



Regional District of East Kootenay

ELECTORAL AREAS HOUSING NEEDS REPORT

APPENDIX F: PROVINCIAL SUMMARY FORMS



Housing Needs Reports – Summary Form

MUNICIPALITY/ELECTORAL AREA/LOCAL TRUST AREA: Electoral Area A

REGIONAL DISTRICT: Regional District of East Kootenay

DATE OF REPORT COMPLETION: December 2021 (MONTH/YYYY)

PART 1: KEY INDICATORS & INFORMATION

Instructions: please complete the fields below with the most recent data, as available.

LOCATION	Neighbouring municipalities and electoral areas:
	Electoral Area B, Electoral Area C, Electoral Area F, Elkford, Fernie, and Sparwood
	Neighbouring First Nations:
	Ktunaxa Nation

POPULATION	Population: 2016: 2,030		Change since 2006 :	7.7 %	
	Projected population in 5 years: 2026: 2,140		Projected change:	'16-'26: 5.4 %	
	Number of households: 2016: 835		Change since 2006 :	6.4 %	
	Projected number of households in 5 years: 2026: 970		Projected change:	'16-'26: 35.6 %	
	Average household size: 2016: 2.3				
	Projected average household size in 5 years: 2026: 2.1				
	Median age (local): 2016: 45.6		Median age (RD): 42.7	Median age (BC): 43.0	
	Projected median age in 5 years: 2026: 48.5				
	Seniors 65+ (local): 2016: 14.0 %		Seniors 65+ (RD): 18.0 %	Seniors 65+ (BC): 18.3 %	
	Projected seniors 65+ in 5 years:			2026: 24.8 %	
	Owner households:		2016: 89.2 %	Renter households:	2016: 10.8 %
	Renter households in subsidized housing:			2016: 11.8 %	

INCOME	Median household income	Local	Regional District	BC
	All households 2015	\$ 88,829	\$ 76,887	\$ 69,979
	Renter households 2015	\$ 53,794	\$ 45,204	\$ 45,848
	Owner households 2015	\$ 91,659	\$ 88,107	\$ 84,333

ECONOMY	Participation rate: 2016: 71.5 %	Unemployment rate: 2016: 6.4 %
	Major local industries: Mining, Quarrying, and Oil & Gas (215, 18.6%); Construction (115, 10.0%); and Health Care (90, 7.8%)	

HOUSING	Median assessed housing values: \$ 474,553	Median housing sale price: \$ 365,063
	Median monthly rent: \$ 954 (Cranbrook)	Rental vacancy rate: 2.6 %
	Housing units - total: 1,320 (total 2016)	Housing units – subsidized: 1 (rent assist - BC Housing)
	Annual registered new homes - total: n/a	Annual registered new homes - rental: n/a
	Households below <i>affordability</i> standards (spending 30%+ of income on shelter): 12.9 %	
	Households below <i>adequacy</i> standards (in dwellings requiring major repairs): 10.3 %	
	Households below <i>suitability</i> standards (in overcrowded dwellings): 1.3 %	

Briefly summarize the following:

1. Housing policies in local official community plans and regional growth strategies (if applicable):

The RDEK currently has 13 official community plans in place. Electoral Area A encompasses the Elk Valley OCP, Fernie Alpine Resort OCP, and Island Lake Lodge OCP. Housing policies across these documents are minimal but generally permit a range of residential ownership options in development nodes, direct higher density development to existing resort areas and municipalities, and protect rural and agricultural uses where they exist.

2. Any community consultation undertaken during development of the housing needs report:

Community consultation was extensive for this project. The project team distributed two community survey that received nearly 700 responses, hosted focus groups with important local housing actors, conducted a series of key informant interviews, and held webinars and in-person sessions with housing stakeholders and the general public. Overall, the study counted more than nearly 800 engagements across all electoral areas. An engagement report is included as an appendix to the housing needs report.

3. Any consultation undertaken with persons, organizations and authorities (e.g. local governments, health authorities, and the provincial and federal governments and their agencies).

Staff and elected representatives from the Regional District and some Municipalities were involved in focus groups, received regular project updates and reviewed drafts. Staff from Interior Health were included in key informant interviews and focus groups and BC Housing contributed waitlist data and other information on non-profit operated housing across the region.

4. Any consultation undertaken with First Nations:

The project team acquired additional data from Statistics Canada that included key housing indicators for persons identifying as Indigenous on the Census. All Nations in the study area, including Metis Nation, Ktunaxa Nation, and the ʔaq'am Community were contacted and invited to participate in an interview or focus group.

PART 2: KEY FINDINGS

Table 1: Estimated number of units needed, by type (# of bedrooms)

	Currently	Anticipated (5 years)
0 bedrooms (bachelor)	2021 est: 0	2026: 0
1 bedroom	2021 est: 95	2026: 110
2 bedrooms	2021 est: 180	2026: 205
3+ bedrooms	2021 est: 620	2026: 655
Total	2021 est: 900	2026: 970

Comments:

Some population growth combined with lower household sizes, is anticipated to expand the demand for housing in the short-term. By 2026, Electoral Area A may demand 970 units, an increase of about 14 units annually.

Table 2: Households in Core Housing Need

	2006		2011		2016	
	#	%	#	%	#	%
<i>All households in planning area</i>	745	100	850	100	775	100
Of which are in core housing need	105	14.1	45	5.3	75	9.7
Of which are owner households	95	14.2	45	6.0	65	9.4
Of which are renter households	10	13.3	0	0.0	10	12.5

Comments:

The total and percent of households in Core Housing Need decreased between 2006 and 2016. About 9.4% of owners were in Core Housing Need; whereas, 12.5% of renters were facing difficulty meeting their housing needs.

Table 3: Households in Extreme Core Housing Need

	2006		2011		2016	
	#	%	#	%	#	%
<i>All households in planning area</i>	745	100	850	100	775	100
Of which are in extreme core housing need	20	2.7	15	1.8	35	4.5
Of which are owner households	20	3.0	15	2.0	30	4.3
Of which are renter households	0	0.0	0	0.0	10	12.5

Comments:

The number and percentage of households in Extreme Core Housing Need rose between 2006 and 2016. About 4.3% of owners were in Extreme Core Housing Need and 12.5% of owners. Random rounding makes calculating extreme core housing need difficult.

