



# Regional District of Central Kootenay

## HOUSING NEEDS REPORT UPDATE

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### Electoral Area Summary

DECEMBER 2024



## Acknowledgments

The authors of this report acknowledge that this study takes place on the traditional territory of the Sinixt, Ktunaxa, Syilx and Secwépemc nations. We hope to continue their legacy of learning from, caring for, protecting, and enjoying the blessings of tradition and territory.

The development of this Summary Report was led by the Regional District of Central Kootenay (RDCK) and supported by staff from the Land Use and Planning Department.

**Prepared for:**



**Regional District of Central Kootenay**  
Box 590, 202 Lakeside Drive  
Nelson, BC, V1L 5R4

**Corey Scott**  
*Planner 2*

**Prepared by:**



**MAKOLA**  
DEVELOPMENT  
SERVICES

**M'akola Development Services**  
107-731 Station Avenue  
Victoria, BC V9B 5R5



**TURNER DRAKE  
& PARTNERS LTD.**

**Turner Drake & Partners Ltd.**  
6182 North Street  
Halifax, NS B3K 1P5

## **Data Disclaimer**

The Regional District of Central Kootenay (RDCK) Board of Directors recognizes that local governments are required to complete and publish interim Housing Needs Reports (HNR) following the HNR Method, in accordance with the Local Government Act and the Housing Needs Report Regulation. The RDCK has completed this exercise and is publishing its interim HNR and HNRs (Community Profiles) for the Villages of Kaslo, Nakusp, Salmo, and Slocan in order to meet the legislated requirements.

Data limitations were identified in compiling this HNR, which are discussed further in Section 1.1 of this Report.

The RDCK Board of Directors noted concerns that these data limitations may have an impact on the projected populations, households, and units in the RDCK's smaller municipalities and electoral areas.

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## **Executive Summary**

In 2020, the Regional District of Central Kootenay (RDCK), in partnership with participating member municipalities released its first iteration of Housing Needs Reports (HNRs) in response to new legislation and a changing housing landscape. Like other regional districts across the Province of British Columbia (BC), the Electoral Areas (EAs) in the RDCK are facing escalating housing pressures and rising housing costs.

Recognizing the dynamic nature of the housing market, the availability of new data, and the necessity for updated housing reports, the RDCK commissioned updated HNRs for its rural EAs (A, B, C, D, E, F, G, H, I, J, K) and partnering municipalities (the Villages of Kaslo, Nakusp, Salmo, Silverton, and Slocan). This Summary Report aims to provide an overview of the EA's current and anticipated local housing conditions and needs and meet new provincial legislative requirements.

Please note that that the abbreviation for Electoral Areas, "EAs," and "rural RDCK" are used interchangeably throughout the report.

### **KEY FINDINGS**

#### **The Electoral Area Population is Growing and Changing**

- RDCK's total rural population grew by 6% between 2016 to 2021. During this same period, households grew by 5%. It is anticipated that the region will continue to experience growth over the next two decades.
- Projections expect there to be about 40,020 residents across the RDCK's EAs by 2041, and 18,945 households.
- Growth has historically been, and is expected to continue to be, greatest among seniors and older residents. Projections also anticipate increases among 25- to 44-year-olds over the next 20 years.

#### **Sale Prices are Rising, and Home Ownership is Increasingly Out of Reach for Many**

- The median rural RDCK home sale price rose approximately 81% between 2019 and 2022. The median single-detached house sold for \$609,700 in 2022. Despite increased interest rates that were introduced at the beginning of 2022 to mitigate escalation, home prices across the EAs have continued to rise.
- Since 2016, the median price of a home has become increasingly out of reach for all household family types, with the largest widening occurring after the notable appreciation post-2019.
- House prices across the rural RDCK are increasing at a much higher rate than incomes, making it increasingly more difficult for current and future residents to purchase a home in the region.

#### **Rural Residents are Facing Housing Affordability Challenges**

- In 2021, 18% of rural RDCK households lived in a home that was in need of major repairs, overcrowded, and/or unaffordable – referred to as living in "Core Housing Need."
- Renter households are more severely affected by Core Housing Need. This is largely related to renter households having lower household income levels that make it more difficult to access adequate, suitable, and affordable housing. In 2021, approximately 35% of EA renter households were in Core Housing Need.

- About 20% of EA households (2,815 households) earned a “very low income” or “low income” in 2021. These households can afford at most a monthly mortgage or rent of \$670. Many of these households may already own their home or are eligible for shelter assistance, so they may be able to afford more than is otherwise identified. However, this income group has higher susceptibility to sudden changes in costs (whether it is a repair or increase in rent).

**Demand is Expected to Increase over the Next 20 Years**

- Over the next two decades, provincial projections suggest the EAs may need to add a total of 7,184 new homes across the housing spectrum to mitigate increased market imbalances, account for anticipated new demand, and address existing housing deficits.
- Much of the demand will be influenced by population growth. Growth is largely driven by factors outside of local government control including economic opportunities, available services, infrastructure, transportation, natural disasters, federal and provincial policy, and education opportunities.

**KEY AREAS OF LOCAL NEED**

Based on analysis of data and feedback from elected officials and community organizations, the following summary statements describe the current and anticipated housing needs across the following seven key areas: affordable housing, rental housing, special needs housing, housing for seniors, housing for families, shelters for individuals experiencing or at risk of homelessness and housing in close proximity to transportation infrastructure that supports walking, bicycling, public transit, and alternative forms of transportation.

**Table 0-1: Key areas of local need**

Need	Description
Affordable housing	<p>Affordability is the largest contributor to Core Housing Need in the EAs. Estimates from 2016 to 2022 indicate that the gap between income purchasing power and actual house prices has widened, indicating that homeownership is further out of reach for most rural RDCK residents, particularly, first-time homebuyers.</p> <p>Individuals or families with one income are struggling the most to find affordable housing options in the community, whether to rent or own. Approximately 20% of rural EA households earned a “very low” or “low” income (see section 3.3.2 for income categorization information). While many in these categories may already be shelter-secure (e.g., retired households with fully paid-off mortgages), this percentage represents a significant portion of the population that may be especially vulnerable to affordability challenges.</p> <p>Projections anticipate at least 1,424 subsidized affordable units (32% of all units) and 4,759 additional market units will be needed by 2041 to meet demand and begin to balance prices.</p>

Need	Description
Rental housing	<p>Homeownership is becoming increasingly unaffordable for the typical rural RDCK household, forcing many who would prefer to own a home to rent instead. Although the cost of renting is also likely increasing, it often remains the more cost-effective option between the two tenures.</p> <p>Approximately 16% of EA dwellings are rented – this percentage has stayed consistent from 2016 to 2021. However, broader tenure trends in the RDCK and across BC suggest that rates of rentership will rise over the next two decades. As rental vacancy rates continue to decrease, this identifies a clear rise in demand for rental housing relative to available supply. Although vacancy rates typically reflect purpose-built rentals in urban areas, a declining vacancy rate in these markets (e.g., Nelson) forces households to seek alternatives in lower-density markets where there is better availability and prices. This leads to increased demand overall.</p>
Special needs housing	<p>Although data on waitlists and core housing need is not specific to community members with special needs, national disability statistics show that overall rates of disability increased from 22.3% to 27.0%<sup>1</sup> between 2017 and 2022 surveys. Much of this increase is attributed to the growth of the senior population. As the population in the rural RDCK ages, projections expect the need for more accessible and specialized housing to increase.</p> <p>Increases were also observed among youth and working-age adults, with significant rises in mental health, learning, and developmental challenges. This indicates a broad need for improved access to supportive housing options that cater to various specific support needs and age demographics.</p>
Housing for seniors	<p>According to BC projections, the EAs can anticipate that senior-led households will continue to grow over the next two decades. By 2041, senior-led households may increase by 43% and could comprise 40% of total rural households.</p> <p>In 2022, the Canadian disability rate among the senior population was 40%, an increase of three percentage points since the last survey in 2017. A significant portion of this rate is related to mobility issues, and the likelihood of disability that increases with age.</p> <p>Given the anticipated growth in senior households and the elevated disability rate within this group, increased senior housing interventions are necessary. These could include ensuring senior housing and facilities are widely permitted locally, further modifying building standards to support aging in place, and/or developing and improving existing senior services and programs.</p> <p>While many solutions fall outside the direct influence of local government, there may be opportunities to partner with other levels of government and local or regional organizations to encourage appropriate seniors housing</p>

<sup>1</sup> Statistics Canada. (2023, December 1). Canadian Survey on Disability, 2017 to 2022. <https://www150.statcan.gc.ca/n1/daily-quotidien/231201/dq231201b-eng.htm>

Need	Description
Housing for families	<p>Projections anticipate that young family aged households may increase over the next two decades, potentially at a faster pace than senior-led households. Consequently, the change in demand for family-specific dwellings (e.g., those with more bedrooms or larger floor areas) may be notable.</p> <p>The growth of family-aged individuals is vital for sustaining local employment and productivity. Affordable options with multiple bedrooms are key to meeting the needs of families, especially lone parent households who often need non-market options to ensure appropriate affordability. Families may also be served by interventions in other areas of the housing spectrum, for example by additional seniors housing that helps reintegrate larger homes back into the market.</p>
Shelters to address homelessness	<p>While shelters are often located in larger urban communities, homelessness is not confined to these areas. National and provincial trends show that overall homelessness is on the rise, with hidden homelessness likely increasing, particularly in small urban and rural areas.</p> <p>About 2% of rural RDCK households were identified as earning "very low" incomes. These individuals are the most vulnerable to changes in their housing circumstances and are the most likely to require emergency housing interventions.</p> <p>Addressing homelessness locally is ideal, as it allows residents to remain within their community. However, doing so can be challenging, especially in rural areas, without provincial or federal support. Regional homelessness strategies should be developed and/or strengthened to help coordinate and determine the allocation of emergency housing services and programs.</p>
Proximity to transportation	<p>Current residential development patterns within the EAs are predominantly rural and dispersed, posing significant challenges in establishing transportation infrastructure that supports alternative modes of transportation, such as walking, cycling, and public transit. Presently, the EAs lack public transit options and the necessary infrastructure to facilitate active transportation, including shoulders on rural roads and dedicated off-street pathways.</p> <p>With limited funding models to support transportation infrastructure across the rural RDCK, even in areas where new housing developments are planned, the scope of transportation service options for future expansion remains constrained. The RDCK recognizes the critical role that active transportation plays in connecting communities and supporting broader social determinants of health, particularly in relation to housing. Given these considerations, the RDCK acknowledges the opportunity to further explore options for developing transportation networks that can accommodate alternative modes of transportation in line with community needs and future housing policy directives across the EAs.</p>



## Interim Report Requirements

The first legislative requirements for housing needs reports were established in 2019, and required local governments to collect data, analyze trends and present reports that describe current and anticipated housing needs. The RDCK and its partner municipalities completed a Housing Needs Assessment in September 2020.

In 2023, amendments to the *Local Government Act* introduced new requirements for housing needs reports. Local and regional governments are now required to follow a standardized methodology (the HNR method, described in section 5) to project housing needs over 5- and 20-year timeframes and to include policies for accommodating the identified number of housing units when updating official community plans and zoning bylaws.

Communities must complete an Interim Housing Needs Report (IHNR) that is required to include three new additional items:

- The number of housing units needed currently and over the next 5 and 20 years;
- A statement about the need for housing in close proximity to transportation infrastructure that supports walking, bicycling, public transit or other alternative forms of transportation; and,
- A description of the actions taken by local government, since receiving the most recent housing needs report, to address housing needs.

The RDCK and partnering communities have elected to complete the interim report requirements and a comprehensive data update using 2021 census data. The interim reporting requirements for each EA are included in Appendix B.

The body of this Electoral Area Summary Report contains all information required by legislation to meet the interim reporting requirements and should remain relevant until the next release of Census data, projected for 2027 or 2028.

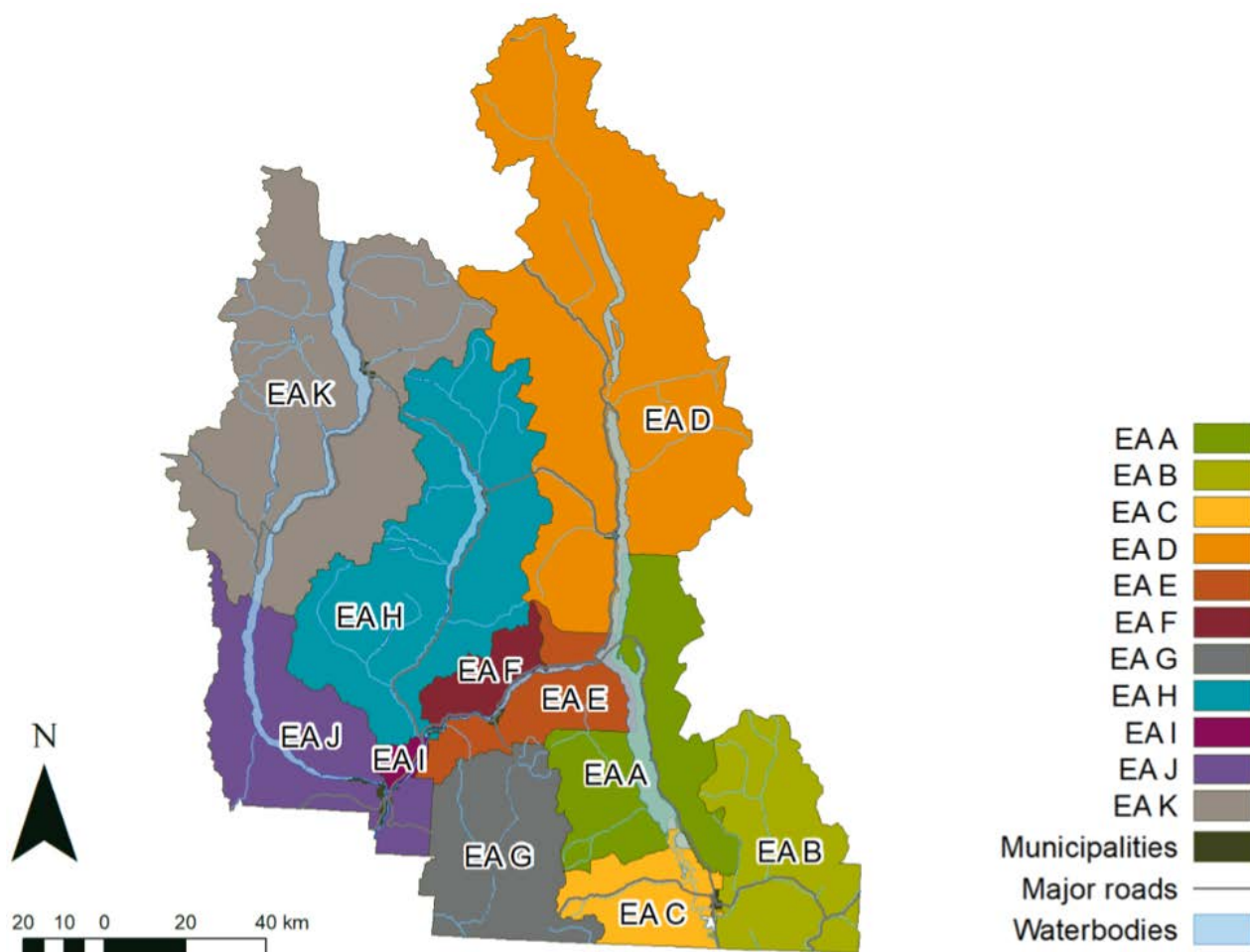
# 1. Introduction

Like many areas across British Columbia, the rural RDCK is experiencing significant housing pressures, accelerating home sale prices, and rising rents. Using a wide range of quantitative data and qualitative input from elected officials, community organizations, and local government staff, this document analyzes current and anticipated housing needs and gaps in the RDCK’s EAs (A-K). Where feasible, the data refers to and compares all EAs for a comprehensive look at the Region’s rural context. However, some analysis shows only the total of all EAs for simplicity and clarity.

A thorough assessment of housing need is a vital foundation to support future initiatives. The data gathered and insights generated by a needs report can inform land use and social planning initiatives at the regional level, as well as provide hard evidence to further advocacy to senior levels of government. They are also a useful resource for those engaged in or entering the housing sector.

Figure 1-1 illustrates EA locations in relation with the boundaries of the RDCK.

**Figure 1-1: Location Map**



Source: BC Geo Warehouse, Statistics Canada

### 1.1 DATA SOURCES

This report refers to several pieces of data that work together to contextualize housing conditions experienced by residents in the EAs. The following is a list of secondary quantitative data sources (i.e., information collected by other organizations and used for this report):

- BC Assessment
- British Columbia Statistics
- Canada Mortgage and Housing Corporation (CMHC)
- Local government data
- Statistics Canada
- UBC Housing Assessment Resource Tools (HART)

Limitations for each source are detailed in the next subsection. At a high level, no analysis can be exact without individualized person or household datasets. Many datasets in this report rely on population samples which, though statistically sound, may not feel representative or reflect lived experience in the RDCK's rural EAs. Any analysis in this report should be considered informed estimates rather than precise descriptions.

This is especially applicable to projection work from any source. Estimating variable changes without knowledge of future conditions is inherently flawed. The projections included in this report are subject to economic, social, and environmental conditions that may not persist in the future. Projections should serve as guideposts, regularly recalculated and adjusted every five years as HNRs are updated to incorporate new information as needed.

#### 1.1.1 Data Limitations

##### **BC Assessment**

###### [Grouped Information](#)

BC Assessment provides assessment roll spreadsheets for communities across British Columbia for the years 2005/2006 through 2022/2023. 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.

##### **British Columbia Statistics**

###### [Urban Focus](#)

BC Statistics helpfully consolidates most data related to complete Housing Needs Reports, like the new homes registry, non-market housing, post-secondary student housing, and homeless count sources. The database primarily offers data for urban areas, potentially excluding unincorporated or rural data, or suppressing data for confidentiality. This is often due to urban communities having greater data quality and quantity.

### 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 purpose-built rental structures with at least three rental units, which have been on the market for at least three months. For instance, a single family dwelling with a rental suite would not be collected. Nor would a stratified apartment that the owner has on the market as a rental. In the RDCK, CMHC only collects rental data for the City of Nelson.

### Statistics Canada

#### Area and Data Suppression

Some geographic areas are too small to report, resulting in the deletion of information. Suppression can occur due to data quality or for technical reasons, limiting the use of granular Census geographies. This was not a particular concern for this study but limited the ability to use granular Census geographies (specifically, Dissemination Areas – see **Definitions**).

#### Random Rounding

Numbers are randomly rounded to multiples of “5” or “10,” leading to potential discrepancies when summed or grouped. If results are small enough, this may also mean values are rounded down to 0. Percentages derived from rounded data may not accurately reflect true percentages, introducing a level of approximation. Additionally, the sums of percentages may not equal 100%.

### UBC Housing Assessment Resource Tools (HART)

#### Sourced from Statistics Canada

While HART offers detailed methodologies for their analysis, they do rely on Statistics Canada datasets. Consequently, the same limitations as stated above apply for HART analysis results.

