



Castlegar and Area Housing Need and Demand Study

Prepared for New Vision Housing Society by M. Thomson Consulting

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Stepping Stones Shelter

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Executive Summary

Over the last ten years, Castlegar and Area's housing market has experienced significant change in purchase and rental prices. Median household values increased between 2001 and 2006, and current sales prices for homes provided by the Kootenay Real Estate Board indicate that this trend has continued (2011 Census data will not be released until 2013). However, it may have been slowed by the economic downturn of 2008. According to available data, affordability has decreased for both homeowners and the renting population in the area.

Castlegar and Area includes the municipality of Castlegar, and rural Electoral Areas I and J of the Regional District of Central Kootenay. Area I includes Pass Creek, Thrums, Tarrys, Shoreacres, Glade, Brilliant, and Area J encompasses Ootischenia, Robson, Renata, Deer Park, Brooklyn, Shields, Raspberry, Syringa, and Fairview. After a period of decline, the population of Castlegar and Area grew between 2006 and 2011 to a population of 13,382.

The purpose of the *Castlegar and Area Housing Needs and Demands Study* is to assess the needs and demands for affordable housing, identifying strengths and opportunities as well as significant challenges and gaps in housing resources. The findings of this report are based on research conducted in the summer and fall of 2012, including a quantitative analysis of local demographics, economy and housing issues and the findings of a series of stakeholder interviews and a service user survey. Finally, it provides some next steps for the community regarding housing in Castlegar and Area.

The data presented in the study reveal a number of key issues in the area that presently impact the housing market in Castlegar and Area, or will do so in the future. The current housing profile shows that detached single-family dwellings are the predominant form of housing, representing approximately 80% of all dwellings in the region. The housing stock is significantly older than housing in the province as a whole, with 75.3% of all housing in Castlegar and Area 25 or more years of age (Census 2006). Both key informants and Census data indicate that there are more dwellings in need of major repairs in Areas I and J, and minor repairs in Castlegar and Area than the province as a whole; these maintenance issues tend to adversely impact low-income renters and households with affordability issues. While rents are lower in Castlegar and Area than in urban areas, they remain unattainable for many with lower income.

Despite the presence of some low-market rental opportunities, there are still many households experiencing affordability issues. An important indicator of housing affordability is households spending on housing costs (shelter and

associated utilities) to a maximum of 30% of the household income.¹ As of 2006, 18.1% of all households (945 with rent or mortgage) pay 30% or more on housing, while 35.3% of all renters (330 households) pay 30% or more. Rental rates have gone up since 2006 and according to stakeholder interviews are causing a strain on families and individuals. Coinciding increases in costs for food and commodities, and a lack of a living wage as a minimum wage, pose challenges for people not in a two-income household or making a single high-paying salary to afford suitable and appropriate housing. Even the low-end rental rates are not affordable for vulnerable individuals. Income Assistance shelter allowances and other housing subsidies for individuals and families have not kept pace with increases in rental costs. Additionally, no purpose built rental facilities are currently being planned.

Homelessness represents another significant challenge for Castlegar and Area. There is no women's transition house in Castlegar, the safe homes have closed and Castlegar's Temporary Emergency Shelter is limited to 3 beds (and 2 couches for overflow). Many people at risk of homelessness have to leave the area to seek shelter. While it is difficult to enumerate homeless individuals without a significant investment of resources, stakeholders have nonetheless identified homelessness and risk of homelessness as key issues. Street homelessness is not very visible in Castlegar, but key informants noted that there is a subsection of individuals who experience homelessness, risk of homelessness or significant volatility in their housing situation on a regular basis. Many of these individuals may have mental health or substance use issues.

A major demographic issue is the ageing population in Castlegar and Area. In 2011, seniors (individuals 65 years of age or older) represented 18.7% of the population of Castlegar and Area, compared with 15.6% of BC's population. By 2025 this is projected to grow to 25.6%, and by 2030 this will climb to 27.3%. This is likely to significantly increase the demand for seniors housing in this next 10-15 years. While seniors housing options currently appear to be adequate, concerns include appropriate housing for low-income seniors and seniors needing supports. Additionally, a lack of housing diversity means there are few options for seniors looking to remain independent but downsize from a detached single-family dwelling. As the proportion of seniors increases, there will likely be an increased demand for a range of market and non-market seniors housing options.

The municipality of Castlegar has already taken the opportunity to encourage affordable market rental and ownership housing by developing policy and bylaws that allow secondary suites for rental units and encourage more multi-family units. Focus is towards the growth areas identified in the Official Community Plan

¹ From CMHC's Affordable Housing FAQ. Available at: http://www.cmhc-schl.gc.ca/en/corp/faq/faq_002.cfm#4

with an aim to stimulate a full range of residential housing options within the City.

The research identified 6 clear priorities for additional housing across the housing spectrum, from emergency housing to market housing. The first three are immediate priorities, while the last three represent medium to long-term priorities:

- **Low-market/subsidized rental housing:** This housing will serve the approximately low-income 83-174 households² in need, including individuals and families.
- **Homeless extreme weather shelter:** Accessing BC Housing Emergency Shelter Program to expand basic homeless shelter services within the City of Castlegar.
- **Housing for adults with special needs:** Identify opportunities for housing for adults with special needs, including housing for individuals with developmental disabilities and supportive housing for individuals with mental health issues.
- **Planning for seniors housing:** Developing appropriate housing options for the expanding senior demographic that incorporates market and non-market options.
- **Increased Diversification and Densification of Housing Stock:** Build on Castlegar's existing OCP to encourage density and diversity of housing Castlegar's growth areas over the next ten to twenty years.
- **Long-Term Emergency Accommodations and Services:** Continue to work to increase support services and emergency accommodation options for the homeless and at-risk in Castlegar, particularly a Women's Transition House and permanent homeless shelter

Responsibility for these priorities falls to partnerships between the non-profit, public and private sector, which is explored more fully in Section 5.

² A conservative estimate of households experiencing significant housing need, as Core Housing Need statistics are not available for Castlegar and District.

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1. Introduction

1.1 Background

Over the last ten years, Castlegar and Area's housing market has experienced significant change in purchase and rental prices. Median household values increased between 2001 and 2006, and current sales prices for homes provided by the Kootenay Real Estate Board indicate that this trend has continued (2011 Census data will not be released until 2013). However, it may have been slowed by the economic downturn of 2008. According to available data, affordability has decreased for both homeowners and the renting population in the area.

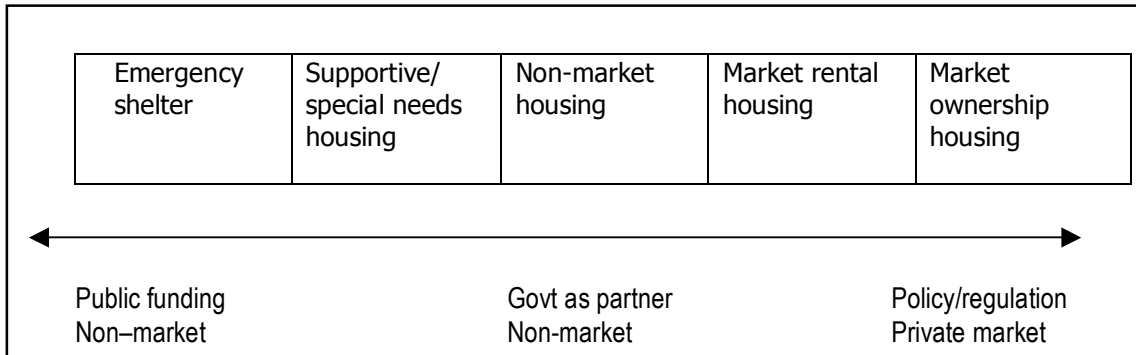
Castlegar and Area includes the municipality of Castlegar, and rural Electoral Areas I and J of the Regional District of Central Kootenay. Area I includes Pass Creek, Thrums, Tarrys, Shoreacres, Glade, Brilliant, and Area J encompasses Ootischenia, Robson, Renata, Deer Park, Brooklyn, Shields, Raspberry, Syringa, Fairview. After a period of decline, the population of Castlegar and Area grew between 2006 and 2011 to a population 13,382.

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1.2 Approach

The continuum of housing depicted below provides an organizing framework for understanding the local attainable housing supply, identifying priorities and considering potential directions for addressing identified needs. The continuum sets out five different types of housing which are suitable for households of various ages, types, abilities and incomes.

This Attainable Housing Needs Assessment has been structured to be consistent with the newly developed BC Housing and BC Non-Profit Housing Association *Housing Need and Demand Study* tool.³ However, due to the integration of a strong market ownership component and key informant interviews the template has been adapted somewhat to allow the incorporation of this information.



This report also provides an analysis of responses provided by key informant interviews and the results of a client-based survey conducted with individuals experiencing housing issues. These identify broader community issues that currently impact the housing market, or may do so in the future. Finally, Section 7 identifies some directions for communities and the region that will help inform the Strategic Planning phase of the project (to be conducted in Winter, 2012).

1.3 Methods

The information in this report is based on a mixed methods approach to housing needs and gaps, consisting of a literature review of relevant documents, the collection and analysis of relevant quantitative data and qualitative data, and a client survey for vulnerable individuals and families accessing support services. The research was conducted over a four and a half month period, with relevant information collected between July and October of 2012.

The literature review provided the background on various housing activities already completed in the region. The literature review consisted of existing housing research and local government policy and legislation that relate to affordable housing and included the following documents or research:

- Local government OCPs, zoning bylaws and other planning tools relevant to affordable housing
- Research conducted by Selkirk College’s Regional Innovation Chair

In July, August and September the researcher collected a range of quantitative data from a number of sources. These included:

³ BC Housing and BCNPHA. 2010. *Housing Need and Demand Study Document Template*.

- Statistics Canada
- BC Stats
- Canadian Mortgage and Housing Corporation
- Kootenay Real Estate Board
- Selkirk College Regional Innovation Chair
- BC Housing
- Key stakeholders (e.g. community services data)

Data was collected in July and August and analysis of that data was finalized in October 2012. This analysis provides the demographic, economic and housing trends in the region over the last five to ten years. Quantitative analysis helped provide the basis for key informant interviews.

During August the researcher conducted 13 key stakeholder interviews with individuals representing three different sectors involved in housing issues. These included:

- Local government planners and representatives
- Social service organizations
- Realtors

The qualitative component of this project was designed to provide insight into trends observed in the quantitative analysis, ensure that older Census data was still relevant in the community, and provide information on issues not covered by the quantitative analysis (e.g. homelessness).

In August, twenty-one client surveys were conducted at Castlegar's Drop-in Centre over a period of two weeks. Clients were asked to give input on their recent housing experiences and challenges, in order to put a face to housing issues experienced by vulnerable residents of Castlegar and Area.

This report represents a synthesis of all relevant information. While Section 2 is largely based on the quantitative research, key informant responses are used to supplement the data wherever appropriate. Sections 3 and 4 provide additional analysis of key informant responses to a range of questions on the housing market, local economy, assets and challenges in the region, and client experiences with housing.

This report has certain limitations. The most significant limitation is the use of older data. Wherever possible, up-to-date Statistics Canada 2011 Census data has been used. In many cases, however, this research has relied on 2006 Census data, as this is the most recent available data on a range of housing issues (e.g. age of housing stock, state of repair of housing, etc.). In some cases

local data sources (e.g. building permits) have supplemented this data, but this is not always possible.

Another limitation is on the number of key informant interviews. While 13 key informant interviews provided considerable insight into housing issues in Castlegar and Area, further interviews with other representatives of the real estate and development sector would no doubt provide further information regarding challenges and opportunities with market housing. However, due to the limited resources in conducting this research, a decision was made to focus on assessing housing issues of vulnerable individuals.

A final limitation is regarding client surveys. Due to sample size (21 surveys), the survey is not intended to provide a representative sample of all housing challenges that low-income or vulnerable individuals and families face in Castlegar and Area. Rather it is intended to show a snapshot of the issues and challenges of those individuals and families accessing services at a particular period in time to better understand what is available and what gaps exist.

1.4 Local Government Planning and Context

One of the purposes of Castlegar's OCP is to identify and establish the "residential development required to meet forecasted housing needs" over a five year period, and the "strategies for affordable housing, rental housing and special needs housing".⁴ The OCP states that the vision is to have affordable living, a diversity of housing and complete and inclusive neighbourhoods in a well serviced community. Some of the strategies to attaining its vision encompass the needs of the elderly and affordable housing, and the desire for growth in specific areas of the city. The City will permit "flexible but appropriate forms of secondary suites, garden suites and other forms of affordable housing" in the hopes that residents of all ages will be able to find suitable housing. There is also a desire to encourage "growth and utilization of home support services" so that the elderly will have the supports needed for daily living.

The OCP identifies specific "growth areas" in Castlegar, including the North End, Sherbiko Hill, 24th Street-Columbia avenue intersection, and the South End of Castlegar. These areas have the potential for residential growth, and by identifying them, the OCP hopes to provide a framework for development in these locations and promises to "pay particular attention and support to these areas." Part of the intention is to promote diversity in housing stock and the development of vacant areas, discourage development of new residential building outside of specific growth areas, and encourage higher density in residential designations.

⁴ City of Castlegar, 2011

Development outside of the growth areas that requires a zoning change from low-density residential to medium-density is possible, but must fall within the policies stated, such as: ensuring that adequate infrastructure is in place; encouraging development within 400 meters of a convenience or grocery store; being compatible with the existing character of its surroundings; and using transit-oriented development practices.

Within the growth areas, such as the downtown area, one focus will be increasing population by encouraging higher residential densities via multiple unit or mixed use (commercial and residential) development on vacant lots or “lots appropriate for redevelopment”. Also specified is a need to “ensure that affordable, special needs and rental housing is maintained, and strive to develop new supply.” The Sherbiko Hill growth area (designated Low Density Residential) still requires the completion of a neighbourhood plan, with the intention to identify areas for Medium Density Residential use. In the 24th Street growth area, the aim is to encourage redevelopment to higher residential densities (also with multiple unit or mixed use development on vacant lots or those appropriate for redevelopment), and promote community food production with community gardens, also ensuring “that affordable, special needs and rental housing is maintained and strive to develop new supply.” The South End growth area proposes to continue support for building out of the Twin Rivers, Emerald Green and Grandview Heights subdivisions, with promotion for “the development of a commercial centre for residents in the south end near the intersection of Minto Road and Trowlex Road.”

Castlegar’s Residential Objective (9.1) is to “Encourage the development of a full range of residential types, locations, densities, tenures and prices”. The City recognizes the approaching demographic shift with an aging population, increasing single and two person households and those with one or no children, and understands how this will impact the location and form of housing. Reducing Castlegar’s global footprint is in mind throughout its provisions and a desire to “enhance social interaction and sense of community”. To accomplish this, the OCP includes Infill Development Policies that state the City strongly encourages “affordable housing, special needs and rental housing in infill developments” and “residential or commercial residential mixed use development in the specific growth areas”. They also propose the transition of single detached homes to multiple unit dwellings in specified areas. The City also recognizes increased housing prices and the lack of affordable housing and has worked to provide options for reducing costs, such as lowering water and sewer rates in secondary suites. It also points to manufactured homes and apartments as potential sources for affordable housing. Importantly, the OCP states: “Providing adequate housing options for people regardless of their socioeconomic status as well as the shelter needs of the disabled and elderly is a priority in Castlegar”.

