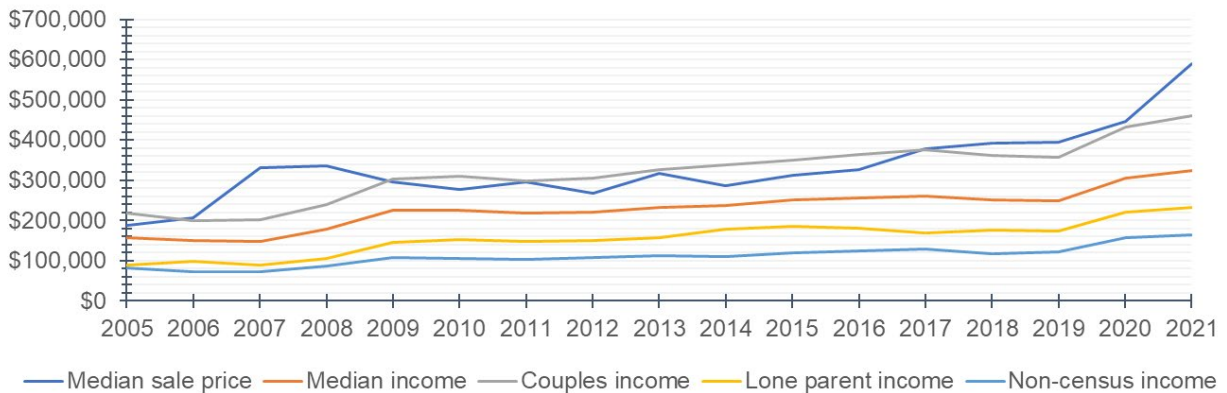
OWNERSHIP AFFORDABILITY

By combining data from BC Assessment, Statistics Canada, and the 2016 and 2021 Censuses, we can map how housing prices have changed relative to incomes in Electoral Area E. In Figure 94, the dark blue line tracks the median sale price of all homes in the Area between 2005 and 2021. Cost of ownership has increased dramatically, from a median sale price of around \$200,000 in 2005 to close to \$600,000 in 2021.

Incomes have not kept pace with the change in housing cost, especially for first-time home buyers without existing equity or external financial support. By using historic interest rates and income data, and assuming a 10% down payment, we can also track how much a first-time home buyer could afford to spend on a home each year. Home ownership has always been financially challenging, even for households earning the median income (dark orange line.) However, after a period of relative stability between 2008 and 2016, the gap between the median purchasing power and the cost of the median home is now close to \$300,000.

Lone parents and non-census families/individuals (yellow and light blue lines, respectively) have rarely been able to afford home ownership. Couples (grey line) have typically been able to afford the median home in Electoral Area E, though as of 2021, many homes may now exceed what the median couple household can afford.

**Figure 94: Home Ownership Affordability, Electoral Area E, 2005-2021**



Source: BC Assessment, Statistics Canada, 2016 and 2021 Census

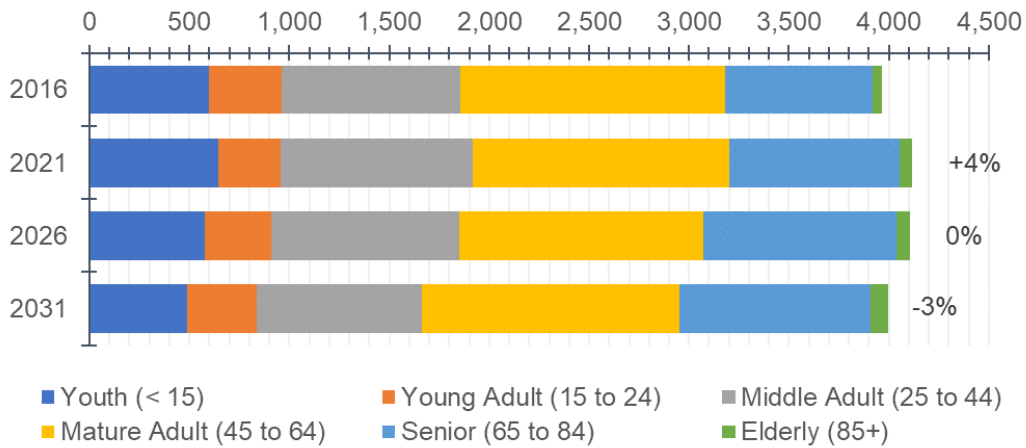
**ELECTORAL AREA F**

**DEMOGRAPHY**

**CURRENT AND ANTICIPATED POPULATION**

Between 2016 and 2021, the population of Electoral Area F increased by 4% to 3,895 residents. Projections anticipate that population growth will level off and remain stable at around 4100 residents in 2031. Most age cohorts experienced some growth between the past two census periods, but the fastest growing population remains seniors aged 65 and older. Between 2021 and 2026, the number of seniors increased by more than 16% compared to youth and middle adults who increased by 8%. Mature adults actually decreased by 3%, but remained the largest age cohort in Electoral Area F.

**Figure 95: Current and Anticipated Population, Electoral Area F**



Source: Statistics Canada, 2016 and 2021 Census

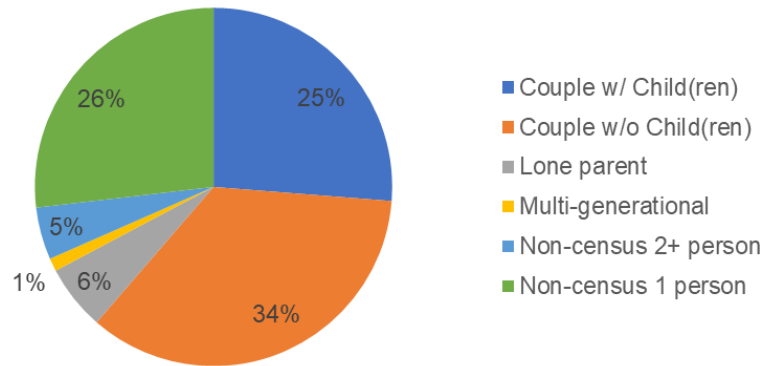
**HOUSEHOLD TYPE AND SIZE**

The Census categorizes household types by the composition and relationship of individuals living as a household unit. In Electoral Area F, the most prevalent household types are couples without children and one person households. Couples without children are very often seniors or older adults whose children have left the home and can sometimes be younger couples who have not yet started or have chosen not to start a family. One person households are typically the youngest and oldest members of our communities and often are navigating challenging housing circumstances on low or fixed incomes.

Couples with children were the third most prevalent household type, followed by lone parent households, non-census two plus person households, and multi-generational households. Compared to the rest of the RDCK, Electoral Area F has a higher proportion of couples with children. Anecdotal information suggests that this may be because younger families are choosing to settle outside of the City of Nelson to take advantage of more affordable housing options.

In a non-census two plus person household, two or more individuals share a home but are not linked by financial or family ties. This is most common when younger community members live together as roommates to share housing costs.

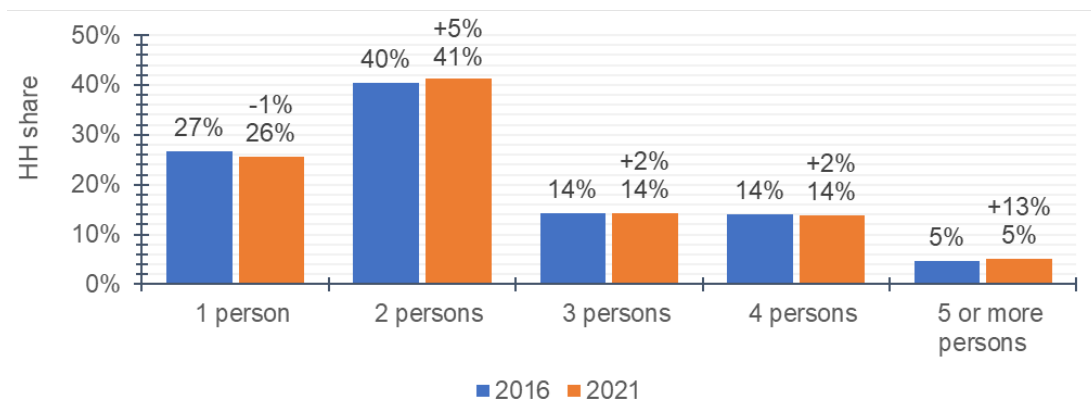
**Figure 96: Household Types, Electoral Area F, 2021**



Source: Statistics Canada, 2021 Census

Household size often correlates directly with household type but can provide additional context to the frequency of larger or smaller household units. Between 2016 and 2021, the size of households did not appreciably change in Electoral Area F. Nearly 70% of all households are made up of one or two individuals, followed by three person households (14%), four person households (14%), and five plus person households (5%). Though five plus person households increased 13% between the two census periods, their overall share of households increased by less than 1%. This speaks to the relatively small number of larger households in Electoral Area F.

**Figure 97: Household Size, Electoral Area F, 2016/2021**



Source: Statistics Canada, 2016 and 2021 Census

As the population ages and family structures change, more people are living in one and two-person family units and households. Fewer people now require more homes and Electoral Area F and its partners need to be outbuilding population projections just to keep up with demand.

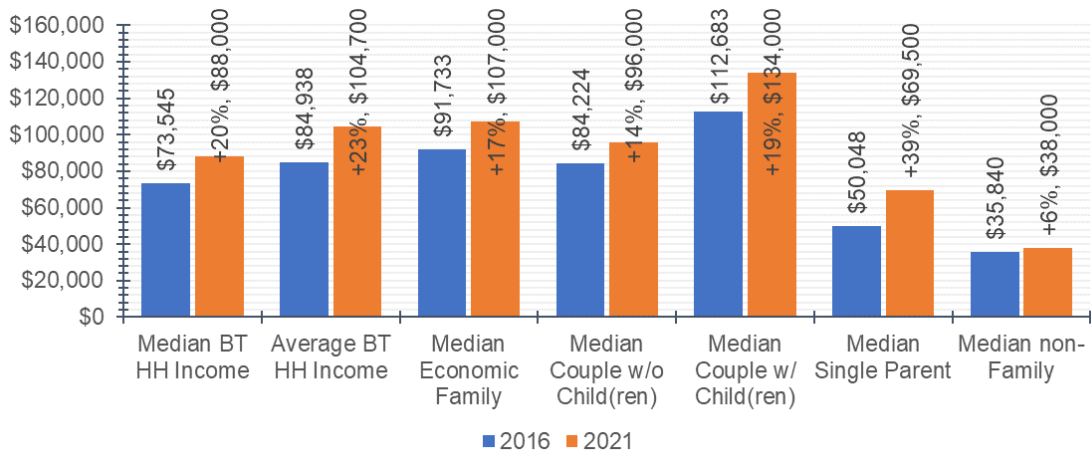
INCOME

ECONOMIC FAMILIES

Incomes in Electoral Area F increased by a larger than expected amount between 2016 and 2021. Even adjusting for inflation, incomes increased for most households and economic families. However, unlike most statistics, the Census asks respondents not for their current income, but for their annual income from the year before. During 2020, the Covid-19 pandemic impacted economies across the country leading to challenging economic conditions and loss of income for many Canadians. In response, the Federal government introduced the Canada Emergency Response Benefit (CERB) to support employed and self-employed Canadians who were directly affected by COVID-19. The benefit provided \$2000 a month to many individuals whose jobs had been lost or significantly scaled back due to the pandemic. In many cases, the CERB benefit likely exceeded the income that affected individuals may have otherwise earned.

Given anecdotal information about continuing economic hardships, the CERB benefit is likely the predominant contributor to 2020 income increases. Another factor impacting income statistics could be migration. Income bracket data indicates that the number of households earning over \$150,000 a year increased by more than 50% between the last two censuses. Some of this growth may be attributed to increased migration of higher income households to Electoral Area F as working from home became normalized.

Figure 98: Income by Household and Economic Family, Electoral Area F, 2016/2021



Source: Statistics Canada, 2016 and 2021 Census

\*Note: Figures above represent “before tax” or “BT” incomes.

HOUSING NEED

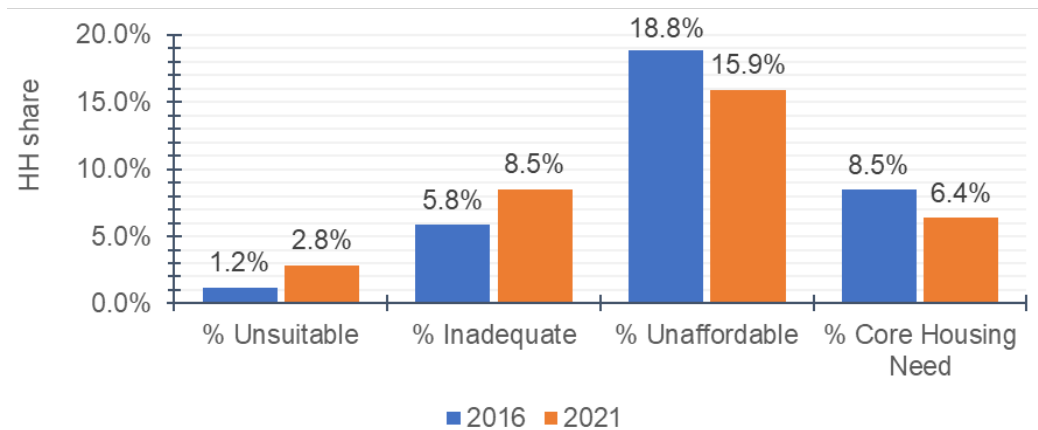
HOUSING NEED CRITERIA

Statistics Canada collects information on three key housing indicators through the Census: affordability, adequacy, and suitability.

- A home is **unaffordable** if the household spends more than 30% of its income on shelter cost.
- A home is **inadequate** if the physical dwelling needs major repairs.
- A home is **unsuitable** if it does not have enough bedrooms for the number and composition of residents, according to the National Occupancy Standard.

Across Electoral Area F, very few households were in an unsuitable home. Most housing is still larger, single-detached dwellings suitable for a wide range of household sizes. More homes needed major repairs, common in communities with older housing stock. As in 2016, the most concerning housing need indicator in Electoral Area F was affordability. About 16% of households were in an unaffordable home. This represents a drop from 2016 but should not necessarily be taken as a measure of progress. CERB payments and a Provincial rent freeze during Covid-19 likely had a large impact on the affordability metric. Neither policy intervention is still in place and anecdotal data indicates that perceived affordability has not improved across in Electoral Area F.

Figure 99: Housing Criteria, Electoral Area F, 2016/2021



Source: Statistics Canada, 2016 and 2021 Census

Core Housing Need combines the three housing indicators discussed above into one metric. It's not perfect, but it's the best "one number" statistic we have to describe housing need in communities. Across Electoral Area F, slightly more than 6% of households were in Core Housing Need, down slightly from 2016. As most Core Housing Need in Electoral Area F is driven by affordability, much of this drop may be attributed to policy interventions discussed above and may not accurately represent lived experience.



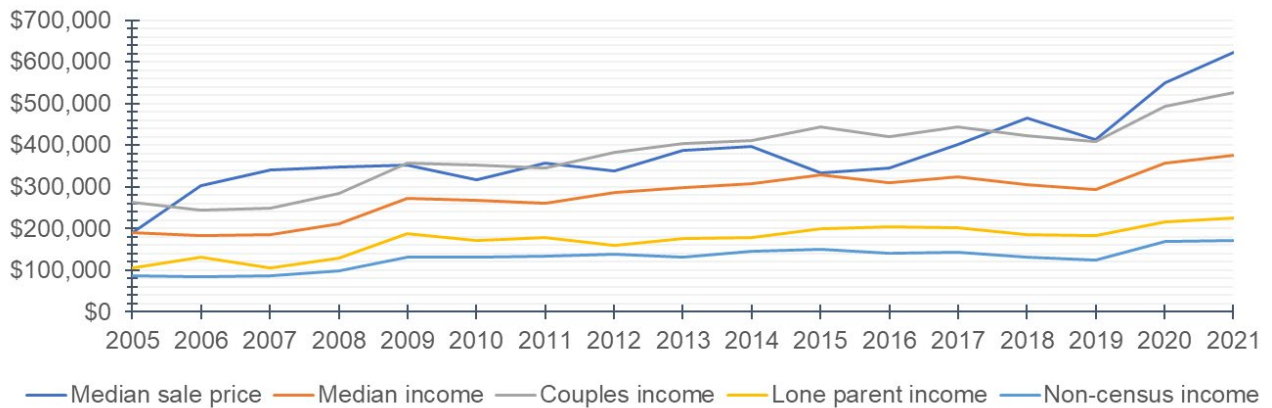
OWNERSHIP AFFORDABILITY

By combining data from BC Assessment, Statistics Canada, and the 2016 and 2021 Censuses, we can map how housing prices have changed relative to incomes in Electoral Area F. In Figure 100, the dark blue line tracks the median sale price of all homes in the Area between 2005 and 2021. Cost of ownership has increased dramatically, from a median sale price of around \$200,000 in 2005 to close to \$600,000 in 2021.

Incomes have not kept pace with the change in housing cost, especially for first-time home buyers without existing equity or external financial support. By using historic interest rates and income data, and assuming a 10% down payment, we can also track how much a first-time home buyer could afford to spend on a home each year. Home ownership has always been financially challenging, even for households earning the median income (dark orange line.) However, after a period of relative stability between 2007 and 2015, the gap between the median purchasing power and the cost of the median home is now close to \$200,000.

Lone parents and non-census families/individuals (yellow and light blue lines, respectively) have rarely been able to afford home ownership. Couples (grey line) have typically been able to afford the median home in Electoral Area F, though as of 2021, many homes may now exceed what the median couple household can afford.