## 1.2 ENGAGEMENT

The RDCK Housing Needs Report Updates Engagement Summary Report summarizes engagement activities conducted by the M’akola Development Services (MDS) and Turner Drake & Partners (TD) in collaboration with RDCK staff for the HNR updates. Engagement opportunities included targeted surveys, presentations, and facilitated discussions. Additional detail regarding engagement is also included in the Regional Summary Report, meant to accompany this report.

The Engagement Summary Report captures key themes and feedback shared by engagement groups, including RDCK elected officials, local government staff, and community organizations/groups. The feedback gathered through these engagement activities informed and contextualized sections of the HNR updates. These findings are incorporated throughout the RDCK Regional Summary Report, Electoral Area Summary Report, and Village Profiles.

## 2. Demographic Profile

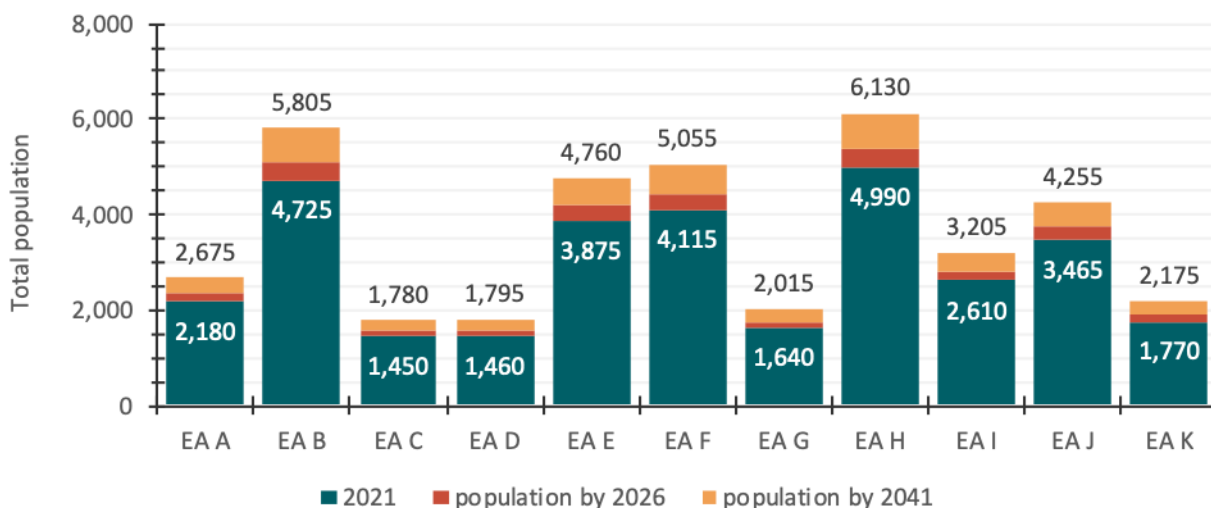
### 2.1 POPULATION

#### 2.1.1 Historical & anticipated population

British Columbia’s population grew by nearly 8% between 2016 and 2021 (according to BC Government estimates), driven by economic opportunities, immigration, and the quality of life. This growth has heightened the demand for housing, infrastructure, and services, presenting both opportunities and challenges for the province as it adapts to a changing demographic landscape.

Figure 2-1 illustrates the changing total population for each of the RDCK’s EAs from 2016 to 2021 (BC estimates for Census years) and five-year intervals from 2026 to 2041 (BC Government projections). Census data shows that the EA population grew by 6% between 2016 and 2021.

**Figure 2-1: Historical and anticipated population by electoral area**



Source: Statistics Canada 2021 Census, projections derived from BC P.E.O.P.L.E Regional District results

Table 2-1 provides a summary of the historical population changes across different age cohorts and includes anticipated population figures over the next two decades.

**Table 2-1: Historical and anticipated population by age group**

	Total	0 to 14	15 to 24	25 to 44	45 to 64	65 to 84	85+
Historical population							
<b>2016 population</b>	30,550	4,370	2,625	6,060	10,745	6,365	370
<b>2021 population</b>	32,280	4,440	2,505	6,765	10,185	7,880	500
% change ('16-'21)	+6%	+2%	-5%	+12%	-5%	+24%	+35%

	Total	0 to 14	15 to 24	25 to 44	45 to 64	65 to 84	85+
Anticipated population							
<b>2026 population</b>	34,855	4,265	2,980	7,745	9,920	9,260	670
% change ('21-'26)	+8%	-4%	+19%	+14%	-3%	+18%	+34%
<b>2041 population</b>	39,650	4,350	2,405	9,310	11,905	9,235	2,490
% change ('26-'41)	+14%	+2%	-19%	+20%	+20%	0%	+272%
% change ('21-'41)	+23%	-2%	-4%	+38%	+17%	+17%	+398%

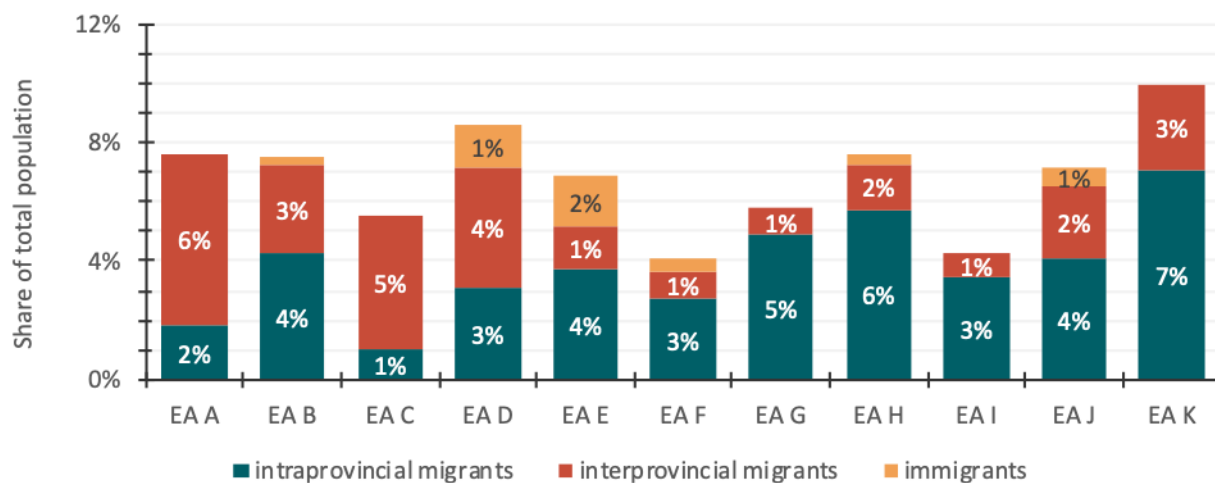
Source: Statistics Canada 2021 Census, projections derived from BC P.E.O.P.L.E Regional District results

- The province estimates that the rural EA population was 32,280 in 2021, up from 30,550 in 2016.
- Historically, the highest rates of growth have been largely among senior residents with increases also occurring among youth and adults aged 25 to 44. Across this same time period, young adults (15 to 24) and older working adults (45 to 64) decreased.
- The total rural population may grow 23% over the next two decades, potentially reaching 39,650 people by 2041. Most age groups will likely contribute to growth, except for youth (0 to 14) which may decline.
- About 7,370 additional people may live in the rural RDCK by 2021.

### 2.1.2 Recent mobility trends

Figure 2-2 illustrates the number of people who moved to the EAs from another area, whether from within British Columbia (intraprovincial), another province (interprovincial), or another country (international). The data reflects mobility trends for the year prior to 2021.

Figure 2-2: One-year mobility of population trends by electoral area



Source: BC Government purchased Custom Statistics Canada Census Tabulations

- There are no consistent migration trends amongst the EAs. Electoral Area’s H and K reported that 6% and 7% of their population lived elsewhere in BC prior to the 2021 Census. Conversely, Electoral Areas A and C reported higher shares (6% and 5%, respectively) of residents arriving from elsewhere in Canada.
- International migration makes up a small portion of the incoming populations. Area E reported the highest proportion at 2%. This is likely attributed to its proximity to Nelson, which is an economic centre within the region.
- While trends across EAs may differ, it is evident that migration contributes to local demographic change, even in the rural context.

## 2.2 HOUSEHOLDS

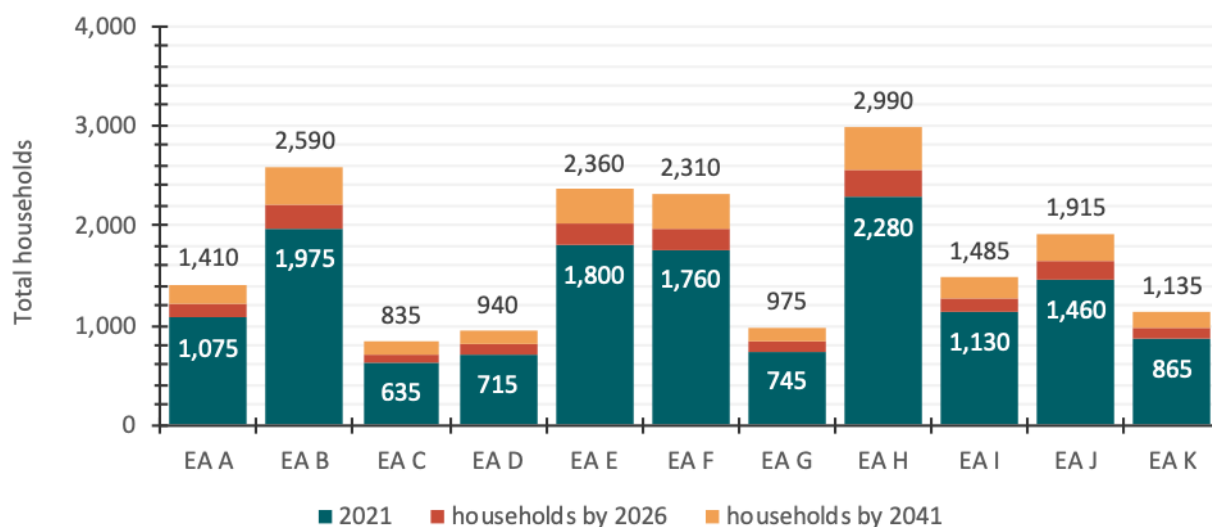
Statistics Canada defines a household as a person or group of persons sharing the same dwelling without another usual residence. A household is the highest-level descriptor of many unique living situations. Households are often categorized in this report by the primary household maintainer’s age, which is the age of the person responsible for major expenses like rent, mortgage, taxes, and utilities. When multiple people share this responsibility, the first listed individual becomes the primary household maintainer.

### 2.2.1 Historical & Anticipated Households

Total households and the age distribution of maintainers are influenced by population changes and driven by factors like relocations, preferences, and financial situations. Changes in household patterns typically align with broader population trends. Household growth is a key driver of housing demand. Since households need dwellings, projections are closely tied to the needed increase in housing stock to accommodate expected population changes. Economic and financial drivers, while influential, are excluded since they are difficult to predict, both in the near- and long-term.

Figure 2-3 illustrates each community’s estimated historical households and the anticipated 20-year net growth in households.

**Figure 2-3: Historical and anticipated households by electoral area**



Source: Statistics Canada 2021 Census, projections derived from BC P.E.O.P.L.E Regional District results

Table 2-2 summarizes historical shifts in total rural RDCK households, providing insights into expected figures over the next two decades.

**Table 2-2: Historical and anticipated households by primary maintainer age**

	Total	15 to 24	25 to 44	45 to 64	65 to 84	85+
Historical households by primary maintainer age						
<b>2016 households</b>	13,780	150	3,025	6,250	4,055	255
<b>2021 households</b>	14,440	135	3,160	5,850	4,950	385
% change ('16-'21)	+5%	-10%	+4%	-6%	+22%	+51%
Anticipated households by primary maintainer age						
<b>2026 households</b>	16,200	160	3,770	5,815	5,965	500
% change ('21-'26)	+12%	+19%	+19%	-1%	+21%	+30%
<b>2041 households</b>	18,945	135	4,435	6,720	5,835	1,820
% change ('26-'41)	+17%	-16%	+18%	+16%	-2%	+264%
% change ('21-'41)	+31%	0%	+40%	+15%	+18%	+373%

Source: Statistics Canada 2021 Census, projections derived from BC P.E.O.P.L.E Regional District results

- The province estimates that rural RDCK had 14,440 households in 2021, up 5% from 13,780 in 2016.
- Similar to population, the main contributors to growth were 25- to 44- and 65+ year old-led households. Sustained growth among 25- to 44-year old-led households is anticipated, suggesting the potential growth of families.
- Total households may grow 31% between 2021 and 2041, reaching approximately 18,945. It is not uncommon for communities to have a higher rate of household growth than population growth. As a community ages, more people tend to live in smaller households (e.g. 1- or 2-person households rather than 3- or 4-person households.) This drives the average household size down and increases the number of households needed per capita.
- About 4,505 additional households may exist in rural RDCK by 2041.

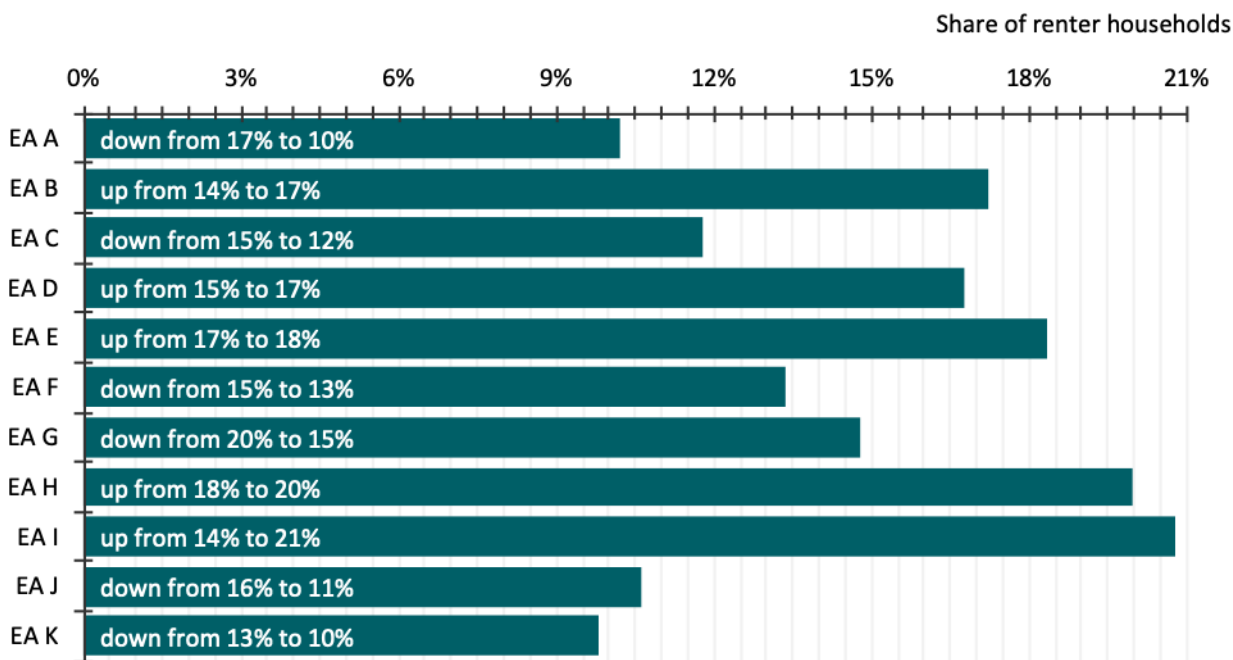


**2.3 ADDITIONAL HOUSEHOLD CHARACTERISTICS**

**2.3.1 Household Tenure**

Figure 2-4 illustrates the share of renter households by electoral area in 2021, and the percentage change between 2016 and 2021.

**Figure 2-4: Share of 2021 renter households by electoral area, change from 2016 to 2021**



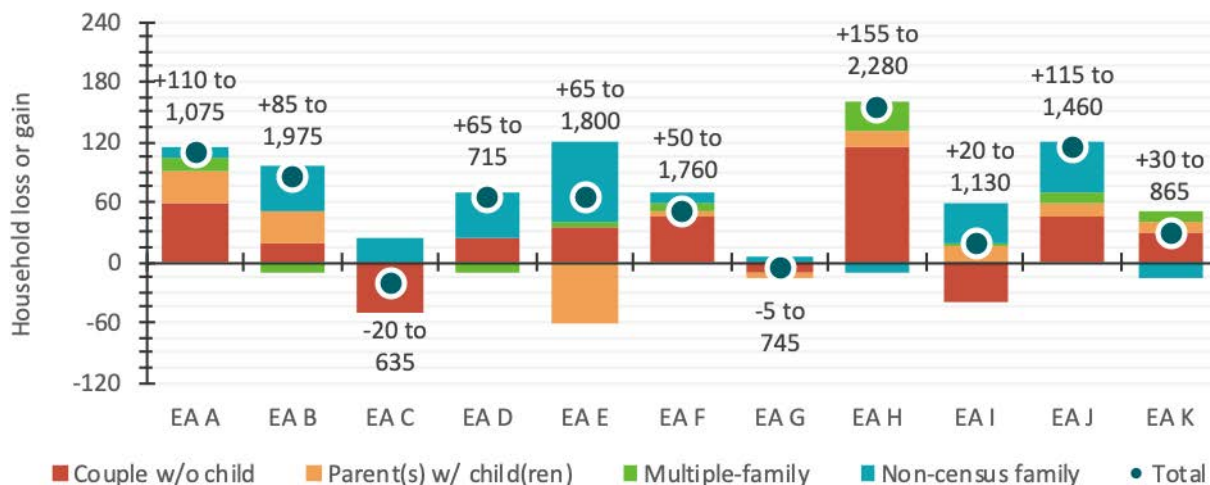
*Source: Statistics Canada Custom Census Tabulations (BC purchased)*

- There is no definitive growth trend for renter-occupied dwellings, with six EAs reporting a decrease of renter households and five reporting an increase.
- Generally, the number of renter-occupied dwellings was static between the Census periods and their share of the total was mostly influenced by changes in owner-occupied dwellings.
- About 2,250 of rural RDCK dwellings were renter-occupied in 2021 – a 16% share of dwellings occupied as a primary place of residence.

**2.3.2 Household Size and Family Types**

Figure 2-5 illustrates the historical change in total households by EA in relation to their respective in- or out-flows of particular household sizes between 2016 and 2021.