Briefly summarize current and anticipated needs for each of the following:

1. Affordable housing:

Quantitative data shows generally affordable conditions across the RDEK for couple households and those making more than the median income. However, engagement shows that many residents with low to middle incomes are struggling to find adequate housing, especially affordable and available rental options.

2. Rental housing:

Engagement data indicated that there was a lack of affordable rental housing across the RDEK. Many current renters would like to own, but are unable to primarily because of cost of purchasing, which has increased 44% over the past 10 years. Rental units are very difficult to find in the rural areas and are often in need of significant repair.

3. Special needs housing:

The rural areas currently provide no units of special needs housing, but engagement feedback indicated that this likely under-represents need. There are currently 34 wait listed applications for non-market housing from people with disabilities in the Region, most for Cranbrook but some applications are likely from rural residents.

4. Housing for seniors:

The proportion of seniors continues to increase. When no reasonable alternative is available, Seniors stay in their homes longer, removing those homes from the rental or ownership market. Independent, senior specific housing is essential to care adequately for an aging population and to reintegrate existing housing back into the market.

5. Housing for families:

Available census data indicates that households of 1 and 2 people are expected to grow, while larger households are expected to decrease. However, engagement participants stressed that many younger families would like to move to the rural areas. Given this demand, need for housing that supports families is likely to grow.

6. Shelters for people experiencing homelessness and housing for people at risk of homelessness:

Qualitative data indicates a need for increased shelter space and especially for rentals available to those collecting a shelter allowance and on a fixed income. There was also evidence of increased "hidden homelessness" indicating a need for lower-priced rental housing.

7. Any other population groups with specific housing needs identified in the report:

Indigenous community members, lone-parent families, and single-income households struggled the most to meet their housing needs. Workers in the tourism and hospitality sector were especially challenged to find affordable seasonal and permanent rental options.

Were there any other key issues identified through the process of developing your housing needs report?

Electoral Area A's key issues were the increasing senior population that will require senior-specific housing, and housing for median- to low-income households. As the population ages, many expect to need a smaller more manageable unit, closer to services. Housing costs are rising, making it more difficult for lower income household to purchase a home, necessitating more stable, affordable rental options. Hospitality workers also indicated a critical lack of housing for those employed at resorts, in recreation, tourism, and food and beverage service.

Housing Needs Reports – Summary Form

MUNICIPALITY/ELECTORAL AREA/LOCAL TRUST AREA: Electoral Area B

REGIONAL DISTRICT: Regional District of East Kootenay

DATE OF REPORT COMPLETION: December 2021 (MONTH/YYYY)

PART 1: KEY INDICATORS & INFORMATION

Instructions: please complete the fields below with the most recent data, as available.

LOCATION	Neighbouring municipalities and electoral areas: Electoral Area A and Electoral Area C
	Neighbouring First Nations: Ktunaxa Nation

POPULATION	Population: 2016: 2,045 Change since 2006 : 11.7 %		
	Projected population in 5 years: 2026: 2,330 Projected change: '16-'26: 13.9 %		
	Number of households: 2016: 830 Change since 2006 : 10.7 %		
	Projected number of households in 5 years: 2026: 1,075 Projected change: '16-'26: 29.5 %		
	Average household size: 2016: 2.3		
	Projected average household size in 5 years: 2026: 2.0		
	Median age (local): 2016: 51.2	Median age (RD): 42.7	Median age (BC): 43.0
	Projected median age in 5 years: 2026: 55.8		
	Seniors 65+ (local): 2016: 20.0 %	Seniors 65+ (RD): 18.0 %	Seniors 65+ (BC): 18.3 %
	Projected seniors 65+ in 5 years:		2026: 30.7 %
	Owner households:	2016: 86.1 %	Renter households: 2016: 13.9 %
	Renter households in subsidized housing:		2016: 17.4 %

	Median household income	Local	Regional District	BC
INCOME	All households 2015	\$ 74,173	\$ 76,887	\$ 69,979
	Renter households 2015	\$ 45,182	\$ 45,204	\$ 45,848
	Owner households 2015	\$ 79,580	\$ 88,107	\$ 84,333

ECONOMY	Participation rate: 2016: 57.5 %	Unemployment rate: 2016: 7.0 %
	Major local industries: Mining, Quarrying, and Oil & Gas (150, 16.0%); Agriculture, Forestry, Fishing, & Hunting (110, 11.8%); Construction (90, 9.6%)	

HOUSING	Median assessed housing values: \$ 447,884	Median housing sale price: \$ 495,204
	Median monthly rent: \$ 954 (Cranbrook)	Rental vacancy rate: 2.6 %
	Housing units - total: 1,234 (total 2016)	Housing units – subsidized: 9 (rent assist - BC Housing)
	Annual registered new homes - total: n/a	Annual registered new homes - rental: n/a
	Households below <i>affordability</i> standards (spending 30%+ of income on shelter):	9.7 %
	Households below <i>adequacy</i> standards (in dwellings requiring major repairs):	9.0 %
	Households below <i>suitability</i> standards (in overcrowded dwellings):	2.6 %

Briefly summarize the following:

1. Housing policies in local official community plans and regional growth strategies (if applicable):

The RDEK currently has 13 official community plans in place. Electoral Area B encompasses the Baynes Lake OCP and Lake Koocanusa OCP. Housing policies across these documents are minimal, but generally permit a variety of residential development opportunities in identified nodes, provide ownership options for permanent and seasonal residents, reduce rural sprawl, and maintain rural character.

2. Any community consultation undertaken during development of the housing needs report:

Community consultation was extensive for this project. The project team distributed two community surveys that received nearly 700 responses, hosted focus groups with important local housing actors, conducted a series of key informant interviews, and held webinars and in-person sessions with housing stakeholders and the general public. Overall, the study counted more than nearly 800 engagements across all electoral areas. An engagement report is included as an appendix to the housing needs report.

3. Any consultation undertaken with persons, organizations and authorities (e.g. local governments, health authorities, and the provincial and federal governments and their agencies).

Staff and elected representatives from the Regional District and some Municipalities were involved in focus groups, received regular project updates and reviewed drafts. Staff from Interior Health were included in key informant interviews and focus groups and BC Housing contributed waitlist data and other information on non-profit operated housing across the region.

