

# HOUSE AND HOME

**RDKB HOUSING NEEDS REPORT**

November 2020



# ACKNOWLEDGEMENTS

On behalf of the Regional District of Kootenay Boundary (RDKB), CitySpaces Consulting led the Regional Housing Needs Report process and was the author of this report. The RDKB and CitySpaces are very appreciative of the support and advice from the **Regional Housing Needs Assessment Steering Committee**. We thank them:

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- Lila Cresswell, Treasurer, Lower Columbia Affordable Housing Society Board
- Mary Gay, Montrose (former Councillor)
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- Terry Mooney, Area C / Christina Lake
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# INTRODUCTION

## Project Overview

The Regional District of Kootenay Boundary (RDKB) has completed its first Regional Housing Needs Report that identifies housing needs, gaps, and issues within its' eight municipalities and five electoral areas. The process weaved together evidence-based research, observations obtained through community and stakeholder engagement, and analysis to inform the Regional District and potential partners on future housing projects and initiatives.

The Regional Housing Needs Report provides the Ministry of Municipal Affairs and Housing, and the RDKB, with an understanding of the current and projected housing needs across the housing continuum, from emergency shelter to market home ownership. It also serves as a baseline report to inform policy formulation for the eight municipalities and five electoral areas with respect to housing planning and development, land use planning, and regional planning.

### **What can a Regional Housing Needs Report be used for?**

Understanding housing needs, gaps, and related issues helps local governments formulate policies and regulations to enable new residential development projects to incorporate housing units that meet the needs of the community. Key findings can also be referenced for advocacy. A wide variety of sectors can utilize information from this report to inform their initiatives, such as developers and non-profit housing providers working towards an affordable housing project. Funders and agencies, such as BC Housing and Canada Mortgage and Housing Corporation (CMHC), typically require rationale for housing funding applications and the information from this report can help address those requirements.

### **Legislative Requirement**

In April 2019, the Ministry of Municipal Affairs and Housing introduced new legislation under Part 14 of the *Local Government Act*. The new regulation requires local governments to complete Housing Needs Reports by 2022 and thereafter every five (5) years. The purpose of the legislation is to: (i) enable the provincial government to gain an understanding of recent changes in demographics and housing and provide important context to plan for future housing needs; (ii) enable municipalities to better understand the current and future housing needs; and, (iii) assist local governments in

implementing policies and bylaws that respond to current and projected housing needs. The indicators gathered in this report align with these requirements.

## Methodology

This process began in December 2019 and was undertaken during the first wave of the COVID-19 public health emergency. Data collected for this report pre-dates COVID-19 and captures points-in-time that do not take into account potential shifts in demographic and socio-economic indicators (e.g. household income). Virtual engagement activities gained perspective from community members and stakeholders on the housing situation before and during COVID-19.

### Steering Committee

This process benefitted from a Regional Housing Needs Assessment Steering Committee, which guided the consultant teams' work and provided important local context to the study and reporting. Steering Committee members were representative of the region at-large, including electoral area directors, former municipal councillors, and members from the Lower Columbia's Attainable Housing Committee.

### Research

Key findings were informed by compiling and analyzing both quantitative and qualitative research:

- **Quantitative sources:** this includes data from Statistics Canada (Census 2006, 2011 and 2016); municipalities within the RDKB (e.g. building permit data); BC Assessment; BC Housing; BC Statistics; 2018/2020 Reports on Homeless Counts in BC; and CMHC Rental Market Reports. Quantitative data aligns with the requirements outlined in the Ministry of Municipal Affairs and Housing's *Guide to Requirements for Housing Needs Reports*<sup>1</sup>.
- **Qualitative sources:** this includes results from an online survey, virtual workshops with stakeholder groups, and key informant interviews. Insights from qualitative sources were also used to supplement data that is not available at the local geography level.

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<sup>1</sup> There may be some inconsistencies in the population and household statistics due to data sources. For some tables, Statistics Canada Census (2006 and 2016) data was used while, for others, data from the National Household Survey (2011) was used. Unlike the 2006 and 2016 census statistics, the 2011 NHS survey was voluntary and is based on 25% data. The 2011 data may not be directly comparable to the 2006 and 2016 data. The 2011 NHS survey received low response rates from some communities in the regional district and may not be directly comparable to other communities. In order to appropriately compare data across all three periods, the custom data tables procured by the Province includes only 25% data for all years. Total population counts and age breakdowns are reported as 100% data.

## Engagement

The original Engagement Strategy outlined numerous in-person activities throughout the region including: workshops, pop-up focus groups, local government meetings, and community housing tours. The COVID-19 public health emergency prompted a substantial departure from the original strategy, subsequently shifting the in-person engagement activities to virtual settings. These activities were further complemented by key informant telephone/video calls and an online survey, as well as an interactive website with numerous activities for residents to passively engage.

A total of 792 people, 22 organizations, and representatives from the municipalities engaged during this process. Excerpts from engagement activities are illustrated throughout this report to provide qualitative evidence of housing needs in the region. Comprehensive detail on the engagement process can be found in the companion report: *RDKB Housing Needs Engagement Summary Report*.

## The Housing Continuum

The housing continuum is an illustrative diagram that helps communicate the full range of potential housing types and tenures in a community.

The non-market side of the continuum includes emergency shelters, safe houses, transitional and supportive housing options. These housing options offer community members affordable, sometimes temporary, accommodation including for low-income households, vulnerable populations, and persons experiencing homelessness.

Moving along the continuum is independent social housing for low-income households. While this type of housing is still government subsidized, there is no additional support required for households to be able to live independently and often less subsidy is needed to maintain these units. Rent supplements bridge the non-market and market sides, with the remaining tenures including rental and ownership housing forms available through the private market without any subsidy.

Each source of supply along the housing continuum is interrelated and constraints in any one supply type will impact others. With an aging population, for example, senior residents are challenged to find suitable and accessible housing, which has led to seniors being 'stuck' in oversized large maintenance homes that could otherwise be available for young families.



## Housing for All

The housing continuum is not linear, nor a ladder. It is a fluid network of housing options that allow households to find and afford a home that meets their needs. A household should be able to navigate this network of housing options as their lifecycle, and life circumstances, change over time – including in times of crises. There is no final destination, or ideal location, along the housing continuum; it is simply intended as a framework to understand the range of possible housing types and tenures individuals may need during their lifetime. When a household is unable to find and/or afford housing that meets their needs, this signifies a housing gap along the housing continuum.

Figure 1: Housing Continuum



### **MY STORY: ADULT CHILDREN, WITHOUT HOMES**

"During the past 5 years living in the RDKB, my family and I have had a constant battle to find suitable, affordable, housing. The cost of rent does not reflect the incomes in this region. I believe the region needs to put in place "Need to Reside" to keep our housing affordable. We have employment but due to rental costs, rental units being sold and no place to move to, we have been forced to live in disgusting un-kept units. Having to clean rat, mouse, and many other critters droppings to be able to move in, plus knee-high garbage and still paying \$1,000 to \$1,500 a month because we need housing for larger families. This "was" an older community, things are changing, young people cannot afford to live here with the wages in the region versus the cost of living. Subsidized housing yes but integrated not segregated from the community.

My children are presently living in RVs because they cannot afford the rent and feed their children. They must move when the flood waters rise but at least they have a home, with a yard."

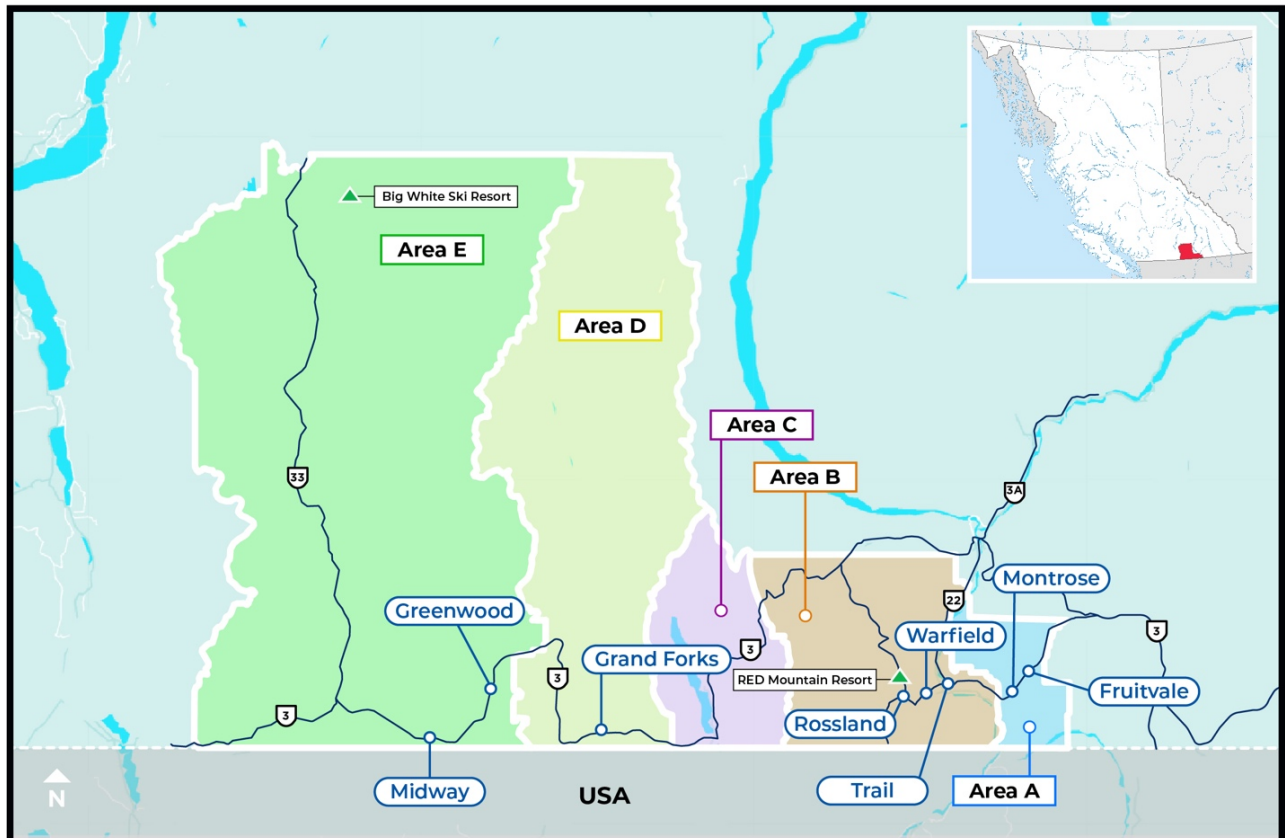
# REGIONAL CONTEXT

The RDKB is a region of BC that encompasses over 8,200 square kilometers and is home to more than 31,500 residents. The region comprises eight municipalities and five electoral areas that are distinctly geographically organized:

- **The Kootenays/Lower Columbia Area:** includes the municipalities of Fruitvale, Montrose, Trail, Warfield, Rossland (including Red Mountain Resort), with Electoral Areas A and Electoral Area B / Lower Columbia-Old Glory.
- **The Boundary:** includes the municipalities of Greenwood, Grand Forks, Midway with Electoral Area C / Christina Lake, Electoral Area D / Rural Grand Forks, Electoral Area E / West Boundary and Big White.

There are distinct characteristics between The Kootenays/Lower Columbia area and the Boundary sub-regions of the RDKB. As such, key findings from this report are organized by these areas, supported by detailed community profiles found in Appendices A through N.

**Figure 2: RDKB Contextual Map**





Official Community Plans (OCPs) are planning tools that establish long-range policy to guide development including housing. Zoning Bylaws provide regulatory power to OCPs. The RDKB has OCPs and Zoning Bylaws for most of their Electoral Areas. Currently most of Electoral Area E does not have land use planning, although there are OCPs and Zoning for the Bridesville townsite and the resort communities of Jewel Lake, Mount Baldy and Big White. The RDKB is currently reviewing the Electoral Area C/Christina Lake OCP and preparing a Rural Bridesville land use plan. Each municipality within the RDKB has an adopted OCP<sup>2</sup>. The RDKB's approach to regional planning is to coordinate the various sub-regional OCPs and does not have an overarching Regional Growth Strategy.

### **Indigenous Community Context**

RDKB is situated on the converging, traditional and unceded lands of the Syilx (Okanagan), Secwepemc, Sinixt (Lakes), and Ktunaxa Peoples and the Metis have long been in this area. There are Indigenous people from many other Indigenous Nations within this area as well. There are nearly 2,000 Indigenous people who live in the region<sup>3</sup>. There are no Indigenous reserves located within the RDKB boundaries and there are no treaties for this area.

Many community-based organizations in the RDKB support Indigenous people who access their services. However, there are still a number of Indigenous households with disorienting experiences to accessing housing and supports, making them more vulnerable and susceptible to precarious living conditions including homelessness in the region.

The Boundary All Nation Aboriginal Council (BANAC), the Boundary Metis Association, and the Circle of Indigenous Nations Society (COINS) were established in-part to address the under-representation of, as well as provide support to, Indigenous people in the RDKB. Even with these organizations doing very important work, there is a high-level of vulnerability among Indigenous households residing within the RDKB.

#### **Indigenous Families Have Nowhere Else to Go**

"There are many Indigenous families in the area who are here because they have nowhere else to go. Grandparents raising grandkids, or young families with lots of children without social support or cultural touchstones. They face stigma and discrimination. They require a lot of support and service."

*- Quote from key informant interview (abbreviated)*

<sup>2</sup> Local governments currently updating their OCPS: Midway, Montrose, and Trail.

<sup>3</sup> 1,995 persons in the RDKB were counted as "Aboriginal identity" (First Nation, Metis, Inuit), Census 2016

# Regional Themes

The guide to preparing housing needs reports requires a statement on key areas of local need specific to: affordable housing; rental housing; special needs housing; housing for families; housing for seniors; and shelters for individuals experiencing homelessness and housing for individuals at-risk of homelessness. This section is organized by housing gaps and groups experiencing the greatest challenges with finding and affording housing, which addresses these requirements and adds additional insight.

## Overarching Observations

- **Distinct sub-regional characteristics.** Findings from the housing needs assessment process are difficult to generalize across the entire region because there are very distinct differences of housing needs, gaps, and issues in its *sub-regions*. Even within sub-regions, there are local anomalies of housing need. Geographically, the Boundary communities are more isolated, from each other and, to some degree, from the rest of the RDKB, and generally within the province. The municipalities in The Kootenays / Lower Columbia area are more clustered, allowing a greater permeability in accessing services, amenities, and housing options.
- **Inherited workforce housing.** Many communities within the region were incorporated around the opportunity for resource development such as mining and forestry. In some communities, industry came first and companies built housing for its workforce. When company towns were more established and became more complex, concerns for livability and housing conditions led to change and eventually to the incorporation of municipalities. This transferred the responsibility of living conditions from companies to local governments. The inherited workforce housing was never built with longevity in mind and is starting to age and no longer meeting the needs of the evolving communities in the RDKB.
- **Resource-based communities.** Most of the RDKB communities are still anchored by resource-based industries such as mining, forestry, and value-added manufacturing. Over time, some communities have diversified their economies to include health care, recreational tourism, and agriculture. Today, new industries such as film, technology, and cannabis production have been growing and providing more employment opportunities. Diversified economies help soften economic downturns and help retain wages needed for households to afford housing. Communities that rely on one or two major employers, such as a mill, are less equipped to sustain market fluctuations and the housing situation is more susceptible to boom and bust scenarios.

- **Amenity migration.** The RDKB has an abundance of natural environmental amenities including rivers, lakes, trails, fresh air, and clean water. Some amenities have been developed including ski hills. This array of outdoor activities has enriched the lifestyle of local residents and also attracted new families and retirees to the region. This phenomenon is often cited as amenity migration, where people choose to move to rural areas as an alternative to urban centres, largely for pleasure rather than economic reasons. Experts in this field suggest that amenity migrants are usually highly educated, deeply engaged in outdoor recreation, and often bring with them incomes and/or wealth that act as an economic multiplier for communities<sup>4</sup>. Experts also suggest that there often manifests a dynamic between amenity migrants and people born / raised locally, for example opposition or support for resource development or affordable housing projects. This process revealed that there are an increasing number of amenity migrants moving to RDKB communities, bringing with them education, financial means, and demographic diversity. But it is also forming a dynamic, and in some respects disparities, in equity.
- **Rural migration.** A different kind of migration; it has been observed through research and engagement that there is a shift occurring in the rural areas of the RDKB where households, mostly aging seniors, are looking to move into town. A key theme is seniors looking to downsize but lacking accessible or seniors-oriented housing options in rural areas for this transition. It is anticipated that more seniors living on the outskirts of town will make their way into the larger communities if they are able to sell their homes and find housing that meets their needs. Some of these seniors are reluctant to leave their rural settings, others are ready to have a low maintenance home and live closer to health care and services.
- **Adjusting historical development patterns.** Residents, especially seniors and households without access to a vehicle, identify being close to services and amenities as an important factor in their housing choices. This includes being close to groceries, recreation, support services, and arts and culture. This a shift from historical development patterns towards an interest in more compact, complete communities.
- **Sub-regional inequity.** There is a large degree of inequity across the region. There is a concentration of high-income in The Kootenays / Lower Columbia area and low-income in the Boundary area. Renters are more likely to experience core housing need across the region compared to homeowners. And there is 'new money' coming into the communities, for example retirees who sold their homes in high-valued real estate markets (e.g. Vancouver, Kelowna) now with a high degree of disposable income that is not common to the local population. The housing stock is a visible sign of this disparity: low- to moderate-income households living in

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<sup>4</sup> Planning for Amenity Migration in Canada, Mountain Research and Development, Raymond Chipeniuk (2004).



modest older homes, mobile homes, or rental housing; compared to high-income households living in new, large homes with mountain views, waterfront, or large acreage properties. The communities express a desire to uplift the standard of living, including housing livability, for households currently living in inadequate, unsuitable, and unaffordable housing conditions.

- **Historically underserved.** Communities in the RDKB have historically not been targeted candidates for affordable housing project investment. As a result, there is a substantial gap of housing types and tenures needed in the region to ‘catch-up’ to community needs, ranging from non-market rental housing to supportive housing. Recent investments in affordable housing projects (proposed or currently underway) is a positive direction for the region. Still, there is a deficit of affordable housing units that needs to be addressed.

### *Groups Facing the Greatest Challenges Finding and Affording Housing*

- **Seniors.** The region’s population is aging and also attracting retirees from other parts of BC and out of province. Seniors have few options to find suitable, affordable, and accessible housing in various communities across the region to meet their needs – from independent seniors housing to housing with integrated supports.
- **Families.** The region is an attractive place for families to call home, but many are challenged to find housing that meets their needs. For low-income families, finding housing in good condition they can afford is difficult to come-by. Families relocating from outside the region may have “cashed-out” from more expensive real estate markets, bringing their equity with them but limited to find housing that meets their consumer preferences.
- **Single-Parent Households.** Single parent households often struggle to find and afford housing to meet the needs of their families in the RDKB. Not only are housing costs generally high for a single income family, frequent stories were heard of single parents facing discrimination when trying to secure rental housing.
- **Single People.** Single individuals are challenged to afford housing without the help of a partner, roommate or other support – particularly due to a general lack of rental housing units and smaller units. As a result, single people tend to spend a higher proportion of their income on housing costs with less financial ability to pay for other basic necessities.
- **Youth and Young Adults.** Youth and young adults, who often need rental housing and are more likely to be working low wage or service workers, struggle to find housing in the RDKB. They often end up in overcrowded dwellings shared among many individuals or in precarious

situations putting them at-risk of homelessness. There is a high-degree of vulnerability for youth living in isolated rural areas of the RDKB.