Castlegar's Affordable, Special Needs and Rental Housing Objectives mention maintaining the current supply of affordable, rental and special needs housing and encourages all new development that will contribute positively to such. Recognizing the reliance on manufactured homes as affordable, the OCP sets out to protect people relying on these with rezoning process stipulations (see 9.3.2 on p. 41). It also encourages a "wide range of tenure types and organizational frameworks including lease, rental, strata and co-operative and not for profit housing", and directs "affordable housing development to areas close to education, shopping and transit". The City also says it will "Ensure the development of a wide range of multiple unit housing forms throughout the City and in individual developments". Four Affordable, Special Needs and Rental Housing Action Steps are set out:

- Determine the appropriateness of using Housing Agreements to regulate the resale price of any new affordable housing units in Castlegar.
- Explore the requirements for accommodating special needs housing in secondary suites.
- Develop an Affordable Housing Strategy.
- Develop relationships with other communities and organizations to advocate for increased funding for affordable housing projects.

Castlegar still wants to retain its existing low density residential area (which makes up the higher proportion of residential zones) and create new ones. Specifically, it wants to "ensure that the traditional housing needs of Castlegar families will continue to be met in the low density residential designated areas", though it does encourage development of low density affordable housing. Residential development must be no more than three stories, with ground-oriented separate entrances. Action Steps are to work with the RDCK to develop a "Regional Growth Strategy" and assess the market demand for single detached dwellings in the future.

Most of the Medium Density Residential area is farther away from amenities. Here, the OCP encourages development of stacked town homes and apartments and would like to ensure a variety of "dwelling unit types so that housing options are provided for residents of various income levels." Policies include directing the development of multiple unit buildings to designated medium density residential areas, transitioning single detached units to multiple units buildings, and promoting compact development that will be able to support public transit system. Action steps include evaluating the appropriateness of secondary suites in duplex buildings and developing a sustainable development checklist.

Castlegar's Commercial Objective states that commercial/residential mixed use is a priority for Castlegar and that it wants to ensure "that mixed use developments contribute to the supply of affordable, special needs and rental housing."

Areas designated as “Transition” are “envisioned to redevelop over time to multiple unit type residential and other land uses and activities that are appropriate for a residential neighbourhood.” Importantly, Policy 12.2.12 is to “Ensure that affordable, special needs and rental housing is maintained, and strive to develop new supply.”

In the Implementation section of the OCP, the Action Step for the category of Residential summarizes the above notes:

- Develop an infill development strategy
- Determine if the regulation of the resale price of new affordable units is appropriate in Castlegar.
- Explore special needs housing requirements in secondary suites
- Develop an Affordable Housing Strategy
- Advocate for increased funding for affordable housing projects
- Assess market demand for single detached dwellings
- Evaluate home based business opportunities in multiple unit buildings
- Evaluate appropriateness of secondary suites in Duplexes
- Develop a sustainable development checklist
- Prepare a feasibility analysis for LEED development
- Identify sites for community gardens and plazas

2. Quantitative Research Findings

2.1 Population Trends and Distributions

Between 2001 and 2006 the Castlegar region saw a population decline of 4.9% (based on the Castlegar Health Area records). Within five years, the population rebounded to above its previous levels. Castlegar region grew 7.3% between 2006 and 2011, exceeding previous projections of 1.3% growth,⁵ with Castlegar city at the highest rate of 7.7% growth (Table 1.1). This rate exceeds BC's 7.0% growth, and the overall growth rate of the Central Kootenay region of 4.6%. Projected population growth by BC Stats becomes more modest for Castlegar Health Area between 2011 and 2026, with a growth rate of 3%, from 13,596 to 14,000 (Figure 1.1).

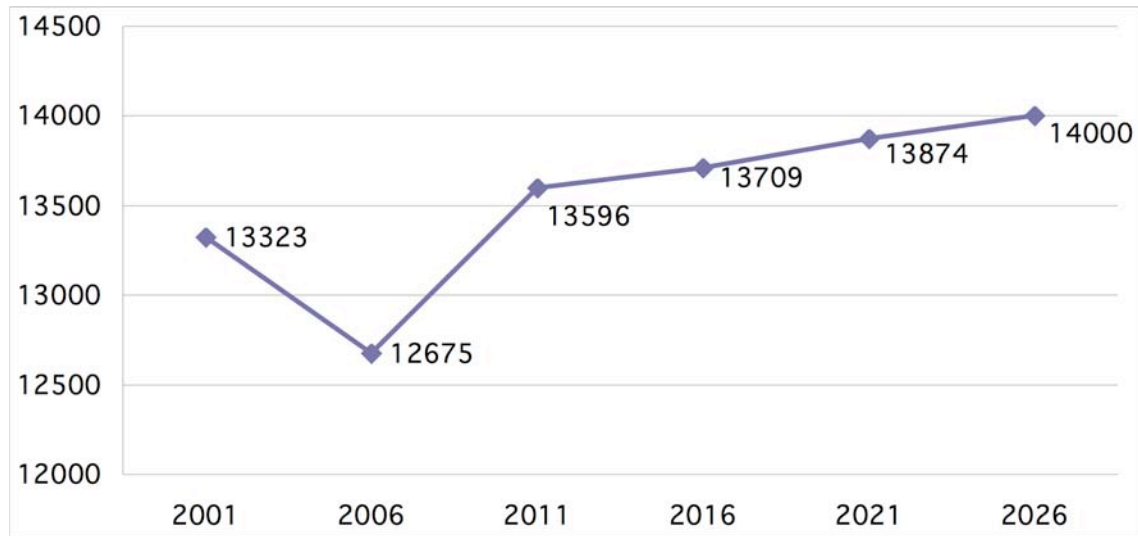
Table 1: Population Growth Rate for Castlegar and greater region (* Using the 2011 boundary)

	2011 Population	2006 Population*	% Growth
Area I	2,570	2,415	6.4%
Area J	2,996	2,792	7.3%
Castlegar	7,816	7,259	7.7%
Castlegar and Area	13,382	12,466	7.3%
Central Kootenay	58,441	55,883	4.6%
BC	4,400,057	4,113,487	7.0%

Source: Statistics Canada, 2011a and 2006a

⁵ Selkirk College Regional Innovation Chair, 2008. Previous projections from BC Stats via Affordable Housing Assessment and Strategic Planning: The Columbia Basin and Boundary Regions, B.C. 2009, by George Penfold M.S. MCIP

Figure 1: Population Projections to 2026, Castlegar Heath Area



Source: BC Stats, 2012a

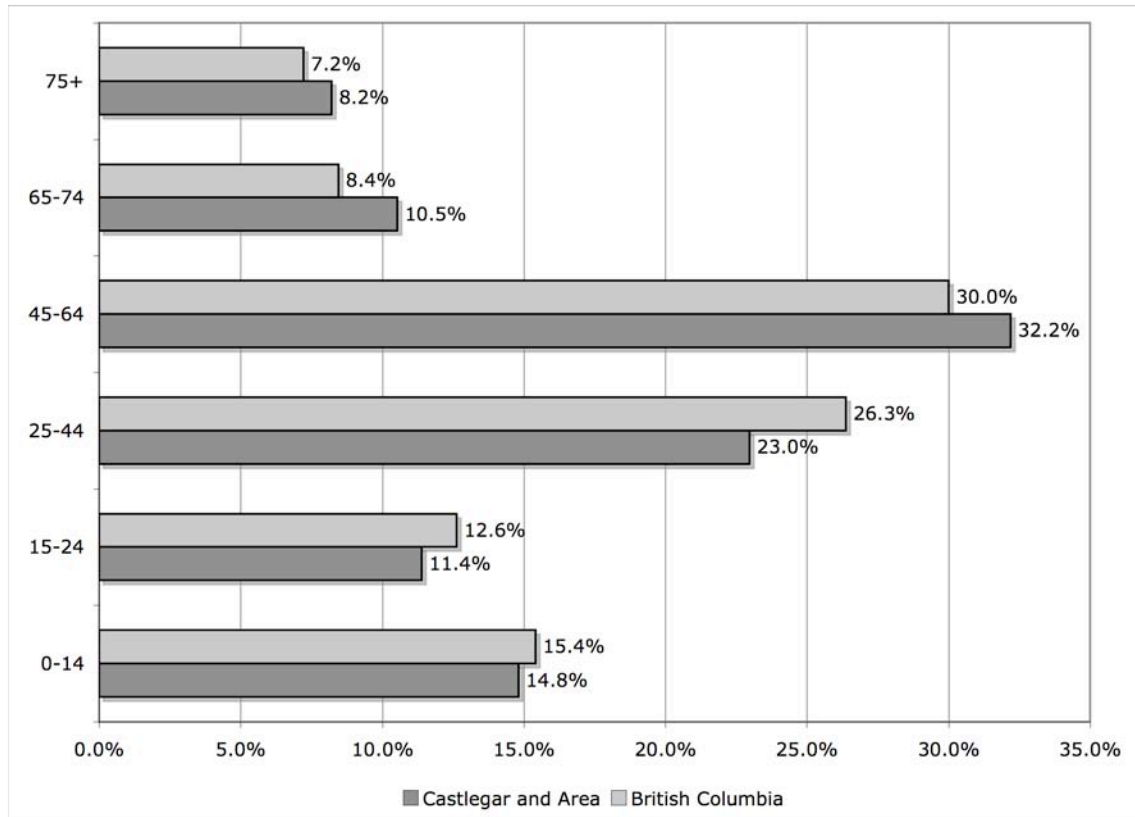
Castlegar and Area has a lower proportion of people under 45, and a higher proportion of people 45 and over than British Columbia. Currently, the proportions of the population aged 0-14 (14.8%), 15-24 (11.4%) and 25-44 (23.0%) are slightly less than the provincial average, 15.4%, 12.6% and 26.3% respectively. People aged 45-64, however, make up the largest age group at 32.2% in Castlegar and Area (see figure 1.2), slightly higher than BC's 30%. Areas I and J have a particularly high proportion in 45-64 year old age group, with 34.5% and 35.9%, respectively, while Castlegar's 45-64 year olds represent 30% of the total population. In Castlegar and Area, the 65-74 year old age group makes up 10.5%, and 75 and older make up 8.2%, compared to 8.4% and 7.2%, respectively, in BC. For people age 75 and up, Castlegar has a higher proportion of 10.4% than Area I's 5.8%, or Area J's 4.5%, possibly reflecting the need for the ageing population to be closer to services if lacking mobility or transportation independence.

Table 2: Proportion of Population by Age

	Area I	Area J	Castlegar	Castlegar and Area	British Columbia
0-14	14.4%	16.5%	14.3%	14.8%	15.4%
15-24	11.9%	11.0%	11.3%	11.4%	12.6%
25-44	23.2%	22.5%	23.1%	23.0%	26.3%
45-64	34.5%	35.9%	30.0%	32.2%	30.0%
65-74	10.1%	9.7%	11.0%	10.5%	8.4%
75+	5.8%	4.5%	10.4%	8.2%	7.2%
Total	2565	3005	7804	13,374	4,400,050

Source: Statistics Canada, 2011a

Figure 2: Proportion of Population by Age



Source: Statistics Canada, 2011a

By 2015, Castlegar and Area is projected to see a drop in the population for age 24-and-under, with ages 15-to-24 decreasing by 2.5% and the 0-to-14 age group will decrease by 1.1%. Between 2010 and 2015, the 45-to-64 year old age group will remain relatively stable, while a 2.5% increase is projected for those 65 and older.

By 2020, the 15-to-24 year old group is projected to decrease 4.4% from 2010, and the 45 to 64 group will reduce 1.7%. In 2030, the smallest proportion of the population is projected to be the 15 to 24 year old age group, representing only 8.6% of the population. Though the 25-44 year old group will increase slightly by 1.2%. The greatest change will be in the baby boomer cohort, with the 65 and over group increasing by 10% between 2010 and 2030 and outgrowing other groups to reach the highest proportion of the population at 27.3%.

Table 3: Castlegar and Area Population Projections by Age Group to 2030

Year	Age					Total
	0-14	15-24	25-44	45-64	65+	
2000	18.3%	13.4%	28.6%	26.2%	13.5%	13,410
2005	16.2%	12.3%	25.1%	30.2%	16.3%	12,709
2010	13.8%	14.1%	23.6%	31.2%	17.3%	13,582
2015	12.7%	11.6%	24.8%	31.1%	19.8%	13,678
2020	12.7%	9.7%	25.3%	29.5%	22.7%	13,843
2025	13.6%	8.6%	25.5%	26.7%	25.6%	13,986
2030	13.6%	8.6%	24.8%	25.6%	27.3%	14,025

Source: BC Stats, 2012a

2.2 Income

Table 1.4 shows trends in median income (the middle of the income distribution) for Castlegar and RDCK's Area I & J between 2000 and 2005. Each area experienced income growth within Castlegar and Area. The median income in Castlegar and Area for both sexes totalled less than the provincial median income in 2000 (by 0.4%), but there has since been a shift, a growth of 21.3% increase to \$26,673. This is 7.3% above BC's 2005 median income level. There was a significant increase for females in Area J while males experienced a significant increase in Area I and a decrease in Area J. However, in 2005 females had a median income of less than half of their male counterparts, earning only 48.6% of the male median income for the Castlegar and Area.

Table 4: Median Income for Individuals in Castlegar and Area I & J

	2000			2005			% Change for all from 2000-2005
	Female	Male	Median Income - both sexes	Female	Male	Median Income - both sexes	
Area I	\$ 13,825	\$ 33,383	\$ 20,572	\$ 14,234	\$ 37,117	\$ 25,361	23.3%
Area J	\$ 16,587	\$ 38,412	\$ 23,877	\$ 21,180	\$ 37,282	\$ 29,275	22.6%
Castlegar	\$ 15,572	\$ 34,733	\$ 21,540	\$ 18,275	\$ 36,055	\$ 25,384	17.8%
Castlegar and Area	\$ 15,328	\$ 35,509	\$ 21,996	\$ 17,896	\$ 36,818	\$ 26,673	21.3%
BC	\$ 17,546	\$ 28,976	\$ 22,095	\$ 19,997	\$ 31,598	\$ 24,867	12.5%

Source: Statistics Canada, 2001 and 2006

Household incomes are important indicators of housing affordability in a region, as households purchasing or rental capacity is based upon household income. The median household income for Castlegar and Area in 2005, \$54,557, is 3.5% above the median provincial income of \$52,709. Each area also experienced an increase from 2000, with Area J showing the greatest change of 34.8%. Castlegar and Area I, however, saw a lesser growth of 11.5% and 11.7%, respectively, for median income in 2005.