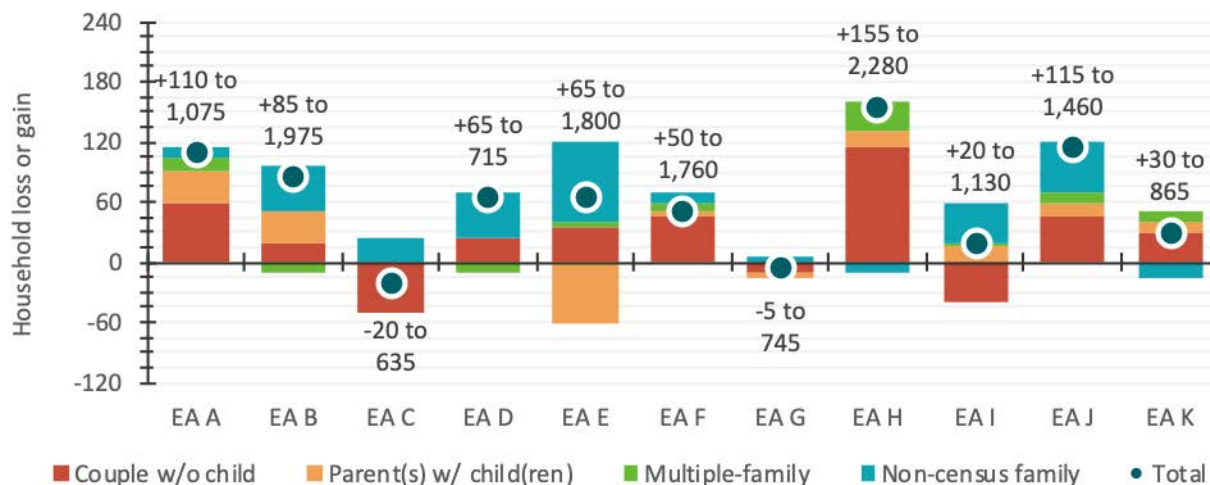
**Figure 2-5: Net change in households by household size and electoral area**



Source: Statistics Canada Custom Census Tabulations (BC purchased)

Figure 2-6 applies the same chart format, but instead illustrates the relationship between household change and family types.

**Figure 2-6: Net change in households by household family type and electoral area**



Source: Statistics Canada Custom Census Tabulations (BC purchased)

**Note:** A non-census family is a household that is either a single person or made up of unrelated persons (e.g., roommates).

- While an increase in larger household sizes often corresponds with an increase of families with children, family type data demonstrates that a strong share of this growth is associated with growth amongst multiple family households (i.e., multigenerational families) and non-census families (i.e., unrelated roommates).
- Only two of 11 EAs (E and G) reported a decrease in the number of families with children (whether a couple or lone parent).

## 2.4 INCOME

Income statistics are critically important for determining affordability. How much a household earns is the most important factor in determining what type and size of home the household can afford. A household's earnings are largely contingent on the characteristics and composition of the people making up the household (e.g., how old is the household, how many people are in the household, does a household own or rent their dwelling?) Most affordability calculations use median before-tax household, or the total income earned by a household before income taxes and other elements are deducted, as the primary input.

**Note:** Canadian Emergency Response Benefit (CERB) relief payments may have artificially boosted income data in the 2021 Census, obscuring some housing need. Though a necessary stimulus during the height of the COVID-19 pandemic, CERB temporarily raised the annual income for many residents of the RDCK, mostly in the lowest income brackets. Most households briefly pulled out of housing need by CERB likely returned to pre-COVID income levels after support programs ended.

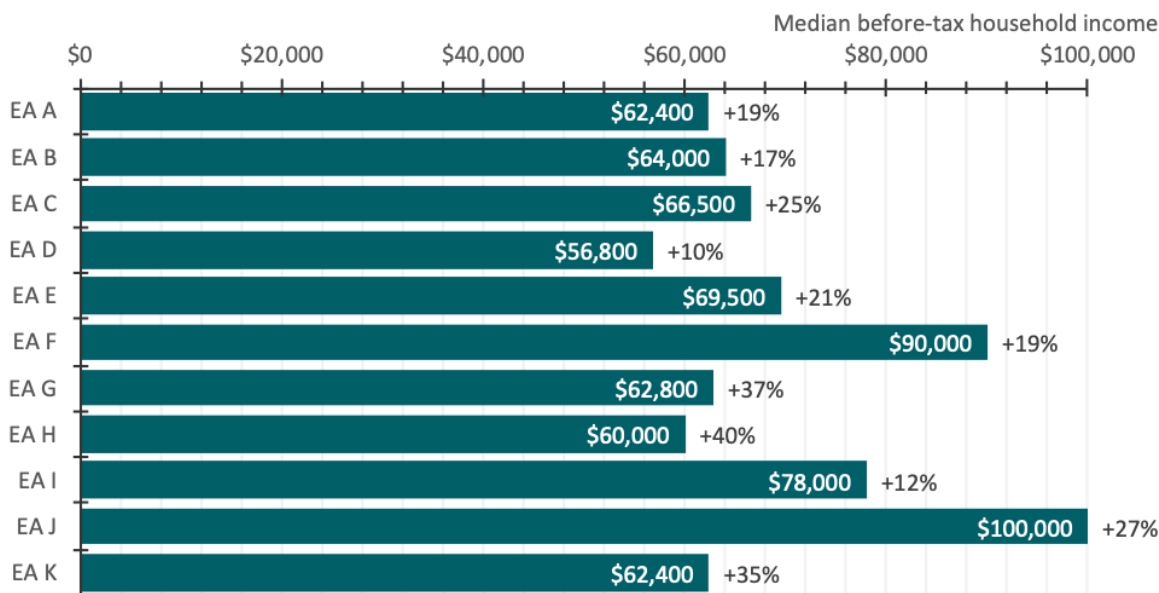
### Key Definition

**Median before-tax household income:** the total income earned by a household before income taxes and other elements are deducted. Commonly used to determine housing affordability.

**2.4.1 Median before-tax household incomes**

Figure 2-7 shows the 2021 Census reported median before-tax household incomes for each electoral area, as well as the corresponding income growth since 2016.

**Figure 2-7: Total and change in median before-tax household income by electoral area, 2021**

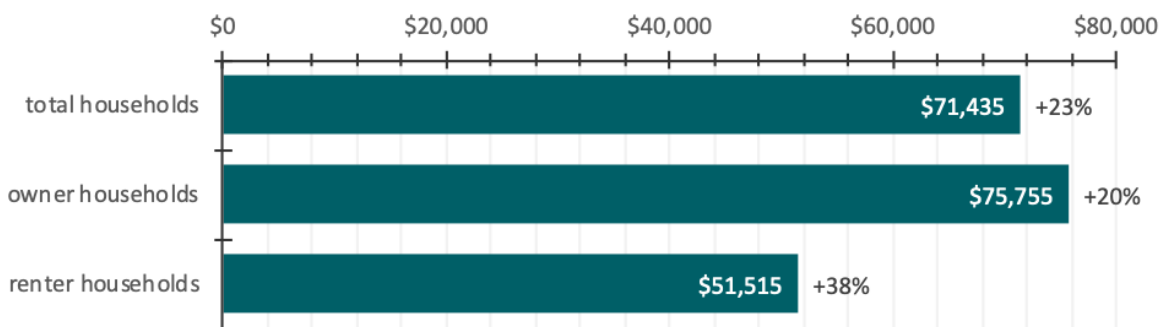


Source: Statistics Canada Custom Census Tabulations (BC purchased)

- In 2021, the median household income increased across all EAs, with particularly notable growth amongst Area H (+40%), Area K (+35%), and Area J (+27%).
- Income increases were historically higher between 2016 and 2021. While some of this growth may be attributed to an increase in couple households (i.e., households with a greater likelihood of a dual income), a considerable portion is likely due to COVID-19 relief payments (as noted above).

Figure 2-8 provides a summary of total rural RDCK before-tax incomes for owner and renter households.

**Figure 2-8: Total and change in median before-tax household income by tenure, rural RDCK, 2021**



Source: Statistics Canada Custom Census Tabulations (BC purchased)

- In 2021, the median household in rural RDCK earned \$71,435 before-tax, up from 23% in 2016.
- Generally, owner households earn more than renter households. In 2021, owner households earned a median before-tax household income of \$75,755, up 20% from 2016. Renter households earned approximately \$51,515, up 38% from 2016. Renters are often single people or roommate households and likely benefited more from COVID-19 payments than owner households. Thus, it is likely that COVID-19 relief payments contributed to the median income of renters increasing significantly more than owners over the last Census period.

**2.4.2 Income categories**

This report adopts methods used by UBC’s Housing Assessment Resource Tools (HART), which uses custom Statistics Canada Census tabulations to establish five household income categories that can help inform the share of the population most at risk of financial pressures related to housing. The categories are as follows:

- **Very low income:** 20% or less of area median household income (AMHI), generally equivalent to shelter allowance for income support recipients.
- **Low income:** 21-50% AMHI, generally equivalent to one full-time minimum wage job.
- **Moderate income:** 51-80% AMHI, generally equivalent to a starting salary, depending on the job and sector.
- **Median income:** 81-120% AMHI, representing the ‘middle class.’
- **High income:** More than 120% AMHI, the group with the greatest housing wealth

Table 2-3 summarizes the share of households that belong to each income category, and the approximate range of shelter costs that a household can afford. Note that the affordable shelter costs use Statistics Canada’s 30% shelter-cost-to-income ratio (i.e., affordability threshold), further adjusted to account for an assumed 25% of shelter costs being allocated to ancillary costs like insurance or utilities. In other words, the affordable shelter cost provided in the table represents only a rent or mortgage payment.

**Table 2-3: Income category summary, 2021**

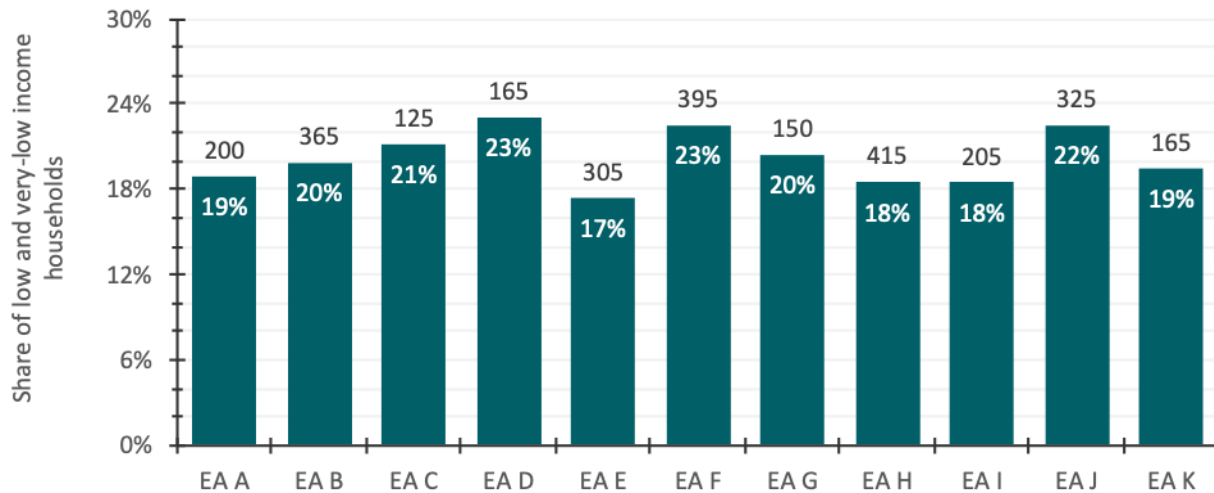
Income category	Annual household income	Affordable shelter cost	Estimated share of total households
Very low income	≤ \$14,300	< \$270	2%
Low income	\$14,301 to \$35,700	\$270 to \$670	18%
Moderate income	\$35,701 to \$57,150	\$670 to \$1,070	19%
Median income	\$57,151 to \$85,700	\$1,075 to \$1,605	22%
High income	\$85,701 +	\$1,605 +	39%

*Source: UBC Housing Assessment Resource Tools (HART)*

- In 2021, about 39% of rural households earned a “high income,” and could afford monthly mortgage payments or rent of \$1,605 and higher.
- About 20% of households earn a “very low income” or “low income,” totalling about 2,815 households. These households can afford at most monthly mortgage payments or rent of \$670. Many of these households may already own their home or are eligible for shelter assistance, so they may be able to afford more than is otherwise identified. However, this income group has higher susceptibility to sudden changes in costs (whether it is a repair or increase in rent).

Figure 2-9 illustrates the proportion of low and very-low income households versus total households across the EAs, as well as the number of households within these income categories.

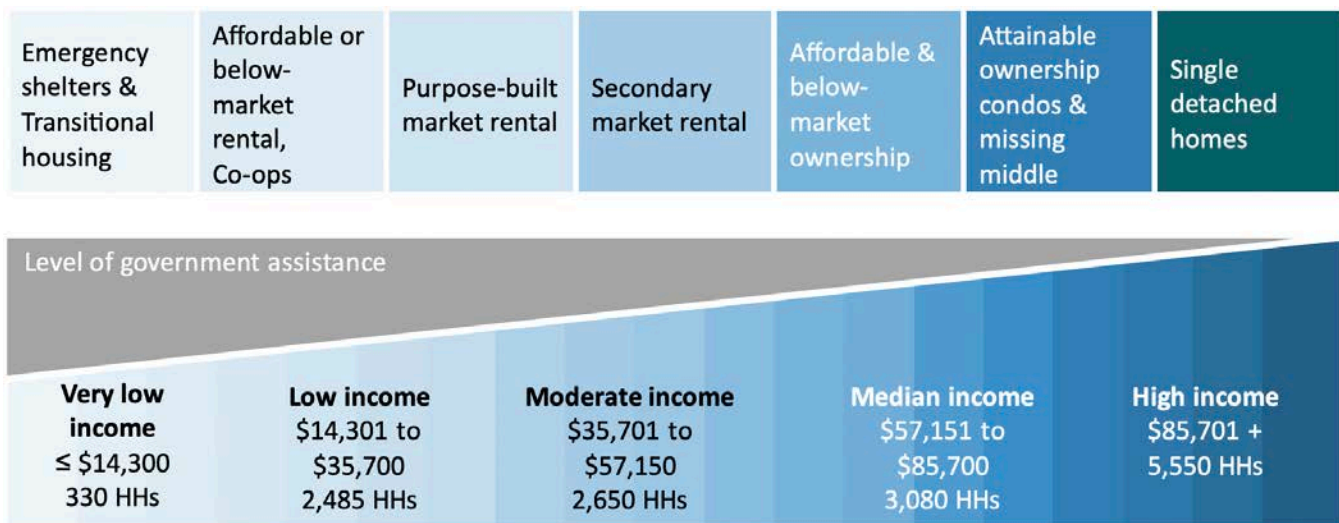
**Figure 2-9: Total and share of low and very-low income households by electoral area**



**2.4.3 Income vs. Housing Continuum**

Figure 2-10 illustrates a varied version of the housing continuum, originally created by the Canadian Mortgage and Housing Corporation (CMHC) and demonstrates how income categories and households within each category may align along this continuum.

**Figure 2-10: Rough distribution of households on the housing continuum**



It is challenging to determine the exact number of households that should occupy each type of housing given the specific circumstances of individual households are not known. However, this figure provides an estimate of the number of units needed to potentially accommodate the maximum number of households’ needs.

Around 2,815 local households with very low to low incomes (earning less than or equal to \$35,700), often single individuals, are at higher risk of needing emergency housing services due to sudden personal, physical, or financial changes. This is particularly true for those earning very low incomes (approximately 330 households).

While rent and mortgage costs have risen considerably in recent years, the income required to meet these market rates has not kept pace. As a result, an increasing number of moderate-income households are vulnerable to sudden cost changes and could benefit from non-market housing options, such as below-market rentals. If affordability challenges persist, a growing segment of the population may face financial strain and heightened vulnerability.

### 3. Housing Profile

The 2021 Census recorded 17,063 total dwellings across the RDCK EAs, of which 14,440 were occupied by a usual resident. A usual resident is an owner or renter that lives in their dwelling more than half of the year, which qualifies the dwelling as their primary place of residence. Conversely, a non-usual resident occupied dwelling could include a recreational property, short-term rental, or unoccupied dwelling.

Given these numbers, it is estimated that 15% of local dwellings may have been used for purposes other than permanent occupation.

Table 3-1 summarises the totals and distribution by structure type for the RDCK’s EAs.

**Table 3-1: Dwellings occupied by usual residents by structural type and tenure, 2021**

	Total	Single	Row	Semi	Duplex	Apt (<5 floors)	Apt (5+ floors)	Mobile
Total	14,440	12,745	35	65	155	150	0	1,215
Share	100%	88%	< 1%	< 1%	1%	1%	0%	8%
Owner	84%	86%	50%	18%	71%	62%	-	75%
Renter	16%	14%	50%	82%	29%	38%	-	25%

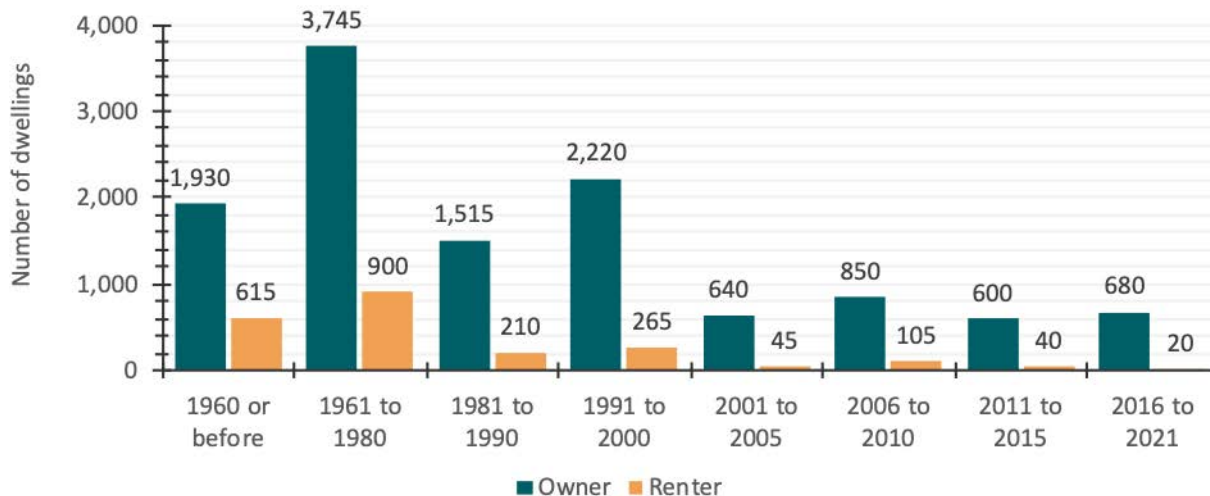
*Source: BC Government purchased Custom Statistics Canada Census Tabulations*

- Single-detached homes accounted for just under 90% of the EA housing supply (12,745 units) followed by mobile / movable homes at 8% (1,215 units). The percentages do not sum to 100% due to suppression or rounding among other categories.

Figure 3-1 shows the distribution of the current dwelling stock by its age of construction, disaggregated by tenure.