**Figure 100: Home Ownership Affordability, Electoral Area F, 2005-2021**



Source: BC Assessment, Statistics Canada, 2016 and 2021 Census

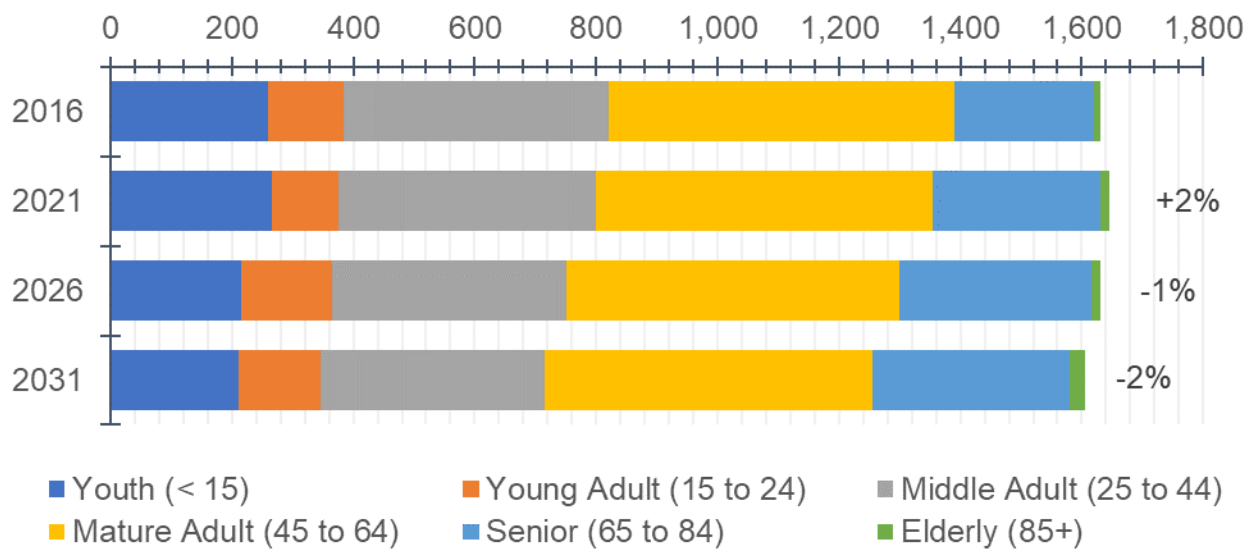
**ELECTORAL AREA G**

**DEMOGRAPHY**

**CURRENT AND ANTICIPATED POPULATION**

Between 2016 and 2021, the population of Electoral Area G increased by 2% to 1,650 residents. However, it is anticipated that Electoral Area G’s population will decrease in the future. Projections anticipate the population will decline slightly to 1,605 residents by 2031. While the number of residents should remain relatively stable, older age cohorts will make up an increasing proportion of the population.

**Figure 101: Current and Anticipated Population, Electoral Area G**



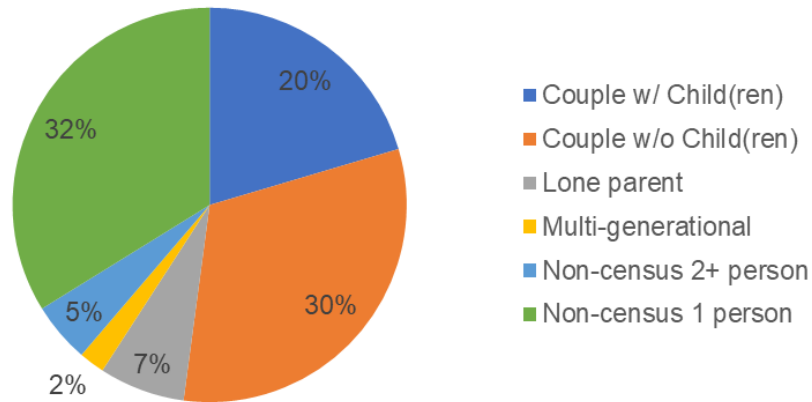
*Source: Statistics Canada, 2016 and 2021 Census*

**HOUSEHOLD TYPE AND SIZE**

The Census categorizes household types by the composition and relationship of individuals living as a household unit. In Electoral Area G, the most prevalent household types are one person households and couples without children. Couples without children are very often seniors or older adults whose children have left the home and can sometimes be younger couples who have not yet started, or have chosen not to start a family. One person households are typically the youngest and oldest members of our communities and often are navigating challenging housing circumstances on low or fixed incomes.

Couples with children were the third most prevalent household type, followed by lone parent households, non-census two plus person households, and multi-generational households. In a non-census two plus person household, two or more individuals share a home but are not linked by financial or family ties. This is most common when younger community members live together as roommates to share housing costs.

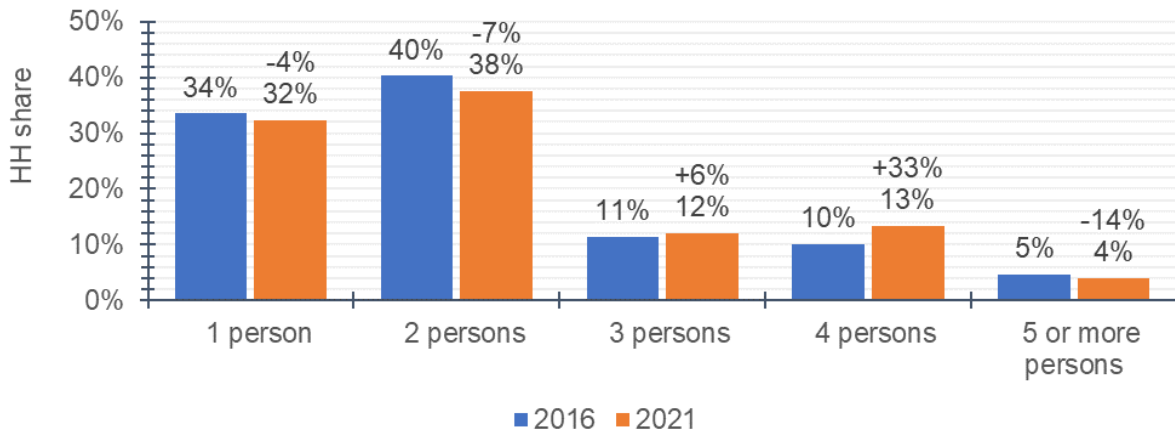
Figure 102: Household Types, Electoral Area G, 2021



Source: Statistics Canada, 2021 Census

Household size often correlates directly with household type but can provide additional context to the frequency of larger or smaller household units. Between 2016 and 2021, the size of households did not appreciably change in Electoral Area G. More than half of all households are made up of one or two individuals, followed by three person households (12%), four person households (13%), and five plus person households (4%).

Figure 103: Household Size, Electoral Area G, 2016/2021



Source: Statistics Canada, 2016 and 2021 Census

As the population ages and family structures change, more people are living in one and two-person family units and households. Fewer people now require more homes and Electoral Area G, and its partners need to be outbuilding its population projections just to keep up with demand.

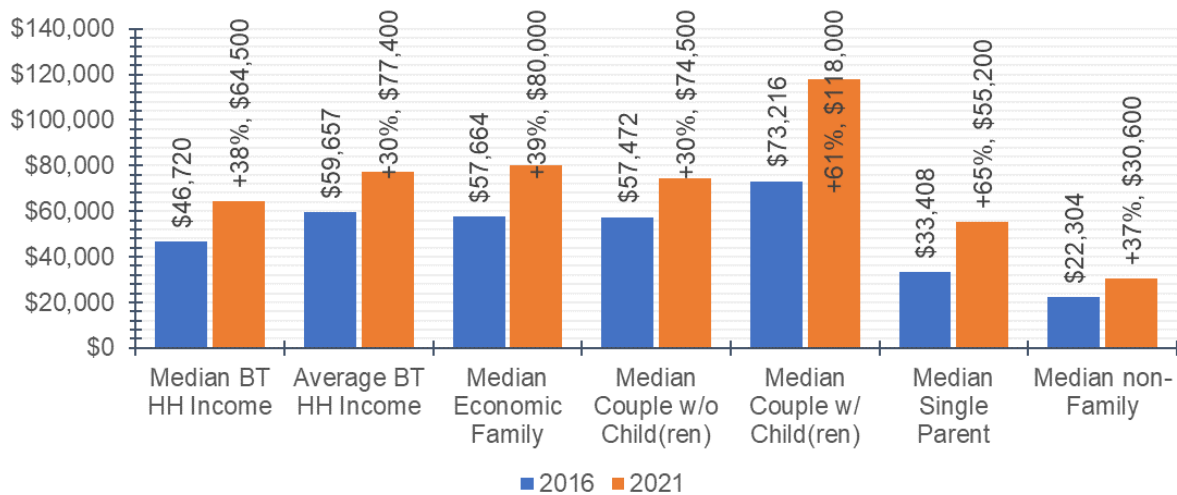
INCOME

ECONOMIC FAMILIES

Incomes in Electoral Area G increased by a larger than expected amount between 2016 and 2021. Even adjusting for inflation, incomes increased for most households and economic families. However, unlike most statistics, the Census asks respondents not for their current income, but for their annual income from the year before. During 2020, the Covid-19 pandemic impacted economies across the country leading to challenging economic conditions and loss of income for many Canadians. In response, the Federal government introduced the Canada Emergency Response Benefit (CERB) to support employed and self-employed Canadians who were directly affected by COVID-19. The benefit provided \$2000 a month to many individuals whose jobs had been lost or significantly scaled back due to the pandemic. In many cases, the CERB benefit likely exceeded the income that affected individuals may have otherwise earned.

Given anecdotal information about continuing economic hardships, the CERB benefit is likely the predominant contributor to 2020 income increases. Another factor impacting income statistics could be migration. Income bracket data indicates that the number of households earning over \$100,000 a year nearly doubled between the last two censuses. For example, between 2016 and 2021, couples with children’s median income level increased by 61%. Some of this growth may be attributed to increased migration of higher income households to the Central Kootenays as working from home became normalized.

Figure 104: Income by Household and Economic Family, Electoral Area G, 2016/2021



Source: Statistics Canada, 2016 and 2021 Census

\*Note: Figures above represent “before tax” or “BT” incomes.

HOUSING NEED

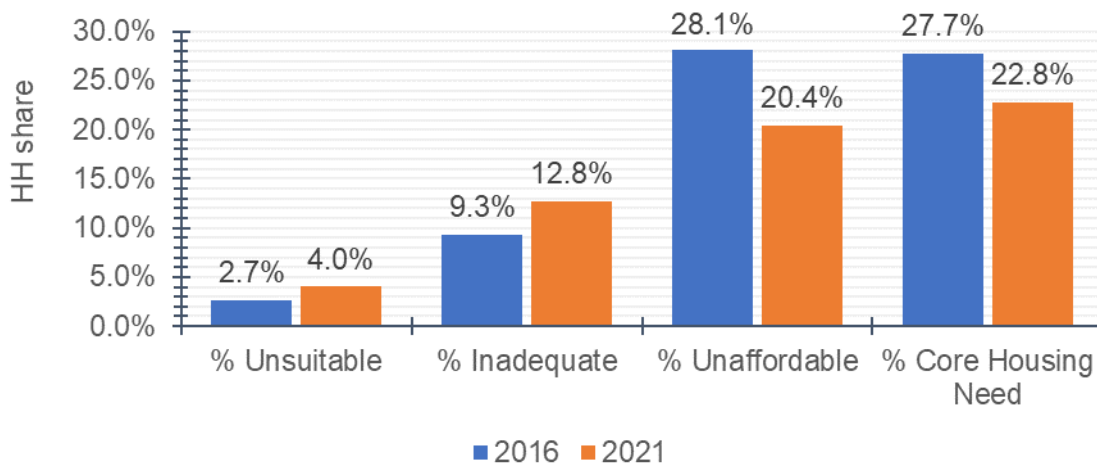
HOUSING NEED CRITERIA

Statistics Canada collects information on three key housing indicators through the Census: affordability, adequacy, and suitability.

- A home is **unaffordable** if the household spends more than 30% of its income on shelter cost.
- A home is **inadequate** if the physical dwelling needs major repairs.
- A home is **unsuitable** if it does not have enough bedrooms for the number and composition of residents, according to the National Occupancy Standard.

Across Electoral Area G, very few households were in an unsuitable home. Most housing is still larger, single-detached dwellings suitable for a wide range of household sizes. More homes needed major repairs, common in communities with older housing stock. As in 2016, the most concerning housing need indicator across Electoral Area G was affordability. In 2021, more than 20% of households were in an unaffordable home. This represents a drop from 2016 but should not necessarily be taken as a measure of progress. CERB payments and a Provincial rent freeze during Covid-19 likely had a large impact on the affordability metric. Neither policy intervention is still in place and anecdotal data indicates that perceived affordability has not improved across Electoral Area G.

Figure 105: Housing Criteria, Electoral Area G, 2016/2021



Source: Statistics Canada, 2016 and 2021 Census

Core Housing Need combines the three housing indicators discussed above into one metric. It's not perfect, but it's the best "one number" statistic we have to describe housing need in communities. Across Electoral Area G, nearly 22.8% of households were in Core Housing Need, down from slightly more than 27.7% in 2016. As most Core Housing Need in Electoral Area G is driven by affordability, much of this drop may be attributed to policy interventions discussed above and may not accurately represent lived experience.

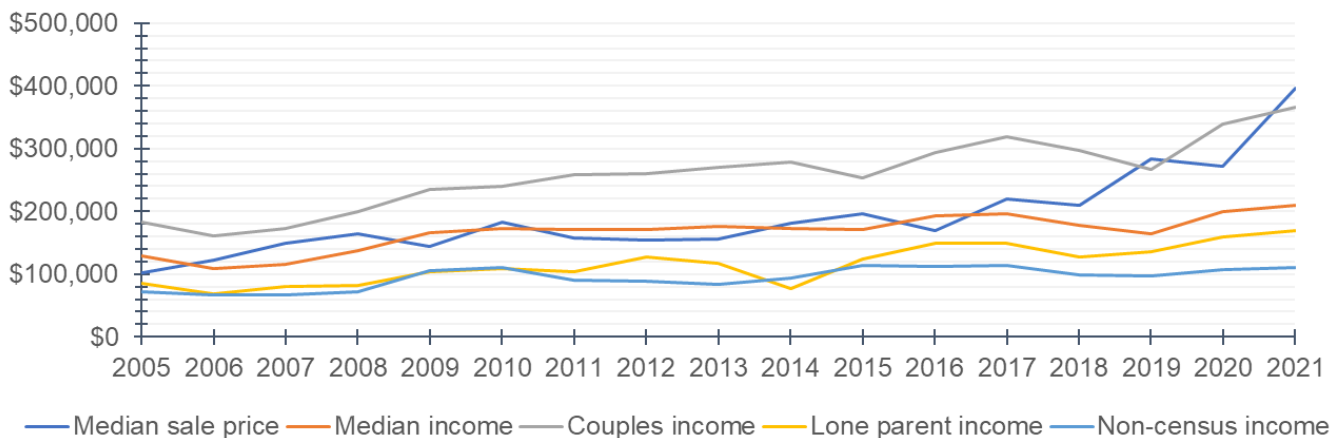
OWNERSHIP AFFORDABILITY

By combining data from BC Assessment, Statistics Canada, and the 2016 and 2021 Censuses, we can map how housing prices have changed relative to incomes in Electoral Area G. In Figure 106, the dark blue line tracks the median sale price of all homes in the Regional District between 2005 and 2021. Cost of ownership has increased dramatically, from a median sale price of around \$102,036 in 2005 to just under \$400,000 in 2021.

Incomes have not kept pace with the change in housing cost, especially for first-time home buyers without existing equity or external financial support. By using historic interest rates and income data, and assuming a 10% down payment, we can also track how much a first-time home buyer could afford to spend on a home each year. A first-time home buyer earning the median income (dark orange line) has historically been close to affording the median home until 2016 when ownership costs began to increase after a period of relative stability. In 2021, the gap between what a median income household could afford and the median home price was just under \$200,000.

Lone parents and non-census families/individuals (yellow and light blue lines, respectively) have rarely been able to afford home ownership. Couples (grey line) have almost always been able to afford the median home in Electoral Area G, though even they are now feeling pressure in the market.

**Figure 106: Home Ownership Affordability, Electoral Area G, 2005-2021**



Source: BC Assessment, Statistics Canada, 2016 and 2021 Census

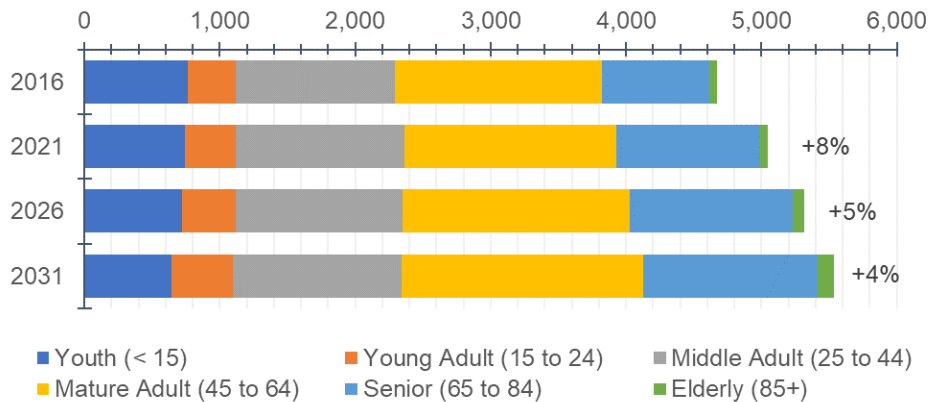
**ELECTORAL AREA H**

**DEMOGRAPHY**

**CURRENT AND ANTICIPATED POPULATION**

Between 2016 and 2021, the population of Electoral Area H increased by 8% to 5,045 residents. Projections anticipate the population will continue to grow to 5,530 residents by 2031. New growth is almost entirely driven by increases in the mature to elderly age cohorts (aged 45 and older).

**Figure 107: Current and Anticipated Population, Electoral Area H**



Source: Statistics Canada, 2016 and 2021 Census

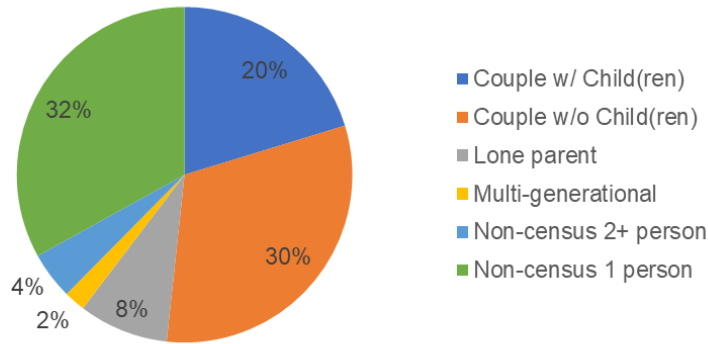
**HOUSEHOLD TYPE AND SIZE**

The Census categorizes household types by the composition and relationship of individuals living as a household unit. In Electoral Area H, the most prevalent household types are one person households and couples without children. Couples without children are very often seniors or older adults whose children have left the home and can sometimes be younger couples who have not yet started, or have chosen not to start, a family. One person households are typically the youngest and oldest members of our communities and often are navigating challenging housing circumstances on low or fixed incomes.

