



Regional District of Central Kootenay Housing Needs Report:

REGIONAL ENGAGEMENT REPORT

SEPTEMBER 2020



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ABOUT THIS REPORT

The Regional District of Central Kootenay Engagement Report summarizes what we heard from February 2020 to July 2020 as part of the Regional Housing Needs Assessment planning process. The following is a summary of the engagement opportunities and key findings that were gathered through multiple engagement activities including: key informant interviews, focus groups, and community and lived experience surveys. The findings are presented for each engagement type and are broken down into local and regional themes where applicable.

ENGAGEMENT OBJECTIVES

Community engagement was a key component of the Regional District of Central Kootenay Housing Needs Assessment. Beginning in February 2020 and ending with the close of the online survey in July 2020, M'akola Development Services and staff from the Regional District of Central Kootenay hosted and conducted a variety of engagement events including an multi-sectoral information meeting, focus groups, key informant interviews, and online and in person surveys. Objectives for the engagement process included:

1) Collect Additional Data

Quantitative data can be very effective at showing housing need, but often qualitative data like quotes or stories can have a greater impact with community members and decision makers. Additional data captured through the engagement process will illustrate quantitative findings and give the Regional District information about the people affected by housing, rather than just numbers.

2) Ground Truth Data Findings

In smaller communities, Census Canada data can be unreliable and may not paint an accurate picture of housing need. Additionally, the most recent available data is from 2016 and may be out of date in communities that have experienced market fluctuations or substantial shifts in employment or population. Engagement captured up-to-date data that will inform findings and help researchers determine the accuracy of external data sources.

3) Promote Equity Through the Engagement Process

Planning processes that incorporate equity and inclusion have been shown to promote health, well-being, and community connectedness, regardless of the outcome or findings of the study. When people are asked to participate in a planning process, they are more likely to feel a sense of ownership over decisions that are made and are more likely to support recommendations or priorities set by decision makers.

4) Identify Community Strengths to Inform Asset-Based Recommendations

Community engagement helps the researchers meet members of the community and observe the different housing processes at work. This informs recommendations that leverage community assets rather than focus on deficits.

Each engagement event and process were designed to contribute to these objectives and capture meaningful data from community members across the housing spectrum.

ENGAGEMENT PRINCIPLES

The principles of accessibility and equity guided each of the community engagement opportunities available in this study. Our focus was on engagement techniques captured stories from community members who are struggling or unable to meet their housing needs independently or through what is available in the housing market as these voices are typically underrepresented in quantitative data.

When developing engagement methods and materials Makola's staff ask themselves: "Who will benefit, and how?" and "Who might not benefit, and why?" We then work to address gaps by changing aspects of our engagement plan, meeting with additional people, or adding different engagement techniques. This is equity in action – redistributing the resources at your disposal to support or highlight those who are typically underrepresented.

Key Principles for this study:

Accessibility

- The locations of all public meetings were accessible for people with wheelchairs or mobility aids.
- There were multiple ways to complete surveys, including online and on paper. We also encouraged staff at the locations where the survey was distributed to provide assistance to anyone who would like help completing the survey.
- Surveys and information about the study were distributed widely, including advertisements in local and regional newspapers and "survey boxes" at local reading rooms and Regional library branches.

Equity and Inclusion

- Not everyone wants to or feels comfortable participating in traditional engagement opportunities such as community meetings. We still wanted to make sure we tried and understand the needs and perspectives of those who may not be in attendance. The community survey was distributed not only online, but in a variety of physical locations, including community centres, health centres, libraries, reading rooms and other locations that provide services.
- We reached out to a variety of providers of community services. An important objective of the focus groups and interviews with service providers was to collect information about the range of needs, including those whose voices are not always heard or represented in traditional engagement opportunities.

ENGAGEMENT LIMITATIONS

Despite the best efforts of the project team and Regional District Staff, Covid-19 changed the engagement process for this study dramatically. Paper surveys were unable to be distributed or returned to survey boxes after community centres were closed and “pop-up” events had to be cancelled as there were no longer appropriate locations or gatherings to host them.

Covid-19 also impacted the ability of many in the non-profit and service sector to contribute time and energy to responding directly to invitations to participate or helping researchers contact community members with lived experience in the supported housing system. To be frank, despite being incredibly generous with the time they did give, people had more important things on their minds.

Additional limitations included the season in which the survey was being conducted. The summer is not the best time to capture lived experience information from students or ski resort workers. It may be appropriate to conduct the next housing needs assessment for the Regional District over the Winter to encourage those voices to participate.

ENGAGEMENT OPPORTUNITIES

STEERING COMMITTEE MEETING

As a kick-off to the Housing Needs Assessment, staff from the Regional District and M'akola Development Services hosted key members of the housing sector for a steering committee meeting. The purpose of the meeting was to introduce key partners to the study and get input on elements and goals for the process. Participants were given a 30-minute presentation on the study, participating communities, and the requirements of Ministry of Municipal Affairs and Housing and then were asked to split into smaller “world café” tables to discuss specific questions. Approximately 30 attendees were present for the session.

HOUSING SURVEY

The Regional District of Central Kootenay Housing Survey was designed to fill quantitative data gaps and capture housing experiences from as many as possible throughout the region. The survey opened in February 2020 and was available through the RDCK website for approximately three months, closing in May 2020. Initially we expected to close the survey after six to eight weeks but chose to leave it open longer as Covid-19 related restrictions precluded in-person engagement techniques. The consulting team utilized existing local distribution channels, such as social media pages and community newsletters, and created handbills for display at community facilities. Promotional material was made available to focus group and interview participants who were asked to share broadly with their networks. Additionally, budget from in-person engagement was reallocated to advertisements in regional and area newspapers. Paper copies of the survey were available at regional facilities including libraries and reading room and were accompanied by tactile “mailboxes” designed to look like housing in the Regional District. Unfortunately, limited paper surveys were filled out as Covid-19 impacted the ability of residents to visit survey locations. Despite those limitations, response to the survey was tremendous. Almost 600 community members filled in either an online or paper survey. See Appendix A for the full list of survey questions.



*Housing Needs Survey Box at
the Kaslo Reading Room*

KEY INFORMANT INTERVIEWS

Key informant interviews targeted service providers, non-profit organizations, key employers and community leaders who work primarily with community members who are struggling to find affordable, supportive and stable housing. Though time and resource intensive, key informant interviews provide different information and context than community surveys, demographics, and housing data. They capture information about harder-to-reach populations and provide an opportunity for informants to give descriptive answers to questions, often sharing stories or personal experiences. Interviews lasted between 45 and 90 minutes depending on the interview subject. In consultation with planning staff from the Regional District, the consulting team selected key informants based on the following criteria:

- 1) Informants had to be geographically relevant and diverse. Interviewees had to live or work within the study area and had to collectively represent all areas and communities within the Regional District.
- 2) Informants had to have knowledge of the housing sector or knowledge of the experiences of specific demographic groups navigating the housing sector.
- 3) Informants had to be service providers, employers, or community leaders who primarily work with community members struggling to find or maintain affordable and adequate housing.
- 4) Informants had to understand or work with market housing and local government bylaws that govern development.

See the next section of a list of participants and Appendix B for interview questions.

FOCUS GROUPS

Focus groups or roundtable discussions typically were held with larger groups, between 4 and 10 participants each. These engagement events provided an opportunity for deeper discussion amongst different organizations about the challenges and opportunities of the current housing environment. The aim was to identify Regional District and community nuances and collect relevant materials or data to inform the Assessment's broader data collection activities. These discussions helped to establish the foundation for data collection, particularly in those communities that had minimal database data available. Sessions consisted of a presentation of preliminary data followed by a facilitated discussion around housing in the region. Focus group themes, questions, and responses are included in the following section.

HOSPITALITY WORKER HOUSING SURVEY

Based on feedback received in focus groups, the project team developed a workforce housing survey to get specific feedback from people working in the tourism and hospitality sector. The survey was distributed through Facebook groups associated with permanent and temporary residents. Though not included in the original engagement plan, the workforce housing survey was made possible by utilizing project resources previously allocated to "pop up" engagement events which were cancelled due to Covid-19 restrictions.

WHAT WE HEARD

STEERING COMMITTEE MEETING

Date	Location	# of Engagements (approx.)
February 21 st , 2020	Prestige Lakeside Resort, Kootenay Room 701 Lakeside Drive, Nelson BC	29

Twenty-nine (29) individuals attended the Steering Committee meeting including:

- RDCK Staff
- M’akola Development Services Staff
- Elected Officials
- Municipal Staff
- Service Providers
- Community Members

After a presentation on the elements and requirements of the study, participants were encouraged to rotate through four “world café” tables for facilitate discussion led by M’akola and RDCK staff. Discussion questions and responses are outlined below.

Table 1: What Needs to be Achieved?

- Turnout
There was general agreement that high turnout to engagement events was imperative to the success of the study. Suggestions for how to improve the turnout included newspaper advertisements of the survey and key informant/focus groups that leveraged the expertise in the room to generate public buy-in.
- Get People Talking
Many participants saw this study as opportunity to leverage housing momentum across the region. A broad engagement approach and publication of findings can help connect people who have been working hard to address housing in their communities with local governments and provincial funders. It can also help address NIMBYism and encourage people to recognize and contribute to housing efforts in their community.
- Values-Based Approach
People were very clear that they wanted this study to be conducted through an equity-lens and prioritize the needs of those who are typically underserved by planning initiatives.
- Accessible Data
Participants wanted clear, accessible, usable data. Non-profits especially were excited to get data that can inform funding applications and make their case to provincial agencies clearer.

Table 2: What is the Broad Vision and Objectives?

- Regional Representation
Participants wanted to see their community represented but were also keen to see a regional perspective on housing. Generally, participants agreed that the RDCK was better off pursuing housing as a regional enterprise rather than as smaller communities.
- Anticipate Need

Housing projections can be a costly undertaking, especially for small communities. Recognizing that census data every five years is not enough to address housing needs, participants were excited for robust and clear projects that may help them plan for the next five years.

- **Build Trust**
Participants hoped that goal of this process would be to build trust between non-profits, governments, and community members.
- **Advocate**
By meeting the government requirements and demonstrating need, participants hoped this study could form an advocacy position for local governments when arguing for increased support at the Provincial level.

Table 3: Who Needs to be Involved?

- **Community Champions**
Including non-profit housing providers, housing advocates, food banks, and faith groups.
- **Regional Institutions**
Especially Interior Health, Colleges and Universities, and the Columbia Basin Trust.
- **Key Employers**
Including seasonal employers, tourism industry representatives, chambers of commerce, and mining and timber employers.
- **Builders, Real Estate Professionals, and Developers**
Especially real estate associations and groups of builders.
- **First Nations**
Formal interaction with governments and through service agencies.

Table 4: How do we Ensure we are Effective?

- **Measurables**
Many participants had ideas for ways to measure success including vacancy rate, units built, and funding successfully obtained
- **Education, Advocacy, and Buy-In**
Others felt the most important way to ensure success was to generate community buy in. This would help activate some of the key recommendations and begin to change community perspectives about housing.
- **Accountability**
Finally, participants felt that in order to be effective, the report needed to make concrete recommendations that all actors could agree on and hold each other accountable to.

Additionally, participants were encouraged to think of what they could contribute to the process and suggest locations for survey boxes.

HOUSING SURVEY

Date	Location	# of Engagements (approx.)
February to June 2020	Online and in paper format	583

The community survey received **583 responses** from individuals throughout the Regional District of Central Kootenay. The survey was administered online through the SurveyGizmo platform, and data from residents was collected anonymously was stored and stored on Canadian servers, in complete compliance with Provincial and Federal privacy legislation. From February to June of 2020 the survey was available via the Regional District’s housing website (<http://www.rdck.ca/housing>) and promoted through social media, local newspapers and newsletters, and community partners networks. Paper versions of the survey were also made available through the Regional District and at local community facilities.

It is important to note when reviewing the following survey results that in some cases, respondents were asked to select multiple responses, or were able to skip questions. Reported percentages have also been rounded. For these reasons, total response percentages may not always be equal to one hundred per cent. Any direct quotes included in this document appear as they were entered in the survey, including spelling and grammatical errors. Any emphasis was added by the respondent unless otherwise indicated.

RESPONSE NUMBER AND LOCATIONS

Figure 1 Number of Respondents

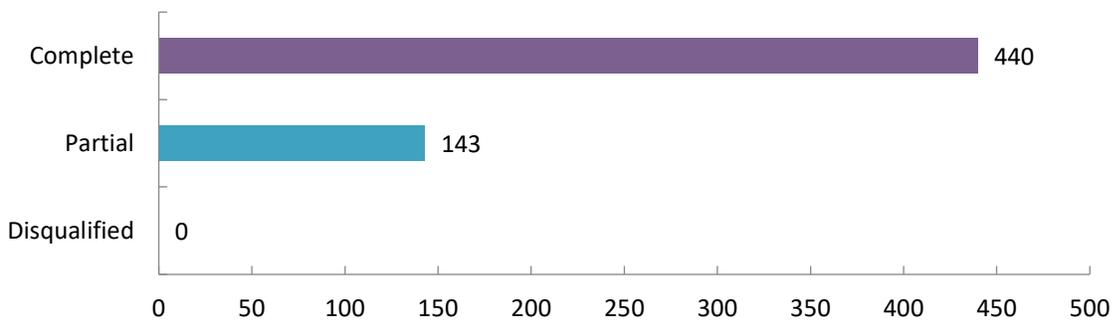


Table 1 Location of Survey Respondents

Value	Percent	Count
City of Nelson	23.5%	127
Electoral Area 'E'	17.6%	95
Town of Creston	9.8%	53
Electoral Area 'H'	7.4%	40
Village of Kaslo	7.2%	39
Electoral Area 'F'	5.2%	28
Electoral Area 'A'	4.8%	26
Village of Salmo	3.7%	20
Village of Nakusp	3.0%	16
Other	3.0%	16

Electoral Area 'I'	2.8%	15
Electoral Area 'B'	2.0%	11
Electoral Area 'G'	2.0%	11
Village of New Denver	1.9%	10
Electoral Area 'D'	1.9%	10
Village of Slocan	1.7%	9
Electoral Area 'C'	1.7%	9
Electoral Area 'J'	1.5%	8
Electoral Area 'K'	1.3%	7
Village Silverton	0.9%	5

The largest proportion of survey responses were received from residents of the City of Nelson (23.5% or 127 responses), followed by Electoral Area E (17.6% or 95 responses), and the Town of Creston (9.8% or 53 responses). Responses were heavily concentrated in Nelson and the surrounding area, but the survey received responses from every participating Municipality and Electoral Area. Most of those responding with “other” lived in Castlegar or worked within the Region but commuted from other areas outside of the Region.

RESPONDENT DEMOGRAPHY

Do you live in this community all year round? Of those who responded, 2% (or 11) indicated that they did not live within their identified community all year-round, while 98% indicated that they did. The residents who were not full time indicated that they were either seasonal workers, frequent travellers, or part-time residents until they retire. Only one respondent indicated they were a part-time resident because of a lack of affordable housing.

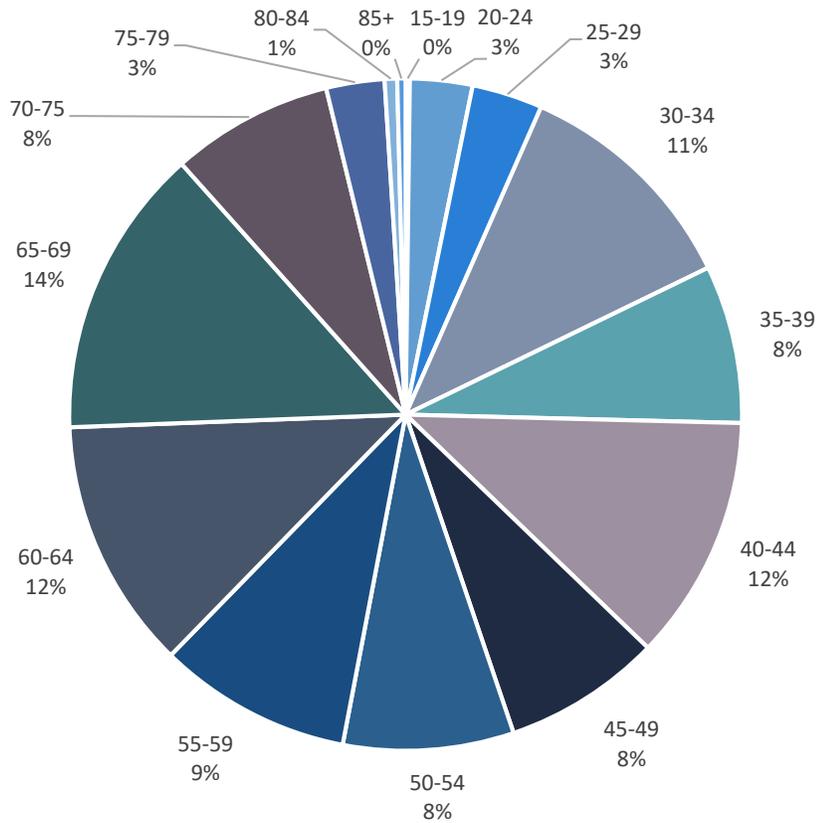
Do you identify as First Nations, Inuit or Metis? Only 1% (or 4 respondents) indicated that they identified as First Nations, Inuit or Metis. Of those who responded “Yes”, most indicated they were Metis or did not indicate that they belonged to a specific Nation or Family Group.

Are you a new immigrant to Canada? Most respondents indicated that they were not an immigrant to Canada (98%), while 2% identified that they were a new immigrant to Canada.

To what age group do you belong? About 50% of respondents were between 40 and 64 years of age. About 25% were younger than 40 and 25% were older than 65. The largest respondent category was 65-69, representing 14% of respondents. The median age of respondents was about 52 years of age, slightly older than the 2016 median age of the Regional District, which was 48.7 years. The survey was not applicable to the 14% of residents aged 14 and under and received minimal responses from those under 20, likely pushing the median age of respondents higher.

