



LOWER COLUMBIA REGION
ATTAINABLE HOUSING NEEDS ASSESSMENT

BY MATT THOMSON

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TO THE ATTAINABLE HOUSING COMMITTEE OF THE LOWER COLUMBIA COMMUNITY
DEVELOPMENT TEAM SOCIETY

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Executive Summary

The Lower Columbia Region (LCR) is located in the southwestern portion of the Columbia River Basin in the West Kootenay Region of British Columbia. Approximately 20,000 people live in the study area, which includes the municipalities of Fruitvale, Montrose, Rossland, Trail, Warfield, and Electoral Areas A and B of the Regional District of Kootenay Boundary (RDKB).

Over the last ten years, the LCR's housing market has experienced significant change in purchase and rental prices. The market has slowed in the last two to three years, providing an opportunity for planning for future housing needs. Current and future drivers of the housing market trends in the LCR include an aging population, significant workforce renewal as major employers replace retiring workers and, depending on the recovery of North American housing markets, real-estate speculation of the type that was prominent in the region in the early to mid 2000s.

The purpose of the Lower Columbia Region Attainable Housing Needs Assessment is to assess the extent and nature of the need for attainable housing in the LCR, in order to plan for the next ten years. It incorporates a quantitative analysis of local demographics, economy and housing issues and the findings of an extensive series of stakeholder interviews. It identifies both community-specific and region-wide issues and challenges, existing housing assets, current and emerging housing needs and provides a gap analysis on the types of housing solutions that can address the needs identified. Finally, it provides some examples of how communities and the region as a whole can move forward to address the gaps identified. These examples are not an exhaustive nor prescriptive set of recommendations, but are instead intended to provide some direction for the next phase of this project, which will develop a strategic plan to address housing in the LCR.

The data presented in the study reveal a number of key issues in the area that do currently or will impact the housing market in the LCR. The current housing profile shows that detached single-family dwellings are the predominant form of housing, representing approximately 80% of all dwellings in the region. The housing stock is significantly older than housing in the province as a whole, with 90% of all housing in the LCR 25 or more years of age. Census data shows that there are more dwellings in need of major or minor repair than the province as a whole, an issue repeated by a number of key informants. They note that maintenance issues tend to adversely impact low-income renters and households with affordability issues. While rents are lower in the LCR than in urban areas, inexpensive rents often mean poor housing maintenance standards.

Despite the presence of some low-cost rentals, there are still many households experiencing affordability issues. According to CMHC, "Core housing need refers to households which are unable to afford shelter that meets adequacy, suitability, and affordability norms. . . . Affordability, one of the elements used to determine core housing need, is recognized as a maximum of 30 per cent of the household income spent on shelter."¹ Currently, 17% of all households (nearly 1400 households total) experience core housing need, while 40% of all renters (645 households) experience it.

1. From CMHC's Affordable Housing FAQ. Available at: http://www.cmhc-schl.gc.ca/en/corp/faq/faq_002.cfm#4

Another emerging issue for the region is homelessness. In February and March 2011, an extreme weather emergency shelter opened in Trail for the first time to address street homelessness and was regularly used by a number of clients. While it is difficult to enumerate homeless individuals without a significant investment of resources, key informants have nonetheless identified homelessness and risk of homelessness as key issues, particularly in Trail, which serves as the service centre for the region. While street homelessness is visible in Trail, key informants noted that it probably represents a small subsection of individuals who experience risk of homelessness or significant volatility in their housing situation on a regular basis. Many of these individuals may have mental health or addictions issues.

A major demographic issue is the aging population across the LCR. BC Stats projects that over 25% of the population will be 65 or older by 2021, which will significantly increase the demand for seniors housing over this time period. While seniors housing options currently appear to be adequate, key informants noted a lack of options for low-income seniors and seniors needing supports. Additionally, a lack of housing diversity means there are few options for seniors looking to remain independent but downsize from a detached single-family dwelling. As the proportion of seniors in the LCR increases, there will likely be an increased demand for a range of market and non-market seniors housing options.

Finally, a number of major employers anticipate significant workforce renewal over the next ten years. While these employers anticipate hiring locally as much as possible, there will nonetheless be a need to hire from outside the area, particularly for professional employees. While the ownership housing market offers a number of low-cost options, the age or state of repair of many dwellings may represent a deterrent for young families who may not have the time, skills or finances to undertake extensive renovations. Additionally, the lack of diversity in the local housing stock means that inexpensive multi-family housing (e.g. duplexes and row houses) is less available than in other areas. The lack of new and diverse housing in the area of study could encourage families to look outside the LCR (e.g. to Castlegar) for newer, low maintenance housing.

Moving forward, these gaps can be regionally addressed by developing strategies and actions that recognize the important differences between communities. All communities in the LCR have an opportunity to encourage attainable market rental and ownership housing by, for example, developing policy and bylaws that allow secondary suites for rental or encourage denser housing through infill or small lot zoning designations. In addition the communities with downtown cores (Fruitvale, Rossland and Trail) can develop plans for increased densification around services, amenities and transit. These communities also represent appropriate future locations for independent and low-income and possibly some supportive seniors housing and non-market housing for individuals and families who do not require additional supports. Finally, as the largest community in the LCR and the service centre for the region (particularly the presence of the Kootenay Boundary Regional Hospital), Trail represents the most appropriate location for emergency shelter and supportive housing for people with mental health and addictions, and facilities for frail seniors. While community-appropriate strategies will form an

important component of the strategic planning phase, a comprehensive regional framework will guide recommended actions and next steps. These include options such as a region-wide community land trust, housing reserve fund or regional housing corporation or non-profit that would drive attainable housing efforts across the LCR.²

2. A land trust, which differs from a conservation land trust, is a non-profit entity that owns real estate in order to make land and housing available to residents who cannot otherwise access them. a housing reserve fund is a local government mechanism that can be used to contribute to attainable or affordable housing projects. A housing corporation is established to plan, develop, manage or purchase housing (Eberle et al., 2006).

1. Introduction

1.1 Background and Purpose

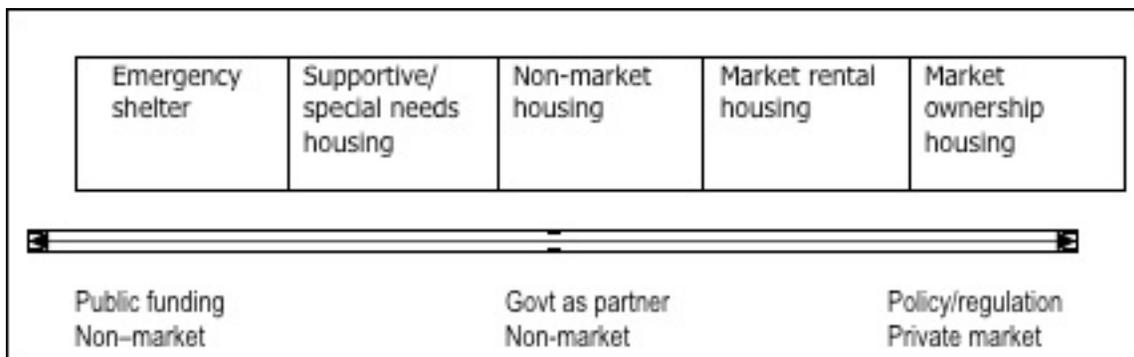
The Lower Columbia Region (LCR) is located in the southwestern portion of the Columbia River Basin in the West Kootenay Region of British Columbia. Approximately 20,000 people live in the study area, which includes the municipalities of Fruitvale, Montrose, Rossland, Trail, Warfield, and Electoral Areas A and B of the Regional District of Kootenay Boundary (RDKB).

While the housing market in the region has long been considered inexpensive, over the last decade, the cost of home ownership has increased significantly. As the real estate markets have increased, pressure on the rental market has also increased. Other housing pressures exist, such as an aging population, lack of room for many municipalities to grow, an older housing stock in need of repair and the need to draw newcomers to the region led to the establishment of an Attainable Housing Committee through the Lower Columbia Community Development Team Society (LCCDTS).

The purpose of this report is to develop a regional picture of housing, economy and demographics within the LCR, while at the same time recognizing the differences between communities that compose the region. These important difference will inform the various approaches local governments take to housing issues; however, by developing a regional understanding of issues, strategic decisions can be made about how to prioritize housing actions. The research presented in this report therefore identifies housing issues and provides the evidence base for strategic actions to build to address these issues.

1.2 Approach

The continuum of housing depicted below provides an organizing framework for understanding the local attainable housing supply, identifying priorities and considering potential directions for addressing identified needs. The continuum sets out five different types of housing which are suitable for households of various ages, types, abilities and incomes.



This Attainable Housing Needs Assessment has been structured to be consistent with the newly developed BC Housing and BC Non-Profit Housing Association *Housing Need and Demand Study* tool.³ However, due to the integration of a strong market ownership component and key informant interviews the template has been adapted somewhat to allow the incorporation of this information.

This document provides the following standard information required by BC Housing and BC Non-Profit Housing Association:

- Community Demographic and Economic Profile
- Housing Profile
- Current Housing Need
- Available Housing Supply
- Emerging Housing Need
- Gap Analysis

this report also provides an analysis of responses provided by key informant interviews. These identify broader community issues that currently impact the housing market, or may do so in the future. Finally, Section 7 identifies some directions for communities and the region that will help inform the Strategic Planning phase of the project (to be conducted in Fall, 2011).

1.3 Methods

The information presented in this report is based on a mixed methodology, consisting of a literature review of relevant documents, and the collection and analysis of relevant quantitative data and qualitative data. The research was conducted over a five-month period, with relevant information collected between April and August of 2011. The Attainable Housing Committee of the LCCDTS guided the consultant through the research, indicating key issues to explore, helping develop research tools and connecting the research with key informants from throughout the LCR.

The literature review was the first step, providing background on various housing activities already completed in the region. The literature review consisted of existing housing research and local government policy and legislation that relate to attainable housing and included the following documents or research:

- Local government OCPs, zoning bylaws and other planning tools relevant to attainable housing
- Research conducted by Selkirk College's Regional Innovation Chair
- The City of Rossland's Strategic Sustainability Plan
- The Seniors Housing Needs Assessment, completed for the Abbeyfield Greater Trail Society

3. BC Housing and BCNPHA. 2010. *Housing Need and Demand Study* Document Template.

Following the literature review, the consultant conducted a site visit to the LCR on April 18 and 19, 2011. This included a meeting with the Attainable Housing Committee to review key research and the confirmation of the research timeline for the project.

In April and May the consultant collected a range of quantitative data from a number of sources. These included:

- Statistics Canada
- BC Stats
- Canadian Mortgage and Housing Corporation
- Kootenay Real Estate Board
- Selkirk College Regional Innovation Chair
- Key stakeholders (e.g. Teck's employment data)

The qualitative analysis was completed by the end of May, and provides the demographic, economic and housing trends in the region over the last five to ten years. The data analysis also provided the basis for key informant interviews.

During June and July the consultant conducted 33 key informant interviews with individuals representing four different sectors involved in housing issues. These included:

- Local government planners and representatives
- Social service organizations
- Realtors and developers
- Organizations involved in economic development and employment

The qualitative component of this project was designed to provide insight into trends observed in the quantitative analysis, ensure that older Census data was still relevant in the community and provide information on issues not covered by the quantitative analysis (e.g. homelessness).

This report represents a synthesis of all relevant information. While Section 2, 3, 4 and 5 are largely based on the quantitative research, key informant responses are used to supplement the data wherever appropriate. Section 6 provides additional analysis of key informant responses to a range of questions on the housing market, local economy, assets and challenges in the region.

1.4 Limitations

This report is designed to be as comprehensive as possible using a mixed methods approach to data collection. However, there are nonetheless certain limitations that should be considered. The primary limitation is the age of Census data used throughout much of this report. As this research was conducted in 2011, the most up-to-date Census data currently available is from 2006.

Census data has been supplemented with other sources to provide information that is as up-to-date as possible. In many cases, organizations such as the Kootenay Real Estate Board and local employers, such as Teck, provide this information. The key informant interviews were also designed to supplement housing market and economic data from the 2006 Census that may be out of date. Despite this, some key information (such as income data) may be out date, particularly with regard to the recent economic downturn since 2008.

An additional limitation is the geographical boundaries of the LCR, which consists of five incorporated municipalities and two Electoral Areas. There is a large volume of data to analyze when considering these communities as a region. Wherever possible quantitative data has reflected trends in both individual communities and across the LCR. In some cases, due to the source of data or the way sources present data, it was not always possible to provide a consistent geographic lens to the communities of the LCR and the region as a whole.

2. Community Demographic & Economic Profile

2.1 Population and Demographics

This section describes regional and jurisdiction-specific population trends and distribution, age distribution and projected changes in these areas. This section makes use of Statistics Canada 2006 Census of Canada data and with more recent data from BC Statistics Population section for current population estimates and projections. The data in this section reflects only permanent residents of the LCR.

2.1.1 Population Trends and Distribution

Between 2001 and 2006 the region as a whole saw a population decline of 5.1%, with slight growth only in Area A of the Regional District of Kootenay Boundary (RDKB). Despite this decrease, BC Stats projects a modest population growth in the Greater Trail Health Area between 2006 and 2021 of 4.6%, from 18,664 individuals to 19,478 (BC Stats, 2011a).

Table 2.1: 2006 Population and Growth by Jurisdiction

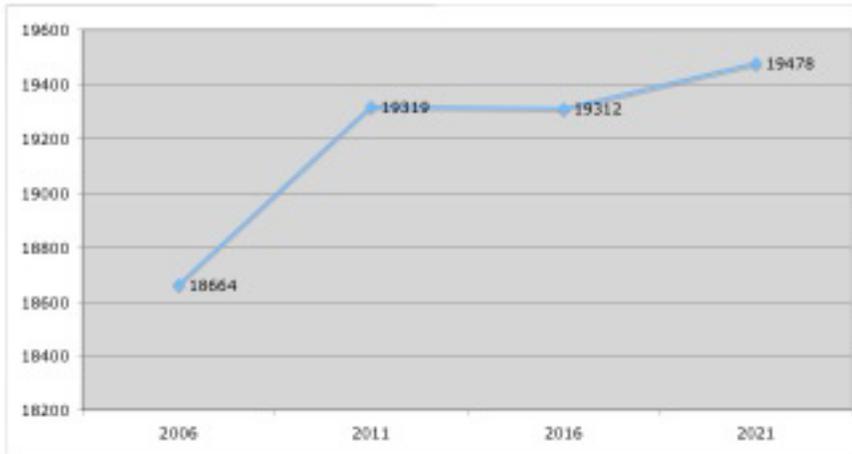
Jurisdiction	2006 Population	% change since 2001
Area A	1989	0.3%
Area B	1418	-10.4%
Rossland	3278	-10.1%
Trail	7237	-4.5%
Warfield	1729	-0.6%
Fruitvale	1952	-3.6%
Montrose	1012	-5.2%
Region	18615	-5.10%

Source: Statistics Canada, 2006a

Migration trends are available only at the Regional District level throughout British Columbia and therefore are not of significant value in determining the sources of in and out-migration for the LCR. However, for the RDKB, the majority of in-migration (73.2%) between 2001-02 and 2009-10 came from intra-provincial migration (BC Stats, 2011b).

Figure 2.2 shows population projections from 2006 to 2021. BC Stats projects the population for the Greater Trail Health Area (correspondent to the LCR boundaries) to grow from 18,664 in 2006 (last Census) to 19,478 in 2021. This represents a regional population growth rate of nearly 4.4% from 2006 population size.

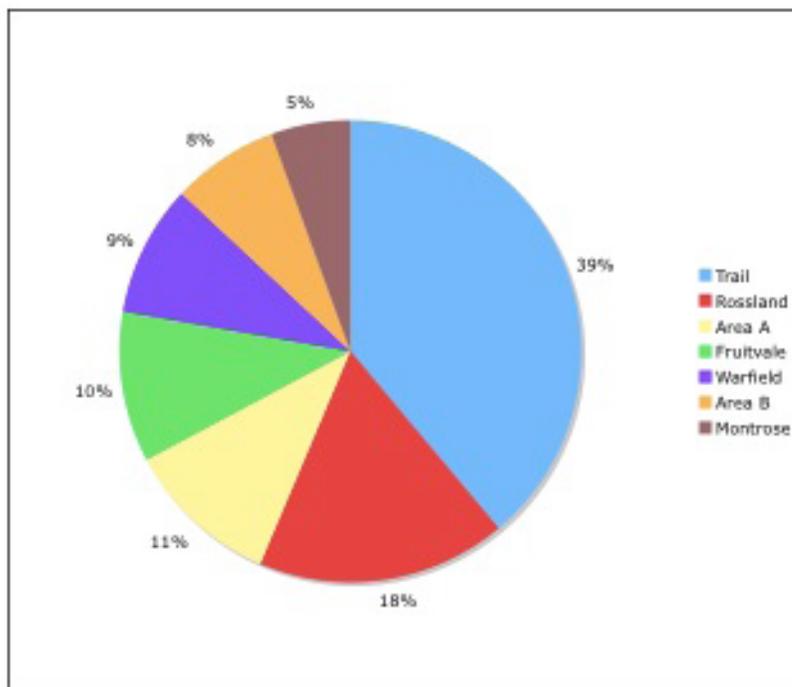
Figure 2.1: Population Projections to 2021, Greater Trail Health Area⁴



Source: BC Stats, Population Projections, 2011a

The two largest population centres in the LCR are Trail and Rossland, with Trail accounting for 39% of the region’s population, and Rossland accounting for 18%. Fruitvale, Montrose and Area A (the Beaver Valley and environs) account for 26% of the local population, while Warfield and Area B account for 9% and 8% respectively.