**Figure 3-1: Dwellings occupied by usual residents by age of construction and tenure, 2021**



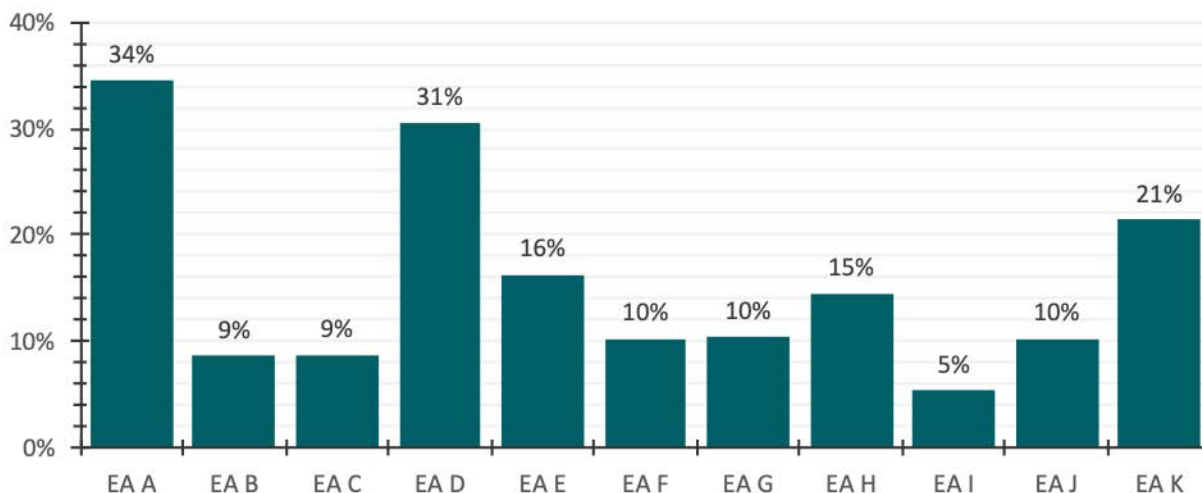
Source: BC Government purchased Custom Statistics Canada Census Tabulations

- Approximately half of dwellings in the EAs were built before the 1980s, a trend consistent for both owner and renter occupied dwellings. About 29% of the inventory was built between 1981 and 2000, with the remainder (21%) built post 2000.

### 3.1 PROPERTY OWNERSHIP

The Census identified that approximately 15% of dwellings in the rural RDCK were reported as not being occupied by a usual resident in 2021, indicating that a notable portion of the housing inventory is used for alternative purpose. Figure 3-2 illustrates how this percentage varies across the EAs.

**Figure 3-2: Share of non-usual resident occupied dwellings by electoral area, 2021**



Source: Statistics Canada 2021 Census

- Broadly, rural communities generally fall around a 10% share of dwellings not being occupied by usual residents. In the case of the RDCK's EAs, the majority were at or below this percentage.
- Electoral Areas A and D demonstrated considerably higher rates of non-permanently occupied dwellings versus their rural counterparts – 34% and 31%, respectively.

While a useful number to quantify the relationship between permanently and non-permanently occupied dwellings, Statistics Canada does not offer much in terms of who owns these non-permanent dwellings. Despite the lack of detailed data, some initiatives from Statistics Canada – particularly the Canadian Housing Statistics Program – provide some insights. Figure 3-3 shows the percentage of dwellings owned by individuals or groups who do not reside in the property in 2022 (i.e., the share of investor-owned properties).

### Key Definitions

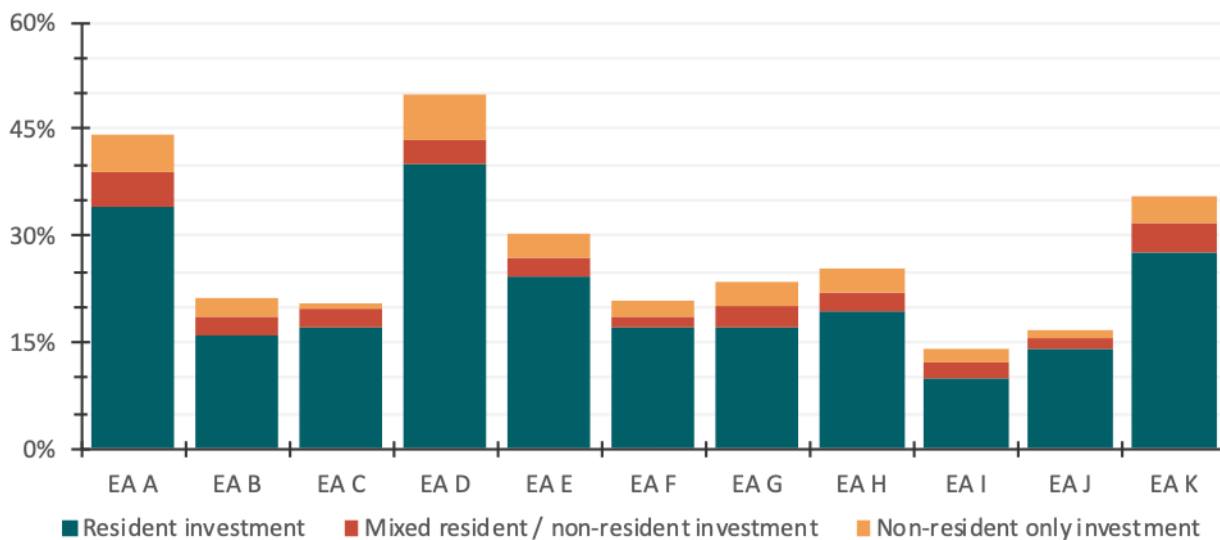
**Investment property:** A property owned by someone that is not identified as a primary place of residence by the owner.

**Non-investment property:** A property owned and occupied by the owner.

**Resident:** A person who lives in Canada as their primary country of residence.

**Non-resident:** A person who does not live in Canada as their primary country of residence.

**Figure 3-3: Share of property investors by investor type and by community, 2022**



Source: Canadian Housing Statistics Program

- While the exact share of long-term rental property owners is unclear, the elevated rates of investment relative to Census renter data suggest significant investment across the RDCK, particularly within the EAs. Such an investment could include properties being second homes or recreational / short-term rentals.
- Most local investment properties are owned by Canadian residents, but the proportion of non-resident or non-resident-affiliated investors varies. For example, 10% of properties in Area A and D are partially or wholly owned by non-residents, compared to approximately 3% in Area C and J.

### 3.2 RENTAL UNIVERSE

The rental universe includes a variety of different types of rental housing, most commonly categorized as either primary market, secondary market, or non-market rental housing.

CMHC’s Rental Market Survey provides detailed data on the primary rental market (i.e., purpose-built rentals with 3+ units). Unfortunately, CMHC only surveys communities with a population of larger than 10,000 people. Because the RDCK EAs do not meet the minimum community size requirements, there is limited available data specific to the EAs primary rental market.

Figure 3-2 summarizes the distribution of the electoral area rental stock based on housing types identified in the Census, including what may be considered secondary rental market apartments (i.e. rental units that are not in a purpose-built rental building). About 2,250 rural dwellings were renter-occupied in 2021.

Non-market rental units are not delineated in the Census but are covered more fully in section 3.5 of this report.

#### Key Definitions

**Primary Market Rental:** Purpose-built rental buildings with at least three rental units. These units are privately initiated, usually with the intention of being offered for rent at market rates.

**Secondary Market Rental:** All privately rented homes not categorized as primary market rentals. Can include: Rented detached homes, duplexes, semi-detached homes or row homes, rented freehold row/town homes, rented accessory apartments or suites, and rented condominiums.

**Figure 3-2: Estimated overall rental universe by dwelling type, 2021**



Source: BC Government purchased Custom Statistics Canada Census Tabulations

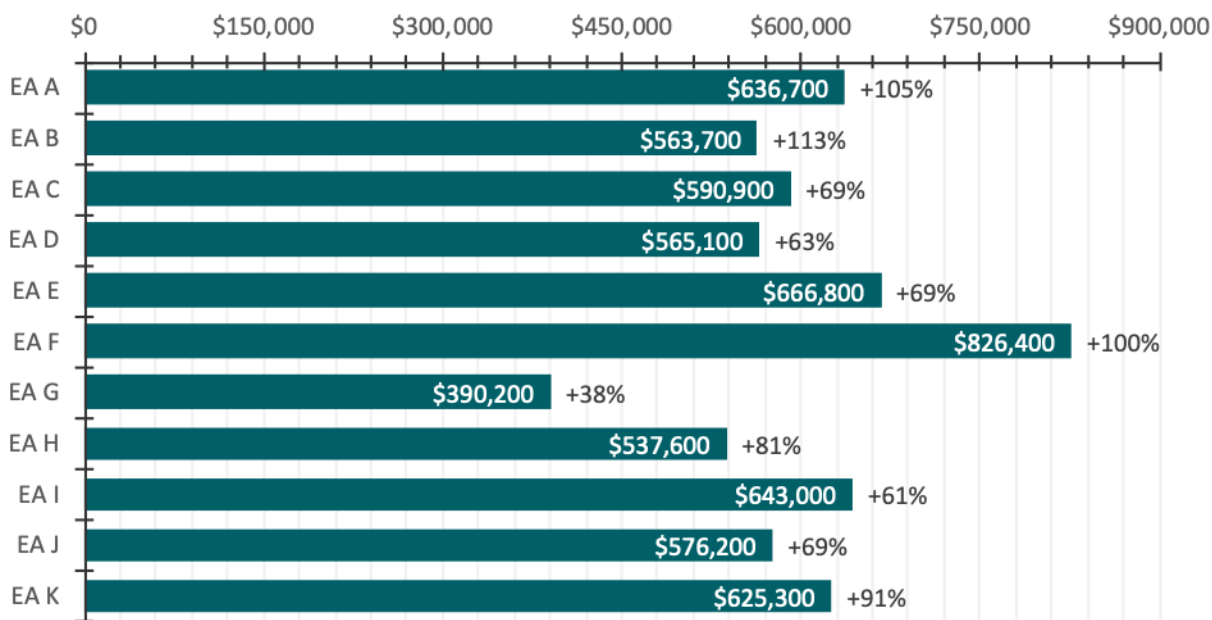
**3.3 MARKET HOUSING**

**3.3.1 Home price trends**

Market housing is housing that is privately owned by an individual (or a company) and generally does not receive subsidies to purchase or maintain it. Prices are set by the private market.

Figure 3-3 illustrates median home prices for each electoral area in 2022, with additional detail showing the change in dwelling prices between 2019 and 2022. The data is sourced and derived from BC Assessment’s historical revised rolls, which include market sales information up to and including 2022.

**Figure 3-3: Median overall sale price and change (2019 to 2022) by electoral area, 2022**



*Source: derived from BC Assessment*

- Across the RDCK EAs, house prices appreciated significantly between 2019 and 2022, with increases ranging from 38% to 105% depending on the EA. Of the 11 EAs, ten reported increases above 60% (approximately 20% annually).
- By 2022, the median home sale price in the EAs had reached \$609,700 – an increase of 81% since 2019.
- Historically, the increase in house prices from year to year was more gradual than between 2019 and 2022. For example, from 2016 to 2019 house prices appreciated on average 23% and from 2010 to 2016, house prices appreciated on average 13%.

### 3.3.2 Homeownership attainability

Figure 3-4 compares the median home price in the EAs to the estimated price different household types earning the median income could afford. An “affordable price” is set using a variety of mortgage assumptions (see below) and the median annual income of each household family type. The purpose is to highlight the impact of changing local incomes and prices on affordability.

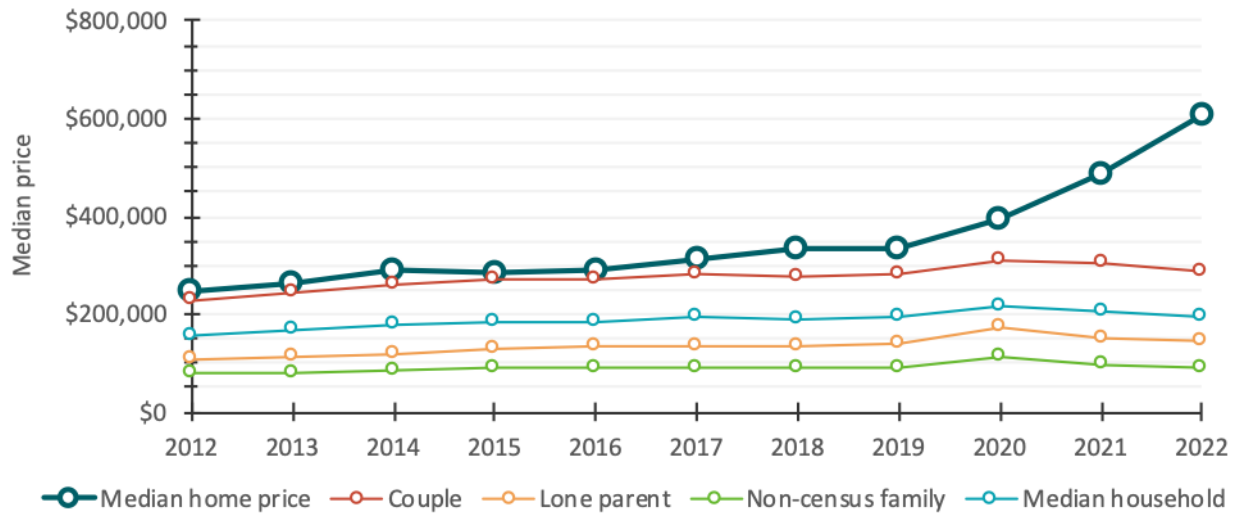
#### Assumptions

- Amortization period = 25 years
- Payment frequency = monthly
- Interest rate = prevailing (of a given year) average weekly rate for 5-year fixed mortgage
- Down payment = 10%
- CMHC insurance = 3.10%
- Income used for shelter expenses = 30%
- Ancillary shelter costs = 25%
- Direct shelter costs (for a mortgage payment or rent) = 1 – ancillary = 75%

#### Calculations

- Collect 2021 median before-tax household incomes by household type, income bracket ranges, and income category ranges, as well as total households by characteristic.
- Estimate an affordable monthly payment using affordability assumptions above (i.e.,  $\text{income} \times 30\% \times [1 - 25\%] = \text{monthly payment}$ ).
- Convert the affordable monthly payment to an affordable purchase price, based on mortgage and down payment assumptions.
- Collect the 2022 median purchase prices by dwelling type.
- Compare median purchase prices to household budgets. If budget is below, a household’s income cannot afford the purchase price.

**Figure 3-4: Historical estimated affordable dwelling price by household type vs actual median home price**



Source: derived from BC Assessment, custom Statistics Canada dataset<sup>2</sup> and mortgage assumptions

- From 2012 to 2016, the median couple household was the only defined household type to be able afford to the median house price. Couple households were the most capable of accessing housing given the likelihood of having a dual income.
- Since 2016, the median price of a home has become increasingly out of reach for all median household types, with the largest widening occurring after 2019.
- Notably, the gap between the median house price and the affordable threshold for the median household was approximately \$105,900 in 2016. The gap widened to \$416,300 in 2022.
- Homeownership attainability data highlights the notable disparity between growth in prices and growth in estimated incomes, leading to reduced purchasing power for shelter for most households in the community.

**Important note:** The gap between the affordable purchase price and actual price reflects the median. There are individuals or households who face significantly greater and significantly less financial challenges related to their shelter. As of 2021, 15% of owner households across the EAs reported living in Core Housing Need (see section 4.1 for more details).

### 1.1.2 Rental market

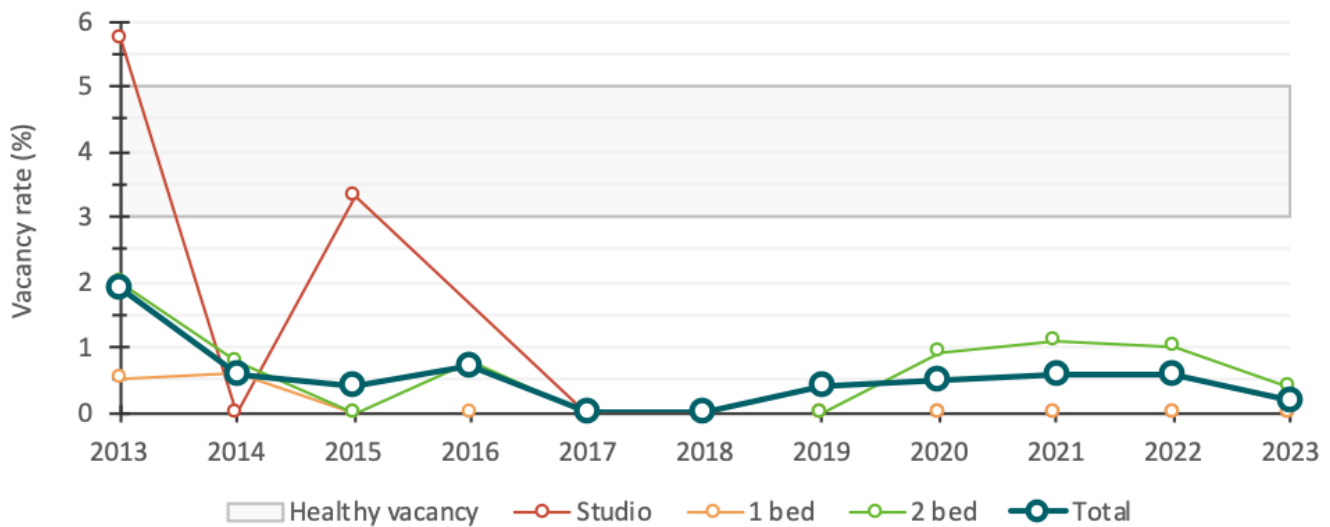
As previously noted, the RDCK’s EAs do not meet the requirements of CMHC’s Rental Market Survey. As a result, there is limited rental market data available for the EAs.

2 Statistics Canada. Table 11-10-0012-01 Distribution of total income by census family type and age of older partner, parent or individual. DOI: <https://doi.org/10.25318/1110001201-eng>

CMHC does provide information for the City of Nelson. Figure 3-5 illustrates the change in Nelson vacancy rates as an example of the health of local rental markets. Since the beginning of reporting for Nelson in 2013, no annual vacancy rate was above 3%, signifying a deficit of local rental housing.

A “healthy” vacancy rate is generally considered to be between 3% and 5%. Low vacancy rates signify that rental options are scarce, expensive, and highly competitive. Landlords also have more leverage to increase prices if rental options are limited. While there is limited EA specific rental data, low vacancy rates in cities like Nelson impact adjacent communities since persons or households that cannot find housing in Nelson must look elsewhere for alternatives – including the EAs. This increases rural rental demand and overtime can contribute to deteriorating rental conditions and vacancy rates across the RDCK.

**Figure 3-5: Annual vacancy rate for Nelson by dwelling size, as of October of each year**



Source: CMHC Rental Market Survey

### 3.4 NON-MARKET HOUSING

Non-market housing encompasses all forms of housing not subject to market forces. This includes public or social housing, affordable housing offered by non-profit organizations, and transitional and emergency shelters, among others. Typically, rural communities do not offer considerable non-market housing options, largely attributed to limited geographic access to amenities and services often located in larger urban centres.

However, some non-market housing interventions do exist in the RDCK EAs. Table 3-2 provides an overview of the current, BC Housing affiliated non-market housing and program offerings across the RDCK’s electoral area communities, as reported by BC Housing in March 2024.

