



**TOWN OF CRESTON  
REGULAR COUNCIL MEETING AGENDA**

**Tuesday, October 13, 2020**

**Immediately Following the Public Hearing Commencing at 4:00 PM**

**Held Electronically via Webex In Accordance with Ministerial Order No. M192**

**WEBEX:** <https://creston.webex.com/creston/j.php?MTID=m28a4bed60577ce17014345f3cf178720>

**Meeting Number: 133 847 8949 Password: TownCouncil**

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**1. CALL TO ORDER**

**2. MINISTERIAL ORDER NO. M192, LOCAL GOVERNMENT MEETINGS AND BYLAW PROCESS (COVID-19) ORDER NO. 3**

WHEREAS local governments must be able to conduct their business in accordance with public health advisories to reduce the threat of COVID-19 to the health and safety of members and employees of local government and related bodies and members of the public;

AND WHEREAS the Local Government Meetings and Bylaw Process (COVID-19) Order No. 3 made by Ministerial Order No. M192 under section 10 (1) of the *Emergency Program Act* came into effect on June 17, 2020;

AND WHEREAS the Town of Creston is unable to allow members of the public to attend an open meeting of the Regular and Special Council and Committee of the Whole Meetings until the end of December 2020 at *Council Chambers*, located at 238-10th Avenue North Creston BC, despite best efforts, in a manner that is consistent with applicable requirements or recommendations made under the *Public Health Act*, due to the size of the facility and the need for members of Council, Town employees and the public to maintain a physical distance of two (2) meters at all times, to prevent the spread of COVID-19;

AND WHEREAS the Town of Creston will ensure openness, transparency, accessibility and accountability with respect to Regular and Special Council and Committee of the Whole Meetings, by broadcasting them on the WEBEX Platform, inviting the public and media to participate virtually in these meetings; and by posting the Regular and Special Council and Committee of the Whole Meeting Agenda Packages and virtual login details on the Town of Creston website and social media platforms;

THEREFORE BE IT RESOLVED, THAT the Regular and Special Council and Committee of the Whole Meetings throughout the months of October, November and December 2020, be held without members of the public in attendance; AND FURTHER, THAT Council directs staff to investigate other meeting venues for Council that would accommodate in-person attendance of members of the public, meeting the physical distancing requirements of the *Public Health Act*, during the restrictions imposed for COVID-19.

**3. ADOPTION OF AGENDA**

**4. ADOPTION OF MINUTES**

- a. Regular Council Meeting Minutes - September 29, 2020

- b. Public Hearing Minutes - September 29, 2020

## **5. DELEGATIONS**

- a. Creston Valley - Kootenay Lake Economic Action Partnership, regarding the Kootenay Region Economic Resilience Action Plans

## **6. ITEMS OF BUSINESS**

- a. Creston Valley - Kootenay Lake Economic Action Partnership, regarding the Kootenay Region Economic Resilience Action Plans
- b. Regional District of Central Kootenay, regarding the Regional Housing Needs Assessment for the Greater Creston Sub-Region
- c. Town of Creston's Regional District of Central Kootenay Representative (see committee list)
- d. Ministry of Children and Family Development, regarding a proclamation request for Foster Family Month (October)
- e. Creston Valley Rotary Club, regarding a proclamation request for World Polio Day (October 24, 2020)
- f. Request for Decision from the Chief Administrative Officer, regarding Town Hall Christmas Closures
- g. Request for Decision from the Director of Community Services, regarding an extension of the Temporary Expanded Service Area Authorizations
- h. Verbal Report from the Director of Community Services, regarding the proposed Rockin the Kootenays Festival
- i. Request for Decision from the Community and Corporate Services Research and Policy Coordinator, regarding the Creston Valley Farmers Market Licence of Occupation extension and renewal
- j. Request for Decision from the Community and Corporate Services Research and Policy Coordinator, regarding the Creston Valley Youth Network COVID-19 Re-Opening Policy Amendment

## **7. BYLAWS**

- a. Zoning Amendment Bylaw 1916, 2020 (1516 Hillside St.) (3rd Reading)
- b. Zoning Amendment Bylaw 1916, 2020 (1516 Hillside St.) (Adoption)
- c. 2020, 2021, and 2022 Permissive Tax Exemption Amendment Bylaw No. 1917, 2020 (1st and 2nd Reading)
- d. 2020, 2021, and 2022 Permissive Tax Exemption Amendment Bylaw No. 1917, 2020 (3rd Reading)

## **8. NEW BUSINESS**

## **9. REPORTS OF REPRESENTATIVES**

- Council Member Reports
- Staff Verbal Reports (first meeting of each month)

**10. GIVING OF NOTICES**

- Regular Council Meeting - Oct. 27 and Nov. 10, 2020
- Regular Committee of the Whole Meeting - Oct. 20 and Nov. 17, 2020

**11. ACTING MAYORS SCHEDULE - 2020**

January: Cllr. Unruh  
February: Cllr. Wilson  
March: Cllr. DeBoon  
April: Cllr. Tzakis  
May: Cllr. Comer  
June: Cllr. Elford  
July: Cllr. Unruh  
August: Cllr. Wilson  
September: Cllr. DeBoon  
October: Cllr. Tzakis  
November: Cllr. Comer  
December: Cllr. Elford

**12. QUESTION PERIOD**

**13. RECESS AND MOVE TO CLOSED MEETING**

Pursuant to Sub-Section 90(1)(c) labour relations and (90)(1)(i) client solicitor privilege of the *Community Charter*.

**14. RECONVENE TO REGULAR MEETING**

**15. RESOLUTIONS FROM CLOSED MEETING**

**16. ADJOURNMENT**

**TOWN OF CRESTON**  
**REGULAR COUNCIL MEETING MINUTES**

Tuesday, September 29, 2020  
Immediately Following the Public Hearing Commencing at 4:00 PM  
Millennium Park, 215-16th Avenue South, Creston BC

- PRESENT:

Mayor Ron Toyota  
Councillor Arnold DeBoon  
Councillor Jen Comer  
Councillor Jim Elford  
Councillor Karen Unruh  
Councillor Joanna Wilson
- REGRETS:

Councillor Ellen Tzakis
- STAFF:

Mike Moore, Chief Administrative Officer  
Steffan Klassen, Director of Finance & Corporate Services  
Ross Beddoes, Director of Community Services  
Ferd Schmidt, Director of Infrastructure Services  
Jared Riel, Fire Chief  
Colin Farynowski, Manager of Engineering  
Bev Caldwell, Corporate Officer  
Kirsten Dunbar, Community & Corp. Services Research & Policy  
Coord.  
Marsha Neufeld, Executive Assistant
- GALLERY:

Allan Clement, Creston Resident  
Marja Albers, Creston Resident  
Aaron Groenhuysen, Creston Resident  
Craig Wood, Creston Resident  
Tyler Mailhot, Creston Resident
- MEDIA:

Aaron Hemens, Creston Valley Advance
1.

CALL TO ORDER

The Mayor called the Regular Council Meeting to order at 4:08 pm.
2.

ADOPTION OF AGENDA

Resolution #: 290-20

Moved by Councillor DeBoon

Seconded by Councillor Unruh

THAT the agenda for the Regular Council Meeting of September 29, 2020, BE ADOPTED.

MOTION CARRIED
3.

ADOPTION OF MINUTES

a.

Regular Council Meeting Minutes - September 8, 2020

Resolution #: 291-20

Moved by Councillor Comer

Seconded by Councillor Elford

THAT the minutes of the Regular Council Meeting held September 8, 2020, BE ADOPTED.

MOTION CARRIED



- b. Regular Committee of the Whole Meeting Minutes - September 15, 2020

**Resolution #: 292-20**

Moved by Councillor Wilson

Seconded by Councillor DeBoon

THAT the minutes of the Regular Committee of the Whole Meeting held September 15, 2020, BE ADOPTED.

MOTION CARRIED

#### 4. DELEGATIONS

None

#### 5. ITEMS OF BUSINESS

- a. Recommendations from the Regular Committee of the Whole Meeting held September 15, 2020

**Resolution #: 293-20**

Moved by Councillor Comer

Seconded by Councillor DeBoon

THAT Recommendations No.1 to 6 from the Regular Committee of the Whole Meeting held September 15, 2020, BE APPROVED as follows:

**RECOMMENDATION NO. 1:**

THAT the correspondence from the Regional District of Central Kootenay regarding a Change of Scope Request from the Kootenai Community Centre Society with respect to their 2020 Columbia Basin Trust / Community Initiative Program grant funding, BE RECEIVED; AND FURTHER, THAT Council APPROVES the Change of Scope Request from the Kootenai Community Centre Society, with respect to their 2020 Columbia Basin Trust / Community Initiative Program grant funding, to support the purchase of an EcoTank Pro Printer.

**RECOMMENDATION NO. 2:**

THAT the correspondence from the Regional District of Central Kootenay regarding the request from the Creston Valley Fall Fair Association to extend their 2020 Columbia Basin Trust / Community Initiative Program grant funding, BE RECEIVED; AND FURTHER THAT, Council APPROVES the request from the Creston Valley Fall Fair Association to extend their 2020 Columbia Basin Trust / Community Initiative Program grant funding for the 102nd Annual Fall Fair to the 103rd Annual Fall Fair, with an extension in funding until December 31, 2021.

**RECOMMENDATION NO. 3:**

THAT the Council Direction Request from the Director of Community Services regarding the development of a new Revitalization Tax Exemption Bylaw for the Town of Creston, BE RECEIVED; AND FURTHER, THAT Council DIRECTS staff to prepare a new Revitalization Tax Exemption Bylaw for Council's consideration at an upcoming Regular Council Meeting.

**RECOMMENDATION NO. 4:**

THAT the Council Direction Request from the Director of Community Services regarding Zoning Amendment Application No. 02/20 for 1516 Hillside Street, BE RECEIVED; AND FURTHER, THAT Council DIRECTS staff to bring forward an amendment to Zoning Bylaw No. 1123, 1989, to rezone the property legally described as Lot 5, District Lot 891, Kootenay District, Plan EPP85933, PID: 030-594-511, and located at 1516 Hillside Street from Single Family Residential (R-1) to Zero Lot Line Residential (R-2) to allow for subdivision and development of a duplex with a shared party wall, for Council's consideration at a future Regular Council Meeting.

**RECOMMENDATION NO. 5:**

THAT the Council Direction Request from the Director of Community Services regarding Development Permit Application No. 05/20 for 1209 Northwest Boulevard, BE RECEIVED; AND FURTHER, THAT Council DIRECTS staff to bring forward a Development Permit for the property legally described as Parcel A (Reference Plan 696001) of Block 67, District Lot 9554, Kootenay

## Regular Council Meeting Minutes – September 29, 2020

District, PID: 016-454-530 and located at 1209 Northwest Boulevard, to allow for an addition to the existing commercial building, for Council's consideration at a future Regular Council Meeting.

**RECOMMENDATION NO. 6:**

THAT the verbal report from the Director of Finance and Corporate Services regarding the 2021 Budget Schedule, BE RECEIVED. MOTION CARRIED

- b. KBRH Health Foundation, letter of appreciation to Mayor and Council regarding the Urologist and Ear, Nose and Throat Support Project

**Resolution #: 294-20**

Moved by Councillor Unruh

Seconded by Councillor DeBoon

THAT the letter of appreciation from the KBRH Health Foundation to Mayor and Council, for their donation in the amount of \$500.00 to the Urologist and Ear Nose and Throat Support Project, allocated through the Columbia Basin Trust – Community Initiatives Program, BE RECEIVED. MOTION CARRIED

- c. Council of Senior Citizens' Organizations of B.C., correspondence regarding a proclamation request for International Day of Older Persons

**Resolution #: 295-20**

Moved by Councillor Elford

Seconded by Councillor Wilson

THAT the correspondence from the Council of Senior Citizens' Organization of B.C., regarding the proclamation of the Day of Older Persons, BE RECEIVED; AND FURTHER, THAT the Mayor is AUTHORIZED to issue a Proclamation to declare October 1, 2020 International Day of Older Persons in the Town of Creston. MOTION CARRIED

- d. Verbal Report from the Chief Administrative Officer regarding the Creston Valley Recreation Master Plan

**Resolution #: 296-20**

Moved by Councillor DeBoon

Seconded by Councillor Elford

THAT the verbal report by the Chief Administrative Officer with respect to the Regional District of Central Kootenay, Town of Creston and Electoral Areas A, B & C, Parks and Recreation Master Plan, BE RECEIVED; AND FURTHER, THAT Council RECEIVES the Regional District of Central Kootenay, Town of Creston and Electoral Area A, B, & C Parks and Recreation Master Plan, and DIRECTS staff to publish the plan on the Town of Creston Website. MOTION CARRIED

- e. Regional District of Central Kootenay regarding Local Service Area Bylaw 2700 - Town of Creston and Portions of Electoral Areas A, B, and C Transit

**Resolution #: 297-20**

Moved by Councillor Elford

Seconded by Councillor DeBoon

THAT the request for a Letter of Consent from the Regional District of Central Kootenay for the "*Town of Creston and Portions of Electoral Areas A, B, and C Transit Local Service Area Establishment Bylaw No. 2700, 2020*", BE RECEIVED; AND FURTHER, THAT Council AUTHORIZES the Mayor and the Chief Administrative Officer to sign the Letter of Consent for the Regional District of Central Kootenay's "*Town of Creston and Portions of Electoral Areas A, B and C Transit Local Service Area Establishment Bylaw No. 2700, 2020.*"

MOTION CARRIED

## Regular Council Meeting Minutes – September 29, 2020

- f. Request for Decision from the Director of Community Services regarding the Revitalization Tax Exemption Application for 1625 Northwest Blvd.

**Resolution #: 298-20**

Moved by Councillor DeBoon

Seconded by Councillor Unruh

THAT the Request for Decision from the Director of Community Services regarding the Revitalization Tax Exemption Program application from Byron Murtack, BE RECEIVED; THAT staff is AUTHORIZED to issue a Revitalization Tax Exemption Certificate to Byron Murtack for the property legally described as Lot 2, District Lot 892, Kootenay District, Plan NEP58861, Except Plan NEP62103, PID:023-722-061 and located at 1625 Northwest Boulevard (the "Property"), subject to the fulfillment of the conditions and requirements for issuance set out in the Revitalization Tax Exemption Agreement and in Revitalization Tax Exemption Bylaw No. 1860, 2017; AND FURTHER, THAT staff is AUTHORIZED to provide the BC Assessment Authority with a copy of the Revitalization Tax Exemption Certificate entitling Byron Murtack to a municipal property tax exemption for the "Property" for the calendar years set out in the Revitalization Tax Exemption Agreement.

MOTION CARRIED

- g. Request for Decision from the Director of Community Services regarding the Revitalization Tax Exemption Application for 1309 Northwest Blvd.

**Resolution #: 299-20**

Moved by Councillor Comer

Seconded by Councillor Unruh

THAT the Request for Decision from the Director of Community Services regarding the Revitalization Tax Exemption Program application from 1023014 BC Ltd., BE RECEIVED; THAT staff is AUTHORIZED to issue a Revitalization Tax Exemption Certificate to 1023014 BC Ltd. for the property legally described as Parcel A (See 95999-I), of Lot 6, District Lot 892, Kootenay District, Plan 2177, PID 006-274-552 and located at 1309 Northwest Boulevard (the "Property"), subject to the fulfillment of the conditions and requirements for issuance set out in the Revitalization Tax Exemption Agreement and in Revitalization Tax Exemption Bylaw No. 1860, 2017; AND FURTHER, THAT staff is AUTHORIZED to provide the BC Assessment Authority with a copy of the Revitalization Tax Exemption Certificate entitling 1023014 BC Ltd. to a municipal property tax exemption for "the Property" for the calendar years set out in the Revitalization Tax Exemption Agreement.

MOTION CARRIED

- h. Request for Decision from the Director of Community Services regarding the Revitalization Tax Exemption Application for 906 & 910 Pine Street

**Resolution #: 300-20**

Moved by Councillor Wilson

Seconded by Councillor Unruh

THAT the Request for Decision from the Director of Community Services regarding the Revitalization Tax Exemption Program application from 568210 BC Ltd., BE RECEIVED; THAT staff is AUTHORIZED to issue a Revitalization Tax Exemption Certificate to 568210 BC Ltd. for the property legally described as The West and East Half of Lot 3, District Lot 525, Kootenay District, Plan 2850, PID 013-161-903 and 013-161-971 and located at 906 & 910 Pine Street (the "Property"), subject to fulfillment of the conditions and requirements for issuance set out in the Revitalization Tax Exemption Agreement and in Revitalization Tax Exemption Bylaw No. 1860, 2017; AND FURTHER, THAT staff is AUTHORIZED to provide the BC Assessment Authority with a copy of the Revitalization Tax Exemption Certificate entitling 5680210 BC Ltd. to a municipal property tax exemption for the "Property" for the calendar years set out in the Revitalization Tax Exemption Agreement.

MOTION CARRIED

## Regular Council Meeting Minutes – September 29, 2020

- i. Request for Decision from the Director of Community Services regarding Revitalization Tax Exemption Bylaw 1918, 2020

**Resolution #: 301-20**

Moved by Councillor Comer

Seconded by Councillor DeBoon

THAT the Request for Decision from the Director of Community Services regarding Revitalization Tax Exemption Bylaw No. 1918, 2020, BE RECEIVED.

MOTION CARRIED

- j. Request for Decision from the Director of Community Services regarding Zoning Amendment Bylaw 1916, 2020

**Resolution #: 302-20**

Moved by Councillor DeBoon

Seconded by Councillor Comer

THAT the Request for Decision from the Director of Community Services regarding Zoning Amendment Bylaw 1916, 2020, BE RECEIVED.

MOTION CARRIED

- k. Request for Decision from the Director of Community Services regarding Development Permit Application No. 05/20 (1209 Northwest Blvd)

**Resolution #: 303-20**

Moved by Councillor Elford

Seconded by Councillor Wilson

THAT the Request for Decision from the Director of Community Services regarding Development Permit Application No. 05/20 for 1209 Northwest Boulevard, BE RECEIVED; AND FURTHER, THAT Council DIRECTS Staff to issue Development Permit 05/20 to 0971585 B.C. Ltd. (the owners) for the property legally described as Parcel A (Reference Plan 69600-1) of Block 67, District Lot 9554, Kootenay District, PID: 016-454-530 and located at 1209 Northwest Boulevard, to allow for an addition to the existing commercial building, conditional upon security being provided in the amount of \$5,000.

MOTION CARRIED

- l. Request for Decision from the Manager of Engineering regarding Curbside Collection Community Engagement

**Resolution #: 304-20**

Moved by Councillor Unruh

Seconded by Councillor Comer

THAT the Request for Decision from the Manager of Engineering regarding the proposed approach for community consultation regarding an expanded Curbside Collection Program, BE RECEIVED; AND FURTHER, THAT Council DIRECTS staff to proceed with community consultation regarding the expansion of the Curbside Collection Program to include residential organics and recycling.

MOTION CARRIED

**6. BYLAWS**

- a. Zoning Amendment Bylaw 1915, 2020 (3rd Reading)

**Resolution #: 305-20**

Moved by Councillor DeBoon

Seconded by Councillor Comer

THAT Zoning Amendment Bylaw 1915, 2020, BE READ a third time by title.

MOTION CARRIED

## Regular Council Meeting Minutes – September 29, 2020

- b. Zoning Amendment Bylaw 1915, 2020 (Adoption)

**Resolution #: 306-20**

Moved by Councillor Unruh

Seconded by Councillor Elford

THAT Zoning Amendment Bylaw 1915, 2020, BE ADOPTED.

MOTION CARRIED

- c. Zoning Amendment Bylaw 1916, 2020 (1st and 2nd Readings)

**Resolution #: 307-20**

Moved by Councillor Wilson

Seconded by Councillor Comer

THAT Zoning Amendment Bylaw 1916, 2020, BE READ a first time by title, a second time by content..

MOTION CARRIED

- d. Revitalization Tax Exemption Bylaw 1918, 2020 (1st and 2nd Readings)

**Resolution #: 308-20**

Moved by Councillor DeBoon

Seconded by Councillor Wilson

THAT Revitalization Tax Exemption Bylaw, 1918, 2020, BE READ a first time by title, a second time by content.

MOTION CARRIED

## 7. NEW BUSINESS

None

## 8. REPORTS OF REPRESENTATIVES

The Mayor reported on his attendance at a Municipal Finance Authority (MFA) of British Columbia Trustee Board Meeting, a Regional District of Central Kootenay (RDCK) Board Meeting, the MFA of British Columbia Trustee Board Annual General Meeting, the Union of British Columbia Municipalities (UBCM) Convention meetings including a Highway 3 Coalition Meeting, Solicitor General Meeting, Forestry Breakfast Meeting, a Ministry of Transportation and Infrastructure Meeting and his attendance at the virtual UBCM Convention, as well as providing an update on bus service in Creston.

Councillor Comer reported on her attendance at a Creston Valley Tourism Society Meeting, the RDCK Regional Housing Needs Assessment Webinar, and a Creston Valley-Kootenay Lake Economic Action Partnership Meeting.

Councillor DeBoon reported on his attendance on a Trails for Creston Valley Society Meeting, a Creston Valley Regional Airport Society Meeting, a UBCM Ministry of Transportation and Infrastructure Meeting, a RDCK Joint Resource Recovery Commission Meeting, the RDCK Regional Housing Needs Assessment Webinar, and his attendance at the virtual UBCM Convention.

Councillor Elford reported on his attendance at the UBCM Forestry Breakfast Meeting, Municipal Insurance Authority Meeting and his attendance at the virtual UBCM Convention.

Councillor Wilson reported on her attendance at a Creston Valley Arts Council Meeting, a Creston Valley Chamber of Commerce Meeting, a Creston Public Library Meeting and a Creston Valley Blossom Festival Association Meeting.

The Mayor reported on Councillor Tzakis's attendance at a Creston Valley Community Network Committee Meeting.

**Resolution #: 309-20**

Moved by Councillor Wilson

Seconded by Councillor DeBoon

That the verbal and written reports of Council, BE RECEIVED.

MOTION CARRIED

Regular Council Meeting Minutes – September 29, 2020

**9. GIVING OF NOTICES**

- Regular Council Meeting - Oct.13 & 27, 2020
- Regular Committee of the Whole Meeting - Oct. 20, 2020

**10. QUESTION PERIOD**

There were no questions from members of the gallery.

**11. RECESS AND MOVE TO CLOSED MEETING (if necessary)**

No Closed Council Meeting was held.

**12. ADJOURNMENT**

***Resolution #: 310-20***

Moved by Councillor DeBoon

THAT the Regular Council Meeting of September 29, 2020, BE ADJOURNED at 4:43 pm.  
MOTION CARRIED

**CERTIFIED CORRECT:**

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Ron Toyota  
Mayor

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Bev Caldwell  
Corporate Officer

**MINUTES OF A PUBLIC HEARING OF THE TOWN OF CRESTON HELD ON  
TUESDAY, SEPTEMBER 29, 2020 IN MILLENNIUM PARK, 215 16<sup>TH</sup> AVENUE  
SOUTH, CRESTON BC, AT 4:00 P.M.**

<b>PRESENT</b>	Mayor Toyota Councillor Jen Comer Councillor Arnold DeBoon Councillor Jim Elford Councillor Karen Unruh Councillor Joanna Wilson
<b>REGRETS</b>	Councillor Ellen Tzakis
<b>STAFF</b>	Mike Moore, Chief Administrative Officer Ross Beddoes, Director of Community Services Steffan Klassen, Director of Finance & Corporate Services Colin Farynowksi, Manager of Engineering Jared Riel, Fire Chief Bev Caldwell, Corporate Officer Marsha Neufeld, Executive Assistant Kirsten Dunbar, Community and Corporate Services Coordinator
<b>GALLERY</b>	Allan Clement, Creston Resident Marja Albers, Creston Resident Aaron Groenhuysen, Creston Resident Craig Wood, Creston Resident Tyler Mailhot, Creston Resident Aaron Hemens, Creston Valley Advance
<b>CALL TO ORDER</b>	Ross Beddoes, Director of Community Services, Chair, called the Public Hearing to order at 4:00 pm.
<b>PURPOSE OF PUBLIC HEARING PROPOSED ZONING AMENDMENT BYLAW 1915, 2020 (General Commercial Zone C1)</b>	<p>The Chair reviewed the purpose and intent of Zoning Amendment Bylaw No. 1915, 2020, advising the following:</p> <p>The purpose and intent of the proposed Zoning Amendment Bylaw, if adopted, would be to expand the permitted uses within the “General Commercial (C-1) Zone.” To include:</p> <p>1) Breweries and distilleries, minor; 2) Custom indoor manufacturing; 3) Mobile food vendor; 4) Mobile retail vendor 5) Printing and publishing; 6) Social services, and would apply to all properties within the “General Commercial (C-1) Zone” which is generally located within the downtown area and the Creston Valley Mall.</p>
<b>PUBLIC HEARING PROCEDURE</b>	<p>The Chair reviewed the Public Hearing Procedure and stated the following:</p> <p>“This Public Hearing is to consider and receive submissions regarding proposed Zoning Amendment Bylaw No. 1915, 2020.</p> <p>Anyone who believes their interest may be affected by the proposed Bylaw will be heard, or may make a written submission. No one will be discouraged or prevented from making his or her views heard.</p> <p>Council members may ask questions of you following your presentation but our function tonight is to listen to the views of the public, not to debate the proposed Bylaw.</p> <p>After the Public Hearing has concluded, Council may, without further notice, give whatever effect Council believes proper to the representations.</p> <p>Council has received documents which are available for your review. Please refer to the Public Hearing Binder to review these documents. Written submissions received during the course of these proceedings will be read aloud by staff and subsequently will be added to the Public Hearing Binder.</p> <p>Your only opportunity to comment on the proposed Bylaw is during the Public Hearing. We are not permitted to receive further submissions once we have closed the Public Hearing.</p>

To maintain order and to ensure that everyone has an opportunity to be heard, here are our rules of procedure:

- a) Please begin your remarks by stating your name and address. If you are speaking on behalf of some other person or organization, please identify the name of that person or organization.
- b) Please limit your remarks to 5 minutes and to the subject of the proposed Bylaw. Please be respectful to others.
- c) After everyone has spoken once, you will have an opportunity to speak subsequent times to provide additional information, if you wish, and subject to the discretion of the Chair.
- d) If you have any concerns about the rules of the Hearing, please address your comments to me, as the Chair."

## **STAFF REPORT**

The Chair provided information with respect to staff reports and written submissions, as follows:

- a) The statutory notice of Public Hearing was published in the Creston Valley Advance on September 17 and September 24, 2020.
- b) A Staff report was provided to Council for consideration prior to 1<sup>st</sup> & 2<sup>nd</sup> readings of the proposed Bylaw on September 8, 2020.
  - To view the report to Council, please refer to the Public Hearing binder.
- c) Written, verbal submissions were received by Staff up to 4:00 pm on September 29, 2020.

The Chair advised that there were no written and/or verbal submissions received.

The Chair called for first and/or second time speakers with respect to this application, to which there were none.

## **PUBLIC COMMENTS**

There were no comments from the public.

## **COUNCIL COMMENTS**

There were no comments from the Mayor or members of Council.

The Chair reminded Council that they are not permitted to receive further submissions following the close of the Public Hearing and stated the following:

"Therefore, all written and oral submissions regarding proposed Zoning Amendment Bylaw No. 1915, 2020, up to and including the September 29, 2020 Public Hearing be received and that the Public Hearing be Closed."

## **ADJOURNED**

The Public Hearing adjourned at 4:05 p.m.

## **CERTIFIED TRUE AND CORRECT:**

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Mayor Ron Toyota

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Bev Caldwell, Corporate Officer



Regular meeting on Tuesday, September 29, 2020 @4:00 pm.

\*Requesting 30 minutes

**NAME OF DELEGATION:** Creston Valley-Kootenay Lake Economic Action Partnership (EAP)

**SPOKESPERSON(S):**

1. Eric Burton, President & CEO, Factor 5 Group (Virtual)
2. Aaron Gregory, Community Economic Development Coordinator, Economic Action Partnership (EAP) (In Person)
3. Andrea Wilkey, Executive Director, Community Futures Central Kootenay (Virtual)
4. Hannah Dueck, Community Economic Development Intern, Community Futures Central Kootenay and Intern Research Assistant, Selkirk College (Virtual)

**MAILING ADDRESS:** [REDACTED]

**TELEPHONE NO.:** [REDACTED]

**EMAIL:** aaron@factor5group.com

**DETAILS OF ISSUE TO BE DISCUSSED:**

The Kootenay Region Economic Resilience Planning project is a collaboration between the Community Economic Development program at Simon Fraser University, the Applied Research and Innovation Centre at Selkirk College, and Community Futures Central Kootenay. The aim of the project was to work with eight communities in the Kootenays to develop Economic Resilience Action Plans specific to each community. Importantly, the plans are not meant to be separate from other policy tools. They are meant to be a bridge between economic development plans and emergency management plans, to address the unique needs of the business community during disaster or economic disruption, and recovery.

Creston's plan is substantially complete – we are now pursuing the important next step of having the plan endorsed by Town Council.

# COVID-19 RESPONSE

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Creston Valley - Kootenay Lake Economic Action Partnership



# AGENDA

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## OUTLINE

- Recap on COVID-19 Immediate Economic Response
- Strategies: Tourism and Agriculture
- Project Performance Outcomes
- COVID-19 Immediate Response Plan Outcomes
- Next Steps
- Questions

# TOURISM STRATEGY



#1 FOCUS ON IMMEDIATE  
RECOVERY



#2 CIRCULATE LOCAL SPENDING  
UNTIL THE TRAVEL RESTRICTIONS  
WERE LIFTED



#3 GENERATE BUSINESS REVENUE

# AGRICULTURE STRATEGY



#1 SUPPORT THE AG SECTOR IN  
ATTRACTING A WORKFORCE



#2 PROVIDING SAFE  
ACCOMMODATION



#3 DE-ESCALATE PUBLIC FEARS  
ABOUT COVID-19 OF WORKERS  
COMING TO THE VALLEY

# PROJECT PERFORMANCE OUTCOMES

GOAL	MEASURE	TARGET	OUTCOME
Accommodation infrastructure upgraded	*	*	*
Businesses operating in 2020	# of businesses	80% by September 30	100%
Balance economic prosperity w public health	% of visitors at Visitor Centre	75%	Near Perfect compliance
Lead local marketing “staycation”	Social media likes and site visits	FB likes: 45 Site visits: 100	FB likes: 280 Site visits: 674

# PROJECT PERFORMANCE OUTCOMES

GOAL	MEASURE	TARGET	OUTCOME
Workforce operates at full capacity	# of businesses that operate at a reduced capacity	0 by August 31	*Survey results
Local ag operations implement COVID-19 guidelines	# of COVID-19 cases by ag workers	0 by Aug 31	0
Residents confident industry is taking COVID-19 precautions	# of calls received by the Emergency Operations Centre	0 by Aug 31	0

# COVID-19 Immediate Economic Response Plan - Outcomes

## LONG TERM VISION

Re-develop stronger together  
strategy to adapt to COVID-19

## ECONOMIC RESILIENCE

Provide immediate business  
support - Inventory of open,  
closed, and modified businesses  
for public access - Organize and  
promote weekly business  
webinars



# COMMUNICATION

---

- SCHEDULE BI-WEEKLY MEETINGS WITH ECONOMIC DEVELOPMENT STAKEHOLDERS
- ADOPT CENTRAL CLIENT RELATIONSHIP MANAGEMENT SYSTEM
- GATHER SURVEYS AND ASSESS RESULTS
- COORDINATE TARGETED OUTREACH TO COMMUNITY PARTNERS
- DEVELOP MARKETING CAMPAIGN TO RAISE AWARENESS OF SUPPORTS AND PROGRAMS



# RESPONSE OUTCOMES

## GOAL

## OUTCOME

LONG-TERM VISION

Re-develop stronger together strategy for COVID-19

Complete - Plan was delivered to steering committee

ECONOMIC RESILIENCE

Provide immediate business support

Complete - Community Futures provide COVID-19 relief and programming

ECONOMIC RESILIENCE

Inventory, open, closed, and modified businesses

Complete - Updated on Chamber website

ECONOMIC RESILIENCE

Organize and promote weekly business webinars

Complete - Community Futures provided weekly webinars

# RESPONSE OUTCOMES

	GOAL	OUTCOME
COMMUNICATION	Bi-weekly meetings with economic development stakeholders	Complete - Bi-weekly zoom meetings
COMMUNICATION	Adopt central client relationship management system	Complete - Currently using Executive Pulse
COMMUNICATION	Gather surveys and assess results	Complete - Chamber and CBT surveys
COMMUNICATION	Coordinated target outreach to community partners	In progress

# RESPONSE OUTCOMES

	GOAL	OUTCOME
COMMUNICATION	Develop marketing campaign to raise awareness of supports and programs	In progress
COMMUNICATION	Integrate Economic Response into EOC	Complete

# NEXT STEPS



## ACTIVATE

Activate the COVID-19  
Immediate Economic  
Response Plan if  
needed

## CONDUCT

Conduct business  
services virtually  
(continuity planning)

## START

Start BR&E

## DEVELOP

Develop the Economic  
Resilience Action Plan  
and schedule regular  
updates



# Economic Resilience

## Creston Valley



# Economic Resilience in the Kootenays

- Began in 2019-2020
  - Partnership between Simon Fraser University, Selkirk College's Applied Research and Innovation Centre, and Community Futures
  - Funded through Rural Dividend Fund and Local Government
- Involved 8 communities across the Kootenays
- Resulted in templates and an Economic Resilience Toolkit
- Continued in Central Kootenay in summer 2020
  - Castlegar, Nelson, Slocan, **Creston**



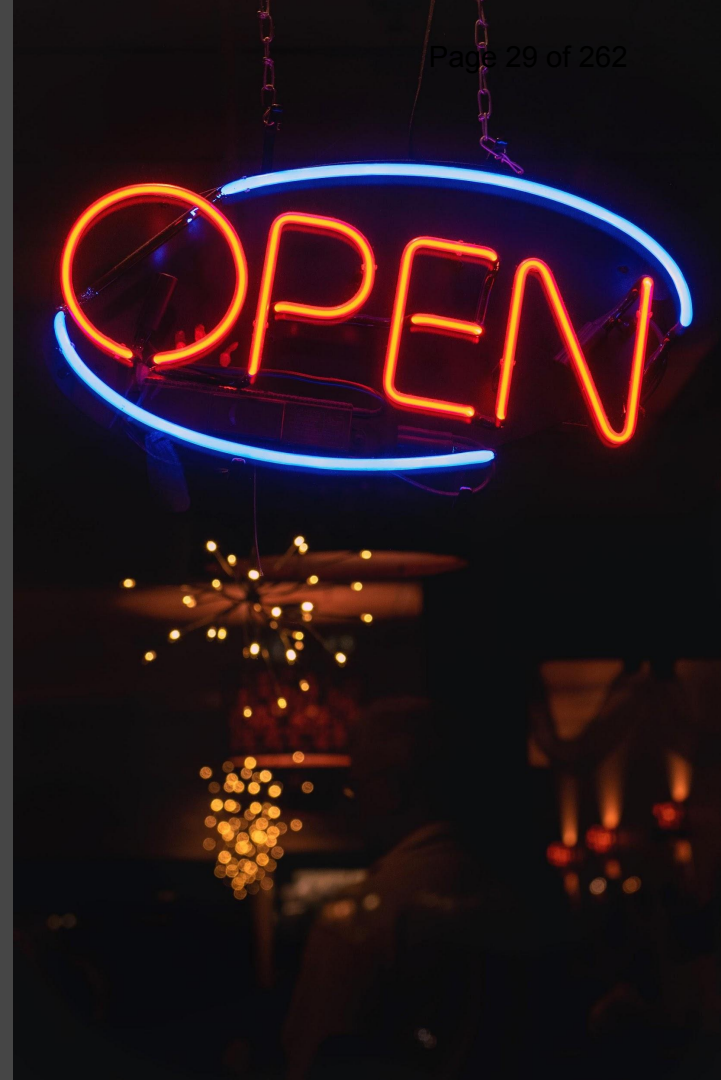
# Economic Resilience

Maintaining well-being while adjusting to constant changes in the world.



# Why Economic Resilience?

- Critical life needs are provided by businesses
- Businesses = beacons of recovery
- Businesses provide incomes, goods, and services for individual recovery
- Local businesses = accountable + reduce capital leakage





# Economic Resilience Action Plan (ERAP)

A community-based plan that bridges the gap between  
Economic Development Plans and Emergency Management  
Plans





# Creston Valley Economic Resilience Plan

May-September, 2020

# Objectives

- Use an all hazards approach
  - Aim for options, not perfection
- Spread out responsibility
  - Utilize existing groups
  - Take advantage of expertise across organizations
  - Reduce costs
- Create a living document
  - Review and update regularly
  - Use for economic impacts of all levels

# Economic Resilience Action Plan Outline

## Plan Overview

- Situates plan in terms of economic context and relation to emergency and other planning efforts
- Identifies Principles and Priorities for the plan

## Governance

- Outlines leadership structure of the plan
- Describes roles/responsibilities
- Describes how and when the plan will be activated
- Includes a schedule for updating/exercising the plan

## Action Group Sections

- Cover separate aspects of economic resiliency planning
- Identify current assets and outline gaps/plans for the future



# Action Group Leads

## Community Futures Central Kootenay

- Business Technical Assistance and Finance

## Economic Action Partnership

- Communications (co-lead: Creston Valley Visitor Centre)
- Impact Assessment (interim)
- Economic Infrastructure
- Local Procurement (co-lead: Town of Creston)

## Town of Creston

- Structures and Access
- Regulatory and Compliance

# Action Group Leads - Continued

**Kootenay Employment  
Services**

- Workforce Support

**Valley Community Services**

- Psychosocial

# Progress So Far

- Action Group Sections
  - All complete
    - Current assets identified
    - Future actions identified
- Action Items
  - Planning in place to address gaps
- Main remaining gaps
  - Assigning timelines and priorities to action items
  - Identifying committee members for some action group sections



# Next Steps

- Establish mandatory biannual meetings to update the plan
- Identify additional committee members where needed
- Classify action items by priority, difficulty and timeline
- Spread out responsibility (long-term)
- Identify and establish sources of funding
  - For Business Emergency Operations Centre (BEOC) startup
  - For ongoing planning

# Town of Creston's Role

- Endorse the plan
- Mandate biannual meetings
- Share with the public the economic resilience work that has been done



# Questions?

# Kootenay Region Economic Resilience Action Plans

## Creston Valley, BC



PUBLIC VERSION

**Current Version:  
October 2020**



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## **Common Acronyms**

ARIC – Applied Research and Innovation Centre at Selkirk College

AG – Action Groups for Economic Resilience

BCEDA – British Columbia Economic Development Association

BCEMS – British Columbia Emergency Management System

BEOC – Business Emergency Operations Centre

CBT – Columbia Basin Trust

CFCK – Community Futures Central Kootenay

DFA – Disaster Financial Assistance

EAP – Creston Valley-Kootenay Lake Economic Action Partnership

EDPN – Economic Development Practitioners Network

EOC – Emergency Operations Centre

EM – Emergency Management

EMBC - Emergency Management British Columbia

EPA – Emergency Program Act

ERAP – Economic Resilience Action Plan

ESS – Emergency Social Services

FLNRORD – Forests, Lands, Natural Resource Operations, and Rural Development

KCDS – Kootenay Career Development Society

PREOC – Provincial Regional Emergency Operation Centre

RDCK – Regional District Central Kootenay

RDCK EMP – Regional District of Central Kootenay Emergency Management Program

RDI – Rural Development Institute at Selkirk College

SFU CED – Simon Fraser University's Community Economic Development Program

TA – Technical Assistance



## **Incident Quick Start Guide**

When an economic disruption incident occurs, the Executive Leadership of the Economic Resilience Action Plan Committee should consider the following actions:

### **Activation**

- 1) If an Emergency Operations Center (EOC) is activated for Creston, immediately activate the plan.
- 2) If no EOC is activated, but an economic disruption is apparent, convene the Advisory Members of the ERAP Committee and decide on activating the ERAP.
- 3) For any incident, immediately stand up the Communications and Impact Assessment Action Groups and direct them to follow their protocols.

### **Situational Awareness**

- 1) Immediately deploy an Economic Liaison to the EOC, if it has been activated. Consult with the Economic Liaison to keep apprised of developments.
- 2) Immediately contact Political/Community Leadership to notify them of ERAP activation and maintain ongoing communication.
- 3) If not done during Activation, convene ERAP Committee Advisory Members to notify them of ERAP activation and maintain ongoing communication.

### **Immediate Response Activities**

- 1) If deemed necessary, stand up the Business Emergency Operations Centre (BEOC).
- 2) Coordinate with the Communications AG and the Impact Assessment AG to develop a short-term communications plan to notify the business community and the public of developments. This may include launching incident-specific web tools and/or dial-in information hotlines.
- 3) Coordinate with Regional Municipalities and Partners to assess what additional information, resources, and supports may be available to provide to the community.
- 4) Stand up other Action Groups if obvious necessity exists, and direct them to follow their protocols.

# **1. Economic Resilience Action Plan (ERAP) Overview**

## **1.1. Introduction and Plan Formation**

The Kootenay Region Economic Resilience Action Plans are a network of plans developed to aid communities in times of economic disruption. Each participating community developed locally focused plans through a community engagement process and subsequent plan reviews by community leaders. The overall process was led by a team of partners including Community Futures, the Applied Research and Innovation Centre at Selkirk College (ARIC), of which the Rural Development Institute (RDI) is part, and the Community Economic Development Program at Simon Fraser University (SFU CED). The work was funded by the Columbia Basin Rural Development Institute at Selkirk College through a Rural Dividend Fund grant from the BC Ministry of Forests, Lands, Natural Resource Operations, and Rural Development (FLNRORD) as well as from the Regional Districts of Kootenay Boundary, Central Kootenay, East Kootenay, and Town of Golden and Columbia Basin Trust.

Creston led its first community engagement process on March 9, 2020 and its second on April 23, 2020. The engagements included a wide range of stakeholders from the following organizations, businesses, and government agencies:

Community Futures Central Kootenay	Kootenay Career Development Services
Creston Economic Development Tourism	Kootenay Employment Services
Creston Fire Department	Ministry of FLNRORD
Creston Valley Chamber of Commerce	Pealow's Independent Grocery Store
Economic Action Partnership	RDCK Emergency Management
Electoral Areas A & B	Regional Agrologist
Factor 5 Group	Town of Creston
Fields Forward	Valley Community Services
Kootenai Community Centre Society	West Kootenay Eco Society
Community Futures Central Kootenay	Kootenay Career Development Services

## 1.2. Creston Economic Context

### **Description of local economy**

The Town of Creston has a population of over 5,000 people. The local economy consists mainly of manufacturing, agriculture, personal services, health care and tourism. The five biggest employers in Creston are healthcare & social assistance; agriculture; forestry; fishing and hunting; and retail trade. The population and labour force growth have been positive from 2006-2016. Employment has grown by 5% during 2006-2016. Creston's median after tax income for individuals in 2015 was \$24,176.

### **Highlights of important economic assets**

The agriculture sector is an important economic asset in Creston. This industry is the second biggest employer in Creston. The most common fruit that is grown here are cherries. Every year, Creston welcomes workers from Quebec as well as international workers from Mexico, Australia, and Europe.

The Columbia Brewery is a major employer in Creston which employs 143 people. Along with three new wineries in the valley (Skimmerhorn, Bailie Grohman and Wynnwood in the valley), the brewery is a significant driver for tourism to Creston.

Personal services are another important industry in Creston. Creston has a rich and diverse environment for entrepreneurs and many of them have been able to thrive in the Creston Valley.

Our health care sector in Creston is a thriving industry. We have many facilities such as the hospital, Creston & District Society for Community Living (CDSCL), and Swan Valley.

### **Description of economic vulnerabilities or areas of concern**

The COVID-19 pandemic has revealed that some of Creston's most vulnerable sectors are tourism, the restaurant industry, and agriculture.

Tourism is a fast-growing industry in the Creston Valley and Creston attracts 18,000 visitors to the Valley annually. In addition, Kootenay Lake typically welcomes many visitors from Alberta and the United States. As seen in the 2020 pandemic, border closures can result in a significant reduction in revenues from the United States, and visitors from Alberta may not feel they should be travelling to the region during a disaster. The tourism industry is also vulnerable to the impact of forest fires not only in the area, but in other parts of the province – negative press surrounding fires and smoke from fires can reduce tourism to the region even when Creston Valley is unaffected.

The 2020 pandemic heavily impacted the restaurant industry. Restaurants closed completely or operated at 50% capacity to accommodate for the COVID-19 regulations.

Agriculture was particularly vulnerable during the pandemic. Creston welcomes 600+ domestic and international workers to work on farms every year. In 2020, logistical challenges in international travel and inadequate infrastructure to accommodate for 14-day self-isolation requirements caused issues for international workers coming to Creston, resulting in a substantial

reduction at the time of writing. Another concern regarding the agriculture industry is the risk the RDCK has as the responsible party for waste/debris removal, including carcasses, after a disaster. The economic impact of this could be large; planning should ideally look to mitigate this.

Both of Creston's mills either shut down or reduced their operations during COVID-19. Canfor and Huscroft mill are two large employers in the valley. These businesses employ almost 300 people combined.

There is a lack of industrial land for businesses to expand on, particularly in manufacturing. The Agricultural Land Reserve (ALR), which restricts allowable usage, covers most of the areas outside of Creston. To use this for non-agricultural use, the business must get approval from the Agricultural Land Commission (ALC) which is a lengthy process.

Another major concern is that if the major highways such as Highway 3 and 3A are closed due to an accident, flood, or other disaster, traffic will have to be redirected.<sup>1</sup>

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<sup>1</sup> Sources for Economic Context:

Canfor (n.d.) *Canfor Up Close*. <https://www.canfor.com/our-company/media-center/blog?id=e7637b7d-de9d-68e6-8279-ff0000b4a60a>

Economic Action Partnership (2017). *Economic Snapshot*. [https://kes.bc.ca/pdf/CV-KL\\_Economic\\_Profile.pdf](https://kes.bc.ca/pdf/CV-KL_Economic_Profile.pdf)

Kootenay Business (2019). *Top Kootenay Employers*. <https://kootenaybiz.com/top-employers/2019>

Statistics Canada (2016). *Census Profile, 2016 Census*. <https://www12.statcan.gc.ca>

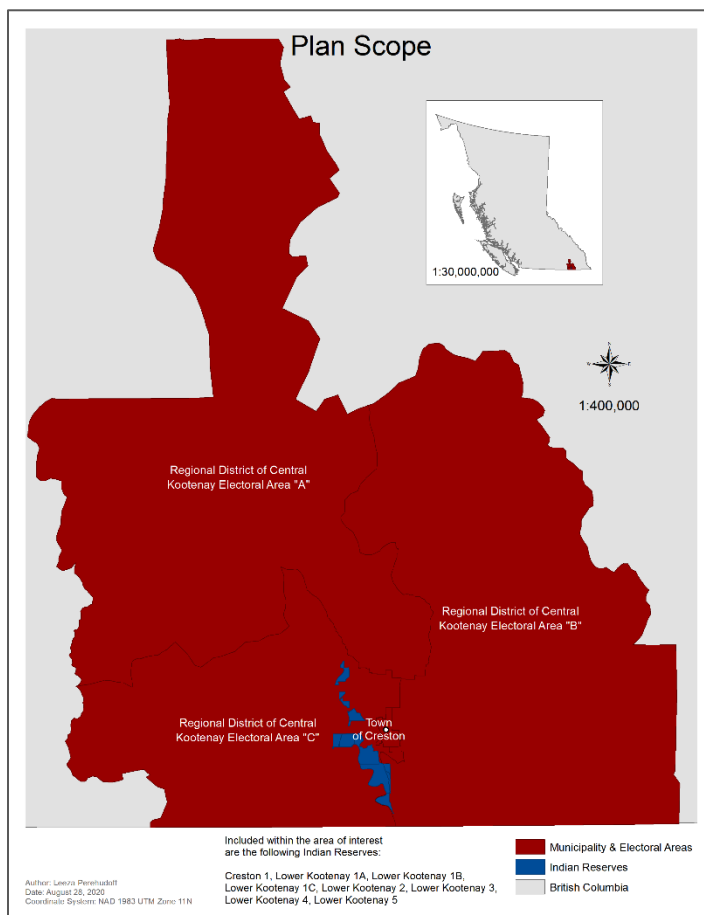
### 1.3. Purpose

The purpose of the ERAP is to provide guidance for the roles and activities necessary to prepare for, respond to, and recover from economic disruption. The term “economic resilience” will be used inclusively of all phases of emergency management related to such disruptions.

Economic disruption takes many forms, and this plan assumes an All Hazards approach that is inclusive of natural disasters, technological and human-caused disasters, pandemics, major employer losses, economic downturns, or any other incident that may cause significant economic damage or may require active intervention by local and regional authorities. In other words, the ERAP is intended to be adaptable to every situation of economic disruption.

In part, the ERAP serves as an immediate action plan for economic disruption and can be used to initiate activities for effective response and early recovery. However, most incidents of economic disruption will require an incident-specific recovery plan, which will be developed with strategies and activities particular to that recovery. The ERAP enables and supports those plans but does not include defined activities for every recovery herein.

### 1.4. Geographic Scope of Creston ERAP



This plan covers the Town of Creston and Regional District of Central Kootenay A, B, and C (see map, left).

### 1.5. Principles and Priorities for Economic Resilience in Creston

Each community has a different approach to planning for economic resilience, and each has different principles and priorities for attending to their own economies. These principles and priorities guide the actions and investments made by communities to prepare for and respond to disruptions. Creston has identified the following principles and priorities to guide their ERAP:

#### **Principles**

- **Incorporate evidence-based decision making**
  - This plan and its activities should be guided by research and evidence
- **Bounce forward**
  - Ensure response and recovery focus on clean solutions
  - Take opportunity to modernize where feasible
  - Focus on self-sufficiency
- **Mitigation and preparation**
  - Focus on preplanning and preparing businesses
- **Build on existing strengths**
  - Focus on the strengths of existing organizations

#### **Priorities**

- **Businesses that offer post-disaster services and/or contribute to response and recovery**
  - E.g. contractors, psychologists, etc.
- **Creston's main street and social centres**
  - Focus on local retention
- **Vulnerable populations**
  - Seniors, children, people with disabilities
- **Important economic sectors**
  - E.g. tourism, forestry, and agriculture

### **1.6. Connection to Existing Roles and Plans**

The ERAP exists outside of the BC Emergency Management System (BCEMS) but is intended as an enhancement to existing emergency management plans and roles. As such, this plan has been developed in connection with the Regional District of Central Kootenay Emergency Management Program (RDCK EMP) to find areas of coordination and collaboration for the increased resilience of the Creston community.

The ERAP operates as a bridge between existing economic development and emergency management plans, filling in the gaps of economic resilience that may exist between them. For the purposes of this plan, the additional plans reviewed and considered include:

- Business Recovery Strategy (2018)
- EOC Resource Contacts
- RDCK Alert Brochure
- Creston Evacuation Zones Boundaries Staging
- Creston Evacuation Map Zones
- Creston Hazardous Materials EOC Checklist
- Emergency Program GIS Needs
- Official Community Plan 2019
- Stronger Together Economic Action Partnership Strategy 2018

## 2. ERAP Governance and Activation

### 2.1. Leadership Structure

The ERAP is managed by the Economic Resilience Action Plan Committee (ERAP Committee), which is composed of local economic leaders, workforce leaders, business owners, emergency management organizations, representatives of vulnerable populations, and other relevant stakeholders. The ERAP Committee is responsible for the following overall functions:

- 1) Maintaining the plan and coordinating stakeholder participation.
- 2) Implementing the plan and standing up Economic Resilience Action Groups as necessary during times of economic disruption.
- 3) Promoting business and economic resilience practices during non-emergency times.
- 4) Liaising with regional emergency management organizations, as well as regional municipalities and partners, to coordinate economic resiliency efforts.
- 5) Reporting to political and community leaders on economic resilience and coordinating economic response/recovery with those leaders during emergencies.

The general committee structure and its relations to external partners and agencies is shown below.

### Economic Resilience Action Plan Committee Governance and Collaboration Structure





## 2.2. Roles and General Responsibilities

The ERAP Committee, its partners, and relevant agencies all have various roles to play in economic resilience. For the city of Creston and surrounding areas, those roles, general responsibilities, and assigned organizations are indicated below.

Role	General Responsibilities	Assigned Organizations
<b>Executive Leadership</b>	<p>The Executive Leadership of the ERAP Committee leads planning efforts and is the first point of contact for activating the plan in times of economic disruption. General responsibilities include:</p> <ol style="list-style-type: none"> <li>1) Convening Advisory Members for plan development, revisions, etc.</li> <li>2) Identifying occasions for activation and activating the ERAP, including activating Action Groups, as necessary.</li> <li>3) Standing up the Business Emergency Operations Centre (BEOC) as necessary.</li> <li>4) Directing the development of Incident-Specific Economic Recovery Plans.</li> <li>5) Providing an Economic Liaison to the incident Emergency Operations Centre (EOC) as necessary, as well as to ongoing emergency management planning sessions and programs.</li> <li>6) Advising key stakeholders, including Political and Community Leadership, on situation specifics and best practices.</li> <li>7) Coordinating high-level financing of economic resilience activities, as necessary.</li> <li>8) Coordinating mutual aid agreements with Regional Municipalities and Partners.</li> <li>9) Exercising the ERAP, as necessary.</li> </ol>	<ul style="list-style-type: none"> <li>• Creston Valley-Kootenay Lake Economic Action Partnership (EAP)</li> </ul>
<b>Advisory Members</b>	<p>Advisory Members of the ERAP Committee are representatives of the local economy, workforce, businesses, emergency management, vulnerable populations, and other relevant</p>	<ul style="list-style-type: none"> <li>• Factor 5</li> <li>• Kootenay Employment Services</li> </ul>

	<p>stakeholders. The Advisory Members are responsible for:</p> <ol style="list-style-type: none"> <li>1) Supporting Executive Leadership in developing, revising, and executing the ERAP.</li> <li>2) Providing guidance on activating the ERAP during atypical disruptions.</li> <li>3) Leading Economic Resilience Action Groups.</li> <li>4) Coordinating resources and community support from their own constituencies, funders, etc.</li> </ol>	<ul style="list-style-type: none"> <li>• Community Futures Central Kootenay</li> </ul>
<b>Economic Resilience Action Groups</b>	<p>The Economic Resilience Action Groups (AGs) are responsible for individual functions within overall economic resilience. Each AG is tasked with a specific area of resilience, and manages the activities related to that area in all phases of emergency management. General responsibilities include:</p> <ol style="list-style-type: none"> <li>1) Identifying roles and responsibilities within the AG action area, including activities during all phases of emergency management.</li> <li>2) Coordinating staff and resources for the AG during all phases of emergency management (with the support of Executive Leadership and Advisory Members).</li> <li>3) Managing AG responsibilities during all phases of emergency management.</li> <li>4) At the direction of Executive Leadership, standing up the AG during incidents and implementing the AG plans.</li> <li>5) Reporting on AG activities, needs, and goals to Executive Leadership and Advisory Members as required.</li> </ol>	<p><b>Action Group Leaders</b></p> <ul style="list-style-type: none"> <li>• <u>Business TA and Finance AG</u> Community Futures Central Kootenay</li> <li>• <u>Communications AG</u> EAP</li> <li>• <u>Economic Infrastructure AG</u> EAP</li> <li>• <u>Impact Assessment AG</u> EAP/KES</li> <li>• <u>Local Procurement AG</u> EAP Town of Creston</li> <li>• <u>Psychosocial AG</u> Valley Community Services</li> <li>• <u>Regulatory and Compliance AG</u> Town of Creston/RDCK</li> <li>• <u>Structures and Access AG</u> Town of Creston/RDCK</li> <li>• <u>Workforce Support AG</u> Kootenay Employment Services</li> </ul>

<b>Political and Community Leadership</b>	<p>Political and Community Leaders act as a layer of accountability and support for the ERAP Committee and may also serve in various implementation roles. General responsibilities include:</p> <ol style="list-style-type: none"> <li>1) Developing and maintaining regulatory statutes or other enabling policies that authorize the work of the ERAP Committee, as necessary.</li> <li>2) Motivating community support for, and attracting resources to, the work of the ERAP Committee.</li> <li>3) Coordinating incident-level economic responses and communications with the Executive Leadership of the ERAP Committee and following their advice when possible.</li> <li>4) Identifying occasions for activating the ERAP and making recommendations to the ERAP Committee, as necessary.</li> <li>5) Evaluating the performance of the ERAP Committee and providing feedback or recommendations, as necessary.</li> </ol>	<ul style="list-style-type: none"> <li>• Creston Valley Services Committee (Directors of A, B and C, and Town of Creston)</li> </ul>
<b>Regional Emergency Management</b>	<p>Regional Emergency Management organizations are the leads in preparing for, responding to, and recovering from, many (but not all) hazards that cause economic disruption. In the cases of disasters that fall under the BC Emergency Management System, Regional Emergency Management organizations are the primary partners for coordinating all phases of emergency management. For the purposes of the ERAP, the general responsibilities of Regional Emergency Management organizations include:</p> <ol style="list-style-type: none"> <li>1) Integrating an Economic Liaison into all phases of emergency management planning and implementation, as necessary.</li> <li>2) Providing incident-level information and support when possible.</li> </ol>	<ul style="list-style-type: none"> <li>• Regional District Central Kootenay Emergency Management Program</li> </ul>

	<ol style="list-style-type: none"> <li>3) Coordinating communications with the ERAP Communications AG when economic impacts are present.</li> <li>4) Exercising emergency management plans in coordination with exercising the ERAP, as appropriate.</li> <li>5) Financing ERAP Committee operations when possible under the Emergency Program Act.</li> </ol>	
<b>External Regional Districts, Municipalities and Other Partners</b>	<p>Regional integration and support are necessary for the resilience of any regional municipality or community, as well as the resilience of the region. In many cases support will be necessary from adjacent communities, and Creston will also be able to provide support to those communities as well. There may also be external partners on whom Creston may rely upon in times of need for economic resilience support. Responsibilities of each municipality or partner is determined on a case-by-case basis, but in general they may include:</p> <ol style="list-style-type: none"> <li>1) Providing resources and capacity when gaps exist during Creston-area incidents.</li> <li>2) Calling upon Creston in times of need.</li> <li>3) Maintaining a collaborative network of economic resilience practitioners to coordinate regional plans and economic resilience activities.</li> </ol>	<ul style="list-style-type: none"> <li>• Creston Valley Services Committee (Town of Creston Executives and RDCK A, B and C Directors)</li> </ul>

### **2.3. Activating the ERAP**

Activation refers to the activities or situations that trigger the implementation of the plan. The protocol for activating and deactivating the ERAP will be as follows:

- 1) Any time an Emergency Operations Center (EOC) is activated for Creston, the ERAP Executive Leadership will immediately activate the plan.
- 2) In some cases of economic disruption, there will be no EOC activated. In these cases, the ERAP Advisory Members, Political and Community Leaders, or other members of the community may request that the ERAP Committee meet and decide to activate the plan. In such cases the Executive Leadership and Advisory Members will decide together whether activation is necessary.
- 3) When the ERAP is activated, the Executive Leadership will identify and stand up the Action Groups that are necessary.
- 4) As an incident concludes, or recovery resources are exhausted, the Executive Leadership will demobilize Action Groups (with input from Advisory Members).
- 5) The ERAP Executive Leadership and Advisory Members will deactivate the plan.

### **2.4. Developing Incident-Specific Economic Recovery Plans**

As noted above, major incidents will usually require incident-specific recovery plans that identify the long-term strategies, activities, programs, and other logistics for recovering the economy from disruption. These plans are separate, stand-alone documents that are developed after the disruption occurs and is based on available information and projections at the time. They may be developed internally by ERAP Committee staff or may be developed externally by contractors secured by the ERAP Committee.

In cases of major economic disruption, the following protocols will be observed:

- 1) The Executive Leadership and Advisory Members will determine if a recovery plan is needed and will identify if an external contractor is necessary to draft it.
- 2) The Executive Leadership will work with relevant agencies and funders to secure resources necessary to develop the plan.
- 3) The Executive Leadership and Advisory Members will support the development of the plan with information, interviews, etc., to ensure that the plan is both comprehensive and achievable.

### **2.5. Activating the Business Emergency Operations Centre (BEOC)**

A Business Emergency Operations Centre (BEOC) is usually stood up during an incident of economic disruption to serve as a coordinating centre for plan leadership and implementation. Executive Leadership, AG Leads, relevant Advisory Members, and support staff may work directly from the BEOC and/or meet regularly at the BEOC to coordinate efforts.

The BEOC may also host or serve as an Intake Centre for businesses seeking assistance during economic disruption. Various forms of technical assistance and other supports may be provided from the Intake Centre during the economic recovery. The BEOC and the Intake Centre may be housed at the same site or different sites.

The protocol for activating and deactivating the BEOC is as follows:

- 1) The Executive Leadership will decide if an incident warrants a BEOC and will stand one up as necessary.
- 2) As an incident concludes, or recovery resources are exhausted, the Executive Leadership will deactivate the BEOC (with input from Advisory Members).

The locations identified for the Creston BEOC include:

Primary Location: **Creston Community Complex**

Backup Location: **Creston Town Hall**

Alternative backup locations include: **Community halls in Yahk, Kitchener, Canyon, Wynndel, West Creston, Boswell, Crawford Bay, and Gray Creek**

Virtual Location: **EAP website:** <https://www.economicaction.ca/>

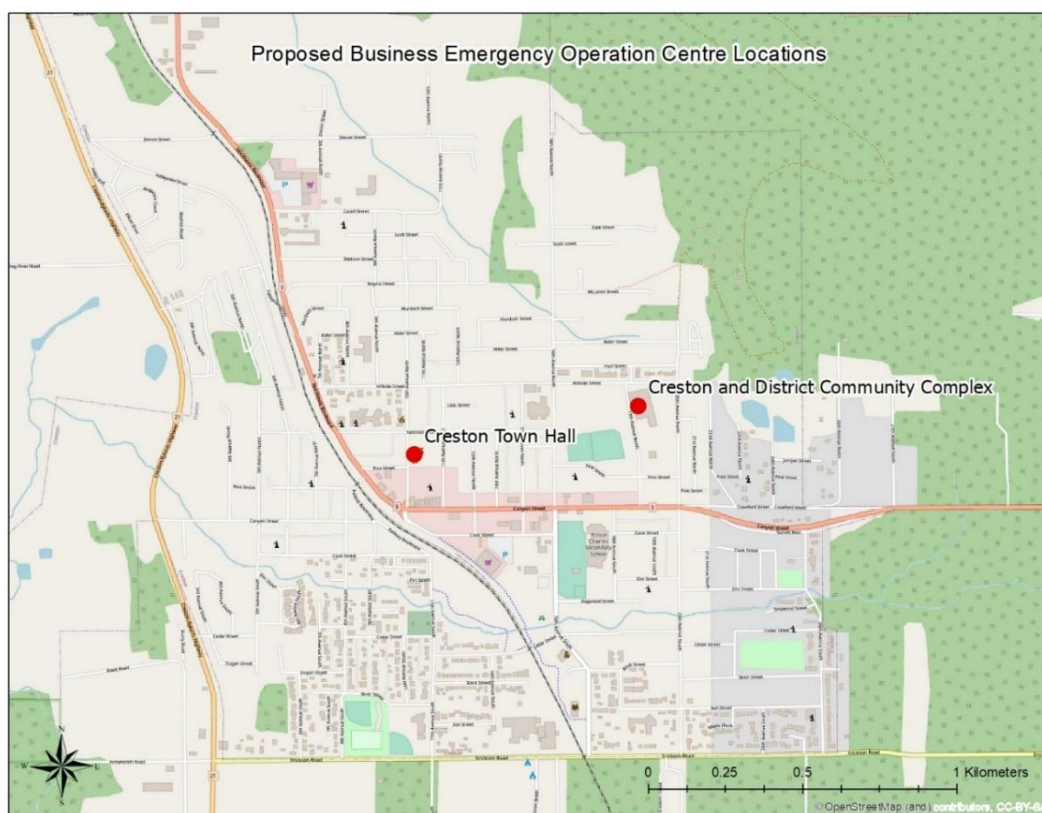


Figure 1: Proposed Business Emergency Operations Centre Locations for the City of Creston

## 2.6. Financing ERAP Implementation

### **Action plan for financing ERAP implementation and updates:**

- Advocate to Columbia Basin Trust for short-term emergency funding (e.g. for activating BEOCs) and funding to continue planning efforts
  - Opportunity to collaborate with other communities within the Columbia Basin Trust Area

## 2.7. Updating and Exercising the Plan

The Executive Leadership will call biannual meetings with all action group leads to:

- Review and update action items
- Review leads and action groups
- Discuss other items related to economic resiliency planning
- Ensure plan is being utilized for smaller economic impacts as well as available for catastrophic events

First biannual meeting: August 18<sup>th</sup>, 2020

Next scheduled meeting: April 2021

## 2.8. Plan Location

The Creston Valley ERAP will be held by the Creston Valley-Kootenay Lake Economic Action Partnership (EAP)/Economic Development Office (EDO). Community Futures Central Kootenay will hold a second copy of the plan as a backup. The EAP/EDO is responsible for ensuring that Community Futures Central Kootenay has a current copy of the plan.

### 3. ERAP Action Group Plan: Business TA and Financing

#### 3.1. Scope of the Business TA and Financing Action Group Plan

The Business TA and Financing Action Group (AG) Plan focuses on the informational guidance and financial products necessary to support businesses during economic disruption. Business technical assistance (TA) includes the necessary support for navigating business processes involved in recovery, and financial products include those that are specifically developed to support businesses in times of disaster.