Table 5: Median Household Income, for 2000 and 2005

	Median Household Income 2005	Median Household Income 2000	% Change in Median Income
Area I	\$ 50,938	\$ 45,599	11.7%
Area J	\$ 63,108	\$ 46,816	34.8%
Castlegar	\$ 49,626	\$ 44,511	11.5%
Castlegar and Area	\$ 54,557	\$ 45,642	19.5%
BC	\$ 52,709	\$ 46,802	12.6%

Source: Statistics Canada, 2001 and 2006

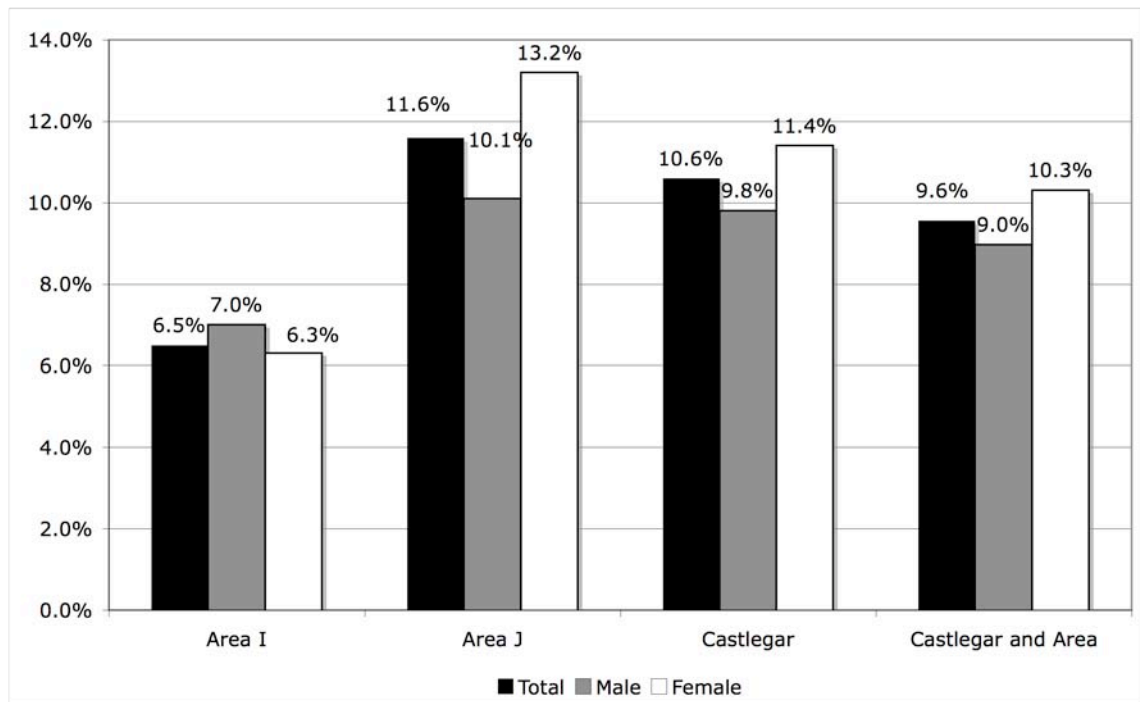
Low income cut-offs (LICOs) are a measure that Statistics Canada uses for determining income thresholds based on family expenditure data. Though Statistics Canada holds this is not a measure of poverty, families with incomes below the LICO thresholds are likely to spend a larger portion of their income on necessities than the average family. Thus, families that are likely to be financially challenged are identified. Each measure varies with family and community size.

The proportion of individuals aged 15 and up living on low income (according to LICO measures) in Castlegar and Area can be seen in Figures 1.3 and 1.4 below. Before income tax was deducted, 9.6% were living on low income in Castlegar and Area in 2005, with females only at 10.3% (figure 1.3). The highest proportion of low income is found in Area J, where females make up 13.2% of those with low income, and the lowest in Area I (6.3%) for females.

After tax deduction (Figure 1.4) low income levels are slightly less, as government programs help to augment income of those categorized as having low income. The total in Castlegar and Area is at 6.7%, with females at 7.2% and males at 6.2%. Area J carries the highest proportion of low income individuals at 8.1%, with females at 9.8%. Area I shows lower rates of low income at total of 4.9%.

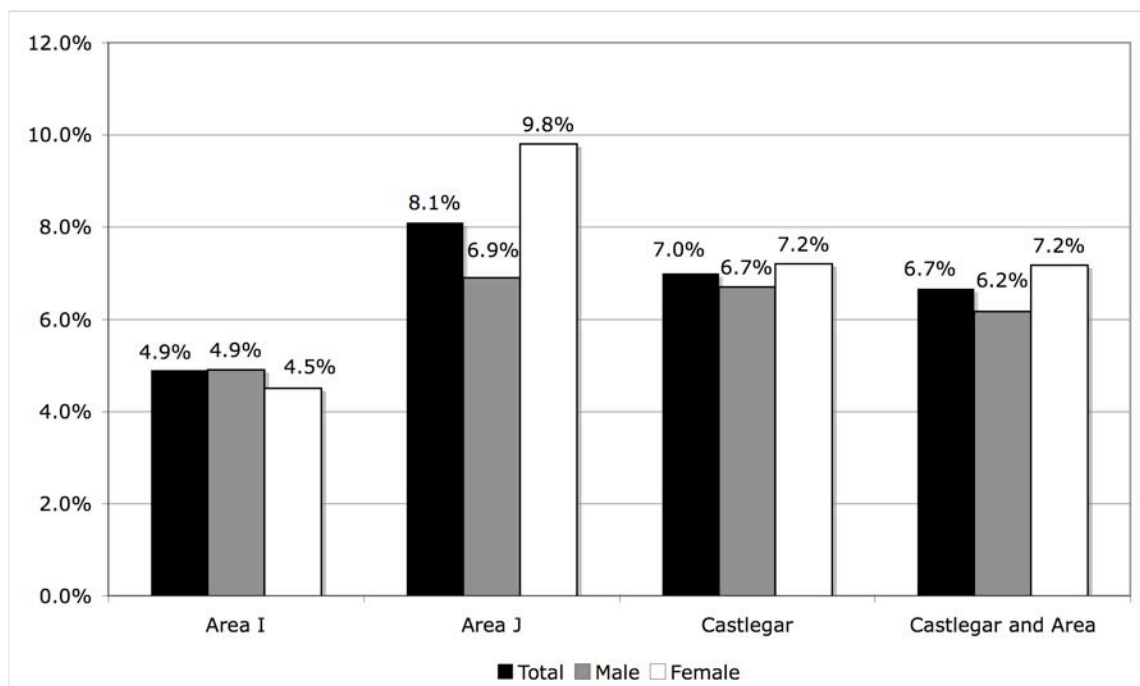
Statistics Canada also reports that as of March 2012, 1.7% (approximately 133) of Castlegar's adult population (19-64) was receiving basic Income Assistance. No information was available for Area I and J.

Figure 3: Prevalence of Low Income before tax, 2005⁶



Source: Statistics Canada, 2006

Figure 4: Prevalence of low income after tax, 2005



Source: Statistics Canada, 2006

⁶ Persons 15 years and over

2.3 Employment and Labour Force

Labour Force by Industry

Investigating economic activity can help bring understanding of the regional economy and provide a window into the housing market. Table 1.6 provides a list of industries and the number and proportion of workers in the labour force in each category. The most dominant source of employment is in manufacturing, with 17.4% of all workforce activity in this area compared to only 9.4% in BC. The likely cause of this nearly doubled rate is employment provided by Teck Metals and associated industry. The retail trade has 15%, the next highest proportion of labour force and more than the provincial average of 12.6%. Health care and social assistance (10.9%) and educational services (9.9%) also take up a larger proportion than most industries and are slightly higher than BC's 10.7% and 7.5%, respectively. These four industries make up over half of the labour force in this region at 53.2%.

The total proportion of all industries is divided fairly evenly between sexes, male's making up 51.1% and females 48.9% of the labour force (Table 1.7). Females dominate the health care and social assistance and real estate industries, while men dominate the manufacturing and construction industries. As mentioned above, however, according to median income reports by Statistics Canada, women are more likely to earn less than half the income of men. This gives women less opportunity to purchase a home or afford rents unless living in a household with combined incomes.

Table 6: Labour Force by Industry, 2006

Industry	Castlegar and Area		British Columbia	
	Number	Percent	Number	Percent
Agriculture, forestry, fishing and hunting	90	1.7%	51,605	2.9%
Utilities	90	1.7%	9,390	0.5%
Construction	320	6.2%	69,185	3.8%
Manufacturing	900	17.4%	170,005	9.4%
Wholesale trade	80	1.6%	79,685	4.4%
Retail trade	775	15.0%	226,335	12.6%
Transportation and warehousing	195	3.8%	79,315	4.4%
Information and cultural industries	60	1.2%	46,965	2.6%
Finance and insurance	150	2.9%	79,170	4.4%
Real estate and rental and leasing	65	1.3%	45,090	2.5%
Professional, scientific and technical services	285	5.5%	142,680	7.9%
Administrative & support, waste management, etc	100	1.9%	60,985	3.4%
Educational services	510	9.9%	136,025	7.5%
Health care and social assistance	565	10.9%	193,020	10.7%
Arts, entertainment and recreation	115	2.2%	42,360	2.4%
Accommodation and food services	420	8.1%	160,765	8.9%
Other services (except public administration)	255	4.9%	93,350	5.2%
Public administration	185	3.6%	99,830	5.5%
Total Labour Force over 15		5,200		1,802,280

Source: Statistics Canada, 2006

Table 7: Labour Force in Industry by Proportion of Female and Males, 2006⁷

	Proportion Male	Proportion Female
Industry	51.1%	48.9%
Agriculture, forestry, fishing and hunting	61.1%	38.9%
Utilities	72.2%	16.7%
Construction	87.5%	15.6%
Manufacturing	93.9%	6.1%
Wholesale trade	50.0%	50.0%
Retail trade	36.8%	62.6%
Transportation and warehousing	76.9%	25.6%
Information and cultural industries	41.7%	41.7%
Finance and insurance	16.7%	76.7%
Real estate and rental and leasing	30.8%	84.6%
Professional, scientific and technical services	43.9%	54.4%
Administrative & support, waste management & remediation serv.	55.0%	45.0%
Educational services	31.4%	66.7%
Health care and social assistance	12.4%	88.5%
Arts, entertainment and recreation	52.2%	52.2%
Accommodation and food services	32.1%	67.9%
Other services (except public administration)	43.1%	56.9%
Public administration	62.2%	45.9%

Source: Statistics Canada, 2006

Labour Force by Occupation

Prevalent occupations in a community provide insight into the local economy and income levels of residents, and thus housing affordability. In Table 1.8, the highest concentration of labour force is within sales and service at 24.4%, almost on par with BC's 25.3%. Traditionally these occupations pay lower wages, give fewer benefits, are often part-time and employ a larger majority of women.⁸ The second highest proportion of occupations at 21.5%, can be found in the trades, transport and equipment operators category, which is 6% higher than BC's average. Jobs in this category generally offer higher wages.⁹ Business, finance and administrative occupations are the next highest concentration of the labour

⁷ Percentages must be taken as average rather than exact. Some of the proportions do not add up to an even 100% because Statistics Canada has applied random rounding to each of their tables "in order to protect the identity of the respondent". To obtain more information on this subject, please select the link: <http://www12.statcan.gc.ca/census-recensement/2006/ref/dict/app-ann002-eng.cfm>

⁸ Canadian Labour Congress, 2008.

⁹ Canadian Labour Congress, 2008.

force at 15.4%, less than the provincial rate of 17.1%. There are slightly more people in health occupations (6.7%) than in BC (5.5%) but less in management (8.1%), natural and applied science (5.3%) social science, education and government service (6.3%) and art, culture, recreation and sports (2%).

Table 8: Labour Force by Occupation, 2006

	Castlegar and Area	Proportion	BC	Proportion
Management occupations	525	8.1%	229,945	10.5%
Business, finance and administrative occupations	995	15.4%	375,970	17.1%
Natural and applied sciences and related occupations	345	5.3%	138,955	6.3%
Health occupations	430	6.7%	120,360	5.5%
Occupations in social science, education, government service and religion	405	6.3%	178,040	8.1%
Occupations in art, culture, recreation and sport	130	2.0%	76,455	3.5%
Sales and service occupations	1,575	24.4%	555,880	25.3%
Trades, transport and equipment operators and related occupations	1,390	21.5%	339,500	15.5%
Occupations unique to primary industry	245	3.8%	86,455	3.9%
Occupations unique to processing, manufacturing and utilities	415	6.4%	91,545	4.2%

Source: Statistics Canada, 2006

2.4 Households

BC Stats projects the number of households will experience some growth between 2012 and 2022, increasing from 6025 to 6477. This growth rate of 8.3% is slightly lower than the Kootenay Boundary Health Service Delivery Area's estimated rate of 9.4%, and will mean 480 new households in the Castlegar Health Area by 2022.

Table 9: Projected Change in Number of Households in Castlegar Health Area 2012-2022

	# of Households	% change year to year	# of new households
2006	5332	0.4%	21
2012	6025	1.0%	60
2013	6088	1.0%	63
2014	6152	1.1%	64
2015	6220	1.1%	68
2016	6287	1.1%	67
2017	6327	0.6%	40
2018	6363	0.6%	36
2019	6387	0.4%	24
2020	6419	0.5%	32
2021	6445	0.4%	26
2022	6477	0.5%	32
Total		8.3%	480

Source: BC Stats, 2012b

Household Types

Table 1.10 shows the proportion of households in Castlegar and Area by type, with census family households making up 69.5% and non-family households 30.5%. The largest proportion of family households is in the category of couples without children (32.3%) consistent with the age profile of the area as it indicates an older population of couples (45-64 years old) whose children may have left. The second largest proportion is in non-census families under one-person households, representing 27.4% of the population, a large amount of individuals living alone, but consistent with provincial averages. Nearly a quarter of Castlegar and Area's households are couples with children (24.0%) and other family households represent 4.9% of all households, much lower than BC's 19.1%. Lone-parent households represent a comparable proportion of all populations as the BC average (8.2% and 8.1% respectively).

Table 10 Households by Household Type by Proportion, 2011

	Area I	Area J	Castlegar	Castlegar and Area	British Columbia
Total private households	1,080	1,250	3,350	5,680	1,764,640
Census family households	73.1%	72.8%	67.0%	69.5%	67.0%
One-family only households	68.5%	68.0%	61.9%	64.5%	59.0%
Couple family households	61.6%	60.4%	53.3%	56.4%	50.9%
Couples without children	33.8%	34.4%	31.0%	32.3%	26.0%
Couples with children	27.3%	26.4%	22.1%	24.0%	24.9%
Lone parent family households	7.4%	7.2%	8.8%	8.2%	8.1%
Other family households	5.1%	4.8%	4.9%	4.9%	8.0%
Non-family households	26.9%	27.2%	33.0%	30.5%	33.0%
One-person households	24.1%	24.4%	29.6%	27.4%	28.3%
Two-or-more-person households	2.8%	2.8%	3.4%	3.2%	4.7%

Source: Statistics Canada, 2011b

Types of households in Castlegar and Area have increased since 2006 along with the population increase. Family households have increased by 8.2%, compared to BC's 6%. The most noticeable shift can be seen in the lone parent family category which had an increase of 17.7%. This is over 2 ½ times the increase of BC's 7%. Within non-census family households, the greatest increase is with two-or-more person households at 16.1%. Though not as much as BC's 25% increase, it could be an indicator of the growing need to cohabitate.

Table 11: Household by type for Castlegar and Area, 2006 to 2011

	2006	2011	Percent Change
Total Households	5250	5680	8.2%
Census family households	3670	3945	7.5%
One-family only households	3400	3665	7.8%
Couple family households	3010	3205	6.5%
Without children	1735	1835	5.8%
With children	1275	1365	7.1%
Lone-parent family households	395	465	17.7%
Other family households	275	280	1.8%
Non-census family households	1580	1735	9.8%
One-person households	1430	1555	8.7%
Two-or-more-person households	155	180	16.1%

Source: Statistics Canada, 2006 and 2011b

Below is a table with the breakdown of couple family structure from 2006 and 2011. Castlegar and Area now has a total of 4,010 families, an increase of 7.8%. 85% of these are couple families (either married or common-law), which rose 6.4% from 2006. The highest change was an increase of families with 1 child at home (15.4%), while families with 3 or more children decreased by 10.4%. The total amount of children living at home, 3460, has increased 6%, and within the couples category has increased by 2.8%.