**Table 3-2: Summary of BC Housing affiliated non-market housing and programs, all RDCK EAs, March 2024**

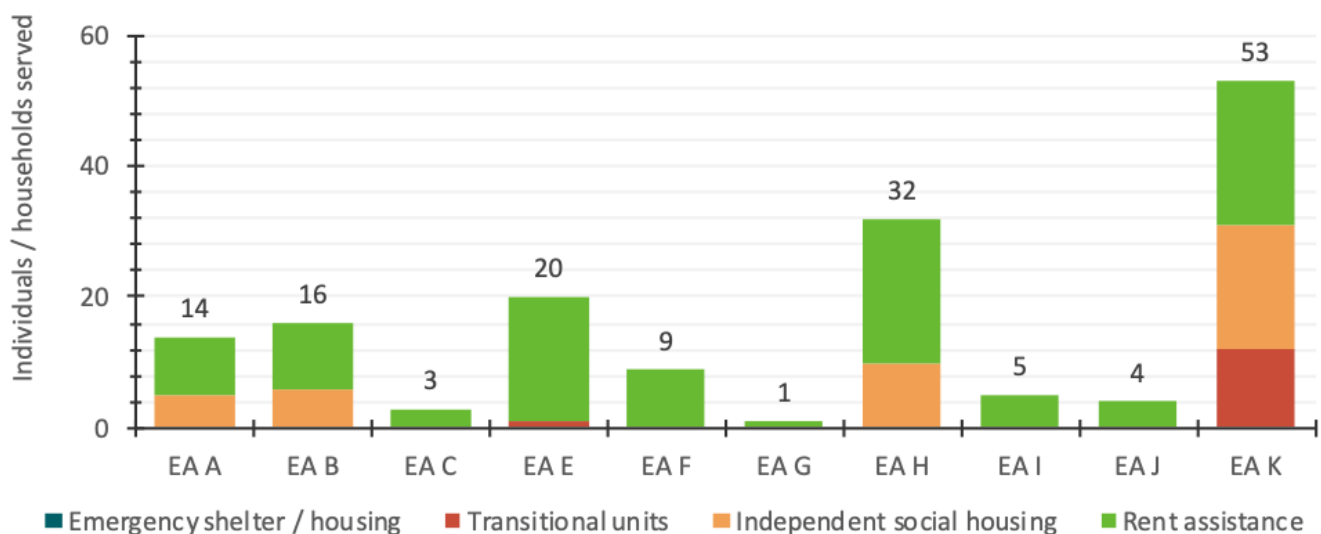
Category	Rural RDCK	RDCK
Emergency shelter and housing for the homeless	0	147
Transitional supported and assisted living	13	248
Independent social housing	40	539
Rent assistance in private market	104	389
<b>Total</b>	<b>157</b>	<b>1,323</b>

Source: BC Housing

- Across the EAs, 157 individuals or households receive a form of non-market housing intervention, representing approximately 12% of the total non-market interventions/options in the RDCK (up from 8% as of March 2023).
- There are 13 transitional supported / assisted living unit, 40 independent social housing units, and 104 households receiving rental assistance.
- Most of the non-market housing interventions are located in Area K, including transitional units, independent social housing units, and rental assistance.

Figure 3-6 illustrates how these offerings are distributed across different EAs.

**Figure 3-6: Number of individuals / households serviced by BC Housing affiliated non-market units or programs, March 2024**



Source: BC Housing



## 4. Housing Need

### 4.1 CORE HOUSING NEED

CMHC's Core Housing Need (CHN) metric measures three critical housing criteria and whether reasonable alternatives exist in the market. A household is in core housing need if its housing does not meet one or more of the following standards:

#### **Adequate**

Housing is considered adequate when it isn't in need of major repairs. Major repairs include defective plumbing or electrical wiring, or structural repairs to walls, floors, or ceilings.

#### **Suitable**

Housing is considered suitable when there are enough bedrooms for the size and make-up of resident households. This is according to National Occupancy Standard (NOS) requirements.

#### **Affordable**

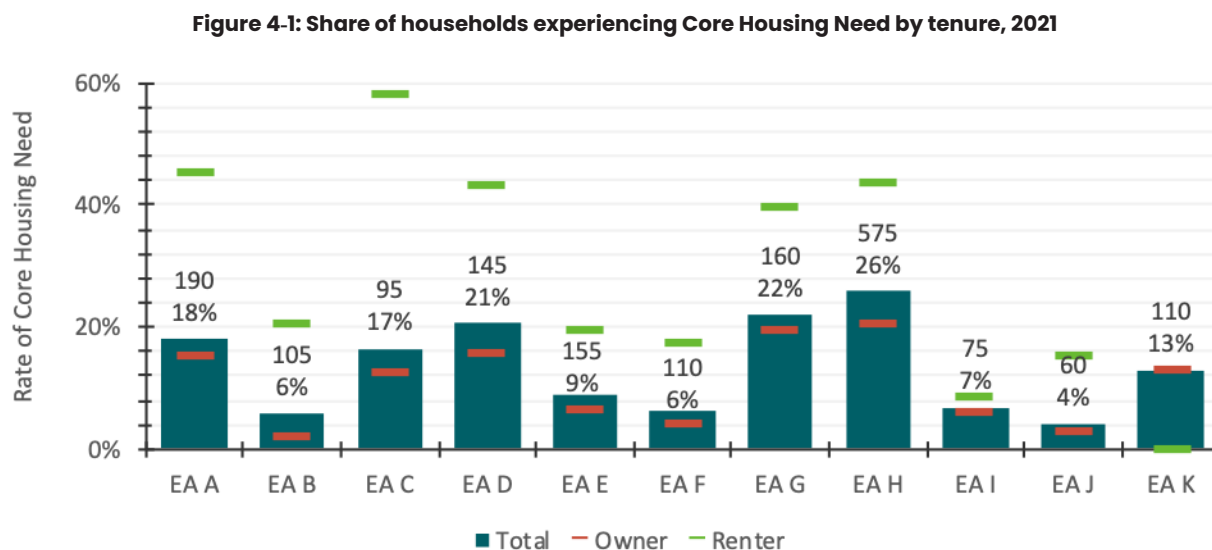
An affordable home costs less than 30% of the occupying household's before-tax household income.

- Acceptable housing is adequate in condition, suitable in size, and affordable. An added metric is "Extreme Core Housing Need (ECHN)," which refers to a household paying more than 50% of their income on shelter costs.

Historically, unaffordability has contributed the most to rates of CHN. However, a household in an unaffordable home does not necessarily mean they are experiencing CHN. CHN also considers whether affordable alternatives exist. In other words, CHN accounts for and does not include households living in an unaffordable home by choice (e.g., buying a home that is expensive now, but may be affordable later as the household income grows.)

## 4.2 HOUSING NEED BY TENURE

Figure 4-1 illustrates rates of Core Housing Need (CHN) in the RDCK’s EAs. The chart shows the total and share of overall households in CHN, as well as owner and renter household CHN.



Source: BC Government purchased Custom Statistics Canada Census Tabulations

- In 2021, approximately 18% of EA households lived in Core Housing Need (approximately 1,780 households).
- The rate of CHN for owner households was 15%, compared to 35% for renter households. Renter households generally face higher instances of CHN. This is largely related to a higher number of single income earners living in rental households.
- There is a vast range of CHN rates across the EAs, from as low as 4% in Area J to as high as 26% in Area H.

## 4.3 ENERGY POVERTY

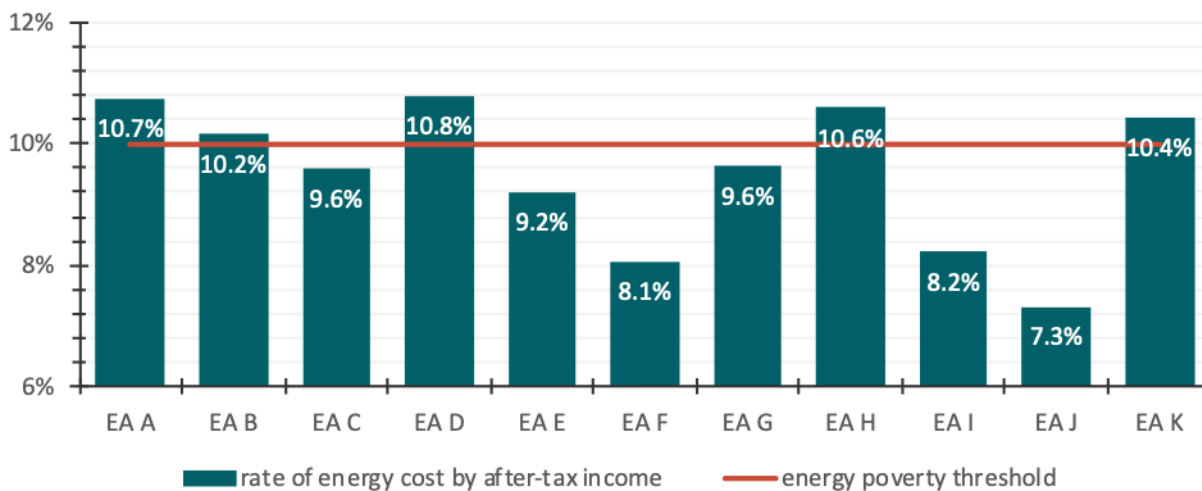
There are several expenses that contribute to the overall cost of housing. While these costs have always been a critical factor in determining a home’s affordability, recent years of high inflation have brought household expenses to the forefront – namely, the rising cost of energy. Alongside increasing mortgage and rent payments, concurrently rising energy costs are pushing more households into “energy poverty.”

According to the Canadian Urban Sustainability Practitioners (CUSP), energy poverty refers to the experience of households or communities that struggle to heat and cool their homes and power their lights and appliances. Canadian academics have developed three key thresholds to define a disproportionate energy cost burden relative to a household’s average after-tax income. A home is considered in energy poverty if it meets any of the following criteria:

- Spending more than 6% of after-tax income on utilities,
- spending more than 4% of after-tax income on fuel used for transportation, and
- spending more than 10% of after-tax income for the combined of (1) and (2).

Figure 4-2 illustrates the estimated rates of energy costs relative to average after-tax for each of the RDCK's EAs. Rates are inclusive of both energy and gasoline costs and are compared to the energy poverty threshold of 10%.

**Figure 4-2: Local rates of energy costs by average after-tax income vs energy poverty threshold, 2023**

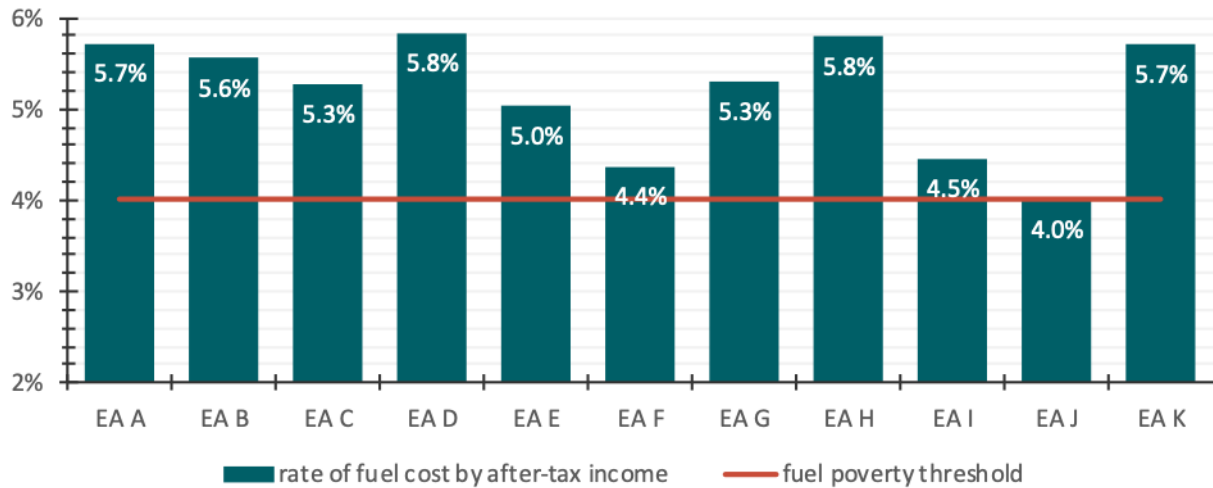


*Source: Statistics Canada Household Spending Survey, 2019 – adjusted to 2023 dollars using annual CPI*

- Although households across all EAs experience challenges with utility and vehicle expenses, five of the 11 areas report that their average household faces significant financial strain related to energy costs. This means about half of households in these areas cannot reasonably afford their energy expenses, as defined by the CUSP thresholds.
- The EAs experiencing the highest rates of energy poverty are those with the lowest median before-tax household incomes (A, B, D, G, H, K).

Figure 4-3 provides the same illustration but compares vehicle fuel cost rates to the 4% fuel poverty threshold. Estimates are produced using Statistics Canada’s 2019 Household Spending Survey data, adjusted by inflation and estimated locally based on distributions of dwelling structure types.

**Figure 4-3: Local rates of fuel costs by average after-tax income vs fuel poverty threshold, 2023**



Source: Statistics Canada Household Spending Survey, 2019 – adjusted to 2023 dollars using annual CPI

- All EA estimates indicate that the average household paid at least 4% of their after-tax income on vehicle fuel expenses (the fuel poverty threshold).
- When vehicle fuel is separated out from utilities, it is evident that the majority of households in the EAs struggle to afford fuel costs. This is related to the vast geographies that many residents must regularly travel.

## 5. Anticipated Housing Demand

### 5.1 DEMAND BY COMPONENT

In June 2024, the Province of BC released a standardized HNR demand calculation methodology. The HNR method estimates the total number of housing units required to address a community’s current and anticipated housing needs over 5- and 20-year timeframes, based on publicly available data sources, that can be applied to communities of various scales. It is composed six components (labeled A through F in Table 5-1). The standardized method for calculating demand ensures that all local governments produce consistent and comparable assessments of their housing need.

It is important to note that the HNR demand calculation methodology does not consider the unique challenges to development in rural RDCK, such as servicing limitations/constraints, high construction costs, the availability of trades, and planning staff capacity, among other factors. Coordinated growth management planning with neighboring municipalities, funding support from senior levels of government, and creative solutions to densification will all be required to support the EAs in meeting anticipated demand.

Table 5-1 provides a summary of the result for each component of the HNR Method for the EAs over the next 5 and 20 years, as required by legislation.

**Table 5-1: Anticipated housing demand by anticipated period and component, RDCK Electoral Areas**

Component	Housing units for:	Intention	5 year (by 2026)	20 year (by 2041)
<b>A</b>	Households in Extreme Core Housing Need	To estimate the number of new units required for those in vulnerable housing situations. Extreme need refers to those paying more than 50% of household income on shelter costs.	95	382
<b>B</b>	Individuals experiencing homelessness	To quantify the supply of permanent housing units required for those currently experiencing homelessness.	108	216
<b>C</b>	Suppressed households	To address those households that were unable to form between 2006 and the present due to a constrained housing environment.	353	1,410
<b>D</b>	Anticipated household growth	To quantify the additional households required to accommodate an increasing population over twenty years. Note that anticipated growth for municipalities is based on the average of local and regional projections (thus, population / household growth trends discussed above may not follow the same trajectory as dwelling projections) and electoral areas use solely regional projections.	2,034	5,138

<b>Component</b>	<b>Housing units for:</b>	<b>Intention</b>	<b>5 year (by 2026)</b>	<b>20 year (by 2041)</b>
<b>E</b>	Increasing the rental vacancy rate to 3%	To add surplus rental units to restore local vacancy rates to levels representing a healthy and well-functioning rental housing market. Typically, rates between 3% and 5% are considered healthy rates.  If a local vacancy rate does not exist for the calculation, the provincial vacancy rate is applied instead.	9	38
<b>F</b>	A local demand buffer	To reflect additional demand for housing within a given community, beyond the minimum units required to adequately house current and anticipated residents. This is called the “demand buffer” and is designed to better account for the number of units required to meet “healthy” market demand in different communities. For the purposes of HNRs, a demand factor is based on a ratio of housing price to housing density, and is calculated for each applicable community.	0	0
<b>TOTAL:</b>			<b>2,600</b>	<b>7,184</b>

*Source: HNR demand calculation methodology (link) Note: The sum of the individual EAs does not equate to the total due to rounding*

**HNR Method Considerations**

The HNR method prescribed by the BC Government is a standardized demand calculation methodology to ensure that all local governments produce consistent and comparable assessments of their housing need. This methodology works better for some areas than others. For municipalities and EAs with a small population base, the methodology is likely to result in an overestimate of demand. No projections are perfect, which is why the provincial legislation requires that municipalities repeat them every five years (as new information and data becomes available) as part of the HNR updates. The purpose of these projections is to serve as a target for municipalities to consider when assessing their zoning capacity to prepare for potential housing demand.

While it is required by legislation to report both the 5- and 20-year demand, the BC government is more interested in the 20-year projection. The short-term projection was a focus of the previous iteration of the HNR legislation which has since been revised to encourage communities to align housing projections with long term planning policies and tools (e.g., official community plans, zoning bylaws).

- The results indicate that the EAs may need to build 2,600 units by 2026 and 7,184 units by 2041. While much of the demand will come from future growth, the number of suppressed households since 2006 also contributes significantly.
- Components A, B, C, and E attempt to catalog unmet “current” demand, and thus serve as an estimate of the existing shortage (without considering any changes since 2021, which is the reference year).

Table 5-2 displays the anticipated housing demand for each EA. A detailed breakdown by component for each EA is included in Appendix B – Interim Housing Needs Report Requirements (Electoral Areas A-K).

**Table 5-2: Anticipated housing demand by anticipated period and electoral area**

<b>Geography</b>	<b>5 year (by 2026)</b>	<b>20 year (by 2041)</b>
Electoral Area A	191	527
Electoral Area B	336	903
Electoral Area C	106	282
Electoral Area D	132	371
Electoral Area E	314	858
Electoral Area F	330	927
Electoral Area G	149	431
Electoral Area H	433	1,223
Electoral Area I	206	571
Electoral Area J	247	663
Electoral Area K	155	427
<b>Total</b>	<b>2,600</b>	<b>7,184</b>

## 5.2 DISTRIBUTION OF ANTICIPATED DEMAND

An adaptation of the HNR Method provides a rough idea of current market and non-market housing demand and what the EAs can expect over the 20-year projection period. HNR Method guidelines do not prescribe how to perform this analysis, which could allow for more community level discretion.

Table 5-3 summarizes the results of applying the dwelling size distributions discussed in the **2024 Regional District of Central Kootenay Housing Needs Report** to project demand in the EAs. The outcome of this analysis

is a table outlining anticipated demand, disaggregated by the number of bedrooms and intended market / price model. Note that non-market housing has been further separated into “affordable / below-market” housing (i.e., housing explicitly offered at prices below market, like the 80% of Median Market Rent criteria described by CMHC funding opportunities or rent-geared to income housing) and “deeply affordable” housing (i.e., rents offered at the shelter rate of income assistance, often combined with support services).

To distinguish what portion of the community might benefit from non-market housing, HART’s income categories and how they overlap across the housing continuum are considered. Briefly, we apply the historical proportions of households earning “very low”, “low”, and a portion of “moderate” incomes to demand totals. The demand for deeply affordable and below-market units is a function of these respective income categories.