Couples with children were the third most prevalent household type, followed by lone parent households, non-census two plus person households, and multi-generational households. In a non-census two plus person household, two or more individuals share a home but are not linked by financial or family ties. This is most common when younger community members live together as roommates to share housing costs.



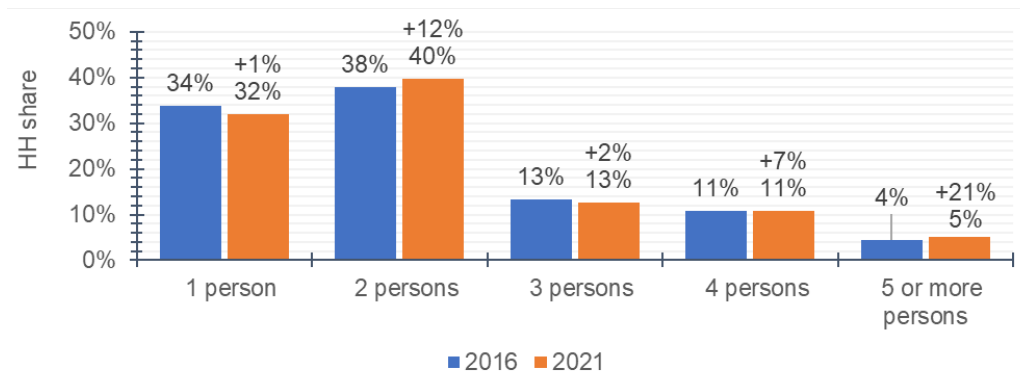
Figure 108: Household Types, Electoral Area H, 2021



Source: Statistics Canada, 2021 Census

Household size often correlates directly with household type but can provide additional context to the frequency of larger or smaller household units. Between 2016 and 2021, the size of households did not appreciably change in Electoral Area H. More than half of all households are made up of one or two individuals, followed by three person households (12%), four person households (10%), and five plus person households (5%). Though five plus person households increased 21% between the two census periods, their overall share of households only increased by 1%. This speaks to the relatively small number of larger households in the RDCK.

Figure 109: Household Size, Electoral Area H, 2016/2021



Source: Statistics Canada, 2016 and 2021 Census

As the population ages and family structures change, more people are living in one and two-person family units and households. Fewer people now require more homes and the RDCK and its partners need to be outbuilding its population projections just to keep up with demand.

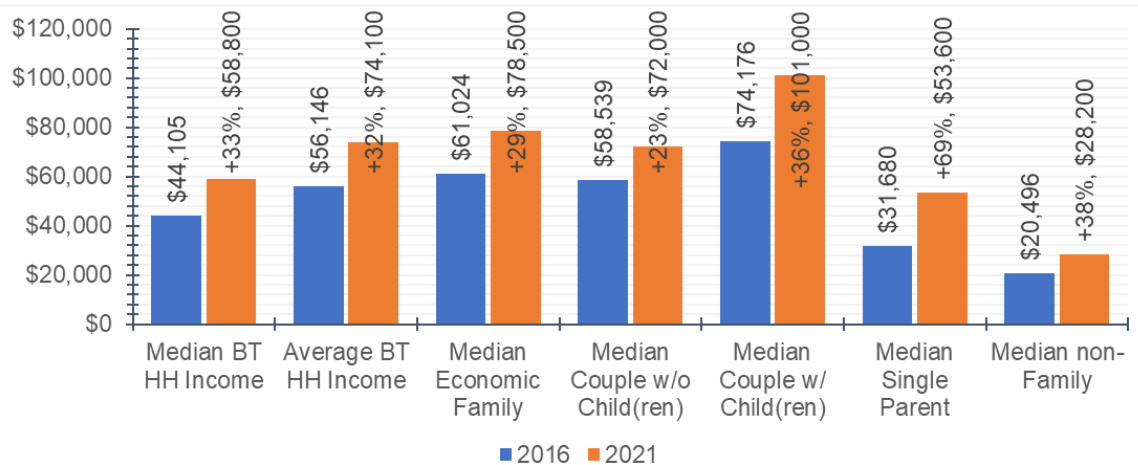
INCOME

ECONOMIC FAMILIES

Incomes in Electoral Area H increased by a larger than expected amount between 2016 and 2021. Even adjusting for inflation, incomes increased for most households and economic families. However, unlike most statistics, the Census asks respondents not for their current income, but for their annual income from the year before. During 2020, the Covid-19 pandemic impacted economies across the country leading to challenging economic conditions and loss of income for many Canadians. In response, the Federal government introduced the Canada Emergency Response Benefit (CERB) to support employed and self-employed Canadians who were directly affected by COVID-19. The benefit provided \$2000 a month to many individuals whose jobs had been lost or significantly scaled back due to the pandemic. In many cases, the CERB benefit likely exceeded the income that affected individuals may have otherwise earned.

Given anecdotal information about continuing economic hardships, the CERB benefit is likely the predominant contributor to 2020 income increases. Another factor impacting income statistics could be migration. Income bracket data indicates that the number of households earning over \$200,000 a year nearly doubled between the last two censuses. Some of this growth may be attributed to increased migration of higher income households to the Central Kootenays as working from home became normalized.

Figure 110: Income by Household and Economic Family, Electoral Area H, 2016/2021



Source: Statistics Canada, 2016 and 2021 Census

\*Note: Figures above represent “before tax” or “BT” incomes.

HOUSING NEED

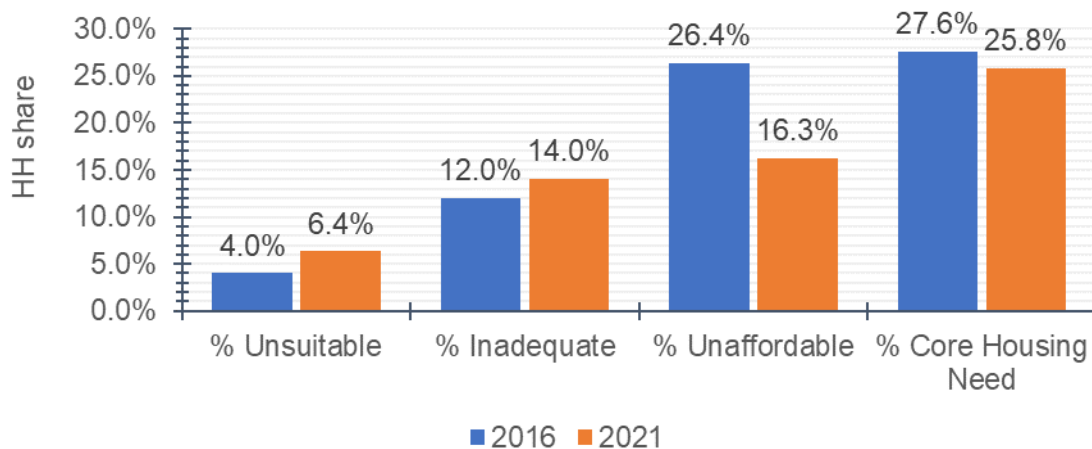
HOUSING NEED CRITERIA

Statistics Canada collects information on three key housing indicators through the Census: affordability, adequacy, and suitability.

- A home is **unaffordable** if the household spends more than 30% of its income on shelter cost.
- A home is **inadequate** if the physical dwelling needs major repairs.
- A home is **unsuitable** if it does not have enough bedrooms for the number and composition of residents, according to the National Occupancy Standard.

In Electoral Area H, few households were in an unsuitable home. Most housing is still larger, single-detached dwellings suitable for a wide range of household sizes. Though in Area H moveable dwellings are the second most common housing type. More homes needed major repairs, common in communities with older housing stock. As in 2016, the most concerning housing need indicator in Electoral Area H was affordability. More than 16% of households were in an unaffordable home. This represents a drop from 2016 but should not necessarily be taken as a measure of progress. CERB payments and a Provincial rent freeze during Covid-19 likely had a large impact on the affordability metric. Neither policy intervention is still in place, and anecdotal data indicates that perceived affordability has not improved across the RDCK.

Figure 111: Housing Criteria, Electoral Area H, 2016/2021



Source: Statistics Canada, 2016 and 2021 Census

Core Housing Need combines the three housing indicators discussed above into one metric. It's not perfect, but it's the best "one number" statistic we have to describe housing need in communities. Across the RDCK, nearly 26% of households were in Core Housing Need, down from slightly more than 27% in 2016. As a significant portion of Core Housing Need in the RDCK is driven by affordability, much of this drop may be attributed to policy interventions discussed above and may not accurately represent lived experience.

OWNERSHIP AFFORDABILITY

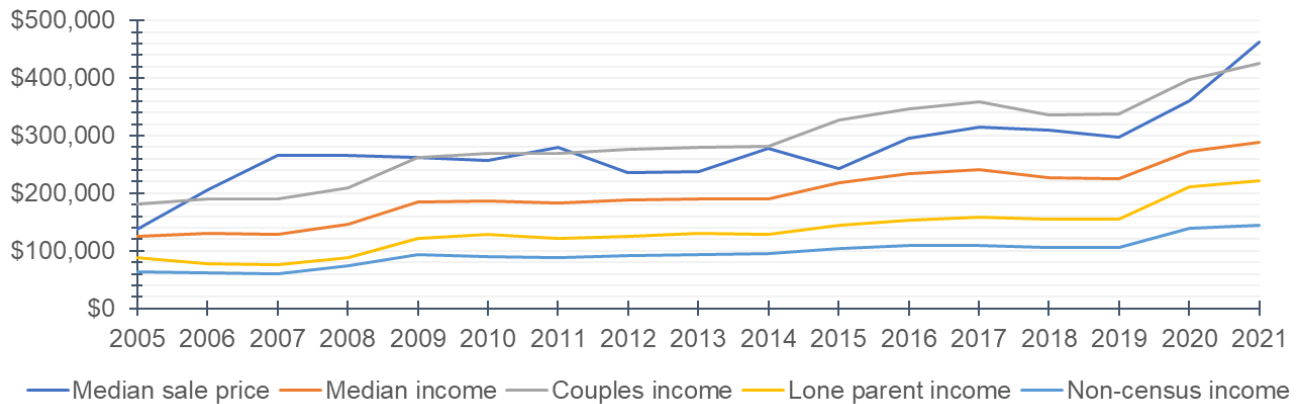
By combining data from BC Assessment, Statistics Canada, and the 2016 and 2021 Censuses, we can map how housing prices have changed relative to incomes in Electoral Area H. In Figure 112, the dark blue line tracks the median sale price of all homes in the EA H between 2005 and 2021. Cost of ownership has increased dramatically, from a median sale price of around \$137,000 in 2005 to over \$460,000 in 2021.

Incomes have not kept pace with the change in housing cost, especially for first-time home buyers without existing equity or external financial support. By using historic interest rates and income data, and assuming a 10% down payment, we can also track how much a first-time home buyer could afford to spend on a home each year.

Couples (grey line) have historically been able to afford the median home, though now even this group is feeling pressure in the market. A first-time home buyer earning the median income (dark orange line), has historically been close to affording the median home until 2016 when ownership costs began to increase after a period of relative stability. In 2021, the gap between what a median income household could afford and the median home price was well over \$100,000.

Lone parents and non-census families/individuals (yellow and light blue lines, respectively) have rarely been able to afford home ownership.

**Figure 112: Home Ownership Affordability, Electoral Area H, 2005-2021**



Source: BC Assessment, Statistics Canada, 2016 and 2021 Census

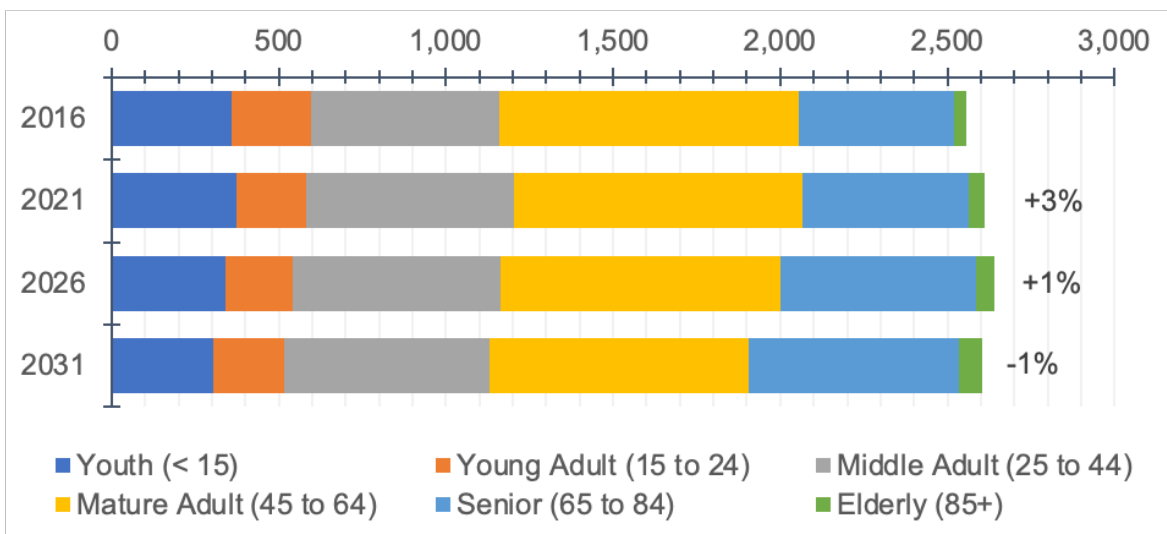
**ELECTORAL AREA I**

**DEMOGRAPHY**

**CURRENT AND ANTICIPATED POPULATION**

Between 2016 and 2021, the population of Electoral Area I increased by 3% to 2,605 residents. Projections anticipate the population will continue to grow to nearly 2,610 by 2031. New growth is almost entirely driven by increases in the population aged 65 and older. Between 2021 and 2026, seniors are expected to surpass mature adults as the largest age cohort in Electoral Area I.

**Figure 113: Current and Anticipated Population, Electoral Area I**



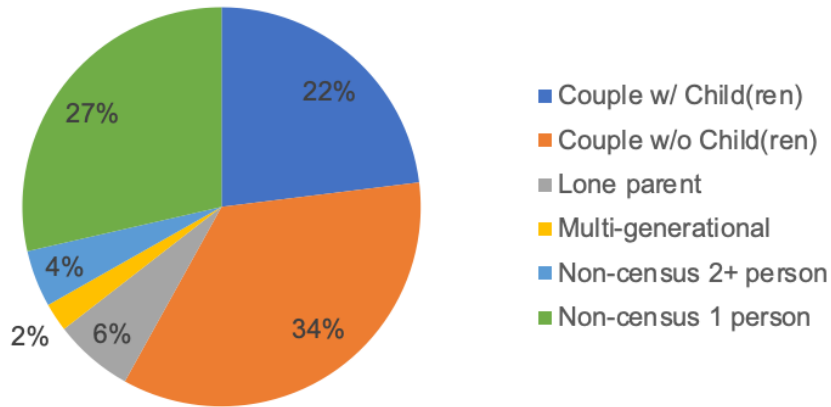
*Source: Statistics Canada, 2016 and 2021 Census*

**HOUSEHOLD TYPE AND SIZE**

The Census categorizes household types by the composition and relationship of individuals living as a household unit. In Electoral Area I, the most prevalent household types are one person households and couples without children. Couples without children are very often seniors or older adults whose children have left the home and can sometimes be younger couples who have not yet started, or have chosen not to start a family. One person households are typically the youngest and oldest members of our communities and often are navigating challenging housing circumstances on low or fixed incomes.

Couples with children were the third most prevalent household type, followed by lone parent households, non-census two plus person households, and multi-generational households. In a non-census two plus person household, two or more individuals share a home but are not linked by financial or family ties. This is most common when younger community members live together as roommates to share housing costs.

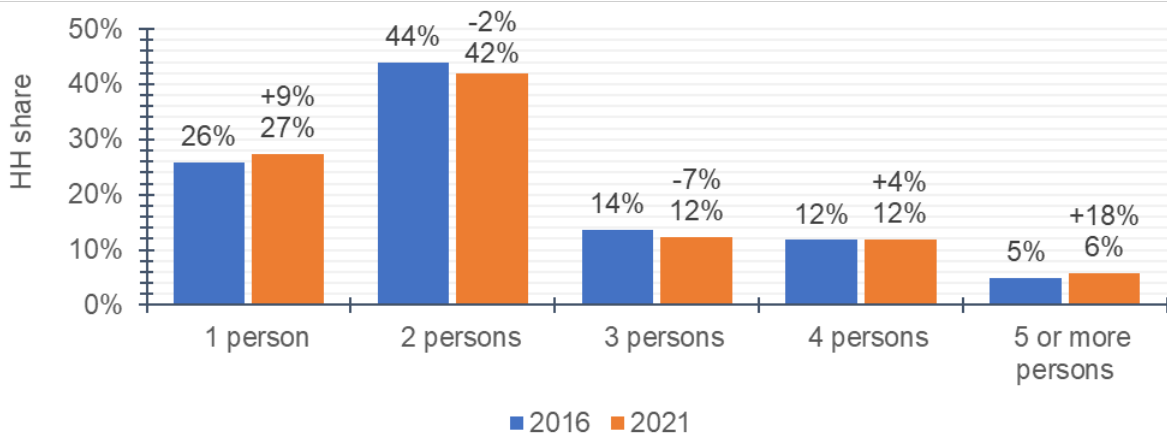
Figure 114: Household Types, Electoral Area I, 2021



Source: Statistics Canada, 2021 Census

Household size often correlates directly with household type but can provide additional context to the frequency of larger or smaller household units. Between 2016 and 2021, the size of households did not appreciably change in Electoral Area I. More than half of all households are made up of one or two individuals, followed by three person households (12%), four person households (12%), and five plus person households (6%). Though five plus person households increased 18% between the two census periods, their overall share of households only increased by 1%. This speaks to the relatively small number of larger households in Electoral Area I.