Table 12: Couple Family structure for Castlegar and Area, 2006 to 2011

	Total Families			Total couple families, Married and Common-law		
	2006	2011	Percent increase	2006	2011	Percent increase
Total	3720	4010	7.8%	3220	3425	6.4%
Total families without children at home	1840	1965	6.8%	1840	1970	7.1%
Total families with children at home	1885	2040	8.2%	1380	1460	5.8%
1 child at home	810	960	18.5%	520	600	15.4%
2 children at home	790	820	3.8%	615	645	4.9%
3 or more children at home	275	265	-3.6%	240	215	-10.4%
Total children at home	3265	3460	6.0%	2520	2590	2.8%
Average number of children at home per family	0.9	0.9		0.8	0.8	

Source: Statistics Canada, 2006 and 2011b

Table 1.13 compares the growth of couple and lone-parent families within BC. In the total family category, Castlegar and Area's increase of 7.8% is above the provincial average. Couple families are almost on par, with 6.4% and 6.3% for Castlegar and Area and BC, respectively. The most dramatic increase is found in the lone-parent category. For Castlegar and Area, lone-parent families have increased 17%, which is over double the provincial average of 8.4%.

Table 13: Family Structure of BC and Castlegar and Area, 2006 to 2011

	Castlegar and Area	BC
Total Family		
2006	3,720	1,161,420
2011	4,010	1,238,155
Percent increase	7.8%	6.6%
Couple families- Married and Common-law		
2006	3,220	986,255
2011	3,425	1,048,350
Percent increase	6.4%	6.3%
Lone-parent families		
2006	500	175,165
2011	585	189,805
Percent increase	17.0%	8.4%

Source: Statistics Canada, 2006 and 2011b

The average number of children at home for lone-parent families is 1.5%. Since 2006, there has been an increase of 3.4% for male parent only families. Female lone-parents have increased by 19.7%. For those with 3 or more children at home, female parent families increased by 60%. For 1 child at home there has been an increase of 22% and 26.7% for female and male parent families, respectively.

Table 14: Lone parent families by sex, 2006 to 2011

	Total	1 child at home	2 children at home	3 or more children at home	Total children at home	Average number of children at home per family
Female parent families						
2006	355	205	115	25	530	1.4
2011	425	250	125	40	645	1.5
Percent increase	19.7%	22.0%	8.7%	60.0%	21.7%	
Male parent families						
2006	145	75	65	0	220	1.5
2011	150	95	40	10	215	1.4
Percent increase	3.4%	26.7%	-38.5%		-2.3%	
Lone-parent families						
2006	500	280	175	35	755	1.5
2011	585	360	175	55	870	1.5
Percent increase	17.0%	28.6%	0.0%	57.1%	15.2%	

Source: Statistics Canada, 2006 and 2011b

For families with children (of all ages) at home, Castlegar and Area has seen an 8.2% rise since 2006, almost double to that of BC's 4.2%. When considering families with only the children aged 24 and under at home, the increase is only half of BC's. However, with families that have adult children at least 25 years and over, there has been a dramatic 121.7% increase in Castlegar and Area since 2006. Each area within increased substantially, with Castlegar's rate rising 121.7% and Area J 266.7%. This result is substantiated by key informants who claim the lack of affordable housing has led many to stay in their parents' home, or move back in, due to there being no other alternative.

Table 15: Families with children aged 25 and over at home, 2006 to 2011

	Families with children at home			Families with children at home aged 24 and under			Families with children at home aged 25 and over only		
	2006	2011	Percent change	2006	2011	Percent change	2006	2011	Percent change
Area I	385	415	7.8%	350	365	4.3%	30	50	66.7%
Area J	420	470	11.9%	405	415	2.5%	15	55	266.7%
Castlegar	1,080	1155	6.9%	1010	1005	-0.5%	70	150	114.3%
Castlegar and Area	1,885	2040	8.2%	1765	1785	1.1%	115	255	121.7%
British Columbia	682,020	710,420	4.2%	597,885	610,910	2.2%	84,135	99,510	18.3%

Source: Statistics Canada, 2006 and 2011b

2.5 Dwelling Type, Tenure and Cost

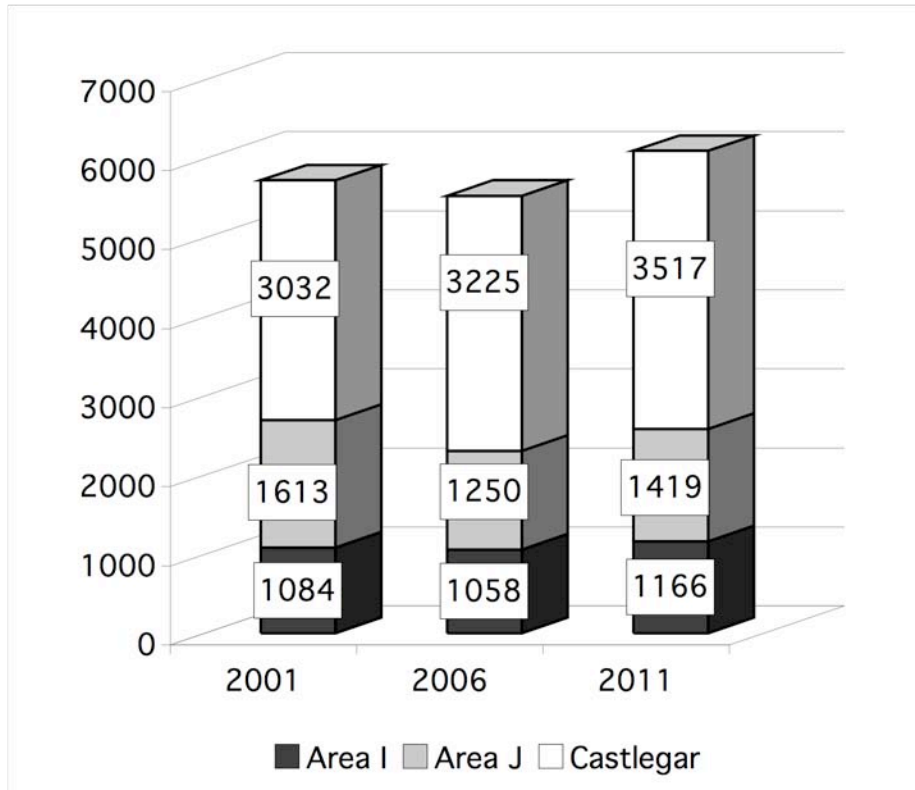
The number of private dwellings dipped in 2006, from 5,729 in 2001 to 5,533. They rebounded by 2011 to exceed their previous numbers at 6,102, an increase of 10.3%.

Table 16: Private Dwellings

	2001	2006	% Change	2011	% Change
Area I	1,084	1,058	-2.4%	1,166	10.2%
Area J	1,613	1,250	-22.5%	1,419	13.5%
Castlegar City	3,032	3,225	6.4%	3,517	9.1%
Castlegar and Area	5,729	5,533	-3.4%	6,102	10.3%

Source: Statistics Canada, 2001, 2006 and 2011b

Figure 5: Number of Private Dwellings



Source: Statistics Canada, 2001, 2006 and 2011b

Dwelling by Type and Jurisdiction

Single detached homes make up over three quarters of the housing stock, with Castlegar having 70.6%, Area J 90.4%, and Area I with the highest rate of 93.1%. Compared to BC's average of 47.7%, this indicates less diversity of dwelling types. Semi-detached houses, row houses, apartments/duplexes, apartments under and over five stories are almost non-existent in the more rural Areas I & J, with only Area J having 1.6% in the apartments/duplex category. Castlegar has 3.4% semi-detached houses and 6.3% row houses, apartments/duplexes 6.4%, and apartments less than five stories 7.8%. Movable dwellings make up 4.8% in Castlegar, with Area I at 5.6% and Area J having a slightly higher proportion of 7.2%. Other dwellings make up 15.3% of total housing stock in Castlegar and Area. Castlegar City's housing stock is almost one quarter (24.6%) moveable dwellings.

Table 17: Dwelling by type and jurisdiction by proportion, 2011

	Area I	Area J	Castlegar	Castlegar and Area	BC
Total - Structural type of dwelling	1,080	1,250	3,350	5,680	1,764,635
Single-detached house	93.1%	90.4%	70.6%	79.2%	47.7%
Apartment, building that has 5 or more storeys	0.0%	0.0%	0.0%	0.0%	8.2%
Movable dwelling	5.6%	7.2%	4.8%	5.5%	2.7%
Other dwelling	1.4%	2.4%	24.6%	15.3%	41.5%
Semi-detached house	0.5%	0.4%	3.4%	2.2%	3.0%
Row house	0.0%	0.0%	6.3%	3.7%	7.4%
Apartment, duplex	0.9%	1.6%	6.4%	4.3%	10.4%
Apartment, building with fewer than 5 storeys	0.0%	0.4%	7.8%	4.7%	20.5%
Other single-attached house	0.5%	0.0%	0.4%	0.4%	0.2%

Source: Statistics Canada, 2011b

New Residential Construction Since 2003

Between 2003 and 2011, building permits for 280 units were issued in Castlegar. Single dwelling units make up the largest proportion of permits at 73.9%, a total of 207 units. The remaining residential construction permits were for duplexes (30 units) and multi-family housing (6 units). This variance could contribute to a lack of housing diversity in Castlegar. Table 1.18 shows a significant increase in the number of permits issued for units in 2008 (55 units) and 2009 (54 units). The following year, permits declined to 33. In this same period, there were 17 demolitions.

Table 18: Castlegar's Total Number of Units of Residential Construction by Year and Type and demolitions, between 2003 and 2011

	Single Dwelling Units	Duplexes	Multiple Family (Row Houses and Apartments by Number of Units)	Residential Building Permits (total number of units)	% of total permits between 2003 and 2011	Demolitions
2003	8	0	0	8	2.9%	2
2004	21	4	0	25	8.9%	3
2005	17	0	0	17	6.1%	1
2006	27	0	3	30	10.7%	1
2007	21	2	0	23	8.2%	3
2008	35	20	0	55	19.6%	5
2009	17	4	33	54	19.3%	0
2010	33	0	0	33	11.8%	1
2011	28	0	7	35	12.5%	1
Total	207	30	43	280	100.0%	17

Source: City of Castlegar, 2012

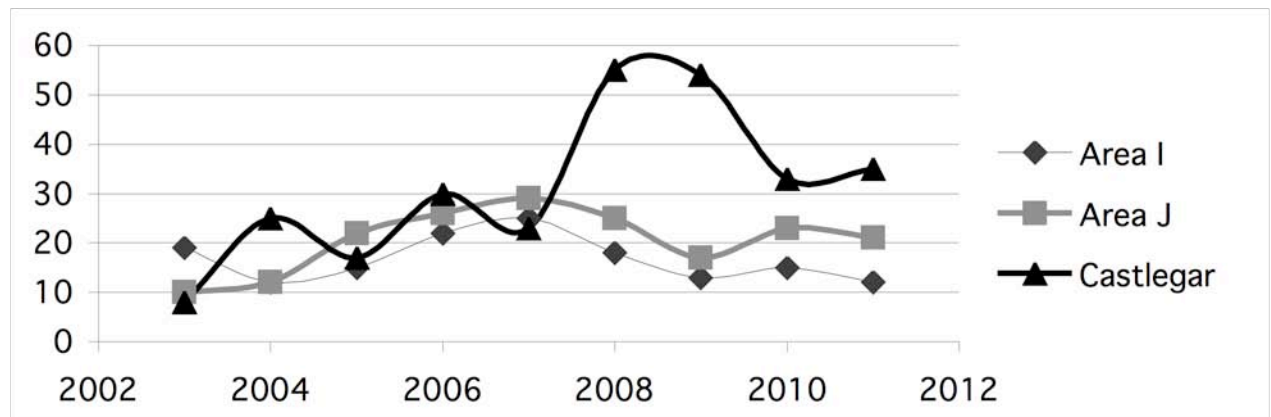
In Table 1.19 (and Figure 1.6) for the rural Areas I and J, residential construction gradually increased, with 8.6% of units over an eight-year period increasing to the height of residential construction in 2007, when 16.1% of units were built. The proportion of units constructed declined in 2008 to 12.8% and have fluctuated since. Area J saw 22.5% more permits than Area I. When including Castlegar City in the count, the peak year for building permits is 2008 where 15.9% units were constructed. Since then, new construction has declined. The total number of units built in the nine year period is 616. Removing the 17 demolitions just in Castlegar City leaves a lesser increase of 599 units of housing stock. In this same time frame, according to BC Statistics, the Castlegar Local Health Area grew from 5178 households to 5965 households, exceeding the increase of units by 188.

Table 19: RDCK Area I and J's Total Number of Units of Residential Construction by Year, Between 2003 and 2011¹⁰

	Area I	Area J	% of total permits	Castlegar	Total	% of total permits
2003	19	10	8.6%	8	37	6.0%
2004	12	12	7.1%	25	49	8.0%
2005	15	22	11.0%	17	54	8.8%
2006	22	26	14.3%	30	78	12.7%
2007	25	29	16.1%	23	77	12.5%
2008	18	25	12.8%	55	98	15.9%
2009	13	17	8.9%	54	84	13.6%
2010	15	23	11.3%	33	71	11.5%
2011	12	21	9.8%	35	68	11.0%
Total	151	185	100.0%	280	616	

Source: RDCK, 2012

Figure 6: Number of Units of Residential Construction Between 2003 and 2011



Source: City of Castlegar and RDCK

Dwellings by Tenure

As of 2006, the majority of private dwellings (82.2%) in the greater Castlegar area were owned (not rented) exceeding the BC ownership tenure rate of 69.9% (Table 1.20). Areas I & J contain more owned dwellings at 87.6% and 87.2% respectively. Rental dwellings were therefore more concentrated in Castlegar, at 21.5%. The total amount of rentals in the area is 935. Recent statistics for dwelling tenure, age and conditions were not available and will be released by Statistics Canada in 2013.

¹⁰ Count includes manufactured home sites

Table 20: Dwellings by Tenure, 2006

	Owned	Rented
Area I	87.6%	12.4%
Area J	87.2%	12.8%
Castlegar	78.5%	21.5%
Castlegar and Area	82.2%	17.8%
BC	69.9%	30.1%

Source: Statistics Canada, 2006

Age and Condition

The majority of housing stock in the Castlegar area is over twenty-five years old, with three quarters of existing houses being built before 1986. Table 1.21 shows a large proportion of dwellings (43.7%) were built before 1971. Though there has been new residential construction since these numbers have been released, construction in Castlegar & Area has been below the provincial average almost 10% between 1986 and 2000, with a smaller window of 4% from 2001-2006 (coinciding with a 4.9% drop in population in that time).

Table 21: Age of Dwellings to 2006

	Before 1920 to 1945	1946 to 1970	1971 to 1985	1986 to 2000	2001 to 2006
Area I	8.4%	32.5%	33.0%	22.2%	3.4%
Area J	8.1%	31.5%	34.9%	18.7%	6.0%
Castlegar	7.7%	38.5%	29.9%	19.7%	3.9%
Castlegar and Area	7.9%	35.8%	31.6%	20.0%	4.3%
BC	7.9%	23.4%	30.7%	29.8%	8.3%

Source: Statistics Canada, 2006

Condition of Housing Stock

Statistics Canada reports that the percentage of dwellings requiring regular maintenance is less than the provincial average. Dwellings needing major repairs are on par; however, Areas I and J show a slightly greater need than BC, about 4% more (Table 1.22). There are a higher proportion of dwellings needing minor repairs of 35.2% in Castlegar and Area than the provincial rate (24.9%), with Area I showing the most need of 39.9%.

Table 22: Condition of Housing Stock, 2006

	Regular maintenance required	Minor repairs	Major repairs
Area I	50.2%	39.9%	9.9%
Area J	53.2%	37.4%	9.4%
Castlegar	61.5%	32.8%	5.7%
Castlegar and Area	57.5%	35.2%	7.3%
BC	67.7%	24.9%	7.4%

Source: Statistics Canada, 2006

2.6 Current Market Housing Supply and Cost

Average Sales Price of Owned Homes

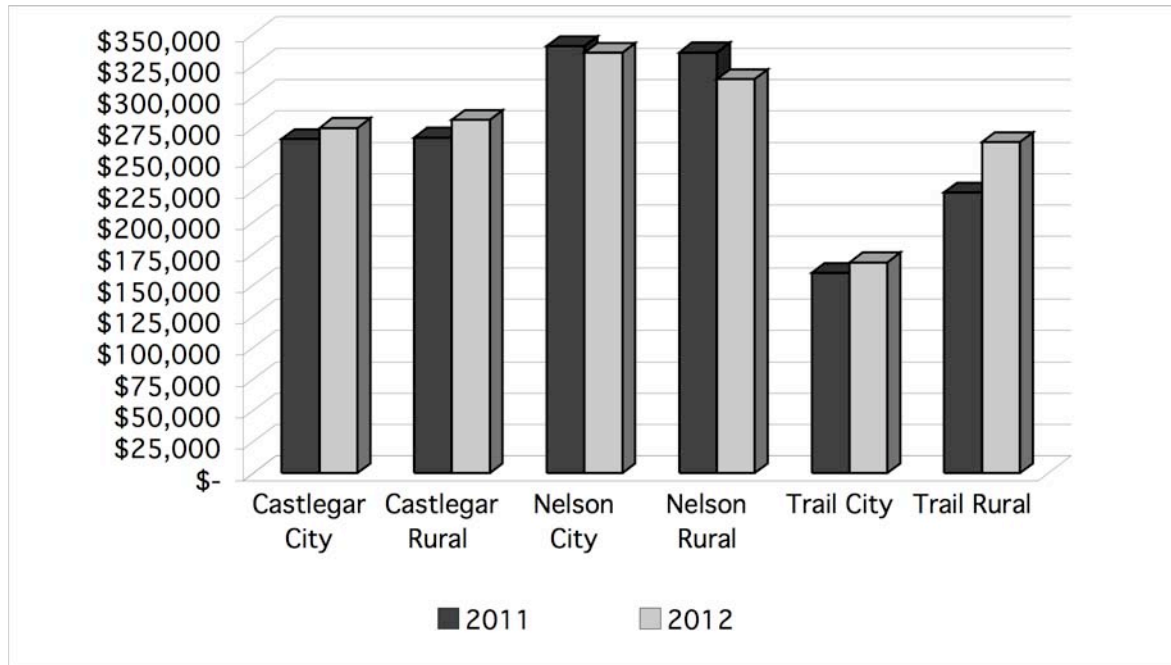
According to the Kootenay Real Estate Board, the average sale price for detached homes rose to \$275,225 in Castlegar, up 3.3% from 2011 (see Table 1.23). Rural Castlegar is higher at \$281,492, up 5.2% from 2011. Castlegar City sale prices are in the mid-range within the tri-city area (Nelson-Castlegar-Trail) as illustrated in Figure 1.7. Though Castlegar's average price (\$275,225) is 21.8% less than Nelson's average of \$335,192 (the highest non-rural average price in the Kootenay Boundary region), it sits 39% higher than Trail City.

Table 23: Average Sale Prices for Single Detached Homes

	2011	2012	% Difference
Castlegar City	\$ 266,352	\$ 275,225	3.3%
Castlegar Rural	\$ 267,563	\$ 281,492	5.2%
Nelson City	\$ 340,514	\$ 335,192	-1.6%
Nelson Rural	\$ 335,464	\$ 314,150	-6.4%
Trail City	\$ 159,720	\$ 167,998	5.2%
Trail Rural	\$ 223,666	\$ 263,833	18.0%

Source: Kootenay Real Estate Board, 2012

Figure 7: Average Sale Prices for Single Detached Homes in Central Kootenay Region



Source: Kootenay Real Estate Board, 2012

Values for homes in Castlegar and Area have increased significantly in the last decade. Table 1.24 compares statistics from Census 2001 and 2006 and illustrates a dramatic rise in home value. In Castlegar values increased 38.6%, and in Area I they rose 43.8%. Area J showed the largest increase of 53.1% in 5 years.

Unfortunately, average values for Census 2011 are not yet available. However, if compared to 2011-12 KREB data (see Table 1.23 above), we see a significant increase in housing prices. For example, in Castlegar the average home was valued at \$197,863, while the average sale for Castlegar City in 2012 was \$275,225 (keeping in mind the latter figure is for detached dwellings only). Because these two data sources do not measure exactly the same thing (value vs. sale price) we cannot calculate a proportional increase using them. However, they do provide a useful indicator of the increased cost of home ownership in Castlegar and Area since 2006.

Table 24: Average Value of Dwellings (all types)

	2001	2006	% increase
Area I	\$160,162	\$230,303	43.8%
Area J	\$143,602	\$219,868	53.1%
Castlegar	\$142,791	\$197,863	38.6%

Source: Statistics Canada, 2006 and BC Stats, 2012d

Table 1.25 compares Castlegar City's average sale price for detached dwellings, townhouses, and apartments and condominiums, along with the Kootenay and provincial average. The greater Kootenay region encompasses all areas of the Kootenays instead of the Central Kootenays as above.

Table 25: Average Sale Price for Homes in Castlegar in 2012 (Jan - Aug)

	Detached Single Dwelling	Townhouses	Apartments and Condominiums
Castlegar City	\$275,225	\$275,000	\$208,000
Greater Kootenay Region	\$265,141	\$177,664	\$250,859
BC	\$503,955	\$320,365	\$359,647

Source: CMHC and Landcor

Housing Market

Over the past ten years, saleability has not been constant in the housing market, and is currently experiencing a low the Kootenay Real Estate Board area. Whereas approximately 70% of listed Single Dwelling Units with MLS sold between 2004 and 2007, rates have hovered between 37.5% and 42.9% from 2008 until now (see Table 1.26). Note that the number of listings has not diminished in proportion to those sold. The amount of listings slowly came down between 2003 and 2007, rose in 2008 by 14.3%, and then back to 2006 and 2007 levels. This coincides with a rise in sale prices in the region.

Table 26: Single dwelling units listed and sold in MLS for Entire Kootenay Real Estate Board area

	2003	2004	2005	2006	2007	2008	2009	2010	2011
Listed	3462	3495	3396	3309	3122	3567	3128	3282	3206
Sold	1885	2453	2498	2293	2188	1369	1341	1242	1145
Proportion sold	54.4%	70.2%	73.6%	69.3%	70.1%	38.4%	42.9%	37.8%	35.7%

Source: Kootenay Real Estate Board, 2012

Current number of listings in Castlegar and Area

As of August 2012, there were a total of 129 single detached dwellings listed in MLS for Castlegar and Area (see Table 1.27). Of those, 93 were inside the city limits. 1 Townhouse was listed, as were 6 apartments in Castlegar and Area, and no duplexes.

Table 27: Current Number of Listings in Castlegar and Area as of Aug 2012

	Detached Single Dwelling	Townhouses	Apartments	Duplexes
Castlegar	93	1	5	0
Rural Castlegar	36	0	1	0
Total	129	1	6	0

Source: CMHC

Age of Primary Household Maintainers

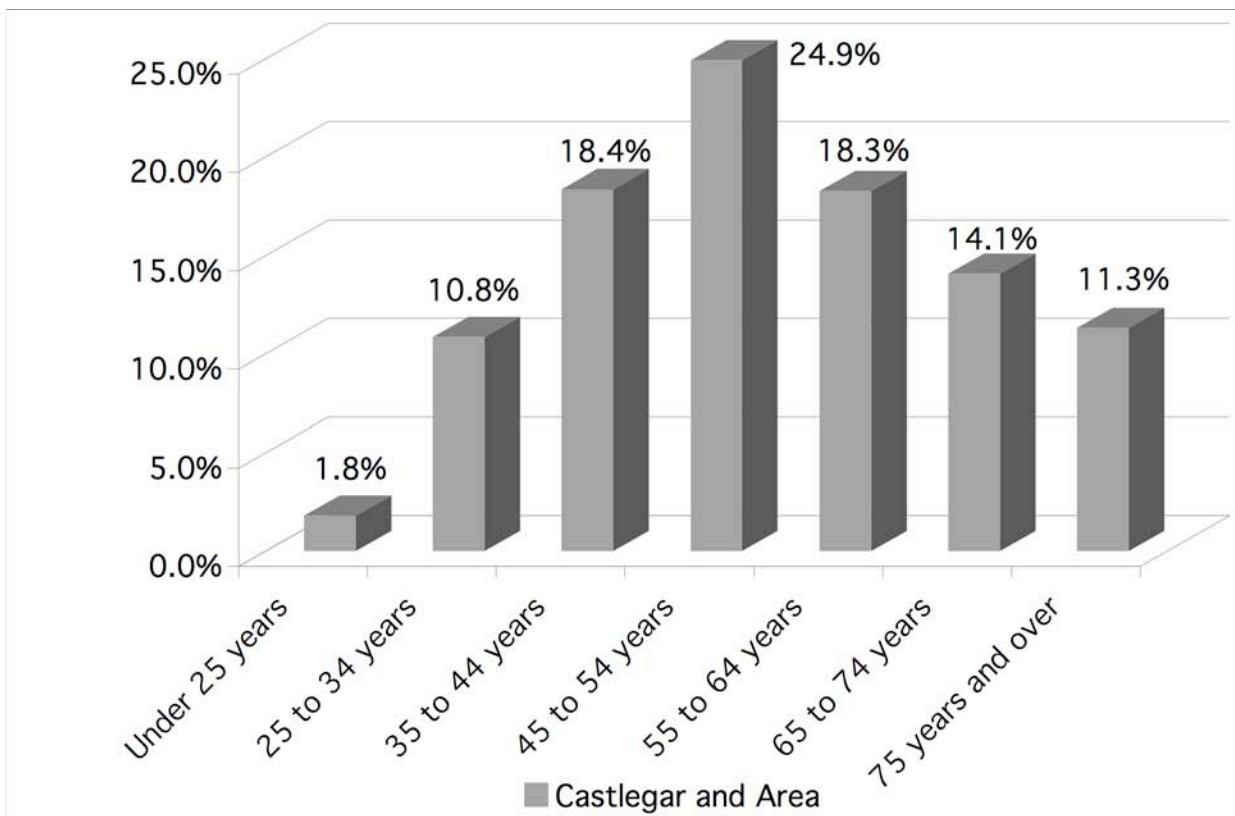
A primary household maintainer is the person in the household who pays the rent and/or mortgage and housing bills. Those under 45 years old maintain a lower proportion of homes than BC's average. Primary household maintainers under 25 years represent only 1.8%, approximately half the proportion of BC's, while 25 to 34 year olds hold 10.8%, and 35 to 44 year olds have 18.4% in Castlegar and Area. The majority of homes, 68.6%, are maintained by individuals 45 years old and up. Forty five to fifty four year olds represent the largest group of household maintainers, accounting for 24.9% of the total. In Area J 30.2% of primary household maintainers are in this age category.

Table 28: Proportion of Age Groups of Primary Household Maintainer, 2006

	Under 25 years	25 to 34 years	35 to 44 years	45 to 54 years	55 to 64 years	65 to 74 years	75 years and over
Area I	1.0%	12.3%	23.6%	24.1%	16.3%	13.3%	8.4%
Area J	0.0%	10.6%	17.0%	30.2%	20.4%	13.2%	7.7%
Castlegar	2.8%	10.4%	17.1%	23.2%	18.1%	14.7%	13.7%
Castlegar & Area	1.8%	10.8%	18.4%	24.9%	18.3%	14.1%	11.3%
BC	3.5%	13.1%	20.4%	23.1%	17.7%	11.4%	10.9%

Source: Statistics Canada, 2006

Figure 8: Proportion of Primary Household Maintainers by Age Group (Castlegar and Area)



Source: Statistics Canada, 2006

Average Price for Rent and Availability

The CMHC reported a total of 137 apartment and row house units. Average rent is \$588 for 1 bedroom, and \$618 for 2 bedrooms. Important to note is that this survey covers the “traditional market” only and does not include unit structures with less than three rental suites, nor basement suites and non-contained (without kitchen and bathroom) units.

Table 29: Number of Units and Cost of Rent for Apartments and Row Houses, 2011

	Average Rents	Units
Total Units- Apartments (115) and Row Houses (32)	\$611	137
1 bedroom	\$588	31
2 bedroom	\$618	86
3 bedroom	n/a	10
Bachelor	n/a	10

Source: CMHC, 2012

Looking at the traditional market availability and rents over time, the number of units has decreased in the public rental market while rents have increased. There were 167 units available in 2001, which decreased to 115 units by 2011 (see Table 1.30). This is attributed to a facility being taken over by BC Housing.¹¹ The units are still available, but within BC Housing control. This most substantial decrease can be seen in 2 bedroom suites where the number dropped 27.9%, from 110 to 86 suites. Rents increased moderately from 2001 to 2006, on average 2.7% for all types (bachelor, 1, 2, 3+ bedrooms apartments or row houses), with the highest increase at 5.7% for 1 bedrooms. Conversely, in the following five years, rents increased substantially, on average 13.6%, with the highest increase 22% for one bedroom suites, the cost of which far exceeds the maximum allowance for rent for individuals on a fixed income.

¹¹ As per information from CMHC, Sept 2012

Table 30: Average rents for apartments and row houses over time

	Total Apartments and Row Houses	Number of bachelor and 3+ bedroom suites		1 bed		2 bed		All apartments (including bachelor and 3+bedrooms) Average rent
		Number of suites	Average rent ¹²	Number of suites	Average rent	Number of suites	Average rent	
2001	167	18	n/a	39	\$ 456	110	\$ 537	\$ 524
2006	155	17	n/a	39	\$ 482	99	\$ 555	\$ 538
2011	115	20	n/a	31	\$ 588	86	\$ 618	\$ 611

Source: CMHC, 2012; *n/a refers to suppressed data

Table 31: Rental Increase over time

	2001	2006	% increase	2011	% increase
1 bed	\$ 456	\$ 482	5.7%	\$ 588	22.0%
2 bed	\$ 537	\$ 555	3.4%	\$ 618	11.4%
All suites	\$ 524	\$ 538	2.7%	\$ 611	13.6%

Source: CMHC, 2012

Along with the decrease in market rental stock is decrease in availability. In 2006 vacancy rates dropped from 6.0% to 3.2%, with apartments at only 1.1% vacancy, as presented in Table 1.32. Though apartment vacancy increased to 3.6% in 2011, the overall vacancy rate for counted apartment and row houses went down slightly to 3.1%.

Table 32: Vacancy rates in Castlegar from 2001 to 2011

	All Apartments	All Suites (including row houses)
2001	6.3%	6.0%
2006	1.1%	3.2%
2011	3.6%	3.1%

Source: CMHC, 2012

Market Rental Research: Summer 2012

A review of rental listings for Castlegar and Area was conducted between July 1st and August 31st, 2012 from six publications. The survey found 153 non-

¹² n/a refers to suppressed data

duplicate rentals, representing an average of 77 listing per month. As summer time is when many rentals, such as suites or rooms in houses, become available for out-of-town Selkirk College students, it is expected this rate does not reflect the year round average for local availability. Considering this, and a rental market of 935 households, the vacancy rate is 8.2% for this short period.

The rental market survey illustrates higher rental prices than the “traditional market” seen above in Table 1.31. One bedroom apartments average at \$670, 13.9% higher than the rental averages that CMHC reports (see Table 1.33). Two bedroom apartments also average \$670, which is still 8.4% higher than CMHC records in Table 1.29 for the same. It is important to note the low availability of apartments during this survey, with one-bedroom units making up 3.3% and two bedrooms 5.2% of total availability. This proportion increases to 22.3% and 12.4% (respectively) of total availability when including suites in houses.