**Table 5-3: Anticipated demand\* disaggregated by anticipated price model and required number of bedrooms**

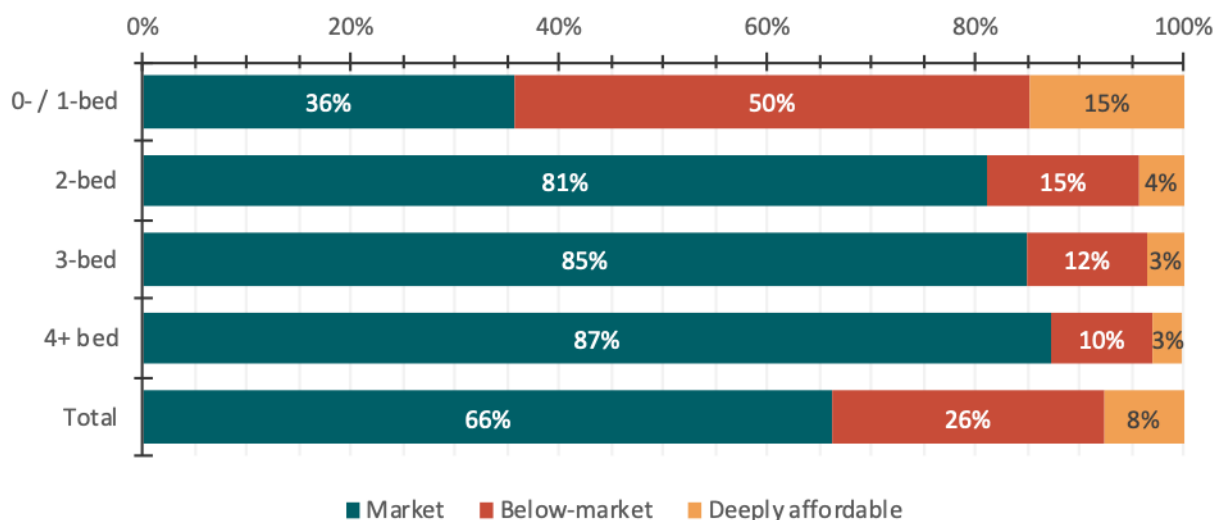
	Market		Affordable / below-market		Deeply affordable		Total	
	5-year	20-year	5-year	20-year	5-year	20-year	5-year	20-year
0- / 1-bed	341	939	478	1,306	150	389	969	2,634
2-bed	556	1,513	94	271	30	81	679	1,865
3-bed	472	1,287	56	176	18	53	546	1,516
4+ bed	356	1,020	36	114	11	34	404	1,169
Total	1,725	4,758	664	1,867	209	557	2,600	7,184

*\* Totals may not equal the sum of their parts due to rounding*



Figure 9-4 illustrates the distributions of the above price models by the number of bedrooms to show what dwelling sizes are best targeted by market or non-market interventions.

**Figure 9-4: Distribution of price model demand by number of bedrooms, 2041**



- The 5- and 20-year demand projections suggest a need for 2,600 and 7,184 units, respectively.
- Market housing should remain the primary contributor to the local inventory, though there is a clear need for non-market interventions. By 2041, the EAs may need a total of 1,867 affordable / below-market offerings and 557 additional deeply affordable units.
- As suggested by the calculated shares of units by number of bedrooms, market housing demand will likely focus more on 2- and 3-bedroom units; whereas, non-market solutions may distribute more to 0- and 1-bedroom dwellings.

## **6. Bill 44 Recommendations and Considerations**

Bill 44 – Housing Statutes (Residential Development) Amendment Act includes a suite of legislative changes to the local government land use planning framework aimed at providing additional housing in British Columbia communities. As previously noted, all local and regional governments are now required to use a standardized projection method to understand housing needs over the next 5 and 20 years. The new legislation mandates that local governments update Official Community Plans (OCPs) and zoning bylaws to permit the total anticipated housing demand over at least the next 20 years, as identified by the HNR method.

Bill 44 also includes legislative amendments that require local government bylaws to allow for small-scale, multi-unit housing (SSMUH). SSMUH describes a range of housing units that can provide attainable housing for middle-income families, including secondary suites in single family dwellings, detached accessory dwelling units, triplexes, townhomes, and house-plexes. Local and regional governments were required to update their zoning bylaws by June 30, 2024, to accommodate SSMUH.

Although EAs are not required to update their OCPs and zoning bylaws to permit the total anticipated housing demand over at least the next 20 years, the RDCK is updating its OCPs to ensure the SSMUH zoning changes will be consistent with all relevant OCP policies, prior to December 31, 2025. The consulting team has provided some recommendations and considerations for encouraging SSMUH development across the rural RDCK. The RDCK is already supporting many of these recommendations and should continue to monitor progress moving forward.

These recommendations mirror or align with broader recommendations in the RDCK Regional Summary Report.

### **Develop and Implement 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, EAs and the Regional District in the development of local OCPs and other bylaws.

A regional growth strategy can support SSMUH development and densification more broadly, as it can help avoid urban sprawl and ensure development takes place where adequate facilities exist or can be provided in a timely, economic, and efficient manner. It can also help to assess and develop adequate inventories of suitable land and resources for future settlement, identifying potential opportunities for SSMUH development. Additionally, opportunities to co-develop and expand infrastructure in fringe areas – often located at the edges of urban centres but under regional district jurisdiction – with municipalities may also arise through the development of a regional growth strategy. Overall, growth management planning or a regional growth strategy covering the entire region can help to ensure efficient expansion of servicing and infrastructure in line with long-term community development goals.

### **Encourage Densification in Serviced 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. Life-cycle costs of infrastructure and servicing are significantly more cost-efficient when growth occurs in existing neighbourhoods, and within urban containment boundaries, compared to sprawl. Engagement respondents expressed that it is critical that new growth and settlement is sited in well-serviced areas whenever possible. Opportunities to densify through secondary suites and accessory dwelling units should be encouraged.

## **7. Conclusion**

The rural RDCK housing landscape is evolving, driven by a notable increase in both population and households from 2016 to 2021. This growth trend is anticipated to continue through the next two decades, leading to a sustained rise in housing demand.

Population expansion has coincided with housing price increases. The median home price rose 81% between 2019 and 2022, reaching \$609,700. This has exacerbated housing affordability challenges overall and increased strain on the rural rental market. Residents looking for rental units will continue to be challenged by low rental vacancy due in large part to a low rental supply.

In 2021, approximately 18% of EA households were in Core Housing Need, which is most often influenced by rates of unaffordability. High rates of unaffordability in the region can be attributed to slowly growing incomes relative to increasing housing costs. Meeting the demand for affordable housing options in the region is crucial. Estimates suggest that about 2,424 subsidized units could be required over the next 20 years to meet the needs of those most vulnerable. Overall, the rural RDCK may require an additional 7,184 housing units by 2041 to mitigate existing and future market imbalances.

Since the last HNR, several regional planning efforts have been completed or are currently in progress to better understand and address housing needs in the RDCK. In 2023, the RDCK finalized a Housing Action Plan (HAP), which outlines key actions the Regional District, in collaboration with its member municipalities, can take to support residents facing housing challenges. Since the plan's adoption, the RDCK has been working to implement the identified actions, including a Local Community Needs Project as part of the Complete Communities Program and a Housing Development and Costing Study. These initiatives will help guide growth management planning in both the municipal and rural areas of the RDCK, while also identifying opportunities for sustainable housing development.

The data presented here is intended to support and supplement the important work already being undertaken by the RDCK and its partners. Though it will be challenging, the RDCK, with support from municipal, non-profit and private partners, and senior levels of government, is more than capable of addressing the housing needs outlined in this report.



# Regional District of Central Kootenay

HOUSING NEEDS REPORT UPDATE

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## Electoral Area Summary

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### APPENDIX A: DEFINITIONS



## Definitions

**“bedrooms”** refer to rooms in a private dwelling that are designed mainly for sleeping purposes even if they are now used for other purposes, such as guest rooms and television rooms. Also included are rooms used as bedrooms now, even if they were not originally built as bedrooms, such as bedrooms in a finished basement. Bedrooms exclude rooms designed for another use during the day such as dining rooms and living rooms even if they may be used for sleeping purposes at night. By definition, one-room private dwellings such as bachelor or studio apartments have zero bedrooms;

**“census”** means a census of population undertaken under the Statistics Act (Canada);

**“census family”** is defined as a married couple and the children, if any, of either and/or both spouses; a couple living common law and the children, if any, of either and/or both partners; or a lone parent of any marital status with at least one child living in the same dwelling and that child or those children. All members of a particular census family live in the same dwelling. A couple may be of opposite or same sex;

**“components of demographic growth”** refers to any of the classes of events generating population movement variations. Births, deaths, migration, marriages, divorces, and new widowhoods are the components responsible for the variations since they alter either the total population or the age, sex, and marital status distribution of the population:

**“emigrant”** refers to a Canadian citizen or immigrant who has left Canada to establish a permanent residence in another country.

**“immigrant”** refers to a person who is, or who has ever been, a landed immigrant or permanent resident. Such a person has been granted the right to live in Canada permanently by immigration authorities;

**“interprovincial migration”** refers to movement from one province or territory to another involving a permanent change in residence. A person who takes up residence in another province or territory is an out-migrant with reference to the province or territory of origin and an in-migrant with reference to the province or territory of destination;

**“intraprovincial migration”** refers to movement from one region to another within the same province or territory involving a permanent change of residence. A person who takes up residence in another region is an out-migrant with reference to the region of origin and an in-migrant with reference to the region of destination;

**“non-permanent residents”** refers to persons who are lawfully in Canada on a temporary basis under the authority of a temporary resident permit, along with members of their family living with them. Non-permanent residents include foreign workers, foreign students, the humanitarian population and other temporary residents;

**“core housing need”** is when housing falls below at least one of the adequacy, affordability or suitability standards and it would have to spend 30% or more of its total before-tax income to pay the median rent of alternative local housing that meets all three housing standards;

**“adequate housing”** means that, according to the residents within the dwelling, no major repairs are required for proper use and enjoyment of said dwelling;

**“affordable housing”** means that household shelter costs equate to less than 30% of total before-tax household income;

**“suitable housing”** means that a dwelling has enough bedrooms for the size and composition of resident households according to National Occupancy Standard (NOS) requirements;

**“dwelling”** is defined as a set of living quarters. Two types of dwelling are identified in the Census, collective dwellings and private dwellings. The former pertains to dwellings which are institutional, communal or commercial in nature. The latter, Private dwelling refers to a separate set of living quarters with a private entrance either from outside the building or from a common hall, lobby, vestibule or stairway inside the building. The entrance to the dwelling must be one that can be used without passing through the living quarters of some other person or group of persons;

**“private dwelling occupied by usual residents”** refers to a private dwelling in which a person or a group of persons is permanently residing. Also included are private dwellings whose usual residents are temporarily absent on May 11, 2021.

**“private dwelling not occupied by usual residents”** refers to a private dwelling which is not considered the primary place of residence of a household over a calendar year.

**“dwelling type”** means the structural characteristics or dwelling configuration of a housing unit, such as, but not limited to, the housing unit being a single-detached house, a semi-detached house, a row house, an apartment in a duplex or in a building that has a certain number of storeys, or a mobile home;

**“single-detached house”** means a single dwelling not attached to any other dwelling or structure (except its own garage or shed). A single-detached house has open space on all sides, and has no dwellings either above it or below it. A mobile home fixed permanently to a foundation is also classified as a single-detached house;

**“semi-detached house”** means one of two dwellings attached side by side (or back to back) to each other, but not attached to any other dwelling or structure (except its own garage or shed). A semi-detached dwelling has no dwellings either above it or below it, and the two units together have open space on all sides;

**“row house”** means one of three or more dwellings joined side by side (or occasionally side to back), such as a townhouse or garden home, but not having any other dwellings either above or below. Townhouses attached to a high-rise building are also classified as row houses;

**“duplex”** (also known as apartment or flat in a duplex) means one of two dwellings, located one above the other, may or may not be attached to other dwellings or buildings;

**“apartment in a building that has five or more storeys”** means a dwelling unit in a high-rise apartment building which has five or more storeys;

**“apartment in a building that has fewer than five storeys”** means a dwelling unit attached to other dwelling units, commercial units, or other non-residential space in a building that has fewer than five storeys;

**“mobile home”** means a single dwelling, designed and constructed to be transported on its own chassis and capable of being moved to a new location on short notice. It may be placed temporarily on a foundation pad and may be covered by a skirt;

**“extreme core housing need”** has the same meaning as core housing need except that the household has shelter costs for housing that are more than 50% of total before-tax household income;

**“household”** refers to a person or group of persons who occupy the same dwelling and do not have a usual place of residence elsewhere in Canada or abroad;

**“owner household”** refers to a private household where some member of the household owns the dwelling, even if it is still being paid for;

**“renter household”** refers to private households where no member of the household owns their dwelling. The dwelling is considered to be rented even if no cash rent is paid;

**“household maintainer”** refers to whether or not a person residing in the household is responsible for paying the rent, or the mortgage, or the taxes, or the electricity or other services or utilities. Where a number of people may contribute to the payments, more than one person in the household may be identified as a household maintainer. In the case of a household where two or more people are listed as household maintainers, the first person listed is chosen as the primary household maintainer;

**“household size”** refers to the number of persons in a private household;

**“household type”** refers to the differentiation of households on the basis of whether they are census family households or non-census-family households. Census family households are those that contain at least one census family;

**“migrant”** refers to a person who has moved from their place of residence, of which the origin is different than the destination community they reported in. Conversely, a non-migrant is a person who has moved within the same community;

**“mobility status, one year”** refers to the status of a person with regard to the place of residence on the reference day in relation to the place of residence on the same date one year earlier;

**“primary rental market”** means a market for rental housing units in apartment structures containing at least 3 rental housing units that were purpose-built as rental housing;

**“Rental Market Survey”** refers the collection of data samples from all urban areas with populations greater than 10,000 and targets only private apartments with at least three rental units. Among the information provided are median rental prices for units within the primary rental market;

**“secondary rental market”** means a market for rental housing units that were not purpose-built as rental housing;

**“shelter cost”** refers to the average or median monthly total of all shelter expenses paid by households that own or rent their dwelling. Shelter costs for owner households include, where applicable, mortgage payments, property taxes and condominium fees, along with the costs of electricity, heat, water and other municipal services. For renter households, shelter costs include, where applicable, the rent and the costs of electricity, heat, water and other municipal services;

**“subsidized housing”** refers to whether a renter household lives in a dwelling that is subsidized. Subsidized housing includes rent geared to income, social housing, public housing, government-assisted housing, non-profit housing, rent supplements and housing allowances;

**“tenure”** refers to whether the household owns or rents their private dwelling. The private dwelling may be situated on rented or leased land or be part of a condominium. A household is considered to own their dwelling if some member of the household owns the dwelling even if it is not fully paid for, for example if there is a mortgage or some other claim on it. A household is considered to rent their dwelling if no member of the household owns the dwelling;

**“vacancy”** means a unit that, at the time of the CMHC Rental Market Survey, it is physically unoccupied and available for immediate rental.



# Regional District of Central Kootenay

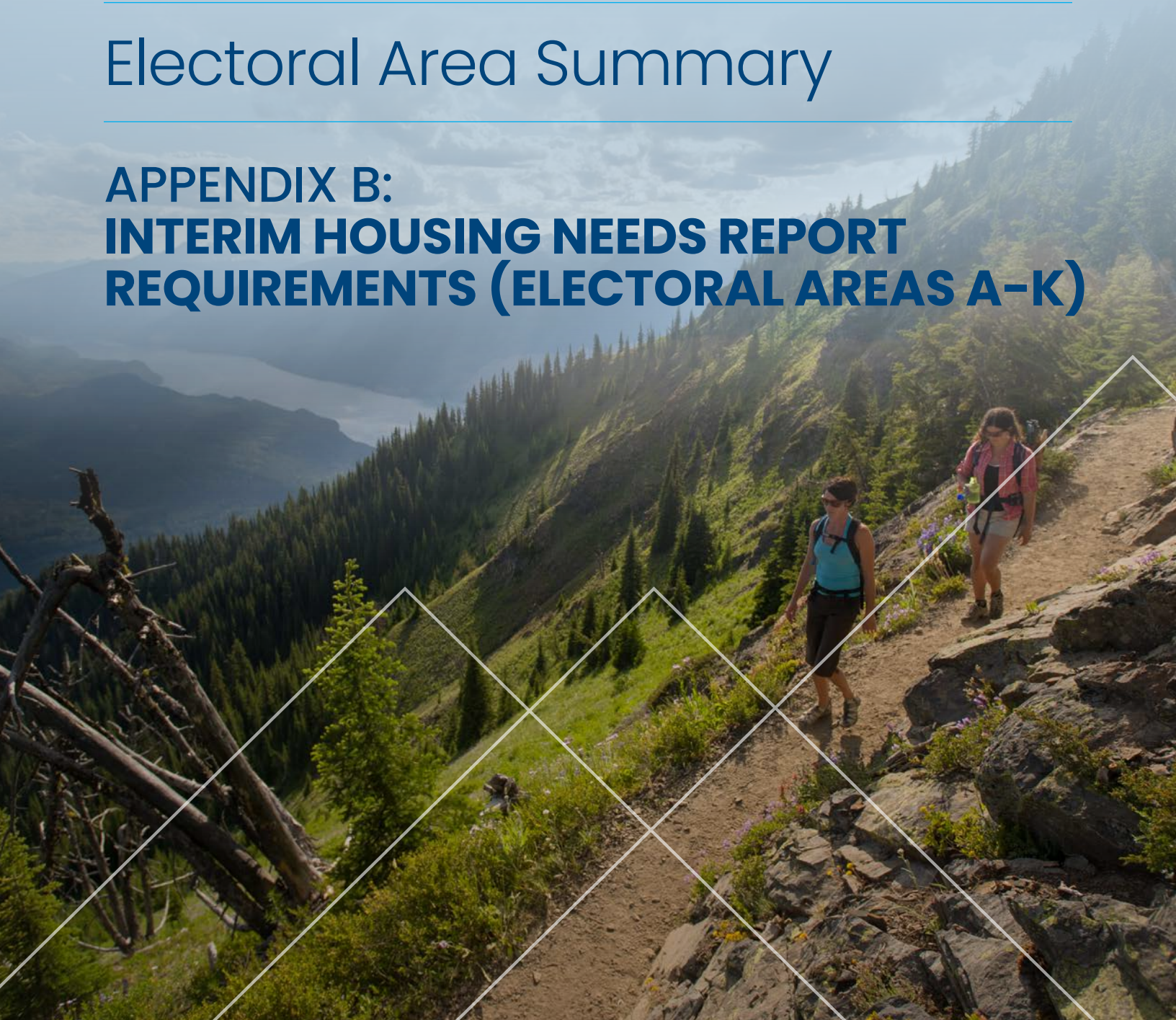
HOUSING NEEDS REPORT UPDATE

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## Electoral Area Summary

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### APPENDIX B: INTERIM HOUSING NEEDS REPORT REQUIREMENTS (ELECTORAL AREAS A-K)







Regional District of Central Kootenay

# Electoral Area A (Wynndel/East Shore-Kootenay Lake)

Interim Housing Needs Report Requirements



# Electoral Area A (Wynndel/East Shore-Kootenay Lake) Interim Housing Needs Report Requirements

## NUMBER OF HOUSING UNITS REQUIRED TO MEET CURRENT AND ANTICIPATED NEED

Description	5-year	20-year
Total demand from 2021 base year	191	527
Total demand from current year (2024)	209	501

## ANTICIPATED HOUSING DEMAND CALCULATIONS

Component	Housing units for:	5 year (by 2026)	20 year (by 2041)
A	Households in Extreme Core Housing Need	7	26
B	Individuals experiencing homelessness	7	15
C	Suppressed households	26	102
D	Anticipated household growth	151	383
E	Increasing the rental vacancy rate to 3%	0	2
F	A local demand buffer	0	0
<b>TOTAL</b>		<b>191</b>	<b>527</b>

*Note: Components may not exactly equal the total figure due to rounding.*

## TRANSPORTATION STATEMENT

Current residential development patterns within the RDCK are predominantly rural and dispersed, posing significant challenges in establishing transportation infrastructure that supports alternative modes of transportation, such as walking, cycling, and public transit. Presently, the Regional District lacks public transit options and the necessary infrastructure to facilitate active transportation, including shoulders on rural roads and dedicated off-street pathways.

