

SALMO RIVER VALLEY SUBREGION

VILLAGE OF SALMO & ELECTORAL AREA G

KEY THEMES & POINTS

- Access to appropriate and affordable housing is difficult for families and younger community members. Three of the main barriers in accessing appropriate housing are low rental stock, low vacancy rates and high rental prices.
- Energy poverty is a significant issue within the Salmo River Valley subregion, with 48% of respondents saying that their energy bills are unaffordable.
- A majority of renters (71%) and 20% of owners are looking for new housing as their current homes do not fully meet their needs.

DEMOGRAPHIC INTRODUCTION

RESPONDENT DEMOGRAPHICS

The Salmo River Valley subregion refers to the communities located within Electoral Area G and the Village of Salmo. The Salmo River Valley subregion is home to an ageing population. A majority of survey respondents (60%) are aged 40 years or older. 16% of those who responded to the survey were retirement age (65 years+). Similar to other neighbouring subregional districts, a vast majority (70%) of survey respondents identify as female. The Salmo River Valley subregion received 25 complete survey responses and 5 partial responses.

INCOME AND EMPLOYMENT DEMOGRAPHICS

Members of the Salmo River Valley subregion communities also have a broad range of annual incomes and employment statuses. 30% of respondents make less than \$30,000.00/year. Whereas, 29.9% of respondents make over \$60,000.00/year. The remaining respondents (approximately 30%) recorded making between \$40,000.00 - \$60,000.00/year. As we can see, there is a broad range of incomes within the Salmo River Valley subregion, but it is interesting to note that there is an even dispersal of responses in each income group. A majority of the survey respondents (53.4%) are currently employed full or part-time. But, only 13.3% of the respondents are retired, which tells us that more people retirement-aged or older are working longer in this subregion.

DWELLING DEMOGRAPHICS

The Salmo River Valley subregion is home to a lot of families. 62% of respondents live with their families. Of that 62%, 37.9% are parents or a single parent living with children, while 24.1% of respondents live in a home with multiple generations living together (for example, grandparents, parents and children living together).

The Salmo River Valley subregion is comprised mainly of single-detached, stand-alone homes. 64.3% of respondents reported living in a single-detached home. 14.2% of respondents reported living in an apartment building, condo or row townhouse. The Salmo River Valley subregion also had a larger population of people living in mobile homes than some of the other neighbouring communities. 14.3% of the respondents reported living in a mobile home.

SURVEY ANALYSIS

TENURE DEMOGRAPHICS

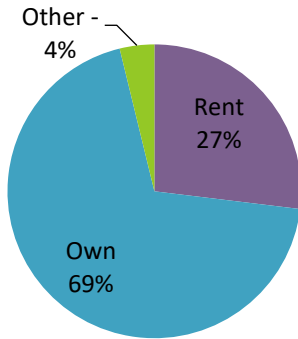


Figure 1: Tenure Demographics

Tenure	Percent	Count
Rent	27%	7
Own	69%	18
Other	4%	1
Totals		26

Table 1: Tenure Demographics

As we can see in Figure 1 and Table 1 above, 69% of respondents own their homes, whereas a smaller proportion rent.

MONTHLY HOUSING COSTS

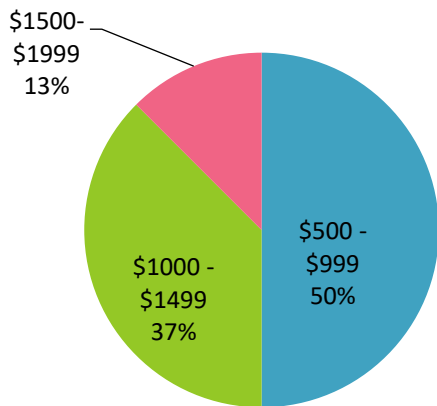


Figure 2: Monthly Rental Amounts

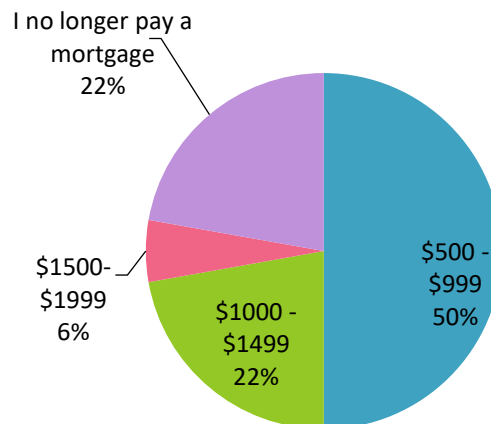


Figure 3: Monthly Mortgage Amounts

Figures 2 and 3 above indicate average monthly housing costs for renters and owners. Half of all survey respondents recorded paying between \$500-\$999 per month for monthly rental or mortgage payments.