Figure 2.2: Population Distribution, 2006



Source: Statistics Canada

4. The Greater Trail Health Area boundaries match those of the area of study and therefore represents a useful proxy for population and demographic projections.

2.1.2 Regional Demographics by Gender and Age

Regionally, females outnumber males slightly, and the proportion of men to women is closely comparable to the province as a whole. From a community by community perspective, Areas A and B and Montrose have slightly higher proportions of men than women, but are still close to the province as a whole.

Table 2.2: Proportion of the Population by Gender, Across Jurisdictions, the Region and the Province

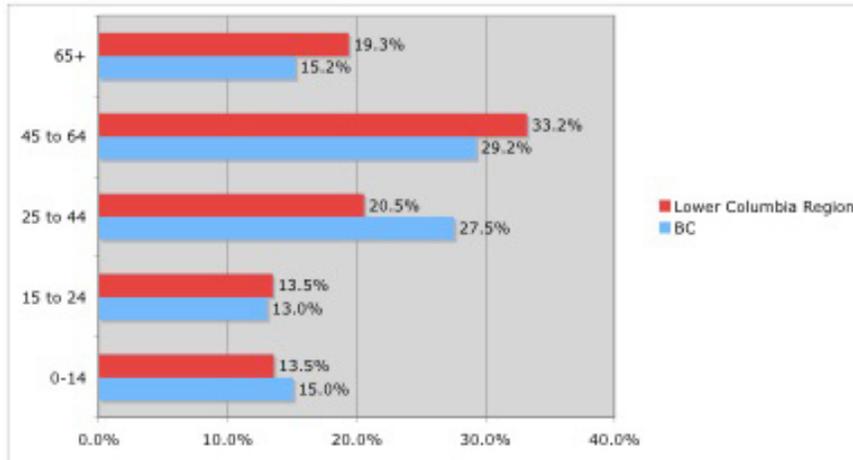
	Male	Female
Area A	52.3%	47.7%
Area B	50.5%	49.5%
Rossland	49.5%	50.5%
Trail	46.9%	53.1%
Warfield	49.7%	50.3%
Fruitvale	48.8%	51.2%
Montrose	51.7%	48.3%
Region	48.9%	51.1%
BC	49.0%	51.0%

Source: Statistics Canada

A significant feature of the LCR is its relative age compared to the provincial population (see Figure 2.3). According to the BC Stats population projections for 2011, 19.3% of the region is 65 or older, compared with 15.2% for the province as a whole. Similarly, 33.2% of the population is between 45 and 64, as compared with 29.2% in the province as a whole.

Of concern is the lower proportion of individuals in the 25-to-44 age group, the prime working and family forming age group. While in the province as a whole this group makes up 27.5% of the population, in the LCR this group only accounts for 20.5% of the population.

Figure 2.3: Estimated Share of Population by Age Groups, 2011⁵



Source: BC Stats, 2011a

Table 2.3 shows 2006 age data across the jurisdictions comprising the LCR. All jurisdictions in the region had a higher proportion of their population in the 45-to-64 age group than the province as a whole in 2006, which has 28.4% of the population in this group. However, the gap is largest in Area B, with 41.5% of its population in this age group, as compared to Trail with 30.1% of its population.

The proportion of the 65+ population varies widely within the LCR. The 65+ population is lowest in Rossland (11.7%) and highest in Trail (27.1% compared to the Provincial figure of 14.6%). This significantly affects regional calculations for age groups and shows a concentration of seniors within the municipal boundaries of Trail. It should also be noted that while the 25-to-44 age group accounted for 21.1% of the regional population in 2006, this is projected to have declined to 20.5% by 2011.

5. Population projection data available from BC Stats is not available at a local government level. Therefore all projections are for the Greater Trail Health Area, which is comparable to the area of study.

Table 2.3: Share of Population by Age Groups; across Jurisdiction, Region and Province, 2006

	0-14	15-24	25-44	45-64	65+	Median Age
Area A	17.4%	13.1%	22.7%	34.8%	11.8%	43.5
Area B	12.7%	12.0%	19.0%	41.5%	14.4%	47.3
Rossland	18.3%	11.7%	25.0%	33.2%	11.7%	41.9
Trail	12.9%	10.4%	19.3%	30.1%	27.1%	49.4
Warfield	17.1%	13.0%	22.3%	32.1%	16.2%	43.9
Fruitvale	18.7%	13.3%	20.5%	32.8%	14.4%	43.5
Montrose	14.4%	14.4%	18.3%	37.1%	15.8%	46.9
Region	15.3%	11.9%	21.1%	32.8%	18.9%	n/a
BC	16.5%	13.1%	27.3%	28.4%	14.6%	40.8

Source: Statistics Canada

Table 2.4 provides a comparison to 2001 age groups in jurisdictions across the LCR and in British Columbia. A comparison of tables 2.2 and 2.3 shows the trend of an aging population in the region, as a greater proportion of the population is aged 45 and over in 2006 than in 2001. Additionally, the proportion of the population in younger age groups tends to fall below the proportions for the province as a whole.

Table 2.4: Share of Population by Age Groups; across Jurisdiction, Region and Province, 2001

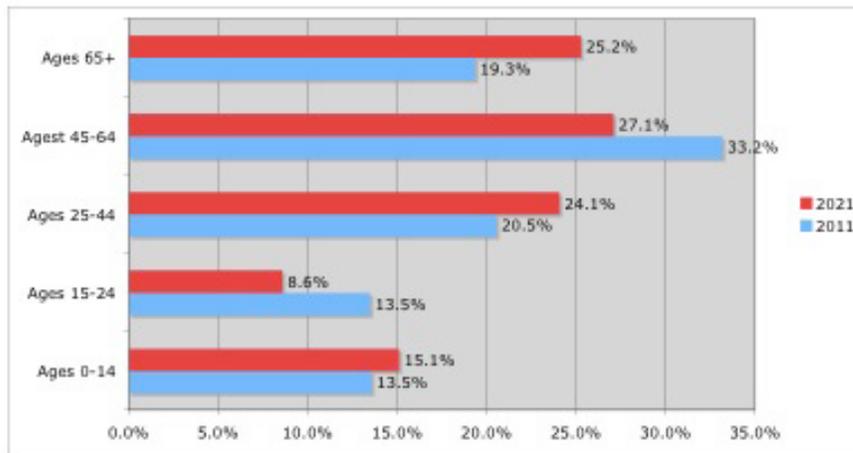
	0-14	15-24	25-44	45-64	65+	Median Age
Area A	18.9%	14.6%	24.9%	30.2%	10.3%	40.9
Area B	17.4%	12.7%	26.9%	32.3%	11.1%	42.2
Rossland	19.6%	13.4%	29.6%	27.3%	10.3%	38.3
Trail	4.2%	10.9%	22.3%	25.4%	27.2%	46.7
Warfield	19.0%	12.1%	26.7%	27.6%	14.9%	40.5
Fruitvale	22.0%	14.3%	26.4%	24.9%	12.6%	39.1
Montrose	16.8%	14.0%	22.9%	29.4%	15.4%	46.9
Region	17.3%	12.5%	25.1%	27.2%	17.3%	n/a
BC	18.1%	13.2%	30.1%	25.1%	13.6%	42.3

Source: Statistics Canada

Looking toward 2021 (Figure 2.4), the LCR will experience significant demographic shifts, with a significantly larger aging population and growth expected in the 25-to-44 age group. Of concern is the increase in the proportion of the population 65 or over. This group is expected to grow from 18.9% in 2006 to a current level of 19.3% to 25.2% of the regional population by 2021. Additionally, 52.3% of the region will be 45 or over.

This growth in the older age groups will be somewhat mitigated by a significant growth in the 25-to-44 age group, from 20.5% in 2011 to 24.1% in 2021. However, the region will also see a decline in youth and young adults, with only 8.6% of the population in this age group by 2021.

Figure 2.4: Share of Population by Age Groups, Projections to 2021



Source: BC Stats, 2011a

2.2 Income

This section summarizes household income trends using 2006 Census data. All income data is for the year 2005, as census questions are formulated to gather information about household income in the year prior to Census data collection. Additional information supplemented Census data where available.

2.2.1 Average and Median Income Trends

Household incomes represent an important source of data for understanding housing need and demand, as it is households rather than individuals that purchase or rent housing, though these can sometimes be single person households.

Table 2.5 shows trends in median (the middle of the income distribution) and average household income for all jurisdictions in the LCR between 2000 and 2005. Regionally, Trail, Warfield and Fruitvale fall below the median provincial income by 22.3%, 5.0% and 4.6% respectively. However, all jurisdictions except Area B saw a positive change in median incomes between 2000 and 2005, with the most significant increases in Rossland and Montrose.

Table 2.5: Median And Average Income, for 2000 and 2005

	Median Household Income (for 2005)	Median Household Income (for 2000)	% Change in Median Income	Average Household Income 2005	Average Household Income 2000	% Change in Average Income
Area A	\$61,286	\$57,005	7.5%	\$69,788	\$58,448	19.4%
Area B	\$53,297	\$54,072	-1.4%	\$62,873	\$56,150	12.0%
Rossland	\$60,088	\$51,056	17.7%	\$71,992	\$60,275	19.4%
Trail	\$43,087	\$37,314	15.5%	\$51,155	\$45,358	12.8%
Warfield	\$50,087	\$59,312	15.6%	\$60,058	\$56,668	6.0%
Fruitvale	\$50,277	\$49,902	0.8%	\$56,832	\$51,676	10.0%
Montrose	\$59,941	\$51,014	17.5%	\$69,961	\$57,835	21.0%
BC	\$52,709	\$46,802	12.6%	\$67,675	\$57,593	17.5%

Source: Statistics Canada and Selkirk College, Regional Innovation Chair

These jurisdictional trends are similar when considering average household income. Trail, Fruitvale and Warfield fell below the average provincial income by 24.4%, 16.0% and 11.3% respectively. All jurisdictions in the LCR saw a positive increase in average household incomes. While Warfield saw the smallest increase (6.0%), Montrose, Rossland and Area A saw the most growth in average income with 21.0%, 19.4% and 19.4% respectively, compared with a provincial growth in average income of 17.5%.

The incidence of low income⁶ is an indicator of a need for affordable housing. The Low-Income Cut Off (LICO) is defined as the amount at which families spend 55% or more of household income of their income on necessities.

Table 2.6 shows incidence of low income by household and unattached individuals according to the 2006 Census. While jurisdictions in the LCR fall below the provincial incidence of low income, low incomes nonetheless remain a problem for private households, particularly in Fruitvale (13.1%), Trail (12.1%) and Warfield (11.9%). These rates climb to 29.3%, 26.0% and 20.3% for the same communities when considering unattached individuals 15 and older. While Trail and Rossland have seen a decrease in low-income households of 4.3% and 1.3% respectively, Warfield saw a 3.6% increase between 2001 and 2006.

6. Incidence of low-income is the share of the population with an income below a threshold determined by family size and city size as determined by Statistics Canada. See Table 2.6 for 2006 Low Income Cut Offs.

Table 2.6: Incidence of Low-Income in Households and Unattached Individuals by Jurisdiction, 2005

Incidence of Low-Income 2005	Population in Private Households	% Change since 2001	Unattached Individuals, 15+	% Change since 2001
Area A	n/a	n/a	n/a	n/a
Area B	n/a	n/a	n/a	n/a
Rossland	8.0%	-4.3%	16.9%	-28.8%
Trail	12.1%	-1.3%	26.0%	-9.0%
Warfield	11.9%	3.6%	20.3%	-13.3%
Fruitvale	13.1%	0.1%	29.3%	-6.7%
Montrose	2.5%	0.6%	11.8%	n/a
BC	17.8%	0.5%	38.1%	-1.4%

Source: BC Stats, 2011c

Table 2.7 shows the LICO for rural areas and small urban communities (population under 30,000). For example a family of four in Trail would need to earn more than \$24,871 annually to exceed the cutoff, while an individual in Trail would need to make \$13,154 to exceed it.

Table 2.7: Low Income Cut Offs for 2006

	Rural Areas	Urban Areas less than 30,000
1 person	\$11,494.00	\$13,154.00
2 person	\$13,989.00	\$16,010.00
3 person	\$17,420.00	\$19,934.00
4 persons	\$21,731.00	\$24,871.00
5 persons	\$24,746.00	\$28,321.00
6 persons	\$27,444.00	\$31,409.00
7 or more persons	\$30,142.00	\$34,496.00

Source: Statistics Canada, 2006b

Table 2.8 shows the primary source of income for households in the LCR (i.e. the proportion of income dollars from each source). Across the LCR, employment represents the primary source of income for the majority of residents. In Trail the number of households receiving employment income (60.2%) is slightly below the province as a whole, while in Rossland, Fruitvale and Montrose the proportion of households is comparable or above the province as a whole. Trail has a larger proportion of households with pension as their main source of income (19.1%) in comparison with other communities in the LCR and the province. This is reflective of regional demographics, with a

high proportion of residents 65 and older in Trail. Finally, self-employment and investment represent a primary source of income for a smaller proportion of residents in most LCR communities than the province as a whole. The exception to this is Rossland, which has a slightly higher proportion of households whose primary income source is self-employment compared to the province as a whole.

Table 2.8: Source of Income for 2008*

	Employment	Pension	Investment	Self-Employed	Other	Tax Exempt
Rossland	63.8%	10.5%	8.7%	6.0%	4.6%	0.3%
Trail	60.2%	19.1%	4.9%	2.2%	4.3%	0.7%
Fruitvale	68.3%	12.1%	4.5%	1.8%	4.3%	0.7%
Montrose	67.6%	14.0%	5.6%	2.0%	3.7%	0.4%
BC	63.5%	11.9%	11.4%	5.7%	4.5%	1.9%

*Due to CRA boundaries, Warfield data is aggregated with Trail; data not available for Areas A and B

Source: BC Stats, 2011e

2.3 Economic Profile

Economic activity for the LCR is presented in this section. The primary economic driver in the LCR is the Teck metallurgical facility located in Trail, which employs approximately 1500 local residents. As a result, smaller metallurgical companies, such as Firebird Semiconductors Ltd. benefit from the presence of the facility. Another major employer is Interior Health, as the Kootenay Boundary Regional Hospital is located in Trail, drawing health care professionals to the region. The area is also a well-known recreational area, with the presence of a ski hill (Red Mountain Resort), numerous hiking and biking trails and three golf courses; tourism and recreation also represent important sources of regional revenue and employment.⁷ Information in this section is from the 2006 Census and key informant interviews.

2.3.1 Industry

A regional economy can be partly understood by examining the economic activity that predominates. Table 2.9 shows the number of workers in the labour force employed in specific industries, and the proportion of the labour force they represent for 2006. Statistics are shown for both the LCR and BC for comparison purposes. Manufacturing is a dominant source of employment, with 16.1% of the regional labour force working in some form of manufacturing. This is nearly double the provincial rate. This underscores the role of Teck and other metallurgical industries in the area. Additionally,

7. Source: Key informant interviews, June-July, 2011

health care is well above the provincial average, with 13.4% of the labour force working in this industry, compared with a provincial rate of 9.7%. Retail also represents an important source of employment (14.7%), with a proportion of the labour force that is slightly higher than in the rest of BC. Together these three industries account for 44.2% of the labour force in the LCR. Business services are less predominant in the LCR than across BC, with 12.2% of the workforce providing these services compared to a provincial rate of 19.9%.

Table 2.9: Labour Force by Industry, 2006

Industry	LCR		British Columbia	
	Number	Percent	Number	Percent
Agriculture/Resource Based	480	5.1%	107,760	4.9%
Construction	690	7.3%	166,100	7.6%
Manufacturing	1520	16.1%	189,120	8.6%
Wholesale Trade	185	2.0%	92,020	4.2%
Retail	1385	14.7%	248,950	11.4%
Finance/Real Estate	385	4.1%	134,940	6.2%
Health Care	1265	13.4%	213,085	9.7%
Educational Services	555	5.9%	152,565	7.0%
Business Services	1150	12.2%	436,665	19.9%
Other services	1860	19.7%	451,905	20.6%
Total labour force over 15	9440		2,193,115	

Source: Statistics Canada, 2006a

2.3.2 Employment and Labour Force

The type of occupation residents of the area have is another important facet of the local economy and provides direct insight into income levels, and therefore housing affordability. Table 2.10 shows the concentration of labour force by occupation for 2006. Sales and service occupations represent the primary occupation with 23.7% of the labour working in this field, slightly below the provincial rate of 25.3%. These occupations tend to offer lower wages and part-time employment. Trades, transport and equipment operations represent another important category of occupation with 20.2% of the labour force; these jobs offer opportunities for higher wages. LCR residents are also slightly more likely to work in a health occupation (7.7%) compared to the provincial rate (5.5%). However, business, finance and administration represents a smaller proportion of the workforce than seen across BC.