#### 3.2. Action Group Plan Lead and Committee Members

	Name	Organization
AG Lead:	Amanda Murray Self-Employment Counsellor, Creston Valley	Community Futures Central Kootenay
AG Members:	Hugh Grant TBD	Kootenay Employment Services Insurance agency (Western Financial Group/Creston Valley Insurance)

#### Additional Case Management and Support Organizations

- College of the Rockies
- Valley Community Services
- Kootenay Association for Science & Technology
- Columbia Basin Alliance for Literacy
- Kootenay Aboriginal Development Agency
- Kootenai Community Centre Society
- Banks/Credit unions
- Church groups
- Interior Health Authority
- Columbia Basin Trust
- Creston-Kootenay Foundation
- Lions Club
- Rotary Club
- Creston Public Library
- Creston & District Community Investment Co-op
- Creston Valley Chamber of Commerce



### 3.3. Incident Quick Start Checklist

- ✓ Convene the AG committee.
- ✓ Set up Business Intake Centre in conjunction with the BEOC.
- ✓ Consult Economic Impact AG and determine TA and finance needs for impacted businesses.
- ✓ Consult case management organizations to determine needs and resources for special populations.
- ✓ Designate someone to gather information on emergency fund resources from various sources and liaison with the Communications AG to disseminate the information
- ✓ Roll out Disaster Financial Assistance and related workshops, as necessary.
- ✓ Roll out rapid-response finance programs, as necessary.
- ✓ Feed concerns of businesses back to the ERAP Committee, as appropriate.

### 3.4. Inventory of Existing Programs and Assets for Business TA and Financing

- The Basin Business Advisors (BBA) Program offered by the Columbia Basin Trust (CBT) provides free, individualized, one-on-one support to businesses on how to respond to and recover from a natural disaster. More information: <https://bbaprogram.ca/>
- The Kootenay Association for Science & Technology (KAST) provides support to science and technology businesses. Usually a fee is required for KAST programs. More information: <https://kast.com/>
- The RevUP program (currently offered to tech businesses through KAST and extended to all businesses through the CBT) can provide support to larger businesses for a fee. More information: <https://kast.com/programs/revup/> and <https://ourtrust.org/grants-and-programs-directory/basin-revup/>
- The Entrepreneurs with Disabilities Program offered through Community Futures can fund access to a consultant for entrepreneurs with self-declared disabilities. More information: <https://www.communityfutures.ca/edp>
- Sources of financing for businesses would include: traditional banks, credit unions, the Creston & District Investment Coop, Community Futures Central Kootenay, Columbia Basin Trust and Southern Interior Development Initiative Trust.
- Additional sources of funding may be provided by federal and provincial government in these situations.
- Note: Michael Fitzpatrick of the Creston & District Society for Community Living has educational materials on how to set up proper response for businesses that can be made available as needed

### 3.5. Action Plan for Future Preparation and Mitigation Activities

Support businesses to develop business continuity plans, have adequate insurance coverage, good record keeping and disaster-proofing:

- Business continuity planning: Assisting businesses in developing their personal plans for economic disruption.
- Insurance seminars: Helping businesses to identify the right products and coverages to mitigate the impacts of disaster, including business interruption insurance.
- Business record keeping seminars: Assisting businesses in good record keeping practices, including ensuring that business records are backed up to the cloud. This can include helping business owners identify that many disaster programs are based on proving revenue losses, which cannot be demonstrated if businesses are keeping poor records or misrepresenting revenues on their taxes.
- Mitigation and preparation for business facilities and utilities: Assisting businesses in “disaster proofing” their business locations and having backups for major utilities and IT resources.

A gap in supports will be “business technical assistance” which is the implementation of the advice provided. The community may want to put together a team of volunteers to support entrepreneurs to implement the advice they received, such as filling out applications for funds, loans, etc.

## 4. ERAP Action Group Plan: Communications

### 4.1. Scope of the Communications Action Group Plan

The Communications Action Group (AG) Plan focuses on the protocols necessary to ground-truth and validate information regarding the economic disruption, ensure that all economic stakeholders are on message and communicating in a manner that is not contradictory, and shaping messages around economic status and needs in a way that meets the goals of the overall economic response as defined by the ERAP committee.

### 4.2. Action Group Plan Lead and Committee Members

	Name	Organization
AG Lead:	Eric Burton/Aaron Gregory President and CEO, Factor 5 Group/ Community Economic Development Coordinator	Economic Action Partnership
AG Members:	_____	_____
	_____	_____
Additional Support Organizations		
<ul style="list-style-type: none"> <li>• Community Futures (Amanda Murray)</li> <li>• Jesse Willicome (DMO)</li> <li>• Fields Forward (Elizabeth Quinn)</li> <li>• Visitors Centre (Amy Maddess)</li> <li>• Kootenay Lake Chamber of Commerce</li> <li>• KES</li> </ul>		

### 4.3. Incident Quick Start Checklist

- ✓ Convene the AG committee.
- ✓ Assign Communications Liaison to work with the EOC Information Branch, if established.
- ✓ Reach out to Political and Community Leaders to implement communication protocols about the local economy.
- ✓ Assign News and Social Media Coordinator to collect information from news reports, social media posts, etc. and begin to vet it as true or false with relevant authorities.
- ✓ Establish communications tools for communicating with businesses and the public (e.g. website, social media platforms, phone lines, etc.)
- ✓ Identify a media spokesperson for the economic response and recovery.

#### **4.4. Inventory of Existing Programs and Assets for Communications**

- KES has capacity and experience to take on graphic design for paper-based and advertising-based communications
- Jesse Willicome (DMO) is a good resource for marketing
- Economic Action Partnership maintains a Facebook page and a website
- Factor 5 has the capacity/resources for graphic design and marketing
- Fields Forward (Elizabeth Quinn) has contact list in the agriculture community for use in an emergency/disaster
  - Fields Forward can reach out to the Food Action Coalition and the Creston Valley Agriculture Society
- Creston-Kootenay Foundation has an email list

#### **4.5. Action Plan for Future Preparation and Mitigation Activities**

- Identify person/role for communications liaison
- Find committee members
- Build capacity within Creston Valley Chamber of Commerce to become the go-to organization/resource for reliable information for businesses within the community
- Conduct an audit of local professionals with deep communications training and experience, including/especially in crisis communication.
  - The Creston Valley Chamber of Commerce could take this on, potentially in partnership with KES.
- Develop social media strategy
  - Identify person/organization to take this on
- Develop marketing strategy to address impact from fires/events elsewhere in the province
  - Cumulative negative impact of fire coverage in the news can be large over the summer
  - Tailor to media

## 5. ERAP Action Group Plan: Economic Impact Assessment

### 5.1. Scope of the Economic Impact Assessment Action Group Plan

The Economic Impact Assessment Action Group (AG) Plan focuses on the protocols necessary to understand the short-and long-term economic impacts of the disaster on local businesses and the workforce. This includes both collecting primary data as well as analyzing and communicating mixes of primary and secondary data that is collected after a disaster.

### 5.2. Action Group Plan Lead and Committee Members

	Name	Organization
AG Lead:	Eric Burton/Aaron Gregory President and CEO, Factor 5 Group/ Community Economic Development Coordinator	Economic Action Partnership
	Hugh Grant	Kootenay Employment Services
AG Members:	Elizabeth Quinn _____	Fields Forward Town of Creston
Additional Case Management and Support Organizations		
<ul style="list-style-type: none"> <li>• Farmers Markets</li> <li>• BC Chamber of Commerce</li> <li>• BC Economic Development Association</li> <li>• Kerry McArthur of the Kootenai Community Centre Society</li> </ul>		

### 5.3. Incident Quick Start Checklist

- ✓ Convene the AG committee.
- ✓ Receive reports on damages and impacts from Economic Liaison to the EOC
- ✓ Deploy rapid assessment survey to businesses
- ✓ When possible, deploy ground assessment teams to visit business and pursue deeper qualitative interviews with owners or staff.

#### **5.4. Existing Business Information Sources**

- Business Retention and Expansion Data
- Columbia Basin Rural Development Institute Reports/Data (available through [www.cbrdi.ca](http://www.cbrdi.ca) and through contacting them for specific data)
- BC Chamber of Commerce (<http://www.bcchamber.org/>)
- Business Walks Data

#### **5.5. Inventory of Existing Programs and Assets for Economic Impact Assessments**

- Creston Chamber of Commerce has an extensive list of business information

#### **5.6. Action Plan for Future Preparation and Mitigation Activities**

- Factor 5 is planning a Business Retention and Expansion (BRE) program (scheduled for October 2020)
  - There is a link between the BRE and resources such as business continuity planning
- Confirm with Town of Creston and Fields Forward about being committee members
- Kerry McArthur of the Kootenai Community Centre Society has expertise in qualitative research and can be contacted to help design/implement after-disaster qualitative data collection from business owners
  - Aspects of data collection can be designed in advance

## 6. ERAP Action Group Plan: Economic Infrastructure

### 6.1. Scope of the Economic Infrastructure Action Group Plan

The Economic Infrastructure Action Group (AG) Plan focuses on the preservation and recovery of key utilities, major infrastructures, and sensitive sites that are important to the economy. Although the recovery of these are usually governed by plans or authorities elsewhere, the Economic Infrastructure AG acts as an advocate for the business community to ensure that key infrastructure necessary for economic functioning is maintained.

### 6.2. Action Group Plan Lead and Committee Members

	Name	Organization
AG Lead:	Eric Burton/Aaron Gregory President and CEO, Factor 5 Group/ Community Economic Development Coordinator	Economic Action Partnership
AG Members:	_____	Town of Creston
	_____	RDCK
Additional Case Management and Support Organizations		
<ul style="list-style-type: none"> <li>• FortisBC</li> </ul>		

### 6.3. Incident Quick Start Checklist

✓ Convene the AG committee.
✓ Receive reports on infrastructure impacts and activities from Economic Liaison to the EOC.
✓ Survey leads or owners of economically sensitive sites to understand impacts and/or needs.
✓ Contact utilities and determine return times for compromised lifelines.
✓ Pass information to Communications AG to disseminate publicly.



#### **6.4. List of Economically Important Sites**

- There may be a list of critical infrastructures housed with emergency management or the town
- One important economic site would be the agricultural land in Creston. For example, cherry orchards play a significant role in the agriculture sector. In total, 1,928 hectares of cherry orchards produce 25,449,135 kilograms of cherries annually which had a total sales value of \$88.9 million in 2018. Protecting not only the cherry orchards but other farmland will be critical during an emergency.
- The two grain elevators have been in the valley since 1935. One of the elevators is currently being restored by CBT. Currently, an art gallery operates in the grain elevators.

#### **6.5. Backup Business Utilities**

- BC Hydro
- Fortis BC

#### **6.6. Inventory of Existing Programs and Assets for Infrastructure**

- The Town of Creston Department of Engineering and Public Works oversees various infrastructure services such as parks and trails, road maintenance, construction, and other important infrastructure projects.

#### **6.7. Action Plan for Future Preparation and Mitigation Activities**

- Less obvious economically sensitive sites may need outreach to the business community to identify
- Build relationships with local utility providers to determine what needs to be safeguarded during a disaster
- Confirm with Town and RDCK about being committee members
- Build sector representation for business utilities and build a committee for the section
- Identify various utilities and update them with emergency management
- Transition work to be a core function of the Economic Development Office (when created)
  - Replace EAP with EDO as leads where applicable

## 7. ERAP Action Group Plan: Local Procurement

### 7.1. Scope of the Local Procurement Action Group Plan

The Local Procurement Action Group (AG) Plan focuses on the promotion of local businesses during times of disaster, specifically in terms of local procurement. This includes preparing and advocating for local businesses to provide goods and services to government during response and recovery, as well as promoting local businesses and building a culture of buying locally amongst residents during rebuilding.

### 7.2. Action Group Plan Lead and Committee Members

	Name	Organization
AG Lead:	Eric Burton/Aaron Gregory President and CEO, Factor 5 Group/ Community Economic Development Coordinator _____	Economic Action Partnership  Town of Creston
AG Members:	_____	_____
	_____	_____
	_____	_____
	_____	_____
Additional Case Management and Support Organizations		
<ul style="list-style-type: none"> <li>• Creston Valley Chamber of Commerce</li> </ul>		

### 7.3. Incident Quick Start Checklist

- ✓ Convene the AG committee.
- ✓ Activate any local government procurement policies focused on local procurement during times of disaster.
- ✓ Activate or repurpose any “Buy Local” program and work with the Communications AG to maintain the Buy Local message to the public.
- ✓ Disseminate any lists of approved/preferred contractors for economic recovery activities, if possible.

#### **7.4. Inventory of Existing Programs and Assets for Local Procurement**

- Economic Action Partnership (EAP) Show Local Love Campaign
  - The EAP is currently working with the Creston Valley Chamber of Commerce to develop a Buy Local program
- Community Futures has an inventory of regional suppliers of Sanitation and Safety products.
- Community Futures has Open for Business sign designs
  - During COVID, open for Business signs were displayed in local storefronts to encourage people to shop. This proved to be useful during the early stages of the pandemic to indicate which businesses were open or closed. All the signs were in various businesses throughout the Kootenays.

#### **7.5. Action Plan for Future Preparation and Mitigation Activities**

- Develop programs to help local contractors be involved in rebuilding after a disaster
  - E.g. seminars on how to navigate the bidding system/reporting requirements
- Develop a regional marketplace in partnership with organizations such as Community Futures for local groups to access products and services. This regional marketplace can be utilized at any given time and does not require a disaster to be activated. The marketplace would be an e-commerce platform to allow for businesses to purchase these goods.
- Work with Business TA section to assist in developing e-commerce platforms for businesses
- Find committee members
- Work with the EAP and the Chamber of Commerce to develop an online business inventory that includes open/closed information
  - Make available online for the community to access
- Plan marketing materials targeted at tourists to communicate when Creston is open/safe for visitors after a disaster

## 8. ERAP Action Group Plan: Psychosocial

### 8.1. Scope of the Psychosocial Action Group Plan

The Psychosocial Action Group (AG) Plan focuses on supporting the mental health of business owners and the workforce during disaster. This is geared primarily to making sure that psychosocial supports are integrated into other programming across response and recovery activities.

### 8.2. Action Group Plan Lead and Committee Members

	Name	Organization
AG Lead:	Justine Keirn Executive Director	Valley Community Services
AG Members:	Kerry McArthur Michael Fitzpatrick _____	Kootenai Community Centre Society Creston & District Society for Community Living Ktunaxa Kinbasket Child and Family Services Society
Additional Case Management and Support Organizations		
<ul style="list-style-type: none"> <li>• Private Counsellors (yellow pages)</li> <li>• Adult Mental Health</li> <li>• Victim Services (RCMP)</li> <li>• Doctors</li> <li>• KES Employment Counsellors</li> <li>• Creston Valley Chamber of Commerce</li> </ul>		

### 8.3. Incident Quick Start Checklist

- ✓ Convene the AG committee.
- ✓ Establish connection between psychosocial services and BEOC
- Given capacity, work toward:**
- ✓ Establishing psychosocial staff presence in BEOC/Intake Centre
- ✓ Cross-training staff in BEOC/Intake Centre to refer clients
- ✓ Coordinating with Business TA and Finance AG to embed counseling in other business-related events
- ✓ Identifying speakers who have lost businesses to speak on the experiences

#### **8.4. Ongoing Preparation and Mitigation Activities**

- Identifying current gaps in service – looking for funding and ways to serve people who are not currently being served
- Ensuring service providers are aware of potential needs that may arise
- Ensuring collaboration between service providers continues so that in the event of an unforeseen situation a collaborative response is more easily possible.
- Maintain connections with potential partners who would provide immediate financial assistance should the need arise.
- Social network mapping being undertaken with CLBC
  - Need to update and communicate through Community Connections (a group that meets once a month and includes emergency services, KES, other community organizations)

#### **8.5. Action Plan for Future Preparation and Mitigation Activities**

- Build capacity in the community
  - Capacity to staff a BEOC with a psychosocial staff presence
- Develop awareness of available resources
- Identify businesses to talk about their experiences
  - The Chamber of Commerce or the EAP would be well-positioned to take this on
- Advocate for additional funding to meet presenting need in times of disaster
- Maintain existing connections and build new connections with community partners and funders
- Build plan to create support groups for business owners for use in economic disruptions/recovery
  - Kerry McArthur of the Kootenai Community Centre Society has expertise, and could potentially support with counselors to guide support groups

#### **8.6. Notes**

- The psychosocial AG should work closely with communications

## 9. ERAP Action Group Plan: Regulatory and Compliance

### 9.1. Scope of the Regulatory and Compliance Action Group Plan

The Regulatory and Compliance Action Group (AG) Plan focuses on reducing the barriers to return for businesses after disaster, primarily by temporarily relaxing bylaws or bylaw enforcement, and/or by streamlining permitting processes to encourage rebuilding.

### 9.2. Action Group Plan Lead and Committee Members

### 9.3. Incident Quick Start Checklist

	Name	Organization
AG Lead:	Ross Beddoes Director, Community Services	Town of Creston Community Services
	Sangita Sudan General Manager, Development Services	RDCK Development Services
AG Members:	Michael Moore	Town of Creston CAO
	Ferdinand Schmidt	Town of Creston Infrastructure Services
	Town of Creston & RDCK	Bylaw Officer Building Inspectors
Additional Case Management and Support Organizations		
<ul style="list-style-type: none"> <li>• Insurance</li> <li>• RCMP</li> <li>• Creston Fire and Rescue</li> </ul>		

#### **9.4. Inventory of Existing Programs and Assets for Regulatory and Compliance**

- Building Bylaw and Floodplain Bylaw apply through out the RDCK and are applicable when property owner is building.
- Zoning bylaws apply to portions of A Boswell and Wynndel, B and C
- Noise Bylaw – A, B, and C
- Nuisances Bylaw – C
- Unsightly property bylaw – B and C.

All RDCK Bylaws: <https://rdck.ca/EN/main/government/bylaws.html>

All Town of Creston Bylaws: <https://www.creston.ca/2167/Bylaws>

#### **9.5. Action Plan for Future Preparation and Mitigation Activities**

- Review existing bylaws that can be adjusted during times of emergency
- Increase the number of planners, inspectors, and other staff through municipal agreements or volunteer capacity



## 10. ERAP Action Group Plan: Structures and Access

### 10.1. Scope of the Structures and Access Plan

The Structures and Access Plan focuses on facilitating the return of businesses to their physical locations, either through accelerated re-entry following evacuation, or through the identification of alternate business sites while rebuilding occurs.

### 10.2. Action Group Plan Lead and Committee Members

	Name	Organization
AG Lead:	Ross Beddoes	Town of Creston Community Services
	Director, Community Services	
	Sangita Sudan	RDCK Development Services
	General Manager, Development Services	
AG Members:	Michael Moore	Town of Creston CAO
	Ferdinand Schmidt	Town of Creston Infrastructure Services
Additional Case Management and Support Organizations		
	<ul style="list-style-type: none"> <li>• Creston Fire Rescue</li> <li>• RCMP</li> <li>• Bylaw Officers</li> <li>• School District 8</li> <li>• Building Inspectors</li> </ul>	

### 10.3. Incident Quick Start Checklist

- ✓ Convene the AG committee.
- ✓ Coordinate with Economic Impact Assessment AG to understand impacts to commercial buildings and needs for alternate commercial spaces.
- ✓ Review list of alternate commercial spaces identified pre-incident and determine which are available or compromised.
- ✓ Roll out plans for alternate locations for businesses and assist them in accessing these resources.

#### **10.4. Alternate Site List for Commercial Activity**

- Creston Valley Mall
- Creston and District Community Complex Recreation Centre (if not in use as an intake centre by emergency management)
- West Creston Hall
- Canyon Hall
- SD8 - School district has fields (3 schools in Creston, 2 outside)
- Creston Valley Chamber of Commerce

#### **10.5. Inventory of Existing Programs and Assets for Structures and Access**

- Emergency Response Plans
- Community Wildfire Protection Plans
- Emergency Operations Centre

#### **10.6. Action Plan for Future Preparation and Mitigation Activities**

- Develop a comprehensive list of alternative sites for commercial activity
- Gather a list of vacant or open commercial properties to provide to businesses that have lost their locations during a disaster
- Develop a phase re-entry follow evacuation
- Work with organizations such as Community Futures to support businesses in having continuity plans in place for disasters

## 11. ERAP Action Group Plan: Workforce Support

### 11.1. Scope of the Workforce Support Plan

The Workforce Support Plan focuses on meeting the needs of impacted workforce and making sure that a robust workforce exists for business and industry locally. This may include supporting workers directly with their own disaster-related issues, and/or working with business to increase supports and hiring of local employees.

### 11.2. Action Group Plan Lead and Committee Members

Name		Organization
AG Lead:	Hugh Grant Executive Director	Kootenay Employment Services
AG Members:	Amanda Murray	Community Futures Central Kootenay
	Elizabeth Quinn	Fields Forward
	Eric Burton/Aaron Gregory	Economic Action Partnership
	Kerry McArthur	Kootenai Community Centre Society
Additional Case Management and Support Organizations		
<ul style="list-style-type: none"> <li>• College of the Rockies</li> <li>• Healthcare workers</li> <li>• Kootenay Boundary Farm Advisors Program</li> <li>• Day care providers (specify)</li> </ul>		<ul style="list-style-type: none"> <li>• Teachers Union</li> <li>• Dairyman's Association</li> <li>• BCEDA</li> <li>• Brewery union</li> </ul>

### 11.3. Incident Quick Start Checklist

- ✓ Convene the AG committee.
- ✓ Coordinate with Economic Impact Assessment AG to determine impacts on workforce.
- ✓ Survey own clients within the Workforce AG network to determine impacts on workforce.
- ✓ Roll out workforce support programming.
- ✓ Advocate for workforce support to applicable agencies and senior government to accommodate needs of community.

#### 11.4. Inventory of Existing Programs and Assets for Workforce Support

- KES has connections to determine workforce needs
  - Receives ongoing feedback from clients
- KES has capacity to modify workforce supports in times of disruption (as seen during COVID-19)
  - Capacity to shift to virtual training
- Model in place to develop camps for fruit pickers/migratory agriculture workers (as seen in COVID-19)
- To be added: any relevant Community Futures programs

##### **Background information for workforce**

- Town of Creston – resources for demographic information: [www.creston.ca](http://www.creston.ca)
  - Community Plan ([www.creston.ca/2234/Official-Community-Plan](http://www.creston.ca/2234/Official-Community-Plan))
- Creston and Electoral Area Community Profiles (<http://cbrdi.ca/Signature-Programs/Community-Profiles>)

#### 11.5. Action Plan for Future Preparation and Mitigation Activities

- Develop childcare strategy for future disruptions
  - Need to have a process in place to allow for some flexibility in licencing requirements for a specific period of time during/after a disaster, with added scrutiny from governing body to ensure quality of care – advocate to Interior Health Community Care Facility Licensing
- Develop a strategy to increase locals and other Canadians working in the agriculture sector, particularly in fruit picking (less reliance on migrant workers)
  - Training
  - Communications and social media outreach strategy (beginning in April and March)
    - See Okanagan strategy (Ron March)
- Collaborate with other jurisdictions (e.g. Okanagan)
- Continue developing volunteer bank (funding through the EAP?)
  - Volunteers contribute substantially to Creston (invisible workforce)
- Survey the workforce to build a better picture of vulnerabilities (only if information is not available through other sources – see section 11.4)
- Potential for a mentorship program – matching new employees with another, more experienced employee either upstream or downstream.

**12. Appendix A: ERAP Contact List (CONFIDENTIAL)**

*REDACTED.*

**13. Appendix B: Mutual Aid Agreements (CONFIDENTIAL)**

*REDACTED.*

For Immediate Release  
October 7, 2020 - Creston, B.C.

## **Creston Valley - Kootenay Lake Mobilizes Key Stakeholders for Economic Resilience Action Plan**

The Kootenay Region Economic Resilience Planning project is a collaboration between the Applied Research and Innovation Centre at Selkirk College, Community Futures Central Kootenay and the Community Economic Development program at Simon Fraser University. The aim of the project is to work with eight communities in the Kootenays to develop Economic Resilience Action Plans specific to each community. Importantly, the plans are not meant to be separate from other policy tools. They are meant to be a bridge between economic development plans and emergency management plans, to address the unique needs of the business community during disaster or economic disruption, and recovery.

Creston Valley - Kootenay Lake has worked collaboratively with a wide range of partners to develop this Economic Resilience Action Plan to address economic disruptions. The aim of the plan is to prepare for and respond to any economic disruptions within the Town of Creston and Regional District of Central Kootenay Area A, B, and C.

The plan has several categories, such as local procurement, workforce supports, and business financing. In each category, we have identified action group leads, committee members, and support organizations. The leads and committees have collaborated to develop an inventory of existing programs and services available for each category and action plans for future preparation and mitigation.

“Our first planning meeting was in early March 2020, just prior to the lock-down. Our conversations of disasters to be prepared for focused around environmental ones, we had no idea what was coming. Throughout COVID-19 we have simultaneously planned and implemented, and this process has helped us respond in an immediate and coordinated way to our community. However, we know the work doesn’t stop here, and we will continue working with our partners,” said Jen Comer, Councillor of the Town of Creston.

The plan will be updated with each committee members' groups as we are constantly adapting to the new landscape.



The work was made possible through the *Building Local Government Capacity for Rural Economic Development Project* that was funded by the Province of British Columbia, the Regional District of Central Kootenay and other economic development partners.

For all media inquiries about the Economic Resilience Action Plan, please contact Creston Valley-Kootenay Lake Economic Action Partnership team member:

Aaron Gregory

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(250) 402-3561



# Regional District of Central Kootenay

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September 30, 2020

Town of Creston  
 Attn: Ross Beddoes  
 Box 1339  
 Creston, B.C. V0B 1G0

Dear Ross Beddoes, Director of Community Services

## RE: REGIONAL HOUSING NEEDS ASSESSMENT

The Regional District of Central Kootenay and its project consultants have completed the Regional Housing Needs Assessment Project. The Housing Needs Report package for Town of Creston can be accessed at the below link.

<https://rdck.sharefile.com/d-s305fa04a34b489aa>

The package includes:

- a) Regional Housing Needs Assessment
- b) Regional Engagement Report
- c) Greater Creston & East Shore Kootenay Lake Sub-regional Report
- d) Greater Creston & East Shore Kootenay Lake Sub-regional Engagement Report
- e) Creston Community Summary
- f) Creston Provincial Summary Form
- g) Housing Planning Supports and Resources
- h) Annotated Tools for Statistics Canada and Population Projections

When a housing needs report is complete, a local government is required to:

- a) Receive the report at a Council meeting that is open to the public, and
- b) Publish the report on an internet site that is publicly and freely accessible.

More information can be accessed here: <https://www2.gov.bc.ca/gov/content/housing-tenancy/local-governments-and-housing/policy-and-planning-tools-for-housing/housing-needs-reports>

Thank you for your efforts and support on behalf of the project. We hope this document is a positive step towards safe, adequate and affordable housing in your community. Please do not hesitate to contact me if you require any further information.

Sincerely,

Dana Hawkins, MCIP, RPP  
 Planner 2  
 (250)352-8153  
[dhawkins@rdck.bc.ca](mailto:dhawkins@rdck.bc.ca)





Regional District of Central Kootenay Housing Needs Report:

# GREATER CRESTON & EAST SHORE KOOTENAY LAKE

SUB-REGIONAL REPORT  
SEPTEMBER 2020



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## EXECUTIVE SUMMARY

Safe, affordable, and inclusive housing is vital to societal, economic, and individual health and well-being of communities and residents within the Regional District of Central Kootenay (RDCK). Unfortunately, safe, affordable, and inclusive housing is increasingly difficult to find.

Funded by the Union of British Columbia Municipalities (UBCM) Housing Needs Report program, this sub-regional report serves as descriptive analysis of the current housing characteristics, conditions, and needs within the Greater Creston & East Shore Kootenay Lake Sub-Region.

The sub-regional report contains housing data and market analysis that describe that specific area. Although it can be used as a standalone document, it is meant to function alongside the RDCK's Regional Housing Needs Report which illustrates how Greater Creston communities fit within the regional context.

## KEY FINDINGS

The following key themes were found throughout the project's data and community engagement components.

### **Greater Creston's population grew modestly, and may continue to do so, but not evenly across age categories.**

Greater Creston's population grew about 5% between 2006 and 2016, while projections anticipate smaller growth of 1% until 2025. The increase in residents comes mostly from the Town of Creston and the jump in senior aged persons (65+); youth and working age people declined and may continue to do so. Each Greater Creston community had at least 20% senior growth between 2006 and 2016.

Senior cohort growth not only impacts the availability of sub-regional and regional services and amenities for seniors, but it will also affect local labour markets. Between the 2006 and 2016 census periods, the labour force (people working or actively seeking work) did grow; however, it was outpaced by growth in totals for those not participating in the labour force (i.e. retirees).

Families with children grew from 2006 to 2016, but the number of children fell, highlighting the move towards smaller family sizes.

Population growth, combined with lower household sizes, is anticipated to expand the demand for housing in the short-term. By 2025, Greater Creston may demand 7,040 units, equivalent to about 565 more units from 2016 to 2025 (about 63 annually). Based on historical construction starts, Creston may not build enough to keep up with resident needs year to year.

### **There is a general lack of affordable and available housing in the Greater Creston sub-region. Access to appropriate housing is very difficult for families, people on income assistance, and anyone with a specialized need.**

Interviews with residents and responses from surveys universally pointed to a lack of available and affordable housing as the main challenge impacting Greater Creston's housing market. This

was especially apparent for older residents who lived on a fixed-income or who wished to downsize to a smaller unit that was easier to maintain. Younger residents also struggle to find appropriate housing, especially those individuals or families who may be relying on only one income. Detached home ownership is generally out of reach for most singles or single-income households, and renting (when units are available) is similarly challenging.

---

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

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

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

---

### **Renting is becoming increasingly popular, whether by choice or necessity.**

The percentage of people renting is generally increasing across each population cohort, demonstrating a cross generational shift towards the tenure type. Notably, families with or without children who rent grew significantly faster than those who own, likely representing both an increase in the preference for renting, as well as a compromise driven by housing affordability and availability. Engagement data indicates that 67% of renter respondents would like to own a home but are unable to primarily because of affordability issues. Renters are also more likely to be in unaffordable or unsuitable housing than homeowners.

---

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

---

**Incomes are rising while housing costs remain relatively stable, but key segments of the population still struggle to meet the basic needs of themselves and their families.**

The median Greater Creston household earned more in 2015 than it did in 2005, even with inflation removed from the comparison. Also without inflation, home prices did not increase significantly, suggesting that sub-regional affordability should be improving. However, a reason for the income increase was the distributional shift towards more households earning \$100,000 or greater; this segment grew 54%. Both owner and renter household incomes did grow over the decade, but the former did so at a faster rate, increasing the disparity of the purchasing power between both tenure types.

About 22% of households are reported by Statistics Canada as being “low income,” illustrating that a noticeable portion of the population is truly experiencing financial hardship. When broken down by segments, it is shown that about 35% of households with children younger than 6 are likely struggling financially. Making matters more difficult is the cost of regional utilities (electricity, water, and gas for vehicles); the average Greater Creston household is considered to be in energy poverty relative to the average income.

---

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

---

**The size and quality of housing is improving, allowing residents to live more comfortably and securely. Unfortunately, the compromise appears to be less affordable housing.**

New construction is often larger and of higher quality than the past, pushed by changes in building regulations and consumer preference; however, their prices tend to be higher than the existing stock. Those who cannot afford newer homes seek older, smaller, and less up to date alternatives to fit their budgets.

Single person and low income earning households, who are often younger and hold lower wage jobs or older and living off investments and/or savings, do not earn enough to comfortably rent or purchase a dwelling in Greater Creston. This emphasizes the importance of non-market support, particularly for those segments that can be looked over when metrics like household income are rising. It is always important to remember that when looking at median figures it means that half of the people or households are worse off than what is reported.

**Energy poverty is a significant issue within the Greater Creston subregion, with over a quarter of respondents saying that their energy bills are unaffordable. Energy poverty hits renters harder, with more than 40% finding their energy bills unaffordable.**

When accounting for fuel cost, the average Greater Creston household is considered to be in energy poverty relative to the average income. Twenty-seven percent (27%) of survey respondents indicated their energy bills were unaffordable, without accounting for transportation

fuel. Energy bills are more burdensome for rental households, with 44% of this subset reporting that their home's energy bills are unaffordable.

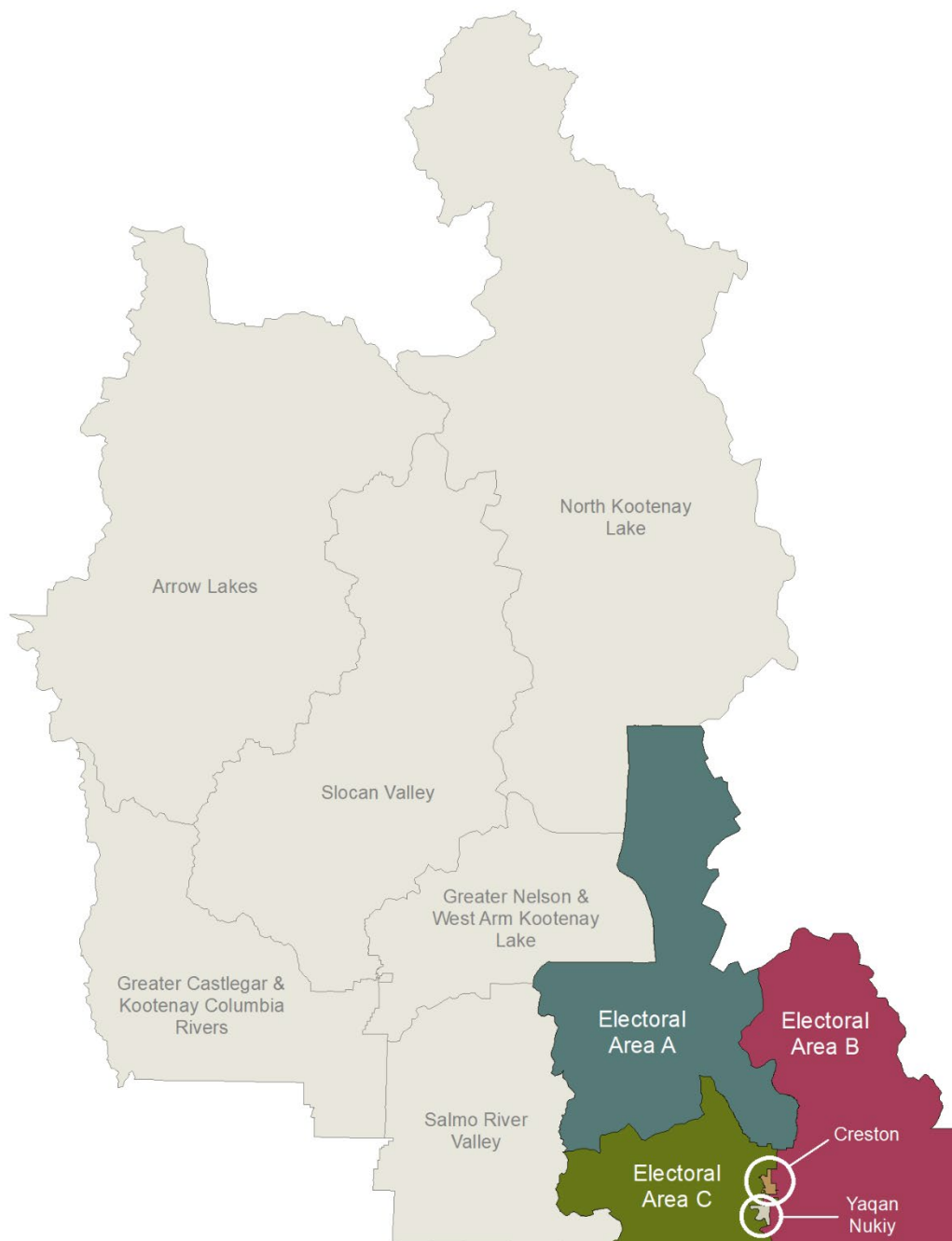
When respondents had issues paying their monthly energy bills, 54% recorded that they kept their homes at a temperature too cold to be comfortable to offset costs, 71% held off on paying other bills, and 13% recorded that they didn't have enough money for food as a result of energy costs.



## PREFACE

This report investigates regional report topics at a smaller, sub-regional scale in an effort to distinguish what is occurring in those communities perceived to be most tightly connected e.g. by distance or economically). The regional report defines seven sub-regions, each corresponding to a relationship between one or multiple municipalities and one or multiple electoral areas. Sub-regional groups can be found at the beginning of the regional report.

*Figure A – 0a: RDCK and Greater Creston & East Shore Kootenay Lake Sub-Region*



Readers may notice some discrepancy between the type of detail or number of sections available in the regional report and this one; some data cannot be appropriately conveyed locally since the trends reflect the combination of many communities. One major exception is rental data, which is only available for the City of Nelson through CMHC but still serves as an illustration of what may be occurring in nearby markets that do not benefit from federal data collection practices.

This report includes the City of Armstrong to help qualify how the sub-region (specifically, the Town of Creston) compares and/or contrasts to similar communities outside the regional boundary. To not distract from the primary goal of highlighting local trends, comparisons to Armstrong are only made graphically. Some sections may not include Armstrong.

Lastly, this report presents data graphically for ease of reading. Tables with detailed data relating to each section are available in the appendix attached at the end.

## DEMOGRAPHY

### SECTION SUMMARY

#### **Greater Creston's population grew modestly, but will slow its pace in the short-term**

The Sub-Region grew 5% overall between 2006 and 2016. Projections anticipate a small population gain of 1% from 2016 to 2025, supported mostly by an increase in the Town of Creston.

#### **Household growth has and will continue to outpace population growth**

Population growth and declining household sizes mean more people are contributing to the demand for Sub-regional housing, which is anticipated to exceed estimated building construction trends (see *Section 17: Market Housing Supply*).

#### **There are more families with children than a decade ago, but youth totals continue to fall**

Families with children grew 6% between 2006 and 2016, yet sub-regional youth totals fell 14% over the same time, highlighting the impact of declining birth rates on family sizes.

#### **Rapid senior growth is the new normal**

All Greater Creston communities had at least 20% senior growth from 2006 to 2016; projections anticipate similar growth until 2025.

#### **Families are renting more often than before**

The number of families with or without children living in rental tenured housing grew significantly faster than those in owner occupied housing. This likely represents both an increase in preferences for renting, as well as a compromise driven by housing unaffordability.

## 1. POPULATION CHANGE

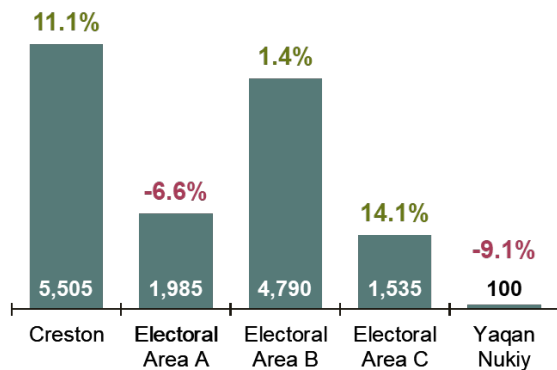
The Sub-Region grew from 13,300 residents to 13,925 between 2006 and 2016, marking 5% growth over the decade. Most growth came from Creston, which rose 11%. Electoral Area C also had strong gains with 14%. Electoral Area A and Yaqa Nukiy lost residents.

Population projections anticipate similar trajectories as historically seen, with varying intensity. Only Electoral Area B switched directions, anticipating a resident decline of 1%, largely due to aging and smaller household sizes.

By 2025, Greater Creston may reach 14,065 people, growing by 140 residents (a 1% increase). Creston and Electoral Area C's continued rise may be enough to balance losses in the other areas. Projections are unreliable for Yaqa Nukiy due to the size of its population and the suppression of its data; **Figure A – 1b** does not provide said community's projection.

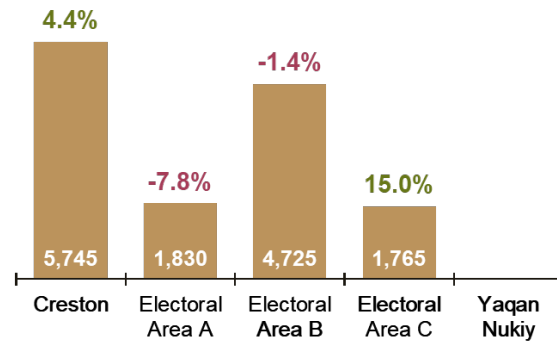
Please note that population totals discussed above and seen below may not equate to what is provided by traditional Statistics Canada datasets. Populations are adjusted to reflect Census undercounting.

*Figure A – 1a: 2016 Historical Population & Percent Change '06-'16*



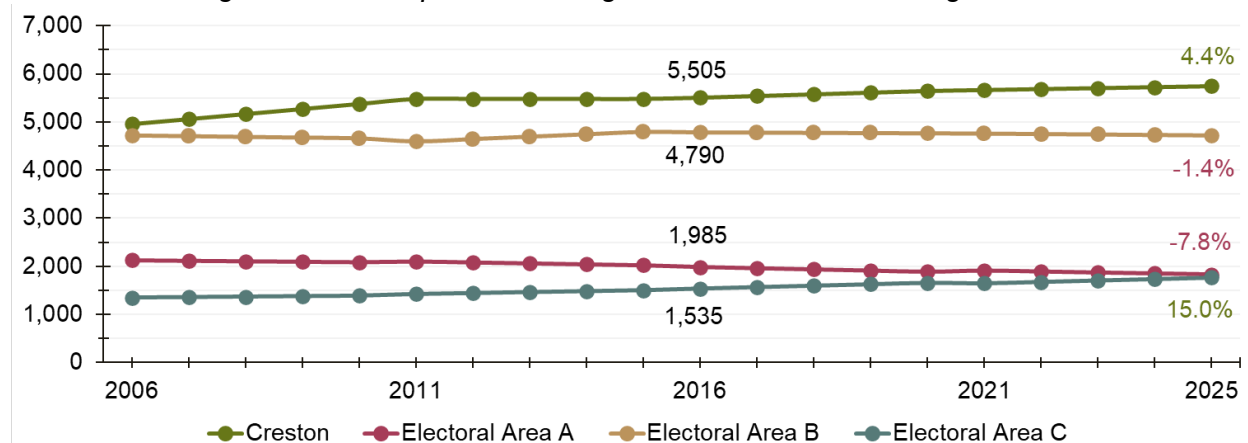
Source: Statistics Canada

*Figure A – 1b: 2025 Anticipated Population & Percent Change '16-'25*



Source: Statistics Canada, BC Stats

*Figure A – 1c: Population Change '06-'25 & Percent Change '16-'25*



Source: Statistics Canada, BC Stats

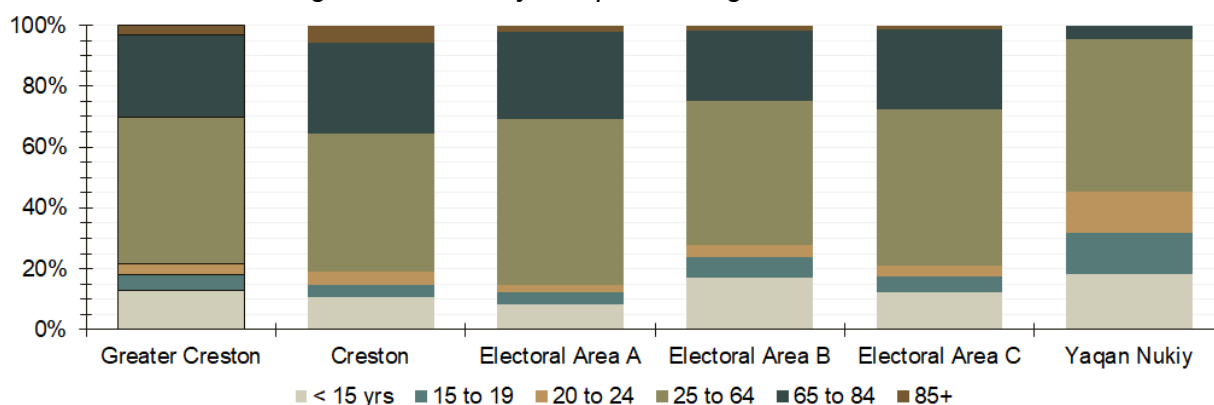
## 2. POPULATION STRUCTURE

### Age Distribution

Across the RDCK, British Columbia, and Canada, residents are aging. The Baby Boomers (those born between 1946 to 1964) are a large generation now entering retirement and declining birth rates mean younger people will not balance this trend.

**Figure A – 2a** illustrates the distribution of age among six main cohorts (as defined by Housing Needs legislation) in 2016: children below 15, 15 to 19, 20 to 24, 25 to 64, 65 to 84, and 85 years or older. **Figure A – 2b** and **2c** illustrate how each main age cohort has changed since 2006 and may change to 2025.

*Figure A – 2a: Major Population Age Cohorts, 2016*

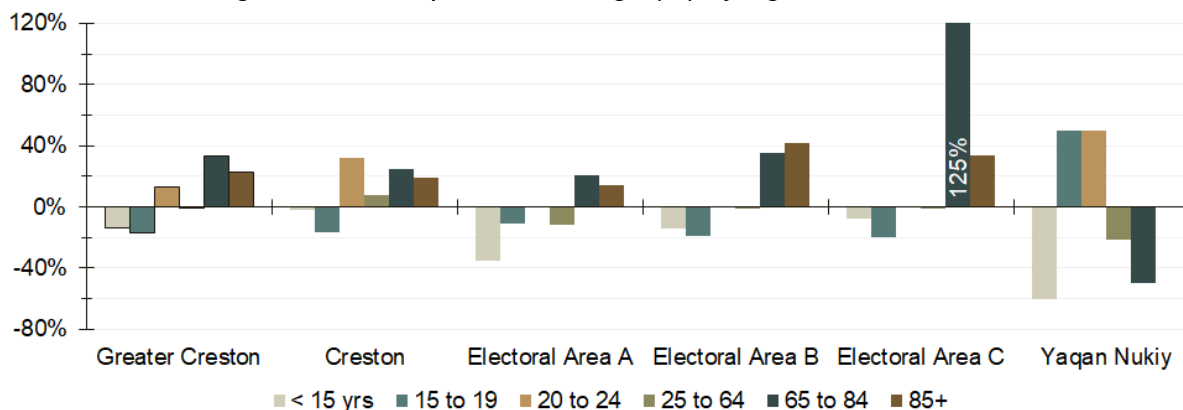


Source: Statistics Canada

In 2016, Greater Creston had 2,470 youth (below 20 years old), 7,155 working age persons (20 to 64), and 4,190 seniors (65+), representing 18%, 52%, and 30% of the total sub-regional population, respectively. These totals are the result of a 25% loss, 9% loss, and 41% gain in each cohort since 2006.

Generally, there was a gain in younger working-age people (20 to 24) but a loss of residents below 20. Overall, total persons aged 65 to 84 grew fastest, especially so in Electoral Area C (125%). Yaqaan Nukiy demonstrated a gain in residents 15 to 24.

*Figure A– 2b: Population Change (%) by Age Cohort '06 -'16*

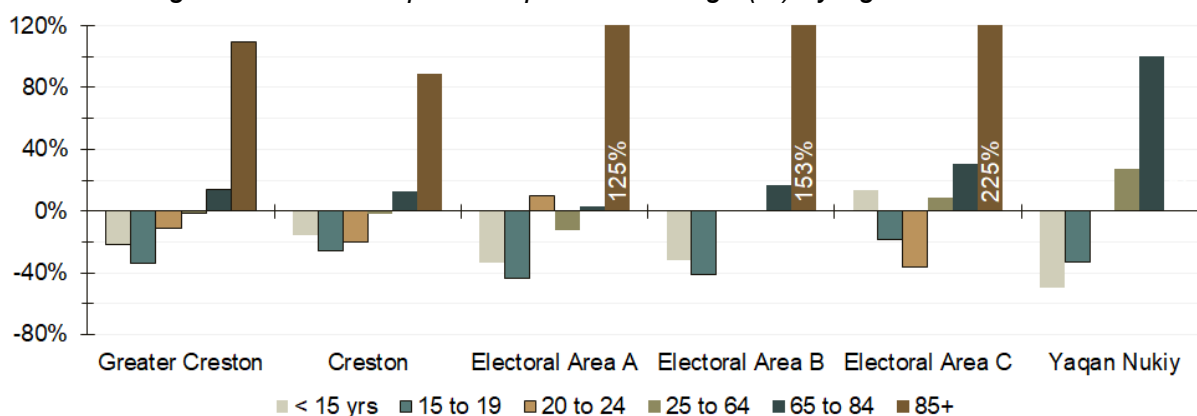


Source: Statistics Canada

Projections anticipate that The Sub-Region may be home to 1,865 youth, 7,085 working age persons, and 5,230 seniors by 2025, representing 13%, 50%, and 37% of the total sub-regional population. These represent a 25% loss, 2% loss, and 25% gain in each cohort from 2016.

This anticipated loss of youth applies across all member communities. Only Electoral Area C may have an increase in children below 15. All communities could see continued growth in seniors, with substantial gains in people 85 or older. Please note the significant percent change for this cohort is mostly due to beginning at a small cohort size in 2016.

*Figure A – 2c: Anticipated Population Change (%) by Age Cohort '16-'25*

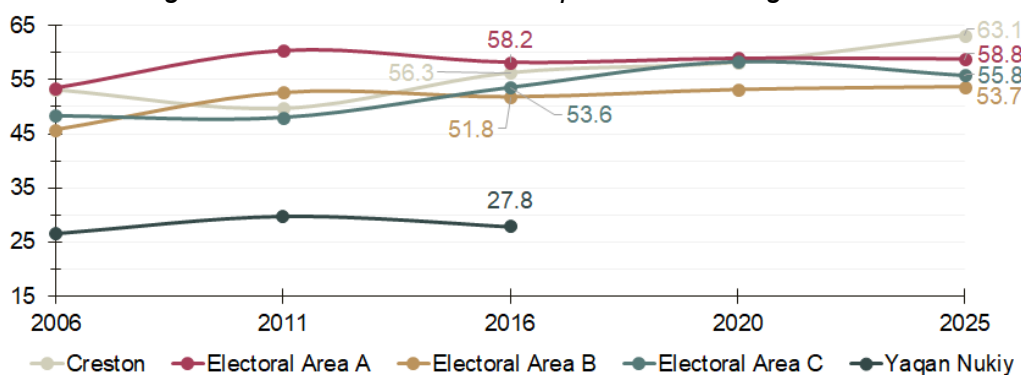


Source: Statistics Canada, BC Stats

## Median Age

In 2016, Electoral Area A was the oldest community based on median age, followed by Creston, Electoral Area C, Electoral Area B. Yaqa Nukiy was the youngest community by a wide margin. Projections anticipate that median ages will rise by 2025, demonstrating the overall impact of cohort specific changes in population. Yaqa Nukiy projections are not reliable given the data available.

*Figure A – 2d: Historical & Anticipated Median Age '06-'25*

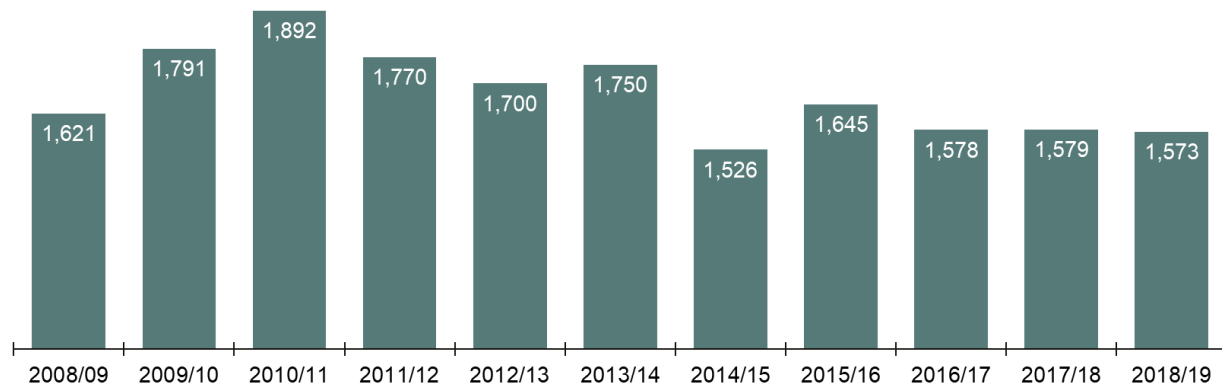


Source: Statistics Canada, BC Stats

## Post-Secondary Enrollment

Creston is one of six municipalities that have a College of the Rockies campus. During the 2018/19 semester, 1,573 full-time equivalent (FTE, see **Glossary**) students were enrolled at the College. This number does not reflect international education, offshore enrollments, and FTEs funded by the Industry Training Authority.

*Figure A – 2e: College of the Rockies Enrollment (Full-Time Equivalent Students)*



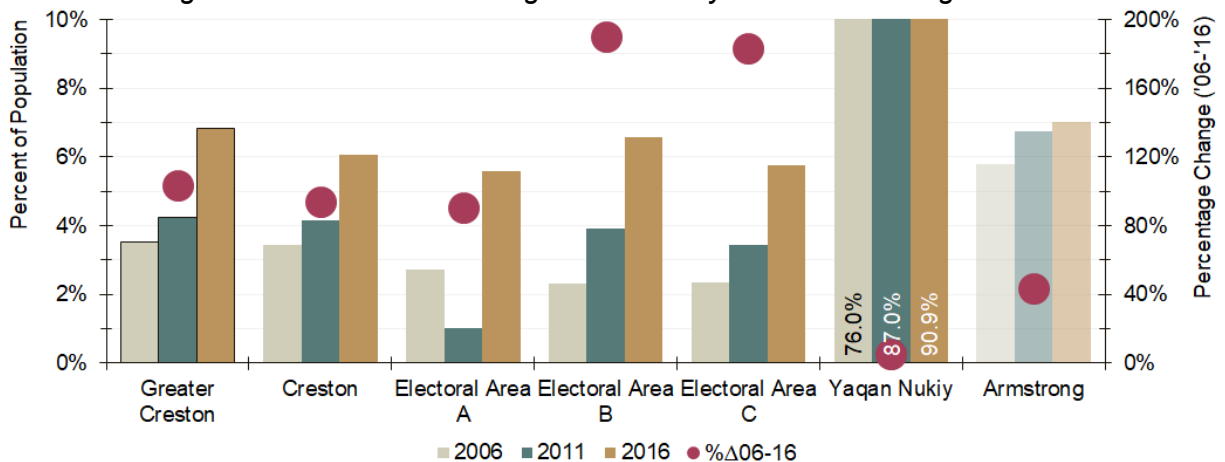
Source: BC Ministry of Advanced Education Skills and Training (AEST), Post-Secondary Finance Branch

Conversations with the College indicate that there are approximately 50 to 70 full-time and part-time students. Continued education courses (evenings and/or weekends) could total an additional 50 students, though this varies.

### 3. INDIGENOUS IDENTITY

As of 2016, 905 people identify as Indigenous in Greater Creston, about 7% of the sub-regional total population; 9% of renters are Indigenous while 6% of owners are. The number of Indigenous people and percent share of the total population grew by almost double since 2006, illustrated by the substantial growth in each community (see **Figure A – 3a**). Although in-migration of Indigenous peoples over the last decade is possible, it is not possible to distinguish what proportion of the increase is from migration versus better data collection.

*Figure A – 3a: Historical Indigenous Identity & Percent Change '06-'16*



Source: Statistics Canada

### 4. HISTORICAL & ANTICIPATED HOUSEHOLDS

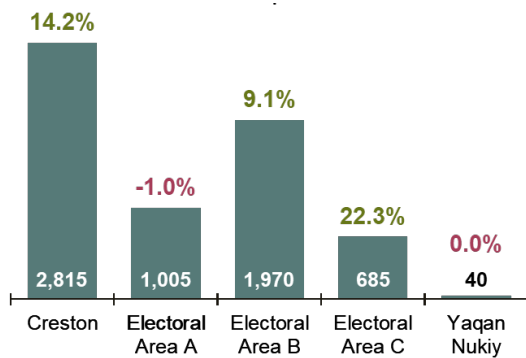
Greater Creston grew from 5,885 households to 6,515 between 2006 and 2016, 11% growth over the decade. Only Electoral Area A lost households, though by a slight 1%.

Household projections anticipate continued growth, rising 8% from 2016 to 2025 across the Sub-Region. The overall area may reach 7,055 households by 2025, 540 more than 9 years prior. Only Electoral Area B may possibly lose households by 2025.

Two factors largely contribute to household growth: (1) increased population means more demand from residents and their households and (2) smaller household sizes attributed to smaller families, empty-nesters, and seniors mean that there is greater housing demand per capita.

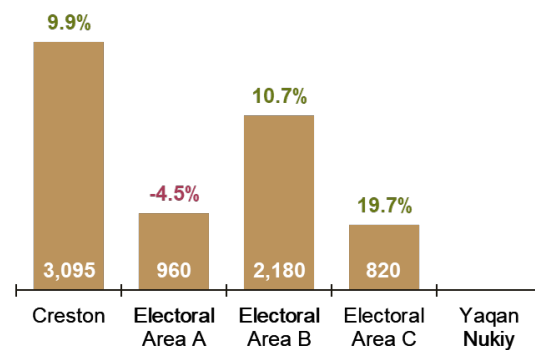
Household growth is an important fundamental component of housing demand: by definition a household requires an available dwelling to occupy. Household projections are therefore synonymous with the increase in housing stock required to accommodate expected population changes (note overall housing demand is also influenced by economic and fiscal factors). Projecting future growth in the number of households requires two related data inputs: (1) population projections (see **Section 1: Population Change**) and (2) the historical proportion of maintainers (see **Glossary**) by age cohort, divided by the total people in that cohort. Total demand is calculated by applying the proportions of (2) to the change in how many people there are at a given age determined by (1).

*Figure A – 4a: 2016 Historical Households & Percent Change '06-'16*



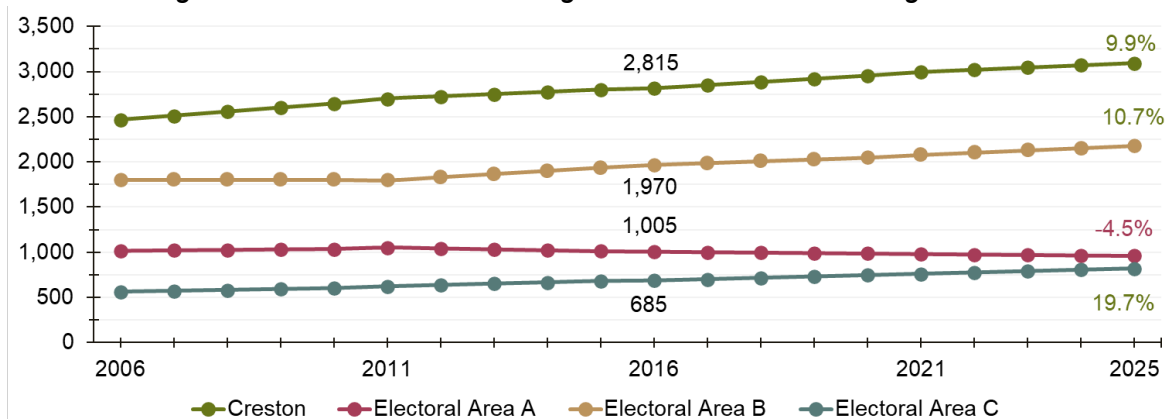
Source: Statistics Canada

*Figure A – 4b: 2025 Anticipated Households & Percent Change '16-'25*



Source: Statistics Canada, BC Stats

*Figure A – 4c: Household Change '06-'25 & Percent Change '16-'25*



Source: Statistics Canada, BC Stats

Please note that, like population, household totals are estimates based on adjustments made to reflect Census undercounting. Furthermore, households in this section refer to total private dwellings (inclusive of both permanent and non-permanent households). Proceeding sections



speak only to those that are permanent (who live in the area the majority of the year, also known as usual residents) because Statistics Canada's data level of detail is only for said households.

## 5. HOUSEHOLD CHARACTERISTICS

Statistics Canada defines a household as a person or group of persons who occupy the same dwelling and do not have a usual place of residence elsewhere in Canada or abroad. One household could be a couple with children, multiple families residing in the same dwelling, a single person, or roommates. A household is the highest-level descriptor of many unique living situations. The following subsections aim to illustrate the key highlights of Greater Creston and its member communities.

### Household Tenure

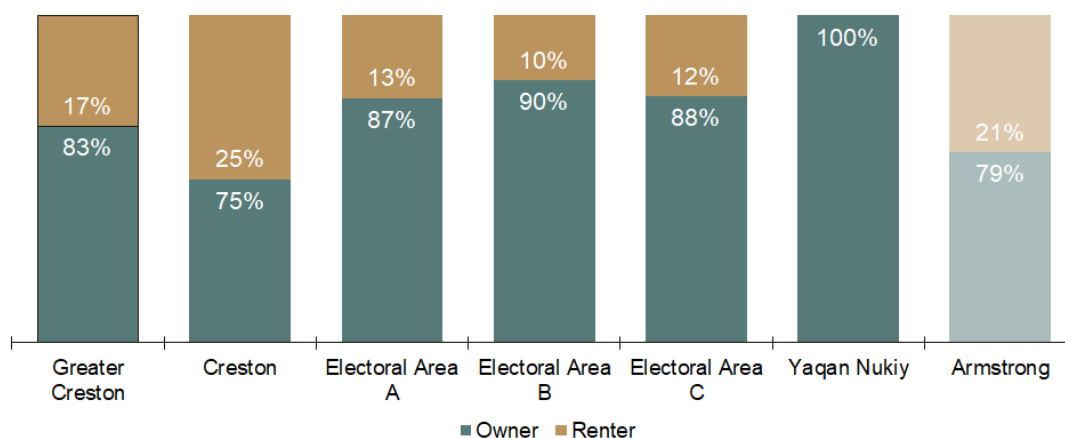
Statistics Canada data divides "tenure" into three categories: (1) owner, (2) renter, and (3) band housing. Band housing is often not reported or is suppressed for confidentiality. This report illustrates only the relationship between owner and renter households.

Overall, the Sub-Region is made up of 83% owners and 17% renters, or 4,880 and 1,025 households respectively. **Figure A - 5a** describes the owner to renter relationships across the Sub-Region and its communities. Please note percentages may not sum to 100% due to rounding.

Creston, as the urban centre to Electoral Area A to C, had the highest proportion of renters (25%), attributed to the greater mix of dwelling types. All electoral areas were just above 10%.

Between 2006 and 2016, renter households grew 16%, higher than owner households' 5%. Renter growth was particularly strong in Creston (26%); owner growth was strong in Electoral Area C (26%).

*Figure A – 5a: Household Tenure, 2016*

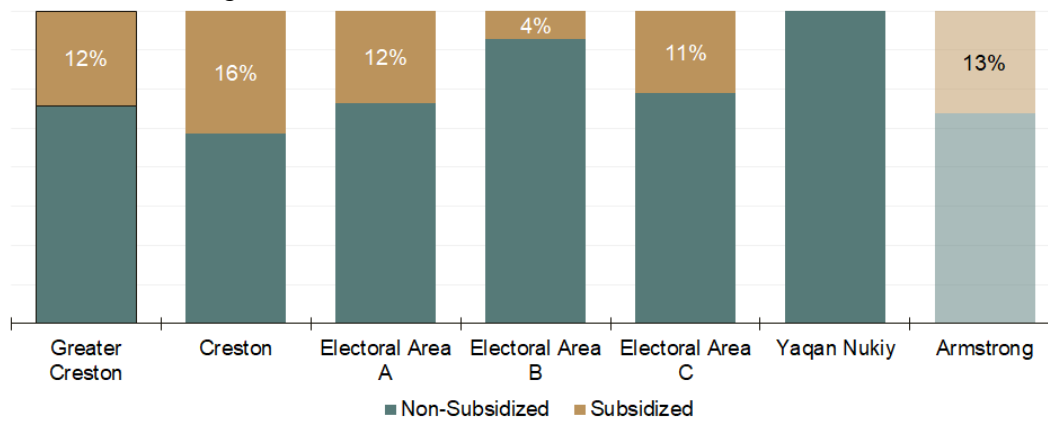


Source: Statistics Canada

### Subsidized Households

Statistics Canada reports on the number and percentage of renter households that rely on a subsidy or subsidies to acquire and maintain full-time accommodation, such as rent supplements, rent geared to income, or housing allowances (see Subsidized Housing in **Glossary**).

Figure A – 5b: Subsidized Rental Households, 2016



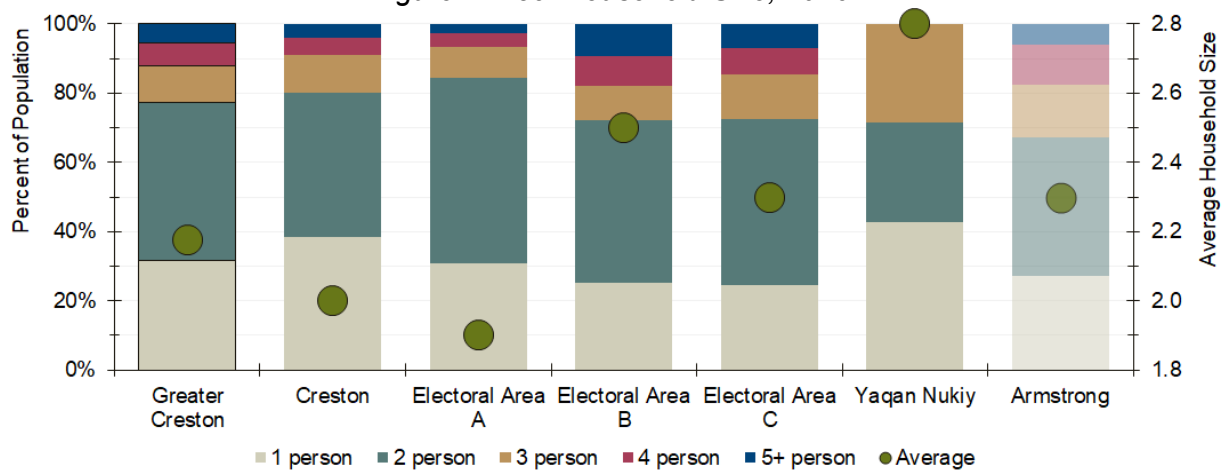
Source: Statistics Canada

On average, 12% of Greater Creston renter households use a subsidy. Greater proportions of the Creston population (16%) use a subsidy, related to the higher number of single person homes (see next section). The electoral areas have slightly lower rates of subsidy, though Electoral Area B is most noticeable at a low 4%. Yaqa Nukiy reports no subsidies, possibly due to lack of data suppression.

### Household Size

The average household size was 2.2 in 2016, the same as 2006. Owner household sizes shrank (2.3 to 2.2) while renter households grew (1.9 to 2.1), reflecting the shift of families to rentals (see next section).

Figure A – 5c: Household Size, 2016



Source: Statistics Canada

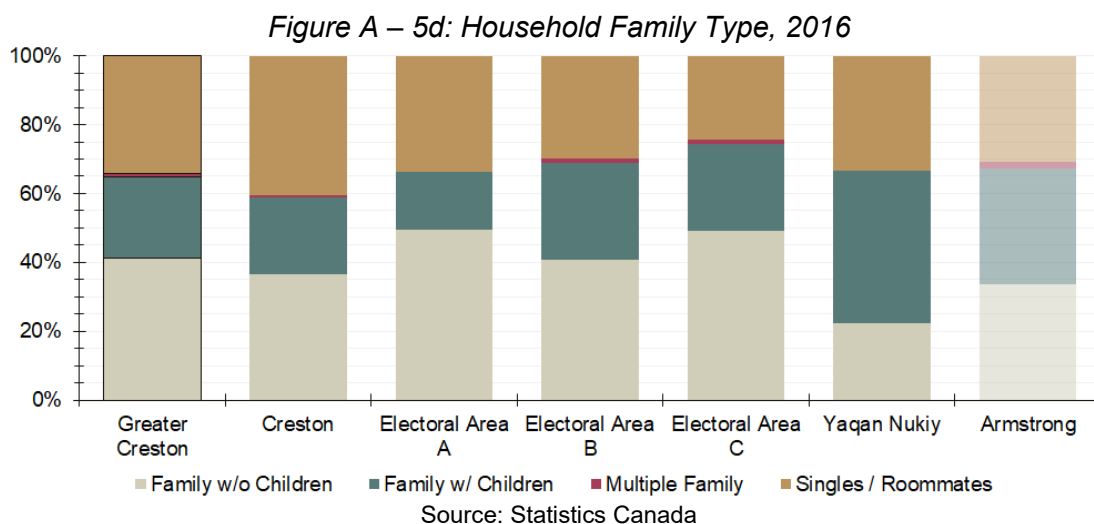
Creston and Electoral Area A have the lowest household sizes, 2.0 and 1.9, respectively. Both communities have the greatest percentage of 1 and 2 person households. Conversely, Electoral Area B and C (2.5 and 2.3) have similar percentage of dwellings with 3+ people. Area B has larger 5+ household percentages. Area C has more 3 person households.

## Household Type

Household type refers to the type of “census-family” that occupies a dwelling (see **Glossary**).

**Figure A - 5d** depicts the most common types, being: (1) families without children, (2) families with children, (3) multiple families, or (4) non-census families (herein known as single people or roommates).

As of 2016, about 25% of Greater Creston households were families with children, 40% were families without children, and 35% were other. Families with children grew 1% for owners and jumped 25% for renters, while those without grew 10% and 32%. An increase in the former highlights that the area can be seen in part as being attractive for local young couples looking to have children or others moving from elsewhere in British Columbia or farther.



Mirroring their greater household sizes, Electoral Area B and C have the highest share of families. Electoral Area A has an elevated share of families without children but the smallest of those with, while Creston has a greater share of single people or roommate households.

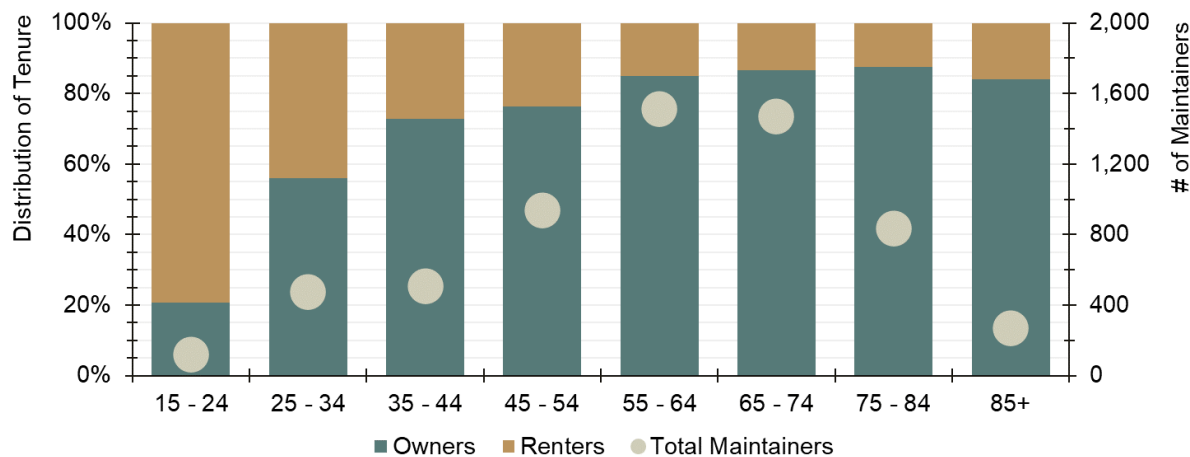
## Household Maintainers

Household maintainers describes the number of people who are financially responsible for the upkeep of the dwelling. In their younger years, maintainers mostly occupy rental units as they progress through school, new jobs, and saving money. As they age, the prevalence of ownership increases, reaching its proportional peak between 75 and 84 years old.

A strong proportion of maintainers fall between 55 and 74 years old, indicating that a lot of the 2016 housing stock is held by retired or soon to be retired persons. The housing stock available for young cohorts will depend on the needs and wants of more senior people regarding their accommodation (e.g. choosing to age in place can be a positive experience for aging adults but keeps dwelling options, often older and more affordable, from those people looking to enter the market for the first time).

Household maintainer patterns across the Sub-Region's communities differ only slightly. For more detail, please refer to their individual data appendices or the tables attached to this report.

Figure A – 5e: Household Maintainers by Age Total &amp; Tenure, 2016



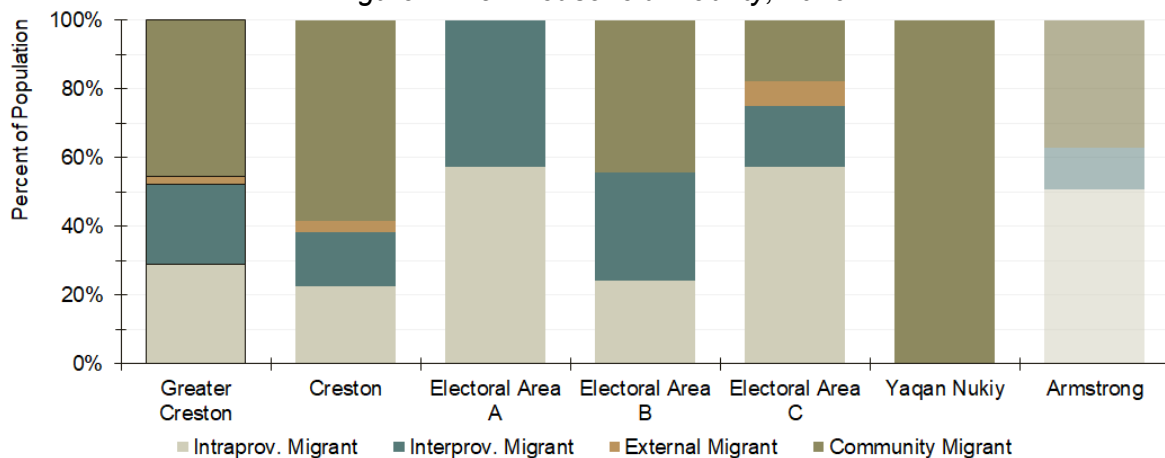
Source: Statistics Canada

### Household Mobility (1-Year)

One-year mobility refers to whether a person changed their location of residence within the prior twelve months. Overall, about 45% of the Sub-Region residents who moved over the previous year did so within their own community, 29% moved from within the Province (inclusive of inside the RDCK), 23% moved from within Canada, and 3% moved from outside Canada. Please note Sub-Region percentages reflect the weighted average of the communities within it.

**Figure A - 5f** illustrates how proportions of movers differs across communities. Notably, Yaqaan Nukiy has the greatest proportion of community migrants, followed by Creston. The latter is largely attributed to the availability of diverse housing that allows households to transition easier between different dwelling types and tenures, and between different categories of the housing wheel.

Figure A – 5f: Household Mobility, 2016



Source: Statistics Canada

## ECONOMY

### SECTION SUMMARY

#### **Median incomes are rising**

Greater Creston households generally earn more money than they used to; only total households earning less than \$20,000/year before-tax decreased between 2005 and 2015. Overall, median before-tax incomes increased by 12%, though the data is not sufficient to tell how much of this overall change is due to increases in the same household's income over time, versus changes in the overall pool of households, e.g. outmigration of lower-income households and in-migration of those with higher incomes. The share of those earning \$100,000 or more jumped from 17% to 22% of total households, the only income range to increase substantially over the decade.

#### **Owner incomes are growing faster than renter incomes**

Not only do median owner households earn more than renters (almost double), but they also had more growth in their incomes between 2006 and 2016, representing increased disparity in the purchasing power of the two tenure types.

#### **Households with young children are the most likely to experience income challenges**

About 22% of households fall below the Low-Income Measure, indicating substantially increased potential to experience financial hardship. The most prevalent family type to experience this difficulty are those with children younger than 6 years old. Of these, 35% are classified as substantially worse off than the average. In part, this can be attributed to the fact that young families who are at the beginning of their careers tend to earn lower incomes, yet have higher expenses due to the presence of dependents.

#### **Fewer people are participating in the economy**

Although the labour force (people working or actively seeking work) grew since 2006, there was even greater growth in those not in the labour force, largely a consequence of aging/retiring population.

#### **More people are unemployed but their share of the labour force decreased**

The labour force increased between 2006 and 2016, with growth in both employed and unemployed persons. The former rose more, resulting in a smaller unemployment rate than a decade prior.

## 6. INCOME

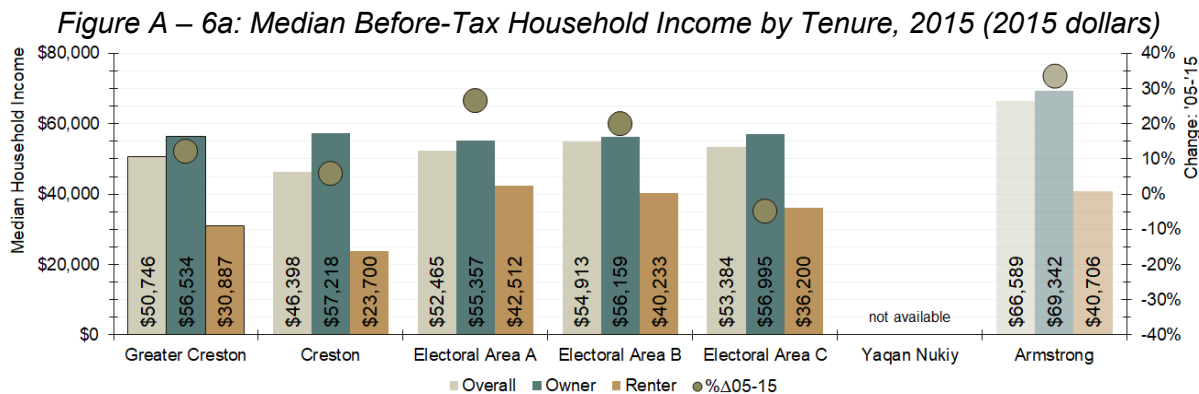
Unless otherwise indicated, all incomes within this report are adjusted for inflation to represent 2015 constant dollars. Please note that 2005 and 2015 comparison years differ from the normal 2006 and 2016 used by Statistics Canada. The reason is that census incomes come from the previously reported tax year. In addition, because incomes are reported in constant 2015 dollars, any changes between the two years are already adjusted for the impacts of inflation.

### Median Before-Tax Household Income

Overall, Greater Creston's median before-tax household income grew about 12% to \$50,746. The median owner household earned \$56,534 and the median renter household earned \$30,887, representing 16% and 10% growth since 2005, respectively.

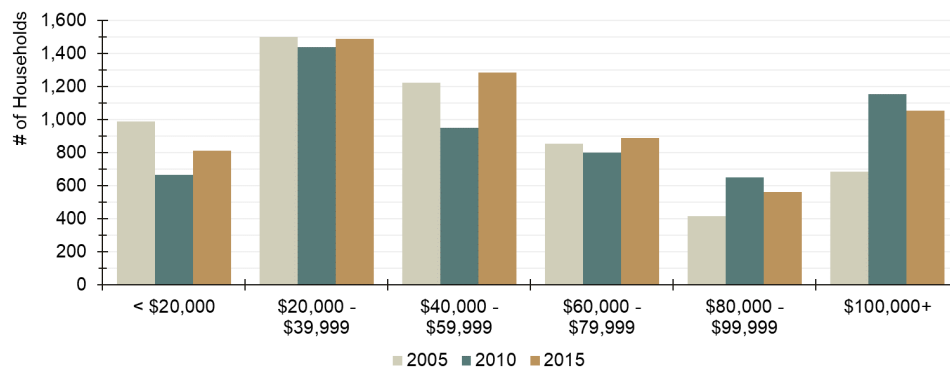
Electoral Area A's income grew fastest since 2005 at 27%. Electoral Area C was the only community to experience a decline, falling by 5%. For owner households, Creston is the most affluent at \$57,218, while Electoral Area A's \$42,512 is highest for renters.

Total households grew 11% between 2006 and 2016, while households earning more than \$100,000 grew 54%. It is possible that inflows of new, high-earning people has had a larger impact on median incomes than the progression of existing households into higher income brackets. However, the data is not available to verify these types of dynamics.



Source: Statistics Canada

**Figure A – 6b: Historical Distribution of Households by Median Income, 2015**

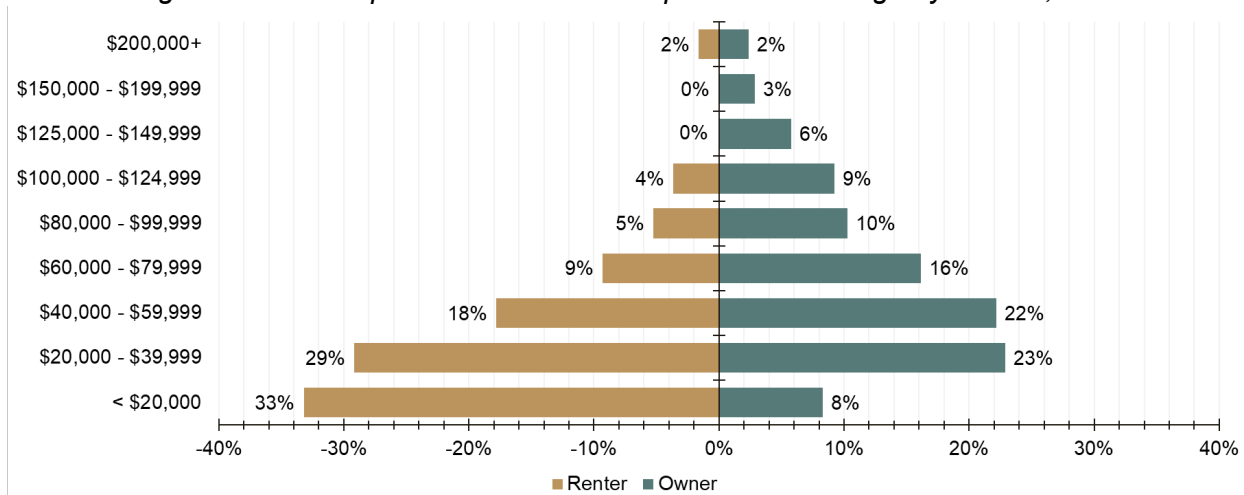


Source: Statistics Canada

**Figure A – 6c** illustrates the distribution of how many households fall within each income category based on their tenure. Renters are considerably more likely to earn less than \$40,000 (64%)

compared to owners (31%). Alternatively, 20% of owner households earn more than \$100,000 versus 6% of renters.

*Figure A – 6c: Proportion of Households per Income Range by Tenure, 2015*

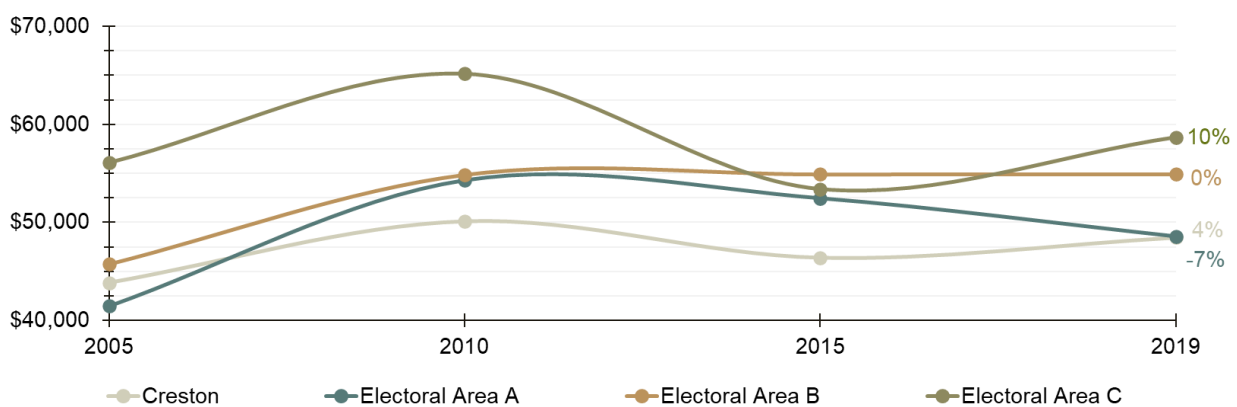


Source: Statistics Canada

Many sections of this report rely on data sourced from the Census, which was last conducted in 2016. For many topics, such as demographic trends, the changes since the last Census may be minor; for others, like income, changes can occur more rapidly. To help bridge the gap, this report uses some estimates produced by private third party data firms, inclusive of 2019 median household income estimates.

Estimates suggest that all communities had an increase in their incomes (in constant 2015 dollars) between 2015 and 2019, except for Electoral Area A. Most community incomes decreased since 2010 and all communities grew since 2005, indicating a long-run rise in the purchasing power of Greater Creston households with stagnation in more recent years.

*Figure A – 6d: Before-tax Household Income '05-'19 (2015 dollars) & Percent Change '15-'19*



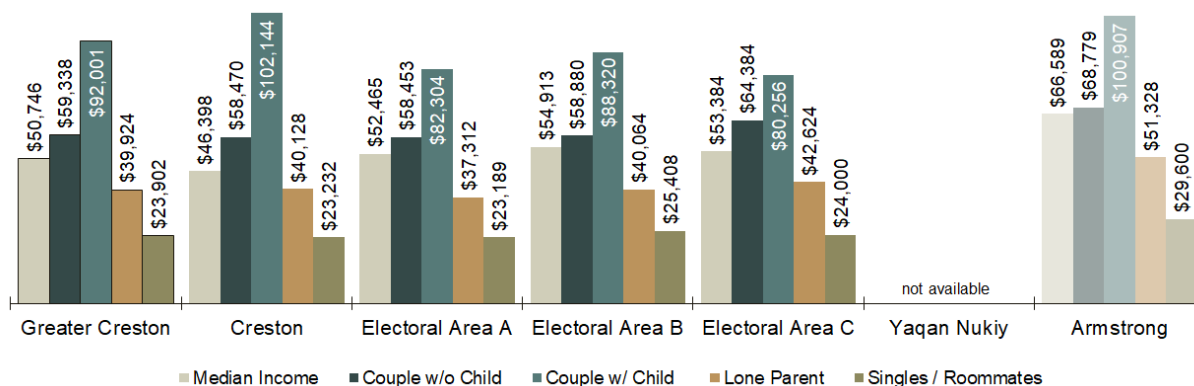
Source: Environics Analytics, Statistics Canada

### Median Before-Tax Household Income by Family Type

Statistics Canada provides income statistics for different family structures, categorizing them by their “economic family” types (see **Glossary**). Briefly, the family types are as follows: couples

without children, couples with children, lone parents, and non-economic families (also known as singles/roommates).

*Figure A – 6e: Median Before-Tax Household Income by Family Type, 2015*



Source: Statistics Canada

Statistics Canada data from 2015 reports that Creston families with children were the wealthiest of all Greater Creston. Electoral Area C demonstrates the highest median income for families without children. Incomes across other family types are relatively similar.

Families with children are often higher than those without because the latter includes young couples who typically earn less, and retired couples who live off investments and savings.

## 7. LOW-INCOME MEASURE

The Low-Income Measure (LIM) is a threshold calculated by Statistics Canada that identifies Canadians belonging to a household whose overall incomes are below 50% of median adjusted household income. “Adjusted” refers to the idea that household needs increase as the number of household members increase. In other words, if a person belongs to a household that earns 50% than that community’s median income (after adjustments), then Statistics Canada considers them to be in low-income. Statistics Canada emphasizes that the LIM is not a measure of poverty, but that it identifies those who are substantially worse off than the average.

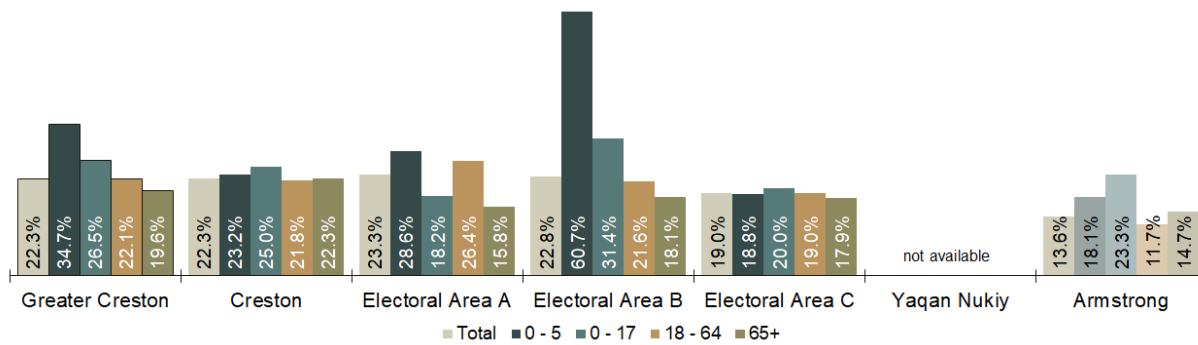
To reiterate, the LIM refers to people in households, not the households themselves. By doing so, Statistics Canada can identify what percentage of individual children (defined as either 5 or younger, or 17 or younger) live in a family or household that earns below 50% of the median income. Similar results are available for people 18 to 64 and 65 or older.

About 22% of sub-regional residents fall below the after-tax LIM. Children 5 or younger are most likely to be in a household below the measure (35%); 27% of children younger than 18 are in a household below the LIM.

Most communities do not stray far from the sub-regional average, except for Electoral Area B’s notable 61% for children 5 or younger.



Figure A – 7a: Low Income Measure After-Tax (LIM-AT) Prevalence by Cohort, 2015



Source: Statistics Canada

## 8. EMPLOYMENT

Economic development, and the resulting employment opportunities, is a key contributor to the overall demand and supply of housing within a community. However, it is often easy to assume when a labour force statistic (i.e. participation, employment, or unemployment) changes, it automatically suggests a positive or negative trend. The following sections hope to briefly clarify what trends have occurred in the sub-regional labour market.

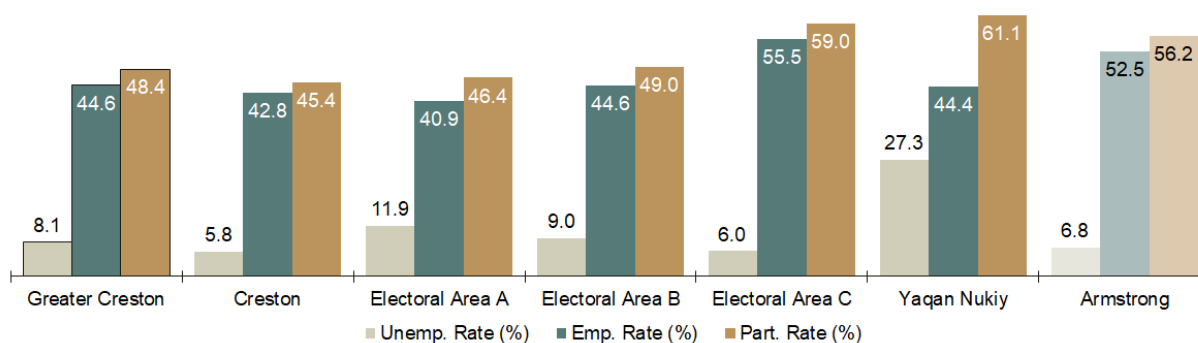
### Labour Force Statistics

The **Glossary** defines participation, employment, and unemployment in regards to summarizing labour force activity. **Figure A – 8a** illustrates the corresponding 2016 labour force rates for each Greater Creston community.

In 2016, the labour force totaled 5,550 people (those working or actively seeking work), equating to a 48.4% participation rate. In other words, more people are not engaged in the local or broader economy via employment than otherwise. This often illustrates the impact of senior population growth on labour statistics; labour force participation dropped from 2006's 49.8% due in part to the growing proportion of retired persons. Only Electoral Area C and Yaqaan Nukiy had more than a 50% participation rate in 2016.

Although total unemployed people increased between 2006 and 2016, the unemployment rate declined due to a larger increase in employed persons over the decade. Given the jump in unemployment in 2011 after the great recession, 2016 data suggests that labour markets had possibly returned to pre-recession form. No data existed at the time of this report to demonstrate the impacts of COVID-19.

Figure A – 8a: Labour Force Statistics, 2016

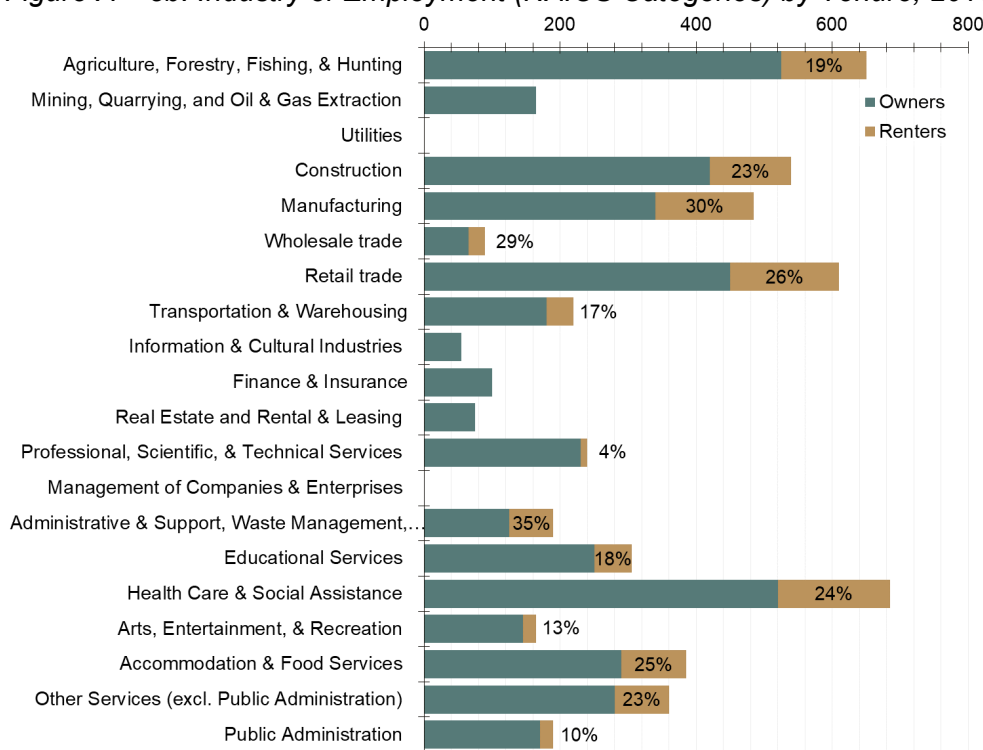


Source: Statistics Canada

## Industry

The North American Industry Classification System (NAICS) categorizes employment in the broad industries described in **Figure A – 8b**. Percentages indicate what proportion of the total workers by industry are renters.

Figure A – 8b: Industry of Employment (NAICS Categories) by Tenure, 2016



Source: Statistics Canada

The three *largest* Greater Creston industries based on employment (2016):

- (1) Health Care & Social Assistance – 680 (12.4%);
- (2) Agriculture, Forestry, Fishing, & Hunting – 650 (11.9%); and
- (3) Retail Trade – 615 (11.2%).

The three greatest *increases* in employment (2006 to 2016)\*:

- (1) Public Administration – 110% (100 to 210);
- (2) Information & Cultural Industries – 56% (45 to 70); and
- (3) Wholesale Trade – 55% (55 to 85).

*\*does not include “Other Services.”*

The three greatest *decreases* in employment (2006 to 2016):

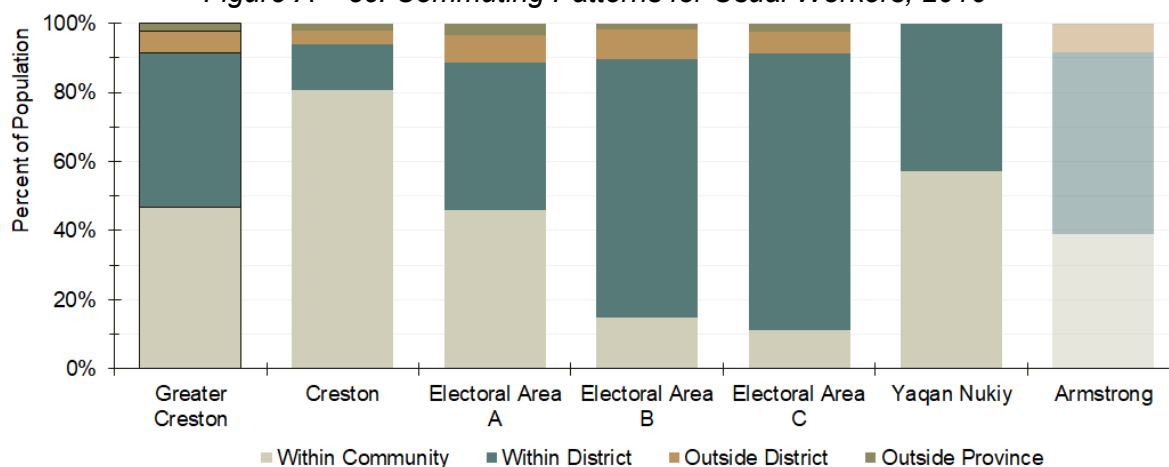
- (1) Utilities – 75% (40 to 10);
- (2) Finance & Insurance – 31% (160 to 110); and
- (3) Real Estate & Rental and Leasing – 25% (80 to 60).

## Commuting

Statistics Canada reported that the Sub-Region had 3,495 usual workers (see **Glossary**) in 2016, making up about 68% of total employed persons in the same year. Of those workers, their weighted average commuting patterns were as follows:

- (1) 47% commuted within their municipality or electoral area;
- (2) 45% commuted elsewhere within the Regional District or Sub-Region; and
- (3) 8% travelled outside of the RDCK, whether within or out of province.

*Figure A – 8c: Commuting Patterns for Usual Workers, 2016*



Source: Statistics Canada

The highest rates of sub-regional commuting within the Regional District occurred in the electoral areas; employment often clusters in urban areas like Creston, illustrated by the fact that the Town had the greatest percentage of commuting within its boundaries.

How people/households commute or travel within their community and others demonstrates an important fact about housing issues; markets are integrated across regions. Households make choices about their living situation that is the result of a compromise between multiple competing preferences: cost, style and size, and proximity to important locations such as school, work, extended family or other social supports, and other services they need to frequent. As a result, housing conditions, availability, prices, and construction in one community can and does impact others.

Given that housing is a choice about shelter as well as location, housing costs are intertwined with transportation costs, and these combined typically represent the two largest components of

a households cost of living. All else being equal, housing prices are lower in locations where transportation costs are higher. For households of limited financial capacity, housing options that are accessible to them frequently come hand-in-hand with transportation costs that impose hardship. This is particularly true when it comes to the use of private automobiles; the practical need to own one or more vehicles, and the distance they are driven, can largely negate the savings realised on the housing cost side of the family budget (refer to the discussion under **Section 18: Affordability – Energy Poverty**).

Where the ultimate goal of improvements to housing affordability is lowering a household's cost of living, efforts to improving transportation options locally and regionally can be a significant contributor to success. Policies which support a household's ability to use other modes of transportation, such as active transportation, public transportation, or car-sharing in place of a private vehicle – especially if it allows a them to reduce the number of vehicles they own – can be an important supplement or replacement for direct housing affordability initiatives.

## HOUSING

### SECTION SUMMARY

#### **The housing supply is growing**

Statistics Canada reports that the total number of sub-regional dwellings which serve as a primary residence (“occupied by usual residents” in technical terms) grew about 7% between 2006 and 2016, or 41 units annually. Local government housing starts data since 2016 shows slower annual starts than before. Most of the dwelling stock was built in the 1960s and 70s.

#### **Rents are increasing**

Overall rents grew 12% from 2013 to 2019 after adjustments for inflation, outpacing the estimated growth in incomes during that time.

#### **Adjusted for inflation, single family homes cost about the same as they did a decade ago**

Single family homes appreciated 1% between 2010 and 2019 in constant dollars, indicating that increasing housing prices over the last decade mostly reflect change in overall prices/inflation.

#### **Commercial short-term rental properties are becoming more popular**

About 50 commercial short-term rental units existed as of April 2020, accounting for less than 1% of the total estimated housing demand for the same year.

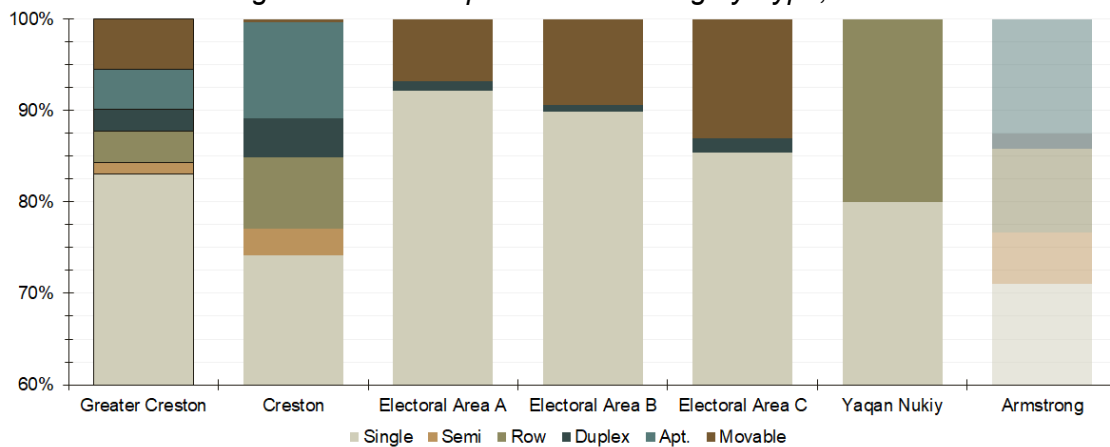
## 9. DWELLING CHARACTERISTICS

### Dwelling Type

Greater Creston's 2016 total dwellings occupied by a usual resident was 6,140, up 7% since 2006. Overall, single-detached homes made up about 83% of all dwelling types. In the electoral areas, movable (manufactured or mobile) dwellings were the dominant alternative. Total movable dwellings fell 44% since 2006.

Creston provides the most alternatives to single-detached homes (like duplexes or rowhouses), typical of larger communities where increased land values encourage higher density development. However, Creston experienced an increase in its proportion of single-family homes from 72% to 74% from 2006 to 2016.

Figure A – 9a: Proportion of Dwelling by Type, 2016

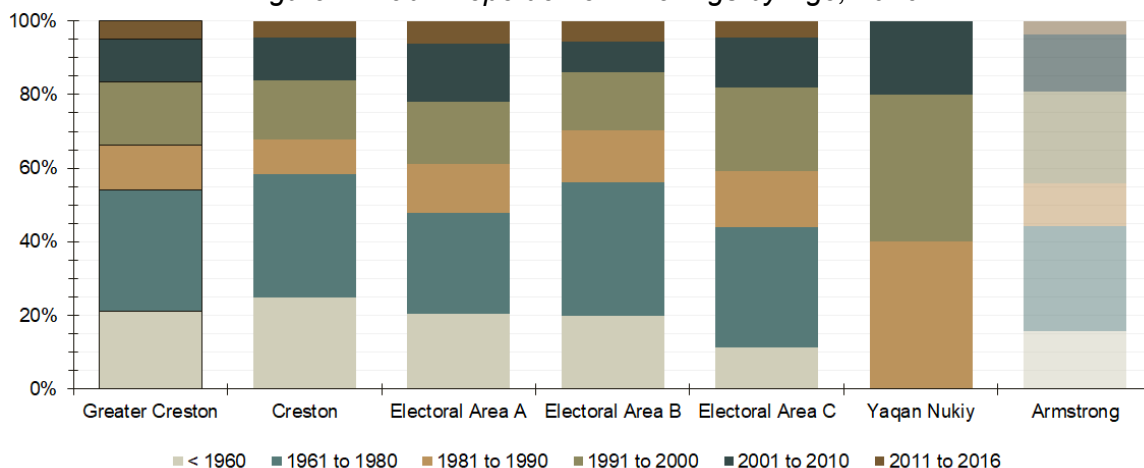


Source: Statistics Canada

### Dwelling Age

Most of Greater Creston's homes (54%) were built before 1980 – 21% were built before 1960. Electoral Area A, C, and Yaqan Nukiy have more of their dwellings built after 1980. More than one third of Electoral Area C's stock was built between 1980 and 2000, the highest percentage after Yaqan Nukiy. Creston has the largest proportion of older stock, at about 58%.

Figure A – 9b: Proportion of Dwellings by Age, 2016

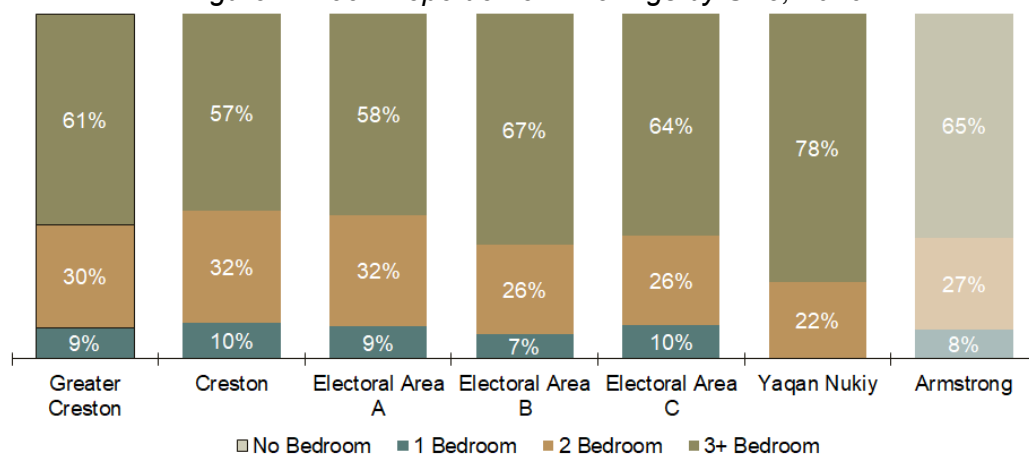


Source: Statistics Canada

## Dwelling Size

The majority of sub-regional homes (61%) are at least 3 bedrooms large, with the greatest share occurring in Yaqaan Nukiy. Nelson and Electoral Area C demonstrated the greatest share of 1-bedroom units, though they are not considerably higher than other areas.

Figure A – 9c: Proportion of Dwellings by Size, 2016



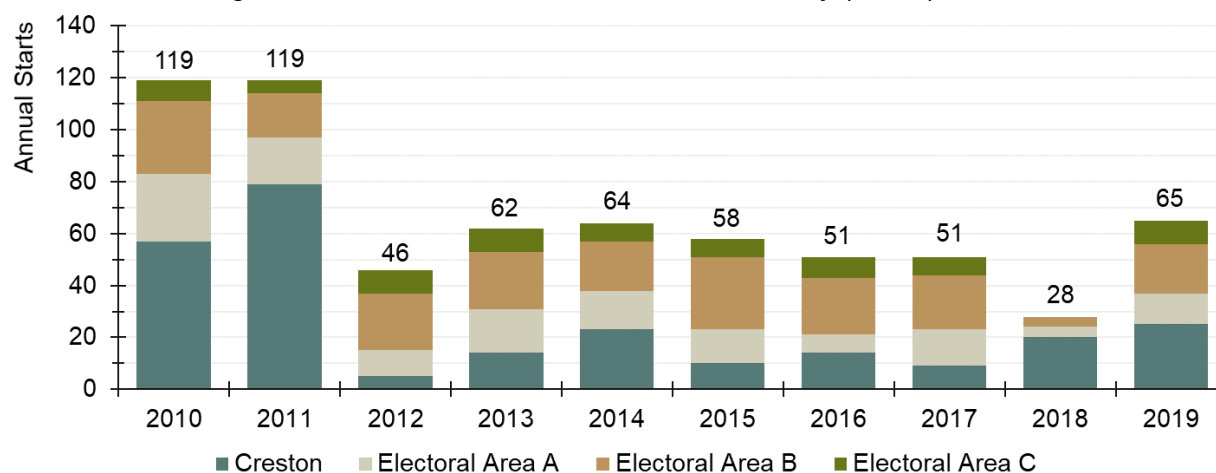
Source: Statistics Canada

## 10. CONSTRUCTION ACTIVITY (STARTS)

Over the past decade, Greater Creston has built an average of 66 dwellings annually. This is influenced by two outlier years in 2010 and 2011, more recent years have been consistently lower. Without consideration for these spikes, this annual average drops to 53 units.

Disregarding 2010 and 2011 once again, about 28% of yearly starts occur in Creston, meaning the remaining 72% are likely attributed to urban periphery or rural growth that is without municipal water and wastewater infrastructure.

Figure A – 10a: Residential Construction Activity (Starts) '10-'19



Source: BC Stats, Local Government

## 11. RENTAL MARKET

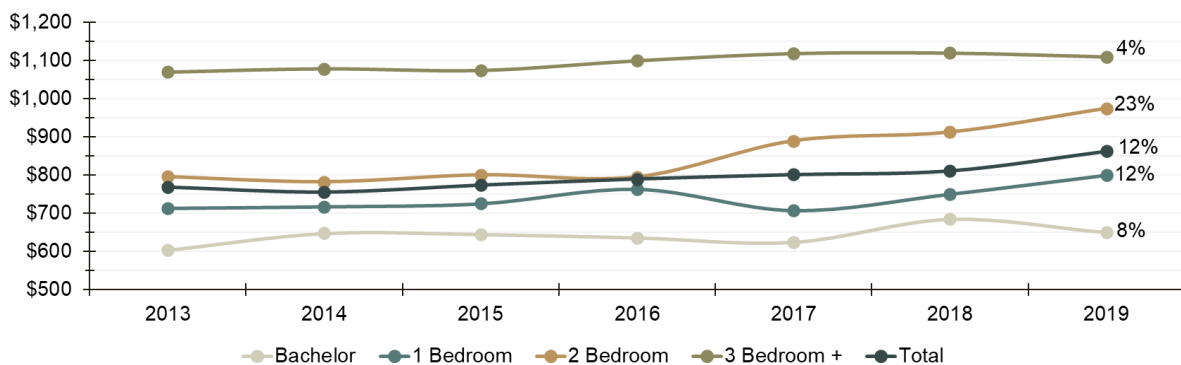
### Prices

The Canadian Housing & Mortgage Corporation (CMHC) conducts an annual Rental Market Survey to estimate rental market strength. The survey collects samples from all urban areas with populations greater than 10,000 and targets only private apartments with at least three rental units. Among the information provided are median rental prices for units within the primary rental market (see **Glossary**).

The City of Nelson is the only geography in the RDCK to qualify for the survey, so any substantial data collection about rents in the RDCK reflects predominantly Nelson trends. Nonetheless, reviewing Nelson rental data is not without merit since the RDCK rental market is interconnected. For instance, changes in rent and the magnitude of these changes can be an indicator of what to expect elsewhere in the region. In addition, changes in vacancy can put pressure on other communities or the secondary market to fulfill demand (discussed in the next section). Therefore, while the specific numbers for Nelson may not directly apply to other locations, it is reasonable to expect trends in those numbers over time may be similar.

**Figure A – 11a** illustrates Nelson's historical median rents, adjusted to 2019 dollars, with the percent change from 2013 to 2019 provided for each unit type. It is important to note that the CMHC survey covers all rental units, whether currently occupied or vacant and available. As a result, rent prices reported in this survey are typically lower than the asking rents of currently available units; the inclusion of long-term tenancies whose rents are comparatively low and relatively stable tends to drive down averages. Therefore, this data reflects the overall cost of rental housing, but likely understates the current asking rent for a unit that has recently become available, representing the true cost to people entering or moving within the rental market. CMHC does differentiate between rental prices in larger survey areas and this can help give an impression of local differences. Across all Census Metropolitan Areas in British Columbia, CMHC reports vacant rents are higher than occupied by, on average, 15% for bachelors, 20% for 1-bedrooms, 25% for 2-bedrooms, 31% for 3-bedrooms, and 23% overall. Costs for available units in Nelson may be off by similar margins compared to the average rents reported below.

*Figure A – 11a: Median Rent, RDCK (2019 dollars)*



Source: CMHC

In 2019, the median unit rented for \$863, a 12% increase since 2013 (adjusted for inflation). Two-bedroom unit rents grew 23% over the same period, reaching \$975. Three-bedrooms grew slowest at 4% to \$1,110.



In September 2020, the Nelson Committee on Homelessness (NCOH) produced their 12th Annual Report Card on Homeless for the City of Nelson, which included a survey of local advertised rental rates across the RDCK. A total of 306 rentals were costed in their research, a significant undertaking. We consider that, at the time of this report, it is the best review of local rental trends available. Unfortunately, no rents were specifically available for Creston and the surrounding area but regional weighted averages equate to:

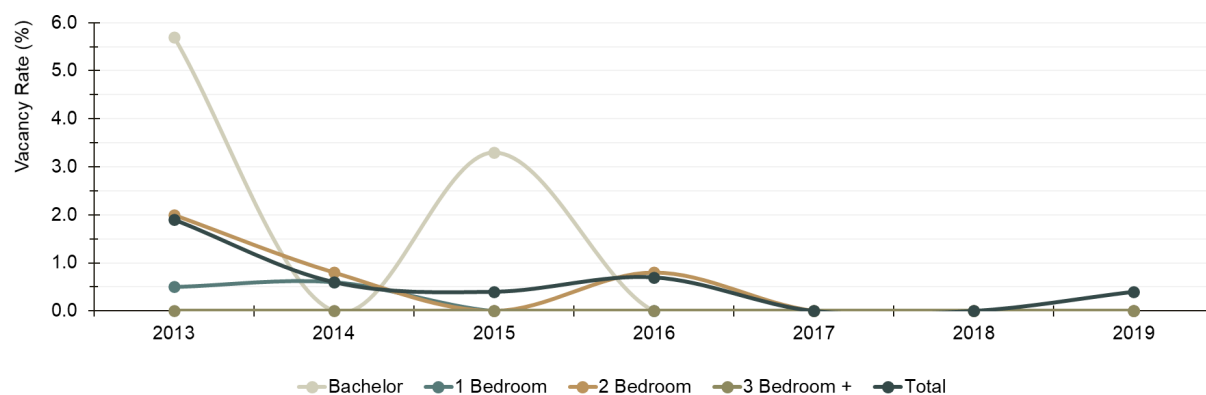
- Bedroom: \$629
- Studio: \$898
- 1-Bedroom: \$1,066
- 2-Bedroom: \$1,309
- 3-Bedroom: \$1,737
- 4+ Bedroom: \$2,053

Comparing NCOH prices to CMHC's demonstrates a clear gap in what residents are truly experiencing. For instance, NCOH's 2-bedroom unit cost is 34% higher than that reported by CMHC, demonstrating a greater higher financial burden imposed on RDCK rental populations. Because of the significant difference, this report uses the NCOH numbers to illustrate gaps in housing affordability, found in **Section 18: Affordability**. Numbers are rounded for cleaner results. Where some unit rents are not available in the 2020 NCOH report, 2019 figures are used to supplement.

## Vacancy

The RDCK's overall vacancy rate (based on Nelson) has been remarkably low. In 2019, it was about 0.5%, with the highest rate (based on available data) occurring in 2013 at 2%. For context, the generally accepted healthy vacancy falls between 3% and 5%; the RDCK's overall vacancy has not been within this range since CMHC began collecting its data.

*Figure A – 11b: Primary Market Vacancy Rate, RDCK*



Source: CMHC

Although CMHC data is specific to Nelson, its trend does impact those of the secondary market, both in Nelson and around the RDCK. For example, with a growing rental population and declining vacancy, housing demand will be on the rise (inclusive of apartments). As renters find little to no stock available in the City, they will begin to find alternatives, moving to secondary market units. In other words, declining urban vacancy rates induce demand for substitutes, thereby decreasing secondary market vacancy rates. Unfortunately, the specific rate and how it may change cannot be determined.

## 12. REAL ESTATE MARKET

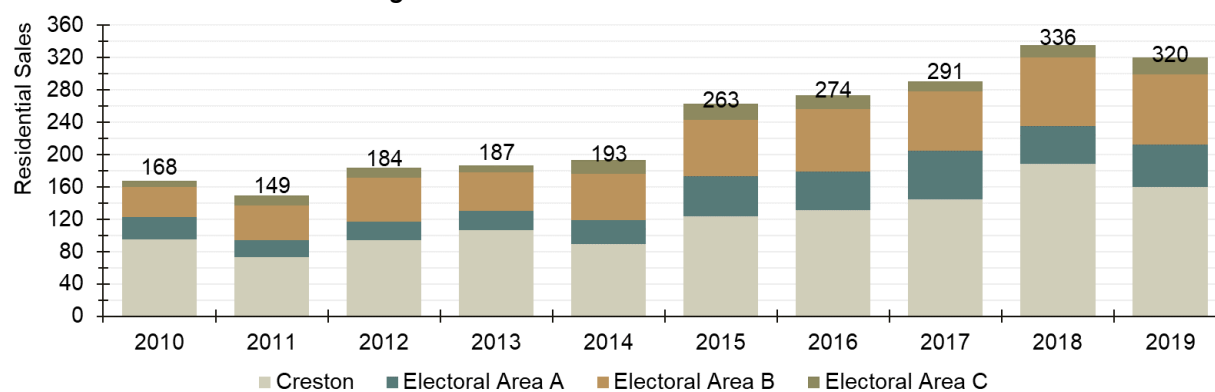
The real estate market refers to the buying and selling of land and buildings, mostly by individuals or companies who seek stable, permanent tenancy or investment opportunities. Many factors play into the health of the market. Unfortunately, data availability is often only obtainable at provincial or national levels, making it difficult to summarize or predict local trends. Fortunately, sales activity and dwelling prices are available from BC Assessment for municipalities to consider in their housing needs reports.

### Sales Activity

Greater Creston residential sales increased over the last decade, rising from 168 in 2010 to 320 in 2019, illustrating: (1) more homes are experiencing turnover (potentially people of older age) and becoming available on the market; and/or (2) overall sub-regional demand is on the rise.

On average, Creston makes up about 50% of sub-regional sales. In 2019, Electoral Areas A, B, and C made up 16%, 27%, and 7% of total sales, respectively.

*Figure A – 12a: Total Residential Sales*



Source: BC Assessment

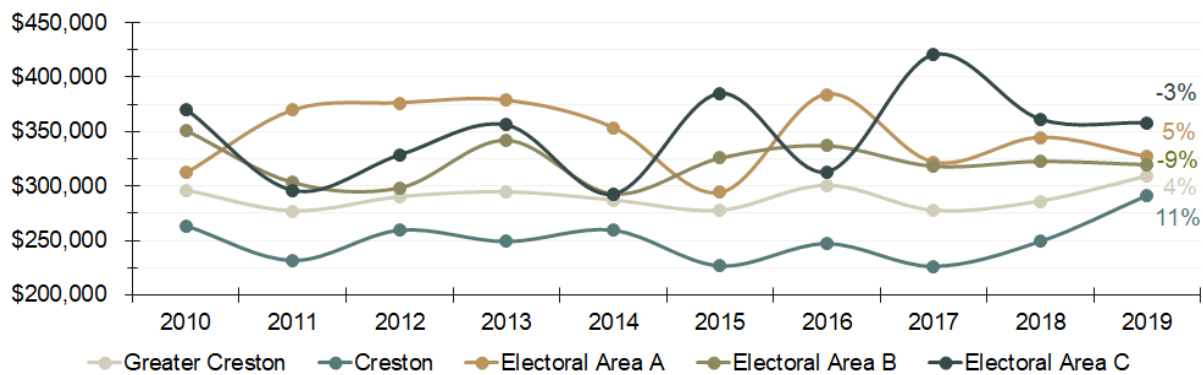
### Prices

BC Assessment reports sale prices for multiple dwelling types; however, the type of dwellings within each community varies, particularly when comparing urban versus rural. In an effort to relate similar variables, the report uses single-detached housing (the dominant dwelling form across the RDCK) as the measuring stick, illustrated by **Figure A – 12b**. Prices are in 2019 dollars. For detail about the cost per dwelling type, please see individual community datasheets.

Greater Creston's single-family home prices grew 1% since 2010. Creston experienced 11% growth, followed by Electoral Area B with 5%. Electoral Area B prices fell 9%, followed by 3% for Electoral Area C.

Adjusting prices for inflation (e.g. 2019 dollars) allows the reader to understand the actual overall appreciation or depreciation in housing in real terms. For instance, Creston's unadjusted prices grew 35% since 2010, however inflation accounts for over two-thirds of this price appreciation.

Figure A – 12b: Single-Detached Dwelling Price (2019 dollars) & Percent Change '10-'19



Source: BC Assessment

### 13. SHORT-TERM RENTALS

Short-term rentals (STRs) have grown as a more fluid and flexible use of residential dwelling space for temporary accommodations that blurs the line between rental housing and commercial hospitality.

Alongside this market growth is concern about the impact of STR units on traditional residential market sector; specifically, whether STRs are removing housing stock from the traditional market, reducing supply and increasing the difficulty for resident households to find suitable places to live.

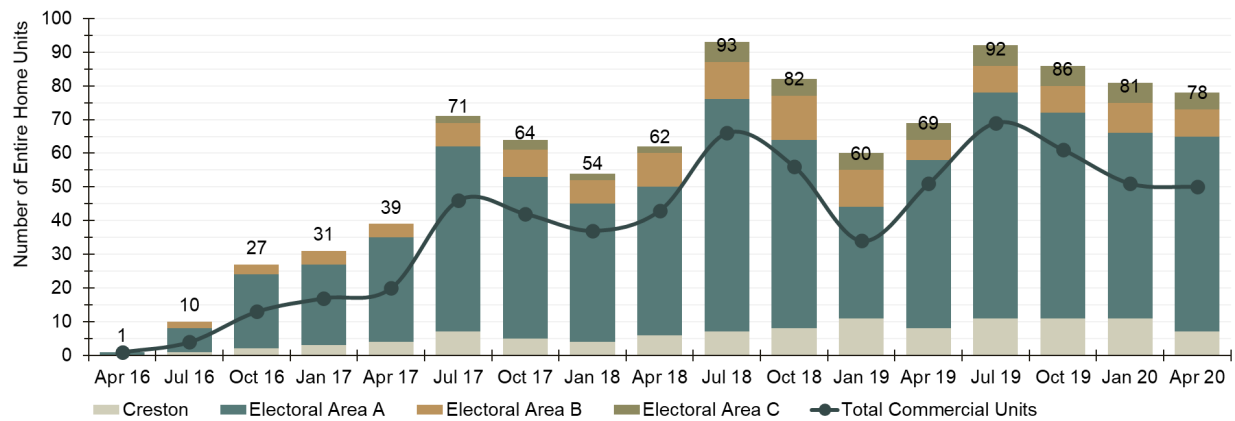
The following discussion reports on the overall change in STR units and aims to estimate the maximum units potentially removed from the market. To do so required the use of third-party data provided by the company AirDNA, which compiles monthly data on STR markets, scraped from the public-facing websites of several STR platforms, including AirBnB. This report's analysis combed said data and applied the following definitions to the exercise:

**Total market:** all short-term rental units that were active (meaning, reserved or available at least one day in a month) within a given time period.

**Commercial market:** all short-term rental units that were active within a given time period, but are available and/or reserved more than 50 percent of the days that they have been active. The 50 percent cut off is meant to separate residents using the service to generate supplemental income from units operating *primarily* as STRs in an income/investment business. The commercial market only considers entire homes or apartments, not listings that are hotels, private rooms, or other.

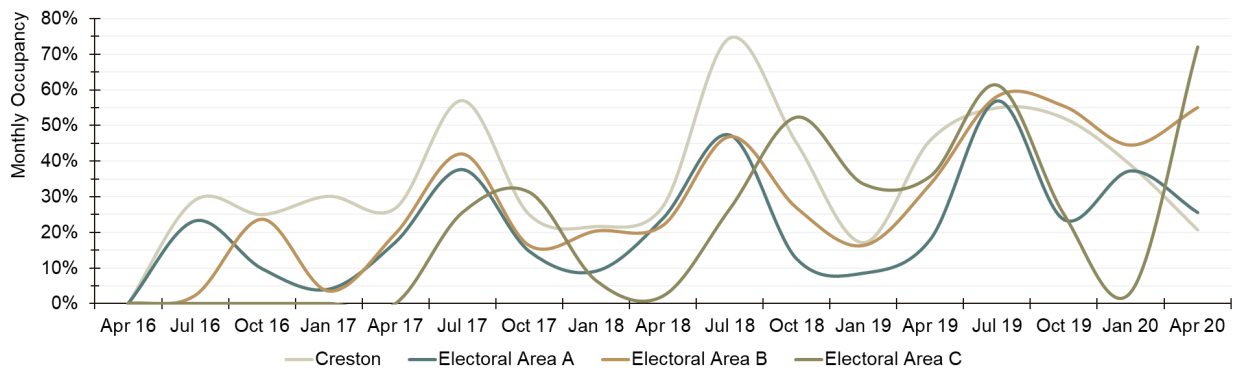
Shown in **Figure A – 13a**, the Sub-Region's STR market hit a maximum 93 available units in July 2018, duplicated in July 2019 with 92. In April 2020, the last available reported month for this study, 78 STR units were active (booked or available at least one day of the month) on their respective platforms. In that same month, estimates indicate a maximum 50 units may have been commercial properties, or 64% of listings. Contextualized, 50 units is less than 1% of the estimated 2020 sub-regional housing demand.

Figure A – 13a: Total Market STR Units &amp; Estimated Commercial Units



Source: AirDNA

Figure A – 13b: Historical Unit Occupancy of Short-Term Rentals



Source: AirDNA

**Figure A - 13b** illustrates monthly occupancy of active short-term rentals. Occupancy refers to the total days reserved divided by the total days the listing was available in that month. Occupancy peaks around July of each year (with some variation), corresponding with summer vacation. Occupancy normally rebounds as of April; however, Creston and Electoral Area A experienced dips, highly likely a result of market reactions to COVID-19. Electoral Area B and C had increases, which could stem from more people or families choosing to isolate in rural areas as COVID-19 progressed in urban areas. Generally speaking, COVID-19 has created a short-term decrease in STR activity across the globe, however as the pandemic becomes increasing under control it appears STR markets are returning to their previous state.

## HOUSING NEED & AFFORDABILITY ANALYSIS

### SECTION SUMMARY

#### **Creston is a primary provider of non-market housing facilities and programs**

As the urban centre of Greater Creston, Creston is the main non-market housing and programs provider. The Town does not have emergency or homeless shelters associated with BC Housing. Several people and/or households in the electoral areas are benefitting from private market rental assistance.

#### **Historical annual construction starts will not be enough to meet future annual demand**

Housing projections to 2025 anticipate a possible annual deficit of 5 units, negligible compared to total units in Greater Creston. Nevertheless, this does not account for demand generated by non-permanent households.

#### **Proportionally, housing is less overcrowded, requires fewer major repairs, but is less affordable**

New homes are larger and do not yet require substantial repairs; however, their prices tend to be higher. Those who cannot afford newer homes end up seeking older, smaller, and less up to date alternatives to fit their budgets.

#### **Single people and low income households cannot reasonably afford market prices**

Single households, who are often younger and hold lower wage jobs or are older and live off investments or savings, do not earn enough to comfortably rent or purchase a dwelling in the Sub-Region, emphasizing the importance of non-market support.

#### **Vehicle fuel costs are putting significant financial pressure on Greater Creston households**

The average sub-regional household can reasonably afford their utility bill; however, when gas expenses are considered, annual energy costs are doubled, or more. Many households are considered to be in energy poverty due to the costs of transportation.

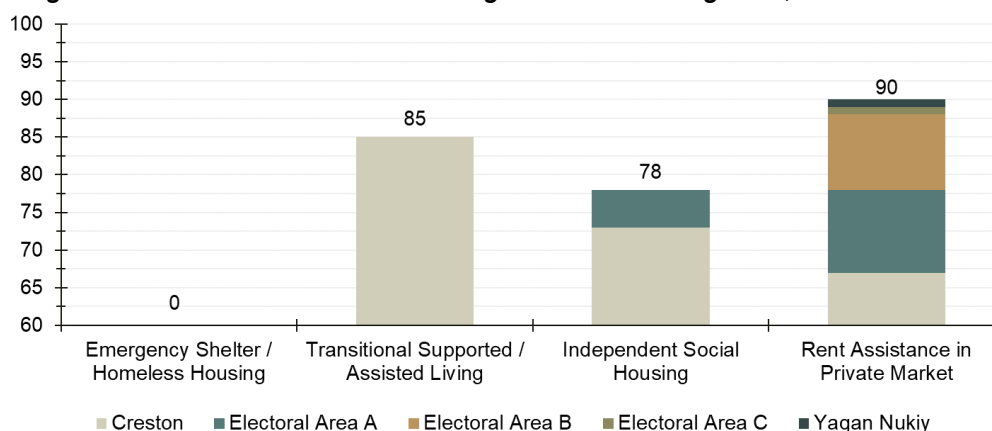
## 14. NON-MARKET HOUSING SUPPLY & PROGRAMS

BC Housing provides annual reports regarding the provision of non-market housing across communities like Central Kootenay. The report, made available in late March 2020, details the total persons or households using forms of emergency shelters, transitional and assisted living, independent social housing units, or private market rental assistance programs. The following subsections summarize the current stock of these facilities and program offerings and the number of waitlists corresponding to population need.

### Facilities & Programs

As of March 31, 2020, Greater Creston does not provide any emergency shelter or homeless housing; these are located entirely within the City of Nelson. Creston is the main contributor to non-market housing, specifically for transitional support and assisted living (85 people) and independent social housing (73). Although Creston does provide the most private market rental assistance, people and/or households in the electoral areas do also benefit from the programs. Please note that **Figure A - 14a**'s vertical axis begins at 60 to better illustrate the smaller totals.

*Figure A – 14a: Non-Market Housing Facilities & Programs, March 31 2020*



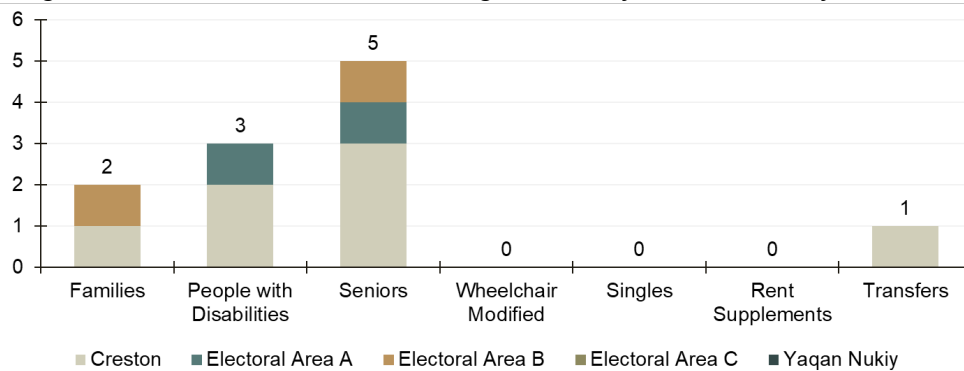
Source: BC Housing

### Non-Market Housing Waitlist

As of January 2020, the BC Housing wait list for 24 subsidised units in the Sub-Region had 11 applications, including: 2 families, 3 residents with disabilities, and 5 seniors. Greater Creston accounts for 9% of total wait list applicants in the RDCK.

The totals provided only reflect active BC Housing applications and do not represent the true total number of people who can or should be accessing services but are not, either due to stigmatization of accessing services or feeling disheartened by long wait list numbers or times.

Figure A – 14b: Non-Market Housing Waitlist by Need, January 31 2020



Source: BC Housing

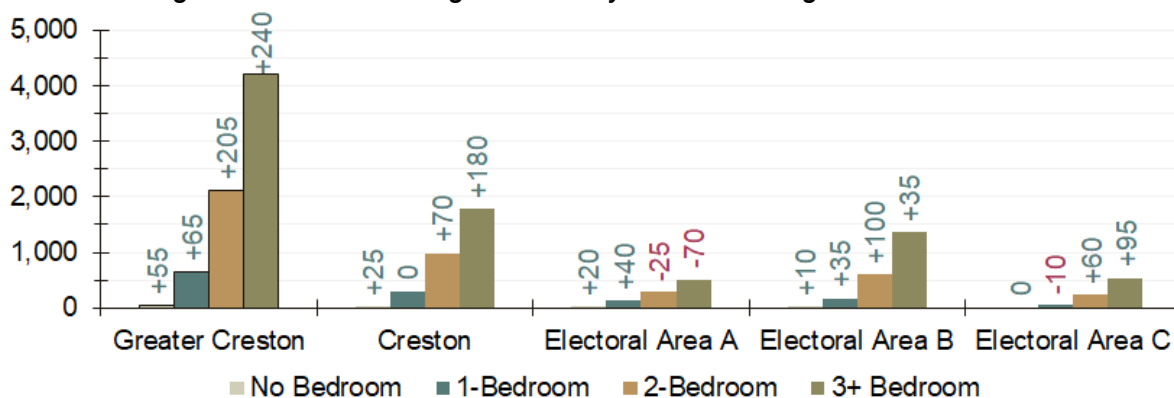
## 15. MARKET HOUSING DEMAND & SUPPLY

### Demand

Household growth, presented in **Section 4: Historical & Anticipated Households**, is an important fundamental component of housing demand: by definition a household requires an available dwelling to occupy. Household projections are therefore synonymous with the increase in housing stock required to accommodate expected population changes (note overall housing demand is also influenced by economic and fiscal factors).

This section expands on the household projections of **Section 4** to provide an expectation of the unit sizes these future households are likely to require. **Figure A – 15a** illustrates this demand for Greater Creston and its communities. Please note that demand calculations by unit sizes are based on the assumption that future growth will reflect historical trends in terms of the sizes of units that households have occupied. These expectations may therefore be inaccurate if other demographic, cultural, economic, or social factors deviate from the past.

Figure A – 15a: Housing Demand by 2025 & Change from 2016-2025



Source: Statistics Canada

Overall, Greater Creston may demand 0 no bedroom (bachelors), 595 1-bedroom, 1,920 2-bedroom, and 3,960 3-bedroom units by 2025, or 565 more units total (7,040) than 9 years prior.

For clarity, these projections are not commentary on the form of housing, only its size. A 3-bedroom unit does not necessarily mean a single-detached home; other housing formats can provide the necessary unit sizes. Furthermore, demand projections only speak to market housing.

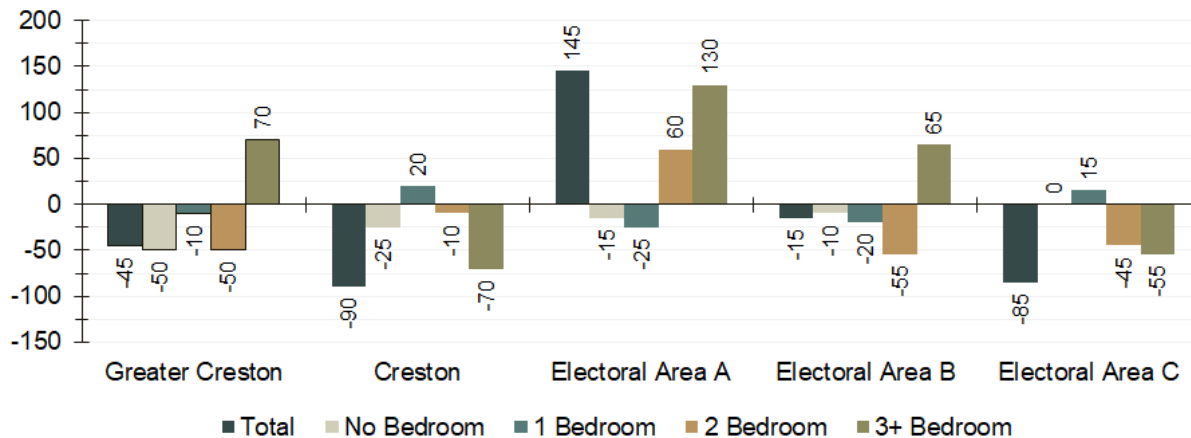
Non-market housing preferences differ; smaller unit sizes are in greater demand due to greater affordability constraints by those seeking non-market housing.

## Supply

Projections of future housing supply are generated based on past trends in building permit activity. It is important to note that this report's projection of housing supply is a simplification of historical trends; supply is the result of several local, provincial, and national trends which cannot be quantified within the scope of this report. Briefly, supply calculations apply 10-year moving averages of year-to-year construction totals from the most recent census period onwards and uses Statistics Canada's historical distribution of unit sizes to determine how the total unit count may be divided in each projection year.

By subtracting demand from supply, the possible gap in housing can be estimated, as shown in **Figure A – 15b** below. Please note that the gap represents variation from the base year of 2016. For example, a gap of zero suggests that market conditions have not changed (for better or for worse); more demand than supply may suggest increasing prices and lower vacancy.

*Figure A – 15b: Housing Supply Surplus (+) or Deficit (-) by 2025*



Source: Statistics Canada, Local Government, BC Stats

By 2025, Greater Creston may have a deficit of about 45 units (less than 1% of housing demand). The local population may demand about 63 units annually while projections anticipate yearly unit growth of about 57 dwellings.

As the population ages, the need for larger units decreases, reflected by the only surplus of dwelling types occurring for 3-bedroom dwellings.

It is important to consider the impacts a continuous divide between demand and supply may have on a market. In a market with healthy vacancy, there is greater forgiveness for gaps in housing; supply growing slower than demand may not impact prices all that much. In a market with extremely low vacancy there is greater price volatility, meaning households may experience faster and more intense changes in affordability. In this case, the discrepancy will likely not impose much change on the overall market, though some households may feel it is easier or more difficult to access certain sizes of units.



## 16. MARKET HOUSING CONDITION

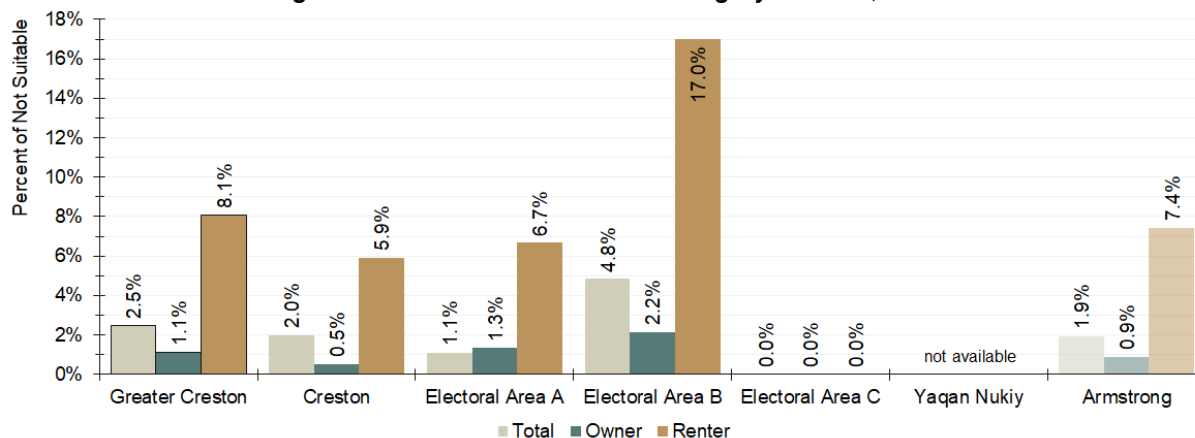
A dwelling's condition is normally described using Statistics Canada's components of "Core Housing Need:" suitability, adequacy, and affordability. The **Glossary** provides definitions for each of these; however, a quick guide is that unsuitable means overcrowded, inadequate means major repairs are required, and unaffordable is when shelter costs exceed 30% of before tax household earnings.

### Unsuitable Housing

About 2.5% of sub-regional households (140) were living in an overcrowded home (not enough bedrooms) in 2016. Most communities closely resemble the Sub-Region, but Electoral Area B is an outlier (particularly for renters). Area B has the highest household size at 2.3 and the greatest percentage of families with children. Meaning, there is increased likelihood that a typical Area B household will have greater total bedroom needs. Electoral Area C results show 0% unsuitably across both tenures. This can either mean: (1) numbers are so low that suppression and rounding are too impactful to properly report, or (2) there is actually no reported overcrowding.

Overcrowding depends on multiple factors, including the average household size of a community. With a declining average size, it is not uncommon to see improved suitability. Overall, total unsuitable households and the rate of unsuitability decreased since 2006.

Figure A – 16a: Unsuitable Housing by Tenure, 2016



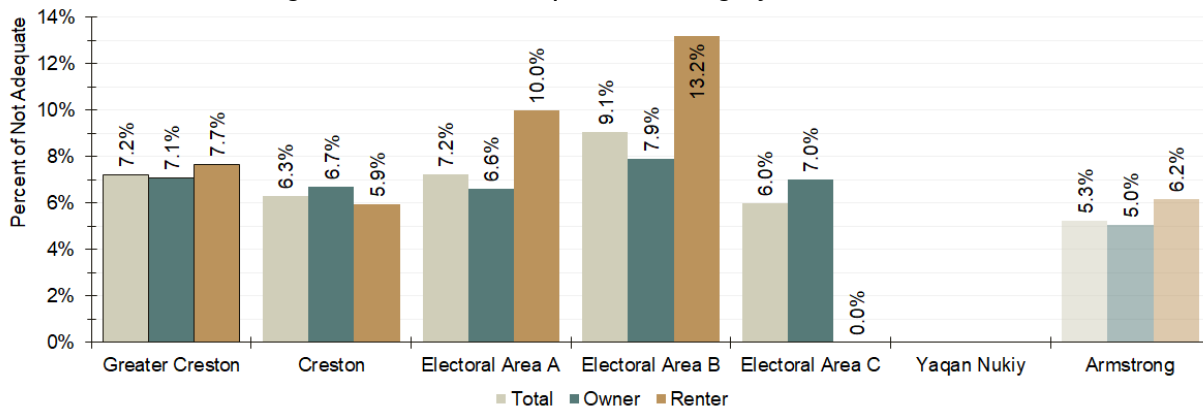
Source: Statistics Canada

### Inadequate Housing

About 7% of households (410) lived in dwelling requiring major repair in 2016, a decrease since 2006. Again, Electoral Area B deviates the most from the average at 9%.

The distribution of dwelling age is often the best indicator of the need for repair (the older the home, the more likely it requires repair). Electoral Area B has the oldest stock relative to its total among the electoral areas, but is about the same as Creston, which has better rates. This discrepancy does not seem to be explained by household incomes. It is possible that Creston's more mobile population increases the number of owners that occupy or rent out a particular home, which may increase the likelihood that repairs or updates are done to meet their needs. Conversely, rural areas may have greater tendencies of long-term occupants/owners.

Figure A – 16b: Inadequate Housing by Tenure, 2016



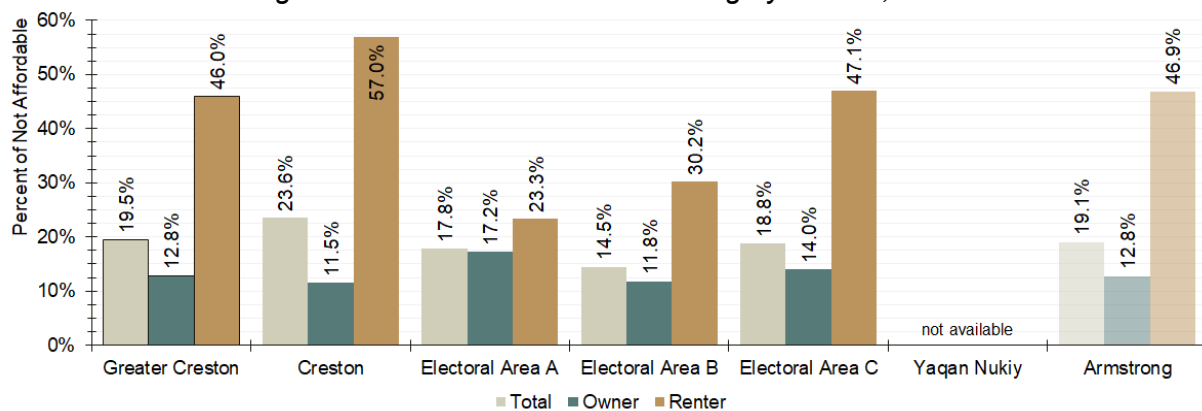
Source: Statistics Canada

### Unaffordable Housing

In 2016, Statistics Canada reported that 1,110 sub-regional households lived in home that put them outside their financial means (using more than 30% of their before-tax household income on shelter costs), equating to 20% of surveyed households. Renters, who as a whole earn less than owners, are much likelier to allocate unreasonable amounts to shelter (46%). Greatest overall and renter affordability challenges are in Creston (24% and 57%, respectively), due to greater proportions of single person households (see **Section 5: Household Characteristics**). Greatest owner challenges are in Electoral Area A.

Overall, total unaffordable housing and the rate of unaffordability increased since 2006. This could either mean that shelter costs are generally growing faster than incomes, putting involuntary strain on household finances, or that households may be less risk averse and are voluntarily choosing to purchase or rent housing that is above their financial means but meets their living needs. Income estimates appear to be growing (on average) faster than housing prices; nevertheless, prices do not include insurance, taxes, or utilities which can quickly make shelter unaffordable (to illustrate, see **Section 18: Affordability – Energy Poverty**).

Figure A – 16c: Unaffordable Housing by Tenure, 2016



Source: Statistics Canada

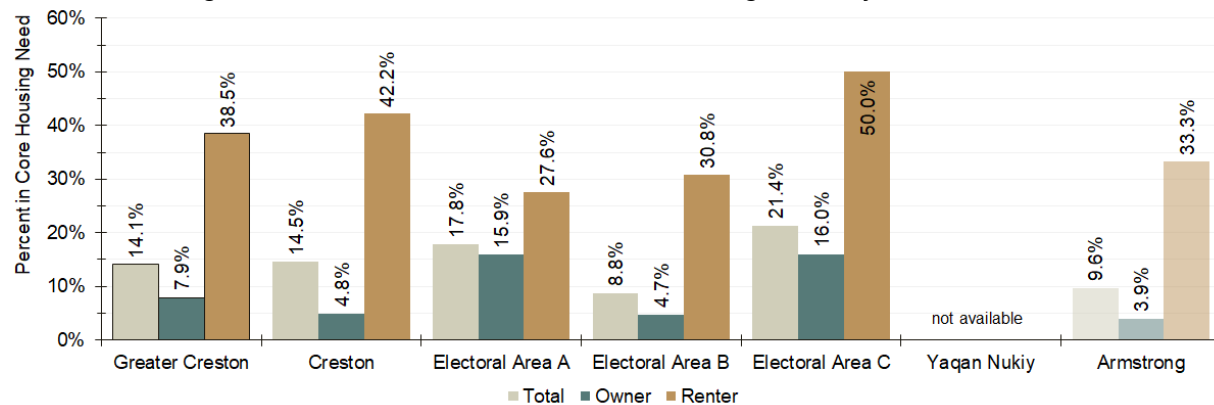
## 17. CORE HOUSING NEED

### Overall Core Housing Need

If a household is in core housing need, it means that they experience at least one of the above hardships with one major difference: affordability is not only whether expenses surpass the 30% threshold, but also takes into account whether an affordable alternative option exists in the market (given a household's needs). Simply, core housing need filters out those who voluntarily spend more money on housing because their means (generally) allow them to. For instance, a household earning \$300,000 would likely be able to spend a significant proportion of their income on housing without seriously impacting their ability to afford other necessities. Unfortunately, Core Housing Need does still undercount total households experiencing financial hardship due to housing, particularly owner households who may pay more than they can afford to get their foot in the market, receive higher quality, or simply meet their nuanced family needs.

In 2016, 14% of Greater Creston households (800) were in core housing need, a decrease from 2006's 17%. As mentioned, renter households experience greater difficulty, largely due to lower disposable incomes. Renter households had slightly higher rates of core housing need than 2006.

*Figure A – 17a: Households in Core Housing Need by Tenure, 2016*

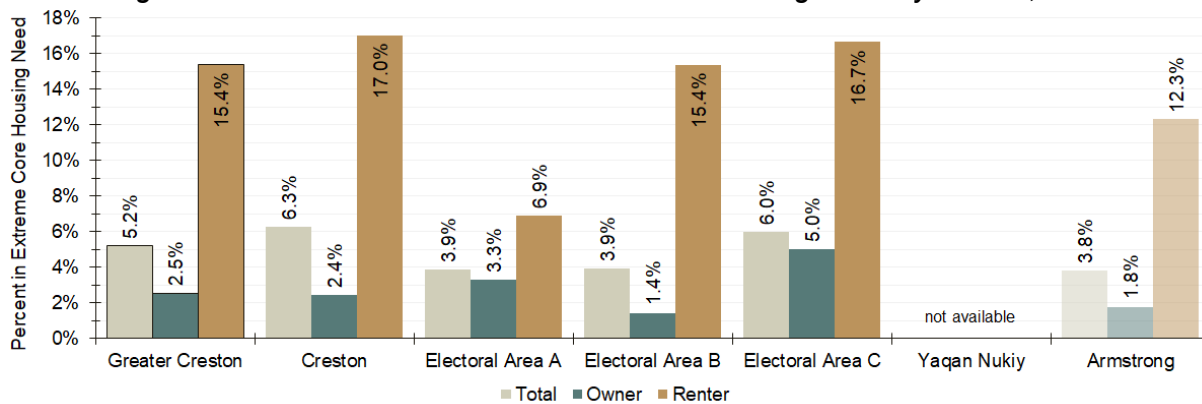


Source: Statistics Canada

### Extreme Core Housing Need

Extreme core housing need adjusts the original definition by amending the 30% threshold to 50% in an effort to determine how many households are facing substantial financial hardship. In 2016, extreme need was at about 5% (295 households), about the same as 2006. Renters continue to be most impacted relative to their totals, marked by an overall increase over the decade from 13% to 15% of Greater Creston households.

Figure A – 17b: Households in Extreme Core Housing Need by Tenure, 2016



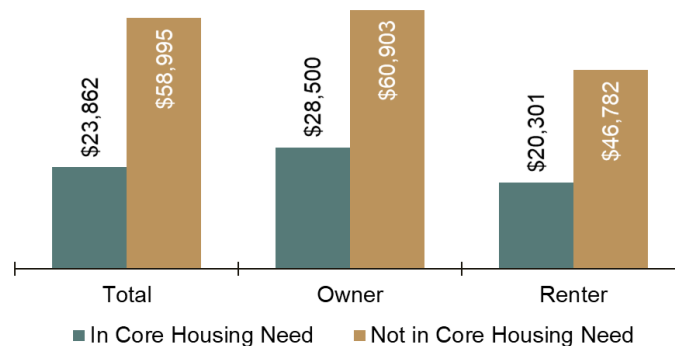
Source: Statistics Canada

### Core Housing Need – Household Income

Household earnings are a major determinant of whether a household experiences core housing need or not. **Figure A – 17c** illustrates that the median household in core housing need earns 40% of a non-core housing need income (\$23,862 versus \$58,995).

The median amount of household income earned does vary by tenure type for those in core housing need with owners earning \$28,500 and renters earning \$20,301. However, their sizes relative to the incomes of those not in core housing need are similar. This demonstrates that incomes are a major determinant of need in Greater Creston, but perhaps not the primary one.

Figure A – 17c: Core Housing Need Household Incomes by Tenure, 2016



Source: Statistics Canada (Custom Data Table)

### Core Housing Need – Maintainer Age

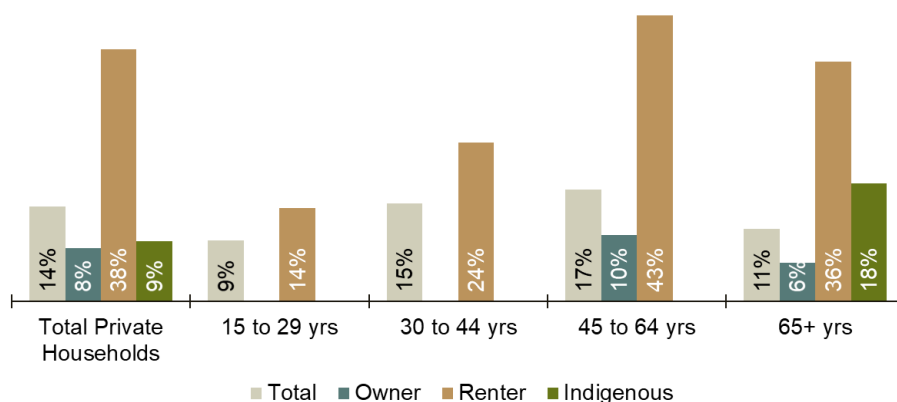
Since core housing need is largely tied to a household's income, there is often an inverse relationship between a household maintainer's age and the overall rate of core need due to income growth over one's lifetime. **Figure A – 17d** shows that this is not necessarily the case in Greater Creston; the rate of need increased until the 45 to 64 year cohort (17%), after which it drops for seniors (11%).

There are, of course, deviations within the overall totals. Renter household maintainers between 45 and 64 years old were most likely to experience core housing need (43%), followed by seniors at 36%.

Where data is not shown in **Figure A - 17d**, it means either (1) the number of household in core housing need is too low to properly report on, either by suppression or rounding; (2) there is actually no core housing need; or (3) the overall population in which core housing need is calculated is too small and causes suppression or rounding issues. The former is likely occurring for owner data, while the latter for Indigenous peoples.

Based on what is available, senior Indigenous households are more likely to be in core housing need compared to the overall population.

*Figure A – 17d: Core Housing Need by Maintainer Age, 2016*



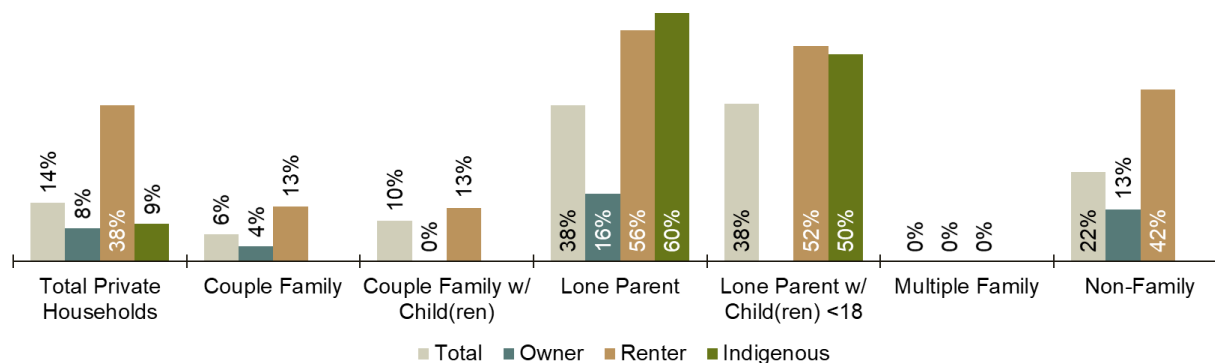
Source: Statistics Canada (Custom Data Table)

### Core Housing Need – Household Type

When regarding household type, two person households (i.e. couples) are less likely to experience core housing need. **Figure A – 17e** demonstrates that, overall, 6% of couples are in core need, compared to 38% of lone parent and 22% of non-family households.

Families with children generally have greater need, largely due to different standards for space requirements and dwelling condition. Core housing need is particularly present for lone parents (especially those with children below 18) as their financial capacity is generally limited to their sole income.

*Figure A – 17e: Core Housing Need by Household Type, 2016*



Source: Statistics Canada (Custom Data Table)

## 18. AFFORDABILITY

Since it is impossible to express every household's experience, this report developed specific income categories based on the sub-regional median before-tax household income. The categories are defined as follows:

- **Very low income** – making less than 50% of median income
- **Low income** – making between 50 and 80% of median income
- **Moderate income** – making between 80 and 120% of median income
- **Above moderate income** – making between 120 and 150% of median income
- **High income** – those making above 150% of median income

The report applies the following steps to calculate affordable house and rental prices:

- (1) determine the maximum achievable income in a particular income category range;
- (2) calculate an affordable monthly rent or dwelling price for said category using Statistics Canada's 30% affordability threshold; and
- (3) compare these calculations to median market rents and median house prices.

The following tables and figures are the combination of multiple data sources (BC Assessment, CMHC, Statistics Canada, and custom tabulations from Environics Analytics). Each source uses different ways to collect, organize, or define its data. Although efforts have been taken to make the data as compatible as possible, results should not be taken as absolute fact; rather, they are estimates intended to illustrate a high-level trend. The following rules and assumptions were used for this exercise:

- values are rounded for readability;
- rental rates are based a scan of current asking rates in the entire RDCK (determining specific unit prices per community was not feasible);
- estimated dwelling values are derived from an affordable mortgage payment with a 10% down payment, a 3% interest rate, and a 25-year amortization period;
- median income will grow by the historical annual growth rate until 2019; and
- households will spend 3% of their income on utilities (Canadian average).

Calculations do not consider the added cost of property taxes or insurance, which can quickly change an accommodation from affordable to unaffordable.

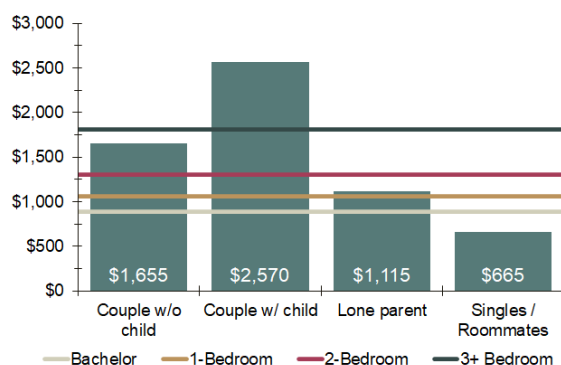
### Rental Market Affordability

**Figures A - 18a** and **18b** illustrate how the affordable rents for each median family type and income category defined above compare to the actual costs of renting.

Generally, couples with children and above moderate income households earn enough to comfortably rent all unit sizes. Couples without children or moderate income earners cannot typically afford a 3-bedroom unit, though the former's family size (most often 2 people) may not require them to seek larger rental units.

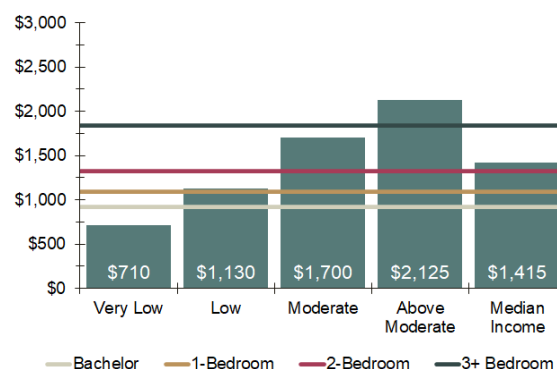
The median lone parent can just reasonably afford a 1-bedroom unit. A higher earner in the low income category can reasonably afford the same. Singles and very low income households cannot afford current market rental prices.

**Figure A – 18a: 2019 Unit Rents v. Affordable Rent Prices by Family Type**



Source: CMHC, Local Listings, Statistics Canada

**Figure A – 18b: 2019 Unit Rents v. Affordable Rent Prices by Income Category**



Source: CMHC, Local Listings, Statistics Canada

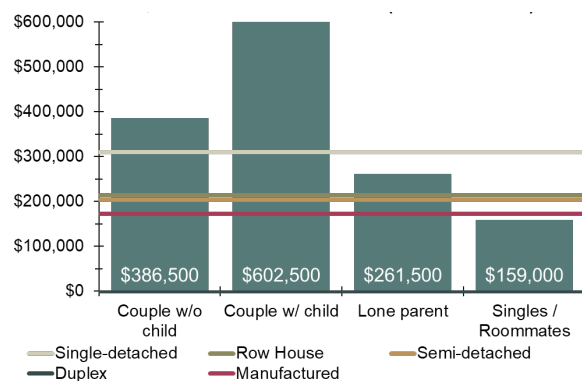
### Owner Market Affordability

**Figures A - 18c and 18d** illustrate how the affordable dwelling prices for each median family type and income category defined above compare to current housing prices.

Generally, couples (with or without children) and moderate income households earn enough to comfortably purchase a single-detached dwelling. Lone parents can afford all other dwelling types (semi-detached, rowhouse, or mobile home). This is possible for low income households, though mostly for those earning the higher end of the range.

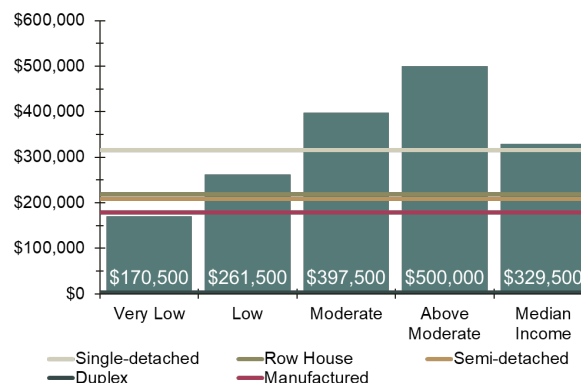
Singles or very low income households cannot reasonably afford any median dwelling price in Greater Creston, but are close to affording manufactured/movable homes.

**Figure A – 18c: 2019 Dwelling Prices v. Affordable Prices by Family Type**



Source: BC Assessment, Statistics Canada

**Figure A – 18d: 2019 Dwelling Prices v. Affordable Prices by Income Category**



Source: BC Assessment, Statistics Canada

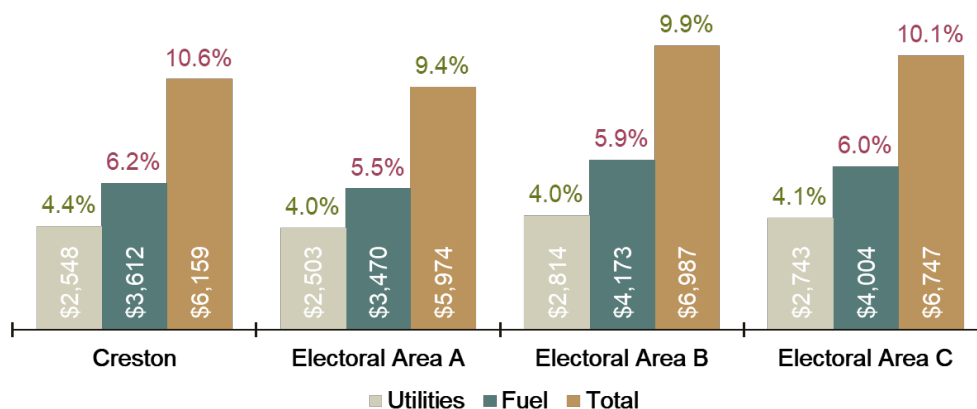
### Energy Poverty

According to the Canadian Urban Sustainability Practitioners (CUSP), energy poverty refers to the experience of households or communities that struggle to heat and cool their homes and power their lights and appliances. Canadian academics consider those households that take on a disproportionate energy cost burden relative to their average after-tax income are said to be

experiencing energy poverty. Three thresholds exist for energy poverty: (1) 6% of after-tax income when considering utilities only, (2) 4% of after-tax income for fuel used for transportation, and (3) 10% of after-tax income for the combined of (1) and (2).

For greater detail about the calculation process and the assumptions used, please refer to the Regional Housing Needs Report.

**Figure A – 18e: Annual Energy Expenses & Percent of Income by Utility Type, 2019 dollars**  
(red: in energy poverty, green: not in energy poverty)



Source: Statistics Canada, Environics Analytics

Based on their respective median after-tax household incomes, utilities are “affordable” for all communities. When considering fuel, all communities spend above their means. When the two are combined, only two Greater Creston areas are not in energy poverty: Electoral Area A and B. On average, Creston resident experience the most financial hardship when it comes to meeting their energy expenses.

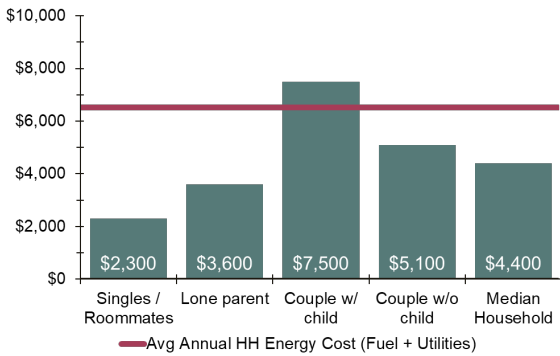
**Figure A – 18f and 18g** illustrate how the average annual energy cost (utilities and vehicle fuel combined) compares to the maximum amount of an affordable budget for a household’s energy expenses, based on the type of family or income category within said household. It is important to note that the value compared is an average. In many cases households will spend less either by ability to upgrade their homes to be more efficient or by necessity (for example, a low-income home may have to decide what utilities to sacrifice when budgets are tight). Conversely, some may pay more as energy expenses are often an afterthought of living costs (rent and mortgages are primary concerns) or they have larger household sizes that draw more energy. As such, please consider the following a high-level review.

Generally, only households earning above moderate incomes can reasonably afford their energy expenses, which typically means couple families with children are the most financially capable to meet their needs. Single or very low-income households may potentially pay almost 3 times more than they can actually afford if their expenses matched the average.

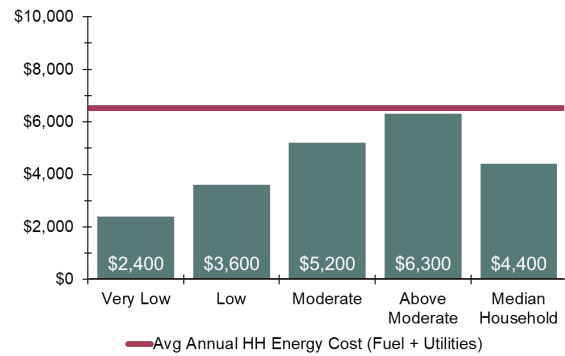
**Figure A – 18f: 2019 Avg Total Energy Cost v. Affordable Budget by Family Type**

**Figure A – 18g: 2019 Avg Total Energy Cost v. Affordable Budget by Income Group**





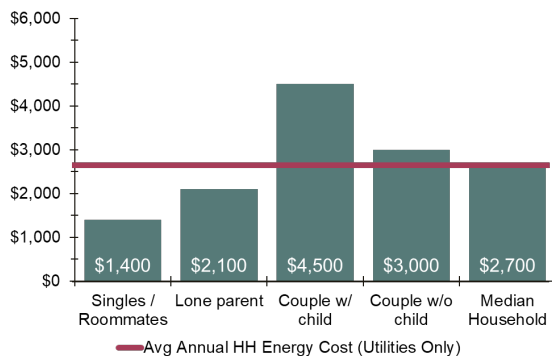
Source: Environics Analytics, Statistics Canada



Source: Environics Analytics, Statistics Canada

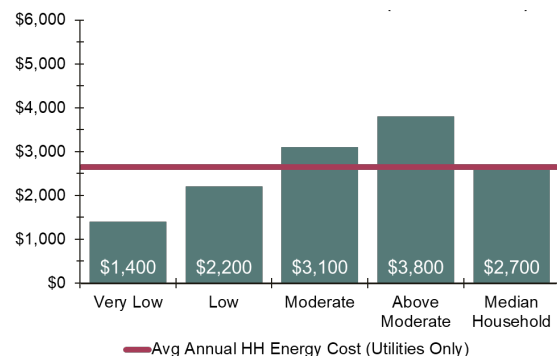
Fuel costs are the most significant contributor to overpaying on energy expenses. In the RDCK, transportation by car is often the only way to access services, work, and social events. When comparing only utility costs (no fuel) to affordable budgets for utility expenses, we see a vastly different picture. **Figure A – 18h** and **18i** demonstrate that most families or households can afford their utilities (based on the median). Unfortunately, single and very low-income households are still far from meeting their budget (6% of average after-tax income).

*Figure A – 18h: 2019 Avg Utility Cost v. Affordable Budget by Family Type*



Source: Environics Analytics, Statistics Canada

*Figure A – 18i: 2019 Avg Utility Cost v. Affordable Budget by Income Group*



Source: Environics Analytics, Statistics Canada

## GLOSSARY

**“activity limitation”** refers to difficulties that people have in carrying out daily activities such as hearing, seeing, communicating, or walking. Difficulties could arise from physical or mental conditions or health problems.

**“bedrooms”** refer to rooms in a private dwelling that are designed mainly for sleeping purposes even if they are now used for other purposes, such as guest rooms and television rooms. Also included are rooms used as bedrooms now, even if they were not originally built as bedrooms, such as bedrooms in a finished basement. Bedrooms exclude rooms designed for another use during the day such as dining rooms and living rooms even if they may be used for sleeping purposes at night. By definition, one-room private dwellings such as bachelor or studio apartments have zero bedrooms;

**“census”** means a census of population undertaken under the *Statistics Act* (Canada);

**“census division (CD)”** means the grouping of neighbouring municipalities, joined together for the purposes of regional planning and managing common services – Regional District of Central Kootenay is a census division;

**“census family”** is defined as a married couple and the children, if any, of either and/or both spouses; a couple living common law and the children, if any, of either and/or both partners; or a lone parent of any marital status with at least one child living in the same dwelling and that child or those children. All members of a particular census family live in the same dwelling. A couple may be of opposite or same sex;

**“census subdivision (CSD)”** is the general term for municipalities (as determined by provincial/territorial legislation) or areas treated as municipal equivalents for statistical purposes (i.e. electoral areas);

**“child”** refers to any unmarried (never married or divorced) individual, regardless of age, who lives with his or her parent(s) and has no children in the same household.

**“commuting destination”** refers to whether or not a person commutes to another municipality (i.e., census subdivision), another census division or another province or territory. Commuting refers to the travel of a person between his or her place of residence and his or her usual place of work;

**“core housing need”** is when housing falls below at least one of the adequacy, affordability or suitability standards and it would have to spend 30% or more of its total before-tax income to pay the median rent of alternative local housing that meets all three housing standards;

**“adequate housing”** means that, according to the residents within the dwelling, no major repairs are required for proper use and enjoyment of said dwelling;

**“affordable housing”** means that household shelter costs equate to less than 30% of total before-tax household income;

**“suitable housing”** means that a dwelling has enough bedrooms for the size and composition of resident households according to National Occupancy Standard (NOS) requirements;

**“dissemination area (DA)”** refers to a small, relatively stable geographic unit composed of one or more adjacent dissemination blocks with an average population of 400 to 700 persons based on data from the previous Census of Population Program. It is the smallest standard geographic area for which all census data are disseminated. DAs cover all the territory of Canada;

**“dwelling”** is defined as a set of living quarters;

**“dwelling type”** means the structural characteristics or dwelling configuration of a housing unit, such as, but not limited to, the housing unit being a single-detached house, a semi-detached house, a row house, an apartment in a duplex or in a building that has a certain number of storeys, or a mobile home;

**“economic family”** refers to a group of two or more persons who live in the same dwelling and are related to each other by blood, marriage, common-law union, adoption or a foster relationship. A couple may be of opposite or same sex. By definition, all persons who are members of a census family are also members of an economic family;

**“employment rate”** means, for a particular group (age, sex, marital status, geographic area, etc.), the number of employed persons in that group, expressed as a percentage of the total population in that group;

**“equity seeking groups”** are communities that face significant collective challenges in participating in society. This marginalization could be created by attitudinal, historic, social and environmental barriers based on age, ethnicity, disability, economic status, gender, nationality, race, sexual orientation and transgender status, etc. Equity-seeking groups are those that identify barriers to equal access, opportunities and resources due to disadvantage and discrimination and actively seek social justice and reparation;

**“extreme core housing need”** has the same meaning as core housing need except that the household has shelter costs for housing that are more than 50% of total before-tax household income;

**“family size”** refers to the number of persons in the family;

**“full-time equivalent (FTE) student”** represents all full-time and part-time enrolments, converted to represent the number of students carrying a full-time course load. One student whose course load is equal to the normal full-time number of credits or hours required in an academic year would generate 1.0 Student FTE. A student taking one-half of a normal course load in one year would be a 0.5 Student FTE;

**“household”** refers to a person or group of persons who occupy the same dwelling and do not have a usual place of residence elsewhere in Canada or abroad;

**“household maintainer”** refers to whether or not a person residing in the household is responsible for paying the rent, or the mortgage, or the taxes, or the electricity or other services or utilities. Where a number of people may contribute to the payments, more than one person in the household may be identified as a household maintainer;

**“household size”** refers to the number of persons in a private household;

**“household type”** refers to the differentiation of households on the basis of whether they are census family households or non-census-family households. Census family households are those that contain at least one census family;

**“immigrant”** refers to a person who is, or who has ever been, a landed immigrant or permanent resident. Such a person has been granted the right to live in Canada permanently by immigration authorities;

**“Indigenous identity”** refers to whether the person identified with the Aboriginal peoples of Canada. This includes those who are First Nations (North American Indian), Métis or Inuk (Inuit) and/or those who are Registered or Treaty Indians (that is, registered under the Indian Act of Canada), and/or those who have membership in a First Nation or Indian band;

**“labour force”** refers to persons who, during the week of Sunday, May 1 to Saturday, May 7, 2016, were either employed or unemployed;

**“living wage”** means the hourly amount that each of two working parents with two young children must earn to meet their basic expenses (including rent, childcare, food, and transportation) once government taxes, credits, deductions, and subsidies have been taken into account;

**“low-income measure, after tax,”** refers to a fixed percentage (50%) of median adjusted after-tax income of private households. The household after-tax income is adjusted by an equivalence scale to take economies of scale into account. This adjustment for different household sizes reflects the fact that a household's needs increase, but at a decreasing rate, as the number of members increases;

**“migrant”** refers to a person who has moved from their place of residence, of which the origin is different than the destination community they reported in. Conversely, a non-migrant is a person who has moved within the same community;

**“mobility status, one year”** refers to the status of a person with regard to the place of residence on the reference day in relation to the place of residence on the same date one year earlier;

**“NAICS”** means the North American Industry Classification System (NAICS) Canada 2012, published by Statistics Canada;

**“NAICS industry”** means an industry established by the NAICS;

**“participation rate”** means the total labour force in a geographic area, expressed as a percentage of the total population of the geographic area;

**“primary rental market”** means a market for rental housing units in apartment structures containing at least 3 rental housing units that were purpose-built as rental housing;

**“precarious housing”** means housing that is not affordable, is overcrowded, is unfit for habitation, or is occupied through unstable tenancy;

**“secondary rental market”** means a market for rental housing units that were not purpose-built as rental housing;

**“shelter cost”** refers to the average or median monthly total of all shelter expenses paid by households that own or rent their dwelling. Shelter costs for owner households include, where applicable, mortgage payments, property taxes and condominium fees, along with the costs of

electricity, heat, water and other municipal services. For renter households, shelter costs include, where applicable, the rent and the costs of electricity, heat, water and other municipal services.

**“short-term rental”** means the rental of a housing unit, or any part of it, for a period of less than 30 days;

**“subsidized housing”** refers to whether a renter household lives in a dwelling that is subsidized. Subsidized housing includes rent geared to income, social housing, public housing, government-assisted housing, non-profit housing, rent supplements and housing allowances;

**“tenure”** refers to whether the household owns or rents their private dwelling. The private dwelling may be situated on rented or leased land or be part of a condominium. A household is considered to own their dwelling if some member of the household owns the dwelling even if it is not fully paid for, for example if there is a mortgage or some other claim on it. A household is considered to rent their dwelling if no member of the household owns the dwelling;

**“unemployment rate”** means, for a particular group (age, sex, marital status, geographic area, etc.), the unemployed in that group, expressed as a percentage of the labour force in that group;

**“visible minority”** refers to whether a person belongs to a visible minority group as defined by the *Employment Equity Act* and, if so, the visible minority group to which the person belongs. The *Employment Equity Act* defines visible minorities as “persons, other than Aboriginal peoples, who are non-Caucasian in race or non-white in colour.”

## APPENDIX A – Creston Data Tables

### Historical & Anticipated Population & Households

Housing Needs Report Regulation (HNRR) Section 3 (1)(a)(i – iv), (1)(b), & (2)(a – g)\*

Source: Statistics Canada, BC Stats

	2006	2011	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	%Δ '06-'16	%Δ '16-'25
<b>Total</b>	4,955	5,480	5,505	5,540	5,575	5,610	5,645	5,665	5,685	5,705	5,725	5,745	11.1%	4.4%
< 14 yrs	595	655	585	575	565	555	545	555	540	525	510	495	-1.7%	-15.4%
15 to 19 yrs	275	285	230	215	200	185	170	150	155	160	165	170	-16.4%	-26.1%
20 to 24 yrs	170	240	225	230	235	240	245	240	225	210	195	180	32.4%	-20.0%
25 to 64 yrs	2,325	2,555	2,500	2,490	2,480	2,470	2,460	2,435	2,440	2,445	2,450	2,455	7.5%	-1.8%
65 to 84 yrs	1,330	1,435	1,655	1,685	1,715	1,745	1,775	1,800	1,815	1,830	1,845	1,860	24.4%	12.4%
85+ yrs	260	310	310	345	380	415	450	485	510	535	560	585	19.2%	88.7%
Median Age	53.2	49.8	56.3	56.8	57.3	57.7	58.2	58.7	59.8	60.9	62.0	63.1	5.8%	12.2%
Average Age	49.2	49.3	51.0	51.5	51.9	52.3	52.8	53.1	53.5	53.9	54.3	54.6	3.7%	7.1%
Households (HHs)	2,530	2,700	2,815	2,850	2,885	2,920	2,955	2,995	3,020	3,045	3,070	3,095	11.3%	9.9%
Average HH Size	2.0	2.0	2.0	1.9	1.9	1.9	1.9	1.9	1.9	1.9	1.9	1.9	-0.1%	-5.1%

\* distributions graphically represented in report

### Indigenous Identity

Source: Statistics Canada

	2006	2011	Total 2016	2006	2011	Owners 2016	2006	2011	Renters 2016
Total Population	4,670	5,070	5,105	3,785	4,005	3,880	885	1,065	1,220
Indigenous Identity	160	210	310	115	105	195	50	110	110
Non-Indigenous Identity	4,515	4,860	4,795	3,670	3,900	3,685	840	960	1,110
	2006	2011	Total 2016	2006	2011	Owners 2016	2006	2011	Renters 2016
Total Population	100%	100%	100%	100%	100%	100%	100%	100%	100%
Indigenous Identity	3.4%	4.1%	6.1%	3.0%	2.6%	5.0%	5.6%	10.3%	9.0%
Non-Indigenous Identity	96.7%	95.9%	93.9%	97.0%	97.4%	95.0%	94.9%	90.1%	91.0%

### Mobility

HNRR Section 3 (1)(a)(x) – Source: Statistics Canada

	2006	2011	Total 2016	2006	2011	Owners 2016	2006	2011	Renters 2016
<b>Total Population</b>	4,650	5,005	5,060	3,770	3,980	3,855	880	1,030	1,205
Non-Mover	3,590	4,170	4,255	3,180	3,615	3,490	410	555	765
Mover	1,060	840	800	585	365	365	475	475	445
Non-Migrant	695	540	465	355	225	180	340	320	285
Migrants	365	295	335	235	140	180	130	155	150
Internal Migrants	340	260	310	205	105	175	135	150	140
Intraprovincial Migrant	220	115	180	140	55	75	80	55	100
Interprovincial Migrant	120	145	125	70	55	95	55	95	35
External Migrant	30	35	25	30	0	10	0	10	15

### Post-Secondary Enrollment

HNRR Section 3(1)(c) – Source: AEST

	2008/09	2009/10	2010/11	2011/12	2012/13	2013/14	2014/15	2015/16	2016/17	2017/18	2018/19
College of the Rockies	1,621	1,791	1,892	1,770	1,700	1,750	1,526	1,645	1,578	1,579	1,573

College of the Rockies interview indicates that 50 to 70 full- and part-time students frequent the Creston campus, plus a possible additional 50 continuing education students.

### Homelessness

HNRR Section 3(1)(d) – Source: BC Housing

[not applicable] Homelessness counts only available for the City of Nelson

### Private Household Size

HNRR Section 3 (1)(v – viii) – Source: Statistics Canada

	Total			'16 % of Total	Owners			Renters			Renter %		
	2006	2011	2016		2006	2011	2016	2006	2011	2016	2006	2011	2016
<b>Total Private HHs</b>	2,360	2,460	2,590	100%	1,800	1,880	1,895	555	580	700	24%	24%	27%
1 person	905	1,010	990	38.2%	555	720	595	350	290	395	39%	29%	40%
2 persons	970	815	1,080	41.7%	845	655	900	120	160	180	12%	20%	17%
3 persons	230	310	280	10.8%	175	220	195	60	90	85	26%	29%	30%
4 persons	165	215	135	5.2%	155	195	125	10	15	15	6%	7%	11%
5+ persons	90	115	100	3.9%	75	90	75	10	0	25	11%	0%	25%
Average HH Size	2.0	2.1	2.0		2.1	2.1	2.1	1.6	1.8	1.7	-	-	-

### Household Maintainers

Source: Statistics Canada

	Total			10yr % Δ	Owners			Renters		
	2006	2011	2016		2006	2011	2016	2006	2011	2016
<b>Total Household</b>	2,360	2,460	2,590	9.7%	1,800	1,880	1,895	555	580	700
15 - 24 yrs	60	25	60	0.0%	0	0	10	45	0	55
25 - 34 yrs	185	190	230	24.3%	120	85	120	65	105	110
35 - 44 yrs	285	265	205	-28.1%	225	205	155	65	55	50
45 - 54 yrs	400	420	355	-11.3%	305	340	265	90	75	95
55 - 64 yrs	380	575	500	31.6%	295	505	360	85	75	135
65 - 74 yrs	470	410	630	34.0%	425	255	510	45	160	120
75 - 84 yrs	420	455	440	4.8%	335	375	345	85	75	95
85+ yrs	160	120	170	6.3%	85	110	135	80	15	35

### Owners w/ Mortgages & Renters in Subsidized Housing

HNRR Section 3 (1)(ix) – Source: Statistics Canada

	2006	2011	2016
<b>Owners</b>	1,805	1,875	1,895
w/ Mortgage (#)	710	860	790
w/ Mortgage (%)	39%	46%	42%
<b>Renters</b>	555	580	700
Subsidised (#)	0	175	110
Subsidised (%)	0%	30%	16%

## Household Income

HNRR Section 4(a – e)\* - Source: Statistics Canada

	2005	2010	Total 2015	% of Total	2005	2010	Owners 2015	% of Total	2005	2010	Renters 2015	% of Total
<b>Total Household</b>	2360	2460	2590	100.0%	1805	1880	1890	100.0%	555	580	700	100.0%
< \$5,000	55	60	20	0.8%	30	0	0	0.0%	25	45	15	2.1%
\$5,000 - \$9,999	40	15	25	1.0%	20	15	0	0.0%	20	0	20	2.9%
\$10,000 - \$14,999	125	45	120	4.6%	65	30	30	1.6%	65	0	90	12.9%
\$15,000 - \$19,999	175	230	220	8.5%	110	100	85	4.5%	70	135	135	19.3%
\$20,000 - \$24,999	230	230	250	9.7%	135	155	145	7.7%	95	80	100	14.3%
\$25,000 - \$29,999	140	220	135	5.2%	70	150	85	4.5%	70	75	45	6.4%
\$30,000 - \$34,999	175	105	170	6.6%	130	85	125	6.6%	45	15	45	6.4%
\$35,000 - \$39,999	125	175	155	6.0%	105	110	115	6.1%	20	0	45	6.4%
\$40,000 - \$44,999	150	40	160	6.2%	110	35	135	7.1%	40	0	30	4.3%
\$45,000 - \$49,999	210	95	130	5.0%	155	80	80	4.2%	50	20	50	7.1%
\$50,000 - \$59,999	170	225	230	8.9%	140	195	210	11.1%	30	0	20	2.9%
\$60,000 - \$69,999	190	155	195	7.5%	180	135	170	9.0%	10	25	30	4.3%
\$70,000 - \$79,999	165	185	170	6.6%	160	175	135	7.1%	0	0	35	5.0%
\$80,000 - \$89,999	125	210	140	5.4%	125	200	130	6.9%	0	0	10	1.4%
\$90,000 - \$99,999	30	65	65	2.5%	20	45	50	2.6%	10	0	10	1.4%
\$100,000+	255	395	410	15.8%	250	355	385	20.4%	10	40	25	3.6%
\$100,000 - \$124,999	120	165	210	8.1%	110	165	200	10.6%	0	0	10	1.4%
\$125,000 - \$149,999	85	150	95	3.7%	85	110	95	5.0%	0	45	0	0.0%
\$150,000 - \$199,999	30	70	70	2.7%	30	70	70	3.7%	0	0	0	0.0%
\$200,000+	25	0	35	1.4%	30	0	25	1.3%	0	0	10	1.4%
Median Income	\$43,834	\$50,144	\$46,398		\$49,076	\$56,226	\$57,218		\$25,543	\$26,534	\$23,700	
Average Income	\$52,615	\$58,581	\$58,681		\$59,639	\$65,057	\$66,971		\$29,826	\$37,586	\$36,267	

\* smaller income brackets shown in the report for readability

## Labour Force

HNRR Section 5(a) & Section 7(b – c) - Source: Statistics Canada

	2006	2011	Total 2016	2006	2011	Owners 2016	2006	2011	Renters 2016
<b>Total Population (15+)</b>	4,085	4,440	4,525	3,360	3,525	3,475	725	915	1,050
In Labour Force	1,750	2,655	2,060	1,450	2,025	1,560	300	630	500
Employed	1,650	2,290	1,935	1,365	1,790	1,490	285	505	450
Unemployed	100	370	125	85	235	70	20	130	55
Not In Labour Force	2,330	1,780	2,465	1,910	1,500	1,915	420	280	550
Participation Rate (%)	42.8	59.8	45.4	43.0	57.5	44.9	42.4	68.8	47.8
Employment Rate (%)	40.3	51.6	42.8	40.6	50.8	42.9	38.9	55.2	42.6
Unemployment Rate (%)	6.0	13.8	5.8	5.9	11.6	4.5	6.6	21.4	10.0



## NAICS Industry Employment

HNRR Section 5(b) - Source: Statistics Canada

	2006	2011	Total 2016	'16 % of Total	2006	2011	Owners 2016	2006	2011	Renters 2016
<b>Labour Force</b>	1,740	2,480	2,045	100.0%	1,445	1,945	1,550	300	535	500
Agriculture, Forestry, Fishing, & Hunting	170	80	115	5.6%	130	50	70	35	0	45
Mining, Quarrying, and Oil & Gas Extraction	20	25	65	3.2%	15	25	55	0	0	0
Utilities	10	0	10	0.5%	10	0	0	0	0	0
Construction	120	195	165	8.1%	85	170	140	35	20	25
Manufacturing	145	360	220	10.8%	130	325	150	15	0	70
Wholesale trade	10	10	40	2.0%	10	15	30	0	0	10
Retail trade	200	535	300	14.7%	170	395	220	30	140	80
Transportation & Warehousing	25	45	65	3.2%	25	35	50	0	0	10
Information & Cultural Industries	0	0	25	1.2%	10	0	20	0	0	0
Finance & Insurance	80	60	50	2.4%	70	55	50	10	0	0
Real Estate and Rental & Leasing	20	65	25	1.2%	15	70	25	0	0	0
Professional, Scientific, & Technical Services	75	55	80	3.9%	70	55	75	0	0	10
Management of Companies & Enterprises	0	0	10	0.5%	10	0	0	0	0	0
Administrative & Support, Waste Management, Educational Services	70	0	35	1.7%	45	0	20	30	0	20
Health Care & Social Assistance	150	225	115	5.6%	150	185	95	0	35	20
Arts, Entertainment, & Recreation	360	285	305	14.9%	305	205	220	60	80	90
Accommodation & Food Services	40	15	55	2.7%	25	10	55	15	0	0
Other Services (excl. Public Administration)	115	95	155	7.6%	80	30	95	40	60	65
Public Administration	60	185	145	7.1%	40	85	125	20	95	20
	55	130	85	4.2%	50	130	65	10	0	20

## Commuting

HNRR Section 7(d – g) - Source: Statistics Canada

	2006	2011	Total 2016	'16 % of Total	2006	2011	Owners 2016	2006	2011	Renters 2016
<b>Total Usual Workers</b>	1,275	1,740	1,475	100%	1,065	1,310	1,085	210	430	390
Commute within Community	1,085	1,480	1,195	81.0%	920	1,105	860	170	375	335
Commute within RDCK	105	225	195	13.2%	85	175	165	20	55	30
Commute within Province	50	30	60	4.1%	30	30	40	20	0	25
Commute outside of Province	30	0	30	2.0%	35	0	25	0	0	10

## Housing – Structural Types

HNRR Section 6 (1)(a – b) - Source: Statistics Canada

	2006	2011	Total 2016	'16 % of Total	2006	2011	Owners 2016	2006	2011	Renters 2016
<b>Total Occupied Dwellings</b>	2,360	2,460	2,590	100%	1,805	1,885	1,890	555	580	700
Single-Detached	1,705	1,725	1,910	73.7%	1,525	1,485	1,620	180	235	295
Apartment (5+)	15	0	0	0.0%	10	0	0	10	0	0
Other	560	620	670	25.9%	200	280	265	360	340	410
<i>Semi-Detached</i>	75	70	75	2.9%	50	55	40	20	0	35
<i>Row House</i>	100	225	200	7.7%	70	70	105	40	160	95
<i>Duplex</i>	65	140	110	4.2%	25	115	70	40	0	40
<i>Apartment</i>	315	175	270	10.4%	55	35	35	260	145	235
<i>Other single-attached</i>	0	0	15	0.6%	0	0	10	0	0	10
Movable	85	120	10	0.4%	75	115	10	15	0	0

## Housing – Unit Size

HNRR Section 6 (1)(c) - Source: Statistics Canada

	2006	2011	Total 2016	'16 % of Total	2006	2011	Owners 2016	2006	2011	Renters 2016
<b>Total Dwellings</b>	2,360	2,460	2,590	100%	1,800	1,880	1,890	560	580	700
No bedroom	45	0	0	0.0%	10	0	0	35	0	0
1 bedroom	215	300	270	10.4%	65	120	55	150	175	215
2 bedroom	720	905	840	32.4%	460	600	520	260	305	320
3+ bedroom	1,380	1,215	1,480	57.1%	1,270	1,130	1,320	110	90	160

## Housing – Date Built

HNRR Section 6 (1)(c) - Source: Statistics Canada

	2006	2011	Total 2016	'16 % of Total	2006	2011	Owners 2016	'16 % of Total	2006	2011	Renters 2016	'16 % of Total
<b>Total Dwellings</b>	2,360	2,465	2,590	100%	1,805	1,880	1,890	100%	555	580	700	100%
< 1960	610	780	645	24.9%	470	655	490	25.9%	145	130	155	22.1%
1961 to 1980	880	650	860	33.2%	665	440	575	30.4%	215	210	285	40.7%
1981 to 1990	260	425	245	9.5%	190	245	140	7.4%	70	175	105	15.0%
1991 to 2000	405	315	415	16.0%	370	295	365	19.3%	35	20	50	7.1%
2001 to 2010	200	290	300	11.6%	110	245	220	11.6%	90	0	80	11.4%
2011 to 2016	0	0	115	4.4%	0	0	100	5.3%	0	0	20	2.9%

## Housing – Subsidized

HNRR Section 6 (1)(e) – Source: BC Housing

*Housing Registry Subsidized Unit Stock = 24*

## Housing – Rental Vacancy

Section 6 (1)(i – j) \* - Source: CMHC

	2013	2014	2015	2016	2017	2018	2019
Bachelor	5.7	0.0	3.3	**	0.0	0.0	0.0
1 Bedroom	0.5	0.6	0.0	0.0	0.0	0.0	0.0
2 Bedroom	2.0	0.8	0.0	0.8	0.0	0.0	0.0
3 Bedroom +	**	**	**	**	**	**	**
Total	1.9	0.6	0.4	0.7	0.0	0.0	0.4

\* vacancy reflects the City of Nelson and its surrounding areas

## Housing – Primary Rental Universe

HNRR Section 6 (1)(k)(i) – Source: CMHC

UNIT TYPE	2013	2014	2015	2016	2017	2018	2019
Bachelor	74	73	65	59	58	58	52
1 Bedroom	179	174	176	170	174	170	177
2 Bedroom	253	253	255	255	255	271	262
3 Bedroom +	15	15	14	16	16	16	18
Total	521	515	510	500	503	515	509

\* reflects the City of Nelson and its surrounding areas

## Housing – Secondary Rental Universe

HNRR Section 6 (1)(k)(ii) – Source: CMHC, Statistics Canada

	Total	Rental	Primary Market % of Total	Secondary Market % of Total
<b>Total</b>	2,590	695	0	695 100%
No Bedroom	0	0	0	0 0%
1 Bedroom	270	215	0	215 31%
2 Bedroom	840	320	0	320 46%
3+ Bedroom	1,480	160	0	160 23%

\* assumes no primary rental market in areas that are not the City of Nelson (expressed in 2016 numbers)

## Housing – Short Term Rentals

HNRR Section 6 (1)(k)(iii) – Source: AirDNA

	2014	2015	2016	2017	2018	2019	2020
Total Properties	0	0	3	10	13	15	12
Monthly Revenue / Listing	-	-	\$825	\$4,067	\$4,575	\$6,863	\$2,955
Annual Available Days	-	-	71	100	102	118	56
Annual Reserved Days	-	-	11	51	69	90	40
Occupancy	-	-	14%	34%	40%	43%	42%
Commercial Properties	0	0	1	5	8	10	10

\* assumes no primary rental market in areas not City of Nelson (expressed in 2016 numbers)

## Housing – Cooperatives

HNRR Section 6 (1)(l) – Source: BC Housing

[not applicable] No cooperatives listed by the Coop Housing Federation of BC

## Housing – Post-Secondary Beds

HNRR Section 6 (1)(o) – Source: AEST

[not applicable] AEST data indicates that College of the Rockies only has beds available at the Cranbrook campus. Creston campus does not have student housing.

## Housing – Shelter Beds

HNRR Section 6 (1)(p) – Source: BC Housing

[not applicable] No BC Housing affiliated shelters (emergency shelters or homeless housing) are only available in the City of Nelson

## Housing – Non-Market Housing

Source: BC Housing

	Creston
<b>Emergency Shelter / Homeless Housing</b>	
Homeless Housed	0
Homeless Rent Supplements	0
Homeless Shelters	0
<i>Emergency Subtotal</i>	0
<b>Transitional Supported / Assisted Living</b>	
Frail Seniors	-
Special Needs	-
Women and Children Fleeing Violence	-
<i>Transitional Subtotal</i>	94
<b>Independent Social Housing</b>	
Low Income Families	14
Low Income Seniors	59
<i>Social Housing Subtotal</i>	73
<b>Rent Assistance in Private Market</b>	
Rent Assist Families	15
Rent Assist Seniors	49
<i>Rent Assistance Subtotal</i>	64
<b>Community Total</b>	231

## Housing – Demolitions

HNRR Section 6 (1)(m)(i – iv) – Source: Local Government

[not applicable] Demolition data unavailable at local government level.