The majority of ads, 20.3%, were for 2 bedroom suites in ‘detached, semi-detached and other dwellings’ (this includes houses, condos, duplexes, triplexes, 4-plexes and mobile homes) with the rent advertised averaging at \$991. The next highest category for availability, 19.0%, came under the 1 bedroom “secondary suite” category (41.3% of which were identified as basement suites) that average \$657. 3 bedroom dwellings averaged \$1188 and 4 bedroom homes averaged \$1458. 19.6% of all ads came under the combined category for “shared” dwellings and “room” in house with rent averaging \$472.

When observing rental prices, it is important to consider that employable individuals living on Income Assistance have a budget of \$375 for their rent and utilities. None of the ads researched fell into range of this budget, meaning individuals will take money from the meagre \$235 they have left for food and other living costs to have a roof over their heads. They might also choose exceedingly substandard spaces, such as old garages or sheds without running water or insulation, as mentioned by key informants. Further, if newly on assistance, there is high probability they would have to move out of an existing residence or relocate because they cannot cover their rent. Further, single parents on low income would pay well over 30% of their income on rent in any of the categories below or they would have to bunk up with their children. For example, a single parent working 40 hours a week on minimum wage should pay less than \$500 for rent if they did not want to go to over 30% of their income on rent. With two bedroom dwellings, the average rent for all types is \$838. If a parent has two or more children and wants bedrooms for each, a parent could expect to pay, on average, approximately \$1188 or more for housing. If making minimum wage, virtually nothing is left for groceries, bills and other living expenses.

Many of the rentals do not allow pets. Of the 153 rentals posted, 52.3% explicitly stated “no pets”, while only 11.1% state pets allowed or considered. This narrows the rental opportunities even further for pet owners. When considering a person with ability or developmental issues, child or adult, they will often have a furry friend as companion and for therapeutic purposes. As key informants point out, they struggle to find homes where their pet(s) will be accepted, often looking for months while under strained housing circumstances.

Table 33: Rentals for Castlegar and Area, July and August 2012

	Number of rentals available	Proportion of all rentals	Average rent
Shared or Room total	30	19.6%	472
Shared	14	9.2%	463
Room in house	16	10.5%	482
1 bedroom total	41	26.8%	658
Suite in house	29	19.0%	657
Apartment	5	3.3%	670
Detached, semi-detached and other ¹³	7	4.6%	646
2 bedroom total	50	32.7%	838
Suite in house	11	7.2%	852
Apartment	8	5.2%	670
Detached, semi-detached and other	31	20.3%	991
3 bedroom total	15	9.8%	1188
Detached, semi-detached and other	15	9.8%	1188
4 bedroom detached	6	3.9%	1458
Other¹⁴	11	7.2%	n/a
TOTAL	153		

Source: Researcher survey of local listings

Market Rental Research: Autumn 2012

A further review of rental listings for Castlegar and Area was conducted for the month of October to compare availability with the summer research findings. The vacancy rate was slightly lower at 7.9%, 0.3% lower than the summer. Rental prices also increased slightly (see Table 1.34). There was an increase of 3% for shared or room in houses, a 6% increase for one-bedrooms and 7% increase for two-bedroom suites. Three-bedroom detached homes decreased in price by 6%, and four-bedroom detached homes decreased by 3% since the summer. There was also a noted increase in number of available one and three-bedroom dwellings compared to the summer listings. July and August averaged 10.5 one-

¹³ ‘Detached, semi-detached and other’ category includes houses, condos, duplexes, triplexes, 4-plexes and mobile homes. The rents for these dwelling types- besides detached dwelling- would not be representative on their own due to small sample size

¹⁴ Unidentified rent, type, or unique category, and includes 3 room & board arrangements, 1 rent negotiable, and 2 studios.

bedrooms a month, whereas the month of October had 22. There were 12 three-bedroom dwellings in October, compared to an average of 7.5 per month in July and August.

An addition to the autumn table was a category for studio/bachelor dwellings (5) whereas there were none in the summer. The number of shared or room dwellings decreased 60% (based on monthly average of 15 suites in the summer), possibly a result of less need for Selkirk College students once the first semester of school commenced. One-bedroom suites in houses made up the largest proportion of rentals in October at 20% of all rental ads, and one and two bedroom apartments made up just 5% of rentals.

Table 34: Rentals for Castlegar and Area, October 2012

	Number of rentals available	Proportion of all rentals	Average rent \$
Shared or Room total	6	8%	487
Shared	3	4%	457
Room in house	3	4%	517
Studio/bachelor	5	7%	580
Suite in house	4	5%	563
Detached	1	1%	650
1 bedroom total	22	30%	695
Suite in house	15	20%	720
Apartment	2	3%	700
Detached, semi-detached and other ¹⁵	5	7%	620
2 bedroom total	25	34%	900
Suite in house	9	12%	856
Apartment	2	3%	750
Detached, semi-detached and other	14	19%	950
3 bedroom detached	12	16%	1,121
4 bedroom detached	3	4%	1,415
5 bedroom detached	1	1%	1,450
TOTAL	74		

Source: Researcher survey of local listings

Table 1.35 shows that 23% of the 74 rental ads advertised basement suites for October. For ads that indicated utility costs, 41% said utilities were included, and

¹⁵ 'Detached, semi-detached and other' category includes houses, condos, duplexes, triplexes, 4-plexes and mobile homes. The rents for these dwelling types- besides detached dwelling- would not be representative on their own due to small sample size

35% said tenants must pay their own utility bills. As for pets, 49% specified pets were not allowed, and 14% said pets were okay.

Table 35: Specifications in rental ads for October 2012

	Total	Proportion of all rental ads
Ads	74	100%
Pets OK	10	14%
Pets Not okay	36	49%
Utilities included	30	41%
Utilities not included	26	35%
Basement suite	17	23%
Duplex	1	1%
Mobile Home	3	4%
Condominium	3	4%
4-plex	2	3%
6-plex	1	1%
Yurt	1	1%
Cottage	1	1%

Source: Researcher survey of local listings

2.7 Social Housing Supply

BC Housing currently subsidizes 210 households, as illustrated in Table 1.36. There are 76 low income housing units for families, 55 units for independent seniors, 15 units for frail seniors and 10 units for those with special needs. Also included is a unit for a safe house to shelter women and children fleeing abuse. Rental subsidies, BC Housing provides support 31 seniors through the Shelter Aid for Elderly Renters (SAFER) program, and 22 families through the Rental Assistance Program (RAP).

Not included in these numbers are other emergency and affordable housing facilities separate from BC Housing. Castlegar hosts an Emergency Shelter with 3 beds, and an additional 2 couches for overflow, funded by community donations. There is Woodlands Housing Cooperative which hosts 59 units and offers a rental reduction rate for residents where rent does not exceed 30% of the renter's income (soon to be eliminated).

A dearth of units in several categories in the Social Housing Database (Figure 1.9) is notable, such as:

- Low-income single-parent families with 1 or more physically challenged members
- Adults with ability issues who can live independently
- Adults with moderate ability issues requiring some supports
- Individuals with chronic mental illness/substance use issues- independent living
- Individuals with chronic mental illness/substance use issues- supported independent living
- Transition housing for individuals with chronic mental illness
- Youth transition housing
- Short-term youth transition housing in substance use treatment program.
- Transition housing for adults, and women and their children
- Second-stage housing

The individuals and families that fit into the above categories are often more likely to be living in the low/fixed income bracket and thus more likely to face affordable housing challenges.

Table 36: Number of Units Administered By BC Housing in the City of Castlegar, 2012

	Total Units	Special Needs	Frail Seniors	Independent Seniors	Low Income Families	Women and Children Fleeing Abuse	Shelter Aid for Elderly Renters (SAFER)	Rental Assistance Program (RAP)
Units	210	10	15	55	76	1	31	22

Source: BC Housing

2.8 Current Attainable Housing Need

The proportion of households spending 30% or more of their income on housing in Castlegar and Area is 18.1% (see Table 1.37), according to the 2006 Census. Though this is less than BC's 27.1%, there are still 945 households paying 30% or more on housing costs, and 330 rental households paying more than 30% of income on housing. Over one-third of rental households, 35.3%, in Castlegar and Area are spending 30% or more on housing costs, with a higher proportion of 40.2% in Castlegar City. The proportion of homeowners paying this is higher in Area I with 26.5%. 2011 census results may illustrate a different picture, considering the rise in housing costs.

Table 37: Households Spending 30% or More of Household Income on Housing Costs, 2006

	Rental households spending 30% or more of household income on housing	Owner households (with mortgage) spending 30% or more of household income on housing	Total households spending 30% or more of household income on housing costs
Area I	24.0%	26.5%	19.1%
Area J	23.3%	14.2%	11.2%
Castlegar	40.2%	21.2%	20.4%
Castlegar and Area	35.3%	20.5%	18.1%
BC	43.7%	34.4%	27.1%

Source: Statistics Canada, 2006

Of the 18.1% of households spending 30% or more of household income on housing costs, 430 households are families, 100 are single parent families, and 155 are couples with children. The highest proportion of family types is lone-parent households, with 25.6% paying 30% or more toward household costs. In the 'non-family households' category, the highest proportion can be seen in one-person households where 33.3% are paying 30% or more of their household income on housing costs.

Table 38: Proportion of Households Spending 30% or More of Household Income on Housing Costs in Castlegar and Area, 2006

	Total Housing	Spending 30% or more of household income on housing costs (rent and mortgage)	Proportion
Total - Household type	5215	945	18.1%
Family households	3635	430	11.8%
One family only households	3375	405	12.0%
Couple family households	2975	305	10.3%
Without children	1725	150	8.7%
With children	1255	155	12.4%
Lone-parent family households	390	100	25.6%
Other family households	265	25	9.4%
Non-family households	1580	515	32.6%
One person households	1425	475	33.3%
Two or more person households	150	40	26.7%

Source: Statistics Canada, 2006

Table 1.39 shows the proportions for family types in each area spending 30% or more of household income on housing (rent and mortgage). In Castlegar and Area, 45.5% of households paying more than 30% in 2006 were families, less than the RDCK (48.4%) or BC (54.2%) proportions. The highest proportion of 'family households' paying more than 30% for housing is in Area I (60.5%). 10.6% of the 945 households paying 30% or more of their income are 'lone parent family households,' while 15.9% are couples without children, and 16.4% are couples with children.

Non-family households for Castlegar and Area make up 54.4% of those paying 30% or more on rent. Notably, just over half (50.3%) of all households spending 30% or more of household income on rent are 'one person households' in Castlegar and Area, 9.5% above BC. The lowest proportions paying 30% or more for housing in Castlegar and Area are in 'Other family households' and 'Two or more person households', 2.6% and 4.2% respectively.

Table 39: Proportion of household types spending 30% or more of household income on housing costs in 2006

Household type	Area I	Area J	Castlegar	Castlegar and Area	RDCK	BC
Total - Household type	190	130	625	945	5,800	465,865
Family households	60.5%	38.5%	42.4%	45.5%	48.4%	54.2%
One family only households	57.9%	38.5%	39.2%	42.9%	46.3%	48.6%
Couple family households	47.4%	30.8%	28.0%	32.3%	32.5%	36.5%
Without children	23.7%	11.5%	14.4%	15.9%	17.7%	14.9%
With children	23.7%	19.2%	13.6%	16.4%	14.7%	21.6%
Lone-parent family households	13.2%	7.7%	10.4%	10.6%	13.9%	12.1%
Other family households	0.0%	0.0%	4.0%	2.6%	2.1%	5.6%
Non-family households	39.5%	61.5%	57.6%	54.5%	51.5%	45.8%
One person households	36.8%	61.5%	52.0%	50.3%	46.8%	40.8%
Two or more person households	5.3%	0.0%	4.8%	4.2%	4.7%	5.0%

Source: Statistics Canada, 2006

In Castlegar and Area, 330 rental households are paying 30% or more of their household income on rent. Of these, 28.8% of these households are family households, lower than both RDCK's 35.6% and BC's 38.6%. Lone-parent households represent 15.2% of these households, slightly higher than BC's 13.9%. Importantly, Castlegar city shows has the lowest proportion of lone-parent households in this category at 9.4%, while Area I and J have much higher proportions of 50% and 28.6% of lone parent households paying 30% or more for rent. In Castlegar and Area, 'couple' families and 'other' families each represent 6.1% of households paying more than 30% of income toward housing, and 'two or more person households' represented just 3%. One-person households represent the majority of households in housing need (65.2%). This supports statements from key informants who indicated a lack of affordable housing for singles in Castlegar. With the addition of utility bills, key informants complain that hardship is incurred with the lack of money left over for basic necessities such as food, clothing and transportation.

Table 40: Proportion of Households spending 30% or more of their household income on rent in 2006

Household type	Area I	Area J	Castlegar	Castlegar and Area	RDCK	BC
Total - Household type	30	35	265	330	2,405	212,045
Family households	50.0%	28.6%	26.4%	28.8%	35.6%	38.6%
One family only households	33.3%	42.9%	20.8%	24.2%	32.8%	35.4%
Couple family households	0.0%	0.0%	7.5%	6.1%	14.1%	21.5%
Without children	0.0%	0.0%	3.8%	3.0%	8.5%	10.4%
With children	0.0%	0.0%	3.8%	3.0%	5.6%	11.1%
Lone-parent family households	50.0%	28.6%	9.4%	15.2%	18.7%	13.9%
Other family households	0.0%	0.0%	7.5%	6.1%	2.7%	3.2%
Non-family households	50.0%	57.1%	73.6%	69.7%	64.2%	61.3%
One person households	33.3%	71.4%	67.9%	65.2%	58.0%	53.5%
Two or more person households	0.0%	0.0%	5.6%	3.0%	6.2%	7.9%

Source: Statistics Canada, 2006

3 Key Stakeholder Interview Findings

Thirteen key informants were interviewed for this study, the majority being service providers that offer advocacy, support, referrals and community education. Drawing on their awareness of housing issues their clients face and housing trends they might witness, interviewees were asked about the sufficiency of housing resources in Castlegar, supports for individuals without housing, challenges and strengths for developing affordable housing in this region, what kind of services or housing they provide, and challenges and barriers their clients face in finding appropriate housing. Other key informants were drawn from the real estate sector and Castlegar's City Hall and asked: how housing and rent increases have impacted the availability of affordable housing; about strengths and barriers and the role of the local government and the private sector in facilitating or developing affordable housing; and about opportunities for partnership.

Many of the organizations interviewed offered services and support for those who are homeless or at risk of homelessness. Homelessness is a term that encompasses a range of housing conditions. *Absolute homelessness* is often what people envision with the term 'homeless', which is living without any shelter (on the street). *Hidden homelessness* is not always immediately obvious and is difficult to quantify. It often means the person has a place to sleep staying with friends/family or in an institution, or can mean sleeping in a car, campsite or squat. *Relative homelessness* encompasses insecure housing, where tenancy is insecure or housing substandard (sometimes categorized as 'hidden') or inadequate for their needs, leaving the person at risk of soon becoming 'houseless'.