Table 2.10: Labour Force by Occupation, 2006

	LCR Number	Percentage	BC Number	Percentage
Management occupation	850	9.0%	229,945	10.5%
Business, finance and administration occupations	1270	13.4%	375,975	17.1%
Natural and applied sciences and related occupations	480	5.1%	138,955	6.3%
Health occupations	725	7.7%	120,360	5.5%
Occupations in social science, education, government service and religion	690	7.3%	178,040	8.1%
Occupations in art, culture, recreation and sport	240	2.5%	76,460	3.5%
Sales and service occupations	2240	23.7%	555,880	25.3%
Trades, transport and equipment operations and related occupations	1910	20.2%	339,500	15.5%
Occupations unique to primary industry	300	3.2%	86,460	3.9%
Occupations unique to processing, manufacturing and utilities	695	7.4%	91,545	4.2%
Total	9445		2,193,115	

Source: Statistics Canada

2.4 Households

2.4.1 Household Type

According to the 2006 Census there were 8,220 households in the LCR, and BC Statistics estimates that by 2011 there are 8708 households in the region.

Table 2.11 shows household information for different types of households by jurisdiction and within the LCR. The largest proportion of households in the region was the household type consisting of couples without children (32.8%), followed by one-person households (32.0%). This is consistent with the age profile of the region described above, as it indicates an older population of couples whose children may have left or single seniors, respectively. Regionally, there is also a lower proportion of households consisting of couples with children (23.8%) and other households (11.4%) than the provincial average (26.3% and 16.1% respectively).

Table 2.11: Households by Household Type, 2006

	Total Private Households	Couples with Children	Couples without Children	One-person households	Other households (multi-family, lone-parent and non-family other than one-person households)
Area A	780	30.1%	39.7%	19.9%	9.6%
Area B	625	22.4%	36.8%	24.8%	16.0%
Rossland	1355	30.6%	31.0%	27.7%	10.3%
Trail	3515	17.5%	30.3%	41.0%	11.5%
Warfield	745	24.2%	32.2%	30.9%	12.1%
Fruitvale	795	29.6%	34.0%	23.3%	13.2%
Montrose	405	33.3%	39.5%	22.2%	6.2%
Region	8,220	23.8%	32.8%	32.0%	11.4%
British Columbia	1,643,150	26.3%	29.6%	28.0%	16.1%

Source: Statistics Canada

The proportion of one-person households in Trail (41.0%) is significantly higher than the provincial rate (28.0%), while the proportion of couples with children is significantly lower (17.5% in Trail, 26.3% provincially). This is also consistent with the age profile described above. Area A and

Montrose have a significant proportion of households that consist of couples without children (39.7% and 39.5% respectively). For households that consist of couples with children, Montrose (33.3%), Rossland (30.6%), Area A (30.1%) and Fruitvale (29.6%) are all higher than the provincial rate. Across the region all jurisdictions have a lower proportion of other types of households, with the exception of Area B (16.0%) that is comparable with the provincial rate (16.1%).

2.4.2. Household Projections

BC Stats estimates a moderate growth in the number of households between 2011 and 2021, from 8,708 to 9004. This represents a growth rate of 3.6% during this time period and corresponds with the moderate increase in population described above. By 2021 there will be nearly 300 new households within the region. Table 2.12 shows the projected household growth rate for the Greater Trail Health Area between 2011 and 2021.

Table 2.12: Projected Change in Number of Households in the Greater Trail Health Area 2011-2021

	# of Households by 2021 (Trail Local Health Region)	% change year to year	# of new households
2011	8708	0.2%	
2012	8731	0.3%	23
2013	8756	0.3%	25
2014	8786	0.3%	30
2015	8820	0.4%	34
2016	8858	0.4%	38
2017	8894	0.4%	36
2018	8908	0.2%	14
2019	8945	0.4%	37
2020	8990	0.5%	45
2021	9004	0.2%	14
Total		3.6%	296

Source: BC Stats, 2011a

This section examines the current supply of housing in the area, including housing diversity, type of tenure, age and state of repair, rental statistics and social housing.

3. Housing Profile

3.1 Dwellings by Type

Table 3.1 shows the dwellings by type in each jurisdiction of the LCR. Single-detached houses are the predominant housing for across the area, representing nearly 80% of all housing stock and providing at least three quarters of the housing stock in each jurisdiction. This represents significantly less diversity than provincial rates; however, urban areas such as Metro Vancouver and Victoria influence BC's dwelling type statistics. The next most predominant form of housing in the LCR are small apartments, representing approximately 10% of housing stock, followed by other dwellings (including mobile homes) which represent 3.8% of dwellings.

Trail has the lowest proportion of single-detached houses with 74.7% of all dwellings in this group. Additionally, 12.9% of Trail's dwellings are small apartment buildings (less than five stories), while row houses, duplex apartments and semi-detached houses account for 4.6%, 4.1% and 2.3% of all dwellings respectively.

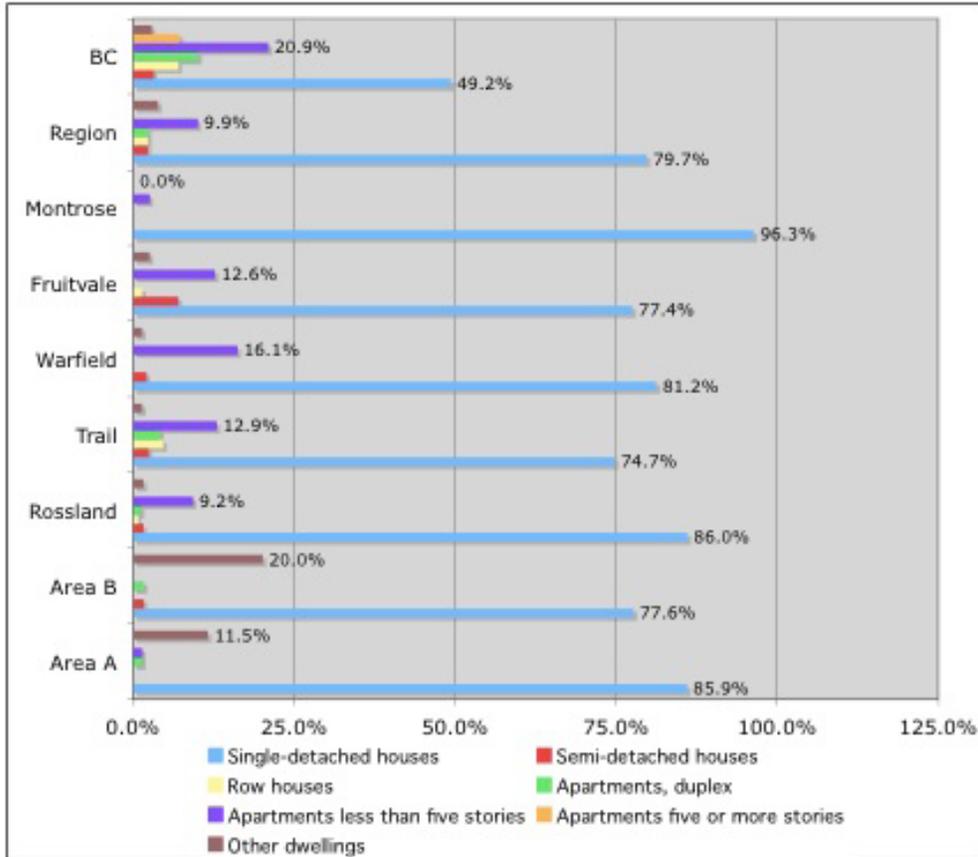
Table 3.1: Dwelling by Type and Jurisdiction, 2006

	Single-detached houses	Semi-detached houses	Row houses	Apartments, duplex	Apartments less than five stories	Apartments five or more stories	Other dwellings
Area A	85.9%	0.0%	0.0%	1.3%	1.3%	0.0%	11.5%
Area B	77.6%	1.6%	0.0%	1.6%	0.0%	0.0%	20.0%
Rossland	86.0%	1.5%	0.7%	1.1%	9.2%	0.0%	1.5%
Trail	74.7%	2.3%	4.6%	4.1%	12.9%	0.0%	1.3%
Warfield	81.2%	2.0%	0.0%	0.0%	16.1%	0.0%	1.3%
Fruitvale	77.4%	6.9%	1.3%	0.0%	12.6%	0.0%	2.5%
Montrose	96.3%	0.0%	0.0%	0.0%	2.5%	0.0%	0.0%
Region	79.7%	2.2%	2.2%	2.2%	9.9%	0.0%	3.8%
BC	49.2%	3.1%	6.9%	10.0%	20.9%	7.1%	2.8%

Source: Statistics Canada

There is a significant proportion of small apartment buildings in Warfield (16.1%, the highest in the region), Fruitvale (12.6%) and Rossland (9.2%). Another dominant housing form in Areas A and B of the RDKB is the 'other dwelling' category, consisting primarily of mobile homes. 20.0% of Area B's dwelling types are comprised of this category, while in Area A it represents 11.5% of the dwelling types. This category is of particular importance, as rising real estate costs can put significant pressures on sites designed for mobile homes. Figure 3.1 illustrates the diversity of dwellings in the area by type and jurisdiction.

Figure 3.1: Dwelling by Type and Jurisdiction, 2006



Source: Statistics Canada

3.1.1 New Residential Construction Since 2002

In addition to existing housing stock, the LCR saw a significant increase in the number of housing units constructed between 2003 and 2010. Table 3.2 shows the total number of units for which building permits were issued between 2002 and 2005. Residential building permits for a total of 536 units issued between 2002 and 2010. The largest proportion of these permits (46.3%) was for single dwelling units (detached single family homes). 219 units of housing were constructed in some form of multi-family housing (comprising row houses/duplexes and apartments), consisting of 40.9% of the total residential units constructed in the area. The remaining permits were for mobile or other forms of dwellings.

Table 3.2 also shows a significant increase in the number of units for which building permits were issued between 2002 to the 2006-08 period. This is followed by a significant drop in the number

units for which building permits were issued, back to levels seen in the earlier part of the decade. This peak and subsequent downturn in building permits reflects the broader North American housing market, which saw a high in 2008 followed by a downturn. It also corresponds with key informant comments, which indicated that the 2006-08 period was a time of significant construction and housing market turnover, in which housing prices increased significantly across the region. The increase in construction corresponds with a significant increase in average dwelling value shown by Statistics Canada between 2001 and 2006 (for more discussion see section 3.6).

As of 2006 Census, Statistics Canada had counted 8,220 households in the LCR. This represents 8,220 units of single-family or multi-family housing. Building permits were issued for 256 units of housing between 2007 and 2010. Assuming all units were completed and are currently occupied year-round, this represents a 3.1% increase in the number of households since 2006.

Table 3.2: Total Number of Units of Residential Construction by Year and Type, Between 2002 and 2010

	Single Dwelling Units	Multiple Family (Row Houses, Duplexes and Apartments by Number of Units)	Residential Building Permits (Total Number of Units)
2002	7	11	20
2003	20	8	28
2004	14	40	56
2005	28	31	60
2006	37	79	116
2007	49	25	80
2008	52	22	127
2009	20	3	26
2010	21	0	23
Total	248	219	536

Source: BC Stats, 2011d

Table 3.3 shows the total number of units of residential construction for which building permits were issued since 2002 by jurisdiction in the LCR. The majority of units for which building permits were issued (55.2%) in the LCR were concentrated in Rossland. A significant number of single dwelling units were also issued building permits in Trail (33.9% of single dwelling permits issued in this time period), though very little multi-family housing. Beaver Valley communities (Montrose/Fruitvale) saw permits issued 21.5% of all units in the LCR. Fruitvale alone saw the construction of denser forms of housing, with building permits issued for 53 units of multi-family housing types (most, if not all of these would have been for development of a seniors facility) and 41 single dwelling units. Warfield

saw only moderate construction in this time period, with permits issued for the construction of 23 single dwelling units.

Table 3.3: Total Number of Units of Residential Construction by Community and Type, Between 2002 and 2010

2002-2010	Single Dwelling Units	Multiple Family (Row Houses, Duplexes and Apartments by Number of Units)	Residential Building Permits (Total Number of Units)
Fruitvale	41	53	97
Montrose	12	4	18
Rossland	76	217	296
Trail	78	2	102
Warfield	23	0	23
Total	230	276	536

Source: BC Stats

3.1.2 Secondary Suites

Secondary suites are a type of ground-oriented housing that is generally affordable and suitable for families. The following summarizes community-specific secondary suite legislation for jurisdictions in the LCR:

- Trail: R2 zoning allows for two family dwellings on a lot, which can be interpreted as duplex or secondary suites in a single family home.
- Rossland: Allows detached suites (coach houses) up to 7m in height (e.g. second story on a garage).
- Fruitvale: Currently has no secondary suite legislation; however, they are not disallowed. The municipality collects additional utilities fees for dwellings with a secondary suite.
- Montrose: Currently has no secondary suite legislation, but allows detached garden suites for relatives of owners (in-law suite)
- Warfield: No existing legislation on secondary suites.
- Area A: Policy statement supporting secondary suites in the revised OCP, which was adopted in February 2011.

- Area B: Currently undergoing OCP review; draft revised OCP includes policy direction to allow secondary suites in some land use designations.

Because legislation is varied across the region, and in many cases secondary suites/garden suites are minimally or unregulated, it is difficult to track numbers. This is a common problem through the province. A survey of newspaper listings for May and June of 2011 did find several secondary suites for rent.

The Tenants Resource and Advisory Centre (1995) estimates that approximately 20% of BC's rental housing is provided by legal and illegal secondary suites. Using this figure as a guide creates a guesstimate of approximately 322 secondary suites, representing 20% of the rental market in the region.

3.1.3 Seasonal Use

Seasonal use as of 2008 accounted for 2,750 property titles that are used in some form seasonally. 1,641 of these were categorized as recreational/cultural, while 797 were seasonal dwellings. Additionally, 13 were classified as ski resort ownership and 295 were hotel/resort property titles.

3.2 Dwellings by Tenure

In the LCR, the majority of dwellings are owned (80.4%), a higher proportion than in the province as a whole. According to the 2006 Census there are 1610 rented units, comprising 19.6% of the housing stock in the region. It is likely that the number of rental units in the region has declined, and key informants raised concerns with rising real estate prices and an increase in home sales around 2006, that a number of previously rented dwellings were no longer available as rental units. Key informants also noted that this was likely to be most true of Rossland and Trail, though an issue across the region.

Table 3.4: Dwellings by Tenure, 2006

	Owned Dwellings	Rented dwellings
Area A	88.5%	11.5%
Area B	93.6%	6.4%
Rossland	86.2%	13.8%
Trail	72.0%	28.0%
Warfield	83.3%	16.7%
Fruitvale	78.6%	12.4%
Montrose	96.3%	3.7%
Region	80.4%	19.6%
BC	69.9%	30.1%

Source: Statistics Canada

While rental units are present across the region, they are most concentrated in several areas. Trail and Fruitvale have the highest proportion of rented dwellings (28.0% and 21.4% respectively). Warfield, Rossland and Area A also have a significant proportion of rented dwellings (16.7%, 13.8% and 11.5% respectively). Area B and Montrose have low proportions of rented dwellings (6.4% and 3.7% respectively).

3.3 Age and Condition

According to the 2006 Census, housing stock in the LCR as a whole is composed of older housing. Nearly two-thirds (65.7%) of the housing stock across the region was built prior to 1971, while over 90% was built prior to 1986. This is significantly older than the housing stock across BC, of which only 31.3% was built prior to 1971 and 62.0% was built prior to 1986.

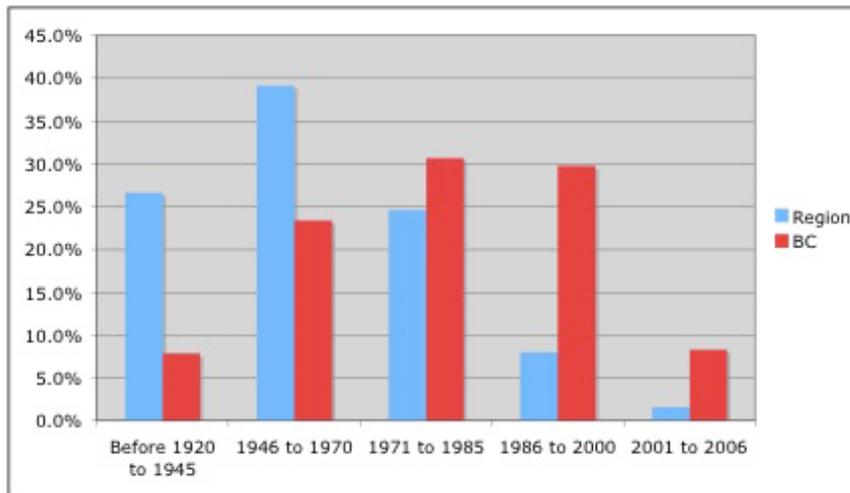
Table 3.5: Age of Dwellings as of 2006

	Before 1920 to 1945	1946 to 1970	1971 to 1985	1986 to 2000	2001 to 2006
Area A	10.3%	26.9%	41.0%	18.6%	2.6%
Area B	12.8%	33.6%	33.6%	20.0%	0.0%
Rossland	35.1%	27.3%	27.7%	7.4%	3.0%
Trail	36.7%	45.5%	12.9%	3.6%	1.1%
Warfield	25.3%	42.7%	24.7%	4.7%	1.3%
Fruitvale	8.2%	35.2%	44.0%	11.3%	1.3%
Montrose	2.5%	56.8%	32.1%	9.9%	2.5%
Region	26.6%	39.1%	24.6%	8.0%	1.6%
BC	7.9%	23.4%	30.7%	29.8%	8.3%

Source: Statistics Canada

The age of housing stock is most pronounced in Trail, with 82.2% of Trail's housing stock dating from before 1971, and 95.1% built prior to 1986. Conversely, 21.2% of Area A's housing stock, 20.0% of Area B's housing stock have been built since 1986.