4. Any consultation undertaken with First Nations:

The project team acquired additional data from Statistics Canada that included key housing indicators for persons identifying as Indigenous on the Census. All Nations in the study area, including Metis Nation, Ktunaxa Nation, and the ʔaq'am Community were contacted and invited to participate in an interview or focus group.

PART 2: KEY FINDINGS

Table 1: Estimated number of units needed, by type (# of bedrooms)

	Currently	Anticipated (5 years)
0 bedrooms (bachelor)	2021 est: 0	2026: 0
1 bedroom	2021 est: 70	2026: 75
2 bedrooms	2021 est: 220	2026: 255
3+ bedrooms	2021 est: 655	2026: 745
Total	2021 est: 940	2026: 1,075

Comments:

Between 2021 and 2026 it is estimated that the population will grow and demand for new/additional housing in the area will increase. Electoral Area B may demand 1,075 units by 2026. A total of 135 additional units will be needed by 2026, which is approximately 27 units per year.

Table 2: Households in Core Housing Need

	2006		2011		2016	
	#	%	#	%	#	%
<i>All households in planning area</i>	680	100	555	100	775	100
Of which are in core housing need	140	20.6	140	25.2	95	12.3
Of which are owner households	95	16.4	135	27.0	60	8.9
Of which are renter households	50	50.0	0	0.0	40	38.1

Comments:

The total percent of households in Core Housing Need decreased between 2006 and 2016. In 2006 16.4% of owner households and 50% of renter households were in Core Housing Need, by 2016 8.9% of owner households and 38.1% of renter households were in Core Housing Need.

Table 3: Households in Extreme Core Housing Need

	2006		2011		2016	
	#	%	#	%	#	%
<i>All households in planning area</i>	680	100	555	100	775	100
Of which are in extreme core housing need	55	8.1	60	10.8	0	0.0
Of which are owner households	30	5.2	65	13.0	10	1.5
Of which are renter households	25	25.0	0	0.0	0	0.0

Comments:

The number and percentage of households in Extreme Core Housing Need fell between 2006 and 2016. In 2006, 5.2% of owner households and 25% of renter households were in Extreme Core Housing Need. In 2016, 1.5% of owners and no renters were in Extreme Core Housing Need. However, random rounding makes calculating extreme core housing need difficult.

Briefly summarize current and anticipated needs for each of the following:

1. Affordable housing:

Quantitative data shows generally affordable conditions across the RDEK for couple households and those making more than the median income. However, engagement shows that many residents with low to middle incomes are struggling to find adequate housing, especially affordable and available rental options.

2. Rental housing:

Engagement data indicated that there was a lack of affordable rental housing across the RDEK. Many current renters would like to own, but are unable to primarily because of cost of purchasing, which has increased 44% over the past 10 years. Rental units are very difficult to find in the rural areas and are often in need of significant repair.

3. Special needs housing:

The rural areas currently provide no units of special needs housing, but engagement feedback indicated that this likely under-represents need. There are currently 34 wait listed applications for non-market housing from people with disabilities in the Region, most for Cranbrook, but some applications are likely from rural residents.

4. Housing for seniors:

The proportion of seniors continues to increase. When no reasonable alternative is available, Seniors stay in their homes longer, removing those homes from the rental or ownership market. Independent, senior specific housing is essential to care adequately for an aging population and to reintegrate existing housing back into the market.

5. Housing for families:

Available census data indicates that households of 1 and 2 people are expected to grow, while larger households are expected to decrease. However, engagement participants stressed that many younger families would like to move to the rural areas. Given this demand, need for housing that supports families is likely to grow.

6. Shelters for people experiencing homelessness and housing for people at risk of homelessness:

Qualitative data indicates a need for increased shelter space and especially for rentals available to those collecting a shelter allowance and on a fixed income. There was also evidence of increased "hidden homelessness" indicating a need for lower-priced rental housing.

7. Any other population groups with specific housing needs identified in the report:

Indigenous community members, lone-parent families, and single-income households struggled the most to meet their housing needs.

Were there any other key issues identified through the process of developing your housing needs report?

Electoral Area B's key issues were a lack of affordable rental and ownership options, increasing costs of maintenance, utilities and building materials, a lack of services and amenities in Rural Areas, a lack of Senior's and low-income housing options, and difficulties navigating subdivisions and development on Agricultural Reserve Lands.

Housing Needs Reports – Summary Form

MUNICIPALITY/ELECTORAL AREA/LOCAL TRUST AREA: Electoral Area C

REGIONAL DISTRICT: Regional District of East Kootenay

DATE OF REPORT COMPLETION: December 2021 (MONTH/YYYY)

PART 1: KEY INDICATORS & INFORMATION

Instructions: please complete the fields below with the most recent data, as available.

LOCATION	Neighbouring municipalities and electoral areas: Electoral Area A, Electoral Area B, Electoral Area E, and Cranbrook
	Neighbouring First Nations: Ktunaxa Nation

POPULATION	Population: 2016: 6,225		Change since 2006 :	5.5 %	
	Projected population in 5 years: 2026: 6,610		Projected change:	'16-'26: 6.2 %	
	Number of households: 2016: 2,435		Change since 2006 :	5.4 %	
	Projected number of households in 5 years: 2026: 2,625		Projected change:	'16-'26: 7.8 %	
	Average household size: 2016: 2.5				
	Projected average household size in 5 years: 2026: 2.5				
	Median age (local): 2016: 49.8		Median age (RD): 42.7	Median age (BC): 43.0	
	Projected median age in 5 years: 2026: 53.2				
	Seniors 65+ (local): 2016: 17.8 %		Seniors 65+ (RD): 18.0 %	Seniors 65+ (BC): 18.3 %	
	Projected seniors 65+ in 5 years:			2026: 26.1 %	
	Owner households:		2016: 90.6 %	Renter households:	2016: 9.4 %
	Renter households in subsidized housing:				2016: 0.0 %

INCOME	Median household income	Local	Regional District	BC
	All households 2015	\$ 86,813	\$ 76,887	\$ 69,979
	Renter households 2015	\$ 45,819	\$ 45,204	\$ 45,848
	Owner households 2015	\$ 90,889	\$ 88,107	\$ 84,333

ECONOMY	Participation rate: 2016: 62.1 %	Unemployment rate: 2016: 6.8 %
	Major local industries: Retail Trade (430, 13.6%), Construction (365, 11.6%), and Health Care (350, 11.1%)	