Figure 115: Household Size, Electoral Area I, 2016/2021



Source: Statistics Canada, 2016 and 2021 Census

As the population ages and family structures change, more people are living in one and two-person family units and households. Fewer people now require more homes and Electoral Area I and its partners need to be outbuilding its population projections just to keep up with demand.

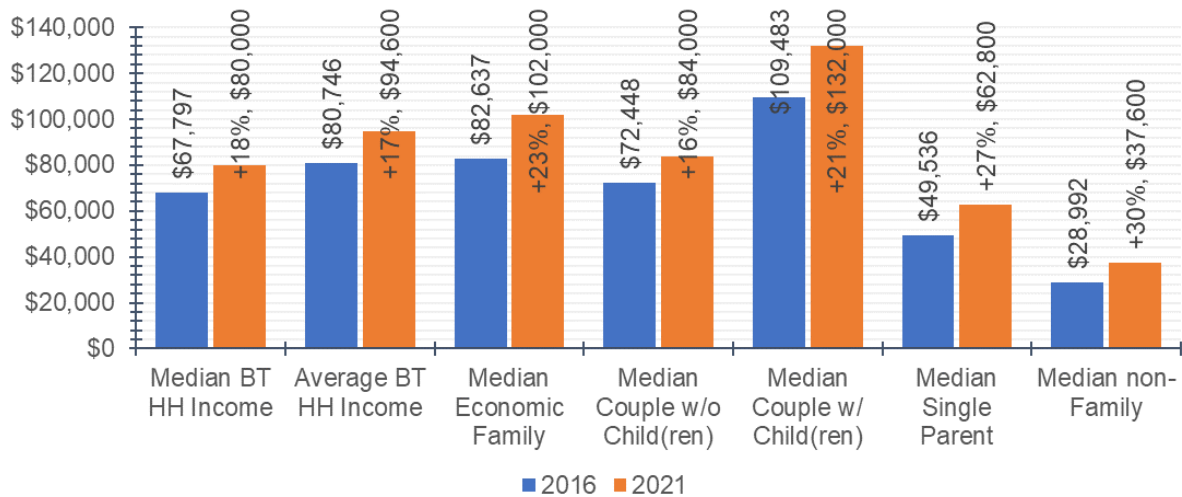
INCOME

ECONOMIC FAMILIES

Incomes in Electoral Area I increased by a larger than expected amount between 2016 and 2021. Even adjusting for inflation, incomes increased for most households and economic families. However, unlike most statistics, the Census asks respondents not for their current income, but for their annual income from the year before. During 2020, the Covid-19 pandemic impacted economies across the country leading to challenging economic conditions and loss of income for many Canadians. In response, the Federal government introduced the Canada Emergency Response Benefit (CERB) to support employed and self-employed Canadians who were directly affected by COVID-19. The benefit provided \$2000 a month to many individuals whose jobs had been lost or significantly scaled back due to the pandemic. In many cases, the CERB benefit likely exceeded the income that affected individuals may have otherwise earned.

Given anecdotal information about continuing economic hardships, the CERB benefit is likely the predominant contributor to 2020 income increases. Another factor impacting income statistics could be migration. Some of this growth may be attributed to increased migration of higher income households to the Central Kootenays as working from home became normalized.

Figure 116: Income by Household and Economic Family, Electoral Area I, 2016/2021



Source: Statistics Canada, 2016 and 2021 Census

\*Note: Figures above represent “before tax” or “BT” incomes.



HOUSING NEED

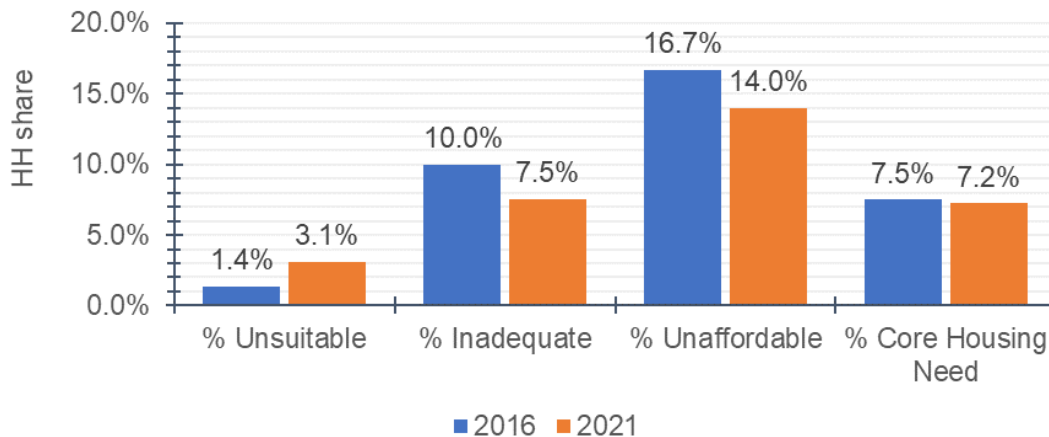
HOUSING NEED CRITERIA

Statistics Canada collects information on three key housing indicators through the Census: affordability, adequacy, and suitability.

- A home is **unaffordable** if the household spends more than 30% of its income on shelter cost.
- A home is **inadequate** if the physical dwelling needs major repairs.
- A home is **unsuitable** if it does not have enough bedrooms for the number and composition of residents, according to the National Occupancy Standard.

Across Electoral Area I, very few households were in an unsuitable home. Most housing is still larger, single-detached dwellings suitable for a wide range of household sizes. More homes needed major repairs, common in communities with older housing stock. As in 2016, the most concerning housing need indicator across Electoral Area I was affordability. 14% of households were in an unaffordable home. This represents a drop from 2016, but should not necessarily be taken as a measure of progress. CERB payments and a Provincial rent freeze during Covid-19 likely had a large impact on the affordability metric. Neither policy intervention is still in place and anecdotal data indicates that perceived affordability has not improved across Electoral Area I.

Figure 117: Housing Criteria, Electoral Area I, 2016/2021



Source: Statistics Canada, 2016 and 2021 Census

Core Housing Need combines the three housing indicators discussed above into one metric. It’s not perfect, but it’s the best “one number” statistic we have to describe housing need in communities. Across Electoral Area I, nearly 7.2% of households were in Core Housing Need, down slight from 7.5% in 2016. As most Core Housing Need in Electoral Area I is driven by affordability, much of this drop may be attributed to policy interventions discussed above and may not accurately represent lived experience.

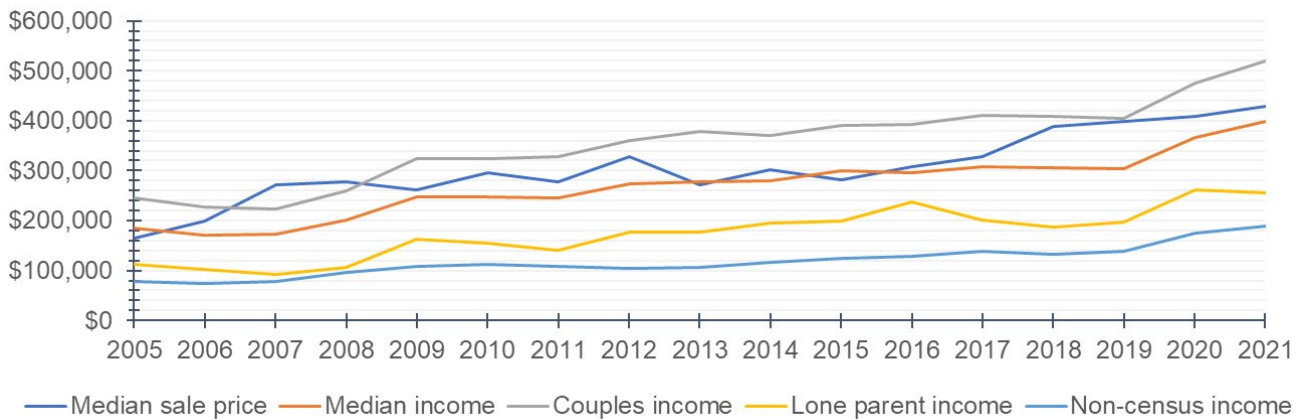
OWNERSHIP AFFORDABILITY

By combining data from BC Assessment, Statistics Canada, and the 2016 and 2021 Censuses, we can map how housing prices have changed relative to incomes in Electoral Area I. In Figure 118, the dark blue line tracks the median sale price of all homes in the Regional District between 2005 and 2021. Cost of ownership has increased dramatically, from a median sale price of around \$165,000 in 2005 to over \$429,000 in 2021.

Incomes have not kept pace with the change in housing cost, especially for first-time home buyers without existing equity or external financial support. By using historic interest rates and income data, and assuming a 10% down payment, we can also track how much a first-time home buyer could afford to spend on a home each year. A first-time home buyer earning the median income (dark orange line) has historically been close to affording the median home until 2016 when ownership costs began to steadily increase.

Lone parents and non-census families/individuals (yellow and light blue lines, respectively) have rarely been able to afford home ownership. Couples (grey line) have almost always been able to afford the median home in Electoral Area I, though even they are now feeling pressure in the market.

**Figure 118: Home Ownership Affordability, Electoral Area I, 2005-2021**



Source: BC Assessment, Statistics Canada, 2016 and 2021 Census

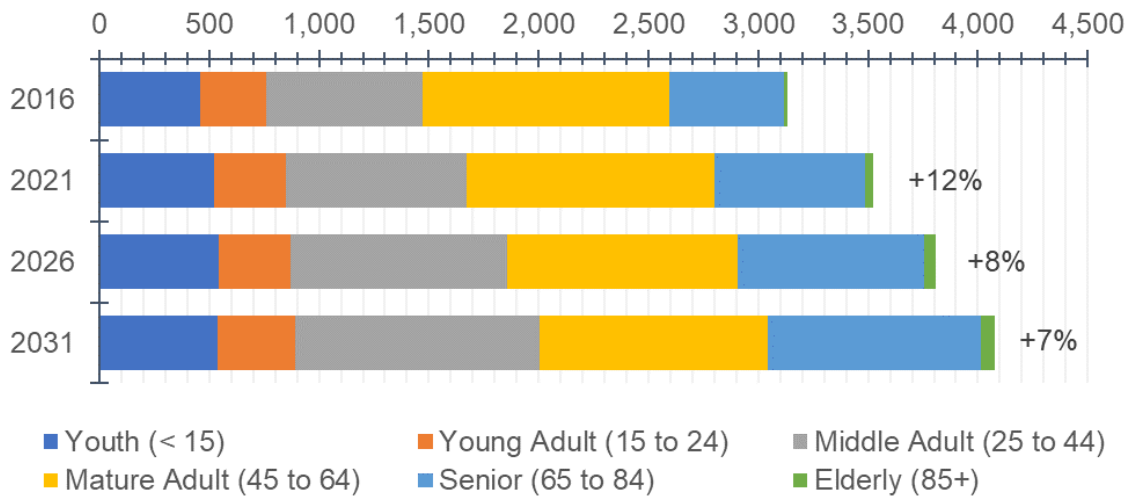
**ELECTORAL AREA J**

**DEMOGRAPHY**

**CURRENT AND ANTICIPATED POPULATION**

Between 2016 and 2021, the population of Electoral Area J increased by 12% to 3,520 residents. Projections anticipate the population will continue to grow to nearly 4,075 residents by 2031. New growth is occurring across nearly all age cohorts, but seniors are growing fastest, increasing by 32% between 2016 and 2021. By 2031, seniors, mature adults, and middle adults will each make up about one quarter of the total population.

**Figure 119: Current and Anticipated Population, Electoral Area J**



Source: Statistics Canada, 2016 and 2021 Census

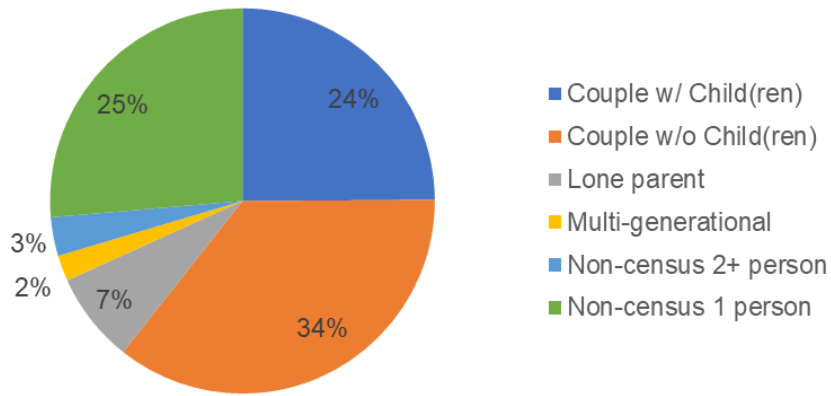
**HOUSEHOLD TYPE AND SIZE**

The Census categorizes household types by the composition and relationship of individuals living as a household unit. In Electoral Area J, the most prevalent household types are one person households and couples without children. Couples without children are very often seniors or older adults whose children have left the home and can sometimes be younger couples who have not yet started, or have chosen not to start a family. One person households are typically the youngest and oldest members of our communities and often are navigating challenging housing circumstances on low or fixed incomes.

Electoral Area J has proportionally more couples with children than other Electoral Areas and communities in the RDCK, nearly one-quarter of all households. Couples with children were the third most prevalent household type, followed by lone parent households, non-census two plus person households, and multi-generational households. In a non-census two plus person household, two or more individuals share a

home but are not linked by financial or family ties. This is most common when younger community members live together as roommates to share housing costs.

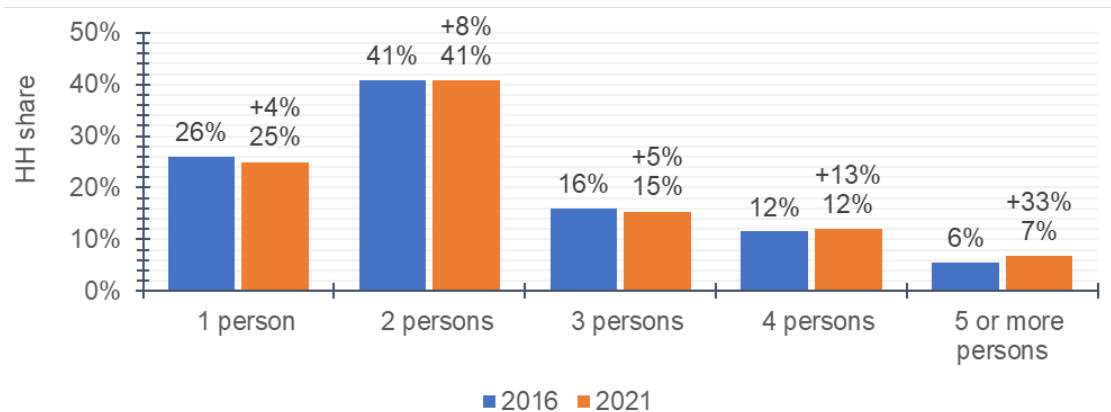
**Figure 120: Household Types, Electoral Area J, 2021**



Source: Statistics Canada, 2021 Census

Household size often correlates directly with household type but can provide additional context to the frequency of larger or smaller household units. Between 2016 and 2021, the size of households did not appreciably change in Electoral Area J. More than half of all households are made up of one or two individuals, followed by three person households (15%), four person households (12%), and five plus person households (7%). Though five plus person households increased 33% between the two census periods, their overall share of households only increased by 1%. This speaks to the relatively small number of larger households in Electoral Area J.

**Figure 121: Household Size, Electoral Area J, 2016/2021**



Source: Statistics Canada, 2016 and 2021 Census

As the population ages and family structures change, more people are living in one and two-person family units and households. Fewer people now require more homes and Electoral Area J and its partners need to be outbuilding its population projections just to keep up with demand.

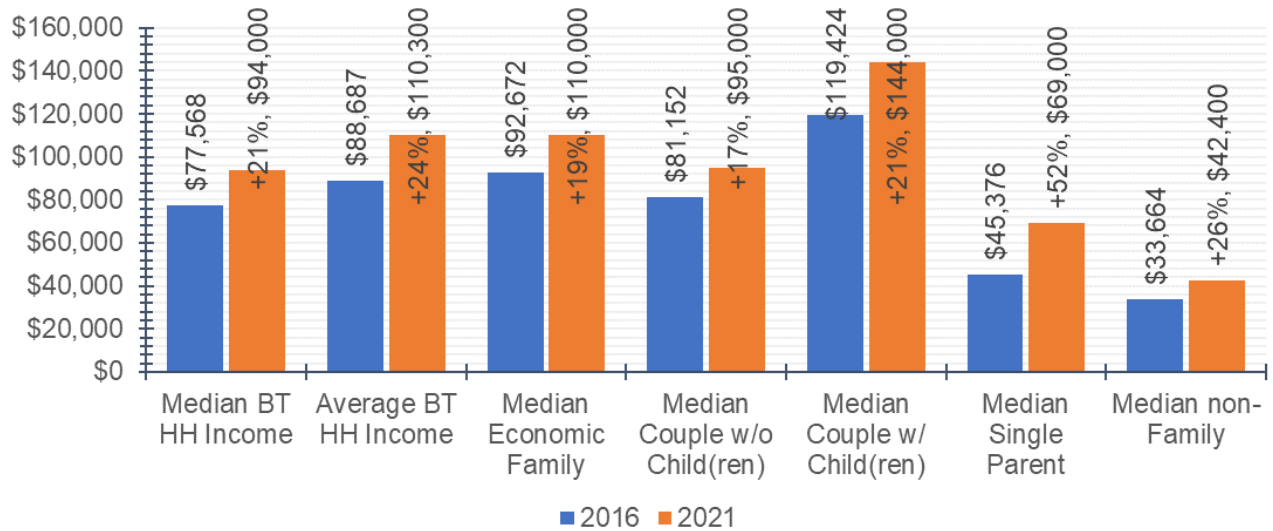
INCOME

ECONOMIC FAMILIES

Incomes in Electoral Area J increased by a larger than expected amount between 2016 and 2021. Even adjusting for inflation, incomes increased for most households and economic families. However, unlike most statistics, the Census asks respondents not for their current income, but for their annual income from the year before. During 2020, the Covid-19 pandemic impacted economies across the country leading to challenging economic conditions and loss of income for many Canadians. In response, the Federal government introduced the Canada Emergency Response Benefit (CERB) to support employed and self-employed Canadians who were directly affected by COVID-19. The benefit provided \$2000 a month to many individuals whose jobs had been lost or significantly scaled back due to the pandemic. In many cases, the CERB benefit likely exceeded the income that affected individuals may have otherwise earned.

