Regional District of East Kootenay

Regional District of East Kootenay
Columbia Valley Rural Subregion
ELECTORAL AREAS HOUSING NEEDS REPORT

NOVEMBER 2021

Acknowledgments

We acknowledge with respect and gratitude that the land on which this study takes place, is the traditional unceded territories of the Ktunaxa Nation.

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UBCM Union of BC Municipalities

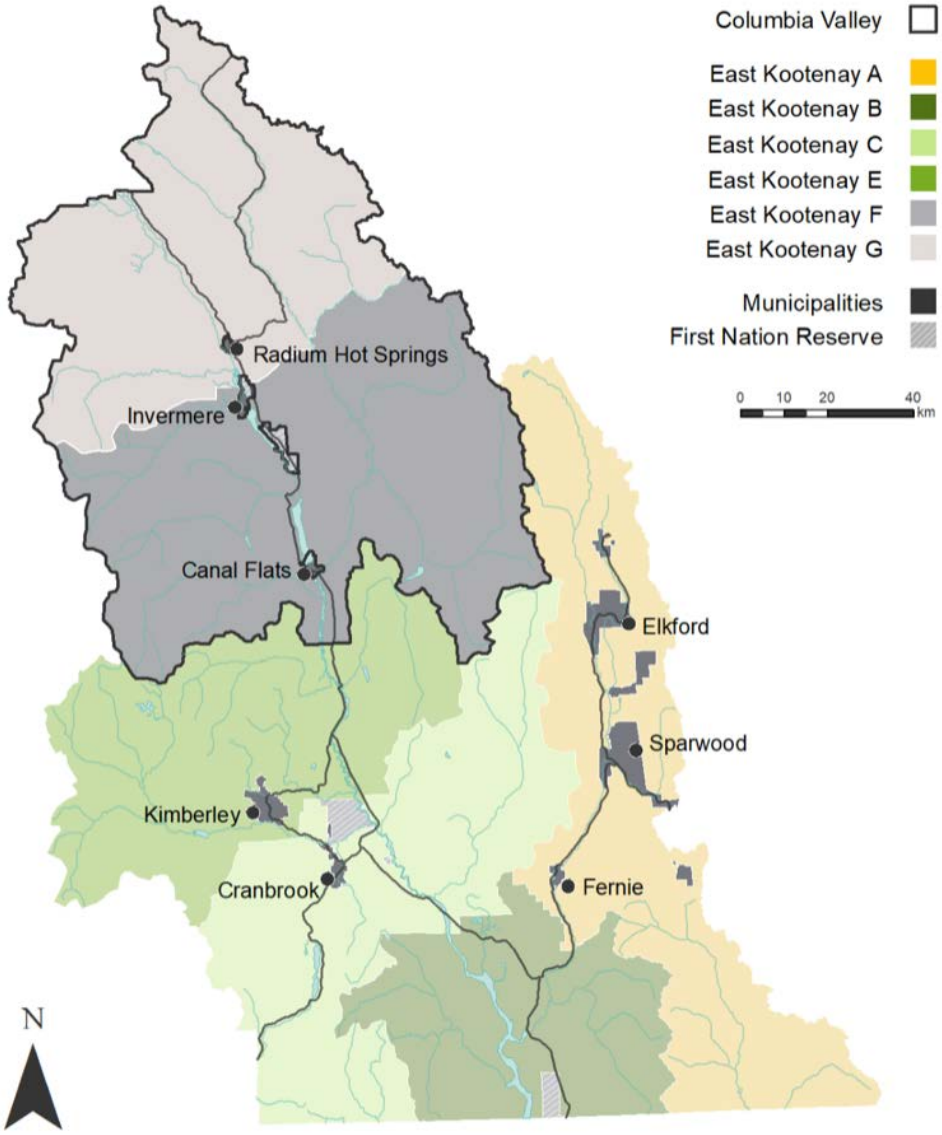
Table of Contents

1 Findings

1.1 STUDY AREA

This report's scope is centred on the Columbia Valley Rural subregion, which is made up of East Kootenay F and G. Like for the RDEK Rural, Columbia Valley Rural is not an official Statistics Canada boundary. Caveats for the RDEK Rural mentioned above also apply to the subregion. A map of the Regional District and the subregion are provided below.

Figure 1.1a: RDEK & Columbia Valley Rural Subregion



Source: BC Geowarehouse, RDEK, Statistics Canada

1.2 DATA SUMMARY

Population

The Columbia Valley Rural subregion of the Regional District of East Kootenay (Electoral Area F and G) population shrank 5% between 2006 and 2016. Growth in senior cohorts (65+) were not enough to provide balance to the losses of youth and working age cohorts.

At the community level, both East Kootenay F and G's overall population shrank while the senior cohort population increased. The significant senior population growth in these regions marks the transition of the Baby Boomer generation to retirement.

Projections suggest that Columbia Valley Rural's population may continue to contract over the near future, declining about 3% between 2016 and 2026 (4,315 to 4,165). Most of the population decrease could occur between 2021 and 2026, declining 3% over the described half decade.

Economy and Income

Columbia Valley Rural has a 62.5% participation rate. Greater labour participation rates occurred in East Kootenay G, which also had the highest unemployment rate. The biggest employment sector in Columbia Valley Rural is construction, 89% of people employed in this sector are homeowners. Sectors that have the greatest proportion of employees in rental housing include information and cultural industries; transportation and warehousing; and accommodation and food services.

Overall, Columbia Valley Rural's median before-tax income grew 12% from 2005 to 2015, or from about $65,400 to $73,450. In 2015, the Columbia Valley Rural's median owner household earned about $78,250 before tax, while the median renter household earned $54,300. The former is a 17% increase from a decade prior, while the latter is a 7% decrease.

Single person and lone parent households (female-led lone parent households in particular) earn significantly less than the median income and are often at the forefront of housing vulnerability for this reason. Indigenous households also experience these conditions.

Housing Inventory & Construction

As of the 2016 Census, the Columbia Valley Rural Subregion is estimated to have a total residential inventory of just over 1,888 dwelling units occupied by a permanent or usual resident, down 2% from 2006. However, there is a gap in data related to 2,278 additional dwellings which may be attributed to recreational or commercial (e.g. short-term rental) properties.

The vast majority of dwellings in Columbia Valley Rural Subregion are single-detached homes. The greatest volume of construction occurred in the 1990s, reaching about 455 units (24% of the dwlling stock). Activity dropped slightly from 2001 – 2010 (410) and appears to have slowed down in the first half of the 2010s (85).

Market Rental Housing Availability & Cost

Primary market data for the City of Cranbrook (there is limited rental market data for RDEK's electoral areas) indicates that urban rental properties have become increasingly scarce of the last half decade, with vacancy rates well below the generally accepted healthy range of 3% to 5%.

Although the above information speaks to the urban context, it does have an impact on rural rental markets; particularly, those communities within reasonable commuting distance to Cranbrook. As the market tightens in the City, prospective renters look to other markets, including rural secondary markets. This increase in rural demand consequently puts strain on rural vacancy. Unfortunately, no data exists to reveal the extent of which urban trends impact adjacent communities.

Market Ownership Housing Availability & Cost

Sales activity in the Columbia Valley Rural Subregion have been on the rise, up 310% since 2011. Sales in 2011 represent the second lowest sale volume in Columbia Valley Rural over a 16-year period. If sales are compared to 2006, volumes have increased 90%.

As activity has been on the rise, home prices have depreciated 16% since 2011. Nevertheless, overall price appreciation did occur in East Kootenay G. – appreciating 25% since 2011. Changes in house prices reflect 2020 dollars.

Housing Need

The most recent data available on core housing need (i.e. overcrowding, substandard conditions, and affordability relative to income) is from the 2016 Census and therefore predates much of the recent increase in cost and decrease in availability. It is therefore important to note that the following information likely reflects a much happier picture of housing need than exists today.

Due to affordability challenges, renter households were far more likely to live in overcrowded situations (4%, compared to 2% of owner households). This is driven by the presence of children; many households cannot afford a large enough rental home to avoid room-sharing that exceeds the National Occupancy Standards. Property condition is also an issue in the census data for the Columbia Valley Rural Subregion and affected 5% of all households (4% of owners and 10% of renters). In addition to occupying undersized dwelling units, or dwellings in need of major repairs, households are coping with affordability issues by reducing their spending on other items; 31% of renter households paid more than 30% of their income versus 11% of owners.

With that in mind, as of 2016, about 8% of all owner households in and 31% of renter households were in Core Housing Need. Estimated housing hardship was most prevalent among lone parent households (26%) as they tend to have lower incomes overall and have increased expenses related to children, which compounds the problem of housing costs. Single person households demonstrated elevated rates of Core Housing Need (17%) followed by Indigenous households (15%).

Extreme Core Housing Need (which is the same except counts only those spending more than 50% of income) affects 13% of renters and 3% of owners in the Columbia Valley Rural Subregion and is likely most acute among similar household types as Core Housing Need.

Affordability Gaps

When examining the affordable housing budget of various renter household types and incomes against the median rent charged for various unit sizes, a familiar pattern emerges. Single person and very-low-income (earn less than 50% of median income) could not reasonably afford the median rental without extending themselves financially.

When examining the proportion of renters that could afford a mortgage, otherwise referred to as potential first-time buyers. A rough observation of 2015 indicates that about 24% of households could afford the mortgage costs of the median home. By 2020, estimates suggest that this share decreased to about 16%. In other words, 84% of renter households could not reasonably afford half of the dwellings sold in Columbia Valley Rural in 2020.

1.3 ENGAGEMENT SUMMARY

The following key themes emerged throughout the engagement process. Quotes and themes in this section are from respondents in the Columbia Valley Rural Subregion. For a full breakdown of engagement these see the Regional Engagement Appendix of this report.

Lack of Affordable Rental and Ownership Options and Stock

"People are leaving the community around here due to lack of (affordable) long term housing."

"Huge shortage of housing! Not to mention the high price for rent. Currently my daughter who's 28 and her boyfriend are essentially homeless. They are living in a motor home in the bush. There is no place they can afford so that's what they are doing for the summer. What society is calling affordable housing these days is certainly NOT affordable in the least!"

"It's hard for me, as a local, to watch people who have been born and raised in this town have to leave because they either can't find a place to live or can't afford it. So many houses sit empty in this town. And it frustrates me when the local district approves the building of a 4-story housing unit downtown that will offer more "commercial business space" when no business can afford the rent for the storefront and the housing space will inevitably be sold to second homeowners. At work, we're going to start losing employees because their rental units are being sold and they have nowhere to live..."

"Young adults [are] living in campers in driveways of parents' homes because they cannot afford independent arrangements..."

"Our daughter, son in law and grandson had the opportunity to move to Invermere after being offered a good job. They turned down the offer because of two reasons: lack of rental housing (until they could sell their home and repurchase) and lack of daycare."

Lack of Workforce and Seasonal Worker Housing Options

"As a business owner the lack of availability of housing for workers is in a crisis. My business is in jeopardy not for lack of business but lack of staff. I can't even look at getting foreign workers because they need housing also. Vacation rentals have wiped out long term rentals that used to house many workers in the community."

"Businesses are unable to attract adequate staff due to the shortage of available, affordable housing. Families have had to move out of the area after their rental property was sold and they were unable to find another place in the area to rent."

"Staff accommodation and it's control is a concern. I am very worried about the use of illegal secondary suites, usually without fire separation and other safety requirements."

"Lack of affordable rental accommodation for seasonal workers or long-term rentals. STR's now dominate most available rental accommodation."

"Affordable long term rental properties for employees of all our valley service providers. Many people are forced out of the area as the incomes paid don't come close to the cost of rental accommodations, which are scarce to find most of the time. Many of our children have no future here as most cannot earn enough to make a go of it here with the current rental rates due to rental shortages and other housing issues. We all want to enjoy the services the valley provides but it is becoming harder and harder to provide these services when we cannot attract and keep workers, often due to housing issues."

Proliferation of Secondary Home Ownership and Short-Term Rentals

"Too many 2nd homes going into short term rentals...AirB&B, vrbo ,etc. Where are workers supposed to live?"

"The conversion of living space to short term rentals is putting excessive pressure on housing. People are unable to live and work in our area due to the shortage of affordable housing. The AirBnB / vacation rentals are squeezing the housing market. Thus businesses struggle to get and keep worked. Things are out of balance!"

"Many holiday rentals available but fewer and fewer season long or long-term rentals. I feel this has a huge impact on a town that largely relies on tourism and needs seasonal workers who have very few options on places to live."

"Long term rentals are not available due to short term rentals. It has kept businesses from being able to open due to staff not finding accommodations."

"Our community needs to have a more stable plan for house affordability. It's great we have so many secondary homeowners, but they are making it next to impossible for people to buy homes. Right now so many businesses are short staffed, but people cannot move here to take jobs because there is nowhere to live. Making it very difficult for business owners to take time off because they don't have enough staff to cover for them to take time off."

Increasing Costs of Maintenance, Utilities, and Building Materials

"It is very difficult to find trades people to do repairs and if you manage to find one, the cost is very expensive."

"Cost of materials for repairs, lack of services/contractors/workers to do the work. And they charge way too much when you find one."

"The cost of electricity in BC is outrageous. Compared to other provinces KWH."

"The ability to find contractors that are professionals and do not over charge for their services is nearly impossible to find."

Lack of Services and Amenities in Rural Areas

"Internet service is really bad in Edgewater. There is a development of 40 some properties about to be built...I'm really concerned of how our services are going to be impacted. We have an issue with water consumption...again, it's a concern..."

"If the RDEK is looking to build or attract any type of affordable housing or condo/townhouse type housing then transportation, water/sewer, and garbage/recycling pick up has to be on the table for all areas as these are very important issues to those renters or buyers."

"I currently have an unreliable water system. We have asked RDEK for help and gone to the government offices. We've only been told that we have to deal with our water ourselves and will be responsible if there are any damages to the water lines as we try to take care of it."

"Rapid development of new home/properties appears to be outstripping infrastructure capabilities - water specifically. My neighbourhood has never had water shortages until the tie in of all East side communities in Windermere last summer."

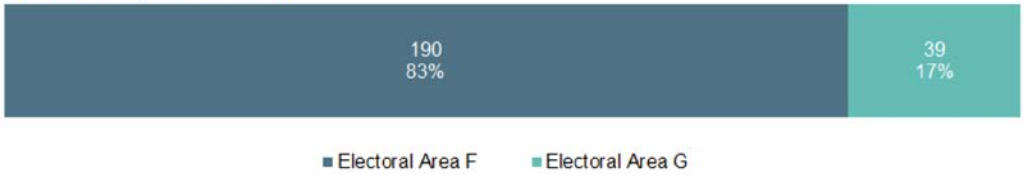
"The costs of amenities that are going up due to increased construction and the lack of services."

Housing Survey Results

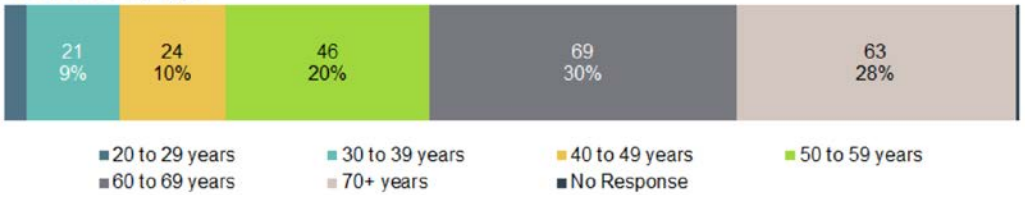
In total, the survey received 229 responses from individual community members throughout the Columbia Valley Rural Subregion. The following graphs breakdown responses by key topics collected as part of the survey.

- More than half of respondents (58%) were over the age of 60.
- Only 8% of respondents belonged to a household that earned less than $40,000 before-tax.
- The majority of respondents (85%) were couples with or without children.
- The majority of respondents (84%) lived in a single-family home.
- The median reported housing cost is approximately $1,250 per month.
- While 93% of respondents reported their current housing met their needs, that number was driven primarily by owner respondents. Of the 16 renter respondents from the Columbia Valley Rural Subregion, 48% reported that their current housing did not meet their needs.

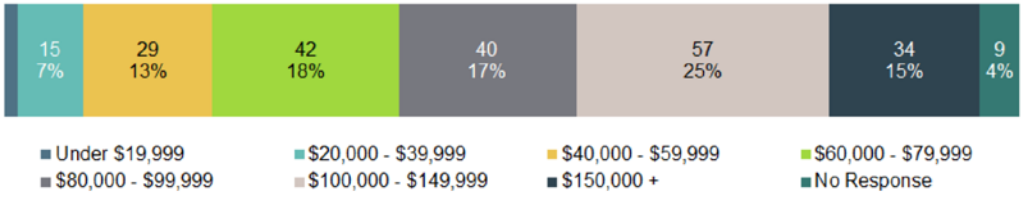
Response by Community



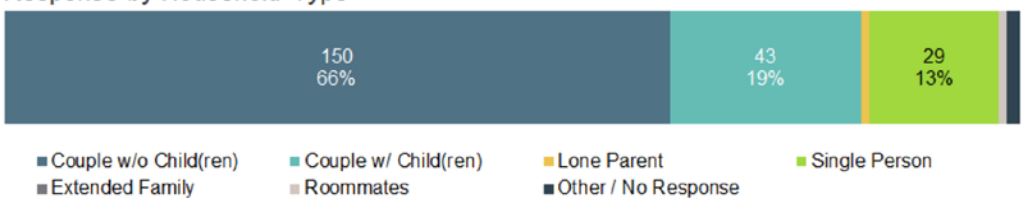
Response by Age



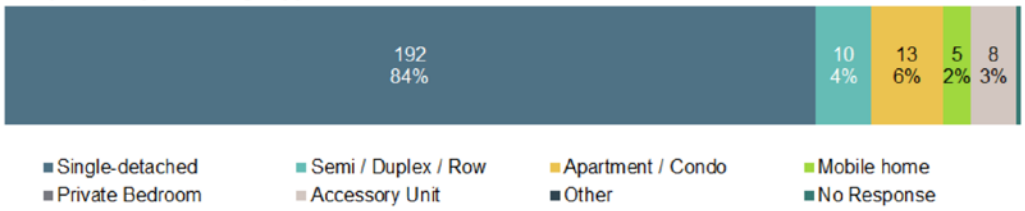
Response by Income



Response by Household Type

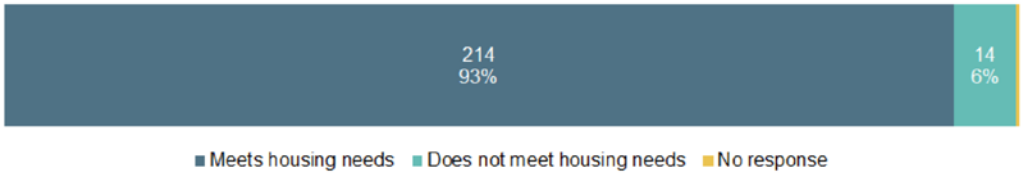


Response by Dwelling Type



Response by Housing Cost

Response by Housing Meets Need



2 Demography

2.1 POPULATION

Historical Population

Canada's residents are aging. Baby Boomers (those born between 1946 to 1964) are entering their retirement years in large quantities, unmatched by growth in young people due to declining birth rates. Especially in rural communities. This is no different for East Kootenay Rural or its Columbia Valley Rural Subregion, as shown in Figure 2.1a.

Readers may notice that the figure's numbers differ from than those posted on the Statistics Canada website; adjustments have been made to Statistics Canada data to reflect population estimates produced by the British Columbia government.

Figure 2.1a: Total Population & Age Cohorts '16 and Percent Change '06-'16

		0 to 14	15 to 24	25 to 44	45 to 64	65 to 84	85+	Total
East Kootenay	Population	9,375	6,475	16,435	19,195	9,965	1,340	62,785
	Proportion	15%	10%	26%	31%	16%	2%	100%
	%Δ '06-'16	3%	-7%	18%	8%	35%	47%	12%
East Kootenay Rural	Population	2,035	1,535	3,565	6,020	3,070	185	16,410
	Proportion	12%	9%	22%	37%	19%	1%	100%
	%Δ '06-'16	-15%	-15%	-3%	3%	50%	48%	3%
Columbia Valley Rural	Population	410	395	890	1,600	970	50	4,315
	Proportion	10%	9%	21%	37%	22%	1%	100%
	%Δ '06-'16	-35%	-22%	-13%	-2%	38%	25%	-5%
East Kootenay F	Population	220	275	540	1,025	700	35	2,795
	Proportion	8%	10%	19%	37%	25%	1%	100%
	%Δ '06-'16	-43%	-8%	-11%	-8%	36%	17%	-5%
East Kootenay G	Population	195	120	350	575	270	15	1,525
	Proportion	13%	8%	23%	38%	18%	1%	100%
	%Δ '06-'16	-20%	-41%	-15%	10%	42%	50%	-4%

Source: derived from BC Statistics and Statistics Canada

Figure 2.1a highlights the total population of each community in 2016 by age cohort, the proportion of each age cohort compared to the total population, and the percent change in population from 2006 to 2016.

From 2006 to 2016, Columbia Valley Rural's population shrank about 5%. Growth in senior cohorts (65+) were not enough to provide balance to losses of youth and working age cohorts.

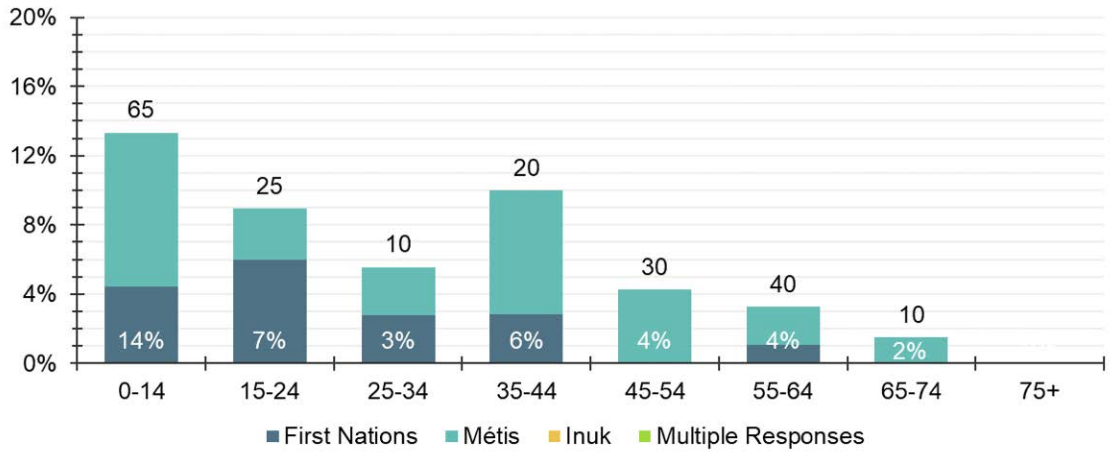
At the community level, both East Kootenay F and G overall totals shrank while senior cohort totals rose. East Kootenay G's 45 to 64 segment did increase. Significant senior population growth marks the transition of the Baby Boomer generation to retirement.

Indigenous Population

In 2016, about 205 people identified as Indigenous in Columbia Valley Rural, or about 5% of the total population.

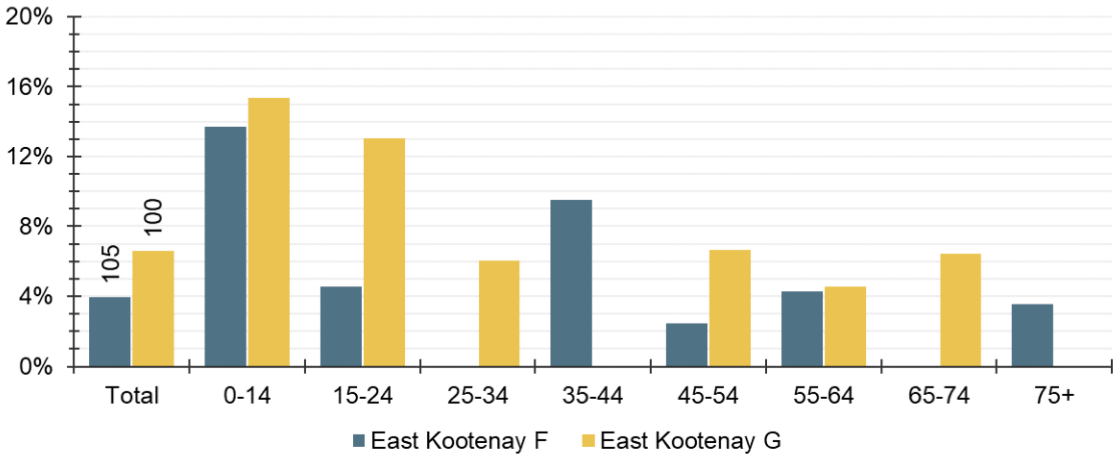
Off-reserve Indigenous peoples are often younger on average than the total population; there are higher proportions of children or young adults. Both Figure 2.1b and 2.1c illustrate the share of Indigenous people relative to the total population across age cohorts. The former highlights the sum of disaggregated shares of identity. The latter shows how shares differ across Columbia Valley Rural communities. Lastly, Figure 2.1d demonstrates the difference of the age distribution between Indigenous and non-Indigenous people.

