

GREATER CASTLEGAR & KOOTENAY COLUMBIA RIVERS

ELECTORAL AREAS I AND J

KEY THEMES & POINTS

- Affordability and limited availability are both barriers to appropriate and quality housing.
- The physical condition of many rental homes is inadequate, with housing maintenance a problem for many renters.
- Residents make significant sacrifices to keep up with their energy bills.
- There is a desire for flexibility allowing for smaller additional dwellings to support aging homeowners on large ALR lots.

SURVEY RESPONDENT DEMOGRAPHICS

RESPONDENT DEMOGRAPHICS

Greater Castlegar and Kootenay Columbia Rivers (Greater Castlegar subregion) refers to the communities located within Electoral areas I and J. The Greater Castlegar subregion is home to an evenly age-distributed respondent population. A majority (68%) of survey respondents identify as female. The survey in the Greater Castlegar subregion received 18 complete surveys and 4 partially completed surveys. Although Castlegar is not included in the Central Kootenay Housing Survey, there was one respondent to this survey who self-identified as living in Castlegar.

INCOME AND EMPLOYMENT DEMOGRAPHICS

Residents of the Greater Castlegar subregion also have a broad range of annual incomes and employment statuses. 28% of respondents make less than \$30,000 per year, while 50% of respondents make over \$60,000 per year. The remaining 32% of respondents make between \$30,000 and \$60,000 per year. A majority of the survey respondents are currently employed full (50%) or part-time (18%). 18% of respondents report their employment status as retired.

DWELLING DEMOGRAPHICS

The Greater Castlegar subregion is majority comprised of single-detached, stand-alone homes. As a result, a significant majority (67%) of respondents reported living in a single-detached home. The next largest category, with 14% of responses, reported living in a mobile home. 9% reported living in a self-contained unit that is a part of a single-detached home, such as a basement suite. The rest of the respondents reported living in a semi-detached home/duplex, rowhouse, or other form of housing.

SURVEY ANALYSIS

TENURE DEMOGRAPHICS

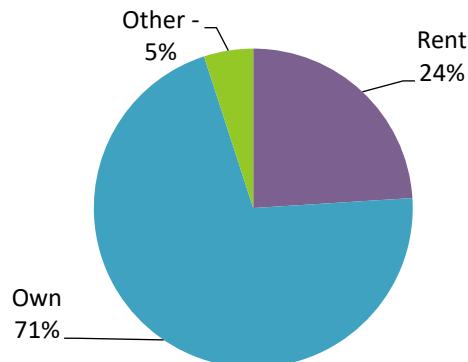


Figure 1: Proportion of Owners vs Renters

Tenure	Percent	Count
Rent	23.8%	5
Own	71.4%	15
Other	4.8%	1
Totals:		21

Table 1: Proportion of Owners vs Renters

Figure 1 and Table 1 above illustrate that 71% of respondents own their homes, whereas a significantly smaller proportion rent.

MONTHLY HOUSING COSTS

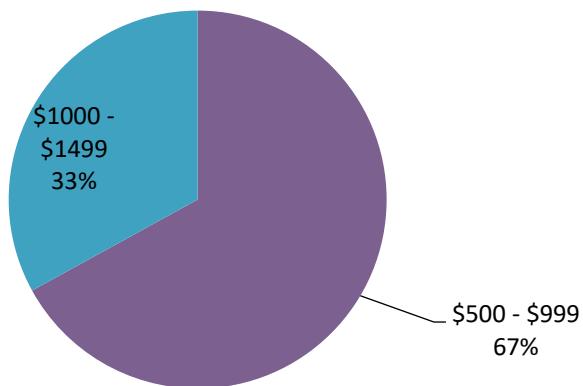


Figure 2: Monthly Rental Amounts

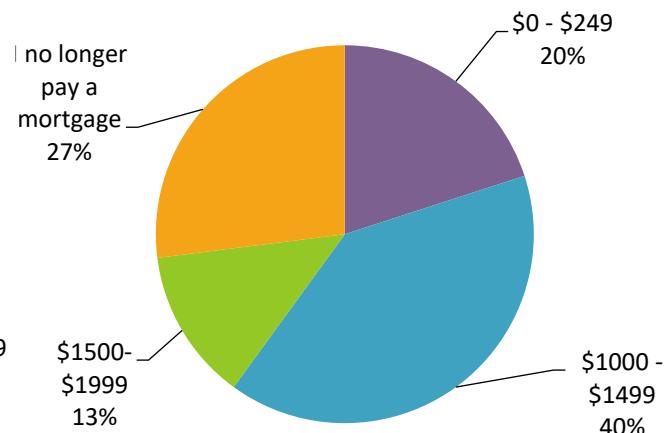


Figure 3: Monthly Mortgage Amounts

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

HOUSING NEEDS

The experiences of housing need differ significantly between renters and homeowners. The vast majority of renters in the Greater Castlegar subregion report that their current housing does not meet their needs (Figure 4), which is nearing a complete inverse of the unmet housing need experienced by homeowner respondents (Figure 5).

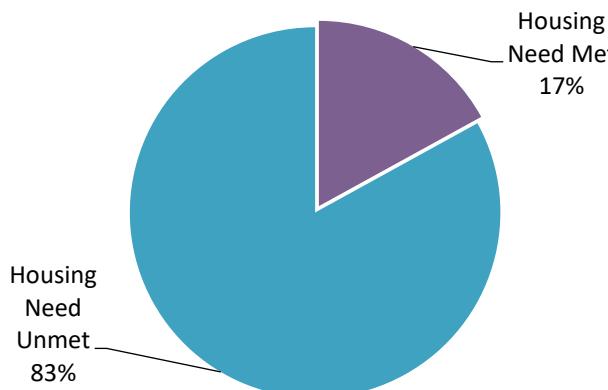


Figure 4: Housing Need – Renters

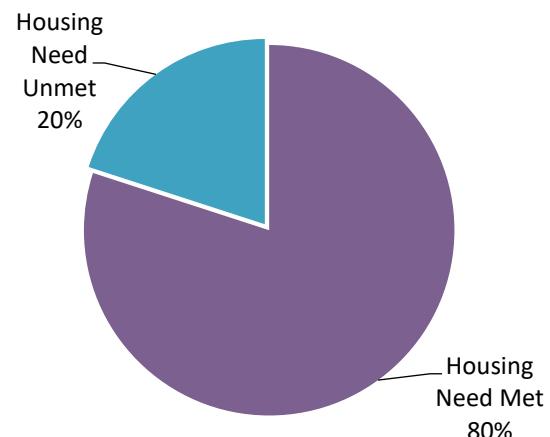


Figure 5: Housing Need – Homeowners

Residents of the Greater Castlegar subregion also have concerns about the physical condition of their homes. Figure 6 and Figure 7 show the need for repairs for both renters and homeowners. Fully half of the polled renters live in homes that require major repairs.

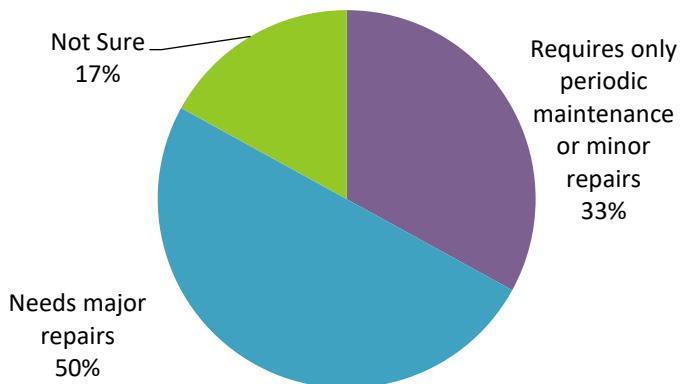


Figure 7: Physical Condition of Home – Renters

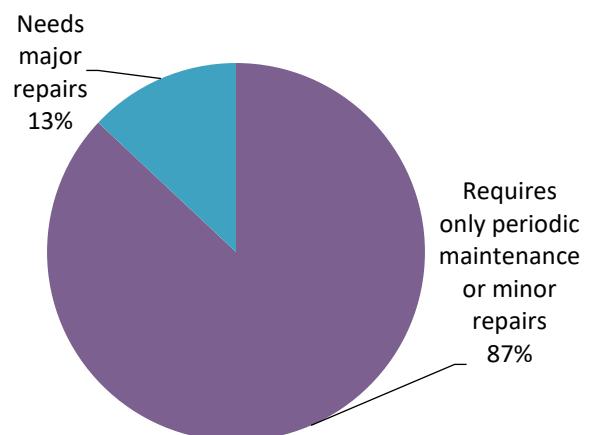


Figure 6: Physical Condition of Home – Homeowners

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

"The home is in major need of repairs that the landlords chose not to repair."

"The home is 100 years old with lots of stairs. As we age maintaining the home and negotiating the stairs becomes harder and harder."

"No where for kids to move to or rent."

HOME OWNERSHIP & RENTAL BARRIERS

Although 83% of renters report that home ownership is important to them, they experience a variety of barriers to this goal. The most significant barrier to home ownership is cost of the home and of the down payment, indicating a need for affordable home ownership options in the Greater Castlegar subregion.

Barrier	Percent	Count
Homes are too expensive.	83.3	5
Required down payment is too expensive.	83.3	5
No homes are available in my price range.	66.7	4
Homes in my price range are not suitable for my needs.	16.7	1
I'm worried interest rates will go up.	16.7	1
I have credit issues.	50.0	3

Table 2: Barriers to Home Ownership

Of those currently renting their homes, 67% reported that they are looking for new rental housing. Unfortunately, finding appropriate and affordable rentals has been a difficult process for many. The following comments illustrate some of the barriers people living in the Greater Castlegar subregion face when looking for new rental housing:

“The rental prices are way to high. That is our biggest problem, and that's why we are forced to stay in a home that is in need of a lot of work. We managed to get this place 3 years ago before rentals started sky rocketing and now we can't afford anything else.”

“Not enough rentals in my current city.”

“nothing is affordable on pvd. all low income housing is taken--huge waitlists of 2 years, women with children are priority”

These responses indicate that affordability and limited availability are both barriers to suitable housing. People on income assistance and families, particularly single parent households, indicate that there are few landlords willing to rent to them.

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

“I'm on PWD—landlords are not interested in having me.”

"When our child was conceived we were asked to find a new place to live as no children were aloud."

"I was a single parent raising three kids and had a hard time finding rentals that wanted a mom and kids."

ENERGY POVERTY

In general, 81% of respondents find their home's energy bills affordable, while 19% of respondents recorded their energy bills as being unaffordable. Energy bills are more burdensome for rental households, with 50% of this subset reporting that their home's energy bills are unaffordable.

When respondents had issues paying their monthly energy bills, 75% recorded that they kept their homes at a temperature too cold to be comfortable to offset costs, 100% held off on paying other bills, and 75% recorded that they didn't have enough money for food as a result of energy costs. These sacrifices reflect a higher rate of energy poverty than that in other RDCK jurisdictions examined by this survey.

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

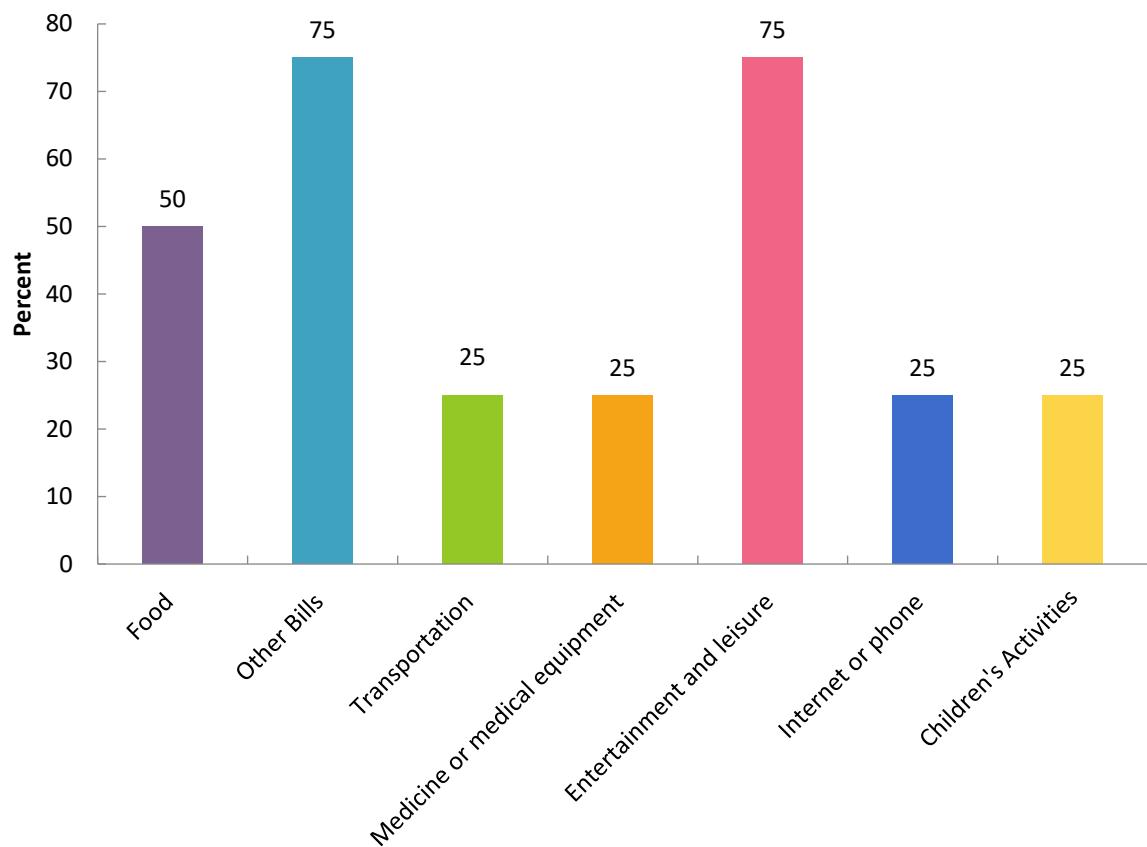


Figure 8 - Household Sacrifices when Money is Tight

OPEN-RESPONSE QUESTIONS

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

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

Thirty-three percent (33%) of respondents indicated that they are considering moving out of the Greater Castlegar subregion due to housing issues. However, 83% of renter residents were considering leaving their community, indicating a very difficult rental market. When asked why, respondents provided the following:

"House prices are considerably high for what you get due to supply/demand issues."

"no where to live--too long of waitlists."

"if we can no longer maintain our home and garden by ourselves because of our age. We have no physical structure available to have family or another couple live on the property with us to help out. We would like to be able to build a small dwelling for that purpose."

"I need a house with more rooms and more affordable to heat that has no radon. It's getting expensive around here."

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

Respondents report that housing is unavailable or unaffordable for many community members. Access to appropriate housing is very difficult for families and people on income assistance. They face a number of barriers, which results in settling for housing that is poorly maintained, expensive, and too small. There are also concerns about the impact of regulations limiting subdivision or restricting building secondary units. Some comments include:

"I know of a number of individuals who have challenges finding affordable and safe housing in our community, who find themselves living in situations off the radar, so perhaps don't get the representation they need. When disability cheques are \$1200 and rents are \$800, that doesn't leave much for meds, utilities, transportation, let alone food."

"There seems to be a lack of housing available and the housing that is available , people are charging way to much"

"As we age our challenges are the accesibility 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."

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

Respondents were strongly in favour of more affordable housing, suggesting construction of purpose-built affordable housing, increased housing type options through apartment, duplex, and co-op housing construction, and easing zoning and subdivision regulations to allow for secondary units on existing large parcels. Respondents also suggested purpose-built student housing, loosening of regulations to allow secondary dwellings, and aid for high energy costs.

"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."

"Build social housing for low income, allow better transportation in rural areas so it isn't critical that people live in Nelson to live without a vehicle (longer service hours, more frequent trips)."

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

Respondents emphasised again that affordable and appropriate housing is difficult for many people to access. Members of the community who have lower incomes are being pushed out because of high rental prices. Young people and single-parent families are particularly in need of increased housing options. Renters also note that pet owners have minimal options, as high demand means landlords almost always have the option to choose a non-pet-owner over a pet-owner.

"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."

"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 moved from Penticton where there was no housing to here. Now the housing is substandard and not available."