

# GREATER CRESTON & EAST KOOTENAY LAKE

TOWN OF CRESTON & ELECTORAL AREAS A, B, C

## KEY THEMES & POINTS

- There is a general lack of affordable and available housing in the Greater Creston subregion.
- Experiences of housing affordability and suitability in the Greater Creston subregion differ significantly between renters and homeowners.
- Access to appropriate housing is very difficult for families and people on income assistance. They face a number of barriers resulting in inadequate housing.
- Energy poverty is a significant issue within the Greater Creston subregion, with over a quarter of respondents saying that their energy bills are unaffordable. Energy poverty hits renters harder, with more than 40% finding their energy bills unaffordable.

## SURVEY RESPONDENT DEMOGRAPHICS

### RESPONDENT DEMOGRAPHICS

Greater Creston and East Kootenay Lake (Greater Creston subregion) refers to the communities located within the Town of Creston and Electoral areas A, B, and C. The Greater Creston subregion is home to an ageing population, with over 75% of respondents aged 40 years or older. 38% of those who responded to the survey were retirement age (65 years+). A significant majority (71%) of survey respondents identify as female. The survey in the Greater Creston subregion received 75 complete surveys and 22 partially completed surveys.

### INCOME AND EMPLOYMENT DEMOGRAPHICS

Residents of the Greater Creston subregion also have a broad range of annual incomes and employment statuses. 40% of respondents make less than \$30,000 per year, while 30% of respondents make over \$60,000 per year. The remaining 30% of respondents make between \$30,000 and \$60,000 per year. Many of the survey respondents are currently employed full (15%) or part-time (27%). 38% of respondents report their employment status as “retired,” making this the largest category.

### DWELLING DEMOGRAPHICS

The Greater Creston subregion is comprised mainly of single-detached, stand-alone homes. As a result, a significant majority (74%) of respondents reported living in a single-detached home. The next largest category, with 10% of responses, reported living in a self-contained unit that is a part of a single-detached home, such as a basement suite. The rest of the respondents reported living in a semi-detached home/duplex, rowhouse, apartment, mobile home, or other.

**SURVEY ANALYSIS**

**TENURE DEMOGRAPHICS**

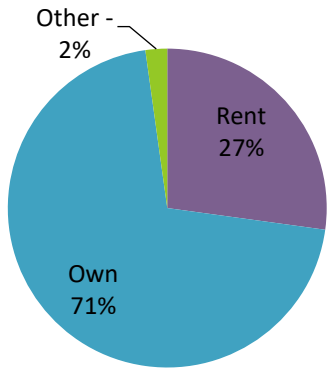


Figure 1: Proportion of Owners vs Renters

Tenure	Percent	Count
Rent	27.2%	25
Own	70.7%	65
Other	2.2%	2
<b>Totals:</b>		92

Table 1: Proportion of Owners vs Renters

As we can see in Figure 1 and Table 1 above, 71% of respondents own their homes, whereas a smaller proportion rent.