With limited funding models to support transportation infrastructure across the rural RDCK, even in areas where new housing developments are planned, the scope of transportation service options for future expansion remains constrained. The RDCK recognizes the critical role that active transportation plays in connecting

communities and supporting broader social determinants of health, particularly in relation to housing. Given these considerations, the RDCK acknowledges the opportunity to further explore options for developing transportation networks that can accommodate alternative modes of transportation in line with community needs and future housing policy directives across the EAs.

**LOOKING BACK (HOUSING ACTIONS COMPLETED SINCE THE LAST HNR)**

<b>General Housing Actions</b>	
<b>Date</b>	<b>Description of Action or Policy</b>
July 2022	The RDCK completed the Housing Action Plan in April 2023. Since it’s completion, the Regional District has been working to implement actions identified in the plan.
February 2024	<p>The RDCK Board passed a resolution to authorize a “Housing Development and Costing Study” to address the region’s pressing need for non-market housing.</p> <p>This study aims to assess available land and resources within the RDCK that could support the development of affordable housing options to enhance community well-being and stability.</p> <p>The resolution directs RDCK staff to prepare a detailed cost assessment and analysis, identifying potential sites for acquisition, conversion, or disposal for housing purposes. This project is in its initial stages and will form the foundation for future efforts to expand non-market housing within the RDCK, including across the EAs.</p>
April 2024	<p>The RDCK received \$300,000 in grant funding from the Union of BC Municipalities Complete Communities program to support regional growth management planning.</p> <p>In partnership with the City of Nelson, the City of Castlegar, the Town of Creston, and the Villages of Salmo, Nakusp, Kaslo, and Slocan, the RDCK will engage a consultant to carry out this project. The project is currently in Phase 1 – Preparation. This initiative will help to establish a comprehensive framework to guide sustainable growth across the region, including the EAs.</p>
Ongoing	Continued exploration/pursuit of recommendations outlined in the Housing Action Plan (2023).

**Zoning Amendments**

November 2023 – July 2024	Bylaws were amended to ensure compliance with Bill 44, “Housing Statutes (Residential Development” Amendment Act. Bill 44 required all local governments to update their zoning regulations to permit small-scale multi-unit housing (SSMUH) by June 30, 2024.
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Regional District of Central Kootenay

# Electoral Area B (Rural Creston)

## Interim Housing Needs Report Requirements



# Electoral Area B (Rural Creston) Interim Housing Needs Report Requirements

## NUMBER OF HOUSING UNITS REQUIRED TO MEET CURRENT AND ANTICIPATED NEED

Description	5-year	20-year
Total demand from 2021 base year	336	903
Total demand from current year (2024)	375	860

## ANTICIPATED HOUSING DEMAND CALCULATIONS

Component	Housing units for:	5 year (by 2026)	20 year (by 2041)
A	Households in Extreme Core Housing Need	11	43
B	Individuals experiencing homelessness	16	32
C	Suppressed households	30	120
D	Anticipated household growth	278	703
E	Increasing the rental vacancy rate to 3%	1	6
F	A local demand buffer	0	0
<b>TOTAL</b>		<b>336</b>	<b>903</b>

*Note: Components may not exactly equal the total figure due to rounding.*

## TRANSPORTATION STATEMENT

Current residential development patterns within the RDCK are predominantly rural and dispersed, posing significant challenges in establishing transportation infrastructure that supports alternative modes of transportation, such as walking, cycling, and public transit. Presently, the Regional District lacks public transit options and the necessary infrastructure to facilitate active transportation, including shoulders on rural roads and dedicated off-street pathways.

With limited funding models to support transportation infrastructure across the rural RDCK, even in areas where new housing developments are planned, the scope of transportation service options for future expansion remains constrained. The RDCK recognizes the critical role that active transportation plays in connecting communities and supporting broader social determinants of health, particularly in relation to housing. Given

these considerations, the RDCK acknowledges the opportunity to further explore options for developing transportation networks that can accommodate alternative modes of transportation in line with community needs and future housing policy directives across the EAs.

**LOOKING BACK (HOUSING ACTIONS COMPLETED SINCE THE LAST HNR)**

<b>General Housing Actions</b>	
<b>Date</b>	<b>Description of Action or Policy</b>
July 2022	The RDCK completed the Housing Action Plan in April 2023. Since it's completion, the Regional District has been working to implement actions identified in the plan.
February 2024	<p>The RDCK Board passed a resolution, authorizing a "Housing Development and Costing Study" to address the region's pressing need for non-market housing.</p> <p>This study aims to assess available land and resources within the RDCK that could support the development of affordable housing options to enhance community well-being and stability.</p> <p>The resolution directs RDCK staff to prepare a detailed cost assessment and analysis, identifying potential sites for acquisition, conversion, or disposal for housing purposes. This project is in its initial stages and will form the foundation for future efforts to expand non-market housing within the RDCK.</p>
April 2024	<p>The RDCK received \$300,000 in grant funding from the UBCM Complete Communities program to support regional growth management planning.</p> <p>In partnership with the City of Nelson, the City of Castlegar, the Town of Creston, and the Villages of Salmo, Nakusp, Kaslo, and Slocan, the RDCK will engage a consultant to carry out this project. Currently in Phase 1 – preparation, this initiative will help establish a comprehensive framework to guide sustainable growth across the region.</p>
Ongoing	Continued exploration/pursuit of recommendations in the Housing Action Plan (2023)

<b>Zoning Amendments</b>	
November 2023 – July 2024	Bylaws were amended to ensure compliance with Bill 44, "Housing Statutes (Residential Development" Amendment Act. Bill 44 required all local governments to update their zoning regulations to permit small-scale multi-unit housing (SSMUH) by June 30, 2024.



Regional District of Central Kootenay

# Electoral Area C (West Creston)

## Interim Housing Needs Report Requirements



# Electoral Area C (West Creston) Interim Housing Needs Report Requirements

## NUMBER OF HOUSING UNITS REQUIRED TO MEET CURRENT AND ANTICIPATED NEED

Description	5-year	20-year
Total demand from 2021 base year	106	282
Total demand from current year (2024)	130	280

## ANTICIPATED HOUSING DEMAND CALCULATIONS

Component	Housing units for:	5 year (by 2026)	20 year (by 2041)
A	Households in Extreme Core Housing Need	2	9
B	Individuals experiencing homelessness	5	10
C	Suppressed households	9	37
D	Anticipated household growth	89	226
E	Increasing the rental vacancy rate to 3%	0	1
F	A local demand buffer	0	0
<b>TOTAL</b>		<b>106</b>	<b>282</b>

*Note: Components may not exactly equal the total figure due to rounding.*

## TRANSPORTATION STATEMENT

Current residential development patterns within the RDCK are predominantly rural and dispersed, posing significant challenges in establishing transportation infrastructure that supports alternative modes of transportation, such as walking, cycling, and public transit. Presently, the Regional District lacks public transit options and the necessary infrastructure to facilitate active transportation, including shoulders on rural roads and dedicated off-street pathways.

With limited funding models to support transportation infrastructure across the rural RDCK, even in areas where new housing developments are planned, the scope of transportation service options for future expansion remains constrained. The RDCK recognizes the critical role that active transportation plays in connecting communities and supporting broader social determinants of health, particularly in relation to housing. Given



these considerations, the RDCK acknowledges the opportunity to further explore options for developing transportation networks that can accommodate alternative modes of transportation in line with community needs and future housing policy directives across the EAs.

**LOOKING BACK (HOUSING ACTIONS COMPLETED SINCE THE LAST HNR)**

<b>General Housing Actions</b>	
<b>Date</b>	<b>Description of Action or Policy</b>
July 2022	The RDCK completed the Housing Action Plan in April 2023. Since it's completion, the Regional District has been working to implement actions identified in the plan.
February 2024	<p>The RDCK Board passed a resolution, authorizing a "Housing Development and Costing Study" to address the region's pressing need for non-market housing.</p> <p>This study aims to assess available land and resources within the RDCK that could support the development of affordable housing options to enhance community well-being and stability.</p> <p>The resolution directs RDCK staff to prepare a detailed cost assessment and analysis, identifying potential sites for acquisition, conversion, or disposal for housing purposes. This project is in its initial stages and will form the foundation for future efforts to expand non-market housing within the RDCK.</p>
April 2024	<p>The RDCK received \$300,000 in grant funding from the UBCM Complete Communities program to support regional growth management planning.</p> <p>In partnership with the City of Nelson, the City of Castlegar, the Town of Creston, and the Villages of Salmo, Nakusp, Kaslo, and Slocan, the RDCK will engage a consultant to carry out this project. Currently in Phase 1 – preparation, this initiative will help establish a comprehensive framework to guide sustainable growth across the region.</p>
Ongoing	Continued exploration/pursuit of recommendations in the Housing Action Plan (2023)

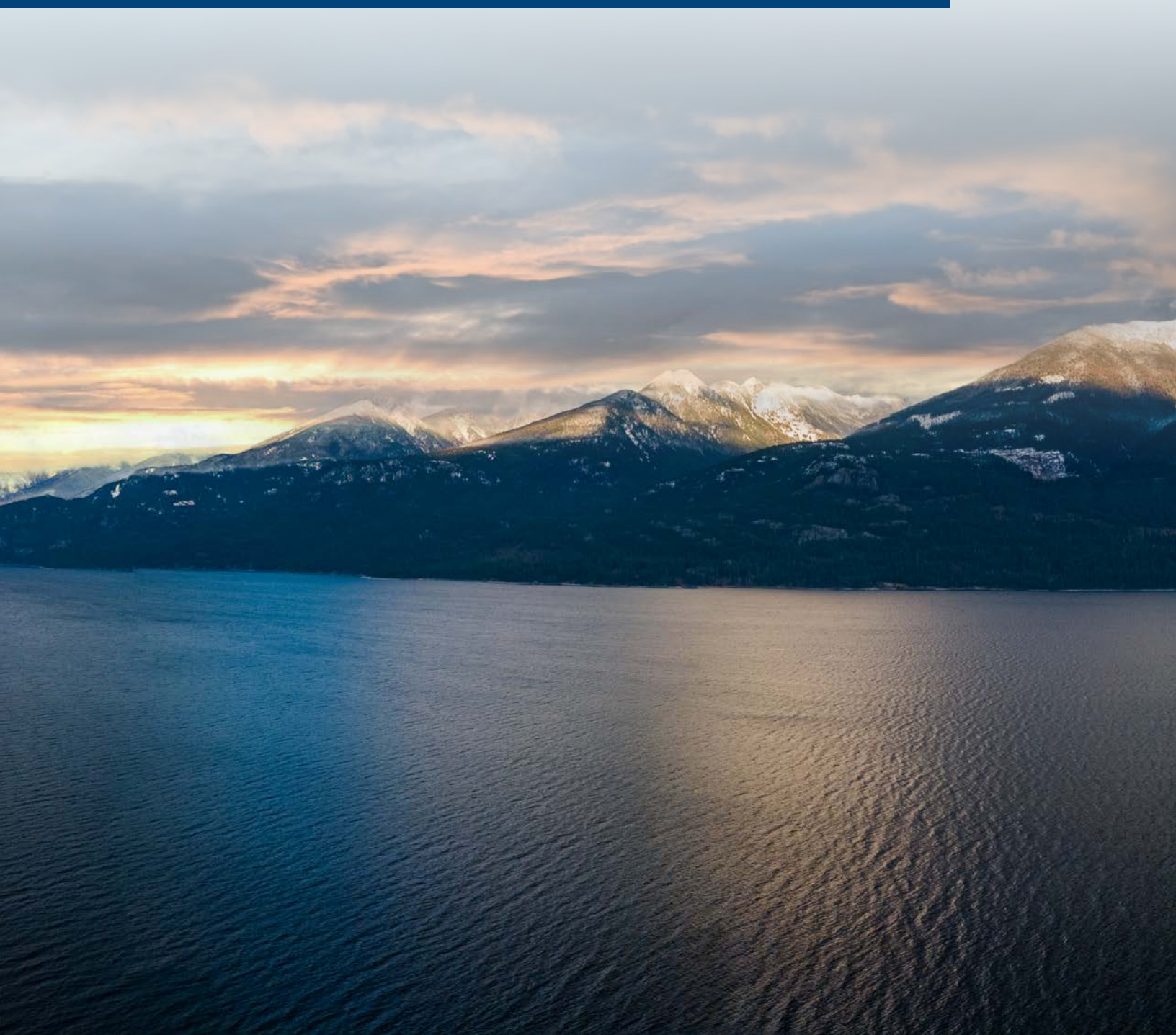
<b>Zoning Amendments</b>	
November 2023 – July 2024	Bylaws were amended to ensure compliance with Bill 44, "Housing Statutes (Residential Development" Amendment Act. Bill 44 required all local governments to update their zoning regulations to permit small-scale multi-unit housing (SSMUH) by June 30, 2024.



Regional District of Central Kootenay

# Electoral Area D (North Kootenay Lake)

## Interim Housing Needs Report Requirements



# Electoral Area D (North Kootenay Lake) Interim Housing Needs Report Requirements

## NUMBER OF HOUSING UNITS REQUIRED TO MEET CURRENT AND ANTICIPATED NEED

Description	5-year	20-year
Total demand from 2021 base year	132	371
Total demand from current year (2024)	188	397

## ANTICIPATED HOUSING DEMAND CALCULATIONS

Component	Housing units for:	5 year (by 2026)	20 year (by 2041)
A	Households in Extreme Core Housing Need	2	9
B	Individuals experiencing homelessness	5	10
C	Suppressed households	25	99
D	Anticipated household growth	101	254
E	Increasing the rental vacancy rate to 3%	1	2
F	A local demand buffer	0	0
<b>TOTAL</b>		<b>132</b>	<b>371</b>

*Note: Components may not exactly equal the total figure due to rounding.*

## TRANSPORTATION STATEMENT

Current residential development patterns within the RDCK are predominantly rural and dispersed, posing significant challenges in establishing transportation infrastructure that supports alternative modes of transportation, such as walking, cycling, and public transit. Presently, the Regional District lacks public transit options and the necessary infrastructure to facilitate active transportation, including shoulders on rural roads and dedicated off-street pathways.

With limited funding models to support transportation infrastructure across the rural RDCK, even in areas where new housing developments are planned, the scope of transportation service options for future expansion remains constrained. The RDCK recognizes the critical role that active transportation plays in connecting

communities and supporting broader social determinants of health, particularly in relation to housing. Given these considerations, the RDCK acknowledges the opportunity to further explore options for developing transportation networks that can accommodate alternative modes of transportation in line with community needs and future housing policy directives across the EAs.

**LOOKING BACK (HOUSING ACTIONS COMPLETED SINCE THE LAST HNR)**

<b>General Housing Actions</b>	
<b>Date</b>	<b>Description of Action or Policy</b>
July 2022	The RDCK completed the Housing Action Plan in April 2023. Since its completion, the Regional District has been working to implement actions identified in the plan.
February 2024	<p>The RDCK Board passed a resolution, authorizing a “Housing Development and Costing Study” to address the region’s pressing need for non-market housing.</p> <p>This study aims to assess available land and resources within the RDCK that could support the development of affordable housing options to enhance community well-being and stability.</p> <p>The resolution directs RDCK staff to prepare a detailed cost assessment and analysis, identifying potential sites for acquisition, conversion, or disposal for housing purposes. This project is in its initial stages and will form the foundation for future efforts to expand non-market housing within the RDCK.</p>
April 2024	<p>The RDCK received \$300,000 in grant funding from the UBCM Complete Communities program to support regional growth management planning.</p> <p>In partnership with the City of Nelson, the City of Castlegar, the Town of Creston, and the Villages of Salmo, Nakusp, Kaslo, and Slocan, the RDCK will engage a consultant to carry out this project. Currently in Phase 1 – preparation, this initiative will help establish a comprehensive framework to guide sustainable growth across the region.</p>
Ongoing	Continued exploration/pursuit of recommendations in the Housing Action Plan (2023)

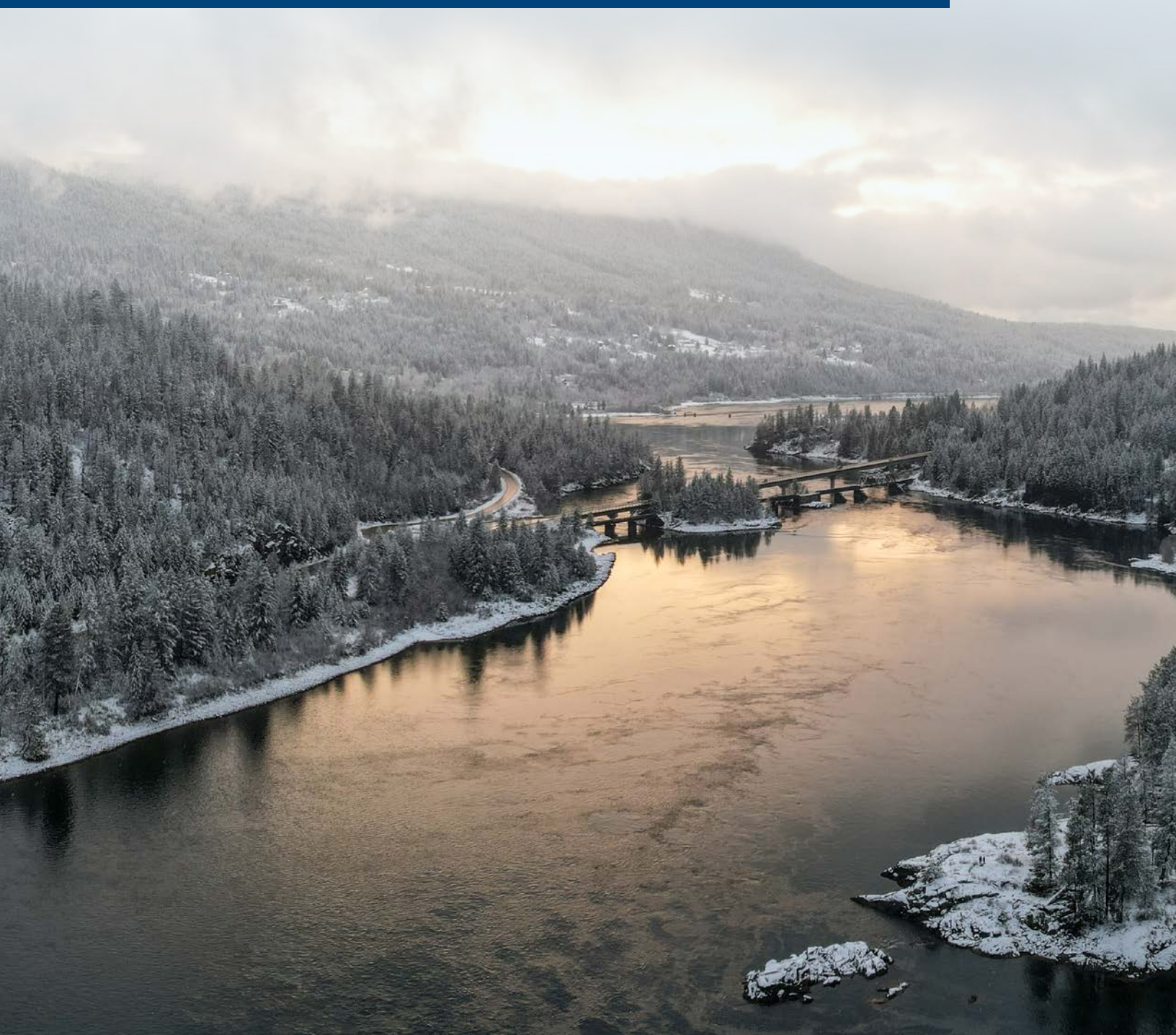
<b>Zoning Amendments</b>	
November 2023 – July 2024	Bylaws were amended to ensure compliance with Bill 44, “Housing Statutes (Residential Development)” Amendment Act. Bill 44 required all local governments to update their zoning regulations to permit small-scale multi-unit housing (SSMUH) by June 30, 2024.