Figure 2.1b: Columbia Valley Rural, Total Indigenous Population & Share of Total Population, 2016



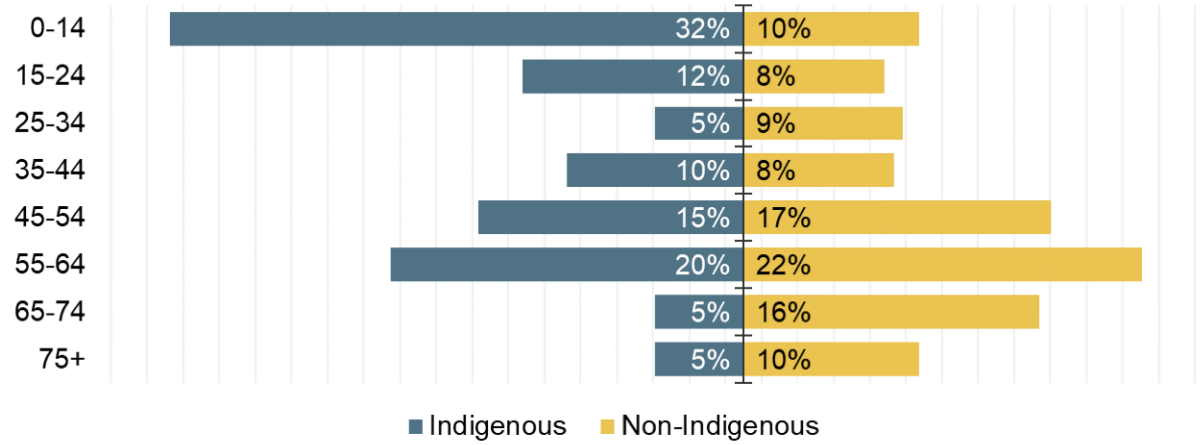
Source: Statistics Canada

Figure 2.1c: % Share of Population by Age Cohort, by Community, 2016



Source: Statistics Canada

Figure 2.1d: Columbia Valley Rural, Indigenous & Non-Indigenous Population Distribution, 2016

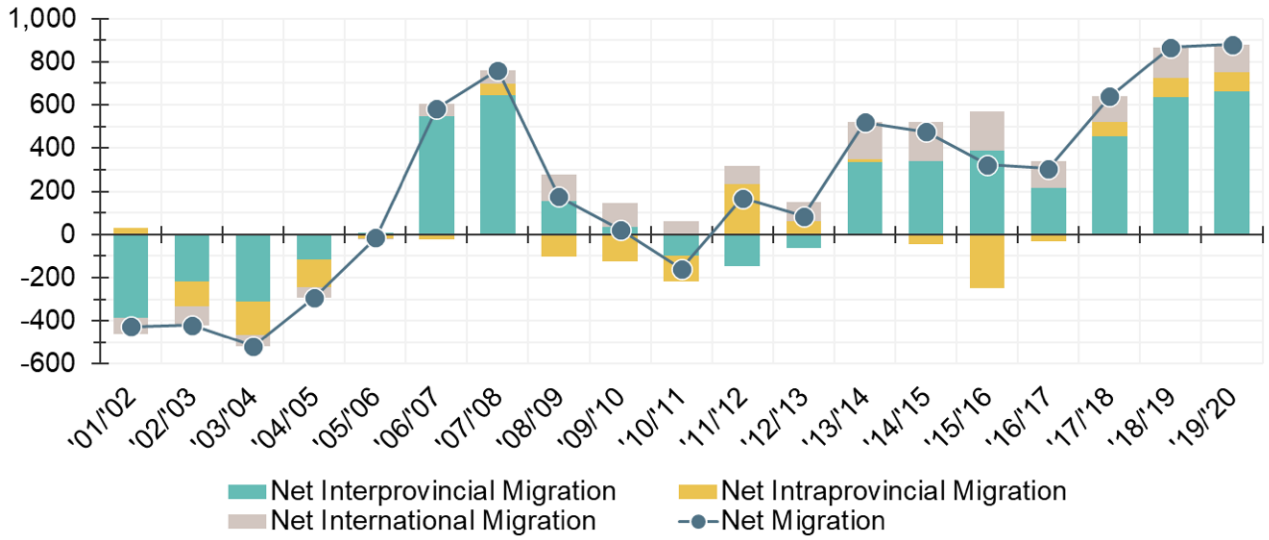


Source: Statistics Canada

Historical Migration (Regional District)

Statistics Canada reports on historical components of demographic growth, which refers to the in- and out-migration of people, whether within Canada's or British Columbia's borders, or between countries. Figure 2.1e summarizes these components. The vertical bars represent the cumulative impact of these in- and out-flows, while the dotted line indicates the net change in population during a given year. Readers can find definitions of each term below in the Glossary section.

Figure 2.1e: Net Migration of People, RDEK

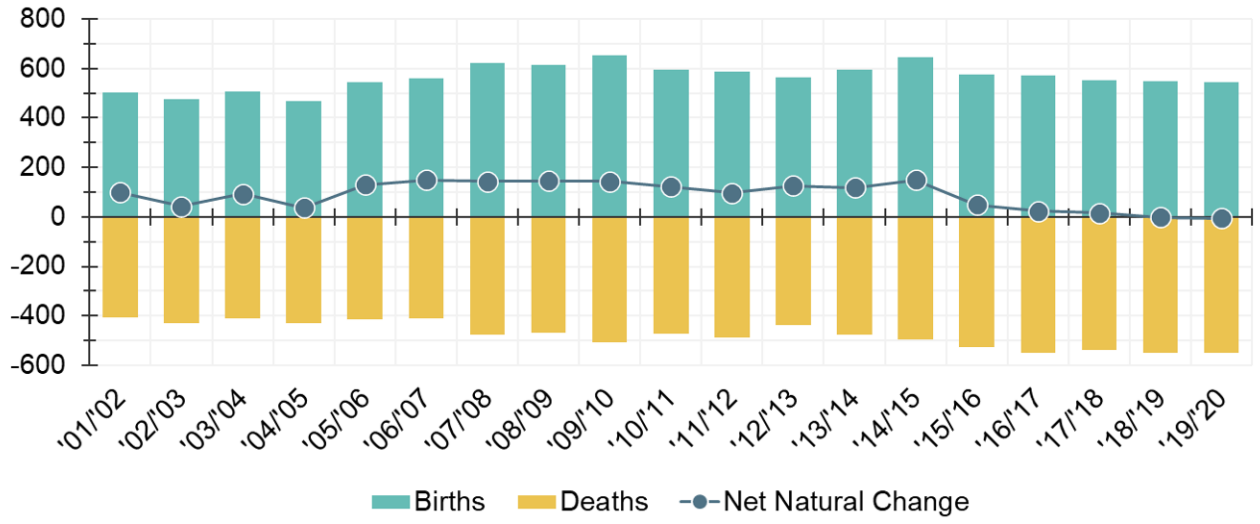


Source: Statistics Canada

Over the last two decades, the Regional District mostly experienced positive migration annually. Overall, East Kootenay has had net positive migration, attracting close to 4,000 net residents over the two decades (or about 3,000 between 2006 and 2016). This would suggest steady population growth across the region, supported by BC population estimates and Census data. Rural area population growth would suggest that some migration has moved to areas outside municipal boundaries.

Over the last two decades, the RDEK reported that there were almost 1,700 more births than deaths. Recent trends indicate that net natural change is trending to negatives (shown in Figure 2.1f), which will undoubtedly have implications for future population age distributions among participating communities.

Figure 2.1f: Net Natural Population Change (Births minus Deaths), RDEK



Source: Statistics Canada

Persons with Disabilities (British Columbia)

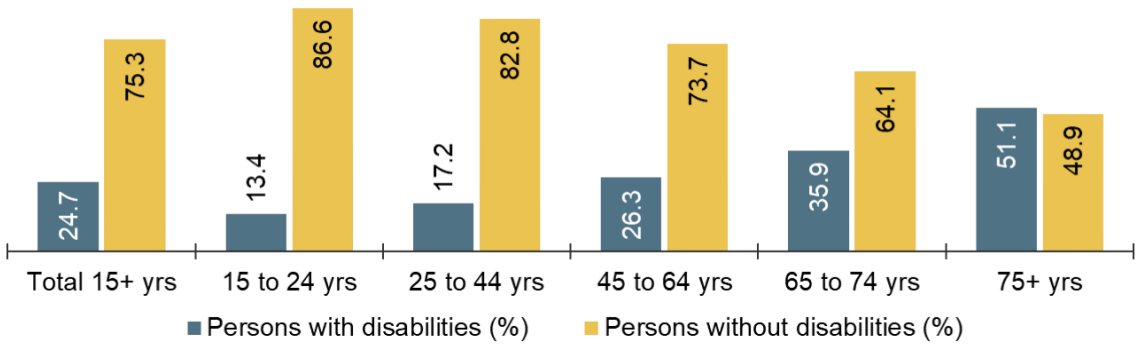
Statistics Canada released its 2017 Canadian Survey on Disability in 2019. This report, and its dataset, offers national and provincial insights into the prevalence of disability across Canada, including the type and severity of a disability, as well as the economic circumstances for persons with one or more disabilities. Unfortunately, data representing more granular geographies like Columbia Valley Rural are not available, meaning discussions must remain centred around provincial data.

The 2017 survey classifies a disability as falling within one of eleven categories: pain, flexibility, mobility, mental health, seeing, hearing, dexterity, learning, memory, developmental, or unknown. Most Canadians with a disability had more than one type. Of the 6.2 million Canadians with disabilities aged 15 years and over:

- 29% had one type;
- 38% had two or three; and
- 33% had four or more.

In 2017, 926,100 British Columbians aged 15 years old or older reported having at least one disability, or about 25% of all residents in that age cohort. If the same proportion applied to Columbia Valley Rural, that would mean about 965 residents could be living with a disability.

Figure 2.1g: % of Population w/ 1+ Disability by Age Cohort, British Columbia, 2017



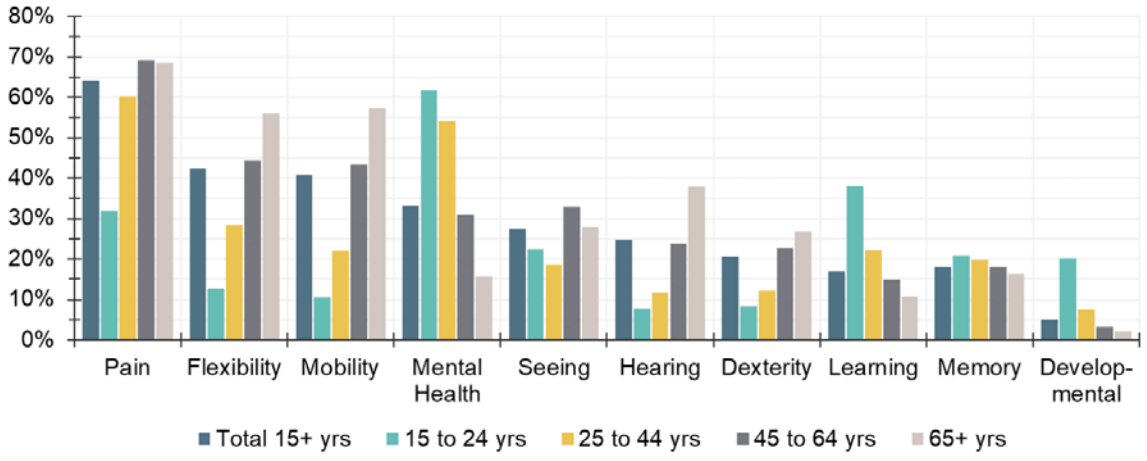
Source: Canadian Survey on Disability 2017

As residents age, the prevalence of disability increases. Statistics Canada reported that 42% of persons aged 65 or older had a disability. The rate of disability rises almost 10 percentage points for those 75 or older. This increased prevalence among older cohorts is particularly important to consider as said cohorts have historically and will continue to represent greater proportions of the overall population.

Overall, pain, flexibility, and mobility are the most prevalent types of disabilities (64%, 42%, and 41% of people experience either type, respectively). All three or most prevalent in older age cohorts.

Mental health is next most prevalent (33%), with significantly higher prevalence among young adults. About 62% of people 15 to 24 years of age reported having mental health difficulties. The prevalence decreases across older cohorts.

Figure 2.1h: % of Disabled Persons w/ Specific Disability Type by Age, British Columbia, 2017



Source: Canadian Survey on Disability 2017

Anticipated Population

Population projections used what is known as the "Shift Share" method to anticipate population growth within each 5-year age cohort. The model considers the historical population change of each community (measured as a proportion of the Regional District's population), and adjusts these changes using BC Statistics' projections for the RDEK.

Figure 2.1i indicates what change each cohort group could expect to experience from 2021 to 2026. Results are limited to 2026 to reflect both the requirements set by BC Housing Needs legislation and the fact that projection results become increasingly inaccurate over longer periods.

Projections suggest that Columbia Valley Rural's population may continue to contract over the near future, declining 3% over the described half decade.

Again, signs of growth are mostly isolated to a continued expansion of the senior/retired populations. Regional projection influence anticipates that young adult (15 to 24 year old) cohorts may begin to bounce back, while total children and the remaining working age people will decline.

Figure 2.1i: Total Population & Age Cohorts '26 and Percent Change '21-'26

		0 to 14	15 to 24	25 to 44	45 to 64	65 to 84	85+	Total
East Kootenay	Population	9,495	7,340	17,890	17,935	15,215	1,740	69,615
	Proportion	14%	11%	26%	26%	22%	2%	100%
	%Δ '21-'26	-4%	7%	0%	-6%	20%	19%	3%
East Kootenay Rural	Population	1,695	1,595	3,180	5,400	5,080	250	17,200
	Proportion	10%	9%	18%	31%	30%	1%	100%
	%Δ '21-'26	-12%	3%	-9%	-7%	25%	22%	1%
Columbia Valley Rural	Population	175	380	665	1,330	1,550	65	4,165
	Proportion	4%	9%	16%	32%	37%	2%	100%
	%Δ '21-'26	-44%	1%	-17%	-12%	25%	18%	-3%
East Kootenay F	Population	40	300	400	820	1,100	45	2,705
	Proportion	1%	11%	15%	30%	41%	2%	100%
	%Δ '21-'26	-71%	3%	-18%	-11%	24%	29%	-2%
East Kootenay G	Population	135	80	265	510	450	20	1,460
	Proportion	9%	5%	18%	35%	31%	1%	100%
	%Δ '21-'26	-21%	-11%	-16%	-11%	29%	0%	-4%

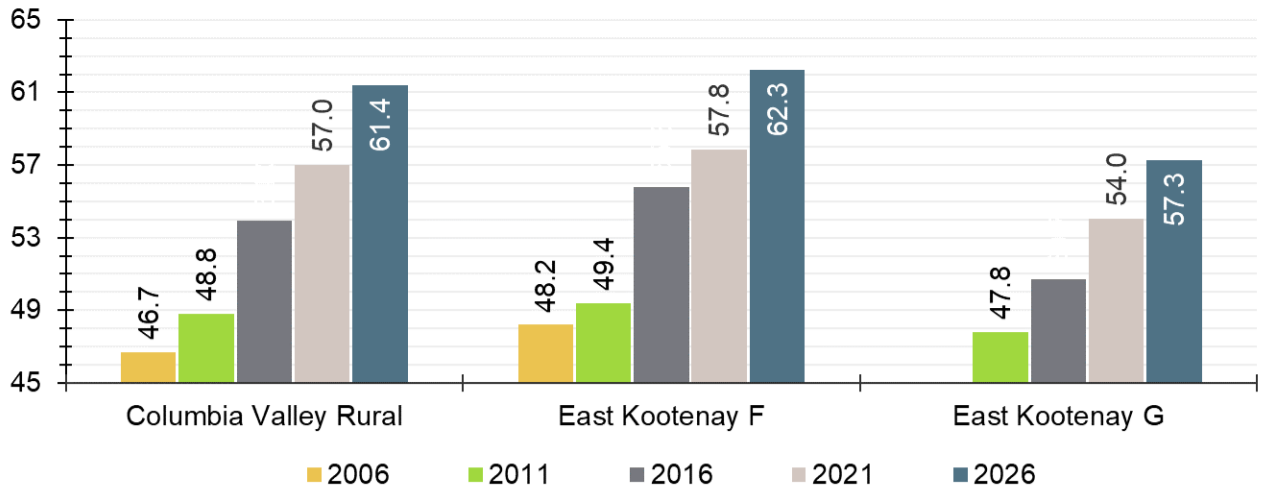
Source: derived from Statistics Canada

An important note that like any projection method, the Shift Share is imperfect. Using RDEK level projections as a means for calculating local, rural outcomes does result in outputs that are influenced by trends occurring within RDEK municipalities. However, in cases where overall urban trends are not extreme (like in East Kootenay), including them offers a buffer to rural areas that may project spiralling decline if projected without consideration of external influence.

Median Age

In 2016, Columbia Valley Rural's median age was 54.0 years old, up from 46.7 in 2006. East Kootenay F demonstrated the highest median age at 55.8 years old.

Figure 2.1j Historical & Anticipated Median Age by Community



Source: derived from Statistics Canada

Due to rapidly expanding senior populations, Columbia Valley Rural should expect an increase in median age over the projection period, possibly to 61.4 years old.

2.2 HOUSEHOLD CHARACTERISTICS

Statistics Canada defines a household as 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. One household could be a couple with children, lone parents, a single person, or roommates. A household is the highest-level descriptor of many unique living situations.

This report often categorises households by their "primary household maintainer" age cohorts. A household maintainer refers to whether or not a person residing in the household is responsible for paying all or the majority of the rent, the mortgage, the taxes, the electricity, or other services and utilities. 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.

Historical Households

Total households, and the age distribution of household maintainers, is mostly a function of changes occurring in the population. Many factors come in to play for the makeup of households, like moving across community boundaries, changes in preferences, or new financial circumstances. Like the earlier section, an aging population is at the core of most trends.

Figure 2.2a shows the totals and distributions of these cohorts in each community and includes their decade percent change. Results come from Statistics Canada Census data. Unlike population sections, household data is not adjusted for undercounting.

Figure 2.2a: Total Households & Maintainer Cohorts '16 and Percent Change '06-'16

		15 to 24	25 to 34	35 to 44	45 to 54	55 to 64	65 to 74	75+	Total
East Kootenay	Population	730	3,345	4,030	4,690	5,855	4,290	2,925	25,865
	Proportion	3%	13%	16%	18%	23%	17%	11%	100%
	%Δ '06-'16	-14%	15%	-5%	-15%	29%	44%	24%	10%
East Kootenay Rural	Population	150	590	825	1,355	1,815	1,285	770	6,790
	Proportion	2%	9%	12%	20%	27%	19%	11%	100%
	%Δ '06-'16	15%	-2%	-25%	-25%	26%	40%	47%	4%
Columbia Valley Rural	Population	55	170	150	390	475	365	270	1,890
	Proportion	3%	9%	8%	21%	25%	19%	14%	100%
	%Δ '06-'16	22%	6%	-50%	-22%	20%	22%	23%	-2%
East Kootenay F	Population	35	90	90	220	290	285	180	1,195
	Proportion	3%	8%	8%	18%	24%	24%	15%	100%
	%Δ '06-'16	40%	-10%	-47%	-35%	4%	33%	33%	-5%
East Kootenay G	Population	20	80	60	170	185	80	90	695
	Proportion	3%	12%	9%	24%	27%	12%	13%	100%
	%Δ '06-'16	0%	33%	-54%	6%	61%	-6%	6%	5%

Source: derived from Statistics Canada

In 2016, Columbia Valley Rural had 2% fewer households than it did a decade prior (4,540 to 4,315). The pace of total household decline is marginally better than of population (2% versus 5%). As the population ages, the size of households decreases (for example, children move out or loved ones pass away), which in turn increases the number of households per capita.

Although total households shrank over the decade, growth occurred across 5 of 7 defined cohorts, including young adults between 15 to 34 (even if their respective population totals decreased). Maintainers aged 15 to 24 grew 22%, though this represents marginal absolute growth of 45 to 55 households.

More significant historical household growth occurred in older maintainer cohorts (mirroring population trends). Households led by maintainers aged 65 to 74 grew 22% over ten years (300 to 365) and those 75+ grew 23% (220 to 270).

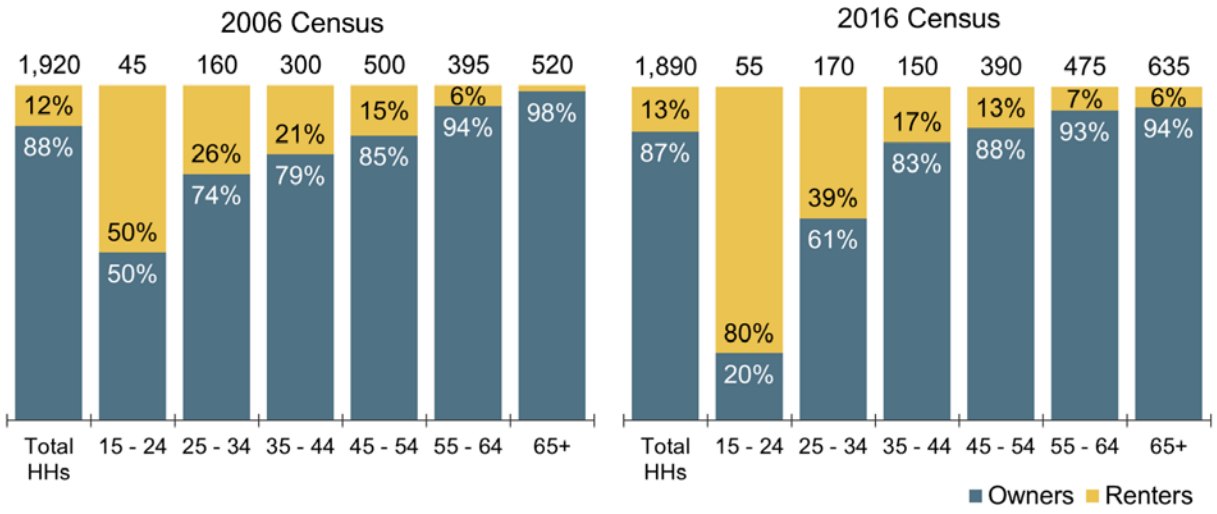
Household Tenure

A renter household refers to a private household where no member owns their dwelling. The dwelling is considered to be rented even if no cash rent is paid. An owner household refers to a private household where some member of the household owns the dwelling, even if it is still being paid for.

From 2006 to 2016, Columbia Valley Rural experienced an increase in both the total and share of renter households. Over the decade, total renter households rose from about 235 to 255 (9% growth), while total owner households shrank from 1,690 to 1,640 (3% decline). By consequence, renter households made up about 13% of 2016 total households, up from around 12% in 2006.

Shifts in tenure have not been equal across household maintainer age cohorts. For instance, 15 to 24 and 25 to 34 year old maintainer cohorts experienced a noticeable shift towards rental housing, while most others shifted towards owning. This may reflect that the cost of buying residential real estate has become increasingly difficult for younger people. Notwithstanding, the shift among 15 to 24 year old maintainers may be heavily influenced by random rounding within a small sample size. The yearly cohort percentages, as well as total cohort sizes, can be found in Figure 2.2b.

Figure 2.2b: Columbia Valley Rural, Historical Proportion of Tenure by Maintainer Age Cohort

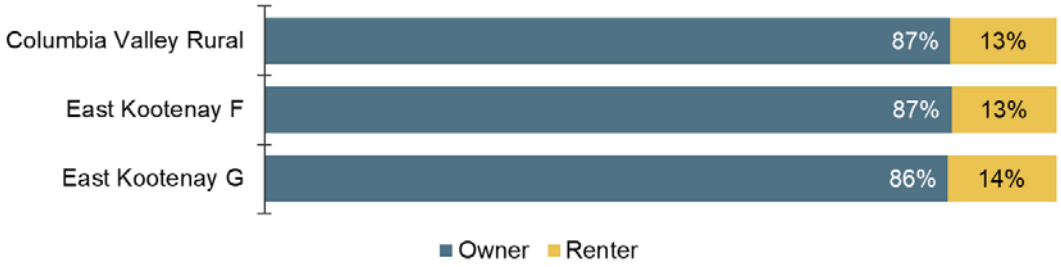


Source: Statistics Canada

Rural communities rarely offer much in relation to the rental housing stock, due mostly to the typical housing typologies found in those areas. Apartments are few and far between, limited by both local land use and private well and septic regulations (with the latter influencing the former). Figure 2.2c illustrates the tenure split across each Electoral Area within the subregion.

Overall, 13% of Columbia Valley Rural households rented in 2016, with little deviation between East Kootenay F and East Kootenay G.

Figure 2.2c: Proportion of Household Tenure by Community, 2016



Source: Statistics Canada

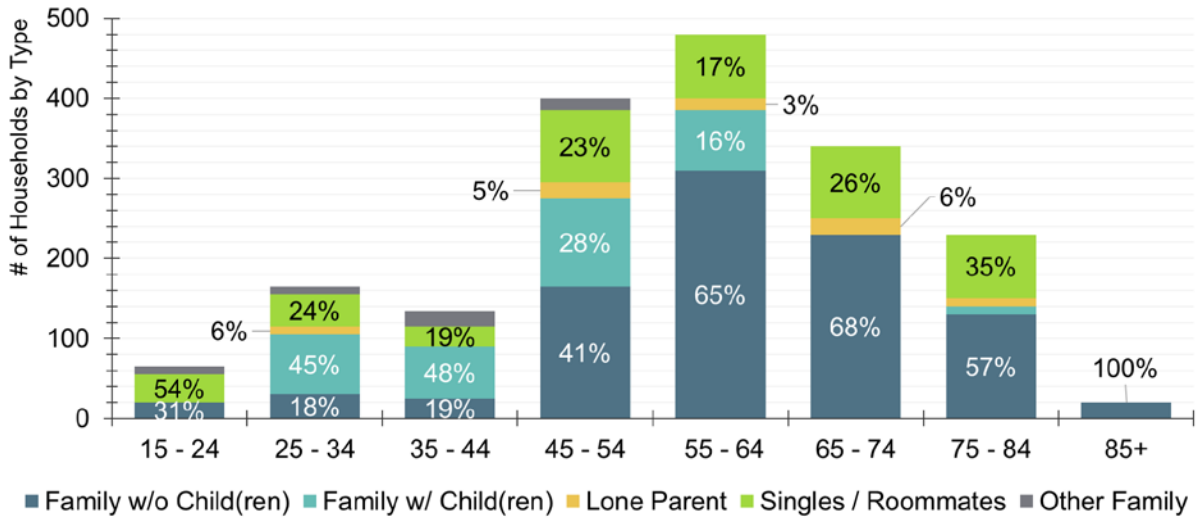
Household Type

Household type refers to the type of "census-family" that occupies a dwelling (see Glossary). Figure 2.2d depicts the most appropriate types, being: (1) couples without children, (2) couples with children, (3) lone parents, or (4) non-census families (herein known as single people or roommate households) by primary maintainer age. Note that percentages may not sum to 100% since some data remains uncategorized (and thus removed).

As of the 2016 Census, 50% of Columbia Valley Rural households were couples without children, 18% were couples with children, 4% were lone parent households, and 24% were either single person or roommate households.

As would be expected, the prevalence of families with children is highest among younger maintainer households, given there is higher likelihood of families both having children and said children still living at home. Couples without children grasped the highest share of households by the 45 to 54 year old maintainer age cohort, demonstrating the impact of families transitioning to empty-nester couples.

Figure 2.2d: Columbia Valley Rural, Total & Proportion of HH Type by Maintainer Age, 2016

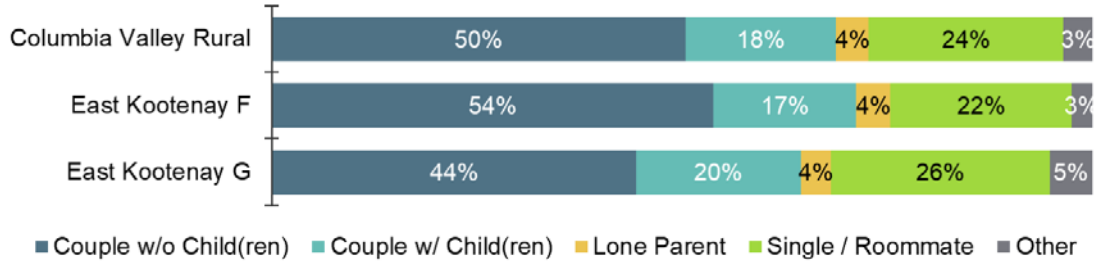


Source: Statistics Canada

In 2016, East Kootenay G demonstrated higher prevalence of families with children than East Kootenay F, reporting a 24% share (couples with children and lone parents) versus 21%. Nevertheless, couples without children hold the greatest share among both communities.

Readers will notice that another category exists in the data, being "other." This refers to census-family that had additional persons in the home (like a relative) or multiple family households.

Figure 2.2e: Proportion of Household Type by Community, 2016

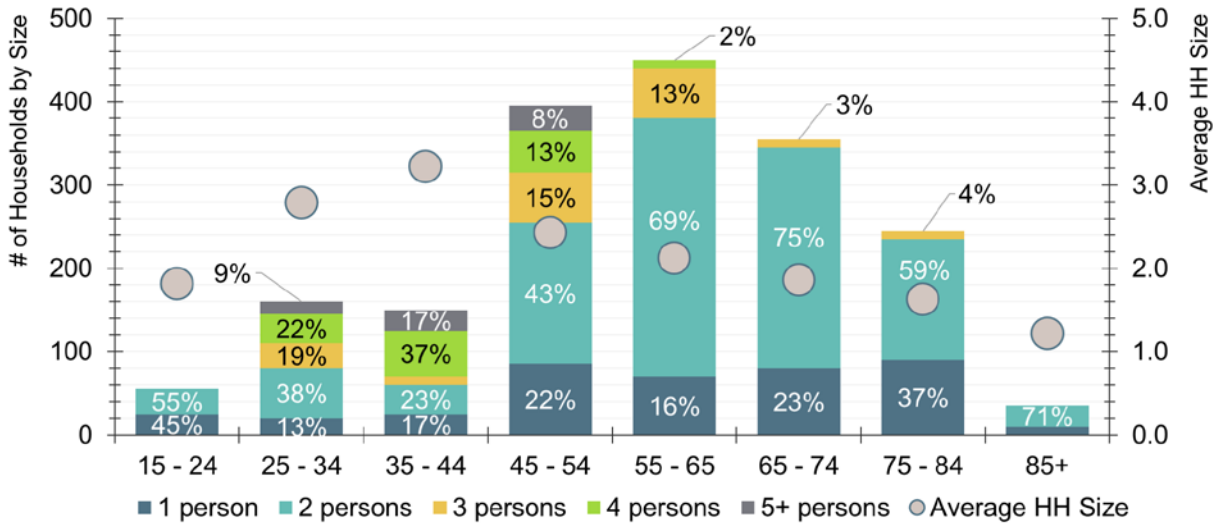


Source: Statistics Canada

Household Size

Overall, about 77% of households are 2 or fewer persons large. Household proportions for those with more than 2 people peak for those with a maintainer aged 25 to 44, representing the greater prevalence of families.

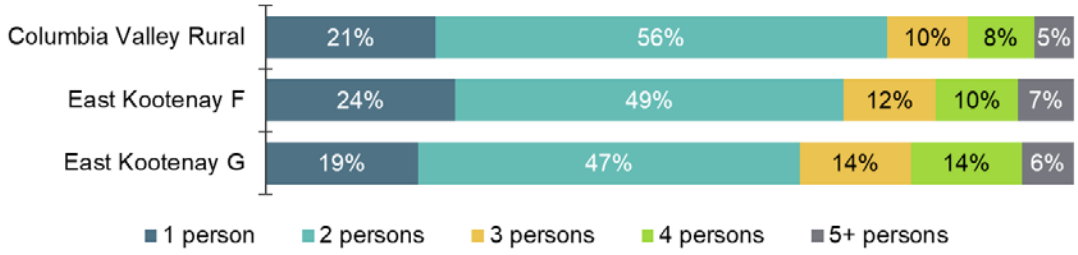
Figure 2.2f: Columbia Valley Rural, Total & Proportion of HH Size by Maintainer Age, 2016



Source: Statistics Canada

Overall, the average Columbia Valley Rural household size was 2.2 persons (down from 2.3 in 2006), peaking among 35 to 44 year old maintainer households at 3.2.

Figure 2.2g: Proportion of Household Size by Community, 2016



Source: Statistics Canada

Generally, electoral areas with the greatest percent share of couples with children and lone parents also demonstrate the highest share of 3 or more persons large. This is true for Columbia Valley Rural; specifically, East Kootenay G.

Anticipated Households

Household growth is an important fundamental component of housing demand. By definition a household requires an available dwelling to occupy. Therefore, household projections are (simplistically) synonymous with the increase in housing stock required to accommodate expected population changes (note that overall housing demand is also influenced by economic and fiscal factors, but these are omitted from the exercise for simplification).

Projecting future growth in the number of households requires two related data inputs:

1) population projections, and
2) the historical proportion of maintainers by age cohort, divided by the total people in that cohort.

Total demand is calculated by applying the proportions of (2) to the change in how many people there are at a given age determined by (1). Figure 2.2h indicates what change each maintainer age cohort group could expect to experience from 2021 to 2026.

Figure 2.2h: Total HHs & Maintainer Cohorts '26 and % Change ' 21-'26

		15 to 24	25 to 34	35 to 44	45 to 54	55 to 64	65 to 74	75+	Total
East Kootenay	Population	770	2,495	4,630	4,140	5,320	5,890	4,845	28,090
	Proportion	3%	9%	16%	15%	19%	21%	17%	100%
	%Δ '21-'26	3%	-18%	2%	-2%	-13%	9%	35%	2%
East Kootenay Rural	Population	200	430	775	1,065	1,595	1,715	1,650	7,430
	Proportion	3%	6%	10%	14%	21%	23%	22%	100%
	%Δ '21-'26	14%	-16%	-7%	-7%	-14%	7%	56%	4%
Columbia Valley Rural	Population	80	115	55	310	420	425	520	1,925
	Proportion	4%	6%	3%	16%	22%	22%	27%	100%
	%Δ '21-'26	23%	-21%	-48%	-7%	-13%	1%	51%	1%
East Kootenay F	Population	55	50	35	150	220	370	375	1,255
	Proportion	4%	4%	3%	12%	18%	29%	30%	100%
	%Δ '21-'26	22%	-29%	-46%	-12%	-19%	7%	56%	4%
East Kootenay G	Population	25	65	20	160	200	55	145	670
	Proportion	4%	10%	3%	24%	30%	8%	22%	100%
	%Δ '21-'26	25%	-13%	-50%	-3%	-7%	-27%	38%	-4%

Source: derived from Statistics Canada

Projections suggest that Columbia Valley Rural household totals may rebound slightly, growing 1% between 2021 and 2026 (or 2% since 2016). Most of the rise is attributed to 75+ year old maintainer household growth (51%). However, young adult households aged 15 to 24 may continue to increase, extending upon its historical trajectory.

Of the two member communities, East Kootenay F may be the only one to anticipate a household increase while East Kootenay G may continue to contract. The difference between the two is the sustained senior household growth for the former; specifically, East Kootenay G has had diminishing totals among the 65 to 74 year old maintainer cohort.

Anticipated Household Characteristics

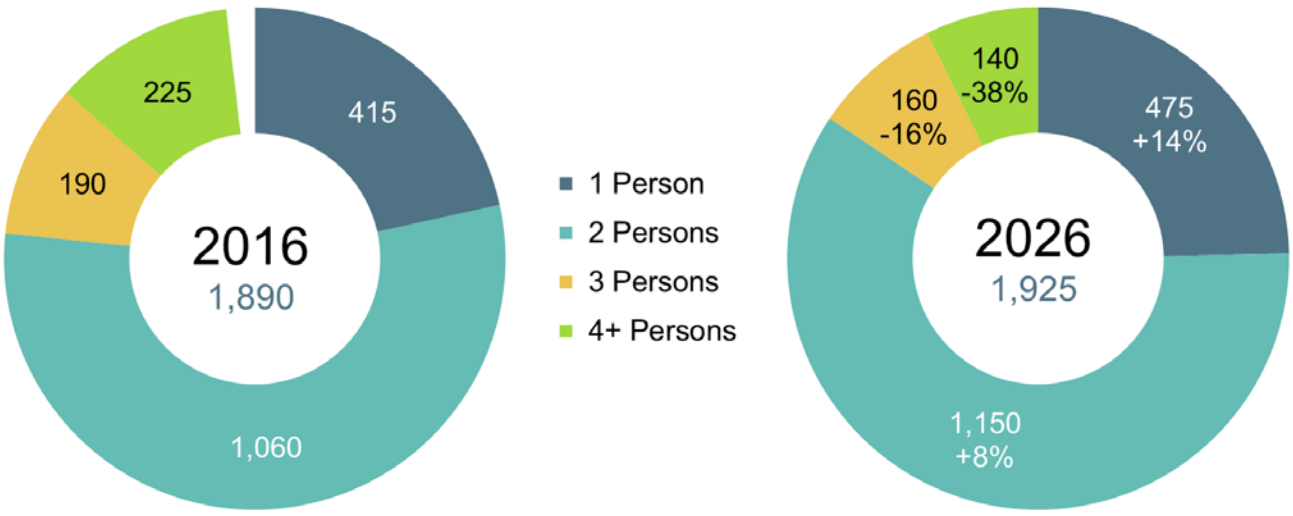
We can estimate additional characteristics about these anticipated households by using previous Census data to determine how other attributes, such as size and tenure, relate to specific age cohorts and apply those relationship to the expected age distributions of the anticipated household growth. This can inform us of the types of housing that may be required in the near future as a result of these growing and changing households.

It must be recognised that this approach is, at best, an educated guess. It considers historical trends that are likely to be less accurate as we peer further into the future, and relies on other estimates (projected population and households) as key inputs. Finally, it only quantifies the change in demand expected from changes in the number and age of people in the study area. Housing demand can be influenced by economic trends, monetary policy, government policy, and conditions in the housing market itself. As a result, these estimates should be understood to be the bare minimum change that might be required as a consequence of expected demographic changes while maintaining all other aspects of the status quo. Therefore, when applying these estimates to housing policy development it should be recognised that additional housing may be required to address other issues, such as existing gaps, supply shortfalls, or changes in demographic trends that deviate from past patterns.

Anticipated Household Size

One of the simplest ways to describe a household is its size, or how many people permanently live in the shared dwelling at a given time. Figure 2.2i demonstrates how demand generated by different household sizes may change from 2016 to 2026.

Figure 2.2i: Housing Demand by Household Size (% Change '16-'26)



Source: derived from Statistics Canada

By 2026, the Columbia Valley Rural could see an increase in 2 or fewer person households and losses to 3 or greater. This gradual shift to higher shares of smaller household sizes reflects the general growth in senior cohorts and the shrinking of household maintainer age cohorts that are most likely to have dependent children.

Anticipated Household Tenure

Important to local governments is the evolution of tenure characteristics; how many households own or rent the dwelling that they permanently reside in. Figure 2.2j anticipates how the demand for tenure may change from 2016 to 2026.

Figure 2.2j: Housing Demand by Tenure (% Change '16-' 26)

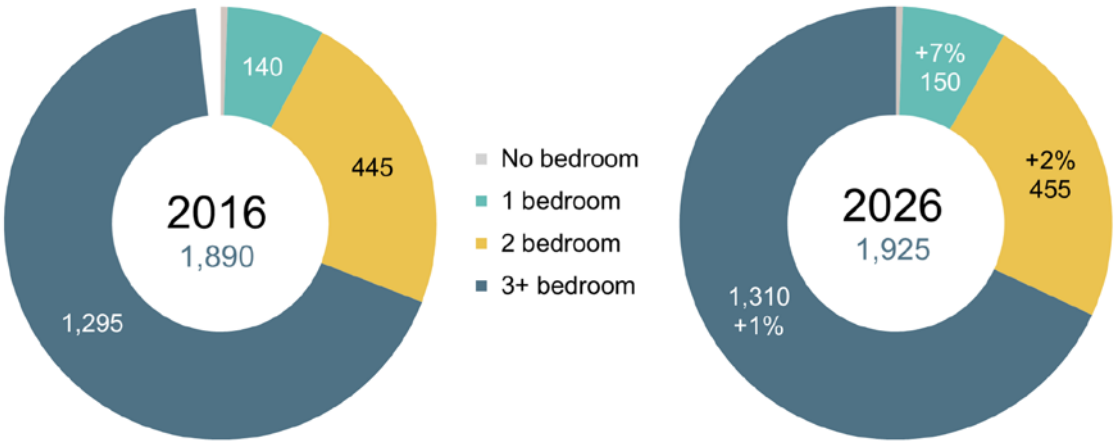
Source: derived from Statistics Canada

By 2026, the pace of growth in demand for rural owner households should outpace that of renters, a slight deviation from historical trends. In 2006, 12% of households rented, rising to 14% by 2016. Projections anticipate by 2026, rates of renting could again be about 12%.

Anticipated Dwelling Size (Bedrooms)

Also important to local governments is the evolution of the demand for particular sizes of dwellings; might there be a shift in preference in the square footage of a home based on the size of a household. Figure 2.2k anticipates how the demand by dwelling size (based on bedroom totals) may change from 2016 to 2026.

Figure 2.2k: Housing Demand by Dwelling Size (%Change'16-'26)



Source: derived from Statistics Canada

By 2026, the pace of growth in demand for 2 bedroom dwellings could reach 2% (or to 455 units); however, the greatest change could come from 1-bedroom units (7% growth). The demand for three-or-more bedroom dwellings should increase slightly since single-detached dwellings remain the most prevalent housing typology.

3 Economy

3.1 EMPLOYMENT

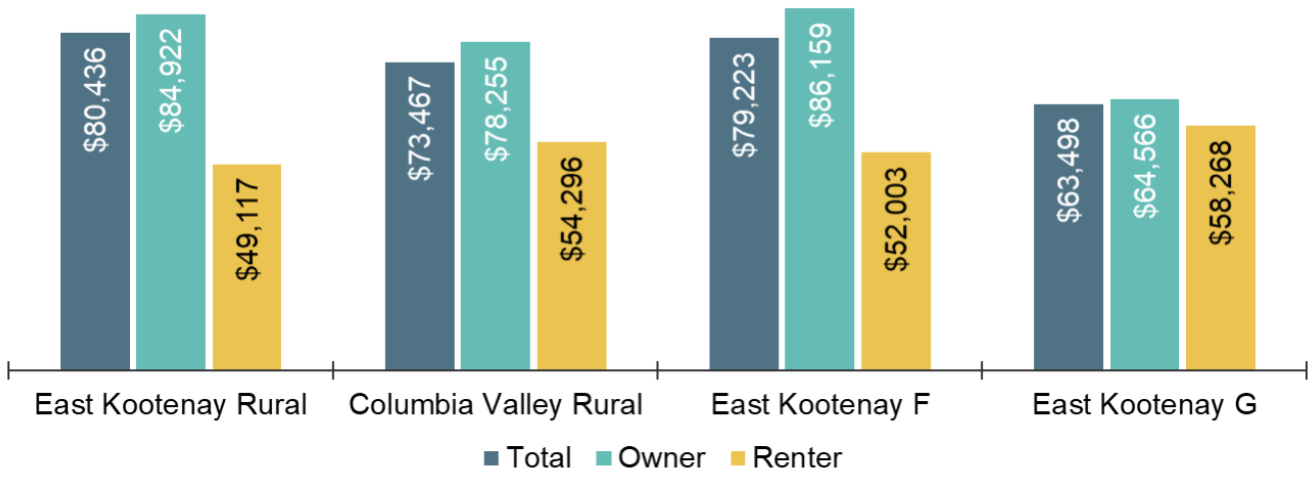
Economic development, and the resulting employment opportunities, is a key contributor to the overall demand and supply of housing within a community. Consequently, it is important to understand what trends may be occurring across the labour force.

Labour Force Statistics

The Glossary section defines participation, employment, and unemployment in regards to summarizing labour force activity.

In 2016, Statistics Canada reported a total Columbia Valley Rural labour force of 3,720 people (those working or actively seeking work, and who are 15+ years old), equating to a 62.5% participation rate. In other words, more people are contributing to the local or broader economy via employment than otherwise.

Figure 3.1a: Labour Force Statistics by Community, 2016



Source: Statistics Canada

As of 2016, all Columbia Valley Rural communities had more working age persons working or seeking work than otherwise. Greater labour participation was in East Kootenay G, which also had the highest unemployment rate.

Labour Force by Sex

The Columbia Valley Rural Subregion's labour force shrank over 11% between 2006 and 2016, demonstrating that fewer people are working or seeking work. Conversely, the total people not in the labour force rose 22%. These two opposite trends highlight the impact of retirement on the labour force, including both residents retiring locally and new residents moving to Columbia Valley Rural as part of their retirement.

Figure 3.1b: Columbia Valley Rural, Labour Force Statistics by Sex & Percent Change

	2016			% Change '06-'16		
	Total	**Male**	**Female**	**Total**	**Male**	**Female**
Total Pop (15+ yrs old)	3,720	1,935	1,785	-1.6%	0.5%	-5.6%
In Labour Force	2,325	1,205	1,105	-11.4%	-15.4%	-9.8%
Employed	2,150	1,105	1,040	-15.4%	-20.2%	-12.2%
Unemployed	175	95	75	94.4%	90.0%	87.5%
Not in Labour Force	1,405	730	675	21.6%	47.5%	2.3%
Participation Rate (%)	62.5	62.3	61.9	-6.9	-11.8	-2.9
Employment Rate (%)	57.8	57.1	58.3	-9.4	-14.8	-4.4
Unemployment Rate (%)	7.5	7.9	6.8	+4.1	+4.4	+3.5

Source: Statistics Canada

Total male residents in the labour force fell faster than females over the decade. Over the same period, the number of males not in the labour force shot up, causing the participation rate to fall almost 12 points. The drop in participation almost quadruples that of females, moving participation among sexes closer to parity.

In 2006, unemployment was at 3.4%. Since then, it rose 4.1 points. Women historically demonstrated lower unemployment than men.

Labour Force by Tenure

Total owner residents in the labour force decreased nearly 14% while those that rent rose 3%. Conversely, the owner non-labour force jumped 24% while the renter equivalent shrank 5%. By consequence, the owning population's participation rate fell noticeably faster than for renters. Renter participation is higher than owners (77.9% versus 60.2%).

Figure 3.1c: Columbia Valley Rural, Labour Force Statistics by Tenure & Percent Change

	2016			% Change '06-'16		
	Total	**Owner**	**Renter**	**Total**	**Owner**	**Renter**
Total Pop (15+ yrs old)	3,720	3,295	430	-1.6%	-2.1%	3.6%
In Labour Force	2,325	1,985	335	-11.4%	-13.7%	3.1%
Employed	2,150	1,850	300	-15.4%	-16.5%	-4.8%
Unemployed	175	135	40	94.4%	80.0%	300.0%
Not in Labour Force	1,405	1,310	90	21.6%	23.6%	-5.3%
Participation Rate (%)	62.5	60.2	77.9	-6.9	-8.1	-0.4
Employment Rate (%)	57.8	56.1	69.8	-9.4	-9.7	-6.1
Unemployment Rate (%)	7.5	6.8	11.9	+4.1	+3.5	+8.9

Source: Statistics Canada

In 2016, renters had a higher unemployment rate than owners, brought on by an 8.9 point increase over the decade (more than double the rise in owner unemployment).

Labour Force by Indigenous Identity

About 4% of the eligible work force identified as Indigenous in 2016, versus 5% of the total Columbia Valley Rural population (which includes youth). This highlights both the higher share of Indigenous peoples among youth age cohorts and the potential influence of these youth as they enter the workforce.

In 2016, the Indigenous population demonstrated a higher rate of participation than the non Indigenous population, indicating more proportionally active people in the workforce. Their employment and unemployment rate were also lower.

Figure 3.1d: Columbia Valley Rural, Labour Force Statistics by Indigenous Identity, 2016

	Total	Indigenous	Non-Indigenous
Total Pop (15+ yrs old)	3,725	140	3,575
In Labour Force	2,325	110	2,210
Employed	2,155	100	2,060
Unemployed	170	10	155
Not in Labour Force	1,400	35	1,360
Participation Rate (%)	62.4	78.6	61.8
Employment Rate (%)	57.9	71.4	57.6
Unemployment Rate (%)	7.3	9.1	7.0

Source: Statistics Canada

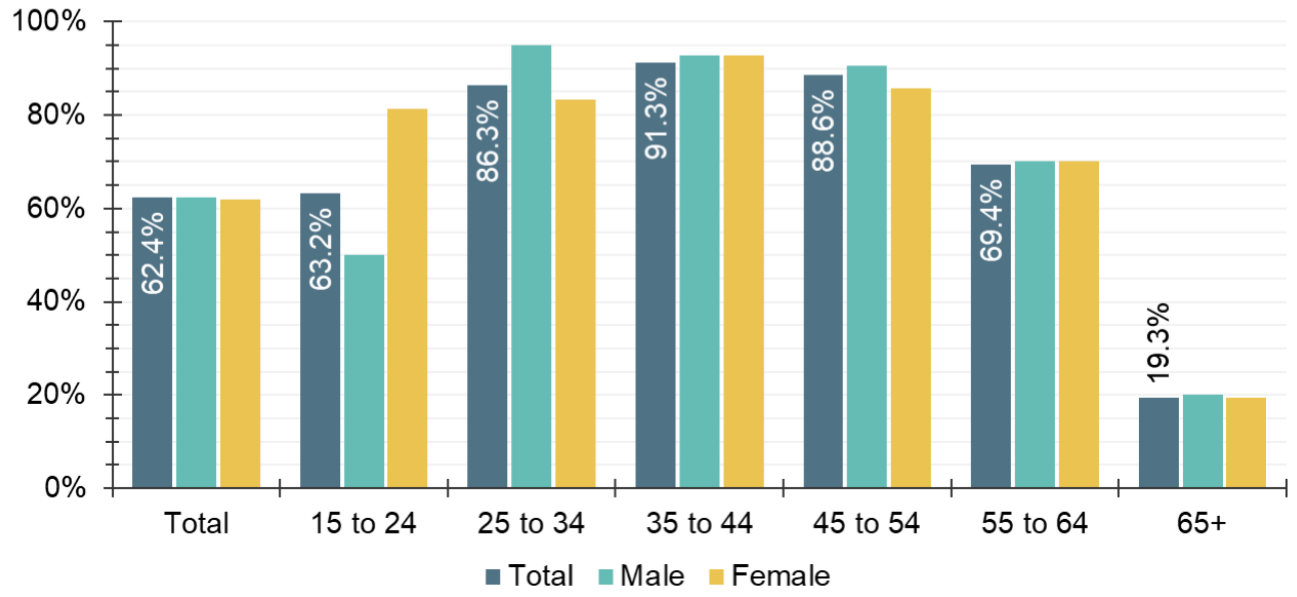
It is possible that Indigenous peoples' higher rate of participation is partially due to the lower share of their population who are older than 65 years old, meaning that age-based retirement has had lesser influence on Indigenous labour statistics. The 2016 Census indicates that 10% of the Indigenous population was 65 years old or older, versus 26% of the total population.