3.1 Castlegar and Area's Housing Market: Strengths and Challenges

Impact of Rising Rental and Housing Prices

Each participant agreed that housing prices have gone up considerably in Castlegar and Area, emphasizing that rental rates are causing a strain on individuals and families. Many claim affordable rental housing is simply not available for their clients and that rents have sky-rocketed in recent years. Most of the organizations interviewed stated that their clients are living on fixed incomes, and because they are unable to find housing within their budget, they often end up couch-surfing. One respondent claimed: "It's almost impossible to find places for the shelter allowance." Some are said to rent places that take up the majority of their income, while others will look to Trail and leave their hometown. People with (or without) ability issues who could, and want to, live independently will often stay on with their families (or return to them). Youth transitioning into dependence are also impacted similarly, and if they cannot stay with family, might end up staying with friends, at party houses, or without shelter. In desperation, people are often left with no choice but to live in substandard dwellings and/or illegal suites, such as an unheated garage without water. Lack of affordable housing also makes it difficult for women living with abusive men to leave and so they will often stay on. If they leave, they might become homeless, and often become one of the "hidden homeless" (couch-surfing) because it is not safe to stay on the streets. If they are able to stay in the family home (because of their partner leaving), it can become too expensive to maintain payments alone (rent or mortgage) and they often become forced into the same situation. Either way, this is a problem that is increasing each year (as reported by respondent).

While some believe that there is availability and variety of housing for sale, some interviewees stated that entrance into home ownership is still unattainable even if mortgage payments are comparable or lower than local rents. The barrier is, they say, the lack of access to credit, and/or the money for the initial down payment.

Key Contributors to the Housing Market

Some of the key contributors to the current housing market interviewees pointed to are: the recession and the economy, lack of fairly paid full time employment, limitation or lack of government support, the increased cost of building and cost of living, high priced house sales, preference for college student rentals, and a general lack of employment and affordable, decent, rental housing. While housing prices have increased, most respondents maintain that wages and assistance have not and that there is more part time, minimum wage employment with no benefits. One interviewee stated that policy changes from senior levels of government are responsible, making it easier for employers to keep wages low and offer fewer hours. Senior government policies have also kept Income Assistance, Employment Insurance and Interior Health funding (for supported

living) limited and most complain these supports are not on par with rental rates. As this Study's research confirms, over a two month period there were no rentals available for the \$375 rental *and* utility allowance that employable people on Income Assistance are allotted (out of 150 rentals, the lowest rent was \$350 for a shared suite, and would cost over \$400 as utilities were not included). Further, one complaint made was that it is the policies that are putting more women into poverty and at risk of homelessness.

Three of the respondents attributed higher housing rates as a result of supply and demand, with one stating that because of a strong base of local skilled employment, people are attracted to this area, resulting in a higher housing demand. Though most claimed available employment is not enough to support living costs, the population has risen considerably, and two interviewees pointed to the issue of people moving in from different centres pushing prices up. Castlegar has historically be known to have more attainable rents than other cities in the region (Nelson for example), and some people leave these areas hoping to pay less. Housing prices are considerably lower than bigger city centres and another stated that the once available low income housing has been "bought up, renovated and sold for income". One said that there are also many home owners without a mortgage that are taking advantage of inflated house prices and charging high rents, though this cannot be confirmed. Another issue is the desire of landlords to only rent to Selkirk College students. A correlation can be made with the high rate of "rooms in houses" for rent, further supported by statements of "good for student" ads.

As supply and labour costs go up, so does the price of building houses which is then reflected in rental rates. To make renting worthwhile, the rates must reflect the owners' costs. Additionally, with the increase in supplies, the cost of maintaining rentals increases. This might be one of the factors of higher rents and might also contribute to some landlords' inability to keep up standards and conditions in their rentals. Though one respondent believes the lack of developable city land is influencing the housing market, overall the consensus was that Castlegar has more potential space than surrounding cities, such as Nelson and Trail. Many complain, there is simply a lack of money or desire by senior government to address the greater housing issues here. "Everyone expects some other group should be looking after the people, so no one is helping to fill the gaps", was one complaint from a respondent who suggests there needs to be a shift in society's views. One believes there has been a gradual societal shift in consciousness towards not taking care of those in need, contributing to the current housing problems. Some did say that the province's responsibility for low income housing is being reduced and more pressures are being put on local governments and communities, though the funding is simply not attainable. Another was quoted as saying, "without local political receptiveness, there is a problem", and that local governmental support is

important as it also helps reduce stigma for those in need of low income housing, and for providing it. Here, municipal government has an opportunity to facilitate greater opportunities for affordable housing. In response to the affordable housing shortage, the City has been promoting secondary suites in the hope that prices will be impacted. Youth are also impacted, and some interviewees claim that there is a general unwillingness to rent to youth and no availability of options for them. Deposits themselves are also said to hinder youth from the ability to rent, between rental deposits and hydro deposits (a higher deposit of \$500 was said to be expected from a youth, compared to \$300 from an adult).

Strengths for Developing Affordable Housing

Some of the major strengths that Castlegar region was quoted as having for developing affordable housing are: a willingness by certain groups to help, an availability of land, support from the City of Castlegar, a good diversity of house size and age, and a stable economy. Over half of respondents pointed to the humanitarian aspect of the community and that when helping agencies and groups (i.e. social service organizations and churches) and individuals have awareness of an issue they will band together to “make things happen”. There is a “grass roots potential”, and one person mentioned that the benefit of a smaller community is knowing who other players are, allowing for greater networking and resourcing, and having the ability to come together. One respondent said the history of affordable housing through BC Housing and Cooperatives is a strength, though many complain that the non-senior units in BC Housing do not supply singles, or those without children. In fact, as client interviews confirm, if guardians lose custody of their children, or the children grow up and move out, renters are required to leave as their homes are designated as ‘with children’ family units only. This makes it doubly difficult for people with low income if they simultaneously lose child supports like monthly Child Tax Credit cheques and/or have a reduction in Income Assistance.

A third of respondents mentioned the strength of available land or the willingness of the City to provide land within Castlegar city limits for affordable housing. An example given was the home built by Habitat for Humanity on property donated by the City. Though not all agreed that there is enough available land, Castlegar was quoted as having more flat useable land in comparison to surrounding cities. One respondent states a strength as the potential for home ownership because of the diversity of housing as far as age, size and sale price of houses (detached dwellings). The City was also quoted as making efforts via rezoning for smaller lot subdivision, and encouraging higher density building (which lowers costs) and multi-family and mixed-use dwellings by giving incentives. One interviewee agreed that developers are starting to see the demand, and want smaller lots for, affordable, multi-family dwellings. Another stated that developers have the potential for doing infill by building smaller but taller homes. As for rentals, the City has recently introduced a bi-law where secondary suites are charged 25% of

the regular rate for water and sewer to help reduce utility bills and make these suites more attainable. As well, the City is currently working on implementing universal water meters, potentially increasing savings for secondary suite renters.

A strong economy was viewed as a strength by one respondent, who also suggested this means local government and industry have money. Another also said that big businesses are often quite generous and that the bigger industries, such as Keenley Side Dam, Teck Cominco, Kalesnikoff Lumber and Celgar Pulp Mill, do provide good employment. Two of the interviewees saw little to no strengths in Castlegar for developing affordable housing.

Challenges to Increasing Affordable Housing

Challenges to increasing affordable housing stock listed by key informants included were financing, stigma, resistance and fear, layout of the city, transportation and zoning allowances. Overwhelmingly, all respondents viewed money as being one of the biggest barriers Castlegar and area faces. Though housing has been traditionally the responsibility of the provincial government, respondents complain BC Housing is taking cuts and developers are not interested in becoming landlords. “Where will the money come from?” is a common sentiment. Though some believe the current economic status of Castlegar is “stable” and that big industry offers financial opportunities, it is another thing to get key players involved.

Most respondents insist that the challenge to attaining funding for affordable housing is lack of education and the evidence of stigma. They strongly believe that those who *do* have the money, power or resources to help refuse because of judgments towards the people who are homeless or living on low or fixed incomes. They say that there is still an attitude in Castlegar that stereotypes “poor people” as being “lazy”, and thus unworthy of help. One respondent was shocked after hearing a local say, ““Oh my God, you're not going to rent to someone on welfare?!” This sentiment carries over into social perceptions of low income housing. The assumption is that property would not be taken care of and the character of the neighbourhood would change. As one respondent stated, “People don’t want it in their own back yard because of ideas of who might be renting.” This attitude is carried over towards those suffering from mental health and substance use issues (though arguably, people in any income bracket might contend with these issues- though they might not be as visible). Education is part of this problem, as mentioned by some of the interviewees, and that “people don’t know, or don’t want to know” the situation or the need and often will only discover it when it has been made personal (such as a family member struggling with housing issues or becoming homeless, or dealing with lack of supportive housing and services if they have ability or mental health issues).

Awareness appeared to be key in lowering resistance and convincing people to steer money towards low-income housing. As one interviewee stated, there is a lack of community education, and there is a need to identify key players and convince them with evidence-based information to combat stereotyping. Some believe contributing to lack of awareness of homelessness is the lack of downtown core. Much of homelessness is already hidden, but lacking a community centre inhibits communication and brings the mistaken perception that there is no housing problem. As one respondent stated, "If they can't see it, it doesn't exist". Of course, if there is awareness, this does not always mean people will help or would be willing to come out of denial. More than one interviewee asserted that resistance to affordable housing is due to an unwillingness to help, preferring low income or homeless people to move out of town instead of supporting them. One even heard stories about homeless people being approached and handed bus tickets out of town (to far away places of which they had no ties). People experiencing a housing or financial crisis also have the extra burden of having to find transportation to surrounding cities for the services that Castlegar does not provide (for Income Assistance, one must travel to Trail). One respondent said that "some people love that low income people go to Trail and leave Castlegar and think services should continue to be only there". Here, awareness links back in to stigma and social perception, a major social challenge. One interviewee qualified this statement with an example of a 'youth housing and substance use recovery project' that was cancelled due to local opposition.

One respondent holds that the stringent rules by the provincial government prevent low and fixed income individuals and families from attaining decent, secure housing. They said the government inhibits the ability to live with any dignity because the amount of assistance leaves recipients unable to afford the basic necessities of life. This brings the question to mind: if more housing is available, will it ever be attainable by people on a fixed income? Some believe there is resistance from local government, or a sense of apathy, because the City is not developing housing itself. Again, housing has been traditionally the responsibility of the provincial government, and electricity, road maintenance and other utilitarian aspects of city life the responsibility of municipalities. For the City, as one respondent confirmed, creating new housing or getting involved in low income housing is unconventional and difficult for the municipality to take on. For one, they would need the approval of tax payers to use tax payers' dollars. As mentioned above, stigma and lack of awareness of the need could pose significant barriers to this. Second, imposing policies on developers to ensure affordable housing might scare the developers away. One respondent commiserated, "As funding gets cut and the federal and provincial governments let go of more of their responsibilities, it has filtered down to the smaller players". Resistance is then understandable, but eventually someone has to be willing to help. As mentioned previously, some feel that those with the power to make

change expect someone else to take care of people's needs and so the gaps go unfilled.

Another challenge to increasing affordable housing in the area is the lay-out of the city. Several respondents complained that the town is too spread out, and that Castlegar is a ribbon community. Not only is there now a lack of a downtown core, but settlement runs along the narrow shelf above the Columbia River leaving little room to expand in width. It also poses a challenge with transportation, as those without vehicles experience difficulties getting from one part of town to another and public transit is said to be insufficient as it is. If someone were to build affordable housing, it would likely be distant from one amenity or another. For the aging population reaching a time when they are unable to drive, bike or walk far, the housing situation becomes greater. For people on low income that cannot afford vehicles, living outside of city limits becomes difficult without a more comprehensive public transportation service.

The baby boomer generation reaching retirement age is also claimed to be a challenge as the need for affordable and appropriate housing for them increases. Aging housing stock is also said to pose another barrier; as conditions deteriorate and the cost of upgrading rises, suites become un-rentable. This of course contributes to the issue of substandard rental suites (sometimes illegal) that most respondents complain about. Further, the elderly or those with ability issues are unable to find suitable living spaces appropriate to their needs (one level, easy access, well maintained, etc).

Adequacy of Current Affordable housing

Each respondent was asked which types of affordable housing in the community were adequate or not. These types are as follows: *Emergency shelter*, *Supportive and special needs housing* (e.g. mental health, developmental disabilities, assisted living for seniors), *Non-market housing* (for low-income individuals and families, but without support), *Rental housing*, and *Entry-level ownership*. Almost half of respondents said none of these housing types have adequate resources or units available. One quarter of all respondents said all but 'Entry-level ownership' do not have enough units. Though some think there is adequate availability for entry-level ownership, initial cost of buying (down payment, etc) was said to be a barrier to those on lower income. Also, one respondent believes there are enough houses, but they said the quality is not sufficient, and nor is the amount of condos, duplexes, row houses, or apartments available. Though another respondent said they were unsure about the adequacy of Castlegar's Emergency Shelter units, the rest believe it to be insufficient. As the shelter hosts men mostly, interviewees complain that it is inadequate for women leaving abusive situations. They are already vulnerable, and asking them to "bunk up" with men is unfavourable. Respondents also say the shelter can quite often be full, and then clients must travel to Nelson or Trail. As the shelter

in Nelson is also often full, and it runs on a first-come, first-serve basis, one might end up hitch-hiking only to get there and not be allowed to stay. Also, it is not appropriate shelter for women with children or women leaving an abusive relationship. The women's shelter in Trail is able to take women with children (if not full) but this again comes with barriers, such as distance. Transportation can be difficult, and staying in another town makes it almost impossible for the children to go to school or be near their friends.

Building Partnerships: Local Government and the Private Sector

In response to the housing challenges that have been identified, it was said that the City of Castlegar can take a supportive role, or one of partnership. One example of this is being a grant application signatory. Other suggestions were ensuring adequate land supply for residential development, and working with organizations that want to address housing issues (such as Habitat for Humanity) by providing building lots. By utilizing the Official City Plan and zoning by-laws, the City of Castlegar can encourage provision of secondary suites, mixed use development, and a diversity of housing within neighbourhoods. There is also a possibility of leasing land if a thorough proposal is presented and approved.

To ensure there is an appropriate mix of affordable housing in the region, one interviewee said the local government could take more of a role for starter level ownership and allow for higher density zoning. The City will, in fact, rezone if someone applies for higher density, as long as the zoning complies with the OCP (Official City Plan). They did warn, however, that the local government has no place in "competing" with local developers unless housing initiatives are dedicated to social housing. As the City has land, the respondent thought it could be used for the purpose of social housing. They said that currently, they were unaware of any current opportunities for the private sector to partner with local government and/or the non-profit sector to encourage and develop affordable housing in the region.

It was also suggested that the role of local government in addressing Castlegar's housing challenges could be to set up the "framework" to provide input for social responsibility. For example, creating a mandatory percentage bylaw where a certain proportion of units in a building must be allotted for social/affordable housing. As mentioned previously, the fear would be that developers might be scared off. Currently, the City of Castlegar is not involved in any known efforts to address homelessness.

A respondent noted that the role of the private sector should be secondary in developing and maintaining affordable housing. They do not see a main role for private organizations, but believe there is room for the individuals within it to get involved. As for those who manage rentals, they believe reasonable rent should be offered in exchange for good-standing tenants that pay their rent on time and maintain their rental space well (keep it clean).

Many organizations can be included in partnerships to address challenges facing affordable housing in Castlegar and Area. Besides local government, there are youth and family organizations, housing societies, those who service homeless individuals, the RDCK, Community Services, senior organizations, Columbia Basin Trust, employment organizations, and Interior Health. Though this list is not exhaustive, it represents many areas in Castlegar society, with each having something to contribute towards awareness and problem solving efforts.

3.2 Client Housing: Challenges and Resources

Main Client Groups

The client groups of the local service providers interviewed are: Low income women and children, women with mental health and substance use issues, families, people with concurrent issues, First Nations, singles, children, elderly, children who witness violence, people who have been sexually abused, people with gambling issues, homeless individuals, people at risk of homelessness, people with addictions, people with mental health issues, people with multiple barriers, people on welfare, low income families and individuals, people with ability issues, youth with addictions, homeless youth, youth in need, women with vulnerabilities, families- from pregnancy to school age, seniors, working class and seniors (who are home owners already), and people with acquired brain injuries.