Regional District of Central Kootenay

# Electoral Area E (West Arm Kootenay Lake)

## Interim Housing Needs Report Requirements



# Electoral Area E (West Arm Kootenay Lake) Interim Housing Needs Report Requirements

## NUMBER OF HOUSING UNITS REQUIRED TO MEET CURRENT AND ANTICIPATED NEED

Description	5-year	20-year
Total demand from 2021 base year	314	858
Total demand from current year (2024)	405	874

## ANTICIPATED HOUSING DEMAND CALCULATIONS

Component	Housing units for:	5 year (by 2026)	20 year (by 2041)
A	Households in Extreme Core Housing Need	16	63
B	Individuals experiencing homelessness	13	26
C	Suppressed households	31	123
D	Anticipated household growth	253	640
E	Increasing the rental vacancy rate to 3%	1	6
F	A local demand buffer	0	0
<b>TOTAL</b>		<b>314</b>	<b>858</b>

*Note: Components may not exactly equal the total figure due to rounding.*

## TRANSPORTATION STATEMENT

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these considerations, the RDCK acknowledges the opportunity to further explore options for developing transportation networks that can accommodate alternative modes of transportation in line with community needs and future housing policy directives across the EAs.

**LOOKING BACK (HOUSING ACTIONS COMPLETED SINCE THE LAST HNR)**

<b>General Housing Actions</b>	
<b>Date</b>	<b>Description of Action or Policy</b>
July 2022	The RDCK completed the Housing Action Plan in April 2023. Since it's completion, the Regional District has been working to implement actions identified in the plan.
August 2022	<p>In Fall 2022, Community Futures Central Kootenay, in partnership with the City of Nelson and the RDCK, commissioned the Greater Nelson Non-Market Housing Study. The study aimed to evaluate the need for a local government-supported housing entity to provide affordable housing within the Greater Nelson area and to outline potential options for further exploration.</p> <p>The project, structured in three phases, included engagement with elected officials and culminated in a final report presented at the June 13, 2024, RDCK Board meeting. To date, no actions have been taken by the RDCK as a result of this study.</p>
February 2024	<p>The RDCK Board passed a resolution, authorizing a "Housing Development and Costing Study" to address the region's pressing need for non-market housing.</p> <p>This study aims to assess available land and resources within the RDCK that could support the development of affordable housing options to enhance community well-being and stability.</p> <p>The resolution directs RDCK staff to prepare a detailed cost assessment and analysis, identifying potential sites for acquisition, conversion, or disposal for housing purposes. This project is in its initial stages and will form the foundation for future efforts to expand non-market housing within the RDCK.</p>
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Ongoing	Continued exploration/pursuit of recommendations in the Housing Action Plan (2023)

**Zoning Amendments**

November 2023 – July 2024	Bylaws were amended to ensure compliance with Bill 44, "Housing Statutes (Residential Development)" Amendment Act. Bill 44 required all local governments to update their zoning regulations to permit small-scale multi-unit housing (SSMUH) by June 30, 2024.
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Regional District of Central Kootenay

# Electoral Area F (West Arm North Shore)

## Interim Housing Needs Report Requirements





# Electoral Area F (West Arm North Shore) Interim Housing Needs Report Requirements

## NUMBER OF HOUSING UNITS REQUIRED TO MEET CURRENT AND ANTICIPATED NEED

Description	5-year	20-year
Total demand from 2021 base year	330	927
Total demand from current year (2024)	381	906

## ANTICIPATED HOUSING DEMAND CALCULATIONS

Component	Housing units for:	5 year (by 2026)	20 year (by 2041)
A	Households in Extreme Core Housing Need	12	47
B	Individuals experiencing homelessness	14	28
C	Suppressed households	56	223
D	Anticipated household growth	248	626
E	Increasing the rental vacancy rate to 3%	1	4
F	A local demand buffer	0	0
<b>TOTAL</b>		<b>330</b>	<b>927</b>

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## TRANSPORTATION STATEMENT

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**LOOKING BACK (HOUSING ACTIONS COMPLETED SINCE THE LAST HNR)**

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Ongoing	Continued exploration/pursuit of recommendations in the Housing Action Plan (2023)

**Zoning Amendments**

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Regional District of Central Kootenay

# Electoral Area G (Salmo River Valley)

## Interim Housing Needs Report Requirements



# Electoral Area G (Salmo River Valley) Interim Housing Needs Report Requirements

## NUMBER OF HOUSING UNITS REQUIRED TO MEET CURRENT AND ANTICIPATED NEED

Description	5-year	20-year
Total demand from 2021 base year	149	431
Total demand from current year (2024)	172	422

## ANTICIPATED HOUSING DEMAND CALCULATIONS

Component	Housing units for:	5 year (by 2026)	20 year (by 2041)
A	Households in Extreme Core Housing Need	10	40
B	Individuals experiencing homelessness	5	11
C	Suppressed households	28	113
D	Anticipated household growth	105	265
E	Increasing the rental vacancy rate to 3%	0	2
F	A local demand buffer	0	0
<b>TOTAL</b>		<b>149</b>	<b>431</b>

*Note: Components may not exactly equal the total figure due to rounding.*

## TRANSPORTATION STATEMENT

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Ongoing	Continued exploration/pursuit of recommendations in the Housing Action Plan (2023)

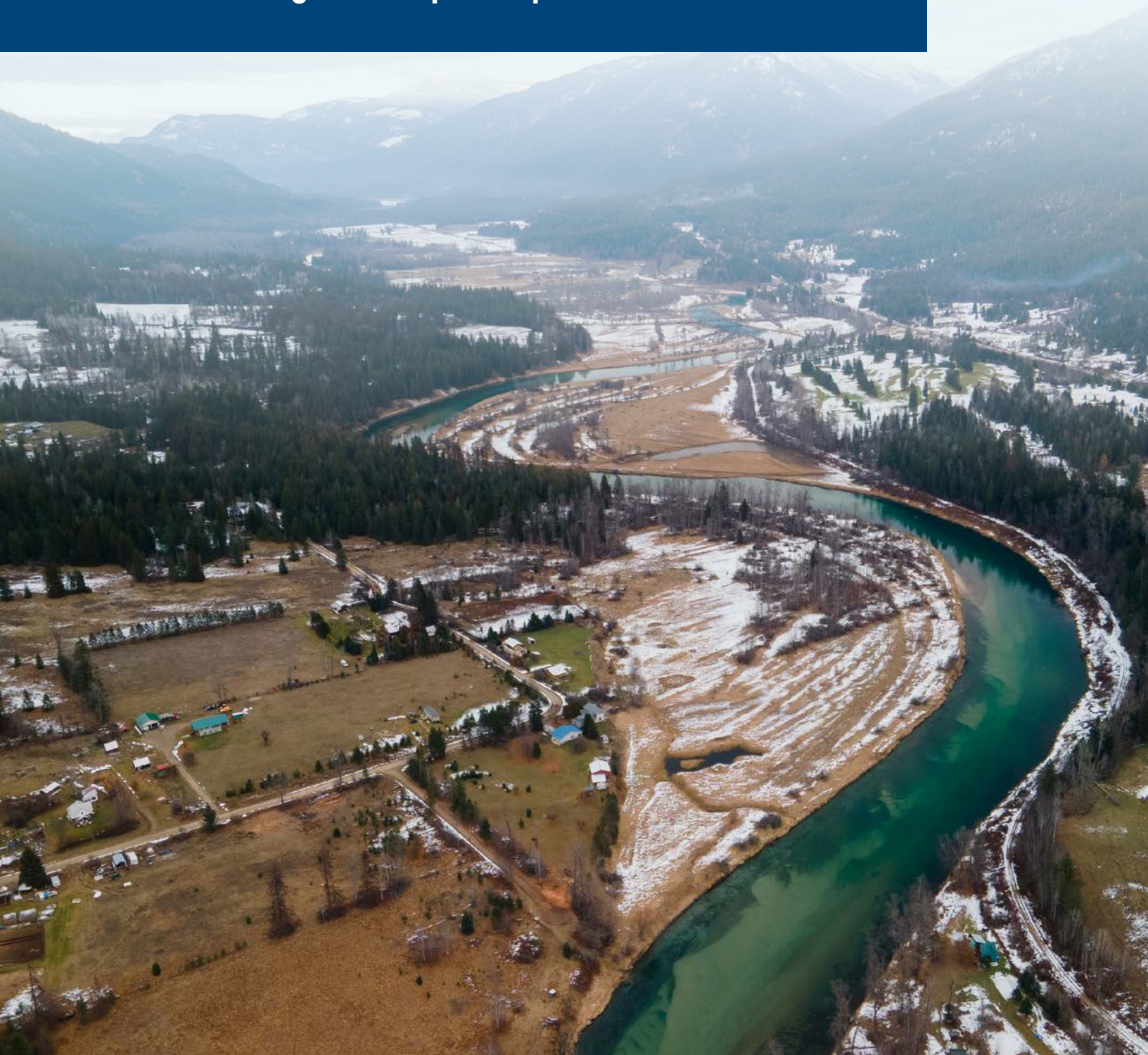
<b>Zoning Amendments</b>	
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Regional District of Central Kootenay

# Electoral Area H (The Slocan Valley)

## Interim Housing Needs Report Requirements



# Electoral Area H (The Slocan Valley) Interim Housing Needs Report Requirements

## NUMBER OF HOUSING UNITS REQUIRED TO MEET CURRENT AND ANTICIPATED NEED

Description	5-year	20-year
Total demand from 2021 base year	432	1,223
Total demand from current year (2024)	395	1,092

## ANTICIPATED HOUSING DEMAND CALCULATIONS

Component	Housing units for:	5 year (by 2026)	20 year (by 2041)
A	Households in Extreme Core Housing Need	26	105
B	Individuals experiencing homelessness	17	33
C	Suppressed households	66	266
D	Anticipated household growth	321	811
E	Increasing the rental vacancy rate to 3%	2	8
F	A local demand buffer	0	0
<b>TOTAL</b>		<b>432</b>	<b>1,223</b>

**Note:** Components may not exactly equal the total figure due to rounding.

## TRANSPORTATION STATEMENT

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Ongoing	Continued exploration/pursuit of recommendations in the Housing Action Plan (2023)

<b>Zoning Amendments</b>	
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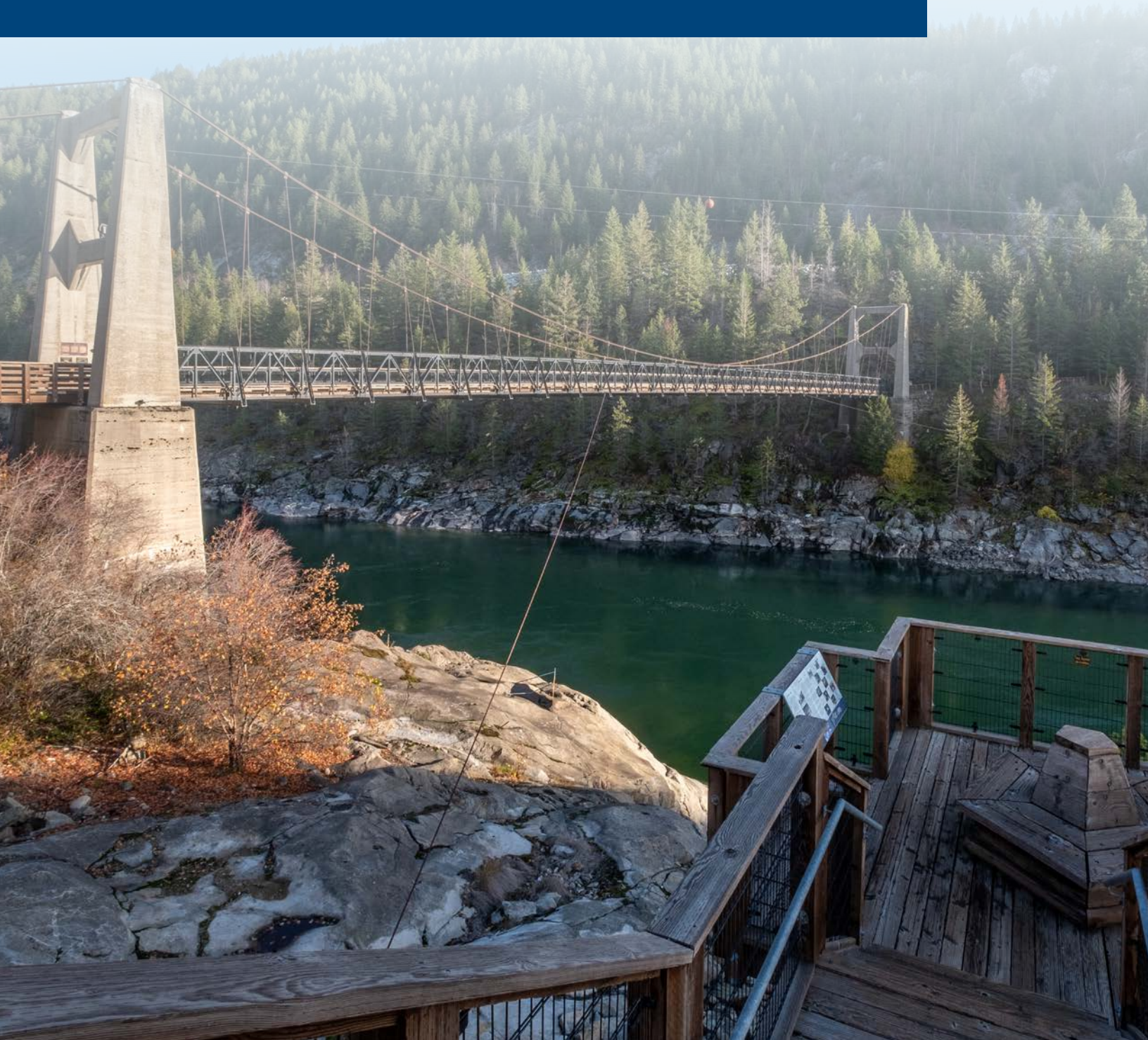




Regional District of Central Kootenay

# Electoral Area I (Sentinel Mountain)

## Interim Housing Needs Report Requirements



# Electoral Area I (Sentinel Mountain) Interim Housing Needs Report Requirements

## NUMBER OF HOUSING UNITS REQUIRED TO MEET CURRENT AND ANTICIPATED NEED

Description	5-year	20-year
Total demand from 2021 base year	206	571
Total demand from current year (2024)	242	561

## ANTICIPATED HOUSING DEMAND CALCULATIONS

Component	Housing units for:	5 year (by 2026)	20 year (by 2041)
A	Households in Extreme Core Housing Need	8	32
B	Individuals experiencing homelessness	9	17
C	Suppressed households	29	115
D	Anticipated household growth	159	402
E	Increasing the rental vacancy rate to 3%	1	4
F	A local demand buffer	0	0
<b>TOTAL</b>		<b>206</b>	<b>571</b>

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## TRANSPORTATION STATEMENT

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<b>Zoning Amendments</b>	
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Regional District of Central Kootenay

# Electoral Area J (Columbia/Lower Arrow)

## Interim Housing Needs Report Requirements



# Electoral Area J (Columbia/Lower Arrow) Interim Housing Needs Report Requirements

## NUMBER OF HOUSING UNITS REQUIRED TO MEET CURRENT AND ANTICIPATED NEED

Description	5-year	20-year
Total demand from 2021 base year	247	663
Total demand from current year (2024)	258	614

## ANTICIPATED HOUSING DEMAND CALCULATIONS

Component	Housing units for:	5 year (by 2026)	20 year (by 2041)
A	Households in Extreme Core Housing Need	2	6
B	Individuals experiencing homelessness	12	23
C	Suppressed households	28	111
D	Anticipated household growth	206	520
E	Increasing the rental vacancy rate to 3%	1	3
F	A local demand buffer	0	0
<b>TOTAL</b>		<b>247</b>	<b>663</b>

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## TRANSPORTATION STATEMENT

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Regional District of Central Kootenay

# Electoral Area K (The Arrow Lakes)

## Interim Housing Needs Report Requirements



# Electoral Area K (The Arrow Lakes) Interim Housing Needs Report Requirements

## NUMBER OF HOUSING UNITS REQUIRED TO MEET CURRENT AND ANTICIPATED NEED

Description	5-year	20-year
Total demand from 2021 base year	154	427
Total demand from current year (2024)	186	422

## ANTICIPATED HOUSING DEMAND CALCULATIONS

Component	Housing units for:	5 year (by 2026)	20 year (by 2041)
A	Households in Extreme Core Housing Need	1	4
B	Individuals experiencing homelessness	6	12
C	Suppressed households	25	102
D	Anticipated household growth	122	308
E	Increasing the rental vacancy rate to 3%	0	1
F	A local demand buffer	0	0
<b>TOTAL</b>		<b>154</b>	<b>427</b>

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## TRANSPORTATION STATEMENT

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Consulting support from:

