

SLOCAN VALLEY SUBREGION

VILLAGES OF SLOCAN, SILVERTON, NEW DENVER AND ELECTORAL AREA H

KEY THEMES & POINTS

- Experiences of housing affordability and suitability in the Slocan Valley subregion differ significantly between renters and homeowners.
 - Almost half of all owners (48%) no longer pay a mortgage, which significantly decreases their monthly housing costs, in comparison to a majority of renters (58%) who pay between \$500 - \$999 per month for housing costs.
- There is a general lack of affordable and available rental housing in the Slocan Valley Subregion.
- Over 80% of survey respondents live in a single-detached home, whereas no survey respondents reported living in apartments, condos or townhomes demonstrating a need for more diverse housing options.

SURVEY RESPONDENT DEMOGRAPHICS

RESPONDENT DEMOGRAPHICS

The Slocan Valley subregion refers to the various communities located within the Villages of Slocan, Silvertown, New-Denver and Electoral Area H. This subregion is home to an ageing population. A majority of survey respondents (73.9%) are aged 40 years or older. 32.8% of those who responded to the survey were retirement age (65 years+). In the Slocan Valley subregion 24.6% of respondents identified as male, 68.9% as female, and 4.9% as Non-Binary. The Slocan Silvertown subregion received 50 complete surveys and 13 partially complete surveys.

INCOME AND EMPLOYMENT DEMOGRAPHICS

Members of the Slocan Valley communities also have a broad range of annual incomes and employment statuses. 47.6% of respondents make less than \$30,000.00/year. Whereas, 24.5% of respondents make over \$60,000.00/year. A majority of the survey respondents (44.3%) are currently employed full or part-time. 31.1% of the respondents are retired, which is consistent with the older age demographics of those who completed the survey.

DWELLING DEMOGRAPHICS

The Slocan Valley subregion is home to residents with diverse living situations. 19.7% of respondents live with their families. 32.8% identified as a couple living without children, while 36.1% identified living on their own. 8.2% of respondents live with roommates or tenants. The Slocan Valley subregion is comprised mainly of single-detached, stand-alone homes. 85.2% of respondents reported living in a single-detached home. No respondents reported living in an apartment building, condo or row townhouse.

SURVEY ANALYSIS

TENURE DEMOGRAPHICS

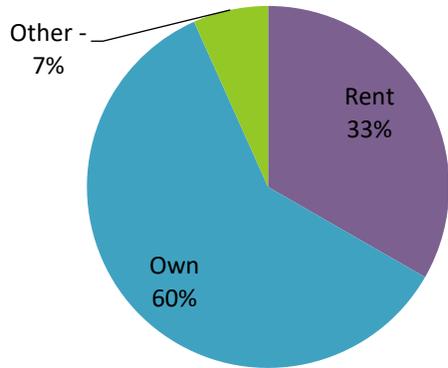


Figure 1: Tenure Demographics

Tenure	Percent	Count
Rent	33%	20
Own	69%	36
Other	6.7%	4
Totals		60

Table 1: Tenure Demographics

As we can see in Figure 1 and Table 1 above, 60% of respondents own their homes, whereas a smaller proportion rent.

MONTHLY HOUSING COSTS

Figures 2 and 3 below indicate the average monthly housing costs to renters and owners. Nearly half of all homeowners (48%) no longer pay a mortgage, which has significant impacts on their monthly housing costs. Meanwhile, a majority of renters are spending between \$500-\$999 per month on rental costs.

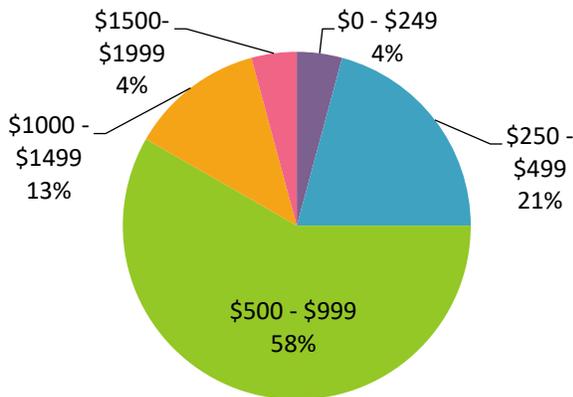


Figure 2: Monthly Rental Amounts

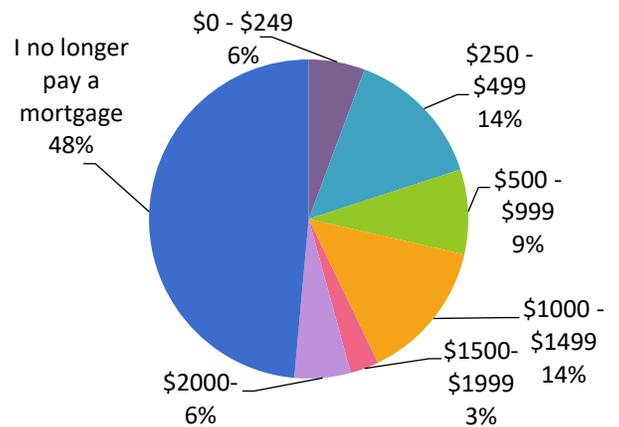


Figure 3: Monthly Mortgage Amounts

HOUSING NEEDS

The experiences of housing need differ significantly between renters and homeowners. When asked if their current housing situation meets their needs, 50% of respondents said no. When homeowners were asked the same question, 97% of respondents said their current housing situation meets their needs.

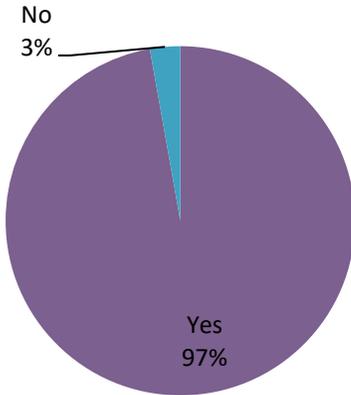


Figure 4: Housing Need Met - Owners

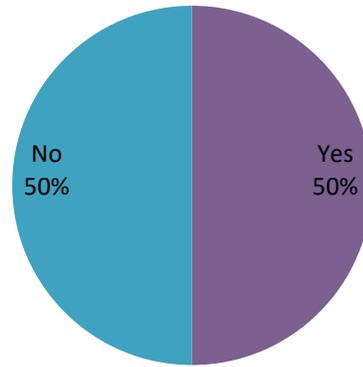


Figure 5: Housing Need Met - Renters

Renters in the Village of Kaslo subregion are more 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.

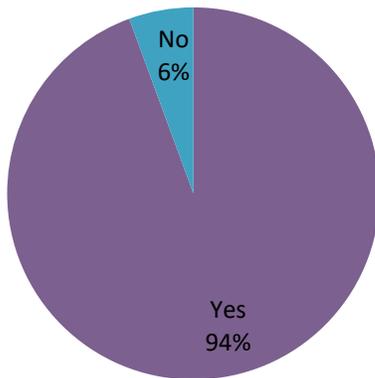


Figure 6: Sufficient Bedrooms – Owners

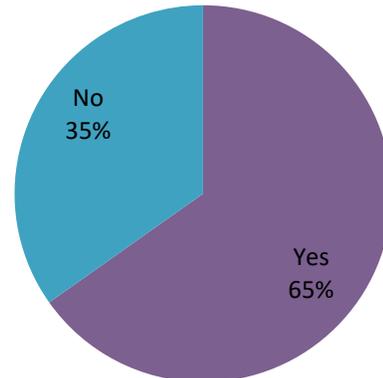


Figure 7: Sufficient Bedrooms - Renters

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:

“My situation has been great but now that I am ready to expand my family, I do not have enough space. I do have money to pay higher rent but there is nothing available to rent. Once in awhile a viable rental will pop up but so many people want it that I am not able to get in.”

“age of the house, quality of equipment ex. appliances old, furnace not efficient, insulation for electricity leaking, heating loss, windows heat loss, utility costs by FORTIS ridiculous, live on Pass Creek road rural, no bus service”

HOME OWNERSHIP & RENTAL BARRIERS

Of those who rent, current or future homeownership is important to 62.5% of respondents – signalling need and demand for affordable homeownership options in the Slocan Valley subregion. Of those who do not own their homes, 81.7% of respondents identified homes being too expensive and down payments being too expensive as the main barriers they are facing regarding homeownership. The table below highlights the homeownership barriers people are facing.

Barrier	Percent	Count
Homes are too expensive.	81.7%	17
The required down payment is too expensive.	71.4%	15
No homes are available in my price range.	71.4%	15
Homes in my price range are not suitable for my needs.	33.3%	7
I'm worried interest rates will go up.	19.0%	4
I have credit issues.	28.6%	6
Other	23.8%	5

Table 2: Barriers to Home Ownership

Of those currently renting their homes, 45.8% reported that they are looking for new rental housing. Unfortunately for some, finding appropriate and affordable rentals has been a difficult process. Respondents expressed feeling left behind and unsupported in seeking homeownership. The following comments illustrate some of the barriers people living in Slocan Valley face when looking for new rental housing:

“I have been looking for an upgrade that has more closed bedrooms and more square footage for 2 years. When rentals do come up, they have been snatched up quickly before I can access them. There just aren't many rentals available.”

“It is nearly impossible to find affordable housing in the slocan valley that is reasonably maintained, includes standard amenities, and the person renting has reasonable boundary/communication skills.”

Unfortunately, 13.1% of survey respondents reported experiencing housing discrimination. Some of their experiences are as follows:

“I have a service dog, and was denied housing because of having a “pet,” even after explaining and sending a doctor’s note..”

“Not one but many experiences of discrimination based on age, gender income, ability. Very common in a housing crisis for landlords to pick and choose based on their particular preferences, and even have bidding wars for tenants which significantly raises rent. Most people I know who rent expect this and often have to move away because of landlord discrimination, unaffordable housing, lack of housing options, lack of safe or structurally sound housing”

ENERGY POVERTY

71.7% of respondents reported their energy bills to be affordable but, the remaining 28.3% reported that their bills are not. When respondents had issues paying their monthly energy bills, 64.7% recorded that they kept their homes at a temperature too cold to be comfortable to offset costs. 52.9% recorded that they didn’t have enough money for food as a result of energy costs. 76.5% held off on paying other bills like credit cards, mortgages or rent.

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

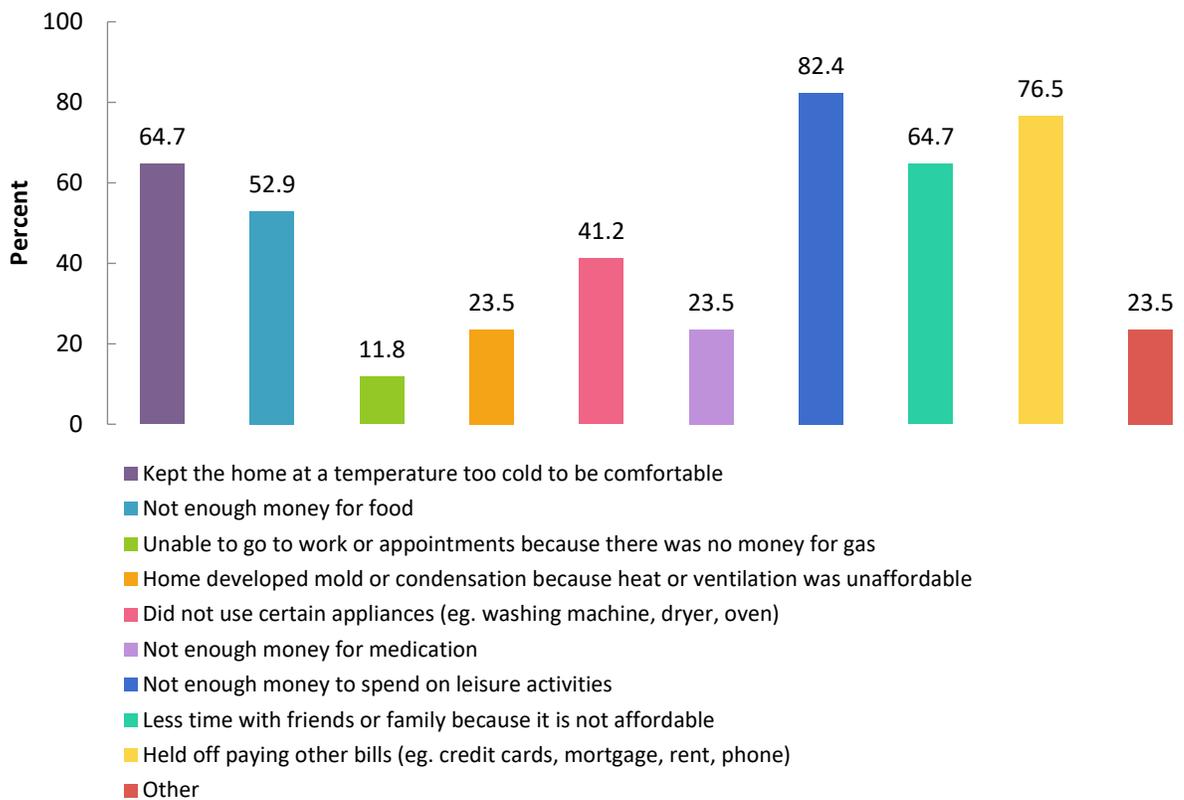


Figure 8 - Household Sacrifices when Money is Tight

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.

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

When asked if they were considering moving out of their communities, respondents told us the following:

"I hope to own a home sometime in the next 10 years but there are few houses available here, and the prices are lower in other areas."

"I would like to be able to access affordable housing that isn't extremely secluded/isolated, and the person renting is available to respond to issues that arise without wielding a power dynamic that poses a constant threat to housing security."

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.

"Build small scale mutli-unit housing in a few select areas with good transport and amenities, like Playmor Junction and Slocan Park. If this possibility was opened up, community organizations could mobilize to create solutions."

"Program to help landlords maintain rental units to minimum standards of health and safety (rebates for upgrades, subsidies for renovations to increase affordability/efficiency)."

"Rent control, more tenant rights, more incentive for landowners who have structures on their property to fix them up and be able to rent out. There are a lot of old structures on people's land and lots of space to build little homes, if it was easier and beneficial in terms of taxes, it could encourage land owners to create more safe and comfortable housing for the community.."

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. Respondents also identified a need for more inclusive communities. Some comments include:

"We need more affordable, not-for-profit, seniors' housing and housing for young families. More access to government supported in-home services such as grocery shopping and delivery, expansion or restoration of work previously done by home care workers."

“Discrimination against LGBTQ people, discrimination against people not able-bodied enough to participate in land maintenance even though it's rent-based and not part of the agreement, discrimination against people with pets.”

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

Once again, 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.

“There is a need to address the real purpose to building codes and licensing fees associated with rural development of housing. It seems like the bureaucrats in charge are elitist and do not want to see affordable housing being built. It does not have to be substandard to be affordable.”

“Creating fewer barriers for people to create pads on their land to rent to people with RV or tiny homes. The creation of low-income tiny home parks, possibly not for profit”