HOUSING	Median assessed housing values: \$ 465,929	Median housing sale price: \$ 475,816
	Median monthly rent: \$ 954 (Cranbrook)	Rental vacancy rate: 2.6 %
	Housing units - total: 2,836 (total 2016)	Housing units – subsidized: 7 (rent assist - BC Housing)
	Annual registered new homes - total: n/a	Annual registered new homes - rental: n/a
	Households below <i>affordability</i> standards (spending 30%+ of income on shelter):	10.9 %
	Households below <i>adequacy</i> standards (in dwellings requiring major repairs):	6.6 %
	Households below <i>suitability</i> standards (in overcrowded dwellings):	2.0 %

Briefly summarize the following:

1. Housing policies in local official community plans and regional growth strategies (if applicable):

The RDEK currently has 13 official community plans in place. Electoral Area C encompasses the Rockyview OCP, Moyie & Area OCP, and Steeples OCP. Housing policies across these documents are minimal, but generally Steeples and Moyie promote development that maintains rural character. Rockyview includes more residential policies including promoting alternative rural subdivision design and establish criteria to support exclusion of lands from the ALR.

2. Any community consultation undertaken during development of the housing needs report:

Community consultation was extensive for this project. The project team distributed two community survey that received nearly 700 responses, hosted focus groups with important local housing actors, conducted a series of key informant interviews, and held webinars and in-person sessions with housing stakeholders and the general public. Overall, the study counted more than nearly 800 engagements across all electoral areas. An engagement report is included as an appendix to the housing needs report.

3. Any consultation undertaken with persons, organizations and authorities (e.g. local governments, health authorities, and the provincial and federal governments and their agencies).

Staff and elected representatives from the Regional District and some Municipalities were involved in focus groups, received regular project updates and reviewed drafts. Staff from Interior Health were included in key informant interviews and focus groups and BC Housing contributed waitlist data and other information on non-profit operated housing across the region.

4. Any consultation undertaken with First Nations:

The project team acquired additional data from Statistics Canada that included key housing indicators for persons identifying as Indigenous on the Census. All Nations in the study area, including Metis Nation, Ktunaxa Nation, and the ʔaq'am Community were contacted and invited to participate in an interview or focus group.

PART 2: KEY FINDINGS

Table 1: Estimated number of units needed, by type (# of bedrooms)

	Currently	Anticipated (5 years)
0 bedrooms (bachelor)	2021 est: 0	2026: 0
1 bedroom	2021 est: 125	2026: 135
2 bedrooms	2021 est: 495	2026: 510
3+ bedrooms	2021 est: 1,955	2026: 1,980
Total	2021 est: 2,575	2026: 2,625

Comments:

Between 2021 and 2026 it is estimated that the population will grow and demand for new/additional housing in the area will increase. Electoral Area C may demand 2,625 units by 2026. A total of 50 additional units will be needed by 2026, which is approximately 10 units per year.

Table 2: Households in Core Housing Need

	2006		2011		2016	
	#	%	#	%	#	%
<i>All households in planning area</i>	2,175	100	2,045	100	2,285	100
Of which are in core housing need	95	4.4	55	2.7	100	4.4
Of which are owner households	55	2.8	20	1.1	65	3.1
Of which are renter households	35	16.7	35	16.3	35	16.3

Comments:

The total percent of households in Core Housing Need remained relatively constant between 2006 and 2016. In 2006 2.8% of owner households and 16.7% of renter households were in Core Housing Need. By 2016 3.1% of owner households and 16.3% of renter households were in Core Housing Need.

Table 3: Households in Extreme Core Housing Need

	2006		2011		2016	
	#	%	#	%	#	%
<i>All households in planning area</i>	2,175	100	2,045	100	2,285	100
Of which are in extreme core housing need	40	1.8	10	0.5	40	1.8
Of which are owner households	25	1.3	10	0.5	35	1.7
Of which are renter households	20	9.5	0	0.0	0	0.0

Comments:

The number and percentage of households in Extreme Core Housing Need remained relatively stable between 2006 and 2016. In 2006, 1.3% of owner households and 9.5% of renter households were in Extreme Core Housing Need. By 2016, 1.7% of owner households and no renter households were in Extreme Core Housing Need. However, random rounding makes calculating extreme core housing need difficult.

Briefly summarize current and anticipated needs for each of the following:

1. Affordable housing:

Quantitative data shows generally affordable conditions across the RDEK for couple households and those making more than the median income. However, engagement shows that many residents with low to middle incomes are struggling to find adequate housing, especially affordable and available rental options.

2. Rental housing:

Engagement data indicated that there was a lack of affordable rental housing across the RDEK. Many current renters would like to own, but are unable to primarily because of cost of purchasing, which has increased 44% over the past 10 years. Rental units are very difficult to find in the rural areas and are often in need of significant repair.

3. Special needs housing:

The rural areas currently provide no units of special needs housing, but engagement feedback indicated that this likely under-represents need. There are currently 34 wait listed applications for non-market housing from people with disabilities in the Region, most for Cranbrook, but some applications are likely from rural residents.

4. Housing for seniors:

The proportion of seniors continues to increase. When no reasonable alternative is available, Seniors stay in their homes longer, removing those homes from the rental or ownership market. Independent, senior specific housing is essential to care adequately for an aging population and to reintegrate existing housing back into the market.

5. Housing for families:

Available census data indicates that households of 1 and 2 people are expected to grow, while larger households are expected to decrease. However, engagement participants stressed that many younger families would like to move to the rural areas. Given this demand, need for housing that supports families is likely to grow.

6. Shelters for people experiencing homelessness and housing for people at risk of homelessness:

Qualitative data indicates a need for increased shelter space and especially for rentals available to those collecting a shelter allowance and on a fixed income. There was also evidence of increased "hidden homelessness" indicating a need for lower-priced rental housing.

7. Any other population groups with specific housing needs identified in the report:

Indigenous community members, lone-parent families, and single-income households struggled the most to meet their housing needs.

Were there any other key issues identified through the process of developing your housing needs report?

Electoral Area C's key issues were a lack of affordable rental and ownership options, increasing costs of maintenance, utilities and building materials, a lack of services and amenities in Rural Areas, a lack of Senior's and low-income housing options, and difficulties navigating subdivisions and development on Agricultural Reserve Lands.