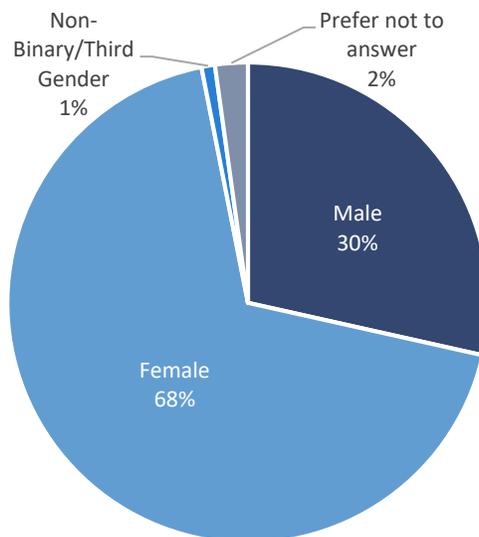
Residents of the RDCK aged 20 to 64 made up 58% of regional population in 2016 but accounted for almost 75% of survey respondents indicating a higher than proportionately expected response rate amongst non-senior residents.

Figure 2 Age Distribution of Respondents



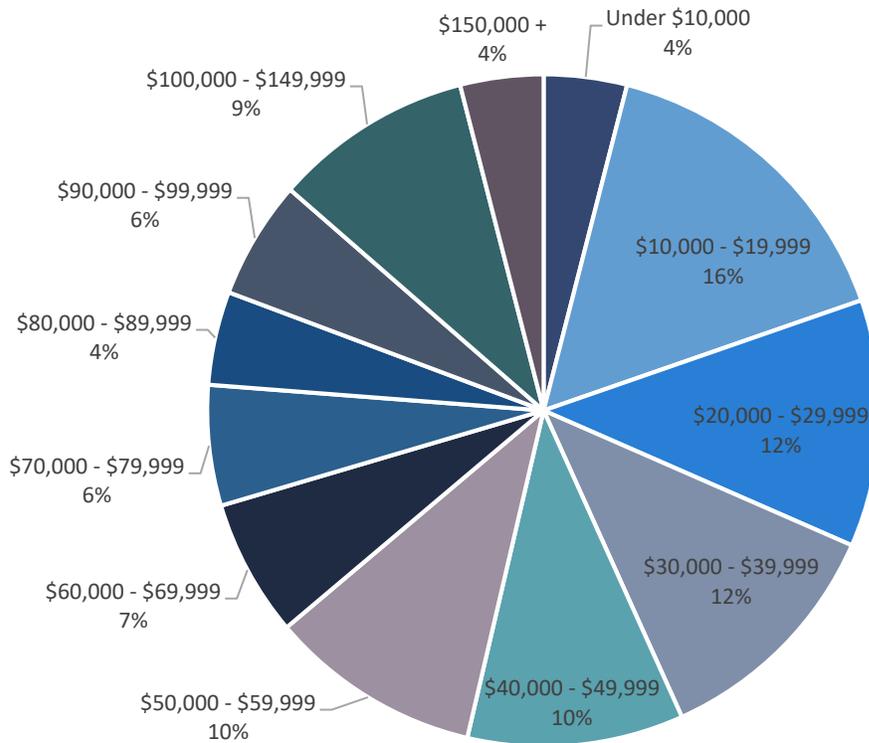
What is your gender? The majority of survey respondents identified as female (68%) compared to male respondents (30%) and non-binary (1%).

Figure 3 Gender Distribution of Respondents



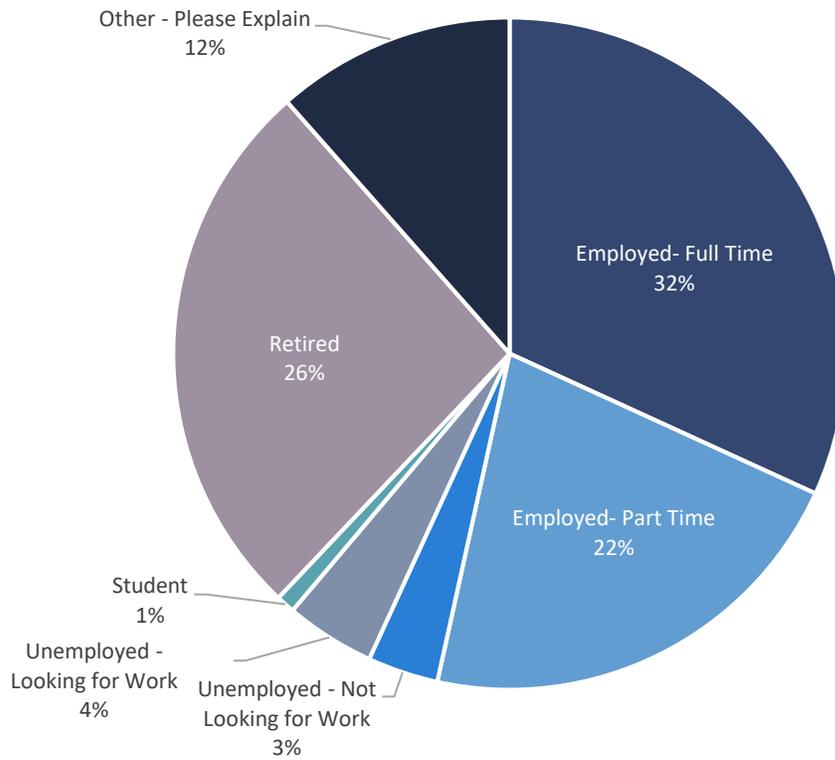
What is your approximate annual income (before tax)? Thirteen percent (13%) of survey respondents had an approximate annual income (before tax) of \$100,000 or more while 44% of respondents reported an annual income of less than \$40,000. The median annual income of respondents was about \$45,000, substantially less than the RDCK's 2016 median income of about \$55,000.

Figure 4 Respondent Annual Household Income



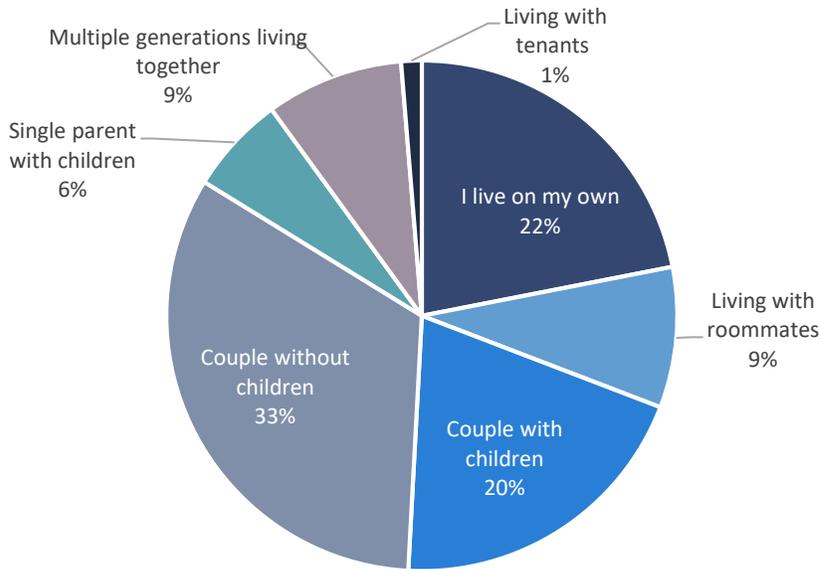
What is your current employment status? Most respondents were either employed full time (32%), employed part time (22%) or retired (26%). Of those who indicated "other" most identified as self-employed, a permanent seasonal employee not currently working, on maternity leave, unable to work due to a disability, or out of work due to Covid-19.

Figure 5 Employment Status of Respondents

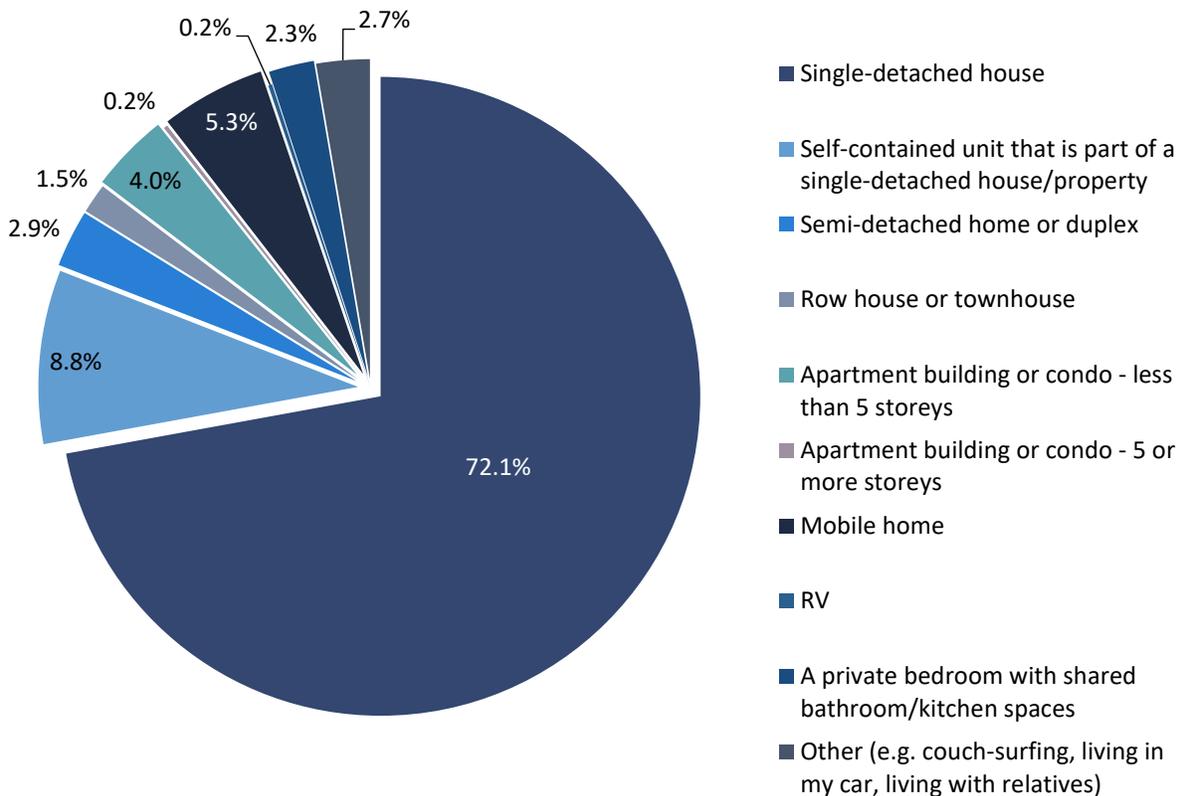


RESPONDENT HOUSEHOLDS

How would you describe your household? The majority of respondents identified their households as being a couple with (20%) or without children (33%). Twenty-two percent (22%) of respondents lived on their own, 9% with roommates, 6% were single parents and 9% lived in a multi-generational household.



What type of housing do you live in? Most respondents (72%) indicated that they lived in a single-detached home. Ten percent (4%) indicated that they lived in an apartment building with less than 5 storeys, 8.8% in a self-contained unit within a single-detached home, 2.9% in a semi-detached home or duplex, and 5.3% in a mobile home or RV.



HOUSING CHALLENGES

Do you have enough bedrooms to meet your needs? Ten percent of respondents (14%) indicated that they did not have enough bedrooms to meet their needs. For owners, only 6% indicated that they did not have enough bedrooms to meet their needs. For renters, that number was much higher at 27%.

Figure 6 Number of Bedrooms Meet Needs - All Respondents

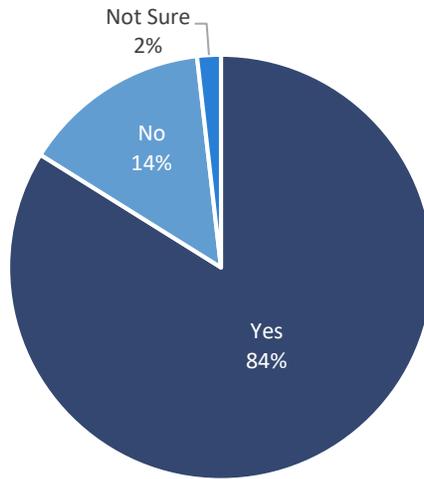


Figure 7 Number of Bedrooms Meet Needs - Owners

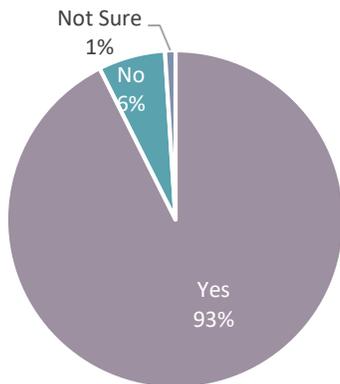
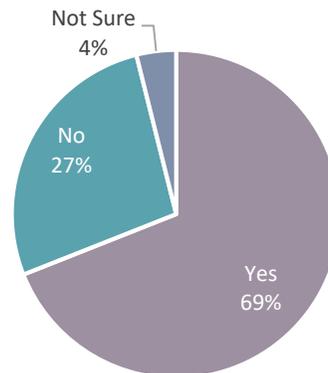


Figure 8 Number of Bedrooms Meet Needs - Renters



How would you describe the physical condition of your home? Twenty-four percent (24%) of respondents indicated that their homes were in need of major repair. Only 18% of owner respondent homes required major repairs compared to 32% of renter respondent homes.

Figure 9 Condition of Home - All Respondents

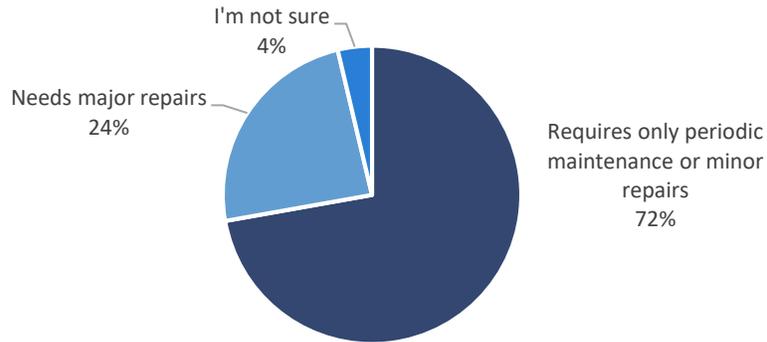


Figure 10 Condition of Home – Owners

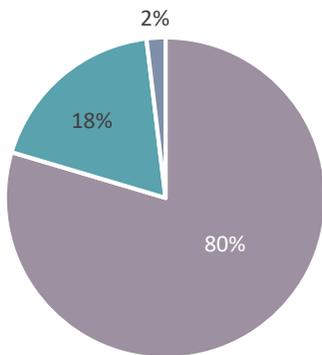
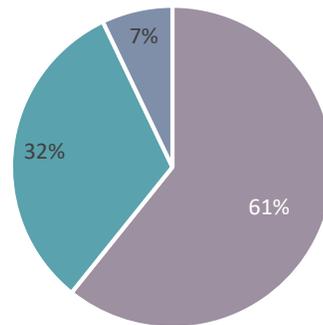


Figure 11 Condition of Home - Renters



Does your current housing situation meet your needs? Twenty percent (23%) of respondents indicated that their current housing did not meet their needs. However, renters report much higher rates of housing need (47%) than owners (9%).

Figure 12 Housing Needs Met by Current Home - All Respondents

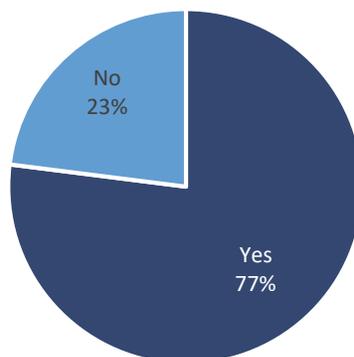


Figure 13 Housing Needs Met By Current Home – Owners

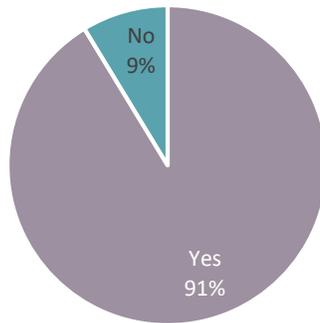
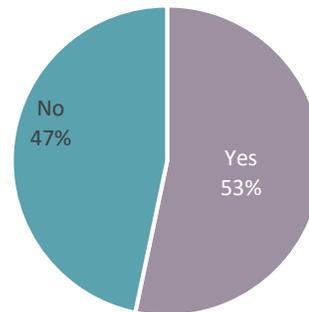


Figure 14 Housing Needs Met By Current Home – Renters



Those whose household did not currently meet their needs provided the following details as to why:

- Cost – rent, mortgage, maintenance, transportation costs, tax and utility costs were all identified as contributing to overall housing unaffordability. Overwhelmingly renters were more likely to share affordability concerns than owners.

“It’s a nightmare but I can barely afford food and bills with a roommate.”

“COST, IT WOULD BE NICE TO BE ABLE TO AFFORD TO LIVE IN NELSON. WE BOTH HAVE TO COMMUTE EACH DAY.”

“Being a full time worker, it should be possible for me to afford a place on my own with maybe two bedrooms even. And housesharing should be a choice not an obligation to survive. Good rent shouldn’t come with unhealthy, collapsing houses but with respectable homes.”

- Size- respondents shared that their homes were both too big and too small. Many shared that they did not have enough space to meet their needs or that of their families. Alternatively, older respondents, especially owners, indicated that their family size had decreased, and they no longer needed, or were no longer able to maintain, their current home.

“I can not have my children here, they live primarily with their mother so I can only see them at her house. This is not ideal long term.”

“Needs another bedroom. My daughter shares a bed and bedroom with her daughter. Cannot sleep in the basement, in the event of a fire windows too small for escape.”

“House and property more than we need and yard is more than we can handle. Poor public transportation to and from Nelson or Castlegar, the closest business centres. Is further from town than what we’d like as we age.”

“too much land to take care of as we age :-{”

- Condition – particularly renter respondents shared details regarding unfit or unhealthy living conditions from rats, to mold, to general state of repair, as well as challenges with noise were all cited as issues.

“House built in 1940's. Original thin single pane drafty windows. Asbestos outdoors siding, Furnace, water tank, windows, bathroom, kitchen, storage needs, all need replacing. How do you expect my landlord to pay for this without massive rent increase??”

“The home is major need of repairs that the landlords chose not to repair”

“My roof is leaking in the wall way area. The roof has mold in it in the kitchen area. My deck is rotten. Rood need to be replaced”

It's a very old mobile home in need of repairs. There are problems with mice, spiders and sometimes ants. It is always cold and drafty. There were times this winter I had to hang blankets up over the doors to keep out as much of the cold air as possible. All the windows have cold air coming in around them.

- Community undesirable – there were several instances where respondents indicated that they did not want to live in their current community and that they would prefer to be located elsewhere within their Region. The most common circumstance was people who wanted to live in Nelson, but were unable to due to a lack of affordable, available housing.
- Accessibility challenges – respondents who require more accessible spaces due to mobility challenges shared that there are very few appropriate options available to them and that they instead have to live in inaccessible dwellings.
- Difficulty sharing space with landlords or other renters – due to the unaffordability, many respondents were unable to afford a space of their own. Instead, they are sharing spaces with landlords or roommates. This can lead to conflict, feelings of a lack of safety and a loss of privacy.

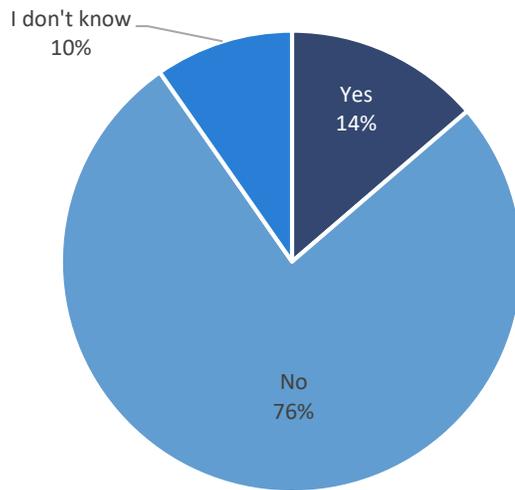
“Way too expensive. It is VERY small so I am unable to take on roommate(s) who have furniture or pots and pans or dishes etc. This means I must take transients and have a high turnover rate. It's hard to have to take strangers in to live with me as many of them have proven to be quite disrespectful or steal food, money, etc. Don't clean, party, are loud etc.”

“The landlord raised my rent \$300 dollar and when I questioned it he served me a renoviction notice so I had to pay or live in my car.”

“Landlord will probably list it as soon as any kind of relaxing happens with the pandemic ,which is insanely stressful as there are are no 4 bedrooms for under 2000”

Have you ever been refused housing or been discriminated against because of your ethnicity, age, sexual orientation, ability, etc.? Twelve percent (14%) of respondents indicated that they had faced discrimination when trying to access housing. Another 10% indicated that they were not sure if this had been the case.

Figure 15 Proportion of Respondents Who Felt They've Faced Housing Discrimination



Of those who have been refused housing, the following reasons were identified:

- Age – being perceived as too young and therefore irresponsible to pay rent regularly

“I have been denied housing because of my age being seen as young and irresponsible when a land owner/property manager is seeking "maturity"”

“Age - landlord told me they are sure I am "nice" but they don't rent to anyone under 30 due to previous negative experiences.”

- Income Support – several respondents felt that landlords in the private rental market had denied them rental opportunities because they received some level of income support.

“Being on Income Assistance does not make landlords feel like I have a secure income, even though I do work on top of receiving it and have multiple employer and landlord references from previous years. Most posts for housing say that they are searching for a "full time employed individual" and don't even give you a chance.”

- Parent or single parent – both coupled parents and single parents expressed feelings of housing discrimination. They shared that some landlords can be wary of renting to parents with young children because of concerns related to noise or damage in the home. Single parents shared that often felt judged by prospective landlords who saw their incomes as being too low or because housing within their budget was deemed to be of an unsuitable size.

“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.”

“turned away for having children and turned away for being without a husband”

- Race/visible minority – respondents felt that they had experienced instances of discrimination because of their race or status as a visible minority, when accessing housing. This included discrimination experienced by Indigenous community members.

“I went to rent a house and my husband showed up to the final close and the owners asked if the prospective tenant was an indian. The agent said no but I am indigneous and my husband is white”

- Sexual Orientation and Gender Identity – respondents felt that they had experienced instances of discrimination because of their sexual orientation or gender identity, when accessing housing.

“sometimes not rented to because I wasn't the "best fit" which I think was bc a combo of economic and sexual orientation discrimination”

“as a trans-gendered person I have experienced precarious housing options”

“As an openly and visibly gay man i get discriminated on often. Much more often in the areas around castlegar, trail and cranbrook. In nelaon area atleast i get fair treatment and less altercations in public.”

- Pets – finding housing that allows for pets is difficult. A pet is an important support for many individuals.

RENTERS

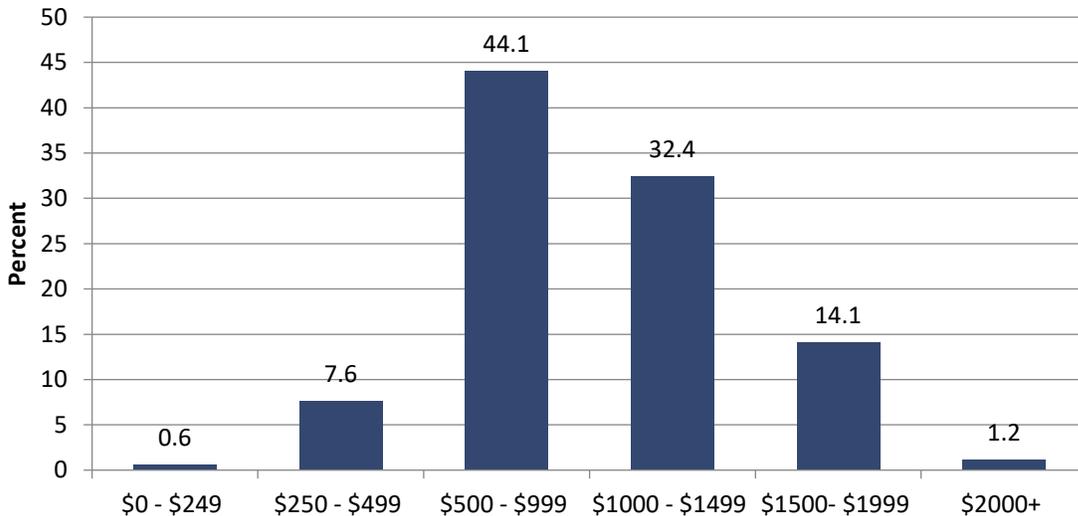
Do you rent or own your housing? Sixty-two percent (62%) of survey respondents were homeowners, while 34% rent and 4% indicated that their tenure type was “other”.

Those who responded “other” identified the following housing situations as:

- Staying with a friend(s)
- Living with family, and may or may not be contributing to household expenses
- House sitting
- Couch surfing

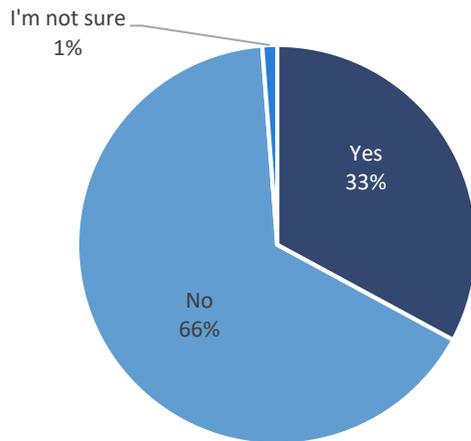
How much is your rent per month (not including insurance or utilities)? Forty-four percent (44%) indicated that their rent cost between \$500 and \$999 while another 32% indicated that their monthly rent was between \$1000 and \$1499. The data indicates that the median primary rent for Nelson is around \$863 per month. Reported rents by survey respondents generally fall within that range. In Sub-Region C, reported median rent was around \$1000 per month. Reported rents indicate what a person is currently paying and may not be representative of what someone would expect to pay when looking for a new place to live.

Figure 16 Reported Rent per Month (not including insurance or utilities)



Have you accessed housing supports of any kind in the last two years? Approximately one-third (33%) of renter respondents indicated that they had accessed a housing support of some kind in the past two years.

Figure 17 Renter Respondents Who Have Accessed Housing Supports in the Past Two Years



Housing supports included:

- Food banks
- The Salvation Army
- BC Housing RENT and SAFER programs
- Subsidized Housing

Respondents experienced a variety of challenges while trying to access supports:

- Experiences of accessing supports were sometimes stressful and humiliating.
- Housing subsidies were not sufficient, especially for larger households.

“Rental subsidy is a joke. Bigger families mean higher rent and utilities but that is not taken into account. Making 50,000 a year and paying 40,000 a year in rent leaves nothing to live. Food banks have been amazing but it is only once a month.”

- Waits for subsidies or supports can be long and paperwork can sometimes be confusing.

“It took me almost 3 years to get into subsidized housing. Not great. As mentioned I was almost homeless while pregnant and then with a baby.”

- If an individual does work full-time, their work hours can conflict with when support offices are open and there for make it challenging to access support without having to take time off work.

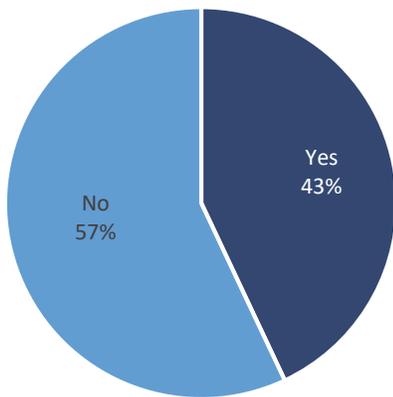
“as a working mother i cannot afford to miss work and go to the food bank or other resources.”

- Despite some difficulties accessing services, most respondents indicated they had a good experience and appreciated the local supports available.

“It was actually a very easy process to access the food bank and we really appreciate everything they do. We only used the program when we absolutely had too and they were always welcoming and never made you feel like you were less for having to go in.”

Are you currently looking for rental housing? Forty-three percent (43%) of renter respondents indicated that they were currently looking for rental housing.

Figure 18 Renter Respondents Who are Currently Looking for Rental Housing



If finding a home to rent has been a difficult experience, can you tell us why?

- By far the most frequently shared challenges was affordability. The cost of rental housing was often identified as being too high and proved to be a challenge for many renters. This is particularly true for individuals who receive income subsidies as the current subsidy rates do not keep up with the current cost to rent. Respondents with only one income or a family found it particularly difficult to find an affordable rental. Many reported being unwilling to leave an undesirable housing circumstance because it was at a stable price, they knew they would not find elsewhere.

“It is difficult to afford the average rental cost. A single room is usually 2× what i can afford and I need a space big enough to house a family of 3. It is especially difficult because i am only able to work minimal hours because i have a small child and cannot afford child care AND living expenses.”

“I cannot leave this rental, because I could not afford to leave, and pay rent anywhere in Nelson. I would like to have a garden, a pet. Have friends visit and stay for their visit. Cannot do that here.”

“There is nothing we can afford, that is suitable for us. We would have to settle for a one bedroom place and with two kids that would not work. Even a one bedroom place though is out of our price range.”

“Availability in Salmo very rare and cost. COST \$\$\$\$ YOU MUST INCREASE THE PWD SINGLE AND SINGLE PARENT housing \$375 SERIOUSLY!!!! A room is \$650 or more LET ALONE A THREE BEDROOM 🤔🤔🤔 Build AFFORDABLE senior housing.”

- There is limited availability in the rental market due to high demand and few options which are contributing to a low vacancy rate.

“Lack of options, lack of long term availability, people don't want to rent to families with children, houses go fast - lots of competition, often homes are not advertised in advance and I can't afford to pay rent at 2 homes (need to give 1 month notice on current rental), many homes unsuitable, lack of public transit, no pets allowed”

“Not currently looking but we will be soon - 4th time our landlords are selling. Finding a home to rent is difficult due to extremely low inventory, short term situations, and high rental costs. Airbnb's are an issue as well, taking rental stock off the market.”

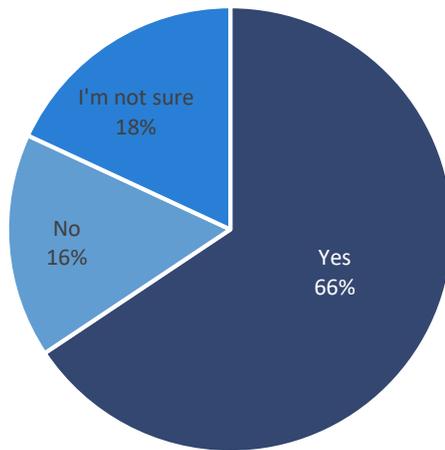
“Not many rentals in Nelson bc (especially 1000\$ or under) and once posted 50 comments on the rental within a couple of days.”

- Renters who have either children or pets have a difficult time finding landlords who will rent to them.

“Family's don't want to live in apartment buildings, they want a home and a yard for their kids to play in. They want safe neighborhoods no matter what their earnings are. Good people deserve to have these things. Good people shouldn't have to file complaints to housing authorities because of their housing situation and then stress that the owner will just find a different way to kick them out and leave them homeless.”

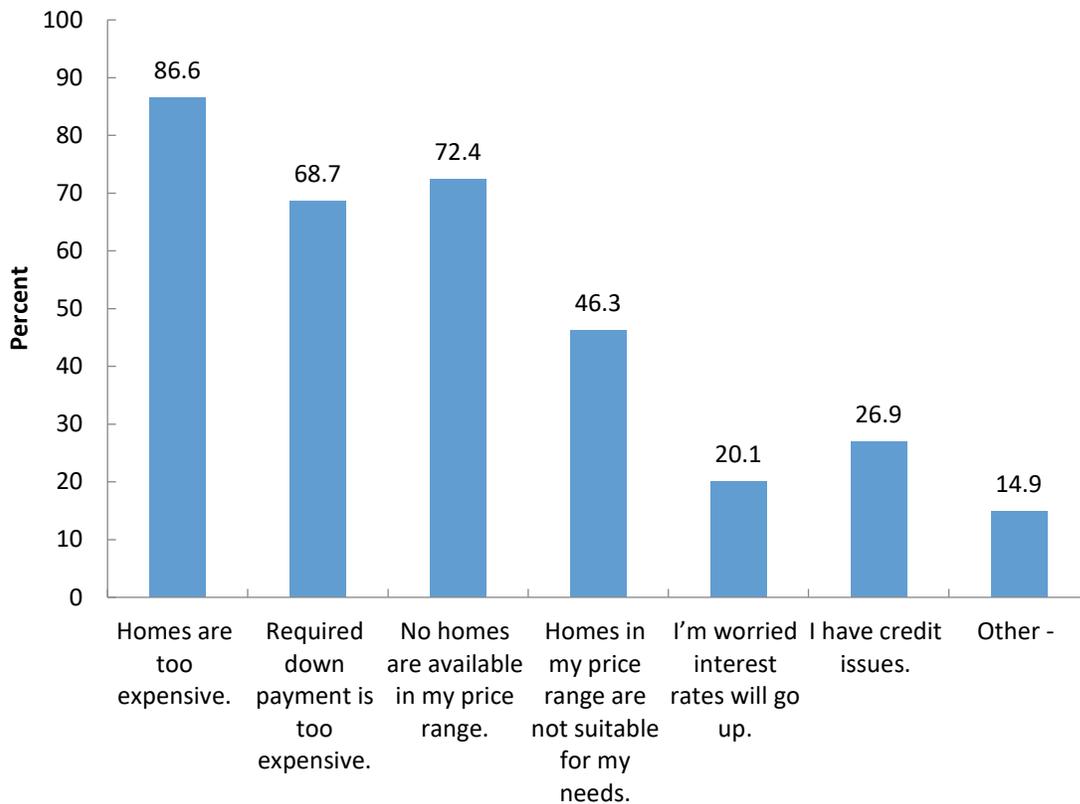
Is home ownership important to you? More than half of renters (66%) indicated that future home ownership was important to them.

Figure 19 Proportion of Renters Who Felt Home Ownership was Important



What barriers to home ownership do you currently experience? Respondents who indicated homeownership was important were asked what barriers are preventing them from owning.

Figure 20 Barriers to Homeownership Reported by Renter Respondents



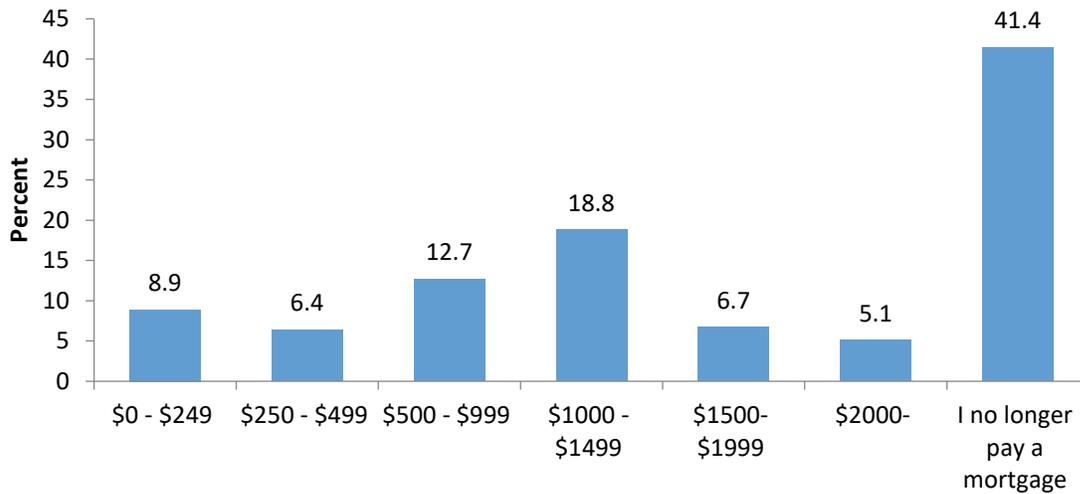
Of those who responded other, the following barriers were identified:

- Student debt
- The high cost of living (including rent) makes it difficult to save for a down payment and wages are not keeping up with these increasing costs
- There is a lack of appropriately sized homes for individuals or smaller families (1 or 2 bedrooms) and individuals in particular are struggling to find an affordable home to purchase
- Costs of building and regulations around building your own home are prohibitive

HOMEOWNERS

How much is your mortgage per month? Forty-one percent (41%) of owners reported that they no longer have a mortgage, usually because they have paid off the entire cost of their home. The next most common response was between \$1000 and \$1499 (19%), followed by \$500 - \$999 (13%).

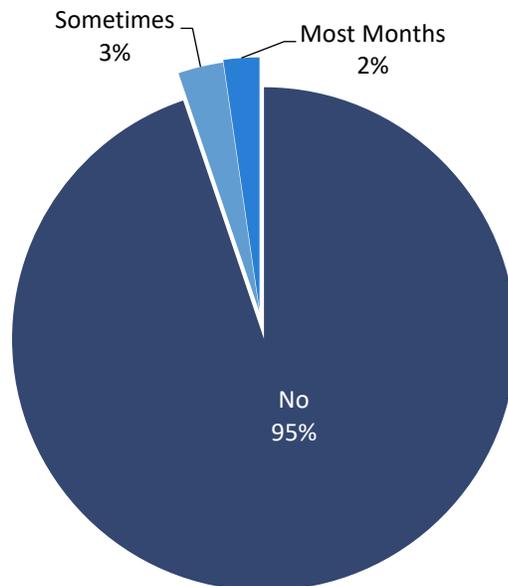
Figure 21 Monthly Mortgage Cost of Homeowner Respondents



Do you receive help paying your mortgage and expenses?

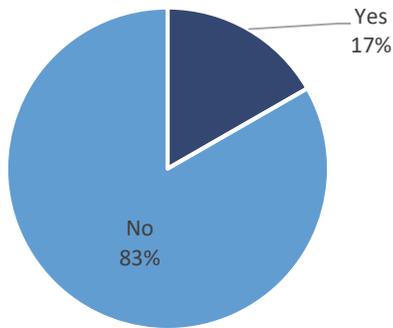
Five percent (5%) of homeowner survey respondents received help paying their mortgage and expenses either sometimes or most months.

Figure 22 Proportion of Homeowner Respondents Who Receive Help Paying Mortgage and Expenses



Have you ever rented a home you own or a room in your home as a short-term or vacation rental?

Sixteen percent (17%) of homeowner survey respondents have rented out either a home they own or a room in their home as a short-term rental.



Homeowners have rented out either a home they own or a room in their home for several different reasons. The following were shared:

- Help paying mortgage or covering other housing costs
- Friend or family needed a place to live
- Added retirement income
- For companionship
- Rented while travelling temporarily

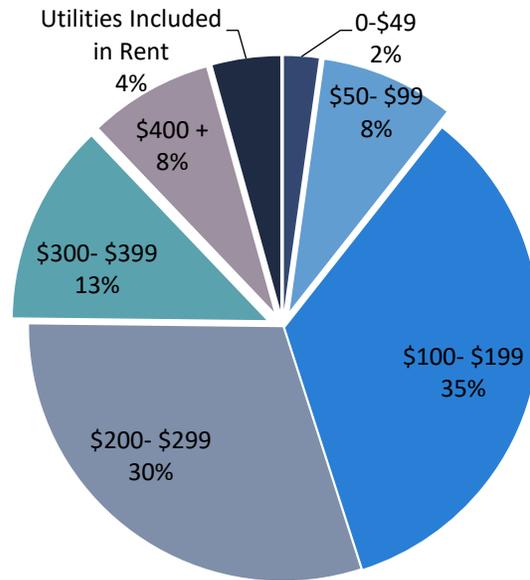
Have you ever rented a home you own or a room in your home as a short-term or vacation rental?

When asked how they found short-term tenants, 50% of respondents indicated they used word of mouth, while 27% used traditional advertising, and 21% used Airbnb. This indicates that there may be more units on the short-term rental market than represented on Airbnb listings.

ENERGY COSTS AND CHALLENGES

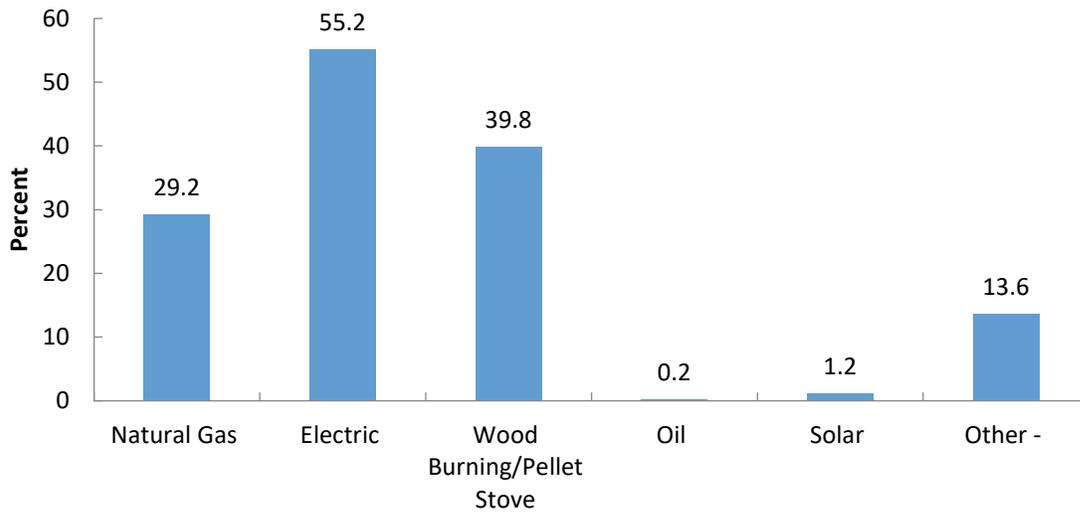
How much per month does your household spend on heat/utilities? About one-third of survey respondents (35%) indicated they spend between \$100 and \$199 on heat and utilities. Thirty percent spend between \$200 and \$299 and an additional 21% spend more than \$300 per month. The median expenditure on heat and utilities was around \$220 per month.

Figure 23 Reported Month Household Utility Cost



What is your household's heating method? Most respondents (55%) heat their home with electric, followed by wood (40%), and natural gas (29%).

Figure 24 Respondents Home Heating Method



In general, are your home's energy bills affordable? About one-third (29%) of all respondents indicated that their energy bills were not affordable to them. A greater proportion of renters (41%) reported unaffordable energy bills than owners (22%).

Figure 25 Affordability of Reported Energy Expenses – All Respondents

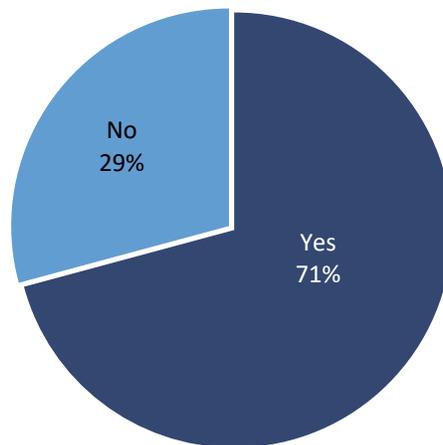


Figure 26 Affordability of Reported Energy Expenses – Renters

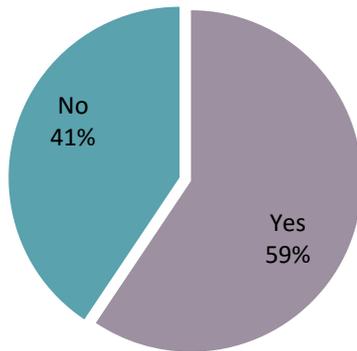
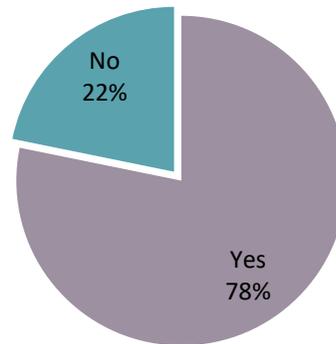


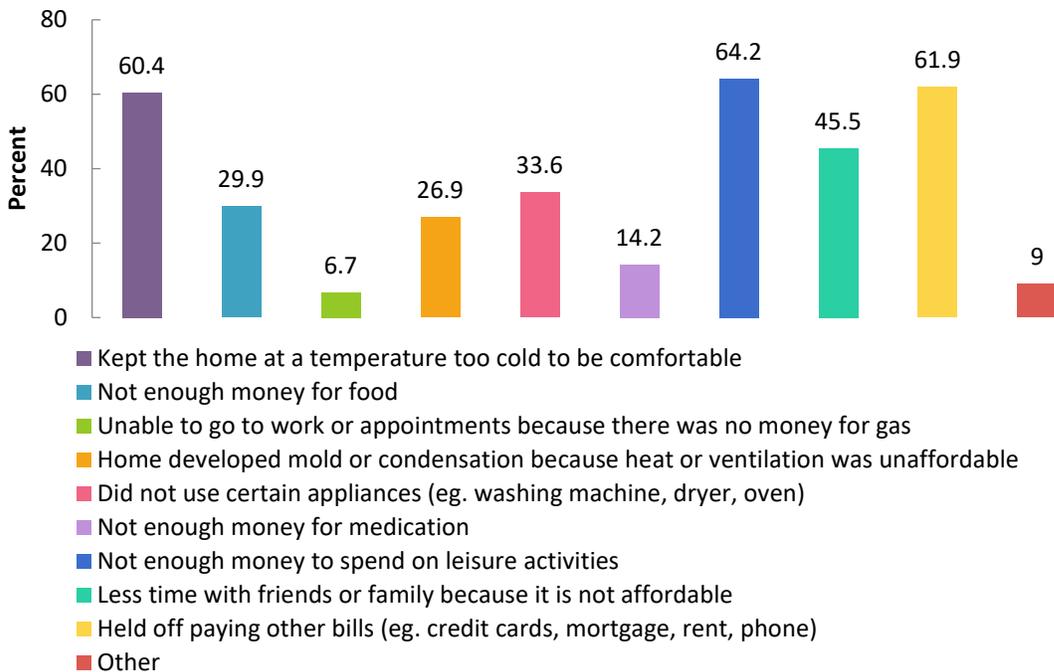
Figure 27 Affordability of Reported Energy Expenses – Owners



When you or your family had difficulty paying energy bills in the past, did any of the following happen?

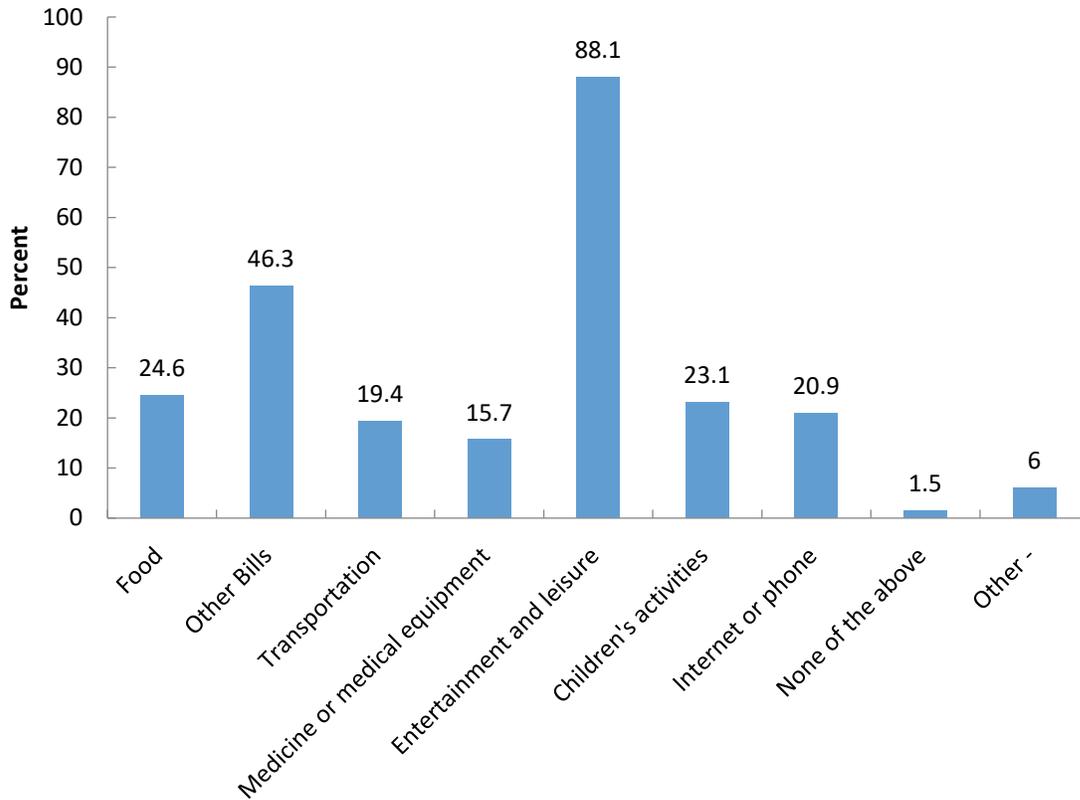
Off the 144 respondents who indicated their energy bills were not affordable, 64% reported holding off on other expenses like leisure activities or recreation for children, 62% said they did not pay other bills, and sixty percent indicated that they kept their house at an uncomfortable temperature to avoid paying expensive heat bills. Respondents were able to select multiple options.

Figure 28 When Energy Bills are Too Expenses, Which of the Following Happen?



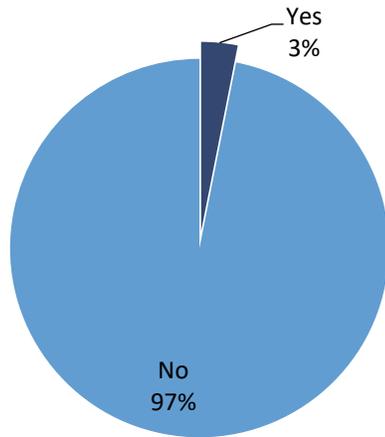
What are the first things that your household goes without when money is tight? For most respondents (88%), the first thing they go without is entertainment and leisure activities. As things get tighter, households are more likely to stop paying other bills (46%), cut back on groceries and food costs (25%), children’s activities (23%), or internet and phone (21%).

Figure 29 Expenses that are not Paid When Money is Tight



Has your household ever tried to access services to help you pay your energy bills? Only about 3%, or 15 respondents, have ever accessed services to help pay energy bills. Contrasted to the 144 respondents who indicated their energy bills are unaffordable, this indicates that many individuals who need support are unaware of or ineligible for it. As renters are in a higher need category than owners, it may also indicate a need for program and supports targeted at renters.

Figure 30 Households That Have Accessed Support to Pay Energy Bills



OPEN ANSWER QUESTIONS

Are you considering moving out of the community you currently live in because of housing issues?

Twenty-two percent (22%) of respondents indicated that they are considering moving out of the community they currently live in due to housing issues. However, 46% of renter residents were considering leaving their community and 19% were unsure, indicating a very difficult rental market.

Figure 31 Respondents Considering Moving from their Community due to Housing Challenges

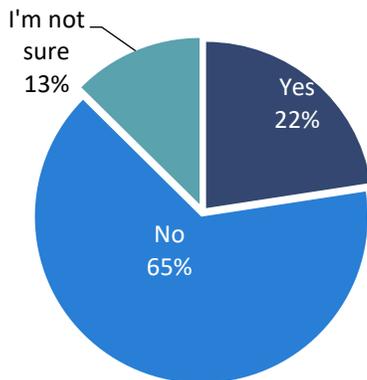


Figure 32 Respondents Considering Moving from their Community due to Housing Challenges - Owners

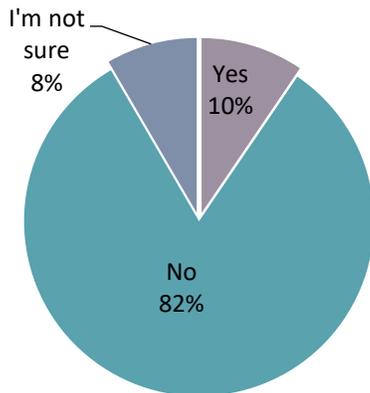
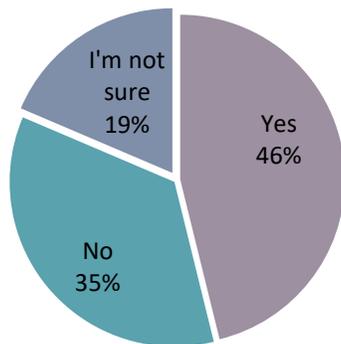


Figure 33 Respondents Considering Moving from their Community due to Housing Challenges - Renters



When asked why, respondents provided the following:

- Housing costs are too expensive, and housing is unaffordable. This includes the cost of property tax and other additional cost of living such as transportation, food and heating.
- Younger community members feel that they will never be able to afford to rent or own a home.
- Many older community members want to be able to downsize to a more affordable home or one that is easier to maintain there are limited options available.
- Wages are not keeping up with cost of living and other communities may provide more affordable options.
- There is a lack of housing available to meet the needs of students.
- Housing instability is a concern. Individuals or families who have had to move multiple times do to changing tenancy, affordability or a lack of appropriate housing options are not able to set down roots.
- Finding, maintaining, and navigating housing in the RDCK is incredibly stressful, especially for renters who report concerns with evictions, landlords, housing conditions impacting general health and well-being.
- A general lack of rental options makes it hard for community members to stay.

- There is a perception that real estate pressures in Vancouver, Calgary, and Edmonton are spilling over into the Central Kootenays. People escaping those markets can outspend long-term residents in competitions for rental or owner units.

“I worry I will never be able to afford a home here and cannot see myself living in my rental forever. My partner and I both make good wages, but seemingly could never afford the mortgage rates for the current homes on the market, or the rental rates of well-maintained rental homes.”

“We eventually want to own our own house but the prices in Nelson are so high that we are considering moving elsewhere and buying for cheaper/what we can afford.”

“Cost of living and intrusions by Vancouver and Edmonton people buying up property and causing prices to go up for their investments of which they are only there part of the year.”

“Can't afford to buy or rent anything in or around the area. So sad because I am a 3rd generation Nelsonite but I can't afford to live here anymore”

“I am in low income housing where there is a great deal of domestic violence, substance problems, and overall low quality of life. There are police sent to my complex on an almost weekly basis and I do not want to have to raise my child in such a toxic environment but currently have no means of escape as this is the only living place i can afford.”

“Constant fear of being evicted. Constant letters with negative, bullying language about everything. Constant smoking (I and my child are allergic) in building, which is ignored by manager. Cannot have any pet for my son (fish, lizard, gerbil, hamaster, cat or bird).”

“I now struggle to even live pay check to pay check due to high living expenses”

“My landlord told us this past fall that a major renovation was to take place and said we can have a month off of rent in May, and in that time she would fix a rotting log In this cabin style house that we live in. And then we would move back in when it was fixed. This past February (3 weeks ago) she said we were being evicted due to a renoviction. She then proceeded to swear at my roommate on two separate occasions after this conversation(with witnessess) and then harass my roommate (and he has a brain injury and is on disability) so much so that he had to file a complaint with the rcmp of harassment of our landlady. Me and him split the rent.”

“I can't afford to live in Nelson anymore. As an early childhood educator, my wages are low but the cost of living is high. Soon, no educators will be able to afford to live in Nelson”

“I work full time plus part time to make ends meet even though I have a good education. I have made a commitment to be responsible for my animals and will not give them to the SPCA. I do not want to live in my car. I do not want to deal with the mould and leaky roof anymore. I don't want to have to choose between food and heat. There is a beautiful apartment across from where I live. It has been turned into an AirBNB. It sits unused 70% of the year. Nelson allows it's residents to be homeless even though there are places to live sitting empty much of the year. I think if I live with another person who does not respect my space, cleanliness, person belonging etc I will have a nervous breakdown. There is nowhere in the whole world I would rather live than in Nelson. That is why I have stayed in horrible living conditions this long. I feel my lungs are starting to be quite affected by the mould in my place. I don't want to get sick. I'm not sure I have any other choice but to leave.”

“YES. IF I CAN FIND A SIMILAR JOB IN THE OKANAGAN I AM GOING TO MOVE THERE. I FOUND A FEW RENTALS THAT WILL WORK WITH ME.”

“I love Nelson and I have lived her for over 10 years, but with it being such a struggle to find affordable rentals I am not sure I will be able to stay and it is breaking my heart.”

Are there particular housing challenges faced by you or members of your community that you think we need to know?

- Housing is unavailable or unattainable for many community members.
 - There are very limited housing options available for those who receive the social assistance rate of \$375 a month. This rate has not increased in over a decade, while the cost of living as increased dramatically.
 - There is a clear shortage of housing for low-income working families, especially located close to schools and transit.
 - There is a lack of price controlled rental options.
 - Members of the community who have lower incomes are being pushed out of the community because of raised rental prices.
 - There are very few co-op housing options currently available.
 - Accessible housing that is also affordable is difficult to find.

- Affordable housing is needed for both young people and for older people
- More student housing is needed
- Condition of homes is a key concern.
 - Affordable housing routinely referred to as “slums”
 - Many renters reporting terrible nearly unlivable housing conditions
- The aging population presents a greater need for at home care options and smaller housing units that allow for downsizing.
- Zoning restrictions that don’t allow for secondary suites make it difficult for the private market to provide rental options.
- Provincial and federal government support is needed to help address the housing crisis.
- Pet owners have minimal options. There is such high demand that landlords almost always have the option to choose a non-pet-owner over a pet-owner.
- There is a lack of stability for renters in the private market. Much if the rental housing in the region is provided by private owners, which can present challenges for renters to find long-term stable housing.

“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. 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”

“There are not enough rentals, let alone affordable rentals, for those who wish to rent. Firewood is getting harder to find and afford with pulpwood fetching higher prices (true for fall 2019), Support for renters in disputes with landlords mean frequent trips to Nelson. Very few units in Kaslo are reliably long term rentals - the common story is that renters are on standby until the house they are living in gets sold. Kaslo & Area need more units that are meant to be rental units - not just homes taking in rents while they sit on the market.”

“In my community (Johnsons Landing) there are many empty (most of the year) houses and cabins dilapidating with garden space going to weeds, while many young people I know are looking for an affordable place to live, grow food and raise a family. The many elderly, absentee homeowners are allowing this rural community to become a kind of ghost town. Also, the growing population of seniors in area D have very few options for

ageing in their home community when they reach the point where more help is needed and their (often) funky older homes are no longer suitable.”

“My husband co-owns a small home building company and has difficulty finding and retaining employees due to a lack of housing. Particularly affordable housing for couples within reasonable driving distance of work. The lack of public transport requires at least one car per household, thus further reducing affordability, and many of the cabins available have sub-par insulation and are usually heated with wood, which is another serious hurdle.”

“Most of the newer secondary suites or laneway homes seem to be used as short term rentals which means that the current rental stock is really aging.”

“There is extremely limited affordable/accessible housing for people with mobility issues, specifically people in wheelchairs. After an accident, a member of my family cannot live in their own community because they cannot afford to do so.”

“People in subsidized housing realize that we are in a vulnerable position. We are reminded, that we are less than in society. We are reminded that we can be evicted, and are threatened with eviction constantly. We cannot leave. We cannot afford to leave, and cannot afford private rental in Nelson.”

“Lack of rentals, lack of affordable rentals, no apartments, age limited only apartments available, limits on row housing and secondary houses/units allowed on property”

“A severe housing shortage crisis. Due to such a shortage, landlords can and do charge whatever they want. No homes to buy under \$300,000. Young people have a difficult time getting into the home ownership market due to the shortage of affordable homes for sale and the price of homes available”

“We need more affordable, not-for-profit, seniors' housing and housing for young families. More access to government supported in-home services such as grocery shopping and delivery, expansion or restoration of work previously done by home care workers.”

“Discrimination against LGBTQ people, discrimination against people not able-bodied enough to participate in land maintenance even though it's

rent-based and not part of the agreement, discrimination against people with pets.”

“Houses are getting older along with the people in them, harder for them to keep maintained and want to upgrade to reduce GHG and high energy consumption.”

“There is a lack of housing available—and the housing that is available, people are charging way too much.”

“As we age our challenges are the accessibility of this old home. The ALR makes it almost impossible for seniors to stay on their land. The obscene house prices make it impossible for younger people and lower income people to purchase housing.”

“There are too many AirBnbs that are empty most of the year - there are no rentals and very few houses for sale.”

“There is a serious housing crisis in Nakusp. In particular, there are no available rentals or affordable houses on the market. As a young professional family, we WANT to purchase our first home. We hear a lot about people holding on to homes even if they stay empty for most of the year.”

“There is no social housing or affordable rent programs in the area.”

Do you have any ideas for how housing could be improved for you or members of your community?

Respondents had many ideas for improving the housing system in their communities. In general, ideas fell into three categories:

- Build more affordable housing through a variety of mechanisms
 - Build more apartments for renters
 - Build affordable housing now
 - More purpose built rental
 - Co-op housing
 - Community housing trusts
 - More middle-income housing
 - More diverse housing options
 - Don't listen to NIMBYs
- More non-market options to support those with the least resources
 - More support for those navigating the supportive housing system
 - More affordable homes for those on income assistance

- Emergency housing options
 - More non-market housing options
 - More supportive housing options
 - More social housing for families
 - Affordable housing based on income
 - Create a housing authority
- Regulate and enforce affordable housing
 - Cap maximum rental prices
 - Regulate vacation rentals
 - Inclusionary zoning to mandate affordable housing
 - A land bank jointly funded by local governments
 - Regulate landlords and help renters through stressful situations

“Build more apartments or complexes with lower rent prices, have more variety in what’s 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.”

“Affordable rental housing. The federal Section 95 co-op housing model was great at preserving dignity while providing subsidies as needed and low-cost housing to all, although the co-ops needed more oversight and assistance with their maintenance and financial management.”

“A tiny home village could be very feasible in this area. Even currently there are many properties in the area with multiple small cabins on them, and even some really dreadful ones are occupied. An organized system of serviced lots with a central hub for laundry and social space would work really well for those most in need.”

“There needs to be a comprehensive low income and supportive housing program, such that 25% of all housing is available for low income individuals, families (with and without children) and supportive housing for seniors.”

“Continue incentivizing things like secondary suites and laneway homes but also need to continue to regulate short terms rentals.”

“We need affordable childcare, affordable housing options for single mothers. Specific housing programs for single mothers not receiving adequate child support.”

“Connect elderly with students for shared housing.”

“Offer assistance for landowners to create quality rental suites or cabins.”

“Build energy efficient units for low-mid earners/single parents/single people etc.”

“Recycling pickup programs. It would help with waste and pollution. Taxes and service fees are already quite high”

“There needs to be more affordable housing for families, for people who are at risk for or are homeless, for seniors, for everyone”

“I would like to see new housing being built on vacant land. Particularly a mix of single-detached 3-4 bedroom homes, town homes, work/live facilities and small two-storey apartments all aimed at working families.”

“Build small scale mutli-unit housing in a few select areas with good transport and amenities, like Playmor Junction and Slocan Park. If this possibility was opened up, community organizations could mobilize to create solutions.”

“Program to help landlords maintain rental units to minimum standards of health and safety (rebates for upgrades, subsidies for renovations to increase affordability/efficiency).”

“Rent control, more tenant rights, more incentive for landowners who have structures on their property to fix them up and be able to rent out. There are a lot of old structures on people's land and lots of space to build little homes, if it was easier and beneficial in terms of taxes, it could encourage land owners to create more safe and comfortable housing for the community..”

“There are many empty homes in my community that were once in-law homes and are now not legal to rent under current zoning - I have one such home on my land. I would like to see those places occupied and utilized before they are left to become in disrepair.”

“Provide student only housing and more low cost apartments for families.”

“have an energy/housing audit of each household done and then offer solutions/suggestions/help for the homeowners to be able to act on the findings of that audit.”

“Put a tax on AirBnbs and build more low-income housing!”

“More housing options for people making low income, and reduced social stigma for people who are homeless or requiring supports.”

“Regulating Airbnb if possible. Building subsidized housing. Providing subsidized for major repairs like roof repairs. Programs to help match home/rent seekers to landlords or folks selling their homes privately.”

Finally, survey respondents were asked; is there anything else you would like to tell us about your housing experience or are there any other housing concerns you would like to share with us?

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

“The need in Kaslo can, at times, be acute. I am very concerned that, because of our low population, public funding that will help to alleviate this concern will be directed to more populous places. Exacerbating this situation is the very real possibility of burnout for the volunteers that are pushing for solutions. I do find it incredible that the weight of trying to find a solution to the housing crisis in rural areas like Kaslo & area falls on the shoulders of unpaid volunteers.”

“As we age I am concerned about how we will be able to maintain our home in terms of cleaning, repairs, and yard work.”

“As a single mom, all I ever wanted was an apartment that I didn't have yard to maintain, didn't have to argue with landlords over the rules, and wasn't going to have to move because it was sold.”

“This community is becoming gentrified and those with money do not give a damn about low income people who have lived and worked here all their lives.”

“There is no housing security for an elderly renter, you really feel at the mercy and whims of the land barons.”

“A lot of the 'affordable' market rental housing is in awful condition; they may not be raising the rent, but they're not maintaining the housing. Dangerous levels of mold, asbestos, and many other concerns. This region is a bit of a gongshow.”

“Finding affordable renovation programs. We need to replace windows, hot water heater, a door, and install a natural gas stove but don't have any money to put upfront. Wishing it would be possible to apply for a renovation and pay off in payments as we do our mortgage or car payments, etc. These renovations would benefit our way of living exponentially but we can't afford it.”

“My experience with the RDCK has been brutal. There is absolutely no willingness to consider options, alternatives, working with the homeowner to come up with mutually acceptable compromises. They think inside of a very confined box and refuse to work with people to assist in finding affordable solutions”

“There is a need to address the real purpose to building codes and licensing fees associated with rural development of housing. It seems like the bureaucrats in charge are elitist and do not want to see affordable housing being built. It does not have to be substandard to be affordable.”

“Creating fewer barriers for people to create pads on their land to rent to people with RV or tiny homes. The creation of low-income tiny home parks, possibly not for profit”

“I rented for years with kids and subsidized housing would have helped or a community situation with shared playground and gardens etc. Having opportunities for people to work together for a common goal and that goal being a standard of living that works and is enjoyable.”

“There's a shortage of rentals that young people can afford, especially single parents.”

“The RDCK really needs to look at reducing the building permit cost and a lot of the codes. Rather than copy the big city building codes they need to develop a simple and more cost effective set of building codes.”

“I think more supports for seniors are needed to make their homes accessible for them if they choose to age in place.”

“I am genuinely concerned that Nakusp will not be able to sustain growth due to lack of housing. I've seen a lot of my friends give up their employment here because they had to move due to lack of housing.”

“It's nice to see the ALR are going back to relaxing the restrictions on secondary homes on agriculture lands that will help families with elderly parents to build another home on their properties.”

“Most rentals we have attained have only been because of "word of mouth" and because we advertise ourselves as a young, working, professional family. Not once have we been able to look in the paper, for example, for available rentals.”

KEY INFORMANT INTERVIEWS

Fifteen key informant interviews were conducted from February to May 2020 with key representatives from regional organizations, local housing services, and related fields. Though all key informants were comfortable share quotes with researchers, some were not comfortable sharing their name or organization. Informants are categorized below by location and category instead.

Date	Location	# of Engagements (approx.)
February to May 2020	In-Person and via Videoconference	15

Location	Position or Organization
Creston and Area	Non-Profit Housing Advocate
Nelson and Area	Non-Profit Housing Advocate
Nelson and Region	Regional Government Institution
Nelson	Non-Profit Housing Provider
New Denver	Non-Profit Housing Society
Nakusp	Seniors Housing Provider
Slocan Valley	Seniors Housing Advocate
Kaslo	Non-Profit Housing Society
Balfour	Non-Profit Housing Society
Creston and Region	Non-Profit Housing Provider
Salmo	Non-Profit Housing Provider
New Denver and Area	Non-Profit Housing Society
Nakusp and Region	Regional Government Institution
Silverton and Area	Seniors Housing Advocate
Slocan Valley and Region	Regional Economic Development Institution

In each interview, informants were invited to respond to a series of “conversation starter” questions then elaborate with greater detail. Key quotes and themes are summarized here.

KEY THEMES

1) **Regional employers are finding it very difficult to attract and retain staff because housing availability is limited and unaffordable.**

Interviews with housing providers and residents revealed that it is increasingly difficult to attract workers and new families to the Kootenays. This was explicitly contributed to the rising cost and decreasing availability of affordable housing and noted to be particularly difficult for workers in the growing tourism and hospitality industry. Tourism and hospitality were described as newer industries, replacing jobs in resource industries that had been higher paid in the past. These challenges are exacerbated by the fluctuating seasonal needs of hospitality industries, which peak in the summer months, and second homeowners who visit their properties seasonally, leaving them unoccupied in the off season. Airbnb, short-term rentals and second homes were observed to cut into the available rental housing stock, though a lack of municipal data on unoccupied houses or short-term rentals was a noted barrier towards creating a cohesive, short-term housing policy.

“There’s a lot of second home ownership that doesn’t contribute energy to the community. Young people leave to the city, there are no jobs or affordable rentals in the area, so they are losing younger families.”

“People can’t hire, it’s bad for business. People can’t live there even if they want to”

“there has never been a huge rental pool, but there used to be houses for sale and now no more”

2) There is a lack of supportive housing options in the Central Kootenays.

When asked to speak to the availability and adequacy of supportive housing, all key informants felt that the supply of housing was lacking across the region. They overwhelmingly pointed to deficits in emergency shelters, transition housing, supportive housing and senior’s housing, noting that while these options were limited for all residents, the options for residents that were not classified as seniors were even more limited. Seniors housing, where available, was mostly independent living. Several key informants highlighted the need for supportive housing for youth and young adults with Fetal Alcohol Spectrum Disorders (FASD). A challenge is balancing the need for housing across demographics, including for adults and families of all incomes, as well as assisted living and independent seniors, with the requirements of funding programs which target or respond to identified demographic needs.

“There are townhouses ...that were supposed to be affordable for family but are now just regular housing and not for families”

“Complexity of care is too high in a regular housing staff for disability, addiction, mental health, FSAD, they need housing support but not group home settings. And seniors that have been homeless- really vulnerable with chronic diseases, disabilities etcetera”

3) Building challenges limit new housing projects.

Key informants, especially those working in housing services, spoke of building related challenges limiting new housing including a lack of available, serviceable land, or lack of appropriate land close to community resources. Though this issue varies between electoral areas, the lack of available, affordable land close to community centres and resources was noted limited the viability of housing projects. The challenge of finding land limited housing advocates ability to apply for grants or funding.

When asked to describe their biggest wish, most key housing informants spoke about obtaining funding for their projects. Many noted that, as non-profits, they were unable to break even, even with subsidization or other forms support from external organizations such as BC Housing. Lack of available capital has meant that some organizations have been unable to secure land when it has become available. Societies without land are often unable to access funding. The cost of building

is high in the Kootenays, and organizations struggle to align projected unit costs with BC Housing affordability standards.

“Finding the land and funding is still the primary challenge”

Lack of consistent policy, government will, and partnership across regions was noted to increase bureaucratic challenges and silo communities. Greater coordination of housing and municipal plans and a clearer picture of the regional needs was desired. Interviewees noted that there was a need for increased understanding within local government of housing need and a greater understanding by the public of the roles that government can play in addressing housing challenges, as well as greater regional collaboration.

“[there is] a perception among some local government elected representatives and senior administration that affordable and community housing not a local government responsibility”

“The village has land but needs an OCP change so it’s bureaucratic hold up”

“Considered the idea of formal housing authority- CBT and BCNPHA facilitated about 2 years ago, first conversation, is encouraging of regional coordination and remove competition and have full picture”

“would like to see a negotiation of resource[s], shared vision and studies”

In addition to bureaucratic challenges and funding, burnout from volunteers and professionals was highlighted as an ongoing challenge and concern.

“There is history and wisdom, but it isn’t being funneled down or shared, so people are burnt out and not into being a part of new projects”

“Development- its technical and can take a long time, and volunteers won’t always be there the whole way through “

4) **People who have traditionally been able to afford housing in the RDCK are being pushed out.**

There is also a lot of concern that people who have traditionally been able to afford housing and have lived in the area for generations are increasingly being pushed out. Many interviewees spoke of a need for both seniors and family housing. Seniors living on family homes in rural areas are isolated from services in larger communities, such as Nelson. Younger families that wish to stay in the area are unable to find housing, and there is a concern that housing prices are rising due to new arrivals from Vancouver and Alberta, brought to the Kootenays by comparatively affordable housing.

“There isn’t enough market rental even for younger folks, there’s a 100% occupancy and waiting list”

“[it is a] challenge for seniors to live on housing that has been in the family for generations... for seniors it is hard to get up the mountain to chop and haul [wood]”

“People come to the office who’ve been evicted, can’t afford rent or are looking, we hear a lot of people coming through the doors and have to redirect them out of the community”

5) **Unstable or inappropriate housing**

The lack of adequate, appropriate, and accessible housing is a reoccurring theme, with participants identifying the ageing rental housing stock, the condition of bare wall trailers, and an inability to access stable housing due to tenancy issues, affordability, and restrictions around pets as issues. Key informants revealed that renters are forced out of apartments and living in trailers in poor condition costing over \$1000 a month in rent. Renters with pets are unable to find rental housing in an already difficult market, forcing them to stay in rentals that may be unsafe or expensive, or to “couch surf”. Key informants also noted homeless camps near the rail line, as well as in parks, and a population of older women living in their vehicles.

“if [we] had allowed pets it would have filled family housing overwhelmingly”

6) **Housing perceptions**

One of the identified challenges in providing affordable rental housing in the Kootenays is the perception by the communities that low income housing will not be well maintained, the widespread stigma around affordable housing projects, and the rental horror stories. Interviewees working in housing or social services note that tolerance from within the community is crucial, and a recognition that poverty can happen to anyone. A challenge identified by Kootenay residents is the current economic model and difficulty of making money while renting.

“Poverty can happen to anyone”

“[there is a] stigma around affordable housing and [it is] hard to make money renting”

“The thought as well in the community is that if you build housing for low/affordable it will be trashed. The community is not educated or aware of how these projects run or the supports within them”

The need for housing across all sectors, with long waitlists and very little rental turnover, hits marginalized people hardest but is a challenge across all demographics. Off all the housing

categories identified, from emergency to entry level home ownership, no informant said that the stock available was enough. The more accessible market rental housing or entry level homes for ownership were noted to be older and in need of significant repairs.

“People who fit in subsidized housing in Kootenays may be market elsewhere “

“Used to be stereotypical need, now its everyone”

“No supportive housing, there isn’t enough market rental even for younger folks, there’s 100% occupancy and waiting lists”

7) **Energy poverty**

While many key informants were unsure of community energy needs, those working in community services or seniors supports suggested that energy prices were rising, posing a challenge to seniors and low-income residents, particularly in winter months. Many residents are dependent on wood heating, which is relatively expensive and polluting. There was a strong interest in retrofitting housing to improve energy efficiency, and some knowledge of energy provider programs to help finance these renovations. However, financial support programs for energy bills were complicated and largely unknown or unclear.

“Electricity is prohibitively expensive”

“Most heat with electricity and wood. Wood is expensive, hard to come by... for seniors it’s hard to get up the mountain to chop and haul”

“January and February men mainly come to the foodbank and tell of heating bills of \$800, lots of people use firewood and are looking for cheap firewood”

“Electricity is owned by Nelson Hydro and extremely expensive “

8) **Cannabis Legalization, Housing, and Incomes**

When shown preliminary data findings that included income and housing need data, many key informants indicated that, as cannabis incomes moved from black market to legalization, they expected regional incomes to increase. However, regional cannabis experts interviewed indicated that the opposite may occur. Currently, cannabis producers employ many workers who would otherwise be unemployed. Because work is not formalized, workers with lifestyles or families that might otherwise limit their ability to earn an income can earn at least a basic income or work occasionally to supplement the income they do earn.

When Cannabis is legalized, experts expect that the “informal” labour required will be minimized in favour of formal production jobs. These jobs will likely be offered at a lower hourly wage than informal labourers earn. They also expect that the majority of new wealth will be concentrated in the

hands of owners, rather than labourers, subverting what is currently a more egalitarian income structure.

While cannabis legalization may increase the amount of money in the RDCK's economy, it is very unlikely that it will be a "silver bullet" for poverty and housing concerns. It may exacerbate those issues. However, our experts remained hopeful that a local tradition of independent growers will enable more equitable growth and distribution of the benefits of legalization.

FOCUS GROUPS

Group Theme	Key Participants
Housing Providers	Canadian Mental Health Association Creston and District Society for Community Living Slocan Valley Seniors Housing Society
Health and Community Services	Interior Health Circle of Indigenous Nations Society North Kootenay Lake Community Services Society
Development and Real Estate	Kootenay Association of Realtors Creston Area Realtors and Developers Nelson Area Realtors and Developers Private Architecture Firms
Key Employers	Whitewater Ski Resort Kootenay Lake Tourism Ainsworth Hotsprings Kalisnikoff Lumber
Post-Secondary Institutions	College of the Rockies Selkirk College

Date	Location	# of Engagements (approx.)
April to July 2020	Videoconference	30

Focus Group consultations took place with representatives from tourism, education, housing, real estate, development, hospitality and services sectors. Participants were asked to identify housing successes, challenges and issues within their communities while also identifying how a housing needs study would be used by their organizations or sectors. Key insights were shared into housing needs, opportunities and challenges across the region. Many representatives who participated in focus groups brought a regional perspective to the discussion and their representative organizations provided services to all communities within the study area. The focus group selections were developed to meet the following engagement goals:

- 1) Non-Market Housing Providers
Non-market housing developers and providers can give us an idea of what they need for funding proposals to upper orders of government and how local governments can support their work.
- 2) Health and Community Services
This encompasses organizations whose mandates go beyond housing and focus on broader issues of poverty-reduction, health, and community building. Though not necessarily involved directly in housing provision they can provide better idea of who is struggling to find and remain in housing across the region.
- 3) Development and Real Estate
Market housing is a key component of the housing sector and understanding barriers to development, especially in remote areas a key concern for this study. Market development is

typically the domain over which local governments have the most control. Understanding how governments can use these tools to interact with their development community is important.

4) Key Employers

Lack of housing, especially low-end market rentals, disproportionately affects key industrial, service sector, and more recently even public sector employers who struggle to find housing for staff. Determining what types of housing are most needed to attract and retain quality employees will factor into future land use decisions at municipal and regional levels.

5) Universities and Colleges

A unique employer and feature in the region are the colleges and universities. These institutions have unique housing issues and student housing can be a key reason why someone chooses one school over another.

KEY THEMES

Many of the key themes discussed in focus groups were repeated in key informant interviews. For clarity, this section highlights new information solicited through the focus group process.

1) **Lack of Available and Affordable Housing, Close to Community Resources**

All groups highlighted the need for housing, and lack of vacancy in the RDCK. Tourism, hospitality and student representatives highlighted the need for housing to be not only affordable but located close to community resources. Something that makes the RDCK unique is the feeling of community. It was felt that creating dedicated staff housing may not solve the problem especially if the staff housing was separated from the community that attracts workers to the Kootenays. Housing far from resorts or employment provides an additional challenge for employees, as regional transit does not support reliable commuting. Students as well as worker representatives highlighted that members their communities leave or find other places to study based on the lack of housing availability. There is a need for available housing for those making around the median income.

This were similar concerns amongst service and non-profit housing providers who felt that the communities they served were finding it more and more difficult to stay close to community resources. As discussed in key informant interviews, affordable and available housing is equally imperative for those making the median income or less, and for those who may only have one earner in their household.

2) **Development Costs Across the Regional District are High**

The cost of infrastructure and building code requirements can add significant cost to development, which is already challenging in more remote areas. According to focus group participants, development takes longer in the RDCK, often 2 years to get to construction versus 8-10 months in other locations. Some solutions identified were to automatically zone for greater density, especially secondary suites. Digitizing planning documents, such as property info, would allow greater ease of access would give developers and housing the knowledge they need in advance of city meetings. The

ability to view resources easily and early during the development processes was especially important to the development community. There was appreciation for the Regional District, and local governments, for the support felt in making applications fit with planning goals.

3) **Cannabis Legalization, Housing, and Incomes**

Communities that have built or are considering building affordable housing projects warned of the long planning process, often nearly 30 years from concept to execution. Some mentioned feeling that the Province has downloaded the responsibility for creating affordable housing to non-profit organizations who lack the resources and expertise to build and manage housing. This was especially true in smaller communities where larger affordable housing operators often don't have units.

Creating a 'how to' plan for societies beginning the process was a suggestion for how to identify and avoid expensive changes or hoops. A 'how to' would allow societies to better understand BC Housing requirements and processes help non-profits to better anticipate potential issues, saving time and money. Municipal tax breaks, land donations and support or fast-tracking zoning changes were other suggestions for overcoming building challenges. The lower price of land in the region means that it is an attractive retirement location and requires long term planning to ensure that the housing, especially seniors housing, built for RDCK residents is available when needed.

4) **Indigenous Data Collection**

Indigenous community members face higher instances of housing insecurity, unaffordable housing, and are more likely to live in housing that needs major repairs. However, data availability is limited for indigenous community members with housing needs as it is often encompassed in broader need categories. Focus group members asked researchers to ensure indigenous needs data was recognized and included in the final report.

5) **Supported and Emergency Housing**

Focus group participants made it abundantly clear: those with the greatest need across the RDCK are those with the least supports available to them. Supported housing is difficult to develop, not only because of false community perceptions about below market housing, but also because of limited funding and available land. Participants suggested that local governments should prioritize non-profit, affordable, and supported housing through zoning, fast tracking, and 100% development cost waivers when possible.

In Nelson especially, emergency housing for people experiencing homelessness or fleeing violence is overwhelmed and under supported. Increased support for these organization and institutions was indicated as a priority by focus group participants, especially in the wake of Covid-19 which has hit unhoused populations especially hard.

Participants encouraged outside the box thinking when it comes to a Housing First approach. Health service providers indicated that unhoused community members who have been placed in hotel rooms have shown very good outcomes. This narrative, rather than the one appearing commonly in media stories should be highlighted by local governments and community organizations collectively.

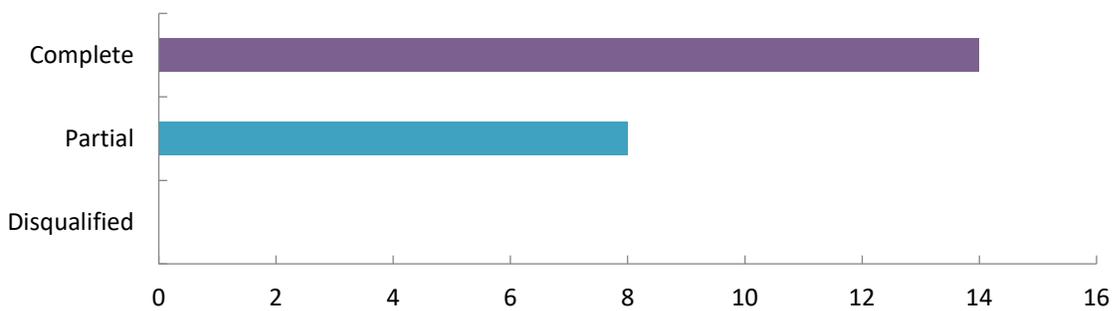
HOSPITALITY WORKERS HOUSING SURVEY

Date	Location	# of Engagements (approx.)
June to July 2020	Online	22

The hospitality workers survey emerged after conversations with key informants in the tourism industry who suggested it might be the best way to reach many seasonal employees. The survey was available online and distributed through hospitality industry housing Facebook groups and other message boards.

RESPONSE NUMBER AND LOCATIONS

Figure 34 Number of Respondents

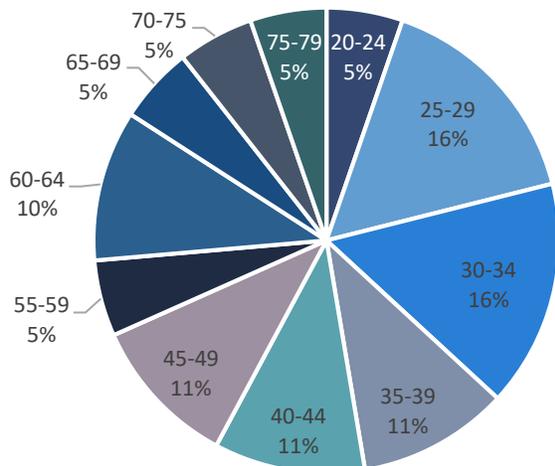


Only 22 responses were received through the survey, indicating limited reach and potentially limited seasonal workers seeking housing because of Covid-19. Though not a large sample size, responses still provide a window into housing need for a specific group of community members.

RESPONDENT DEMOGRAPHY

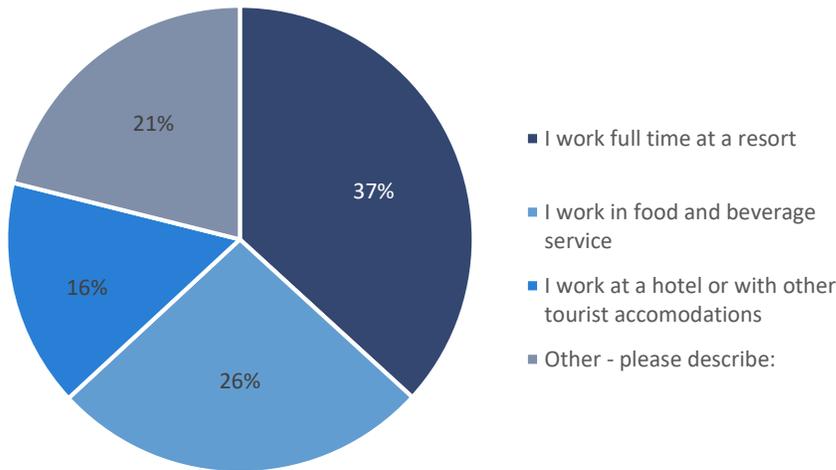
To which age group do you belong? Respondents to the hospitality workers survey were significantly younger than respondents to the broad survey. The median age of respondents was approximately 42 years of age.

Figure 35 Hospitality Survey Respondents Age



What would best describe your work in the hospitality industry? Respondents indicated they worked mostly at the resort (37%), in the food and beverage industry (26%), or at a hotel or other tourist accommodation (16%).

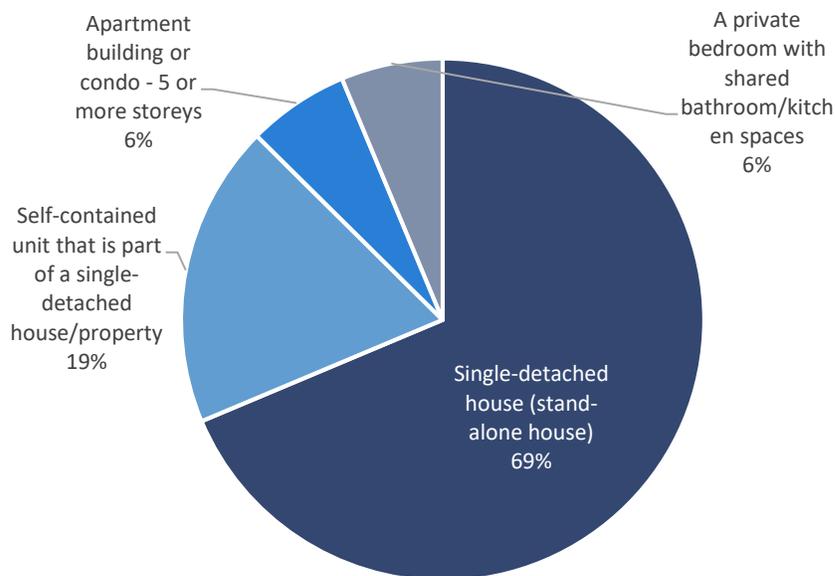
Figure 36 Description of Work in the Hospitality Industry



Do you live in the RDCK seasonally? Seventy-five percent (75%) of respondents indicated they were full time residents of the RDCK. Only 10% indicated they were seasonal workers.

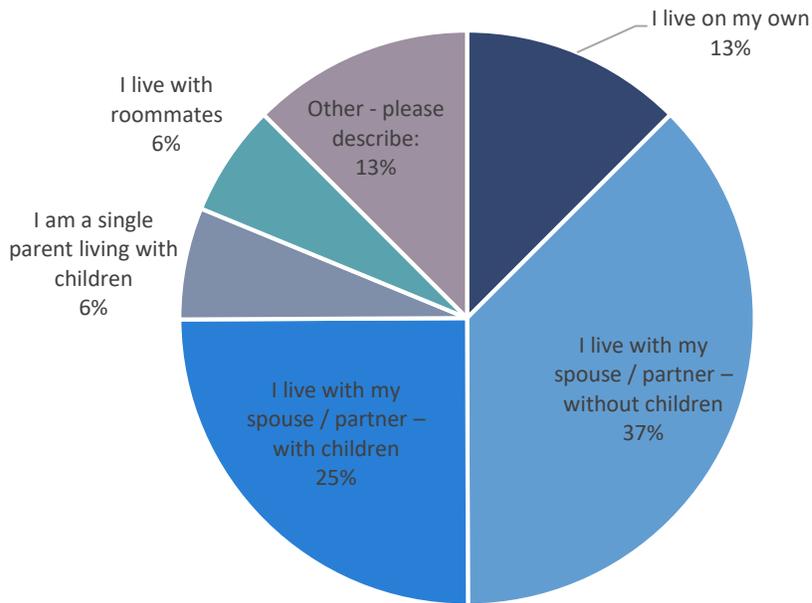
What type of housing do you live in? Most respondents (69%) lived in a single detached home. An additional 19% lived in a self-contained unit that was part of a single-detached home.

Figure 37 Reported Housing Type



How would you describe your household? Most respondents (62%) lived with a partner with or without children. Six percent (6%) were single parents and an additional 6% lived with roommates.