Given anecdotal information about continuing economic hardships, the CERB benefit is likely the predominant contributor to 2020 income increases. Another factor impacting income statistics could be migration. Some of this growth may be attributed to increased migration of higher income households to the Central Kootenays as working from home became normalized.

Figure 122: Income by Household and Economic Family, Electoral Area J, 2016/2021



Source: Statistics Canada, 2016 and 2021 Census

\*Note: Figures above represent “before tax” or “BT” incomes.

HOUSING NEED

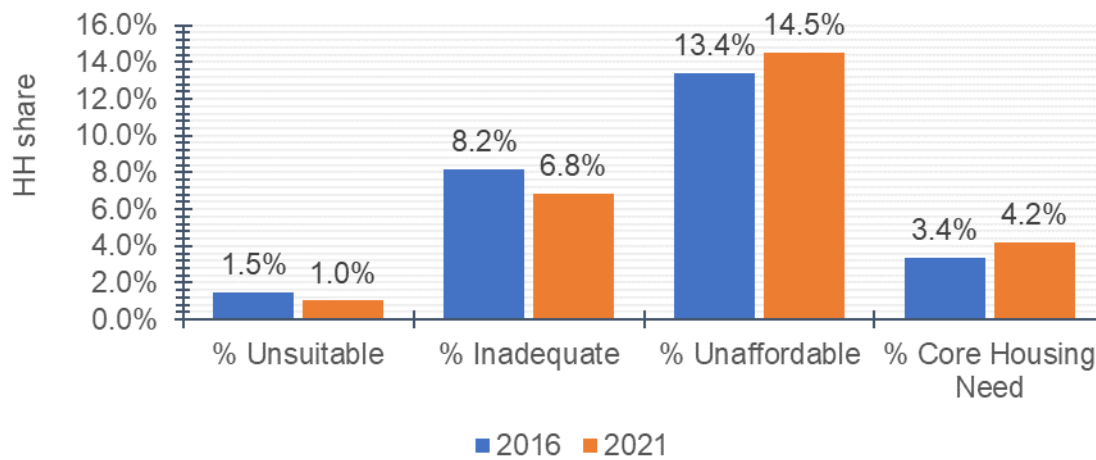
HOUSING NEED CRITERIA

Statistics Canada collects information on three key housing indicators through the Census: affordability, adequacy, and suitability.

- A home is **unaffordable** if the household spends more than 30% of its income on shelter cost.
- A home is **inadequate** if the physical dwelling needs major repairs.
- A home is **unsuitable** if it does not have enough bedrooms for the number and composition of residents, according to the National Occupancy Standard.

Across Electoral Area J, very few households were in an unsuitable home. Most housing is still larger, single-detached dwellings suitable for a wide range of household sizes. More homes needed major repairs, common in communities with older housing stock. As in 2016, the most concerning housing need indicator across Electoral Area J was affordability. More than 14% of households were in an unaffordable home, making Electoral Area J one of the few areas in the RDCK where affordability worsened. Despite CERB payments and a Provincial rent freeze during Covid-19, people living in unaffordable situations in Electoral Area J increased between 2016 and 2021.

Figure 123: Housing Criteria, Electoral Area J, 2016/2021



Source: Statistics Canada, 2016 and 2021 Census

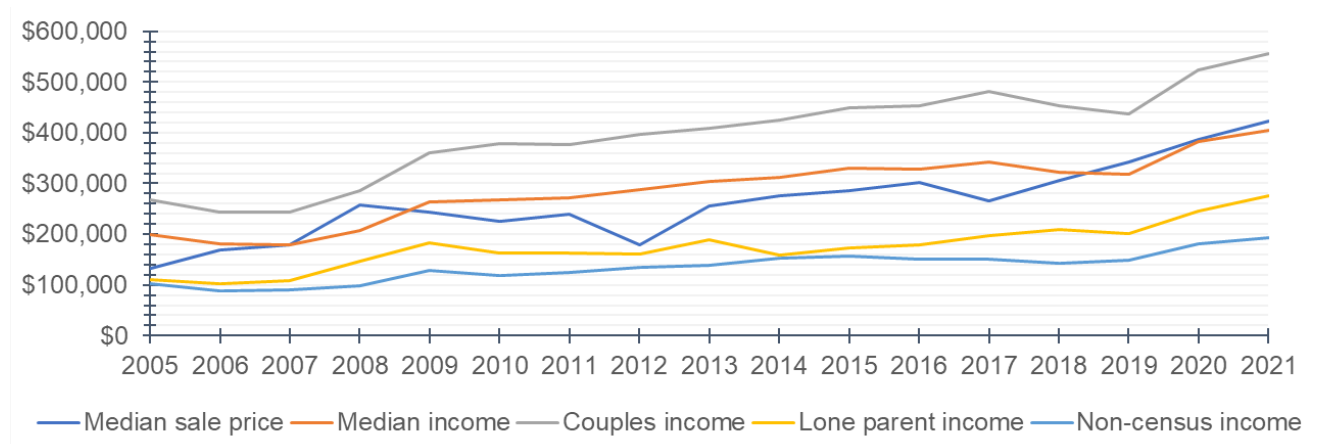
Core Housing Need combines the three housing indicators discussed above into one metric. It's not perfect, but it's the best "one number" statistic we have to describe housing need in communities. Across Electoral Area J, nearly 4% of households were in Core Housing Need, an increase from 3.4% of households in 2016.

OWNERSHIP AFFORDABILITY

By combining data from BC Assessment, Statistics Canada, and the 2016 and 2021 Censuses, we can map how housing prices have changed relative to incomes in Electoral Area J. In Figure 124, the dark blue line tracks the median sale price of all homes in the Regional District between 2005 and 2021. Cost of ownership has increased dramatically, from a median sale price of around \$132,067 in 2005 to over \$420,000 in 2021.

For non-census incomes and lone-parents, incomes have not kept pace with the change in housing cost, especially for first-time home buyers without existing equity or external financial support. By using historic interest rates and income data, and assuming a 10% down payment, we can also track how much a first-time home buyer could afford to spend on a home each year. A first-time home buyer earning the median income (dark orange line) has historically been close to affording the median home price. However, lone parents and non-census families/individuals (yellow and light blue lines, respectively) have rarely been able to afford home ownership. Compared to other areas of the RDCK, Electoral Area J still has a relatively affordable ownership market. This may be one of the reasons for continued population growth in younger age cohorts.

**Figure 124: Home Ownership Affordability, Electoral Area J, 2005-2021**



Source: BC Assessment, Statistics Canada, 2016 and 2021 Census



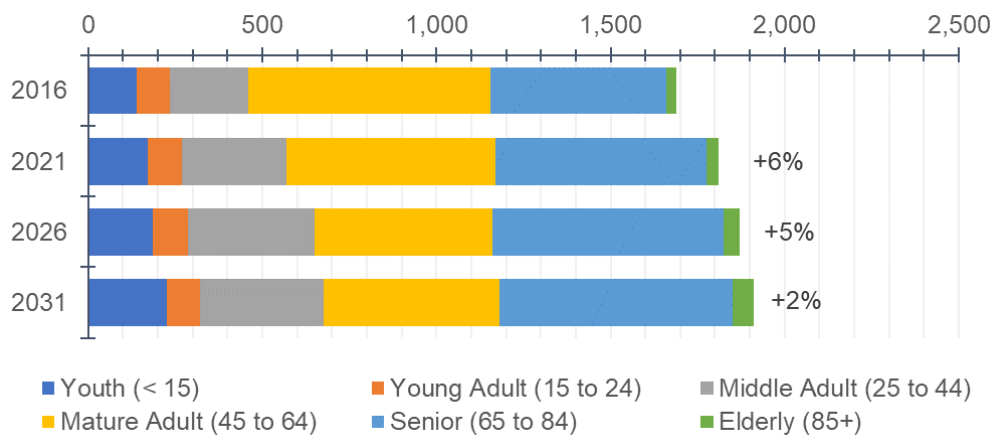
**ELECTORAL AREA K**

**DEMOGRAPHY**

**CURRENT AND ANTICIPATED POPULATION**

Between 2016 and 2021, the population of Electoral Area K increased by 6% to 1,780 residents. Projections anticipate that population growth will continue to grow to just under 2000 residents in 2031. New growth is almost entirely driven by increases in the population aged 65 and older. Between 2021 and 2026, the number of seniors increased by 20% while most other cohorts decreased or remained stable. Middle adults also increased by about 30% but represent only 17% of the total population. As of 2021, seniors make up 34% of the population and have surpassed mature adults as the largest age cohort in Electoral Area K.

**Figure 125: Current and Anticipated Population, Electoral Area K**



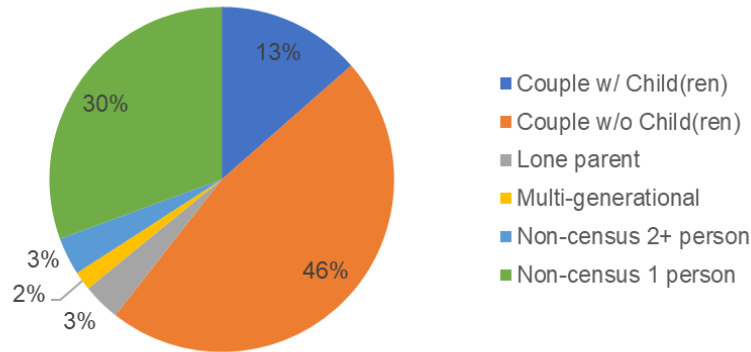
*Source: Statistics Canada, 2016 and 2021 Census*

**HOUSEHOLD TYPE AND SIZE**

The Census categorizes household types by the composition and relationship of individuals living as a household unit. In Electoral Area K, the most prevalent household types are couples without children and one person households. Couples without children are very often seniors or older adults whose children have left the home and can sometimes be younger couples who have not yet started or have chosen not to start a family. One person households are typically the youngest and oldest members of our communities and often are navigating challenging housing circumstances on low or fixed incomes.

Couples with children were the third most prevalent household type, followed by lone parent households, non-census two plus person households, and multi-generational households. In a non-census two plus person household, two or more individuals share a home but are not linked by financial or family ties. This is most common when younger community members live together as roommates to share housing costs.

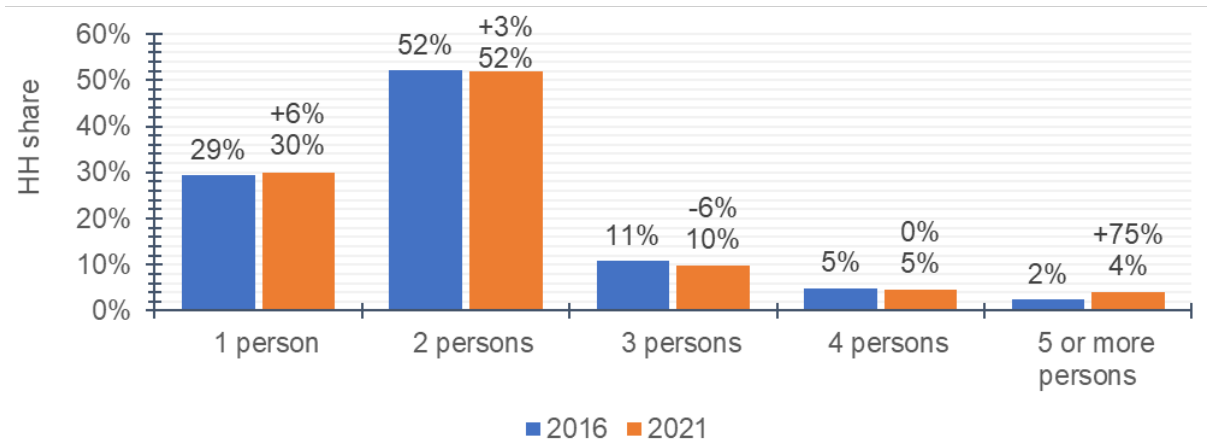
Figure 126: Household Types, Electoral Area K, 2021



Source: Statistics Canada, 2021 Census

Household size often correlates directly with household type but can provide additional context to the frequency of larger or smaller household units. Between 2016 and 2021, the size of households did not appreciably change in Electoral Area K. More than 80% of all households are made up of one or two individuals, followed by three person households (10%), four person households (5%), and five plus person households (4%). Though five plus person households increased 75% between the two census periods, their overall share of households increased by only 2%. This speaks to the relatively small number of larger households in Electoral Area K.

Figure 127: Household Size, Electoral Area K, 2016/2021



Source: Statistics Canada, 2016 and 2021 Census

As the population ages and family structures change, more people are living in one and two-person family units and households. Fewer people now require more homes and Electoral Area K and its partners need to be outbuilding population projections just to keep up with demand.

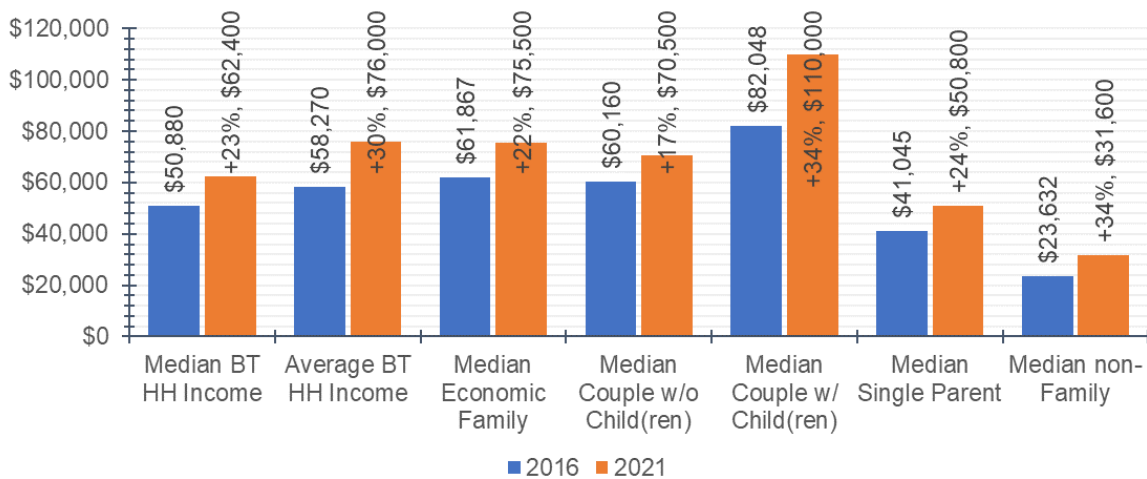
INCOME

ECONOMIC FAMILIES

Incomes in Electoral Area K increased by a larger than expected amount between 2016 and 2021. Even adjusting for inflation, incomes increased for most households and economic families. However, unlike most statistics, the Census asks respondents not for their current income, but for their annual income from the year before. During 2020, the Covid-19 pandemic impacted economies across the country leading to challenging economic conditions and loss of income for many Canadians. In response, the Federal government introduced the Canada Emergency Response Benefit (CERB) to support employed and self-employed Canadians who were directly affected by COVID-19. The benefit provided \$2000 a month to many individuals whose jobs had been lost or significantly scaled back due to the pandemic. In many cases, the CERB benefit likely exceeded the income that affected individuals may have otherwise earned.

Given anecdotal information about continuing economic hardships, the CERB benefit is likely the predominant contributor to 2020 income increases. Another factor impacting income statistics could be migration. Income bracket data indicates that the number of households earning over \$200,000 a year doubled between the last two censuses. Some of this growth may be attributed to increased migration of higher income households to Electoral Area K as working from home became normalized.

Figure 128: Income by Household and Economic Family, Electoral Area K, 2016/2021



Source: Statistics Canada, 2016 and 2021 Census

\*Note: Figures above represent “before tax” or “BT” incomes.

HOUSING NEED

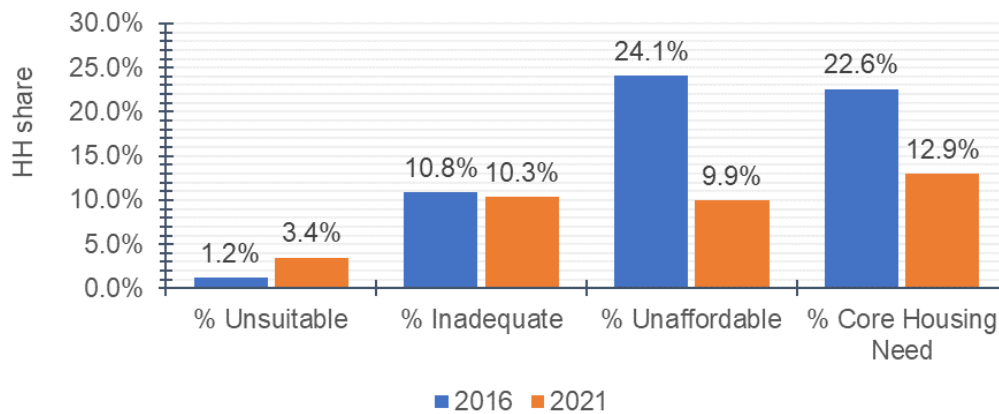
HOUSING NEED CRITERIA

Statistics Canada collects information on three key housing indicators through the Census: affordability, adequacy, and suitability.

- A home is **unaffordable** if the household spends more than 30% of its income on shelter cost.
- A home is **inadequate** if the physical dwelling needs major repairs.
- A home is **unsuitable** if it does not have enough bedrooms for the number and composition of residents, according to the National Occupancy Standard.

Across Electoral Area K, very few households were in an unsuitable home. Most housing is still larger, single-detached dwellings suitable for a wide range of household sizes. More homes needed major repairs, common in communities with older housing stock. As in 2016, the most concerning housing need indicator in Electoral Area K was affordability. About 9% of households were in an unaffordable home. This represents a drop from 2016 but should not necessarily be taken as a measure of progress. CERB payments and a Provincial rent freeze during Covid-19 likely had a large impact on the affordability metric. Neither policy intervention is still in place and anecdotal data indicates that perceived affordability has not improved across in Electoral Area K.