- **People with Mental Health Support Needs or Experiencing Substance Use Issues.** Residents experiencing challenges related to mental health or substance use are extremely challenged in securing housing in the RDKB given the limited housing options with integrated supports.
- **People Experiencing Homelessness or At-Risk of Homelessness.** There is an increasing number of persons experiencing homelessness across the RDKB, particularly in centres such as Trail and Grand Forks but also in rural areas. There are many households living in precarious living situations: RVs, campers, tents, or friends / family couches who do not recognize that their housing situation is not secure or sub-standard. It can be challenging for residents to secure housing when experiencing homelessness. Community opposition to housing projects with supports increases this challenge. With rising rental and homeownership costs, and with little availability of rental units, a growing segment of the local population is at-risk of homelessness. Youth and low-income renters are particularly at-risk.
- **Indigenous Households.** Indigenous households experience service gaps with many existing supports offered by non-Indigenous people or programs that do not necessarily meet their needs. Housing for Indigenous youth/young adults was a particular concern identified by the community and stakeholders.
- **Seasonal Workers / Workforce.** Seasonal workers at ski resorts (such as Big White or Red Mountain), tourism staff, agricultural workers, and other seasonal staff struggle to find accommodation close to their places of employment. They often need rental housing in popular tourist destinations during peak season or in remote locations. Overcrowding is a major issue occurring in ski resort communities.

### **Common Experiences**

- **Increasing Cost of Living.** Residents, service providers, and government officials identified a wide range of concerns related to the cost of living in the RDKB, including the cost of housing and, in particular, rental housing. Comments referred to both rapidly increasing rental and housing costs, as well as the challenge of low wages. Data evidence suggests that this experience is one-sided, where low- and moderate-income households are experiencing the burden of increasing costs to living, with higher income households able to comfortably live within their means.

- **Housing in Poor Condition.** A common theme across the RDKB is widespread deteriorating condition of homes to rent or own. Much of the housing stock is old and the rate of homes in need of major repair is substantially higher compared to the province as a whole. Rental housing and mobile homes, in particular, have been commonly described as poorly maintained and unsafe by the community. Many homes across the region are currently in need of major repairs, such as replacing wiring or plumbing, re-roofing, or structural repairs.
- **Lack of Suitable Housing Options.** Many residents cannot find suitable housing to meet their needs. This issue crosses demographics, from seniors looking for smaller one-level living, to young families looking to buy entry-level homes without significant renovation, to youth/young adults, single people, and single parents unable to find suitable rental accommodation. In some cases, the barrier is not cost – the desired housing simply does not exist for the number of families and individuals searching.
- **Discrimination and Stigma Towards Vulnerable Populations.** Service providers and vulnerable populations report discrimination being a barrier for households trying to secure rental housing. Challenges range from community opposition to affordable housing projects, to landlords not renting to single parents or individuals with pets, to the challenges faced by individuals experiencing homelessness or struggling with mental health or substance use issues.
- **High Cost of Construction or Renovation.** A common message heard across the region is the high cost to build new housing (or to renovate existing housing) relative to local incomes. This is an important factor in the RDKB context given the aging housing stock in need of major repair. Building new or repairing existing units require upfront capital and results in higher rents.

## Housing Gaps

- **Year-round emergency shelter:** Specifically for the communities of Trail and Grand Forks, there is a need for year-round emergency shelter beds to support persons experiencing homelessness. A permanent, year-round emergency shelter is an essential part of the housing continuum that can support individuals experiencing short-term housing crises at any time of the year. At a shelter, individuals and families can be supported during a short-stay, assessed and rapidly re-housed when appropriate housing can be matched.
- **Youth safe house:** There is a high-level of youth vulnerability, particularly in the Boundary area. A youth safe house (or youth transitional housing or group home) is needed for the region. This could alleviate some of the informal youth safe houses being operated out of the goodwill of community members and enhance the resources available to youth in need.



- **Transitional housing for women and children:** There is a high-level of vulnerability for families experiencing violence, particularly in isolated rural communities in the Boundary area. There is a need to further explore transitional housing options specific for women and children in the area.
- **Transitional housing for persons experiencing homelessness:** Some individuals may need a step in-between a shelter and permanent housing, in what is called transitional housing. For example, there may be individual circumstances in any population needing more support or are waiting for supportive housing or affordable rental units. This is an important housing gap for re-housing persons experiencing homelessness in the RDKB.
- **Supportive housing:** Supportive housing projects are places where individuals unable to live independently and require on-site supports to maintain well-being and stability. It can serve a wide variety of households in need of support. In the RDKB, there is a need for re-housing persons experiencing homelessness, persons with disabilities, and persons experiencing mental health and/or substance use issues.
- **Non-market rental housing:** The number of persons experiencing core housing need in the RDKB indicates the need for affordable social housing with units rent-geared-to income. Social housing (which is affordable rental housing) is needed for a wide variety of low-income households including singles, couples, families, and seniors. Given the low availability of rental units and instances of rental housing in poor condition, additional rent supplements may not be sufficient in the case of the RDKB without the rental stock to match the funds / tenants.
- **Low-end of market rental housing:** Low-end of market rental housing is rental housing delivered through the private market that is slightly below market rates (e.g. 10% below average rents). These units could be suitable for low- to moderate-income households spending greater than 30% of their gross income on housing costs but are not eligible for non-market housing units (e.g. social housing).
- **Market rental housing:** Market rental housing, in good condition, is a high priority for the RDKB, particularly purpose-built rental buildings to offset the precarious nature of the secondary rental market<sup>5</sup>. Market rental housing is versatile and suitable to meet the needs of singles and couple households, newcomers to the region who need a starting place, or a home that helps during life transitions such as downsizing. There is also a need for more accessible units in market rental

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<sup>5</sup> The secondary rental market means rental units that are not purpose-built rental. They can include condominiums, secondary suites, and single-detached homes or townhouses.

buildings to accommodate seniors or other persons with mobility issues but who can live independently and afford the average rent.

- **Short-term rental and tourist accommodation:** In resort communities, there is a need to have an adequate supply of short-term rental and tourist accommodation to help alleviate the pressure on the long-term rental stock. This form of housing is targeted to Big White, Red Mountain, and Rossland.
- **Accessible seniors-oriented housing:** There is a need for seniors-oriented housing across the seniors housing continuum – independent, semi-supportive, supportive, assisted living, and complex care. This also includes rental and ownership options and supported by better-at-home programs. This priority is supported by aging demographics and the limited options for seniors transitioning to non-single-detached housing forms as they age, requiring housing options that are suitable for ‘downsizing’. While seniors-oriented housing has been identified for every community in the RDKB, developing it may not be feasible in rural areas given infrastructure constraints and distance to services / amenities. As such, the rural senior populations and the trend of rural migration to urban centres should be a consideration for neighbouring communities planning for seniors housing.
- **Alternative housing typologies:** There is a growing appetite and need for non-single-detached housing forms in the RDKB. These include ground-oriented multi-unit housing like townhouses or apartments (rental or strata condominiums), secondary suites, and accessory detached dwelling units on rural lots / large acreages. These housing forms are versatile and can help meet the needs of families, newcomers, and seniors. A key driver for alternative housing typologies is the desire to have housing options that are new, in good condition, and accessible.

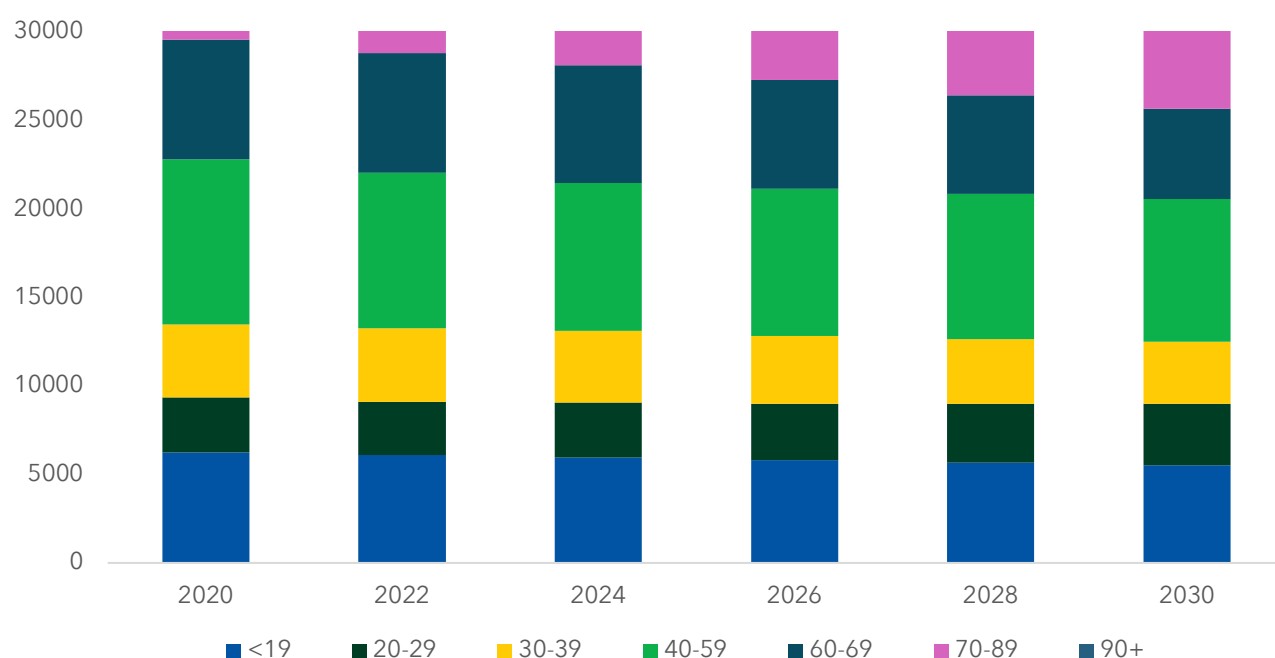
# Regional Indicators

Key housing indicators outlined in the following section demonstrate the contributing factors to the housing issues in the RDKB. These include key demographic characteristics and housing stock age. Excerpts from community engagement activities are also illustrated in relation to the indicators to provide supporting qualitative evidence of housing issues in the region. Detailed tables on all housing indicators for the RDKB can be found in Appendix A.

There are over 30,000 residents distributed across the region, which has experienced a low but steady annual growth rate of 0.23%. BC Statistics projects the region to comprise over 31,000 residents by the year 2030. A key observation of future projections is the anticipated change in age characteristics, which shows a growing proportion of seniors.

**Figure 3: Population Distribution by Age, RDKB (2016)**

Source: BC Statistics



The median household income in the RDKB is \$60,543. A key observation of this indicator is household income disparity between owners and renters, as well as between the Kootenays communities versus the Boundary communities.

- **Renters earn significantly less compared to homeowners:** This observation makes sense - low- to moderate-income earners are less likely to be able to save for a down-payment and/or

qualify for a mortgage. Higher income earners will likely invest their earnings into property, building equity over time. A consequence of this is renters are more likely to live in lower quality housing units and make trade-offs such as not having enough bedrooms for all members of their family or having to live further from work, school, and amenities.

- ▶ **High-income households are clustered in The Kootenays/Lower Columbia Area:** Warfield, Rossland, Montrose, Fruitvale, and surrounding Electoral Areas (A and B) are home to the highest-income homeowners of the region. This reflects the high-paying jobs in the region including health care, professional/technical services, and major employers such as Teck Resources. Households without access to these jobs have lower-incomes in these communities and are more likely renters. Trail, for example, has the lowest median income for renters in the region.
- ▶ **Low-income households are clustered in the Boundary area:** Greenwood, Grand Forks. and Midway have lower household incomes compared to households living in The Kootenays/Lower Columbia. While there are high-paying jobs in these communities, it is not to the same level or scale as The Kootenays/Lower Columbia. Households in the City of Greenwood have the lowest median income on the whole for the entire RDKB.

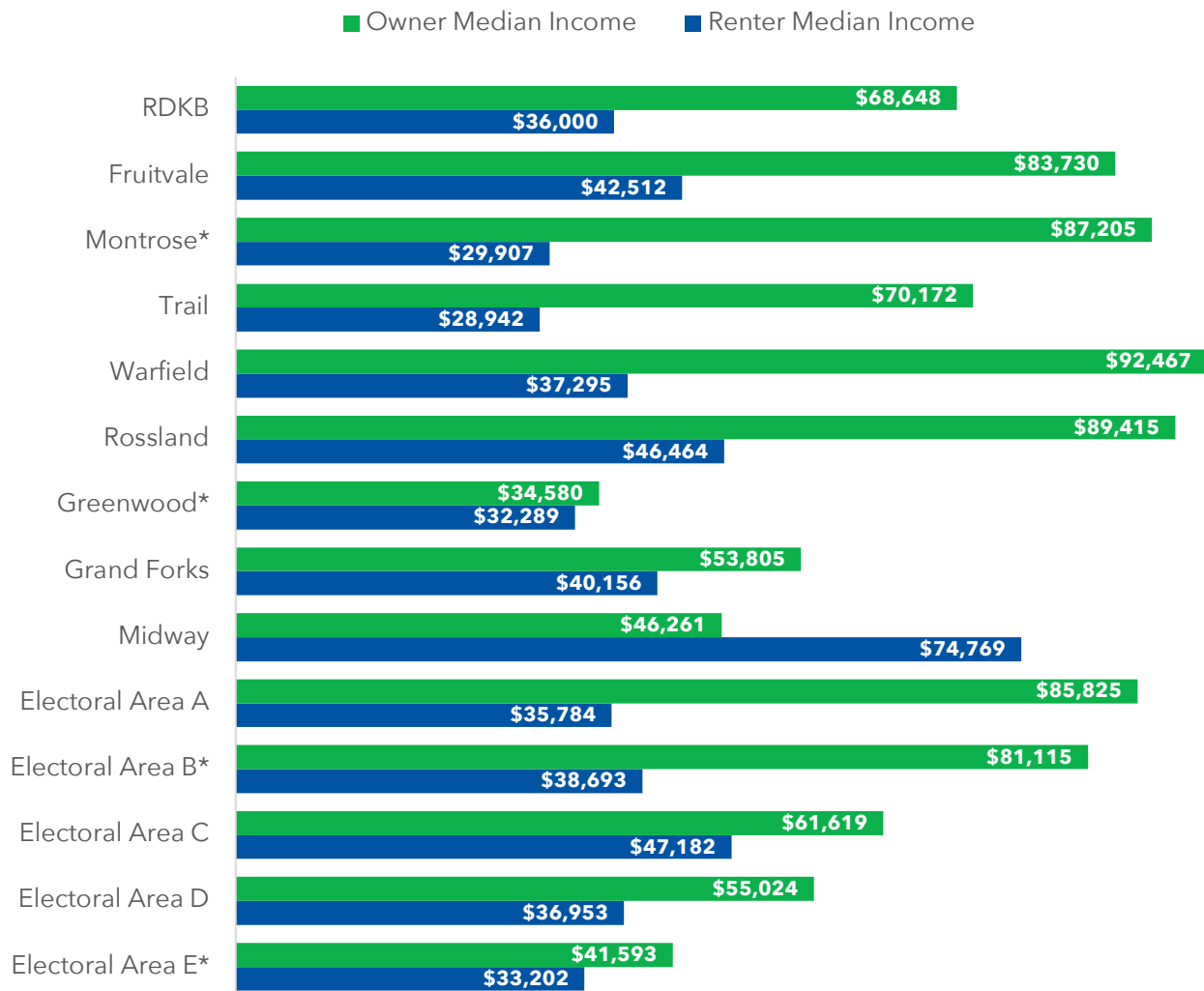
### **High Rates of Poverty**

“The Boundary area has the highest poverty level in the province, lower than the east side of Vancouver. There needs to be more empathy for people who are having a hard time.”

– *Quote from focus group (abbreviated)*

**Figure 4: Household Income of Renters vs. Owners, RDKB (2016)**

Source: Statistics Canada, 2016 Census<sup>6</sup>



The majority of the housing stock in the region was built pre-1980s (69%), with smaller 'booms' occurring during the 1990s and 2000s. New construction has slowed and is not evenly distributed across the region. Much of these homes were built to house the workforce and their families: single-detached homes on large lots.

- **Aging housing stock requires more maintenance:** An important consideration to this indicator is that aging housing stock often coincides with deteriorating housing stock and/or homes that require maintenance. Older homes were also built under a different building code and are less

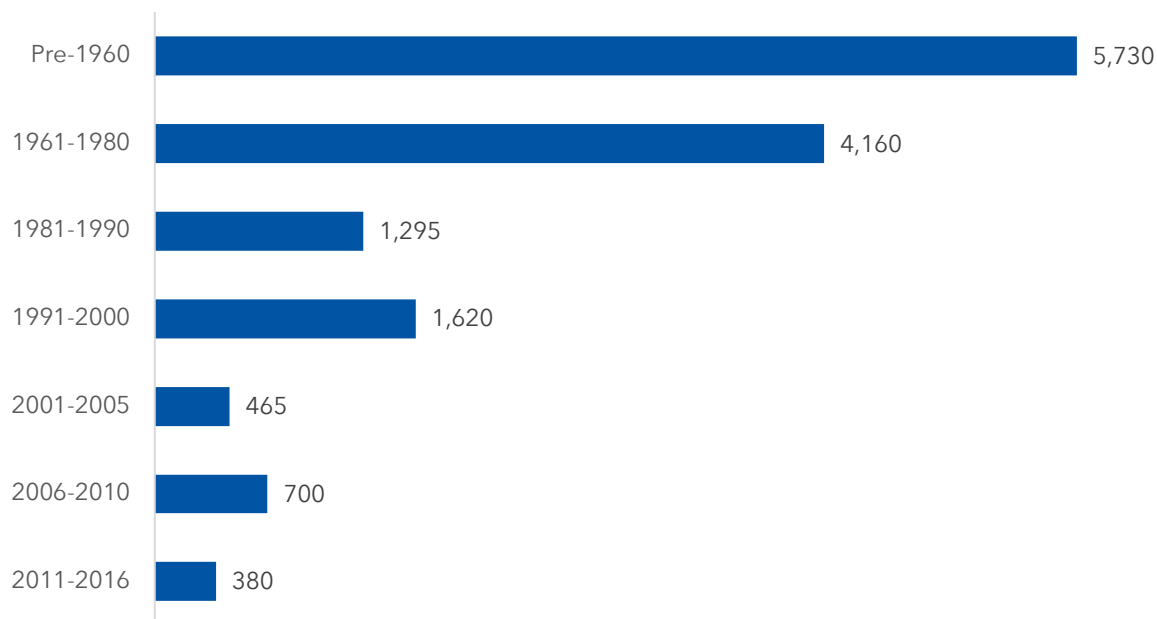
<sup>6</sup> \*community data was suppressed in 2016, 2011 or 2006 data was used instead



likely to have accessible features for seniors and persons with mobility issues (e.g. walk-up apartments with no elevator).