## Housing – Starts

HNRR Section 6 (1)(m)(i – iv)\* - Source: Local Government, BC Stats

	2010	2011	2012	2013	2014	2015	2016	2017	2018	2018	2019
									Jan-June	Jan-June	
Single-Detached	24	8	2	7	9	8	12	7	14	6	6
Row	29	0	0	0	6	0	0	0	0	0	0
Apartment	4	0	3	0	1	1	3	2	4	0	2
<b>Total</b>	57	8	5	7	16	9	15	9	18	6	8

\* housing starts available in lieu of substantial completions

## Housing – Registered New Homes

HNRR Section 6 (1)(m)(i – iv) – Source: BC Stats

	2016	2017	2018
Single Detached	25	12	20
Multi Unit	*	*	*
Purpose Built Rental	*	*	13

## Real Estate – Assessment

HNRR Section 6 (1)(m)(i – iv) – Source: BC Assessment

### Median Assessment in '000s (2019 dollars)

	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
Single-Detached	\$201	\$239	\$283	\$304	\$291	\$284	\$278	\$268	\$271	\$282	\$293	\$276	\$285	\$335
Semi-Detached	\$196	\$226	\$272	\$270	\$266	\$253	\$263	\$265	\$313	\$294	\$324	\$312	\$313	\$271
Row House	\$98	\$110	\$166	\$165	\$151	\$155	\$153	\$145	\$137	\$242	\$202	\$198	\$201	\$194
Manufactured Home	\$137	\$133	\$137	\$146	\$158	\$136	\$134	\$132	\$135	\$142	\$122	\$148	\$138	\$142
Duplex	\$204	\$247	\$289	\$286	\$272	\$261	\$262	\$248	\$246	\$236	\$261	\$252	\$265	\$279
Apartment	\$451	\$479	\$584	\$596	\$582	\$549	\$547	\$558	\$554	\$537	\$552	\$582	\$520	\$538
<b>Total</b>	\$275	\$306	\$370	\$376	\$375	\$365	\$363	\$358	\$358	\$352	\$360	\$366	\$353	\$378

Bedrooms	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
1	\$357	\$399	\$513	\$526	\$490	\$475	\$487	\$476	\$467	\$450	\$469	\$488	\$442	\$480
2	\$282	\$303	\$366	\$357	\$352	\$349	\$336	\$336	\$344	\$325	\$336	\$346	\$347	\$361
3+	\$286	\$322	\$364	\$380	\$408	\$388	\$385	\$370	\$380	\$395	\$400	\$406	\$419	\$472
<b>Total</b>	\$275	\$306	\$370	\$376	\$375	\$365	\$363	\$358	\$358	\$352	\$360	\$366	\$353	\$378

### Average Assessment in '000s (2019 dollars)

	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
Single-Detached	\$206	\$245	\$293	\$313	\$299	\$291	\$285	\$274	\$277	\$288	\$303	\$287	\$293	\$341
Semi-Detached	\$200	\$230	\$277	\$275	\$272	\$259	\$268	\$270	\$313	\$293	\$323	\$310	\$312	\$291
Row House	\$98	\$110	\$166	\$165	\$162	\$172	\$171	\$162	\$152	\$233	\$208	\$204	\$208	\$208
Manufactured Home	\$137	\$132	\$135	\$145	\$157	\$135	\$134	\$132	\$135	\$143	\$123	\$147	\$139	\$144
Duplex	\$204	\$247	\$289	\$286	\$272	\$261	\$262	\$248	\$246	\$236	\$261	\$252	\$265	\$279
Apartment	\$452	\$480	\$584	\$595	\$586	\$552	\$550	\$561	\$557	\$540	\$556	\$584	\$512	\$530
<b>Total</b>	\$277	\$310	\$375	\$380	\$381	\$370	\$368	\$362	\$362	\$355	\$365	\$372	\$354	\$381

Bedrooms	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
1	\$361	\$403	\$518	\$529	\$497	\$480	\$493	\$483	\$472	\$456	\$476	\$495	\$436	\$475
2	\$286	\$308	\$370	\$360	\$358	\$355	\$341	\$339	\$348	\$328	\$339	\$349	\$349	\$366
3+	\$287	\$323	\$368	\$385	\$412	\$392	\$389	\$374	\$382	\$396	\$405	\$411	\$425	\$478
<b>Total</b>	\$277	\$310	\$375	\$380	\$381	\$370	\$368	\$362	\$362	\$355	\$365	\$372	\$354	\$381

## Real Estate – Sales Price

HNRR Section 6 (1)(m)(i – iv)\* - Source: BC Assessment

### Median Sale Price in '000s (2019 dollars)

	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
Single-Detached	\$191	\$212	\$285	\$253	\$286	\$211	\$246	\$271	\$262	\$266	\$286	\$245	\$261	\$304
Semi-Detached	\$226	\$204	-	\$563	\$140	-	-	-	\$113	-	\$178	-	\$205	\$205
Row House	-	\$103	\$179	-	-	-	-	\$220	-	\$243	\$172	\$207	\$196	\$223
Manufactured Home	\$89	\$108	\$136	\$113	\$140	\$165	\$142	\$155	\$137	\$137	\$137	\$137	\$158	\$162
Duplex	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Apartment	\$343	\$224	\$926	\$500	-	-	-	-	-	\$672	-	\$947	-	\$534
<b>Total</b>	\$194	\$193	\$359	\$253	\$244	\$201	\$219	\$234	\$210	\$257	\$243	\$350	\$230	\$291

Bedrooms	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
1	\$241	\$174	\$938	\$131	\$180	\$138	\$186	\$161	\$201	\$154	\$228	\$687	\$167	\$321
2	\$143	\$147	\$356	\$147	\$200	\$180	\$151	\$169	\$163	\$337	\$162	\$207	\$184	\$227
3+	\$364	\$230	\$308	\$379	\$336	\$244	\$286	\$300	\$270	\$271	\$295	\$221	\$282	\$319
<b>Total</b>	\$196	\$197	\$366	\$254	\$246	\$211	\$222	\$243	\$214	\$260	\$247	\$351	\$232	\$292

### Average Sale Price in '000s (2019 dollars)

	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
Single-Detached	\$194	\$218	\$297	\$255	\$287	\$223	\$251	\$285	\$277	\$277	\$290	\$247	\$264	\$307
Semi-Detached	\$226	\$202	-	\$563	\$140	-	-	-	\$113	-	\$178	-	\$205	\$205
Row House	-	\$103	\$179	-	-	-	-	\$220	-	\$229	\$176	\$196	\$206	\$221
Manufactured Home	\$88	\$115	\$134	\$113	\$144	\$168	\$145	\$153	\$123	\$127	\$140	\$143	\$154	\$157
Duplex	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Apartment	\$343	\$224	\$926	\$500	-	-	-	-	-	\$672	-	\$947	-	\$534
<b>Total</b>	\$196	\$197	\$366	\$254	\$246	\$211	\$222	\$243	\$214	\$260	\$247	\$351	\$232	\$292

Bedrooms	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
1	\$243	\$178	\$974	\$135	\$180	\$138	\$186	\$161	\$201	\$154	\$235	\$684	\$167	\$320
2	\$146	\$157	\$364	\$149	\$202	\$189	\$147	\$179	\$161	\$342	\$161	\$209	\$185	\$231
3+	\$365	\$230	\$307	\$378	\$339	\$257	\$298	\$308	\$284	\$272	\$300	\$224	\$285	\$318
<b>Total</b>	\$196	\$197	\$366	\$254	\$246	\$211	\$222	\$243	\$214	\$260	\$247	\$351	\$232	\$292

## Real Estate – Rents

HNRR Section 6 (1)(h)(i – ii)\* - Source: CMHC

### Median rents (2019 dollars)

	2013	2014	2015	2016	2017	2018	2019
Bachelor	\$604	\$647	\$645	\$636	\$624	\$685	\$650
1 Bedroom	\$713	\$718	\$725	\$763	\$708	\$750	\$800
2 Bedroom	\$796	\$782	\$801	\$795	\$890	\$913	\$975
3 Bedroom +	\$1,070	\$1,079	\$1,075	\$1,100	\$1,119	\$1,120	\$1,110
<b>Total</b>	\$768	\$755	\$774	\$790	\$801	\$811	\$863

### Average rents (2019 dollars)

	2013	2014	2015	2016	2017	2018	2019
Bachelor	\$578	\$593	\$615	\$641	\$615	\$643	\$650
1 Bedroom	\$721	\$740	\$735	\$757	\$733	\$768	\$803
2 Bedroom	\$869	\$894	\$869	\$880	\$954	\$949	\$1,037
3 Bedroom +	\$1,235	\$1,199	\$1,188		\$1,159		\$1,241
<b>Total</b>	\$779	\$802	\$796	\$818	\$849	\$865	\$913

\* Available only for City of Nelson; rents not available before 2013

## Core Housing Need – Affordability

HNRR Section 7 (a)(i – ii) - Source: Statistics Canada

	<b>Total</b>			<b>Owners</b>			<b>Renters</b>		
	2006	2011	2016	2006	2011	2016	2006	2011	2016
<b>Total Households</b>	2,250	2,390	2,540	1,765	1,855	1,870	480	535	675
Above Affordable Threshold	460	495	600	225	200	215	235	295	385
1 person household	240	275	345	85	100	75	150	175	265
2 persons household	125	90	165	80	20	95	40	70	70
3 persons household	45	75	50	15	0	15	30	25	40
4 persons household	35	0	25	30	0	25	0	0	0
5+ persons household	25	25	10	15	0	0	15	0	10
Unaffordable Housing (%)	20.4%	20.7%	23.6%	12.7%	10.8%	11.5%	49.0%	55.1%	57.0%

## Core Housing Need – Adequacy

HNRR Section 7 (a)(iii – iv) - Source: Statistics Canada

	Total			Owners			Renters		
	2006	2011	2016	2006	2011	2016	2006	2011	2016
<b>Total Households</b>	2,250	2,390	2,540	1,765	1,855	1,870	480	535	675
Below Adequacy Standard	165	235	160	115	190	125	50	50	40
1 person household	75	40	45	60	25	35	20	0	0
2 persons household	35	85	65	15	80	55	20	0	15
3 persons household	10	80	40	10	0	25	0	0	15
4 persons household	30	0	10	25	0	10	0	0	0
5+ persons household	0	0	10	10	0	0	0	0	0
Inadequate Housing (%)	7.3%	9.8%	6.3%	6.5%	10.2%	6.7%	10.4%	9.3%	5.9%

## Core Housing Need – Suitability

HNRR Section 7 (a)(v – vi) - Source: Statistics Canada

	Total			Owners			Renters		
	2006	2011	2016	2006	2011	2016	2006	2011	2016
<b>Total Households</b>	2,250	2,390	2,540	1,765	1,855	1,870	480	535	675
Below Suitability Standard	40	85	50	25	55	10	10	0	40
1 Person	0	0	0	0	0	0	0	0	0
2 Persons	10	0	0	0	0	0	0	0	0
3 Persons	0	0	25	0	0	0	10	0	20
4 Persons	20	0	0	20	0	0	10	0	0
5+ Persons	0	80	25	10	60	0	0	0	20
Unsuitable Housing (%)	1.8%	3.6%	2.0%	1.4%	3.0%	0.5%	2.1%	0.0%	5.9%

## Core Housing Need

HNRR Section 8 (1)(a)(i – ii) - Source: Statistics Canada

	Total			Owners			Renters		
	2006	2011	2016	2006	2011	2016	2006	2011	2016
<b>Total Households</b>	2,245	2,390	2,545	1,765	1,855	1,865	480	535	675
Household not in CHN	1,995	1,990	2,170	1,645	1,730	1,775	345	260	395
Household in CHN	255	400	370	120	120	90	130	280	285
1 person household	135	215	230	60	45	45	75	170	185
2 persons household	60	0	85	40	0	35	20	0	55
3 persons household	30	80	45	10	0	10	20	25	40
4 persons household	20	0	0	10	0	0	10	0	0
5+ persons household	10	0	10	0	0	0	0	0	0
Household in CHN (%)	11.4%	16.7%	14.5%	6.8%	6.5%	4.8%	27.1%	52.3%	42.2%

## Extreme Core Housing Need

HNRR Section 8 (1)(a)(iii – iv) - Source: Statistics Canada

	Total			Owners			Renters		
	2006	2011	2016	2006	2011	2016	2006	2011	2016
<b>Total Households</b>	2,245	2,390	2,545	1,765	1,855	1,865	480	535	675
Household not in ECHN	2,135	2,205	2,385	1,720	1,780	1,820	415	425	560
Household in ECHN	110	185	160	45	75	45	65	110	115
1 person household	70	100	95	15	25	10	50	70	85
2 persons household	30	0	40	20	0	25	10	0	15
3 persons household	10	60	25	10	0	10	0	0	15
4 persons household	0	0	0	0	0	0	0	0	0
5+ persons household	0	0	0	0	0	0	0	0	0
Household in ECHN (%)	4.9%	7.7%	6.3%	2.5%	4.0%	2.4%	13.5%	20.6%	17.0%

## Income Category v. Price

Source: Statistics Canada, NCOH, Local Listings, BC Assessment, Environics Analytics

Income Category	Maximum Household Income	Maximum Budget for Rent	Budget v. Market Rent			
			1- Bachelor	2- Bedroom	3+ Bedroom	
Very Low	\$26,100	\$635	-\$265	-\$435	-\$675	-\$1,185
Low	\$41,700	\$1,010	\$110	-\$60	-\$300	-\$810
Moderate	\$62,600	\$1,520	\$620	\$450	\$210	-\$300
Above Moderate	\$78,200	\$1,895	\$995	\$825	\$585	\$75
Median Income	\$52,166	\$1,250	\$350	\$180	-\$60	-\$570

Income Category	Maximum Household Income	Maximum Possible Purchase Price	Budget v. Real Estate Prices				
			Single Detached	Semi Detached	Row House	Duplex	Mobile Home
Very Low	\$26,100	\$147,500	-\$157,500	-\$57,500	-\$75,000	-	-\$15,000
Low	\$41,700	\$238,500	-\$66,500	\$33,500	\$16,000	-	\$76,000
Moderate	\$62,600	\$352,500	\$47,500	\$147,500	\$130,000	-	\$190,000
Above Moderate	\$78,200	\$443,000	\$138,000	\$238,000	\$220,500	-	\$280,500
Median Income	\$52,166	\$295,500	-\$9,500	\$90,500	\$73,000	-	\$133,000

Income Category	Est. Maximum AT Household Income	Afford. Energy Budget, Utilities only	Utilities Only Budget v. Average Utility Expense	Afford. Energy Budget, w/ Fuel	Utilities + Fuel Budget v. Average Total Expense
Very Low	\$21,700	\$1,300	-\$1,250	\$2,200	-\$3,960
Low	\$32,700	\$2,000	-\$550	\$3,300	-\$2,860
Moderate	\$46,900	\$2,800	\$250	\$4,700	-\$1,460
Above Moderate	\$57,200	\$3,400	\$850	\$5,700	-\$460
Median Income	\$40,100	\$2,400	-\$150	\$4,000	-\$2,160

## Family Income v. Price

Source: Statistics Canada, NCOH, Local Listings, BC Assessment, Environics Analytics

Family Types	Maximum Household Income	Maximum Budget for Rent	Budget v. Market Rent			
			1- Bachelor	2- Bedroom	3+ Bedroom	
Singles / Roommates	\$26,120	\$635	-\$265	-\$435	-\$675	-\$1,185
Lone parent	\$45,116	\$1,095	\$195	\$25	-\$215	-\$725
Couple w/ child	\$114,842	\$2,785	\$1,885	\$1,715	\$1,475	\$965
Couple w/o child	\$65,739	\$1,595	\$695	\$525	\$285	-\$225
Median Income	\$52,166	\$1,265	\$365	\$195	-\$45	-\$555

Family Types	Maximum Household Income	Maximum Possible Purchase Price	Budget v. Real Estate Prices				
			Single Detached	Semi Detached	Row House	Duplex	Mobile Home
Singles / Roommates	\$26,120	\$147,500	-\$157,500	-\$57,500	-\$75,000	-	-\$15,000
Lone parent	\$45,116	\$261,500	-\$43,500	\$56,500	\$39,000	-	\$99,000
Couple w/ child	\$114,842	\$647,500	\$342,500	\$442,500	\$425,000	-	\$485,000
Couple w/o child	\$65,739	\$375,000	\$70,000	\$170,000	\$152,500	-	\$212,500
Median Income	\$52,166	\$295,500	-\$9,500	\$90,500	\$73,000	-	\$133,000

Income Category	Est. Maximum AT Household Income	Afford. Energy Budget, Utilities only	Utilities Only Budget v. Average Utility Expense	Afford. Energy Budget, w/ Fuel	Utilities + Fuel Budget v. Average Total Expense
Singles / Roommates	\$21,704	\$1,300	-\$1,250	\$2,200	-\$3,960
Lone parent	\$35,158	\$2,100	-\$450	\$3,500	-\$2,660
Couple w/ child	\$79,720	\$4,800	\$2,250	\$8,000	\$1,840
Couple w/o child	\$48,992	\$2,900	\$350	\$4,900	-\$1,260
Median Income	\$40,100	\$2,400	-\$150	\$4,000	-\$2,160

## Housing Units Demanded

Local Government Act: 585.3 (c)(i – ii); VC: 574.3(c)(i – ii)

Source: Statistics Canada, BC Stats

	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
<b>Total Population</b>	5,505	5,540	5,575	5,610	5,645	5,665	5,685	5,705	5,725	5,745
<b>Total Households</b>	2,820	2,855	2,890	2,925	2,960	2,995	3,020	3,045	3,070	3,095
No Bedroom	0	5	10	15	20	25	25	25	25	25
1 Bedroom	295	295	295	295	295	295	295	295	295	295
2 Bedroom	915	920	925	930	935	945	955	965	975	985
3+ Bedroom	1,610	1,635	1,660	1,685	1,710	1,730	1,745	1,760	1,775	1,790
Household Size	1.96	1.94	1.93	1.92	1.91	1.89	1.88	1.87	1.86	1.86
Renter Demand	27.0%	26.4%	26.0%	25.5%	25.0%	25.0%	25.0%	25.0%	24.9%	24.9%



## APPENDIX B – Electoral Area A Data Tables

### Historical & Anticipated Population & Households

Housing Needs Report Regulation (HNRR) Section 3 (1)(a)(i – iv), (1)(b), & (2)(a – g)\*

Source: Statistics Canada, BC Stats

	2006	2011	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	%Δ '06-'16	%Δ '16-'25
<b>Total</b>	2,125	2,100	1,985	1,960	1,935	1,910	1,885	1,910	1,890	1,870	1,850	1,830	-6.6%	-7.8%
< 14 yrs	255	200	165	155	145	135	125	130	125	120	115	110	-35.3%	-33.3%
15 to 19 yrs	90	75	80	75	70	65	60	45	45	45	45	45	-11.1%	-43.8%
20 to 24 yrs	50	55	50	60	70	80	90	95	85	75	65	55	0.0%	10.0%
25 to 64 yrs	1,220	1,230	1,075	1,045	1,015	985	955	960	955	950	945	940	-11.9%	-12.6%
65 to 84 yrs	475	505	575	580	585	590	595	610	605	600	595	590	21.1%	2.6%
85+ yrs	35	35	40	45	50	55	60	70	75	80	85	90	14.3%	125.0%
Median Age	53.4	60.4	58.2	58.4	58.6	58.8	59.0	59.1	59.1	59.0	58.9	58.8	9.0%	1.1%
Average Age	47.6	50.0	51.9	52.2	52.4	52.7	53.0	53.4	53.6	53.8	54.0	54.2	9.1%	4.5%
Households (HHs)	1,060	1,050	1,005	1,000	995	990	985	980	975	970	965	960	-5.2%	-4.5%
Average HH Size	2.0	2.0	2.0	2.0	1.9	1.9	1.9	1.9	1.9	1.9	1.9	1.9	-1.5%	-3.5%

\* distributions graphically represented in report

### Indigenous Identity

Source: Statistics Canada

	2006	2011	Total 2016	2006	2011	Owners 2016	2006	2011	Renters 2016
Total Population	2,010	1,980	1,885	1,755	1,785	1,585	260	190	305
Indigenous Identity	55	20	105	40	20	65	20	0	35
Non-Indigenous Identity	1,945	1,960	1,785	1,710	1,770	1,520	235	190	265
	2006	2011	Total 2016	2006	2011	Owners 2016	2006	2011	Renters 2016
Total Population	100%	100%	100%	100%	100%	100%	100%	100%	100%
Indigenous Identity	2.7%	1.0%	5.6%	2.3%	1.1%	4.1%	7.7%	0.0%	11.5%
Non-Indigenous Identity	96.8%	99.0%	94.7%	97.4%	99.2%	95.9%	90.4%	100.0%	86.9%

### Mobility

HNRR Section 3 (1)(a)(x) - Source: Statistics Canada

	2006	2011	Total 2016	2006	2011	Owners 2016	2006	2011	Renters 2016
<b>Total Population</b>	2,000	1,965	1,875	1,750	1,775	1,580	255	190	295
Non-Mover	1,755	1,840	1,735	1,550	1,695	1,490	200	150	245
Mover	250	120	145	200	80	90	50	45	50
Non-Migrant	100	25	0	70	20	0	30	0	0
Migrants	150	95	140	130	60	90	25	35	50
Internal Migrants	130	90	145	125	55	90	0	35	50
Intraprovincial Migrant	75	60	80	75	20	35	0	35	45
Interprovincial Migrant	50	35	60	55	30	55	0	0	10
External Migrant	20	0	0	0	0	0	15	0	0

### Post-Secondary Enrollment

HNRR Section 3(1)(c) – Source: AEST

[not applicable] No enrollment data available for the community

### Homelessness

HNRR Section 3(1)(d) – Source: BC Housing

[not applicable] Homelessness counts only available for the City of Nelson

## Private Household Size

HNRR Section 3 (1)(v – viii) - Source: Statistics Canada

	2006	2011	Total 2016	'16 % of Total	2006	2011	Owners 2016	2006	2011	Renters 2016	2006	2011	Renter % 2016
<b>Total Private HHs</b>	985	1,010	970	101%	835	920	800	155	95	170	16%	9%	18%
1 person	300	275	300	31.1%	210	235	225	95	40	70	32%	15%	23%
2 persons	515	560	520	53.9%	475	540	450	45	20	65	9%	4%	13%
3 persons	60	120	85	8.8%	60	100	70	0	0	15	0%	0%	18%
4 persons	70	50	40	4.1%	60	35	30	15	0	10	21%	0%	25%
5+ persons	40	0	25	2.6%	35	0	20	0	0	10	0%	0%	40%
Average HH Size	2.0	2.0	1.9		2.1	1.9	2.0	1.6	2.1	1.8	-	-	-

## Household Maintainers

Source: Statistics Canada

	2006	2011	2016	Total 10yr % Δ	2006	2011	Owners 2016	2006	2011	Renters 2016
<b>Total Household</b>	985	1,010	970	-1.5%	830	920	800	155	95	165
15 - 24 yrs	20	0	10	-50.0%	15	0	0	0	0	15
25 - 34 yrs	55	45	70	27.3%	15	35	35	35	0	40
35 - 44 yrs	130	45	50	-61.5%	105	35	20	20	0	30
45 - 54 yrs	215	180	125	-41.9%	150	150	105	55	0	20
55 - 64 yrs	280	265	345	23.2%	250	240	315	25	0	30
65 - 74 yrs	180	195	265	47.2%	180	195	240	0	0	30
75 - 84 yrs	100	235	75	-25.0%	100	225	75	10	0	0
85+ yrs	10	35	20	100.0%	10	0	20	0	0	10

## Owners w/ Mortgages & Renters in Subsidized Housing

HNRR Section 3 (1)(ix) - Source: Statistics Canada

	2006	2011	2016
<b>Owners</b>	815	910	785
w/ Mortgage (#)	260	315	310
w/ Mortgage (%)	32%	35%	39%
<b>Renters</b>	155	90	170
Subsidised (#)	0	0	20
Subsidised (%)	0%	0%	12%

## Household Income

HNRR Section 4(a – e)\* - Source: Statistics Canada

	2005	2010	Total 2015	% of Total	2005	2010	Owners 2015	% of Total	2005	2010	Renters 2015	% of Total
<b>Total Household</b>	990	1010	965	100.0%	830	920	800	100.0%	155	95	170	100.0%
< \$5,000	25	0	25	2.6%	25	0	15	1.9%	0	0	10	5.9%
\$5,000 - \$9,999	45	0	20	2.1%	35	0	10	1.3%	10	0	15	8.8%
\$10,000 - \$14,999	50	25	45	4.7%	20	25	30	3.8%	25	0	20	11.8%
\$15,000 - \$19,999	90	60	60	6.2%	60	50	50	6.3%	30	0	10	5.9%
\$20,000 - \$24,999	75	105	45	4.7%	60	100	45	5.6%	15	0	0	0.0%
\$25,000 - \$29,999	70	0	60	6.2%	65	0	50	6.3%	10	0	10	5.9%
\$30,000 - \$34,999	70	50	45	4.7%	55	40	30	3.8%	10	0	10	5.9%
\$35,000 - \$39,999	45	15	55	5.7%	30	0	40	5.0%	20	0	10	5.9%
\$40,000 - \$44,999	70	35	55	5.7%	65	35	45	5.6%	0	0	10	5.9%
\$45,000 - \$49,999	45	135	40	4.1%	35	115	35	4.4%	15	0	10	5.9%
\$50,000 - \$59,999	105	120	115	11.9%	90	120	105	13.1%	15	0	15	8.8%
\$60,000 - \$69,999	65	120	80	8.3%	65	115	80	10.0%	0	0	0	0.0%
\$70,000 - \$79,999	65	40	65	6.7%	70	40	60	7.5%	0	0	10	5.9%
\$80,000 - \$89,999	30	75	60	6.2%	25	75	50	6.3%	0	0	10	5.9%
\$90,000 - \$99,999	30	20	50	5.2%	30	20	40	5.0%	0	0	10	5.9%
\$100,000+	105	165	140	14.5%	95	145	125	15.6%	10	0	15	8.8%
\$100,000 - \$124,999	65	80	60	6.2%	60	75	45	5.6%	10	0	10	5.9%
\$125,000 - \$149,999	15	0	45	4.7%	15	0	45	5.6%	0	0	0	0.0%
\$150,000 - \$199,999	15	35	15	1.6%	15	20	15	1.9%	0	0	0	0.0%
\$200,000+	0	20	15	1.6%	0	25	15	1.9%	0	0	0	0.0%
Median Income	\$41,469	\$54,290	\$52,465		\$44,734	\$55,950	\$55,357		\$23,930	\$48,902	\$42,512	
Average Income	\$50,532	\$65,187	\$60,713		\$53,960	\$65,069	\$62,725		\$32,161	\$66,378	\$51,079	

\* smaller income brackets shown in the report for readability

## Labour Force

HNRR Section 5(a) & Section 7(b – c) - Source: Statistics Canada

	2006	2011	Total 2016	2006	2011	Owners 2016	2006	2011	Renters 2016
<b>Total Population (15+ yrs)</b>	1,745	1,850	1,725	1,530	1,675	1,470	220	170	250
In Labour Force	800	765	795	665	655	635	135	105	165
Employed	685	690	705	570	595	590	110	95	115
Unemployed	115	80	95	95	60	45	15	0	50
Not In Labour Force	940	1,085	925	860	1,015	835	85	65	90
Participation Rate (%)	45.9	41.4	46.4	43.9	39.1	43.1	61.4	60.0	64.0
Employment Rate (%)	39.3	37.0	40.9	37.4	35.5	40.0	50.0	51.4	46.0
Unemployment Rate (%)	14.4	10.5	11.9	14.2	9.9	7.1	14.8	0.0	31.2

## NAICS Industry Employment

HNRR Section 5(b) - Source: Statistics Canada

	2006	2011	Total 2016	'16 % of Total	2006	2011	Owners 2016	2006	2011	Renters 2016
<b>Labour Force</b>	775	765	780	100.0%	645	660	630	130	105	155
Agriculture, Forestry, Fishing, & Hunting	60	30	75	9.6%	45	30	45	10	0	25
Mining, Quarrying, and Oil & Gas Extraction	45	0	40	5.1%	40	0	35	0	0	0
Utilities	10	0	0	0.0%	10	0	0	0	0	0
Construction	90	95	115	14.7%	65	95	90	30	0	30
Manufacturing	55	60	60	7.7%	45	65	40	0	0	25
Wholesale trade	10	0	0	0.0%	0	0	10	10	0	0
Retail trade	60	100	55	7.1%	50	95	30	10	0	25
Transportation & Warehousing	40	0	15	1.9%	40	0	15	0	0	0
Information & Cultural Industries	15	0	10	1.3%	15	0	10	0	0	0
Finance & Insurance	15	20	25	3.2%	20	0	25	0	0	0
Real Estate and Rental & Leasing	25	0	15	1.9%	20	0	20	0	0	0
Professional, Scientific, & Technical Services	40	30	60	7.7%	40	0	60	0	0	0
Management of Companies & Enterprises	0	0	0	0.0%	0	0	0	0	0	0
Administrative & Support, Waste Management, & Remediation Services	30	40	35	4.5%	15	30	35	10	0	0
Educational Services	50	95	50	6.4%	55	75	40	0	0	15
Health Care & Social Assistance	55	70	65	8.3%	45	70	55	10	0	0
Arts, Entertainment, & Recreation	70	50	35	4.5%	65	40	35	0	0	10
Accommodation & Food Services	55	75	55	7.1%	35	50	55	20	0	0
Other Services (excl. Public Administration)	45	45	55	7.1%	45	25	40	0	0	20
Public Administration	0	0	20	2.6%	0	0	15	0	0	0

## Commuting

HNRR Section 7(d – g) - Source: Statistics Canada

	2006	2011	Total 2016	'16 % of Total	2006	2011	Owners 2016	2006	2011	Renters 2016
<b>Total Usual Workers</b>	375	410	440	100%	310	355	360	75	55	75
Commute within Community	210	130	205	46.6%	145	80	150	65	55	50
Commute within RDCK	110	220	190	43.2%	105	220	160	10	0	30
Commute within Province	15	20	35	8.0%	10	25	35	10	0	0
Commute outside of Province	45	35	15	3.4%	40	35	10	0	0	0

## Housing – Structural Types

HNRR Section 6 (1)(a – b) - Source: Statistics Canada

	2006	2011	Total 2016	'16 % of Total	2006	2011	Owners 2016	2006	2011	Renters 2016
<b>Total Occupied Dwellings</b>	985	1,010	965	100%	830	915	800	155	90	165
Single-Detached	905	975	880	91.2%	790	900	765	120	80	120
Apartment (5+)	0	0	0	0.0%	0	0	0	0	0	0
Other	20	0	25	2.6%	0	0	10	15	0	15
Semi-Detached	10	0	0	0.0%	0	0	0	0	0	0
Row House	0	0	0	0.0%	0	0	0	0	0	0
Duplex	0	0	10	1.0%	0	0	0	0	0	10
Apartment	15	0	0	0.0%	10	0	10	10	0	0
Other single-attached	0	0	0	0.0%	0	0	0	0	0	0
Movable	60	0	65	6.7%	40	0	35	25	0	30

## Housing – Unit Size

HNRR Section 6 (1)(c) - Source: Statistics Canada

	2006	2011	Total 2016	'16 % of Total	2006	2011	Owners 2016	2006	2011	Renters 2016
<b>Total Dwellings</b>	985	1,010	970	100%	835	920	800	155	90	170
No bedroom	50	0	0	0.0%	25	0	0	25	0	0
1 bedroom	185	40	90	9.3%	130	0	55	55	20	40
2 bedroom	280	360	310	32.0%	230	350	220	55	0	90
3+ bedroom	475	615	560	57.7%	450	550	530	25	35	40

## Housing – Date Built

HNRR Section 6 (1)(c) - Source: Statistics Canada

	2006	2011	Total 2016	'16 % of Total	2006	2011	Owners 2016	'16 % of Total	2006	2011	Renters 2016	'16 % of Total
<b>Total Dwellings</b>	985	1,010	965	100%	830	915	800	100%	155	90	170	100%
< 1960	310	385	200	20.7%	245	340	145	18.1%	65	40	60	35.3%
1961 to 1980	340	300	270	28.0%	275	275	215	26.9%	60	25	50	29.4%
1981 to 1990	75	90	130	13.5%	70	85	110	13.8%	10	0	20	11.8%
1991 to 2000	140	150	165	17.1%	125	135	140	17.5%	15	0	30	17.6%
2001 to 2010	125	90	155	16.1%	110	85	135	16.9%	10	0	0	0.0%
2011 to 2016	0	0	60	6.2%	0	0	55	6.9%	0	0	10	5.9%

## Housing – Subsidized

HNRR Section 6 (1)(e) – Source: BC Housing

*Housing Registry Subsidized Unit Stock = 0*

## Housing – Rental Vacancy

HNRR Section 6 (1)(i – j) \* - Source: CMHC

	2013	2014	2015	2016	2017	2018	2019
Bachelor	5.7	0.0	3.3	**	0.0	0.0	0.0
1 Bedroom	0.5	0.6	0.0	0.0	0.0	0.0	0.0
2 Bedroom	2.0	0.8	0.0	0.8	0.0	0.0	0.0
3 Bedroom +	**	**	**	**	**	**	**
Total	1.9	0.6	0.4	0.7	0.0	0.0	0.4

\* vacancy reflects the City of Nelson and its surrounding areas

## Housing – Primary Rental Universe

HNRR Section 6 (1)(k)(i) – Source: CMHC

UNIT TYPE	2013	2014	2015	2016	2017	2018	2019
Bachelor	74	73	65	59	58	58	52
1 Bedroom	179	174	176	170	174	170	177
2 Bedroom	253	253	255	255	255	271	262
3 Bedroom +	15	15	14	16	16	16	18
Total	521	515	510	500	503	515	509

\* reflects the City of Nelson and its surrounding areas

## Housing – Secondary Rental Universe

HNRR Section 6 (1)(k)(ii) - Source: Statistics Canada, CMHC

	Total	Rental	Primary Market % of Total	Secondary Market % of Total
Total	975	170	0	170
No Bedroom	0	0	0	0
1 Bedroom	95	40	0	40
2 Bedroom	310	90	0	90
3+ Bedroom	570	40	0	40

\* assumes no primary rental market in areas that are not the City of Nelson (expressed in 2016 numbers)

## Housing – Short Term Rentals

HNRR Section 6 (1)(k)(iii) – Source: AirDNA

	2014	2015	2016	2017	2018	2019	2020
Total Properties	0	0	29	60	77	92	73
Monthly Revenue / Listing	-	-	\$1,575	\$5,834	\$5,403	\$7,602	\$3,333
Annual Available Days / Listing	-	-	98	180	169	132	46
Annual Reserved Days / Listing	-	-	14	50	55	64	28
Average Occupancy	-	-	12%	22%	25%	33%	38%
Commercial Properties	0	0	16	44	64	81	64

\* assumes no primary rental market in areas not City of Nelson (expressed in 2016 numbers)

## Housing – Cooperatives

HNRR Section 6 (1)(l) – Source: BC Housing

[not applicable] No cooperatives listed by the Coop Housing Federation of BC

## Housing – Post-Secondary Beds

HNRR Section 6 (1)(o) – Source: AEST

[not applicable] AEST data does not list any beds exist in the community.

## Housing – Shelter Beds

HNRR Section 6 (1)(p) – Source: BC Housing

[not applicable] No BC Housing affiliated shelters (emergency shelters or homeless housing) are only available in the City of Nelson

## Housing – Non-Market Housing

Source: BC Housing

Electoral Area A	
<b>Emergency Shelter / Homeless Housing</b>	
Homeless Housed	0
Homeless Rent Supplements	0
Homeless Shelters	0
<i>Emergency Subtotal</i>	0
<b>Transitional Supported / Assisted Living</b>	
Frail Seniors	0
Special Needs	0
Women and Children Fleeing Violence	0
<i>Transitional Subtotal</i>	0
<b>Independent Social Housing</b>	
Low Income Families	-
Low Income Seniors	-
<i>Social Housing Subtotal</i>	5
<b>Rent Assistance in Private Market</b>	
Rent Assist Families	7
Rent Assist Seniors	6
<i>Rent Assistance Subtotal</i>	13
<b>Community Total</b>	18

## Housing – Demolitions

HNRR Section 6 (1)(m)(i – iv) – Local Government

[not applicable] Demolition data unavailable at local government level.

## Housing – Starts

HNRR Section 6 (1)(m)(i – iv)\* - Source: Local Government, BC Stats

	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
Electoral Area A	26	18	10	17	15	13	7	14	4	12
Single-Detached	10	4	11	7	8	0	0	0	0	0
Manufactured	1	3	2	3	1	2	1	2	2	3
Multi Family	0	0	0	0	0	0	0	0	0	0

\* housing starts available in lieu of substantial completions; aggregate and unit totals differ due to different sources

## Housing – Registered New Homes

HNRR Section 6 (1)(m)(i – iv) – Source: BC Stats

[not applicable] No registered new homes data available for the community.

## Real Estate – Assessment

HNRR Section 6 (1)(m)(i – iv) – Source: BC Assessment

*Median Assessment in '000s (2019 dollars)*

	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
Single-Detached	\$490	\$671	\$789	\$795	\$879	\$893	\$762	\$709	\$696	\$559	\$561	\$541	\$544	\$580
Semi-Detached	\$140	\$186	\$188	\$150	\$158	\$192	\$174	\$168	\$164	\$167	\$167	\$161	\$177	\$394
Row House	-	-	-	-	-	-	-	-	-	-	\$236	\$228	\$230	\$302
Manufactured Home	\$172	\$216	\$245	\$201	\$232	\$228	\$226	\$225	\$222	\$212	\$208	\$203	\$205	\$201
Duplex	\$95	\$117	-	-	-	-	-	\$115	\$112	\$110	\$117	\$113	\$126	\$135
Apartment	-	\$303	\$303	\$300	\$301	\$286	\$277	\$230	\$302	-	-	-	\$88	\$86
<b>Total</b>	\$419	\$559	\$662	\$662	\$735	\$748	\$658	\$605	\$593	\$486	\$477	\$463	\$461	\$494

Bedrooms	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
0	\$374	\$452	-	-	-	-	-	\$423	\$418	\$450	\$633	\$628	\$446	\$516
1	\$305	\$441	\$608	\$577	\$890	\$995	\$577	\$552	\$785	\$444	\$427	\$435	\$475	
2	\$539	\$722	\$779	\$792	\$795	\$772	\$794	\$759	\$486	\$458	\$456	\$449	\$448	\$472
3+	\$396	\$514	\$607	\$614	\$599	\$578	\$608	\$542	\$535	\$504	\$496	\$479	\$483	\$513
<b>Total</b>	\$419	\$559	\$662	\$662	\$735	\$748	\$658	\$605	\$593	\$483	\$474	\$460	\$458	\$491

### Average Assessment in '000s (2019 dollars)

	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
Single-Detached	\$520	\$702	\$829	\$831	\$897	\$912	\$780	\$729	\$723	\$585	\$598	\$572	\$569	\$606
Semi-Detached	\$140	\$186	\$188	\$150	\$158	\$192	\$174	\$168	\$164	\$167	\$167	\$161	\$177	\$394
Row House	-	-	-	-	-	-	-	-	-	-	\$264	\$255	\$258	\$305
Manufactured Home	\$181	\$224	\$253	\$209	\$237	\$237	\$235	\$236	\$232	\$223	\$218	\$212	\$216	\$218
Duplex	\$95	\$117	-	-	-	-	-	\$115	\$112	\$110	\$117	\$113	\$126	\$135
Apartment	-	\$303	\$303	\$300	\$301	\$286	\$277	\$230	\$302	-	-	-	\$88	\$86
<b>Total</b>	\$444	\$584	\$694	\$691	\$750	\$765	\$674	\$623	\$615	\$509	\$507	\$488	\$482	\$516

Bedrooms	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
0	\$374	\$452	-	-	-	-	-	\$423	\$418	\$450	\$633	\$628	\$446	\$516
1	\$333	\$473	\$646	\$614	\$914	\$1,014	\$585	\$554	\$792	\$492	\$469	\$449	\$449	\$486
2	\$565	\$750	\$817	\$826	\$822	\$796	\$817	\$778	\$513	\$481	\$479	\$464	\$462	\$479
3+	\$419	\$532	\$631	\$633	\$599	\$587	\$624	\$571	\$565	\$532	\$535	\$515	\$516	\$554
<b>Total</b>	\$444	\$584	\$694	\$691	\$750	\$765	\$674	\$623	\$615	\$505	\$504	\$485	\$479	\$513

## Real Estate – Sales Price

HNRR Section 6 (1)(m)(i – iv)\* - Source: BC Assessment

### Median Sale Price in '000s (2019 dollars)

	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
Single-Detached	\$321	\$354	\$396	\$376	\$305	\$398	\$448	\$418	\$337	\$315	\$447	\$413	\$408	\$360
Semi-Detached	-	\$204	-	-	-	-	-	-	-	\$32	-	-	-	-
Row House	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Manufactured Home	\$186	\$119	\$110	\$135	\$269	\$104	\$170	\$233	\$143	\$104	\$214	\$213	\$230	\$184
Duplex	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Apartment	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	\$280	\$333	\$335	\$336	\$298	\$371	\$379	\$363	\$298	\$271	\$420	\$402	\$377	\$326

Bedrooms	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
0	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1	\$325	\$305	\$114	\$227	\$217	\$231	\$302	\$335	\$359	\$237	\$415	\$264	\$434	\$379
2	\$248	\$318	\$272	\$252	\$254	\$359	\$532	\$264	\$294	\$240	\$427	\$444	\$330	\$310
3+	\$289	\$350	\$445	\$479	\$329	\$402	\$302	\$417	\$283	\$313	\$418	\$434	\$390	\$325
<b>Total</b>	\$280	\$333	\$335	\$336	\$298	\$371	\$379	\$363	\$298	\$271	\$420	\$402	\$377	\$326

### Average Sale Price in '000s (2019 dollars)

	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
Single-Detached	\$348	\$374	\$403	\$385	\$334	\$432	\$473	\$438	\$343	\$325	\$457	\$418	\$414	\$368
Semi-Detached	-	\$204	-	-	-	-	-	-	-	\$32	-	-	-	-
Row House	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Manufactured Home	\$188	\$123	\$104	\$135	\$269	\$104	\$170	\$233	\$143	\$104	\$214	\$213	\$230	\$184
Duplex	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Apartment	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	\$300	\$350	\$339	\$344	\$322	\$402	\$397	\$376	\$303	\$279	\$429	\$407	\$381	\$333

Bedrooms	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
0	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1	\$348	\$309	\$151	\$264	\$238	\$231	\$302	\$335	\$370	\$237	\$412	\$268	\$434	\$380
2	\$277	\$373	\$264	\$245	\$247	\$400	\$540	\$270	\$304	\$247	\$435	\$456	\$338	\$323
3+	\$302	\$358	\$457	\$491	\$366	\$432	\$329	\$436	\$280	\$325	\$433	\$434	\$394	\$326
<b>Total</b>	\$300	\$350	\$339	\$344	\$322	\$402	\$397	\$376	\$303	\$279	\$429	\$407	\$381	\$333

## Real Estate – Rents

HNRR Section 6 (1)(h)(i – ii)\* - Source: CMHC

*Median rents (2019 dollars)*

	2013	2014	2015	2016	2017	2018	2019
Bachelor	\$604	\$647	\$645	\$636	\$624	\$685	\$650
1 Bedroom	\$713	\$718	\$725	\$763	\$708	\$750	\$800
2 Bedroom	\$796	\$782	\$801	\$795	\$890	\$913	\$975
3 Bedroom +	\$1,070	\$1,079	\$1,075	\$1,100	\$1,119	\$1,120	\$1,110
Total	\$768	\$755	\$774	\$790	\$801	\$811	\$863

*Average rents (2019 dollars)*

	2013	2014	2015	2016	2017	2018	2019
Bachelor	\$578	\$593	\$615	\$641	\$615	\$643	\$650
1 Bedroom	\$721	\$740	\$735	\$757	\$733	\$768	\$803
2 Bedroom	\$869	\$894	\$869	\$880	\$954	\$949	\$1,037
3 Bedroom +	\$1,235	\$1,199	\$1,188		\$1,159		\$1,241
Total	\$779	\$802	\$796	\$818	\$849	\$865	\$913

\* Available only for City of Nelson; rents not available before 2013

**Core Housing Need – Affordability**

HNRR Section 7 (a)(i – ii) – Source: Statistics Canada

	Total			Owners			Renters		
	2006	2011	2016	2006	2011	2016	2006	2011	2016
<b>Total Households</b>	950	985	900	795	905	755	155	85	150
Above Affordable Threshold	175	150	160	125	145	130	55	0	35
1 person household	90	90	50	60	90	40	30	0	0
2 persons household	60	40	80	40	40	70	20	0	10
3 persons household	20	0	20	15	0	0	0	0	10
4 persons household	10	0	0	10	0	10	0	0	0
5+ persons household	0	0	10	0	0	0	0	0	10
Unaffordable Housing (%)	18.4%	15.2%	17.8%	15.7%	16.0%	17.2%	35.5%	0.0%	23.3%

**Core Housing Need – Adequacy**

HNRR Section 7 (a)(iii – iv) – Source: Statistics Canada

	Total			Owners			Renters		
	2006	2011	2016	2006	2011	2016	2006	2011	2016
<b>Total Households</b>	950	985	900	795	905	755	155	85	150
Below Adequacy Standard	135	45	65	95	40	50	40	0	15
1 person household	65	20	40	30	15	25	40	0	10
2 persons household	40	25	10	40	0	10	0	0	0
3 persons household	0	0	15	0	0	10	0	0	10
4 persons household	10	0	10	10	0	0	0	0	0
5+ persons household	15	0	0	15	0	0	0	0	0
Inadequate Housing (%)	14.2%	4.6%	7.2%	11.9%	4.4%	6.6%	25.8%	0.0%	10.0%

**Core Housing Need – Suitability**

HNRR Section 7 (a)(v – vi) – Source: Statistics Canada

	Total			Owners			Renters		
	2006	2011	2016	2006	2011	2016	2006	2011	2016
<b>Total Households</b>	950	985	900	795	905	755	155	85	150
Below Suitability Standard	55	0	10	25	0	10	25	0	10
1 Person	0	0	0	0	0	0	0	0	0
2 Persons	25	0	0	15	0	0	10	0	0
3 Persons	0	0	10	0	0	10	0	0	0
4 Persons	30	0	0	15	0	0	15	0	0
5+ Persons	0	0	0	0	0	0	0	0	0
Unsuitable Housing (%)	5.8%	0.0%	1.1%	3.1%	0.0%	1.3%	16.1%	0.0%	6.7%



## Core Housing Need

HNRR Section 8 (1)(a)(i – ii) – Source: Statistics Canada

	Total			Owners			Renters		
	2006	2011	2016	2006	2011	2016	2006	2011	2016
<b>Total Households</b>	945	990	900	795	900	755	155	90	145
Household not in CHN	705	845	740	640	770	630	65	75	110
Household in CHN	240	145	160	155	130	120	90	0	40
1 person household	115	55	60	60	50	55	55	0	15
2 persons household	70	65	65	50	60	55	20	0	10
3 persons household	25	0	25	20	0	10	10	0	15
4 persons household	35	0	0	20	0	0	15	0	0
5+ persons household	0	0	0	0	0	0	0	0	10
Household in CHN (%)	25.4%	14.6%	17.8%	19.5%	14.4%	15.9%	58.1%	0.0%	27.6%

## Extreme Core Housing Need

HNRR Section 8 (1)(a)(iii – iv) – Source: Statistics Canada

	Total			Owners			Renters		
	2006	2011	2016	2006	2011	2016	2006	2011	2016
<b>Total Households</b>	945	990	900	795	900	755	155	90	145
Household not in ECHN	885	945	865	760	855	730	130	90	135
Household in ECHN	60	45	35	35	45	25	25	0	10
1 person household	40	15	25	20	15	15	20	0	10
2 persons household	10	25	10	0	25	10	0	0	0
3 persons household	0	0	0	10	0	0	0	0	0
4 persons household	10	0	0	0	0	0	0	0	0
5+ persons household	0	0	0	0	0	0	0	0	0
Household in ECHN (%)	6.3%	4.5%	3.9%	4.4%	5.0%	3.3%	16.1%	0.0%	6.9%

## Income Category v. Price

Source: Statistics Canada, NCOH, Local Listings, BC Assessment, Envirionics Analytics

Income Category	Maximum Household Income	Maximum Budget for Rent	Budget v. Market Rent			
			Bachelor	Bedroom	2-Bedroom	3+ Bedroom
Very Low	\$31,700	\$770	-\$130	-\$300	-\$540	-\$1,050
Low	\$50,700	\$1,230	\$330	\$160	-\$80	-\$590
Moderate	\$76,000	\$1,845	\$945	\$775	\$535	\$25
Above Moderate	\$95,000	\$2,305	\$1,405	\$1,235	\$995	\$485
Median Income	\$63,349	\$1,550	\$650	\$480	\$240	-\$270

Income Category	Maximum Household Income	Maximum Possible Purchase Price	Budget v. Real Estate Prices				
			Single Detached	Semi Detached	Row House	Duplex	Mobile Home
Very Low	\$31,700	\$182,000	-\$178,000	-	-	-	-\$3,000
Low	\$50,700	\$284,000	-\$76,000	-	-	-	\$99,000
Moderate	\$76,000	\$432,000	\$72,000	-	-	-	\$247,000
Above Moderate	\$95,000	\$545,500	\$185,500	-	-	-	\$360,500
Median Income	\$63,349	\$363,500	\$3,500	-	-	-	\$178,500

Income Category	Est. Maximum AT Household Income	Afford. Energy Budget, Utilities only	Utilities Only		Utilities + Fuel	
			Budget v. Average Utility Expense	Afford. Energy Budget, w/ Fuel	Budget v. Average Total Expense	
Very Low	\$25,600	\$1,500	-\$1,000	\$2,600	-\$3,370	
Low	\$39,100	\$2,300	-\$200	\$3,900	-\$2,070	
Moderate	\$55,700	\$3,300	\$800	\$5,600	-\$370	
Above Moderate	\$68,000	\$4,100	\$1,600	\$6,800	\$830	
Median Income	\$47,400	\$2,800	\$300	\$4,700	-\$1,270	

## Family Income v. Price

Source: Statistics Canada, NCOH, Local Listings, BC Assessment, Environics Analytics

Family Types	Maximum Household Income	Maximum Budget for Rent	Budget v. Market Rent			
			Bachelor	1- Bedroom	2- Bedroom	3+ Bedroom
Singles / Roommates	\$28,000	\$680	-\$220	-\$390	-\$630	-\$1,140
Lone parent	\$45,052	\$1,095	\$195	\$25	-\$215	-\$725
Couple w/ child	\$99,378	\$2,410	\$1,510	\$1,340	\$1,100	\$590
Couple w/o child	\$70,579	\$1,710	\$810	\$640	\$400	-\$110
Median Income	\$63,349	\$1,535	\$635	\$465	\$225	-\$285

Family Types	Maximum Household Income	Maximum Possible Purchase Price	Budget v. Real Estate Prices				
			Single Detached	Semi Detached	Row House	Duplex	Mobile Home
Singles / Roommates	\$28,000	\$159,000	-\$201,000	-	-	-	-\$26,000
Lone parent	\$45,052	\$261,500	-\$98,500	-	-	-	\$76,500
Couple w/ child	\$99,378	\$568,000	\$208,000	-	-	-	\$383,000
Couple w/o child	\$70,579	\$397,500	\$37,500	-	-	-	\$212,500
Median Income	\$63,349	\$363,500	\$3,500	-	-	-	\$178,500

Income Category	Est. Maximum AT Household Income	Afford. Energy Budget, Utilities only	Utilities Only Budget v. Average Utility Expense	Afford. Energy Budget, w/ Fuel	Utilities + Fuel Budget v. Average Total Expense
Singles / Roommates	\$23,010	\$1,400	-\$1,100	\$2,300	-\$3,670
Lone parent	\$35,113	\$2,100	-\$400	\$3,500	-\$2,470
Couple w/ child	\$70,717	\$4,200	\$1,700	\$7,100	\$1,130
Couple w/o child	\$52,155	\$3,100	\$600	\$5,200	-\$770
Median Income	\$47,400	\$2,800	\$300	\$4,700	-\$1,270

## Housing Units Demanded

Local Government Act: 585.3 (c)(i – ii); VC: 574.3(c)(i – ii)

Source: Statistics Canada, BC Stats

	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
<b>Total Population</b>	1,985	1,960	1,935	1,910	1,885	1,910	1,890	1,870	1,850	1,830
<b>Total Households</b>	1,000	985	970	955	940	965	965	965	965	965
No Bedroom	0	0	0	0	0	20	20	20	20	20
1 Bedroom	95	100	105	110	115	135	135	135	135	135
2 Bedroom	320	315	310	305	300	295	295	295	295	295
3+ Bedroom	585	570	555	540	525	515	515	515	515	515
Household Size	1.98	1.96	1.94	1.93	1.91	1.95	1.94	1.93	1.92	1.91
Renter Demand	17.5%	17.3%	17.0%	16.8%	16.5%	16.1%	16.1%	16.1%	16.1%	16.1%

## APPENDIX C – Electoral Area B Data Tables

### Historical & Anticipated Population & Households

Housing Needs Report Regulation (HNRR) Section 3 (1)(a)(i – iv), (1)(b), & (2)(a – g)\*

Source: Statistics Canada, BC Stats

	2006	2011	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	%Δ '06-'16	%Δ '16-'25
<b>Total</b>	4,725	4,600	4,790	4,785	4,780	4,775	4,770	4,765	4,755	4,745	4,735	4,725	1.4%	-1.4%
< 14 yrs	960	900	825	790	755	720	685	660	635	610	585	560	-14.1%	-32.1%
15 to 19 yrs	390	300	315	290	265	240	215	185	185	185	185	185	-19.2%	-41.3%
20 to 24 yrs	185	210	185	205	225	245	265	285	260	235	210	185	0.0%	0.0%
25 to 64 yrs	2,315	2,240	2,280	2,280	2,280	2,280	2,280	2,275	2,280	2,285	2,290	2,295	-1.5%	0.7%
65 to 84 yrs	815	880	1,100	1,120	1,140	1,160	1,180	1,205	1,225	1,245	1,265	1,285	35.0%	16.8%
85+ yrs	60	70	85	100	115	130	145	155	170	185	200	215	41.7%	152.9%
Median Age	45.7	52.6	51.8	52.1	52.5	52.8	53.2	53.5	53.6	53.6	53.6	53.7	13.3%	3.6%
Average Age	41.1	42.5	44.6	45.2	45.7	46.2	46.7	47.2	47.5	47.9	48.3	48.7	8.7%	9.0%
Households (HHs)	1,870	1,800	1,970	1,990	2,010	2,030	2,050	2,080	2,105	2,130	2,155	2,180	5.3%	10.7%
Average HH Size	2.5	2.6	2.4	2.4	2.4	2.4	2.3	2.3	2.3	2.2	2.2	2.2	-3.8%	-10.9%

\* distributions graphically represented in report

### Indigenous Identity

Source: Statistics Canada

	2006	2011	Total 2016	2006	2011	Owners 2016	2006	2011	Renters 2016
Total Population	4,565	4,450	4,640	3,755	3,730	3,750	815	720	895
Indigenous Identity	105	175	305	70	170	275	30	0	30
Non-Indigenous Identity	4,465	4,270	4,335	3,680	3,560	3,470	780	715	865
	2006	2011	Total 2016	2006	2011	Owners 2016	2006	2011	Renters 2016
Total Population	100%	100%	100%	100%	100%	100%	100%	100%	100%
Indigenous Identity	2.3%	3.9%	6.6%	1.9%	4.6%	7.3%	3.7%	0.0%	3.4%
Non-Indigenous Identity	97.8%	96.0%	93.4%	98.0%	95.4%	92.5%	95.7%	99.3%	96.6%

### Mobility

HNRR Section 3 (1)(a)(x) - Source: Statistics Canada

	2006	2011	2016	2006	2011	2016	2006	2011	2016
<b>Total Population</b>	4,525	4,415	4,615	3,725	3,725	3,730	805	685	885
Non-Mover	3,820	4,200	4,105	3,200	3,540	3,415	620	665	690
Mover	700	215	510	520	185	320	185	25	195
Non-Migrant	230	55	230	170	40	125	60	0	100
Migrants	475	165	285	350	150	190	120	0	90
Internal Migrants	460	160	285	345	145	195	120	0	90
Intraprovincial Migrant	310	55	125	225	55	55	85	0	70
Interprovincial Migrant	145	105	165	115	90	140	35	0	25
External Migrant	10	0	0	10	0	0	0	0	0

### Post-Secondary Enrollment

HNRR Section 3(1)(c) - AEST

[not applicable] No enrollment data available for the community

### Homelessness

HNRR Section 3(1)(d) – BC Housing

[not applicable] Homelessness counts only available for the City of Nelson

## Private Household Size

HNRR Section 3 (1)(v – viii) - Source: Statistics Canada

	2006	2011	Total 2016	'16 % of Total	2006	2011	Owners 2016	2006	2011	Renters 2016	2006	2011	Renter % 2016
<b>Total Private HHs</b>	1,805	1,780	1,890	100%	1,525	1,575	1,620	280	205	275	16%	12%	15%
1 person	450	365	480	25.3%	360	285	405	90	85	70	20%	23%	15%
2 persons	805	1,005	890	47.0%	740	980	795	60	25	95	7%	2%	11%
3 persons	210	110	190	10.0%	145	85	165	65	0	20	31%	0%	11%
4 persons	160	145	165	8.7%	125	135	145	30	0	20	19%	0%	12%
5+ persons	190	145	175	9.2%	155	90	110	40	55	65	21%	38%	37%
Average HH Size	2.5	2.5	2.5		2.5	2.4	2.3	2.8	3.5	3.3	-	-	-

## Household Maintainers

Source: Statistics Canada

	2006	2011	2016	Total 10yr % Δ	2006	2011	Owners 2016	2006	2011	Renters 2016
<b>Total Household</b>	1,810	1,775	1,895	4.7%	1,525	1,575	1,620	280	205	275
15 - 24 yrs	30	0	30	0.0%	10	0	10	25	0	20
25 - 34 yrs	125	95	105	-16.0%	60	85	75	60	0	35
35 - 44 yrs	240	170	175	-27.1%	175	70	135	65	100	40
45 - 54 yrs	395	285	315	-20.3%	345	230	245	55	55	75
55 - 64 yrs	445	445	485	9.0%	380	425	430	65	25	55
65 - 74 yrs	330	490	440	33.3%	325	480	410	0	0	30
75 - 84 yrs	205	250	255	24.4%	195	245	245	10	0	10
85+ yrs	40	40	80	100.0%	40	40	80	0	0	0

## Owners w/ Mortgages & Renters in Subsidized Housing

HNRR Section 3 (1)(ix) - Source: Statistics Canada

	2006	2011	2016
<b>Owners</b>	1,430	1,525	1,440
w/ Mortgage (#)	460	485	610
w/ Mortgage (%)	32%	32%	42%
<b>Renters</b>	285	205	275
Subsidised (#)	0	0	10
Subsidised (%)	0%	0%	4%

## Household Income

HNRR Section 4(a – e)\* - Source: Statistics Canada

	2005	2010	Total 2015	% of Total	2005	2010	Owners 2015	% of Total	2005	2010	Renters 2015	% of Total
<b>Total Household</b>	1810	1780	1890	100.0%	1525	1575	1620	100.0%	285	200	270	100.0%
< \$5,000	50	0	35	1.9%	30	0	35	2.2%	25	0	0	0.0%
\$5,000 - \$9,999	35	80	20	1.1%	30	0	20	1.2%	10	0	0	0.0%
\$10,000 - \$14,999	45	40	75	4.0%	25	0	45	2.8%	25	0	30	11.1%
\$15,000 - \$19,999	190	95	65	3.4%	160	90	45	2.8%	30	0	15	5.6%
\$20,000 - \$24,999	105	110	90	4.8%	55	105	75	4.6%	45	0	20	7.4%
\$25,000 - \$29,999	85	105	125	6.6%	80	95	105	6.5%	0	0	20	7.4%
\$30,000 - \$34,999	135	80	90	4.8%	110	80	80	4.9%	25	0	10	3.7%
\$35,000 - \$39,999	125	195	150	7.9%	100	190	125	7.7%	25	0	25	9.3%
\$40,000 - \$44,999	115	80	130	6.9%	110	65	100	6.2%	0	0	25	9.3%
\$45,000 - \$49,999	110	45	90	4.8%	95	35	80	4.9%	10	0	10	3.7%
\$50,000 - \$59,999	145	75	160	8.5%	115	70	135	8.3%	30	0	20	7.4%
\$60,000 - \$69,999	170	85	160	8.5%	145	55	145	9.0%	30	0	15	5.6%
\$70,000 - \$79,999	125	85	130	6.9%	110	90	120	7.4%	15	0	15	5.6%
\$80,000 - \$89,999	75	105	105	5.6%	70	95	90	5.6%	0	0	15	5.6%
\$90,000 - \$99,999	50	130	60	3.2%	45	130	60	3.7%	0	0	0	0.0%
\$100,000+	245	430	395	20.9%	240	400	360	22.2%	10	0	35	13.0%
\$100,000 - \$124,999	120	215	195	10.3%	115	215	170	10.5%	0	0	25	9.3%
\$125,000 - \$149,999	45	60	100	5.3%	40	40	105	6.5%	0	0	0	0.0%
\$150,000 - \$199,999	60	115	40	2.1%	60	120	35	2.2%	0	0	0	0.0%
\$200,000+	25	40	60	3.2%	20	25	55	3.4%	0	0	10	3.7%
Median Income	\$45,728	\$54,865	\$54,913		\$48,085	\$57,388	\$56,159		\$32,252	\$40,207	\$40,233	
Average Income	\$57,717	\$70,540	\$68,428		\$61,007	\$72,969	\$70,797		\$40,056	\$51,721	\$54,297	

\* smaller income brackets shown in the report for readability

## Labour Force

HNRR Section 5(a) & Section 7(b – c) - Source: Statistics Canada

	2006	2011	Total 2016	2006	2011	Owners 2016	2006	2011	Renters 2016
<b>Total Population (15+ yrs)</b>	3,625	3,555	3,840	3,095	3,135	3,250	530	420	590
In Labour Force	2,045	1,790	1,885	1,710	1,530	1,525	335	260	355
Employed	1,925	1,630	1,710	1,615	1,450	1,425	310	185	290
Unemployed	120	160	170	95	85	105	25	75	65
Not In Labour Force	1,575	1,765	1,960	1,385	1,600	1,730	190	160	235
Participation Rate (%)	56.6	50.4	49.0	55.5	48.8	46.9	63.2	63.1	60.2
Employment Rate (%)	53.3	45.9	44.6	52.4	46.3	43.8	58.5	42.9	48.3
Unemployment Rate (%)	5.8	8.9	9.0	5.5	5.2	6.6	9.0	28.3	19.7

## NAICS Industry Employment

HNRR Section 5(b) - Source: Statistics Canada

	2006	2011	Total 2016	'16 % of Total	2006	2011	Owners 2016	2006	2011	Renters 2016
<b>Labour Force</b>	2,015	1,775	1,860	100.0%	1,690	1,520	1,515	325	255	345
Agriculture, Forestry, Fishing, & Hunting	410	140	305	16.4%	380	90	280	30	50	25
Mining, Quarrying, and Oil & Gas Extraction	45	85	55	3.0%	30	85	50	15	0	0
Utilities	20	0	0	0.0%	15	0	0	10	0	0
Construction	220	60	175	9.4%	200	55	140	20	0	40
Manufacturing	140	135	140	7.5%	100	125	95	40	0	50
Wholesale trade	35	0	30	1.6%	20	0	15	10	0	15
Retail trade	140	285	185	9.9%	120	220	145	15	65	45
Transportation & Warehousing	105	30	105	5.6%	65	30	75	35	0	30
Information & Cultural Industries	20	0	25	1.3%	10	0	15	10	0	0
Finance & Insurance	65	25	25	1.3%	50	25	25	15	0	0
Real Estate and Rental & Leasing	25	25	20	1.1%	20	20	20	10	0	0
Professional, Scientific, & Technical Services	45	25	70	3.8%	40	25	70	0	0	0
Management of Companies & Enterprises	0	0	0	0.0%	0	0	0	0	0	0
Administrative & Support, Waste Management, & Remediation Services	55	15	55	3.0%	35	10	35	15	0	20
Educational Services	130	200	110	5.9%	125	150	95	10	45	20
Health Care & Social Assistance	270	340	210	11.3%	210	315	180	60	0	35
Arts, Entertainment, & Recreation	20	0	50	2.7%	20	0	40	0	0	10
Accommodation & Food Services	180	70	135	7.3%	160	35	110	15	30	30
Other Services (excl. Public Administration)	70	200	110	5.9%	50	195	80	30	0	30
Public Administration	25	85	55	3.0%	20	75	55	0	0	0

## Commuting

HNRR Section 7(d – g) - Source: Statistics Canada

	2006	2011	Total 2016	'16 % of Total	2006	2011	Owners 2016	2006	2011	Renters 2016
<b>Total Usual Workers</b>	1,200	1,165	1,140	100%	1,020	1,030	930	180	135	210
Commute within Community	205	230	170	14.9%	190	180	150	20	50	20
Commute within RDCK	870	825	850	74.6%	735	745	670	135	80	180
Commute within Province	75	95	100	8.8%	70	90	90	0	0	10
Commute outside of Province	50	0	20	1.8%	30	0	20	20	0	0

## Housing – Structural Types

HNRR Section 6 (1)(a – b) - Source: Statistics Canada

	2006	2011	Total 2016	'16 % of Total	2006	2011	Owners 2016	2006	2011	Renters 2016
<b>Total Occupied Dwellings</b>	1,810	1,780	1,895	100%	1,525	1,575	1,620	285	205	270
Single-Detached	1,385	1,550	1,680	88.7%	1,230	1,395	1,450	150	155	235
Apartment (5+)	0	0	0	0.0%	0	0	0	0	0	0
Other	45	45	35	1.8%	0	0	20	50	35	15
Semi-Detached	10	0	0	0.0%	0	0	0	0	0	0
Row House	0	0	0	0.0%	0	0	0	0	0	0
Duplex	35	25	15	0.8%	0	0	10	30	0	10
Apartment	10	0	0	0.0%	0	0	0	0	0	0
Other single-attached	0	0	10	0.5%	0	0	10	0	0	0
Movable	380	180	175	9.2%	295	165	155	85	15	20

## Housing – Unit Size

HNRR Section 6 (1)(c) - Source: Statistics Canada

	2006	2011	Total 2016	'16 % of Total	2006	2011	Owners 2016	2006	2011	Renters 2016
<b>Total Dwellings</b>	1,810	1,780	1,890	100%	1,525	1,575	1,625	285	200	270
No bedroom	10	0	0	0.0%	10	0	0	10	0	0
1 bedroom	175	130	135	7.1%	125	65	95	50	65	40
2 bedroom	550	540	490	25.9%	450	505	395	110	30	95
3+ bedroom	1,065	1,110	1,270	67.2%	940	1,000	1,130	125	110	140

## Housing – Date Built

HNRR Section 6 (1)(c) - Source: Statistics Canada

	2006	2011	Total 2016	'16 % of Total	2006	2011	Owners 2016	'16 % of Total	2006	2011	Renters 2016	'16 % of Total
<b>Total Dwellings</b>	1,810	1,780	1,895	100%	1,525	1,575	1,620	100%	285	205	275	100%
< 1960	460	290	375	19.8%	360	185	305	18.8%	100	105	70	25.5%
1961 to 1980	630	640	685	36.1%	540	600	565	34.9%	95	40	115	41.8%
1981 to 1990	285	220	270	14.2%	235	170	225	13.9%	50	50	45	16.4%
1991 to 2000	290	325	295	15.6%	245	315	270	16.7%	40	0	25	9.1%
2001 to 2010	140	300	160	8.4%	140	300	145	9.0%	0	0	10	3.6%
2011 to 2016	0	0	105	5.5%	0	0	95	5.9%	0	0	0	0.0%

## Housing – Subsidized

HNRR Section 6 (1)(e) – Source: BC Housing

*Housing Registry Subsidized Unit Stock = 0*

## Housing – Rental Vacancy

Section 6 (1)(i – j) \* - Source: CMHC

	2013	2014	2015	2016	2017	2018	2019
Bachelor	5.7	0.0	3.3	**	0.0	0.0	0.0
1 Bedroom	0.5	0.6	0.0	0.0	0.0	0.0	0.0
2 Bedroom	2.0	0.8	0.0	0.8	0.0	0.0	0.0
3 Bedroom +	**	**	**	**	**	**	**
Total	1.9	0.6	0.4	0.7	0.0	0.0	0.4

\* vacancy reflects the City of Nelson and its surrounding areas

## Housing – Primary Rental Universe

HNRR Section 6 (1)(k)(i) – Source: CMHC

UNIT TYPE	2013	2014	2015	2016	2017	2018	2019
Bachelor	74	73	65	59	58	58	52
1 Bedroom	179	174	176	170	174	170	177
2 Bedroom	253	253	255	255	255	271	262
3 Bedroom +	15	15	14	16	16	16	18
Total	521	515	510	500	503	515	509

\* reflects the City of Nelson and its surrounding areas

## Housing – Secondary Rental Universe

HNRR Section 6 (1)(k)(ii) – Source: Statistics Canada, CMHC

	Total	Rental	Primary Market % of Total	Secondary Market % of Total
<b>Total</b>	1,895	275	0	275 100%
No Bedroom	0	0	0	0 0%
1 Bedroom	135	40	0	40 15%
2 Bedroom	490	95	0	95 35%
3+ Bedroom	1,270	140	0	140 51%

\* assumes no primary rental market in areas that are not the City of Nelson (expressed in 2016 numbers)

## Housing – Short Term Rentals

HNRR Section 6 (1)(k)(iii) – Source: AirDNA

	2014	2015	2016	2017	2018	2019	2020
Total Properties	0	0	5	10	15	22	10
Monthly Revenue / Listing	-	-	\$691	\$6,465	\$6,366	\$2,899	\$3,375
Annual Available Days / Listing	-	-	75	152	165	70	42
Annual Reserved Days / Listing	-	-	12	54	64	44	39
Average Occupancy	-	-	14%	26%	28%	38%	48%
Commercial Properties	0	0	1	5	7	12	4

\* assumes no primary rental market in areas not City of Nelson (expressed in 2016 numbers)

## Housing – Cooperatives

HNRR Section 6 (1)(l) – Source: BC Housing

[not applicable] No cooperatives listed by the Coop Housing Federation of BC

## Housing – Post-Secondary Beds

HNRR Section 6 (1)(o) – Source: AEST

[not applicable] AEST data does not list any beds exist in the community.

## Housing – Shelter Beds

HNRR Section 6 (1)(p) – Source: BC Housing

[not applicable] No BC Housing affiliated shelters (emergency shelters or homeless housing) are only available in the City of Nelson

## Housing – Non-Market Housing

Source: BC Housing

Electoral Area B	
<b>Emergency Shelter / Homeless Housing</b>	
Homeless Housed	0
Homeless Rent Supplements	0
Homeless Shelters	0
<i>Emergency Subtotal</i>	0
<b>Transitional Supported / Assisted Living</b>	
Frail Seniors	0
Special Needs	0
Women and Children Fleeing Violence	0
<i>Transitional Subtotal</i>	0
<b>Independent Social Housing</b>	
Low Income Families	0
Low Income Seniors	0
<i>Social Housing Subtotal</i>	0
<b>Rent Assistance in Private Market</b>	
Rent Assist Families	6
Rent Assist Seniors	6
<i>Rent Assistance Subtotal</i>	12
<b>Community Total</b>	12

## Housing – Demolitions

HNRR Section 6 (1)(m)(i – iv) – Source: Local Government

[not applicable] Demolition data unavailable at local government level.

## Housing – Starts

HNRR Section 6 (1)(m)(i – iv)\* - Source: Local Government, BC Stats

	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
Electoral Area B	28	17	22	22	19	28	22	21	4	19
Single-Detached	15	10	9	14	13	0	0	0	0	0
Manufactured	5	5	7	7	7	6	4	9	4	6
Multi Family	0	0	0	0	0	0	0	0	0	0

\* housing starts available in lieu of substantial completions; aggregate and unit totals differ due to different sources

## Housing – Registered New Homes

HNRR Section 6 (1)(m)(i – iv) – Source: BC Stats

[not applicable] No registered new homes data available for the community.

## Real Estate – Assessment

HNRR Section 6 (1)(m)(i – iv) – Source: BC Assessment

Median Assessment in '000s (2019 dollars)

	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
Single-Detached	\$391	\$489	\$548	\$545	\$595	\$548	\$539	\$516	\$505	\$522	\$529	\$497	\$583	\$608
Manufactured Home	\$130	\$153	\$203	\$220	\$254	\$249	\$250	\$184	\$224	\$219	\$214	\$212	\$206	\$228
Apartment	\$286	\$316	\$392	\$388	\$450	\$426	\$468	\$471	\$456	\$477	\$492	\$353	\$323	\$386
Grand Total	\$322	\$406	\$454	\$453	\$492	\$456	\$452	\$421	\$418	\$427	\$432	\$405	\$463	\$475



Bedrooms	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
0	-	-	-	-	-	-	-	-	\$316	\$322	\$325	\$308	\$326	-
1	\$632	\$762	\$847	\$840	\$999	\$894	\$798	\$825	\$754	\$766	\$742	\$695	\$985	\$854
2	\$284	\$355	\$396	\$392	\$416	\$389	\$397	\$372	\$390	\$398	\$407	\$387	\$393	\$416
3+	\$283	\$355	\$396	\$398	\$423	\$403	\$408	\$359	\$358	\$367	\$375	\$352	\$324	\$401
<b>Total</b>	\$331	\$418	\$464	\$462	\$503	\$467	\$464	\$430	\$430	\$440	\$447	\$423	\$469	\$480

### Average Assessment in '000s (2019 dollars)

	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
Single-Detached	\$393	\$492	\$551	\$548	\$597	\$550	\$545	\$528	\$515	\$529	\$536	\$506	\$593	\$616
Manufactured Home	\$136	\$160	\$208	\$224	\$256	\$255	\$251	\$194	\$227	\$224	\$217	\$215	\$213	\$240
Apartment	\$286	\$316	\$392	\$388	\$450	\$426	\$468	\$471	\$456	\$477	\$492	\$353	\$323	\$386
<b>Grand Total</b>	\$325	\$410	\$457	\$456	\$494	\$459	\$456	\$432	\$426	\$433	\$438	\$412	\$472	\$483

Bedrooms	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
0	-	-	-	-	-	-	-	-	\$316	\$322	\$325	\$308	\$326	-
1	\$638	\$765	\$847	\$840	\$995	\$892	\$799	\$835	\$756	\$768	\$746	\$702	\$1,003	\$875
2	\$287	\$357	\$398	\$396	\$418	\$391	\$397	\$375	\$390	\$401	\$407	\$388	\$394	\$417
3+	\$285	\$359	\$399	\$402	\$428	\$409	\$417	\$375	\$372	\$378	\$384	\$362	\$335	\$410
<b>Total</b>	\$333	\$421	\$467	\$465	\$506	\$470	\$468	\$441	\$437	\$446	\$452	\$430	\$477	\$489

## Real Estate – Sales Price

HNRR Section 6 (1)(m)(i – iv)\* - Source: BC Assessment

### Median Sale Price in '000s (2019 dollars)

	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
Single-Detached	\$285	\$321	\$289	\$440	\$358	\$361	\$306	\$326	\$289	\$308	\$383	\$321	\$356	\$336
Manufactured Home	\$126	\$153	\$131	\$90	\$193	\$131	\$123	\$136	\$89	\$200	\$72	\$155	\$199	\$180
Apartment	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Grand Total</b>	\$221	\$261	\$234	\$317	\$299	\$284	\$236	\$267	\$218	\$277	\$310	\$263	\$296	\$272

Bedrooms	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
0	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1	\$197	\$162	\$256	-	\$298	\$309	\$89	\$241	\$275	\$267	\$383	\$238	\$377	\$244
2	\$164	\$216	\$160	\$282	\$183	\$169	\$139	\$199	\$151	\$187	\$283	\$224	\$236	\$252
3+	\$264	\$305	\$269	\$356	\$382	\$331	\$325	\$303	\$252	\$329	\$312	\$292	\$320	\$295
<b>Total</b>	\$221	\$261	\$234	\$317	\$299	\$284	\$236	\$267	\$218	\$288	\$310	\$263	\$296	\$272

### Average Sale Price in '000s (2019 dollars)

	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
Single-Detached	\$291	\$324	\$295	\$438	\$365	\$367	\$298	\$332	\$298	\$307	\$384	\$324	\$361	\$360
Manufactured Home	\$126	\$155	\$141	\$93	\$187	\$135	\$123	\$139	\$96	\$201	\$75	\$158	\$195	\$182
Apartment	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Grand Total</b>	\$225	\$263	\$242	\$317	\$301	\$290	\$231	\$272	\$226	\$276	\$311	\$266	\$297	\$287

Bedrooms	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
0	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1	\$197	\$162	\$256	-	\$298	\$309	\$89	\$241	\$275	\$256	\$383	\$237	\$377	\$288
2	\$175	\$224	\$172	\$277	\$181	\$168	\$139	\$201	\$164	\$200	\$288	\$233	\$236	\$256
3+	\$265	\$304	\$275	\$361	\$388	\$340	\$316	\$310	\$258	\$326	\$311	\$292	\$323	\$306
<b>Total</b>	\$225	\$263	\$242	\$317	\$301	\$290	\$231	\$272	\$226	\$288	\$311	\$266	\$297	\$287

## Real Estate – Rents

HNRR Section 6 (1)(h)(i – ii)\* - Source: CMHC

**Median rents (2019 dollars)**

	2013	2014	2015	2016	2017	2018	2019
Bachelor	\$604	\$647	\$645	\$636	\$624	\$685	\$650
1 Bedroom	\$713	\$718	\$725	\$763	\$708	\$750	\$800
2 Bedroom	\$796	\$782	\$801	\$795	\$890	\$913	\$975
3 Bedroom +	\$1,070	\$1,079	\$1,075	\$1,100	\$1,119	\$1,120	\$1,110
Total	\$768	\$755	\$774	\$790	\$801	\$811	\$863

**Average rents (2019 dollars)**

	2013	2014	2015	2016	2017	2018	2019
Bachelor	\$578	\$593	\$615	\$641	\$615	\$643	\$650
1 Bedroom	\$721	\$740	\$735	\$757	\$733	\$768	\$803
2 Bedroom	\$869	\$894	\$869	\$880	\$954	\$949	\$1,037
3 Bedroom +	\$1,235	\$1,199	\$1,188		\$1,159		\$1,241
Total	\$779	\$802	\$796	\$818	\$849	\$865	\$913

\* Available only for City of Nelson; rents not available before 2013

**Core Housing Need – Affordability**

HNRR Section 7 (a)(i – ii) – Source: Statistics Canada

	Total			Owners			Renters		
	2006	2011	2016	2006	2011	2016	2006	2011	2016
<b>Total Households</b>	1,640	1,605	1,655	1,385	1,475	1,395	250	130	265
Above Affordable Threshold	210	160	240	120	140	165	85	0	80
1 person household	65	70	95	40	55	75	25	0	25
2 persons household	55	70	85	40	70	55	10	0	30
3 persons household	35	0	10	10	0	0	25	0	10
4 persons household	30	0	25	25	0	25	10	0	10
5+ persons household	20	15	15	10	0	10	10	0	10
Unaffordable Housing (%)	12.8%	10.0%	14.5%	8.7%	9.5%	11.8%	34.0%	0.0%	30.2%

**Core Housing Need – Adequacy**

HNRR Section 7 (a)(iii – iv) – Source: Statistics Canada

	Total			Owners			Renters		
	2006	2011	2016	2006	2011	2016	2006	2011	2016
<b>Total Households</b>	1,640	1,605	1,655	1,385	1,475	1,395	250	130	265
Below Adequacy Standard	205	95	150	155	85	110	50	0	35
1 person household	70	15	50	65	0	45	10	0	10
2 persons household	65	60	60	60	60	35	10	0	25
3 persons household	25	0	10	10	0	10	15	0	0
4 persons household	15	0	10	10	0	15	10	0	0
5+ persons household	30	0	15	20	0	10	10	0	10
Inadequate Housing (%)	12.5%	5.9%	9.1%	11.2%	5.8%	7.9%	20.0%	0.0%	13.2%

**Core Housing Need – Suitability**

HNRR Section 7 (a)(v – vi) – Source: Statistics Canada

	Total			Owners			Renters		
	2006	2011	2016	2006	2011	2016	2006	2011	2016
<b>Total Households</b>	1,640	1,605	1,655	1,385	1,475	1,395	250	130	265
Below Suitability Standard	145	60	80	90	40	30	55	0	45
1 Person	0	0	0	0	0	0	0	0	0
2 Persons	30	0	10	10	0	0	15	0	10
3 Persons	25	0	10	10	0	10	15	0	0
4 Persons	25	0	0	20	0	0	10	0	0
5+ Persons	70	40	45	50	15	15	20	0	35
Unsuitable Housing (%)	8.8%	3.7%	4.8%	6.5%	2.7%	2.2%	22.0%	0.0%	17.0%

## Core Housing Need

HNRR Section 8 (1)(a)(i – ii) – Source: Statistics Canada

	Total			Owners			Renters		
	2006	2011	2016	2006	2011	2016	2006	2011	2016
<b>Total Households</b>	1,640	1,605	1,650	1,390	1,470	1,390	255	130	260
Household not in CHN	1,305	1,425	1,515	1,165	1,315	1,330	140	110	190
Household in CHN	335	180	145	225	160	65	110	25	80
1 person household	125	75	50	95	65	30	30	0	20
2 persons household	70	75	45	60	75	15	10	0	30
3 persons household	40	0	20	10	0	10	30	0	10
4 persons household	50	0	15	25	0	10	25	0	0
5+ persons household	55	25	15	35	15	0	20	0	15
Household in CHN (%)	20.4%	11.2%	8.8%	16.2%	10.9%	4.7%	43.1%	19.2%	30.8%

## Extreme Core Housing Need

HNRR Section 8 (1)(a)(iii – iv) – Source: Statistics Canada

	Total			Owners			Renters		
	2006	2011	2016	2006	2011	2016	2006	2011	2016
<b>Total Households</b>	1,640	1,605	1,650	1,390	1,470	1,390	255	130	260
Household not in ECHN	1,565	1,535	1,585	1,345	1,395	1,370	230	130	220
Household in ECHN	75	70	65	45	75	20	25	0	40
1 person household	20	30	20	10	35	10	0	0	10
2 persons household	35	40	30	25	40	10	10	0	25
3 persons household	15	0	10	0	0	0	15	0	10
4 persons household	10	0	0	10	0	0	0	0	10
5+ persons household	0	0	0	0	0	0	0	0	0
Household in ECHN (%)	4.6%	4.4%	3.9%	3.2%	5.1%	1.4%	9.8%	0.0%	15.4%

## Income Category v. Price

Source: Statistics Canada, NCOH, Local Listings, BC Assessment, Envirionics Analytics

Income Category	Maximum Household Income	Maximum Budget for Rent	Budget v. Market Rent			
			1- Bachelor	2- Bedroom	3+ Bedroom	
Very Low	\$32,500	\$790	-\$110	-\$280	-\$520	-\$1,030
Low	\$51,900	\$1,260	\$360	\$190	-\$50	-\$560
Moderate	\$77,900	\$1,890	\$990	\$820	\$580	\$70
Above Moderate	\$97,400	\$2,360	\$1,460	\$1,290	\$1,050	\$540
Median Income	\$64,936	\$1,550	\$650	\$480	\$240	-\$270

Income Category	Maximum Household Income	Maximum Possible Purchase Price	Budget v. Real Estate Prices				
			Single Detached	Semi Detached	Row House	Duplex	Mobile Home
Very Low	\$32,500	\$182,000	-\$153,000	-	-	-	\$2,000
Low	\$51,900	\$295,500	-\$39,500	-	-	-	\$115,500
Moderate	\$77,900	\$443,000	\$108,000	-	-	-	\$263,000
Above Moderate	\$97,400	\$557,000	\$222,000	-	-	-	\$377,000
Median Income	\$64,936	\$363,500	\$28,500	-	-	-	\$183,500

Income Category	Est. Maximum AT Household Income	Afford. Energy Budget, Utilities only	Utilities Only		Utilities + Fuel	
			Budget v. Average Utility Expense	Afford. Energy Budget, w/ Fuel	Budget v. Average Total Expense	
Very Low	\$26,100	\$1,600	-\$1,210	\$2,600	-\$4,390	
Low	\$40,000	\$2,400	-\$410	\$4,000	-\$2,990	
Moderate	\$57,000	\$3,400	\$590	\$5,700	-\$1,290	
Above Moderate	\$69,500	\$4,200	\$1,390	\$7,000	\$10	
Median Income	\$48,500	\$2,900	\$90	\$4,900	-\$2,090	

## Family Income v. Price

Source: Statistics Canada, NCOH, Local Listings, BC Assessment, Environics Analytics

Family Types	Maximum Household Income	Maximum Budget for Rent	Budget v. Market Rent			
			Bachelor	1- Bedroom	2- Bedroom	3+ Bedroom
Singles / Roommates	\$30,046	\$730	-\$170	-\$340	-\$580	-\$1,090
Lone parent	\$47,377	\$1,150	\$250	\$80	-\$160	-\$670
Couple w/ child	\$104,440	\$2,535	\$1,635	\$1,465	\$1,225	\$715
Couple w/o child	\$69,627	\$1,690	\$790	\$620	\$380	-\$130
Median Income	\$64,936	\$1,575	\$675	\$505	\$265	-\$245

Family Types	Maximum Household Income	Maximum Possible Purchase Price	Budget v. Real Estate Prices				
			Single Detached	Semi Detached	Row House	Duplex	Mobile Home
Singles / Roommates	\$30,046	\$170,500	-\$164,500	-	-	-	-\$9,500
Lone parent	\$47,377	\$272,500	-\$62,500	-	-	-	\$92,500
Couple w/ child	\$104,440	\$591,000	\$256,000	-	-	-	\$411,000
Couple w/o child	\$69,627	\$397,500	\$62,500	-	-	-	\$217,500
Median Income	\$64,936	\$363,500	\$28,500	-	-	-	\$183,500

Income Category	Est. Maximum AT Household Income	Afford. Energy Budget, Utilities only	Utilities Only Budget v. Average Utility Expense	Afford. Energy Budget, w/ Fuel	Utilities + Fuel Budget v. Average Total Expense
Singles / Roommates	\$24,432	\$1,500	-\$1,310	\$2,400	-\$4,590
Lone parent	\$36,748	\$2,200	-\$610	\$3,700	-\$3,290
Couple w/ child	\$73,867	\$4,400	\$1,590	\$7,400	\$410
Couple w/o child	\$51,533	\$3,100	\$290	\$5,200	-\$1,790
Median Income	\$48,500	\$2,900	\$90	\$4,900	-\$2,090

## Housing Units Demanded

Local Government Act: 585.3 (c)(i – ii); VC: 574.3(c)(i – ii)

Source: Statistics Canada, BC Stats

	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
<b>Total Population</b>	4,790	4,785	4,780	4,775	4,770	4,765	4,755	4,745	4,735	4,725
<b>Total Households</b>	1,975	1,995	2,015	2,035	2,055	2,075	2,095	2,115	2,135	2,155
No Bedroom	0	0	0	0	0	10	10	10	10	10
1 Bedroom	140	145	150	155	160	175	175	175	175	175
2 Bedroom	510	530	550	570	590	590	595	600	605	610
3+ Bedroom	1,325	1,320	1,315	1,310	1,305	1,300	1,315	1,330	1,345	1,360
Household Size	2.43	2.40	2.38	2.35	2.33	2.29	2.26	2.23	2.20	2.17
Renter Demand	14.7%	14.8%	14.9%	15.0%	15.1%	15.2%	15.0%	14.9%	14.8%	14.6%

## APPENDIX D – Electoral Area C Data Tables

### Historical & Anticipated Population & Households

Housing Needs Report Regulation (HNRR) Section 3 (1)(a)(i – iv), (1)(b), & (2)(a – g)\*

Source: Statistics Canada, BC Stats

	2006	2011	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	%Δ '06-'16	%Δ '16-'25
<b>Total</b>	1,345	1,420	1,535	1,565	1,595	1,625	1,655	1,645	1,675	1,705	1,735	1,765	14.1%	15.0%
< 14 yrs	205	180	190	190	190	190	190	195	200	205	210	215	-7.3%	13.2%
15 to 19 yrs	100	75	80	75	70	65	60	45	50	55	60	65	-20.0%	-18.8%
20 to 24 yrs	55	60	55	55	55	55	55	55	50	45	40	35	0.0%	-36.4%
25 to 64 yrs	790	810	785	795	805	815	825	815	825	835	845	855	-0.6%	8.9%
65 to 84 yrs	180	275	405	425	445	465	485	490	500	510	520	530	125.0%	30.9%
85+ yrs	15	20	20	25	30	35	40	45	50	55	60	65	33.3%	225.0%
Median Age	48.3	48.0	53.6	54.8	56.0	57.2	58.4	59.6	58.6	57.7	56.7	55.8	11.0%	4.1%
Average Age	42.2	46.1	47.7	48.0	48.3	48.7	49.0	49.2	49.3	49.4	49.5	49.5	12.9%	4.0%
Households (HHs)	560	620	685	700	715	730	745	760	775	790	805	820	22.3%	19.7%
Average HH Size	2.4	2.3	2.2	2.2	2.2	2.2	2.2	2.2	2.2	2.2	2.2	2.2	-6.7%	-3.9%

\* distributions graphically represented in report

### Indigenous Identity

Source: Statistics Canada

	2006	2011	Total 2016	2006	2011	Owners 2016	2006	2011	Renters 2016
Total Population	1,280	1,310	1,475	1,090	1,105	1,275	185	210	205
Indigenous Identity	30	45	85	10	40	80	20	0	0
Non-Indigenous Identity	1,240	1,270	1,390	1,080	1,070	1,195	165	205	200
	2006	2011	Total 2016	2006	2011	Owners 2016	2006	2011	Renters 2016
Total Population	100%	100%	100%	100%	100%	100%	100%	100%	100%
Indigenous Identity	2.3%	3.4%	5.8%	0.9%	3.6%	6.3%	10.8%	0.0%	0.0%
Non-Indigenous Identity	96.9%	96.9%	94.2%	99.1%	96.8%	93.7%	89.2%	97.6%	97.6%

### Mobility

HNRR Section 3 (1)(a)(x) - Source: Statistics Canada

	2006	2011	Total 2016	2006	2011	Owners 2016	2006	2011	Renters 2016
<b>Total Population</b>	1,270	1,305	1,440	1,090	1,100	1,260	185	210	175
Non-Mover	1,020	1,195	1,305	940	1,000	1,165	75	195	140
Mover	250	110	135	145	100	95	105	0	40
Non-Migrant	100	30	25	35	30	15	65	0	0
Migrants	155	85	110	115	70	80	35	0	30
Internal Migrants	150	85	100	115	70	70	35	0	30
Intraprovincial Migrant	80	65	80	55	55	55	25	0	20
Interprovincial Migrant	70	15	25	60	15	10	15	0	0
External Migrant	0	0	10	0	0	10	0	0	0

### Post-Secondary Enrollment

HNRR Section 3(1)(c) – Source: AEST

[not applicable] No enrollment data available for the community

### Homelessness

HNRR Section 3(1)(d) – Source: BC Housing

[not applicable] Homelessness counts only available for the City of Nelson

## Private Household Size

HNRR Section 3 (1)(v – viii) - Source: Statistics Canada

	2006	2011	Total 2016	'16 % of Total	2006	2011	Owners 2016	2006	2011	Renters 2016	2006	2011	Renter % 2016
<b>Total Private HHs</b>	535	540	655	101%	445	475	555	90	65	100	17%	12%	15%
1 person	135	90	160	24.6%	105	80	105	35	10	50	26%	11%	31%
2 persons	240	285	315	48.5%	200	270	300	40	15	15	17%	5%	5%
3 persons	40	35	85	13.1%	35	30	65	10	0	20	25%	0%	24%
4 persons	55	110	50	7.7%	55	90	45	10	0	0	18%	0%	0%
5+ persons	55	20	45	6.9%	45	0	35	10	0	10	18%	0%	22%
Average HH Size	2.4	2.4	2.3		2.5	2.3	2.3	2.1	3.2	2.0	-	-	-

## Household Maintainers

Source: Statistics Canada

	2006	2011	2016	Total 10yr % Δ	2006	2011	Owners 2016	2006	2011	Renters 2016
<b>Total Household</b>	1,810	1,775	1,895	4.7%	1,525	1,575	1,620	280	205	275
15 - 24 yrs	30	0	30	0.0%	10	0	10	25	0	20
25 - 34 yrs	125	95	105	-16.0%	60	85	75	60	0	35
35 - 44 yrs	240	170	175	-27.1%	175	70	135	65	100	40
45 - 54 yrs	395	285	315	-20.3%	345	230	245	55	55	75
55 - 64 yrs	445	445	485	9.0%	380	425	430	65	25	55
65 - 74 yrs	330	490	440	33.3%	325	480	410	0	0	30
75 - 84 yrs	205	250	255	24.4%	195	245	245	10	0	10
85+ yrs	40	40	80	100.0%	40	40	80	0	0	0

## Owners w/ Mortgages & Renters in Subsidized Housing

HNRR Section 3 (1)(ix) - Source: Statistics Canada

	2006	2011	2016
<b>Owners</b>	415	425	505
w/ Mortgage (#)	190	155	220
w/ Mortgage (%)	46%	36%	44%
<b>Renters</b>	85	65	95
Subsidised (#)	0	0	10
Subsidised (%)	0%	0%	11%

## Household Income

HNRR Section 4(a – e)\* - Source: Statistics Canada

	2005	2010	Total 2015	% of Total	2005	2010	Owners 2015	% of Total	2005	2010	Renters 2015	% of Total
<b>Total Household</b>	535	540	655	100.0%	445	480	555	100.0%	90	70	100	100.0%
< \$5,000	0	0	10	1.5%	10	0	0	0.0%	0	0	10	10.0%
\$5,000 - \$9,999	0	0	15	2.3%	0	0	10	1.8%	0	0	10	10.0%
\$10,000 - \$14,999	35	0	20	3.1%	30	0	10	1.8%	10	0	10	10.0%
\$15,000 - \$19,999	30	15	35	5.3%	25	15	20	3.6%	10	0	20	20.0%
\$20,000 - \$24,999	45	10	35	5.3%	30	0	30	5.4%	10	0	0	0.0%
\$25,000 - \$29,999	30	10	35	5.3%	30	10	30	5.4%	10	0	10	10.0%
\$30,000 - \$34,999	20	30	15	2.3%	15	25	15	2.7%	0	0	0	0.0%
\$35,000 - \$39,999	25	0	35	5.3%	15	0	20	3.6%	10	0	10	10.0%
\$40,000 - \$44,999	20	20	50	7.6%	10	20	35	6.3%	10	0	20	20.0%
\$45,000 - \$49,999	20	55	35	5.3%	15	55	35	6.3%	10	0	0	0.0%
\$50,000 - \$59,999	65	25	90	13.7%	60	20	85	15.3%	10	0	10	10.0%
\$60,000 - \$69,999	35	80	50	7.6%	35	60	40	7.2%	0	0	10	10.0%
\$70,000 - \$79,999	40	50	40	6.1%	30	35	35	6.3%	10	0	0	0.0%
\$80,000 - \$89,999	50	45	60	9.2%	45	40	60	10.8%	10	0	10	10.0%
\$90,000 - \$99,999	25	0	20	3.1%	20	0	20	3.6%	0	0	0	0.0%
\$100,000+	80	165	110	16.8%	75	165	105	18.9%	0	0	0	0.0%
\$100,000 - \$124,999	40	40	35	5.3%	40	40	35	6.3%	10	0	0	0.0%
\$125,000 - \$149,999	10	0	35	5.3%	0	0	35	6.3%	0	0	0	0.0%
\$150,000 - \$199,999	15	65	15	2.3%	10	70	20	3.6%	0	0	0	0.0%
\$200,000+	15	0	25	3.8%	15	0	20	3.6%	0	0	0	0.0%
Median Income	\$56,075	\$65,172	\$53,384		\$57,062	\$70,652	\$56,995		\$38,569	\$61,401	\$36,200	
Average Income	\$64,441	\$84,424	\$66,676		\$68,668	\$88,755	\$72,409		\$43,893	\$53,268	\$35,115	

\* smaller income brackets shown in the report for readability

## Labour Force

HNRR Section 5(a) & Section 7(b – c) - Source: Statistics Canada

	2006	2011	Total 2016	2006	2011	Owners 2016	2006	2011	Renters 2016
<b>Total Population (15+ yrs)</b>	1,085	1,035	1,280	955	915	1,125	125	120	155
In Labour Force	635	655	755	560	550	640	75	105	115
Employed	545	615	715	480	540	610	65	75	105
Unemployed	95	35	45	80	0	35	15	30	15
Not In Labour Force	450	380	525	400	365	485	45	15	45
Participation Rate (%)	58.8	63.1	59.0	57.8	59.6	56.9	60.0	87.5	74.2
Employment Rate (%)	50.0	59.7	55.5	49.5	59.0	53.8	56.0	62.5	67.7
Unemployment Rate (%)	14.2	5.4	6.0	14.4	0.0	4.7	13.3	28.6	8.7

## NAICS Industry Employment

HNRR Section 5(b) - Source: Statistics Canada

	2006	2011	Total 2016	'16 % of Total	2006	2011	Owners 2016	2006	2011	Renters 2016
<b>Labour Force</b>	630	650	745	100.0%	550	545	635	80	95	115
Agriculture, Forestry, Fishing, & Hunting	125	55	155	20.8%	105	25	130	20	30	20
Mining, Quarrying, and Oil & Gas Extraction	25	0	25	3.4%	20	0	25	0	0	0
Utilities	0	0	0	0.0%	0	0	0	0	0	0
Construction	50	90	60	8.1%	50	60	40	0	0	15
Manufacturing	70	45	50	6.7%	55	50	55	15	0	0
Wholesale trade	0	0	15	2.0%	0	0	10	0	0	0
Retail trade	40	40	65	8.7%	25	35	55	15	0	10
Transportation & Warehousing	35	0	50	6.7%	35	0	40	0	0	0
Information & Cultural Industries	10	0	10	1.3%	0	0	10	0	0	0
Finance & Insurance	0	0	10	1.3%	0	0	0	0	0	0
Real Estate and Rental & Leasing	10	0	0	0.0%	10	0	10	10	0	0
Professional, Scientific, & Technical Services	20	30	25	3.4%	20	30	25	0	0	0
Management of Companies & Enterprises	0	0	0	0.0%	0	0	0	0	0	0
Administrative & Support, Waste Management, & Remediation Services	20	0	50	6.7%	25	0	35	0	0	15
Educational Services	20	90	15	2.0%	15	90	20	0	0	0
Health Care & Social Assistance	80	130	100	13.4%	75	110	65	10	25	30
Arts, Entertainment, & Recreation	0	0	20	2.7%	0	0	15	0	0	0
Accommodation & Food Services	90	0	30	4.0%	90	0	30	0	0	0
Other Services (excl. Public Administration)	25	45	40	5.4%	25	45	35	10	0	10
Public Administration	10	0	30	4.0%	0	0	35	10	0	0

## Commuting

HNRR Section 7(d – g) - Source: Statistics Canada

	2006	2011	Total 2016	'16 % of Total	2006	2011	Owners 2016	2006	2011	Renters 2016
<b>Total Usual Workers</b>	380	445	400	100%	315	400	345	65	45	50
Commute within Community	0	0	45	11.3%	0	0	40	0	0	0
Commute within RDCK	355	380	320	80.0%	290	335	275	65	40	45
Commute within Province	15	65	25	6.3%	10	60	20	0	0	0
Commute outside of Province	15	0	10	2.5%	20	0	0	0	0	0

## Housing – Structural Types

HNRR Section 6 (1)(a – b) - Source: Statistics Canada

	2006	2011	Total 2016	'16 % of Total	2006	2011	Owners 2016	2006	2011	Renters 2016
<b>Total Occupied Dwellings</b>	535	540	650	100%	440	475	555	90	65	100
Single-Detached	460	505	555	85.4%	390	445	485	70	55	70
Apartment (5+)	0	0	0	0.0%	0	0	0	0	0	0
Other	0	0	10	1.5%	0	0	10	0	0	10
Semi-Detached	0	0	0	0.0%	0	0	0	0	0	0
Row House	0	0	0	0.0%	0	0	0	0	0	0
Duplex	0	0	10	1.5%	0	0	10	0	0	0
Apartment	0	0	0	0.0%	0	0	0	0	0	0
Other single-attached	0	0	0	0.0%	0	0	0	0	0	10
Movable	75	35	85	13.1%	55	30	65	15	0	25

## Housing – Unit Size

HNRR Section 6 (1)(c) - Source: Statistics Canada

	2006	2011	Total 2016	'16 % of Total	2006	2011	Owners 2016	2006	2011	Renters 2016
<b>Total Dwellings</b>	535	545	655	100%	445	475	555	90	65	100
No bedroom	0	0	0	0.0%	0	0	0	0	0	0
1 bedroom	25	60	65	9.9%	10	55	30	10	0	35
2 bedroom	160	60	170	26.0%	120	50	140	40	0	25
3+ bedroom	350	420	425	64.9%	310	365	380	35	50	40

## Housing – Date Built

HNRR Section 6 (1)(c) - Source: Statistics Canada

	2006	2011	Total 2016	'16 % of Total	2006	2011	Owners 2016	'16 % of Total	2006	2011	Renters 2016	'16 % of Total
<b>Total Dwellings</b>	530	540	655	100%	440	475	550	100%	90	65	100	100%
< 1960	105	75	75	11.5%	85	65	60	10.9%	15	0	15	15.0%
1961 to 1980	200	170	215	32.8%	145	155	190	34.5%	55	15	25	25.0%
1981 to 1990	75	50	100	15.3%	65	30	75	13.6%	10	0	25	25.0%
1991 to 2000	80	170	150	22.9%	70	160	125	22.7%	10	0	20	20.0%
2001 to 2010	80	75	90	13.7%	80	75	75	13.6%	0	0	10	10.0%
2011 to 2016	0	0	30	4.6%	0	0	25	4.5%	0	0	10	10.0%

## Housing – Subsidized

HNRR Section 6 (1)(e) – Source: BC Housing

*Housing Registry Subsidized Unit Stock = 0*

## Housing – Rental Vacancy

HNRR Section 6 (1)(i – j) \* - Source: CMHC

	2013	2014	2015	2016	2017	2018	2019
Bachelor	5.7	0.0	3.3	**	0.0	0.0	0.0
1 Bedroom	0.5	0.6	0.0	0.0	0.0	0.0	0.0
2 Bedroom	2.0	0.8	0.0	0.8	0.0	0.0	0.0
3 Bedroom +	**	**	**	**	**	**	**
Total	1.9	0.6	0.4	0.7	0.0	0.0	0.4

\* vacancy reflects the City of Nelson and its surrounding areas



## Housing – Primary Rental Universe

HNRR Section 6 (1)(k)(i) – Source: CMHC

UNIT TYPE	2013	2014	2015	2016	2017	2018	2019
Bachelor	74	73	65	59	58	58	52
1 Bedroom	179	174	176	170	174	170	177
2 Bedroom	253	253	255	255	255	271	262
3 Bedroom +	15	15	14	16	16	16	18
Total	521	515	510	500	503	515	509

\* reflects the City of Nelson and its surrounding areas

## Housing – Secondary Rental Universe

HNRR Section 6 (1)(k)(ii) – Source: Statistics Canada, CMHC

	Total	Rental	Primary Market % of Total	Secondary Market % of Total
Total	650	100	0	100
No Bedroom	0	0	0	0
1 Bedroom	65	35	0	35
2 Bedroom	165	25	0	25
3+ Bedroom	420	40	0	40

\* assumes no primary rental market in areas that are not the City of Nelson (expressed in 2016 numbers)

## Housing – Short Term Rentals

HNRR Section 6 (1)(k)(iii) – Source: AirDNA

	2014	2015	2016	2017	2018	2019	2020
Total Properties	0	0	0	3	7	6	6
Monthly Revenue / Listing	-	-	-	\$3,970	\$7,406	\$12,611	\$3,181
Annual Available Days / Listing	-	-	-	83	123	230	78
Annual Reserved Days / Listing	-	-	-	32	58	92	27
Average Occupancy	-	-	-	28%	32%	29%	25%
Commercial Properties	0	0	0	2	3	2	2

\* assumes no primary rental market in areas not City of Nelson (expressed in 2016 numbers)

## Housing – Cooperatives

HNRR Section 6 (1)(l) – Source: BC Housing

[not applicable] No cooperatives listed by the Coop Housing Federation of BC

## Housing – Post-Secondary Beds

HNRR Section 6 (1)(o) – Source: AEST

[not applicable] AEST data does not list any beds exist in the community.

## Housing – Shelter Beds

HNRR Section 6 (1)(p) – Source: BC Housing

[not applicable] No BC Housing affiliated shelters (emergency shelters or homeless housing) are only available in the City of Nelson

## Housing – Non-Market Housing

Source: BC Housing

Electoral Area C	
<b>Emergency Shelter / Homeless Housing</b>	
Homeless Housed	0
Homeless Rent Supplements	0
Homeless Shelters	0
<i>Emergency Subtotal</i>	0
<b>Transitional Supported / Assisted Living</b>	
Frail Seniors	0
Special Needs	0
Women and Children Fleeing Violence	0
<i>Transitional Subtotal</i>	0
<b>Independent Social Housing</b>	
Low Income Families	0
Low Income Seniors	0
<i>Social Housing Subtotal</i>	0
<b>Rent Assistance in Private Market</b>	
Rent Assist Families	-
Rent Assist Seniors	-
<i>Rent Assistance Subtotal</i>	2
<b>Community Total</b>	2

## Housing – Demolitions

HNRR Section 6 (1)(m)(i – iv) – Source: Local Government

[not applicable] Demolition data unavailable at local government level.

## Housing – Starts

HNRR Section 6 (1)(m)(i – iv)\* - Source: Local Government, BC Stats

	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
Electoral Area C	8	5	9	9	7	7	8	7	0	9
Single-Detached	4	4	5	2	4	0	0	0	0	0
Manufactured	3	2	4	1	2	2	2	2	1	4
Multi Family	0	0	0	0	0	0	0	0	0	0

\* housing starts available in lieu of substantial completions; aggregate and unit totals differ due to different sources

## Housing – Registered New Homes

HNRR Section 6 (1)(m)(i – iv) – Source: BC Stats

[not applicable] No registered new homes data available for the community.

## Real Estate – Assessment

HNRR Section 6 (1)(m)(i – iv) – Source: BC Assessment

*Median Assessment in '000s (2019 dollars)*

	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
Single-Detached	\$247	\$283	\$317	\$325	\$370	\$291	\$333	\$364	\$278	\$357	\$288	\$420	\$371	\$353
Manufactured Home	\$65	\$143	\$146	\$62	\$282	\$61	\$181	\$200	\$117	\$137	\$171	\$210	\$139	\$272
Grand Total	\$197	\$248	\$256	\$253	\$345	\$225	\$265	\$323	\$238	\$297	\$256	\$350	\$268	\$335

Bedrooms	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
1	\$197	\$238	\$271	\$249	\$280	\$266	\$261	\$246	\$258	\$289	\$262	\$235	\$252	\$284
2	\$192	\$210	\$232	\$234	\$261	\$249	\$248	\$237	\$233	\$231	\$228	\$215	\$238	\$275
3+	\$216	\$278	\$304	\$307	\$345	\$341	\$339	\$321	\$325	\$328	\$327	\$315	\$316	\$344
Grand Total	\$204	\$247	\$272	\$272	\$306	\$299	\$297	\$282	\$284	\$288	\$285	\$270	\$280	\$314

*Average Assessment in '000s (2019 dollars)*

	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
Single-Detached	\$240	\$294	\$328	\$327	\$358	\$340	\$340	\$323	\$327	\$335	\$327	\$313	\$318	\$367
Manufactured Home	\$136	\$163	\$172	\$177	\$211	\$200	\$195	\$192	\$189	\$191	\$200	\$186	\$197	\$212
Grand Total	\$208	\$253	\$279	\$277	\$310	\$294	\$293	\$279	\$281	\$287	\$286	\$269	\$277	\$313

Bedrooms	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
1	\$265	\$247	\$228	\$360	\$146	\$185	\$456	\$187	-	\$322	\$138	\$373	-	-
2	\$162	\$165	\$253	\$144	\$392	\$93	\$177	\$266	\$213	\$210	\$209	\$165	\$216	\$319
3+	\$218	\$303	\$272	\$385	\$371	\$372	\$295	\$401	\$255	\$369	\$303	\$454	\$340	\$345
Grand Total	\$199	\$249	\$258	\$251	\$345	\$225	\$261	\$323	\$234	\$293	\$254	\$344	\$271	\$339

**Real Estate – Sales Price**

HNRR Section 6 (1)(m)(i – iv)\* - Source: BC Assessment

*Median Sale Price in '000s (2019 dollars)*

	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
Single-Detached	\$247	\$283	\$317	\$325	\$370	\$291	\$333	\$364	\$278	\$357	\$288	\$420	\$371	\$353
Manufactured Home	\$65	\$143	\$146	\$62	\$282	\$61	\$181	\$200	\$117	\$137	\$171	\$210	\$139	\$272
Grand Total	\$197	\$248	\$256	\$253	\$345	\$225	\$265	\$323	\$238	\$297	\$256	\$350	\$268	\$335

Bedrooms	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
1	\$265	\$252	\$228	\$362	\$146	\$185	\$456	\$187	-	\$322	\$138	\$373	-	-
2	\$162	\$157	\$254	\$139	\$392	\$93	\$177	\$266	\$220	\$210	\$209	\$169	\$218	\$299
3+	\$214	\$303	\$265	\$397	\$371	\$372	\$305	\$401	\$256	\$379	\$308	\$464	\$329	\$345
Grand Total	\$197	\$248	\$256	\$253	\$345	\$225	\$265	\$323	\$238	\$297	\$256	\$350	\$268	\$335

*Average Sale Price in '000s (2019 dollars)*

	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
Single-Detached	\$250	\$285	\$314	\$319	\$370	\$291	\$325	\$364	\$273	\$351	\$285	\$413	\$377	\$358
Manufactured Home	\$65	\$143	\$156	\$72	\$282	\$61	\$181	\$200	\$117	\$137	\$171	\$207	\$139	\$272
Grand Total	\$199	\$249	\$258	\$251	\$345	\$225	\$261	\$323	\$234	\$293	\$254	\$344	\$271	\$339

Bedrooms	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
1	\$265	\$247	\$228	\$360	\$146	\$185	\$456	\$187	-	\$322	\$138	\$373	-	-
2	\$162	\$165	\$253	\$144	\$392	\$93	\$177	\$266	\$213	\$210	\$209	\$165	\$216	\$319
3+	\$218	\$303	\$272	\$385	\$371	\$372	\$295	\$401	\$255	\$369	\$303	\$454	\$340	\$345
Grand Total	\$199	\$249	\$258	\$251	\$345	\$225	\$261	\$323	\$234	\$293	\$254	\$344	\$271	\$339

**Real Estate – Rents**

HNRR Section 6 (1)(h)(i – ii)\* - Source: CMHC

*Median rents (2019 dollars)*

	2013	2014	2015	2016	2017	2018	2019
Bachelor	\$604	\$647	\$645	\$636	\$624	\$685	\$650
1 Bedroom	\$713	\$718	\$725	\$763	\$708	\$750	\$800
2 Bedroom	\$796	\$782	\$801	\$795	\$890	\$913	\$975
3 Bedroom +	\$1,070	\$1,079	\$1,075	\$1,100	\$1,119	\$1,120	\$1,110
Total	\$768	\$755	\$774	\$790	\$801	\$811	\$863

*Average rents (2019 dollars)*

	2013	2014	2015	2016	2017	2018	2019
Bachelor	\$578	\$593	\$615	\$641	\$615	\$643	\$650
1 Bedroom	\$721	\$740	\$735	\$757	\$733	\$768	\$803
2 Bedroom	\$869	\$894	\$869	\$880	\$954	\$949	\$1,037
3 Bedroom +	\$1,235	\$1,199	\$1,188		\$1,159		\$1,241
Total	\$779	\$802	\$796	\$818	\$849	\$865	\$913

\* Available only for City of Nelson; rents not available before 2013

## Core Housing Need – Affordability

HNRR Section 7 (a)(i – ii) – Source: Statistics Canada

	2006	2011	2016	2006	2011	2016	2006	2011	2016
<b>Total Households</b>	480	470	585	395	410	500	80	60	85
Above Affordable Threshold	70	40	110	55	25	70	20	0	40
1 person household	25	15	50	15	15	30	0	0	25
2 persons household	30	10	40	10	0	35	15	0	10
3 persons household	10	0	10	10	0	0	0	0	0
4 persons household	10	0	0	10	0	0	0	0	0
5+ persons household	0	0	0	10	0	0	0	0	0
Unaffordable Housing (%)	14.6%	8.5%	18.8%	13.9%	6.1%	14.0%	25.0%	0.0%	47.1%

## Core Housing Need – Adequacy

HNRR Section 7 (a)(iii – iv) – Source: Statistics Canada

	2006	2011	Total 2016	2006	2011	Owners 2016	2006	2011	Renters 2016
<b>Total Households</b>	480	470	585	395	410	500	80	60	85
Below Adequacy Standard	60	80	35	45	75	35	20	0	0
1 person household	30	0	20	15	0	15	10	0	0
2 persons household	35	65	10	25	55	15	0	0	0
3 persons household	0	0	0	0	0	0	0	0	0
4 persons household	0	0	0	0	0	0	0	0	0
5+ persons household	0	0	10	0	0	0	0	0	10
Inadequate Housing (%)	12.5%	17.0%	6.0%	11.4%	18.3%	7.0%	25.0%	0.0%	0.0%

## Core Housing Need – Suitability

HNRR Section 7 (a)(v – vi) – Source: Statistics Canada

	2006	2011	Total 2016	2006	2011	Owners 2016	2006	2011	Renters 2016
<b>Total Households</b>	480	470	585	395	410	500	80	60	85
Below Suitability Standard	25	0	0	15	0	0	10	0	0
1 Person	0	0	0	0	0	0	0	0	0
2 Persons	0	0	0	0	0	0	0	0	0
3 Persons	15	0	0	10	0	0	10	0	10
4 Persons	0	0	0	0	0	0	0	0	0
5+ Persons	10	0	0	10	0	0	0	0	0
Unsuitable Housing (%)	5.2%	0.0%	0.0%	3.8%	0.0%	0.0%	12.5%	0.0%	0.0%

## Core Housing Need

HNRR Section 8 (1)(a)(i – ii) – Source: Statistics Canada

	2006	2011	Total 2016	2006	2011	Owners 2016	2006	2011	Renters 2016
<b>Total Households</b>	475	465	585	400	410	500	80	60	90
Household not in CHN	375	385	460	330	345	420	50	40	40
Household in CHN	105	85	125	70	60	80	35	20	45
1 person household	35	25	60	25	25	35	10	0	25
2 persons household	35	45	35	20	35	30	20	0	10
3 persons household	15	0	15	15	0	0	10	0	10
4 persons household	10	0	0	0	0	0	0	0	0
5+ persons household	10	0	10	0	0	10	0	0	10
Household in CHN (%)	22.1%	18.3%	21.4%	17.5%	14.6%	16.0%	43.8%	33.3%	50.0%

## Extreme Core Housing Need

HNRR Section 8 (1)(a)(iii – iv) – Source: Statistics Canada

	Total			Owners			Renters		
	2006	2011	2016	2006	2011	2016	2006	2011	2016
<b>Total Households</b>	475	465	585	400	410	500	80	60	90
Household not in ECHN	435	450	550	370	400	475	70	60	75
Household in ECHN	40	15	35	30	10	25	10	0	15
1 person household	15	0	20	10	0	15	10	0	10
2 persons household	10	0	10	0	0	0	0	0	0
3 persons household	10	0	10	0	0	0	0	0	0
4 persons household	0	0	0	10	0	0	0	0	0
5+ persons household	0	0	0	10	0	0	0	0	0
Household in ECHN (%)	8.4%	3.2%	6.0%	7.5%	2.4%	5.0%	12.5%	0.0%	16.7%

## Income Category v. Price

Source: Statistics Canada, NCOH, Local Listings, BC Assessment, Envirionics Analytics

Income Category	Maximum Household Income	Maximum Budget for Rent	Budget v. Market Rent			
			1-Bachelor	2-Bedroom	3-Bedroom	3+ Bedroom
Very Low	\$28,800	\$700	-\$200	-\$370	-\$610	-\$1,120
Low	\$46,000	\$1,115	\$215	\$45	-\$195	-\$705
Moderate	\$69,000	\$1,675	\$775	\$605	\$365	-\$145
Above Moderate	\$86,300	\$2,095	\$1,195	\$1,025	\$785	\$275
Median Income	\$57,528	\$1,400	\$500	\$330	\$90	-\$420

Income Category	Maximum Household Income	Maximum Possible Purchase Price	Budget v. Real Estate Prices				
			Single Detached	Semi Detached	Row House	Duplex	Mobile Home
Very Low	\$28,800	\$159,000	-\$193,500	-	-	-	-\$113,500
Low	\$46,000	\$261,500	-\$91,000	-	-	-	-\$11,000
Moderate	\$69,000	\$397,500	\$45,000	-	-	-	\$125,000
Above Moderate	\$86,300	\$488,500	\$136,000	-	-	-	\$216,000
Median Income	\$57,528	\$329,500	-\$23,000	-	-	-	\$57,000

Income Category	Est. Maximum AT Household Income	Afford. Energy Budget, Utilities only	Utilities Only		Afford. Energy Budget, w/ Fuel	Utilities + Fuel Budget v. Average Total Expense
			Budget v. Average Utility Expense			
Very Low	\$23,500	\$1,400	-\$1,340		\$2,400	-\$4,350
Low	\$35,800	\$2,100	-\$640		\$3,600	-\$3,150
Moderate	\$51,100	\$3,100	\$360		\$5,100	-\$1,650
Above Moderate	\$62,400	\$3,700	\$960		\$6,200	-\$550
Median Income	\$43,600	\$2,600	-\$140		\$4,400	-\$2,350

## Family Income v. Price

Source: Statistics Canada, NCOH, Local Listings, BC Assessment, Envirionics Analytics

Family Types	Maximum Household Income	Maximum Budget for Rent	Budget v. Market Rent			
			1-Bachelor	2-Bedroom	3-Bedroom	3+ Bedroom
Singles / Roommates	\$25,863	\$625	-\$275	-\$445	-\$685	-\$1,195
Lone parent	\$45,933	\$1,115	\$215	\$45	-\$195	-\$705
Couple w/ child	\$86,486	\$2,095	\$1,195	\$1,025	\$785	\$275
Couple w/o child	\$69,382	\$1,685	\$785	\$615	\$375	-\$135
Median Income	\$57,528	\$1,395	\$495	\$325	\$85	-\$425

Family Types	Budget v. Real Estate Prices						
	Maximum Household Income	Maximum Possible Purchase Price	Single Detached	Semi Detached	Row House	Duplex	Mobile Home
Singles / Roommates	\$25,863	\$147,500	-\$205,000	-	-	-	-\$125,000
Lone parent	\$45,933	\$261,500	-\$91,000	-	-	-	-\$11,000
Couple w/ child	\$86,486	\$488,500	\$136,000	-	-	-	\$216,000
Couple w/o child	\$69,382	\$397,500	\$45,000	-	-	-	\$125,000
Median Income	\$57,528	\$329,500	-\$23,000	-	-	-	\$57,000

Income Category	Est. Maximum AT Household Income	Utilities Only		Utilities + Fuel	
		Afford. Energy Budget, Utilities only	Budget v. Average Utility Expense	Afford. Energy Budget, w/ Fuel	Budget v. Average Total Expense
Singles / Roommates	\$21,525	\$1,300	-\$1,440	\$2,200	-\$4,550
Lone parent	\$35,732	\$2,100	-\$640	\$3,600	-\$3,150
Couple w/ child	\$62,547	\$3,800	\$1,060	\$6,300	-\$450
Couple w/o child	\$51,373	\$3,100	\$360	\$5,100	-\$1,650
Median Income	\$43,600	\$2,600	-\$140	\$4,400	-\$2,350

## Housing Units Demanded

Local Government Act: 585.3 (c)(i – ii); VC: 574.3(c)(i – ii)

Source: Statistics Canada, BC Stats

	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
<b>Total Population</b>	1,535	1,565	1,595	1,625	1,655	1,645	1,675	1,705	1,735	1,765
<b>Total Households</b>	680	700	720	740	760	765	780	795	810	825
No Bedroom	0	0	0	0	0	0	0	0	0	0
1 Bedroom	65	65	65	65	65	55	55	55	55	55
2 Bedroom	175	185	195	205	215	215	220	225	230	235
3+ Bedroom	440	450	460	470	480	495	505	515	525	535
Household Size	2.24	2.24	2.23	2.23	2.22	2.16	2.16	2.16	2.16	2.15
Renter Demand	14.7%	15.0%	15.3%	15.5%	15.8%	16.3%	16.0%	15.7%	15.4%	15.2%

## APPENDIX E – Yaqaan Nukiy Data Tables

### Historical & Anticipated Population & Households

Housing Needs Report Regulation (HNRR) Section 3 (1)(a)(i – iv), (1)(b), & (2)(a – g)\*

Source: Statistics Canada, BC Stats

	2006	2011	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	%Δ '06-'16	%Δ '16-'25
<b>Total</b>	150	115	110	110	110	110	110	130	125	120	115	115	-26.7%	4.5%
< 14 yrs	50	35	20	20	20	20	20	25	20	15	10	10	-60.0%	-50.0%
15 to 19 yrs	10	15	15	15	15	15	15	10	10	10	10	10	50.0%	-33.3%
20 to 24 yrs	10	5	15	15	15	15	15	15	15	15	15	15	50.0%	0.0%
25 to 64 yrs	70	55	55	55	55	55	55	70	70	70	70	70	-21.4%	27.3%
65 to 84 yrs	10	5	5	5	5	5	5	10	10	10	10	10	-50.0%	100.0%
85+ yrs	0	0	0	0	0	0	0	0	0	0	0	0	-	-
Median Age	26.5	29.8	27.8	28.1	28.4	28.7	29.0	29.3	30.3	31.2	32.2	33.1	4.9%	19.1%
Average Age	29.7	27.7	31.3	31.3	31.3	31.3	31.3	33.3	34.4	35.5	36.8	36.8	5.6%	17.4%

\* distributions graphically represented in report; household projections impractical for geography

### Indigenous Identity

Source: Statistics Canada

	Total			Owners			Renters		
	2006	2011	2016	2006	2011	2016	2006	2011	2016
Total Population	125	115	110	90	30	30	25	15	60
Indigenous Identity	95	100	100	70	25	25	20	10	55
Non-Indigenous Identity	30	10	10	20	0	0	10	0	10

	Total			Owners			Renters		
	2006	2011	2016	2006	2011	2016	2006	2011	2016
Total Population	100%	100%	100%	100%	100%	100%	100%	100%	100%
Indigenous Identity	76.0%	87.0%	90.9%	77.8%	83.3%	83.3%	80.0%	66.7%	91.7%
Non-Indigenous Identity	24.0%	8.7%	9.1%	22.2%	0.0%	0.0%	40.0%	0.0%	16.7%

### Mobility

HNRR Section 3 (1)(a)(x) - Source: Statistics Canada

	Total			Owners			Renters		
	2006	2011	2016	2006	2011	2016	2006	2011	2016
<b>Total Population</b>	120	110	110	90	35	25	25	10	55
Non-Mover	100	85	95	70	30	20	25	10	50
Mover	20	25	20	15	0	10	0	0	10
Non-Migrant	10	20	10	10	0	0	0	0	0
Migrants	10	0	10	10	0	10	0	0	0
Internal Migrants	0	0	10	10	0	0	0	0	0
Intraprovincial Migrant	0	0	0	10	0	10	0	0	0
Interprovincial Migrant	10	0	0	0	0	0	0	0	10
External Migrant	0	0	0	0	0	0	0	0	0

### Post-Secondary Enrollment

HNRR Section 3(1)(c) – Source: AEST

[not applicable] No enrollment data available for the community

### Homelessness

HNRR Section 3(1)(d) – Source: BC Housing

[not applicable] Homelessness counts only available for the City of Nelson

## Private Household Size

HNRR Section 3 (1)(v – viii) - Source: Statistics Canada

	2006	2011	Total 2016	'16 % of Total	2006	2011	Owners 2016	2006	2011	Renters 2016	2006	2011	Renter % 2016
<b>Total Private HHs</b>	40	35	40	100%	35	10	15	10	0	25	25%	0%	63%
1 person	10	10	15	37.5%	10	0	0	0	0	0	0%	0%	0%
2 persons	10	10	10	25.0%	10	0	10	0	0	10	0%	0%	100%
3 persons	10	10	10	25.0%	10	0	10	0	0	0	0%	0%	0%
4 persons	10	10	0	0.0%	0	0	0	0	0	0	0%	0%	-
5+ persons	10	0	0	0.0%	10	0	0	10	0	0	100%	-	-
Average HH Size	3.0	2.9	2.8		3.0	2.3	2.5	0.0	0.0	3.2	-	-	-

## Household Maintainers

Source: Statistics Canada

	2006	2011	2016	Total 10yr % Δ	2006	2011	Owners 2016	2006	2011	Renters 2016
<b>Total Household</b>	40	40	40	0.0%	35	15	10	0	0	25
15 - 24 yrs	0	0	0	-	0	0	0	0	0	10
25 - 34 yrs	10	10	10	0.0%	0	0	10	0	0	10
35 - 44 yrs	10	15	15	50.0%	0	0	0	0	0	0
45 - 54 yrs	10	0	10	0.0%	10	0	0	0	0	10
55 - 64 yrs	10	10	0	-100.0%	10	0	10	0	0	10
65 - 74 yrs	0	0	0	-	10	0	0	0	0	10
75 - 84 yrs	0	0	0	-	10	0	0	0	0	0
85+ yrs	0	0	0	-	0	0	0	0	0	0

## Owners w/ Mortgages & Renters in Subsidized Housing

HNRR Section 3 (1)(ix) - Source: Statistics Canada

[not applicable] No Statistics Canada data available or it is suppressed

## Household Income

HNRR Section 4(a – e) - Source: Statistics Canada

[not applicable] No Statistics Canada data available or it is suppressed

## Labour Force

HNRR Section 5(a) & Section 7(b – c) - Source: Statistics Canada

	2006	2011	Total 2016	2006	2011	Owners 2016	2006	2011	Renters 2016
<b>Total Population (15+ yrs)</b>	80	85	90	65	25	25	15	10	50
In Labour Force	55	35	55	45	10	15	10	0	30
Employed	50	30	45	35	10	10	10	0	25
Unemployed	10	10	15	10	0	10	0	0	0
Not In Labour Force	30	45	35	25	10	10	0	0	20
Participation Rate (%)	68.8	47.1	61.1	69.2	60.0	60.0	100.0	0.0	66.7
Employment Rate (%)	56.3	35.3	44.4	46.1	60.0	40.0	0.0	0.0	44.4
Unemployment Rate (%)	18.2	25.0	27.3	22.2	0.0	66.7	0.0	0.0	33.3



## NAICS Industry Employment

HNRR Section 5(b) - Source: Statistics Canada

	2006	2011	Total 2016	'16 % of Total	2006	2011	Owners 2016	2006	2011	Renters 2016
<b>Labour Force</b>	55	40	55	100.0%	40	10	10	10	0	30
Agriculture, Forestry, Fishing, & Hunting	0	0	0	0.0%	0	0	0	0	0	10
Mining, Quarrying, and Oil & Gas Extraction	0	0	0	0.0%	0	0	0	0	0	0
Utilities	0	0	0	0.0%	0	0	0	0	0	0
Construction	10	0	10	18.2%	10	0	10	0	0	10
Manufacturing	0	10	10	18.2%	0	0	0	0	0	0
Wholesale trade	0	0	0	0.0%	0	0	0	0	0	0
Retail trade	10	0	10	18.2%	0	0	0	0	0	0
Transportation & Warehousing	0	0	0	0.0%	0	0	0	0	0	0
Information & Cultural Industries	0	0	0	0.0%	0	0	0	0	0	0
Finance & Insurance	0	0	0	0.0%	0	0	0	0	0	0
Real Estate and Rental & Leasing	0	0	0	0.0%	0	0	0	0	0	0
Professional, Scientific, & Technical Services	0	0	0	0.0%	0	0	0	0	0	0
Management of Companies & Enterprises	0	0	0	0.0%	0	0	0	0	0	0
Administrative & Support, Waste Management, and Remediation Services	0	0	10	18.2%	10	0	0	0	0	10
Educational Services	10	0	10	18.2%	10	0	0	0	0	0
Health Care & Social Assistance	15	0	0	0.0%	0	0	0	0	0	10
Arts, Entertainment, & Recreation	0	0	0	0.0%	0	0	0	0	0	0
Accommodation & Food Services	0	0	10	18.2%	0	0	0	10	0	0
Other Services (excl. Public Administration)	0	0	0	0.0%	0	0	0	0	0	0
Public Administration	10	10	20	36.4%	10	0	0	0	0	0

## Commuting

HNRR Section 7(d – g) - Source: Statistics Canada

	2006	2011	Total 2016	'16 % of Total	2006	2011	Owners 2016	2006	2011	Renters 2016
<b>Total Usual Workers</b>	35	20	40	100%	25	10	0	10	0	20
Commute within Community	25	0	20	50.0%	20	0	10	10	0	15
Commute within RDCK	10	25	15	37.5%	0	10	0	0	0	10
Commute within Province	0	0	0	0.0%	0	0	0	0	0	0
Commute outside of Province	0	0	0	0.0%	0	0	0	0	0	0

## Housing – Structural Types

HNRR Section 6 (1)(a – b) - Source: Statistics Canada

	2006	2011	Total 2016	'16 % of Total	2006	2011	Owners 2016	2006	2011	Renters 2016
<b>Total Occupied Dwellings</b>	40	40	40	100%	35	15	15	0	0	25
Single-Detached	35	35	40	100.0%	30	15	15	0	0	20
Apartment (5+)	0	0	0	0.0%	0	0	0	0	0	0
Other	10	0	0	0.0%	0	0	0	0	0	0
<i>Semi-Detached</i>	0	0	0	0.0%	0	0	0	0	0	0
<i>Row House</i>	0	0	10	25.0%	0	0	0	0	0	0
<i>Duplex</i>	0	0	0	0.0%	0	0	0	0	0	0
<i>Apartment</i>	0	0	0	0.0%	0	0	0	0	0	0
<i>Other single-attached</i>	0	0	0	0.0%	0	0	0	0	0	0
Movable	0	0	0	0.0%	0	0	0	0	0	0

## Housing – Unit Size

HNRR Section 6 (1)(c) - Source: Statistics Canada

	2006	2011	Total 2016	'16 % of Total	2006	2011	Owners 2016	2006	2011	Renters 2016
<b>Total Dwellings</b>	40	40	40	100%	30	15	10	10	0	25
No bedroom	0	0	0	0.0%	0	0	0	0	0	0
1 bedroom	0	0	0	0.0%	10	0	0	0	0	0
2 bedroom	10	0	10	25.0%	10	0	0	0	0	0
3+ bedroom	30	30	35	87.5%	20	10	20	10	0	20

## Housing – Date Built

HNRR Section 6 (1)(c) - Source: Statistics Canada

	2006	2011	Total 2016	'16 % of Total	2006	2011	Owners 2016	'16 % of Total	2006	2011	Renters 2016	'16 % of Total
<b>Total Dwellings</b>	40	40	40	100%	35	10	15	100%	10	0	20	100%
< 1960	0	0	0	0.0%	0	0	0	0.0%	0	0	0	0.0%
1961 to 1980	0	0	0	0.0%	0	0	0	0.0%	0	0	10	50.0%
1981 to 1990	20	15	20	50.0%	15	10	0	0.0%	0	0	15	75.0%
1991 to 2000	15	20	20	50.0%	15	0	10	66.7%	0	0	10	50.0%
2001 to 2010	0	0	10	25.0%	0	0	0	0.0%	0	0	0	0.0%
2011 to 2016	0	0	0	0.0%	0	0	0	0.0%	0	0	0	0.0%

## Housing – Subsidized

HNRR Section 6 (1)(e) – Source: BC Housing

[not applicable] BC Housing data unavailable

## Housing – Rental Vacancy

HNRR Section 6 (1)(i – j) \* - Source: CMHC

	2013	2014	2015	2016	2017	2018	2019
Bachelor	5.7	0.0	3.3	**	0.0	0.0	0.0
1 Bedroom	0.5	0.6	0.0	0.0	0.0	0.0	0.0
2 Bedroom	2.0	0.8	0.0	0.8	0.0	0.0	0.0
3 Bedroom +	**	**	**	**	**	**	**
Total	1.9	0.6	0.4	0.7	0.0	0.0	0.4

\* vacancy reflects the City of Nelson and its surrounding areas

## Housing – Primary Rental Universe

HNRR Section 6 (1)(k)(i)\* - Source: CMHC

UNIT TYPE	2013	2014	2015	2016	2017	2018	2019
Bachelor	74	73	65	59	58	58	52
1 Bedroom	179	174	176	170	174	170	177
2 Bedroom	253	253	255	255	255	271	262
3 Bedroom +	15	15	14	16	16	16	18
Total	521	515	510	500	503	515	509

\* reflects the City of Nelson and its surrounding areas

## Housing – Secondary Rental Universe

HNRR Section 6 (1)(k)(ii) – Source: Statistics Canada, CMHC

[not applicable] Analysis impractical for geography

## Housing – Short Term Rentals

HNRR Section 6 (1)(k)(iii) – Source: AirDNA

[not applicable] STR data unavailable

\* assumes no primary rental market in areas not City of Nelson (expressed in 2016 numbers)

## Housing – Cooperatives

HNRR Section 6 (1)(l) – Source: BC Housing

[not applicable] No cooperatives listed by the Coop Housing Federation of BC

## Housing – Post-Secondary Beds

HNRR Section 6 (1)(o) – Source: AEST

[not applicable] AEST data does not list any beds exist in the community

## Housing – Shelter Beds

HNRR Section 6 (1)(p) – Source: BC Housing

*[not applicable] No BC Housing affiliated shelters (emergency shelters or homeless housing) are only available in the City of Nelson*

## Housing – Shelter Beds

Source: BC Housing

	Yaqan Nukiy
<b>Emergency Shelter / Homeless Housing</b>	
Homeless Housed	0
Homeless Rent Supplements	0
Homeless Shelters	0
<i>Emergency Subtotal</i>	0
<b>Transitional Supported / Assisted Living</b>	
Frail Seniors	0
Special Needs	0
Women and Children Fleeing Violence	0
<i>Transitional Subtotal</i>	0
<b>Independent Social Housing</b>	
Low Income Families	0
Low Income Seniors	0
<i>Social Housing Subtotal</i>	0
<b>Rent Assistance in Private Market</b>	
Rent Assist Families	-
Rent Assist Seniors	-
<i>Rent Assistance Subtotal</i>	1
<b>Community Total</b>	1

## Housing – Demolitions

HNRR Section 6 (1)(m)(i – iv) – Source: Local Government

*[not applicable] Demolition data unavailable at local government level*

## Housing – Starts

HNRR Section 6 (1)(m)(i – iv)\* - Source: Local Government, BC Stats

*[not applicable] Construction data unavailable at local government level*

*\* housing starts available in lieu of substantial completions; aggregate and unit totals differ due to different sources*

## Housing – Registered New Homes

HNRR Section 6 (1)(m)(i – iv) – Source: BC Stats

*[not applicable] No registered new homes data available for the community.*

## Real Estate – Assessment

HNRR Section 6 (1)(m)(i – iv) – Source: BC Assessment

*[not applicable] Assessment data unavailable*

## Real Estate – Sales Price

HNRR Section 6 (1)(m)(i – iv)\* - Source: BC Assessment

*[not applicable] Assessment data unavailable*

## Real Estate – Rents

HNRR Section 6 (1)(h)(i – ii)\* - Source: CMHC

### Median rents (2019 dollars)

	2013	2014	2015	2016	2017	2018	2019
Bachelor	\$604	\$647	\$645	\$636	\$624	\$685	\$650
1 Bedroom	\$713	\$718	\$725	\$763	\$708	\$750	\$800
2 Bedroom	\$796	\$782	\$801	\$795	\$890	\$913	\$975
3 Bedroom +	\$1,070	\$1,079	\$1,075	\$1,100	\$1,119	\$1,120	\$1,110
Total	\$768	\$755	\$774	\$790	\$801	\$811	\$863

### Average rents (2019 dollars)

	2013	2014	2015	2016	2017	2018	2019
Bachelor	\$578	\$593	\$615	\$641	\$615	\$643	\$650
1 Bedroom	\$721	\$740	\$735	\$757	\$733	\$768	\$803
2 Bedroom	\$869	\$894	\$869	\$880	\$954	\$949	\$1,037
3 Bedroom +	\$1,235	\$1,199	\$1,188		\$1,159		\$1,241
Total	\$779	\$802	\$796	\$818	\$849	\$865	\$913

\* Available only for City of Nelson; rents not available before 2013

## Core Housing Need – Affordability

HNRR Section 7 (a)(i – ii) – Source: Statistics Canada

[not applicable] No Statistics Canada data available or it is suppressed

## Core Housing Need – Adequacy

HNRR Section 7 (a)(iii – iv) – Source: Statistics Canada

[not applicable] No Statistics Canada data available or it is suppressed

## Core Housing Need – Suitability

HNRR Section 7 (a)(v – vi) – Source: Statistics Canada

[not applicable] No Statistics Canada data available or it is suppressed

## Core Housing Need

HNRR Section 8 (1)(a)(i – ii) – Source: Statistics Canada

[not applicable] No Statistics Canada data available or it is suppressed

## Extreme Core Housing Need

HNRR Section 8 (1)(a)(iii – iv) – Source: Statistics Canada

[not applicable] No Statistics Canada data available or it is suppressed

## Income Category v. Price

Source: Statistics Canada, NCOH, Local Listings, BC Assessment, Environics Analytics

[not applicable] Data unavailable

## Family Income v. Price

Source: Statistics Canada, NCOH, Local Listings, BC Assessment, Environics Analytics

[not applicable] Data unavailable

## **Housing Units Demanded**

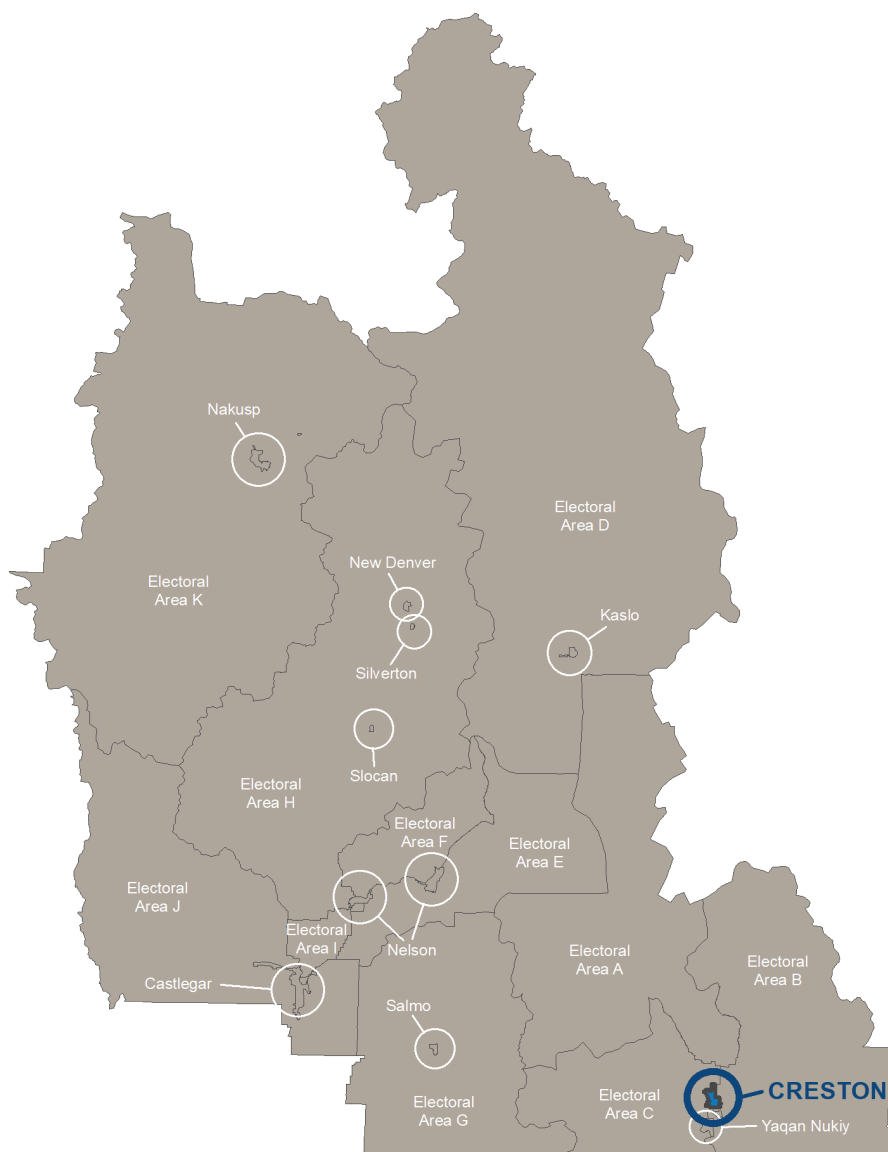
Local Government Act: 585.3 (c)(i – ii); VC: 574.3(c)(i – ii)

Source: Statistics Canada, BC Stats

[not applicable] *Analysis impractical for geography*

# TOWN OF CRESTON

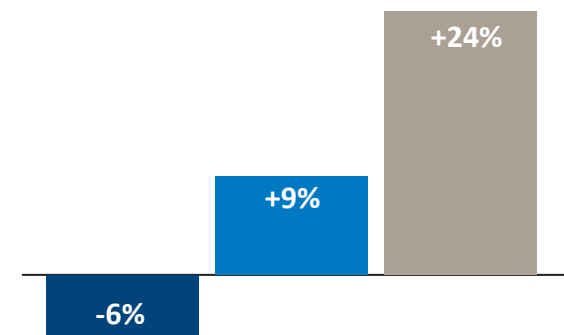
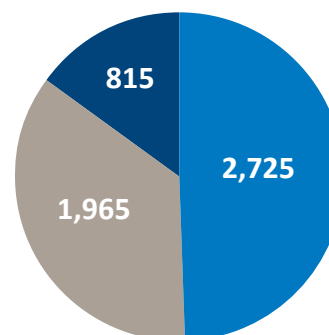
## Community Summary



### POPULATION

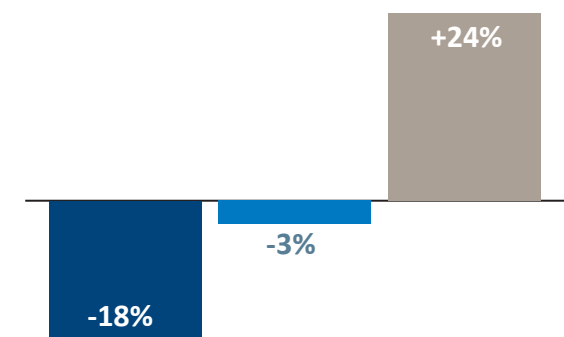
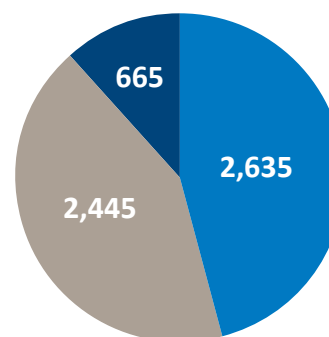
2016

Change: '06-'16



2025

Change: '16-'25



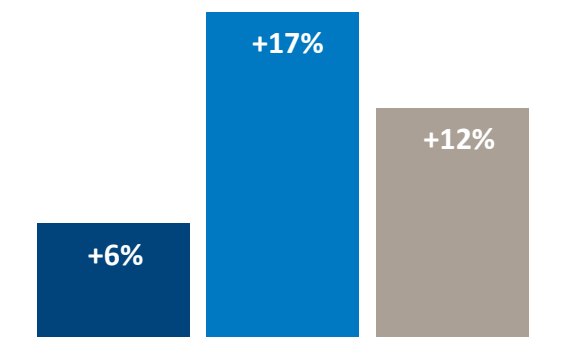
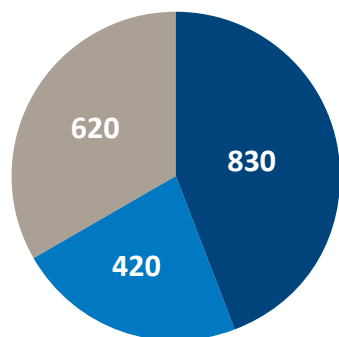
■ Youth (< 20)   ■ Working Age (20-64)   ■ Seniors (65+)

- Creston grew 11% from 2006 and 2016, reaching 5,505 – largely due to a rapidly expanding senior population.
- Projections anticipate a 2025 population of approximately 5,745 residents, a 4% growth.
- The median age may grow from 56.3 (2016) to 58.1 (2025).

