

# NORTH KOOTENAY LAKE

## VILLAGE OF KASLO & ELECTORAL AREA D

### KEY THEMES & POINTS

- There is a general lack of affordable and available rental housing in the North Kootenay Lake subregion
- The existing housing stock in the North Kootenay Lake subregion is comprised mainly of single-detached homes. 85.4% of all survey respondents recorded living in a single-detached home.
- Experiences between renters and owners in the North Kootenay Lake subregion concerning affordability, suitability and overall feelings of a person's needs being met differ greatly.
- Energy poverty is a significant issue within Subregion B, approximately a quarter of respondents saying that their energy bills are unaffordable. Energy poverty hits renters harder, with more than 40% finding their energy bills unaffordable.

### DEMOGRAPHIC INTRODUCTION

#### RESPONDENT DEMOGRAPHICS

The North Kootenay Lake refers to the various communities located within Electoral Area D and the Village of Kaslo. The North Kootenay Lake subregion is home to an ageing population, with over 80% of respondents aged 40 years or older. 28.5% of those who responded to the survey were retirement age (65 years+). A vast majority (71%) of survey respondents identify as female. The North Kootenay Lake subregion received 42 complete surveys and 7 partially completed surveys.

#### INCOME AND EMPLOYMENT DEMOGRAPHICS

Members of the North Kootenay Lake subregion communities also have a broad range of annual incomes and employment statuses. 25.5% of respondents make less than \$30,000.00/year. Whereas, 19.2% of respondents make over \$60,000.00/year. Of all respondents, the majority (42.6%) make between \$30,000.00 - \$60,000.00/year. As we can see, there is a broad range of incomes in the North Kootenay Lake subregion. A majority of the survey respondents (45.8%) are currently employed full or part-time. Notably, 37.5% of the respondents are retired.

#### DWELLING DEMOGRAPHICS

The North Kootenay Lake subregion is comprised mainly of single-detached, stand-alone homes. 85.4% of respondents reported living in a single-detached home. 6.3% of respondents reported living in a self-contained unit that is a part of a single-detached home. The rest of the respondents reported living in a semi-detached home/duplex, rowhouse, townhouse, or other.

TENURE DEMOGRAPHICS

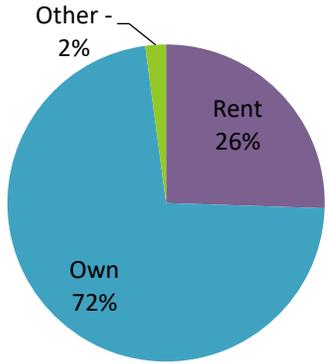


Figure 1: Proportion of Owners vs Renters

Tenure	Percent	Count
Rent	25.5%	12
Own	72.3%	34
Other	2.1%	1
Totals		47

Table 1: Proportion of Owners vs Renters

As we can see in Figure 1 and Table 1 above, 72% of respondents own their homes, whereas a much smaller proportion rent.

MONTHLY HOUSING COSTS

Figures 2 and 3 on the following page indicate renters' and owners' monthly housing costs. Over half (52%) of homeowners no longer pay a mortgage, which has a significant impact on their monthly housing costs. 69% of renters pay between \$500-\$999 per month for rent. Notably, 23% of respondents pay between \$1000-\$1499 for rent per month, this is a larger proportion of respondents spending more on monthly housing costs than in neighbouring subregions.

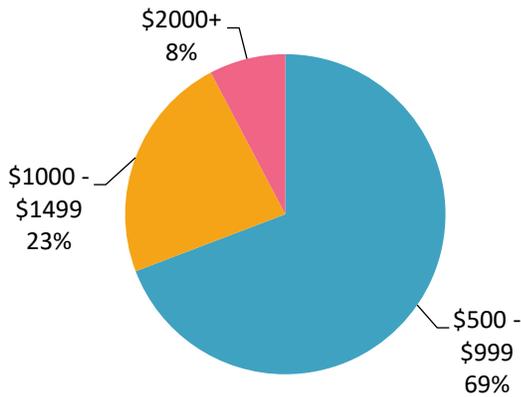


Figure 2: Monthly Rental Amounts

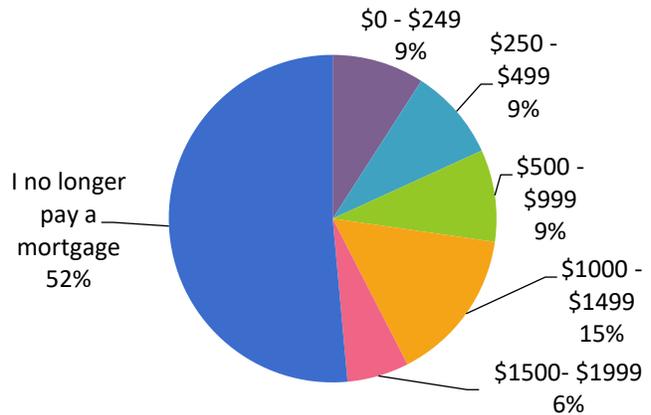


Figure 3: Monthly Mortgage Amounts

HOUSING NEEDS

The experiences of housing need differ significantly between renters and homeowners. The majority of renters in the Greater Creston subregion report that their current housing does not meet their needs (Figure 4), which is a much higher proportion than the unmet housing need experienced by homeowner survey respondents (Figure 5).

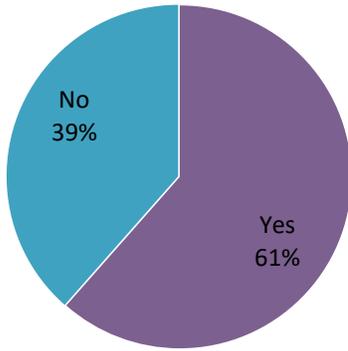


Figure 5: Housing Need Met - Renters

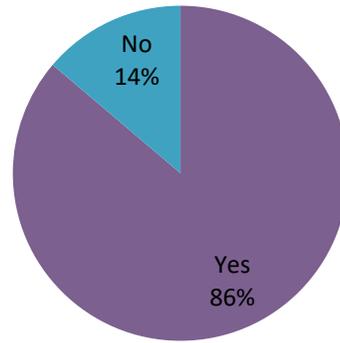


Figure 4: Housing Need Met- Homeowners

Renters in the North Kootenay Lake subregion are equally as likely to experience crowding in their homes as owners. Figure 6 and Figure 7 on the following page show the difference between renters and homeowners who think there are enough bedrooms for the number of people that share their home. Renters are more likely to have an insufficient number of bedrooms in their homes.

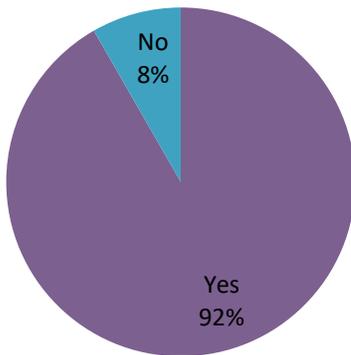


Figure 7: Sufficient Bedrooms – Renters

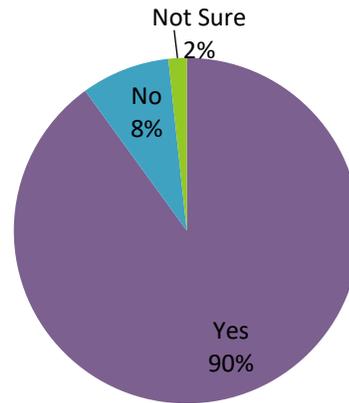


Figure 6: Sufficient Bedrooms - Owners

Of those who reported that their current dwelling situations do not meet their needs, these are some of the comments they provided as to why:

*“Cost, accessibility, transportation needs, land use needs (vegetable gardens), energy costs”*

*“Have to move every summer for 2 months, not suitable at my age – 73 years old.”*

*“Disrespectful landlord and a neighbourhood going through rapid gentrification with new homeowners having no room for the low income.”*

#### HOMEOWNERSHIP & RENTAL BARRIERS

Of those who own and rent, current or future homeownership is important to 69% of respondents – signalling a need and demands for affordable homeownership options in the North Kootenay Lake subregion. Of those who do not own their homes, 66.7% of respondents identified homes being too expensive and down payments being too expensive as the main barriers they are facing regarding homeownership.

Barrier	Percent	Count
Homes are too expensive.	66.7%	6
The required down payment is too expensive.	66.7%	6
No homes are available in my price range.	66.7%	6
Homes in my price range are not suitable for my needs.	33.3%	3
I’m worried interest rates will go up.	33.3%	3
I have credit issues.	11.1%	1
Other	33.3%	3

Table 2: Barriers to Home Ownership

Of those currently renting their homes, 41.7% reported that they are looking for new rental housing. Unfortunately for some, finding appropriate and affordable rentals has been a difficult process. The following comments illustrate some of the barriers people living in the North Kootenay Lake subregion face when looking for new rental housing:

*“Price range and available due to higher renter demands and Air BnB/vacation rentals occupying many properties.”*

*“Not enough available in my small town, many others looking.”*

*“Very few options available at any time.”*

*“Renters are treated like the scum of the earth.”*

*“Not enough rentals around here, everybody is turning to Air BnB”*

Of all respondents, 17% reported experiences of being refused to house or discriminated against because of their ethnicity, age, gender, sexual orientation, ability and/or other reasons. Some of their experiences are described in the following comments:

*“Even with excellent references, more than once I was refused rental as a single mother. Now as an older woman it’s a different type of prejudice.”*

*“Was made to leave the condos in the Bay because they didn’t want any kids around.”*

### ENERGY POVERTY

In general, 76.6% of respondents find their home’s energy bills affordable. But, 23.4% of respondents recorded their energy bills being unaffordable.

When respondents had issues paying their monthly energy bills, 70% recorded that they kept their homes at a temperature too cold to be comfortable to offset costs. 20% recorded that they didn’t have enough money for food as a result of energy costs.

Table 3 below shows what the first things a household sacrifices when money is tight.

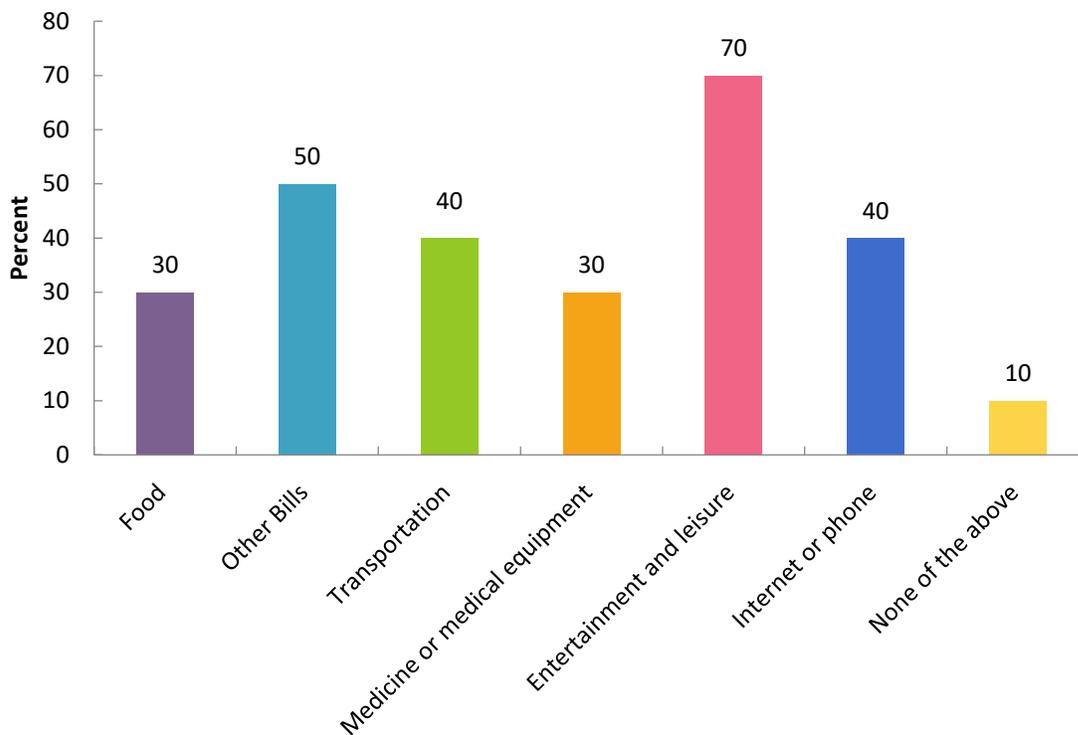


Table 3: Household Sacrifices when Money is Tight

## OPEN-RESPONSE QUESTIONS

The survey ended with three important questions about how we can build a better community. The following outlines those questions, and the responses we got.

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### ARE YOU CONSIDERING MOVING OUT OF THE COMMUNITY YOU CURRENTLY LIVE IN BECAUSE OF HOUSING ISSUES?

11% of survey respondents are considering moving out of the community they currently live in because of housing issues. Additionally, 18% of respondents were still unsure if they were considering moving or not. When we asked why respondents provided the following:

*“I am not sure if this is the community I want to live in. Properties are expensive compared to annual income which does not make the area desirable for living here long term.”*

*“Cost of living and intrusions by Vancouver and Edmonton people buying up property and causing prices to go up for their investments of which they are only there part of the year.”*

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### DO YOU HAVE IDEAS FOR HOW HOUSING COULD BE IMPROVED FOR YOUR COMMUNITY?

Survey respondents emphasized a desire for a greater stock of affordable rental housing and greater supports for low-income families.

*“Affordable rental housing. The federal Section 95 co-op housing model was great at preserving dignity while providing subsidies as needed and low-cost housing to all, although the co-ops needed more oversight and assistance with their maintenance and financial management.”*

*“A tiny home village could be very feasible in this area. Even currently there are many properties in the area with multiple small cabins on them, and even some really dreadful ones are occupied. An organized system of serviced lots with a central hub for laundry and social space would work really well for those most in need.”*

*“There needs to be a comprehensive low income and supportive housing program, such that 25% of all housing is available for low income individuals, families (with and without children) and supportive housing for seniors.”*

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### ARE THERE ANY PARTICULAR HOUSING CHALLENGES FACED BY THE COMMUNITY THAT YOU THINK WE NEED TO KNOW?

Respondents report that housing is unavailable or unattainable for many community members. Access to appropriate housing is very difficult for families and people on income assistance. They face a number of barriers, which results in settling for housing that is poorly maintained, expensive, and too small. Some comments include:

*“There are not enough rentals, let alone affordable rentals, for those who wish to rent. Firewood is getting harder to find and afford with pulpwood fetching higher prices (true for fall 2019),*

*Support for renters in disputes with landlords mean frequent trips to Nelson. Very few units in Kaslo are reliably long term rentals - the common story is that renters are on standby until the house they are living in gets sold. Kaslo & Area need more units that are meant to be rental units - not just homes taking in rents while they sit on the market."*

*"In my community (Johnsons Landing) there are many empty (most of the year) houses and cabins dilapidating with garden space going to weeds, while many young people I know are looking for an affordable place to live, grow food and raise a family. The many elderly, absentee home-owners are allowing this rural community to become a kind of ghost town. Also, the growing population of seniors in area D have very few options for ageing in their home community when they reach the point where more help is needed and their (often) funky older homes are no longer suitable."*

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IS THERE ANYTHING ELSE YOU WOULD LIKE TO TELL US ABOUT YOUR HOUSING EXPERIENCES?

When asked if there was anything else each respondent wanted us to know, respondents emphasized a need and demand for a greater supply of affordable housing.

*"The need in Kaslo can, at times, be acute. I am very concerned that, because of our low population, public funding that will help to alleviate this concern will be directed to more populous places. Exacerbating this situation is the very real possibility of burnout for the volunteers that are pushing for solutions. I do find it incredible that the weight of trying to find a solution to the housing crisis in rural areas like Kaslo & area falls on the shoulders of unpaid volunteers."*

*"As we age I am concerned about how we will be able to maintain our home in terms of cleaning, repairs, and yard work."*

*"As a single mom, all I ever wanted was an apartment that I didn't have yard to maintain, didn't have to argue with landlords over the rules, and wasn't going to have to move because it was sold."*

*"This community is becoming gentrified and those with money do not give a damn about low income people who have lived and worked here all their lives."*

*"There is no housing security for an elderly renter, you really feel at the mercy and whims of the land barons."*