Housing Needs Reports – Summary Form

MUNICIPALITY/ELECTORAL AREA/LOCAL TRUST AREA: Electoral Area E

REGIONAL DISTRICT: Regional District of East Kootenay

DATE OF REPORT COMPLETION: December 2021 (MONTH/YYYY)

PART 1: KEY INDICATORS & INFORMATION

Instructions: please complete the fields below with the most recent data, as available.

LOCATION	Neighbouring municipalities and electoral areas: Electoral Area F, Electoral Area C, and Kimberley
	Neighbouring First Nations: Ktunaxa Nation

POPULATION	Population: 2016: 1,805 Change since 2006 : 3.7 %		
	Projected population in 5 years: 2026: 1,955 Projected change: '16-'26: 8.3 %		
	Number of households: 2016: 800 Change since 2006 : 1.9 %		
	Projected number of households in 5 years: 2026: 835 Projected change: '16-'26: 4.4 %		
	Average household size: 2016: 2.2		
	Projected average household size in 5 years: 2026: 2.3		
	Median age (local): 2016: 51.6	Median age (RD): 42.7	Median age (BC): 43.0
	Projected median age in 5 years: 2026: 56.0		
	Seniors 65+ (local): 2016: 24.4 %	Seniors 65+ (RD): 18.0 %	Seniors 65+ (BC): 18.3 %
	Projected seniors 65+ in 5 years:		2026: 37.9 %
	Owner households: 2016: 86.2 %	Renter households: 2016: 13.8 %	
	Renter households in subsidized housing:		2016: 8.7 %

	Median household income	Local	Regional District	BC
INCOME	All households 2015	\$ 75,239	\$ 76,887	\$ 69,979
	Renter households 2015	\$ 46,185	\$ 45,204	\$ 45,848
	Owner households 2015	\$ 81,020	\$ 88,107	\$ 84,333

ECONOMY	Participation rate: 2016: 61.2 %	Unemployment rate: 2016: 12.8 %
	Major local industries: Retail Trade (115, 12.6%), Manufacturing (95, 10.4%), and Health Care (95, 10.4%)	

HOUSING	Median assessed housing values: \$ 385,088	Median housing sale price: \$ 466,789
	Median monthly rent: \$ 954 (Cranbrook)	Rental vacancy rate: 2.6 %
	Housing units - total: 1,161 (total 2016)	Housing units – subsidized: n/a
	Annual registered new homes - total: n/a	Annual registered new homes - rental: n/a
	Households below <i>affordability</i> standards (spending 30%+ of income on shelter):	9.5 %
	Households below <i>adequacy</i> standards (in dwellings requiring major repairs):	7.4 %
	Households below <i>suitability</i> standards (in overcrowded dwellings):	4.1 %

Briefly summarize the following:

1. Housing policies in local official community plans and regional growth strategies (if applicable):

The RDEK currently has 13 official community plans in place. Electoral Area E encompasses the Kimberley Rural OCP, and Wasa & Area OCP. Housing policies across these documents are minimal, but generally both OCPs promote development that maintains character of the plan areas, and direct density and multi-family uses to Municipalities.

2. Any community consultation undertaken during development of the housing needs report:

Community consultation was extensive for this project. The project team distributed two community survey that received nearly 700 responses, hosted focus groups with important local housing actors, conducted a series of key informant interviews, and held webinars and in-person sessions with housing stakeholders and the general public. Overall, the study counted more than nearly 800 engagements across all electoral areas. An engagement report is included as an appendix to the housing needs report.

3. Any consultation undertaken with persons, organizations and authorities (e.g. local governments, health authorities, and the provincial and federal governments and their agencies).

Staff and elected representatives from the Regional District and some Municipalities were involved in focus groups, received regular project updates and reviewed drafts. Staff from Interior Health were included in key informant interviews and focus groups and BC Housing contributed waitlist data and other information on non-profit operated housing across the region.

4. Any consultation undertaken with First Nations:

The project team acquired additional data from Statistics Canada that included key housing indicators for persons identifying as Indigenous on the Census. All Nations in the study area, including Metis Nation, Ktunaxa Nation, and the ʔaq'am Community were contacted and invited to participate in an interview or focus group.

PART 2: KEY FINDINGS

Table 1: Estimated number of units needed, by type (# of bedrooms)

	Currently	Anticipated (5 years)
0 bedrooms (bachelor)	2021 est: 0	2026: 0
1 bedroom	2021 est: 70	2026: 70
2 bedrooms	2021 est: 180	2026: 175
3+ bedrooms	2021 est: 600	2026: 590
Total	2021 est: 845	2026: 835

Comments:

Between 2021 and 2026 it is estimated that the population will grow slightly, but that current buildout means the demand for new/additional housing in the area will likely decrease from 845 in 2021 to 835 in 2026.

Table 2: Households in Core Housing Need

	2006		2011		2016	
	#	%	#	%	#	%
<i>All households in planning area</i>	765	100	740	100	740	100
Of which are in core housing need	120	15.7	0	0.0	25	3.4
Of which are owner households	85	13.1	0	0.0	20	3.2
Of which are renter households	35	30.4	0	0.0	0	0.0

Comments:

The total and percent of households in Core Housing Need decreased between 2006 and 2016. In 2006 13.1% of owner households and 30.4% of renter households were in Core Housing Need. By 2016 3.2% of owner households and 0 renter households were in Core Housing Need. The relatively small population and random rounding makes calculating CHN very difficult.

Table 3: Households in Extreme Core Housing Need

	2006		2011		2016	
	#	%	#	%	#	%
<i>All households in planning area</i>	765	100	740	100	740	100
Of which are in extreme core housing need	30	3.9	0	0.0	15	2.0
Of which are owner households	20	3.1	0	0.0	10	1.6
Of which are renter households	10	8.7	0	0.0	0	0.0

Comments:

The number and percentage of households in Extreme Core Housing Need decreased between 2006 and 2016. In 2006, 3.1% of owner households and 8.7% of renter households were in Extreme Core Housing Need. By 2016, 1.6% of owner households and no renter households were in Extreme Core Housing Need. However, random rounding makes calculating extreme core housing need difficult.