**MONTHLY HOUSING COSTS**

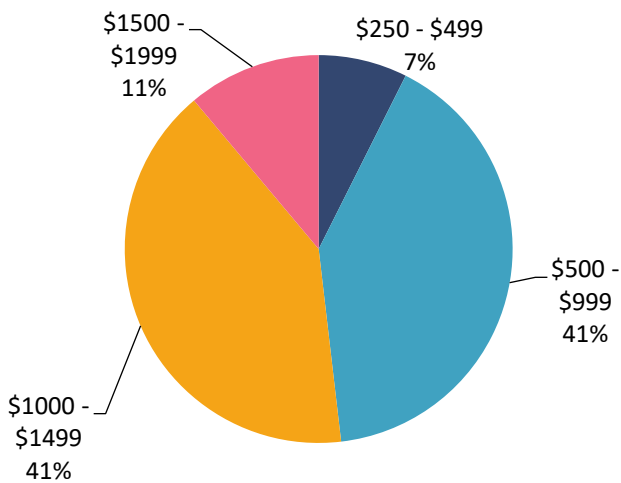


Figure 2: Monthly Rental Amounts

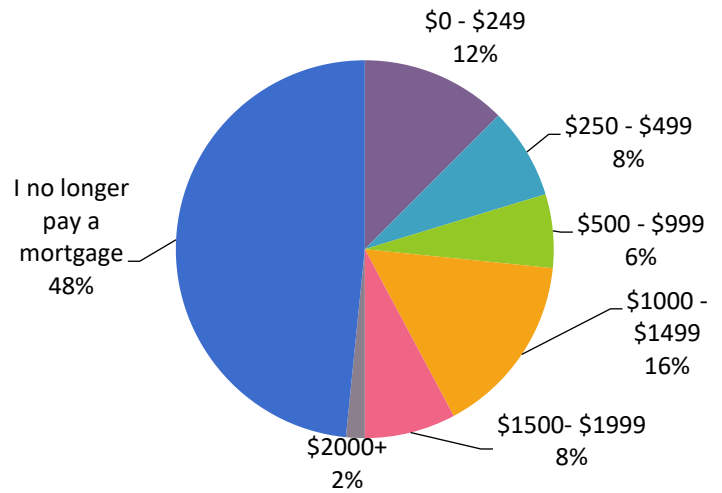


Figure 3: Monthly Mortgage Amounts

Figures 2 and 3, presented above, indicate the average housing costs to renters and owners. Nearly half of owners no longer pay a mortgage, which has a significant impact on their regular housing costs. Meanwhile, the most common rental costs for renters are evenly split between the \$500 - \$999 range and the \$1000 - \$1499 monthly range, with some outliers on either end of the spectrum.

HOUSING NEEDS

The experiences of housing need differ significantly between renters and homeowners. The majority of renters in the Greater Creston subregion report that their current housing does not meet their needs (Figure 4), which is a much higher proportion than the unmet housing need experienced by homeowner survey respondents (Figure 5).

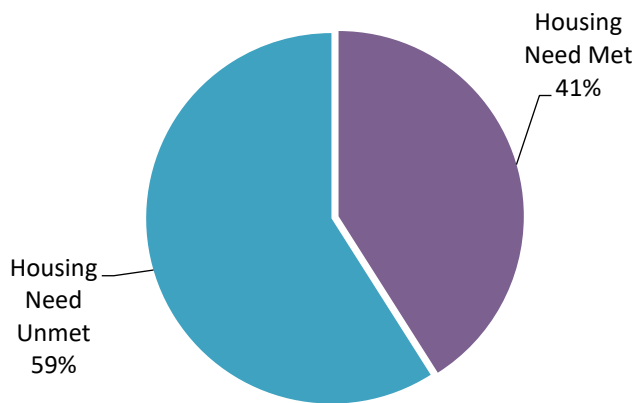


Figure 5: Housing Need - Renters

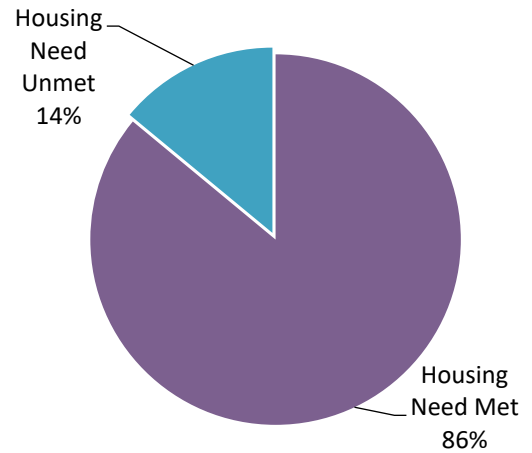


Figure 4: Housing Need – Homeowners

Renters in the Greater Creston subregion are more likely to experience crowding in their homes. Figure 6 and Figure 7 show the difference between renters and homeowners who think there are enough bedrooms for the number of people that share their home. Renters are more likely to have an insufficient number of bedrooms in their homes.

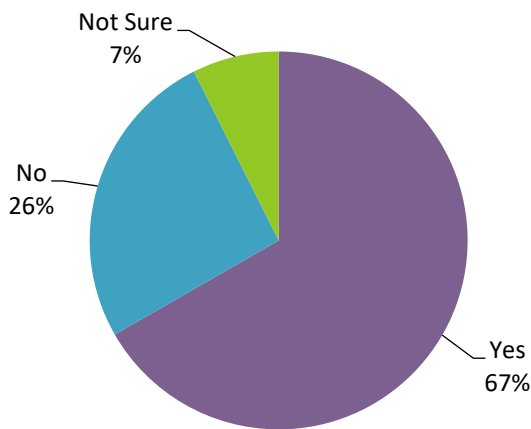


Figure 7: Sufficient Bedrooms – Renters

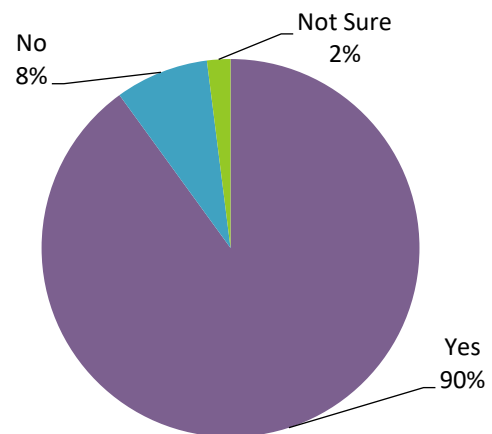


Figure 6: Sufficient Bedrooms – Homeowners

Further information on housing needs experienced by renters in the area is described in the following survey responses:

*“Our current house does not have a safe accessible yard, enough parking, and our current landlords will be listing our house for sale, with the lack of rentals if our place does sell there is a high chance of our family becoming homeless. we have been looking for a new rental for over a year but we have an issue with finding a house with atleast 3 bedrooms that are reasonably priced or even people who will give our larger family a chance!”*

*“I have chronic health issues and the steep driveway is nearly impossible to get up in the winter in a car. Haul groceries up in a toboggan is wearing on me. I had a health emergency last May and had to get ambulance transport to Trail. It took 12 hours. I started to realize how vulnerable I am living here. The travel to services and groceries is getting too much.*

*“We are having to live with family as there are very few decent apartments available.”*

*“Far out of town and expensive but was the best we could find, small basement suite with no bathroom or running water, or kitchen, also has leak that floods entire floor.”*

#### HOME OWNERSHIP & RENTAL BARRIERS

Although 67% of renters report that home ownership is important to them, they experience a variety of barriers to this goal. The most significant barrier to home ownership is cost of the home and of the down payment, indicating a need for affordable home ownership options.

Barrier	Percent	Count
Homes are too expensive.	78.3	18
Required down payment is too expensive.	60.9	14
No homes are available in my price range.	56.5	13
Homes in my price range are not suitable for my needs.	34.8	8
I'm worried interest rates will go up.	8.7	2
I have credit issues.	39.1	9
Other	8.7	2

Table 2: Barriers to Home Ownership

Of those currently renting their homes, 59% reported that they are looking for new rental housing. Unfortunately, finding appropriate and affordable rentals has been a difficult process for many. The following comments illustrate some of the barriers people living in the Greater Creston subregion face when looking for new rental housing:

*“Expenses of having a family makes it even harder to build a deposit to purchase a home. You either have to sacrifice having your kids in activities and having good food or building a deposit for a house.”*

*“People will quickly say “just find a new place to rent”. When there are few options to choose from how can they?”*

*“Finding a home is incredibly difficult I have dogs and kids, so finding someone to rent to us has been hard. We have been homeless for many months at a time a few times looking for a home to rent in our price range.”*

*“It's ridiculous unless you work at the brewery or the mill. People don't make enough to barely survive in this town with the high cost of living and low wages. Low income housing takes years to get a place. There's not enough rentals.”*

These responses indicate that affordability and vacancy location are both barriers to suitable housing. People on income assistance and families, particularly single parent households, indicate that there are few landlords willing to rent to them. Respondents also indicate a lack of family-sized rentals.

Of all respondents, 19% reported experiences of being refused housing or discriminated against because of their ethnicity, age, gender, sexual orientation, ability and/or other reasons. Some of their experiences are described in the following comments:

*“I tried to rent a home and was discriminated against and not even considered for it because I was a single mother. When she thought I was partnered there was no issue.”*

*“We are usually shut down because of the size of our larger family.”*

*“As a young adult looking for housing ive had small amounts of look but mostly get discriminated immediately because i am young and on government income.”*

## ENERGY POVERTY

In general, 73% of respondents find their home's energy bills affordable, while 27% of respondents recorded their energy bills as being unaffordable. Energy bills are more burdensome for rental households, with 44% of this subset reporting that their home's energy bills are unaffordable.