Figure 129: Housing Criteria, Electoral Area K, 2016/2021



Source: Statistics Canada, 2016 and 2021 Census

Core Housing Need combines the three housing indicators discussed above into one metric. It’s not perfect, but it’s the best “one number” statistic we have to describe housing need in communities. Across Electoral Area K, about 13% of households were in Core Housing Need, down from 2016. As most Core Housing Need in Electoral Area K is driven by affordability, much of this drop may be attributed to policy interventions discussed above and may not accurately represent lived experience.

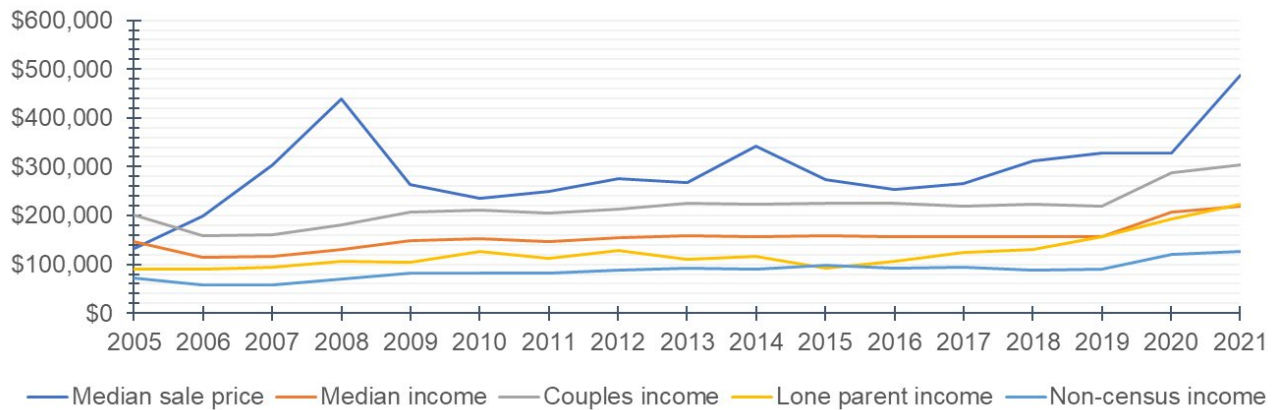
OWNERSHIP AFFORDABILITY

By combining data from BC Assessment, Statistics Canada, and the 2016 and 2021 Censuses, we can map how housing prices have changed relative to incomes in Electoral Area K. In Figure 130, the dark blue line tracks the median sale price of all homes in the Area between 2005 and 2021. Cost of ownership has increased dramatically, from a median sale price of around \$150,000 in 2005 to close to \$500,000 in 2021.

Incomes have not kept pace with the change in housing cost, especially for first-time home buyers without existing equity or external financial support. By using historic interest rates and income data, and assuming a 10% down payment, we can also track how much a first-time home buyer could afford to spend on a home each year. Home ownership has always been financially challenging, even for households earning the median income (dark orange line.) However, after a period of relative stability between 2009 and 2017, the gap between the median purchasing power and the cost of the median home is now close to \$300,000.

Lone parents and non-census families/individuals (yellow and light blue lines, respectively) have rarely been able to afford home ownership. Couples (grey line) have typically been able to afford the median home in Electoral Area K, though as of 2021, many homes may now exceed what the median couple household can afford.

**Figure 130: Home Ownership Affordability, Electoral Area K, 2005-2021**



Source: BC Assessment, Statistics Canada, 2016 and 2021 Census





# Regional District of Central Kootenay

## HOUSING ACTION PLAN

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### APPENDIX B: RELEVANT POLICY AND PRACTICES BACKGROUND AND ENGAGEMENT SUMMARY



# **Regional District of Central Kootenay Housing Action Plan**

Relevant Policy and Practices Backgrounder and  
Engagement Summary

November 2022



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# Policy and Practices Background Document

## Introduction

This policy and practices background document includes a summary of all best practice and case study gathering activities undertaken as part of the RDCK's Affordable Housing Action Plan process. This information is meant to provide additional context to the project's vision and goals and to help identify successful policies from other jurisdictions that could have impact within the RDCK. This background is by no means exhaustive, and we expect to revisit some findings and make content additions before producing the final report.

## Housing Action Plan Case Study Review

In identifying possible relevant housing policies, the consulting team reviewed a variety of housing action plans from regions and municipalities across Canada. Key findings and common elements are catalogued here and will inform the draft vision and goals for the project. An annotated list of applicable Housing Action Plans and other relevant documents can be found in Appendix A.

## Key Thematic Elements

The consulting team found several recurring themes across housing action plans that are relevant to the RDCK's regional context and current housing environment:

- Strengthen coordination and partnership with other levels of government,
- Coordinate housing provision within existing or planned service areas,
- Facilitate information sharing,
- Provide digital land identification tools,
- Engage local stakeholders.

Each theme was further analyzed to determine common elements and explore any local variance. Below is a breakdown of the consulting team's findings.

### **Strengthen Coordination and Partnership with Other Levels of Government**

The Regional District operates in a unique political space, often relying on municipal, provincial, or even federal partners to tackle complex social issues. By strengthening coordination and partnership, the RDCK can act as a convener and advocate that effectively "punches above its weight." This will help ensure that all areas within the RDCK are served efficiently and fairly. Under consideration, the RDCK could:

- Foster collaborative partnerships to address housing issues and related social infrastructure.
  - Focus on identifying funding at different government levels and acting to advocate for increased funding for communities within the Regional District.
- Strengthen coordination between the Electoral Areas, Municipalities and First Nations.
  - What specific tools do the EAs have to support municipalities?
- Establish a housing sub-committee.

- Coordinate a regional housing advocacy strategy aligned with provincial and federal housing policy to approach higher levels of senior government for additional resources and support.
- Regionally assess policy and development processes to build staff capacity, identify opportunities for policy coordination and streamline approvals with senior government.
- Consider a Regional Housing Service Bylaw

### Coordinate Housing Provision within Existing or Planned Service Areas

Servicing and infrastructure maintenance are a consistent challenge in rural areas that can result in increasing costs for existing properties and more expensive development conditions. As identified in context interviews, it is critical that new growth and settlement is sited in well-serviced areas whenever possible. This recommendation was reflected in every housing action plan reviewed through this process. Common actions were to:

- Develop a Regional Growth Strategy (RGS).
- Targeted Growth Planning.
  - An RGS can create streamlined and economically efficient development by encouraging and focusing growth on areas that are already targeted for service provision.
  - An RGS also provides an opportunity to set common housing goals for all municipalities and the Regional District.
- Co-locate housing with social and physical infrastructure.
  - When possible, consider integrating non-market and market residential uses with new and redeveloped community social infrastructure or new and redeveloped community infrastructure.
  - Example: The *Rossland Yards* project incorporates a new Rossland City Hall, city offices, and community meeting spaces with 37 units of affordable workforce housing.
- Encourage a diversity of housing options in growth areas close to amenities, services, and transit networks to meet community needs throughout the region.
  - Identify municipal and Regional District-owned sites which are appropriate for affordable housing that could be developed in partnership with not-for-profit organizations.
  - Identify areas for (and reduce limitations on) infill or moderate density housing options, including duplex or triples housing, secondary suites, and accessory dwelling units.
- Further investigate long-term water and sewer servicing with required housing growth needs.
- Identify surplus or out-of-use buildings in central areas for renovation or redevelopment that supports increased residential supply.

### Facilitate Information Sharing

Affordable housing development can be a complex and onerous process. Navigating the funding, design, and development of a project often requires specific knowledge that can dissuade local organizations and non-profits from pursuing housing interventions. Many of the Housing Action Plans the team reviewed highlighted the challenges operators and developers face (especially in rural and less populated areas.) Common recommendations include:

- Create an information/library hub with up-to-date local and regional policy information regarding housing affordability and development.
  - Collaborate with financial institutions and senior levels of government to provide accessible information on funding sources and streams.

- Develop regional best practices to regulate or facilitate the development of affordable housing (e.g. incentivize, capture value from developers, infill policies, land programs, limit expansion of short-term rentals etc.)
- Create guidance documents to provide information on different approaches to community housing (e.g. cooperative, non-profit, etc.).
- Broker relationships between the development industry and non-profit organizations through shared research and partnership opportunities.
- Maintain dedicated staff to ensure continuity of information provision across the region, despite shifting local political landscapes.

### Provide Digital Land Identification Tools

Part of the barrier to affordable housing creation is the identification of land that is available for redevelopment. Providing a comprehensive land inventory of Regional District or municipally owned land could allow for the District to strategically assess its land holdings for future action on affordable housing provision. Some common recommendations in the Housing Action Plans reviewed were to:

- Provide GIS tools to prepare local first Nations and governments staff to analyze property information.
- Review existing unused land holdings and undeveloped lands held for future public purposes, such as undeveloped park lands, for their suitability as potential housing sites.
- Create a digitally available inventory of publicly owned land and identify sites suitable for development.
  - Use the inventory to strategically assess future land acquisition with suitable affordable housing development in mind.

### Engage Local Stakeholders

Building local capacity to address housing affordability is often identified as a key to long-term success. Without major funding and intervention from senior governments, municipalities are frequently left to tackle affordable housing provision on their own. Development in rural areas is especially challenging as affordable housing projects are typically smaller and less dense than their urban counterparts. This in turn requires more capital and additional land to produce the units needed to meet demand. Some recurrent tools to support local stakeholders and non-profit organizations are identified below.

- Land Acquisition and Disposal Strategy - Provide preferential land development opportunities to mission-driven, not-for-profit housing entities or other local housing proponents.
- Host events that encourage networking and knowledge sharing between existing community housing providers, funders, and local governments.
- Provide grants to assist community housing groups and not-for-profit organizations evaluate their growth potential from an organizational and asset-based perspective.
  - Provide access to seed funding for housing organizations to help kickstart development projects.
- Formalize - Provide District permit and development fee discounts or waivers for affordable housing developments.

# Preliminary Engagement Summary

## Stakeholder Interviews

Key informant interviews targeted housing service providers, non-profit organizations, local housing developers, key employers, elected officials and community leaders who work to deliver affordable and stable housing options to community members in rural areas within the Regional District. Though time and resource intensive, key informant interviews provide different information and context than community surveys, demographics, and housing data. They provide an opportunity for informants to give descriptive answers to questions, often sharing stories or personal experiences. Interviews lasted between 30 minutes to one hour depending on the interview subject. In consultation with staff from the Regional District, the consulting team selected key informants based on following criteria:

- 1) Informants had to be geographically relevant and diverse and live or work within the study area. Some collectively represented all areas and communities within the Regional District, others represented only one area. Because minimal services and industry are in the electoral areas, most interviewees provided information from the perspective of a region or sub-region of the RDCK, rather than a specific community.
- 2) Informants should have knowledge of the housing sector or knowledge of the experiences of specific demographic groups navigating the housing sector.
- 3) Informants should be service providers, employers, or community leaders who primarily work within the community development, social services, education, health, tourism, or economic development.
- 4) Informants should understand or work with market housing in rural areas and local government bylaws that govern development.

Ten key informants were interviewed from September to November 2022, including key representatives from regional organizations, local housing services, and related fields. Due to the relatively close knit and interconnected nature of the more rural areas, participant names and organizations have been excluded from this report but have been categorized by location and category instead.

Date	Location	# of Engagements
September to November 2022	Via Videoconference	10

Location	Position or Organization
RDCK- Area D	Non-profit housing provider and advocate
RDCK - Area H	Housing Developer
RDCK - Area H	Non-profit housing provider and advocate
RDCK - Area J	Non-profit community services and housing
RDCKB - Area A/B	Non-profit housing provider
RDCK – Area J/H	Academic Institution and major employer
RDCK – Area E	Elected Official
RDCK – Area H	Non-profit housing provider and advocate
RDCK – Area D	Elected Official

RDCK – Area A	Elected Official
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In each interview, informants were invited to respond to a series of “conversation starter” questions, then elaborate with greater detail. In general, conversations focused on participant’s perception of changing needs, unique challenges in providing affordable housing in rural areas, and how the RDCK could play in addressing some of these challenges. Key quotes and themes are summarized here.

## Changing Needs and Unique Challenges

### *Shifting Demographics*

Housing challenges and a lack of rental housing in the RDCK is not necessarily a new issue. Many of the societies we spoke with were formed in the late 1990’s and have been working for more than 20 years to provide low-cost housing for residents. However, where the focus was once on seniors and low-income individuals, there is now more need for affordable housing options for families, and middle-income workers. Seniors, and individuals looking to downsize are still a key demographic, but community housing need now extends across more age groups, income levels, and family types.

*“Our society was incorporated in 1997 with a focus on seniors’ housing, but we have shifted our mandate to focus not only on seniors, but families and singles folks as well.”*

*“We see on local notice boards single parents with multiple children who have been tenting and need some place for the winter. We see lots of these kinds of messages. If you are not a high paid professional, it is very difficult [to find housing].”*

*“There is a need to change terminology to reflect current contexts, for example affordable housing for middle-income earners.”*

*“The majority of folks on our unofficial waitlist are single seniors, most are low income; some are moderate income, but in general we just need more units. We have way more people waiting than we can house.”*

*“The average age is 45-47 years old, but the elementary school is full, so we DO have families and we would have more if buying into the community wasn’t so formidable, cost-wise.”*

### *Viability*

Challenges with making affordable housing projects viable in rural areas were mentioned by multiple participants, who noted that smaller buildings and rural settings make it very difficult to justify full-time operations staff. In addition, land acquisition is a challenge for small societies. Constraints on water and septic servicing, and challenges with insurance requirements and costs make rural development unattractive to developers and trades people. Developing a financially feasible project is extremely challenging in small or rural communities.

*“My pet peeve is that getting enough doors that you have sufficient income for staffing is a huge challenge.”*

*“If we could hold the land until we got our project approved, we could get the funding, but we can’t as a society afford to get a mortgage on something if we don’t know we are going to get the project.”*

*“Since most of our lots are constrained more by Interior Health requirements (for water and septic) and without municipal site services our rural lots are not attractive to developers.”*

*“Cost of insurance is the biggest barrier to housing growth”*

#### *Rural Character*

Participants noted challenges with viability, but also the need for appropriate rural housing options. Apartment-style housing is more efficient to develop, but may not provide green space, ground-oriented entryways, and community connections that rural residents want or are used to. The importance of aging in place, and maintaining social ties was highlighted for rural communities as well.

*“In rural situations, people are not apartment dwellers. They don’t want to live in apartments. They will if [they are] desperate, but we need options that provide green space and are ground oriented.”*

*“People have moved to Nelson that would not have moved if there was something available in their community, and it would have been so much more supportive to stay in community.”*

*“I know seven widows who would be interested in buying a condo if they had them right now so they could age in place and maintain all of their social networks.”*

*“Maybe building a bit of a village, not a sterile apartment building where everybody is fending for themselves. More like the back of one home meets the back of another and there is opportunity for socialization.”*

#### *Links to Employment and Services*

Ensuring that housing strategies are considering links between economic development, and employment opportunities was an important consideration mentioned by participants.

*“Workforce housing is a major challenge. Also, affordable housing options, and options for folks downsizing.”*



*“So often, the impetus for non-market affordable housing development comes from the Social development/service side of the community and fails to build bridges with economic development interests.”*

*“We used to have regular bus service, but with staffing challenges and folks just not showing up we are isolated. Integration of housing and other services needs to be thought of as well.”*

*“Housing really impacts our ability to recruit talent from outside of our region. We have had folks sign employment contracts and then back out because they couldn’t find anywhere to live!”*

## Roles for the RDCK

### *Facilitation, Relationship and Capacity building*

In line with the findings of the case study review, participants spoke about the potential for the Regional District to support non-profits, local developers and community members interested in building and operating housing or becoming a small-scale landlord by sharing information. This could include information on development processes and funding opportunities, connecting partners from the development industry with non-profit organizations, and potentially playing a role as a coordinator among local non-profits the Regional District can increase opportunities for resource sharing between small non-profits working through development processes. Participants proposed that the Regional District play a role in developing resources and training tools to support various partners in navigating the development process, as well as creating a forum through which organizations can discuss management, tenant selection, financials, and other aspects of property maintenance and planning. Though BC Non-Profit Housing Association and Columbia Basin Trust are involved in these types of resource sharing, a regular, region-specific forum was of interest to participants.

*“If Local Governments, Columbia Basin Trust, or the Regional District could do one useful thing, it would be to create potential for shared staffing, or ways to resource these little non-profits who are struggling away on housing development.”*

*“We were inspired to form because there were other organizations in the areas that we knew could help us along the way.”*

*“In general, there needs to be some initial education on the process of development and building housing. It works best when there is a champion on the municipality or Regional District who is helpful in supporting the process. The Regional District could build relationships with development consultants to help knowledge sharing and build confidence with both societies and within local government.”*

*“The RDCK should convene meetings with smaller community non-profits to bring new ideas and circulate best practices.”*

*“Maybe Columbia Basin Trust and/or the Regional District could develop some sort of course for local contractors to help them bid on BC Housing projects and be successful.”*

*“Whether rental housing development is in town or rural, one challenge recognized by all is providing sufficient information to potential landlords to reduce fears about managing a tenant, to point to possible funding sources which can help with renovation costs and to help them navigate the building permit process.”*

#### *Sharing of Relevant Data and Land Availability*

Access to data and information on suitable and available land for residential development was noted as a major barrier to affordable housing development by many participants. Many suggested the RDCK could facilitate affordable access to maps and servicing information as well as maintain and share up to date need and demand information to support with funding applications and project viability assessments.

*“We just want to know if the land will work or not, we need to know where the existing infrastructure is. Instead of giving you the entire development before you tell us where the infrastructure is, give us the drawings ahead of time.”*

*“Municipalities and RDs have access to better data than CMHC, they have rental licenses and such that could inform need and demand much better than the 5-year gaps in CMHC data.”*

*“The Regional District could be supportive with seeking funding, and with mapping and providing maps without a huge charge.”*

*“Water and septic that’s their purview, so give us the drawings!”*

#### *Strategic Planning and Policy Development*

Access to suitable and serviced land was discussed by most participants. There may be lots of land in the RDCK, but very little is located close to key employment and high use areas, social and health related services, public transit, or community and social infrastructure. Participants suggested the RDCK could identify and communicate core service areas and opportunities for residential development and integrate long-term planning for housing, transportation, and economic development at a regional scale. In addition, a land acquisition and disposal strategy and other policy tools to support the holding of land for affordable housing purposes were suggested.