Figure 3.2: Age of Dwellings as of 2006, LCR and BC



Source: Statistics Canada

The condition of the housing stock fits the age profile of housing stock discussed above. In the LCR 44.8% of housing is in need of some repairs, while 10.7% of housing is in need of major repairs. In comparison, less than a third (32.3%) of provincial housing stock requires some repairs, and only 7.4% of the housing in BC is in need of major repair.

Table 3.6: Condition of Housing Stock by Jurisdiction, 2006

	Regular Maintenance Required	Minor Repairs	Major Repairs
Area A	57.4%	34.2%	8.4%
Area B	49.6%	40.8%	9.6%
Rossland	48.7%	37.6%	13.7%
Trail	57.6%	31.9%	10.5%
Warfield	62.2%	29.7%	8.1%
Fruitvale	56.0%	33.3%	10.7%
Montrose	50.3%	37.3%	12.4%
Region	55.2%	34.1%	10.7%
BC	67.7%	24.9%	7.4%

Source: Statistics Canada

4. Current Attainable Housing Need & Available Supply

4.1 Homelessness

Homelessness is an indicator of extreme poverty, lack of housing and often other issues such as mental health, addiction or family breakdown. Homelessness and risk of homelessness are real and persistent issues in the LCR. While it is difficult to enumerate homelessness, particularly in rural areas where homelessness often takes a different form than urban centres, the qualitative data provided through key informant interviews provides some insight into the extent of this issue in the LCR.

An Extreme Weather Emergency Shelter operated between February and March of 2011. They were open a total 38 nights during that time period with a minimum of 1 bed occupied every night. Some nights up to 2 or 3 clients were present. However, the EWES model does not provide 24-hour or regular access for homeless individuals, and therefore is not an accurate representation of those in need. The only other regional shelter service available to homeless individuals is located in Nelson, which poses significant transportation barriers and should an individual seek housing through the Nelson shelter, they will be removed from accessing their services and supports in Trail.

While the street homeless population may not be more than a handful of individuals in Trail, there is evidence that there are a number of individuals at-risk of homelessness—individuals who are couch-surfing, living in unsafe or abusive situations, transient and moving from apartment to apartment, or living in housing that does not meet basic health and safety standards. A survey conducted by a coalition of service organizations working with those in poverty had approximately 100 responses, most of which were from individuals at risk of homelessness. Additionally, with increased pressure on the rental market within Trail, the options for these individuals are declining, even while IA and disability rates⁸ fail to meet the growing cost of a one-bedroom apartment. This can lead to unhealthy living conditions for those renting older units in need of repair or unsafe shared living situations.

There are several historical and current reasons that homelessness and risk of homelessness are persistent and visible issues for Trail. The decentralization of mental health services previously offered in the Lower Mainland has meant that many individuals with mental health issues have returned to their hometowns to find housing and services. Additionally, some key informants noted that the low cost of housing historically may have attracted people on disability or IA to the region; however, many key informants also stressed the importance of recognizing that mental health issues are present in all communities, and it is important not to blame newcomers for the existence of visible homelessness and poverty. An additional factor that may contribute to a high prevalence of homeless and at-risk individuals is the presence of the Kootenay Boundary Regional Hospital in Trail. Because the hospital has a ward for people with mental illness, individuals who are patients at the ward may stay in Trail to remain close to services and supports present in the community. There are currently 23 units available to people with mental health issues in the region. However, 9 of these units are designated tertiary care and do not represent permanent housing.

8. The shelter component of IA and disability payments is \$375 per month, which falls well below rental rates for a one-bedroom apartment in the region.

4.2 Households with Affordability Issues

Housing is generally considered affordable if monthly shelter costs, do not exceed 30% of gross household income. Rental housing is therefore considered affordable is 30% or less of household income goes toward rental costs, excluding utilities. Similarly, for ownership housing monthly shelter costs (mortgage principle, interest and property tax but excluding insurance or utilities) should not exceed 30% of gross monthly household income in order to be considered affordable.

Table 4.1 shows core housing need (CHN) by jurisdiction across the LCR. The data shows total households in CHN as a proportion of all households and rental households in CHN as a proportion of all households renting. While the LCR has a lower proportion of all households than the province as a whole, in 2006 there were still approximately 1397 households in CHN in 2006, with 645 rental households in CHN.

Households renting have a higher risk of being in core housing need, with upwards of 40% of rental households in several jurisdictions in CHN. In Montrose two-thirds of rental households experience CHN. However, only 3.7% of households in Montrose rent; this rate may therefore be skewed by a small number of low-income households. Across two other jurisdictions in the region, however, rental households in CHN are on par with the province as a whole. Trail's CHN rate of 44.2% in rental households is significant, as it represents most rental households in the region and is higher than the province as a whole. Rossland also has a high rate of rental households in CHN, with 40.5%, only slightly below the provincial rate.

Table 4.1: Core Housing Need in LCR Jurisdictions, 2006

Community	Total Households in Core Housing Need	Rental Households in Core Housing Need As a Proportion of All Rental Households
Area A	16.9%	27.8%
Area B	13.7%	0.0%
Rossland	18.1%	40.5%
Trail	19.3%	44.2%
Warfield	12.8%	36.0%
Fruitvale	13.8%	32.4%
Montrose	12.3%	66.6%
Region	17.0%	40.1%
BC	28.4%	42.9%

Source: CMHC, 2006 via Selkirk College Regional Innovation Chair

Some households make use the Rental Assistance Program (RAP) offered by BC Housing, shown by community in Table 4.2. Designed to assist low-income families, there are a total of 21 households in the LCR currently accessing this program.⁹ Users of income assistance or disability assistance are not eligible for the RAP. Low usage rates of RAP may be attributable to a lack of awareness of the program or other individual or institutional barriers.

Table 4.2: Number of Households Receiving Rental Assistance Program Subsidies

Community	Rental Assistance Program Recipients
Fruitvale	3
Montrose	0
Rossland	6
Trail	10
Warfield	2
Total	21

Source: BC Housing, 2011

4.3 Social Housing Supply

In addition to market housing (rentals and ownership) there is some stock of non-profit or government subsidized housing available to residents. Table 4.3 shows that there are 362 units supported through provincial funding agreements in the LCR, and 415 units of seniors or special needs¹⁰ housing in the region.¹¹ Most of these units (84.1%) are targeted to seniors, followed by some units available for people with mental or physical disabilities (6.5% of total units) and some units for people with mental health issues (5.5%). There is also a transition and second stage home for women and their children who have experienced abuse (3.9%).

9. "To qualify, families must have a gross household income of \$35,000 or less, have at least one dependent child, and have been employed at some point over the last year." More information available at: http://www.bchousing.org/Options/Rental_market/RAP

10. Here special needs refers to any housing that provides supports or services for residents.

11. Here funding agreements refer to direct subsidy through BC Housing or Interior Health. For BC Housing, the nature of the subsidy differs from facility to facility, and can include a housing agreement, direct subsidies for tenants or other funding support (e.g. mortgage financing). As such, while the facility containing these units may have an agreement with BC Housing, not all units are necessarily directly subsidized.

Table 4.3: Social Housing Supply in the Lower Columbia Region, 2011

Facility Name	Total Units	Units Supported by Provincial Funding Agreements	Frail Seniors	Independent Seniors	People with Mental Health Issues	People with Disabilities	Women and Family Transition House
Fruitvale:							
Beaver Manor S/C -Extension	16	16	0	16	0	0	0
Beaver Manor S/C - Old Building	24	24	0	24	0	0	0
Mountain Side Village	9	9	9	0	0	0	0
Fruitvale House	5	0	0	0	0	5	0
Rossland:							
Esling Park Lodge	23	23	0	23	0	0	0
Golden City Manor	20	20	0	20	0	0	0
Trail:							
Alpha House	6	6	0	0	0	6	0
Chateau Manor	16	0	0	16	0	0	0
Columbia View Lodge	76	76	76	0	0	0	0
Harbour House	9	0	0	0	9	0	0
Jubilee Place	35	35	0	35	0	0	0
McBeth Manor	5	5	0	0	5	0	0
McBride Manor	9	9	0	0	9	0	0
Poplar Ridge Pavilion	50	50	48	0	0	2	0
Rose Wood Village	26	26	26	0	0	0	0
Silver City Gardens	33	33	33	0	0	0	0
Trail Seniors Villa	23	0	0	23	0	0	0
Trail Family Second Stage	6	6	0	0	0	0	6
WINS Transition House	10	10	0	0	0	0	10
4 group homes for those with developmental disabilities	14	14	0	0	0	14	0
Total	415	362	192	157	23	27	16

Source: Selkirk College Regional Innovation Chair, 2008 and BC Housing Research and Corporate Planning Department, 2011

4.3.1 Seniors Housing

There is a range of housing options for seniors housing in the area, including subsidized and market units, and units designed for both independent and frail seniors. Facilities are operated by a number of different groups, including CMHA Kootenays, Golden Life Management Corporation, Trail & District Senior Citizens Villa Society, Beaver Valley Manor Society, Rossland Seniors Housing Society, Trail Elderly Citizens Housing Society, and Interior Health. As such it is difficult to obtain a complete assessment of waitlists for seniors housing in the area. However, according to 2008 study by the Selkirk Regional Innovation Chair, vacancy rates for seniors housing are consistently low, and there were significant waitlists in at least one facility.

According to the Seniors Housing Needs Assessment for the Greater Trail Area (Sundberg, 2010). There were 127 rental units available for seniors in the LCR. 37 of these units had rent geared to income. 53 of these units were supportive housing. 33 of these supportive units had rent geared to income, and 13 units at Mountain View village received a subsidy from BC Housing. There were also 32 assisted living units available in the region, of which 26 were funded through Independent Living BC subsidies. Finally, there were 172 units of provincially funded long-term care available. However, according to data provided by BC Housing in 2011, this has dropped to 152 units of long-term care that are funded by the province. This Needs Assessment showed that most housing for seniors had some waitlist, ranging from short waiting lists to 6-9 months waitlists. All units were fully occupied at the time of the report.

In addition to housing units built for seniors, 45 seniors in the region receive assistance through the Shelter Aid for Elderly Renters (SAFER) program operated by BC Housing. It provides monthly cash payments to subsidize rents for eligible BC residents who are 60 or over and rent their homes.

Table 4.4: BC Housing Shelter Aid for Elderly Renters, 2011

Community	SAFER
Fruitvale	8
Montrose	0
Rossland	1
Trail	34
Warfield	2
Total	45

Source: BC Housing

4.3.2 Housing for People with Special Needs

As noted above, housing for people with special needs in the LCR addresses three major types of special needs:

1. People with mental health issues
2. People with physical or mental disabilities
3. Women and children who have experienced abuse

There are currently 23 units available to people with mental health issues. These units are operated by two different organizations, Interior Health and CMHA Kootenays. Most of these facilities receive some form of support from BC Housing. One of these facilities, consisting on nine beds, is tertiary support and therefore does not represent permanent housing for people with mental health issues.

There are currently 27 units available for people with disabilities. Trail Association for Community Living is the main operator for this type of housing, with Interior Health and BC Housing jointly operating Alpha House.

Finally there are a total of 6 units of second stage housing available to women and children fleeing violence that can be used for a total of one year. The transition house also has 10 units of emergency/short-term housing that clients can use for up to a month. Trail Family and Individual Resource Centre Society (Trail FAIR) operates these units.

4.3.3 Other Types of Social and Emergency Housing

No other forms of designated social housing are funded through the Province in the LCR. As such, BC Housing or other senior government funding in the LCR do not provide the following types of housing:

- Low-income housing for families, singles and families with 1 or more handicapped members
- Seniors palliative care
- Housing for disabled adults who can live independently
- Youth transition house
- A permanent emergency shelter

Key informants felt that while dedicated housing projects for each of these groups would likely not be feasible or desirable, that housing facilities targeted at multiple vulnerable populations or market housing that includes lower cost non-market units could help address the needs of these groups.

Currently, Generation-to-Generation Society operates 4 units in downtown Trail, offering subsidized rent to independent women living with disabilities. These units are designed for long-term residents, and are not publicly listed.

In February and March of 2011, the first Extreme Weather Emergency Shelter (EWES) was opened in Trail offering shelter in severe winter weather for people who are homeless. This EWES was operated through a local committee of service and faith-based organizations. Up to six beds were available when the shelter was open.

4.4 Market Housing Supply

The supply of housing has come under pressure in recent years. According to the Canada Mortgage and Housing Corporation's 2010 Rental Market survey, Rossland's vacancy rate was 11.8% while the Trail Area's¹² vacancy rate was 9.1%. However, CMHC generally reviews rentals in buildings with more than three units and does not survey rental homes or secondary suites, which combined represent a significant proportion of the rental market in the LCR, due to the prevalence of single-family homes as the dominant housing form. The CMHC survey represents a survey universe of only 559 rental homes. According to the 2006 statistics the LCR has 1,610 rented dwellings. The CMHC Rental Market Survey therefore represents only a third (34.7%) of the total rental market in the region.

In order to supplement CMHC data, a survey of local real estate listings was conducted using various sources, examining data for Rossland and Trail Area. The Rossland News was able to provide the number of rental listings between September 2010 and January 2011, which totaled 49 in a 4-month period, or an average of about 12 listings per month. These rentals were mostly in and around Rossland. Assuming a rental market of 185 households¹³ and that most listings were in or around Rossland, this therefore represents at best a 6.6% vacancy rate during this period. The rate could be much lower, as any listings outside the Rossland area would expand the total number of households to consider.

A review of listings for all other jurisdictions in the LCR was conducted by survey Craigslist and Trail Daily News (these do not provide archival information online, therefore a more recent survey was necessary) between May 16th and June 30th, 2011. The survey found a total of 25 non-duplicate listings. This represents an average of approximately 17 listings per month. Excluding Rossland and assuming a rental market of 1295 households, this represents a vacancy rate of only 1.3%. Key informants noted that the Waneta Dam expansion was likely having an impact the rental market in the LCR as early as spring 2011, and this number may not therefore be an accurate representation of long-term vacancy rates.

However, both statistics reflect a market rental situation that differs from the statistics from CMHC's 2010 Rental Market Survey and reflects a general low availability of market rental housing in both Rossland and the other jurisdictions of the LCR combined.

12. CMHC uses two geographic divisions for the LCR: Rossland, comprised of the City of Rossland and the Trail Area defined as Trail, Warfield, Fruitvale and Montrose, but excluding Areas A and B of the Regional District. Rossland includes only the City of Rossland. For the purpose of comparison, the rental survey conducted by the consultant uses the same geographical designations. Areas A and B are not included in the rental survey; however, no listings were noted in these jurisdictions during the time of the survey.

13. Number of rented dwellings in Rossland, 2006 Census.

Table 4.5: Total Number of Listings in 2010

	Single Family Dwellings	Multi-Family Dwellings
Rossland	95	47
Trail	217	53
Trail (rural)¹⁴	95	0
Warfield	40	9
Montrose	20	1
Fruitvale	50	4
Total	517	114

Source: Kootenay Real Estate Board, 2011

In terms of ownership housing there were 517 active listings in 2010 for single-family dwellings and mobile homes, and 114 active listings for multi-family dwellings. This represents an average of approximately 43 per month and 10 per month for each of these types of housing respectively.

4.5 Housing Cost

4.5.1 Value of Housing Stock in the LCR

According to BC Assessment rolls provided through the Selkirk College Regional Innovation Chair's research, the value of property in the LCR increased by 79.9% between 2001 and 2008.¹⁵ The total value of single-family dwellings in the LCR reflects this increase. While in 2001 the total value for all single-family dwellings was \$580.6 million, by 2008 this had increased to \$1,324.9 million, an increase 128.2%. Only a small amount of this can be attributed to new construction. Between 2002 and 2008, only 207 residential building permits were issued for single dwelling units. This represents a small fraction of the total single-family dwellings in the LCR (approximately 6,556 as of 2006 Census). While many of these homes may have been valued more highly in the market than existing single-family stock, they therefore cannot account for the significant increase in the total value of residential properties.

Similarly, multi-family property values increased from \$59.4 million in 2001 to \$148.2 million in 2008, an increase of 149.4%. Proportionally more permits for multi-family units in the LCR between 2002 and 2008 (compared with approximately 1,360 households living in multi-family housing across the LCR in 2006). However, this still nonetheless represents a significant increase in the overall value of any form of multi-family and speaks to a significant change in the housing market between 2001 and 2008. It was noted that a number of high-value condominiums were constructed during this time period at Red Mountain Resort and may have played a significant role in this change in value.

14. This designation by the Kootenay Real Estate Board represents rural areas within Regional District Area A and B.

15. BC Assessment showed a total property value of \$1,485.3 million in 2001 to a total of \$2,671.8 million in 2008.

4.5.2 Cost of Ownership Housing¹⁶

The trend of higher property values in the LCR is reflected through Census data. Table 4.6 shows the difference in average dwelling value between 2001 and 2006. The increase in average value was most pronounced in Rossland, with a doubling of value in this five-year period. Other jurisdictions also saw significant increases in value, though somewhat less pronounced. Warfield's house prices also climbed significantly increasing by more than \$50,000, or 47.0%. Montrose saw an increase of 41.3%, while Fruitvale saw more modest growth in value of 27.4%. In Trail, dwelling values increased by one-third (33.2%) between 2001 and 2006, an increase of over \$35,000. In Areas A and B the average value of dwellings increased 23.5% and 26.6% respectively. One key informant noted that in Area A the cost of industrial land has also increased, and may be exerting additional pressure on residential prices as the overall value of land increases.

Table 4.6: Average Household Dwelling Value

	Average Dwelling Value 2001	Average Dwelling Value 2006	Increase as a Proportion of 2001 Values
Area A	\$167,291.00	\$206,681.00	23.5%
Area B	\$130,803.00	\$165,644.00	26.6%
Rossland	\$122,032.00	\$242,668.00	98.9%
Trail	\$106,794.00	\$142,303.00	33.2%
Warfield	\$109,231.00	\$160,522.00	47.0%
Fruitvale	\$113,940.00	\$145,158.00	27.4%
Montrose	\$118,698.00	\$167,688.00	41.3%

Source: Selkirk College Regional Innovation Chair

Table 4.7 shows the average and median sale price of all residential properties in the LCR. Rossland, Trail, Trail (rural) and Fruitvale all saw a peak of both average and median sales values in 2008, while Montrose saw a peak of only median sales values in the same year. Warfield saw a peak of average and median sales prices in 2009. While the jurisdictions that saw 2008 peaks did see moderate declines by 2010, the cost of housing remained comparable with 2006 levels, and well above the cost of ownership in 2001.

16. It should be noted that there are some limitations in using average dwelling value. The average value is calculated by taking into account all dwellings, and can therefore be influenced by dwellings at the high end of the market. However, median value data is not available through Census 2006 Community Profiles. This study therefore focuses on average sale price data in order to allow comparisons with average dwelling value data from Statistics Canada. Comparisons to median housing values are provided where necessary.

Table 4.7: Average and Median Home Prices by Type, 2010

	2007		2008		2009		2010	
	Average Sale	Median Sale						
Rosland	\$269,093	\$257,250	\$288,574	\$279,000	\$260,087	\$249,900	\$246,221	\$220,500
Trail	\$174,855	\$158,200	\$205,387	\$178,500	\$184,244	\$177,000	\$185,170	\$170,000
Trail (rural)¹⁷	\$221,802	\$211,000	\$262,52	\$243,000	\$190,477	\$189,250	\$244,250	\$228,250
Warfield	\$186,431	\$178,000	\$157,524	\$159,000	\$211,565	\$190,000	\$161,158	\$149,000
Montrose	\$220,446	\$238,000	\$242,600	\$242,650	\$216,578	\$210,000	\$260,640	\$218,500
Fruitvale	\$224,400	\$212,750	\$233.590	\$250,000	\$206,661	\$200,000	\$232.746	\$246,500

Source: Kootenay Real Estate Board

Table 4.8 compares average sales prices for different housing types in 2010. This table shows that in most jurisdictions townhouses, apartment/condominiums and duplexes are unavailable. In Rosland duplexes and apartments do offer a more affordable alternative of single family dwellings. However, in Trail, duplexes remain high.

Table 4.8: Average Home Prices by Type, 2010

	Detached Single Family Dwelling	Attached Townhouse	Apartment/Condominium	Duplex
Rosland	\$245,780	\$268,500	\$184,168	\$125,900
Trail	\$188,424	\$161.500	\$140,000	\$259,285
Trail (rural)¹⁸	\$276,472	n/a	n/a	n/a
Warfield	\$158,271	n/a	\$79,000	\$281,750
Montrose	\$264,600	n/a	n/a	n/a
Fruitvale	\$241,284	n/a	n/a	\$254,500

Source: Kootenay Real Estate Board

As noted above, real estate data show a significant appreciation in home values between 2001 and 2008. However, the housing market has stabilized somewhat since 2008, with average home prices leveling off between 2008 and 2010 for both single-family and multi-family housing. Tables 4.9 through 4.12 show the average prices of different housing forms between 2007 and 2010.

Table 4.9 shows that sale prices in Rosland, Trail and Fruitvale peaked in 2008, while in Warfield that average sale price peak in 2009. Montrose and the two Electoral Areas saw a continued increase in average sale prices up to 2010. Without exception single-family dwellings in this period sold for higher than the reported average value of owned homes from the 2006 Census.

17. This represents Areas A and B of the RDKB.

18. Some jurisdictions are not represented in all tables due to a lack of this type of housing form or a lack of sales during this time period.

Table 4.9: Average Sale Price of a Detached Single Family Dwelling Between 2007 and 2010

	2007	2008	2009	2010
Rossland	\$250,422	\$314,874	\$262,973	\$245,780
Trail	\$173,258	\$202,742	\$181,096	\$188,424
Trail (rural)	\$226,360	\$215,352	\$216,500	\$276,472
Warfield	\$188,400	\$183,705	\$206,295	\$158,271
Montrose	\$229,335	\$242,600	\$216,578	\$264,600
Fruitvale	\$233,440	\$265,884	\$218,839	\$241,284

Source: Kootenay Real Estate Board

Table 4.10 and 4.11 show a stabilization of the current market value of single-family dwellings. While between 2001 and 2008 single family dwellings increased in value and sale prices significantly, by 2009 the market was stabilizing and in some cases average and median home prices declined between 2007 and 2010. However, this trend still shows an increase in the cost of purchasing a home during this time period, when compared with average dwelling values reported by Statistics Canada in the 2006 Census.

Table 4.10: Average Sale Price of a Townhouse

	2007	2008	2009	2010
Rossland	\$371,833	\$408,500	\$225,000	\$268,500
Trail	\$202,000	\$169,000	\$168,250	\$161,500

Source: Kootenay Real Estate Board

While data in Table 4.11 only provides time-trend data for Rossland, the average sale price for apartments again reaches its maximum prior in 2009 and declines by 2010. Apartment costs were higher in Rossland than elsewhere, while in Trail and Warfield apartment/condominium ownership in 2010 represented an affordable option for first-time purchasers.

Table 4.11: Average Sale Price of An Apartment/Condominium

	2007	2008	2009	2010
Rossland	\$241,875	\$226,625	\$300,300	\$184,166
Trail	n/a	n/a	n/a	\$140,00
Trail (rural)	\$79,833	n/a	n/a	n/a
Warfield	n/a	\$95,343	n/a	\$79,000

Source: Kootenay Real Estate Board

Sales data for duplexes in Rossland was incomplete for 2007 and 2009, but between 2008 and 2010 show a decline. Similarly in Trail the height of average sales prices for duplexes was seen in 2008. In both Warfield and Fruitvale the highest point of sale for duplexes was seen in 2010, perhaps reflecting the impact of new construction.

Table 4.12: Average Sale Price of a Duplex

	2007	2008	2009	2010
Rossland	n/a	\$168,000	n/a	\$125,900
Trail	\$256,081	\$296,666	\$276,900	\$259,285
Trail (rural)	\$272,500	n/a	n/a	n/a
Warfield	n/a	n/a	\$327,500	\$281,750
Fruitvale	\$84,900	\$168,966	\$163,500	\$254,500

Source: Kootenay Real Estate Board

4.5.3. Cost of Rental Housing

Unfortunately it is more difficult to obtain timely and precise rental market data than it is to obtain median and average house prices. Census data on rental payments is out of date, and while CMHC tracks the rental market in the LCR, they generally track only apartment buildings of three units or more, and much rental housing the area is single family dwellings (and possibly unregistered secondary suites).¹⁹

To cover this gap a rental market survey was conducted between May 16 and June 30, 2011. While an ideal rental market survey would cover two separate months (e.g. June and December), archival data is not available online for the sources used. This survey is not a representative sampling; however, the figures do provide an indicator of rent averages.

Table 4.13 shows CMHC rental market data for apartments in buildings with three or more units. CMHC data shows rental rates for one, two and three-bedroom apartments in Rossland and the Trail Area. This data shows rental rates for one-bedroom apartments comparable between the two geographic designations, with rates in Rossland \$30 less per month. Rates for a two-bedroom apartment exceed Trail Area rates by \$50, while rates for a three-bedroom apartment are unavailable for Rossland.

19. As noted in Section 3.5 CMHC uses two divisions in their Rental Market Survey: the City of Rossland and Trail Area. The latter consists of Trail, Warfield, Fruitvale and Montrose but excludes Areas A and B of the Regional District. The consultant's rental market survey excluded these areas; however, no listings were noted in either of the Electoral Areas.

Table 4.13: Rental Rates, 2010

	1 bedroom	2 bedroom	3 bedroom
Trail Area	\$512	\$588	\$755
Rossland	\$483	\$639	n/a*

Source: CMHC, 2010; *n/a refers to suppressed data

The rental market survey conducted in May and June of 2011 show higher rates in all categories for both geographic designations. In all cases rental rates in Rossland are higher than those in Trail. As noted above, key informants did note that as of spring 2011 the Waneta Dam expansion project would be having a moderate impact on the rental market throughout the LCR. As such, the rental market survey reflects the current rental market reality (that of mid-2011); however, pressures placed on the rental market by an increased temporary labour force may ease over time.

Table 4.14: Rental Rates, 2011

	1 bedroom	2 bedroom	3 bedroom
Trail	\$558	\$738	\$916
Rossland	\$633	\$808	\$1150

Source: Consultant survey of local listings

There is no historical trend information on rental rates in the LCR. However, many key informants noted that pressure on the rental market has increased significantly in the last five to six years as homes used as rentals were purchased and taken out of the rental market. While the advertised rates for the area are lower than other urban areas including Kelowna and Metro Vancouver,²⁰ several key informants pointed out that they are nonetheless significantly increased over past (pre 2005) rental prices.

4.6 Affordability Analysis

Affordable rent and ownerships were calculated for LCR household incomes in increments of \$10,000 up to \$80,000 using current housing costs and interest rates. Detailed income profiles for households in LCR jurisdictions are not available. However, BC Stats publishes some limited household data for the Trail Local Health Area. These data show that that 5.5% of households (451 households) in the LHA earned below \$20,000 before taxes in 2005. The majority of households (58.4% or 4789 households) earned between \$20,000 and \$79,999. 36.1%, or 2960 households, earned over \$80,000.

Table 4.15 shows affordable rent and ownership costs for households in different income categories. Households earning less than \$20,000 annually cannot currently afford rent in a one-bedroom apartment (based on rental survey of local housing listings) in the Trail area or Rossland without falling into core housing need.

20. See CMHC's Rental Market Survey for relevant rental costs: <https://www03.cmhc-schl.gc.ca/catalog/productDetail.cfm?cat=55&itm=2&lang=en&fr=1313092970703>

Home ownership is more accessible for lower income households in this region than in other areas²¹ as the median sale price for single-family dwellings is relatively low across the LCR. The ownership figures in Table 4.15 are based on a 25-year amortization period, 5% interest rate and includes the required 10% down payment. According to 2010 real estate prices (see Table 4.8), mortgage payments on a median priced home in Trail (\$170,000) and Warfield (\$149,000) are attainable for households earning more than \$30,000. However, households at the lower end of this income bracket may have difficulty affording a down payment (see below for further discussion). Mortgage payments on a median priced home in Rossland (\$220,500), Trail (rural) (\$228,250), and Montrose (\$218,500), are attainable for households earning more than \$40,000. A median priced home in Fruitvale (\$246,500) requires a household income of over \$50,000.

Table 4.15: Affordable Rent and Ownership Costs²²

Household Income	Number of Households	Monthly Gross Income	Attainable Rent	5% interest Attainable Ownership
Under \$10,000	451 households		Under \$250	
10,000-19,999		\$833-1,667-	\$250-500	Under \$95520
20,000-29,999	4,789 households	\$1,667-2,500	\$500-750	\$95,520-143,280
30,000-39,999		\$2,500-3,333	\$750-1,000	\$143,280-191,043
40,000-49,999		\$3,333-4,166	\$1,000-1,250	\$191,043-238,803
50,000-59,999		\$4,166-5,000	\$1,250-1,500	\$238,803-286,562
60,000-69,999		\$5,000-5,833	\$1,500-1,750	\$286,562-334,324
70,000-79,999		\$5,833-6,666	\$1,750-2000	\$334,324-382,083
\$80,000+	2,960 households	\$6,666+	\$2000+	\$382,083+

It is important to consider is that while the 2010 median value for single-family homes represents the most recent data, it also represents a decline over market highs in Rossland, Trail, Trail (rural) and Fruitvale. Table 4.16 shows the highest median value (2007-2010) of single-family homes across the LCR and the income range for mortgage payments to be attainable. The income required to purchase a single family dwelling at the highest median home prices seen in the LCR increases somewhat.

21. For example, according to a 2006 Affordable Housing Study on the Sunshine Coast, home ownership was an option for households earning more than \$40,000 annually as there were some listings that made this affordable; however, buying a median priced home required an annual household income of \$60,000

22. For example, according to a 2006 Affordable Housing Study on the Sunshine Coast, home ownership was an option for households earning more than \$40,000 annually as there were some listings that made this affordable; however, buying a median priced home required an annual household income of \$60,000..

Table 4.16: Peak Median Prices (2007-2010) and Impact on Attainability

	Year of Highest Median Price for Detached Single Family Home	Highest Median Price for Detached Single Family Home	Income range required for attainable home ownership
Rossland	2008	\$279,000	\$50,000 - \$59,999
Trail	2008	\$178,500	\$30,000 - \$39,999
Trail (rural)	2008	\$243,000	\$50,000 - \$59,999
Warfield	2009	\$190,000	\$30,000 - \$39,999
Montrose	2008	\$246,250	\$50,000 - \$59,999
Fruitvale	2008	\$250,000	\$50,000 - \$59,999

A change in interest rates will also impact the attainability of home ownership in the LCR, lowering the amount of mortgage a household may be eligible for. Table 4.17 shows the change in attainability of ownership housing when assuming a 6% interest rate in calculations.

Table 4.17: Impact of 6% Interest Rate on Attainable Ownership

Monthly Gross Income	6% Interest Attainable Ownership
Under \$10,000	
10,000-19,999	Under \$86,830
20,000-29,999	\$86,830-\$130,245
30,000-39,999	\$130,245-173,661
40,000-49,999	\$173,661-217,077
50,000-59,999	\$217,077-260,493
60,000-69,999	\$260,493-303,908
70,000-79,999	\$303,908-347,325
\$80,000+	\$347,325+

Furthermore, while mortgage payments are attainable for many households in the region, this does not necessarily mean that home ownership is actually attainable. Real estate statistics need to be viewed in light of the impact of down payments and maintenance on a household budget. In order to purchase homes, households must have the ability to pay a 10% down payment. For a median priced home in the least expensive jurisdiction, Warfield (where the median house cost is \$149,000), a down payment of \$14,900 represents approximately 50% of annual income for a

household earning \$30,000 annually. This is a significant proportion of annual income and means home purchases are therefore not attainable for lower-income households in the LCR. It is likely that a household would need to earn \$40,000 a year or more, and save 10% of this income over a several year period, in order to save enough for a down payment. Additionally, according to many key informants, even with a down payment many of the low-priced homes in the LCR are older and in a poor state of repair. Key informants noted that many houses in the lower end of the price range (and in some cases more expensive houses) were sometimes in need of upwards of \$50,000 of repairs.

Although in some cases multi-family units represent an attainable alternative to ownership (both Rossland and Warfield had low median apartment/condominium prices listed between 2007 and 2010), key informants raised the same concerns around state of repair with regard to some apartment buildings across the LCR.

5. Emerging Housing Needs and Gap Analysis

5.1 Priority Needs and Options

After a long period with a depressed and stable housing market, the LCR experienced a significant increase in housing prices between 2000 and 2008. Additionally, the economic situation in the region has remained stable even during the global economic downturn thanks to large employers such as Teck, Interior Health and the School District.

There were approximately 1,397 households in core housing need in 2006. Given the changes in the housing market since 2006, this number should be viewed as a minimum, as the cost of housing has likely outpaced increased incomes.

Table 5.1 and the remainder of Section 5 identify particular priority housing needs for the LCR and the population groups that would benefit from them.

Table 5.1: Priority Housing Needs and Options

	Non-market rental housing	Supportive Housing	Secondary suites/ dwellings and market rentals	Attainable Market Housing	Seasonal Emergency Shelter
Homeless Individuals	X	X			X
Low-Income Renters	X		X		
Youth		X	X		X
People with Special Needs		X	X		
Seniors		X	X	X	
Young Families			X	X	

5.2 Anticipated Affordable Housing Supply

At this time, based on quantitative and qualitative data, there are no immediate plans for additional, supportive or subsidized units being considered or developed in the LCR. However, the Abbeyfield Greater Trail Society is interested in developing additional units of subsidized seniors housing, but is waiting for a potential opportunity to work in collaboration with a larger development. This

project would aim to target either a combination of market-priced units and subsidized units or a development, which is fully subsidized but targets a number of populations in need (i.e. some units of family housing, some of seniors housing, etc.).

5.3 Gaps in Housing for Homeless and At-Risk Individuals

As noted above, homelessness represents a pressing issue for the LCR, and particularly Trail. Key informants across sectors agreed that there is a significant need for additional servicing of the homeless and at-risk population, which would be most effective in Trail. This includes appropriate services for mental health and addictions, as well as housing options that address the needs and barriers of people with mental health and addictions issues. This is supported by research conducted by the Selkirk College Regional Innovation Chair.

The 'Housing First' model is a prominent approach to permanently addressing homelessness. This model focuses on providing homeless individuals direct access to permanent housing and the necessary services and supports they need to maintain their housing (supportive housing). 'Housing First' assumes that factors contributing to homelessness can best be addressed once an individual is housed. Supportive housing takes some time to develop, and an emergency shelter and additional outreach and support work for homeless and at-risk individuals represents an intermediate step prior to permanent housing options. However, it may be useful to focus on developing a two-phase short-term housing facility that would provide a combination of emergency and transitional housing to individuals experiencing homelessness or housing crisis. This type of housing allows clients to transition through a shelter program to a supported short or medium-term form housing with supports in place.

5.4 Emerging Needs and Gaps for Households with Affordability Issues

BC Stats projects a growth in the number of households from 8200 (2006) to 8708 (2011) to 9004 (2021). Assuming a comparable core housing need rate for all households as seen in 2006, there are currently (as of 2011) 1480 households in CHN in the region. This will increase to 1531 households by 2021. Assuming a similar rate of rental households (19.6%) in CHN as the 2006 Census rate then there are currently 684 rental households in core housing need, and this will increase to 708 households by 2021.

As noted in the affordability analysis, 5.5% of households, or 451, earn less than \$20,000 annually. This limits their access to rental housing above \$500 per month, which is limited, according to both the rental survey conducted in May-June, 2011 and key informant responses. There are currently no subsidized low or mixed-income housing sites other than the Generation-to-Generation Society housing, which only contains 4 units. BC Stats also shows that as of September 2010, 1.8% of the Trail Local Health Area's population (representing 348 individuals) was accessing employment

insurance. Only 21 households in the LCR make use of the RAP subsidy, which could indicate the need for increased promotion of the program for working families experiencing affordability challenges.

While traditionally low housing prices (both ownership and rental) have kept the rental market affordable in the LCR for many years, this has changed within the last 5 years. The private market is no longer adequately supplying the needs of these households in the LCR. Additionally, according to key informants, what inexpensive rental is available is usually subject to housing that is unhealthy and/or in a poor state of repair. As with those at risk of homelessness (discussed above) renters in substandard housing may also lack adequate social services and supports to address social needs (mental health, addictions, etc.), which can create a negative atmosphere or a poor reputation for a building and possibly adversely impacting a neighbourhood.

While the rental market has stabilized since the peak of 2006-2008, with a broader economic recovery, rental markets may once again experience pressure from rising home prices. This will likely increase rental rates and consequently the core housing need in communities in the region.

Finally, key informants noted that the burden of housing costs could mean that other parts of a household budget (importantly food) are sacrificed to pay rent. The cost of heating in winter, particularly in older houses and apartments with poor insulation, can run up to \$300 for a two month period, having a significant impact on the budget of a low-income household.

Non-market rental housing represents the best form of housing for low-income individuals and many of the households experiencing core housing need. This can be supplemented through additional secondary or garden rental suites to ease market rental pressures. Non-market housing is not subject to market influence on pricing, and generally is affordable to people with low or moderate incomes. It is usually developed by non-profit agencies and rents are controlled or anchored to residents' incomes. Non-market housing projects usually require a partnership involving a range of organizations, including:

- Non-profit groups
- Access to land (municipal or otherwise)
- Some senior government financial assistance
- Grants from foundations or local businesses
- Local government facilitation or financial contributions
- Donations

This type of housing usually takes several years to develop, but represents an important investment in housing attainability. Non-market housing may be developed in conjunction with housing to meet the needs of other populations in the region (e.g. seniors housing facilities), or as part of market developments through local governments policies, bylaws and mechanisms.

5.5 Gaps in Housing for Youth

Youth are a demographic that may also experience housing need and are often overlooked, as they do not access services in the same way as adults. According to key informants, for some youth in the region living at home is not a viable option due to emotional, psychological, and physical family abuse. This means that often youth looking for housing will access the least expensive rentals available, which puts them at risk of being exposed to substance abuse. Other options used by youth include couch-surfing and transient residences, which are unreliable forms of shelter.

Key informants noted that because employment for those without training is relatively scarce in the region, it takes time for youth to find their feet when trying to live independently or escape abusive situations. A small, short-term youth transition house with stringent criteria in place would serve the needs of this population and allow them to find employment and housing opportunities without having to return to their families. Additionally, youth experiencing mental health or addictions issues would benefit from additional supportive housing options.

5.6 Gaps in Housing for People With Special Needs

There are currently 27 units of housing for people with special needs. Key informants noted that this was a moderate need in the region; however, little other data was available regarding the extent of the issue. Most key informants felt that emphasis for housing of people with special needs should be on non-market rental housing for people collecting disability assistance who remained independent. Key informants also felt that supportive housing would be another important options for those people with special needs that were not independent.

5.7 Emerging Housing Needs and Gaps for Seniors

As of 2006 there 3,505 seniors living in the LCR, representing 18.8% of the population. Population projections for 2011 estimate this has grown to 3,729, or 19.3% of the population. By 2021 seniors are projected to account for 25.5% of the region's population with 4,909 individuals aged 65 or older.

Table 5.2: Number of Seniors by Community, 2006

Community	# of Seniors (2006)
Area A	235
Area B	204
Rossland	384
Trail	1961
Warfield	280
Fruitvale	281
Montrose	160
Total	3505

Source: Statistics Canada

There are currently 349 units available for seniors housing in the region, for both frail and independent seniors. This represents approximately 10 units of dedicated seniors housing for every 100 senior citizens in the LCR. In order to maintain the current proportion of dedicated seniors housing, by 2021 there should be 491 units of seniors housing, an increase of 142 units.

While it is difficult based on current data to disaggregate subsidized and market units for, the Seniors Housing Needs Assessment for the Greater Trail Area identifies 229 units that meet some form of affordability criteria, either through subsidies or rents geared to income (Sundberg, 2010). This represents approximately 66% of the current dedicated seniors housing stock. This means there are 6.6 units of subsidized seniors housing for every senior citizen in the LCR.

By way of comparison, a 2008 City of Kelowna inventory found 1,365 subsidized units and 1,565 non-subsidized units for seniors within the City. With a total population of 20,725 individuals 65 or over according to the 2006 Census, this represents a total of about 14 units of housing for every one hundred senior citizens in Kelowna and approximately 6.6 subsidized units for every one hundred senior citizens (City of Kelowna, 2011).

A 2006 Affordable Housing Study for the Sunshine Coast found 187 subsidized housing units for seniors. The total population of seniors on the Sunshine Coast as of 2006 was 5,715. This represents just over 3 units of subsidized seniors housing for every senior citizen. This study was conducted prior to the addition of 80 planned units for seniors with complex care needs. This addition meant there would be approximately 4.7 subsidized units for every 100 senior citizens on the Sunshine Coast after the completion of this expansion. No statistics were available for non-subsidized seniors housing, which represents an additional option for seniors housing needs. At the time of the study there were at least 130 seniors on waitlists for subsidized housing on the Sunshine Coast (Eberle et al. 2006).

Table 5.3: Number of Units Available for Every 100 Senior Citizens, based on 2006 Seniors Population

Community	Total Number of Seniors Units Available for Every 100 Senior Citizens	Total Number of Subsidized Seniors Units Available for Every 100 Senior Citizens
Lower Columbia Region	10 units	6.6 units
Kelowna	14 units	6.6 units
Sunshine Coast	n/a	4.7 units

The LCR therefore compares relatively favourably to the Sunshine Coast, while falling short of Kelowna with regard to seniors housing. Key informants noted that while there have been improvements in seniors housing in the area over the last ten years, they largely felt that the supply was inadequate, particularly for seniors with low and fixed incomes.

An appropriate target for future seniors housing would be the proportion of the population served in Kelowna. This would mean units for fourteen in every one hundred senior citizens—a target of 687 units—by 2021.

There should be particular emphasis on low-income seniors and seniors with support needs. Currently 46.6% of the seniors units in Kelowna serve low-income seniors. In developing new units an appropriate target would be that 40-50% of all new seniors units be subsidized. Key informants also noted that the available housing for seniors with support needs is limited. For those seniors who need limited assistance, this can be addressed through the development of new units that promote accessibility, are located close to services and are affordable and have some services provided (e.g. meals, transportation, house cleaning).

Additionally, key informants noted the importance of providing additional market transitional housing for seniors wishing to downsize but not enter seniors-exclusive housing. This includes increased condominium options, duplexes and other multi-family housing types that require less maintenance than a single-family dwelling. Currently this diversity of housing stock is limited in the LCR.

5.8 Rental Market Gaps

The rental market throughout the LCR has become more limited since 2000. According to key informants, housing market increase of the last decade has resulted in increased investment in ownership (including by non-local purchasers). This was seen to have had a significant impact on the rental housing market, tightening availability of well-maintained rental homes/suites. Additionally, short-term impacts were anticipated as a result of the Waneta Dam upgrade.

Rentals tend to focus in the three areas with denser development: Rossland, Fruitvale and Trail, with the bulk of these in Trail. However, little to no purpose-built market rental is being constructed in most of BC and Canada, and bylaws or zoning requirements are often necessary to encourage appropriate development of rental market including secondary suite and garden suite bylaws or other incentives to building rental housing. Policies can also be developed to prevent conversion to condominiums and ensure appropriate maintenance standards are in place.

5.9 Emerging Housing Needs and Gaps for Entry-Level Ownership

BC Stats projects an increase of 296 households in the LCR between 2011 and 2021. However, local employment factors may increase the growth in households in the region. Teck projects approximately 920 retirements from their metallurgical facility in Trail in the coming decade. They also project approximately 966 new hires in the same time period. According to data provided by Teck, in the last 5 years nearly 90% of the 259 retirees have stayed in the broader West Kootenay region, while 186 (71.8%) of these retired within the LCR. Key informants suggested that part of the reason for this may be that house prices preclude retirees moving to more expensive urban areas.

In the past Teck has done approximately 78% of its hiring locally, As such, if Teck is able to hire 78% of its new workforce locally there will be approximately 213 households²³ to the region. However, this could change as a large workforce turnover pressures the local labour market, and it may require Teck to do more hiring outside of the LCR and West Kootenays. Additionally, key informants noted that Firebird Technologies was planning on hiring 50 new individuals in the next several years, and that other major employers such as Interior Health and the School District would be facing similar labour force turnovers.

With a large population of retirees aging in place, an influx of new hires, and little new housing stock being built within the region two trends will likely develop. The first is that the housing market will be increasingly pressured. House prices will likely climb and this could exert further pressure on the rental market. Because of the age and state of repair of much of the inexpensive homes in the region, another trend that could occur is that (and that key informants note is already occurring) the LCR will lose residents to municipalities such as Castlegar, where newer housing stock is more available.

The development of low-cost market housing that does not require extensive repairs therefore represents an important strategy for municipalities and developers in attracting and retaining young families and entry-level purchasers. This includes the development of secondary suites across the region as mortgage helpers, and a diverse supply of duplexes, townhouses, small lot housing and infill housing, as well as appropriate increases in density around downtown cores in the more densely developed communities of Trail, Rossland and Fruitvale. This diversity of housing stock also helps address independent seniors housing needs, as they look for downsizing options. Some of this planning work is already underway or under discussion in LCR jurisdictions. Plans for dense, diverse housing stock should form a component of any redevelopment that occurs in the region.

In addition to reviewing all possible data sources, 32 key informant interviews were conducted with a range of key informants, representing four key sectors. These sectors included: local government, service providers, economic development and real estate. Key informants helped provide context to the quantitative findings. These included insight on the differences between communities as well as regional assets and challenges. For a full list of key informants see Appendix A.

6. Key Informant Perspectives

6.1 Community-Specific Issues

6.1.1 City of Trail

The City of Trail is the most populous centre in the LCR. As such, it has the most diverse housing stock in the LCR, with a higher proportion of rental households than other communities in the LCR. While much of the housing in Trail is moderately priced in comparison to other communities in BC (e.g. Kelowna and Vancouver), a high proportion of the housing stock is aging. Many older single-family dwellings are in moderate or poor repair, and these provide a large proportion of the rental stock available to low-income individuals and families. Furthermore, even where rentals are in decent repair, older homes are often poorly insulated, contributing to increased energy use and utilities bills that can significantly impact household budgets in winter months. Finally, between 2006 and 2008 Trail saw a large number of houses purchased for investment purposes. Key informants felt that this increased pressure on the housing market as houses were renovated and re-sold. In some cases where owners did not renovate, houses were not properly maintained and have fallen into disrepair.

Trail has a limited land base for the development of new housing options, although the local government is exploring opportunities for increased density and more diverse housing stock. However, the general demand for ownership housing seems to be for higher end homes (\$350,000 and up).

Trail is also a major employment centre for the LCR, with the Teck metallurgical facility and the Kootenay Boundary Regional Hospital providing major sources of employment. This has provided some insulation from global economic concerns in recent years and is a major contributor to local economic stability.

Some key informants noted that the presence of the hospital may mean a heightened presence of individuals with mental health issues in Trail, as they access mental health supports through Interior Health associated with the hospital. Additionally, most of the social services in the LCR are found in Trail, which make issues of poverty, mental health and addiction more visible than in surrounding communities. Some key informants noted concern about the presence of visible poverty and crime in the downtown core, and a desire to revitalize Trail's downtown while simultaneously adopting strategies and developing support services and programs to address the needs of marginalized populations.

The City of Trail currently has the following policies, tools and opportunities to develop attainable housing:

- Precedent-setting consolidation and leasing of land for Silver City seniors development
- Zoning bylaws allow for a diversity of dwelling types (single, two family, apartment) though the latter has just small pockets and zoning designation was likely created specifically for that development

- Many older neighbourhoods have smaller lots size, allowing opportunities for new small home forms
- No set development cost charges for new developments
- OCP is due for review and could include high level policies for diversifying housing stock and developing attainable housing

6.1.2 City of Rossland

The City of Rossland has seen some of the more dramatic increases in housing costs in the LCR over the last ten years. The majority of the housing stock (86.0%) is single-family dwellings. The purchase and renovation of many of these homes as investment properties has significantly increased the cost of ownership, and placed pressure on the rental market as fewer homes are available to renting households.

The age of local housing stock and infrastructure are seen as a major challenge for housing in the community. While older homes may be less expensive for purchase, a significant investment to renovate a home may deter first-time owners and young families and increase the likelihood of a home being purchased by an absentee owner as an investment. Additionally, aging infrastructure (e.g. lack of looped water mains and an outdated sewer system) represent a challenge in appropriately densifying housing along transit corridors. Balancing attainable housing policy and current infrastructure development and legislation will be a barrier to be overcome as the City moves forward with housing and zoning efforts. Additionally, residents carry the burden of high property taxes because approximately 80-85% of the tax base is residential, reducing options for improving infrastructure to accommodate density.

With the global economic decline, there has been a significant downturn in the construction sector, which, prior to the decline, was a major source of employment in Rossland. This impact, in turn, has had a negative impact on the broader local economy.

However, housing and economic opportunities exist and are being explored by the community and its local government. Rossland is focused on a 4-season tourism strategy to develop the local economy and attract newcomers to the community. Additionally, Rossland has ownership over some key lands that represent mixed-use (housing and economic development) opportunities for development.

The City of Rossland currently has the following attainable housing policies, tools and opportunities:

- The OCP strongly asserts diversity of housing and attainable housing as a policy priority, with an emphasis on “infill area” of increased density around bus/transit corridor
- Work has been done to facilitate seniors housing (Esling Park and Golden City Manor)
- Detached suites (carriage houses) are legal and zoning proposals may increase maximum height restrictions to 7 meters, allowing 2 stories

- The first small lot duplex has been approved and is currently under construction as a pilot case for increasingly dense forms of housing.

6.1.3 Village of Fruitvale

The Village of Fruitvale is one of two incorporated communities in the Beaver Valley, east of the Columbia River. According to key informants, the sale and purchase of homes in Fruitvale has remained relatively stable in the last five to ten years, with some increases in price. Some concern was expressed that the rental market in the Fruitvale and the Beaver Valley is facing some pressure, due to conversion of rentals to condominiums. Additionally, there was some concern over a lack of rental housing for low-income individuals and families. However, rents were still found to be reasonable compared with other communities in BC. In terms of developing new housing stock, there is a limited availability of in the area for development of new housing options.

Economically, the LCR is dependent on some of the larger employers. In addition to Teck, Interior Health and the School District, Atco Wood Products operates in the Beaver Valley and area and provides local employment opportunities. Small businesses generally fare well in Fruitvale, as there is a core demand for services in downtown and local loyalty ensures that existing businesses remain stable. However, it was also noted that there is also little imperative for these businesses to grow.

The Beaver Valley and Fruitvale represent an attractive community for young families and those wishing to have some distance from the larger centre of Trail. However, with this distance come limited transportation options. Although there is bus service to the Beaver Valley, it is very limited, with no service in the evenings or on Sunday. However, this represents an important challenge region wide.

The Village of Fruitvale currently has the following attainable housing policies, tools and opportunities:

- The Village's Official Community Plan recognizes the need for attainable housing options
- Zoning designation for duplexes and mobile homes exists
- There are some limited infill housing/smaller lots, (however, houses aren't currently selling well)
- The local government is open to fast tracking affordable housing applications.

6.1.4 Village of Montrose

The Village of Montrose is the smaller of two incorporated communities in the Beaver Valley. The predominant housing form in Montrose is the single-family dwelling. As housing prices in the LCR have increased, this has been reflected in housing prices in Montrose. While there is some turnover in ownership houses, there was some concern that rising prices were having an impact on affordable

rentals. With only 3.7% of households in Montrose renting, there was also some concern that there may be a lack of available rentals; however, due to low availability of transit and services, increasing rental units was seen as less of a priority. Montrose also faces a lack of land available for development, meaning that new ownership housing stock would require a broader redevelopment initiative.

The Village of Montrose currently has the following attainable housing policies, tools and opportunities:

- OCP requires Montrose to consult with other jurisdictions for affordable and seniors housing
- R1 zoning allows secondary or garden suites for individuals related to the homeowner
- R2 zoning allows multi-family housing (duplex) and R2D is for duplexes alone

6.1.5 Village of Warfield

The Village of Warfield is a small community located between Trail and Rossland. Key informants saw a limited need for broader attainable housing in the area, with both some rental market (16.7% of Warfield households rented in 2006) and an attractive ownership market, with some houses selling for under \$100,000.

The aging population did present a concern and housing to allow aging-in-place for seniors was seen as desirable. However, distance to services could present a challenge to creating appropriate seniors housing.

The Village of Warfield currently has no OCP or secondary suite bylaw. However, older secondary suites were grandfathered in about 20 years ago and are therefore allowed in some older houses. Additionally, there are some smaller lot designations in the municipality.

6.1.6 Regional District of Kootenay Boundary

The RDKB is a large regional jurisdiction covering a number of communities and areas not covered in this study. However, Areas A and B of the RDKB are part of the LCR and represent a number of rural (non-incorporated) communities. While single-family dwellings remain the predominant housing form in both these areas, there is also a greater predominance of mobile homes. In both areas secondary suite policies have been developed or are in the process of being developed to increase rental availability appropriate to rural areas.

As both areas are rural in nature, there is little transit and few services for these jurisdictions. As such, they may be less appropriate for housing forms with residents requiring access to services.

The RDKB currently has the following attainable housing policies, tools and opportunities:

- Area A OCP has an attainable housing statement and secondary suites policy
- Area B OCP has a secondary suite policy proposed and is currently reviewing its OCP
- There has been some increased density of lots (2ha to 1ha) has occurred, but this is dependent on servicing.

6.2 Regional Challenges and Barriers

6.2.1 Economic Challenges

'Stable' was the most common descriptor for the local economy used by key informants. All key informants noted that the strong economic base provided by major employers (Teck, Interior Health, School District 20 and Atco Wood Products) has allowed the LCR to weather the recent global economic downturn with minimal impact on the livelihoods of residents.

However, many key informants also noted that there is an important distinction between a stable economy and a diverse economy, with the latter providing more opportunity for economic development, security for small business and room for entrepreneurship. Without a diverse economic base attracting newcomers to the LCR remains a challenge. While stable employment through a large employer can attract newcomers to the LCR, without economic diversity, employment opportunities for spouses will remain limited. This makes attracting young families difficult. It was also noted that it is harder to attract/retain young single individuals and couples (without children) as there aren't flexible forms of employment that are attractive to younger individuals, nor is there a significant nightlife. Finally, one key informant noted that a lack of cultural and ethnic diversity can represent a barrier to attracting newcomers.

While small and medium-sized businesses serving the larger employers (e.g. industrial contractors) are largely faring well, but service-based businesses face more challenges. Key informants felt that small businesses in both Trail and Warfield are facing challenges due partly to recent economic recession and the movement of retail out to the periphery of Trail, drawing customers away from central areas. In Rossland, several key informants felt that the recent downturn in the housing market in North America had had an adverse impact on the construction industry. Finally, key informants felt that the small businesses in the Fruitvale downtown core have a loyal customer base and provide important services to the community. However, several key informants also felt that they have little incentive to expand or diversify their services.

A major barrier for local businesses is the loss of local revenue as residents seek goods and services from other sources. Key informants noted three major sources of competition that presents a barrier to local businesses. These include other communities (e.g. Spokane and Kelowna) where

LCR residents may go to purchase food, clothing and other goods in bulk. Key informants also noted that the recent development of big box stores on the edge of Trail presented a challenge to small businesses in the downtown core, as they draw customers out of downtown and provide comparable goods at lower prices through their economy of scale. Finally, the internet provides major competition for local stores. As North Americans increasingly shop online to meet their needs, local businesses need to develop models that allow them to compete with the convenience of internet shopping.

6.2.2 Small Population Base

Between 2001 and 2006 the LCR lost 5.1% of its population. Population projections show that the LCR will grow by 2021; however, projections show a low growth rate over the next ten years. Some factors, such as major local employers experiencing significant workforce turnover and an increasing number of retirees remaining within the LCR, could mean greater population growth than projected. However, without a strong and growing population base, the development of new housing and economic opportunities remains a challenge. Increased densification in downtown cores, redevelopment of aging housing stock, expansion of economic and social services and security of funding for elementary and secondary schools all depend on a vibrant and growing population.

6.2.3 Cost of Construction

A key challenge in the development of new housing throughout the LCR is the cost of new construction. Key informants noted that the high construction costs and the high demand for skilled trades across British Columbia, combined with low housing prices in the area (relative to the rest of the province) makes it difficult to make a profit on new construction. This in turn means there is relatively little new construction occurring within the attainable housing spectrum, and what new construction occurs tends to be focused toward the higher end of the market.

6.2.4 Transportation Barriers

Because the Lower Columbia is composed of several communities connected by highways, transportation and distance between communities can represent a challenge to residents. Two types of transportation barriers exist for residents:

- The first is the relative distance of the LCR from larger centres, which is most pronounced during winter months. Long distances and poor weather conditions during winter months can isolate the communities in the LCR.
- The second is that transportation within the LCR was a concern for many key informants.

Although they noted that for its size the LCR has a good transit system, they also noted that there are significant limitations. Buses do not run frequently, and residents of smaller communities who need to access services in Trail may not be adequately served. Lack of public transit in evenings and on Sundays has a bearing on accessibility to employment for individuals dependent on transit, particularly if that employment involves shift work or is in the portion of the retail sector that is open on weekends and late into the evenings.

6.2.5 Environmental Legacy of a Metallurgical Facility

Some concern was expressed over the perception of environmental issues due to Teck's metallurgical facility in Trail. Key informants noted that Teck has made significant progress in recent years to restore the local landscape and address the environmental and health impacts of pollution in the LCR. However, they also noted that newcomers may have a perception of Trail based on past pollution and environmental issues, and that this perception could be having an impact on population growth in the LCR. While key informants noted that this is of less concern for newcomers employed in industrial employment, it may present a challenge in efforts to develop a more diverse local economy.

6.2.6 Absentee Ownership

Speculation on housing by owners from outside the region represents a challenge for housing in the LCR. Key informants noted that speculation on properties was most prevalent in Rossland and Trail, but is an issue region-wide. The impact of speculation ownership is two-fold. In some cases absentee owners will purchase a home, renovate and then sell the house for profit. While this is useful in renewing an aging housing stock, it also means that entry-level ownership opportunities are removed from the market in favour of higher end housing that is inaccessible to young families and first-time owners. The other concern raised about speculation ownership in the LCR is absentee landlords who fail to maintain their properties. This issue was of particular concern in Trail, where key informants felt that many absentee owners, while keeping their properties in the rental market, were allowing the properties to degrade, creating unsafe or unhealthy environments for renters.

This data is supported by BC Assessment data analyzed by the Selkirk College Regional Innovation Chair (2008). Of the 11,216 residential property titles that had been built by 2001 in the LCR, 2,586 titles changed owners between 2001 and 2008. 1,155 new owners, representing 44.7% of all new ownerships, were non-residents. These new owners represent slightly over 10% of all property titles.

6.3 Regional Assets and Opportunities

6.3.1 Economic Opportunities

While key informants did not see the LCR as economically diverse, there are nonetheless a number of local opportunities for diversifying and developing the local economy.

As noted above, the LCR is seen as an excellent location for recreation opportunities. Relatively inexpensive green fees on golf courses, ski passes, mountain biking, and the excellent trail system could all lead to being important economic drivers in the form of 4-season tourism, and there are initiatives underway to build momentum behind this form of tourism. Heritage opportunities represent another possible driver of tourism. Some key informants felt that building on local history in the LCR and the Kootenays as a whole could be another source of tourism revenue.

Many key informants noted the need to reinvigorate small business and the local economy to ensure some diversity of employment opportunities (particularly in downtown Trail). One key informant said that some small businesses in Trail were drawing customers by providing high levels of service that represent an added value not available through big box stores or internet shopping. This key informant felt that providing a high quality of services in downtown businesses there was a key component of making local businesses successful and appealing to residents. The technology sector was seen as an area for potential growth and diversification, and a way to attract more skilled professionals to the LCR.

Major employers represent a clear economic asset. These employers have contributed significantly to the economic stability of the LCR during the global economic downturn of the last two to three years. In particular, the presence of a regional hospital was seen as a major benefit as both an employer and in terms of providing access to high quality health care services in the LCR.

Finally, Lower Columbia Initiatives was seen as an important asset for driving economic diversification. LCI is a wholly owned subsidiary of the Lower Columbia Community Development Team contracted to provide economic development opportunities in the LCR. The economic services provided by LCI were seen as very promising for many key informants and the LCI represents an opportunity to develop a coordinated regional approach to economic development issues.

6.3.2 High Quality of Life

While there are important differences between communities, several key informants noted that residents in each community have a great deal of passion for where they live and what their community has to offer. A high quality of life and diverse recreational opportunities were seen as major assets for the LCR across communities. Key informants from all communities said they are tight knit and residents are willing to help each other out.

There are a number of important recreational assets within the LCR. There are numerous sports facilities, including a high quality hockey arena and new aquatic centre in Trail, and three golf courses throughout the LCR. Outdoor recreation also represents a major asset, with an extensive hiking trail system, recreational mountain biking, and both resort and backcountry skiing opportunities. There are also opportunities for a rural-focused lifestyle (horses, hobby farming) in the Beaver Valley and

rural areas around Trail and Rossland. There is also a strong cultural base in the form of Trail District Arts Council, Rossland Arts Council and other cultural groups working in the LCR.

6.3.3 Educational Opportunities

There is a high level and availability of education in the LCR, including two secondary schools (in Rossland and Trail) and an alternative school. Additionally, students can transfer to Castlegar if there are programs in those schools they want to access. While one key informant felt that this flexibility not widely used, it is nonetheless seen as an asset for local families and newcomers.

Another asset for the LCR is the proximity to Selkirk's main campus in Castlegar and the presence of the satellite campus in Trail. The presence of a post-secondary institute represents an important opportunity for continuing education; some key informants expressed a desire to see more programming at the Trail campus, but acknowledged that the programs offered locally were nonetheless very valuable. By building on the existing programs, there is an opportunity to increase the attractiveness of Trail to young adults seeking post-secondary education, as well as high school graduates from within the LCR hoping to study close to home.

6.3.4 Regional Community Development

The Lower Columbia Community Development Team represents an important asset for regional coordination of local community and economic development efforts. As noted above, the LCCDTS has developed Lower Columbia Initiatives to address local economic development issues. Acting as the umbrella organization for the Attainable Housing Committee, the LCCDT also plays an important role in ensuring that stakeholders working to address local community development issues across the LCR remain coordinated and connected. As such the LCCDTS can work with local government, business and non-profit partners to build momentum to address social and economic issues in the LCR.

7. Summary and Next Steps

This report presents quantitative and qualitative data in order to identify key housing issues for the LCR. It therefore represents the evidence base upon which future planning efforts will be built. The next phase of the Attainable Housing Study for the LCR will focus on strategic directions for the region as a whole and the communities within it.

The following types of housing would address current and emerging needs:

- Addressing Current Needs:
 - o Emergency or short-term housing for homeless and at-risk individuals
 - o Supportive housing for people with mental health and/or addictions issues
 - o Non-market housing for individuals, families and seniors
 - o Increased policy to support or provide incentives for maintaining current rental stock and developing new rented dwellings

- Addressing Emerging Needs (to 2021):
 - o Additional seniors housing options including increased low-income and supportive housing for an aging population
 - o Increased new home construction or redevelopment of aging homes to address entry-level ownership gap
 - o Increased appropriate densification to diversify housing stock to serve both entry-level ownership need and independent seniors
 - o New housing developments with mixed market and attainable housing options
 - o Feasibility study of youth transition house and assessment of additional requirements for independent individuals with disabilities

Because of the diversity of communities within the region, it is important to develop an appropriate focus for strategic actions within each jurisdiction, as part of a broader regional strategy. Larger municipalities with denser development are more appropriate nodes for supportive, non-market and seniors housing, as they provide amenities and services to residents of these types of housing. On the other hand, smaller jurisdictions can encourage attainable housing by encouraging rental housing and more diverse forms of owned housing. Attainable housing is usually most successfully developed through partnership involving local governments, the private sector and non-profits. While a more comprehensive series of actions will be developed through the Strategic Planning Phase of this project in Fall 2011, the following are some avenues that other communities have taken to address housing issues.

Local governments can implement a range of tools to encourage attainable housing and appropriate diversity of housing form. However, it is vital that these actions are implemented in partnership with other sectors. Local developers, for example, play a key role in developing market housing, but can partner with non-profits to ensure that some units are non-market or supportive housing.

These sectors can provide leadership for innovative housing initiatives, while zoning and planning components of housing development can be facilitated through local government policies.

Some examples of housing actions small and rural jurisdictions can take, as bylaws or in partnership with other sectors, include:

- Develop secondary suite policies and bylaws (including reduced parking requirements for secondary suites)
- Policies to sustain the number of mobile homes in a jurisdiction
- Zoning or subdivision for smaller lot single family dwellings; encouraging developer to include a diversity of housing forms in new developments
- Appropriate zoning in place for ground-oriented multi-family dwellings (duplex, town homes, etc.)

Jurisdictions such as Electoral Areas A and B, Montrose and Warfield could adapt some of the above actions appropriate to their community to encourage attainable housing.

Denser communities, including Fruitvale, Rossland and Trail can also encourage a diversity of housing forms to develop a range of market options. These communities, however, are also appropriate for supportive, special needs or non-market housing, as services and amenities are more readily available. In addition to some of the actions listed above, larger communities can take other actions to diversify housing form and encourage attainable housing, including:

- Inclusionary zoning (i.e. requiring new developments to contain a certain percentage of affordable market housing, rental, or subsidized housing operated by a non-profit)
- Work with developers to create dense development, particularly around amenities and transit corridors
- Leasing city-owned sites to non-profit housing
- Developing standards of maintenance bylaws for apartment buildings
- Developing condo and strata conversion policies (i.e. owners of rentals are required to demonstrate a certain vacancy rate over time prior to being allowed to convert rental to strata ownership)
- Facilitating or fast-tracking applications or waiving DCCs for non-market or supportive housing development
- Developing non-profit or cooperative housing (possibly in partnership with provincial funders) for non-market rental

Finally, some strategies are best approached regionally. These include:

- Developing non-profit Community Land Trusts²⁴ to create a pool of land available for attainable housing projects

24. "A community land trust (CLT) is a democratically controlled non-profit or charitable organization that owns real estate in order to provide benefits to its local community - and in particular to make land and housing available to residents who cannot otherwise afford them" (Eberle et al., 2006).

- Affordable Housing Reserves²⁵ which provide a financial basis for attainable housing development and can be used to match potential senior government dollars
- A regional housing corporation or non-profit housing entity that is not population specific (e.g. seniors housing) can provide leadership in developing a range of housing types, including transition housing, supportive or special needs housing, non-market housing or mixed income (market and non-market housing)
- There may be a need for additional education around existing renovation funds (e.g. CMHC Homeowner Residential Rehabilitation Program and Home Depot Canada Foundation’s Affordable Housing Grant program).
- An opportunity to develop ‘homegrown’ property rehabilitation programs for older housing stock that would involve housing agreements to ensure some form of price-controlled ownership.

As noted above, different communities need to focus on the development of different types of housing, based on their own needs and amenities. Table 7.1 shows areas of focus for LCR jurisdictions to ensure all needs across the attainable housing spectrum are addressed regionally. The focus on smaller jurisdictions remains on market housing, including the encouragement of rental and attainable ownership. These communities may also want to consider multi-family market housing designed specifically for independent seniors.

Table 7.1: Strategic Housing Options by Jurisdiction

	Emergency Shelter	Supportive/ Special Needs Housing	Non-Market Housing	Market Rental Housing	Market Ownership Housing
Area A				X	X
Area B				X	X
Montrose				X	X
Warfield				X	X
Fruitvale		X	X	X	X
Rossland		X	X	X	X
Trail	X	X	X	X	X

For larger and/or denser municipalities market housing remains important. However, here other forms of supportive and non-market housing can be addressed as well, in particular options for seniors housing. For Fruitvale, the priority should remain largely on market housing, with some consideration of non-market, supportive and independent seniors housing in future redevelopments. In Rossland, some additional supportive and independent housing for seniors would supplement

25. Housing Reserve Funds “are created by local governments to provide a way for municipalities to assist financially with building and preserving affordable housing in the absence of senior government funding. They are sometimes called “housing trust funds” and in BC are enabled by Section 499 of the Local Government Act (Special Reserve Funds)” (Eberle et al., 2006).

existing seniors facilities, while non-market housing for individuals and families would help address current rental market pressures. For both Fruitvale and Rossland any consideration of supportive seniors housing would need to carefully assess access to services and amenities. Finally, in Trail the presence of social support services necessitates a full range of housing options, including an emergency shelter/transition house, supportive housing for people dealing with mental health and/or addictions issues, non-market housing for low-income residents and both market rental and market ownership options.

These possible actions represent a whole range of options that the LCR can take to encourage attainable housing in the region. They do not represent an exhaustive list, nor are these next steps considered in light of future funding, planning, economic or capacity considerations. They do represent some options to be explored in the next phase of the project. In October 2011 key stakeholders from all communities in the LCR will engage in a Strategic Planning process to identify actions to be taken regionally and in each jurisdiction. That document will provide significantly more detail to options available to local governments, non-profits and developers for partnering to ensure an appropriate mix of attainable housing in the LCR.

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Appendix 1: List of Key Informants

Al Graham, City of Trail
Ali Grieve, RDKB Director, Electoral Area A
Aimee Ambrosone, Columbia Basin Trust
Barb Gibson, Generation-to-Generation Society
Craig Adams, Community Futures of Greater Trail
Dawn and Mandy, Freedom Quest Regional Youth Services
Denise Robson, Right Stuff (Trail Skills Centre)
Don Thompson, Red Mountain Resorts
Ed Nichols, Trail Rotary
Gail Lavery, Trail FAIR Society
Gina Ironmonger, Keystone Appraisals
Griff Welsh, Village of Montrose
Jim Nelson, Vince Morelli, Donna Baggio, Don Crozier and Bob Millan, Village of Warfield
Kathy Wallace, City of Rossland
Keith Simmonds, Trail United Church
Kevin Chartres, Village of Montrose
Kevin Jolly, Downtown Opportunities and Action Committee, Trail
Larry Grey, Village of Fruitvale
Libby Nelson, Village of Fruitvale
Lila Cresswell, Village of Fruitvale
Lori Swanson, Interior Health
Mark Andison and Donna Dean, RDKB
Mark Cecchini, Teck Resources Limited
Michelle McIsaac, City of Trail
Mike Maturo, City of Rossland
Nola Landucci, Ad Hoc Shelter Committee
Richard Daoust, Century 21
River Jones, Columbia Youth Community Development Centre
Sandy Santori, Lower Columbia Initiatives Corporation
Scott Weatherford, Atco Wood Products
Sheila Adcock, Career Development Services
Sue Bock, Rental Apartment Management
Sue Flegel, CMHA Kootenays

Appendix 2: Key Informant Interview Guide

Preamble:

I have been hired by the Lower Columbia Community Development Team as a consultant to develop an Attainable Housing Needs Assessment and Strategic Plan. I am currently conducting research for the Needs Assessment, which combines quantitative and qualitative research to identify needs and strengths in the region. The research examines a broad spectrum of what is considered attainable housing, from emergency and short-term housing to entry-level ownership.

In addition to data available through senior government (CMHC, BC Stats, Statistics Canada) and other sources, I am collecting data from local sources that may be able to fill gaps on specific issues.

These interviews will be used as important qualitative data in developing the Needs Assessment, which in turn will help identify priorities for a Strategic Plan for Attainable Housing. It is anticipated that the final Needs Assessment will be ready mid-July, while the Strategic Plan will be completed by the end of October.

Individuals will be identified in the final report, though findings will not be attributed to one individual or organization.

Do you have any questions before we get started?

Part I: General Questions

1. What organization do you represent and what is the mandate of that organization? (Does this directly include housing issues)
2. Over the last ten years, housing and rental prices have increased in the region. Has this impacted the availability of attainable housing in the region? If yes, please describe.
3. What factors do you see as key contributors to the current housing market?
 - Prompts include: economic recession, availability of local employment, increased tourism, etc.
4. What do you see as major strengths for developing attainable housing in the Lower Columbia Region? (if possible specify whether the asset noted impacts a specific type of housing on the spectrum)
5. Do you see any major challenges or barriers to increasing attainable housing in the region?
 - Prompts include: aging population, aging housing stock, attitudes towards density/multi-family and desire to maintain character of communities

6. For each of the following types of attainable housing on the spectrum, please rate the adequacy of each on a scale of 1 to 5, where 1 is unavailable, 2 is insufficient, 3 is somewhat sufficient, 4 is good, 5 is excellent.

- Emergency shelter
- Supportive and special needs housing
- Non-market housing (for low-income individuals and families, but without support)
- Rental housing
- Entry-level ownership

7. What form of housing do you see as a top priority for the region to pursue in the next ten years?

- Prompts include labour force housing, seniors housing, housing for people with special needs, etc.

Part II: Questions for Local Employers, Economic Developers and Local Government Representatives

8. I am going to ask you about several economic issues or trends that influence the housing market in the Lower Columbia Region. Please consider each of the following in your response:

- current situation
- future needs/opportunities
- how this issue may or may not affect the housing market

a. Economic development

- Please describe the current economic situation in the region (reliance on major employers vs. small business, short-term and long-term employment opportunities, recession)
- What development opportunities and challenges lie ahead?
- How will this impact the housing market? Please explain

b. The role of major employers (Teck, IH, School District) in supporting the local economy and creating employment

- Current situation
- Future trends (future hiring, downsizing possibilities, retiring workforce and attracting new workers to the area, etc.)

- How will this impact the housing market? Please explain

c. The health and well-being of small business

- How are small businesses faring in the Lower Columbia Region? Please explain
- What opportunities or plans are there to encourage small business in the region?
- How will this impact the housing market? Please explain

d. Young families and labour market development

- What are current opportunities and challenges for young families in the LCR?
- How is this likely to change in the future?
- How will this impact the housing market? Please explain

e. Education opportunities

- Please describe educational opportunities for young workers in the region (college, on-the-job training, etc.)
- Are there any plans to improve educational opportunities in the region?
- Could this affect the housing market? Please explain

f. Visual impact and/or environmental legacy in attracting newcomers/workforce to the region

- Do you think that the placement or legacy of the metallurgical facility has a major impact on housing??

Part III: Questions for Local Government Staff

Local Government Issues

- Role of local government in developing attainable housing, where they have focused efforts
- Zoning/regulatory initiatives implemented or underway
- Other initiatives related to housing
- Challenges in developing workforce and market housing,
- Challenges in maintaining/developing rental stock
- Role in developing seniors housing and aging in place aging in place
- Challenges with aging multi-family housing stock

9. What do you see as the role of local government in encouraging or facilitating attainable housing in your jurisdiction and the region?

10. Through data collection and work with the LCCDT Affordable Housing Committee, several housing challenges have been identified. What do you see as the role of your local government in working to address these challenges?

- Aging multi-family housing stock
- Developing workforce and market housing?
- Maintaining/developing rental stock?
- Developing seniors housing and aging in place aging in place?

11. What organizations should be included in partnerships to address challenges facing attainable housing in the region? What should the roles of these organizations be?

12. Is your government involved in any efforts to address homelessness? (please describe)

Local Government Tools:

13. I am going to ask you about a number of measures that municipalities in BC can implement to facilitate attainable housing. Please tell me if your local government has implemented it, how it has been used, whether it has had an impact on attainable housing and whether there are any challenges associated with the measure.

b. Official Community Plans (statement required by LGA)

- How has it been used?
- Has it impacted attainable housing (if yes please describe, type of housing and success)?
- Challenges

c. Secondary suites and multi-family housing

- How has it been used?
- Has it impacted attainable housing (if yes please describe, type of housing and success)?
- Challenges

d. Increased density in areas appropriate for affordable housing

- How has it been used?
- Has it impacted attainable housing (if yes please describe, type of housing and success)?
- Challenges

e. Leasing local government land for housing projects

- How has it been used?
- Has it impacted attainable housing (if yes please describe, type of housing and success)?
- Challenges

f. Other zoning/regulatory measures (including small lots, infill housing, coach houses, etc.)

- How has it been used?
- Has it impacted attainable housing (if yes please describe, type of housing and success)?
- Challenges

g. Fast track approval of affordable/attainable housing?

- How has it been used?
- Has it impacted attainable housing (if yes please describe, type of housing and success)?
- Challenges

h. Density bonusing

- How has it been used?
- Has it impacted attainable housing (if yes please describe, type of housing and success)?
- Challenges

i. Inclusionary zoning

- How has it been used?
- Has it impacted attainable housing (if yes please describe, type of housing and success)?
- Challenges

j. Other fiscal support (e.g. waiving DCC, tax exemption, grants or capital contributions)

- How has it been used?
- Has it impacted attainable housing (if yes please describe, type of housing and success)?

- Challenges

k. Any other measures or initiatives (e.g. monitoring rental stock, education and outreach, etc.)

Part IV: Questions for Property Developers and Realtors

Issues for Property Development and Realty

- Role of developers in attainable housing (rating scale)
- Adequacy and need for rental stock
- Adequacy and need for entry-level market housing
- Challenges for young families around aging housing stock
- Workforce housing

14. What do you see as the role of the private sector in developing and maintaining attainable housing in the Lower Columbia Region? (e.g. managing rental buildings, building affordable entry-level owned housing)

15. What opportunities are there for the private sector to partner with local government and/or the non-profit sector to encourage and develop attainable housing in the region?

16. What do you see as the role of local government in ensuring there is an appropriate mix of attainable housing in the region?

17. Through data collection and work with the LCCDT Affordable Housing Committee, the following housing challenges have been identified:

- Inadequate rental stock
- A significant stock of aging homes
- Inadequate new entry-level market housing for the labour force

What role, if any, you see as the role of your local government in working to address these challenges?

For property developers only:

18. Has your company ever considered building or built any form of attainable housing as described above? If yes, please describe (e.g. target market, impetus for doing it, number of units created, etc.)

19. Have local government measures (e.g. density bonusing, inclusionary zoning) encouraged or facilitated the construction of attainable housing?

Part V: Questions for Local Service Providers

Issues Pertaining to the Service Sector

- Extreme weather emergency shelter: usage and need
- Other transitional/supportive housing: usage and need
- Poverty: impact of recession on poverty, individuals who are living at risk of homelessness or marginally
- Individuals with chronic multiple barriers: extent of issues (people with addictions, mental health issues)
- Challenges faced by seniors, youth and other vulnerable groups

20. Please describe your organization's main client group(s) (e.g. seniors, youth, people with mental illness, aboriginal, individuals with addictions, people with disabilities, low-income families and individuals, homeless individuals etc.):

21. Are you responsible for any housing units? If yes, please describe.

22. What kind of services does your organization provide to clients?

23. What kind of housing do your clients access (e.g. rental, supported, emergency shelter, etc.)?

24. Do your clients face any challenges or barriers in finding appropriate housing in the region (if yes, please describe)? (e.g. lack of employment/impact of recession, mental health, addictions, lack of housing, etc.)

25. A number of social/supported housing units are available for the in the region. Would you describe these units as sufficient for the current population?

- Seniors (independent, supportive, assisted, respite) (400+ total units)
- Moderate and severely disabled adults (19 units and 3 units respectively)
- Individuals with chronic mental health/addictions issues (4 units)
- Chronic mental health transition housing (9 units)

Do you think there will be a need in the future for more of these types of housing?

26. A number of types of housing were identified as not available in the region. Do you think there is a need for any of the following types of facilities?

- Low-income housing for families, singles and families with 1 or more handicapped members
- Seniors palliative care
- Housing for disabled adults who can live independently
- Youth transition house, short-term abuse treatment
- Permanent Emergency shelter

27. The Advisory Committee have identified anecdotally that low housing costs (rent) have in the past (2005-06) attracted low-income individuals/families to the region. Does your experience with clients support this issue?

For organizations that identified homeless individuals as part of their client base:

28. Do you track statistics on individuals who are homeless or at risk of homelessness? (if yes, would you be able to provide anonymous statistics for the purposes of this study?)

29. Please describe services available to the homeless individuals and those at risk of homelessness in the Lower Columbia Region?

30. Do you think there are there any service gaps for the homeless in the region?

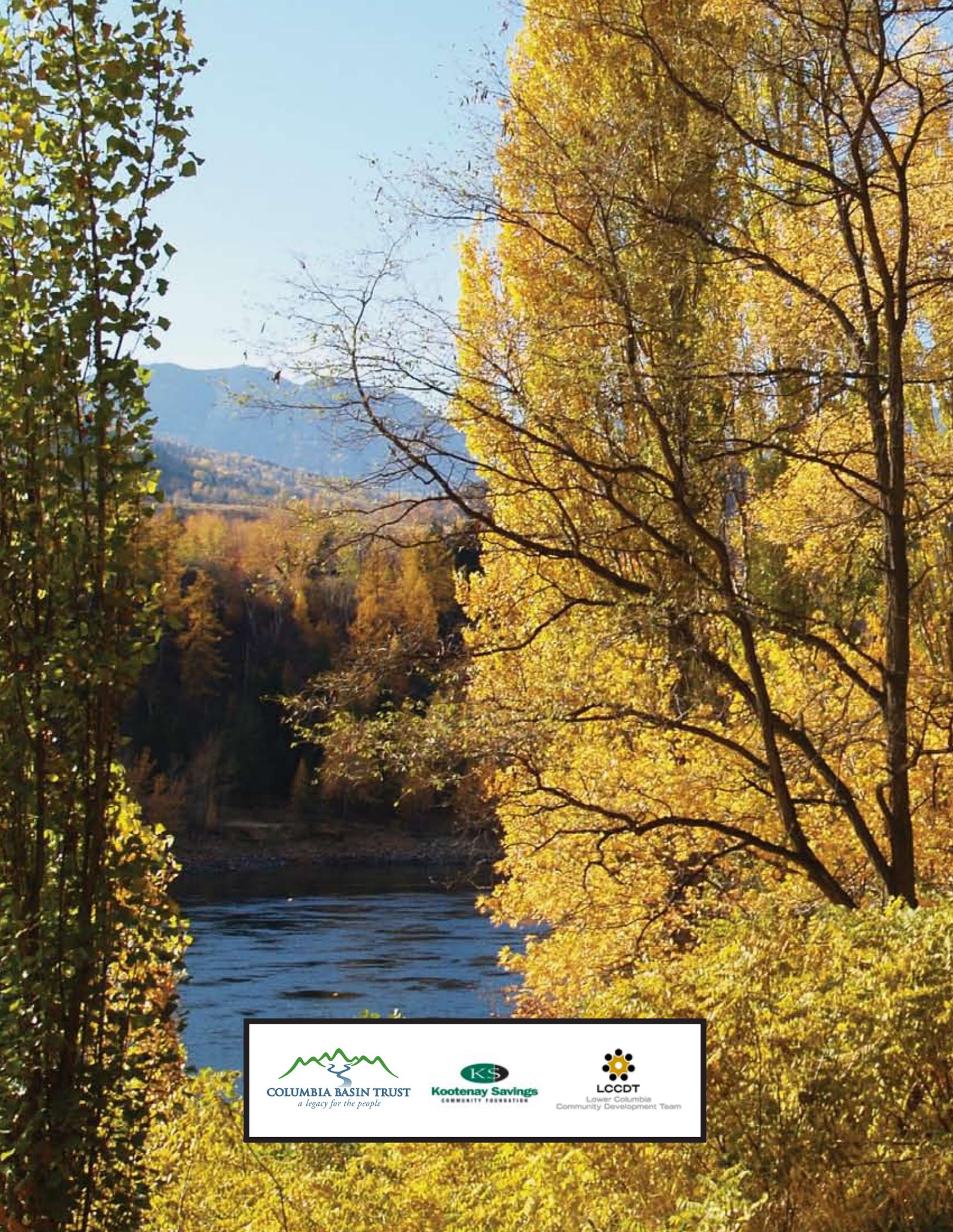
31. What do you think are the biggest issues faced by homeless individuals in the region (e.g. lack of work and economic downturn, lack of affordable/supportive housing, personal barriers, other lack of services)?

32. Are you familiar with the Extreme Weather Emergency Shelter (through partnerships, referral, etc.)?

If yes, do you think the existing EWES is adequate? Please explain.

Part VI: Conclusion

33. This concludes our interview. Are there any final comments you would like to add regarding attainable housing in the Lower Columbia Region?



 <p>COLUMBIA BASIN TRUST <i>a legacy for the people</i></p>	 <p>Kootenay Savings COMMUNITY FOUNDATION</p>	 <p>LCCDT Lower Columbia Community Development Team</p>
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