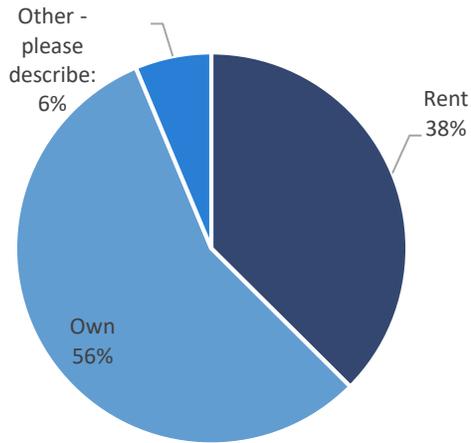
Figure 38 Respondent Household Composition



RESPONDENT HOUSING NEEDS

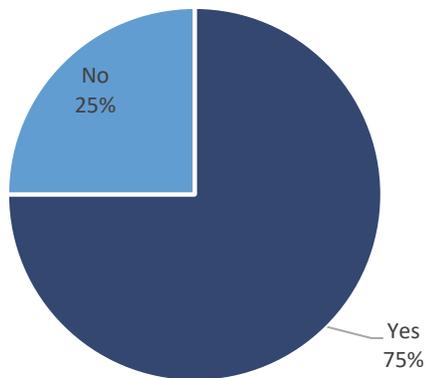
Do you rent or own your housing? Most respondents (56%) owned their housing compared to 38% that rented. This is surprising given the need for rental housing we heard from key informants and may indicate that this is not the best season to attract resort workers.

Figure 39 Renter and Owner Respondents



Does your current housing meet your needs? Most respondents (75%) felt that their housing met their needs. Unfortunately, no additional information was available in comments, but this was actually a lower rate experienced by renters in the housing survey.

Figure 40 Current Housing Needs Met



When looking for housing, how would you rank the following in order of importance? Respondents ranked affordability as the top priority when looking for housing, followed by location – close to work, and pet friendly.

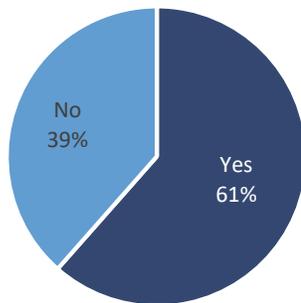
Table 2 Housing Qualities, Ranked by Importance

Item	Overall Rank
Affordable	1
Location - close to work	2

Pet Friendly	3
Location - close to services/shops/restaurants	4
Enough Bedrooms for my Family	5
Adequate Storage Space	6
No Roommates	7

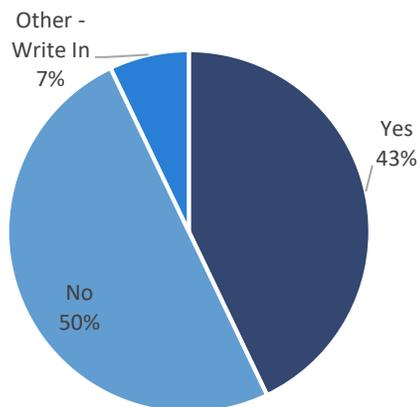
Have you had difficulty finding or maintaining housing the RDCK? Sixty-one percent (61%) of respondents indicated they've had trouble finding or maintaining housing in the RDCK. Despite most respondents indicating their housing meets their needs, it's clear that most respondents still have difficulty reaching that position.

Figure 41 Difficulty Finding or Maintaining Housing in the RDCK



Has housing effected your decision to stay or work in the region? Forty-three percent (43%) of respondents indicated housing has affected their decision to stay in the RDCK. Fifty percent (50%) reported it has not.

Figure 42 Housing Effected Decision to Stay in RDCK



APPENDIX A: STEERING COMMITTEE MEETING REPORT



**REGIONAL HOUSING NEEDS ASSESSMENT
STEERING COMMITTEE MEETING**

Prestige Lakeside Resort, Kootenay Room
701 Lakeside Drive in Nelson
Friday, February 21st, 2020

Attendees: There were twenty-nine (29) attendees; including two (2) representatives of Makola Development Services, three (3) RDCK staff, ten (1) elected officials, two (2) municipal staff, and twelve (12) service providers.

WHAT NEEDS TO BE ACHIEVED
<ul style="list-style-type: none">• High turn-out in surveys – advertised well• Good engagement is the baseline• Elected official social media networks• Newspaper – boosted social media ads• High standard so it is trusted and well used• Social organizations• Regional plan but not one size fits all – not cookie cutter• Consider geography• Widespread sharing of results, information, resources, ‘council of villages’ but smaller• Non-profit regional forum – strengths and challenges• On-going implementation network• Tell us what we need for builders, council to know – costs, bedrooms, typology• Demonstrating housing problems exist in rural areas – solutions, funding models, situations are different than urban areas• Coordinate with different areas – steering committee<ul style="list-style-type: none">✓ Communication together, resources• Work together – get in the same room• Recognized broad group – should know that this group is the group to go to• Get people talking – community awareness• Recognize how transit affects housing choices• Committee needs to be well publicized – public relations• Launching point for advocacy – speaking with one voice

- Make sure we are all talking to the right people
- Like legitimizing as a formal agreement
- Build physical housing
- Collaborative relationship – access to non-profits
- One voice – talk to the right people
- Shared priorities – focused for advocacy
- Smaller groups – human engagement
- Critical to action to get public buy in next round
- Show people the value of engagement
- Creative ways to engage beyond surveys
- Measurable and good implementation
- Need to understand housing stock and housing quality
- Information sharing across groups and geography
- Housing as shelter and not an investment – ‘housing justice’ driven by return on investment
- Housing is a RIGHT – lived value
- Asset management
- Sharing lived value of the housing stock
 - ✓ Lived value score – what % of housing stock are primary residences
 - ✓ Set a target/goal – socially just
 - ✓ Show difference between communities
 - ✓ Education tool
- Value based strategic plan
 - ✓ Operationalizing assessment together NOT working in silos
- What values are guiding our decision making
- Take what we know to what next ten years looks like
- What do other communities (like Trail) look like
- Learning pods
- Clear understanding of where we are going
- Understanding what’s needed in each community – demographics, youth, seniors, families
- Have a game plan
- Who can do what
- What are the opportunities available – low hanging fruit
- Getting developers interested – incentives – advocacy role
- People affected are those that are motivated
- Prioritizing objectives
- Connecting opportunities – land, building, partnerships
- Clear affordable housing goals – clear definition of ‘affordable housing’ –reflective of mixed incomes
- Identify land resources – regional land trust
- Increased capacity regionally to develop community housing

<ul style="list-style-type: none"> • Bring data into a spatial framework (GIS) heat maps
<p>WHAT IS THE BROAD VISION AND OBJECTIVES</p>
<ul style="list-style-type: none"> • Ensure good communications across communities • Flourish as a region • Consider flexible creative solutions – co-housing, co-locating • Opportunity to share learnings • Insights for landlord/tenant leases • Look at incentives for housing providers • Practical outcomes – something we can action • Results in advocacy • Concern small communities get ignored – small sample size may not result in accuracy or verifiable data • Create strategy that meets community needs of all sizes • Identify and quantify needs and opportunities – especially for decision makers • Identify geographic corridors • Establish a network that captures the knowledge and skills of the region • Understand interrelationships of housing issues across the region, opportunities and resources • Satisfy Provincial requirements • Gain perspectives on housing issues across region (temporary workers housing) • Anticipating changes – demographic shifts (aging population), preferences for housing, (smaller homes), loss of independence • Co-housing solutions – addresses other social needs • Understand differences between communities and where the same • Representation of all of the communities • Be the convener of housing related issues • Spark housing boom across the region and meeting diverse needs • Distribute housing development skill sets • Three As are addressed – affordability, adequacy and appropriateness • Right people – captures diversity of voices • Speak and advocate for the region effectively • Adequate transit to connect housing • Increase connectivity so people can access services • Ensure common understanding • Build trust • Long term vision • Exert pressure on other levels of government • Open and inviting to other partners in the whole community – ongoing • Open to new, creative, innovative solutions • Flexible structure that can change – milestones not finish lines • Work to identify root problems • Coordinated effort to solve housing issues

<ul style="list-style-type: none"> • Leads to action – ‘shovels in the ground’ • Addresses inclusiveness ‘housing for all’ • Valuing the needs of people • Understanding priorities • Critical eye to ensure completeness and follow through • Sense of responsibility and fairness (equality for smaller communities) – commitment to action • Lived value versus market value • Look at and prioritize non-market solutions – incentives, various planning tools • Understand housing as keystone to community resilience • Increase capacity and knowledge for housing project operations
<p>WHO NEEDS TO BE INVOLVED</p>
<ul style="list-style-type: none"> • Trusted community champions • Interior Health Authority mental health and addictions • School districts and local schools – engage high-school students • Shelter staff and street outreach • Regional Health in Cranbrook and Trail • Supportive housing in adjacent areas (Lower Columbia) • Council members (smaller municipalities) • Provincial senior’s advocate Isabel McKenzie • BC Housing for funding • CBT youth network – youth centers and Freedom Quest • Community Futures – workforce housing • Chamber of Commerce • Salvation Army and Gleaners • Local food banks • Faith groups • Key employers that have provided staff housing (Ainsworth, Sunshine Logging, Sockeye Enterprises) • First time home buyers/rental tenants • Landlord tenancy branch, West Kootenay Landlord Association, non-member landlords • Seasonal workers/farm worker housing • Builders and developers • Selkirk College – student housing, healthy campus coordinator • Real estate board • Health practitioners – home health care, public health nurses, community paramedics • Government land – province, regional, local, First Nations • Applicable provincial ministries • Rights holders, First Nations, on and off-reserve • Surveyors and engineers • Rural Development Institute for data and input – indicators • Neighboring regional districts – East Kootenay, Kootenay Boundary, Columbia Shuswap

<ul style="list-style-type: none"> • Imagine Kootenays, Kootenay Lake Tourism • Economic development commissions • Those in precarious housing • Service providers <p>Advisory Committee Specific</p> <ul style="list-style-type: none"> • Be action oriented – reach out to those who want and have capacity to actively participate • Make clear that it is a working committee and that it be endorsed by the RDCK and resourced • Coordinated approach to membership • Build relationships and partnerships • Help build local capacity • Drive implementation by directing data, resources and act in a coordinating role (not operational) • Help build capacity in rural areas – prioritize resources and needs
<p>HOW DO WE ENSURE WE ARE EFFECTIVE</p>
<ul style="list-style-type: none"> • Vacancy – housing stock rising • Communication – education and advocacy • Using survey to affect change • Make predictions based on data –testable • Regional coordination for developers (non-profit, affordable market and non-market) <ul style="list-style-type: none"> ✓ Support through development process ✓ Underlying development strategy ✓ Long term picture regionally • Affordable transportation options • Developers part of development strategy – consider developer goals • Build trust and listen to diverse viewpoints – build relationships • Mutual accountability – municipalities and rural areas – accountable to each other and with needs • Data – verifiable and replicable • Decisions based on data • Comprehensive set of metrics • Ensure opportunities for regional discussion across the RDCK • Ensure homeless are aware of the study • Steering committee to communicate with residents in two way information flow • Adequate responses and focus groups • Shovels in ground • Stop competing internally – speak with one voice • Structure after project ends <ul style="list-style-type: none"> ✓ Mechanism for groups to keep meeting with government ✓ Structure for next steps – not silos – shovel in ground projects • More communication on how to address challenges

- Annual forum to measure progress and see where we are at – celebrate successes!
 - Steering committee – guidance going forward – no more struggling individually
 - Needs assessment ready to go for new projects
 - Putting in the time to get the right data
 - Shifting housing need – define responsibility (senior – dependent)
 - ✓ Connecting with assisted living, Interior Health
 - ✓ Structure to support them
 - ✓ Transitions of need
 - Opening up who is included in the community
 - Municipal buy in to findings – clear recommendations and policy gaps
 - Coordinated communication and action within and between groups
 - Insure the actors are all present
 - Ongoing regional housing board or organization – beyond Housing Needs Assessment
 - RDCK facilitators – regional with surrounding areas
 - Small communities sharing information and knowledge
 - Advisory council of rural sub-communities
 - Keep communication lines open – municipal supports
 - Avoiding duplication – two areas do not struggle through the same thing
 - Relevant to the communities
 - Buy in from broad spectrum of players – ownership
 - Attract provincial funding and support
 - Needs assessment title too vague – need clear rationale and goals (new units)
 - Improvement in housing in one community will open new opportunities in others
 - Explain how the study will be effective – make the story understandable –shouldn't over promise
 - RDCK work plan to support and coordinate group
 - Compensate and support to avoid burn out of volunteers
 - Develop – resource – build capacity with development knowledge
 - Clarity of housing need and demand that local communities can use and awareness at a local level – get involved!
- SUGGESTED SURVEY LOCATIONS** Community Services, High Schools, Selkirk College, College of the Rockies, Salvation Army, Senior Centers, Emergency Shelters, Chamber of Commerce, Food Banks, Faith Organizations, BC Ferries

WHAT CAN YOU COMMIT TO DOING TO SUPPORT THIS PROCESS?

Anything asked of me to further the study and efforts toward community housing (AH)

Ongoing commitment to keep assessment 'alive' in local government planning process, help support engagement...maybe facilitate small group discussion, provide health lens to assessment report (KH)

Participate! Promote! Facilitate!

Publicize the survey and assessment process electronically, attempt to invigorate society advisory committee (most initial members quit)

Be a 'Communication Bridge' between RDCK, Nelson Committee on Homelessness and Nelson Housing Committee (RM)

Helping share assessment results with Nelson Community (RM)

Volunteer for Advisory Committee (KP)

Press release- aim for maximum survey responses

We would like to continue on the Steering Committee and would like to commit to trying to promote the surveys - possible focus group for the Slocan Valley (at least Slocan South) (SVSHS)

Will encourage people in our area to fill out surveys. See if the local high school students want to participate in anecdotal data gathering. Would like to be informed of Housing Needs Assessment progress over the next months (KH5)

I can commit to liaising with Village of Silverton - I will make every effort to attend meetings or provide an alternate (LM)

I commit to pull in community champions to assist with outreach (GJ)

Acquire necessary coordinator and interact more with them - raise awareness in my community of the survey and assessment initiative - share existing information with project contacts

I see myself informing my other board members and encouraging action on getting out the surveys and getting them filled on-line then support this advisory as it evolves

APPENDIX B: COMMUNITY SURVEY

The community survey was distributed online and in paper formats. For your reference, questions from the online survey are included here. Not all questions were required, and some were only triggered based on previous responses.

1) WHICH COMMUNITY DO YOU LIVE IN?

- Town of Creston
- Village of Kaslo
- Village of Nakusp
- City of Nelson
- Village of New Denver
- Village of Salmo
- Village of Silverton
- Village of Slocan
- Electoral Area 'A' (e.g. Boswell, Sirdar, Sanca, Wynndel, Gray Creek, Kootenay Bay, Riondel, Twin Bays, Kuskanook, Pilot Bay and Crawford Bay)
- Electoral Area 'B' (e.g. Canyon, Erickson, Lister, Huscroft, Rykerts, Arrow Creek, Yahk, Goatfell, Kingsgate, Kitchener, Glenlily, Goat River Bottom and the Lower Kootenay Band.)
- Electoral Area 'C' (e.g. Duck Lake, Lakeview, West Creston (Flats) and South Reclamation)
- Electoral Area 'D' (e.g. Lardeau, Argenta, Howser, Gerrard, Cooper Creek, Poplar Creek, Ainsworth, Mirror Lake, Marblehead, Johnson's Landing, Shutty Bench and Meadow Creek.)
- Electoral Area 'E' (e.g. Blewett, Balfour, Queens Bay, Longbeach, Harrop/Procter, Sunshine Bay, Bealby/Horlicks, Taghum Beach and Nelson to Cottonwood Lake.)
- Electoral Area 'F' (e.g. Beasley, Taghum, Willow Point, Nasookin, Grohman, Crescent Beach, Sproule Creek, Six Mile and Bonnington)
- Electoral Area 'G' (e.g. Hall Siding, Ymir, Ross Spur, Airport Road, Erie, Porto Rico, Nelway and Salmo North.)
- Electoral Area 'H' (e.g. South Slocan, Crescent Valley, Slocan Park, Passmore, Winlaw, Red Mountain, Vallican, Perry Siding, Appledale, Hills, Summit Lake, Playmour Junction, Krestova, Brandon, Lemon Creek, Sandon, Rosebery and New Settlement.)
- Electoral Area 'I' (e.g. Pass Creek, Thrums, Tarrys, Shoreacres, Glade, Brilliant and the Voykin Subdivision)
- Electoral Area 'J' (e.g. Ootischenia, Robson, Renata, Deer Park, Brooklyn, Shields, Raspberry, Syringa and Fairview)
- Electoral Area 'K' (e.g. Applegrove, Edgewood, Fauquier, Burton, Arrow Park, Crescent Bay, Whatshan Lake, Brouse/Glenbank, Box Lake, Needles, Halcyon and Inonoaklin Valley)
- Yaqan Nukiy (Lower Kootenay Band First Nation)
- Other: _____

2) DO YOU LIVE IN THIS COMMUNITY ALL YEAR ROUND?

- Yes
- No

3) WHERE ELSE DO YOU LIVE AND HOW LONG DO YOU SPEND THERE?

4) IS YOUR PRIMARY RESIDENCE IN THE REGIONAL DISTRICT OF CENTRAL KOOTENAY?

- Yes
- No

5) DO YOU IDENTIFY AS A MEMBER OF THE LOWER KOOTENAY BAND FIRST NATION (YAQAN NUKIY)?

- Yes
- No

6) PLEASE TELL US WHAT NATION OR FAMILY YOU IDENTIFY AS A MEMBER OF:

7) ARE YOU A NEW IMMIGRANT TO CANADA?

- Yes
- No

8) TO WHICH AGE GROUP DO YOU BELONG?

- 0-14
- 15-19
- 20-24
- 25-29
- 30-34
- 35-39
- 40-44
- 45-49
- 50-54
- 55-59
- 60-64
- 65-69
- 70-75
- 75-79
- 80-84
- 85+

9) WHAT IS YOUR GENDER?