*“How can we meet social, environmental, and housing objectives all together?  
We need to think of the integrated nature of housing with social and cultural  
activity in a rural community.”*

*“RDCK should redefine areas of common use. Most people go to Nelson or  
Castlegar to go to the dentist, and do not realize boundaries between  
Electoral Areas.”*

*“We need a region-wide plan to identify land that is available for affordable  
housing development.”*

*“If the RD could hold land, not necessarily long-term, but just until we get our  
project approved, then we could buy it back once we have secured the  
mortgage.”*

*“Need to find a way to acquire land and keep it out of the market for  
affordable housing.”*

*“We need innovative practices like co-ops, and land trusts to remove land  
from the market, and those things need to be considered when implementing  
zoning.”*

#### *Coordination of Housing Provision with Community Services*

Participants recognize that the RDCK does not necessarily hold a significant amount of vacant land that is serviced or located near key service areas. However, some discussion on combining municipal and regional service delivery with housing delivery was recommended to both re-invigorate existing community assets and provide rural appropriate and community focused housing options. Workforce housing was a commonly noted area of interest. This would likely require some coordination with other levels of government and overlap with strategic planning activities noted above.

*“In our area, we have good relationships with the Regional District, but any of  
the land they have is either not serviced or is too far away from  
commercial/service centers and not very useful for folks who are reliant on  
transit.”*

*“Community halls have ballparks or recreation space that is not in operation.  
Housing could go around the edges and use the green spaces for playgrounds,  
plus have an active community hall and increase the use of it with added  
community members.”*

*“In Rossland they were able to combine a new facility for City Hall and some  
other community groups and organizations on the lower floor, with residential  
on the upper floors that were also used for workforce housing.”*

*“Some of the younger people coming here now, socially, things for their kids to do, distance between services is a challenge, and different than they are used to. Social isolation is a challenge.”*

### *Regulation and Legislation*

Changes to regulations were suggested to support appropriate rural housing types and innovative solutions such as village type housing models and pre-approved plans for small and mobile home settings. Enforcement of current regulations was identified as a challenge as enforcement may push community members into homelessness. Regulation of short-term rentals including a cap on the percentage of housing that can be for short-term rental and taxes on short-term or secondary homes were suggested as potential options to explore to increase the number of rental units available for local community members. Permissive tax exemptions to attract both non-market and market development in key areas were suggested as ways to reduce some of the financial burden on local development. In the long-term, there was an interest in exploring mechanisms for the creation of pooled funding via regional tax levies so that the Regional District could directly fund affordable housing development.

*“We need flexibility as a mindset, we need to revamp mobile home park legislation and figure out a way to allow alternative types of housing.”*

*“Tiny homes seem like a possible solution, so maybe someone needs to figure out that regulatory situation.”*

*“We cannot afford to enforce and regulate unpermitted homes, because we would be pushing people into homelessness.”*

*“When you look at Nelson, and the VRBO/short-term rental market, homeowners are making considerably more through short-term rentals than long-term rentals, and students are having to pay those prices.”*

*“How do we make it attractive for local contractors to be involved in the development work?”*

*“Lowering property tax requirements on supportive services helps keeps the costs low and keeps rents low.”*

*“If there was a tax levy than if we were offered a suitable building or piece of land, we would have some extra money to get the land.”*

*“A regional housing service bylaw or tax levy would be a worthwhile conversation. Even if people don’t vote for it, the conversation is worth having.”*

*“In the Comox Valley there is a homelessness tax that is being applied and used for grants to small repairs and renovations, a tax levy that is specifically targeted to housing development would be helpful.”*

*Advocacy and Partnership Development*

Overlapping with many of the ideas put forward is the suggestion that the RDCK play a role in advocating to higher levels of government to coordinate access to land, funding, and taxation tools. It was also recognized that the RDCK may not have resources to implement many of the ideas in isolation and that coordination and partnerships between all levels of government, school districts, and public entities would likely be necessary to support affordable housing across the region.

*“[The Regional District] could be leaders in strategic planning, bringing together the various local governments around housing development.”*

*“Coordinating land access from provincial and federal partners.”*

*“The province has a tax on seasonal homes in Okanagan and Lower Mainland. Let's get that here.”*

*“If we had community works, gas tax funding it would allow some investigation or feasibility into housing then we would have something we could pool, but we just don't have those kinds of pooled funds. The RDCK could advocate to Federal government on use of gas tax fund for housing.”*

*“There are public lands owned by municipalities, School Districts and Regional Districts, plus community halls every 5km, let's combine those uses!”*

## Appendix A: Annotated Housing Action Document Review

### [City of Aspen Affordable Housing Strategic Plan – 2022-2026 \(Aspen, CO, USA\)](#)

Although outside of Canada, Aspen provides an interesting context for affordable housing challenges in a tourist centre. As per the directions of Aspen’s City Council, the Strategic Plan is meant to be an actionable, rather than an aspirational, document. Accordingly, the Plan prioritizes short-term actions that will be implemented within the next five years. These actions are meant to have a significant and positive impact on the quantity of units and sustainability of Aspen’s existing affordable housing program. The Aspen City Council aims to leverage partnerships and ensure the greatest possible impact of its policies and programs.

- Strategic Focus Areas
  - Safe and lived-in community of choice.
    - Identify and complete Council directed affordable housing development projects.
    - Ensure Aspen is an attractive, diverse and safe city to live, work and visit year-round.
      - Increase opportunities to access childcare, healthcare, housing, transit, parks, recreation and technological connectivity.
  - Community engagement
    - Ensure a trusted dialogue and relationship in the community that encourages participation, consensus building, and meaningful engagement.
  - Protect the environment
    - Ensure that policy decisions, programs and projects manage impacts to the environment, climate, and public health and wellbeing.
  - Smart customer focused government
    - Provide value to the community by continuously improving services and processes based on feedback, data, best practices, and innovation.
  - Fiscal health and economic vitality
    - Promote economic sustainability of the Aspen community by advancing a healthy, diverse local economy while responsibly managing revenue streams, community investments, and financial reserves.
- Priority Areas
  - Goal of achieving 500 affordable housing units within the next five years.
    - 50% of this goal will be achieved without new development.
  - Complete local projects in final stages of development (Burlingame Phase 3, Lumberyard)
  - Develop financial resources for construction, expiring deed restrictions, and Land Banking.
  - Support Aspen Pikin County Housing Authority Policy Actions to improve the sustainability of existing affordable housing and engage in Compliance Actions locally.
  - Engage in regional collaboration and begin land banking developable land.

## City Spaces Scalable Municipal Housing Tools for Small + Rural Communities – 2017 (Jada Basi)

As we know, small and rural communities are just as susceptible to housing issues as larger municipalities. Tools to address housing in rural settings are often one dimensional and lack the ability to address the degrees of rurality that exist. Moving through the existing Housing Needs Assessment framework, it is important for rural communities to use HNAs to identify vulnerable populations, housing gaps, and any other local housing issues. In addressing these, City Spaces and Jada Basi highlight the following tools in order of increasing implementation difficulty.

- Policy Option: Secondary Suites 1.0
  - Supports and encourages secondary suites within single detached units.
- Policy Option: Strata Conversion
  - Restricts the conversion of purpose built rental housing into stratified condominiums when rental vacancy rate is low.
- Policy Option: Secondary Suites 2.0
  - Supports and encourages coach houses / laneway homes ('detached secondary suites').
- Policy Option: Financial Tools
  - Municipal incentives provided to developers to incentivize rental housing, low end market rental, affordable housing, or combination.
- Regulatory Option: Standards of Maintenance
  - Gives municipalities powers to enforce basic levels of maintenance for rental accommodation including apartments, secondary suites, and houses and condos rented through secondary rental market.
- Program Option: Rent Bank
  - Financial assistance program that make funds available to households at-risk of economic eviction.
- Policy Option: Housing Reserve Fund
  - Cash-contribution in lieu of built affordable housing units -> saved in municipal housing reserve fund.
- Policy Option: Ground-oriented Multi-unit Housing
  - Supports and encourages ground oriented multi-unit housing (low to medium density).
  - Ownership (strata or fee simple), or purpose-built rental, or low-end market rental, or affordable, or combination.
- Policy Option: Secondary Suites 3.0
  - Supports and encourages secondary suites in duplexes, townhouses, and condos ('lock-off suites').
- Policy Option: Family-Friendly Housing
  - Requires new multi-unit residential development projects to dedicate a specific percentage of units that could meet the needs of families (typically units with 3+ bedrooms).
- Policy Option: Co-location of Housing with Social Infrastructure
  - Integrates rental, low end market rental, affordable housing with new and redeveloped community social infrastructure.



## City of St. John's Affordable Housing Strategy – 2019-2028 – (E Newfoundland)

Focused on “Housing as a human right” as a foundational value, St. John's Affordable Housing Strategy builds on the 2014 Affordable Housing Business Plan to further address housing affordability gaps. The City will look internally and engage partners—including other levels of government, community and private sectors—to pursue strategic solutions that multiply efforts in addressing the challenge of affordable housing in St. John's. The Strategy's Vision is for St. John's to be a vibrant, inclusive, and thriving city with a wide range of affordable housing options that contribute directly to community health, sustainable growth, and economic security.

- Visionary Pillars
  - Act as champions for issues across the affordable-housing continuum;
  - Reach out to partners for consultation and collaboration and apply a range of best practices and approaches;
  - Continue to support the work of End Homelessness St. John's;
    - Rare, brief, non-recurring.
  - Support the Affordable Housing Working Group (AHWG) as they guide the affordable housing implementation strategies;
  - Continue to provide support to the Non-Profit Housing Division in their provision of affordable housing and their coordination of efforts in this strategy.
- Strategies/Actions
  - Unlocking Resources
    - Providing city-owned land, surplus buildings, etc.
  - Revitalizing Policy
    - Support policies around parking maximums, residential infill, tiny homes, etc.
  - Leading Innovation
    - Providing funds for a housing design competition.
  - Cultivating Partnership
    - Bring together federal and provincial partners and act as convener.
  - Building Homes
    - Increasing stock and housing diversity.
    - Repurpose surplus buildings (i.e. old churches, schools, etc.).
  - Informing Action
    - Create a NIMBY toolkit.
    - Host an Affordable Housing Forum every year.
    - Host workshops where housing providers, operators, funders can share best practices and local design options.

## The District of Clare Housing Action Plan – March 31, 2021 (SE Nova Scotia)

A plan focused on rural housing options, this housing action plan considers municipal policy options, land availability options, innovative tenure and ownership models, dwelling type and unit mix needs, roles for key stakeholders, and site design proposals for three locations that include development cost estimates. It highlights a range of actions including a review of current options, approaches, and models of affordable housing provision, prioritizing public-private development partnerships, and supporting the creation of land trusts, the repurposing of unused government buildings, and generating rent-to-own models of tenure.

- Housing Action Plan purpose: To find housing solutions that are forward-thinking, to build community resiliency, to work with the community to understand the unique needs they have, and to form strong partnerships with employers to meet those short- and long-term needs.
- Plan Goals
  - Goal 1: Increase the amount of rental housing of all types
  - Goal 2: Increase the variety of affordable rental housing options
  - Goal 3: Increase the amount of housing stock available to moderate income households
  - Goal 4: Increase the total housing stock
  - Goal 5: Develop new housing on available surplus municipal land
  - Goal 6: Incorporate daycare spaces in new housing developments.
    - Interesting considering a shrinking and aging population.
  - \*Note that most goals are about increasing/improving housing stock + options\*
- HAP Actions
  - Action 1: Provide surplus municipal land at minimal or no cost for housing.
  - Action 2: Use the surplus school sites for “workforce housing”.
    - Are employers struggling to find housing for their seasonal workers in RDCK?
  - Action 3: Work with other agencies and major employers to increase the number of daycare spots.
  - Action 4: Provide staff support for a housing development committee composed of major employers.
  - Action 5: Further investigate long term water and sewer servicing with required housing growth needs.
  - Action 6: Advocate for and work with the Province to identify opportunities to increase the variety of subsidized affordable housing options in Clare.
  - Action 7: Identify opportunities for the Municipality to leverage funding from other orders of government by contributing to affordable housing projects in Clare.

## Fredericton Affordable Housing Strategy - May 2022 (SE New Brunswick)

Rooted in the 2021 Greater Fredericton Housing Needs Assessment, this Strategy is framed by 3 housing crises that have contributed to housing affordability issues in Fredericton: a decades-long crisis of core housing need for those most vulnerable, a growing struggle to find adequate housing at median incomes, and an increasing number of those precariously housed. This strategy lays out a new vision for the municipality's role, one that is more interventionist and based on a strong leadership position. This means Fredericton is venturing into unfamiliar territory and needs the tools for short-term and long-term success. Fredericton's role in this strategy does not replace the role of the provincial or federal governments – it is intended to complement their efforts.

- Strategy Approach
  - Emphasis on initiatives that have potential to move the needle.
  - Limit recommendations to a manageable number that can be acted on quickly.
  - Clear and concise communication, with a focus on action rather than explanation
- Strategy Principles
  - Perpetual Solutions: long term thinking, build sustainable solutions
  - Holistic affordability: cost of housing + transportation needs and location centrality.
  - Direct intervention: Fredericton needs to be directly involved in the building and provision of new housing options.
- Recommendations
  - Improve municipal capacity and policy to support more affordable housing across all sectors.
  - Grow the community housing sector overall by helping existing groups scale up, seeding new capacity, and supporting projects.
    - Kick-start projects through the provision of land.
  - Create an entity to take the lead in creating and maintaining a portfolio of non-market housing throughout Fredericton.
    - The housing entity should be seen as a permanent contribution to housing affordability in Fredericton; a body intended to grow with the city and its changing population rather than a short-term Band-Aid.
  - Advocating with other community and to higher levels of government to keep the profile of housing issues high, make more tools and resources available in the future, and push for actions the municipality cannot directly implement.
  - Revise outdated zoning bylaws.
  - Develop a coordinated approach to density bonusing and zoning.

## New Commons Development - Developing Community Owned Housing in Small and Rural Communities Research Brief – March 2021

Aimed at bolstering their Small Communities Initiative (SCI), New Commons Development conducted this research to develop evidence-based strategies for addressing the housing challenges unique to small and rural communities. In their words, a shortage of affordable and appropriate housing is a common issue in communities across Canada. As government initiatives usher in a new era of investment in the supply of such housing, it has become increasingly apparent that small and rural communities face a unique set of challenges to develop new community housing.

- Research Findings: Challenges
  - There is often limited internal knowledge of development process to provide sufficient oversight throughout the process (e.g., construction standards; budget controls).
  - New societies and housing organizations entering the sector as they respond to funding calls often have little to no experience in management or operations, with a particular gap in experience with operating supportive housing.
  - Long fundraising, application, and development timelines mean that staff (if any) and volunteer turnover is likely within this timeframe. Therefore, it is difficult to retain momentum and continuity, resulting in many projects stalling out.
  - The isolation and limited staffing of organizations in small and remote communities can make it difficult to share experiences across organizations and develop a body of sector based knowledge.
  - It is both difficult to find consultants or experts locally, and/or to attract regional ones to work on small projects or in remote locations.
  - Projects often lack sufficient pre-development funds to get projects through planning, feasibility, organizational readiness, and funding applications.
  - Some funding programs require land in hand, which often cannot be achieved in advance of funding for many small organizations.
  - Lack of alignment and different requirements between federal and provincial funding programs make applications and projects more complex.
  - Building new housing in remote communities is challenging due to prohibitive cost of materials, high transportation costs, and low supply of local skilled labour.
- Research Findings: Suggestion of Tools
  - Create a policy tool to mandate financial institutions to have a certain portion of their portfolio dedicated towards affordable housing (with some government guarantees).
  - Promote impact investment and patient capital success stories, while further facilitating partnerships among likeminded organizations to enable growth and replicability.
  - Propose paired funding and technical support packages, including management and board training for operations.
  - Develop greater coordination between CMHC and provincial funders to enable easier stacking of programs.
  - Expand the reach of remote-accessible capacity building courses and programs through online delivery.
  - Provide training for managing and operating projects once built (for new housing organizations).

- Design and develop a simple web portal for those looking to get started, providing relevant, tailored information for small and rural communities starting with a roadmap/overview and clear information on next steps.
- Produce and provide off-the-shelf design options and sample budgets.
- Support a pilot project for small communities to share a development coordinator
- Develop a network, entity, or platform whose mandate is to support intermediaries advancing projects.
- Mixed use residential-recreational building models with highly desired public amenity spaces for small and rural communities, such as an auditorium, rink, or pool, could bring nonconventional funding partners to the table.

## Nanaimo Health and Housing Action Plan – December 2020 (SE Vancouver Island, BC)

Focused on an intersectional and equity-based framework, the Nanaimo Health and Housing Action Plan identifies significant gaps in the City's capacity to support the housing, health, and social needs of vulnerable individuals and families. The Plan highlights that this has been exacerbated by the COVID-19 pandemic amplifying the already widening income and housing affordability gaps, deepening impacts of systemic racism, and increasing general health inequities. As a guiding vision, the Plan frames health and housing as basic needs that should be affordable and accessible to everyone. The Action Plan serves as a five-year roadmap for collaboration and bold action.

- Key Priority Areas
  - System Coordination
    - Create a community-based governance committee for the oversight of this Action Plan and coordination of the Health and Housing System.
    - Support continuous improvement and innovation activities across the ecosystem.
  - Diverse Housing options
    - Support and bolster existing efforts in the community to increase access to affordable housing.
    - Create appropriate, accessible, and culturally-competent housing options across the housing spectrum for people with diverse needs (esp. supportive housing).
    - Enact engagement strategies and programs to improve Housing & Health Equity in market housing.
  - Leadership and Engagement
    - Promote and support community engagement and feedback to support Plan priorities.
    - Leverage the strengths, experiences, and contributions of diverse groups across the community to champion plan priorities.
    - Support the City to create a provincial and federal advocacy strategy to support plan priorities.
  - Prevention
    - Develop and support a holistic and integrated health and housing spectrum that leverages new and existing services and wrap-around supports across diverse needs.
    - Improve access to supports, through systems navigators, to connect children, young people, and families to supports that promote lifelong health and wellbeing.
  - Complex Needs Capability
    - Leverage a human rights approach by ensuring access to the most basic human needs for all residents, at minimum, while connecting clients to supports they need.
    - Advance a complex needs capability approach across the community that ensures consistent practices across services and improve outcomes for clients with complex needs.
    - Support community health and safety through proactive planning, partnerships, and communitywide prevention.