Briefly summarize current and anticipated needs for each of the following:

1. Affordable housing:

Quantitative data shows generally affordable conditions across the RDEK for couple households and those making more than the median income. However, engagement shows that many residents with low to middle incomes are struggling to find adequate housing, especially affordable and available rental options.

2. Rental housing:

Engagement data indicated that there was a lack of affordable rental housing across the RDEK. Many current renters would like to own, but are unable to primarily because of cost of purchasing, which has increased 44% over the past 10 years. Rental units are very difficult to find in the rural areas and are often in need of significant repair.

3. Special needs housing:

The rural areas currently provide no units of special needs housing, but engagement feedback indicated that this likely under-represents need. There are currently 34 wait listed applications for non-market housing from people with disabilities in the Region, most for Cranbrook, but some applications are likely from rural residents.

4. Housing for seniors:

The proportion of seniors continues to increase. When no reasonable alternative is available, Seniors stay in their homes longer, removing those homes from the rental or ownership market. Independent, senior specific housing is essential to care adequately for an aging population and to reintegrate existing housing back into the market.

5. Housing for families:

Available census data indicates that households of 1 and 2 people are expected to grow, while larger households are expected to decrease. However, engagement participants stressed that many younger families would like to move to the rural areas. Given this demand, need for housing that supports families is likely to grow.

6. Shelters for people experiencing homelessness and housing for people at risk of homelessness:

Qualitative data indicates a need for increased shelter space and especially for rentals available to those collecting a shelter allowance and on a fixed income. There was also evidence of increased "hidden homelessness" indicating a need for lower-priced rental housing.

7. Any other population groups with specific housing needs identified in the report:

Indigenous community members, lone-parent families, and single-income households struggled the most to meet their housing needs.

Were there any other key issues identified through the process of developing your housing needs report?

Electoral Area E's key issues were a lack of affordable rental and ownership options, increasing costs of maintenance, utilities and building materials, a lack of services and amenities in Rural Areas, and a lack of Senior's and low-income housing options.

Housing Needs Reports – Summary Form

MUNICIPALITY/ELECTORAL AREA/LOCAL TRUST AREA: Electoral Area F

REGIONAL DISTRICT: Regional District of East Kootenay

DATE OF REPORT COMPLETION: December 2021 (MONTH/YYYY)

PART 1: KEY INDICATORS & INFORMATION

Instructions: please complete the fields below with the most recent data, as available.

LOCATION	Neighbouring municipalities and electoral areas: Electoral Area E, Electoral Area G, Canal Flats, and Invermere
	Neighbouring First Nations: Ktunaxa Nation, Shuswap Indian Band

POPULATION	Population: 2016: 2,795		Change since 2006 :	-5.4 %	
	Projected population in 5 years: 2026: 2,700		Projected change:	'16-'26: -3.4 %	
	Number of households: 2016: 1,195		Change since 2006 :	-4.8 %	
	Projected number of households in 5 years: 2026: 1,255		Projected change:	'16-'26: 5.0 %	
	Average household size: 2016: 2.2				
	Projected average household size in 5 years: 2026: 2.0				
	Median age (local): 2016: 55.8		Median age (RD): 42.7	Median age (BC): 43.0	
	Projected median age in 5 years: 2026: 62.3				
	Seniors 65+ (local): 2016: 18.8 %		Seniors 65+ (RD): 18.0 %	Seniors 65+ (BC): 18.3 %	
	Projected seniors 65+ in 5 years:			2026: 32.1 %	
	Owner households:		2016: 86.7 %	Renter households:	2016: 13.3 %
	Renter households in subsidized housing:				2016: 6.5 %

INCOME	Median household income	Local	Regional District	BC
	All households 2015	\$ 79,223	\$ 76,887	\$ 69,979
	Renter households 2015	\$ 52,003	\$ 45,204	\$ 45,848
	Owner households 2015	\$ 86,159	\$ 88,107	\$ 84,333

ECONOMY	Participation rate: 2016: 59.3 %	Unemployment rate: 2016: 5.6 %
	Major local industries: Accommodation & Food Services (220, 15.5%), Construction (205, 14.5%), and Arts & Entertainment (145, 10.2%)	

HOUSING	Median assessed housing values: \$ 478,542	Median housing sale price: \$ 428,261
	Median monthly rent: \$ 954 (Cranbrook)	Rental vacancy rate: 2.6 %
	Housing units - total: 3,267 (total 2016)	Housing units – subsidized: 5 (rent assist - BC Housing)
	Annual registered new homes - total: n/a	Annual registered new homes - rental: n/a
	Households below <i>affordability</i> standards (spending 30%+ of income on shelter):	15.2 %
	Households below <i>adequacy</i> standards (in dwellings requiring major repairs):	3.0 %
	Households below <i>suitability</i> standards (in overcrowded dwellings):	1.7 %

Briefly summarize the following:

1. Housing policies in local official community plans and regional growth strategies (if applicable):

The RDEK currently has 13 official community plans in place. Electoral Area F contains a number of OCPs including Fairmont Hot Springs/Columbia Lake, Lake Windemere, Panorama Area, and Toby Benches. Generally these plans promote residential development that meets resident and non-resident homeowners needs, however Toby Benches is more concerned with preserving rural character and protecting resources.

2. Any community consultation undertaken during development of the housing needs report:

Community consultation was extensive for this project. The project team distributed two community survey that received nearly 700 responses, hosted focus groups with important local housing actors, conducted a series of key informant interviews, and held webinars and in-person sessions with housing stakeholders and the general public. Overall, the study counted more than nearly 800 engagements across all electoral areas. An engagement report is included as an appendix to the housing needs report.

3. Any consultation undertaken with persons, organizations and authorities (e.g. local governments, health authorities, and the provincial and federal governments and their agencies).

Staff and elected representatives from the Regional District and some Municipalities were involved in focus groups, received regular project updates and reviewed drafts. Staff from Interior Health were included in key informant interviews and focus groups and BC Housing contributed waitlist data and other information on non-profit operated housing across the region.

4. Any consultation undertaken with First Nations:

The project team acquired additional data from Statistics Canada that included key housing indicators for persons identifying as Indigenous on the Census. All Nations in the study area, including Metis Nation, Shuswap Indian Band, Ktunaxa Nation, and the ʔaq'am Community were contacted and invited to participate in an interview or focus group.

PART 2: KEY FINDINGS

Table 1: Estimated number of units needed, by type (# of bedrooms)

	Currently	Anticipated (5 years)
0 bedrooms (bachelor)	2021 est: 0	2026: 0
1 bedroom	2021 est: 90	2026: 95
2 bedrooms	2021 est: 245	2026: 260
3+ bedrooms	2021 est: 875	2026: 895
Total	2021 est: 1,205	2026: 1,255

Comments:

Between 2021 and 2026 it is estimated that the population will grow and the demand for housing will increase by approximately 50 units over the next five years. Currently there is an estimated demand of 1205 units, and in 2026 that is expected to rise to 1255 units, an annual increase of 10 units.

Table 2: Households in Core Housing Need

	2006		2011		2016	
	#	%	#	%	#	%
<i>All households in planning area</i>	1,220	100	1,030	100	1,155	100
Of which are in core housing need	140	11.5	115	11.2	105	9.1
Of which are owner households	125	11.8	95	11.1	70	7.0
Of which are renter households	20	12.5	15	8.6	40	26.7

Comments:

The total and percent of households in Core Housing Need decreased for owners and increased for renters between 2006 and 2016. In 2006 11.8% of owner households and 12.5% of renter households were in Core Housing Need. By 2016 7% of owner households and 26.7% of renter households were in Core Housing Need.

Table 3: Households in Extreme Core Housing Need

	2006		2011		2016	
	#	%	#	%	#	%
<i>All households in planning area</i>	1,220	100	1,030	100	1,155	100
Of which are in extreme core housing need	40	3.3	40	3.9	50	4.3
Of which are owner households	30	2.8	35	4.1	35	3.5
Of which are renter households	10	6.3	0	0.0	15	10.0

Comments:

The number and percentage of households in Extreme Core Housing Need increased between 2006 and 2016. In 2006, 2.8% of owner households and 6.3% of renter households were in Extreme Core Housing Need. By 2016, 3.5% of owner households and 10% of renter households were in Extreme Core Housing Need. However, random rounding makes calculating extreme core housing need difficult.

Briefly summarize current and anticipated needs for each of the following:

1. Affordable housing:

Quantitative data shows generally affordable conditions across the RDEK for couple households and those making more than the median income. However, engagement shows that many residents with low to middle incomes are struggling to find adequate housing, especially affordable and available rental options.

2. Rental housing:

Engagement data indicated that there was a lack of affordable rental housing across the RDEK. Many current renters would like to own, but are unable to primarily because of cost of purchasing, which has increased 44% over the past 10 years. Rental units are very difficult to find in the rural areas and are often in need of significant repair.

3. Special needs housing:

The rural areas currently provide no units of special needs housing, but engagement feedback indicated that this likely under-represents need. There are currently 34 wait listed applications for non-market housing from people with disabilities in the Region, most for Cranbrook, but some applications are likely from rural residents.

4. Housing for seniors:

The proportion of seniors continues to increase. When no reasonable alternative is available, Seniors stay in their homes longer, removing those homes from the rental or ownership market. Independent, senior specific housing is essential to care adequately for an aging population and to reintegrate existing housing back into the market.

5. Housing for families:

Available census data indicates that households of 1 and 2 people are expected to grow, while larger households are expected to decrease. However, engagement participants stressed that many younger families would like to move to the rural areas. Given this demand, need for housing that supports families is likely to grow.

6. Shelters for people experiencing homelessness and housing for people at risk of homelessness:

Qualitative data indicates a need for increased shelter space and especially for rentals available to those collecting a shelter allowance and on a fixed income. There was also evidence of increased "hidden homelessness" indicating a need for lower-priced rental housing.

7. Any other population groups with specific housing needs identified in the report:

Indigenous community members, lone-parent families, and single-income households struggled the most to meet their housing needs. Workers in the tourism and hospitality sector were especially challenged to find affordable seasonal and permanent rental options.

Were there any other key issues identified through the process of developing your housing needs report?

Electoral Area F's key issues were a lack of affordable rental and ownership options, increasing costs of maintenance, utilities and building materials, a lack of services and amenities in Rural Areas, and a lack of Senior's and low-income housing options. Hospitality workers also indicated a critical lack of housing for those employed at resorts, in recreation, tourism, and food and beverage service.

Housing Needs Reports – Summary Form

MUNICIPALITY/ELECTORAL AREA/LOCAL TRUST AREA: Electoral Area G

REGIONAL DISTRICT: Regional District of East Kootenay

DATE OF REPORT COMPLETION: Decmeber 2021 (MONTH/YYYY)

PART 1: KEY INDICATORS & INFORMATION

Instructions: please complete the fields below with the most recent data, as available.

LOCATION	Neighbouring municipalities and electoral areas:	Electoral Area F and Radium Hot Springs
	Neighbouring First Nations:	Ktunaxa Nation

POPULATION	Population: 2016: 1,520		Change since 2006 :	-4.1 %	
	Projected population in 5 years: 2026: 1,465		Projected change:	'16-'26: -3.6 %	
	Number of households: 2016: 695		Change since 2006 :	4.5 %	
	Projected number of households in 5 years: 2026: 670		Projected change:	'16-'26: -3.6 %	
	Average household size: 2016: 2.1				
	Projected average household size in 5 years: 2026: 2.1				
	Median age (local): 2016: 50.7		Median age (RD): 42.7	Median age (BC): 43.0	
	Projected median age in 5 years: 2026: 57.3				
	Seniors 65+ (local): 2016: 18.8 %		Seniors 65+ (RD): 18.0 %	Seniors 65+ (BC): 18.3 %	
	Projected seniors 65+ in 5 years:			2026: 32.1 %	
	Owner households:		2016: 86.2 %	Renter households:	2016: 13.8 %
	Renter households in subsidized housing:				2016: 0.0 %

INCOME	Median household income	Local	Regional District	BC
	All households 2015	\$ 63,498	\$ 76,887	\$ 69,979
	Renter households 2015	\$ 58,268	\$ 45,204	\$ 45,848
	Owner households 2015	\$ 64,566	\$ 88,107	\$ 84,333

ECONOMY	Participation rate: 2016: 67.7 %	Unemployment rate: 2016: 10.1 %
	Major local industries: Construction (125, 14.2%), Retail Trade (115, 13.1%), and Accommodation & Services (95, 10.8%)	