## FAMILIES

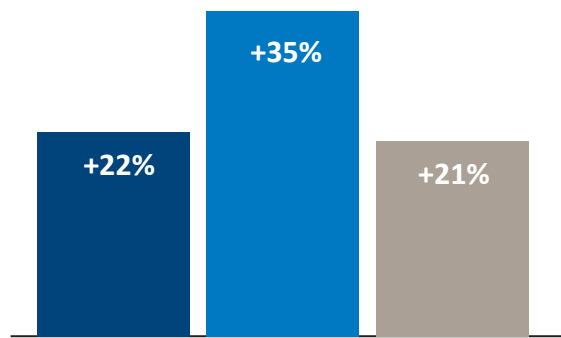
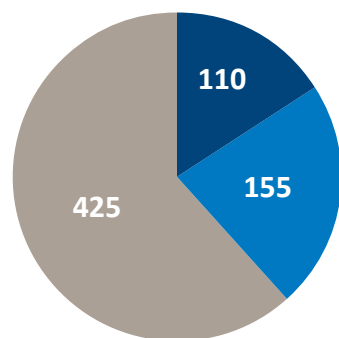
Owners 2016

Change: '06-'16



Renters 2016

Change: '06-'16



■ Families w/out Children ■ Families w/ Children ■ Non-families (e.g. singles/roommates)



Families with children grew faster than any other family type for owner and renter households.

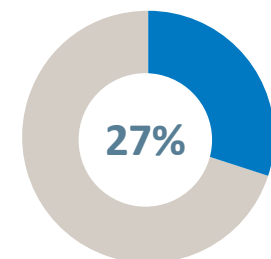
Renter families with children grew twice as fast as owner families with children.

## HOUSEHOLDS



Total permanent households grew to 5,105 from 2006 to 2016

Households that Rent



Household Rental

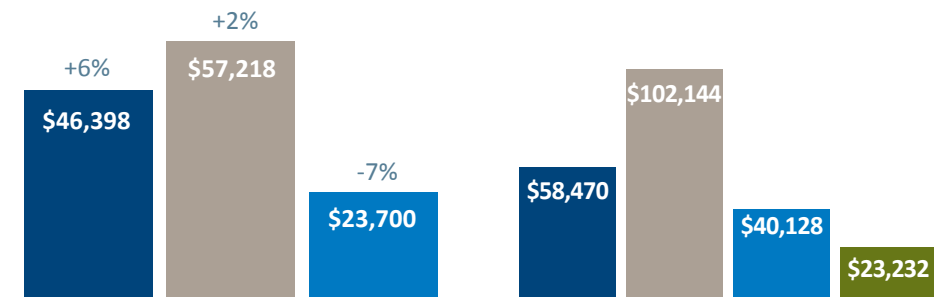
↑ 38%

Household Ownership

↑ 3%

## INCOME

Median HH Income '15 • Change: '05-'15



■ Total Households  
■ Owner Households  
■ Renter Households

■ Couple w/o Child ■ Lone Parent  
■ Couple w/ Child ■ Singles/Roommates

Households Earning more than \$100,000

↑ 61%

Households Earning less than \$100,000

↑ 4%

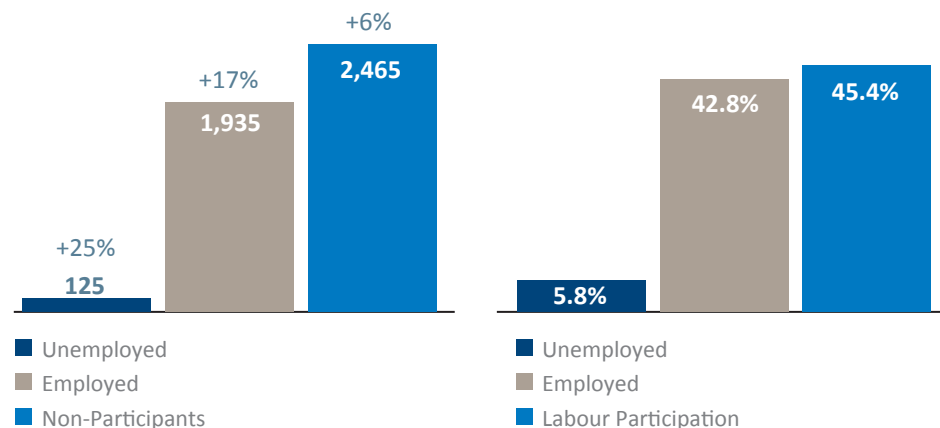
22%

of Creston residents are in "Low Income" according to Statistics Canada; 23% of children below 18 belong to a low income household.

## EMPLOYMENT

Labour Force '16 • Change: '06-'16

Labour Rate 2016



- The labour force welcomed more participants (working or seeking work) than it lost, atypical for a community with a high share of older residents.
- Although the total unemployed increased, the unemployment rate decreased – more people are finding work relative to the labour force size.

Largest Industries	Total Employed	% Share of Labour Force	%Δ ('06-'16)	% Renters Employed
Health Care	305	14.9%	- 15%	30%
Retail	300	14.7%	+ 50%	27%
Manufacturing	220	10.8%	+ 52%	32%

**81%**

of workers commute within Creston.



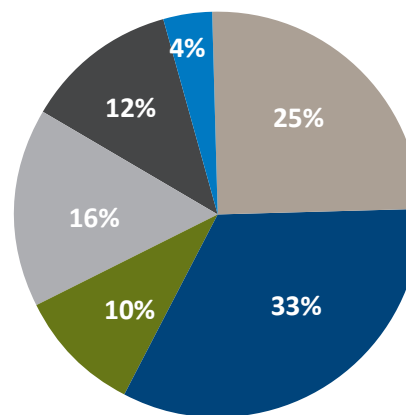
**13%**

of workers commute to another RDCK community.

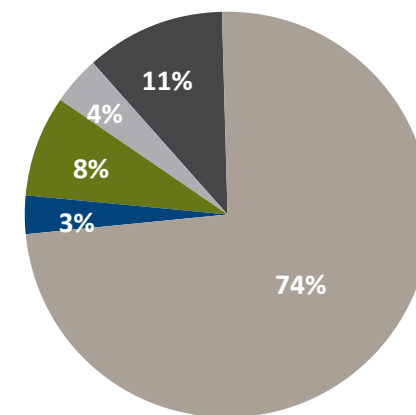
## HOUSING

Dwelling Age 2016

Dwelling Type 2016



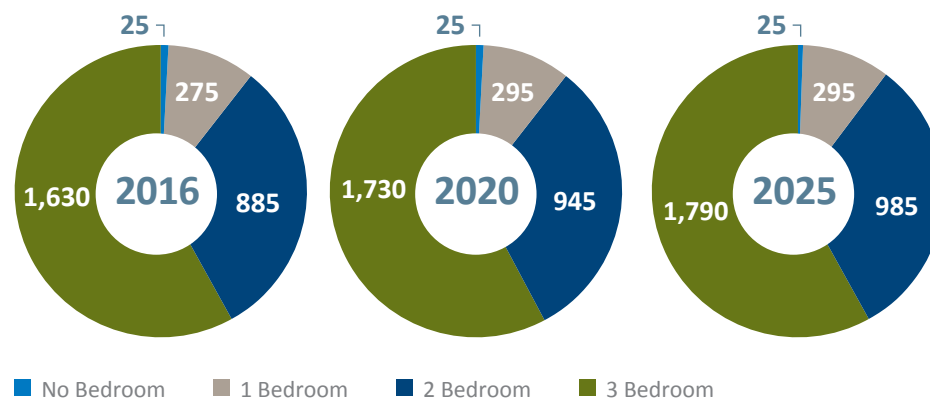
< 1960  
 1961-1980  
 1981-1990  
 1991-2000  
 2001-2010  
 2011-2016



Single-Detached  
 Semi-Detached  
 Row House  
 Duplex  
 Apartment  
 Mobile

- 21% of renter households occupy dwellings built after 1990 versus 36% of owners.
- Creston historically builds 26 units annually. Housing projections anticipate an annual private market demand of 31 new units.

## HOUSING DEMAND





## HOUSING PRICE & AVAILABILITY

\* adjusted for inflation \*\* CMHC

	2019	average annual %Δ*
Median House	\$290,938	2.0%
Single-detached	\$304,191	1.0%
Median Rent**	\$863	2.0%
1 Bedroom	\$800	2.0%
3 Bedroom	\$1,110	0.5%

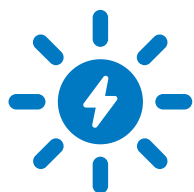
88 residential properties sold in 2019;  
**41% were single-family homes.**

According to CMHC, **less than 1%** of RDCK rentals are vacant.

## ENERGY POVERTY

# 10.6%

Average amount of household after-tax income spent on energy, considered to be below the "energy poverty" line (10%).



Households pay about **\$2,600** per year for utilities and **\$4,200** for gas.

## SHORT-TERM RENTAL (STRs)

# \$6,850

Average additional income annually per listing STRs generated.

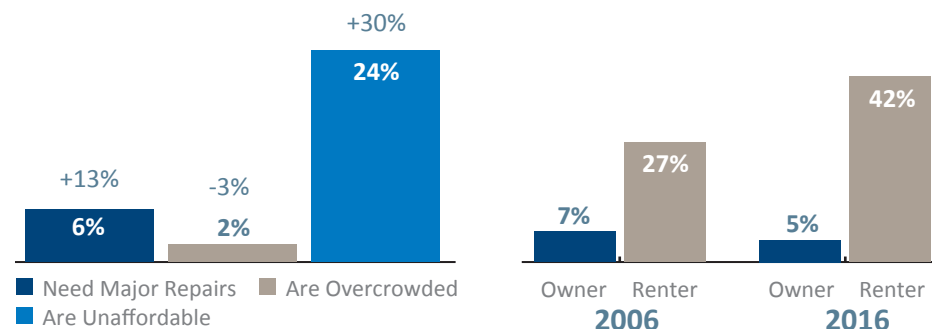
- In 2019, Creston had a maximum 11 dwellings advertised or booked as an STR at one time.
- A maximum of 8 units at any given time were entire homes/apartments available more than half of the year, possibly rendering them unavailable for long-term tenancy.



## HOUSING CONDITION

% of HHs '16 • Change: '06-'16

Core Housing Need: '06-'16

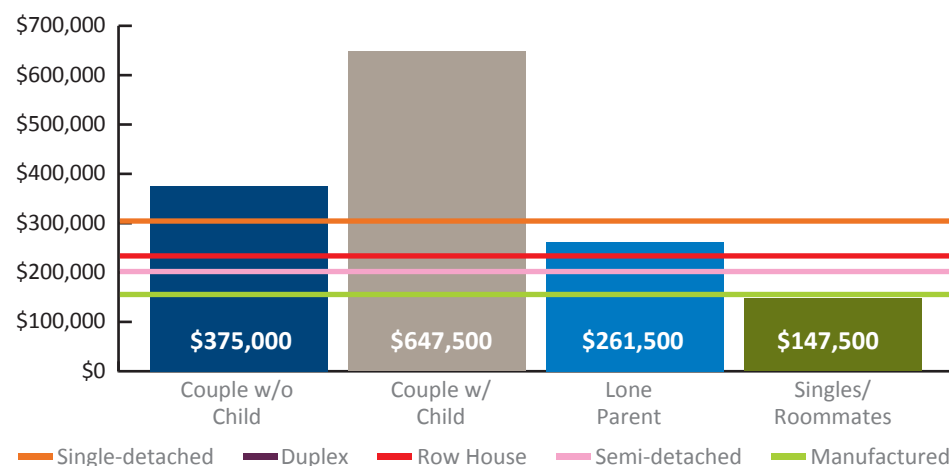


- The number of unaffordable homes grew by about 30% since 2006.
- Renter households are about 8x more likely to be in Core Housing Need.

## HOUSING AFFORDABILITY

- The median couple household (often dual income) can afford all dwelling types in Creston.
- The median lone parent cannot reasonably afford a single-detached home.
- The median non-economic family (single people or roommates) cannot reasonably afford any dwelling.

**Max Affordable House Price by Family Type (vertical bars) vs. Market Price (horizontal lines) 2019 estimates**



# GREATER CRESTON & EAST KOOTENAY LAKE

TOWN OF CRESTON & ELECTORAL AREAS A, B, C

## KEY THEMES & POINTS

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

## SURVEY RESPONDENT DEMOGRAPHICS

### RESPONDENT DEMOGRAPHICS

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

### INCOME AND EMPLOYMENT DEMOGRAPHICS

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

### DWELLING DEMOGRAPHICS

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

Regional District of Central Kootenay  
Greater Creston and East Kootenay Lake Survey Analysis

## SURVEY ANALYSIS

### TENURE DEMOGRAPHICS

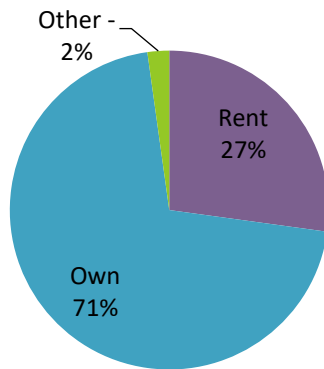


Figure 1: Proportion of Owners vs Renters

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

Table 1: Proportion of Owners vs Renters

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

### MONTHLY HOUSING COSTS

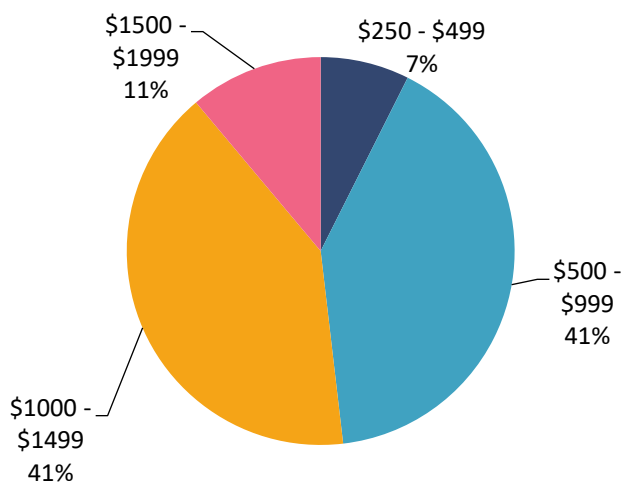


Figure 2: Monthly Rental Amounts

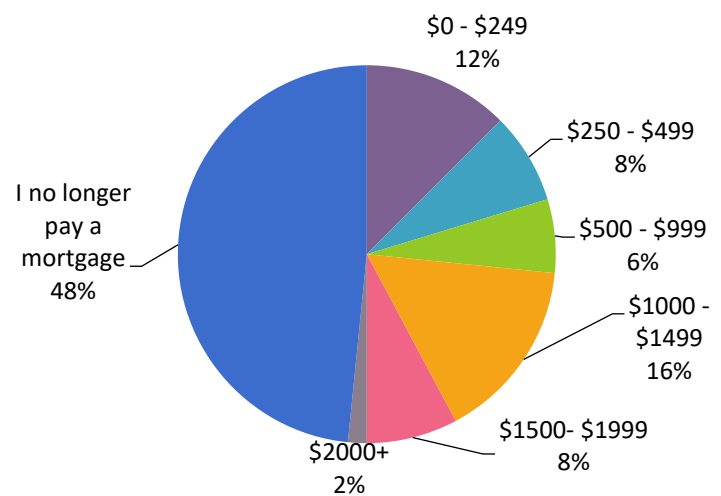


Figure 3: Monthly Mortgage Amounts

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

Regional District of Central Kootenay  
Greater Creston and East Kootenay Lake Survey Analysis

## HOUSING NEEDS

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

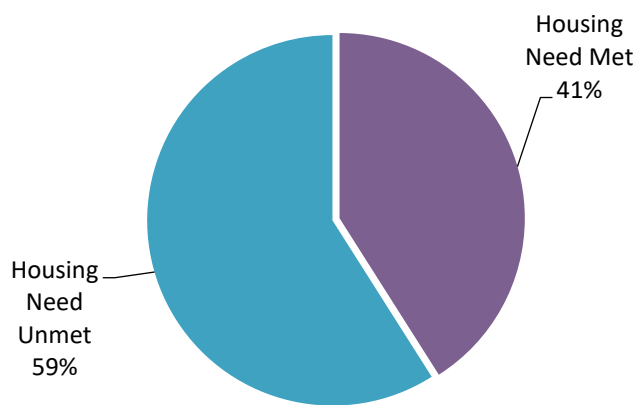


Figure 5: Housing Need - Renters

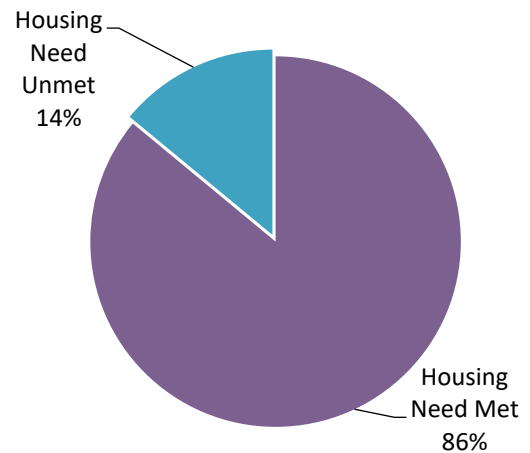


Figure 4: Housing Need – Homeowners

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

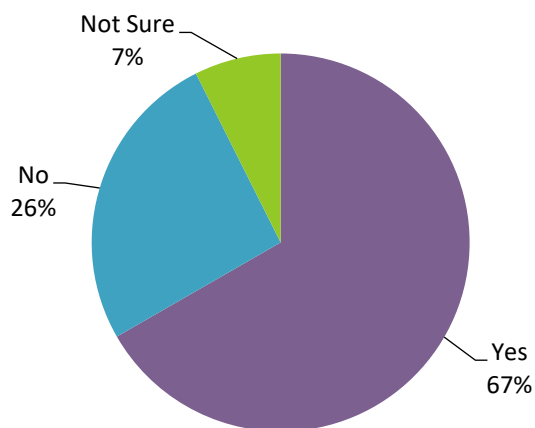


Figure 7: Sufficient Bedrooms – Renters

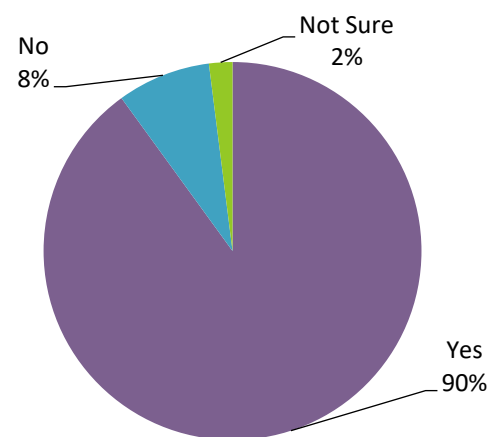


Figure 6: Sufficient Bedrooms – Homeowners

Regional District of Central Kootenay  
Greater Creston and East Kootenay Lake Survey Analysis

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

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

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

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

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

#### HOME OWNERSHIP & RENTAL BARRIERS

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

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

Table 2: Barriers to Home Ownership

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

Regional District of Central Kootenay  
Greater Creston and East Kootenay Lake Survey Analysis

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

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

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

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

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

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

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

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

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

#### ENERGY POVERTY

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

Regional District of Central Kootenay  
Greater Creston and East Kootenay Lake Survey Analysis

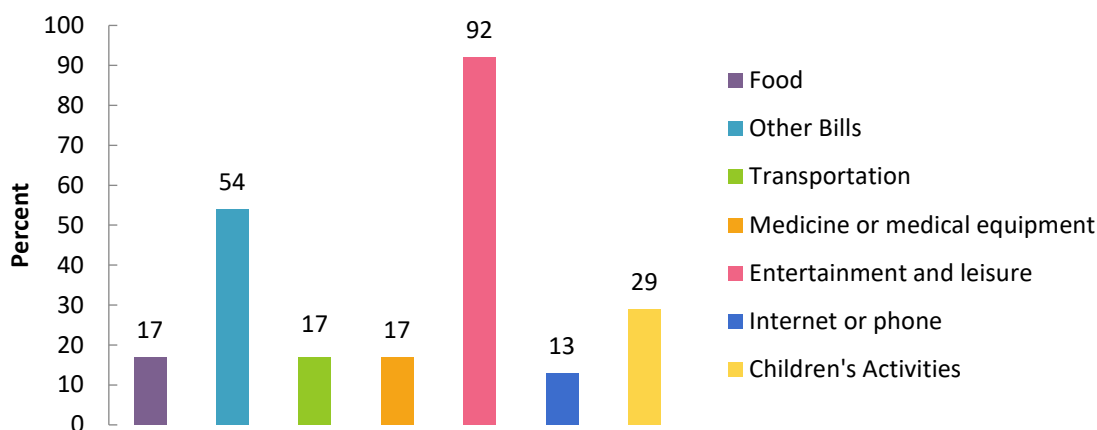


Figure 8 - First Expenses Sacrificed when Struggling to Pay Monthly Expenses

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

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

## OPEN-RESPONSE QUESTIONS

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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



Regional District of Central Kootenay  
Greater Creston and East Kootenay Lake Survey Analysis

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

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

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

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

## Housing Needs Reports – Summary Form

**MUNICIPALITY/ELECTORAL AREA/LOCAL TRUST AREA:** Town of Creston

**REGIONAL DISTRICT:** Regional District of Central Kootenay

**DATE OF REPORT COMPLETION:** September 2020 (MONTH/YYYY)

### PART 1: KEY INDICATORS & INFORMATION

*Instructions: please complete the fields below with the most recent data, as available.*

<b>LOCATION</b>	<b>Neighbouring municipalities and electoral areas:</b>
	<u>Electoral Area A, Electoral Area B, and Electoral Area C</u>
	<b>Neighbouring First Nations:</b>
	<u>Yaqan Nukiy</u>

POPULATION	Population: 5,645 (2020 est.)		Change since 2016		:	2.5 %
	Projected population in 5 years: 5,745		Projected change:			1.8 %
	Number of households: 2,960 (2020 est.)		Change since 2016		:	5.0 %
	Projected number of households in 5 years: 3,095		Projected change:			4.6 %
	Average household size: 1.9 (2020 est.)					
	Projected average household size in 5 years: 1.9					
	Median age (local): 58.2 (2020)		Median age (RD): 50.6 (2020)		Median age (BC): 43.0 (2016)	
	Projected median age in 5 years: 63.1					
	Seniors 65+ (local): 39.4 %		Seniors 65+ (RD): 39.4 %		Seniors 65+ (BC): 18.3 (2016) %	
	Projected seniors 65+ in 5 years: 42.6 %					
	Owner households: 72.9 %		Renter households: 27.1 %			
	Renter households in subsidized housing: 15.7 %					

<b>INCOME</b>	<b>Median household income</b>	<b>Local</b>	<b>Regional District</b>	<b>BC</b>
	<b>All households 2015</b>	\$ 46,398	\$ 55,130	\$ 69,979
	<b>Renter households 2015</b>	\$ 23,700	\$ 34,463	\$ 45,848
	<b>Owner households 2015</b>	\$ 66,971	\$ 62,916	\$ 84,333

<b>ECONOMY</b>	<b>Participation rate:</b> 45.4 %	<b>Unemployment rate:</b> 5.8 %
	<b>Major local industries:</b> Health Care (14.9%), Retail Trade (14.7%), and Manufacturing (10.8%)	

<b>HOUSING</b>	<b>Median assessed housing values:</b> \$ 378,000 (2019)	<b>Median housing sale price:</b> \$ 291,000 (2019)
	<b>Median monthly rent:</b> \$ 863 (CMHC)	<b>Rental vacancy rate:</b> 0.4 (CMHC) %
	<b>Housing units - total:</b> 2,895 (2020 est.)	<b>Housing units – subsidized:</b> 24 (BC Housing)
	<b>Annual registered new homes - total:</b> 20 (2018)	<b>Annual registered new homes - rental:</b> 13 (2018)
	<b>Households below <i>affordability</i> standards (spending 30%+ of income on shelter):</b>	23.6 %
	<b>Households below <i>adequacy</i> standards (in dwellings requiring major repairs):</b>	6.3 %
	<b>Households below <i>suitability</i> standards (in overcrowded dwellings):</b>	2.0 %

**Briefly summarize the following:**

**1. Housing policies in local official community plans and regional growth strategies (if applicable):**

Creston's OCP contains policies that encourage a wide range of housing options including rental, accessible and special needs housing. There are also policies that encourage infill development, including secondary suites. Creston has a relatively developed housing policy environment.

**2. Any community consultation undertaken during development of the housing needs report:**

Community consultation was extensive for this project. The project team distributed a community survey that received nearly 500 responses, hosted focus groups with important local housing actors, conducted a series of key informant interviews, and held webinars and in-person sessions with housing stakeholders and the general public. Overall, the study counted more than 700 engagements across all municipalities and electoral areas. An engagement report is included as an appendix to the housing needs report.

**3. Any consultation undertaken with persons, organizations and authorities (e.g. local governments, health authorities, and the provincial and federal governments and their agencies).**

Staff and elected representatives from all local and regional governments were involved in focus groups and were invited to participate in a steering committee that received regular project updates and reviewed drafts. Staff from Interior Health also participated in the steering committee and were included in key informant interviews and focus groups.

**4. Any consultation undertaken with First Nations:**

Data was collected for the community of Yaqan Nukiy and the project team acquired additional data from Statistics Canada that included key housing indicators for persons identifying as Indigenous on the Census. The Circle of Indigenous Nations Society was interviewed and participated in focus groups.

## PART 2: KEY FINDINGS

**Table 1: Estimated number of units needed, by type (# of bedrooms)**

	Currently	Anticipated (5 years)
<b>0 bedrooms (bachelor)</b>	20 (2020)	25
<b>1 bedroom</b>	295	295
<b>2 bedrooms</b>	935	985
<b>3+ bedrooms</b>	1,710	1,790
<b>Total</b>	2,960	3,095

**Comments:**

Population growth, combined with lower household sizes, is anticipated to expand the demand for housing in the short-term. By 2025, Creston may demand 3,095 units, an increase of about 27 units annually. Based on historical construction starts, Creston may not build enough to keep up with resident needs year to year. These figures are based on current demand and expected population and likely under-represent actual need in the community.

**Table 2: Households in Core Housing Need**

	2006		2011		2016	
	#	%	#	%	#	%
<i>All households in planning area</i>	2245	100	2390	100	2545	100
<b>Of which are in core housing need</b>	255	11.4	400	16.7	370	14.5
Of which are owner households	120	6.8	120	6.5	90	4.8
Of which are renter households	130	27.1	280	52.3	285	42.2

**Comments:**

Percentage of households in Core Housing need dropped between 2011 and 2016, but went up in terms of actual number of rental households in CHN. About 5% of owners were in Core Housing Need whereas 42% of renters were facing difficulty meeting their housing needs. Given engagement feedback and regional and local housing trends, we expect these numbers to increase by the next census period.

**Table 3: Households in *Extreme* Core Housing Need**

	2006		2011		2016	
	#	%	#	%	#	%
<i>All households in planning area</i>	2245	100	2390	100	2545	100
<b>Of which are in extreme core housing need</b>	110	4.9	185	7.7	160	6.3
Of which are owner households	45	2.5	75	4.0	45	2.4
Of which are renter households	65	13.5	110	20.6	115	17.0

**Comments:**

Percentage of households in Extreme Core Housing need dropped between 2011 and 2016, but went up in terms of actual number of rental households in CHN. About 2.5% of owners were in Extreme Core Housing Need whereas 17% of renters were in extreme need. Given engagement feedback and regional and local housing trends, we expect these numbers to increase by the next census period.

**Briefly summarize current and anticipated needs for each of the following:**

**1. Affordable housing:**

A lack of available, affordable housing was a key concern in Creston, especially for older residents who lived on a fixed-income or who wished to downsize to a smaller unit. Detached home ownership is generally out of reach for most singles or single-income households, and renting (when units are available) is similarly challenging.

**2. Rental housing:**

The percentage of people renting is increasing. Engagement data indicated that there was an extreme lack of rental housing in Creston. In addition, most current renters would like to own, but are unable to primarily because of affordability issues. Renters are also more likely to be in unaffordable or unsuitable housing than homeowners.

**3. Special needs housing:**

Though data on waitlists and core housing need are not specific to community members with special needs, engagement data indicated that across the region there was a need for more supportive housing options. This includes accessible housing for residents with activity limitations and those who need specific supports.

**4. Housing for seniors:**

The proportion of seniors continues to increase. When no reasonable alternative is available, Seniors stay in their homes longer, removing those homes from the rental or ownership market. Independent, senior specific housing is essential to care adequately for an aging population and to reintegrate existing housing back into the market.

**5. Housing for families:**

The number of families with or without children living in rental tenured housing grew significantly faster than those in owner occupied housing. This likely represents both an increase in preferences for renting, as well as a compromise driven by housing availability and unaffordability.

**6. Shelters for people experiencing homelessness and housing for people at risk of homelessness:**

Though not as prominent in Creston, data indicates a need for increased shelter space and rentals available to those collecting a shelter allowance. There was evidence of increased "hidden homelessness" indicating a need for lower-priced rental housing. Regionally there are currently 123 applicants on BC Housing's waitlist.

**7. Any other population groups with specific housing needs identified in the report:**

Indigenous community members, lone-parent families, and single-income households struggled the most to meet their housing needs.

**Were there any other key issues identified through the process of developing your housing needs report?**

Creston's key issues were a lack of available, affordable rental units, an increasing senior population that will require senior-specific housing, and housing for low-income households.





Regional District of Central Kootenay Housing Needs Report:

# HOUSING PLANNING SUPPORTS AND RESOURCES

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SUB-REGIONAL REPORT  
SEPTEMBER 2020



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## ABOUT THIS REPORT

Safe, affordable, and inclusive housing is vital to societal, economic, and individual health and well-being of Central Kootenay communities and residents. Unfortunately, safe, affordable, and inclusive housing is increasingly difficult to find. To help address housing need across the Regional District, the Regional District of Central Kootenay (RDCK), City of Nelson, Town of Creston, and the Villages of Kaslo, Nakusp, New Denver, Salmo, Silverton, and Slocan have undertaken a Housing Needs Assessment to identify current and projected housing needs. Funded by the Union of British Columbia Municipalities (UBCM) Housing Needs Report program, the report is a descriptive analysis of the current housing needs and issues within the Region and aims to strengthen local understanding of what kinds of housing are needed, and inform local plans, policies, and development decisions.

The report contains housing data and market analysis for the region as a whole and is meant to be used by each community in conjunction with their corresponding sub-regional report. Sub-regional reports contain more specific data and analysis on each of the participating municipalities and electoral areas and include a sub-regional analysis of community survey findings. Additional documents contain full engagement and individual community data summaries.

Rather than describing housing needs across the RDCK, this section of the report focuses on some next steps that can be taken by non-profit housing providers and local and regional governments. In some communities, the housing policy environment is well established and local non-profits have worked hard over past decades to build capital, acquire land, and construct affordable, non-market housing with and without supports. In others, housing pressures are relatively new, and non-profits and governments need to establish working relationships and a policy environment that supports and encourages appropriate development.

This report contains two key sections. The first focuses on development planning supports for non-profits including information on the housing development process, key considerations for a strong proposal, available resources, and a development readiness checklist.

The second section focuses on resources for local governments. It broadly outlines the powers available to local governments, then lists a series of policy tools that can be implemented on a variety of scales and respond to needs identified within the report. Finally, it includes housing indicators that can be measured through future housing needs studies to help gauge success.



## DEVELOPMENT PLANNING SUPPORTS FOR NON-PROFITS

Non-profit organizations are some of the most important and impactful housing developers in British Columbia. Across the Regional District of Central Kootenay, many communities have housing societies that are working to address housing issues. In smaller communities, these tend to be seniors' advocacy groups who are trying to improve access to accessible, affordable housing for older community members. In larger communities, some non-profits have an established presence and already operate or are developing new multi-family units. A list of non-market housing operators and providers is included in the body of the Housing Needs Report.

Regardless of scale, non-profits interested in developing housing can benefit from the experience and expertise of their local governments and other non-profits in their region. This document is meant to answer some of the most basic questions about the development process. For a full picture of the challenges and realities of building affordable housing refer to the resources at the end of this section, approach your local government, construction association, or other non-profits who already operate housing in your region.

## WHERE DO I START?

## VISION

An overall vision for your project is one of the most important pieces of preparation an organization can undertake. The vision will define which funding opportunities you pursue based on alignment with your vision, who will live in your development, and how the development fits within your community. A more malleable vision might make more funding opportunities attainable, while a narrower vision may mean more patience is required before a project is ready for occupancy. For example, a seniors' housing society might have a clear vision and/or mandate from their Board of Directors or membership that their project will only support seniors who are living on shelter allowance. This is an incredibly valuable service but may not meet some funding requirements that mandate a mix of rental rates and eligibility. If the vision is for housing that primarily serves seniors and families with low incomes, that could open up broader funding opportunities.

Neither strategy is wrong and both projects would bring important housing to your community. Your vision is there to help you make decisions about which opportunities you go after, which you leave, and how patient you need to be. Your vision can also articulate other organizational values, for example, by placing a strong emphasis on environmental sustainability or accessibility.

## TARGET POPULATION AND DEMONSTRATED NEED

A target population is the group of people that will be served by the project. Who do you want to live in your development? Families? Women and children fleeing violent situations? Seniors needed supports? Indigenous households? A mix of different low-income households? Identifying a target population will inform your vision and help make subsequent decisions easier. Your organization's mission and mandate may also identify target populations that you will aim to serve.

Target population and demonstrated need work hand in hand. Your organization may have a good idea of who you'd like to serve, but you need to demonstrate to funders and government partners why that population is in need. The Housing Needs Report for your community is the first and best place to look for

this information. It may be worth developing a small “primer” for your project that can help you communicate key statistics about your project to decision-makers, funders, and your community.

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#### LOCATION

While you do not necessarily need land to begin the pre-development process, it is important to have a general idea of where you would like your project to be located. Most non-profit developments are located close to services, amenities, and public transportation routes. Start by thinking of the needs of your target population, then use those needs to identify a general location for your development.

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#### PROJECT CHAMPION AND ORGANIZATIONAL PATIENCE

One of the most important pieces is a project champion within your organization. The housing development can take years, so having one person who continues to push the project and not let it fall away is incredibly important. The champion also carries longitudinal knowledge, so when staff at BC Housing, your local government, or even your organization change, there is hopefully someone with complete understanding of the process so far. This could be a staff member but could also be a member of the Board or a Committee member.

By the same token, organizational patience is a tremendous asset, especially if you have a very specific vision or target population in mind. The development process can be frustrating at the best of times and even when you get your shovels in the ground navigating construction has its own challenges. After the project is finished, operating the units and maintaining them over the life of your mortgage or operating agreement can be similarly complicated.

#### THE HOUSING DEVELOPMENT PROCESS

Housing development begins with an identification of housing challenges faced by a community or region. Once those needs have been identified, non-profits and other partners move through a development process from visioning to occupancy. The following steps represent a typical approach to non-profit development:

- **Vision:** as outlined above, visioning involves the articulation of the expected target population groups for the project and how the project will serve a community need.
- **Pre-Development:** Includes development of preliminary concepts and feasibility assessments to understand and maximize the potential affordability and impact of the development while meeting the vision. In this phase it may help to begin forming a comprehensive development team (e.g. development consultants, architect, builder, etc.) and identify sites over which the non-profit has or can get control. At this stage, non-profits should begin considering how the new development will integrate with and/or expand upon their existing operations. CMHC’s seed funding program will support the feasibility and business planning phases of this work.
- **Development:** Preparation of detailed development and site planning, including geotechnical and environmental assessments, infrastructure/site servicing strategies, etc. Development includes municipal approvals, procurement and tendering of construction and related contracts, and conditional financing approval. Can be funded through BC Housing’s proposal development funds and other equity sources.

- **Construction:** Typically completed by a private sector building partner, usually a developer or general contractor. Includes final permitting, execution of financing documents, and construction and operations management. Typically funded through a mix of capital investment and financing.
- **Handover and Occupancy:** The final phase of development, when the building is completed and handed over to the operator for occupancy. Includes commissioning and systems reviews and finalization of capital costs. Planning for this phase, including developing a long-term operating budget and capital replacement strategy can typically be done in the pre-development phase.

## FREQUENTLY ASKED QUESTIONS

### COST

Construction costs will vary region to region and are dependent on several variables including:

- lot zoning, size and shape;
- servicing requirements;
- parking requirements (surface or underground);
- concrete structure vs. wood-frame;
- energy efficiency target of the development;
- unit count and number of floors of your development; and,
- many other factors, including availability of local labour and materials.

In the Regional District of Central Kootenay, the real estate and development communities identified housing construction costs as one of the main barriers to housing development. Non-profits should expect their development to be more expensive than average and look for efficiencies to offset costs. BC Housing has a template on their website called the “Social Housing Development Cost Target Framework”. This tool provides an estimate for baseline costs for both hard and soft costs based on size and by region. In addition, your local construction association is a great resource to understand construction costs in your region.

To access the BC Housing cost framework type “Social Housing Development Cost Target Framework” in the following link:

<https://www.bchousing.org/partner-services/non-profit-training-resources/resources-a-z>

### ‘HARD COST’, ‘SOFT COST’, AND OPERATIONS

‘Hard cost’ is a term used for the square foot construction costs. Hard costs include all labour, materials and subtrades such as electrical, mechanical, etc., to build your project to an occupancy-ready state. Soft costs are development costs required to get a project construction ready. Examples of soft costs include site due diligence, design development (including the architect and subconsultants), demolition of an existing building, etc.

Many of the pre-construction phase costs, like architectural renderings, site surveys, etc. would be considered ‘soft costs’.

Often overlooked are the long-term operations costs of a development. When a non-profit sets the rental structure of a development, they generally build in the ongoing funding for the maintenance, tenanting, and other general costs of operating the building, including insurance and staffing costs.

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## FUNDING

Both the provincial and federal governments have funding in the form of grants, equity ownership, and repayable loans. BC Housing launches requests for proposals aligned with the provincial mandate and CMHC has funding available primarily for pre-development, as well as financing and grants through the National Housing Strategy. Foundations, private donors, corporations and other charitable non-profits can also be sources of funding. Community fundraising efforts can help raise funds and garner community support for the project.

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## LAND

Finding the right piece of land in the right location (proximity to services and transportation, etc.) is an integral part of the due diligence process. Although you may require land, for example, to submit a call to a request for proposals to BC Housing, you do not necessarily need land to get started in the pre-development stage of your project. Having equity to buy land or a partner (municipal/ investor) identified before you get started is highly desirable and should be top of mind when considering an affordable housing project.

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## TIMELINES

The pre-development stage (developing a vision and target population, project feasibility studies, viability assessments, etc.) can take as little as six months or even years in some cases. There are many factors impacting this stage; however, the average pre-development stage takes 12-18 months, if funding is secured. An average four to six-storey wood-framed building (40-50 units) typically takes between 12 to 18 months from construction start to occupancy. From start to finish, this equates to an average of 24 to 36 months (two to three years) for a new development.

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## ADDITIONAL RESOURCES

### BC NON-PROFIT HOUSING ASSOCIATION (BCNPHA)

The BCNPHA provides great resources to non-profits at all stages of development and pre-development. Their *Ready, Set, Build!* courses, research, and advocacy tools can help any organization from those just beginning to those with multiple units.

Key Links:

- [BC Non-Profit Housing Association](#)

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## BC HOUSING

BC Housing is the primary government funder of non-profit housing throughout the province. They publish resources and operate the HousingHub which actively seeks and facilitates new opportunities and partnerships with traditional and non-traditional partners who have land that can be the foundation to create new affordable homes. Important resources for non-profits include the Community Partnership Initiatives and rolling funding investments through requests for proposals, the latest of which is the Community Housing Fund.

Key Links:

- [BC Housing](#)
- [Housing Hub](#)
- [Community Partnership Initiatives](#)
- [Community Housing Fund](#)

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#### CANADA MORTGAGE AND HOUSING CORPORATION (CMHC)

CMHC is a federal agency that facilitates the National Housing Strategy and provides funding and resources to individuals and organizations. Important resources for non-profits include the Rental Construction financing initiative, and the National Housing Co-Investment Fund, and Seed Funding.

Key Links:

- [Canada Mortgage and Housing Corporation, English Site](#)
- [Seed Funding](#)
- [Rental Construction Financing Initiative](#)
- [National Housing Co-Investment \(New Construction\)](#)
- [National Housing Co-Investment \(Revitalization\)](#)

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#### REACHING HOME

This community-based program is a federal government initiative aimed at preventing and reducing homelessness. It provides direct support and funding to 61 designated communities and to organizations that address Indigenous homelessness across Canada. In Nelson, designated community funding is already distributed to Nelson CARES, the designated community entity. Other communities can apply to the Rural and Remote Homelessness funding stream and regional organizations that address Indigenous homelessness can apply for funding through the Indigenous Homelessness funding stream.

Key Links:

- [Reaching Home Funding Opportunities](#)
- [Designated Communities Funding Stream](#)
- [Rural and Remote Homelessness Funding Stream](#)
- [Indigenous Homelessness Funding Stream](#)

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#### COLUMBIA BASIN TRUST (CBT)

The Columbia Basin Trust (CBT) supports a variety of housing needs and approaches in the Basin by providing capital grants and proposal development support and funding.

Key Links:

- [CBT Housing Programs](#)

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#### INDIGENOUS, ON-RESERVE HOUSING DEVELOPMENT

Indigenous Services Canada's (ISC's) New Approach for Housing Support (NAHS) program in British Columbia supports First Nations to better and more effectively leverage funding, develop housing plans and policies and manage housing in their communities. Additional funding is available through CHMC's On-Reserve Non Profit Housing Program which funds new non-profit rental housing projects in First Nation communities and the Residential Rehabilitation Assistance Program which funds major repairs to on-reserve housing.

#### Key Links:

- [New Approach for Housing Support in British Columbia](#)
- [CHMC, On-Reserve Non Profit Housing Program](#)
- [CHMC, Residential Rehabilitation Assistance Program](#)

## KEY RECOMMENDATIONS AND TOOLS FOR LOCAL GOVERNMENTS

This section broadly outlines the roles and abilities of local governments and lists a series of policy tools that respond to gaps identified in the policy review phase of this study. It also includes an overview of key indicators and indicator tracking tables that participating local governments can use to track success and identify key areas for improvement.

### ROLES OF THE LOCAL GOVERNMENT

Changes to federal and provincial government roles are placing considerable pressure on municipalities to become more active in providing and facilitating affordable housing. Additionally, housing issues are often felt most acutely at the local level making the local government and other actors the best equipped to adequately address housing challenges. Municipal roles and powers generally fall into four categories:

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#### INCENTIVIZE

Municipalities can incentivize affordable housing through a variety of direct or indirect mechanisms. They can make land available, directly award funding, and provide relief from various fees and charges (e.g., development cost charges, community amenity charges). Municipalities can also incentivize affordable housing through provisions in planning documents like Official Community Plans, affordable housing strategies, and transportation plans.

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#### REGULATE

Municipalities can regulate affordable housing, for example through an inclusionary housing or zoning policy.

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#### PARTNER

Municipalities can partner with non-profit housing providers, social service organizations, and other affordable housing advocates by creating an Affordable Housing working group as an arm of council, sitting on coalition boards as a member, and utilizing relationships with these sectors to guide further decision-making.

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#### EDUCATION AND ADVOCACY

Municipalities can make affordable housing easier to develop by raising community awareness of local affordability issues and encouraging increased support from senior levels of government.

Some municipalities have made the decision to directly provide affordable housing through a civic department or agency, such as a municipal housing authority. Most are in larger centres, but smaller regions are beginning to look at the possibility of establishing municipal housing authorities to protect and build affordable stock.

## KEY RECOMMENDATIONS FOR LOCAL GOVERNMENTS

The following key recommendations emerged through the Housing Needs Report process. They are applicable to all communities and regions in the study and respond directly to the needs most identified in the Report.

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PROMOTE AND PROTECT HOUSING AFFORDABILITY IN THE MARKET

- Improve availability of affordable rentals;
- Expand affordable market housing incentive programs;
- Encourage development of smaller and denser units in all residential areas; and,
- Mitigate affordable unit loss.

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EXPAND NON-MARKET AND SUPPORTIVE HOUSING OPTIONS

- Expand non-market housing options (including units available at the shelter rate and rent geared to income units);
- Enhance support for non-profit developers through incentives;
- Facilitate non-market development on underutilized and vacant land; and,
- Expand support for unhoused residents.

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ADDRESS GROWTH IN POPULATION AGED 65 YEARS AND OVER

- Enhance support services aimed at seniors; and
- Encourage development of smaller, multi-family, accessible units.

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MANAGE REGIONAL GROWTH

- Align land-use planning goals to promote new growth in designated areas; and
- Keep urban settlement compact, protect the integrity of rural and resource areas, protect the environment, increase servicing efficiency, and retain mobility within the region.

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DEEPEN HOUSING PARTNERSHIPS AND EDUCATE RESIDENTS

- Support non-profits who are bearing much of the cost of service delivery;
- Continue to expand regional housing involvement;
- Educate residents on the value of affordable housing; and,
- Advocate for increased support from senior levels of government.



## POLICY TOOLS FOR LOCAL GOVERNMENTS

Each of the eight participating municipalities and eleven electoral areas have different policy environments, so some of the tools may not be relevant to every jurisdiction. Nelson and Creston, for example have more developed policy infrastructures, while some of the electoral areas are bound by rural land-use restrictions. Local governments should think of this list as a toolbox and choose appropriate tools once they have reviewed their portions of the assessment and understand their community's unique needs.

Tools have been broadly categorized and include implementation suggestions for communities of different sizes and localities where appropriate.

## PLANNING PROCESSES

TOOL	DESCRIPTION
Affordable Housing Strategy	<p>An Affordable Housing Strategy or Action Plan can be used by local governments to set a vision for affordable housing and identify the government tools, partnerships, and actions needed to support that vision. Many strategies articulate major policy initiatives, inform bylaw reviews, and generally guide decision-making and communicate affordability initiatives to community members.</p> <p>The City of Nelson produced a Housing Strategy in 2010 and reviewed it in 2014 and 2016. Nelson may consider updating their strategy to account for the latest findings in the Housing Needs Report. Larger communities like Creston may benefit from a similar document while smaller and rural communities may only need to include an affordability component in their OCP review.</p>
Official Community Plan (OCP) Policies	<p>OCP policies can be used to express commitment to affordable housing goals and provide direction for staff. They can lay the groundwork for activities such as updating zoning bylaws to support housing affordability or initiating the development of an Affordable Housing Strategy. Legislation mandates that findings from the Housing Needs Report be considered when updated the OCP.</p>
Housing Needs Reports	<p>Housing Needs Reports will continue to be mandated by the Province, but it is unlikely a similar funding program will be available to local governments before the next update. The reports will continue to be a valuable resource for housing information about your community.</p> <ul style="list-style-type: none"> <li>Schedule next housing need report for some time in late 2022 or early 2023 to align with the release of data from the 2021 Census. Plan to conduct housing needs reports every five years after.</li> </ul>

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	<ul style="list-style-type: none"> <li>• Begin budgeting and saving for the report process now. Larger communities may spend up to \$50,000, while smaller communities may only need to spend \$10,000-\$15,000. Communities with more planning capacity may choose to conduct the study internally.</li> <li>• Consider pooling resources to develop another in-depth regional assessment.</li> </ul>
Regional Growth Strategy	<p>A Regional Growth Strategy (RGS) is a strategic plan that defines a regional vision for sustainable growth. It is a commitment made by affected municipalities and regional districts to a course of action involving shared social, economic, affordability, and environmental goals.</p> <p>An RGS can make development decisions easier for local governments and the Regional District by codifying a sustainable pattern of population growth and development in the region, often by encouraging and directing new development to designated nodes or growth containment boundaries. This pattern of development aims to keep urban settlement compact, protect the integrity of rural and resource areas, protect the environment, increase servicing efficiency, and retain mobility within the region.</p>
Develop a Definition of Secured Affordable Housing	<p>A definition of secured affordable housing can articulate the types of units a city is looking to attract through market and non-market buildout. Affordability is typically tied to income and secured refers to the length of time the units will be offered at that rate, often regulated through covenant. For example, some communities allow developers to add density provided a certain proportion of units are secured as affordable.</p> <p>A common definition of affordability is that rents will not exceed 30% of 80% of the median monthly household income for the area. More nuance can be introduced through Housing Income Limits, like in this example from Nanaimo which sets maximum rental prices for a development to qualify as affordable.</p>

HOUSING INCOME LIMITS, NANAIMO (2018)			
Type	Housing Income Limit (2018)	@ 30% of Household Income	Monthly Rent
Studio	\$29,600	\$8,880	\$740
1 Bdrm	\$34,400	\$10,320	\$860
2 Bdrm	\$41,200	\$12,360	\$1,030
3 Bdrm	\$52,300	\$15,690	\$1,308

Source: Nanaimo Affordable Housing Strategy (2018)

This is a useful tool for communities of all sizes. In larger communities where density is more common, the definition can help activate certain density incentives. In smaller communities it provides a benchmark for landlords and can help the municipality determine which projects can accessing City funds or are eligible for equity contributions.

## REGULATORY AND ZONING TOOLS

TOOL	DESCRIPTION
Increase Density in Areas Appropriate for Affordable Housing	<p>Allowing increased density in certain areas can incentivize development in the private and non-market sectors. Increased density tends to make a project more financially viable as the developer can spread the cost of development among more units. Decisions on increased density areas should be aligned with other land-use planning elements like active transportation, public transit, and access to amenities.</p> <p>Density can be implemented through a variety of tools that are relevant for different jurisdictions. In areas where apartment buildings are more common, changes in the maximum floor area ratio in the zoning bylaw and by adjusting height allowances. Larger centres may choose to implement density bonusing to reward developers with more units in exchange for a certain percentage of those units being offered at a secured affordable rate or transferred via operating agreement to a non-profit operator. Smaller communities may choose to grant variances in height or unit density to permit more, smaller units.</p>
Mandate Affordable Housing Covenants or Housing Agreements	Affordable housing covenants mandate that a certain percentage of units remain affordable for the lifetime of the development. Developers are required to register affordable housing covenants on title to access incentives such as density bonusing and development cost charge

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on Title as a Prerequisite for Accessing Other Actions and Incentives	<p>waivers or grants. This is the “secured” portion of secured affordable housing.</p> <p>Municipalities should be prepared to waive local covenant requirements when a project must already meet stringent covenant requirements from Provincial and Federal agencies as a condition for funding approval.</p>
Expand Housing Options in Residential Zones to including Secondary Suites, duplexes and triplexes	<p>Broadening residential zoning to permit row house, townhouse, duplexes and triplexes is an easy way of introducing density and new units without disrupting neighbourhood character. Traditional R1 zoning is slowing disappearing in many municipalities, especially in those with high prices and low vacancy. This intervention is likely more suited to larger centres where land is at a premium.</p>
Supportive, Shelter, and Transitional Housing Supported in All Residential Zones	<p>Include supportive, shelter, and transitional housing as a permitted use in all residential/institutional zones in your municipalities’ Zoning bylaw.</p> <p>Expanding the areas in which these uses are permitted makes it easier to acquire land for these developments and help meet the most acute need in your community. Must be partnered with rigorous community education campaigns to be effective.</p>
Reduce or Eliminate Parking Requirements for Infill, Affordable, and Rental Developments	<p>Explore alternative solutions to reduce parking requirements including car share promotion, bicycle storage rooms, and nearby transit stops. Parking can be incredibly expensive to include in the non-profit development process and eliminating even a few stalls can help provide more units at less cost to community members. This intervention is best suited to larger centres where on-street parking is limited, and transportation is regular and reliable.</p>
Investigate Implementation of Smaller Lot Sizes	<p>Allow smaller lot sizes in residential zones to increase densification of existing and future lots. For many people, a single-detached home is still their housing goal. Smaller lots still permit single-detached development while increasing density. In many smaller communities where multi-family buildings are not common, this may be a solution to increase density while maintaining character.</p>
Establish Inclusionary Zoning Policy	<p>Inclusionary housing programs are municipal programs that use the development regulations and approval process to oblige private developers to provide a portion of affordable housing within their new market projects. For example, an inclusionary zoning bylaw might mandate that 25% of all new units be offered at a secured and affordable rate. This is most suited to larger multi-family buildings and larger centres.</p>

Explore Permitting Micro-Housing or Cluster Housing in Certain Zones	Micro-housing or tiny homes often come up in conversations with rural residents. Dependent on servicing requirements, local governments may consider expanding permissions for this type of use, provided homes comply with building codes. These homes can also be permitted as infill or accessory dwelling options.
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**TOOLS TO INCENTIVIZE NEW AFFORDABLE HOUSING DEVELOPMENT**

TOOL	DESCRIPTION
Waive/lower Development Cost Charges (DCC's) for Non-Market Developments	<p>Local governments can reduce or eliminate development cost charges to reduce capital costs of secured affordable housing projects and help keep rental prices lower. Often the development must meet the definition of secured affordable housing to qualify for a waiver/reductions and other fee reductions. Some local government choose to offer grants to offset the cost of DCC's rather than waive the fee.</p> <p>DCC's may seem small compared to the construction budget of a development, but often waiving these fees can impact final rental costs dramatically.</p>
Develop Land Acquisition and Disposal Plan	<p>One of the most valuable contributions that a local government can make to an affordable housing project is to provide land or facilitate land transfer to a non-profit developer. An acquisition and disposal of lands plan can improve availability of land for the purpose of developing affordable housing.</p> <p>A plan should:</p> <ul style="list-style-type: none"> <li>• Prioritize acquisition of land in areas close to services, amenities, and public transportations</li> <li>• Develop key criteria for purchasing land based on lot size, cost, and geographic location</li> <li>• Disposal criteria based on need, non-profit status, and funding availability</li> <li>• Potentially pre-zone municipal owned sites for Multi-Family secured affordable housing development</li> </ul> <p>While this is most effective in a larger centre where land can be very expensive, smaller communities often have more land available, but non-profits lack the capacity, knowledge, or capital to acquire it.</p>
Assign a "Champion" Staff Member for Non-Profit Housing Projects	Local governments should consider establishing a single point of contact for non-profit organizations and developers. This can help ensure prompt delivery and response time to inquiries. The "Champion" can also work with project proponents and other levels of government to

	help secure funding and coordinate other affordable housing policies as they relate to a particular project.
Prioritize Affordable Housing Applications	<p>There are many ways to fast-track non-profit development applications to make development easier and bring units to market quickly:</p> <ul style="list-style-type: none"> <li>• Bring application to the “top of the pile” and commit to quick decision timelines</li> <li>• waive any requirements that are already met by the project (housing agreement, public information meeting, etc.)</li> <li>• waive fees based on depth of affordability</li> </ul>

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#### TOOLS TO PROTECT EXISTING AFFORDABLE HOUSING

TOOL	DESCRIPTION
Restrict Condo/Strata conversions	<p>Preventing conversion of rental units to ownership tenures will help preserve vital housing stock, especially in denser urban environments.</p> <p>Strata conversions can be restricted through policy by allowing conversion only when vacancy rates are above a certain threshold for a certain period of time.</p>
Develop “No Net Loss” of affordable units policy	<p>As a community develops, and land becomes more valuable, a “no net loss” policy can ensure no affordable units are lost and older, cheaper stock is protected or replaced.</p> <p>A number of policy tools can be implemented to protect older, rental units when they due to be replaced or demolished:</p> <ul style="list-style-type: none"> <li>• Require developers to connect with the City to explore alternatives to demolition.</li> <li>• Require standardized relocation plans and offer existing residents “right of first return”</li> <li>• Consider “rental only” pre-zoning for existing aging rental stock</li> </ul>

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#### EDUCATION AND ADVOCACY

TOOL	DESCRIPTION
Prepare Guides for Developing Affordable Housing	<p>Municipalities can prepare guides to make it easier for housing providers to understand what they need to do to build units. Potential guides include a guide to the development approval process or a guide to the regulations and responsibilities that homeowners must meet to have secondary suites or add accessory dwelling units.</p>

<p>Advocate to Senior Government for Additional Tools and Funding</p>	<p>Local governments should continue to work regionally and with other municipalities at Union of BC Municipalities and Federation of Canadian Municipalities to develop consistent advocacy positions. This includes:</p> <ul style="list-style-type: none"> <li>• further funding for affordable housing</li> <li>• new planning tools and resources supported by Senior Government</li> </ul> <p>Rural and smaller communities might consider forming inter-local government working groups to define goals collectively.</p>
<p>Continue to Educate Residents on Value of Affordable and Supportive Housing Options</p>	<p>There are many tools developed by local governments and non-profits to combat NIMBYism and encourage community buy-in for a variety of affordable and support uses in traditional residential and higher-income neighbourhoods. Local governments can reduce negative perceptions of these uses through advocacy campaigns and long-term change management approaches.</p>

## MEASURABLES AND INDICATORS

Collecting and maintaining longitudinal data can help inform long-term and strategic planning for your community. Larger centres likely already keep a record of this and other, more in-depth data, but smaller communities and Electoral Areas might only just be starting.

Based on the information included in the Housing Needs Report, the following measurables are good indicators of how and why your community might be changing. They are relatively easy to measure, appropriate to communities of all sizes, and will likely continue to be mandated through the Housing Needs Report process. Regularly filling out these tables will help your community understand its needs and meet its legal requirements. The included questions will inform basic analysis of the data and appropriate policy responses.

## DEMOGRAPHY

	TOTAL CURRENT YEAR	SHARE (%) CURRENT YEAR	TOTAL PREVIOUS YEAR	% CHANGE
Total Population				
Youth (below 20)				
Working Age (20 to 64)				
Seniors (65+)				

## KEY QUESTIONS:

1. Is there a balance of Working Age people to total population; the ratio of youth + seniors to working age people is healthy for the type of community and services provided? For instance, are there more youth and seniors who are economically dependent (typically not working) compared to working age people who are independent (working)?
2. Does the vision for the community account for any disproportionately prevalent population segments?
3. Are there adequate services to meet the relatively higher needs of that population segment?

## HOUSEHOLDS

	OVERALL	↑ OR ↓*	OWNERS	↑ OR ↓	RENTERS	↑ OR ↓
Total Households						
Families w/ Child(ren)						



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Families w/o Child(ren)						
Single / Roommates						

\*up or down since previous reporting period?

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KEY QUESTIONS:

1. Are more families with children choosing to live in the community?
2. Is the population transitioning from larger families to families without children or single-person households? The latter is common with an aging population.

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EMPLOYMENT

	OVERALL	↑ OR ↓*	OWNERS	↑ OR ↓	RENTERS	↑ OR ↓
Labour Force						
# of People						
% of Total People (Participation Rate)						
Unemployed Persons						
# of People						
% of Labour Force (Unemp. Rate)						
Non-Labour Force						
# of People						
% of Total People						

\*up or down since previous reporting period?

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KEY QUESTIONS:

1. Is the labour force (people working or seeking work) increasing? This could mean the community has more jobs available or is benefitting from growth in employment in nearby communities. A decreasing labour force can have ripple effects on other metrics. For instance, if unemployed persons are unchanged or even decrease, a significant reduction in the labour force will increase the unemployment rate.
2. Is the non-labour force increasing? This often occurs when there is significant senior cohort growth as retirees leave the workforce.
3. Are both the number and percent of people unemployed decreasing, or the latter a result of movement in another metric?

## INCOMES &amp; HOUSING

	CURRENT REPORT YEAR	PREVIOUS REPORT YEAR	% CHANGE
Median Before-Tax Household Income			
All Households			
Owner Households			
Renter Households			
Median Rental Price			
Rental Vacancy (%)			

\*data should be reported entirely in real dollars to properly compare income to prices

## KEY QUESTIONS:

1. Are incomes growing faster than rent prices? On the surface, this would mean an improvement in purchasing power. However, it is important to realize gains in earnings may be isolated to certain income ranges or segments of the population. Please note that comparing purchase prices is more complex due to the changing costs of borrowing (i.e. mortgage interest); it is possible that prices increase over time, but interest rates fall enough to render mortgage payment more affordable.
2. Are rental prices decreasing or staying the same (in real dollars) while vacancy increases? This could indicate that growth in rental stock is sufficient to curb growth in prices generated by low supply.
3. What is the vacancy rate? Between 3% and 5% is often regarded as the “healthy” vacancy rate where housing demand and supply are adequately balanced.

## HOUSING NEED CRITERIA

	OVERALL	↑ OR ↓*	OWNERS	↑ OR ↓	RENTERS	↑ OR ↓
Unsuitable Housing						
# of Households						
% of Households						
Inadequate Housing						

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# of Households						
% of Households						
Unaffordable Housing						
# of Households						
% of Households						

\*up or down since previous reporting period?

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KEY QUESTIONS:

1. Are the # and % of households in all situations listed above decreasing? Sometimes the % will decline while the # remains the same or increases, demonstrating that the growth of households in these circumstances has grown slower than total households.
2. Are housing prices and unaffordability declining while incomes are rising? This is a simplification of how key metrics react for the better of the median household. If either of the variables move in an opposite direction, then reasoning becomes more complex.

**APPENDIX A: PRE-DEVELOPMENT SURVEY**

This questionnaire identifies important project information and helps establish your project vision.

**SECTION 1 – COMMUNICATIONS**

1. What is your organization's email address?
2. Do you have a "project champion" or an in-house contact for this project?
3. Do you have a framework in place for project-related decision-making and authorizations (i.e., funding applications, contract signing, etc.)?

**SECTION 2 – CLIENTS AND PROJECT CONCEPT**

1. Do you have an overall vision for this project?
2. Have you identified a target population and number of units for this project?
3. Is supporting this target population aligned with your existing services and/or organizational mandate?
4. Do you have a compelling and demonstrated need for this project (i.e. waitlist, society mandate, community demographic, other)?
5. Is your community aware of and/or in support of this project?
6. Will this project include any service provision or other non-residential uses?
7. If yes, have you identified a potential service delivery partner(s)?

8. Do you have land or plans to obtain it?
9. If yes, are you aware of the status of that land (e.g. ownership, zoning, servicing, geotechnical, and environmental)?

### SECTION 3 – ORGANIZATIONAL READINESS AND OPERATIONS

1. Is your organization in good standing with the appropriate oversight body (e.g. BC Corporate Registry Services, Charitable Standing, updated Societies Act requirements, etc.)?
2. Is this project supported by every level of your organization?
3. Does your organization have experience with building and/or operating housing?
4. If 'No' do you have plans to obtain the needed training or experience?
5. Do you have adequate human and financial resources secured to manage the planning and development stages of the project?

### SECTION 4 – EQUITY

1. Does your organization have a confirmed equity contribution to the new project? i.e. land, cash, assets, other?
2. Do you anticipate contributions from other sources? i.e. land, cash, assets, other?



## Town of Creston 2020 Council, Board, Committee and Commission Appointments

### Government Related Agencies – 2020

#### Arrow Creek Water Treatment & Supply Commission

Representative..... Councillor Elford  
Alternate ..... Councillor DeBoon

#### Creston Valley Services Committee

Representative..... Mayor Toyota  
Alternate ..... Councillor Elford

#### Creston Valley Health Working Group

Representative..... Councillors Unruh

#### East Resource Recovery Commission (RDCK)

Representative..... Councillor DeBoon  
Alternate ..... Mayor Toyota

#### Economic Action Partnership (EAP)

Representative..... Councillor Elford  
Alternate ..... Councillor Comer

#### Kootenay East Regional Hospital District

Director ..... Councillor Unruh  
Alternate Director ..... Councillor Elford

#### Emergency Operations Centre

EOC Director ..... Town Manager  
Member ..... Fire Chief  
Resource ..... RDCK Emergency Coordinator, Creston, Areas A, B & C  
Council Liaisons..... Mayor Toyota & Councillor Elford

#### Municipal Insurance Association of BC

Representative..... Councillor Elford  
Alternate ..... Councillor Wilson

#### Regional District of Central Kootenay

Director ..... Mayor Toyota  
Alternate Director ..... Councillor Elford

### Community Organizations

#### Creston & District Library Board

Representative..... Councillor Wilson

#### Community Arts Council of Creston

Representative..... Councillor Wilson

Creston-Kaminoho Friendship Society

Representative..... Councillor Wilson

Creston Valley Blossom Festival Association

Representative..... Councillors Unruh

Creston Valley Chamber of Commerce

Representative..... Councillor Tzakis

Creston Valley Community Housing Society

Representative..... Councillor Tzakis

Alternate ..... Councillor Wilson

Creston Valley Community Network Society

Representative..... Councillor Tzakis

Creston Valley Trails Society

Representative..... Councillor DeBoon

**Other Organizations**Creston Valley Forest Corporation

Director ..... Councillor Elford

BC Transit

Representative ..... Mayor Toyota

Representative ..... Councillor Wilson

Creston Valley Regional Airport Society

Liaison ..... Councillor DeBoon

Kootenay Forest Sector Collaborative

Representative..... Councillor Elford

**Select Committees**Parcel Tax Roll Review Panel (Foot Frontage)

Chair ..... Councillor Unruh

Member ..... Councillor Wilson

Member ..... Director of Finance &amp; Corporate Services

Cemetery Advisory Committee

Members..... Mayor Toyota and Councillor DeBoon

**From:** [To Info](#)  
**To:** [Bev Caldwell](#); [Marsha Neufeld](#); [Kirsten Dunbar](#)  
**Subject:** FW: E-mail from Cory Heavener, Provincial Director of Child Welfare  
**Date:** October-01-20 10:44:04  
**Attachments:** [image001.png](#)

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**From:** MCF Info MCF:EX <MCF.Info@gov.bc.ca>  
**Sent:** October 1, 2020 10:33 AM  
**To:** ToC Info <info@creston.ca>  
**Subject:** E-mail from Cory Heavener, Provincial Director of Child Welfare

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His Worship Mayor Ron Toyota and Council  
 Town of Creston  
 E-mail: [info@creston.ca](mailto:info@creston.ca)

Dear Mayor Toyota and Council:

**VIA E-MAIL**  
 Ref: 244644

What a year so far! With a global pandemic being the centre of attention for most of this year, I am happy to move the focus back to a familiar month of gratitude. I am pleased to announce that October will once again be declared Foster Family Month in British Columbia. It is my particular honour this year to celebrate the 30th year of Foster Family Month proclamations. Some members of your community have been foster parents for those 30 years, and some are brand new. All are critically important to the health and safety of our province's most vulnerable children.

As the Provincial Director of Child Welfare, I am pleased to acknowledge, with deep gratitude, the many caregivers who have given their time and love to raising young people in British Columbia. This month, we recognize their dedication to improving the lives of those children who need them, and who may continue to need them as they grow.

This year has been challenging, both globally and provincially. I know that the pandemic has been difficult for most British Columbians, and most certainly for these caregivers, who have taken on the additional challenge of conducting visits with social workers and families virtually. Last year, Government announced an increase to the Family Care Rate in February, and although this will have helped to lessen the stress of this year for caregivers, we know there is more work to do. The pandemic has shown us that we need to continue being creative in finding solutions to support caregivers, children, and families.

Please join me in celebrating October as Foster Family Month to show those in your community how important the role of a caregiver is. Please make time to honour the incredible individuals and households who are dedicated around the clock to ensure children and youth in care are safe and cared for. Although the global pandemic has halted in-person festivities, I invite you to find new ways to champion and promote the hard work of these caregivers in your community.

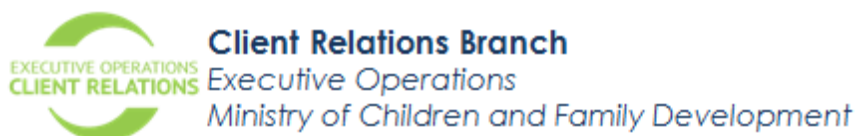


On behalf of the Government of British Columbia, thank you for your continued support in recognizing the extended family and foster caregivers in your community.

Sincerely,

Cory Heavener  
Provincial Director of Child Welfare

*Sent on behalf of the Provincial Director by:*



**This communication and any accompanying document is confidential and is intended solely for the addressed recipient(s). If you received this e-mail message in error, please delete the e-mail and any attachments and contact the Client Relations Branch, Ministry of Children and Family Development at: [MCF.Info@gov.bc.ca](mailto:MCF.Info@gov.bc.ca).**

**From:** [Ron Toyota](#)  
**To:** [Donna Cassel](#)  
**Cc:** [REDACTED]; [Kirsten Dunbar](#); [Marsha Neufeld](#)  
**Subject:** FW: World Polio Day - October 24/20  
**Date:** October-08-20 08:35:10  
**Attachments:** [WPD 2020 Sample Proclamation\\_EN.docx](#)  
[WPD 2020 Photo Graphic 800x800 V2\\_EN.png](#)  
[Rotary & Polio\\_EN.docx](#)

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**From:** David Handy [REDACTED]  
**Sent:** October 8, 2020 8:27 AM  
**To:** Ron Toyota <Ron.Toyota@creston.ca>  
**Subject:** World Polio Day - October 24/20

Ron

Have attached a word doc format for a declaration recognizing WPD.

Any chance you as HEAD OF STATE/TOWN can make this...in support of Rotary and the incredible international effort to eradicate this disease.

Sorry for the short notice.

Will be working with the local newspaper also to try and coordinate public information on this great day.



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## ROTARY AND POLIO

### **Polio**

Poliomyelitis, or polio, is a paralyzing and potentially fatal disease that still threatens children in some parts of the world. Poliovirus invades the nervous system and can cause total paralysis in hours. It can strike people of any age but mainly affects children under five. Polio can be prevented by vaccines, but it is not curable. Unlike most diseases, polio can be eradicated.

### **PolioPlus**

For more than 30 years, Rotary and our partners have driven the effort to eradicate polio worldwide. Our [PolioPlus](#) program was the first initiative to tackle global polio eradication by vaccinating children on a massive scale. As a core partner in the [Global Polio Eradication Initiative](#), Rotary focuses on advocacy, fundraising, volunteer recruitment, and awareness-building.

Rotary members have contributed more than \$2.1 billion and countless volunteer hours to protect more than 2.5 billion children in 122 countries from this paralyzing disease. Rotary's advocacy efforts have played a role in decisions by governments to contribute more than \$10 billion to the effort.

### **Polio Today**

When Rotary and its partners formed the GPEI in 1988, there were 350,000 cases of polio in 125 countries every year. Today, we have reduced polio cases by 99.9 percent, and just two countries continue to report cases of wild poliovirus: Afghanistan and Pakistan. Because of the efforts of Rotary and its partners, nearly 19 million people who would otherwise have been paralyzed are walking, and more than 1.5 million people are alive who would otherwise have died. The infrastructure we helped build to end polio is also being used to treat and prevent other diseases (including COVID-19) and create lasting impact in other areas of public health.

### **Challenges**

Rotary and our partners have made tremendous progress against polio, but eliminating all cases is going to take even more progress and perseverance. Afghanistan and Pakistan face unique challenges, including political insecurity, highly mobile populations, difficult terrain, and, in some instances, vaccine refusal and misinformation. With sufficient resources, the commitment of national governments,

and innovations that improve access to remote areas, we are optimistic that we can eliminate polio.

### **Ensuring Success**

Rotary has committed to raising \$50 million per year for polio eradication. The [Bill & Melinda Gates Foundation](#) has pledged to match that 2-to-1, for a total commitment of \$150 million each year. These funds provide much-needed operational support, medical workers, laboratory equipment, and educational materials. Governments, corporations, and private donors all play a crucial role in funding.

### **Rotary in Action**

More than 1 million Rotary members have donated their time and money to eradicate polio, and every year, hundreds of members work with health workers to vaccinate children in countries affected by polio. Rotary members work with [UNICEF](#) and other partners to prepare and distribute informational materials for people in areas that are isolated by conflict, geography, or poverty. They also mobilize to recruit fellow volunteers, assist in transporting the vaccine, and provide other logistical support.

### **Celebrity Support**

Rotary has a growing list of public figures and celebrities who support our fight against polio, including Bill Gates, co-chair of the Bill & Melinda Gates Foundation; actresses Kristen Bell and Archie Panjabi; actor and wrestling superstar John Cena; supermodel Isabeli Fontana; Nobel Peace Prize laureate Archbishop Emeritus Desmond Tutu; action-movie star Jackie Chan; actor Donald Sutherland; boxing great Manny Pacquiao; pop star Psy; golf legend Jack Nicklaus; conservationist Jane Goodall; premier violinist Itzhak Perlman; Grammy Award winners A.R. Rahman, Angélique Kidjo, and Ziggy Marley; and peace advocate Queen Noor of Jordan. These ambassadors help Rotary educate the public about the disease and the fight to end polio for good.

This sample proclamation is a template you can use in working with your head of state, legislator or parliamentarian, provincial or state government, or county, city, or other officials to pass a resolution to commemorate World Polio Day on or around 24 October and publicize Rotary's accomplishments. **Please remove this text box and insert the information at the bottom of this page.**

## Rotary International Proclamation

WHEREAS, Rotary is a global network of neighbors, friends, leaders, and problem-solvers who unite and take action to create lasting change in communities across the globe; and

WHEREAS, the Rotary motto, Service Above Self, inspires members to provide humanitarian service, follow high ethical standards, and promote goodwill and peace in the world; and

WHEREAS, Rotary in 1985 launched PolioPlus and in 1988 helped establish the Global Polio Eradication Initiative, which today includes the World Health Organization, U.S. Centers for Disease Control and Prevention, UNICEF, and the Bill & Melinda Gates Foundation, and Gavi, the Vaccine Alliance, to immunize the children of the world against polio; and

WHEREAS, polio cases have dropped by 99.9 percent since 1988 and the world stands on the threshold of eradicating the disease; and

WHEREAS, to date, Rotary has contributed more than US\$2.1 billion and countless volunteer hours to protecting more than 2.5 billion children in 122 countries; and

WHEREAS, Rotary is working to raise an additional \$50 million per year, which would be leveraged for maximum impact by an additional \$100 million annually from the Bill & Melinda Gates Foundation; and

WHEREAS, these efforts are providing much-needed operational support, medical staff, laboratory equipment, and educational materials for health workers and parents; and

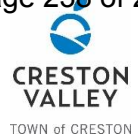
WHEREAS, in addition, Rotary has played a major role in decisions by donor governments to contribute more than \$10 billion to the effort; and

WHEREAS, there are over 1.2 million Rotary members in more than 35,000 clubs throughout the world that sponsor service projects to address such critical issues as poverty, disease, hunger, illiteracy, and the environment in their local communities and abroad;

Therefore, I, \_\_\_\_\_, **[GOVERNOR/LEADER]** of the **[STATE/PROVINCE/CITY]** of \_\_\_\_\_, do hereby proclaim [24 October OR OTHER DATE] World Polio Day in \_\_\_\_\_ and encourage all citizens to join me and Rotary International in the fight for a polio-free world.

# REQUEST FOR DECISION (RFD)

Town of Creston



**Action Date:** October 13, 2020

**File:** \_\_\_\_\_

**SUBJECT:** 2020 Town Hall Christmas Closure

**RECOMMENDATION:** THAT Council approves the closure of Town Hall to the public on Thursday, December 24 and Monday, December 28, 2020.

**CAO COMMENTS:**

## RECOMMENDATION

**Report / Document:**

**Attached** ☐

**Available** ☐

**Nil** ☒

**KEY ISSUE(S) / CONCEPTS DEFINED:** During the holiday season, Town Hall has closed to the public where Christmas and/or Boxing day fall on or near the weekend. As the statutory holidays fall on Friday and Saturday this year, staff is proposing that Town Hall closes to the public on Thursday, December 24 (in lieu of Boxing Day which falls on Saturday) and Monday, December 28, 2020. Although Town Hall would not be open to the public on the proposed dates, staff would have the option of working and/or taking time off on Monday, December 28, 2020. Town Hall will re-open for business on Tuesday, December 29, 2020.

**RELEVANT POLICY:** N/A

**STRATEGIC RELEVANCE:** Does the closure of Town Hall on Monday, December 28 affect service delivery to residents during the holiday season?

**DESIRED OUTCOME(S):** The closure of Town Hall on December 24<sup>th</sup> and 28<sup>th</sup> to accommodate the observance of the Boxing Day statutory holiday and staff time off requests.

**RESPONSE OPTIONS:** *Possible ways to achieve the main result with analysis highlights*

1.	Council approve the proposed Town Hall Christmas closures.
2.	Council does not approve the proposed Town Hall Christmas closure on December 28, 2020.
3.	Council approves Town Hall Closures with amendments.

**PREFERRED STRATEGY:** OPTION 1

### IMPLICATIONS OF RECOMMENDATION:

**GENERAL:** Town Hall services would be unavailable to the public for one day in addition to the observance of the statutory holiday.

**ORGANIZATIONAL:** Staff has the option of utilizing banked time off and/or vacation time, or work on Dec. 28.

**FINANCIAL:** N/A

**FOLLOW UP ACTION:** Staff will provide the appropriate communications and notice via our website, social media and internally.

**COMMUNICATION:** As per above.

**Submitted by:**

Michael Moore, CAO

**Endorsed by:** Other \_\_\_\_\_

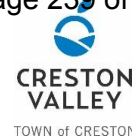
**Reviewed by:**

CAO

Reviewers \_\_\_\_\_

# REQUEST FOR DECISION (RFD)

Town of Creston



**Action Date:** October 13, 2020

7130.03,  
**File:** 0125.30.01

**SUBJECT:** Temporary Expanded Service Area (TESA) – Extension Liquor and Cannabis Regulation Branch Policy Directive

**RECOMMENDATION:** THAT the Request for Decision from the Director of Community Services regarding Policy Directive No. 20-26, BE RECEIVED; AND FURTHER, THAT Council DIRECTS staff to notify the Liquor and Cannabis Regulation Branch of Council's support of Policy Directive No: 20-26

## CAO COMMENTS:

### RECOMMENDATION

Report / Document:

Attached ☐

Available ☐

Nil ☐

**KEY ISSUE(S) / CONCEPTS DEFINED:** The Liquor and Cannabis Regulation Branch issued Policy Directive No: 20-13 on May 22, 2020 which allowed for the temporary expansion of existing licensed premises to offset restrictions imposed by Provincial Health orders due to COVID-19. Policy Directive No: 20-13 is set to expire on October 31, 2020. Policy Directive No: 20-26 will extend the temporary authorizations until October 31, 2021.

Through this program, only one local business has applied for a TESA, that being the Kokanee Inn in July, 2020.

**RELEVANT POLICY:** Policy Directive No: 20-26 falls outside of our Liquor License Application Policy

**STRATEGIC RELEVANCE:** Economic Development/Recovery due to COVID-19.

**DESIRED OUTCOME(S):** Providing opportunities for local business to adjust to new requirements of the PHO in relation to the COVID-19 pandemic, without providing direct assistance to business.

### RESPONSE OPTIONS: *Possible ways to achieve the main result with analysis highlights*

1.	Council may approve the recommendation from staff
2.	Council may reject the recommendation from staff
3.	Other, as per Council direction

### PREFERRED STRATEGY: OPTION 1

#### IMPLICATIONS OF RECOMMENDATION:

**GENERAL:** Economic recovery options for local businesses

**ORGANIZATIONAL:** N/A

**FINANCIAL:** N/A

**FOLLOW UP ACTION:** Notify the Liquor and Cannabis Regulation Branch of Council's decision

**COMMUNICATION:** N/A

**OTHER COMMENTS:** By others reviewing this RFD

Submitted by:

Ross Beddoes, Director of Community Services

Endorsed by: Other

Reviewed by: CAO

Reviewers



Liquor and Cannabis Regulation Branch  
**POLICY DIRECTIVE**  
**No: 20 - 26**

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Date: September 18, 2020

To: All Licensees  
 All LCRB Staff  
 All Industry Associations  
 All local government, First Nations and police agencies

Re: **Temporary Expanded Service Area, extension**

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### Current Policy

Under the Liquor Control and Licensing Regulation (LCLR), s.109.1, the General Manager (GM) of the Liquor and Cannabis Regulation Branch (LCRB) may issue a Temporary Expanded Service Area (TESA) authorization to Food Primary, Liquor Primary, and Manufacturer licensees.

Under LCLR, s. 109.4 all TESA authorizations expire at the end of the day on October 31, 2020. Further, under LCLR s. 109.5, the TESA provisions in the LCLR will be repealed on October 31, 2020.

See Policy Directive 20-13 for further information.

### New Policy

In light of the ongoing COVID-19 pandemic, the Province's March 2020 declaration of a state of emergency and the Provincial Health Officer's (PHO) March 2020 declaration of a public health emergency, this time-limited measure is being amended to support the PHO's direction and recommendations.

The TESA provisions in the LCLR will now expire on **October 31, 2021**. Licensees may apply for new TESA authorizations up to this date.

The GM's authority to extend existing approved TESA authorizations up to this date, without first requiring the licensee to make an application, has also been made explicit.

The LCRB is reaching out to local authorities with approved TESAs in their jurisdiction to confirm their support for extending the TESAs to October 31, 2021. To limit the risk of disruptions in service, local authorities must confirm their position with the LCRB by October 16, 2020.



If concerns related to public safety and public interest are raised regarding the TESA authorizations or the operation of particular TESAs, the LCRB will work with licensees and local authorities to ensure TESAs operate in a manner that balances the interests of licensees, municipalities and the general public.

If the local authority is supportive, the LCRB will reissue authorization letters to licensees with existing TESAs in that jurisdiction prior to October 31, 2020. The new authorization letter will provide an extended expiry date of the TESA. Unless a new authorization letter has been issued, the existing TESA will expire on October 31, 2020.

Licensees will not need to apply to the LCRB for an extension, and there will be no fee charged.

All other requirements relating to TESA authorizations remain the same. To meet the intent of this temporary authorization, licensees will not be permitted to increase or exceed their currently approved person/patron capacities or occupant loads. All means of access to the service area must also be supervised to the satisfaction of the GM. Finally, licensees must comply with all local bylaws and health and fire regulations.

Approved TESAs must be in compliance with local bylaws and requirements. If the local authority bylaws or requirements change and prevent the operation of TESAs in that jurisdiction, the local authority should advise the LCRB.

For licensees who are applying for new TESA authorizations, an expedited online application is available at no charge. Please check our website for a link to the application.

### **Explanation**

The new policy is provided in the context of the provincial state of emergency and public health emergency related to the COVID-19 pandemic. Extending TESA authorizations, which increase the size of existing service areas, is expected to support licensees in complying with requirements under the PHO and recommendations, in particular with respect to social/physical distancing.

### **Further Information**

Further information regarding liquor and cannabis regulation and licensing in British Columbia is available on the Liquor and Cannabis Regulation Branch website at <http://www.gov.bc.ca/liquorregulationandlicensing>

If you have any questions regarding these changes, please contact the Liquor and Cannabis Regulation Branch toll free in Canada at 1-866-209-2111 or 250 952-5787 if calling from the Victoria area.

**Disclaimer**

This communication is intended to be used only for general informational purposes and may not apply to all situations. This communication does not constitute legal advice nor is it a comprehensive statement of the legal obligations that arise under the Liquor Control and Licensing Act, regulations, or any other applicable laws. When interpreting and applying the information contained in this communication, you are encouraged to seek specific advice from your professional advisors as appropriate in the circumstances.

*Original signed by*  
Mary Sue Maloughney,  
Assistant Deputy Minister and General Manager

# REQUEST FOR DECISION (RFD)

Town of Creston



**Action Date:** October 13, 2020

**File:** 2240.01

**SUBJECT:** Creston Valley Farmers' Market, request for Licence of Occupation

**RECOMMENDATION:** THAT the request from the Creston Valley Farmers' Market for permission to use Town lands for the purposes of operating the Farmers Market for an extended season in 2020 and for the years 2021, 2022 and 2023 , BE RECEIVED; AND FURTHER, THAT Council AUTHORIZES staff to issue a Licence of Occupation to the Creston Valley Food Action Coalition, for the use of the property legally described as Lot 2, Plan NEP87969 and Lot B, Plan 15256, District Lot 525, Kootenay District, and located at 115 Northwest Boulevard and 111 Cook Street, every Saturday October 10 to December 19, 2020; May 1 to October 10, 2021, April 30 to October 9, 2022, and April 29 to October 8, 2023 to host the Creston Valley Farmers Market.

## CAO COMMENTS:

### RECOMMENDATION

Report / Document:

Attached ☐

Available ☐

Nil ☐

**KEY ISSUE(S) / CONCEPTS DEFINED:** In response to the COVID-19 pandemic, the Creston Valley Farmers' Market (CVFM) is planning to extend its outdoor market season. To that end the CVFM is seeking an extension to their Licence of Occupation (expired October 10, 2020) for the use of the land located at 115 Northwest Boulevard and 111 Cook Street until Saturday, December 19, 2020. The CVFM is aware, that if the Licence of Occupation is granted, they will be responsible for the maintenance of the site on market days, including snow removal. Additionally, the CVFM is requesting a three year renewal of their Licence of Occupation for the years 2021, 2022, and 2023 (see attached request).

**RELEVANT POLICY:** *Official Community Plan VIII. Community Goals & Policies, A. Quality of Life & Inclusive Local Identity Goal 4.1*

**STRATEGIC RELEVANCE:** N/A

**DESIRED OUTCOME(S):** To support the Creston Valley Farmers Market

**RESPONSE OPTIONS:** *Possible ways to achieve the main result with analysis highlights*

1.	Council approves the request from the CVFM for a Licence of Occupation
2.	Council declines the request from the CVFM for a Licence of Occupation
3.	Other, as per Council Direction

**PREFERRED STRATEGY:** Option 1

### IMPLICATIONS OF RECOMMENDATION:

**GENERAL:** Community will have access to an extended outdoor season of the Creston Valley Farmers' Market.

**ORGANIZATIONAL:** N/A

**FINANCIAL:** N/A

**FOLLOW UP ACTION:** Issue Licence of Occupation

**COMMUNICATION:** N/A

**OTHER COMMENTS:** By others reviewing this RFD

Submitted by: Kirsten Dunbar  
Kirsten Dunbar, CCSRPC

Endorsed by: Other \_\_\_\_\_

Reviewed by: CAO \_\_\_\_\_

Reviewers \_\_\_\_\_



CRESTON VALLEY  
*Farmers' Market*

**Creston Valley Farmers' Market**

PO Box 1002, Creston BC V0B 1G0

250-254-1594

cvfarmersmarket@gmail.com

October 5, 2020

Town of Creston  
238 10<sup>th</sup> Ave North  
Creston BC V0B 1G0

**RE: Creston Valley Food Action Coalition License of Occupation**

Dear Mrs. Dunbar

On March 26, 2020 the BC Government declared farmers' markets an essential service to British Columbians. Since May 5, 2020 the Creston Valley Farmers' Market (CVFM) has successfully operated a weekly modified market on the site granted by a License of Occupation between the Town of Creston and Creston Valley Food Action Coalition (the CVFM's parent organization).

Following Thanksgiving weekend, the CVFM would typically be transitioning to an indoor venue for the remainder of the season. However, the realities of COVID-19 have ruled indoor markets highly unlikely. Consequently, the CVFM has extended its outdoor season for an additional three weeks at minimum, with a high likelihood of continued modified markets through November and December of this year. In addition, a renewal of the current License of Occupation will soon be necessary as the three-year contract is set to expire on October 10, 2020. In response, the CVFM is requesting an extension to the current License of Occupation (Agmt. #979) until at least Saturday, December 19, 2020. Specifically, the CVFM seeks to extend and renew the current License of Occupation of the land located at 115 Northwest Boulevard and 111 Cook Street, for the following dates:

**2020**

- October 10, 2020 and every Saturday through December 19, 2020 (extension)

**2021**

- May 1, 2021 and every Saturday through October 10, 2022

**2022**

- April 30, 2022 and every Saturday through October 9, 2022

**2023**

- April 29, 2022 and every Saturday through October 8, 2022

The CVFM is first and foremost a food retail establishment for people to purchase food while supporting local farmer and producer livelihoods. Through the Farmers' Market Nutrition Coupon Program, a total of \$12,768 worth of coupons will be redeemed dollar for dollar with over twenty local farmers. Therefore, it is imperative that the CVFM remain in operation as long as possible to provide essential access to healthy, local, and affordable food for program participants, and that these dollars are recirculated back to our farmers and local economy.

We thank the Town of Creston for their continued support and commitment to local food security and small businesses which are fostered at the Creston Valley Farmers' Market.

Sincerely,

Rylee Collins, Market Manager – Creston Valley Farmers' Market

# REQUEST FOR DECISION (RFD)

Town of Creston



**Action Date:** October 13, 2020

**File:** 0340.50/7130.03

**SUBJECT:** Creston Valley Youth Network Centre Re-Opening Safety Plan Amendment

**RECOMMENDATION:** THAT the Request for Decision from the Community and Corporate Services Research and Policy Coordinator regarding the Creston Valley Youth Network Centre RE-Opening (COVID-19 Pandemic) Policy (SER-003-054), BE RECEIVED; AND FURTHER, THAT the Creston Valley Youth Network Centre Re-Opening (COVID-19 Pandemic) Policy (SER-003-054), BE ADOPTED, as amended.

## CAO COMMENTS:

### RECOMMENDATION

Report / Document:

Attached ☐

Available ☐

Nil ☐

**KEY ISSUE(S) / CONCEPTS DEFINED:** At the July 14, 2020 Regular Council Meeting, Council adopted the Creston Valley Youth Network (CVYN) Centre Re-Opening (COVID-19 Pandemic) Policy (SER-003-054). The policy set an indoor occupancy limit of four (4) youth and two (2) staff. With school back in session, more youth have expressed an interest in participating in CVYN programming. To accommodate additional youth, an increase in indoor occupancy limit to six (6) youth and two (2) staff is being requested for Council's consideration. Guidance, from the BC Centre for Disease Control recommends calculating occupancy maximum, by allowing 5 square metres per person, of unencumbered space to ensure that a 2 metre distance can be maintained between participants. The increase in occupancy maximum follows this advice and allows room for movement throughout the Youth Centre. The key components of Policy SER-003-054, including the continued coordination of virtual activities and precautionary measures (e.g., hand sanitization stations, education, enhanced cleaning of high touch surfaces) are still being implemented. Any change to Policy SER-003-054 requires Council approval.

**RELEVANT POLICY:** Creston Valley Youth Network Centre Re-Opening (COVID-19 Pandemic) Policy SER-003-054

**STRATEGIC RELEVANCE:** N/A

**DESIRED OUTCOME(S):** Policy direction by Council on indoor occupancy maximum for the Creston Valley Youth Network Centre.

**RESPONSE OPTIONS:** *Possible ways to achieve the main result with analysis highlights*

1.	Council adopt Policy SER-003-054 as amended, with an increased occupancy maximum
2.	Council does not adopt Policy SER-003-054, as amended (status quo)
3.	Other, as per Council Decision

**PREFERRED STRATEGY:** OPTION 1

### IMPLICATIONS OF RECOMMENDATION:

**GENERAL:** Provides the opportunity for the youth network participants to physically attend indoor Youth Network Activities and access the space if needed.

**ORGANIZATIONAL:** Two CVYN staff members will open the CVYN building approximately three times per week and continue online and outdoor activities as necessary.

**FINANCIAL:** N/A

**FOLLOW UP ACTION:** N/A

**COMMUNICATION:** N/A

**OTHER COMMENTS:** By others reviewing this RFD

**Submitted by:** Kirsten Dunbar  
Kirsten Dunbar CCSRPC

**Endorsed by:** Other \_\_\_\_\_

**Reviewed by:** CAO \_\_\_\_\_

Reviewers \_\_\_\_\_



# Town of Creston

## COUNCIL POLICY

POLICY: SER-003-054

### Creston Valley Youth Network Centre Re-Opening (Covid-19 Pandemic)

**PURPOSE** WorkSafe BC requires a plan for public facilities to resume operations following COVID-19 related closures.

**SCOPE** All Creston Valley Youth Network Employees, Volunteers, and Participants

**POLICY** The Town of Creston has established a Workplace Safety Plan for the Creston Valley Youth Network (CVYN) Centre. COVID-19 virus has a very low infection rate in children and youth. In BC, less than 1% of children and youth tested have been COVID-19 positive. Most children and youth are not at high risk for COVID-19 infection (BC Centre for Disease Control).

This Plan represents the minimum standards that employers must meet based on the information from the Provincial Health Officer (PHO), the Ministry of Health, the Province of BC and WorkSafe BC. The Town of Creston will continue to take direction from the PHO and the Provincial Government.

To develop this Plan, a hazard analysis was completed based on the Hierarchy of Controls for COVID-19 as recommended by the PHO. This framework addresses Elimination controls (physical distancing) followed by Engineering Controls, Administrative Controls and lastly, Personal Protective Equipment (PPE) to reduce transmission. The application of these control measures will assist in mitigating potential hazards to maintain a safe workplace and to help ensure the safety of CVYN Staff and Participants

**REFERENCE** Provincial Medical Health Officer's Order: Workplace COVID-19 Safety Plans; BC Centre for Disease Control COVID-19 Public Health Guidance for K-12 School Settings.

#### GUIDELINES:

##### Hazard Analysis

- 1.0 A portion of the Plan relies on the implementation of the associated Safe Work Procedure (SWP) (Appendix A) which contains more details with respect to the mitigations listed in the table.

HAZARDS	CONTROL	MITIGATION
1. High Touch surfaces, including furniture that is potentially contaminated with coronavirus particles.  2. Inadvertent exposure to a viral contagion or inadvertent contamination of a shared workspace or common area with	Physical	<ul style="list-style-type: none"> <li>Signage will be installed regarding physical distancing and hand hygiene practices.</li> <li>Youth participants will receive hand hygiene and safety orientation, ensuring that they understand the participation requirements.</li> <li>Common areas will be arranged to allow</li> </ul>

## Town of Creston

## POLICY: SER-003-054

## COUNCIL POLICY

HAZARDS	CONTROL	MITIGATION
<p>easily transmissible viral particles.</p> <p>3. Exposure to disinfectants, nitrile/latex gloves and environmental sensitivities.</p> <p>4. Mental health distress/anxiety</p>		<p>for physical distancing.</p> <ul style="list-style-type: none"> <li>Where possible, outdoor activities and online/ virtual activities will be the primary form of contact.</li> <li>Occupancy limits set at outdoor activities in small groups to a maximum size of six (6); indoor activities will be limited to a total of six (6) participants at one time and two (2) staff, following the procedures outlined in this document.</li> <li>Cleaning/disinfecting procedures for workspace, shared workspaces and common areas to reduce surfaces that may potentially be contaminated with coronavirus particles are outlined in the safe work procedure.</li> </ul>
HAZARDS	CONTROL	MITIGATION
<p>1. High Touch surfaces, including furniture that is potentially contaminated with coronavirus particles.</p> <p>2. Inadvertent exposure to a viral contagion or inadvertent contamination of a shared workspace or common area with easily transmissible viral particles.</p> <p>3. Exposure to disinfectants, nitrile/latex gloves and environmental sensitivities.</p> <p>4. Mental health distress/anxiety</p>	<b>Engineered</b>	<ul style="list-style-type: none"> <li>Activity Room (Dart Room) Closed</li> <li>Hand sanitizer station placed near the entrance door, and other high touch locations for Youth Centre participants and employees.</li> <li>Remove lids from garbage receptacles to allow "no-touch" disposal.</li> <li>Unnecessary furniture will be removed, or re-arranged to ensure physical distancing can be maintained.</li> <li>Control entry and exit and limit the number of youth participants allowed in the building at one time.</li> </ul>
	<b>Administrative</b>	<p>Provide a Safe Work Procedure that addresses the following:</p> <ul style="list-style-type: none"> <li>Self-monitoring</li> <li>Guidance on document/cash handling</li> <li>Cleaning/disinfecting procedures</li> <li>Signage</li> <li>Occupancy limit set for Creston Valley Youth Network Building.</li> <li>Stress, anxiety and mental health awareness</li> <li>Proper hygiene practices</li> </ul>



**COUNCIL POLICY**

HAZARDS	CONTROL	MITIGATION
	Personal Protective Equipment (PPE)	Information regarding the use of PPE will be addressed in the Safe Work Procedure (SWP).

GENERAL GUIDELINES**1.0 STAYING INFORMED**

Creston Valley Youth Network employees are encouraged to stay up-to-date and informed on the pandemic and follow public health advice, as information may change from time to time.

**2.0 MONITORING OF SYMPTOMS**

- a) Pre-mitigation, including reporting and self-screening, will help to identify possible COVID- 19 positive employees and proactively remove risks that they could inadvertently introduce coronavirus into the workplace.
- b) Employees with COVID-19 symptoms **must stay home** and consult their doctor or call 811 to discuss testing. As per BC Centre for Disease Control, employees may not come to work for at least ten (10) days, or longer, if symptoms have not resolved. After the ten (10) to fourteen (14) day self-isolation, the employee may return to their regular activities if:
  - i. At least ten (10) days have passed since any symptoms started, and;
  - ii. The employee's fever is gone without the use of fever-reducing medications (i.e. Tylenol, Advil), and;
  - iii. The employee is feeling better (there is an improvement in a runny nose, sore throat, nausea, vomiting, diarrhea, fatigue). Coughing may go on for several weeks, so a cough alone does not mean there is a need to continue to self-monitor and self-isolate, or;
  - iv. The employee was self-monitoring and never developed any symptoms.
- c) Employees must also stay at home when sick to avoid spreading illness to others, even if symptoms are not consistent with COVID-19, as the employee may be asymptomatic. Employees can discuss with their manager the option of working from home if their symptoms allow.
- d) CVYN Participants with COVID-19 symptoms or symptoms of the common cold or influenza **must stay home** and will be encouraged to be assessed by their health care provider and follow their health care provider's instruction.

**3.0 PHYSICAL DISTANCING**

- a) Physical distancing reduces the potential of coronavirus being transmitted through airborne droplets. There is a possibility that even asymptomatic carriers

**COUNCIL POLICY**

of coronavirus may transmit the virus in this manner, so physical distancing will always be observed, even in cases when people do not display symptoms of COVID-19. Youth are not the primary drivers of COVID-19 spread in schools or community settings (BC Centre of Disease Control).

- b) Access to the Creston Valley Youth Network workplace will be limited and alternative methods, such as video or conference calls, outdoor activities, and virtual/online activities will be regularly scheduled to reduce contact intensity.
- c) The activity room (darts room) will be closed as physical distancing cannot be maintained. Common areas will be arranged to follow physical distancing practices or furniture will be removed if necessary. Employees are encouraged to use virtual/online and/or outdoor activities as much as possible.
- d) Whenever possible, employees should travel alone in vehicles to ensure physical distancing.
- e) If a task requires close personal contact, appropriate PPE and additional mitigation measures must be considered and discussed with your manager.
- f) Only essential business travel will be considered until further notice.
- g) Occupancy limits are as follows:

Occupancy limit for outside programming:

- i. - Max 6 youth
- ii. - Max 2 staff

Occupancy limit for inside programming:

- iii. - Max 6 youth
- iv. - Max 2 staff

The CVYN Coordinator will ensure that youth understand the process for registering in inside programming to ensure occupancy limits are met.

**4.0 PERSONAL HYGIENE**

- a) Creston Valley Youth Network Employees and Participants must practice proper hand hygiene techniques often, as it is the most effective way of reducing the spread of infection. Mandatory hand washing will be implemented when entering the CVYN building, entering the kitchen and after use of the washroom.
- b) Proper respiratory etiquette must be followed (see SWP).
- c) Touching face, including eyes, nose or mouth should be avoided, and hands washed or sanitized following such touching.

**COUNCIL POLICY****5.0 ENHANCED CLEANING/DISINFECTING**

- a) Employees will disinfect common areas and other high touch surfaces before use.
- b) Employees will ensure regularly touched surfaces are disinfected frequently within their own workspace(s) as per the Safe Work Procedure.

**6.0 PERSONAL/SHARED WORKSPACES/EQUIPMENT**

- a) Employees and Youth Network Participants are discouraged from sharing equipment (i.e. pens, phones, art supplies, other tools).
- b) The need to meet inside the Youth Centre will be minimized by organizing virtual/online activities and outdoor activities.
- c) When it is necessary to use a common workstation or piece of equipment, such as a shared computer, printer, modem, keys, security pad, door handles rails and bars, the surfaces will be disinfected before and after use. If in doubt about the cleanliness of an area or item, employees are encouraged to disinfect the area or item before and after use to reduce the risk of contamination.
- d) In the event of a potential COVID-19 case in a shared workspace, workstation or with a person using shared equipment, the station/equipment should not be used until a deep clean can be performed which is to be delegated by the manager.
- e) Limit the exchange of papers. If documents must be exchanged, follow the proper procedural guidelines outlined in the Safe Work Procedure.

**7.0 PERSONAL PROTECTION EQUIPMENT (PPE)**

- a) Facial masks and gloves are not mandatory. When physical distancing cannot be maintained a non-medical mask or homemade face covering must be worn (e.g., handling/dishing out food for CVYN participants, performing any cleaning or cleaning function).
- b) Gloves will be provided and can be used if desired. While gloves may provide protection for your hands, they do not prevent the transfer of coronavirus to other surfaces. Frequent hand washing is mandatory even when wearing gloves.
- c) Training on the proper use of PPE is found in the SWP.

**8.0 MENTAL HEALTH AWARENESS**

- a) Practice self-care. Emotional stress, anxiety or concern is natural under the present circumstances. Anyone who feels they are experiencing negative mental health implications should seek assistance as soon as possible (see SWP). Please be mindful of your co-workers and look out for each other.

**9.0 DOCUMENTATION AND TRAINING**

**Town of Creston****POLICY: SER-003-054****COUNCIL POLICY**

- a) The Director or designate of the Creston Valley Youth Network will ensure employees are trained on the policies, practices, and procedures due to the COVID-19 pandemic and keep records of that training.
- b) If employees have any concerns, they may discuss them with their immediate supervisor.

**10.0 HOURS OF OPERATION**

- a) The Creston Valley Youth Network will be open and operating based on the operational needs determined by the Director of Finance and Corporate Services.
- b) The Creston Valley Youth Network staff will continue to monitor the information from the Provincial Public Health Officer and will remain consistent with their recommendations for the non-essential business to close if required.

**11.0 ALTERING WORK PROCEDURES**

- a) The Chief Administrative Officer, in consultation with the Directors, may make immediate alterations to the Safe Work Procedures if deemed necessary to improve the safety of the general public and employees.

**POLICY RECORD**


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Date Approved by Council:	July 14, 2020	Resolution No.
Next Review Date:		Policy No: SER-003-054
Last Review Date:		Replaces: New Policy
Administrative Review:		

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**Town of Creston**  
**COUNCIL POLICY**

**POLICY: SER-003-054**

Appendix A

SAFE WORK PROCEDURE DURING COVID-19 PANDEMIC

**PURPOSE**

This Operating Procedure provides direction to employees regarding respiratory etiquette and minimizing risk during the gradual re-opening of the Creston Valley Youth Network building, while the Province remains in a state of emergency due to COVID-19. The Creston Valley Youth Network will continue to take direction from Federal and Provincial Health Authorities.

**HAZARDS**

During the pandemic response scenario, there is a risk of transmission whenever people come into contact with one another, share close physical space, and touch common surfaces.

Pandemic-related hazards include:

1. **Physical:** touching surfaces that are potentially contaminated with virus particles
2. **Biological:** inadvertent exposure to a viral contagion or inadvertent contamination of a shared workspace with easily transmissible viral particles
3. **Chemical:** exposure to disinfectants/nitrile or latex gloves/environmental sensitivities
4. **Psycho-social:** mental distress/anxiety

<b>EQUIPMENT AND MATERIAL</b>	
<b>Type</b>	<b>Criteria/Recommendation</b>
Disposable Antiseptic or Disinfectant Wipes	Clorox or Lysol Disinfectant Wipes that contain alcohol.
Hand Sanitizer or Hand Rub	Alcohol-based hand rub (ABHR) approved by Health Canada or the Province of BC with a minimum 68% alcohol content.
Microfiber Cloth	n/a
Cleaning solution specific for computer screens	70% isopropyl alcohol / 30% water solution
Disposable paper towel	n/a
Disposable Gloves	Latex or nitrile based

**PERSONAL PROTECTIVE EQUIPMENT (PPE)**

<b>Type</b>	<b>Criteria/Recommendation</b>
Facial Masks (disposable or washable) (optional)	N95/Surgical (paper) or cotton cloth material (hand-sewn)
Disposable Gloves	Latex or nitrile based

**COUNCIL POLICY****PROCEDURES**

This Safe Work Procedure (SWP) outlines the appropriate Provincial Guidelines to be followed, ensuring the health and safety of the Creston Valley Youth Network Staff and Participants. Procedures include requirements for orientation of staff and youth participants and screening prior to working, actions while at work (hygiene, physical distancing, cleaning, and monitoring).

<b>MITIGATION STEP</b>	<b>TASK INSTRUCTIONS</b> <i>Define how each step is to be performed safely, ensuring all hazards are addressed.</i>
<b>SELF-MONITORING</b>	<p><b>CVYN Employees must stay home</b> if they are experiencing any cold or flu-like symptoms.</p> <ul style="list-style-type: none"> <li>Before entering the workplace or before a shift starts, the CVYN employees must self-monitor for symptoms associated with COVID-19. If experiencing symptoms, employees must use the COVID-19 Symptom Self-Assessment Tool located at <a href="https://bc.thrive.health/">https://bc.thrive.health/</a> available through HealthlinkBC and answer the prompted questions.</li> <li>If 'yes' to any of the self-assessment questions, the direction will be provided. Please advise your Supervisor.</li> </ul> <p><b>CVYN Participants must stay home</b> if they are experiencing any cold or flu-like symptoms.</p> <ul style="list-style-type: none"> <li>CVYN employees will encourage participants to be assessed by their health care provider.</li> </ul> <p><i>(Note: As symptoms and information on the pandemic change, other questions may arise in the survey. Follow the advice provided after the survey has concluded, and if advised to stay home, notify your manager immediately.)</i></p>
<b>PHYSICAL DISTANCING</b>	<p><b>During all activities</b>, physical distancing will be maintained, including between co-workers and CVYN Participants:</p> <ol style="list-style-type: none"> <li>Remaining two (2)-metres or six (6)-feet apart; and</li> <li>Not engaging in any physical contact, such as handshaking.</li> <li>When physical distancing cannot be maintained between staff and participants (e.g., serving food), a non-medical mask or homemade face covering must be worn.</li> </ol>

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<p><b>PERSONAL HYGIENE</b></p>	<p><b><u>Handwashing</u></b></p> <p>Employees must either:</p> <ul style="list-style-type: none"> <li>a) Wash hands often with soap and water <b>for at least 20 seconds</b>;</li> <li>OR</li> <li>b) If soap and water are not available, alcohol-based hand sanitizer or rubs (ABHR) can be used to clean hands.</li> </ul> <p><b><u>Respiratory</u></b></p> <p>Employees must either:</p> <ul style="list-style-type: none"> <li>a) Turn their head away from others and cover their mouths with a sleeve (i.e. cough into elbow); OR</li> <li>b) Use a tissue when coughing or sneezing, and immediately after, discard tissue(s) into a garbage receptacle and wash hands.</li> </ul>
<p><b>CLEANING/ DISINFECTING</b></p> <p><b><u>Note:</u></b> It is important to make the distinction between cleaning and disinfecting:</p> <p><b>Cleaning</b> refers to the removal of germs, dirt, and impurities from surfaces. It does not kill germs, but by removing them, it lowers their numbers and the risk of spreading infection.</p> <p><b>Disinfecting</b> refers to using chemicals, for example, Health Canada-registered disinfectants, to kill germs on surfaces.</p> <p><b>Deep cleaning</b> by disinfecting (kill germs) on a surface <i>after</i> cleaning (removal of germs), it can further lower the risk of spreading infection.</p>	<p><b><u>CVYN CENTRE CLEANING</u></b></p> <p>Employees must follow these steps hourly or more often throughout the day:</p> <ol style="list-style-type: none"> <li>1. Wash hands or use hand sanitizer.</li> <li>2. Put on disposable gloves.</li> <li>3. General cleaning and disinfecting of the premise will occur at least once per opening of the Youth Centre.</li> <li>4. Frequently touched surfaces will be cleaned and disinfected at least twice per opening of the Youth Centre.</li> <li>5. If surfaces are visibly dirty, they should be cleaned using soap and water prior to disinfection. Use a disposable paper towel with disinfectant on <b>hard non-porous</b> surfaces by wiping the surfaces. These include, but are not limited to:             <ul style="list-style-type: none"> <li>a. keyboard, mouse</li> <li>b. phone, headset</li> <li>c. desktop surfaces</li> <li>d. chair seats and armrests</li> <li>e. cabinet door, drawers</li> <li>f. doorknobs handle</li> <li>g. light switches</li> <li>h. Pens</li> <li>i. photocopiers, cash registers and other shared equipment or surfaces</li> </ul> </li> <li>6. Carefully dispose of the wipe into a garbage receptacle immediately after use, remove gloves and dispose of.</li> <li>7. Wash your hands with soap and water or an alcohol-based hand sanitizer.</li> </ol> <p><b><u>Soft (Porous) Surfaces</u></b></p> <ol style="list-style-type: none"> <li>1. For soft (porous) surfaces such as the carpeted floor, fabric chairs, and drapes, remove visible contamination when present and clean with appropriate cleaners appropriate for use for the particular material of which it is made.</li> </ol>

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**COUNCIL POLICY**

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	<p>2. After cleaning, dispose of cleaning cloth as appropriate (paper towel in the garbage, fabric cloths in sealed laundry bag) or in accordance with the manufacturer's instructions.</p> <p><u>Note:</u> Never use a soiled or dirty cloth to clean any surface.</p> <p><b><u>Electronic Screens</u></b> This process is for cell phone screens, tablets, touch screens, computer and TV monitors and other sensitive electronic products:</p> <ol style="list-style-type: none"> <li>1. Moisten a microfiber cloth with a mixture of 70% isopropyl alcohol / 30% water. The cloth should be damp, but not dripping wet.</li> <li>2. Wipe down monitor or computer screen.</li> </ol> <p>Dry surfaces thoroughly to avoid streaking or pooling of liquids.</p> <p><u>Notes:</u></p> <ol style="list-style-type: none"> <li>1. Using any material other than a microfiber cloth could cause damage to the product.</li> <li>2. Avoid using any of the following chemicals or products containing these chemicals: <ul style="list-style-type: none"> <li>• Any chlorine-based cleaner, such as bleach</li> <li>• Peroxides (including hydrogen peroxide)</li> <li>• Solvents such as; acetone, paint thinner, benzene, methylene chloride or toluene</li> <li>• Ammonia (i.e. Windex)</li> <li>• Ethyl alcohol</li> </ul> </li> </ol>
<b>SIGNAGE</b>	<p>Creston Valley Youth Network Employees must display signage:</p> <p><b>Inside the main entrance:</b></p> <ol style="list-style-type: none"> <li>a) Wash your hands with warm water or soap for 20 seconds</li> <li>b) Keep 2 meters distant from others</li> <li>c) Stay home if you have any cold/ flu symptoms</li> </ol>
<b>YOUTH PARTICIPANT ORIENTATION</b>	<ul style="list-style-type: none"> <li>• Each group of Youth Network Participants will receive an orientation regarding the COVID-19, safety precautions put in place, including when to wash hands, occupancy limits and conditions on attendance (i.e., must not attend if experiencing and cold or flu-like symptoms).</li> <li>• Orientation will be documented.</li> </ul>
<b>STRESS, ANXIETY AND MENTAL HEALTH AWARENESS</b>	<p>Anyone who feels they are experiencing negative mental health implications should seek assistance as soon as possible:</p> <ol style="list-style-type: none"> <li>a) Contact the Employee Assistance Program (EAP) hotline at 1-800- 387-4765, or;</li> <li>b) Contact your Supervisor or trusted co-worker for more information or assistance, or;</li> <li>c) Contact your family physician</li> </ol>

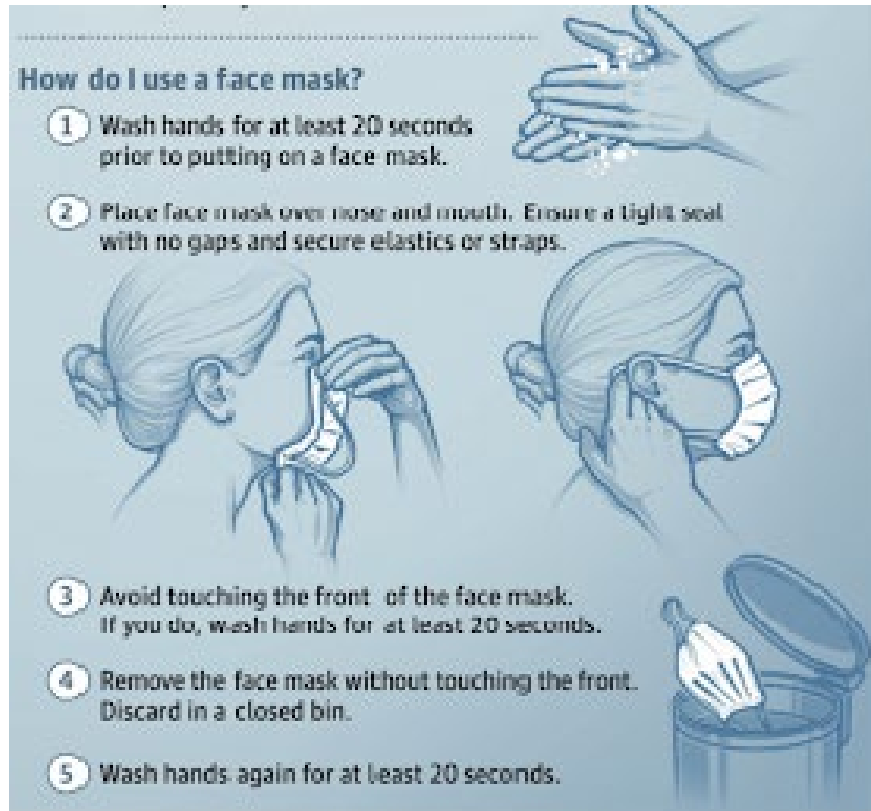


**COUNCIL POLICY**

<b>DOCUMENT HANDLING</b>	<ol style="list-style-type: none"> <li>1. Wash or disinfect their hands before and after contact.</li> <li>2. Gloves can be used at the employee's discretion. Gloves must be properly disposed of, and hands washed or sanitized after removing gloves (following procedure for proper donning and doffing of PPE.)</li> </ol>
<b>PERSONAL PROTECTIVE EQUIPMENT</b>	<p><b><u>Facial Masks</u></b></p> <p>Facial masks are not mandatory if an employee chooses to wear one, they are responsible for supplying, and the proper disposal or the frequent cleaning of them, dependent on which type they choose to utilize. Information for the care and disposal of facial masks can be found at <a href="http://covid-19.bccdc.ca/">http://covid-19.bccdc.ca/</a></p> <ol style="list-style-type: none"> <li>a) Fabric masks should be laundered after each day and dried on the highest temperature setting possible. They must be thoroughly dried before re-use.</li> <li>b) Paper masks should be properly disposed of after each day of use.</li> </ol> <p><b><u>Disposable Gloves</u></b></p> <p>These are not required unless an employee is conducting first aid or carrying out duties that regularly require the use of them. Gloves are not to be used as a replacement for proper and frequent hand hygiene. Wearing gloves may actually help spread the coronavirus as workers may unintentionally touch something or someone contaminated with the coronavirus with their gloved hand. If gloves are worn for cash or document handling, they will be disposed of after use and the employee will wash or sanitize their hands.</p> <p><b><u>Donning:</u></b></p> <ol style="list-style-type: none"> <li>1. Remove one glove from the package and inspect it to be sure no pinholes or tears are present.</li> <li>2. If gloves are ambidextrous, they can be worn on either hand. If not, align the glove's fingers and thumb with the proper hand before donning.</li> <li>3. Insert five fingers into the cuff and pull the cuff over the wrist.</li> <li>4. Check for a secure fit around the fingers and palm. The cuff should fit snugly around the wrist.</li> </ol> <p><b><u>Doffing:</u></b></p> <ol style="list-style-type: none"> <li>1. Grasp the outside edge of the glove near the wrist.</li> <li>2. Peel the glove away from the hand, turning it inside out. Hold it in the opposite gloved hand.</li> <li>3. Slide an ungloved finger under the wrist of the remaining glove, being careful not to touch the outside of the glove.</li> <li>4. Peel the remaining glove off from the inside, creating a "bag" containing both gloves. Discard.</li> </ol>

**COUNCIL POLICY****Important Information**

The employee assumes responsibility and risk of infection if they do not follow the guidelines provided in this document.



## Town of Creston COUNCIL POLICY

POLICY: SER-003-054



### PROPER DONNING & DOFFING OF DISPOSABLE GLOVES

Protective gloves are an important piece of safety equipment across a wide range of industries. When donned properly, they help protect workers from exposure to hazardous substances and products and processes from contamination. When doffed correctly, workers help prevent contamination to themselves and their environments. Below are tips on how to don and doff gloves in ways that help ensure worker safety and product integrity.

#### HOW TO DON GLOVES



**1** Remove one glove from the package and inspect it to be sure no pinholes or tears are present.

**2** If gloves are ambidextrous, they can be worn on either hand. If not, align the glove's fingers and thumb with the proper hand before donning.



**3** Insert five fingers into the cuff and pull the cuff over the wrist.



**4** Check for a secure fit around the fingers and palm. The cuff should fit snugly around the wrist.

#### HOW TO DOFF GLOVES



**1** Grasp the outside edge of the glove near the wrist.

**2** Peel the glove away from the hand, turning it inside out. Hold it in the opposite gloved hand.



**3** Slide an ungloved finger under the wrist of the remaining glove, being careful not to touch the outside of the glove.



**4** Peel the remaining glove off from the inside, creating a "bag" containing both gloves. Discard.

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**TOWN OF CRESTON****BYLAW NO. 1916**

A bylaw to amend Zoning Bylaw No. 1123, 1989.

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WHEREAS Council has enacted a Zoning Bylaw;

AND WHEREAS Council deems it necessary and in the public interest to amend Zoning Bylaw No. 1123, 1989;

NOW THEREFORE the Council of the Town of Creston, in open meeting assembled, acts as follows:

**Part 1 Citation**

1.1 This bylaw may be cited as “Zoning Amendment Bylaw No. 1916, 2020”.

**Part 2 Severability**

2.1 If a portion of this bylaw is held invalid by a Court of competent jurisdiction, then the invalid portion must be severed and the remainder of this bylaw is deemed to have been adopted without the severed section, subsection, paragraph, subparagraph, clause or phrase.

**Part 3 Amendments**

3.1 Schedule “A”, being the Zoning Map of Zoning Bylaw No. 1123, 1989, is amended by rezoning the property legally described as:

Lot 5, District Lot 891, Kootenay District, Plan EPP85933, PID: 030-594-511  
**(1516 Hillside Street)**

from “Single Family Residential (R-1) Zone” to “Zero Lot Line Residential (R-2) Zone”, as shown on Schedule “A”, which is attached to and forms a part of this bylaw.

**Part 4 Effective Date**

4.1 This bylaw shall come into full force and effect upon adoption.

READ A FIRST TIME by content and SECOND TIME by title this 29<sup>th</sup> day of September, 2020.

PUBLIC HEARING was held this       day of       , 2020.

READ A THIRD TIME by title this       day of       , 2020.

ADOPTED this       day of       , 2020.

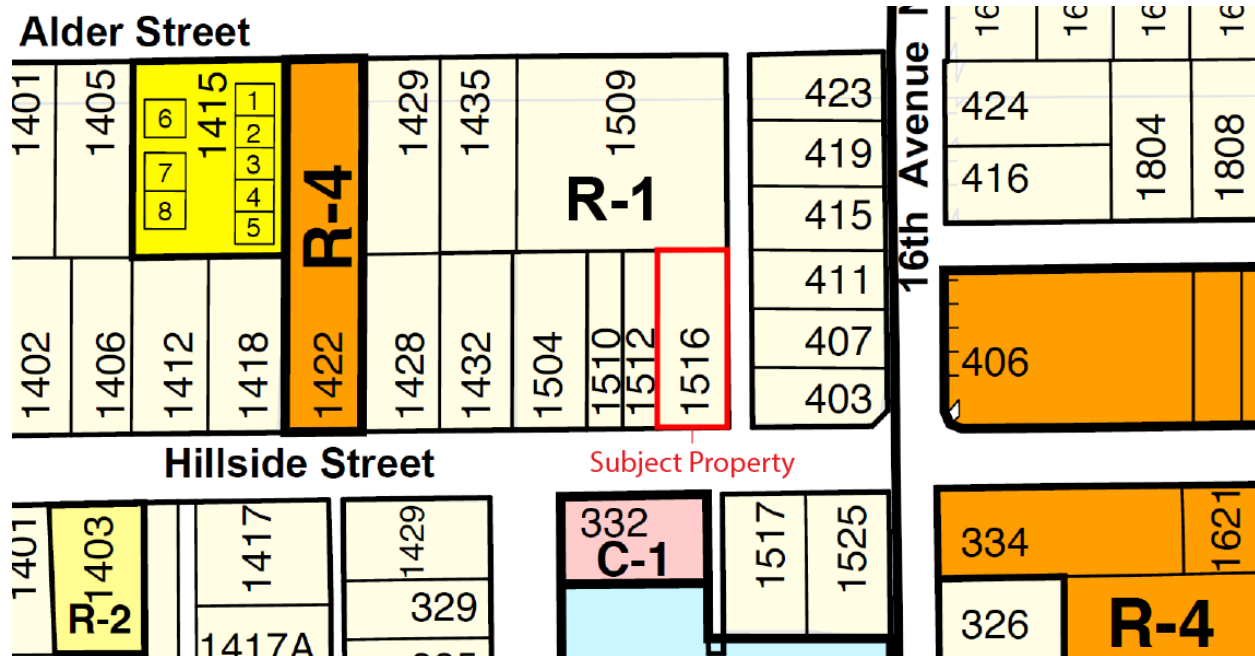
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Mayor Ron Toyota

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Bev Caldwell , Corporate Officer

**SCHEDULE "A"**  
**ZONING BYLAW NO. 1123, 1989**



**LEGAL:** Lot 5, District Lot 891, Kootenay District, Plan EPP85933 (PID: 030-594-511)

**CIVIC:** 1516 Hillside Street

**FROM:** "Single Family Residential (R-1) Zone"

**TO:** "Zero Lot Line Residential (R-2) Zone"

**TOWN OF CRESTON****BYLAW NO. 1917****A Bylaw to amend "2020, 2021 and 2022 Permissive Tax Exemption Bylaw No. 1898, 2019".**

WHEREAS the *Community Charter* provides that Council may, by a bylaw adopted prior to October 31<sup>st</sup> in any year, exempt from taxation for a period not to exceed ten years, certain lands and improvements;

AND WHEREAS Council deems it to be in the public interest to exempt from taxation for the years 2020, 2021 and 2022, those properties set out herein;

NOW THEREFORE the Council of the Town of Creston, in open meeting assembled, enacts as follows:

1. This bylaw may be cited as "2020, 2021 and 2022 Permissive Tax Exemption Amendment Bylaw No. 1917, 2020".
2. "2020, 2021 and 2022 Permissive Tax Exemption Bylaw No. 1898, 2019" is amended by adding a new Section 3.5, as follows:

3.5 Pursuant to Section 224(2)(a) of the *Community Charter*, the land and improvements, described as follows, will be 95% exempt from property taxation for the years 2021 and 2022:

Creston Valley (Pacific No. 29) Branch of the Royal Canadian Legion	137 - 11 <sup>th</sup> Avenue North	413.00544.000	Lots 8 and 9, Block 1, District Lot 891, Kootenay District, Plan NEP893 PID: 013-446-738 and 013-446-711
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3. This bylaw shall come into full force and effect as of January 1, 2021.

PUBLIC NOTICE, pursuant to Sections 94 and 227 of the *Community Charter*, was given the 1<sup>st</sup> and 8<sup>th</sup> day of October, 2020.

READ A FIRST TIME by title and SECOND TIME by content this      day of October, 2020.

READ A THIRD TIME by title this      day of October, 2020.

ADOPTED this      day of October, 2020.

\_\_\_\_\_  
Mayor Ron Toyota

\_\_\_\_\_  
Bev Caldwell, Corporate Officer