- Poverty Reduction
  - Develop a Poverty Reduction Strategy aligned with the strategies set forth in TogetherBC, and based on community needs and priorities
  - Explore demand for programming and supports that improve the economic equity and health of residents now and in future generations.
  - Support Community Economic Development through initiatives, advocacy, and social infrastructure development.



## Northumberland County Housing and Homelessness Plan – 2019-2029 (S Ontario)

Northumberland County is located on the North side of Lake Ontario, East of Toronto. The Plan includes a summary of their housing needs assessment and includes findings from extensive engagements with Northumberland residents, people with living or lived experience, and key housing stakeholders in Northumberland. In general, the Plan highlights the need for affordable rental housing options and better facilitation mechanisms to ensure those most in need are given access to stable housing. Facilitating purpose-built rentals, increasing supportive and accessible housing options, and protecting existing affordable housing stock are listed as high-level strategies for addressing local need.

- Long term outcomes:
  - All Northumberland residents have access to safe, appropriate, and affordable housing choices.
  - Functional zero end to homelessness has been achieved.
- Short term outcomes:
  - Increased availability of affordable and market-rate rental housing
  - Having a coordinated system of housing and support services
  - Increased successful tenancies and decreased evictions
  - More diverse housing choices built
- Strategies:
  - Increase affordable housing options
    - Develop YIMBY team and implement education and awareness initiatives
    - Develop licensing for short term rental housing
  - Implement coordinated access for housing and support services
    - Develop a 'no wrong door' approach for accessing all housing and housing-related services
  - Support housing stability
    - Provide county wide allowances to individuals and families who are chronically homeless
    - Encourage social enterprise
  - Increase supportive housing and supports
    - Advocate for funding to senior levels of government
  - Build a diverse housing supply
    - Work with member municipalities to explore options to make zoning by-laws and other regulations more flexible to allow culturally appropriate housing
    - Keep member municipalities accountable to ensure their OCP's and bylaws do not act as barriers to the development of diverse housing options
  - Optimize the existing housing stock
    - Explore the feasibility of providing forgivable loans for renovations to improve safety, accessibility and energy efficiency of existing dwelling
    - Explore the feasibility of developing a social enterprise that provides renovation services at a lower cost
- Implementation plan
  - Categorized as ongoing, short, medium and long term actions. Implementation leaders identified with corresponding actions.

## Pemberton Age-Appropriate Affordable Housing Action Plan - October 2019 (SW British Columbia)

Housing Action Plans are increasingly adopting intersectional approaches to affordable housing. This allows regions and municipalities to target housing priorities within certain demographics, or to overlap with other wellness priorities (like health). Pemberton's Age-Friendly Affordable Housing Action Plan provides a framework for the Village to work with other levels of government, the private sector, and non-profit organizations to facilitate the development of affordable housing. The Action Plan also recommends policies and regulations that will allow the municipality to effectively respond to development applications. The vision of that plan is an inclusive and age-friendly community that has a full range of affordable housing types and tenures for current and future residents of all incomes, ages, lifestyles and abilities.

- Plan Goals
  - Prioritize affordable housing
    - Include affordable housing as a community amenity contribution in official policy.
    - Encourage infill and use covenants to secure affordable housing.
    - Provide grants through housing reserve fund to offset DCC expenses.
  - Encourage housing design to meet changing household needs and allow seniors to age-in-place.
    - Encourage innovative design.
  - Focus on addressing housing needs for low to moderate income households.
    - Explore creation of a CLT or local housing authority.
    - Support creation of a local Rent Bank.
  - Foster collaborative partnerships to address housing issues and related social infrastructure.
    - Focus on identifying funding at different government levels and acting to advocate for funding.
    - Ensure existing rental subsidy programs are known to those who need them.
- Role of the Village of Pemberton
  - Leveraging Partnerships - Collaboration with the business and non-profit sector and provincial agencies will lead to creative solutions to existing and emerging housing issues.
  - Advocacy, Education and Capacity Building - Political leadership and advocacy toward senior levels of government, along with the dedication of staff resources, will demonstrate a commitment to ongoing leadership and contribute to increased capacity to create affordable housing.
  - Setting Policy - Clear, consistently applied policies express the Village's commitment to affordable housing.
  - Establishing Regulations - Strategic use of regulatory authority on affordable homeownership and rental housing creates housing choice for residents.
  - Revenue Generation and Land Banking - Strategic use of Village resources (i.e. land) can support an increased supply of affordable housing.

## Prince Edward Island Housing Action Plan – 2018-2023

In addressing the rapidly changing housing context of PEI, especially population growth, increased tourism, and gentrification, the provincial government aims to build 1,000 units of affordable housing over the timeframe of the Plan. The financial investment will require partnership and collaboration from housing providers across the housing spectrum. There is full recognition that affordable housing and the housing crisis cannot be solved by provincial government intervention alone. While this presents a challenge, the provincial government is aiming to take the opportunity to build on existing relationships and strengthen partnerships for long-term success.

- Goals
  - Availability
    - Ensure the availability of diverse housing options for Islanders.
      - Create new private nursing beds and transitional housing units to address the need of vulnerable populations.
      - Work with municipalities and the Federation of PEI Municipalities to identify best practices and benchmarks to streamline development supports for affordable housing, including regulation processes, incentives, needs assessment and capacity.
  - Affordability
    - Build the capacity of stakeholders to provide affordable housing and increase the affordability of housing for Islanders, especially those most in need.
      - Create capacity to enable community partners, developers and other levels of government to identify and develop solutions to support Islanders experiencing housing affordability challenges (Community Housing Liaison).
      - Extend expiring affordable housing agreements with developers to protect current affordable housing stock.
      - Complete annual reviews of social assistance shelter ceiling levels to help Islanders requiring assistance with the cost of living.
  - Sustainable Communities
    - Ensure communities have sustainable housing that is safe, barrier free, supports aging in place, encourages both energy efficiency and financial sustainability, and supports diversity so Islanders can live in appropriate housing in their community of choice.
      - Create a Housing Navigator to enable Islanders to access appropriate services and supports.
      - Work with partners to ensure that affordable housing development includes community design and planning for walk-ability, biking, and access to services.
      - Promote and encourage diverse housing communities with mixed market rentals, retail space, mixed income residents and residents with differing abilities and needs.
  - Coordination and Collaboration
    - Provide seamless services and maximize supports to Islanders through coordination and collaboration amongst all levels of government and community organizations.

- Expand the housing navigator function to include the development and management of a coordinated process to identify those needing affordable housing.
- Expand the housing navigator function to include the development and management of a centralized online registry of available safe and appropriate rental properties and resources.
- Leadership
  - Provide strong leadership that uses evidence-informed decision making built on best practices and data to support implementation and provide ongoing evaluation, monitoring, and reporting.
    - Develop an evaluation and public reporting framework for the Housing Action Plan to ensure accountability to Islanders.
    - Through Housing Hub, enhance research capacity to identify and address affordable housing information gaps and enable evidence-based affordable housing solutions.
    - Create and conduct housing tenant satisfaction surveys to identify and respond to needs.
    - Address data sharing barriers and develop data sharing relationships with community groups (such as newcomer assistance, non-profits) to support understanding of point in time need and available resources.

## Regional District on Central Okanagan Draft Regional Housing Strategy – June 2022 (BC Interior)

A neighbour of the RDCK, the Housing Strategy in the RDCO overlaps considerably with the options and levers available to the RDCK. The intention of the Strategy is to establish a shared commitment, identify opportunities where resources can be pooled to have more impact, gain momentum for collective action and advocacy, and advance partnerships. The plan recognizes that policy intervention at a Regional District is challenging and must balance diverse views and visions of housing affordability. The Strategy provides a shared opportunity, enabling all collaborators to contribute to the future of housing affordability.

- RDCO government roles
  - Facilitate development and protect existing needed housing.
  - Incentivize and invest in needed housing and supports
  - Forming and convening partnerships to advance housing and supports
  - Advocating to senior levels of government and educating residents about needed housing and supports.
- Objectives
  - Strengthen coordination between the RDCO Electoral Areas, Municipalities and First Nations
    - Establish a housing sub-committee.
    - Providing GIS tools to prepare local first Nations and gov staff to analyze property information.
  - Coordinate a regional housing advocacy strategy aligned with provincial and federal housing policy to approach higher levels of senior government for additional central Okanagan resources and support.
    - Convening and coordinating discussions between local funders, private sector financial orgs, regional businesses, and senior gov
  - Strengthen mechanisms for information sharing and partnership with local and first nations governments and non-profit housing providers
    - Create an information/library hub with up-to-date policy information
  - Develop regional best practices to regulate and protect rental housing stock and facilitate the development of affordable housing
    - Overlay best practices into the information hub
    - Incentivize, capture value from developers
    - Infill policies
  - Regionally assess policy and development processes to build staff capacity, identify opportunities for policy coordination and streamline approvals with senior government.
    - Facilitate educational opportunities on a semi-annual basis to build local government and FN technical and planning expertise.





# Regional District of Central Kootenay

## HOUSING ACTION PLAN

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### APPENDIX C: HOUSING INDICATORS AND MONITORING GUIDE



## Appendix C: Housing Indicators and Monitoring Guide

Collecting and maintaining longitudinal data can help inform long-term and strategic planning for your community. Larger centres likely already keep a record of this and other, more in-depth data, but electoral areas might only just be starting.

Based on the information included in the Housing Needs Report, the following measurables are good indicators of how and why your community might be changing. They are relatively easy to measure (they are provided by the Province), appropriate to communities of all sizes, and will likely continue to be mandated through the Housing Needs Report process. Regularly filling out these tables (when data is made available) will help your community understand its needs and meet its legal requirements. The included questions will inform basic analysis of the data and appropriate policy responses.

### Demography

	Total Current Year	Share (%) Current Year	Total Previous Year	% Change
Total Population				
Youth (below 20)				
Working Age (20 to 64)				
Seniors (65+)				

### Key Questions:

1. Is there a balance of working age people to total population? Is the ratio of youth + seniors to working age people healthy for the type of community and services provided? For instance, are there more youth and seniors who are economically dependent (typically not working) compared to working age people who are independent (working)?
2. Does the vision for the community account for any disproportionately prevalent population segments?
3. Are there adequate services to meet the relatively higher needs of that population segment?



## Households

	Overall	↑ or ↓*	Owners	↑ or ↓	Renters	↑ or ↓
Total Households						
Families w/ Child(ren)						
Families w/o Child(ren)						
Single / Roommates						

\*up or down since previous reporting period?

### Key Questions:

1. Are more families with children choosing to live in the community?
2. Is the population transitioning from larger families to families without children or single-person households? The latter is common with an aging population.

## Employment

	Overall	↑ or ↓*	Owners	↑ or ↓	Renters	↑ or ↓
Labour Force						
# of People						
% of Total People (Participation Rate)						
Unemployed Persons						
# of People						
% of Labour Force (Unemp. Rate)						
Non-Labour Force						
# of People						
% of Total People						

\*up or down since previous reporting period?

**Key Questions:**

1. Is the labour force (people working or seeking work) increasing? This could mean the community has more jobs available or is benefitting from growth in employment in nearby communities. A decreasing labour force can have ripple effects on other metrics. For instance, if unemployed persons are unchanged or even decrease, a significant reduction in the labour force will increase the unemployment rate.
2. Is the non-labour force increasing? This often occurs when there is significant senior cohort growth as retirees leave the workforce.
3. Are both the number and percent of people unemployed decreasing, or the latter a result of movement in another metric?

**Incomes and Housing**

	Current Report Year	Previous Report Year	% Change
Median Before-Tax Household Income			
All Households			
Owner Households			
Renter Households			
Median Rental Price			
Overall Vacancy (%)			
Median Housing Price			

\* Income, rents, and housing costs should ideally be in real dollars (inflation adjusted). If unavailable, nominal (current year) dollars should be used for all pieces of data for better comparisons between them.

**Key Questions:**

1. Are incomes growing faster than rents or housing prices? On the surface, this would mean an improvement in purchasing power. However, it is important to realize gains in earnings may be isolated to certain income ranges or segments of the population. Please note that comparing purchase prices is more complex due to the changing costs of borrowing (i.e. mortgage interest).

It is possible that prices increase much more significantly over time than income, but interest rates fall enough to render mortgage payments more affordable.

2. Are rental prices decreasing or staying the same (in real dollars) while vacancy increases? This could indicate that growth in rental stock is sufficient to curb growth in prices generated by low supply.
3. What is the vacancy rate (if available)? Between 3% and 5% is often regarded as the “healthy” vacancy rate where housing demand and supply are adequately balanced.

### Housing Need Criteria

	Overall	↑ or ↓*	Owners	↑ or ↓	Renters	↑ or ↓
Unsuitable Housing						
# of Households						
% of Households						
Inadequate Housing						
# of Households						
% of Households						
Unaffordable Housing						
# of Households						
% of Households						
Core Housing Need						
# of Households						
% of Households						

\*up or down since previous reporting period?

**Key Questions:**

1. Are the # and % of households in all situations listed above decreasing? Sometimes the % will decline while the # remains the same or increases, demonstrating that the growth of households in these circumstances has grown slower than total households.
2. Are housing prices and unaffordability declining while incomes are rising? This is a simplification of how key metrics react for the better of the median household. If either of the variables move in an opposite direction, then reasoning becomes more complex.
3. Are the # and % of households in Core Housing Need increasing or decreasing? Based on its housing criteria (adequacy, suitability, and affordability) results, which of the three seems to contribute the most to Core Housing Need? How might results compare to other collected metrics?



# Regional District of Central Kootenay

## HOUSING ACTION PLAN

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### APPENDIX D: ACTION PLAN REPORTING CHECKLIST



## Appendix D: Progress Reporting Checklist

### Strengthen Regional Coordination and Partnership with Other Levels of Government

Tool	Initial Steps	Lead	Progress (Complete, In-Progress, Not-Started)	Notes
Regional Growth Strategy	<p>Develop high-level workplan, timelines, and deliverables to inform external RFP and bring to Regional Board. Use workplan to gauge political interest in the strategy across rural areas and municipalities.</p> <p>Establish working group with representation across rural areas and municipalities to further refine workplan. If necessary, develop a phased approach that allows for strategies to be completed sub-regionally and later fed into an RDCK-wide RGS.</p>	RDCK Staff all Departments, Municipalities, Local First Nations		
Regional Policy and Process Review	Reach out to local, regional, provincial, and Indigenous counterparts to coordinate and schedule a joint annual policy review.	RDCK Corporate Administration		
Region Wide Monitoring and Evaluation System	Establish measurement criteria with relevant municipalities, including an agreed progress schedule. Can be conducted as part of Housing Needs Report review process, integrated into Regional Growth Strategy, or conducted on an ongoing basis as new data is made available.	RDCK Corporate Administration / External / Local Indigenous and non-		

		Indigenous Governments		
Regional Housing Service Bylaw	Assess community support and implementation feasibility.	RDCK Corporate Administration		
Regional Housing Advocacy Strategy	<p>Establish a sub-committee of the Board to outline priority housing advocacy positions.</p> <p>Research a develop coherent arguments for positions, including and requests for funding from Provincial and Federal governments, quantitative and qualitative descriptions of need, and measures to judge progress if changed are made.</p> <p>Confirm advocacy positions through resolutions at Regional Board and Municipal Councils.</p>	RDCK Corporate admin / Local Indigenous and non-Indigenous Governments / RDCK Planning Staff		



## Facilitate Information Sharing and Engage Local Stakeholders

Tool	Initial Steps	Lead	Progress (Complete, In-Progress, Not-Started)	Notes
Localized Affordable Housing Forum	<p>Reach out to Municipal and Local First Nation governments to assess interest in participation and partnerships, timelines, and capacities.</p> <p>Develop communications and engagement strategy to identify:</p> <ul style="list-style-type: none"> <li>• Priority topics</li> <li>• Key stakeholders and potential partners</li> <li>• Frequency and format of localized form</li> </ul>	External Consultant/ RDCK Planning Department/Local First Nations		
Information Repository/ Library Hub	<p>Identify key content areas.</p> <p>Explore structure and format options</p> <p>Review existing platform and consider compatibility with library hub concept.</p>	External Consultant/RDCK Corporate Administration/IT		
Update and Maintain Housing Need Reports	<p>Recommend updating when new custom data is available through BC Statistics and when additional funding is announced.</p>	External Consultant / RDCK Planning Department		
Collaborate on funding and resource development efforts	<p>Research into funding opportunities</p> <p>Conversation with existing partners and funders to identify upcoming programs and supports.</p>	RDCK Planning Department / Corporate Administration		

<p>Permit and Development Fee Discounts</p>	<p>Identify best practice models from other rural jurisdictions.</p> <p>Identify criteria for development fee discounts and/or waivers.</p> <p>Likely implemented on a case-by-case basis.</p>	<p>RDCK Planning Staff</p>		

## Identify and Acquire Land for Affordable Housing

Tool	Initial Steps	Lead	Progress (Complete, In-Progress, Not-Started)	Notes
Review Underutilized Land Holdings	Contract a GIS/Mapping consultant to initiate a review or initiate internally with appropriately resourced RDCK staff.	RDCK GIS Mapping/ Planning Departments/External Consultant		
Inventory Publicly Owned Land Suitable for Affordable Housing Development	Contract a consultant to use land review (above) to build a publicly available land inventory in collaboration with appropriately resourced RDCK staff.	External Consultant / RDCK Planning / Environmental / Community Services Department		
Develop a Land Acquisition and Disposal Strategy	Publish a strategy using mapped underutilized land holdings, land inventory, and a scan of land available for purchase.	RDCK staff All departments		

## Coordinate Housing Provision within Existing or Planned Service Areas

Tool	Initial Steps	Lead	Progress (Complete, In-Progress, Not-Started)	Notes
Growth Management Planning	Develop a workplan and coordinate with all RDCK departments to identify high growth areas and organize management strategies for long-term service/infrastructure planning as it relates to housing provision.	RDCK Staff all Departments.		
Regional Housing Service Bylaw	Assess community support and implementation feasibility.	RDCK Corporate Administration		
Regional Housing Coordinator	Scope out the Housing Coordinator role at the Regional District level, communicate position and offerings clearly to municipalities, and explore professional development opportunities to build expertise amongst staff.	RDCK Community Planning		



Consulting support from:

