



# Regional District of East Kootenay

## ELECTORAL AREAS HOUSING NEEDS REPORT

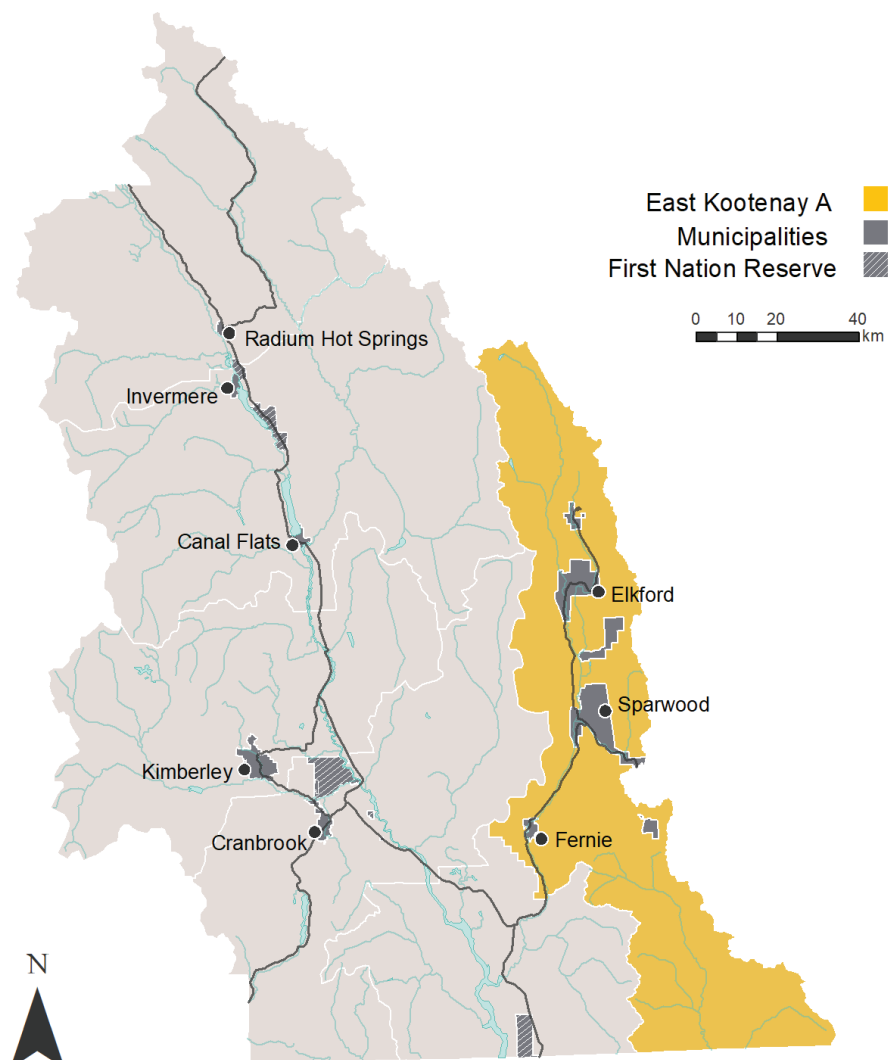
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### APPENDIX B: COMMUNITY HOUSING PROFILES



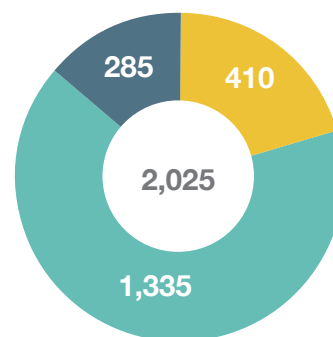
# ELECTORAL AREA A

## Community Profile

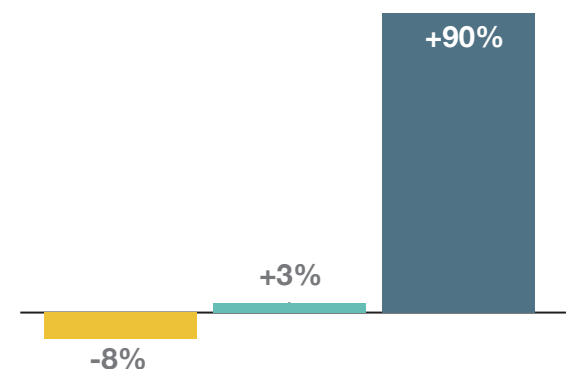


### POPULATION

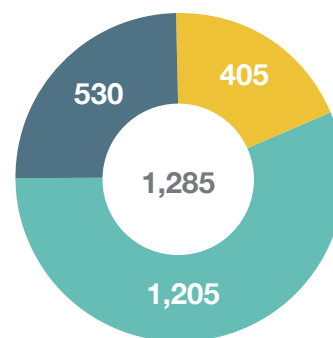
2016



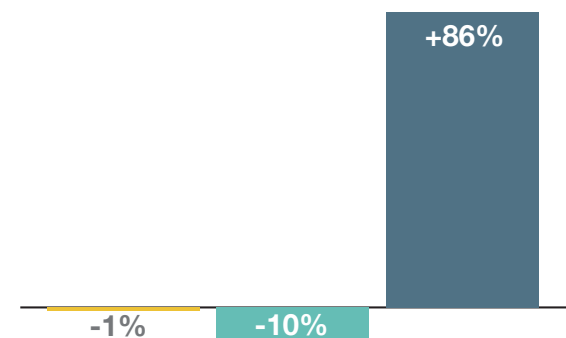
Change: '06-'16



2026



Change: '16-'26

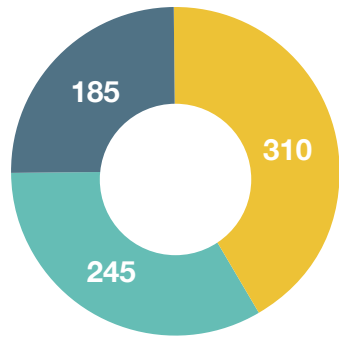


■ Youth (< 20) ■ Working Age (20-64) ■ Seniors (65+)

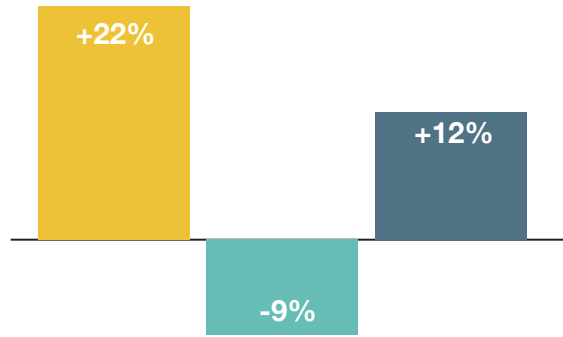
- Electoral Area A's population grew 7% from 2006 to 2016 to about 2,205 people; only the total youth population shrank. Projections anticipate that the population may continue along a similar trajectory of 5% by 2026, possibly reaching 2,135 people.
- The median age may grow from 45.6 (2016) to 48.5 (2026).

## FAMILIES

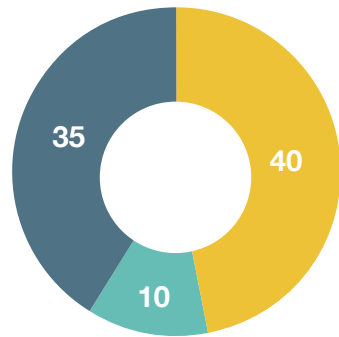
### Owners 2016



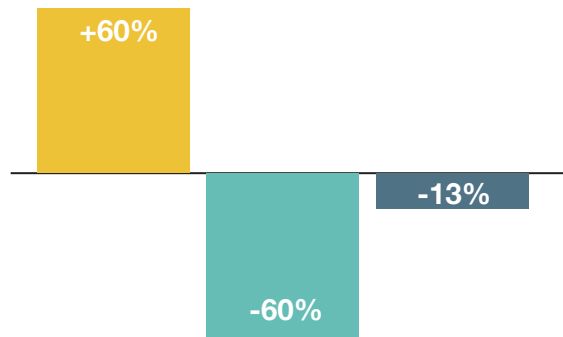
### Change: '06-'16



### Renters 2016



### Change: '06-'16



■ Families w/out Children ■ Families w/ Children ■ Non-families (e.g. singles/roommates)



Total renter households remained the same between 2006 and 2016, while owner households grew 7%.

Overall families without children (like senior couples) grew fastest at 27%, with growth among both owner and renter families.

During the same period, total families with children contracted 12%.

## HOUSEHOLDS



Total permanent households grew to 830 from 2006 to 2016

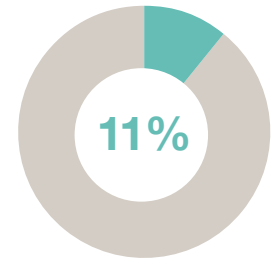
Household Rental

unchanged

Household Ownership

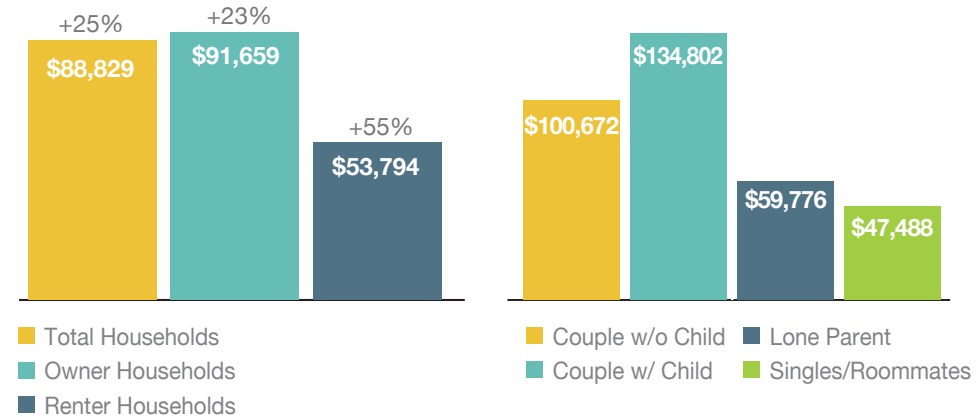
↑ 7%

Households that Rent in 2016



## INCOME

### Median HH Income '15 • Change: '05-'15



Households Earning more than \$100,000

↑ 61%

Households Earning less than \$100,000

↓ 17%

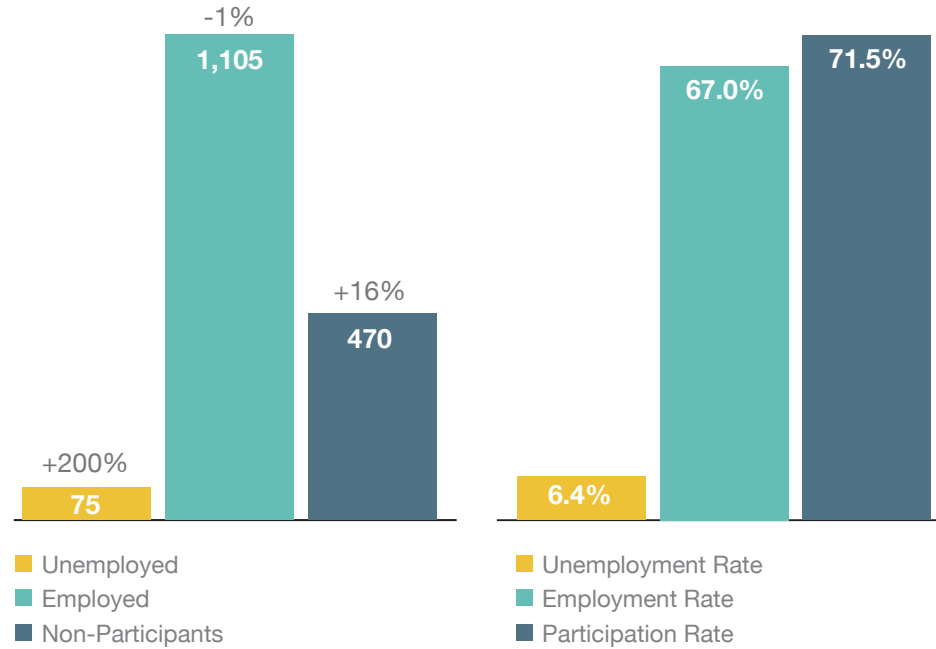
8%

of Electoral Area A residents are in "Low Income" according to Statistics Canada; 10% of seniors belong to a low income household.

## EMPLOYMENT

Labour Force '16 • Change: '06-'16

Labour Rate 2016



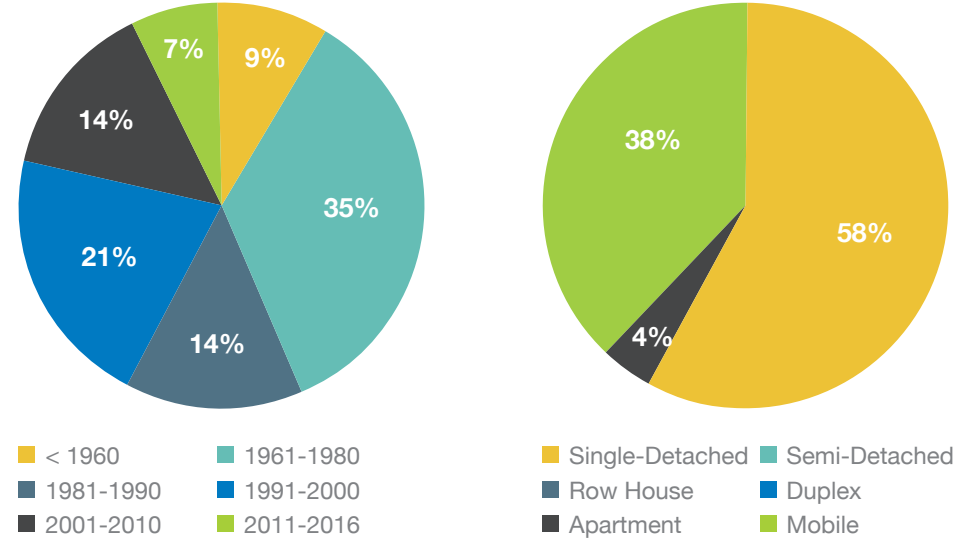
- Electoral Area A's labour force (people working or seeking work) grew 4% from 2006 to 2016, while those not in the labour force (e.g. retirees) jumped 16%.
- The total and rate of unemployed persons increased over the decade.

Largest Industries	Total Employed	% Share of Labour Force	%Δ ('06-'16)	% Renters Employed
Resource Extraction	215	18.6%	+ 16%	7%
Construction	115	10.0%	- 12%	9%
Retail Trade	105	9.1%	- 19%	10%

## HOUSING

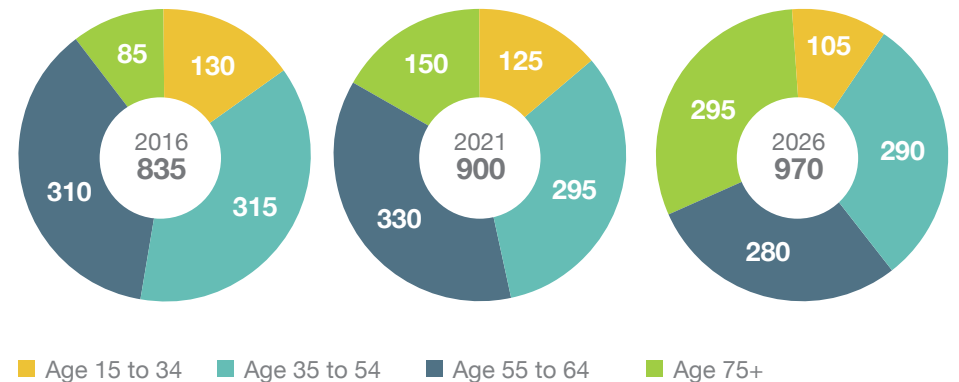
Dwelling Age 2016

Dwelling Type 2016



- 22% renter households occupy dwellings built after 1990 versus 42% of owners.
- The majority of dwellings are single-detached (58%), followed by mobile homes (38%).
- Electoral Area A builds about 12 units annually. Household projections anticipate that the local population could demand 14 additional units annually until at least 2026.

## HOUSING DEMAND (by Maintainer Age)



## HOUSING COSTS & AVAILABILITY

<i>Adjusted for inflation</i>	2020	Change '11-'20
Overall Sale Price	\$365,065	+44%
Single Family Home	\$594,700	+24%
Overall CMHC Rent	\$955	+25%
1 Bedroom	\$890	+37%
3+ Bedroom	\$1,265	+59%

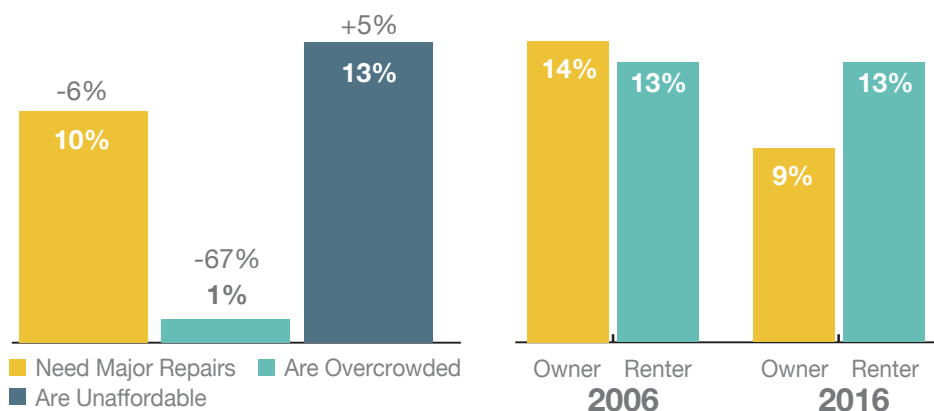
CMHC Rents based on City of Cranbrook results.

74 dwellings sold in 2020; 39% were apartments or condominiums versus 14% were single-detached homes.

According to CMHC, about 2.6% of RDEK's primary rental stock (based on Cranbrook) is vacant.

## CORE HOUSING CRITERIA

% of HHs '16 • Change: '06-'16      Core Housing Need: '06-'16



- The number and percentage of homes that unaffordable grew since 2006.
- Overall Core Housing Need decreased from 14% to 10% between 2006 and 2016 both renter and owner household need fell.

## ENGAGEMENT

### Housing Need



# 500

Over 500 rural residents responded to a survey administered in Summer of 2021

# 53%

of renter respondents indicated that their current housing did not meet their needs.

# 6%

of owner respondents indicated that their current housing did not meet their needs.

This indicates a high degree of renter housing insecurity across the RDEK and a need for more affordable rental options.

### Community Quotes



*"There is a critical need for affordable housing in the Elk Valley, especially for young people. I believe it is important for municipal governments to plan and take appropriate action to fix the shortage. Perhaps allow secondary residence on larger properties for younger family members, allowing them affordable housing and a means to age in place."*

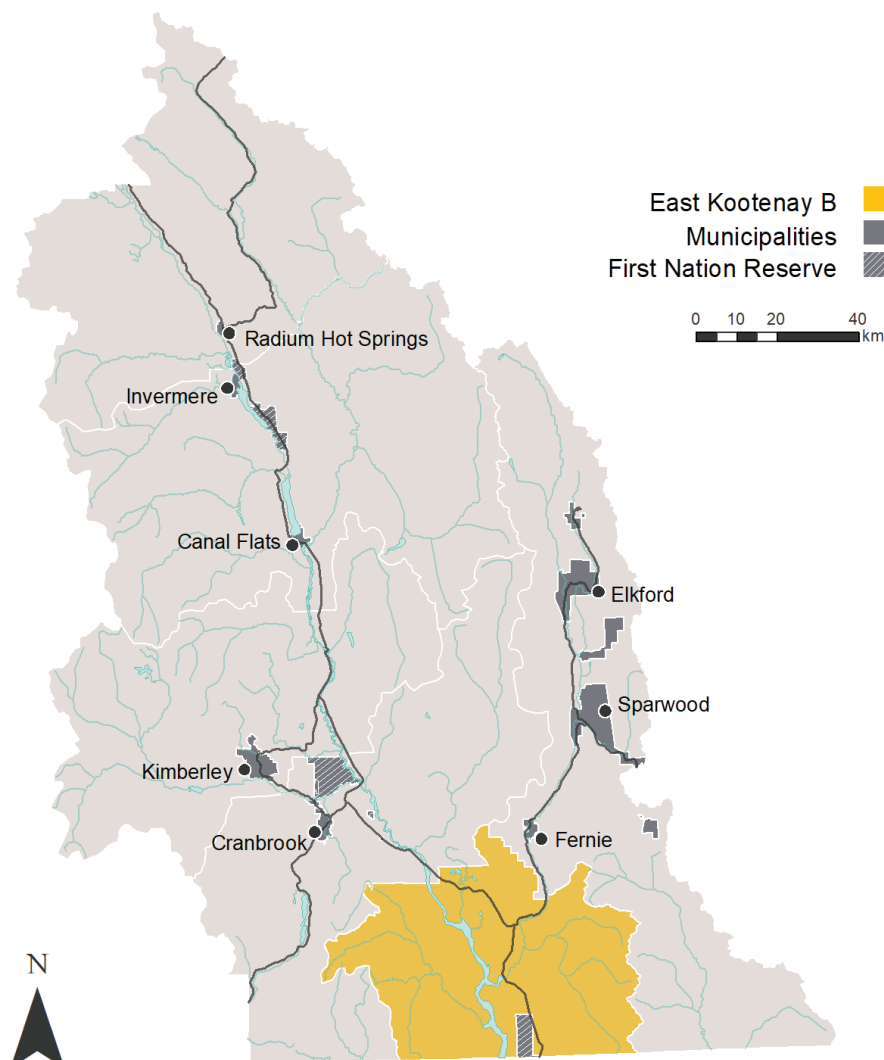
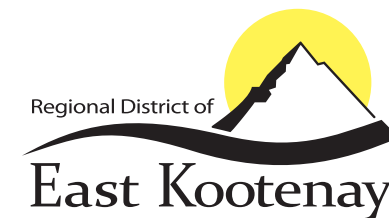
*"Many issues the housing situation for those on minimum wage and part time work and fixed incomes makes it very very hard for them to put a roof over their head let alone food too. We need more LOW-INCOME housing not affordable."*

*"I had to move away from the town I was living in because landlords kept selling their homes and the short-term rentals drove the price of rent up. Living half an hour away from work is much cheaper for rent but the cost of gas and transportation make the cost slightly less than before I moved. I've been kicked out of my home for the owner to sell at least 5-8 different times in the last 4 years at least."*



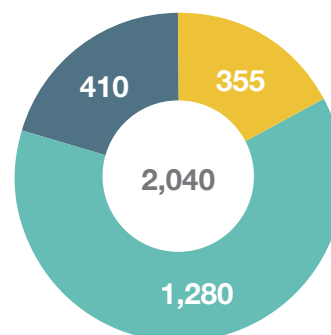
# ELECTORAL AREA B

## Community Profile

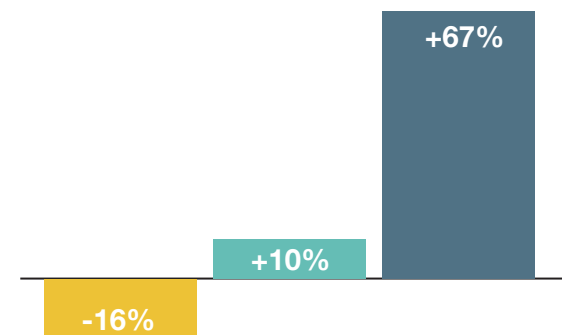


### POPULATION

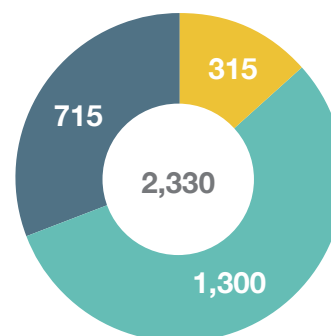
2016



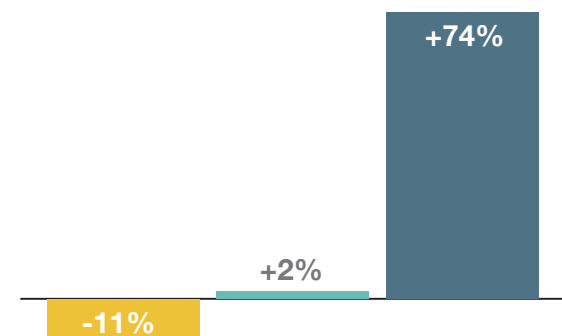
Change: '06-'16



2026



Change: '16-'26

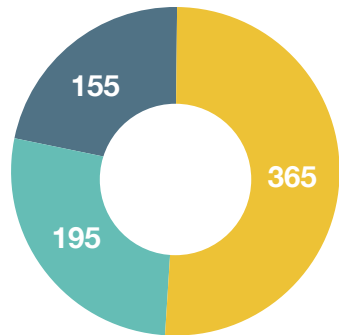


■ Youth (< 20) ■ Working Age (20-64) ■ Seniors (65+)

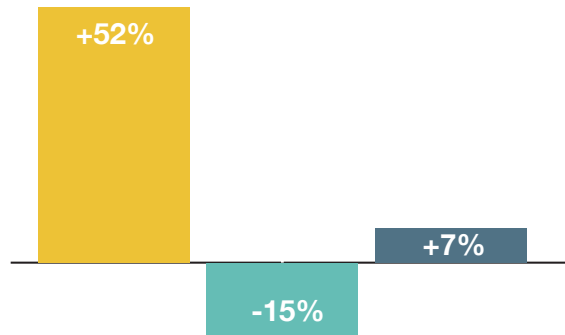
- Electoral Area B's total population expanded 11% from 2006 to 2016 2,040 people, due mostly to significant increases in total seniors. Total youth decreased during the same period.
- Projections anticipate that the population could continue growing at a slightly faster pace of 14% to around 2,330, again led by senior cohort growth
- The median age may grow from 51.2 (2016) to 55.8 (2026).

## FAMILIES

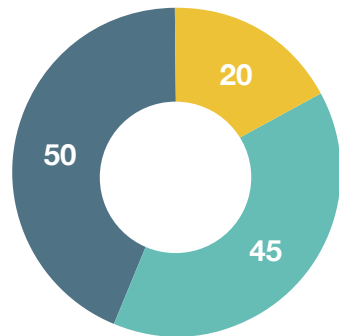
### Owners 2016



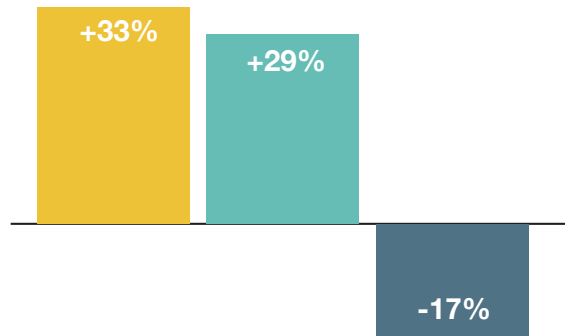
### Change: '06-'16



### Renters 2016



### Change: '06-'16



■ Families w/out Children ■ Families w/ Children ■ Non-families (e.g. singles/roommates)



Total renter households were unchanged between 2006 and 2016, while total owner households rose 13%.

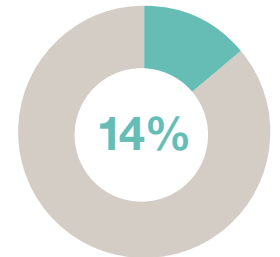
Overall total families without children exploded 51%, while total with children shrank 9% (though renter families with children increased during that period).

## HOUSEHOLDS



Total permanent households grew to 830 from 2006 to 2016

Households that Rent in 2016



Household Rental

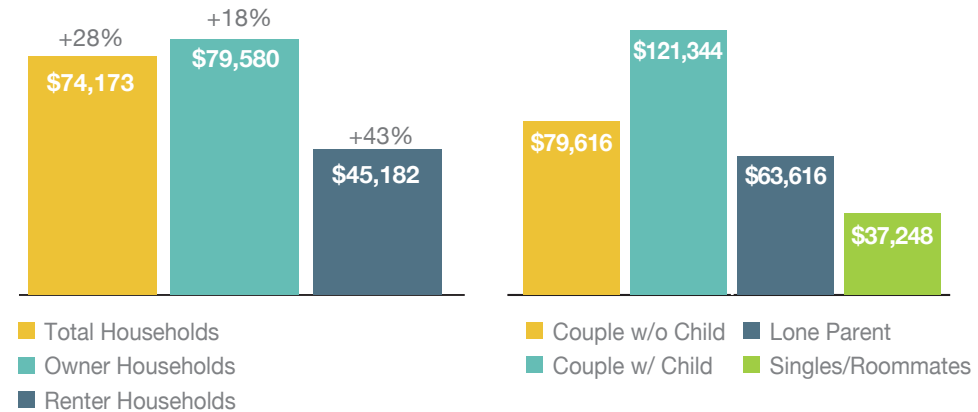
Household Ownership

unchanged

↑ 13%

## INCOME

### Median HH Income '15 • Change: '05-'15



■ Total Households  
■ Owner Households  
■ Renter Households

■ Couple w/o Child ■ Couple w/ Child  
■ Lone Parent ■ Singles/Roommates

Households Earning more than \$100,000

Households Earning less than \$100,000

↑ 144% ↓ 23%

12%

of Electoral Area B residents are in "Low Income" according to Statistics Canada; 18% of children aged 0 to 5 belong to a low income household.

## EMPLOYMENT

Labour Force '16 • Change: '06-'16

Labour Rate 2016



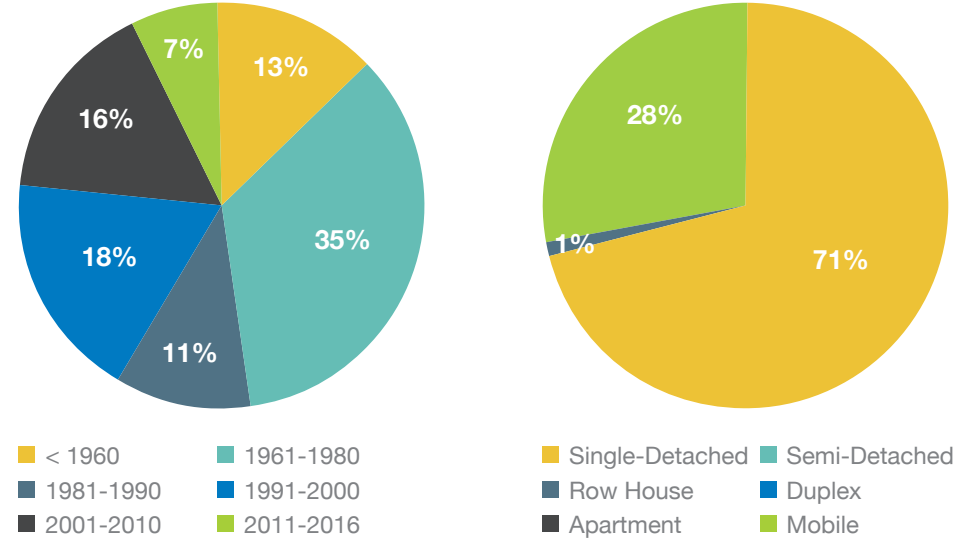
- Electoral Area B's total labour force (people working or seeking work) shrank 5% between 2006 and 2016, while those not in the labour force (e.g. retirees) jumped 38%.
- Total and rate of unemployed persons decreased over the decade.

Largest Industries	Total Employed	% Share of Labour Force	%Δ ('06-'16)	% Renters Employed
Resource Extraction	150	16.0%	+ 100%	7%
Agriculture, Forestry, Fishing, & Hunting	110	11.8%	- 21%	9%
Construction	90	9.6%	- 22%	17%

## HOUSING

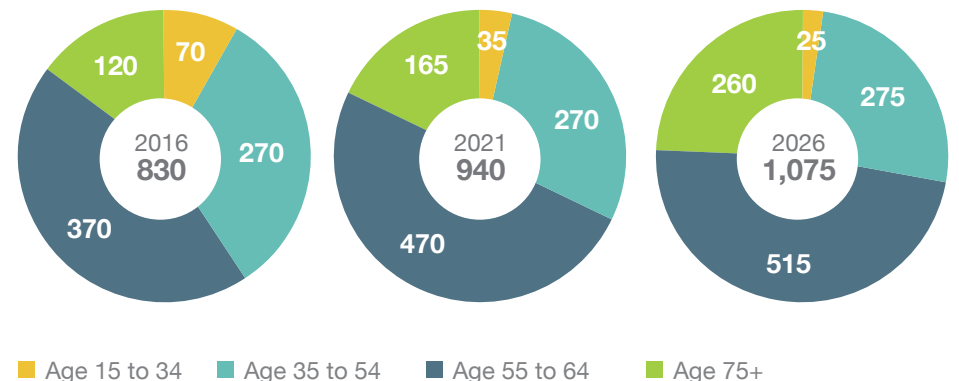
Dwelling Age 2016

Dwelling Type 2016



- 9% of renter households occupy a dwelling built after 1990 versus 43% of owner households.
- The majority of dwellings are single-detached (71%), followed by mobile homes (28%).
- Electoral Area B builds about 17 units annually. Housing projections anticipate that the local population will demand 14 units annually until at least 2026.

## HOUSING DEMAND (by Maintainer Age)





## HOUSING COSTS & AVAILABILITY

Adjusted for inflation	2020	Change '11-'20
Overall Sale Price	\$495,205	+99%
Single Family Home	\$556,740	+49%
Overall CMHC Rent	\$955	+25%
1 Bedroom	\$890	+37%
3+ Bedroom	\$1,265	+59%

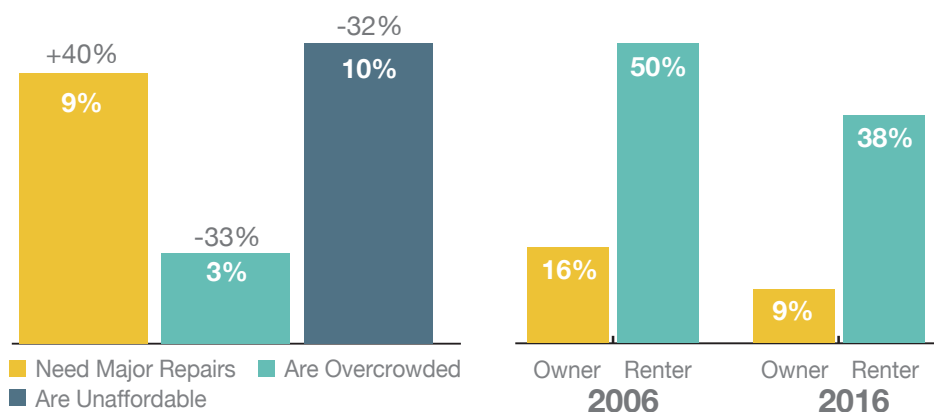
CMHC Rents based on City of Cranbrook results.

39 dwellings sold in 2020;  
74% were single-detached homes.

According to CMHC, about 2.6% of RDEK's  
primary rental stock (based on Cranbrook) is vacant.

## CORE HOUSING CRITERIA

% of HHs '16 • Change: '06-'16 Core Housing Need: '06-'16



- The number and percentage of homes that were unaffordable and that are overcrowded fell since 2006. The number and rate of homes in disrepair increase.
- The share of households in Core Housing Need decreased from 21% to 12% from 2006 to 2016. In 2016, about 38% of renter households were in need, a more than 4 times greater share than for owner households.

## ENGAGEMENT

### Housing Need



# 500

Over 500 rural residents responded  
to a survey administered in  
Summer of 2021

# 53%

of renter respondents indicated that their  
current housing did not meet their needs.

# 6%

of owner respondents indicated that their  
current housing did not meet their needs.

This indicates a high degree of renter housing insecurity across the RDEK and a need for more affordable rental options.

### Community Quotes



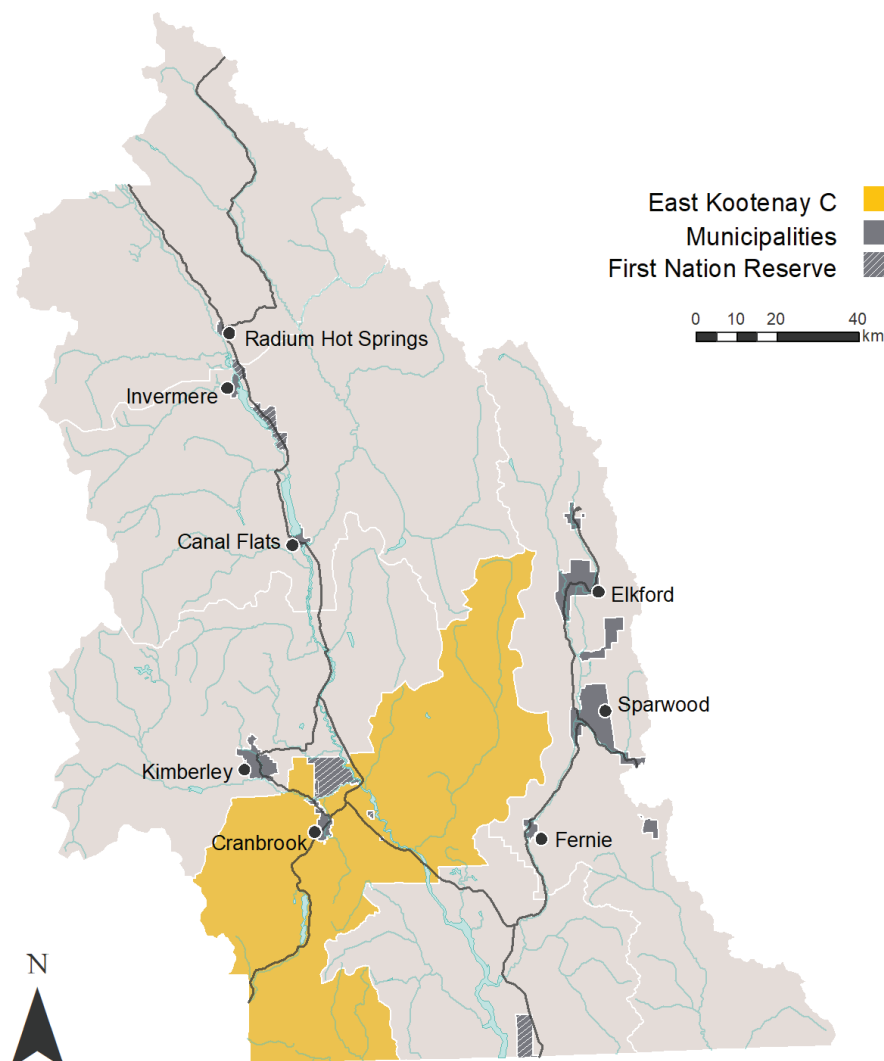
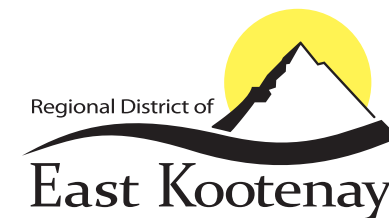
"My Kids are all in their 30s and not one of them can afford or find a place of their own. They all rent and at the best of times an affordable adequate rental is difficult to find."

"We have a family ranch, and we have property we would like to give our children (we have eight) so that they can transition into the ranch ownership. But the ALR refuses to allow subdivisions so that they can get title and collateral to get mortgages to build or purchase homes. It is very frustrating!!! We worked hard all our lives to get property to be able to help our children have the same privilege and it seems that owning property is only an illusion. The government has all the say in regards to what you "can and can't do" with property we bought and paid for and have worked all our lives?"

"It's a farming community. We need to be allowed to build affordable housing on our farms. Through grants etc."

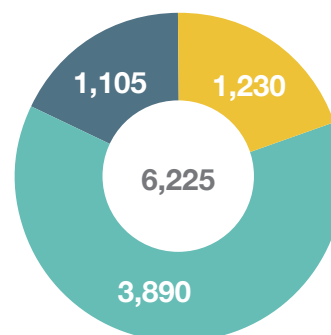
# ELECTORAL AREA C

## Community Profile

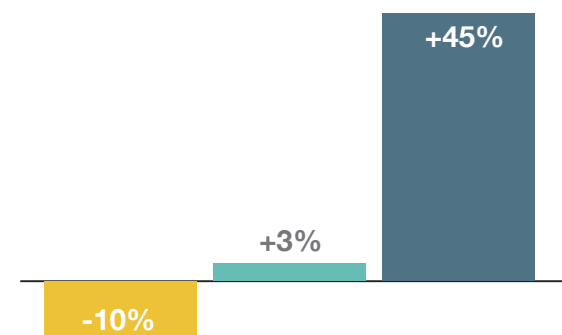


### POPULATION

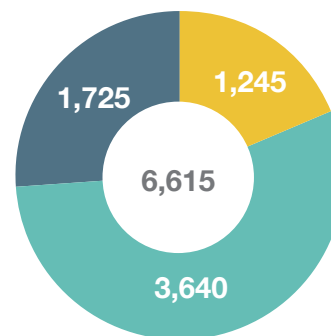
2016



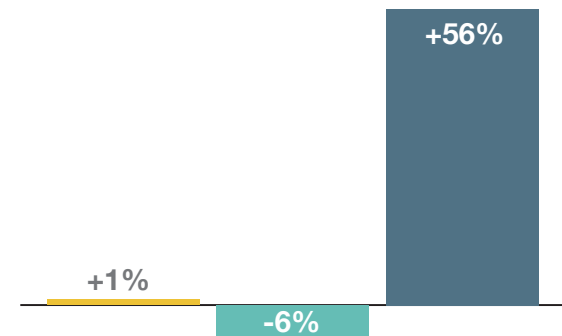
Change: '06-'16



2026



Change: '16-'26

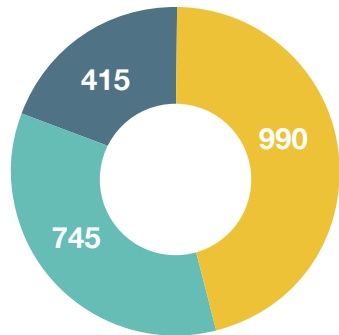


■ Youth (< 20) ■ Working Age (20-64) ■ Seniors (65+)

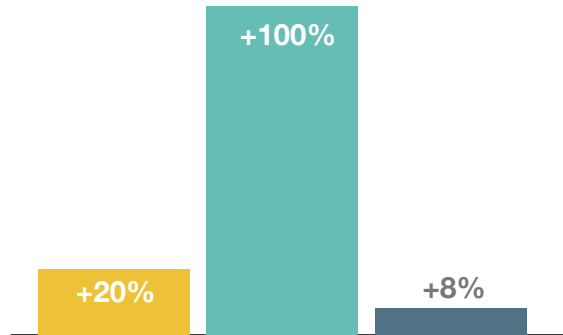
- Electoral Area C's total population grew 6% between 2006 and 2016, to 6,225 people. Total seniors increased while total youth decreased. Total working age people remained about the same.
- Projections anticipate that the population may expand another 6% by 2026, reaching about 6,615 people.
- The median age may grow from 49.8 (2016) to 53.2 (2026).

## FAMILIES

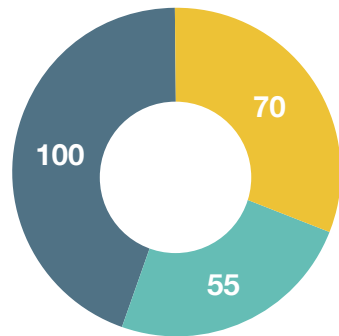
Owners 2016



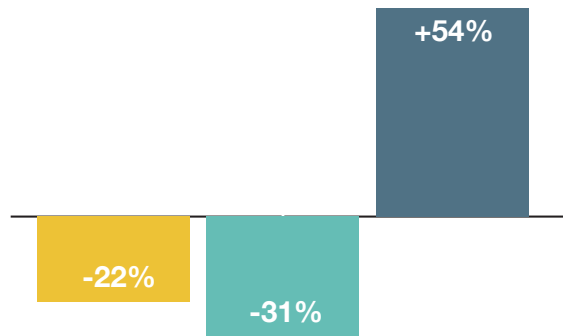
Change: '06-'16



Renters 2016



Change: '06-'16



■ Families w/out Children ■ Families w/ Children ■ Non-families (e.g. singles/roommates)



Greatest growth among family types was among families without children (up 16%), while total families with children shrank 3%.

Total single / roommate households also increased 16%

## HOUSEHOLDS



Total permanent households grew to 2,435 from 2006 to 2016

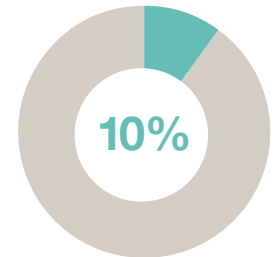
Household Rental

unchanged

Household Ownership

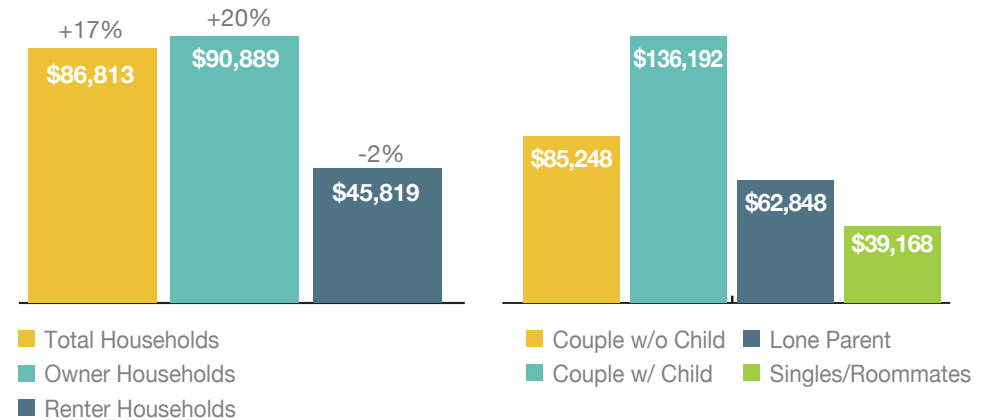
↑ 6%

Households that Rent in 2016



## INCOME

Median HH Income '15 • Change: '05-'15



Households Earning more than \$100,000

↑ 47%

Households Earning less than \$100,000

↓ 12%

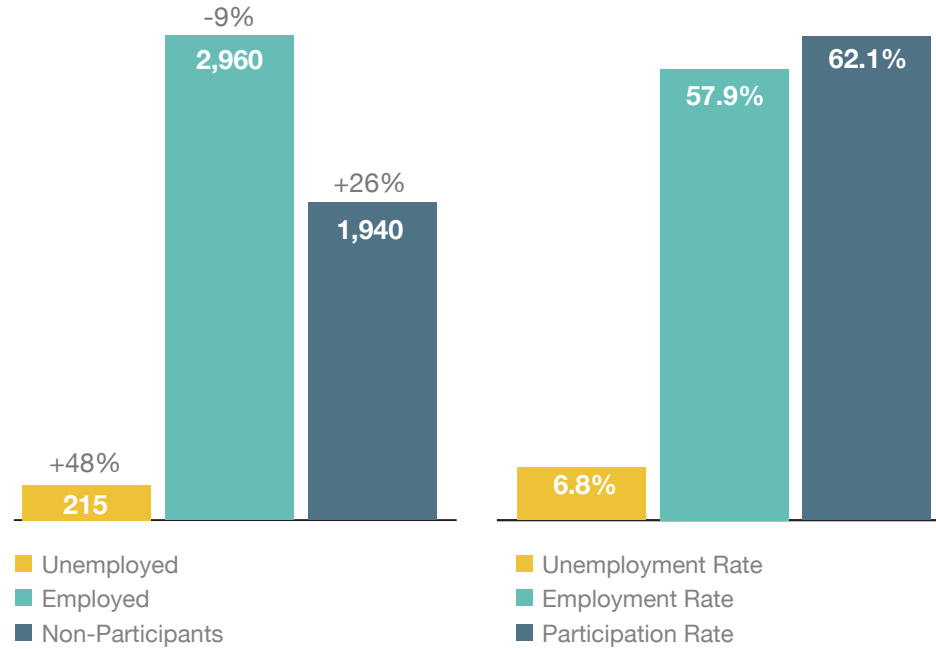
10%

of Electoral Area C residents are in "Low Income" according to Statistics Canada; 12% of children aged 0 to 5 belong to a low income household.

## EMPLOYMENT

Labour Force '16 • Change: '06-'16

Labour Rate 2016



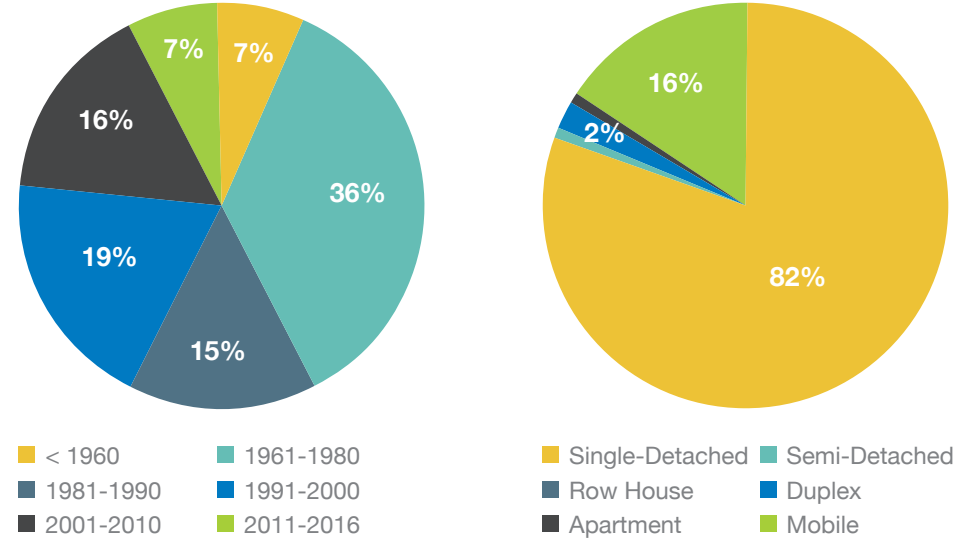
- Electoral Area C's labour force (people working or seeking work) shrank 7% from 2006 to 2016, while those not in the labour force (like retirees) grew 26%.
- The total and rate of unemployed persons increased over the decade.

Largest Industries	Total Employed	% Share of Labour Force	%Δ ('06-'16)	% Renters Employed
Retail Trade	430	13.6%	- 2%	7%
Construction	365	11.6%	- 4%	8%
Health Care	350	11.1%	+ 6%	6%

## HOUSING

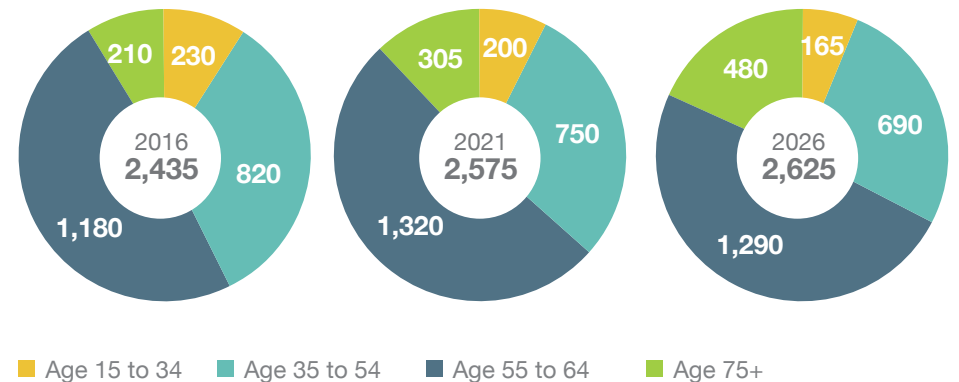
Dwelling Age 2016

Dwelling Type 2016



- 15% of renter households occupy a dwelling built after 1990, versus 45% of owners.
- The majority of dwellings are single-detached (82%), followed by mobile homes (16%).
- Electoral Area C builds about 30 units annually. Housing projections anticipate that the local population could demand 5 units annually until at least 2026.

## HOUSING DEMAND (by Maintainer Age)



## HOUSING COSTS & AVAILABILITY

<i>Adjusted for inflation</i>	2020	Change '11-'20
Overall Sale Price	\$475,815	+37%
Single Family Home	\$539,590	+16%
Overall CMHC Rent	\$955	+25%
1 Bedroom	\$890	+37%
3+ Bedroom	\$1,265	+59%

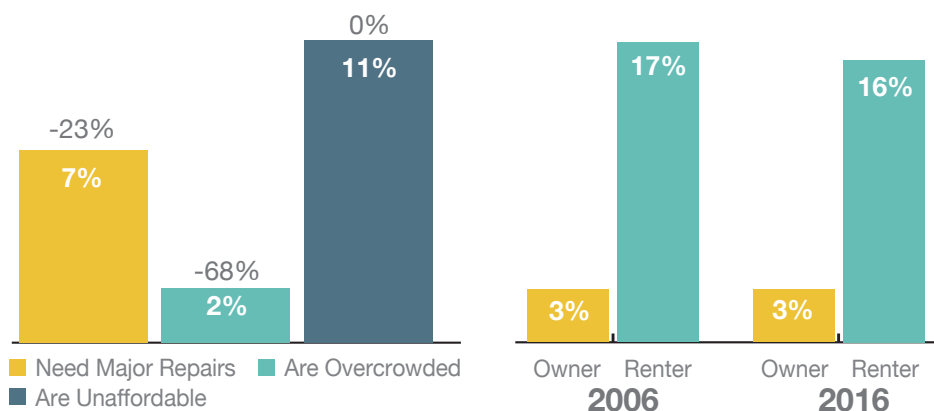
CMHC Rents based on City of Cranbrook results.

106 dwellings sold in 2020; 81% were single-family homes.

According to CMHC, about 2.6% of RDEK's primary rental stock (based on Cranbrook) is vacant.

## CORE HOUSING CRITERIA

% of HHs '16 • Change: '06-'16 Core Housing Need: '06-'16



- The number and percentage of homes that were in disrepair and that were overcrowded fell from 2006 to 2016. The number and rate of homes considered unaffordable did not change during the decade.
- The share of households in Core Housing Need remained about the same at 4% over the ten years. Renter households continued to demonstrate higher prevalence of need (about 5 times more than owner households).

## ENGAGEMENT

### Housing Need



# 500

Over 500 rural residents responded to a survey administered in Summer of 2021

# 53%

of renter respondents indicated that their current housing did not meet their needs.

# 6%

of owner respondents indicated that their current housing did not meet their needs.

This indicates a high degree of renter housing insecurity across the RDEK and a need for more affordable rental options.

### Community Quotes



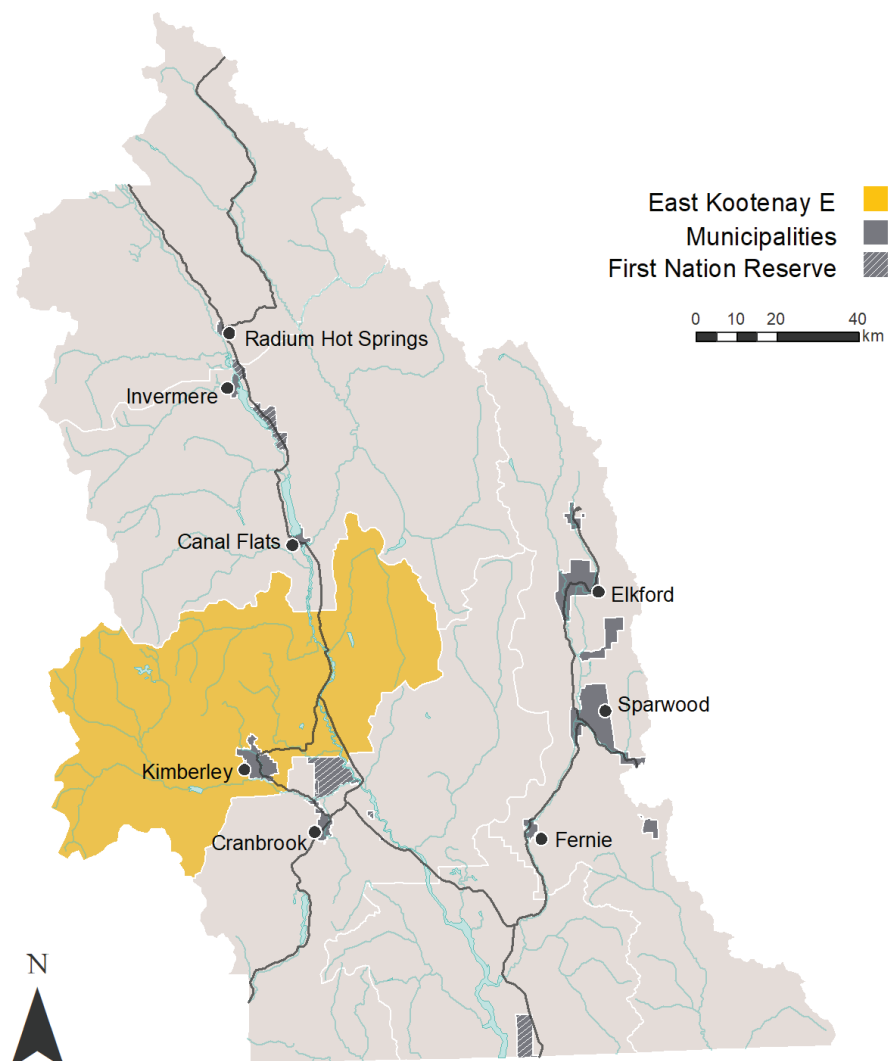
"Friends want to own a home so that their equity grows but prices are rising faster than they can save for a down payment. The entry priced homes are being purchased by investors from out of the area who can afford to purchase the home unseen and above asking which compounds the problem of families being unable to get into the market and forces to rent rather than own. We worry soon only the rich (and corporate) will own all the homes thus locking the middle class out of home ownership..."

"Though we are affording our home, that became a huge struggle during covid when my spouse was off work on E.I. Had I have not been an essential worker and had to be on EI we wouldn't have been able to afford to stay here. Now that regular life is happening again; we once again exist in a spot where we can afford to live where we do but cannot save to advance to owning our own home."

"Would like to move but rents are so high I cannot afford to. Will never save enough for a down payment to own and can only pay minimum amount on credit card debt each month because current "cheaper" rent is still half of my income."

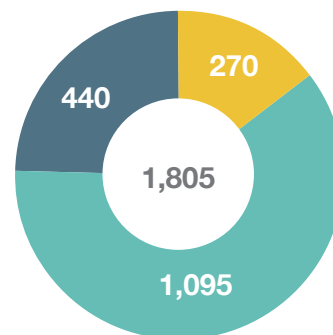
# ELECTORAL AREA E

## Community Profile

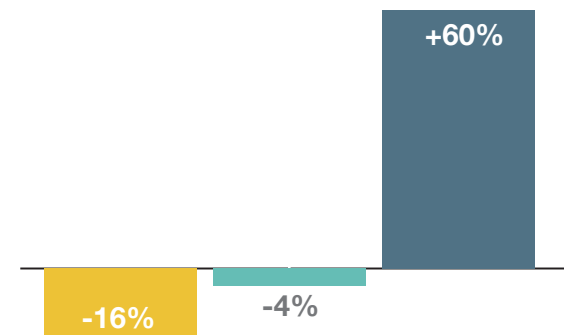


### POPULATION

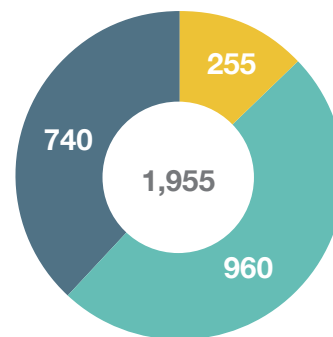
2016



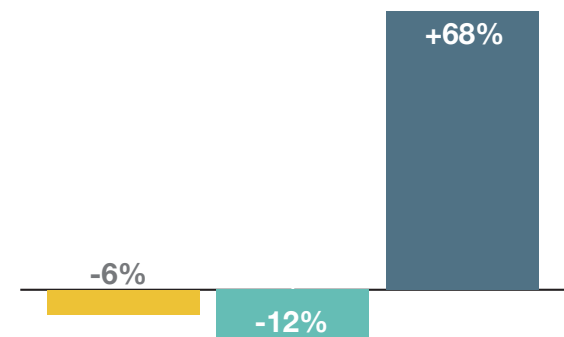
Change: '06-'16



2026



Change: '16-'26



■ Youth (< 20) ■ Working Age (20-64) ■ Seniors (65+)

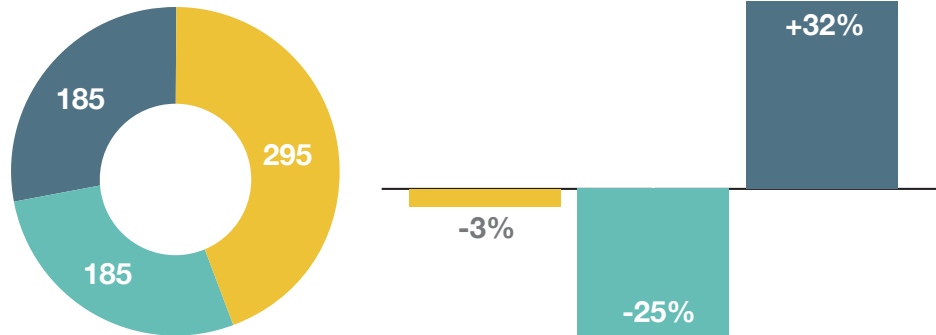
- Electoral Area E's total population grew about 3% from 2006 to 2016 to 1,805 people, with the largest percent gains occurring within the senior age cohort. Total youth and working age persons shrank.
- Projections anticipate that the population may continue to increase by 8% over the decade to 2026, possibly reaching 1,955 people, again led by expanding senior cohorts.
- The median age may increase from 51.6 (2016) to 56.0 (2026).



## FAMILIES

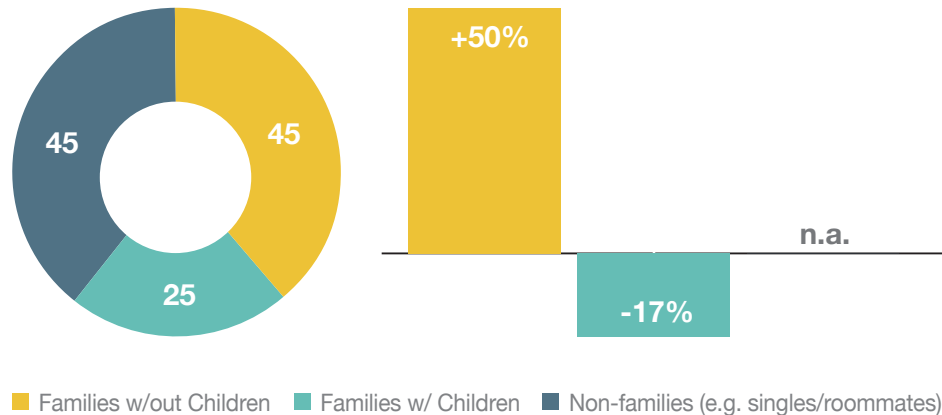
Owners 2016

Change: '06-'16



Renters 2016

Change: '06-'16



Total families with children decreased 9% between 2006 and 2016, while those without slightly increased (3%).

Growth in families without children is due entirely to an increase to those who rent.

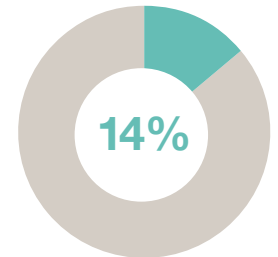
Single / roommate households increased 24% over the decade.

## HOUSEHOLDS



Total permanent households grew to 800 from 2006 to 2016

Households that Rent in 2016



Household Rental

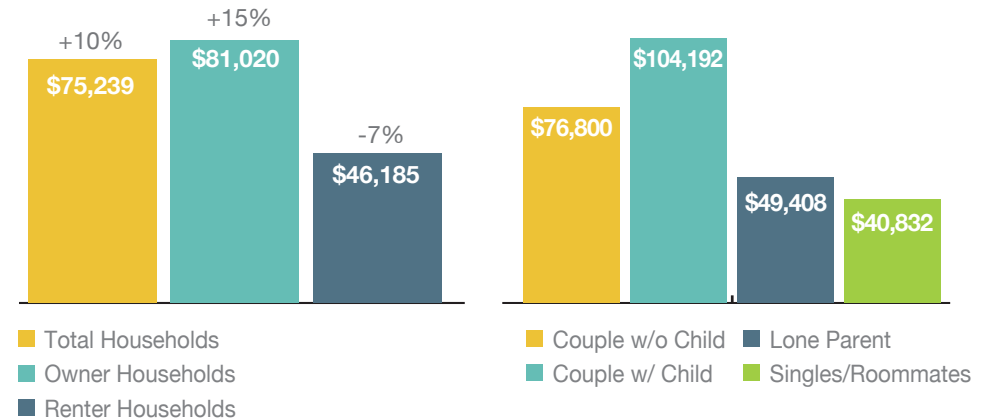
↑ 5%

Household Ownership

↑ 1%

## INCOME

Median HH Income '15 • Change: '05-'15



Households Earning more than \$100,000

↑ 76%

Households Earning less than \$100,000

↓ 16%

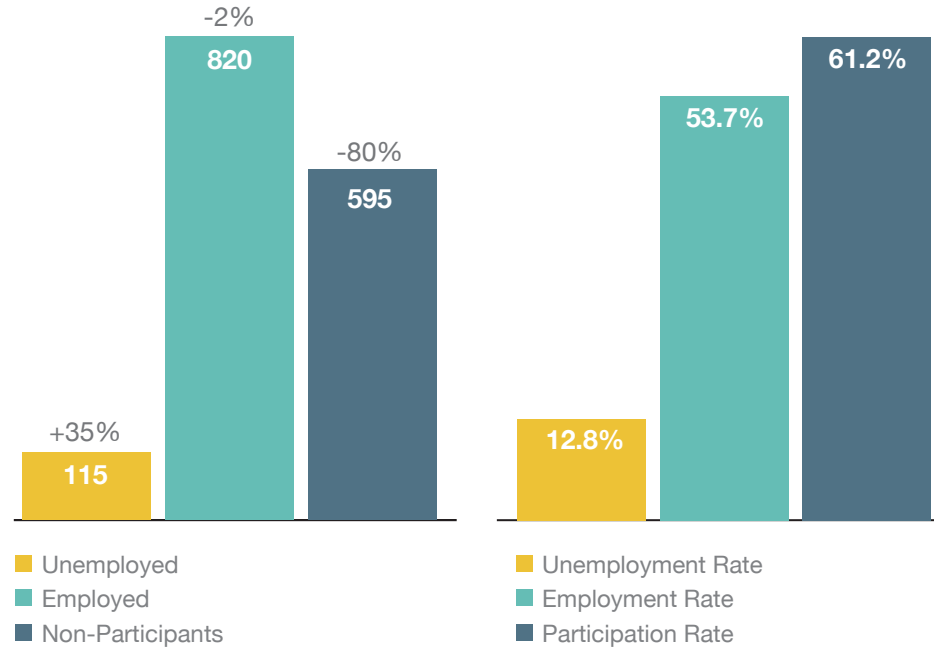
13%

of Electoral Area E residents are in "Low Income" according to Statistics Canada; 21% of adults 18 to 24 belong to a low income household.

## EMPLOYMENT

Labour Force '16 • Change: '06-'16

Labour Rate 2016



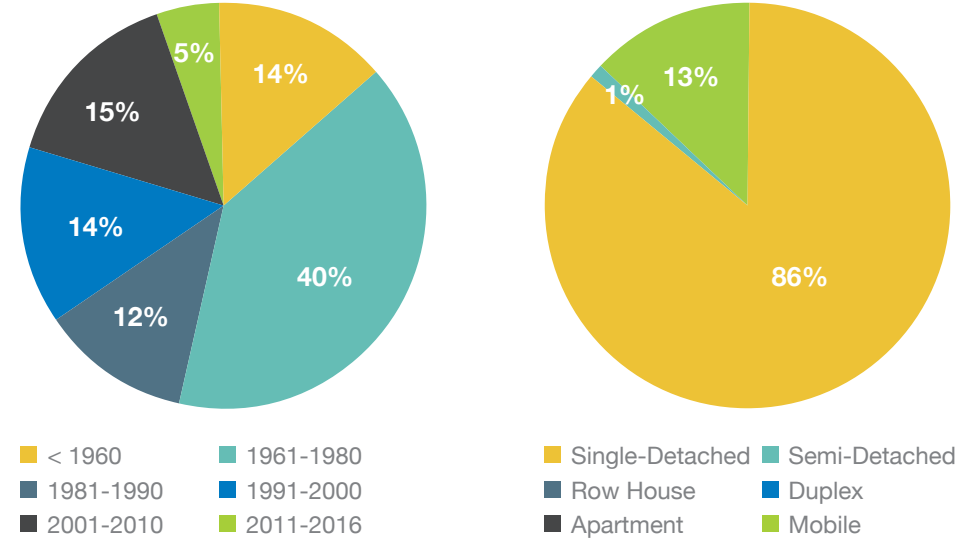
- Electoral Area E's labour force (people working or seeking work) grew 2% from 2006 to 2016; those not in the labour force (like retirees) contracted 1%.
- The total and rate of unemployed persons increased over the decade.

Largest Industries	Total Employed	% Share of Labour Force	%Δ ('06-'16)	% Renters Employed
Retail Trade	115	12.6%	+ 77%	13%
Manufacturing	95	10.4%	- 17%	11%
Health Care	95	10.4%	+ 27%	32%

## HOUSING

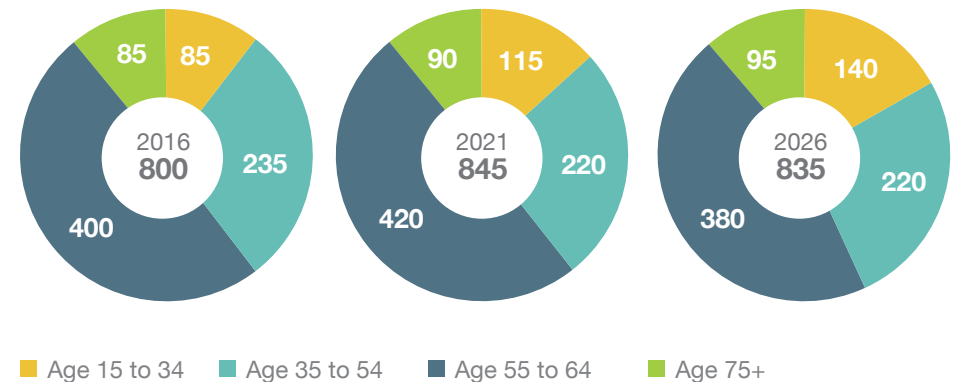
Dwelling Age 2016

Dwelling Type 2016



- Based on a small sample size, nearly 9% of renter households occupy a dwelling built after to 1990, versus 37% of owner households.
- The majority of dwellings are single-detached (86%), followed by mobile homes (13%).
- Electoral Area E builds less than 7 unit annually. Housing projections anticipate that the local population could demand 1 fewer units annually until at least 2026.

## HOUSING DEMAND (by Maintainer Age)



## HOUSING COSTS & AVAILABILITY

<i>Adjusted for inflation</i>	2020	Change '11-'20
Overall Sale Price	\$466,790	+53%
Single Family Home	\$461,720	+26%
Overall CMHC Rent	\$955	+25%
1 Bedroom	\$890	+37%
3+ Bedroom	\$1,265	+59%

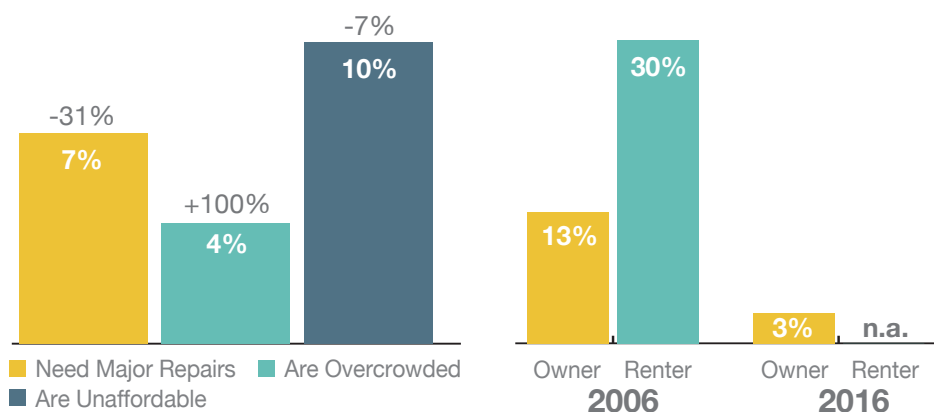
CMHC Rents based on City of Cranbrook results.

46 dwellings sold in 2019;  
87% were single-detached homes.

According to CMHC, about 2.6% of RDEK's primary rental stock (based on Cranbrook) is vacant.

## CORE HOUSING CRITERIA

% of HHs '16 • Change: '06-'16      Core Housing Need: '06-'16



- The number and percentage of homes that were in disrepair and that were considered unaffordable decreased from 2006 to 2016. The number and rate of homes that were overcrowded increased during the decade.
- The share of households in Core Housing Need dropped significantly over the ten years (18% to 3%), with drops among both owner and renter households (based on a small sample size).

## ENGAGEMENT

### Housing Need



# 500

Over 500 rural residents responded to a survey administered in Summer of 2021

# 53%

of renter respondents indicated that their current housing did not meet their needs.

# 6%

of owner respondents indicated that their current housing did not meet their needs.

This indicates a high degree of renter housing insecurity across the RDEK and a need for more affordable rental options.

### Community Quotes



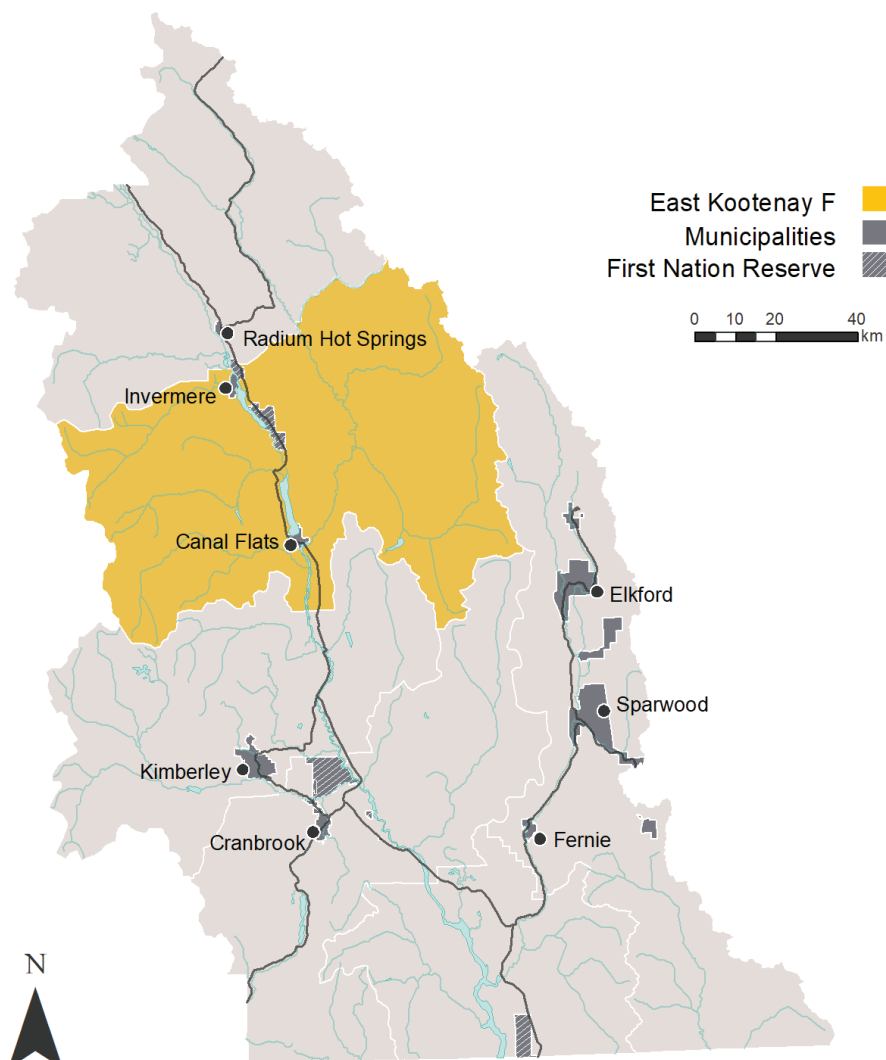
"Some long-term responsible renters and community members want to purchase homes but can't afford to when properties are listed for sale 'seasonally' at exaggerated prices then taken off the market. Others get kicked out of their rentals for summer to accommodate short term seasonal renters who pay more, not actual 'owner' use of their property."

"It would be beneficial to discuss available services in rural areas, as they have a direct impact on housing. A couple of examples: currently many areas have abysmal internet service. With the coming surge in electric vehicle usage electrical services will see greater demand."

"I know of 2 families who had to move away to stay with family in another city because they could not find affordable housing. Both had to leave long-term jobs."

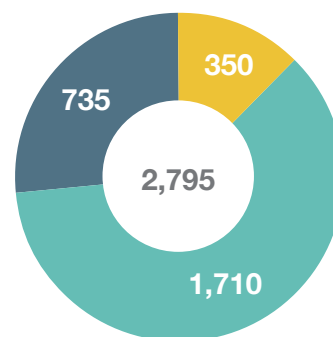
# ELECTORAL AREA F

## Community Profile

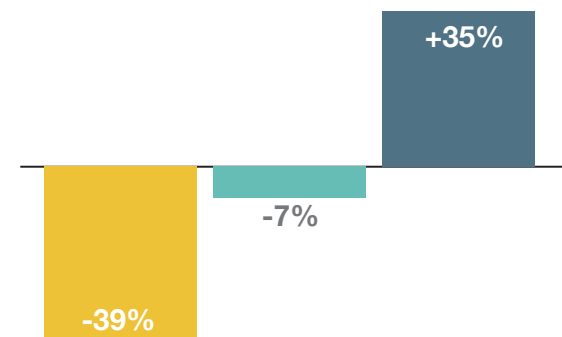


### POPULATION

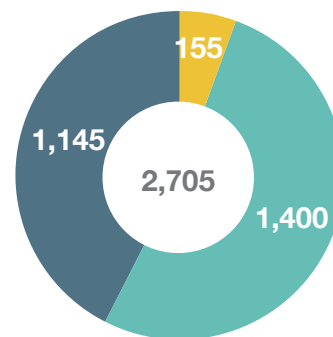
2016



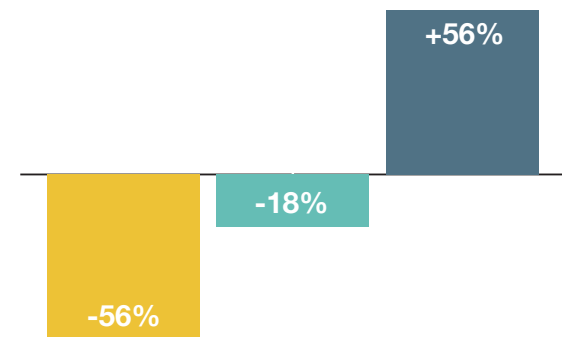
Change: '06-'16



2026



Change: '16-'26

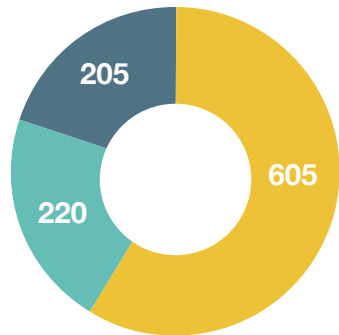


■ Youth (< 20) ■ Working Age (20-64) ■ Seniors (65+)

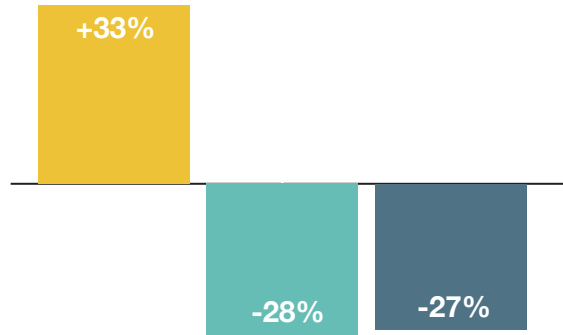
- Electoral Area F's total population shrank 5% between 2006 and 2016 to 2,795 people. Rapid percent gains in its total seniors could not buffer losses to youth and working age populations.
- Projections anticipate a continued decline, although by a lesser 3%, possibly hitting 2,705 people by 2026.
- The median age may rise from 55.8 (2016) to 62.3 (2026).

## FAMILIES

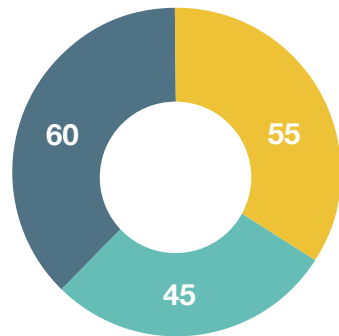
### Owners 2016



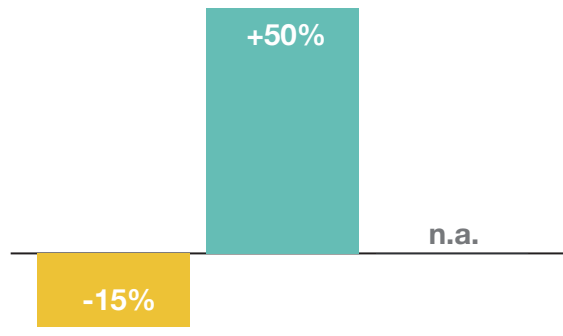
### Change: '06-'16



### Renters 2016



### Change: '06-'16



■ Families w/out Children ■ Families w/ Children ■ Non-families (e.g. singles/roommates)



Total families without children (like senior couples) rose 27% over ten years, outpacing families with children and single person / roommate households which both experienced decreases.

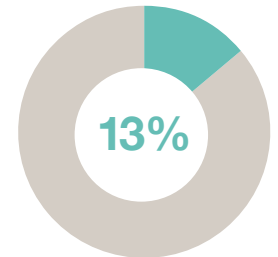
Families with children did increase among renting households, but were outdone by losses to owners.

## HOUSEHOLDS



Total permanent households grew to 1,195 from 2006 to 2016

Households that Rent in 2016



Household Rental

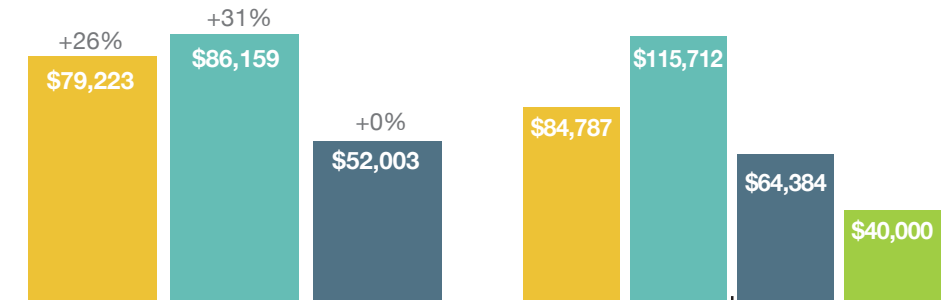
↑ 3%

Household Ownership

↓ 5%

## INCOME

### Median HH Income '15 • Change: '05-'15



■ Total Households  
■ Owner Households  
■ Renter Households

■ Couple w/o Child ■ Lone Parent  
■ Couple w/ Child ■ Singles/Roommates

Households Earning more than \$100,000

↑ 47%

Households Earning less than \$100,000

↓ 22%

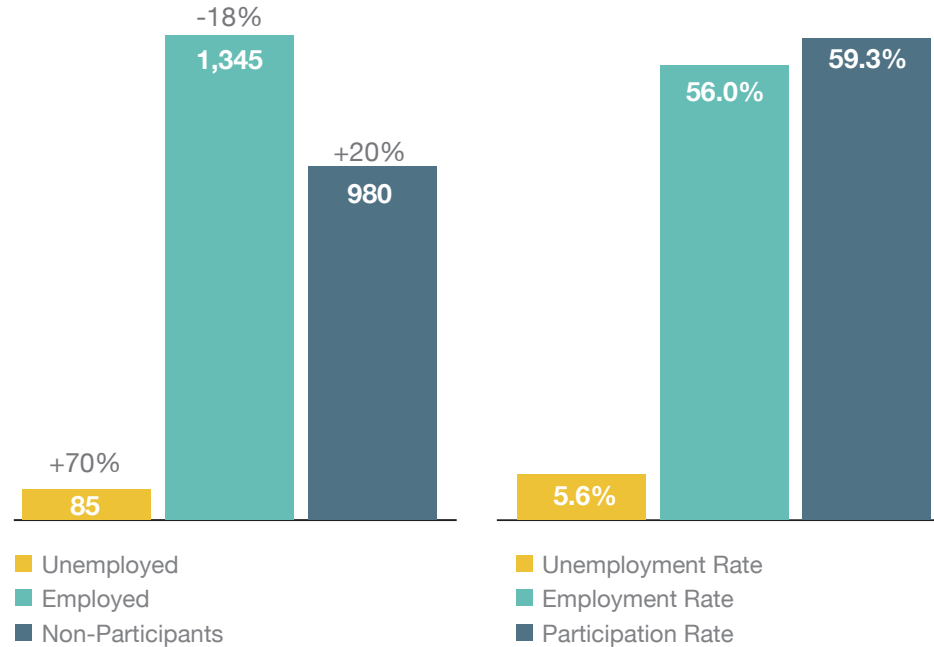
8%

of Electoral Area F residents are in "Low Income" according to Statistics Canada; 6% of children aged 0 to 5 belong to a low income household.

## EMPLOYMENT

Labour Force '16 • Change: '06-'16

Labour Rate 2016



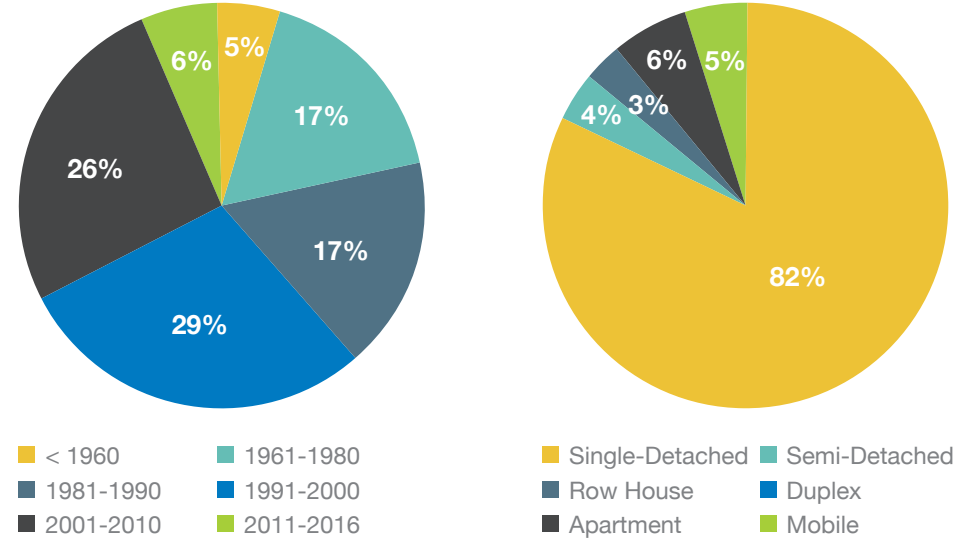
- Electoral Area F's total labour force (people working or seeking work) shrank 15% from 2006 to 2016; those not in the labour force (like retirees) increased 20%.
- Total unemployed persons grew faster than the labour force, resulting in a higher unemployment in 2016 versus 2006.

Largest Industries	Total Employed	% Share of Labour Force	%Δ ('06-'16)	% Renters Employed
Food & Lodging	220	15.5%	- 6%	0%
Construction	205	14.5%	+ 33%	10%
Arts & Entertainment	145	10.2%	+ 16%	34%

## HOUSING

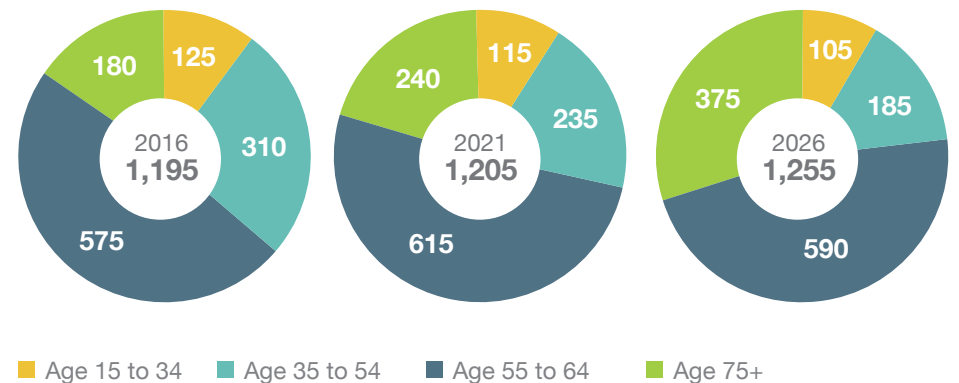
Dwelling Age 2016

Dwelling Type 2016



- 19% of total renter households occupy a dwelling built after 2000, versus 34% of total owner households.
- The majority of dwellings are single-detached (82%), followed by mobile homes (5%).
- Electoral Area F builds about 29 additional units annually. Housing projections anticipate that the local population may demand shy of 5 additional units annually until at least 2026.

## HOUSING DEMAND (by Maintainer Age)





## HOUSING COSTS & AVAILABILITY

Adjusted for inflation	2020	Change '11-'20
Overall Sale Price	\$428,260	-22%
Single Family Home	\$592,355	-8%
Overall CMHC Rent	\$955	+25%
1 Bedroom	\$890	+37%
3+ Bedroom	\$1,265	+59%

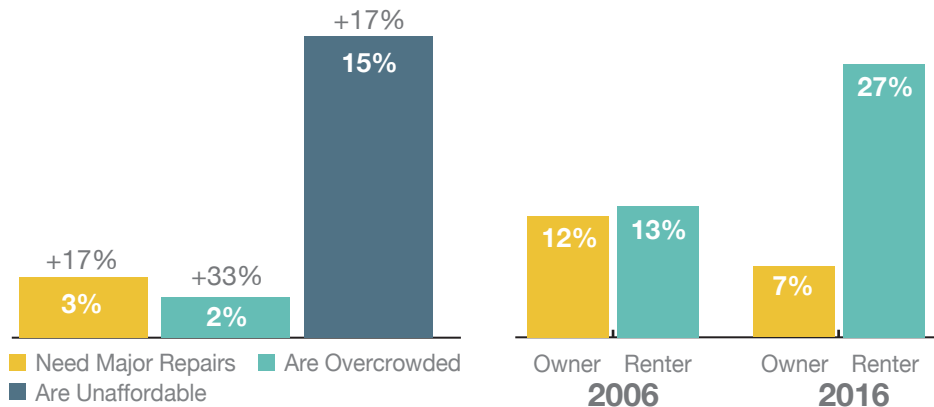
CMHC Rents based on City of Cranbrook results.

273 dwellings sold in 2020; 52% were single-detached homes and 27% were apartments.

According to CMHC, about 2.6% of RDEK's primary rental stock (based on Cranbrook) is vacant.

## CORE HOUSING CRITERIA

% of HHs '16 • Change: '06-'16 Core Housing Need: '06-'16



- The number and percentage of homes that were in disrepair, considered unaffordable, and overcrowded increased from 2006 to 2016.
- Nevertheless, the share and number of households in Core Housing Need fell from 12% to 9% over the ten years, due mostly to improvements among owner households.

## ENGAGEMENT

### Housing Need



# 500

Over 500 rural residents responded to a survey administered in Summer of 2021

# 53%

of renter respondents indicated that their current housing did not meet their needs.

# 6%

of owner respondents indicated that their current housing did not meet their needs.

This indicates a high degree of renter housing insecurity across the RDEK and a need for more affordable rental options.

### Community Quotes



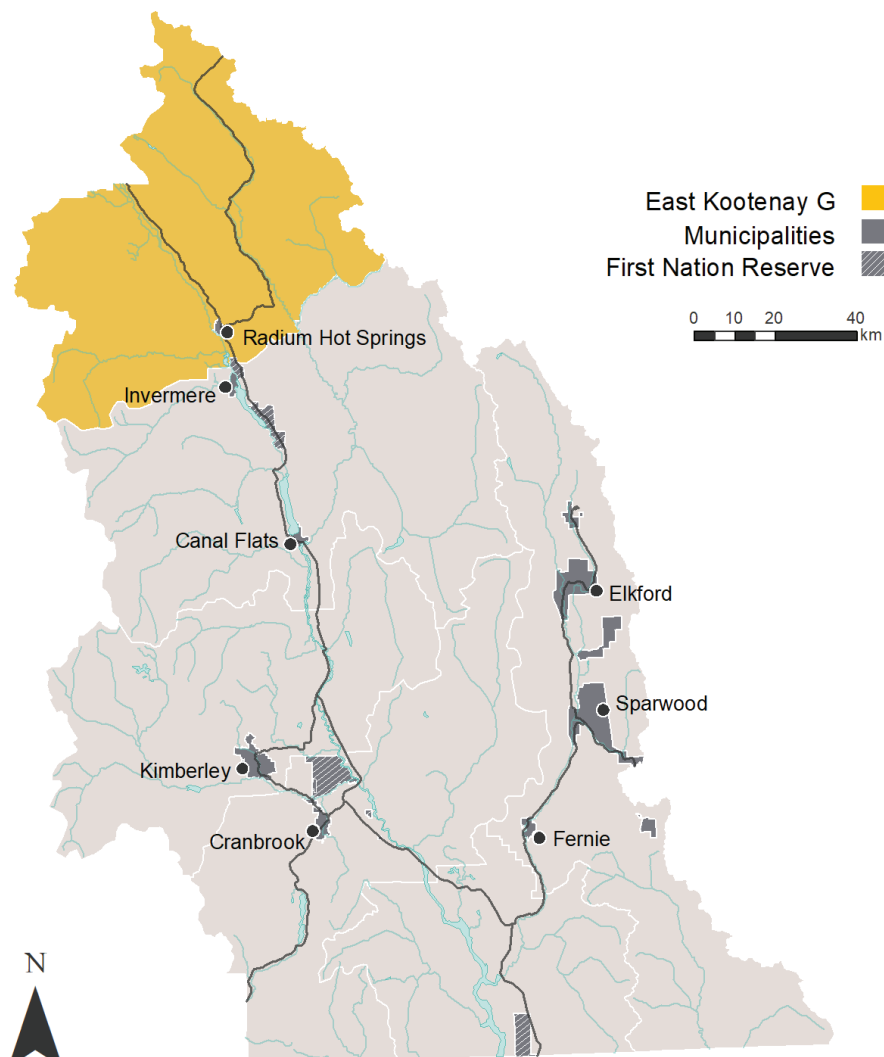
"There is nowhere affordable for family's or single people to rent. This causes people to move away. Service jobs are not being filled causing worker shortage. Those who do work are over worked and under paid. I run a business in town and staffing is my biggest problem. I am unable to serve the community fully in their needs. This is bad for businesses all around me. This has been going on for years. It's the most frustrating part of my job to keep good workers due to jobs available everywhere. There are no people to fill them because there is nowhere for them to rent and live affordably. Landlord gouge renters with high prices due to demand or go to air BnB for more money less hassle."

"I feel that the situation is Critical. Immediate action is necessary. Just like climate change, authorities have ignored the situation until things are dire... Regulate and zone the use of Air BnB's in residential communities. Let's create vibrant communities where people live full time. In the summer, I feel like a disgruntled, ostracized citizen who tries at all costs to avoid the madding crowd that comes from afar. It's not TIME TO UNWIND... it's time to put a priority on making sure that we are an equitable community."

"We live on a farm and cannot get a second home for our family to live on the farm to help us out (farming, chores, health related help and our personal care) without paying a lot of money for permits & unnecessary regulation conditions (that other districts do not have, right next door). We do not want to live in a seniors' home!!! We just want fair rights to have help and be able to live in our own home."

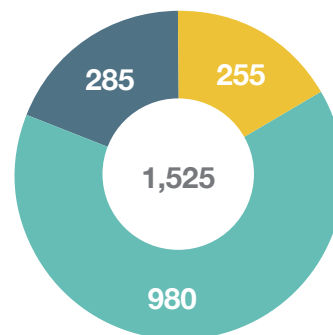
# ELECTORAL AREA G

## Community Profile

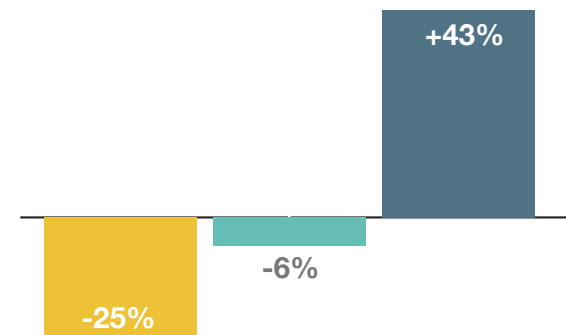


### POPULATION

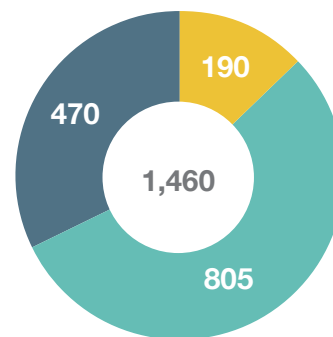
2016



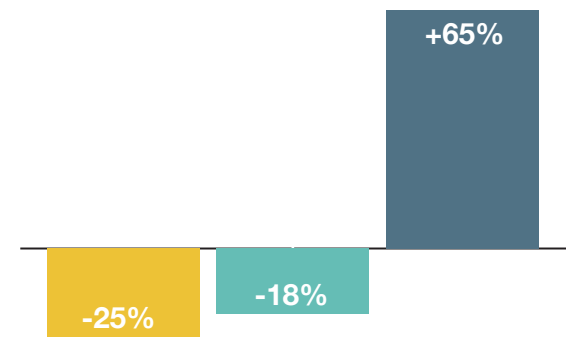
Change: '06-'16



2026



Change: '16-'26

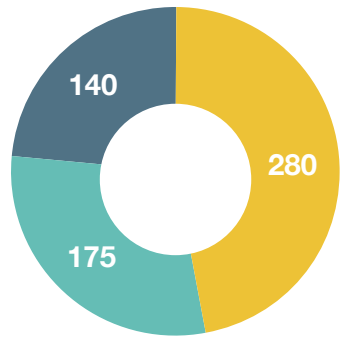


■ Youth (< 20) ■ Working Age (20-64) ■ Seniors (65+)

- Electoral Area Gs' total population shrank about 4% between 2006 and 2016 to 1,525 people. Rapid percent gains in its total seniors could not buffer losses to youth and working age populations.
- Projections to 2026 anticipate a continued decline of similar magnitude, with the population potentially reaching 1,460d people.
- The median age was 50.7 in 2016 and may reach 57.3 by 2026.

## FAMILIES

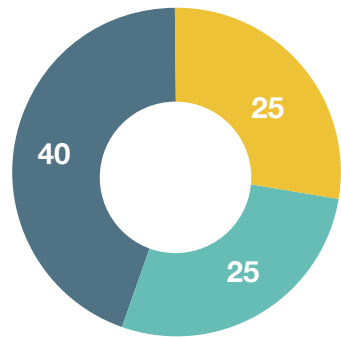
### Owners 2016



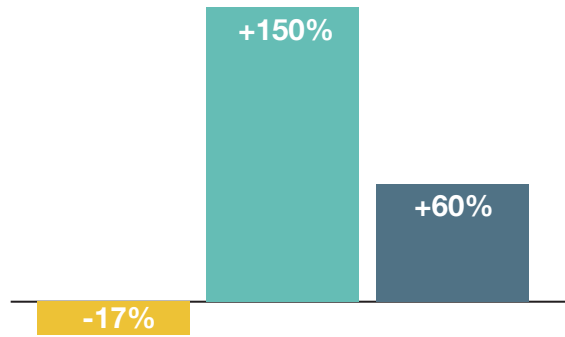
### Change: '06-'16



### Renters 2016



### Change: '06-'16



■ Families w/out Children ■ Families w/ Children ■ Non-families (e.g. singles/roommates)



Total families without children (like senior couples) expanded 15% between 2006 and 2016, while those without shrank 2%. Overall trends are largely impacted by trends among owner households.

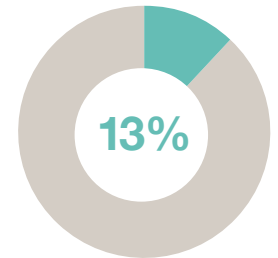
Renting families with children and single / roommate households (although small sample sizes) both experienced an increase over the decade.

## HOUSEHOLDS



Total permanent households grew to 695 from 2006 to 2016

Households that Rent in 2016



Household Rental

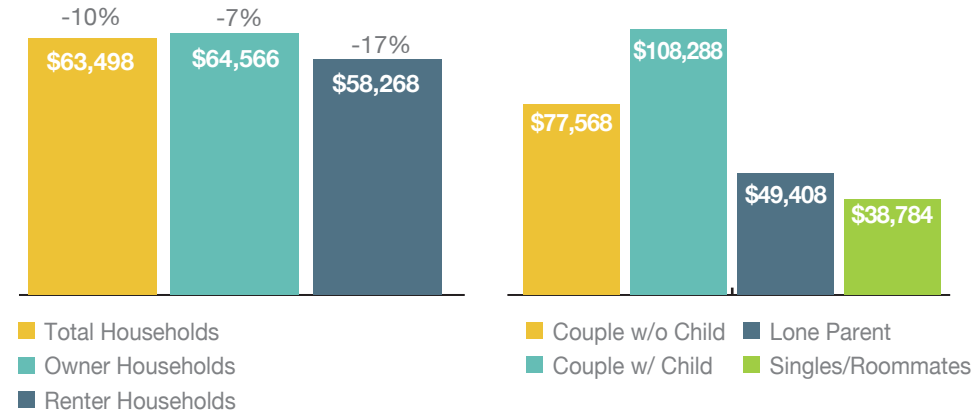
↑ 13%

Household Ownership

↑ 1%

## INCOME

### Median HH Income '15 • Change: '05-'15



■ Total Households  
■ Owner Households  
■ Renter Households

■ Couple w/o Child ■ Couple w/ Child  
■ Lone Parent ■ Singles/Roommates

Households Earning more than \$100,000

↑ 3%

Households Earning between \$20,000 and \$59,999

↑ 49%

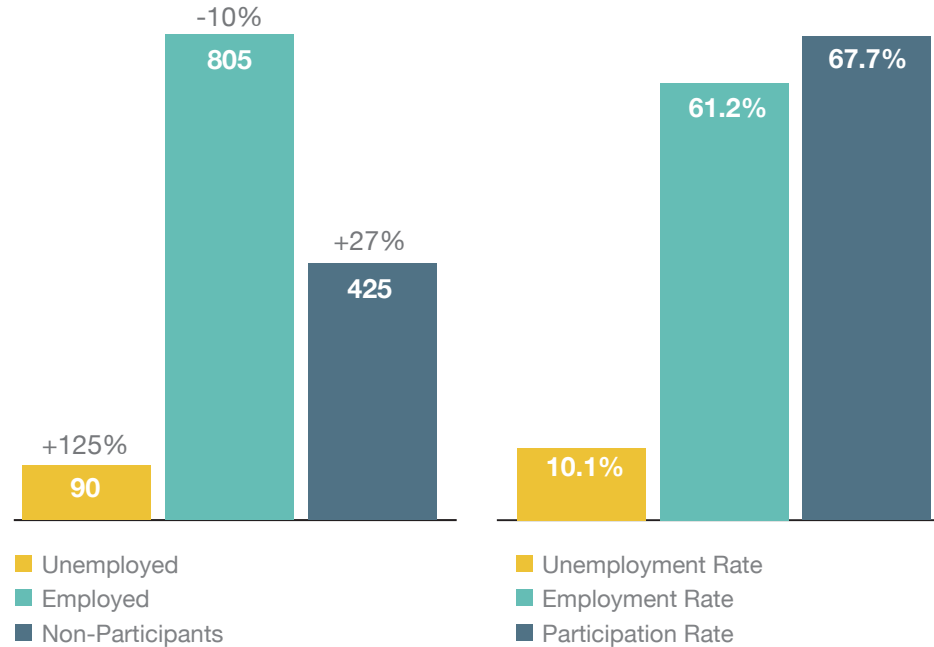
13%

of Electoral Area G residents are in "Low Income" according to Statistics Canada; 21% of children aged 0 to 5 belong to a low income household.

## EMPLOYMENT

Labour Force '16 • Change: '06-'16

Labour Rate 2016



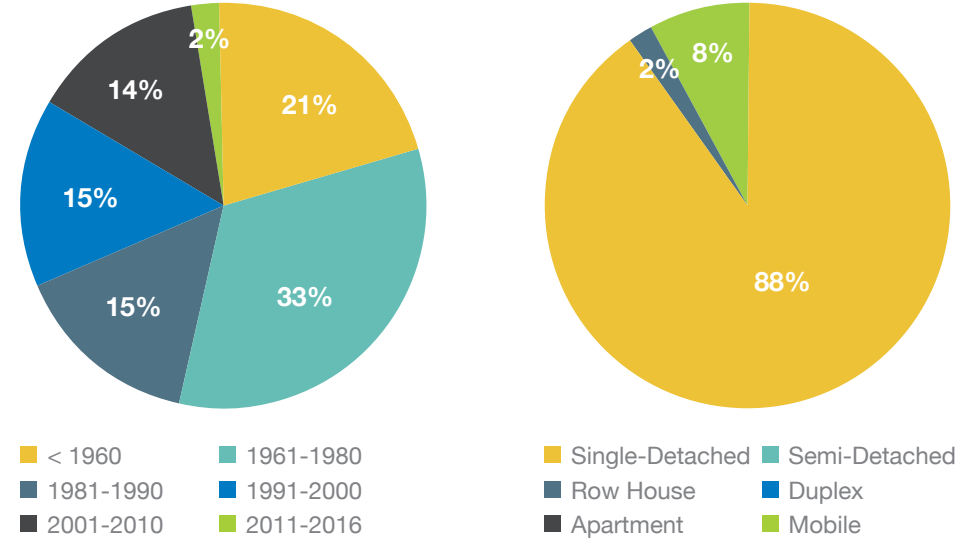
- Electoral Area Gs' total labour force (people working or seeking work) shrank 4% between 2006 and 2016; those not in the labour force (not seeking work) increased 27%.
- While the labour force shrank, the number of unemployed increased. This resulted in an unemployment rate that more than doubled.

Largest Industries	Total Employed	% Share of Labour Force	%Δ ('06-'16)	% Renters Employed
Construction	125	14.2%	+ 4%	16%
Retail Trade	115	13.1%	- 23%	13%
Food & Lodging	95	10.8%	- 17%	16%

## HOUSING

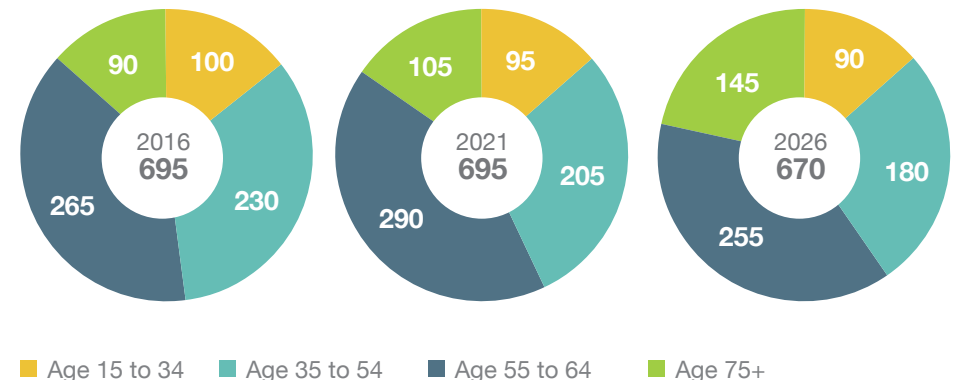
Dwelling Age 2016

Dwelling Type 2016



- 47% of renter households lived in a home built prior to 1960, versus 18% of owner households.
- The most dominant housing form in 2016 was the single-detached dwelling (88% of dwellings), followed by mobile homes (8%).
- Electoral Area G adds about 4 units annually to its supply. Housing projections anticipate that the local population could demand up to 3 fewer units annually until at least 2026.

## HOUSING DEMAND (by Maintainer Age)



## HOUSING COSTS & AVAILABILITY

<i>Adjusted for inflation</i>	2020	Change '11-'20
Overall Sale Price	\$334,320	+25%
Single Family Home	\$424,845	+18%
Overall CMHC Rent	\$955	+25%
1 Bedroom	\$890	+37%
3+ Bedroom	\$1,265	+59%

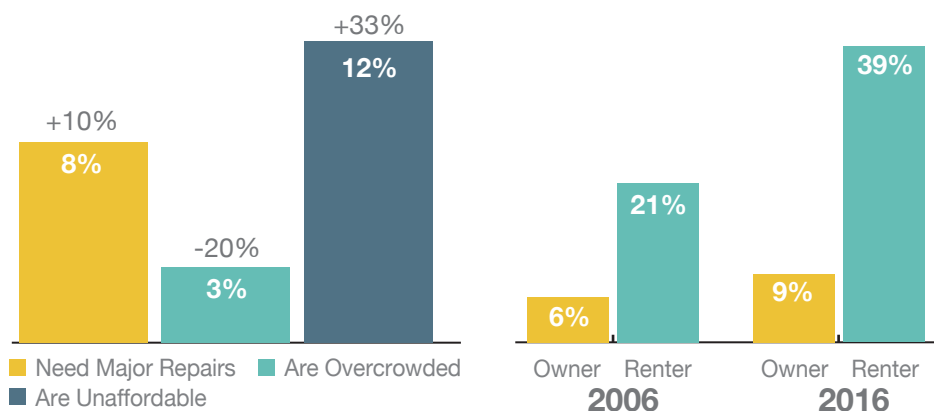
CMHC Rents based on City of Cranbrook results.

43 dwellings sold in 2020; 65% were single-detached homes and 21% were rowhouses.

According to CMHC, about 2.6% of RDEK's primary rental stock (based on Cranbrook) is vacant.

## CORE HOUSING CRITERIA

% of HHs '16 • Change: '06-'16 Core Housing Need: '06-'16



- The number and percentage of homes that were in disrepair and considered unaffordable increased from 2006 to 2016. Overcrowded conditions decreased.
- Due to the above increases, the rate and number of overall households in Core Housing Need increased from 8% to 13%, with worsening conditions among both owner and renter households.

## ENGAGEMENT

### Housing Need



# 500

Over 500 rural residents responded to a survey administered in Summer of 2021

# 53%

of renter respondents indicated that their current housing did not meet their needs.

# 6%

of owner respondents indicated that their current housing did not meet their needs.

This indicates a high degree of renter housing insecurity across the RDEK and a need for more affordable rental options.

### Community Quotes



"I know so many "locals" that work 2-3 jobs in order to afford housing and utilities. How much of this lack of affordable housing is due to our society's mindset - we deserve a second home on the lake, we have the right to make as much money as possible with our properties (short term rentals). Becoming a mountain resort community, a community of second homeowners, pushes out "locals", makes it impossible to attract employees (can't find affordable housing) and changes the whole flavour of communities."

"I've been working hard and saving for years to buy a home in the area. Right now, \$400k can buy me a 500 square foot trailer 45 minutes out of town. I feel very lucky to have a great relationship with my landlord, otherwise I'd be concerned about having no place to live this year, given the housing market."

"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."