HOUSING NEEDS

The experiences of renters and homeowners in the Salmo River Valley subregion. When asked if their current housing situation meets their needs, 63% of renters responded no (Figure 4), whereas only 11% of owners responded no (Figure 5).

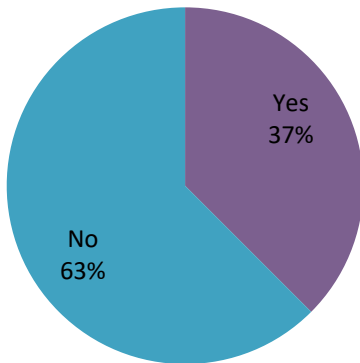


Figure 4: Housing Need - Renters

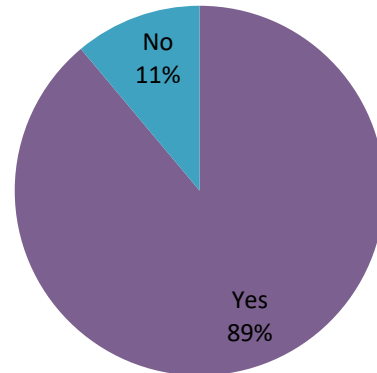


Figure 5: Housing Need - Owners

Renters in the Salmo River Valley subregion are more likely to experience crowding in their homes than owners. Figures 6 and 7 below show the difference between homeowners and renters who think there are enough bedrooms for the number of people that share their home

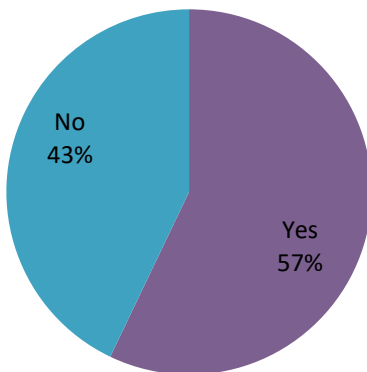


Figure 6: Sufficient Bedrooms – Renters

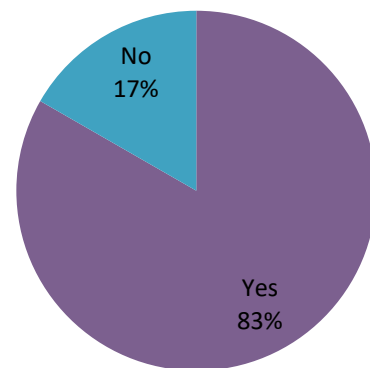


Figure 7: Sufficient Bedrooms - Owners

When asked why their current housing situation doesn't meet their needs, some of the responses we received were:

"My roof is leaking in the wall way area. The roof has mould in it in the kitchen area. My deck is rotten. Roof needs to be replaced."

"Location, affordability, rising costs to completion"

"Expensive living costs."

HOME OWNERSHIP & RENTAL BARRIERS

Of those who rent, current or future homeownership is important to 62% of respondents – signalling a need and demand for affordable homeownership options in the Salmo River Valley subregion.

Of those who do not own their homes, 100% of respondents identified homes being too expensive and down payments being too expensive as the main barriers they are facing regarding homeownership.

Barrier	Percent	Count
Homes are too expensive.	100%	6
The required down payment is too expensive.	100%	6
No homes are available in my price range.	83.3%	5
Homes in my price range are not suitable for my needs.	83.3%	5
I'm worried interest rates will go up.	33.3%	2
I have credit issues.	33.3%	2
Other	16.7%	1

Table 2: Barriers to Home Ownership

Of those currently renting their homes, 71.4% reported that they are looking for new rental housing. Unfortunately for some, finding appropriate and affordable rentals has been a difficult process. The following comments illustrate some of the barriers people living in the Salmo River Valley subregion face when looking for new rental housing:

“Too high of rent. Not enough room for my family for the money we have.”

“Not much available and the prices are just not anything I can afford.”

As shown by these comments, affordability and availability are the two greatest barriers in place when finding rental housing in the Salmo River Valley subregion. This shows us there are a need and demand for an increase in the affordable rental housing stock.

ENERGY POVERTY

52% of respondents reported their energy bills to be affordable but, the remaining 48% reported that their bills are not. When respondents had issues paying their monthly energy bills, 58.3% recorded that they kept their homes at a temperature too cold to be comfortable to offset costs. 16.7% recorded that they didn't have enough money for food as a result of energy costs.

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

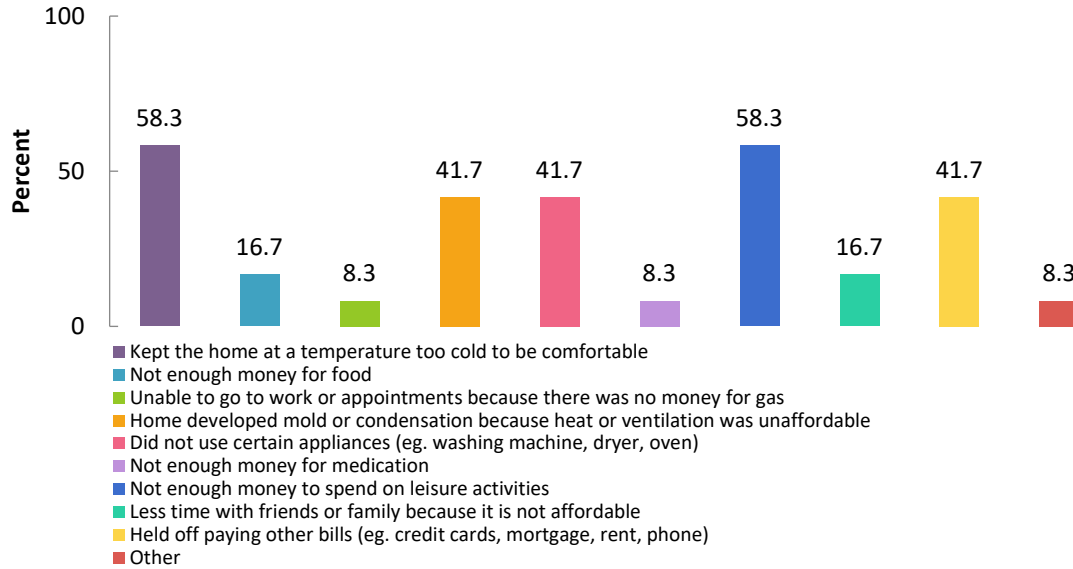


Figure 8 - Household Sacrifices when Money is Tight

OPEN-RESPONSE QUESTIONS

The survey ended with three important questions about how we can build a better community. The following outlines those questions, and the responses we got.

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

Of all renters, 71% are currently looking for new rental housing to better meet their needs. In comparison, approximately 20% of all owners are looking to move because of housing issues.

Of renters looking to move, these are some of the reasons why:

“Nelson has a 0% Vacancy rate. For years it has been difficult. Many people want to live here, with a constant stream of people who want to live here. There are 8 Kootenay Facebook groups for housing, with over 20k members.”

“Too high of rent. Not enough room for my family for the money we have.”

Of owners looking to move, these are some of the reasons why:

“Not enough affordable childcare in the area so it makes it difficult to find work that can accommodate a flexible schedule. Far from big-city amenities. Expensive living costs.”

“Better health services. We require a 4 bedroom. a normal bathroom. Extremely old 1940's house, thin single Payne drafty windows, Furnace, Water tank, asbestos siding, kitchen, all need replacing. More electrical sockets. Bad neighbour. no bus Transportation to Trail from Salmo where 90% of health care services are and cheaper groceries etc.”

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

Respondents were strongling in favour of more affordable housing, suggesting the construction of new affordable housing for a variety of needs – mainly the needs of families and seniors. There was also a desire for improvements to public services and resources such as recycling pick up programs.

“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.”

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

Respondents identified a need and demand for an increase in affordable rental units. The community emphasized an ongoing affordability crisis and a severe lack of housing.

“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 homeownership market due to the shortage of affordable homes for sale and the price of homes available”

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

Respondents emphasized the need for affordable renovation programs and access to resources and services that can support living costs. We also heard that some community member’s experiences with RDCK have been difficult and there is a desire for thinking “outside the box” when it comes to housing solutions.

“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 up front. 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”