HOUSING	Median assessed housing values: \$ 311,122	Median housing sale price: \$ 334,320
	Median monthly rent: \$ 954 (Cranbrook)	Rental vacancy rate: 2.6 %
	Housing units - total: 899 (total 2016)	Housing units – subsidized: 2 (rent assist - BC Housing)
	Annual registered new homes - total: n/a	Annual registered new homes - rental: n/a
	Households below <i>affordability</i> standards (spending 30%+ of income on shelter): 12.1 %	
	Households below <i>adequacy</i> standards (in dwellings requiring major repairs): 8.3 %	
	Households below <i>suitability</i> standards (in overcrowded dwellings): 3.0 %	

Briefly summarize the following:

1. Housing policies in local official community plans and regional growth strategies (if applicable):

The RDEK currently has 13 official community plans in place. Electoral Area G encompasses the Steamboat-Jubilee Mountain OCP. Housing policies across these documents are minimal, but generally the OCP promotes development that maintains the rural character of the plan area and that reflects a diversity of lifestyles, economic and recreational activities while mitigating incompatible forms of development.

2. Any community consultation undertaken during development of the housing needs report:

Community consultation was extensive for this project. The project team distributed two community survey that received nearly 700 responses, hosted focus groups with important local housing actors, conducted a series of key informant interviews, and held webinars and in-person sessions with housing stakeholders and the general public. Overall, the study counted more than nearly 800 engagements across all electoral areas. An engagement report is included as an appendix to the housing needs report.

3. Any consultation undertaken with persons, organizations and authorities (e.g. local governments, health authorities, and the provincial and federal governments and their agencies).

Staff and elected representatives from the Regional District and some Municipalities were involved in focus groups, received regular project updates and reviewed drafts. Staff from Interior Health were included in key informant interviews and focus groups and BC Housing contributed waitlist data and other information on non-profit operated housing across the region.

4. Any consultation undertaken with First Nations:

The project team acquired additional data from Statistics Canada that included key housing indicators for persons identifying as Indigenous on the Census. All Nations in the study area, including Metis Nation, Ktunaxa Nation, and the ʔaq'am Community were contacted and invited to participate in an interview or focus group.

PART 2: KEY FINDINGS

Table 1: Estimated number of units needed, by type (# of bedrooms)

	Currently	Anticipated (5 years)
0 bedrooms (bachelor)	2021 est: 10	2026: 10
1 bedroom	2021 est: 55	2026: 55
2 bedrooms	2021 est: 205	2026: 200
3+ bedrooms	2021 est: 425	2026: 400
Total	2021 est: 695	2026: 670

Comments:

Between 2021 and 2026 it is estimated that the population will potentially decrease and demand for housing will also decrease. Currently there is an estimated demand of 695 units, and in 2026 that is expected to decrease to 670.

Table 2: Households in Core Housing Need

	2006		2011		2016	
	#	%	#	%	#	%
<i>All households in planning area</i>	615	100	585	100	665	100
Of which are in core housing need	50	8.1	115	19.7	85	12.8
Of which are owner households	30	5.5	95	19.4	50	8.8
Of which are renter households	15	21.4	20	22.2	35	38.9

Comments:

The total and percent of households in Core Housing Need rose for owners and renters between 2006 and 2016. In 2006 5.5% of owner households and 21.4% of renter households were in Core Housing Need. By 2016 8.8% of owner households and 38.9% of renter households were in Core Housing Need.

Table 3: Households in Extreme Core Housing Need

	2006		2011		2016	
	#	%	#	%	#	%
<i>All households in planning area</i>	615	100	585	100	665	100
Of which are in extreme core housing need	20	3.3	60	10.3	35	5.3
Of which are owner households	20	3.7	50	10.2	20	3.5
Of which are renter households	0	0.0	0	0.0	15	16.7

Comments:

The number and percentage of households in Extreme Core Housing Need increased between 2006 and 2016. In 2006, 3.7% of owner households and no renter households were in Extreme Core Housing Need. By 2016, 3.5% of owner households and 16.7% of renter households were in Extreme Core Housing Need. However, random rounding makes calculating extreme core housing need difficult.

Briefly summarize current and anticipated needs for each of the following:

1. Affordable housing:

Quantitative data shows generally affordable conditions across the RDEK for couple households and those making more than the median income. However, engagement shows that many residents with low to middle incomes are struggling to find adequate housing, especially affordable and available rental options.

2. Rental housing:

Engagement data indicated that there was a lack of affordable rental housing across the RDEK. Many current renters would like to own, but are unable to primarily because of cost of purchasing, which has increased 44% over the past 10 years. Rental units are very difficult to find in the rural areas and are often in need of significant repair.

3. Special needs housing:

The rural areas currently provide no units of special needs housing, but engagement feedback indicated that this likely under-represents need. There are currently 34 wait listed applications for non-market housing from people with disabilities in the Region, most for Cranbrook, but some applications are likely from rural residents.

4. Housing for seniors:

The proportion of seniors continues to increase. When no reasonable alternative is available, Seniors stay in their homes longer, removing those homes from the rental or ownership market. Independent, senior specific housing is essential to care adequately for an aging population and to reintegrate existing housing back into the market.

5. Housing for families:

Available census data indicates that households of 1 and 2 people are expected to grow, while larger households are expected to decrease. However, engagement participants stressed that many younger families would like to move to the rural areas. Given this demand, need for housing that supports families is likely to grow.

6. Shelters for people experiencing homelessness and housing for people at risk of homelessness:

Qualitative data indicates a need for increased shelter space and especially for rentals available to those collecting a shelter allowance and on a fixed income. There was also evidence of increased "hidden homelessness" indicating a need for lower-priced rental housing.

7. Any other population groups with specific housing needs identified in the report:

Indigenous community members, lone-parent families, and single-income households struggled the most to meet their housing needs. Workers in the tourism and hospitality sector were especially challenged to find affordable seasonal and permanent rental options.

Were there any other key issues identified through the process of developing your housing needs report?

Electoral Area G's key issues were a lack of affordable rental and ownership options, increasing costs of maintenance, utilities and building materials, a lack of services and amenities in Rural Areas, and a lack of Senior's and low-income housing options. Hospitality workers also indicated a critical lack of housing for those employed at resorts, in recreation, tourism, and food and beverage service.