Participation by Age & Sex

Two types of work are fundamental to capitalist societies: paid employment associated with the waged economy, and unpaid domestic labour (like child, elder, and home care). For a variety of reasons, women tend to spend more time on unpaid work than do men. According to 2015's General Social Survey (GSS) on Time Use, women in Canada spent an average of 3.9 hours per day on unpaid work as a primary activity—1.5 hours more than men (2.4 hours).[1]

1 Moyser, Melissa. 2018. "Time Use: Total work burden, unpaid work, and leisure." Women in Canada: A Gender-based Statistical Report. Statistics Canada Catalogue no. 89-503-X.

Figure 3.1e: Columbia Valley Rural, Rate of Participation (%) by Age & Sex, 2016



Source: Statistics Canada

While women tend to spend more time on unpaid work than men, they are less likely to participate in the labour market and, when they do, they are more likely to be employed on a part-time basis.[2] Based on data from the 2016 Census, 61.0% of Canadian women participated in the labour market, compared with 69.6% of men. This difference exists also in Columbia Valley Rural, though of lesser magnitude. About 61.9% of women participated in the labour force, versus 62.3% of men.

Based of 2015 GSS results, employed women usually spent an average of 5.6 hours less per week on all jobs than did men (35.5 versus 41.1 hours). Women spent an average of 3.9 hours per day on paid work, while men spent an average of 5.2 hours per day on paid work.

The total work burden of women and men was equivalent in 2015 (7.8 and 7.6 hours, respectively). However, when unpaid work performed as a simultaneous activity was included, women's total work burden was an average of 1.2 hours greater per day than men's in 2010 (9.1 versus 7.9 hours).

These findings highlight increased probability of lower earnings for female workers, as they are more likely to take on the burdens of unpaid labour than male workers, which translates to reduced capacity to reasonably affordable shelter. This is particularly noticeable for female lone parents (discussed in the Income section).

Industries of Employment

The North American Industry Classification System (NAICS) was developed by North American federal statistical agencies for the standardized collection, analysis, and publication of economic data. Figure 3.1f summarizes the County's distribution of employment across NAICS industries, with a focus on an individual's sex and housing tenure type.

2 Moyser, Melissa. 2017. "Women and paid work." Women in Canada: A Gender-based Statistical Report. Statistics Canada Catalogue no. 89-503-X.

Figure 3.1f: Columbia Valley Rural, NAICS Industry of Employment by Tenure Type & Sex, 2016

				By Tenure		By Sex	
NAICS Code	Industry Title	Total People	% Share	Owners	Renters	Female	Male
11	Agriculture, Forestry, & Fishing	110	4.8%	91%	9%	32%	68%
21	Resource Extraction	55	2.4%	100%	0%	20%	80%
22	Utilities	20	0.9%	100%	0%	n.a.	n.a.
23	Construction	330	14.4%	89%	12%	13%	88%
31-33	Manufacturing	160	7.0%	75%	19%	28%	72%
41	Wholesale Trade	40	1.7%	100%	0%	57%	43%
44-45	Retail Trade	215	9.4%	84%	12%	73%	28%
48-49	Transportation & Warehousing	60	2.6%	92%	33%	36%	64%
51	Information & Cultural Industries	10	0.4%	0%	100%	0%	100%
52	Finance & Insurance	25	1.1%	100%	0%	60%	40%
53	Real Estate and Rental & Leasing	40	1.7%	88%	0%	25%	75%
54	Professional Services	130	5.7%	96%	8%	58%	42%
55	Management of Companies	0	0.0%	n.a.	n.a.	n.a.	n.a.
56	Administrative & Support	175	7.6%	83%	17%	50%	50%
61	Educational Services	120	5.2%	100%	8%	88%	13%
62	Health Care & Social Assistance	165	7.2%	91%	6%	91%	9%
71	Arts, Entertainment, & Recreation	185	8.1%	73%	27%	31%	69%
72	Accommodation & Food Services	315	13.7%	71%	29%	63%	37%
81	Other Services (excl. Public Admin)	70	3.1%	86%	29%	57%	43%
91	Public Administration	80	3.5%	88%	0%	38%	63%
	Total Industries	2,295		85%	15%	48%	52%

Source: Statistics Canada

The three **largest** Columbia Valley Rural industries based on employment (2016) were:

1) Construction – 330 (14.4%);
2) Accommodation & Food Services – 315 (13.7%); and
3) Retail Trade – 215 (9.4%).

The three industries with the **greatest** proportion of employees in rental housing (2016) were:

1) Information & Cultural Industries – 100%;
2) Transportation & Warehousing – 14%; and
3) Accommodation & Food Services – 29%.

The three industries with the **greatest** proportion of female employees (2016) were:

1) Health Care – 91%;
2) Educational Services – 88%; and
3) Retail Trade – 73%.

3.2 INCOME

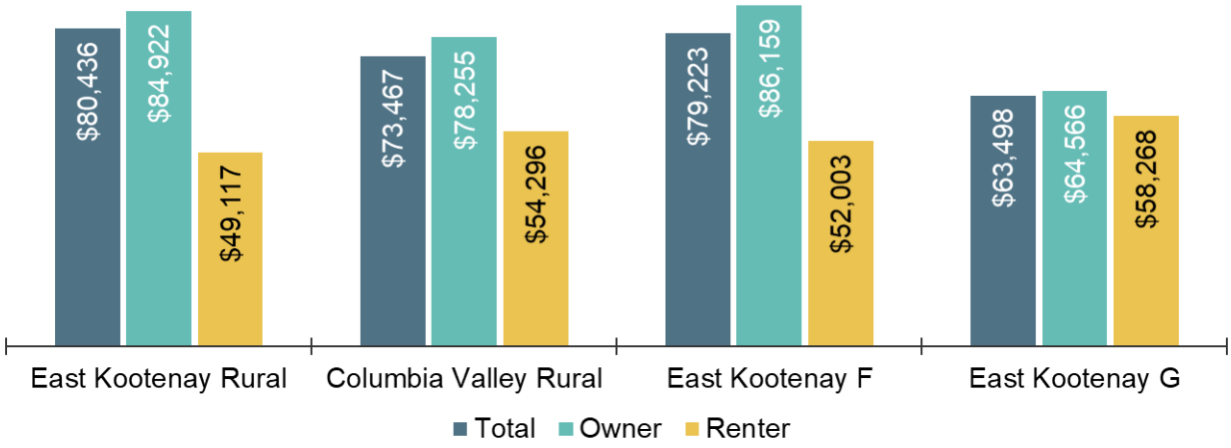
Overall, Columbia Valley Rural's median before-tax household income grew 12% from 2005 to 2015, or from about $65,400 to $73,450. The increase is largely due to a substantial rise in households earning more than $100,000. About 625 households earned above that threshold in 2015, versus 475 in 2005 (an increase from a 25% share of total households to 33%).

Please note that income data refers to one year prior to a Census. For instance, income in the 2006 and 2016 censuses would reflect incomes from the 2005 and 2015 tax years.

Household Income by Tenure

Figure 3.2a illustrates the household earnings of owner and renter households within Columbia Valley Rural and its member communities. In 2015, Columbia Valley Rural's median owner household earned about $78,250 before tax, while the median renter household earned $54,300. The former is a 17% increase from a decade prior, while the latter is a 7% decrease.

Figure 3.2a: Median Before-Tax Household Income by Community, 2015

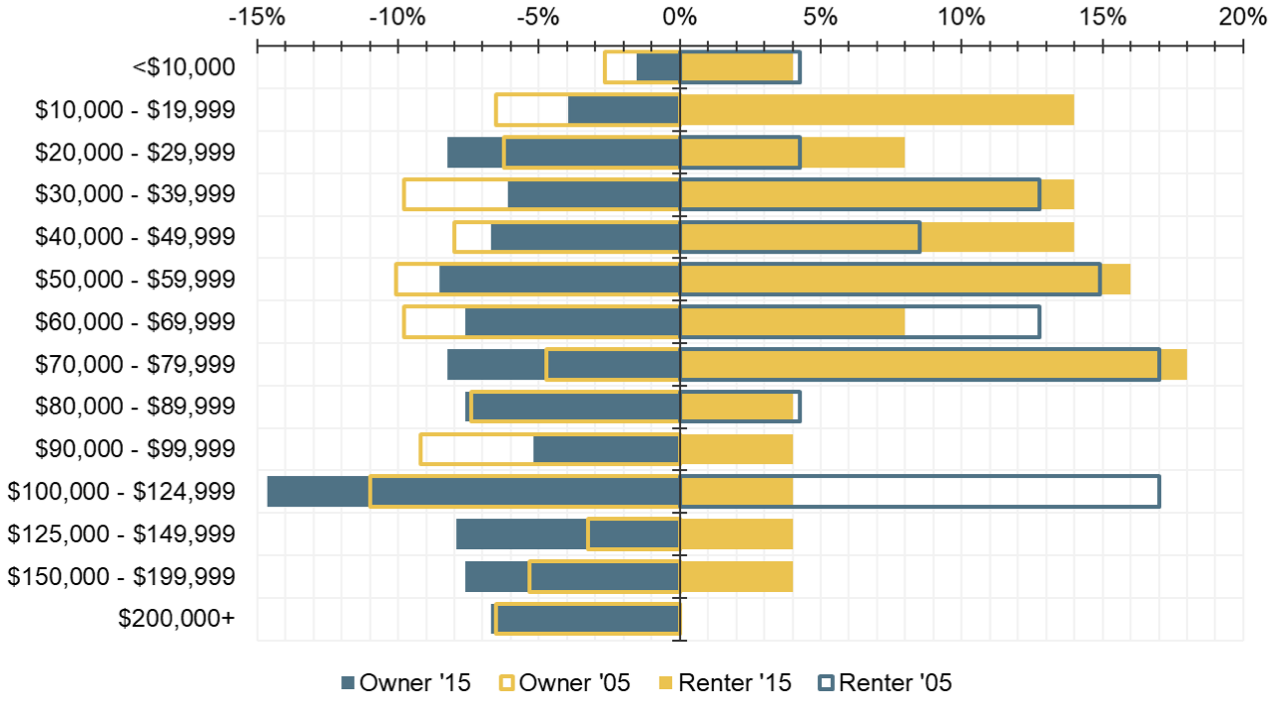


Source: Statistics Canada

Figure 3.2b illustrates the distribution of how many households fall within each income range based on their tenure in a given year. In 2015, 40% of renter households earned less than $40,000, compared to 20% of owners. These shares were 21% and 25%, respectively, in 2005, suggesting that renter households faced less financial burden a decade ago.

Alternatively, 37% of owner households earned above $100,000 (up from 26% in 2005), compared to 12% of renter households (down from 17% in 2005).

Figure 3.2b: Columbia Valley Rural, Median Before-Tax Household Income Distribution by Tenure



Source: Statistics Canada

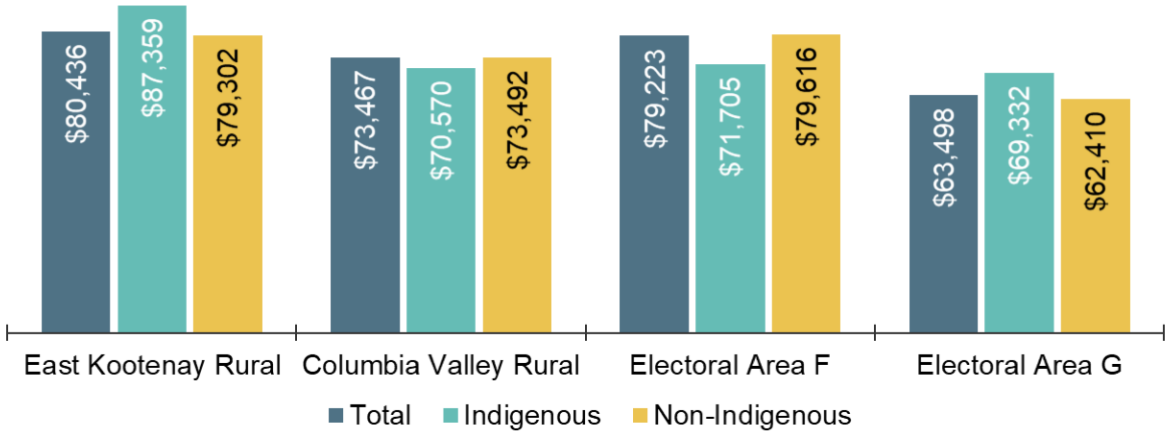
Household Income by Indigenous Identity

Indigenous households generally earn more than a non-Indigenous household (about $87,350 versus $79,300, respectively).

Median Indigenous household income represents the centre point of all Indigenous households earning an income across the Columbia Valley Rural. However, income does not solely refer to employment income, but also other sources like the Canadian Pension Plan. Consequently, when a community's household income is lower, it often reflects a higher prevalence of either new workers or seniors who are increasingly likely to earn minimum wage and pensions, respectively, which are often much lower than the peak earnings obtained in the years leading up to retirement.

Given that there is a smaller share of Indigenous people above 65 years old relative to the total population's share, it is possible that Indigenous households could be the same or less than non-Indigenous earners if their age distributions were similar enough to adequately compare between the two.

Figure 3.2c: Median Household Income by Indigenous Identity and Community

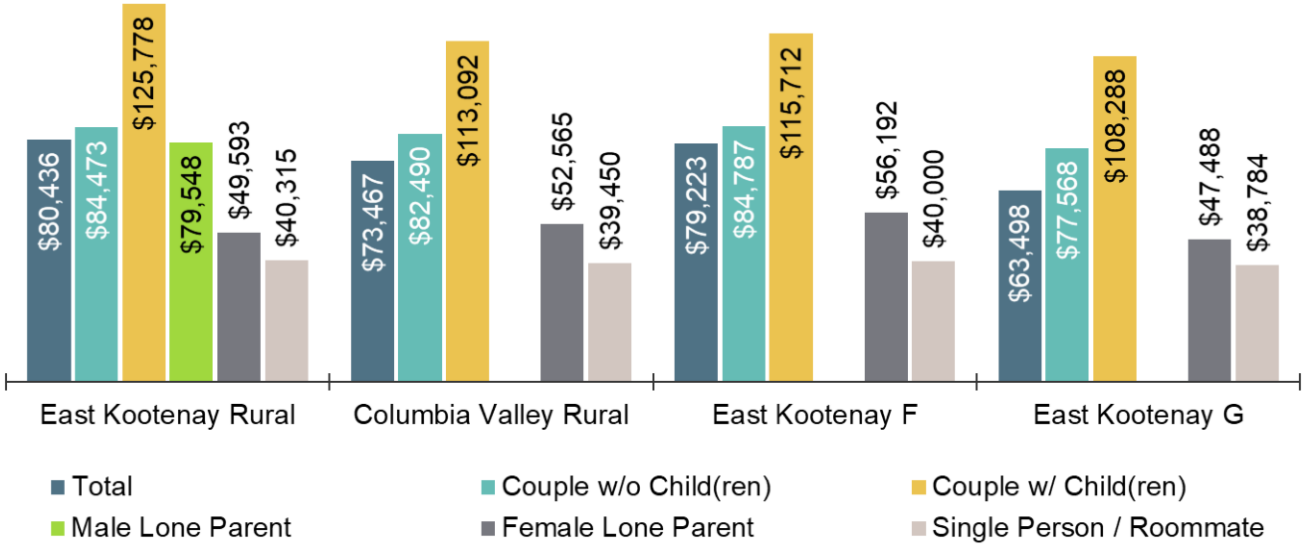


Source: Statistics Canada

Household Income by Family Type

Statistics Canada provides income statistics for different family structures, categorizing them by their "census family" types (see Glossary). Briefly, the family types are as follows: couples without children, couples with children, lone parents, and non-census families (referred to here as single persons or roommate households).

Figure 3.2d: Median Before-Tax Household Income by Family Type, 2016



Source: Statistics Canada

Statistics Canada data from 2015 reports that the median Columbia Valley Rural couple family with children earned the greatest income (about $113,100), followed by families without children ($82,500), lone parent households ($57,950), and single / roommate households ($52,550). The median means that half of household in each category earn more than the median amount and half earn below.

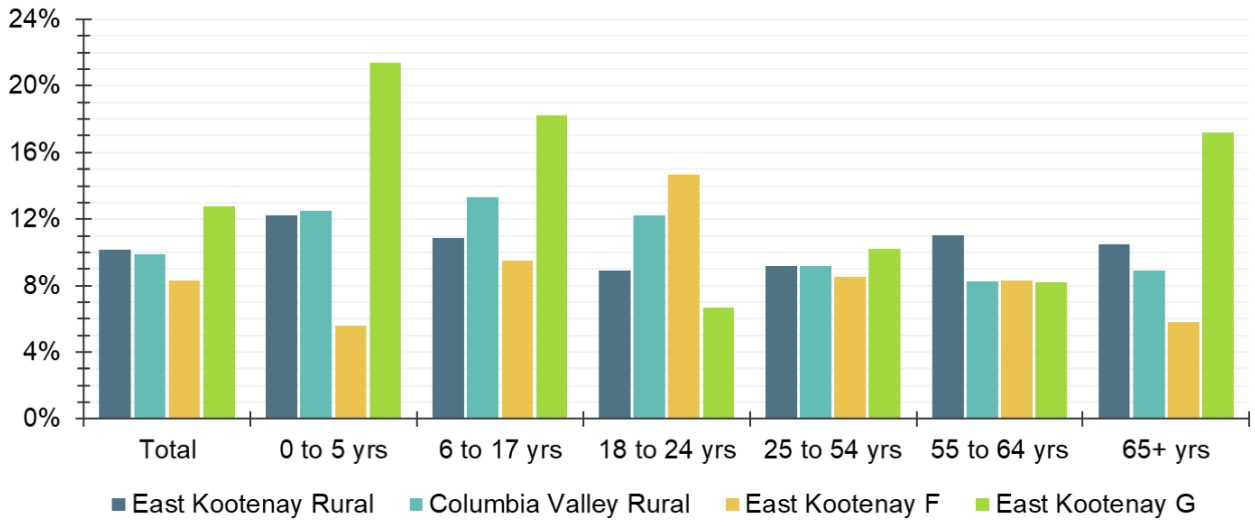
Families with children often earn more than their counterparts because they are more likely to include dual income earners at times in their lives where they are earning reasonably high incomes based on experience in their fields. The median family without children includes young couples at the onset of their careers and retired couples who live off investments and savings. Both scenarios typically result in lower household incomes.

There were about 70 lone parent households in Columbia Valley Rural in 2016 (about 4% of all households). Female lone parents made up about 80% of lone parent households. Based on East Kootenay Rural numbers, female lone parents earned an estimated 38% less than males ($49,600 versus $79,550).

3.3 LOW-INCOME HOUSEHOLDS

The Low-Income Measure After-Tax (LIM-AT) is a set of thresholds calculated by Statistics Canada that identifies Canadians belonging to a household whose overall incomes are below 50% of median adjusted household income. "Adjusted" refers to the idea that household needs increase as the number of household members increase. Statistics Canada emphasizes that the LIM is not a measure of poverty, but that it identifies those who are substantially worse off than the average.

Figure 3.3a: LIM-AT Prevalence by Cohort & Geography, 2015



Source: Statistics Canada

About 10% of Columbia Valley Rural residents (405 people) belong to a household below the LIM-AT threshold.

In 2016, close to 65 children younger than 18 years old (12% of the cohort's population) belong to a household below the measure. Rates of low-income do decrease among working age adult cohorts until increasing again for people 55+. About 95 seniors (9% of all people over 65 years old) belonged to a low-income household.

East Kootenay G demonstrated high prevalence of low-income among both youth and senior cohorts; whereas, East Kootenay F had less prevalence across all cohorts except for those 18 to 24 years old. Note that percentages do represent shares of small total cohort sizes, meaning random rounding can have greater impact.

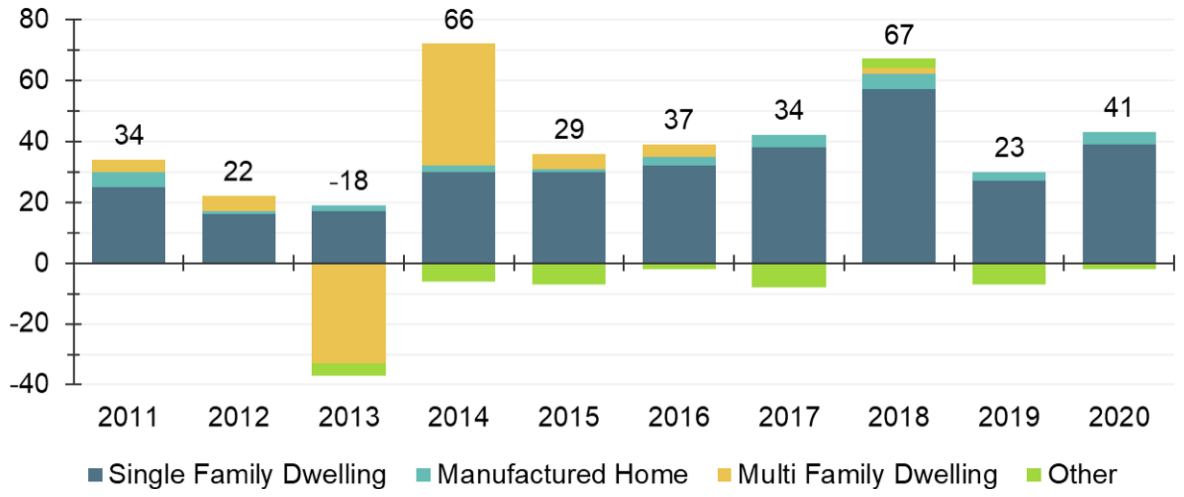
4 Housing

4.1 RESIDENTIAL CONSTRUCTION ACTIVITY (STARTS & DEMOLITIONS)

Overall, Columbia Valley Rural added an average of 34 units annually, after accounting for demolitions. Peak net dwellings units to be added to the local inventory came in 2018 at 67, while the lowest point of activity was 2013 with an 18-unit loss. The loss was mostly due to a fire that, and the units have since been rebuilt. The year after (2104) a similar number was slated to begin construction.

Figure 4.1a illustrates the change in construction activity over time based on dwelling type. The "Other" category refers to the aggregate of multiple types of construction work that may have had an influence on the residential unit count. For instance, a renovation that removed a unit from a home or the construction of a garage that added a unit above.

Figure 4.1a: Columbia Valley Rural, Net Residential Starts by Dwelling Type, '11-'20



Source: Regional District of East Kootenay

East Kootenay F contributed significantly to Columbia Valley Rural's new inventory (415 units, or 88% of dwellings).

Figure 4.1b summarizes the total starts and demolitions (exclusive of each other) that occurred between 2011 and 2020. Since 2011, about 78% of starts (not including demolitions) were for single family dwellings (e.g. single-detached homes), followed by 13% for multi-family units.

Figure 4.1b: Total Decade ('11-'20) Residential Starts & Demolitions by Type & Community

New Dwelling Units	Single Family Dwelling	Manufactured Home	Multi-Family Unit	Other	**Total**
Columbia Valley Rural	367	35	63	7	472
East Kootenay F	324	22	63	6	415
East Kootenay G	43	13	0	1	57
RDEK Rural	875	288	73	21	1,257

Demolitions	Single Family Dwelling	Manufactured Home	Multi-Family Unit	Other	**Total**
Columbia Valley	56	5	36	40	137
East Kootenay F	52	2	36	34	124
East Kootenay G	4	3	0	6	13
Rural RDEK	96	43	36	88	263

Source: Regional District of East Kootenay

While East Kootenay F demonstrated a greater share of construction over the decade, it also saw the greatest total demolitions (124, or 91% of all demolitions).

4.2 HOUSING INVENTORY

In 2016, Statistics Canada reported that Columbia Valley Rural had 1,888 total homes occupied by a permanent or usual resident (see Glossary), down 2% from 2006. However, there is a gap in data related to 2,278 additional dwellings could be attributed to recreational or commercial (e.g. short-term rental) properties occupied by non-usual residents.

Some of the terms used by Statistics Canada to describe the types of dwellings within a communities housing stock may not be familiar to some residents. For instance, local zoning by-laws often refer to three types: single family, two family, or multiple family dwellings. Residents may also be more familiar with property descriptions offered by BC Assessment.

To maintain consistency across this report, we mostly refer to Statistics Canada definitions (unless data sources are not detailed enough to do so). The following table lists these types, the corresponding definition, and how they might be referred to day-to-day.

Dwelling Type	Statistics Canada Definition	Common Understanding in BC
Single-detached	A dwelling not attached to any other dwelling or structure. It has open space on all sides, and has no dwellings either above it or below it.	Typically referred to as a "single-family home."
Semi-detached	One of two dwellings attached side by side (or back to back) to each other. It has no dwellings either above it or below it, and the two units together have open space on all sides.	Often captured under the umbrella of "duplex," which refers to any dwelling that has two units (whether side to side or one above the other). Zoning bylaws often refer to these as "two family dwellings."
Row house	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.	Mostly consistent with Statistics Canada, though zoning bylaws often include them in the definition of "multiple family dwellings."
Duplex	One of two dwellings, located one above the other, may or may not be attached to other dwellings or buildings.	Refers to any dwelling that has two units, regardless of whether it is divided vertically or horizontally. Zoning bylaws often refer to these as "two family dwellings."
Apartment	A dwelling unit attached to other dwelling units, commercial units, or other non-residential space.	Consistent with Statistics Canada. Typically known as "multiple family dwellings."
Movable	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.	Also known as, and sometimes referred to in this report, as a "manufactured home."

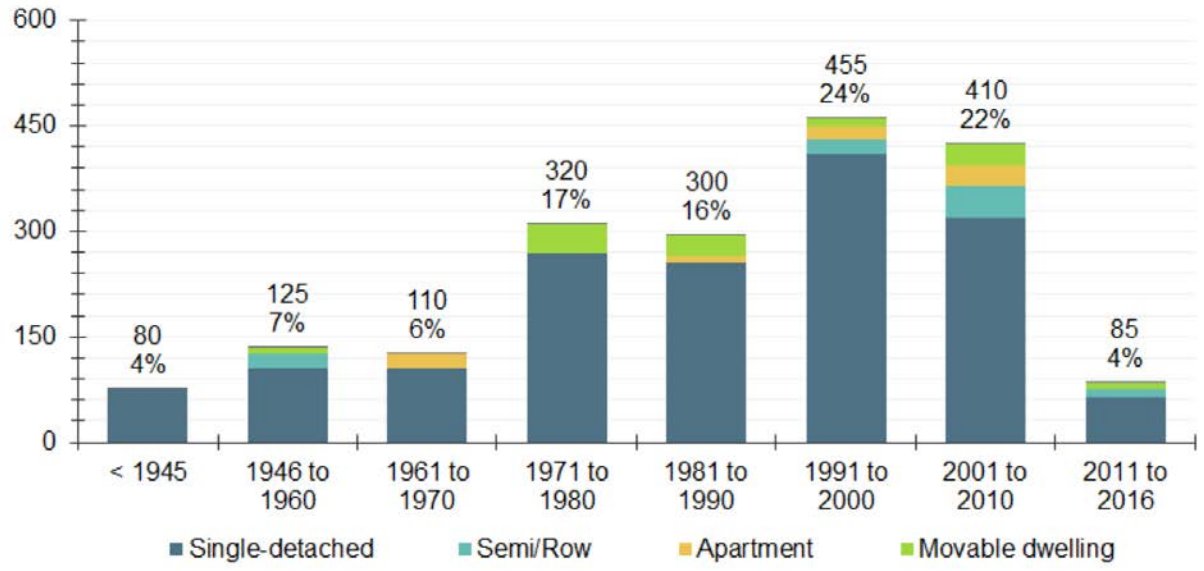
Please also note that this section refers only to data reported by Statistics Canada and has not been adjusted for undercounting.

Dwelling Age & Dwelling Type

According to the 2016 Census, about 84% of the Columbia Valley Rural dwelling stock (occupied by a usual resident) is made up of single-detached dwellings. The remainder are a mix of semi-detached, row house, and mobile dwellings (though the greatest share is held by the latter). Of the 1,890 dwellings that existed at that time, about 26% were built from 2001 to 2016. Figure 4.2a illustrates the distribution of construction activity over the last century, as well as the total dwelling units by type constructed in each period.

The greatest volume of construction occurred in the 1990s, reaching about 455 units (24% of the dwelling stock). Activity dropped slightly in the 2000s and appears to have slowed down in the first half of the 2010s. About 315 dwellings (17%) were built prior to the 70s, with only 4% built before the end of World War II.

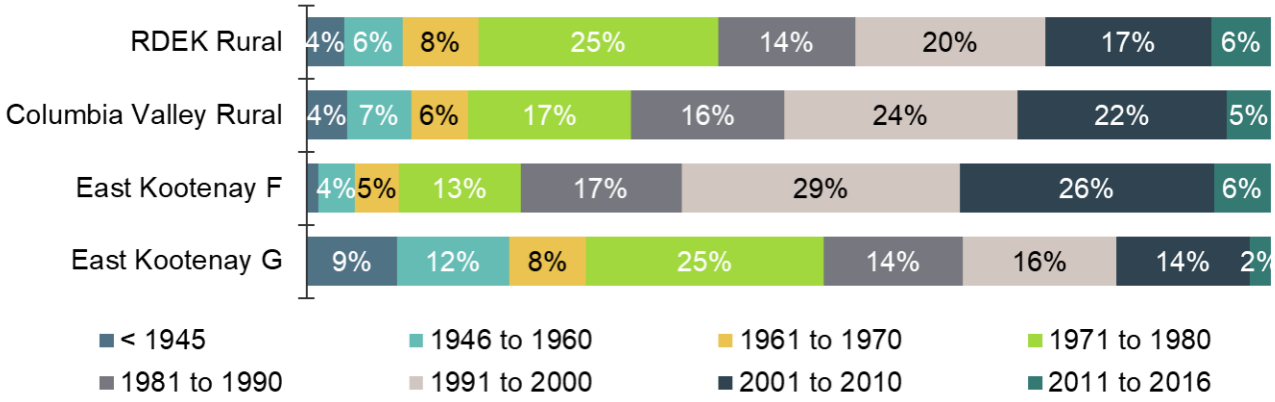
Figure 4.2a: Columbia Valley Rural, Dwelling Inventory by Age & Size, 2016



Source: Statistics Canada

Figure 4.2b shows how the individual electoral areas that make up the subregion compare to Columbia Valley Rural and the RDEK Rural as a whole. East Kootenay F and G demonstrate different distributions of their dwelling stock age. The former had the greatest share of its stock built in the 1990s and the majority between 1991 and 2010. The latter's greatest share was in the 1970s, with the majority of its dwelling built prior to 1979.

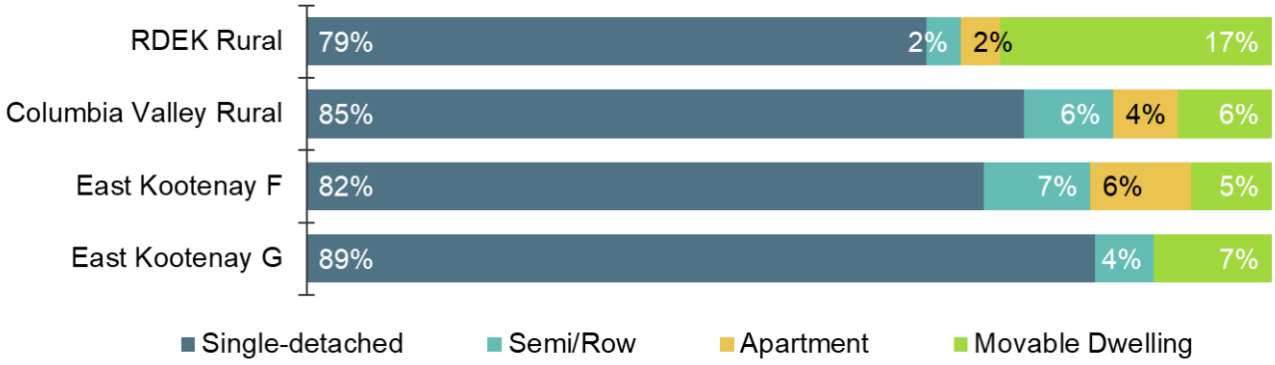
Figure 4.2b: Community Dwelling Inventory by Age, 2016



Source: Statistics Canada

Dwelling type trends are much more uniform across the rural areas (see Figure 4.2c). The vast majority of dwellings are single-detached homes (about 84%). East Kootenay F demonstrated the lowest share of singles with 82% due to greater volumes of semi-detached, row house, and apartment dwellings (a 15% total share). Normally, mobile/movable dwellings would be the next most prevalent within a rural community, as shown by the 17% share across the RDEK Rural. For Columbia Valley Rural, East Kootenay G had the greater share of mobile homes at 7%.

Figure 4.2c: Community Dwelling Inventory by Type, 2016



Source: Statistics Canada

4.3 RENTAL HOUSING

The rental housing market is split into two categories: the primary market and the secondary market. The Canadian Housing & Mortgage Corporation (CMHC) defines the primary market as one that contains rental housing units in apartment structures containing at least 3 rental housing units that were purpose-built as rental housing. Thus, a secondary market contains rental properties that contain 1 or 2 rental units, regardless of whether the property was intended to be a rental. As a rural project area, the RDEK Rural's rental inventory is almost entirety categorized within the secondary market.

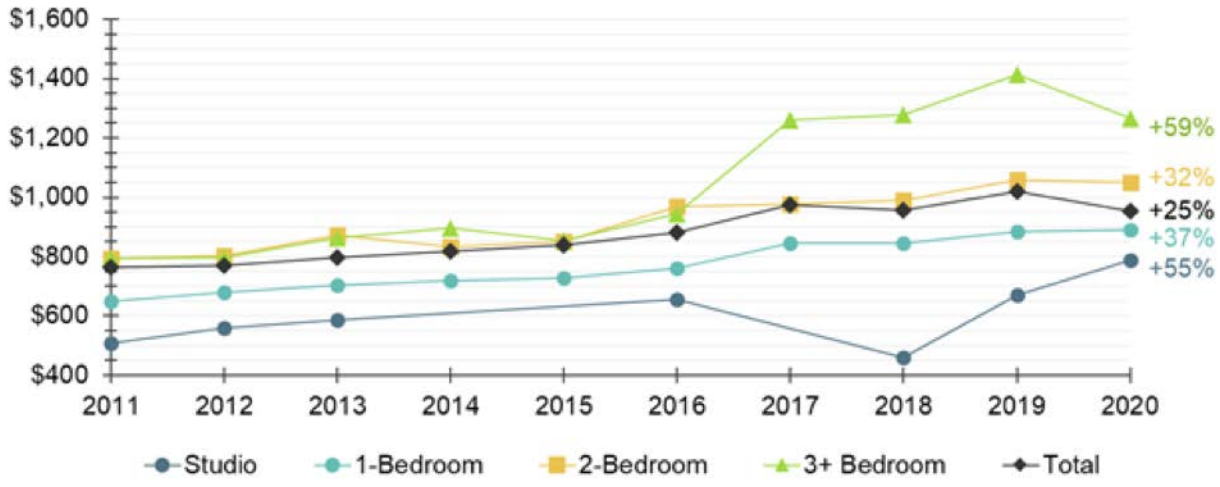
CMHC conducts an annual Rental Market Survey to estimate rental market strength (the most readily available rental market data). A brief explanation of this survey can be found in the Glossary. Readily available primary market data is only obtainable for the City of Cranbrook; limited rental market data exists for the RDEK's electoral areas. While actual price and vacancy levels may not exactly reflect conditions for renters outside of Cranbrook, trends in these rental market characteristics can be instructive of the broader rental market throughout the City. Cranbrook are predominantly represented in the next two sections.

Primary Market Rents

The Canadian Housing & Mortgage Corporation (CMHC) conducts an annual Rental Market Survey to estimate rental market strength (the most readily available rental market data). Readily available primary market data is only obtainable for the City of Cranbrook. While actual price and vacancy levels may not exactly reflect conditions for renters outside of Cranbrook, trends in these rental market characteristics can be instructive of the broader rental market throughout the rest of the regional district.

CMHC does differentiate between occupied and available rental prices in larger survey areas (Census Metropolitan Areas), which can help estimate what differences may be present locally. The rents reported below estimate the cost of a vacant rental using the CMA differences between the two rental price types.

Figure 4.3a: Adjusted Historical Median Rent (2020 dollars) & % Change, Cranbrook



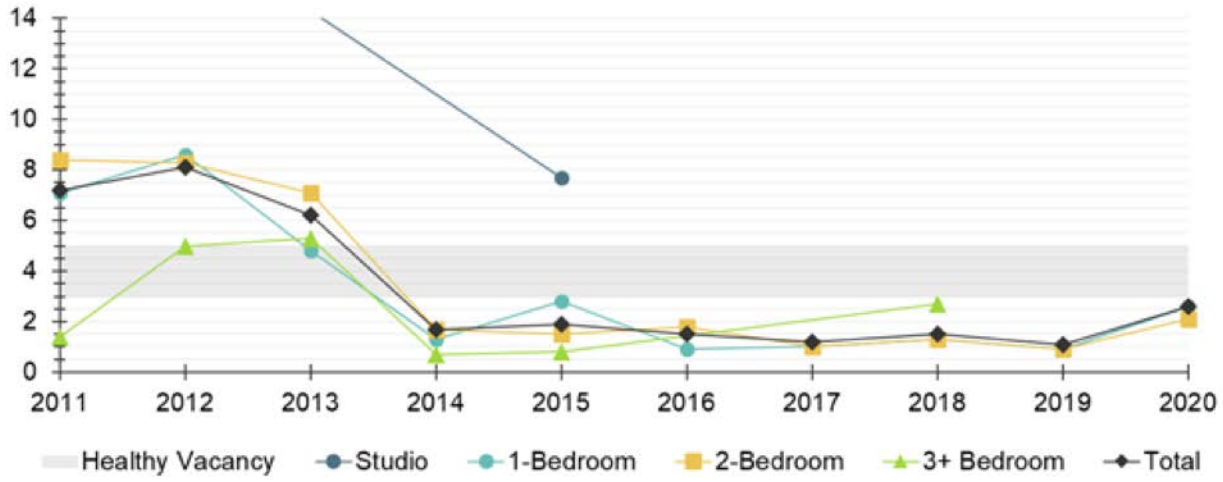
Source: CMHC

In 2020, the median unit within the primary rental market rented for $954, a 25% increase since 2011 (adjusted for inflation). Studio apartment rents grew 55% to $789, 1-bedrooms grew 37% to $891, 2-bedrooms grew 332% to $1,051, and 3+ bedrooms grew 59% to $1,265.

Primary Market Vacancy

Cranbrooks' overall vacancy rate remained below the generally accepted healthy vacancy range of 3% to 5%, and has been below this threshold since 2014. All rental unit sizes demonstrate unhealthily low vacancy rates (except studio apartments which do not have enough information to report a conclusion).

Figure 4.3b: Historical Primary Rental Market Vacancy Rate (%), Cranbrook



Source: CMHC

Primary market trends impact those of the secondary market, both in the City of Cranbrook and across the RDEK. For example, with a growing renter population and declining vacancy, demand for rental tenured housing will be on the rise. As renters find little to no stock available in the supply of purpose-built rental dwellings, they will begin to find alternatives, moving to secondary market units. In other words, declining urban vacancy rates induce demand for substitutes, thereby decreasing secondary market vacancy rates. Unfortunately, the specific rate and how it may change cannot be determined.

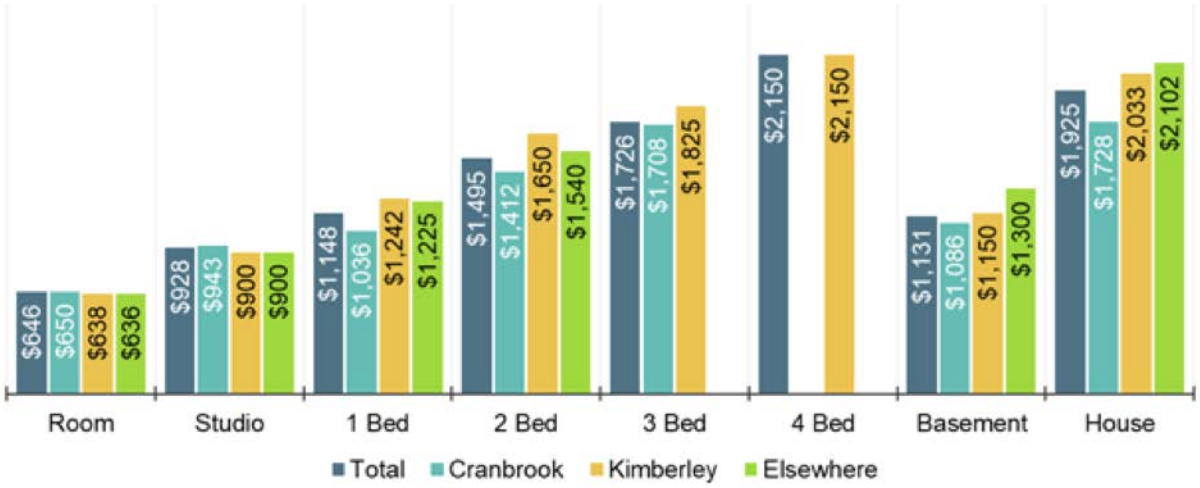
Secondary Rental Market

The RDEK Rural is almost entirely made up of secondary market rental units, whether they are entire single-family homes or accessory dwellings on a property. Secondary market data is limited, with CMHC only reporting this data for large urban markets like Vancouver. CMHC does not report this data for the City of Cranbrook.

In an effort to paint a clearer picture on the possible costs of renting across the RDEK Rural, we performed a rental market scan in August and September 2021 to gauge what asking prices may be. Listings were sparse across the electoral areas; thus, the City of Cranbrook and the City of Kimberley made up the vast majority of listings. Nevertheless, results reveal what current rents might be, relative to what CMHC reports in its primary market studies.

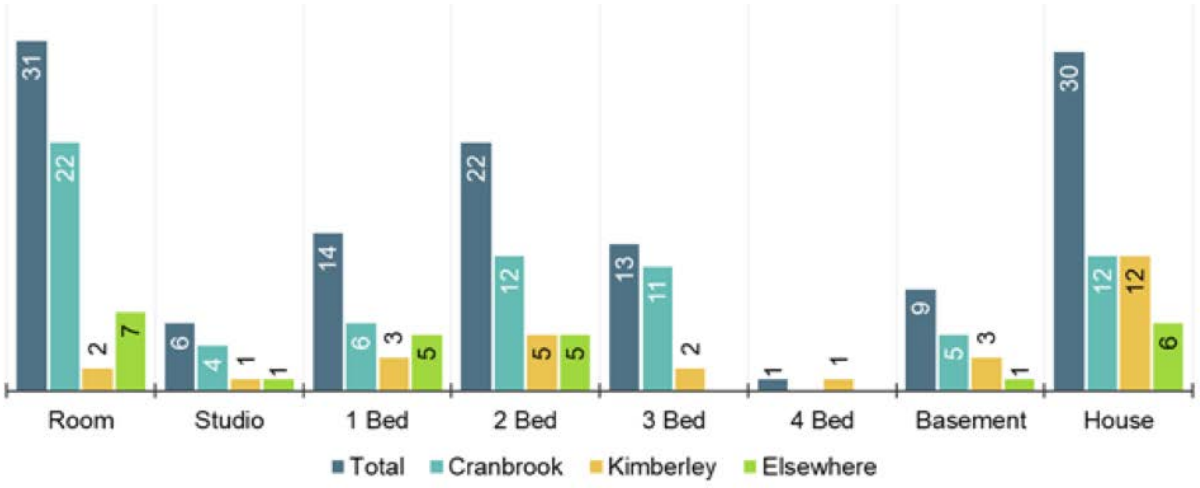
Results demonstrate that rents reported by CMHC for the primary market do not accurately represent asking rents across Cranbrook and Kimberley (including both primary and secondary markets, of which the latter is more greatly represented among larger unit sizes).

Figure 4.3c: Rental Market Scan Results, Rents, August & September 2021



Source: Facebook Marketplace, Kijiji

Figure 4.3d: Rental Market Scan Results, Sample Sizes, August & September 2021



Source: Facebook Marketplace, Kijiji

Estimates from CMHC in 2020 suggest that a primary 3+ bedroom unit would rent for close to $1,265. Asking rents from August & September 2021 demonstrate that a 3-bedroom unit could rent for about $1,725, increasing to $2,150 for a 4-bedroom unit (based on a small sample size). The average house rented for $1,925.

To distinguish between urban and rural rents, Figures 4.3c and 4.3d separate rents and sample size into four categories: Total, City of Cranbrook, City of Kimberley, and Elsewhere. The latter represents the aggregate of rental ads from any community outside of Cranbrook and Kimberley but still within the RDEK. Elsewhere rentals (better representing rural areas) exhibited higher rents for entire homes than the urban categories, averaging about $2,100. This would suggest that the rural secondary market may be more expensive than the urban areas. This may be especially true for rural communities adjacent to urban centres who benefit from both reasonable commuting distance and larger living and yard space afforded by rural lot sizes.

4.4 HOMEOWNERSHIP / RESIDENTIAL REAL ESTATE MARKET

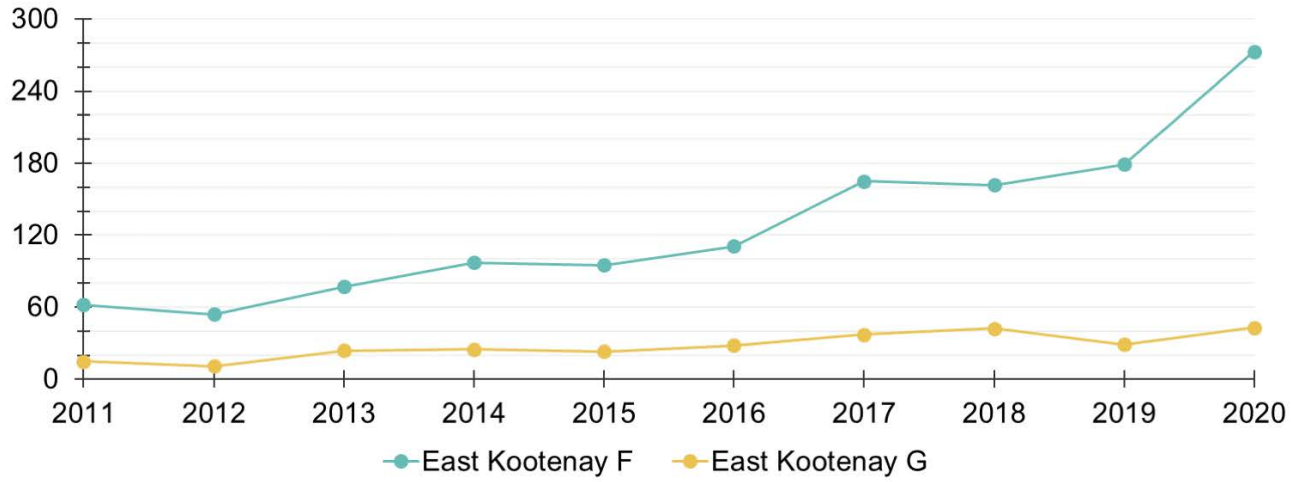
The real estate market refers to the buying and selling of land and buildings, mostly by individuals or companies who seek stable, permanent tenancy or investment opportunities. Many factors play into the health of the market, including dwelling prices and sales volumes. With access to high level BC Assessment data, we are able to report on these two topics at the local level.

Sales Activity

Sale volumes across Columbia Valley Rural have been on the rise, up 310% since 2011 (77 to 316). Seventy-seven sales in 2011 represents the second lowest sale volume in Columbia Valley Rural over a 16-year period. If compared to 2006 (166 sales), volumes have increased 90%.

East Kootenay F has led the charge, increasing its activity over the decade by 340% (62 to 273). Historically, East Kootenay F sales have greatly surpassed those of East Kootenay G, though unsurprising given the difference in total population and households between communities.

Figure 4.4a: Historical Sales Volumes by Community



Source: BC Assessment

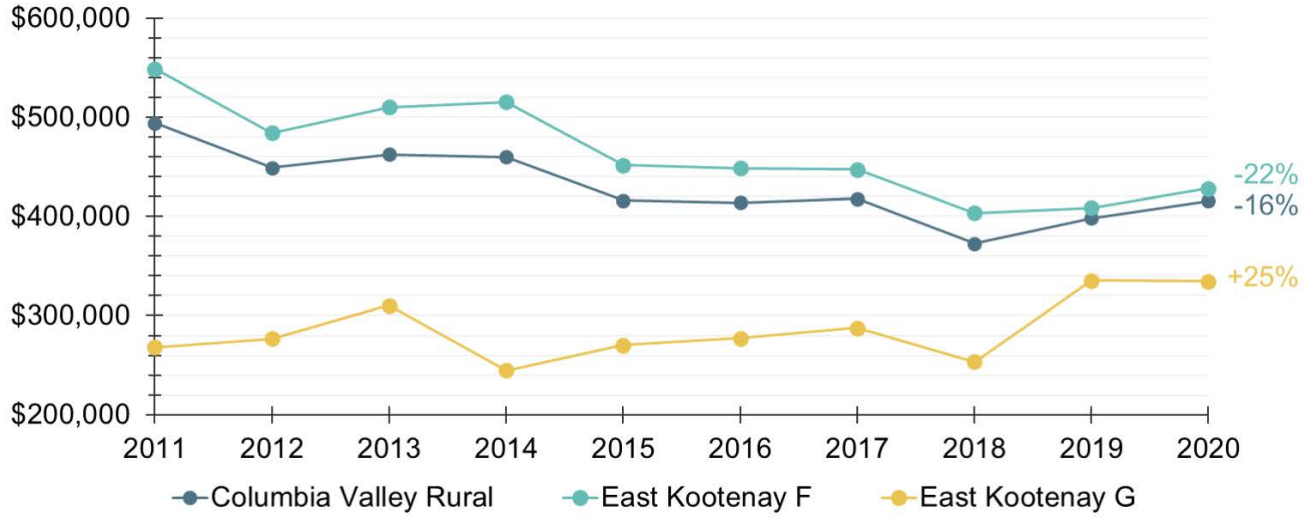
In 2020, about 54% of the 316 residential sales involved a single-family home, below the 65% decade average. Since 2017, rowhouses have made up most of the remaining sales (20%), followed by condos/apartments (17%).

Sale Prices

BC Assessment reports sale prices for multiple dwellings types. Figure 4.4a illustrates how overall prices changed over the decade for each community within Columbia Valley Rural (also 2020 dollars). Figure 4.4b shows what the average price per dwelling type by community, and the percent change (in 2020 dollars) from 2011 to 2020.

Overall, Columbia Valley Rural home prices depreciated 16% since 2011 (about $494,000 to $415,500). Overall price appreciation only occurred in East Kootenay G (25%, or $268,000 to $334,500).

Figure 4.4b: Historical Median Dwelling Prices (2020 dollars) by Community

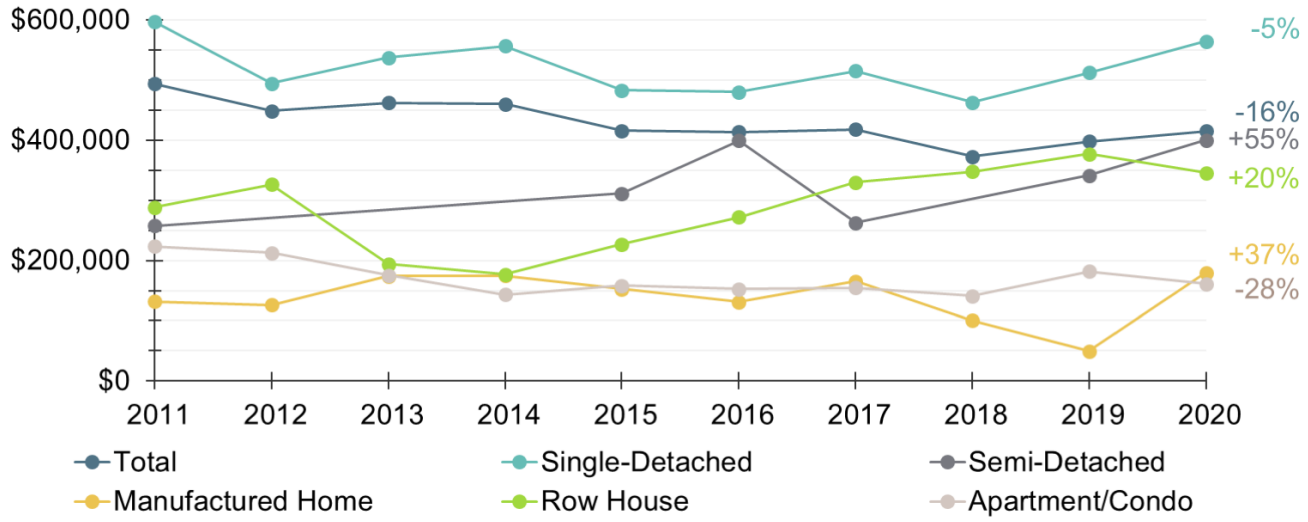


Source: BC Assessment

Adjusting prices for inflation (e.g. 2020 dollars) allows the reader to understand the actual overall appreciation or depreciation in housing in real terms (or values that are comparable without the consideration of increases or decreases in the value of money in the larger economy). For instance, prices still decreased across the subregion when unadjusted (about 10% since 2011), meaning inflation could not stabilize or increase prices over the decade.

If we do not consider the price trends pre-2016, we see that overall prices (inflation adjusted) have been about equal across the subregion. East Kootenay G prices increase 20% over that period, while East Kootenay F prices decreases nearly 5%, versus 16% over the full ten years.

Figure 4.4c: Historical Median Dwelling Prices (2020 dollars), Percent Change '11-'20



Source: BC Assessment

As of 2020, you could purchase the median single-detached home for about $564,900 (5% cheaper than 2011). Semi-detached homes appreciated most (55% to $399,900); however, this is based on a single sale in that year.

Row houses have seen a substantial increase in sale volumes, accompanied by a 37% decade long price increase to $345,570.

Again, if only considering prices from the second half of the decade, we see that the inflation adjusted cost of owned housing remains about the same overall. Within these parameters, single-detached homes appreciated 18% versus a 5% depreciation over the entire 10 years.

4.5 SHORT-TERM RENTALS

Short-term rentals (STRs) have grown as a more fluid and flexible use of residential dwelling space for temporary accommodations that blurs the line between rental housing and a commercial hospitality use. Alongside this market growth is concern about the impact of STR units on traditional residential market sectors; specifically, whether STRs are removing permanent tenure homes from the market, reducing supply and increasing the difficulty for households to find suitable places to live.

The following discussion presents information derived from the company AirDNA, which generates monthly data on STR markets, scraped from the public-facing websites of several STR platforms (including AirBnB). This data was analysed in order to illustrate several variables, including an estimate of how many units may be "commercial STRs."

This report defines a "commercial STR" as a listing that offers an entire home for rent and is available and/or booked for more than 50% of the year (or year-to-date in the case of 2021 data). These represent units which are unlikely to provide any capacity for long-term tenancy, and therefore function primarily as a commercial hospitality business.

Discussions will often refer to 2020 since it represents the last full year of data.

A Note on the Coronavirus Pandemic: the ongoing global pandemic has, since Spring of 2020, significantly reduced tourism and business travel. This has in turn reduced national demand for travel accommodations, including STR units. Overall, the RDEK's volume of STRs did drop during COVID-19, accompanied by lower rates of occupancy and per unit revenue (as an annual average).

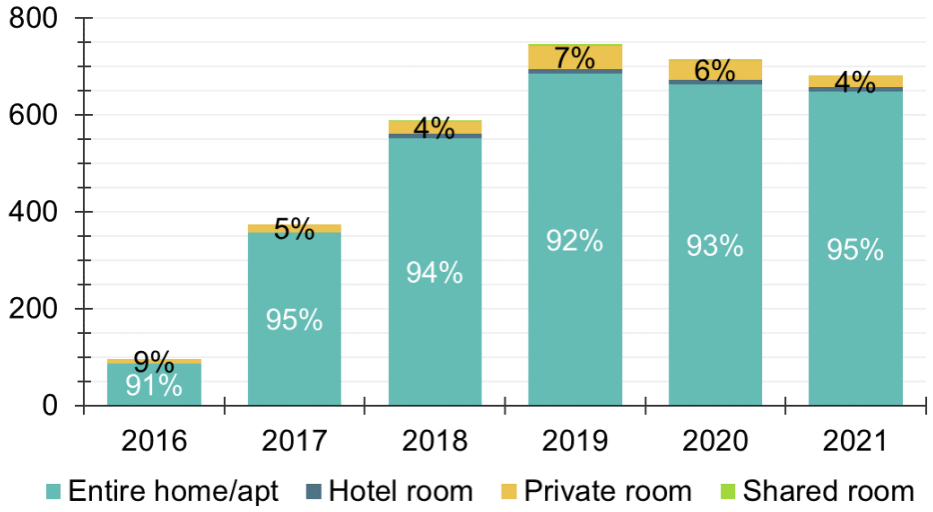
Inventory

Figure 4.5a shows how the inventory of unique active STRs across Columbia Valley Rural has changed from 2016 to 2021. An active unit refers to one that has been listed as available or reserved for at least one day, demonstrating the intent to use the unit.

The presence of STRs emerged in 2016, growing from only a few units to 96 total units over the previous year. By 2017, unit totals had almost quadrupled, and would continue to increase until its peak in 2019 (685 total active units). In the wake of the COVID-19 pandemic, active unit totals look to have remained the same, even as landlords/owners continue to feel out how the market may change with future possible pandemic waves.

The majority of STRs are classified as an "entire home or apartment," meaning that the owner of the property does not share the space with guests (unlike for a "private room"). By 2020, about 93% of units were entire dwellings, 6% were private rooms, 1% were hotel rooms, and none were shared rooms.

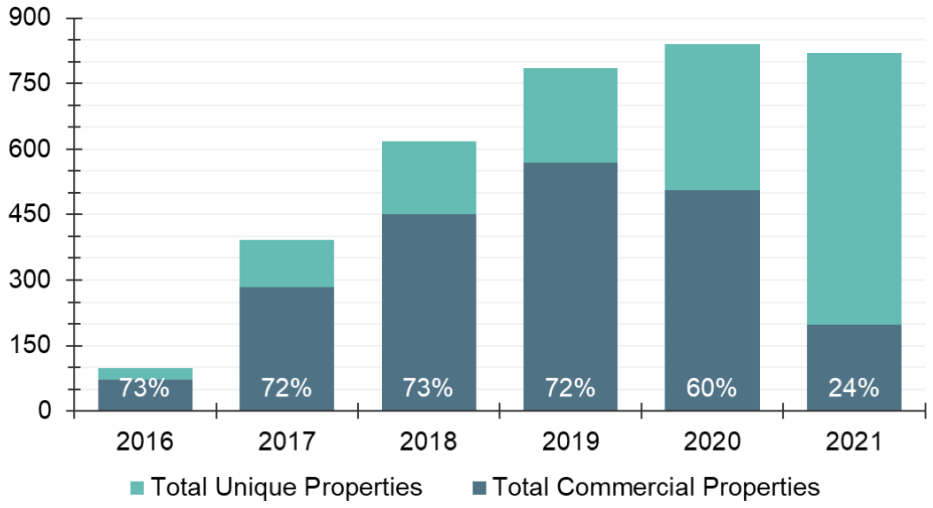
Figure 4.5a: Historical Total & Distribution of Active STRs by Type



Source: derived from AirDNA

Although noticeable growth in STR unit totals occurred between 2016 and 2019, the share of STR units that may have been "commercial" remained about the same. In that period, about 72% of units were entire homes or apartments that were reserved or available at least 50% of the year.

Figure 4.5b: Historical Unique & Commercial (Estimated) STR Units



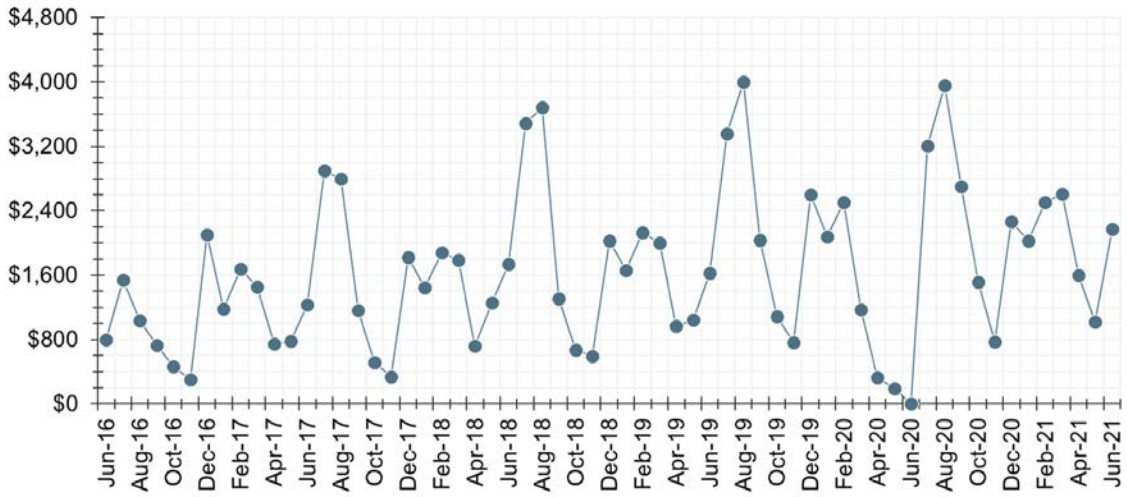
Source: derived from AirDNA

The share of commercial units dropped by about 12 points by 2020 and fell to a low of 24% in 2021 (based off of year-to-date information), a possible consequence of STRs becoming less commercially viable as tourism faltered nationally during the pandemic.

Unit Revenue

Average annual STR revenues for Columbia Valley Rural peaked at about $18,450 in 2019, a year-over-year increase of 20%. Greatest average monthly revenue occurred during COVID-19 in August 2019 ($4,000), with August 2020 not far behind ($3,950).

Figure 4.5c: Columbia Valley Rural, Historical Monthly Average Unit Revenue

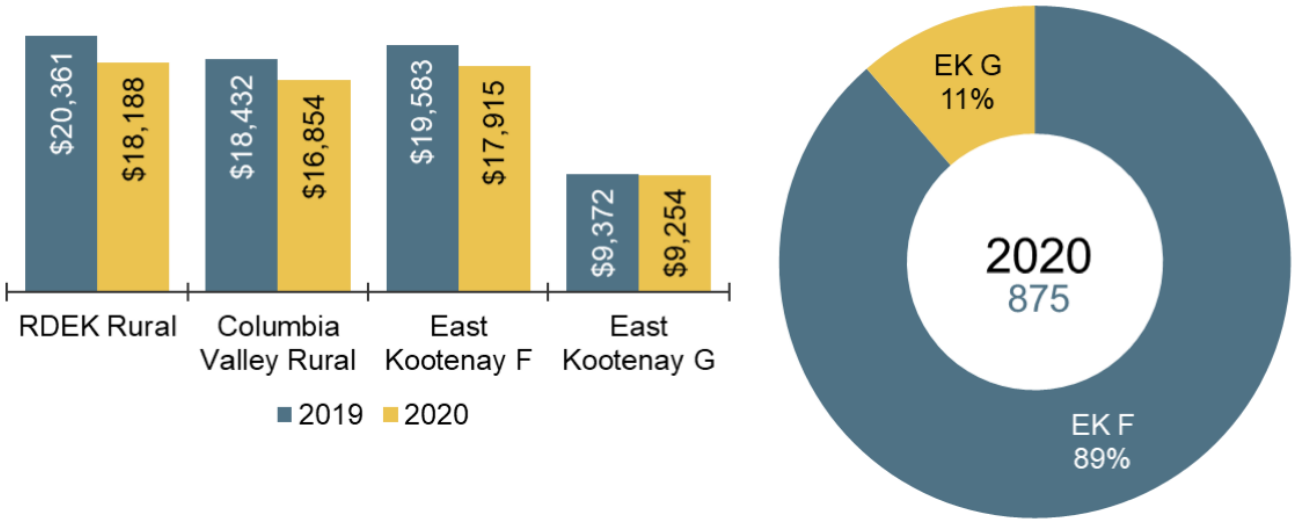


Source: derived from AirDNA

In 2020, marked by the COVID-19 pandemic, average annual revenues fell 9% from 2019, to $16,850. Although earnings remained strong during the 2020 peak season, revenues between April and June of that year largely dried up.

East Kootenay F had about 89% of total Columbia Valley Rural STRs in 2020 and has historically brought in higher annual averages. In 2019, the average unit earned about $19,600 annually. A year later, its average revenues fell 9%. Units in East Kootenay G earn about half that of their neighbouring electoral area.

Figure 4.5d: Average Monthly STR Unit Revenue & Share of STR Total by Community, 2020



Source: derived from AirDNA

Pre-pandemic data suggests that STRs were steadily increasing in volume over time, accompanied by greater per unit returns. Given that activity had hardly faltered in the midst of a pandemic, it would be reasonable to expect a continued increase in volume and demand over the foreseeable future.

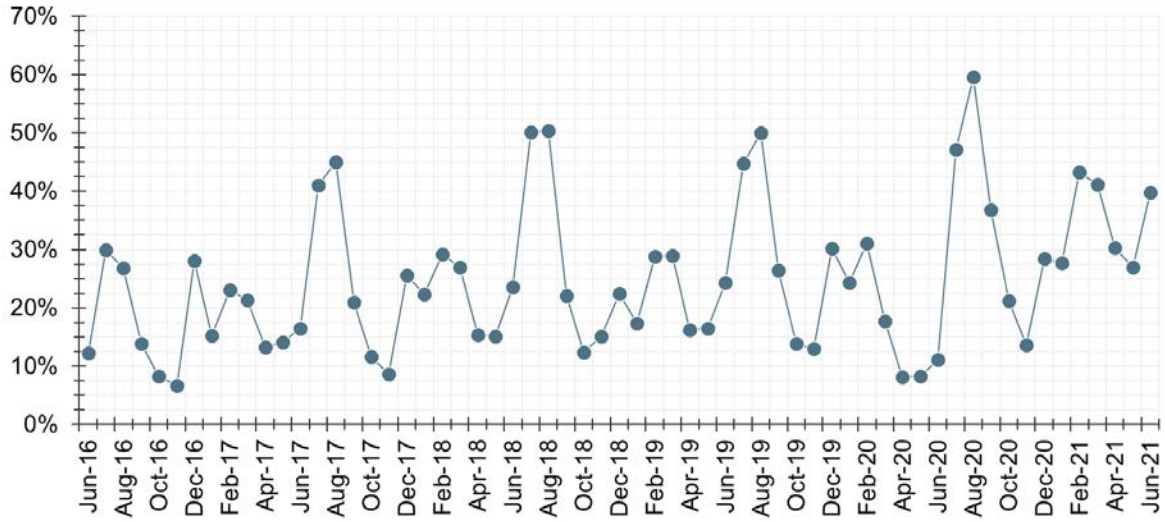
Occupancy

Occupancy rates are equal to the total reserved days, divided by the sum of available and reserved days. They demonstrate what portion of the year the average unit was occupied.

Annual average occupancy rates had been rising since 2016, plateauing in 2019 at about 26%. In 2020, average occupancy remained about the same as it had the previous year.

In August 2020, the average STR monthly occupancy rate peaked at 60%, higher than the same month a year prior. Average monthly revenues have historically followed occupancy trends, which appears to have been unchanged during the pandemic, with occupancy reaching new heights (even in off-seasons) as individuals and households potentially look to vacation locally (within the same province).

Figure 4.5e: Columbia Valley Rural, Historical Monthly Short-Term Rental Occupancy



Source: derived from AirDNA

Impact to Affordability

Use of residential real estate for short-term rental operations is a relatively new and understudied issue. STR units can have positive, neutral, and negative implications for housing availability and affordability, depending on their context. Overall, concerns posed by STR units with respect to housing affordability and availability are a function of the number of units that operate on a commercial basis. STR units that are a secondary use of an otherwise traditionally occupied home are unlikely to have the same impacts.

In more balanced areas, STR units in low concentrations can probably exist without a material impact to housing conditions while providing the same income-generating benefits to the people that operate them. In higher-demand areas, or if STR units become overly concentrated in an otherwise balanced area, they can represent a material reduction in housing supply, creating upward pressure on rents and purchase prices and making opportunities for permanent housing much more difficult to find at any cost.

Research on the impacts of STR activity on traditional residential rents or purchase prices exists, but is limited and generally focusses on the effect of concentrated STR activity within larger urban centres. For example, a study in Boston found that each 12 Airbnb listings in a census tract resulting in a 0.4% increase to market rents while another in New York found that a 10% increase in STR listings within a zip code area was associated with a 0.42% increase in rents and a 0.76% increase in purchase prices [3].

Based on this, STR activity in the study area has likely caused only minor impacts to housing affordability as they tend to be spatially dispersed, and generally low in total number. Figure 4.5f summarizes the share of commercial STRs as they relate to total dwelling totals in each study area community.

Figure 4.5f Estimated Commercial STRs as a Share of Total Dwellings by Community

Community	Estimated Commercial STRs (2019)	Total Dwellings (2016)	Commercial STR as % of Total Dwellings
RDEK Rural	979	10,717	9.1%
Columbia Valley Rural	569	4,166	13.7%
East Kootenay F	515	3,267	15.8%
East Kootenay G	54	899	6.0%

Source: derived from AirDNA, Statistics Canada

4.6 ANTICIPATED HOUSING DEMAND VERSUS HISTORICAL ACTIVITY

Demand projections (based on historical data) suggest that the demand for housing across Columbia Valley Rural may grow by at least 60 units between 2016 and 2026. If construction starts maintain their historical pace, the rural area's dwelling stock may expand by about 400 dwellings (of various types).

First impressions of 60 units of additional demand versus 400 units of supply are that there is an imbalance in the market and that the electoral areas may overbuild during that period. However, that projected 60 unit increase reflects only permanent residents. Considering that about 55% of the Columbia Valley Rural housing inventory (as of 2016) is made up of properties not occupied by year-long residents, much of the construction activity is likely to go to be for recreational properties (for personal use) or commercially used dwellings (like short-term rentals).

Active historical construction activity suggests demand exists in the market for more inventory, but not necessarily within the traditional homeownership market.

4.7 NON-MARKET HOUSING

BC Housing provides annual counts regarding the provision of non-market housing across communities like East Kootenay. The data, collected in March 2021, details the total persons or households using forms of emergency shelters, transitional and assisted living, independent social housing units, or private market rental assistance programs. The following subsections summarize the current stock of these facilities and program offerings and number of waitlists corresponding to population need.

3 Economic Policy Institute. (2019). The Economic Costs and Benefits of Airbnb. Retrieved from https://files.epi.org/pdf/157766.pdf

The vast majority of non-market housing programs and facilities centralize within urban centres (like the City of Cranbrook). Given that rural residents may seek out these urban centres, we do elect to include them.

Facilities & Programs

As of March 31, 2021, the RDEK provides emergency shelter or homeless housing for 108 people. Higher totals exist for transitional housing and assisted living (178 units) and independent social housing (565 units). In March, 296 individuals or households received rental assistance for private market dwellings, 62% of whom were seniors.

The City of Cranbrook's non-market housing contributions make up 52% of RDEK services, with the other municipalities making up an aggregate 43%. The remaining 5% share is distributed across the electoral areas. Columbia Valley Rural offers 6 units of independent social housing for low income families, all of which come from East Kootenay F. One subregional individual / household receives private market rental assistance.

Figure 4.7a shows how many people/households benefited from non-market housing across the RDEK and Columbia Valley Rural. Units for the all service allocation subgroups are marked with an 'XX' notation if one of the subgroups has 5 or fewer units.

Figure 4.7a: Non-Market Housing Facilities & Programs, March 31 2021

Regional District of East-Kootenay

Emergency Shelter & Housing for the Homeless				Transitional Supported & Assisted Living				Independent Social Housing			Rent Assistance in Private Market				
Homeless Housed	Homeless Rent Support	Homeless Shelters	Subtotal	Supportive Seniors Housing	Special Needs	Women & Children Fleeing Violence	Subtotal	Low Income Families	Low Income Seniors	Subtotal	Families	Seniors	Canada Housing Benefit	Subtotal	TOTAL
68	40	0	108	128	20	30	178	287	278	565	86	183	27	296	1,147

Columbia Valley Rural

Emergency Shelter & Housing for the Homeless				Transitional Supported & Assisted Living				Independent Social Housing			Rent Assistance in Private Market				
Homeless Housed	Homeless Rent Support	Homeless Shelters	Subtotal	Supportive Seniors Housing	Special Needs	Women & Children Fleeing Violence	Subtotal	Low Income Families	Low Income Seniors	Subtotal	Families	Seniors	Canada Housing Benefit	Subtotal	TOTAL
0	0	0	0	0	0	0	0	6	0	6	XX	XX	XX	7	13

Source: BC Housing

Non-Market Housing Waitlist

As of June 2021, the BC Housing wait list had 161 total applications from RDEK residents that had not yet been fulfilled, including: 40 families, 34 residents with disabilities, and 58 seniors. Like for services, the greatest visible demand comes from Cranbrook (49% of applications). Based on available information, 12 rural applicants were unserved, 1 of which came from the Columbia Valley Rural subregion (for a family appropriate unit).

The totals provided only reflect active applications with BC Housing and do not represent the true total of people who can or should be accessing services but are not, either due to stigmatization of accessing services or feeling disheartened by long wait list numbers or times. The unavailability of options in rural communities also serves as a deterrent to applying to urban services, especially when social (family and friends) supports may not be in these urban centres or if residents simply wish to remain in their community (like seniors aging in place).

5 Housing Need

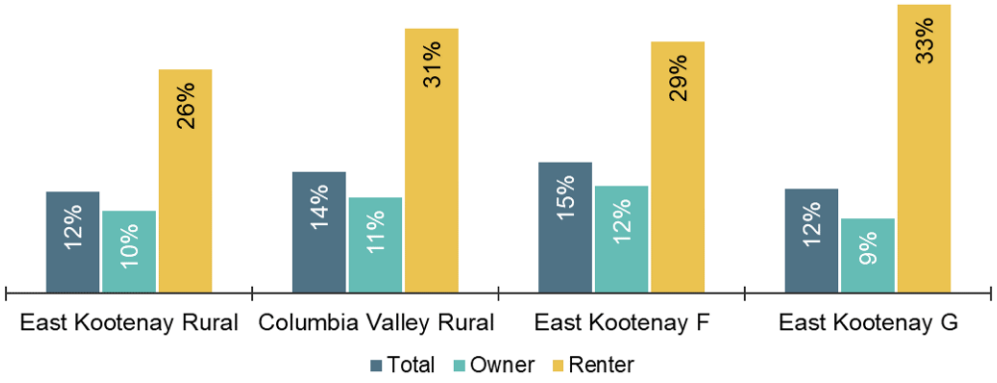
Statistics Canada defines housing need using three set of criteria: suitability, adequacy, and affordability. The Glossary section provides definitions for each of these; however, a quick guide is that unsuitable means overcrowded, inadequate means a home requires major repair, and unaffordable is when shelter costs exceed 30% of before-tax household income. If any household experiences one or more of these criteria, Statistics Canada classifies them as living in "Core Housing Need," the catch all metric for housing hardship.

5.1 HOUSING NEED CRITERIA

Affordability

In 2016, Statistics Canada reported that 255 Columbia Valley Rural households lived in a home that put them outside their financial means. In other words, 14% of households allocated more than 30% of their before-tax household income to shelter costs.

Figure 5.1a: Unaffordable Housing by Household Tenure, 2016



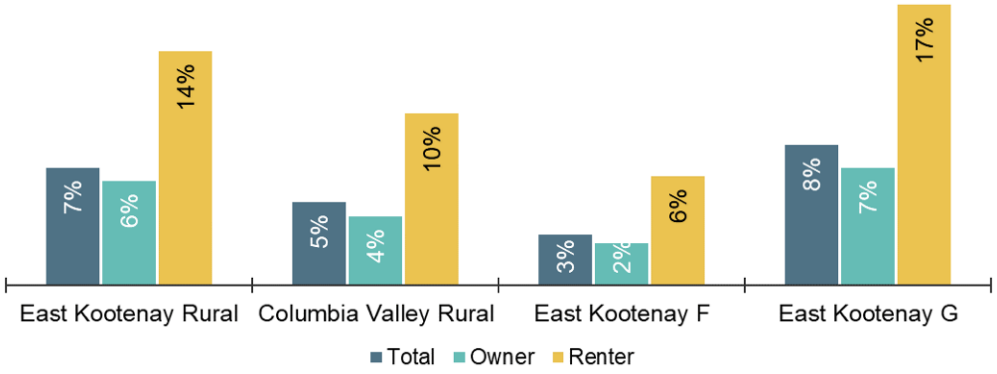
Source: Statistics Canada

Renter households are more likely to deal with the burden of unaffordable housing. About 31% of renter households paid more than 30% of their income versus 11% of owners. This hardship largely stems from the higher proportion of single income households who rent.

Adequacy – Prevalence of Major Repairs

In 2016, Statistics Canada reported that 90 Columbia Valley Rural households lived in a home that needed major repairs, or 5% of total households.

Figure 5.1b: Inadequate Housing by Household Tenure, 2016



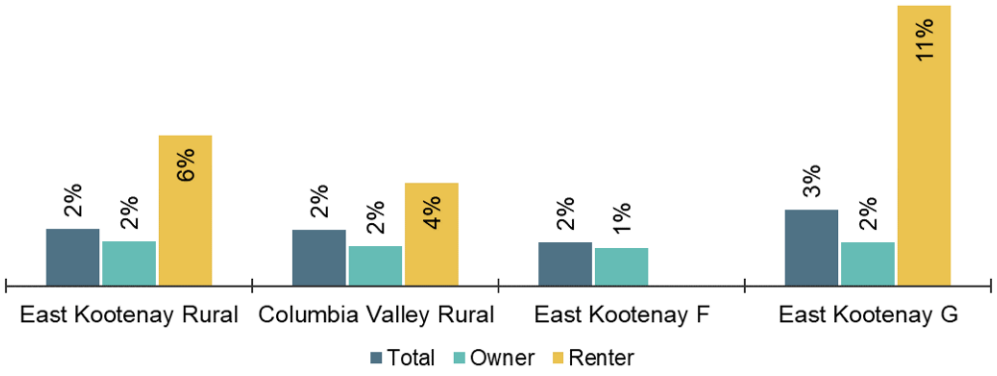
Source: Statistics Canada

Housing inadequacy is predominantly a function of the housing stock's age (the older the property, the greater likelihood of needing repair). Between East Kootenay F and G, there appears to be a significant proportional disparity of dwelling quality, with the latter reporting significantly higher prevalence of inadequate shelter. About 8% of East Kootenay G households were considered inadequate.

Suitability – Overcrowding

In 2016, 40 Columbia Valley Rural households lived in a home that was too small for their needs, or 2% of total households.

Figure 5.1c: Unsuitable Housing by Household Tenure, 2016



Source: Statistics Canada

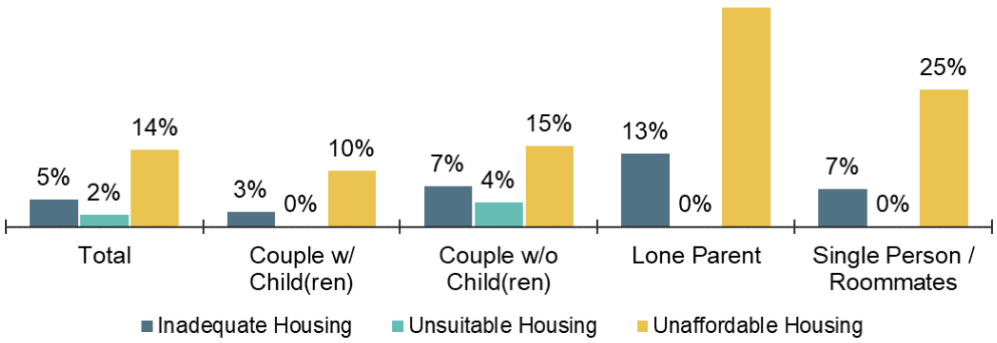
Suitability is a greater concern for renter households. About 4% of the subregion's rented dwellings were too small for their occupants (10 homes), versus 2% of owner occupied housing (25). East Kootenay G demonstrates the highest unsuitability prevalence at 3%, driven by higher rates among renter households.

Housing Criteria by Family Type

Tied to income, couples (with or without children) are more likely to reasonably afford their accommodation and can access adequate housing as a result. Unsuitability is more common among families with children as their needs quickly change as their household sizes increase.

Lone parents report the highest rate of inadequate housing, suggesting that the homes that they must compromise on are older and in need of major repairs. Lone parents also report the greatest financial burdens regarding housing. Single person households reported the next highest affordability challenges.

Figure 5.1d: Housing Criteria by Tenure & Family Type, 2016



Source: Statistics Canada

5.2 CORE HOUSING NEED

If a household is in Core Housing Need, it means that they experience at least one of the previously mentioned hardships, but with one major difference: affordability is not only whether expenses surpass the 30% threshold. It also takes into account whether an affordable, adequate, and suitable alternative option exists in the market (given a household's needs. Put simply, Core Housing Need filters out those who voluntarily spend more money on housing because their means (generally) allow them to or those who choose to live in unsuitable and inadequate housing when their incomes facilitate otherwise. For example, a household earning $300,000 could spend a significant portion of their income on housing, when cheaper options are available, without seriously impacting their ability to afford other necessities.

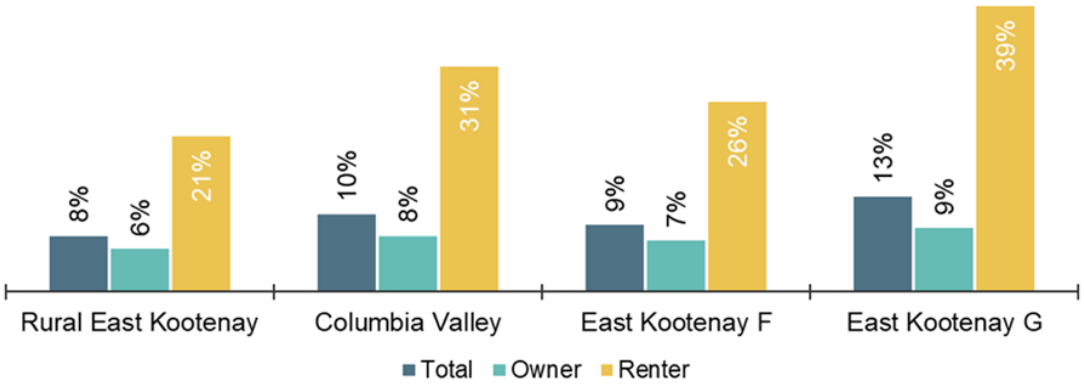
Core Housing Need may overcount total households experiencing financial hardship from housing, particularly for owner households who may pay more than they can afford to get their foot in the market, receive higher quality housing, or simply meet their nuanced family need. That said, most households in Core Housing Need do experience financial hardship.

Core Housing Need by Tenure

In 2016, 10% of Columbia Valley Rural households (190) lived in Core Housing Need. Among owner households, the rate was 8% (120 households), while renter households experienced elevated proportions of need (31% or 75 households).

In 2015, households in core need earned a median before-tax income of $30,474 (about 41% of Columbia Valley Rural's overall median income).

Figure 5.2a: Core Housing Need by Household Tenure, 2016



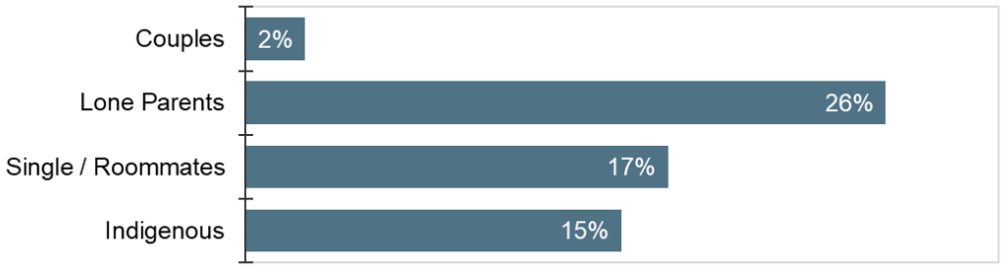
Source: Statistics Canada

East Kootenay G demonstrates the highest prevalence of Core Housing Need of the two Columbia Valley Rural communities. Overall, 13% of households live in Core Housing Need (9% of owner households and 39% of renter households).

Core Housing Need by Household Type & Indigenous Identity

Electoral area data related to Core Housing Need related household types and Indigenous identity is scarce due to small population sizes that result in greater impacts from Statistics Canada's random rounding. Nevertheless, data does exist for the entirety of the RDEK, shared below.

Figure 5.2b: Core Housing Need by Household Type & Indigenous Identity, 2016



Source: Statistics Canada

Across the RDEK, lone parents demonstrated greatest prevalence of Core Housing Need at 26%, meaning about 1 of every 4 lone parents faces financial, spatial, or quality hardship as they relate to housing. About 15% of Indigenous households are also in core need. Couples, who often benefit from being dual income earning, experience the lowest prevalence of hardship.

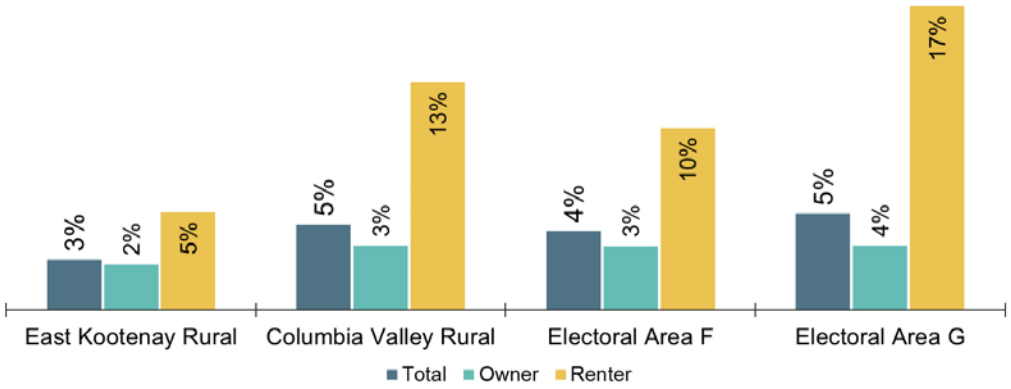
5.3 EXTREME CORE HOUSING NEED

Extreme Core Housing Need applies the same methodology as Core Housing Need, with one additional adjustment. The Extreme definition adjusts the original 30% threshold to 50% in an effort to determine how many households are facing substantial financial hardship.

Extreme Core Housing Need by Tenure

In 2016, 5% of Columbia Valley Rural households (85) lived in Extreme Core Housing Need. Among owner households, the rate was 3% (55 households), while 13% of renter households (30) reported extreme core need.

Figure 5.3a: Extreme Core Housing Need by Household Tenure, 2016



Source: Statistics Canada

5.4 ENERGY POVERTY

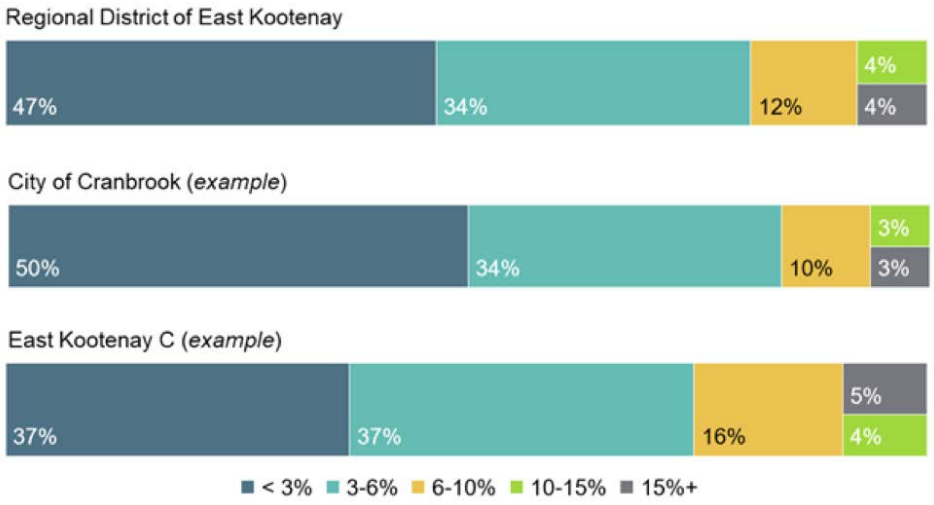
According to the Canadian Urban Sustainability Practitioners (CUSP), energy poverty refers to the experience of households or communities that struggle to heat and cool their homes and power their lights and appliances. Canadian academics consider those households that take on a disproportionate energy cost burden relative to their average after-tax income are said to be experiencing energy poverty. Three thresholds exist for energy poverty: (1) 6% of after-tax income when considering utilities only,[4] (2) 4% of after-tax income for fuel used for transportation, and (3) 10% of after-tax income for the combined of (1) and (2).[5] The Canadian average utility expense as a share of after-tax income is about 3%.

CUSP energy poverty initiative includes an "Energy Poverty and Equity Explorer Tool,"[6] which provides 2016 estimates on how many households spend a particular portion of their income on energy costs (not including vehicle gas). Figure 5.4a summarizes the results for the available geographies of the RDEK, which are only the City of Cranbrook and East Kootenay C. Although both geographies are not within the scope of this report, they serve as a window into how urban and rural energy costs may differ.

Based on available geographic data, CUSP estimates that about 20% of RDEK households spent more than 6% of their after-tax income on utility expenses in 2016. Based on the sample of East Kootenay C, rural households must generally allocate greater portions of their budget to energy expenses. About 25% East Kootenay C residents spent more than 6% of their income on utilities, versus 16% for those living Cranbrook. Higher rural costs are largely attributed to higher energy distribution fees and the limited opportunity to benefit from the economies of denser housing typologies.

4 Canadian Urban Sustainability Practitioners. (2021). The Many Faces of Energy Poverty in Canada. https://energypoverty.ca/
5 Fraser Institute. (2016, March 15). Energy Costs and Canadian Households: How Much Are We Spending? https://www.fraserinstitute.org/studies/energy-costs-and-canadian-households-how-much-are-we-spending#
6 Canadian Urban Sustainability Practitioners. (2021). Energy Poverty & Equity Explorer. https://energypoverty.ca/mappingtool/

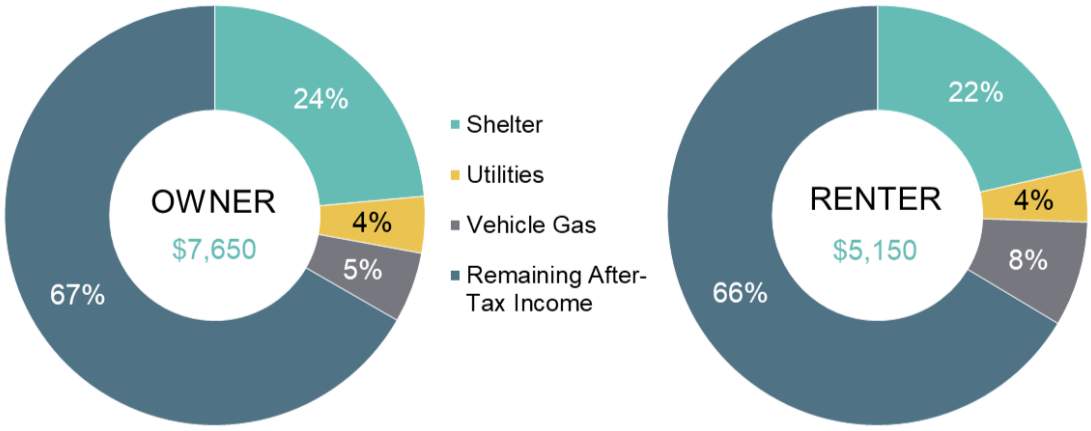
Figure 5.4a Household Utility Expenses as a % of After-Tax Income, 2016



Source: Canadian Urban Sustainability Practitioners

Figure 5.4b show internally produced tenure estimates for the Columbia Valley Rural subregion using combinations of data from Environics Analytics and Statistics Canada. It shows what the average owner and renter household earns after-tax every month and what percentage of that income is likely allocated to shelter, utilities, and gas.

Figure 5.4b: Energy Costs as % of Average Monthly After-Tax Income, 2020 Estimates

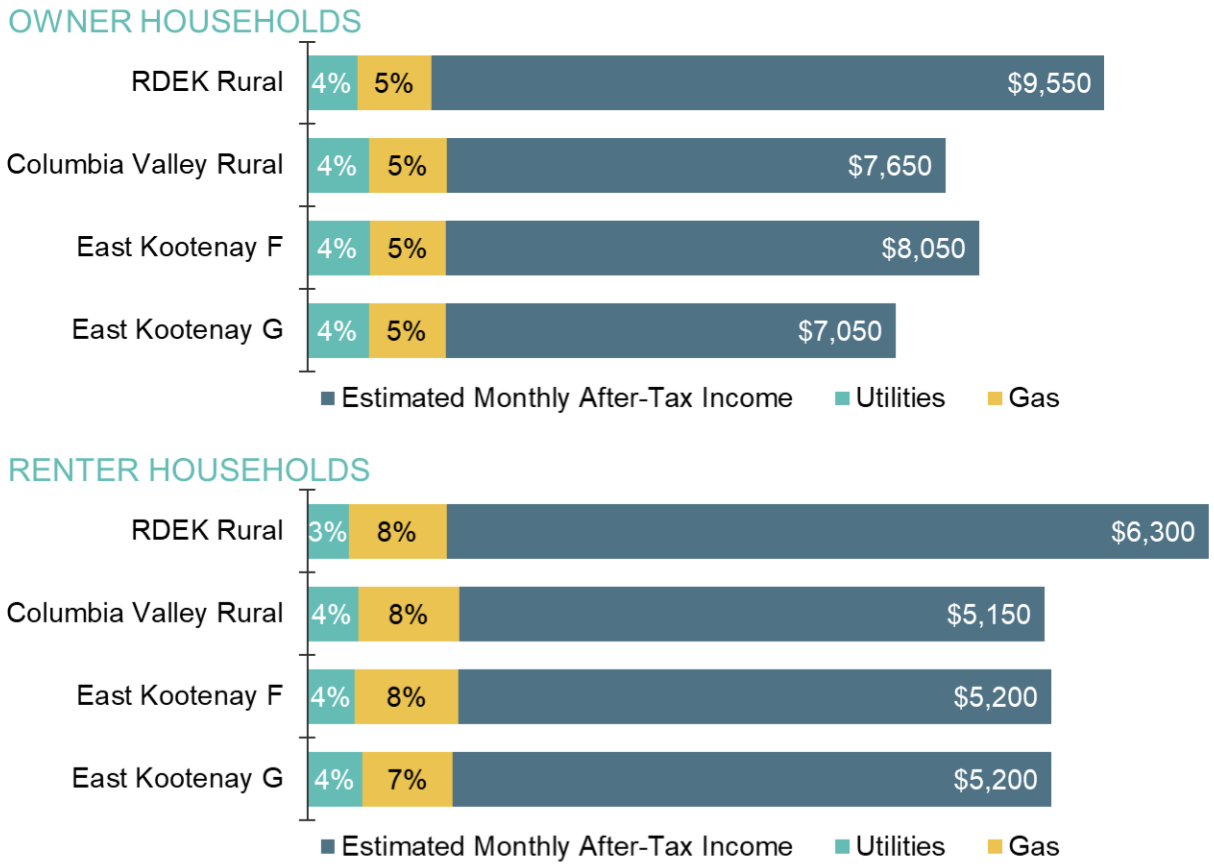


Source: derived from Environics Analytics & Statistics Canada

The average homeowner potentially spends around 4% on utilities and 5% on gas (for leisure, work, or errands). Although renters generally pay smaller utility bills (efficiencies from many units in a building, smaller units, or utilities being included in rent), they must often allocate similar shares of their income as owners towards energy. However, gas takes up a considerably higher portion of their budget. Rural renters often need to drive just as far as owners, while earning less.

Due to higher shares of owner households, the estimated average energy expense falls above the 10% energy poverty threshold (when including vehicle fuel), indicating that the average household lives within what is defined as energy poverty. When separated by tenure type, both owners and renters (on average) pay less than 6% on utilities, allocating about 4% of their income (just above the national average). When we include gas in the calculation, the average owner household's energy remains affordable (about 9%), while the average renter households allocates about 12%.

Figure 5.4c: Energy Costs as % of Average Monthly After-Tax Income, 2020 Estimates



Source: derived from Environics Analytics & Statistics Canada

5.5 AFFORDABILITY GAP ANALYSIS

In order to perform an affordability gap analysis, this report compares real estate sales and rental data to family types and defined income categories. The income categories adapt those used by the U.S. Department of Housing and Urban Development as a means of establishing designating thresholds to identify the financial capacity of households.[7] The categories are as follows:

- **Very low income** – making less than 50% of median income
- **Low income** – making between 50 and 80% of median income
- **Moderate income** – making between 80 and 120% of median income
- **Above moderate income** – making between 120 and 150% of median income
- **High income** – those making above 150% of median income

The report applies the following steps to calculate affordable house and rental prices:

1) determine the maximum achievable income in a particular income category range;
2) calculate an affordable monthly rent or dwelling price for said category using CMHC's maximum Gross Debt Service (GDS) ratio (35%)[8] – note that the GDS is mostly used for home purchases, but is used here as a metric to represent shelter costs generally (whether for an owner or renter household);
3) compare these calculations to median market rents and median house prices.

The tables and figures within the following sections combine multiple data sources (CMHC, Statistics Canada, Environics Analytics, and BC Assessment Each source uses different ways to collect, organize, or define its data. Although efforts have been taken to make the data as compatible as possible, results should not be taken as absolute fact; rather, they are estimates intended to illustrate a high-level trend. The following rules and assumptions were used for this exercise:

- values are rounded for readability;
- rental rates are based CMHC reported rents (new-build rental market participants would have to likely pay more);
- estimated dwelling values derived from an affordable mortgage payment and assumes a 10% down payment, a 25-year amortization period, and that interest rates equate to the Bank of Canada prime rate of that period (2.85% in 2015 and 2.45% in 2020);
- the ratio of owner to overall income remains the same over time to estimate incomes in 2020 (the same goes for the ratio of renter to overall income); and
- ancillary household shelter costs (e.g. utilities and insurance) will make up about one third of owner shelter costs and one fifth of renter shelter costs.

7 U.S. Department for Housing & Urban Development. (FY 2021). Methodology for Determining Section 8 Income Limits. Retrieved from https://www.huduser.gov/portal/datasets/il//il21/IncomeLimitsMethodology-FY21.pdf
8 Canada Mortgage & Housing Corporation. (2018, March 31). Calculating GDS/TDS. Retrieved from https://www.cmhc-schl.gc.ca/en/professionals/project-funding-and-mortgage-financing/mortgage-loan-insurance/calculating-gds-tds

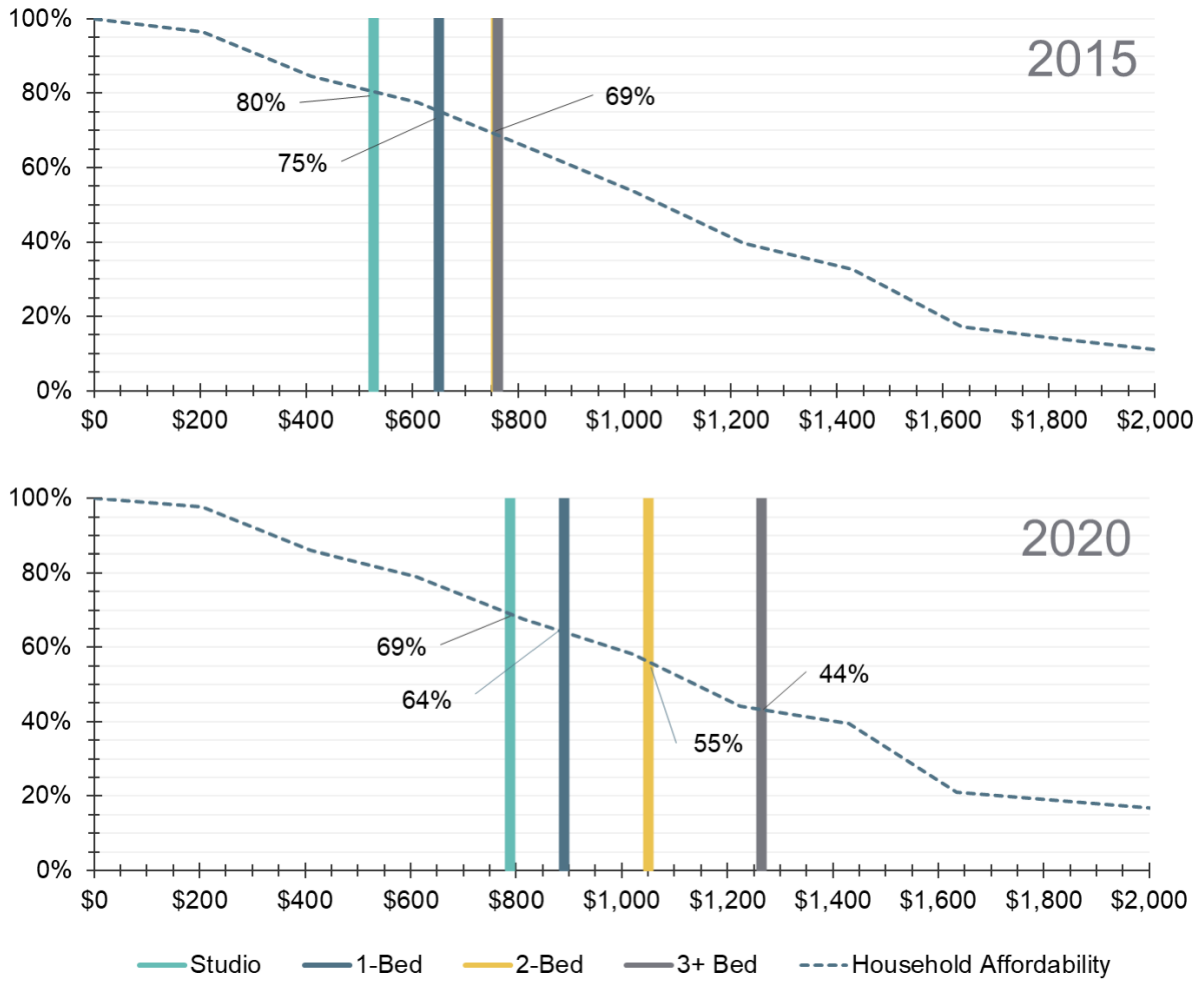
The analysis is based on different median incomes, which means that results cannot speak to the experience of every household. The analysis should be read with the understanding that median figures may mask the true hardships faced by some segments of the population; this is more effectively shared through the study's engagement process and results.

Renting

Anecdotally, the cost of shelter has risen over the last decade across most jurisdictions. In markets of unchanging demand and supply dynamics, one would expect prices to increase by about the rate of inflation. Based on CMHC figures for the City of Cranbrook, it would appear that rental rates have risen well above inflation.

As prices have increased, the accessibility of rental housing has diminished. Figure 5.5a illustrates what proportion of total renter households (y-axis) can afford to rent at any given rent price (x axis) in 2015 and 2020. The vertical lines represent the median cost of a rental unit for that given year.

Figure 5.5a: % of Renter HHs that can Afford Median RDEK Primary Rents, '15 vs '20 Estimates



Source: derived from CMHC & Statistics Canada

A rough observation of 2015 estimates suggests that 80% of renter households could afford the median studio apartment in the RDEK's primary market. Conversely, 20% could not. Given that the median represents the centre point of rents, this means that about 20% of households could not afford at least 50% of similar sized rental units. By 2020, estimates suggest this share had fallen from 80% to 69%.

Between 2015 and 2020, renter accessibility for 1-bedroom apartments may have fallen from 75% to 64%, 2 bedrooms from 69% to 55%, and 3+ bedrooms fell from 69% to 44%.

The high-level label "Renter" does not adequately reflect the experiences of different household types or income categories. As such, Figures 5.5b and 5.5c estimate the surplus or deficits of shelter budgets for these two variables. In either table, the first column highlights the variable being measured, the first set of columns describes the difference between the median budget and the typical rental cost (blue means there is budget leftover, while red means costs surpass the budget), and the last set of columns the overall estimated change in rental costs from 2015 to 2020. Budgets are based on renter incomes.

Overall, the median Columbia Valley Rural household could afford the median primary market rental unit, as well as the different unit sizes available. Nevertheless, median single persons demonstrated the greatest budgetary hardship. Estimates indicate they could not afford the median rental price, especially those that are larger.

While some family types can reasonably afford their shelter more than others, the degree at which they can afford shelter has changed (and will continue to change). In 2020, most median household types experienced a tightening of their shelter budgets, paying more for their accommodation than a half decade ago. For instance, 2020 rents made up about $75 more of a female lone parent's budget.

Figure 5.5b: Household Budgets vs. Median Rents and Changes to Affordability, 2020 Estimates

	2020 Affordable Budget minus Rent					Changes to Affordability (2015 to 2020)				
	Median Unit	Studio	1-Bed	2-Bed	3+ Bed	Median Unit	Studio	1-Bed	2-Bed	3+ Bed
Median Rental Income	$490	$655	$555	$395	$180	-$25	-$80	-$60	-$110	-$325
Couples w/o child(ren)	$670	$835	$735	$575	$360	-$5	-$60	-$40	-$90	-$305
Couples w/ child(ren)	$1,270	$1,435	$1,335	$1,175	$960	$70	$15	$35	-$15	-$230
Lone Parent - Male	$475	$640	$540	$380	$165	-$30	-$85	-$65	-$115	-$330
Lone Parent - Female	$80	$245	$145	-$15	-$230	-$75	-$130	-$110	-$160	-$375
Singles / Roommates	-$180	-$15	-$115	-$275	-$490	-$110	-$165	-$145	-$195	-$410
Median Rent Payment	$955	$790	$890	$1,050	$1,265					
Min. Income Req'd	$40,900	$33,900	$38,100	$45,000	$54,200					

Source: derived from CMHC, Environics Analytics, & Statistics Canada

Very low and low income households experience the greatest financial hardship when accessing housing, often paying more than their reasonable shelter budget would allocate. Overall, the median 3+ bedroom unit have become much more expensive relative to budgets for all income levels.

Figure 5.5c: Income Category Max Budgets vs. Median Rents and Changes to Affordability, 2020 Estimates

	2020 Affordable Budget minus Rent					Changes to Affordability (2015 to 2020)				
	Median Unit	Studio	1-Bed	2-Bed	3+ Bed	Median Unit	Studio	1-Bed	2-Bed	3+ Bed
Med.Rental HH Income	$490	$655	$555	$395	$180	-$25	-$80	-$60	-$110	-$325
Very Low	-$230	-$65	-$165	-$325	-$540	-$115	-$170	-$150	-$200	-$415
Low	$200	$365	$265	$105	-$110	-$65	-$120	-$100	-$150	-$365
Moderate	$780	$945	$845	$685	$470	$10	-$45	-$25	-$75	-$290
Above Moderate	$1,215	$1,380	$1,280	$1,120	$905	$65	$10	$30	-$20	-$235
High	*Not available because no upper limit to high category*					*Not available because no upper limit to high category*				
Median Rent Payment	$955	$790	$890	$1,050	$1,265					
Min. Income Req'd	$40,900	$33,900	$38,100	$45,000	$54,200					

Source: derived from CMHC, Environics Analytics, & Statistics Canada

It is important to reiterate that the above analysis is based on estimates produced using a set of assumptions. Although the number may look specific, they are not meant to pinpoint an exact number. Rather, the existence of a surplus or deficit and the direction of change to affordability is most important as a means for identifying general trends and initiating discussion.

First-Time Home Buyers

Unlike rents, local real estate prices seem to be lower than they were 10 years prior, with a decade low median price in 2015 ($371,100). The market has since seen a return to higher prices, at greater pace than estimated for incomes. Consequently, housing does appear to have become less affordable than a few years prior.

Figure 5.5d illustrates what proportion of total renter households (y-axis) can afford to buy a home at any given purchase price (x axis) in 2015 and 2020. The vertical lines represent the median cost of a dwelling type for that given year. For simplicity, this exercise does not consider whether a household has saved or can save for a down payment.

A rough observation of 2015 indicates that about 24% of households could afford the mortgage costs of the median home. By 2020, estimates suggest that this share decreased to about 16%. In other words, 84% of renter households could not reasonably afford half of the dwellings sold in Columbia Valley Rural in 2020.

As for specific dwelling types, the proportion of households that could afford the median single-detached home may have remained about the same at 15%, while manufactured homes fell from 80% to 72%. Townhouse affordability remained about the same over the half decade.

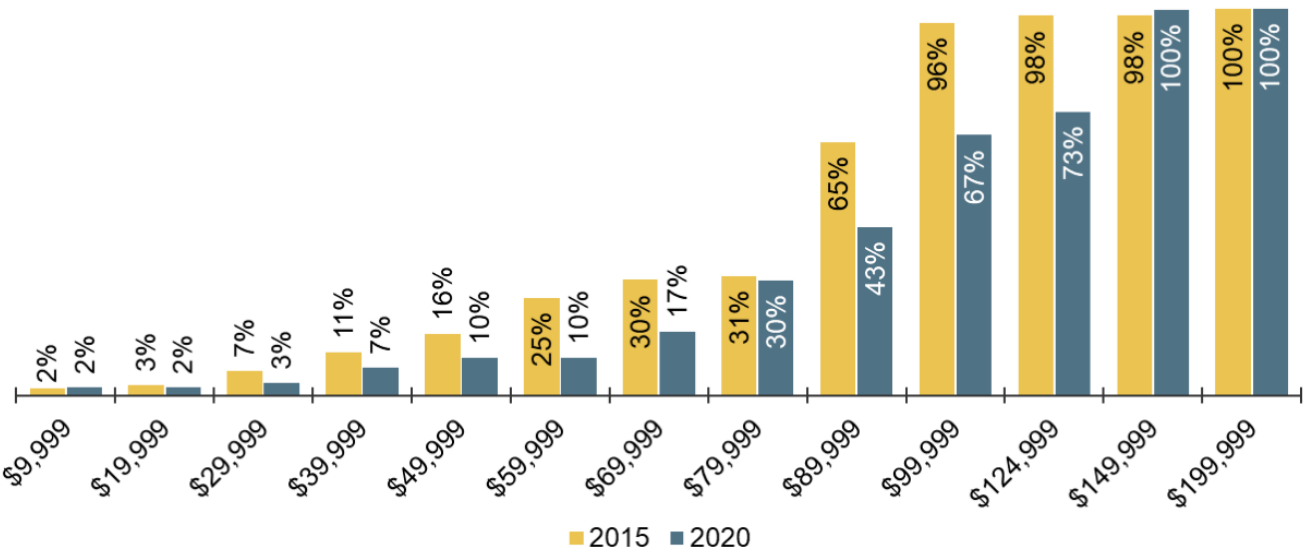
Figure 5.5d: Percent of Renter HHs who could Afford RDEK Rural House Prices, '15 vs '20 Source: derived from BC Assessment & Statistics Canada

Homeownership

An alternative way to discuss the change in real estate affordability is what percentage of dwellings for sale in 2015 and 2020 were affordable based on income category limits. Figure 5.5e shows this relationship at intervals based on publicly available Statistics Canada income ranges.

In 2015, an income of at least $59,999 could afford the estimated mortgage of 25% of the dwellings sold across Columbia Valley Rural. By 2020, the same income could possibly afford 10% of dwelling units. A household income of $99,999 could afford 96% of dwellings in 2015, potentially down to 67% in 2020.

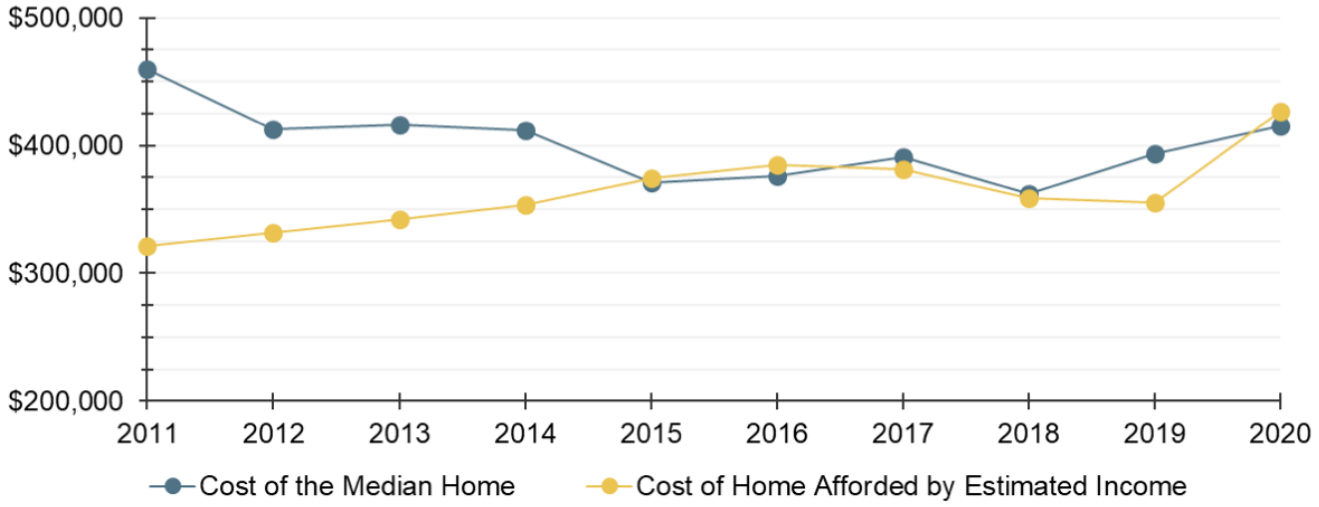
Figure 5.5e: Percent of Dwellings for Sale that are Affordable per Income Threshold, '15 vs '20



Source: derived from BC Assessment, & Statistics Canada

Figure 5.5f offers a different perspective on the cost local housing by comparing the cost of the median home in Columbia Valley Rural versus the cost that the estimated median income in a given year could afford (based on the same assumptions discussed at the beginning of this section, with the addition that the affordable cost of one year uses the prime rate of that given year). The purpose is to highlight the impact of changing incomes on affordability.

Figure 5.5f: Columbia Valley Rural, Median Home Cost vs Estimated Affordable Home Cost



Source: derived from BC Assessment, & Statistics Canada

Generally, Columbia Valley Rural reported a greater median income than the BC median ($76,353 versus $69,995 in 2015). Estimates propose that over the first half of the last decade, the median household income could not generally afford the median home offered on the market. By 2015, the affordable cost and actual (median) cost of a home looked to have hit a near equilibrium and would remain about the same price until 2020. An increase in housing costs in 2019 appeared to indicate a return to a gap in affordability experienced in the early 2010s; however, decreased interest rates quickly made housing more affordable.

Minimum Wage

The minimum wage is the lowest wage rate that an employer can legally pay its employees for an hour of their time. According to an Issue Paper written by Employment and Social Development Canada, about 14% of British Columbians earned the minimum wage in 2017, many of whom expect to pay for shelter and other expenses.

Figure 5.5g summarizes how the British Columbia minimum wage compares to the wage needed to "reasonably" afford the median rental units by type/size. "Reasonably" affordable refers to the earnings necessary to avoid feeling financially burdened by where you live. Calculations consider the same assumptions introduced earlier in the Affordability Gaps section and is based on a 35 hour work week.

Overall, the minimum wage is insufficient to comfortably access the median cost of any unit size, though studio units remain the most attainable. Note that the required wage refers to the median of all units (occupied and available) and likely underrepresents the true cost of rental housing.

To afford larger units, it is possible to extend oneself financially to afford a place to live; this is often a necessity to achieve housing stability. In 2020, an individual earning minimum wage would need to allocate approximately 59% and 71% of totals wages to pay for the median 2-bedroom or 3+ bedroom unit, respectively. The minimum wage earner would not have enough total earnings to afford the median home.

Figure 5.5g: Minimum Wage vs. Estimated Req'd Wage to Affordably Own or Rent

	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
Minimum Wage	$9.50	$10.25	$10.25	$10.25	$10.45	$10.85	$11.35	$12.65	$13.85	$14.60
Req'd Wage to Rent:										
Studio	$11.11	$12.10	$12.43	$12.43	$12.43	$14.03	$14.03	$10.55	$15.61	$18.58
1-Bedroom	$14.20	$14.69	$14.95	$15.14	$15.31	$16.32	$18.63	$19.36	$20.60	$20.98
2-Bedroom	$17.40	$17.38	$18.49	$17.57	$17.85	$20.70	$21.50	$22.63	$24.63	$24.75
3+ Bedroom	$17.38	$17.21	$18.30	$18.89	$17.92	$20.23	$27.74	$29.27	$32.92	$29.79
Req'd Wage to Own:										
Median House	$55.12	$49.49	$49.97	$49.46	$43.44	$43.70	$46.63	$46.88	$52.32	$46.90

Source: derived from CMHC, BC Assessment, & Statistics Canada

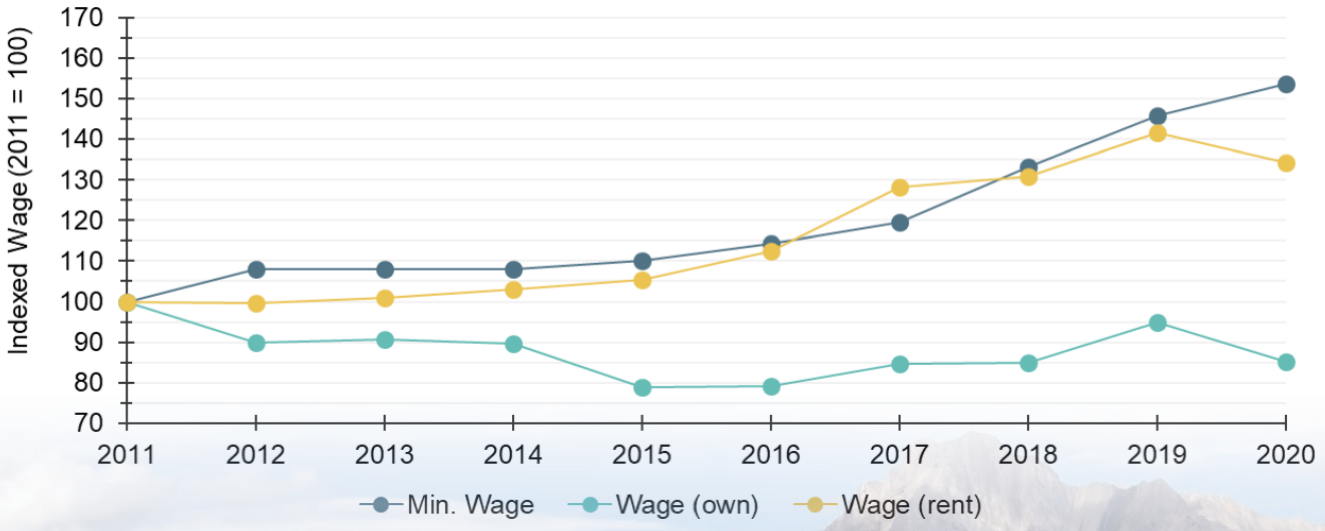
Again, this all assumes a 35-hour work week. Most who earn minimum wage work fewer hours, often part-time, which pushes much of market rental housing out of reach.

Although dollar increases to the minimum wage have not kept up with increases to wages required to reasonably afford median shelter, its rate of change has generally kept on track. From 2011 to 2020, the minimum wage and the cost to rent in the RDEK grew by similar percent magnitudes.

For the first half of the 2010s, percent change to wages and the cost of renting remained relatively similar. The change in minimum wage since 2017 generally surpassed the change in the minimum wage needed to rent, mostly attributed to an uncharacteristic fall in median rents between 2019 and 2020 (as per CMHC).

Since 2011, the required wage to own the median shelter decreased, due to depreciating house prices and decreasing interest rates. The minimum required wage to attain the median market home (while remaining reasonably affordable) remains much higher than the actual minimum wage; $41.21 versus $14.60.

Figure 5.5h: Indexed (2011) Minimum Wage (BC) vs Required Wage to Affordably Own or Rent



Source: derived from CMHC, BC Assessment, & Statistics Canada

6 Glossary

"activity limitation" refers to difficulties that people have in carrying out daily activities such as hearing, seeing, communicating, or walking. Difficulties could arise from physical or mental conditions or health problems;

"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 agglomeration (CA)" Area consisting of one or more neighbouring municipalities situated around a core. A census agglomeration must have a core population of at least 10,000;

"census dissemination area (CA)" is a small, relatively stable geographic unit composed of one or more adjacent dissemination blocks. It is the smallest standard geographic area for which all census data are disseminated. DAs cover all the territory of Canada;

"census dissemination block (DB)" is an area bounded on all sides by roads and/or boundaries of standard geographic areas. The dissemination block is the smallest geographic area for which population and dwelling counts are disseminated. DBs cover all the territory of Canada;

"census division (CD)" means the grouping of neighbouring municipalities, joined together for the purposes of regional planning and managing common services (e.g. Alberni-Clayoquot Regional District);

"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;

"census subdivision (CSD)" is the general term for municipalities (as determined by provincial/territorial legislation) or areas treated as municipal equivalents for statistical purposes;

"child" refers to any unmarried (never married or divorced) individual, regardless of age, who lives with his or her parent(s) and has no children in the same household;

"commuting destination" refers to whether or not a person commutes to another municipality (i.e., census subdivision), another census division or another province or territory. Commuting refers to the travel of a person between his or her place of residence and his or her usual place of work;

"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;

"dissemination area (DA)" refers to a small, relatively stable geographic unit composed of one or more adjacent dissemination blocks with an average population of 400 to 700 persons based on data from the previous Census of Population Program. It is the smallest standard geographic area for which all census data are disseminated. DAs cover all the territory of Canada;

"dwelling" is defined as a set of living quarters;

"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;

"economic family" refers to a group of two or more persons who live in the same dwelling and are related to each other by blood, marriage, common-law union, adoption or a foster relationship. A couple may be of opposite or same sex. By definition, all persons who are members of a census family are also members of an economic family;

"employment rate" means, for a particular group (age, sex, marital status, geographic area, etc.), the number of employed persons in that group, expressed as a percentage of the total population in that group;

"equity seeking groups" are communities that face significant collective challenges in participating in society. This marginalization could be created by attitudinal, historic, social and environmental barriers based on age, ethnicity, disability, economic status, gender, nationality, race, sexual orientation and transgender status, etc. Equity-seeking groups are those that identify barriers to equal access, opportunities and resources due to disadvantage and discrimination and actively seek social justice and reparation;

"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;

"family size" refers to the number of persons in the family;

"full-time equivalent (FTE) student" represents all full-time and part-time enrolments, converted to represent the number of students carrying a full-time course load. One student whose course load is equal to the normal full-time number of credits or hours required in an academic year would generate 1.0 Student FTE. A student taking one-half of a normal course load in one year would be a 0.5 Student FTE;

"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 owners 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;

"Indigenous identity" refers to whether the person identified with the Aboriginal peoples of Canada. This includes those who are First Nations (North American Indian), Métis or Inuk (Inuit) and/or those who are Registered or Treaty Indians (that is, registered under the Indian Act of Canada), and/or those who have membership in a First Nation or Indian band;

"labour force" refers to persons who, during the week of Sunday, May 1 to Saturday, May 7, 2016, were either employed or unemployed;

"living wage" means the hourly amount that each of two working parents with two young children must earn to meet their basic expenses (including rent, childcare, food, and transportation) once government taxes, credits, deductions, and subsidies have been taken into account;

"low-income measure, after tax," refers to a fixed percentage (50%) of median adjusted after-tax income of private households. The household after-tax income is adjusted by an equivalence scale to take economies of scale into account. This adjustment for different household sizes reflects the fact that a household's needs increase, but at a decreasing rate, as the number of members increases;

"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;

"NAICS" means the North American Industry Classification System (NAICS) Canada 2012, published by Statistics Canada;

"NAICS industry" means an industry established by the NAICS;

"participation rate" means the total labour force in a geographic area, expressed as a percentage of the total population of the geographic area;

"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;

"precarious housing" means housing that is not affordable, is overcrowded, is unfit for habitation, or is occupied through unstable tenancy;

"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;

"short-term rental (STR)" means the rental of a housing unit, or any part of it, for a period of less than 30 days;

"STR – commercial market" refers to all short-term rental units that were active within a given time period, but are available and/or reserved more than 50% of the days that they have been active. The 50% cut off is meant to separate residents using the service to generate supplemental income from non-resident STR operators operating income/investment properties. The commercial market only considers entire homes or apartments, not listings that are hotels, private rooms, or other;

"STR – total market" refers to all short-term rental units that were active (meaning, reserved or available at least one day in a month) within a given time period. The total market only considers entire homes or apartments, not listings that are hotels, private rooms, or other;

"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;

"unemployment rate" means, for a particular group (age, sex, marital status, geographic area, etc.), the unemployed in that group, expressed as a percentage of the labour force in that group;

"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 East Kootenay

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