**Figure 5: Total Number of Housing Units Built by Year, RDKB (2016)**

*Source: Statistics Canada, 2016 Census, 2011 National Household Survey and 2006 Census Population*



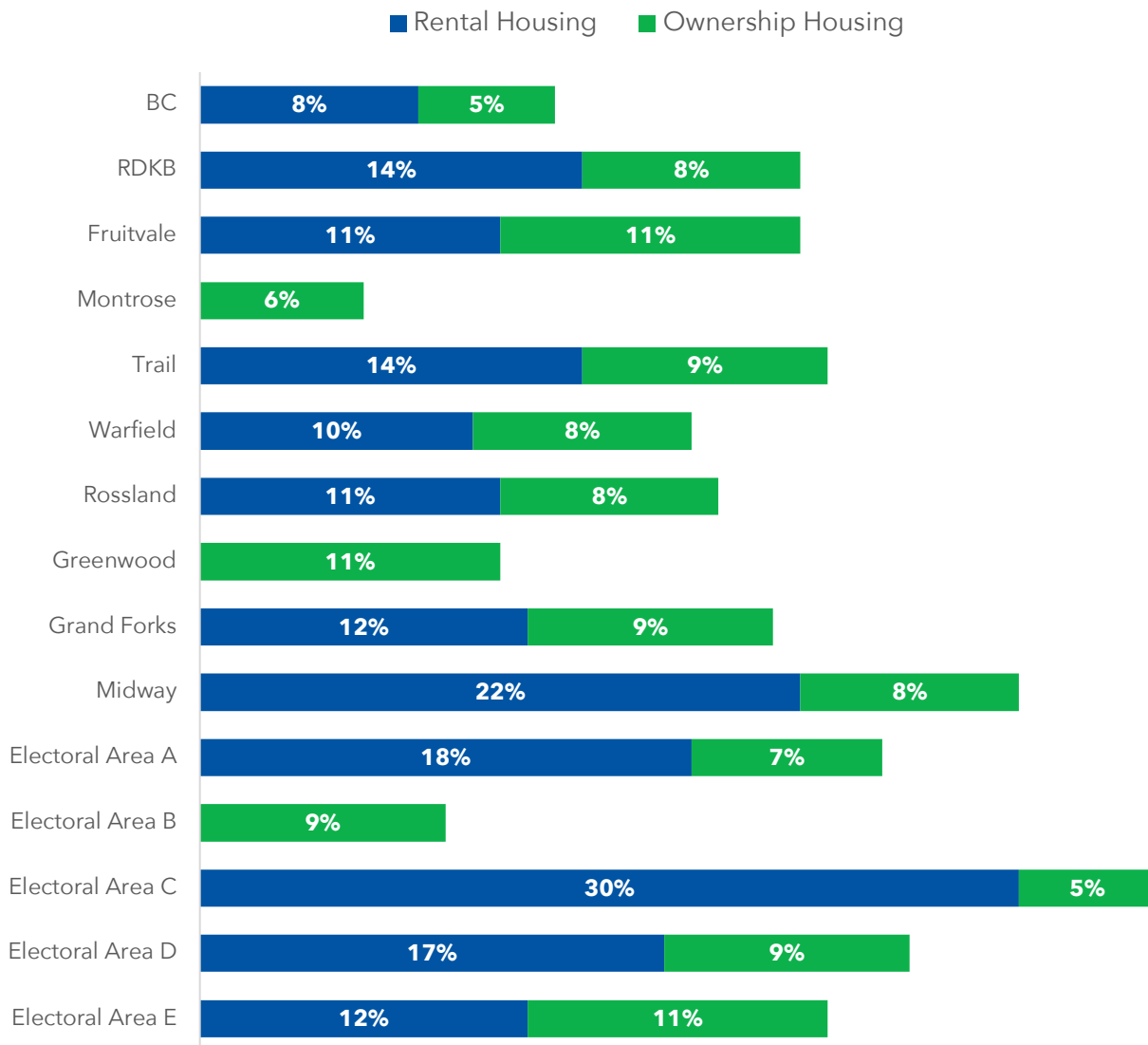
The majority of households in the region own their home (80%) compared to renting their home (20%). While there are fewer renters in the region, there is a growing interest and need for this type of housing based on insights obtained through community consultation, as well as the demographic indicators and trends in the region.

A key issue to meeting the growing needs of renters is the number of rental housing units in need of major repair. There has been an observed reduction of rental housing in need of major repair in the RDKB from 17% in 2006 to 14% in 2016. This indicates that there has been some reinvestment into the rental housing stock over the past decade. That said, the number of rental housing units in need of major repair is substantially higher compared to the BC average (8%). A key concern for the region is the high levels of deteriorating housing in the rural areas (Electoral Areas A, C, D, and E). The Village of Midway also has a very high-level of rental housing in poor condition (22%), as does Trail (14%).

- ▶ **Homes in poor condition create livability issues:** Homes in need of major repair could mean faulty plumbing, electrical wiring, and heating (e.g. no heat). Major repairs also include homes that may have mould, defective door locks, and inaccessible windows (e.g. cannot open a window/exit during an emergency). This creates unsafe and poor livability conditions for households.

**Figure 6: Housing in Need of Major Repair, RDKB (2016)**

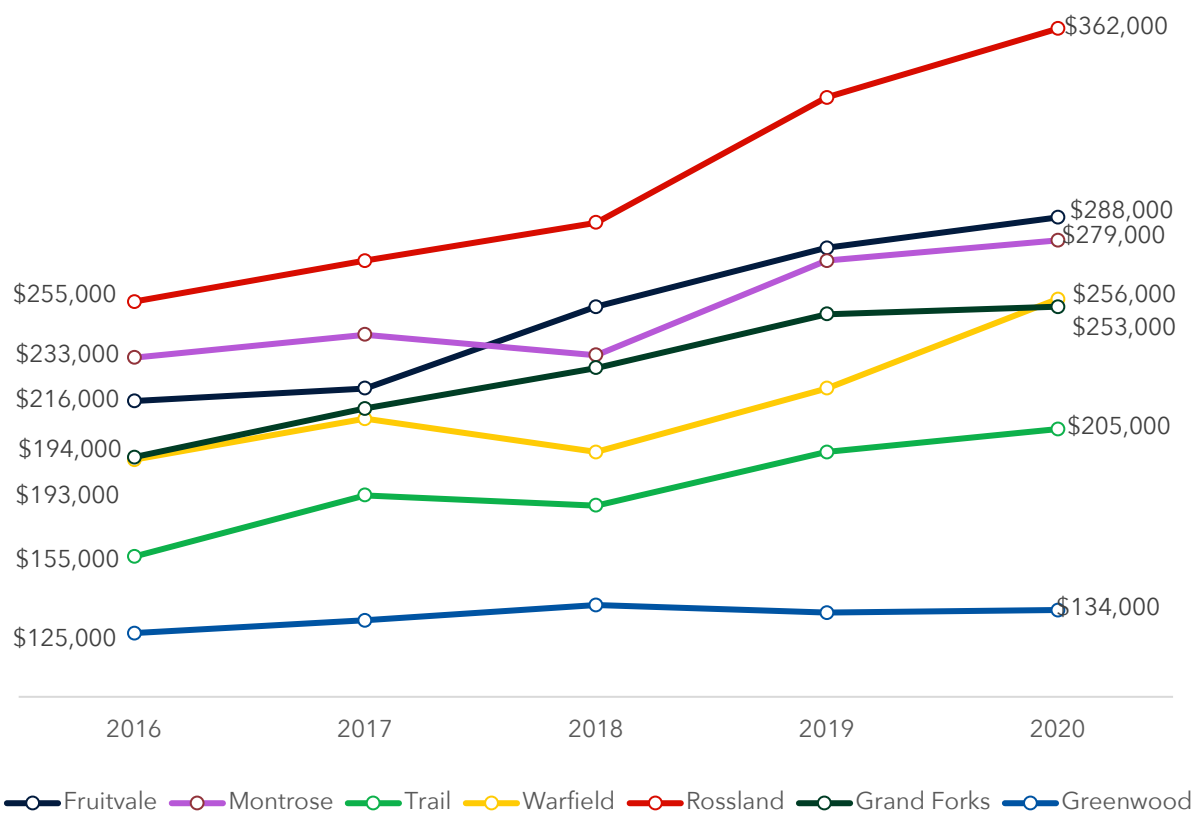
Source: Statistics Canada, Census 2016



Residents and stakeholders raised concern over the rising cost of housing in the region, and this is not an imagined scheme. Over half of the communities in the RDKB had assessed values of single-detached homes increase by over 30% over the past 5 years. Rossland had the highest increase in recent years, with an average assessed value of a single-detached home increasing from \$255,000 to \$362,000.

**Figure 7: Single-detached Housing - Assessed Value Over Time, RDKB (2016-2020)**

Source: BC Assessment

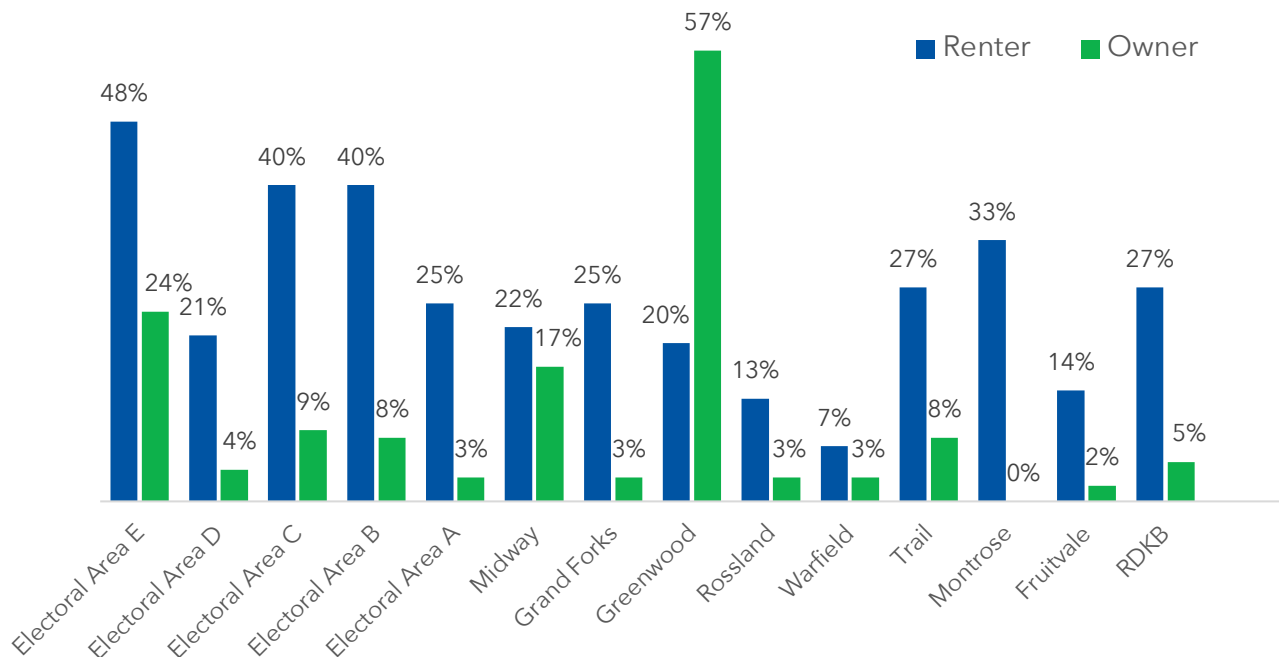


In the RDKB, 37% of renters and 11% of owners are spending greater than 30% of their household income towards shelter costs which indicates a high-level of housing affordability issues relative to income. This observation can be more clearly observed looking at core housing need (households paying more than 30% of pre-tax income for shelter, live in crowded conditions, and/or live in a home that requires major repairs). In 2016, 5% of homeowners and 27% of renters in the RDKB were considered to be in core housing need. Renters living in rural areas have very high levels of core housing need (over 40% in Electoral Areas B, C, and E). Over half of homeowners in Greenwood are considered to be in core housing need.

- **Rental rates:** Traditional sources to collect rental rates (and rental vacancy rates) are not available for most communities in the RDKB. A snapshot of rental listings advertised online demonstrated two insights: (i) there are very few rental listings across the region; and (ii) the few rentals that were listed appeared 'high' relative to local incomes. The 'snapshot' of rental listings found: 2-bedroom rental in Grand Forks for \$1,050 per month; in Trail, 2-bedroom for \$1,075, 3-bedroom for \$1,400, and 4-bedroom for \$1,400 per month. Rossland had the highest rental rates at the time of this snapshot: 1-bedroom for \$1,388; 2-bedroom for \$1,650; 3-bedroom for \$1,800; and 4-bedroom for \$2,100 per month.

**Figure 8: Households in Core Housing Need, RDKB (2016)**

Source: Statistics Canada, 2016



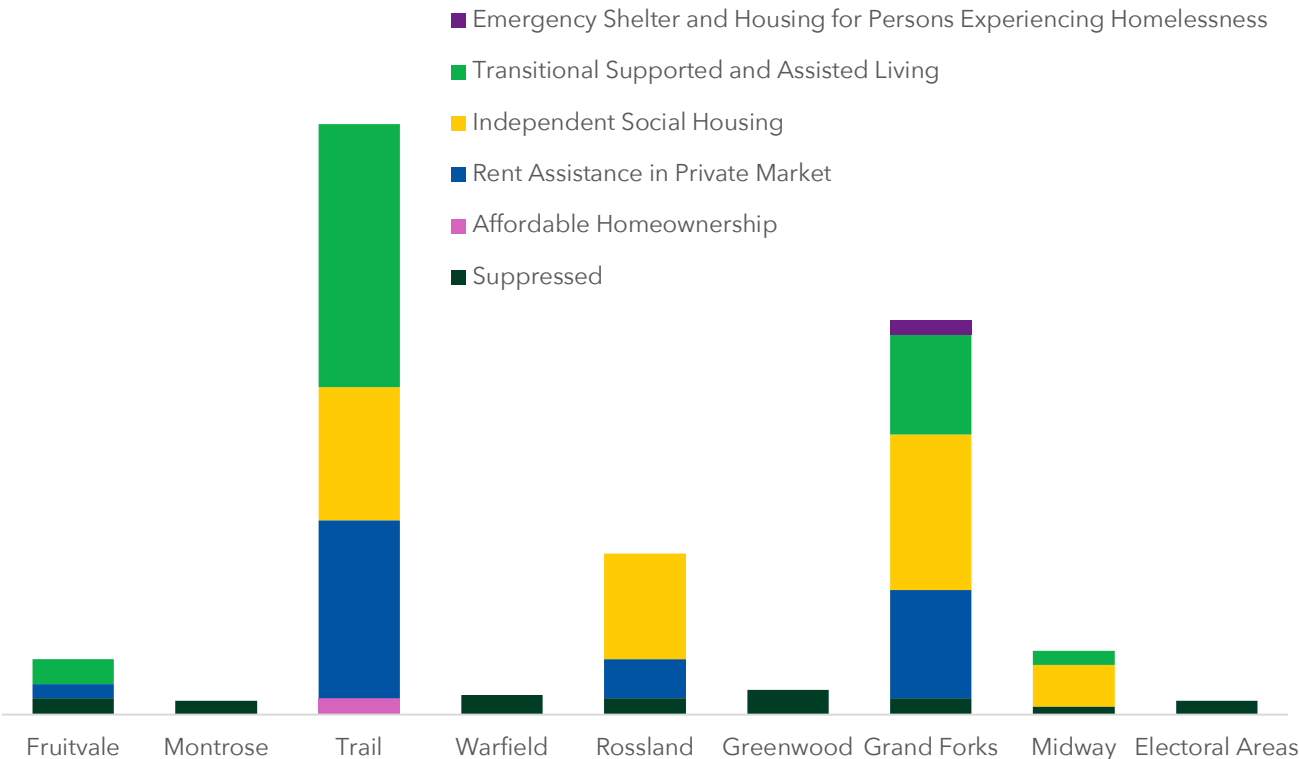
As of March 2019, there were 482 non-market housing units in the RDKB with operating agreements with BC Housing. The largest concentration of non-market housing units is located in Trail and Grand Forks. The entire region is deprived of emergency shelter beds, having only 5 spaces in Grand Forks. Temporary extreme weather response shelter spaces open up during winter months but are never guaranteed (historically, Trail with 6 spaces) and leave people experiencing a housing crisis without access to safe shelter during other times of the year. The nearest, year-round emergency shelter is located in Nelson (75km from Rossland); or Penticton (132km from Midway).

- **COVID-19 community self-isolation sites:** Temporary emergency shelters became a high priority for the Provincial government during the COVID-19 public health emergency in order to provide persons experiencing homelessness a place to safely distance themselves from others to avoid the virus. Temporary accommodation also provided space to practice good hygiene (e.g. sink and soap for handwashing). In the RDKB, 1 site (3 spaces) was created in Grand Forks and 1 site (3 spaces) was created in Trail. The La Nina Temporary Shelter in Trail was also 'expanded' during COVID<sup>7</sup>. For comparison, self-isolation spaces created in neighbouring communities included 4 sites/52 spaces in Nelson and 2 sites/51 spaces in Cranbrook.

<sup>7</sup> BC Housing, 2020.

**Figure 9: Non-market Housing Units, RDKB (2019)<sup>8</sup>**

Source: BC Housing, 2019



**People Experiencing Homelessness Need Housing Before Winter Sets in**

“We need to find shelter for the homeless before winter sets in this year not after it is already winter and we need mental health people to support them.”

- Quote from Grand Forks survey respondent (abbreviated)

<sup>8</sup> The Affordable Home Ownership Program (AHOP) is a BC Housing program that supports the development of new, owner-purchased homes for eligible middle-income households. Middle-income households are those whose gross household income does not exceed the 75<sup>th</sup> income percentile for families without children, as determined by BC Housing.

# Housing Units Required

According to BC Statistics, the anticipated population in the RDKB is projected to decrease from approximately 33,042 people in 2019 to 31,576 people in 2031. This represents an anticipated decline of approximately 1,466 people (or -694 households) over the next decade. Each municipality in the RDKB has different projected futures and are described in further detail in their respective sub-sections in this report and companion appendices. In summary, municipalities expected to experience slight population increases include Fruitvale, Trail, Montrose, Warfield, Electoral Area A, and Electoral Area B. Municipalities expected to experience a population decline include Midway, Grand Forks, Greenwood, Electoral Area C, Electoral Area D, and Electoral Area E. It is anticipated that the population will slightly decline in Rossland but with persons per households, it is expected that there will be a small increase in the number of future households in Rossland.

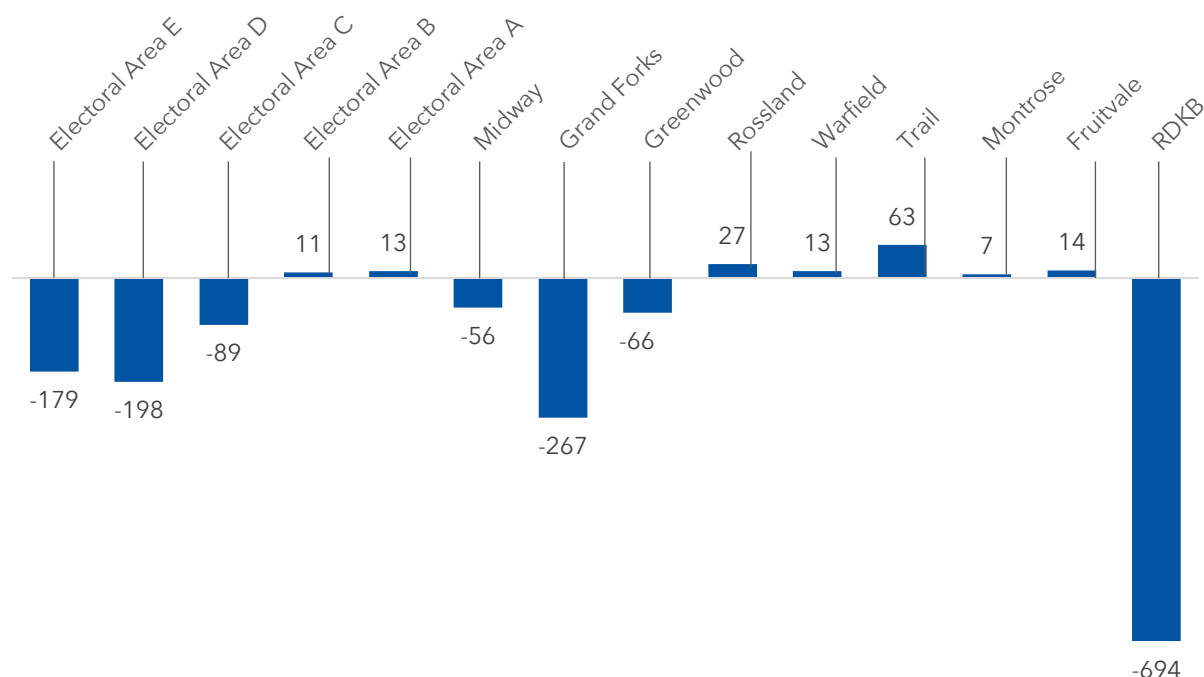
**Table 1: Anticipated Population and Households, RDKB (2019 to 2031)**

Source: BC Statistics, Consultant Calculations

	2019 Index	2021	2026	2031	Net Change
Projected Population	33,042	32,848	32,348	31,576	-1,466
Total Number of Households	17,309	17,244	17,033	16,615	-694

**Figure 10: Anticipated Households Net Gain/Loss, RDKB (2019 to 2031)**

Source: BC Statistics, Consultant Calculations





The projected number of households is referenced to inform the total number of anticipated housing units needed to accommodate future population. For municipalities with anticipated growth, this means there will be a need for a net increase in housing units. For municipalities with an anticipated decline, this will be considered a net decrease in housing units.

- ▶ **Household decline may lead to housing vacancy:** A decline in total number of households means there will be a 'negative' demand for housing units. This does not mean housing units will 'disappear' nor be demolished; it means that there will be more housing units than is needed to accommodate all members of the community. Housing units will likely sit vacant. Consecutive years of housing vacancy can lead to a deterioration of housing stock and limit the opportunity to create new housing to meet local need.

The anticipated household decline creates a planning conundrum for the RDKB. Overall, new residential development projects are not technically needed when considering the ratio between households and housing units. At the same time, the current housing stock is not meeting the needs of people in the region today nor in the future with respect to affordability, accessibility, quality/condition, and livability. A key challenge for the region will be to pursue new housing projects or initiatives to address housing needs and gaps while not unintentionally creating an oversupply situation in communities expecting a decrease in total number of households<sup>9</sup>.

- ▶ **Growth management when anticipating decline:** It is a difficult exercise for planners to manage growth and changing demographics when population is expected to increase in some areas but decline in others. Building large, residential subdivisions will likely not have the number of households to support that type of growth in most RDKB communities. Other approaches to residential development could include acquiring / converting some of the existing housing stock and match to households in need (through renovation or redevelopment). Another option could include utilizing rent supplements to be made available to households in need and applied to units already available within the existing housing fabric. Secondary suites are another option, which can be brought on- or off-line depending on the demand for rental housing, and can be resilient during times of population decline (compared to purpose-built rental when, if sitting vacant and not generating rent revenue, could rapidly deteriorate). Planning for future housing projects in the region should consider strategic growth management policies.

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<sup>9</sup> An oversupply of housing units provides more housing choice in the market for households looking to purchase or rent a home, but vacancy/unoccupied units can lead to deferred maintenance, deteriorating supply, and possibly increase infrastructure maintenance costs bared by municipalities and/or regional district.

Considering population and household projections, and assuming that the housing mix will remain the same into the future, the anticipated housing mix for the RDKB is outlined in Table 2. While this table illustrates a “net decrease” in housing units, it does not mean that units vanish from the region; rather, it is a marker of potential vacancy. The potential increase/decrease also varies at the local level.

**Table 2: Anticipated Housing Units by Size, RDKB (2019 to 2031)**

*Source: BC Statistics, Consultant Calculations*

Unit Size	2019 Index	2021	2026	2031	Mix	Net Change
Bachelor	42	42	42	41	0.24%	-2
1-Bedroom	1,352	1,347	1,330	1,298	7.81%	-54
2-Bedroom	4,581	4,564	4,508	4,397	26.46%	-184
3-Bedroom	6,778	6,752	6,669	6,506	39.16%	-272
4+Bedroom	4,557	4,539	4,484	4,374	26.32%	-183
<b>Total</b>	<b>17,309</b>	<b>17,244</b>	<b>17,033</b>	<b>16,615</b>	<b>100.00%</b>	<b>-694</b>

There is a high degree of uncertainty with using population projections to determine housing need, which are based on high-level trends in fertility, mortality, and migration, along with historic growth patterns. Equally important is the economic climate. For example, the aspirations for new cannabis production facilities can employ locals as well as attract new workers (and households) to the region – particularly in the Christina Lake and Grand Forks area. Expanding other sectors like retail might generate minimum wage or moderate-income workers who need rentals but at more affordable rates, while also being livable and in good condition. Substantial job creation can create demand for more housing units and influence the housing mix. As such, the projected housing unit requirements should be revisited if/when major economic initiatives are achieved in the region.

**MY STORY: MORE HOUSING IN DOWNTOWN TRAIL CAN CREATE  
A THRIVING COMMUNITY WHILE PROVIDING MORE HOUSING OPTIONS**

"I would love to see more housing opportunities within downtown Trail. At the moment, very few families, seniors, or professionals are able to live in Trail as there is no appropriate housing. A city with regular foot traffic from residents living downtown and walking to shops and restaurants, families walking strollers and dogs, seniors out walking for exercise, etc. has been shown to have less crime and to be safer. Seniors who currently live on land outside of city limits, that becomes more difficult to maintain as they age, would love to have the option of selling their properties and buying a condo in downtown Trail where they have easy access to services and amenities. At the moment, this is not available and yet there are many vacant and abandoned buildings in Trail that must not be providing any source of revenue to the city or the area. Serious consideration should be given to removing or renovating these properties and providing stimulus to builders / contractors so that decent housing can be provided for families, singles who are working and seniors and, thereby also generate revenue for the city. With more people living downtown who can afford to pay for services, businesses [in the] downtown would benefit and prosper from the increased foot traffic creating a more vibrant city for everyone."

# THE KOOTENAYS / LOWER COLUMBIA

The Kootenays/Lower Columbia communities (Fruitvale, Montrose, Trail, Warfield, and Rossland) are closely clustered together and, collectively, create an interconnected hub for employment, recreation, and social life. The Kootenays/Lower Columbia area is within close proximity to the communities of Castlegar and Nelson (located within the Regional District of Central Kootenay) and in some respects have more in common with its' Central Kootenay neighbours compared to other parts of the RDKB.

Some key observations of The Kootenays/Lower Columbia area include:

- Some of the communities were originally established by single-industry firms (e.g. mining companies) that built the original housing stock to accommodate the workforce. Incorporating municipalities came later, inheriting the housing stock and infrastructure originally built by industry. Some of this workforce housing is aging and reaching the end of its economic life, no longer meeting the needs of changing demographics.
- The clustered proximity of The Kootenays/Lower Columbia communities allow for a greater permeability in accessing services, amenities, and housing options. The concentration of services in Trail, particularly health services, draws seniors as they begin to require more frequent medical care. The clustering of services in and around Trail makes it easier to access help, if needed.
- Communities in The Kootenays/Lower Columbia area are also located within the Columbia Basin Trust (CBT) boundaries, providing access to various funding opportunities for community-based projects such as affordable housing, social programs, and environmental initiatives. The CBT has been involved in a number of proposed and completed affordable housing projects on The Kootenays/Lower Columbia side of the RDKB.

## FRUITVALE HOUSING HIGHLIGHTS

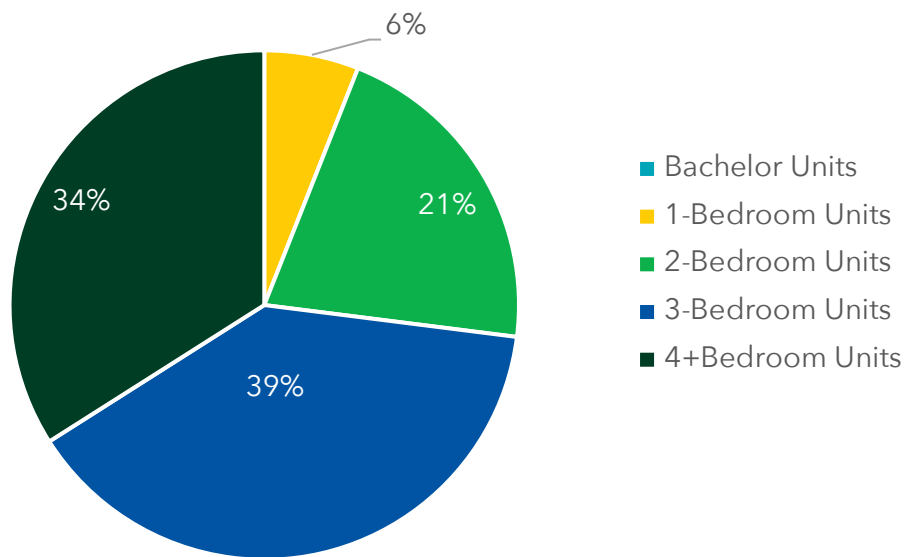
- Aging housing stock, with limited mix of types, tenures and bedrooms. The uniformity of housing does not reflect the diversity of community housing needs.
- Groups facing the greatest challenge finding and affording housing: seniors, low- and moderate-income families, young people, and people with disabilities.
- Common experiences: limited options to downsize, limited accessible units/buildings, and poor condition of rental units. Homes available to purchase often require considerable maintenance and repairs, adding 'hidden costs' to first-time homebuyers. Affordability is less of a concern compared to being able to find suitable housing in good condition, close to services and amenities.
- Housing gaps: market rental, low-end of market rental, non-market rental; accessible seniors-oriented housing; semi-supportive seniors housing and/or better-at-home programs; diverse housing typologies including ground-oriented multi-unit housing or apartments.
- The proposed redevelopment of the former Beaver Valley Middle School site into affordable housing with on-site childcare will help alleviate housing pressures in the community; particularly, adding more variety and tenure options including subsidized units, and in a central location within close proximity to services.

Fruitvale has a population just under 2,000 people, a number it has hovered around the past two decades. The community was largely developed pre-1980s, accounting for 67% of the housing stock. Limited, but steady, development of new housing units occurred in Fruitvale until the 2000s, when thereafter fewer homes have been built year-over-year. Some of the housing stock is starting to show its wear, with 11% of rental housing and 11% of ownership housing in need of major repair – which is above the BC average.

Most housing units in Fruitvale are single-detached houses (79%), with a large proportion of units (73%) three or more bedrooms. Between 2009 and 2019, few new housing units have been constructed in either Fruitvale (36) or the surrounding Electoral Area A (34), with the majority being single-detached (56%) or mobile homes (41%).

**Figure 11: Housing Bedroom Mix, Fruitvale (2016)**

Source: Statistics Canada, Census 2016



Fruitvale has a housing issue shared by many other communities in the region: aging seniors looking to downsize from single-detached homes; and, young families moving into town unable to find and afford housing that meets their needs. The average price for a single-detached home in Fruitvale is \$288,000 – an increase of 33% since 2016 when the average price was \$216,000. There is a bottleneck issue happening along the housing continuum, where seniors do not have accessible, age-friendly homes to transition into and, as a result, they are over-housed in homes that could otherwise be made available for new families coming in.

The limited availability of apartments and rental housing makes it challenging for renters to find a home that meets their needs. This has led to issues of renters living in semi-legal and potentially unsafe secondary suites. It is also a challenge for newcomers to relocate to Fruitvale, especially given the few one-bedroom units. The shortage of units has been a key driver in pursuing a new master planned affordable housing project in the Village:

- Former Beaver Valley Middle School site of 3.7 acres, owned by the Village, is proposed to be redeveloped into a mix of market and non-market housing, with potential on-site childcare.
- Phase 1 is moving through the early planning stages, intended to meet a variety of housing needs: 20% deeply subsidized units; 50% rent geared-to-income; and 30% affordable rental for moderate-income households.



Fruitvale has a low number of non-market housing units compared to other communities in the RDKB – 20 units in total out of 482 units across the region. The proposed affordable housing project at the former school site will help provide more affordable housing options locally and take pressure off neighbouring communities.

The community engagement process confirmed much of what the data indicated as needed and also reconfirms the vision of the Beaver Valley Middle School redevelopment plan. In addition, community members and stakeholders raised concern over a lack of suitable housing options for persons with disabilities. This includes aging seniors and the onset of various chronic conditions including mobility issues, but also disabilities that can affect people of all ages such as autism, acquired brain injury, and cognitive disabilities. This concern was raised numerous times; there appears to be a need for a variety of accessible housing units in Fruitvale.

### **Liveable, Accessible Housing is Needed for Persons with Disabilities**

“Independent housing is needed for those of all ages who may be developmentally delayed, autistic, physically and/or visually challenged and seniors who want to move from the family home. Specifically adaptive housing: wide wheelchair accessible doorways, hallways and flooring, lever handles, roll-in showers, roll-under sinks, no stairs, and community support. Any further transitional housing with increased medical care should keep them among friends and in their visually familiar community as long as possible. Common gardens, a sunroom, and/or a greenhouse provide opportunities to make/watch things grow! Housing needs to give everybody a chance to contribute toward and enjoy the benefits of their community. Neighbourhoods where seniors continue to have contact with other generations and varied family constellations inclusive of children lifts their spirit and reduces isolation.”

Population and household growth in Fruitvale are anticipated to be relatively flat over the next decade, with an expected demand for +14 more housing units by the year 2031. If the Village continues historical development patterns, there will be more three- and four-bedroom units delivered to the market. If the development pattern shifts slightly to support more units for seniors, singles, and families with fewer persons per household, more one- and two-bedroom units could be delivered. Adjusting the housing mix through land use planning and housing policy in Fruitvale is challenging as it requires leveraging growth to make a substantial difference, whereas growth is expected to be limited.

**Table 3: Anticipated Housing Units by Size, Fruitvale (2019 to 2031)***Source: BC Statistics, Consultant Calculations*

Unit Size	Baseline Scenario			Potential Development Shift Scenario		
	Net Units	Total Units	Mix	Net Units	Total Units	Mix
Bachelor	0	0	0.0%	0	0	0.0%
1-Bedroom	1	60	6.7%	48	107	12.0%
2-Bedroom	3	184	20.7%	67	249	28.0%
3-Bedroom	5	341	38.4%	-69	266	30.0%
4+Bedroom	5	303	34.1%	-32	266	30.0%
<b>Total</b>	<b>14</b>	<b>888</b>	<b>100.0%</b>	<b>14</b>	<b>888</b>	<b>100.0%</b>

# Montrose

## MONTROSE HOUSING HIGHLIGHTS

- On the whole, Montrose is a community with high-incomes, affordable housing prices, and homes in good condition. The 'good news story' overshadows local households experiencing real issues with finding affordable and suitable housing to meet their needs.
- It's appeal, and shortfall, is the pre-1980s housing stock. Affordable for families yet creates accessibility issues for seniors.
- Groups facing the greatest challenge finding and affording housing: seniors and low-income renters of all demographics.
- Common experiences: limited options to downsize, limited accessible units/buildings; income disparity between low-wage service industry workers compared to high-income industry workers and professionals.
- Housing gaps: low-end of market rental, non-market rental; accessible seniors-oriented housing; diverse housing typologies including ground-oriented multi-unit housing or apartments.
- One small affordable housing project in Montrose could have a big impact on the overall affordability and livability of the community.

Montrose has a population just under 1,000 people<sup>10</sup>, where it has remained fairly constant over the past two decades. Montrose was originally established in the 1950s as a retirement community for workers at Teck Resources<sup>11</sup>. With that original vision, economic development was focused around essential services needed for local residents such as a post office, community hall, and, of course, housing. Much of the housing stock in Montrose today is reflective of the community needs of the past: modest-sized bungalows with generous yards and scenic surroundings. Ninety-six percent (96%) of Montrose's housing stock is categorized as single-detached housing and is in relatively good condition compared to other communities in the region.

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<sup>10</sup> The Village of Montrose had a population of 996 people in 2016, a -1.6% decline compared to 1,012 people in 2006.

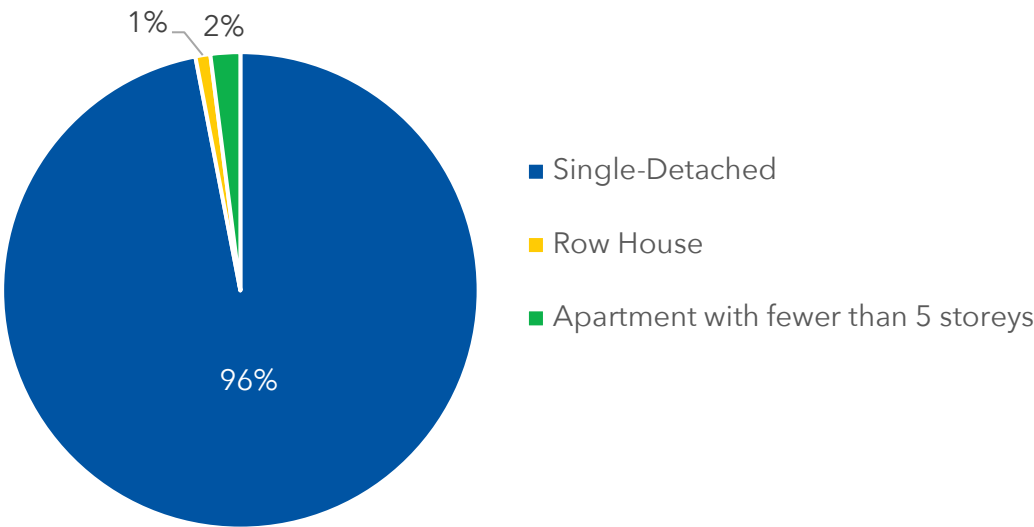
<sup>11</sup> In the 1950s, Teck Resources was Cominco Ltd.

While the initial vision of the community was for retirees, it functioned largely as a quiet, family-friendly pocket community for some of the regional workforce. Many working families raised their children in Montrose, finding themselves as ‘empty-nesters’ today.

Ironically, these retirement homes were not envisioned with age-friendly features in-mind. Steps and stairs, high-maintenance lawns, and aging homes that need attention have raised concern about the housing stock being equipped to accommodate an aging population. In Montrose, nearly a quarter of residents are over the age of 65 and it is anticipated that a new cohort of seniors will enter into these golden years in the near future.

**Figure 12: Montrose Housing Mix (2016)**

Source: Statistics Canada, 2016 Census



This creates a conundrum for Montrose. An aging population requires accessible, age-friendly homes in a community that has a built-form more suitable for young families. This also might shed light on recent trends:

- Aging households in Montrose are starting to, and have been for some years, leaving the community to find suitable housing in neighbouring communities or outside the region to be closer to healthcare. Seniors remaining in Montrose have low retirement incomes such as pension (and some have wealth accumulation in savings and home equity).
- Younger families are moving into the community, with high incomes. Typically, these households can afford the average price of a detached home. However, there is limited circulation given that many seniors, ready to downsize, do not have options to move into (and stay local) after selling their home.

While Montrose is home to a number of high-income households and has 0% of homeowners in core housing need, one-third of renters in Montrose are considered to be living in core housing need. Half of renters are spending greater than 30% of their income towards the cost of rent and utilities. There are virtually zero affordable housing units in Montrose<sup>12</sup>. The total population of Montrose is small and 50% of renter households in core housing need translates to 15 households. In this respect, one small affordable housing project in Montrose could have a big impact on the overall affordability and livability of the community.

**Figure 13: Affordability - Montrose Households Spending Greater than 30% of Income Towards Housing Costs (2016)**

*Source: Statistics Canada, 2016 Census*



Population and household growth in Montrose are anticipated to be relatively flat over the next decade, with an expected demand for +7 more housing units by the year 2031. If Montrose continues historical development patterns, then there will be more three- and four-bedroom units delivered in the market. If the development pattern shifts slightly to support more units for seniors, then more one- and two-bedroom units could be delivered. Adjusting the housing mix through land use planning and housing policy in Montrose is challenging as it requires leveraging growth to make a substantial difference, whereas growth is expected to be limited.

<sup>12</sup> The low number of non-market housing units in Montrose have been suppressed for reporting purposes to protect the privacy of occupants, to <5 units/supplements, BC Housing 2019.

**Table 4: Anticipated Housing Units by Size, Montrose (2019 to 2031)***Source: BC Statistics, Consultant Calculations*

Unit Size	Baseline Scenario			Potential Development Shift Scenario		
	Net Units	Total Units	Mix	Net Units	Total Units	Mix
Bachelor	0	0	0.0%	0	0	0.0%
1-Bedroom	0	11	2.3%	13	23	5.0%
2-Bedroom	1	43	9.2%	14	56	12.0%
3-Bedroom	3	214	46.0%	-10	200	43.0%
4+Bedroom	3	198	42.5%	-9	186	40.0%
<b>Total</b>	<b>7</b>	<b>466</b>	<b>100.0%</b>	<b>7</b>	<b>466</b>	<b>100.0%</b>



# Trail

## TRAIL HOUSING HIGHLIGHTS

- Desirable housing options in Trail include single-detached homes in the neighbourhoods of Miral Heights, Sunningdale, and Tadanac. These homes are meeting the needs of moderate-income family households.
- At the same time, older housing stock is aging with deteriorating conditions, leading to undesirable housing options for high-income households and unsuitable housing for some renters.
- There is a high concentration of vulnerable and low-income households in Trail, and also a hub of services to support them including health care infrastructure.
- Groups facing the greatest challenge finding and affording housing: persons experiencing homelessness and at-risk of homelessness; persons with mental health issues and substance use issues; low-income households of all demographics; seniors; single-parents; young professionals; youth and young adults.
- Common experiences: limited accessible units/buildings and poor condition of rental units. High-income households desire high-quality rental or ownership homes but are looking to neighbouring communities to find options.
- Housing gaps: year-round emergency shelter; supportive housing; market rental, low-end of market rental, non-market rental; accessible seniors-oriented housing including independent, semi-supportive, and supportive; new market condominiums.
- Trail could benefit from a housing regeneration initiative that prioritizes the protection of renter tenants and generating new, affordable housing units for low-income households.

Trail has a population of over 7,700 people, which has steadily grown over the past decade<sup>13</sup>. Trail is one of BC's *Instant Towns*<sup>14</sup>, first established by single-industry companies and then later

<sup>13</sup> The annual growth rate of Trail between 2006 and 2016 was 0.65%, Statistics Canada (2016).

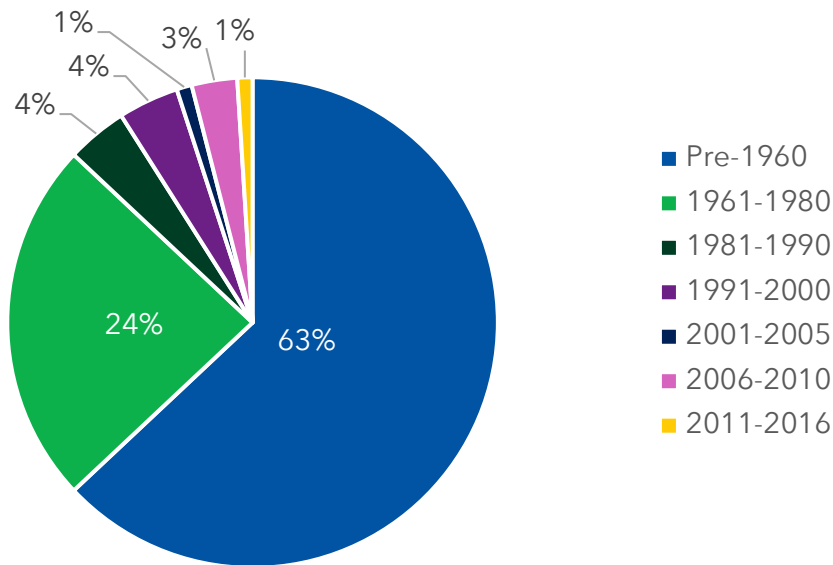
<sup>14</sup> The *Instant Towns Act* of British Columbia gave municipal status to new resource towns. Some older settlements were granted Instant Town status. The responsibility for urban development shifted from the resource company to the province. This change aimed to ensure contemporary standards of design and facilities were maintained, as well as addressing social problems associated with living in "company towns". Trail was one of the earliest incorporated instant towns in BC (1907) when the majority were incorporated in the 1960s and 1970s.

incorporated into a formal settlement recognized as a formal municipality. Mining was the industry that lead to Trail's settlement to house and serve the workforce.

There is a common experience that unfolds among industry, instant towns in BC: housing was initially built to be temporary (to serve the industry) without longevity in-mind. But most of these communities, like Trail, stayed and grew with new industry investment and other economic initiatives to support the population. Housing that was meant for the workforce has aged, reaching the end of its economic life but not necessarily being replaced by new units. Five percent (5%) of Trail's housing stock has been built since 2001. Trail also has a higher rate of homes in need of major repair compared to neighbouring communities (9% of ownership housing and 14% of rental housing).

**Figure 14: Total Number of Housing Units Built by Year, Trail (2016)**

Source: Statistics Canada, 2016 Census



Part of the Trail brand was “a cheap place to live” and was marketed in that way in some respects during the early 2000s. The unintended consequences of this messaging led to low- and moderate-income households buying homes beyond their means to afford. It also attracted real estate speculators and property investors, in some instances were generating revenue on rental properties without reinvesting into the buildings. This circumstance has worsened rental conditions in Trail.

- The closure of the Groutage Apartments in Trail in the summer of 2019 resulted in 8 out of the 13 tenants having zero alternative housing options and led to a migration of vulnerable residents moving to Nelson to find a shelter bed - which was not guaranteed. Any displacement of renters

or rental units in Trail leaves tenants with limited housing alternatives, creating vulnerable and unsafe situations for them.

There is a higher number of renters in Trail compared to other RDKB communities (32%, or over 1,100 individual renters). The median income for renters in Trail is the lowest compared to all communities in the RDKB including the rural Electoral Areas. There is also a higher concentration of community-based organizations, social service agencies, and non-market housing units to support low-income households in Trail. It is the only community in the Lower Columbia Area or the RDKB that has BC Housing-supported affordable homeownership units (6 total).

### **Advertisements Implied that You Could Buy a House with a Credit Card**

“This area was known for cheap housing. In the early 2000s, advertisements implied that you could buy a house with a credit card. Negative ramifications included slum landlords, bringing outside money into making more money. Low quality housing became worse.”

*- Quote from key informant interview (abbreviated)*

There is a high-level of vulnerable people living in Trail as observed from both data as well as heard through engagement activities. The unemployment rate was 9.7% in 2016. Over 40% of renters in Trail spend greater than 30% of their income on housing costs. From the survey, 65% of renter respondents struggle to have enough money left over after paying rent to cover the costs of basic necessities, and 19% said they have ‘nothing left’ after paying rent. In 2018, 104 individuals (including 32 children) accessed the Greater Trail Homelessness program. While there is a concentration of housing and supports located in Trail, more is needed.

### **Trying to Relocate to Trail**

“I currently live in Crescent Valley, an area outside of your survey zone. My husband currently drives 45 to 50 minutes twice per day, to and from work in Trail, each weekday. We want to buy or rent a house closer to his work.”

*- Quote from survey respondent (abbreviated)*

Given the high need for housing in Trail, local groups have advocated for and worked towards securing new affordable housing units. This includes the determined work by the Lower Columbia Affordable Housing Society, in collaboration with the City of Trail, which has developed 6 units of independent affordable rental housing and another 9 units proposed, scheduled to be delivered in the Spring of 2021. The City of Trail is also actively working with BC Housing to create a supportive housing project for persons with mental health support needs, substance use issues, and other trauma-related circumstances.

Population and household growth in Trail are anticipated to grow with an expected demand for +63 more housing units by the year 2031. If the City continues historical development patterns, then there will be more two, three- and four-bedroom units delivered in the market. If the development pattern shifts slightly to support more units for seniors, singles and families with fewer persons per household, then more one- and two-bedroom units could be delivered.

**Table 5: Anticipated Housing Units by Size, Trail (2019 to 2031)**

Source: BC Statistics, Consultant Calculations

Unit Size	Baseline Scenario			Potential Development Shift Scenario		
	Net Units	Total Units	Mix	Net Units	Total Units	Mix
Bachelor	0	0	0.0%	0	0	0.0%
1-Bedroom	6	397	9.9%	130	520	13.0%
2-Bedroom	19	1,201	30.0%	98	1,280	32.0%
3-Bedroom	24	1,506	37.6%	-82	1,400	35.0%
4+Bedroom	14	897	22.4%	-83	800	20.0%
<b>Total</b>	<b>63</b>	<b>4,000</b>	<b>100.0%</b>	<b>63</b>	<b>4,000</b>	<b>100.0%</b>

Trail has many characteristics that make it an appealing community for residents. It has the Kootenay Boundary Regional Hospital – a critical social infrastructure to support an aging population in the region. It also has some of the regions’ largest employers including Teck Resources and has a regional airport that serves the area. This process heard from residents living outside of Trail who want to relocate into town but are challenged to find a place they can afford. Trail has potential to continue housing the workforce and newcomers, alongside supporting low-income and vulnerable populations.

# Warfield

## WARFIELD HOUSING HIGHLIGHTS

- Warfield is an attractive community for the regional workforce and is currently experiencing an influx of new residents but also aging seniors.
- Groups facing the greatest challenge finding and affording housing: seniors, families, single people.
- Common experiences: newcomers/young families moving to Warfield and renovating old houses; limited options to downsize; limited accessible units/buildings.
- Housing gaps: low-end of market rental, market rental housing; ground-oriented multi-unit housing; accessible seniors-oriented housing.

Similar to neighbouring communities, the majority of Warfield's housing stock was built prior to 1980 (87%). Some of the housing is over 80 years old, built by Teck Resources (then Cominco) in 1938 for its employees. This was a common situation across BC, where industry built housing for workers prior to a municipality being incorporated. Cominco at the time developed 316 lots in Upper Warfield and, with its' distinct architectural design and colourful features, is warmly known as "Mickey Mouse Town"<sup>15</sup>. Today, with a population of over 1,600 people, there are 765 housing units in Warfield with a mix of single-detached homes (82%) with some small apartments (14%).

In some respects, residents characterized Warfield as an extension of Trail and many who live in Warfield access services, shops, and other amenities in downtown Trail. Stakeholders suggested that new people moving into the area are able to 'get more house' for the purchase price in Warfield compared to Trail and have the benefit of living in close proximity to work (e.g. Teck Resources) and other necessities.

Stakeholders suggested that it is more economical for households to buy an older home and renovate in Warfield than to build a new home. Even with this trend starting to emerge, engagement with Warfield residents revealed their concern about increasing home prices in the community. Data supports this observation: single-detached homes increased by 33% over the past five years, from \$193,000 in 2016 to \$256,000 in 2020.

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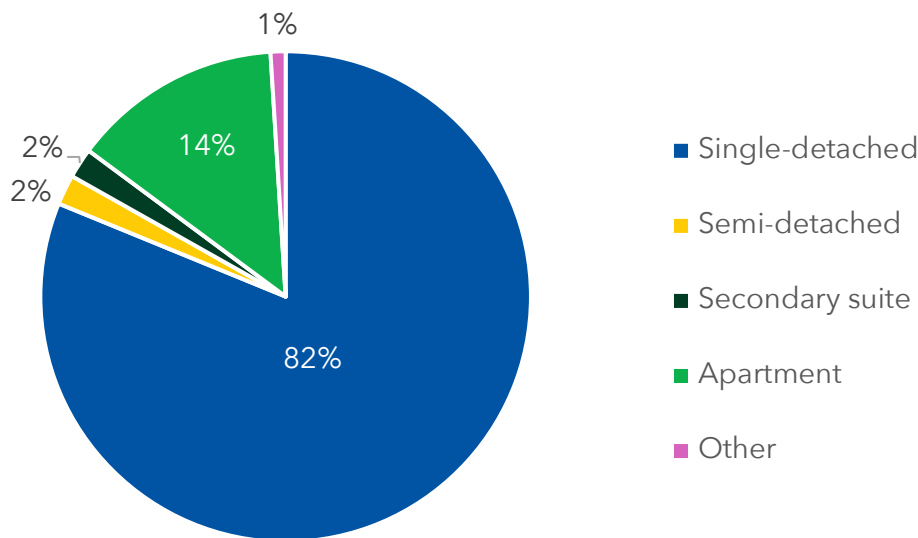
<sup>15</sup> Mickey Mouse Town history, Village of Warfield.

- Ground-oriented multi-unit homes are more affordable compared to single-detached homes in Warfield, but there are substantially fewer available. In 2019, the assessed value of a duplex was \$162,000 – and 26 units were counted. Fourplexes were assessed at \$105,000 per unit, but only 3 units were counted.

There are 30 renters who live in Warfield and 20% of them spend greater than 30% of their gross income towards housing costs. While the overall median income in Warfield is high (\$78,000), especially compared to the RDKB as a whole, low-income renters in the community should not be dismissed.

**Figure 15: Housing Mix, Warfield (2016)**

Source: Statistics Canada, 2016 Census



### Housing is Becoming Less Attainable

"Housing in our area is becoming less attainable as the value in homes is increasing. West Trail housing is becoming more of a rental market, the homes there that may be affordable to some are being bought up by people looking to add to their property rental empire. Rossland homes are higher priced and the physical structure of some of the older homes still need a lot of upgrading. Warfield homes are a lot smaller and the value in these homes are increasing. It's also hard to find reasonable priced lots, serviced or un-serviced to build a home."

– Quote from survey response (abbreviated)

Population and household growth in Warfield are anticipated to be relatively flat over the next decade, with an expected demand for +13 more housing units by the year 2031. If Warfield continues historical development patterns, then there will be more three- and four-bedroom units delivered in the market. If the development pattern shifts slightly to support more units for seniors, singles and families with fewer persons per household, then more one- and two-bedroom units could be delivered. Adjusting the housing mix through land use planning and housing policy in Warfield is challenging as it requires leveraging growth to make a substantial difference, whereas growth is expected to be limited.

**Table 6: Anticipated Housing Units by Size, Warfield (2019 to 2031)**

*Source: BC Statistics, Consultant Calculations*

Unit Size	Baseline Scenario			Potential Development Shift Scenario		
	Net Units	Total Units	Mix	Net Units	Total Units	Mix
Bachelor	0	0	0.0%	0	0	0.0%
1-Bedroom	0	22	2.6%	37	58	7.0%
2-Bedroom	4	259	31.0%	13	267	32.0%
3-Bedroom	6	355	42.6%	-16	334	40.0%
4+Bedroom	3	199	23.9%	-21	175	21.0%
<b>Total</b>	<b>13</b>	<b>835</b>	<b>100.0%</b>	<b>13</b>	<b>835</b>	<b>100.0%</b>



# Rossland

## ROSSLAND HOUSING HIGHLIGHTS

- There is a contrast of year-round high-income households with housing needs comfortably met, compared to seasonal low-wage workers in Rossland challenged to afford and find housing.
- Groups facing the greatest challenge finding and affording housing: seasonal workers; service sector and tourism industry workforce; seniors; single-parent households; and youth and young adults.
- Common experiences: limited options to downsize, limited accessible units/buildings, young working professionals wanting to enter into the homeownership market, but lack alternatives to single-detached homes; and seasonal peaks in demand for rental housing.
- Housing gaps: market rental, low-end of market rental, non-market rental; diverse housing typologies including ground-oriented multi-unit housing or apartments; seasonal worker accommodation.
- The proposed Midtown Mixed-use Development project, which co-locates affordable housing units with the municipal hall, will help alleviate current pressure on the housing supply.

Rossland has a population of over 3,700 people and has one of the highest population growth rates in the region at 1.38%. This population size likely fluctuates throughout the year given the recreational tourism of the area. This is a key characteristic of Rossland, given its proximity to Red Mountain Ski Resort. In many respects, Rossland is a mountain town that attracts seasonal, recreational tourists. It also attracts a number of seasonal workers occupying low-wage jobs to support tourism, including retail and restaurants as well as the ski hill. At this time, Red Mountain Resort does not provide on-site staff accommodation, which has led to resort workers finding accommodation within the City.

### Low Wage Workers Need Housing

"Like it or not, we are a tourist community with many low-income workers. The rental market has always been tight here; but now with Air B&B, even though local regulations are better than they were, many former rentals are not available. Workers need some place to live. The health of our community is directly tied to the health of tourism, and the workers who support it."

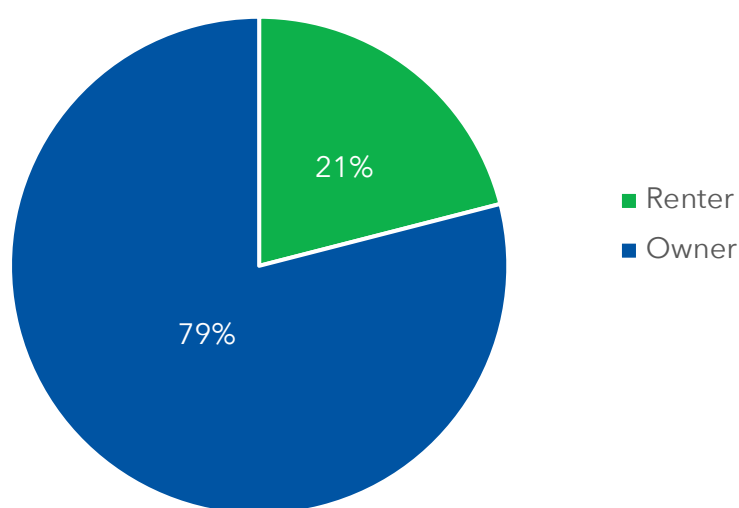
- Quote from survey response (abbreviated)

Rossland has some of the highest median incomes for both homeowners and renters in the RDKB, and some of the lowest rates of people considered to be in core housing need. Still, some of Rossland residents are low-income, with 33% of renters spending greater than 30% of their income towards rent and utilities. Ten percent (10%) of renters in Rossland are considered to be in *extreme* core housing need.

New construction has been relatively stagnant in recent years, and primarily in single-detached housing form – 66 single-detached units were built in Rossland between 2016 and 2018. Comparatively, 6 multi-unit homes were delivered during that same time period. Over 70% of Rossland's housing stock was built before 1980. That said, housing prices in Rossland are the highest in the RDKB – averaging \$350,000 for a single-detached home, \$340,000 for a townhouse, and \$158,000 for a duplex<sup>16</sup>.

**Figure 16: Housing Tenure, Rossland (2016)**

Source: Statistics Canada, 2016 Census



<sup>16</sup> Assessed value by property type, BC Assessment (2019).

Community observations obtained through engagement activities raised concerns about the availability and affordability of rental housing for year-round residents and seasonal workers. There were some concerns raised around the impact of short-term rental accommodation (e.g. Airbnb<sup>17</sup>) on rental supply and how it contributes to seasonally high rental rates. Residents and stakeholders also raised concern about the lack of affordable housing options for low-income singles and families. This is confirmed by data that the majority of non-market housing units in Rossland are geared towards independent seniors, with none available for low-income singles or families.

Recognizing the deficit of affordable multi-unit housing, combined with the opportunity to replace the municipal hall, a new Midtown Mixed-use Development Project<sup>18</sup> is being proposed for the community:

- A four-storey building with 37 affordable housing units, consisting of one-, two-, and three-bedroom units, as well as accessible units.
- Ground-floor City hall, Council Chambers, and flexible community meeting space.

The new affordable housing project proposed for Rossland is a positive step towards addressing local housing needs. However, the lack of workforce housing, specifically for seasonal workers related to the ski resort and local businesses, is a key housing issue for the context of Rossland.

Population is expected to decline slightly in Rossland but, given the number of persons per household, there is expected to be a small increase in the number of households in the future. There is an expected demand for +27 more housing units by the year 2031. If the City continues historical development patterns, then there will be more three- and four-bedroom units delivered in the market. If the development pattern shifts slightly to support more units for singles, couples and the workforce, then more one- and two-bedroom units could be delivered.

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<sup>17</sup> Data on Airbnb is not available to confirm community observations. However, the City of Rossland implemented short-term rental accommodation policy to mitigate the impact on rental vacancy and rental rates.

<sup>18</sup> The Midtown Mixed-use Development project is a partnership between the Lower Columbia Affordable Housing Society and the City of Rossland, with the support of BC Housing and Columbia Basin Trust.

**Table 7: Anticipated Housing Units by Size, Rossland (2019 to 2031)***Source: BC Statistics, Consultant Calculations*

Unit Size	Baseline Scenario			Potential Development Shift Scenario		
	Net Units	Total Units	Mix	Net Units	Total Units	Mix
Bachelor	0	0	0.0%	0	0	0.0%
1-Bedroom	2	122	7.3%	81	201	12.0%
2-Bedroom	6	355	21.2%	86	436	26.0%
3-Bedroom	11	727	43.4%	-45	671	40.0%
4+Bedroom	7	472	28.2%	-96	369	22.0%
<b>Total</b>	<b>27</b>	<b>1,676</b>	<b>100.0%</b>	<b>27</b>	<b>1,676</b>	<b>100.0%</b>

# Electoral Areas A and B / Lower Columbia-Old Glory

## ELECTORAL AREAS A AND B HOUSING HIGHLIGHTS

- Anticipation of aging households migrating from rural areas to neighbouring communities Montrose, Fruitvale, and Trail.
- Groups facing the greatest challenge finding and affording housing: seniors and low-income renters.
- Common experiences: limited options to downsize, limited accessible units/buildings, small number of renters living in core housing need; mobile homes in poor condition.
- Housing gaps: accessible seniors-oriented rental or ownership housing including independent and seniors supportive housing (may not be feasible in rural areas but a consideration for neighbouring communities that might absorb anticipated migration trends).

Electoral Area A is the rural area surrounding the communities of Fruitvale and Montrose. This area comprises over 1,800 people and 785 housing units scattered through rural cluster subdivisions, agricultural properties, and some isolated parcels. The primary housing form is single-detached housing (85%) and mobile homes (12%). There are some renters in the area (80 people), of which 25% are considered to be living in core housing need.

- Electoral Area A residents who engaged in this process expressed the need for more rental housing as well as housing options for downsizing seniors. A key challenge with meeting this need is the difficulty with building rental housing in rural areas, which are typically multi-unit projects that require site servicing (e.g. water, sewer, fire flow, etc.). Rental housing is usually better suited to be in close proximity to infrastructure, services, amenities, and public transit.

Electoral Area B (west of Area A) is known as Lower Columbia-Old Glory and is the rural area surrounding Trail, Warfield, Rosslund, and the Red Mountain Ski Resort. The population was just over 1,400 people in 2016, with 645 housing units. Similar to Area A, Electoral Area B comprises primarily single-detached homes (76%) and mobile homes (22%). There are 25 renters living in this area, 40% of whom are considered to be living in core housing need.

- Electoral Area B residents responded similar to Area A – seniors looking to downsize into rental or ownership options, with the preference of affordable prices relative to their income, low maintenance, and in close proximity to services. The general sense of homeownership options in the region is single-detached housing forms, with residents looking for alternatives such as accessible, strata apartments.

The rural experience of residents in Electoral Areas A and B are common amongst similar areas in BC: households outgrowing lifelong homes out-of-town and housing showing its age. This experience tends to lead to migration of aging households moving into town from rural areas in search of housing that meets their needs. This is a key consideration for neighbouring communities of Fruitvale and Montrose, as well as Trail given its concentration of services and health care, which may absorb some of these anticipated migration patterns.

### Seniors Looking to Downsize

"I would like to see one-level living, either single family or duplex type senior housing, to purchase at a reasonable cost."

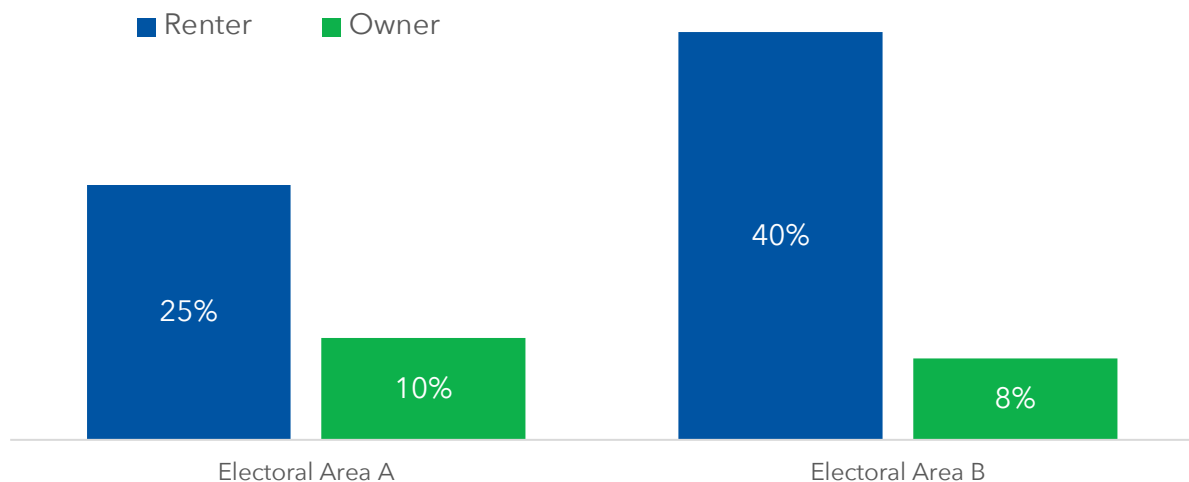
- Quote from Electoral Area A survey response (abbreviated)

"Currently living with my partner but if he dies, I would not be able to maintain or afford to continue living in our home. Not sure there is suitable affordable accommodations for me as my needs changes with age."

- Quote from Electoral Area A survey response (abbreviated)

**Figure 17: Households Living in Core Housing Need, Electoral Areas A and B (2016)**

Source: Statistics Canada, 2016 Census



Population and household growth in both Electoral Areas A and B are anticipated to be relatively flat over the next decade, with an expected demand for +13 more housing units for Area A and +11 units for Area B by the year 2031. If the Electoral Areas continue historical development patterns, then there will be more three- and four-bedroom units delivered in the market. If the development pattern shifts slightly to support more units for seniors and families with fewer persons per household, then more one- and two-bedroom units could be delivered. Adjusting the housing mix through land use planning and housing policy in these Electoral Areas is challenging as it requires leveraging growth to make a substantial difference, whereas growth is expected to be limited. Infrastructure is also limited to support a substantial development pattern shift.

**Table 8: Anticipated Housing Units by Size, Electoral Area A (2019 to 2031)**

Source: BC Statistics, Consultant Calculations

Unit Size	Baseline Scenario			Potential Development Shift Scenario		
	Net Units	Total Units	Mix	Net Units	Total Units	Mix
Bachelor	0	0	0.0%	0	0	0.0%
1-Bedroom	0	21	2.5%	4	25	3.0%
2-Bedroom	3	182	21.7%	23	201	24.0%
3-Bedroom	5	337	40.1%	-4	327	39.0%
4+Bedroom	5	299	35.7%	-9	285	34.0%
<b>Total</b>	<b>13</b>	<b>839</b>	<b>100.0%</b>	<b>13</b>	<b>839</b>	<b>100.0%</b>

**Table 9: Anticipated Housing Units by Size, Electoral Area B (2019 to 2031)**

Source: BC Statistics, Consultant Calculations

Unit Size	Baseline Scenario			Potential Development Shift Scenario		
	Net Units	Total Units	Mix	Net Units	Total Units	Mix
Bachelor	0	0	0.0%	0	0	0.0%
1-Bedroom	1	43	6.0%	20	21	3.0%
2-Bedroom	3	181	25.4%	21	157	22.0%
3-Bedroom	5	308	43.3%	19	285	40.0%
4+Bedroom	3	181	25.4%	-71	249	35.0%
<b>Total</b>	<b>11</b>	<b>712</b>	<b>100.0%</b>	<b>11</b>	<b>712</b>	<b>100.0%</b>

## **MY STORY: LACK OF HOUSING OPTIONS LEAVE PEOPLE VERY VULNERABLE**

"While our personal situation is fine, we have young adult children who want to stay in the area but can't due to lack of housing. There are no apartment blocks to easily find reasonably priced housing. They have to live at home or leave the area. The competition for any rentals is so high that the rent is incredibly expensive, and no one will rent to a couple of 19-year-old friends trying to start out. The lack of rentals means that landlords won't rent to young people, people with pets, etc. as they have a huge pool of renters to choose from and don't want potential inconvenience. I have many friends with young adult children in the same situation who are forced to leave the area. If they do find something to rent, it is very sub-standard housing - I know of people renting 'basement suites' with no kitchen, a house still under construction, a place with no working furnace, a place with no hot water. Landlords take advantage of people with nowhere else to go and who are afraid to speak up for fear of losing what they do have. Lack of options and affordability leaves people very vulnerable, both financially and safety wise. Based on how quickly the single units at Raven Place filled, it needs more low-income housing for singles. It needs apartment blocks with reasonable rent for young adults, couples, single parents, young families. And affordable starter homes that aren't complete dives - maybe a nice new trailer park or town houses, or even tiny houses that people can purchase very reasonably. Housing security lifts people out of poverty and creates assets that can be passed to the next generation. Even something small, like the option to purchase your low-income apartment rather than being a lifelong renter gives people a stepping stone.



# THE BOUNDARY

The Boundary area includes the communities of Grand Forks, Greenwood, Midway, and the surrounding rural areas (Electoral Areas C / Christina Lake, Electoral Area D / Rural Grand Forks, and Electoral Area E / West Boundary). This area also comprises the unincorporated communities of Big White, Westbridge, Rock Creek, Bridesville, Beaverdell, Baldy, and Jewel Lake. There is a large agricultural base in the Boundary that includes large property holdings. Geographically, Boundary communities are more isolated, from each other to some degree, but also from the rest of the RDKB, and generally within the Province.

Some key observations of the Boundary area include:

- There is a strong sense of resourcefulness and resiliency amongst the people residing in the Boundary area. Diverse and widespread community groups, many of which are run by volunteers, aim to address social issues from food security to housing. Many residents in the area had stories of people in the community helping those in need who might otherwise “fall through the cracks”. Volunteer-run with little funding supports available, the Boundary finds ways to support highly vulnerable populations.
- Other rural communities in Electoral Area E are largely low-income, highly vulnerable households with limited means to improve their living conditions.
- Big White is a satellite in Electoral Area E and in many ways has more in common with neighbouring Okanagan communities than the RDKB. There is a polarity of socio-economic conditions and the housing situation in Big White compared to the rural areas in Electoral Area E. Big White attracts affluent, weekend warriors / seasonal and year-round recreation enthusiasts, retirees, and property investors.
- The Boundary side of the RDKB is also outside the Columbia Basin Trust’s jurisdiction, which creates meaningful variation in the availability of funding for services, projects, and initiatives, compared to communities in The Kootenays/Lower Columbia area.

# Greenwood

## GREENWOOD HOUSING HIGHLIGHTS

- The affordability of Greenwood has attracted low- to moderate-income households to the community, but as they age and their needs change, they become “stuck” with limited means to make their homes more accessible or find alternatives.
- There is a high concentration of vulnerability in Greenwood with low-incomes, high rates of core housing need, and great concern for the well-being of local residents.
- Groups facing the greatest challenge finding and affording housing: seniors; youth and young adults; people experiencing homelessness; people with mental health issues and substance use issues.
- Common experiences: limited options to downsize, limited accessible units/buildings, high rates of core housing need including homeowners. Underserved populations access services in neighbouring communities when they can, but there remains a gap in housing and support services in Greenwood.
- Housing gaps: accessible seniors-oriented rental or ownership housing including independent and seniors supportive housing; youth safe house.

The City of Greenwood is the smallest incorporated city in Canada, with a population of 665 people (65 households altogether). Greenwood is located between Grand Forks (30-minute drive) and Midway (12-minute drive). It was initially established to support the regional mining sector but today has minimal employment with a participation rate of 37.5%<sup>19</sup>. Some locals work at the sawmill in nearby Midway, at the local businesses and cafes, or receive income through pension or income assistance.

The unique collection of heritage buildings has attracted some interest in the film industry and tourism, although these industries have not generated jobs for the community. While older buildings

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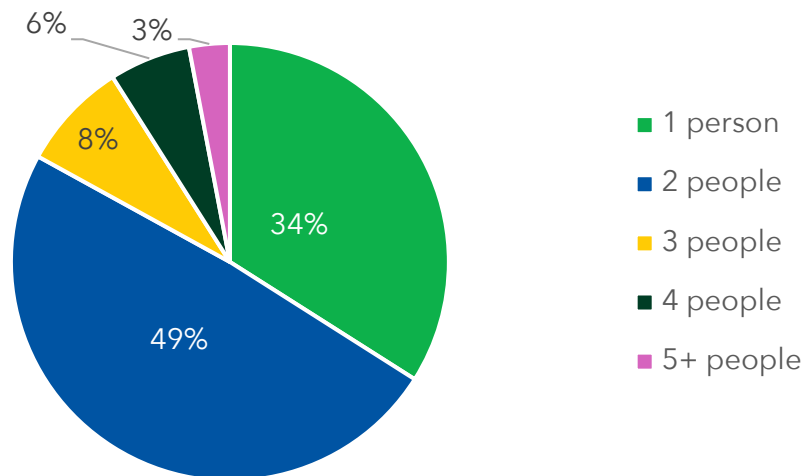
<sup>19</sup> The participation rate measures the total labour force (comprising employed and unemployed, combined) relative to the size of the working-age population. In other words, it is the share of the working-age population that is working or looking for work. For comparison, the employment participation rate in Rossland (71%), Fruitvale (61%), Grand Forks (51%).

create a charm for Greenwood, they also represent aging infrastructure. For housing, 11% of units are in need of major repair.

The community predominately comprises couples and single person households, with few families. This reflects what was heard from the community during engagement, which identified housing needs for seniors and single youth / young adults.

**Figure 18: Household Size Distribution, Greenwood (2016)**

Source: Statistics Canada, 2016 Census



There is a high concentration of vulnerability in Greenwood: low-incomes, high rates of core housing need, and great concern for the well-being of local residents. Greenwood has the highest number of homeowners in core housing need, with over half (57%) in core housing need for affordability, suitability and adequacy; and some homeowners (9%) are in extreme core housing need. Greenwood also has the lowest median incomes in the RDKB. The data reflects community observations, which identified concerns for people experiencing homelessness, mental health issues, and substance use issues. Community observations shared insight into individuals living in precarious situations, such as sleeping in tents or trailers in other people's yards.

- Small communities like Greenwood often lack the scale and capacity to offer community support services to people in-need, making vulnerable populations even more vulnerable. This leads to a spillover of households seeking support from organizations in neighbouring communities like Midway and Grand Forks (which have their own capacity and resource limitations). Not everyone can access services from afar, even with outreach programs, and as a result there is a highly underserved, vulnerable population in Greenwood.

While seniors are a key demographic struggling to access the housing they need across the RDKB, Greenwood has some unique trends presenting different challenges. The relatively lower cost of housing in Greenwood has drawn lower-income residents to the community, but as they age and their needs change, they can struggle to transition out of their current homes. This relates both to seniors living in detached homes being unable to find a buyer to free-up their equity to secure new housing, and also for lower-income seniors living in mobile homes who pay a pad rent and may have no equity in their home to leverage.

Engagement with residents revealed the desire to have more housing options in Greenwood, including affordable and accessible seniors-oriented housing and rental housing for singles and couples. There are 9 BC Housing-funded non-market units in Greenwood (likely rent supplements)<sup>20</sup>, but there appears to be a need greater than what is being met. There was not much indication of households wanting to leave Greenwood and it is unclear if there will be substantial migration trends of residents moving to other communities in the future.

### **People Who Grew Up in the Area Are Living Without a Home**

"I ended up having to put someone up the other night who does not have a home. People who have mental illness do not have enough support in our area. With the pandemic, people from outside the area are buying property and housing and making it impossible for locals to purchase. There is way too much emphasis on fear about homelessness. If we just built affordable housing instead of having these nimbys around - we could house people and then have social services in place to help each other. A lot of the people who are living without a home grew up in the area. This is the way it is all over."

*- Quote from survey response (abbreviated)*

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<sup>20</sup> The details of the 9 non-market housing units in Greenwood was suppressed for privacy purposes, BC Housing 2019.

Population and household growth in Greenwood are anticipated to decline over the next decade, with an expected demand for -66 housing units by the year 2031. This projected decline illustrates a net loss of units in all categories, which, in reality, demonstrates potential housing vacancy for the future of Greenwood.

**Table 10: Anticipated Housing Units by Size, Greenwood (2019 to 2031)**

*Source: BC Statistics, Consultant Calculations*

Unit Size	Baseline Scenario			Potential Development Shift Scenario		
	Net Units	Total Units	Mix	Net Units	Total Units	Mix
Bachelor	0	0	0.0%	0	0	0.0%
1-Bedroom	-11	56	17.1%	-2	66	20.0%
2-Bedroom	-28	138	42.1%	-28	138	42.0%
3-Bedroom	-19	95	28.9%	-22	92	28.0%
4+Bedroom	-8	39	11.8%	-14	33	10.0%
<b>Total</b>	<b>-66</b>	<b>328</b>	<b>100.0%</b>	<b>-66</b>	<b>328</b>	<b>100.0%</b>

# Grand Forks

## GRAND FORKS HOUSING HIGHLIGHTS

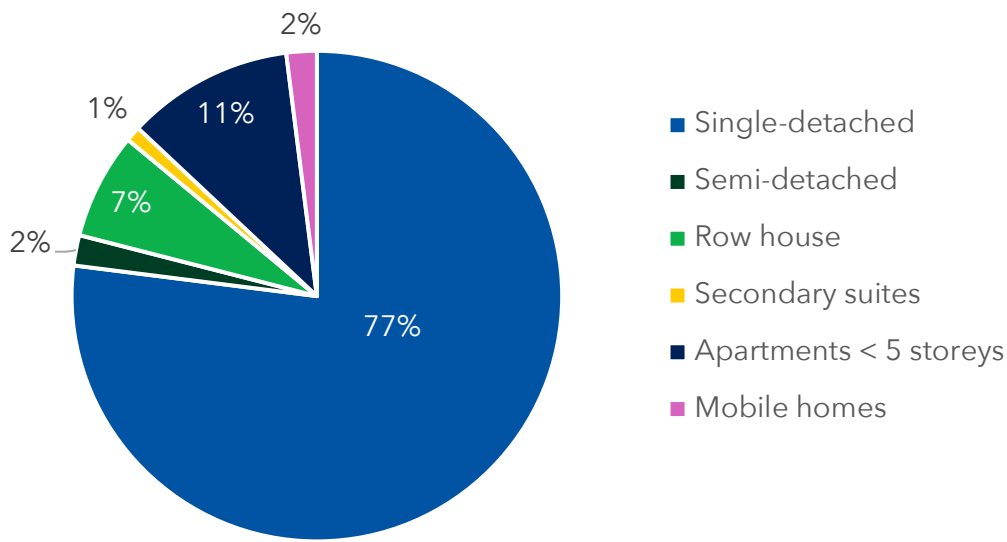
- The 2018 major flooding event magnified the housing issues that already existed in Grand Forks and created long-lasting impacts on the housing situation.
- There is heightened anxiety, division, and polarity on delivering affordable housing projects in Grand Forks, which has impacted the opportunity to house people in need; the high-level of support for these projects is somewhat hidden behind loud voices of opposition.
- Groups facing the greatest challenge finding and affording housing: people experiencing homelessness; people with mental health and substance use issues; youth and young adults; low- and moderate-income families.
- Common experiences: limited options to downsize; limited accessible units/buildings, poor condition of rental units and precarious living conditions; vulnerable populations experiencing stigmatization, discrimination, and few housing options.
- Housing gaps: year-round emergency shelter; transitional and supportive housing for re-housing persons experiencing homelessness; youth safe house and youth transitional housing; market rental, low-end of market rental, non-market rental; family-oriented housing in good condition (rental or ownership); market condominiums.
- The new affordable housing project, Raven Place, has had a positive impact to housing vulnerable people in Grand Forks, but needs complementary affordable housing projects in the community to meet the widespread need across the housing continuum.

The City of Grand Forks has a population of over 4,000 people and is a hub city for the Boundary area of the RDKB with its concentration of services, amenities, and recreation. It grew out of resource development including mining activities and expanded to become a family-friendly community with a thriving workforce. Major employers include Interfor Forest Products, Selkirk College, and manufacturing companies.

The City has over 1,800 housing units that are largely single-detached houses with a small proportion of apartments, townhouses, duplexes, and mobile homes. Over half of the housing stock (60%) was built prior to 1980, mainly delivered to house the workforce.

**Figure 19: Housing Mix, Grand Forks (2016)**

Source: Statistics Canada, 2016 Census



The housing context in Grand Forks cannot be separated from the major flooding event of the Kettle River and tributaries that occurred in 2018:

- At the time, the flooding event displaced nearly 2,800 residents in the center Boundary area including households on approximately 400 properties in Grand Forks. A number of properties were located within the floodplain and concentrated in the North and South Ruckle Neighbourhoods. Local businesses were also impacted and damaged during the flood.
- An immediate relief to rescue residents and find temporary housing for locals was met by a collaborative Recovery Team including: the RDKB, the City of Grand Forks, BC Housing, outreach support workers / housing lead (Urban Matters), and community-based organizations (including Boundary Family Services, Community Futures). The recovery team was also supported by the Canadian Red Cross, the Interior Health Authority, Boundary Community Food Bank, Samaritans Purse, Mennonite Disaster Service, and volunteers. Some displaced residents were able to find a place to stay with family or friends, use their RV or camper for an extended period of time, and some stayed in motels with and without government financial assistance.
- After the floodwaters subsided, the extent of damaged homes was revealed, with many no longer habitable. This left a number of households unexpectedly without housing for a long period of time.

The short-term flooding event created long-lasting impacts on the community. Many residents lived in motels for six months, a year, or longer until they could find housing alternatives. It has created planning challenges for the City with respect to the long-range future of those lands and where to plan housing in the future, while also creating a lengthy complex process of acquiring damaged properties through a voluntary buy-back program.

### **Lucky to find Rental Housing**

"I was flooded. Lost my home. Lived in a hotel for 16 months. Was extremely lucky to find a rental. Could still be in a hotel. Not enough housing in Grand Forks. Need even more."

*- Quote from survey response (abbreviated)*

Part of the flood recovery effort was the affordable housing investment made by BC Housing into the development of Raven Place, a 52-unit affordable rental project with one-, two-, and three-bedroom units. This project added to the existing 142 non-market housing units in Grand Forks<sup>21</sup>.

Raven Place re-housed a number of low-income individuals including women who were experiencing homelessness in Grand Forks. While there had been vocal opposition to this project (as well as other proposed shelter and affordable housing projects in Grand Forks), there was positive feedback from the public during the Housing Needs Report process that may have been silenced during the intensity of the site-specific development process.

### **Senior Experiencing Homelessness**

"As of August 1st I will be homeless in Grand Forks. Landlord moving back. No suitable affordable rental for single income senior."

*- Quote from survey response (abbreviated)*

Beyond the floods and recent housing projects, community residents identified other challenging housing circumstances in Grand Forks. Lack of good-quality, safe rental units; high cost of rent compared to low-wage jobs; and limited housing options to meet needs such as accessibility. Several stories emerged from the engagement process that touched on every single demographic:

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<sup>21</sup> Not including Raven Place, the 142 non-market housing units in Grand Forks comprise: 28 affordable rental units for low-income families; 28 affordable rental units for independent seniors; 39 seniors rent supplements; 17 seniors supportive housing units; 7 special needs units; 12 units for women and children fleeing violence; and 5 homeless rent supplements. The remainder units are not identified as they are suppressed.



relocating workers unable to find housing; vulnerable and at-risk youth having nowhere to go; people experiencing homelessness and at-risk of homelessness with limited options in winter months only; people with mental health and substance use issues needing housing with integrated supports; and seniors looking to downsize but having a lack of options.

### Not Sure How Others Manage

"I think we were quite privileged as my parents had money saved for me to use as a down payment. I can't imagine how my peers will afford housing."

-Quote from survey response (abbreviated)

The 2018 major flooding event magnified the housing issues that already existed in Grand Forks. The vulnerable populations became even more vulnerable and households otherwise assumed to be stable quickly experienced an unexpected housing crisis that they were unable to get out of without the support of the community and partners. While the immediate relief of this event has come and gone, long-term solutions for nearly every aspect of the housing continuum needs to be considered for Grand Forks.

Population and household growth in Grand Forks are anticipated to decline over the next decade, with an expected demand for -267 housing units by the year 2031. This projected decline illustrates a net loss of units in the baseline scenario and for the large unit categories under the potential development pattern shift scenario – which, in reality, demonstrates potential housing vacancy for the future of Grand Forks. This projected decline could be softened to a small degree with the need to house potential workers related to the cannabis industry.

**Table 11: Anticipated Housing Units by Size, Grand Forks (2019 to 2031)**

Source: BC Statistics, Consultant Calculations

Unit Size	Baseline Scenario			Potential Development Shift Scenario		
	Net Units	Total Units	Mix	Net Units	Total Units	Mix
Bachelor	0	0	0.0%	0	0	0.0%
1-Bedroom	-19	128	7.2%	65	212	12.0%
2-Bedroom	-79	525	29.7%	68	672	38.0%
3-Bedroom	-93	615	34.8%	-177	531	30.0%
4+Bedroom	-76	502	28.3%	-223	354	20.0%
<b>Total</b>	<b>-267</b>	<b>1,770</b>	<b>100.0%</b>	<b>-267</b>	<b>1,770</b>	<b>100.0%</b>

# Midway

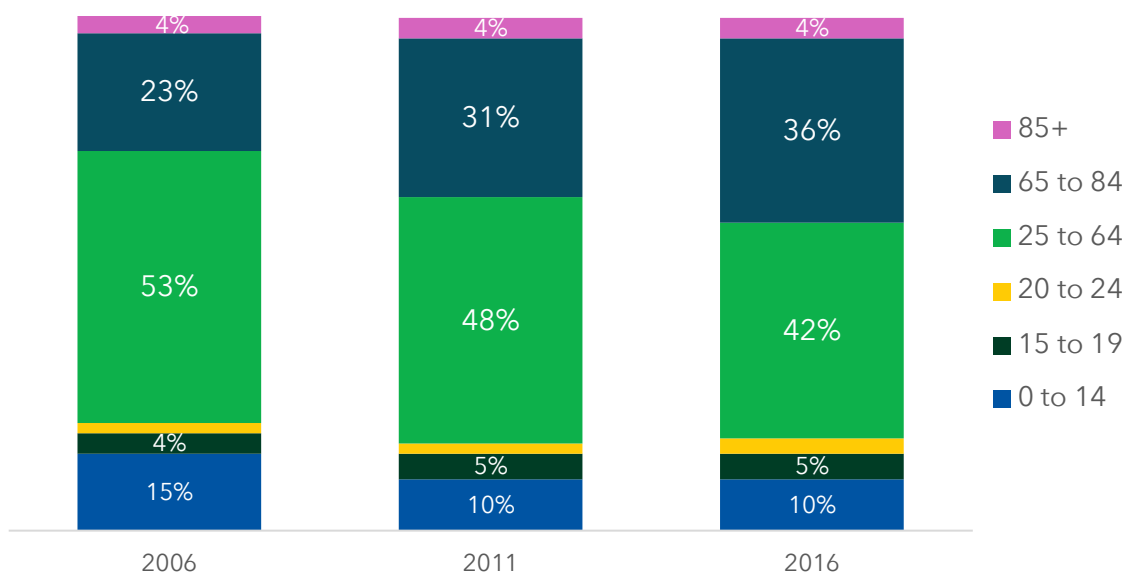
## MIDWAY HOUSING HIGHLIGHTS

- Aging population, with a focus of creating a seniors-friendly community including accessible and suitable housing to meet the needs of today and the future.
- Groups facing the greatest challenge finding and affording housing: seniors, youth and young adults, and the workforce.
- Common experiences: limited options to downsize, limited accessible units/buildings.
- Housing gaps: accessible seniors-oriented housing; semi-supportive seniors housing and/or better-at-home programs; market rental, low-end of market rental, non-market rental.

Midway has a population of 649 people, a very large proportion of seniors (with a median age of 62 years, in 2016), and an aging cohort nearing retirement years. There are more singles and couples in Midway than families, which reflects the many 'empty nesters' who have remained in the community after their adult children left home and, in some cases, left the region. A major focus of Midway has been the aspirations to transition into an age-friendly community including expanding opportunities for seniors-oriented housing, support services, and community infrastructure.

**Figure 20: Age Distribution Over Time, Midway (2016)**

Source: Statistics Canada, 2016 Census



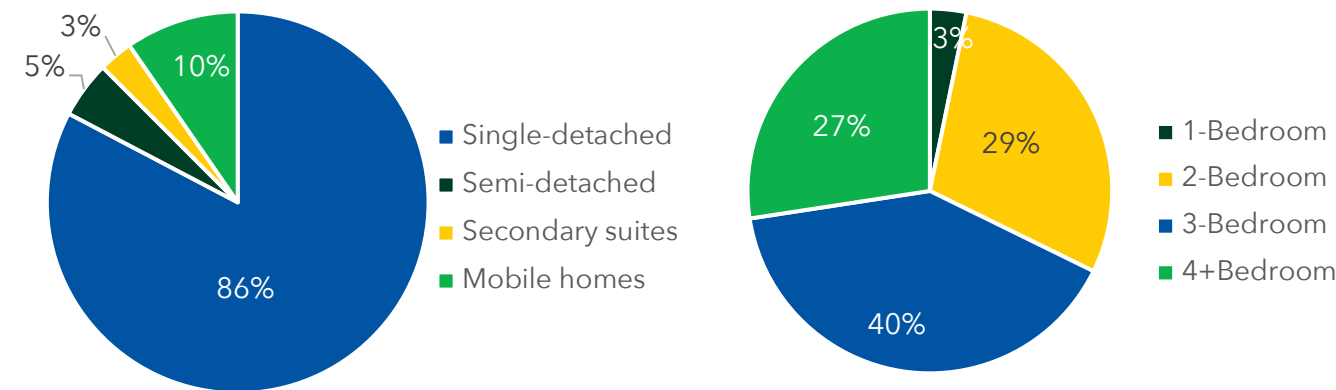
The local sawmill experiences occasional curtailments and shutdowns, which has impacted the incomes of the workers in town. New economic development to the area, including potential cannabis production in the region, could help support job growth and wages in the future.

Midway has unusually high incomes for renter households. In 2006, the median income for renters was just over \$19,000. While in 2016, the median income for renters was nearly \$75,000. New people moving into the community, with high incomes, will likely skew the rental data given the low number of rental households in Midway (40 in total). Even with the high median income for renters, over one-third of renters in Midway spend more than 30% of their income towards rent and utilities.

There is a mismatch between the aging demographics and housing to meet that need in Midway, given that the majority of the housing stock is single-detached with three or more bedrooms. There are 23 non-market housing units in Midway (5 supportive seniors housing and 15 supportive seniors housing, and the remainder suppressed), but more will be needed to support the aging demographics. Observations from community engagement confirm these issues, prioritizing the need for more accessible, seniors-oriented housing in Midway.

**Figure 21: Housing Mix by Type and Number of Bedrooms, Midway (2016)**

Source: Statistics Canada, 2016 Census



### Midway Needs Housing for Seniors, Young Individuals and Families

"Midway needs housing suitable for seniors who can live independently but no longer can manage large homes and lots - small homes and/or rental units. Also rental units for younger individuals and families."

- Quote from survey response (abbreviated)

Population and household growth in Midway are anticipated to decline over the next decade, with an expected demand for -56 housing units by the year 2031. This projected decline illustrates a net loss of units in the baseline scenario and for the large unit categories under the potential development pattern shift scenario – which, in reality, demonstrates potential housing vacancy for the future of Midway.

**Table 12: Anticipated Housing Units by Size, Midway (2019 to 2031)**

*Source: BC Statistics, Consultant Calculations*

Unit Size	Baseline Scenario			Potential Development Shift Scenario		
	Net Units	Total Units	Mix	Net Units	Total Units	Mix
Bachelor	0	0	0.0%	0	0	0.0%
1-Bedroom	-2	9	3.2%	17	28	10.0%
2-Bedroom	-16	80	29.0%	9	105	38.0%
3-Bedroom	-22	111	40.3%	-40	94	34.0%
4+Bedroom	-15	76	27.4%	-41	50	18.0%
<b>Total</b>	<b>-56</b>	<b>276</b>	<b>100.0%</b>	<b>-56</b>	<b>276</b>	<b>100.0%</b>

# Electoral Area C / Christina Lake

## **ELECTORAL AREA C / CHRISTINA LAKE HOUSING HIGHLIGHTS**

- Christina Lake / Electoral Area C is at a pressure point of growth and development for an unincorporated area. It is home to long-time low- to moderate-income residents and attracts second home investors and wealthy retirees.
- Investment in cannabis production is anticipated to generate over 100 jobs in the area and needs housing for workers.
- Groups facing the greatest challenge finding and affording housing: anticipated workforce; low- to moderate-income households; youth and young adults; and seniors.
- Common experiences: seasonal rental units; mobile homes in poor condition.
- Housing gaps: year-round market rental housing; youth safe house; workforce housing; accessible seniors-oriented rental or ownership housing including independent and seniors supportive housing (may not be feasible in rural areas but a consideration for neighbouring communities that might absorb anticipated migration trends).

Christina Lake / Electoral Area C is the area bridge between The Kootenays/Lower Columbia area and the Boundary sub-regions of the RDKB. The entire population of this Electoral Area is 1,337 people, which is largely concentrated in and around Christina Lake.

Christina Lake is an unincorporated community approximately 17km from Grand Forks. It is a beautiful destination that attracts seasonal tourists but also some vacation home / second-home households. It was known to attract Albertans when their economy was thriving and also became an alternative 'affordable' option to the Okanagan market. While the Albertan buyers have lessened in recent years, there are still retired households relocating to Christina Lake - bringing their accumulated wealth and equity to build new homes or acquire existing properties. Stakeholders indicated that the influx of 'new money' has priced-out younger people and families from the area.

The housing stock in Christina Lake ranges from old, mobile homes to new, waterfront mega homes (e.g. three-car garages, +5,000 square feet). There are some rental units (e.g. secondary suites), however stakeholders suggested that these units are made available during peak tourism season (summer months) and not available during the winter. They are also in poor condition, as Electoral Area C has the highest number of rental dwellings in need of major repair (30%). This has created challenges for renters looking for longer-term options. This is especially challenging for local youth at-risk of homelessness and/or fleeing family violence, or cannot find or afford their own place when in need.

### **Vulnerable Youth Have No Place to Go**

"There is a woman housing vulnerable youth in the basement of their commercial property. She is running it as a youth safe house under the radar. What else are we supposed to do?"

*- Quote from key informant interview (abbreviated)*

Electoral Area C has some proposed economic development projects that could create jobs for the area including residents in nearby Grand Forks. Christina Lake Cannabis has received a cultivation license from Health Canada to pursue a large-scale cannabis operation anticipated to generate an initial 30 jobs and then scale-up to approximately 130 jobs. This type of industry employs locals but also needs to fill vacancies with skilled labor not available in the area including technical professionals, managers - all of whom will need housing. Stakeholders suggested that the cannabis workforce could potentially find housing in Grand Forks, except there are few options there and driving conditions during winter months may not be ideal.

### **Housing the Cannabis Workforce**

"We have a big push to hire so we can get up and running asap. 50% new hires will be general local labor, 25% mid-level junior management, and 25% technical staff that will be recruited outside of the region. Some employees will already have homes here but definitely rental housing for staff as they get established."

*- Quote from key informant interview (abbreviated)*

Christina Lake / Electoral Area C is entering a pressure point in its growth and development. There is limited infrastructure (e.g. no sanitary sewer) which limits its capacity to accommodate new housing forms. While there are minimal shops and services, and a desire for establishing a more ‘complete community’, it is difficult to scale up while remaining unincorporated. At the same time, incorporation studies have demonstrated that a change is not economically viable, particularly given the amount of infrastructure upgrading that would need to occur (such as community sewer).

### A Spectrum of Seniors Housing Options is Needed

“Would like to see more options for seniors to help them remain in their own homes. Also a phased approach to residential care for seniors within a facility starting with those who need assistance with household chores/maintenance and gradually increasing level of care as needed. Kind of like a village with different levels of care so an individual can remain in a community for as long as possible.”

- Quote from Electoral Area C survey response (abbreviated)

Population and household growth in Electoral Area C is anticipated to decline over the next decade, with an expected demand for -89 housing units by the year 2031. This projected decline illustrates a net loss of units in the baseline scenario and for the large unit categories under the potential development pattern shift scenario - which in reality, demonstrates potential housing vacancy for the future of Electoral Area C. The projected decline could be softened with the introduction of new industry such as cannabis, which is expected to draw in new workers who need housing – some of which might be housed in Grand Forks.

**Table 13: Anticipated Housing Units by Size, Electoral Area C (2019 to 2031)**

Source: BC Statistics, Consultant Calculations

Unit Size	Baseline Scenario			Potential Development Shift Scenario		
	Net Units	Total Units	Mix	Net Units	Total Units	Mix
Bachelor	0	0	0.0%	0	0	0.0%
1-Bedroom	-3	23	3.9%	32	59	10.0%
2-Bedroom	-29	189	32.0%	30	248	42.0%
3-Bedroom	-37	244	41.4%	-104	177	30.0%
4+Bedroom	-20	134	22.7%	-48	106	18.0%
<b>Total</b>	<b>-89</b>	<b>590</b>	<b>100.0%</b>	<b>-89</b>	<b>590</b>	<b>100.0%</b>

# Electoral Area D / Rural Grand Forks

## **ELECTORAL AREA D / RURAL GRAND FORKS HOUSING HIGHLIGHTS**

- There are nearly as many people living in the rural areas of Grand Forks as there are living in town. Housing in these areas is starting to show its age and seniors are looking for options to downsize.
- Investment in cannabis production is anticipated to generate over 100 jobs in Christina Lake, and there is discussion that housing workers may need to be located in Grand Forks.
- Groups facing the greatest challenge finding and affording housing: anticipated workforce; low to moderate income households; youth and young adults; seniors; people with mental health support needs; people with substance use issues; people experiencing homelessness.
- Common experiences: mobile homes in poor condition; seniors living on large acreages ready to transition into smaller accessible homes with limited options.
- Housing gaps: youth safe house; workforce housing; accessory detached dwelling units on rural lots / large acreages; accessible seniors-oriented rental or ownership housing including independent and seniors supportive housing (may not be feasible in rural areas but a consideration for neighbouring communities that might absorb anticipated migration trends).

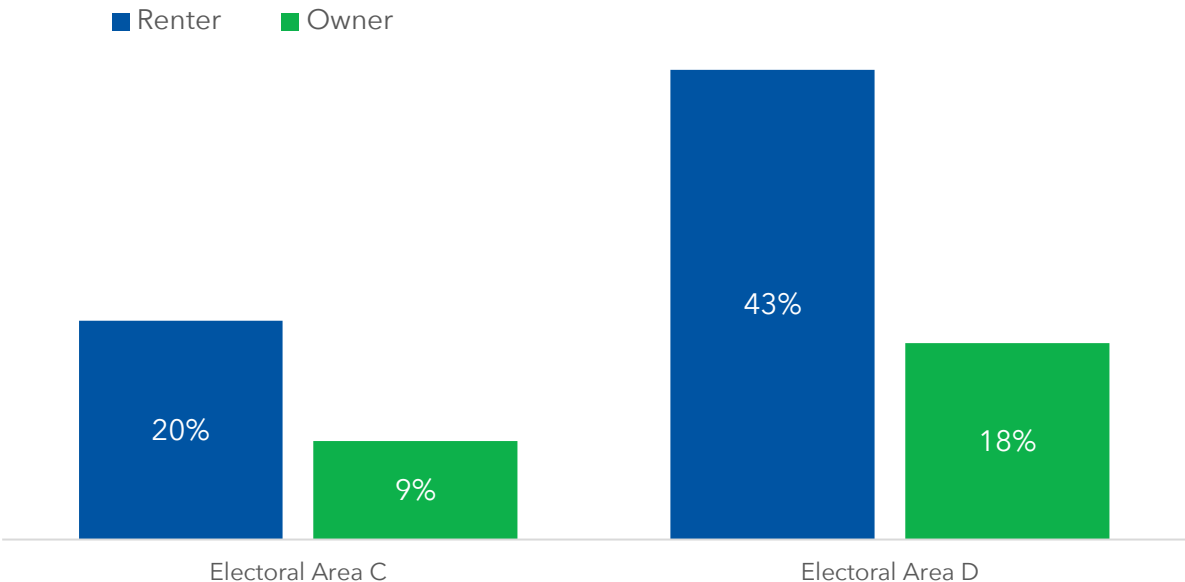
Electoral Area D is the rural area surrounding Grand Forks and has a population of over 3,200 people. The boundaries of Area D expand far north along the Grandby River which has agricultural properties and homes on large acreages. Many properties in this area were also impacted by the major flooding event in 2018.

Most of Area D residents are homeowners (89%) living in single-detached homes (91% of the housing stock). There are 135 mobile homes that have both renters and homeowners. A high proportion of renter households are living in poor housing condition, with 17% of the rental stock considered to be in need of major repair. This is high compared to the BC average (8%). Renters in rural Grand Forks are also experiencing affordability challenges relative to their income, with 43% spending greater than 30% of their income towards the cost of rent and utilities.



**Figure 22: Affordability - Households Spending Greater than 30% of Income Towards Housing Costs, Electoral Areas C and D (2016)**

Source: Statistics Canada, 2016 Census



Area D residents participating in engagement activities were concerned about: aging seniors looking to downsize, and transitioning out of their large homes/large lot properties; vulnerable populations in the rural areas as well as in Grand Forks; and the lost opportunities to house people in need when projects did not move forward. There was a substantial expression of interest to increase density within the rural areas in the forms of detached accessory dwelling units, as an appropriate housing form in the rural areas that can contribute to the overall regional housing needs.

**People Experiencing Homelessness Need Housing**

"I am very concerned with the housing options for our homeless. While other communities have supportive housing, a few vocal people in our town have caused us to have no permanent options for them."

- Quote from Electoral Area D survey response (abbreviated)

Population and household growth in Electoral Area D is anticipated to decline over the next decade, with an expected demand for -198 housing units by the year 2031. This projected decline illustrates a net loss of units in both the baseline scenario and potential development pattern shift scenario and in all categories -which in reality, demonstrates potential housing vacancy for the future of Electoral Area D.

**Table 14: Anticipated Housing Units by Size, Electoral Area D (2019 to 2031)***Source: BC Statistics, Consultant Calculations*

Unit Size	Baseline Scenario			Potential Development Shift Scenario		
	Net Units	Total Units	Mix	Net Units	Total Units	Mix
Bachelor	-1	9	0.7%	3	13	1.0%
1-Bedroom	-15	100	7.6%	16	131	10.0%
2-Bedroom	-38	255	19.4%	-5	289	22.0%
3-Bedroom	-85	560	42.7%	-120	525	40.0%
4+Bedroom	-58	387	29.5%	-91	354	27.0%
<b>Total</b>	<b>-198</b>	<b>1,312</b>	<b>100.0%</b>	<b>-198</b>	<b>1,312</b>	<b>100.0%</b>

# Electoral Area E / West Boundary including Big White

## ELECTORAL AREA E HOUSING HIGHLIGHTS

- High-level of vulnerability in isolated communities in rural areas, as well as a presence of resourcefulness and resiliency.
- Groups facing the greatest challenge finding and affording housing: families; youth.
- Common experiences: homes available to rent or purchase often require considerable maintenance and repairs; reports of housing in poor condition including mould, poor insulation and pests. Affordability is less of a concern compared to being able to find suitable housing in good condition, close to services and amenities.
- Housing gaps: youth safe house; transitional housing for women and children; market rental housing; accessible seniors-oriented housing; family-friendly ownership housing including ground-oriented affordable homeownership (may not be feasible in rural areas but a consideration for neighbouring communities that might absorb anticipated migration trends).

## BIG WHITE SKI RESORT HOUSING HIGHLIGHTS

- An unincorporated community within Electoral Area E facing unique challenges of growth and development pressures common to resorts in BC: seasonal peaks in rental demand, and a growing base of permanent residents.
- Groups facing the greatest challenge finding and affording housing: seasonal workers; year-round resort staff; youth and young adults; families; seniors.
- Common experiences: limited housing options for resort workers and workers in spin-off businesses; high cost of rent; overcrowding in rental accommodation.
- Housing gaps: market rental housing; seasonal worker accommodation; short-term rental and tourist accommodation; affordable homeownership; accessible seniors-oriented housing.

Electoral Area E is the largest electoral area in the RDKB, surrounding the communities of Greenwood and Midway, along Highway 3 towards Penticton, and up Highway 33 to Big White. The total population of this area is over 2,000 people (which includes the population of the unincorporated Big White Resort). It also includes the unincorporated communities of Rock Creek, Bridesville, Beaverdell, Westbridge, Mount Baldy, and Jewel Lake. A potential population growth factor could be considered with the prospective cannabis production facilities in or near Rock Creek, Midway and Sidley – which are at various stages of licensing and development.

Most of Electoral Area E does not have Zoning. Without a regulatory framework in place for residential development, combined with site servicing constraints, there is limited clarity and certainty for prospective developers considering new housing projects. Limitations to housing development are further compounded by aging infrastructure as well as limited site servicing. Beaverdell, for example, does not have a community water or sewage system, which prevents the opportunity to redevelop sites or pursue major housing renovation projects. Bridesville has a Water Improvement District, however it is falling into disrepair.

Over 12% of rentals and 11% of ownership housing is in need of major repair. This is likely a skewed figure, where housing is in better condition in new-built projects in Big White, and in poorer condition in other parts of Electoral Area E. Reports of lack of insulation and hard to heat homes, pests, and mould was commonly shared by stakeholders and residents – particularly mobile homes and trailer courts.

### **Rentals are Rare**

“Rentals are rarely advertised. Need to know people to find something”

– Quote from key informant interview (abbreviated)

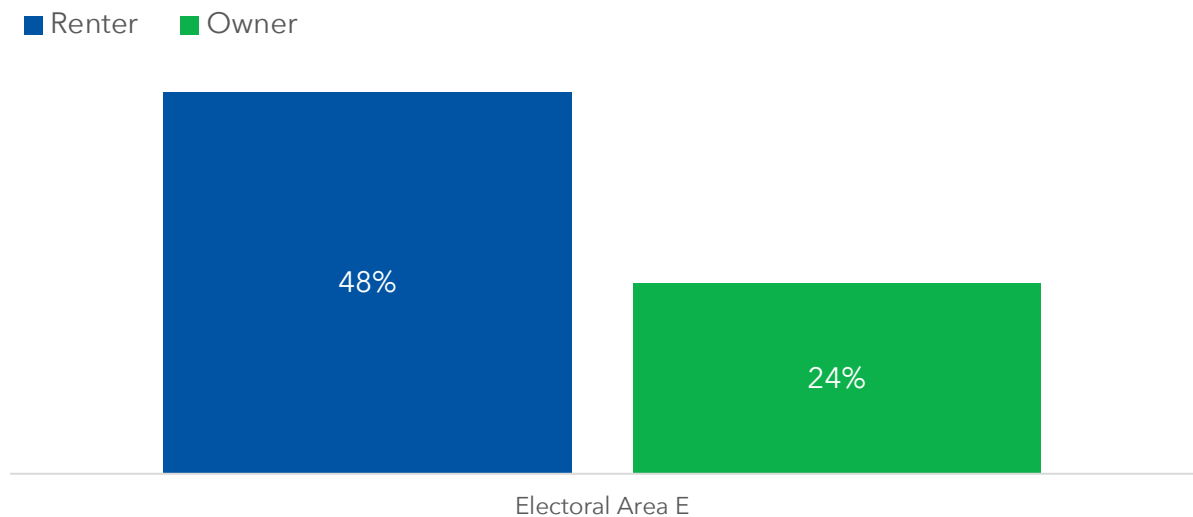
“Rental market in this area virtually does not exist.”

– Quote from Electoral Area E survey response (abbreviated)

Median household income in Electoral Area E is one of the lowest in the RDKB, particularly for homeowners (\$41,000 compared to \$68,000 for the region). Electoral Area E also has the highest rate of renters in core housing need (48%). The total renter population in this rural area is low (65 people), but nearly half of them are living in inadequate housing conditions and are over-stretched to afford the housing they are living in. In this area, rental properties are not purpose-built and are more likely to be mobile homes or cabins.

**Figure 23: Households in Core Housing Need, Electoral Area E (2016)**

Source: Statistics Canada, 2016 Census



Community observations suggest that there is a high level of social vulnerability in Electoral Area E. Anecdotal stories of domestic violence, gang presence, and criminal business activity have been reported. Being extremely isolated from neighbouring communities, and disconnected from community policing and social service organizations, there is minimal monitoring of social needs in this area. There is also a far distance between these communities and places where support services can be accessed (e.g. Grand Forks), with little transportation options for anyone in need. This high level of vulnerability is important to note from a housing perspective, as there may be a hidden need for safe houses (e.g. for children, youth and women fleeing violence).

There also appears to be a strong presence of resourcefulness and resiliency amongst the people who live in the rural areas of Electoral Area E. For example, Rock Creek has 3<sup>rd</sup>-4<sup>th</sup> generation ranch families who offer food security program for locals in need.

**Good Will Goes A Long Way**

“The weekly food share program in Rock Creek is administered by elders in the community. Last week, 46 people accessed the program”

- Quote from key informant interview (abbreviated)

Another example, residents who responded to the survey indicated that there are a number of households, particularly seniors, living in RVs during all months of the year - who perceive this as being perfectly livable housing. From a housing adequacy and suitability point of view, living in RVs

year-round is a symptom of a housing gap: not enough affordable housing to meet community needs, particularly a gap in accessible seniors-oriented housing.

### **Seniors Living in RVs Year-Round**

"More year-round RV sites are needed as many seniors are living in a RV after selling their house so that they can afford to retire. They may not be able to travel south of the border as freely as they use to for medical reasons and Covid-19 restrictions."

*- Quote from Electoral Area E survey response (abbreviated)*

Big White Resort is an unincorporated community located in the northern part of Electoral Area E, with a population of 251 people (12% of the Electoral Area E population). It is closer in proximity to the Okanagan community of Kelowna (less than one-hour drive) compared to the closest Boundary communities (e.g. over two hours' drive to Grand Forks). Big White does not have a resort municipality status, and is part of Electoral Area E.

Big White experiences housing challenges commonly experienced by other resorts in BC: an influx of workers during peak tourism seasons and short and long-stay tourists at the same time, inducing demand for rental housing and short-term rentals. Big White Ski Resort has on-site staff accommodation, however can only house up to 30% of staff and the remainder need to look for other housing options in the community. Stakeholders indicated that the overcrowding of rental housing is becoming very extreme, with greatest concern for young adults (19 to 30 year olds).

### **Overcrowded Rentals**

"There are 15 people to a condo / taking turns sleeping in the bathtub."

*- Quote from key informant interview (abbreviated)*

"The 19 to 30 year olds have the toughest time finding housing. And there is mental health and addiction issues, with no supports or community hub in town."

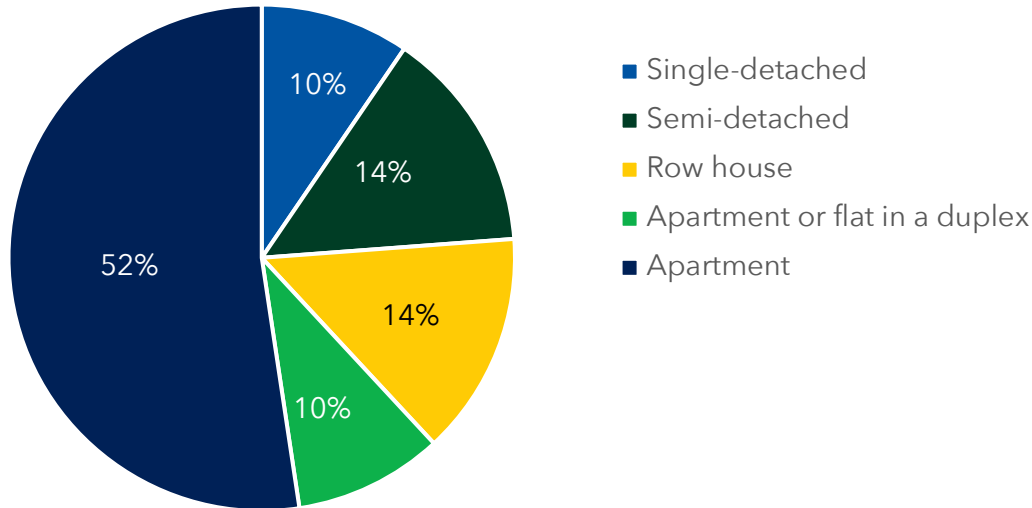
*- Quote from key informant interview (abbreviated)*

There is also a permanent, year-round population who live in Big White. Community engagement revealed that there are families who reside in the area but are challenged to find affordable homeownership options among the landscape of vacation homes. This is supported by the assessed value of properties for the area that reported the average price of a townhouse at \$478,000 and the

average price of a condo at \$323,000<sup>22</sup>. These are prices more comparable to the Kelowna market, than most parts of the RDKB. Unique in Big White is the housing forms, which is predominately apartments (52%) and other multi-unit housing options such as townhouses (14%) and duplexes (14%).

**Figure 24: Housing Mix in Big White Unincorporated [Designated Place] (2016)**

Source: Statistics Canada, 2016 Census



There are also a growing number of retirees and seniors in the area who want to remain for the lifestyle and natural amenities but are experiencing difficulties as their housing needs change as they get older. This is particularly challenging for hillside home development which have multi-levels and stairs.

**Big White Needs Housing and  
Other Amenities to be a Complete Community**

“Living at Big White there are continual issues surrounding housing availability for staff and longer term rentals. Purchasing a home is often very difficult - typically a 20-30% deposit is required or even impossible to finance depending. Access to services (medical, health, recreational) is limited and most houses have accessibility issues (lots of stairs, narrow doorways, winter access), creating challenges for seniors and those with disabilities. For families, limited recreational and schooling opportunities outside K-9. All of these contribute to many residents moving to areas outside of RDKB within 2-4 years.”

- Quote from survey response (abbreviated)

<sup>22</sup> Assessed values for Big White are part of Electoral Area E, BC Assessment (2019).

Part of the challenge of delivering housing in Big White is the increasing cost of construction, which is passed on to the consumers through rental rates and purchase prices. Big White Resort built onsite staff accommodation recently; however, they are not recovering the full costs of units through rent revenue given they needed to reduce rates to be affordable to staff. The high cost of construction is a limitation to developing more worker accommodation and is also a barrier to delivering diverse and affordable housing for the growing permanent resident population.

Population and household growth in Electoral Area E is anticipated to decline over the next decade, with an expected demand for -179 housing units by the year 2031. This projected decline illustrates a net loss of units in the baseline scenario and for the large unit categories under the potential development pattern shift scenario - which in reality, demonstrates potential housing vacancy for the future of Electoral Area E. This decline will likely not be distributed evenly throughout the Electoral Area; for example, there may be a net increase in units needed in Big White and a net decrease in communities such as Rock Creek.

**Table 15: Anticipated Housing Units by Size, Electoral Area E (2019 to 2031)**

*Source: BC Statistics, Consultant Calculations*

Unit Size	Baseline Scenario			Potential Development Shift Scenario		
	Net Units	Total Units	Mix	Net Units	Total Units	Mix
Bachelor	-5	23	2.6%	17	23	5.0%
1-Bedroom	-28	139	15.6%	11	139	20.0%
2-Bedroom	-50	251	28.1%	-34	251	30.0%
3-Bedroom	-64	316	35.4%	-94	316	32.0%
4+Bedroom	-33	163	18.2%	-79	163	13.0%
<b>Total</b>	<b>-179</b>	<b>892</b>	<b>100.0%</b>	<b>-179</b>	<b>892</b>	<b>100.0%</b>