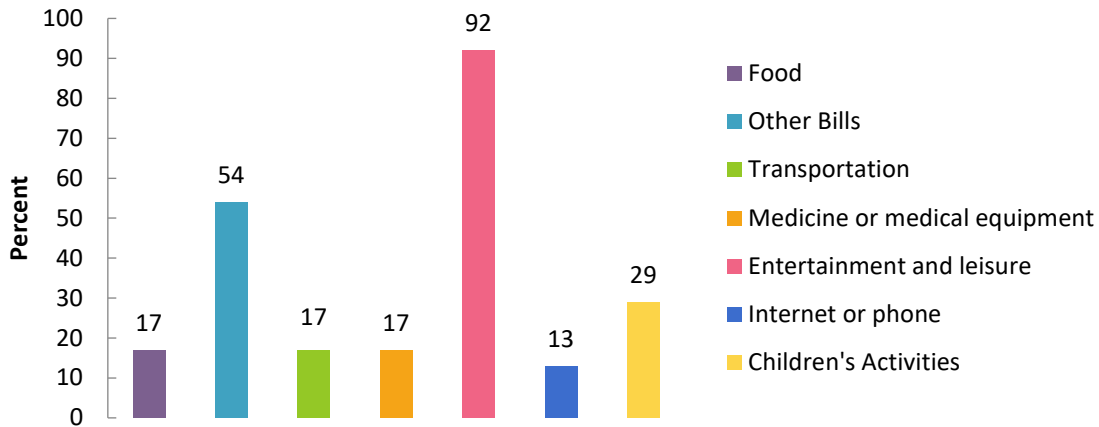


Figure 8 - First Expenses Sacrificed when Struggling to Pay Monthly Expenses

When respondents had issues paying their monthly energy bills, 54% recorded that they kept their homes at a temperature too cold to be comfortable to offset costs, 71% held off on paying other bills, and 13% recorded that they didn't have enough money for food as a result of energy costs.

Figure 8 above shows the first things a household sacrifices when money is tight.

## OPEN-RESPONSE QUESTIONS

The survey ended with three broad, open-response questions. Respondents were not limited by length. The following outlines those questions, and some of the responses we got.

---

ARE YOU CONSIDERING MOVING OUT OF THE COMMUNITY YOU CURRENTLY LIVE IN BECAUSE OF HOUSING ISSUES?

Fifteen percent (15%) of respondents indicated that they are considering moving out of the Greater Creston subregion due to housing issues. However, 31% of renter residents were considering leaving their community and 31% were unsure, indicating a very difficult rental market. When asked why, respondents provided the following:

*"I need closer services. I need a grocery store and pharmacy close at hand. I need a more level landscape. I can't manage the hills anymore. Also the lack of social opportunities has deteriorated my mental health. Also the the mental health services in this area are atrociously poor."*

*"I have a good job in Creston and lots of friends but I don't like the housing situation in Creston. Houses are too expensive and the rentals are mostly dives..."*

*"No affordable places to live. Can't get help taking care of my child."*

ARE THERE PARTICULAR HOUSING CHALLENGES FACED BY YOUR COMMUNITY THAT YOU THINK WE NEED TO KNOW?

Respondents report that housing is unavailable or unattainable for many community members. Access to appropriate housing is very difficult for families and people on income assistance. They face a number of barriers, which results in settling for housing that is poorly maintained, expensive, and too small. Some comments include:

*“The rents are becoming higher and higher. Those that are leaving Vancouver think they are getting a deal, but longer time Kootenay folks are getting forced out.”*

*“The biggest challenge is lack of available housing, lack of affordable housing. No help for low income to buy/ rental buy housing. The trailer pad rental is too high even if you can afford to buy. You still have to pay tax and all your utilities. Anyone on a fixed income cant afford to pay all these bills and live. No places take pets, very few places accept families.”*

*“The ridiculous costs and the fact that most of these overpriced slums could and should be condemned as unlivable.”*

*“Busing transportation issues is the number one problem, getting around the area is extremely difficult.”*

---

DO YOU HAVE IDEAS FOR HOW HOUSING COULD BE IMPROVED FOR YOUR COMMUNITY?

Respondents were strongly in favour of more affordable housing, suggesting construction of purpose-built affordable housing, increased housing type options through apartment, duplex, and co-op housing construction, and easing zoning and subdivision regulations to allow for secondary units on existing large parcels. Respondants were also concerned about seniors, suggesting supportive senior complexes and subsidies for expensive energy bills.

*“Build more apartments or complexes? Lower rent prices, have more variety in whats available instead of big unaffordable 3 story houses for families.”*

*“Low income housing support, better navigation around subdividing properties, more support to find quality housing, landlord and tenant protection.”*

*“Better identification of those who are scraping by and providing them with financial support to make their homes more energy efficient, not offering discounts for upgrades they can't afford. Also providing financial support for energy bills.”*

---

IS THERE ANYTHING ELSE YOU WOULD LIKE TO TELL US ABOUT YOUR HOUSING EXPERIENCES?

Respondents emphasised again that affordable and appropriate housing is difficult for many people to access. Members of the community who have lower incomes are being pushed out because of raised rental prices. The aging population presents a greater need for at home care options and smaller housing units that allow for downsizing.

*“Many landlords discriminate against young people, making it hard for an independent student living without parents to find safe affordable housing.”*

*“A free for all when looking for housing, it's not a fair playing field when people apply. It's who you know not your history.”*

*“There are not enough rentals in the area, a lot of landlords have backed out of the market due to the lack of protection afforded by Provincial legislation.”*

*“From discussion with my peer group, I think that there is a need for more condo/strata type housing.”*