- Male
- Female
- Non-Binary/Third Gender
- Prefer not to answer
- Prefer to Self Describe -: _____

10) WHAT IS YOUR APPROXIMATE ANNUAL HOUSEHOLD INCOME (BEFORE TAX)?
WE ASK FOR THIS INFORMATION TO BETTER UNDERSTAND WHAT IS AFFORDABLE IN DIFFERENT COMMUNITIES. THIS SURVEY IS ANONYMOUS AND THESE DETAILS WILL NOT BE SHARED WITH ANYONE.

- Under \$10,000
- \$10,000 - \$19,999
- \$20,000 - \$29,999
- \$30,000 - \$39,999
- \$40,000 - \$49,999
- \$50,000 - \$59,999
- \$60,000 - \$69,999
- \$70,000 - \$79,999
- \$80,000 - \$89,999
- \$90,000 - \$99,999
- \$100,000 - \$149,999
- \$150,000 +

11) ARE YOU CURRENTLY:

- Employed- Full Time
- Employed- Part Time
- Unemployed - Not Looking for Work
- Unemployed - Looking for Work
- Student
- Retired
- Other - Please Explain: _____

12) HOW WOULD YOU DESCRIBE YOUR HOUSEHOLD?

- I live on my own
- Living with roommates
- Couple with children
- Couple without children
- Single parent with children
- Multiple generations living together (grandparents, parents, children, or some other combination)
- Living with tenants

13) INCLUDING YOURSELF, HOW MANY PEOPLE IN EACH OF THESE AGE CATEGORIES LIVE WITH YOU?

- [] Age 0-15: _____

- Age 16-25: _____
 Age 26-44: _____
 Age 45-64: _____
 65 and Older: _____

14) HOW OLD ARE THE PRIMARY MAINTAINERS OF YOUR HOUSEHOLD (I.E. PRIMARILY PAY RENT/MORTGAGE, UTILITIES, INSURANCE, ETC.) IF MORE THAN ONE, PLEASE INDICATE THE NUMBER OF PRIMARY MAINTAINERS IN EACH AGE CATEGORY.

- Age 0-15: _____
 Age 16-25: _____
 Age 26-44: _____
 Age 45-64: _____
 65 and Older: _____

15) WHAT TYPE OF HOUSING DO YOU LIVE IN?

- Single-detached house (stand-alone house)
 Self-contained unit that is part of a single-detached house/property (e.g. basement suite, carriage house, secondary suite, etc.)
 Semi-detached home or duplex
 Row house or townhouse
 Apartment building or condo - less than 5 storeys
 Apartment building or condo - 5 or more storeys
 Mobile home
 RV
 A private bedroom with shared bathroom/kitchen spaces (e.g. single room occupancy, rooming house, etc.)
 Other (e.g. couch-surfing, living in my car, living with relatives) - please explain::

16) HOW MANY BEDROOMS DOES YOUR CURRENT HOME HAVE? (FOR BACHELOR UNIT OR EQUIVALENT, WRITE 0.)

- 0
 1
 2
 3
 4
 5+

17) DO YOU THINK THIS IS ENOUGH BEDROOMS FOR THE NUMBER OF PEOPLE THAT SHARE YOUR HOME?

- Yes
 No
 Not Sure

18) HOW MANY MORE BEDROOMS DOES YOUR HOUSEHOLD NEED?

- 0
- 1
- 2
- 3
- 4
- 5+

19) HOW WOULD YOU DESCRIBE THE PHYSICAL CONDITION OF YOUR HOME?

- Requires only periodic maintenance or minor repairs
- Needs major repairs
- I'm not sure

20) DOES YOUR CURRENT HOUSING SITUATION MEET YOUR NEEDS?

- Yes
- No

21) WHY DOESN'T YOUR CURRENT HOUSING SITUATION MEET YOUR NEEDS?

(COMMON ISSUES MIGHT INCLUDE COST, ACCESSIBILITY, SIZE, NEIGHBOURHOOD, TRANSPORTATION, DIFFICULT LANDLORD, ETC.)

22) HAVE YOU EVER BEEN REFUSED HOUSING OR BEEN DISCRIMINATED AGAINST BECAUSE OF YOUR ETHNICITY, AGE, SEXUAL ORIENTATION, ABILITY, ETC?

- Yes
- No
- I don't know

23) IF YOU ARE ABLE, PLEASE TELL US ABOUT THIS EXPERIENCE.

24) DO YOU HAVE ANY TRANSPORTATION CHALLENGES WHERE YOU LIVE NOW?

- Yes
- No
- I'm not sure

25) APPROXIMATELY HOW MUCH DOES YOUR HOUSEHOLD SPEND ON TRANSPORTATION EACH MONTH (INCLUDES GAS, CAR MAINTENANCE, INSURANCE, PUBLIC TRANSIT, BICYCLE MAINTENANCE, ETC.)

- \$0 - \$49
- \$50 - \$99
- \$100 - \$149
- \$150 - \$199
- \$200- \$249
- \$250+

26) HOW MUCH PER MONTH DOES YOUR HOUSEHOLD SPEND ON HEAT/UTILITIES?

- 0-\$49
- \$50- \$99
- \$100- \$199
- \$200- \$299
- \$300- \$399
- \$400 +
- Utilities Included in Rent

27) WHAT IS YOUR HOUSEHOLD'S METHOD OF HEATING?

- Natural Gas
- Electric
- Wood Burning/Pellet Stove
- Oil
- Solar
- Diesel
- Other -: _____

28) IN GENERAL, ARE YOUR HOME'S ENERGY BILLS AFFORDABLE?

- Yes
- No

29) WHEN YOU OR YOUR FAMILY HAD DIFFICULTY PAYING YOUR ENERGY BILLS IN THE PAST, DID ANY OF THE FOLLOWING HAPPEN? CHECK ALL THAT APPLY.

- Kept the home at a temperature too cold to be comfortable
- Not enough money for food
- Unable to go to work or appointments because there was no money for gas
- Home developed mold or condensation because heat or ventilation was unaffordable
- Did not use certain appliances (eg. washing machine, dryer, oven)
- Not enough money for medication
- Not enough money to spend on leisure activities
- Less time with friends or family because it is not affordable
- Held off paying other bills (eg. credit cards, mortgage, rent, phone)

Other: _____

30) WHAT ARE THE FIRST THINGS THAT YOUR HOUSEHOLD GOES WITHOUT WHEN MONEY IS TIGHT?

- Food
- Other Bills
- Transportation
- Medicine or medical equipment
- Entertainment and leisure
- Children's activities
- Internet or phone
- None of the above
- Other -: _____

31) HAS YOUR HOUSEHOLD EVER TRIED TO ACCESS SERVICES (E.G. CUSTOMER CRISIS FUND) TO HELP YOU TO PAY YOUR ENERGY BILLS?

- Yes
- No

32) HAVE YOU EVER EXPERIENCED DIFFICULTY WHEN ACCESSING SERVICES TO HELP YOU PAY YOUR ENERGY BILLS?

- The support did not fully cover my energy bill
- I was unaware of support programs
- I did not receive support in time
- I did not feel comfortable using the service
- I am not eligible for the service
- I felt like I was being judged/I felt embarrassed
- Other -: _____

33) DO YOU RENT OR OWN YOUR HOUSING?

- Rent
- Own
- Other -: _____

34) IS HOME OWNERSHIP IMPORTANT TO YOU?

- Yes
- No
- I'm not sure

35) WHAT BARRIERS TO HOME OWNERSHIP DO YOU CURRENTLY EXPERIENCE? CHOOSE ALL THAT APPLY:

- Homes are too expensive.
- Required down payment is too expensive.
- No homes are available in my price range.

- Homes in my price range are not suitable for my needs.
- I'm worried interest rates will go up.
- I have credit issues.
- Other -: _____

36) HOW MUCH IS YOUR RENT PER MONTH (NOT INCLUDING INSURANCE OR UTILITIES)?

- \$0 - \$249
- \$250 - \$499
- \$500 - \$999
- \$1000 - \$1499
- \$1500- \$1999
- \$2000+

37) IS THIS THE TOTAL UNIT RENT OR A SHARE?

- Total
- A Share

38) DOES YOUR RENT INCLUDE UTILITIES OR DO YOU PAY FOR THOSE SEPARATELY?

	Included in rent	Paid for separately	I don't have this	Unsure
Electricity	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Heat	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Hot Water	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Water	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Internet/Wi-Fi	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

39) DO YOU RECEIVE HELP PAYING YOUR RENT AND EXPENSES?

- No
- Sometimes
- Most Months

40) HAVE YOU ACCESSED HOUSING SUPPORTS OF ANY KIND IN THE LAST TWO YEARS (E.G. RENTAL SUBSIDIES, SHELTERS, FOOD BANKS, RECOVERY HOMES, ETC.)?

- Yes
- No
- I'm not sure

41) HOW WAS THE PROCESS OF ACCESSING HOUSING SUPPORTS FOR YOU? (E.G. EXPERIENCE OF APPLICATION PROCESS, WORKING WITH SERVICE PROVIDERS, REQUIREMENTS, ETC.)

42) DO YOU THINK YOUR RENTAL UNTIL IS WELL MAINTAINED?

- Yes
- No
- I'm not sure

43) DOES YOUR HOME HAVE ANY OF THE FOLLOWING PROBLEMS? CHECK ALL THAT APPLY.

- Broken window
- Mold
- Poor air quality
- Drafty
- Water leaks
- Electrical problems
- Bad smell
- Safety issues (eg. Missing floorboards, broken doors)
- Difficult to access (eg. wheelchair accessibility)

44) ARE YOU CURRENTLY LOOKING FOR RENTAL HOUSING?

- Yes
- No

45) IF FINDING A HOME TO RENT HAS BEEN A DIFFICULT EXPERIENCE, CAN YOU TELL US WHY?

46) HOW HAVE YOU LEARNED OF AVAILABLE RENTAL HOUSING?

- Word of Mouth
- Printed/Internet Advertisements
- Rental Managers
- Air BNB

47) HOW MUCH IS YOUR MORTGAGE PER MONTH (NOT INCLUDING INSURANCE OR UTILITIES)?

- \$0 - \$249

- \$250 - \$499
- \$500 - \$999
- \$1000 - \$1499
- \$1500- \$1999
- \$2000-
- I no longer pay a mortgage

48) DOES YOUR HOME HAVE ANY OF THE FOLLOWING PROBLEMS? CHECK ALL THAT APPLY.

- Broken window
- Mold
- Poor air quality
- Drafty
- Water leaks
- Electrical problems
- Bad smell
- Safety issues (eg. Missing floorboards, broken doors)
- Difficult to access (eg. wheelchair accessibility)

49) HAVE YOU EVER RENTED A HOME YOU OWN, OR A ROOM IN YOUR HOME, AS A SHORT-TERM OR VACATION RENTAL (E.G. AIRBNB, VRBO, ETC.)

- Yes
- No

50) PLEASE TELL US WHY (E.G. BENEFIT OF ADDED INCOME, NEED IT TO PAY MORTGAGE, ETC.)

51) HOW HAVE YOU FOUND TENANTS?

- Word of Mouth
- Printed/Internet Advertisements
- Rental Managers
- Air BNB

52) DO YOU RECEIVE HELP PAYING YOUR MORTGAGE AND EXPENSES?

- No
- Sometimes
- Most Months

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

- Yes

- () No
- () I'm not sure

54) IF YOU ARE CONSIDERING MOVING, PLEASE TELL US WHY:

55) WHAT KINDS OF SERVICES DO YOU THINK THERE SHOULD BE FOR INDIVIDUALS WHO NEED HELP PAYING THEIR ENERGY BILLS? CHECK ALL THAT APPLY:

- More affordable energy upgrade programs for homes
- Financial support to help pay energy bills
- Support dealing with fuel companies
- Better information on how to reduce energy consumption
- Better information about how to budget
- Technology to help monitor home energy consumption
- Other : _____

56) ARE THERE PARTICULAR HOUSING CHALLENGES FACED BY YOU OR MEMBERS OF YOUR COMMUNITY THAT YOU THINK WE NEED TO KNOW?

57) DO YOU HAVE IDEAS FOR HOW HOUSING COULD BE IMPROVED FOR YOU OR MEMBERS OF YOUR COMMUNITY?

58) IS THERE ANYTHING ELSE THAT YOU WOULD LIKE TO TELL US ABOUT YOUR HOUSING EXPERIENCES OR ARE THERE ANY OTHER HOUSING CONCERNS YOU WOULD LIKE TO SHARE WITH US?

APPENDIX C: HOSPITALITY WORKERS SURVEY

The workforce survey was distributed online. For your reference, the questions are included here.

- 1) TO WHICH AGE GROUP DO YOU BELONG?
- 2) HOW WOULD YOU BEST DESCRIBE YOUR WORK IN THE HOSPITALITY INDUSTRY?
 - I work seasonally at a resort
 - I work full time at a resort
 - I work in food and beverage service
 - I work at a hotel or with other tourist accommodations
 - Other - please describe: _____
- 3) DO YOU LIVE IN THE RDCK SEASONALLY?
 - Yes
 - No
 - Other - Write In: _____
- 4) WHAT TYPE OF HOUSING DO YOU LIVE IN?
 - Single-detached house (stand-alone house)
 - Self-contained unit that is part of a single-detached house/property (e.g. basement suite, carriage house, secondary suite, etc.)
 - Semi-detached home or duplex
 - Row house or townhouse
 - Apartment building or condo - less than 5 storeys
 - Apartment building or condo - 5 or more storeys
 - Mobile home
 - A private bedroom with shared bathroom/kitchen spaces (e.g. single room occupancy, rooming house, etc.)
 - Other (e.g. couch-surfing, living in my car, living in RV, living with relatives) - please describe:: _____
- 5) HOW WOULD YOU DESCRIBE YOUR HOUSEHOLD?
 - I live on my own
 - I live with my spouse / partner – without children
 - I live with my spouse / partner – with children
 - I am a single parent living with children
 - I live with roommates
 - Living with tenants
 - Other - please describe: _____
- 6) DO YOU RENT OR OWN YOUR HOUSING?
 - Rent
 - Own

() Other - please describe: _____

7) DOES YOUR CURRENT HOUSING MEET YOUR NEEDS?

() Yes

() No

() Other - Write In: _____

8) WHEN LOOKING FOR HOUSING, HOW WOULD YOU RANK THE FOLLOWING IN ORDER OF IMPORTANCE? (1 - MOST IMPORTANT, 7 - LEAST IMPORTANT)

_____ Location - close to work

_____ Location - close to services/shops/restaurants

_____ Adequate Storage Space

_____ Enough Bedrooms for my Family

_____ Affordable

_____ No Roommates

_____ Pet Friendly

9) HAVE YOU HAD DIFFICULTY FINDING OR MAINTAINING HOUSING IN THE RDCK?

() Yes

() No

10) PLEASE TELL US ABOUT YOUR EXPERIENCES WITH FINDING AND MAINTAINING A PLACE TO LIVE. (E.G. THE PROCESSES TO FIND HOUSING, THE QUALITY OF HOUSING, THE LOCATION, SUITABILITY, AFFORDABILITY)

11) HAS HOUSING EFFECTED YOUR DECISION TO STAY OR WORK IN THE REGION?

() Yes

() No

() Other - Write In: _____

12) IS THERE ANYTHING ELSE YOU WOULD LIKE TO TELL US ABOUT YOUR HOUSING NEEDS?

APPENDIX D: KEY INFORMANT INTERVIEW SCRIPT AND QUESTIONS

Thank you for agreeing to participate in the Regional District of Central Kootenay Housing Needs Assessment. Below is a list of potential questions that may come up during the key informant interview process. Key informant interviews are semi-structured, so please feel free to elaborate and go into detail with your responses.

Interviews should last between 30 and 60 minutes.

Interview Questions:

1. What organization do you represent and what is the mandate of that organization?
2. What geographic region does your organization or local government represent?
3. Do you serve any specific population groups? If yes, please explain.
4. Why do you feel housing is an important issue in the Central Kootenays?
5. Are there particular housing challenges faced by you or members of your community that you think we need to know?
6. If yes, are there any specific housing services, resources, or types that you feel are needed in your community?
7. What are you or your organization doing/what is being done to address housing in your community?
8. What are some barriers that make working to address housing in the region a challenge?
9. For each of the following types of housing, please tell me whether you think the resources or units available in your community are adequate (ranging from totally adequate, to somewhat adequate, to not at all adequate) and explain. You can also answer “I’m not sure.”
 - a. Emergency shelters
 - b. Transitional housing (i.e., _____)
 - c. Supportive housing for people with mental health challenges
 - d. Supportive housing for people with disabilities
 - e. Supportive housing for people with addictions
 - f. Supportive housing for seniors or elders
 - g. Below-market (subsidized) rental housing without supports
 - h. Below-market (subsidized) homeownership
 - i. Market rental housing
 - j. Entry-level home ownership
10. If you had a magic wand, what is one thing you would change in your community that would improve housing and/or make the work of your organization easier?

11. What would be useful to you or your organization from the housing needs assessment process?

An additional goal of this process is to quantify energy poverty in the Central Kootenays. Energy poverty (or fuel poverty) refers to individuals, households, or communities that are unable to access and afford adequate energy/fuel for necessities of life, such as heating and cooling.

12. In your experience, do members of your community face issues paying for their energy bills?

13. Are there any supports for homeowners seeking to make energy efficiency improvements to their home?

14. Are you aware of any supports for community members who are unable to pay their utility bills?

15. Is there anyone else in the Central Kootenay Region that we should speak to regarding Housing Needs or Energy Poverty?

Thank you for your time and sharing your valuable knowledge and experience with us today. We will share all final documents with you once they are prepared.

APPENDIX E: FOCUS GROUP QUESTIONS

Each focus group consisted of a 20-30-minute presentation of preliminary data and engagement findings followed by a facilitated discussion around key questions:

1. What is your local government, the RDCK, or your community doing right in terms of housing?
2. What are some of the key reasons that your community members are struggling to find appropriate housing or housing related supports?
3. What housing or housing related service needs are not being met?
4. What obstacles are you facing /seeing for meeting housing needs?
5. Are there specific resources or strategies that would help you provide housing in your communities?
6. What suggestions do you have for creating more housing?
7. How do you expect to use this data and how do you want your local government to use this data?
8. How can we make this report more useful for you?