Of these organizations, five are responsible for housing units (one of which is a safe house suite opening Autumn 2012). Three of the organizations are shelters, one in Castlegar (3 beds) and two in other cities (33 spaces, including 6 which are second-stage housing). One organization is responsible for 2 apartments that house up to four people dealing with mental health issues.

Available Housing Resources

The organizations interviewed were asked what kind of housing their clients accessed. Two-thirds said some of their clients have stayed in the emergency shelter, Stepping Stones shelter (Nelson), or WINS Transition House (Trail). Over half said some clients stay in BC Housing, and one mentioned co-operative housing. While all say a portion of their clients rent (or eventually rent) market housing, half specified the suites are usually substandard. Some are basement suites, and one mentioned illegal suites, such as rented garages. Some live in subsidized housing, while many stay with friends or family. One respondent says the latter situation is huge, and that “grown children who are forced to stay home with parents is an issue that should be looked at.” Not a healthy place to be.” Only one said that a small portion of their clients own their own homes. Most organizations have homeless clients, and if they were not staying in shelters or couch-surfing, they were living in cars, tents, warehouses, or the street.

Client Challenges

Each service provider interviewed confirmed that their clients face many challenges and barriers in finding appropriate housing. The foremost reason given was the **cost of housing compared to the low incomes** people have to live on. Some of the groups mentioned in this income level are: people on Income Assistance, Disability Assistance, pensions, and those with low paying and/or part-time employment. One respondent noted that when a woman leaves an abusive relationship and must go on welfare, “there is no housing that

matches the rental allowances”. Specifically, single people (all ages) or single parents were mentioned as having increased struggles finding housing, as available rentals do not fit low wage or assistance budgets. Also, people with mobility issues have the extra challenge of finding housing that is suitable to their needs.

The **increased cost of living** was also mentioned as a contributor to affordability, meaning that people are forced to make a choice about housing or going without food. One interviewee stated that some of their clients paid up to 75% of their income on housing and regularly visit the food bank. Some people are forced to find roommates, which comes with its own challenges of suitability and security (dependability of paying their portion of the rent, and not moving out on short notice). The condition of housing is also an issue. Though some stated that there are some available rentals, they are in a state of disrepair, too small, substandard or otherwise not suitable. Even with **substandard dwellings** rents are considered too high. This contributes to the pressures parents feel to work more, leaving them without adequate time for their children. If families are larger, the options narrow, as they are said to have difficulty finding affordable housing that can house all members appropriately.

Stigma and prejudice are considered barriers to housing for respondents’ clients. As mentioned previously, some believe there is a prevailing attitude towards people on income assistance in the Castlegar area. Youth were also specifically pointed out as victims of stigma, as landlords are reluctant to rent to them because of fear they are not responsible enough. As a result, one respondent asserted that youth are “in horrible places because they can’t get proper housing”. Contributing to this is the lack of a youth emergency shelter (also in the greater Kootenay region) and the emergency shelters in the area only accept youth if accompanied by parents. Another interviewee shared that female youth in particular will end up in “party houses” (or dealer’s houses) because they have no place to go. They end up being raped (which is often not reported) and/or exploited, trading shelter for sex.

Over half of respondents claimed people’s issues with **mental health and/or substance use issues**, or multiple barriers, present another challenge to housing. Due to stigma, lack of finances, and/or rental history, landlords are more likely to be cautious and housing difficult to attain. This group is also more likely to be taken advantage of, renting places that are severely substandard and/or dealing with landlords who will not uphold their responsibilities. However, respondents claim that tenants will stay on or not complain to avoid being in the street. One respondent disclosed that the stress of the condition they are living under influences relapse. There are also individuals within this category that are considered “hard to house”, because of past or present behaviours, and/or damage to or misuse of other people’s property.

Transportation poses another barrier to housing. If on low income and living without a vehicle, the bus routes and schedules are not very dependable and even viewing a potential rental becomes difficult. Respondents agreed this also makes it difficult for their clients to live outside of town. Having pets and children also makes house-finding a challenge. Pets are often a therapeutic companion for those with a variety of issues, and they are part of the family. It causes great stress on individuals and families who are faced with the choice of having to abandon their pets. For families with children, many of the homes for rent are said to be advertised for quiet single or couples only, or are not big enough to house children.

Respondents claim that though there is some non-market social housing in Castlegar, the challenge to getting into these suites is **the waiting period** (sometimes a year or more). As mentioned previously, BC Housing does not supply singles, or those without children. One respondent believed there were more suites available for elderly than any other group. Though there are family suites available, caregivers are unable to access these suites if they do not have full-time custody of their children. Further, some interviewees said many families find it an unhealthy atmosphere and prefer not to live there, while those that do live there often want to leave once in.

Social and Supportive Housing Units

The interviewees were provided two lists of the social and supported housing units available in Castlegar and Area and asked if they believed these were sufficient for the current population. The first list includes units administered by BC Housing. These are:

- Special Needs (10 units)
- Frail Seniors (15 units)
- Independent Seniors (55 units)
- Low Income Families (76 units)
- Women and Children Fleeing Abuse (1 unit)
- Individuals w/Chronic Mental Illness/Substance Use Issues- Independent Living (4 beds in 2 units).

Almost half said none were sufficient, while the rest were unsure about some (not being familiar with the facility, the client base or the need for our population). 100% agreed there will be more need in the future. One stated that there are lots of families moving to this area, and that in 2011, 60% of the new clients that registered with them had recently moved from out-of-town. Another claimed that as population increases (including the baby boomers generation), there will be even more need. They expressed concern about how the negative effects of housing issues affect families and become generational.

The second list provided includes other forms of supportive housing available:

- Long Term care (115 units)
- Respite care/Short term transition (4 units)
- Palliative Care (1 units)
- Supportive Living for Seniors (95)
- Individuals with Severe Ability issues/Developmentally Delayed Adults (23)
- Emergency Shelter (3 beds, 2 couches)

Virtually all respondents who were aware of the need for supportive housing in Castlegar did not believe the units available in any category were adequate. Though some acknowledged that Grandview Housing for seniors is creating a facility to help keep the community together (to prevent elderly couples becoming separated from each other, or individuals being sent out of town, when needing to go into care), they also expressed concern about the expense and said there needs to be more low income facilities for Supportive Living for Seniors. Another emphasized the need for more Palliative Care, and said families need more support and periodic breaks, and that guidelines for suitability is limited and respite is not sufficient. One respondent said we should not be using the healthcare system to house people either. While one respondent was unsure about adequacy of the units for people with severe ability issues, another said there needs to be more and that it is important to help provide quality of life for families and individuals in this category. Finally, another interviewee said that with some programs, such as SHIP (Supported Housing for Independence Program for Mental Health recipients), a few people sometimes utilize all the resources frequently.

There are a number of housing facilities identified as *not available* in Castlegar and Area. Only two out of all the respondents were unsure of the need in Castlegar and Area, while the rest all agree there is a need for units to house:

- Singles and families with 1 or more members with ability issues
- Housing for disabled adults who can live independently
- Youth transition house, short-term abuse treatment
- Permanent Emergency shelter
- Singles
- Adults with moderate ability issues Requiring Some Supports
- Chronic Mental Illness Transition Housing
- Youth - Transition Housing
- Transition housing for adults, and women and their children
- Second stage housing
- Addiction Support Recovery

3.3 Homelessness and Risk

Shelter Statistics

Shelter resources in the area extend out to Trail and Nelson. As there is no shelter for women in Castlegar, women who need emergency shelter must travel to outlying areas if they cannot find a place with a friend or relative. Castlegar and District Community Services report that 34 women were in need of housing between January 1st 2012 and October 23rd 2012. In this same time period, 22 different women either stayed in a “safe home” (a program that was discontinued recently), or were referred to a Transition house in Nelson or Trail. One case manager from Castlegar Mental Health and Substance Use reported six people in a housing crisis, two of which went to Transition houses out of Castlegar and four left the region due to low affordable housing availability (two of which were men). Unfortunately there were no records from the other four case managers.

The shelters outside Castlegar do not keep exact numbers of who comes from the Castlegar area; however, a rough estimate of 10% was given by Stepping Stones emergency shelter in Nelson. In 2011, Stepping Stones served 414 clients, 207 of whom were ‘unique’ clients (not repeating a stay); approximately 20 people from Castlegar utilized their shelter services in Nelson last year. An estimate of 10-20% was also given for Nelson's Aimee Beaulieu Transition House. Between October 2011 and October 2012, the transition house had 110 new residents (67 women and 43 children), an estimated 6 to 13 women from Castlegar. This number does not reflect, however, the non-residents they supported or the number of women they could not house because they were at full capacity.

Additionally, the RCMP reported 104 domestic assault cases between January 1st and Oct 31st, 2012. Of these, 86 were spousal abuse cases (the majority were women who were being abused by the men in their relationships), and 18 were harassment, stalking and other forms of abuse. The RCMP report that they try to keep the women in their homes, but that the men who abuse are often left without a housing option which is sometimes cause for periodic returns to the family home and reoffending or breaching a court order. The destabilizing factor of no having a place to go also prevents men from having the secure foundation they need to then find supports for healing and changing their behaviours.

The emergency shelter in Castlegar predominantly helps men, unless there is a male-female couple staying there. There are only 3 beds, so overflow goes to the 2 couches. Approximately 50 people a year utilize the shelter for various lengths and frequencies. Roughly 30 people stay longer than a month, and approximately 20 people utilize shelter transiently for 1 to 3 days at a time. The shelter is occupied by at least one or more people 6 months out of the year, and winter

sees most use. In summer, people needing shelter are given tents and sent to a campground.

Services for the Homeless and At-Risk Population

The services that respondents indicated as available for homeless individuals, or those at risk of homelessness, were mostly around shelters. As mentioned before, Castlegar's Emergency Shelter is predominantly for men, has few beds, and it is temporary. WINS Transition House (Trail) and Stepping Stones Shelter (Nelson) is out of town and poses transportation, among other, issues. There are plans to have a Safe House in Castlegar November 2012, which will be able to house a woman and her children (it has 3 bedrooms), or conversely, more than one woman (depending on compatibility). Maximum stay will be 45 days (negotiable).

There is a Food Bank and Drop-in Centre, and through this program there is access to: lunch 3 times a week, some dental work, school supplies, and money for (or help with) prescriptions, gas, rent, utility bills, emergency travel, and seasonal clothing. This program is funded solely by contributions from individuals and organizations in the Castlegar community. Otherwise many services are out of the area, such as the Ministry for Social Development or the Salvation Army.

One program exists for youth between the ages of 16 and 18 through the Ministry for Children and Families and is delivered by Freedom Quest. If the youth is willing to sign a Youth Agreement, she or he can receive living supports for housing. As mentioned, however, it is extremely difficult for youth to find a place to rent.

The Advocacy Centre was also mentioned, though services in Castlegar are offered only one day a week. They provide advocacy and assistance to people living in poverty by providing legal information and assistance dealing with the residential tenancy branch and the Ministry of Social Development.

Service Gaps for the Homeless

All interviewees recognize service gaps for individuals who are homeless in Castlegar and Area. Besides affordable housing, most stated that Castlegar needs a transition house for women fleeing abusive relationships, or those experiencing a housing crisis. They also stated a need for a permanent emergency shelter, or a 24/7 hostel, with well trained staff. Three respondents noted how difficult it is to get to surrounding facilities in the middle of the night if they have no vehicle. One respondent said there at least needs to be a place in Castlegar to shower and do laundry. Though there are laundry mats and paid showers at some service stations, these are inaccessible to those without money.

Also mentioned was a crisis in youth housing and that Castlegar needs a supportive living facility (where youth are checked on, have shared meals once a week, etc) as a long-term transitional home before completely going on their own. A need for a treatment centre for youth was also indicated, as well as for adults dealing with substance use issues.

As people must travel to outlying cities for government support, some indicated the need for a Ministry for Social Development office, or a satellite office, and said people should not be forced to hitchhike. Another mentioned needing a BC Access Centre for other government services. Though there is a health care centre, one respondent said a hospital is needed. Importantly, there is no walk-in Clinic, and a respondent claimed, "People with health or addiction issues....need a physician they can "drop-in" to see."

One respondent suggested the need for a full time Advocacy Centre. Currently someone from the Advocacy Centre in Nelson travels to Castlegar one day a week and people must call ahead of time for an appointment. Some people dealing with housing issues do not even have a phone, as mentioned by interviewees, making it difficult to make appointment, call available rentals or call for help. Travel within Castlegar was also a complaint, as people without money or vehicles have difficulties accessing help or attaining what they need to live because they cannot get around.

Issues Faced by Homeless Individuals

When asked what the biggest issues faced by homeless individuals in this region are, over half pointed to service gaps, lack of work, economic downturn, a lack of affordable or supportive housing, and personal barriers. Some mentioned mental health and substance use issues, and the lack of supports thereof. One respondent discussed the vicious cycle that is initiated if one finds themselves without a home. It is difficult to keep clean and clothed properly, making it more difficult to get a job, causing more financial strain (including no money for food or dental work), during a time when it is impossible to even get Income Assistance.

Some respondents point to the social issues faced by homeless individuals and call for more awareness. When unable to keep one's self clean, keep up their dental care or have clean, tidy clothes, they are met with judgement, and the shame they feel makes it hard for them to speak up. Without a place of support, an interviewee states, loneliness and isolation set in and individuals get caught in a downward spiral. "The psychological impact of being without a home is one of constant stress." One respondent complained that there is no *meaningful* short-term help for periods of unemployment (such as short-term disability), thus contributing to hardship and homelessness.

Though all interviewees were aware of the Extreme Weather Emergency Shelters in Trail and Nelson, none thought they adequately served Castlegar. One did say

they do their best to accommodate, but the distance causes a barrier, public transit is not efficient enough, the shelters do not accept youth (without a parent), and they are often full.

“The system is the barrier to housing, not the people as barriers to housing.”

4 Client Interview Findings

Over a two week span in mid-August 2012, interviews were set up for clients at the Castlegar Drop-in Centre where lunch is served two to three days a week. Each interview lasted approximately half an hour, and each person was given a \$15 honorarium for their time.

There were 11 female, and 10 male clients interviewed. Out of these 21 people, 4 individuals had aboriginal heritage, and 4 identified themselves as having European background. The rest identified themselves as white, Caucasian, or Canadian, with one noting Russian heritage. Client respondents shared an age range of between 25 and 75 years of age. The average age was 48, with 48% of interviewees falling between 45-54 years old. 14% were over 60 years of age, and 10% were less than 30 years old. When respondents were asked where they slept the previous night, 62% stayed in their home/rental. The remaining 38% did not have their own place to stay in. Of these, 5 said they were staying with friends or family, and the remaining 3 stayed in their vehicles.

4.1 Affordable Housing: Access and Challenges

Access to Affordable Housing

All clients were asked if they had access to affordable housing. 28.5% said yes, they had affordable housing, while the rest said they did not. Of those who said yes, 1/3 were unhappy with where they were, another 1/3 were stressed over or concerned with the security of their situation, and 1/3 were content with their situation. For the 15 that said they did not have affordable housing, 8 were staying with friends/family or in their vehicles. Those that did have a place said there was not enough left over for the necessities. Some complained that they were paying two-thirds or more of their income for rent, while one said that after paying rent and utilities, they had \$30 left for two people to eat with and live on. Another respondent said they simply cannot afford solid foods and thus eat soup every day, while another said that without a roommate, they would have to leave their place. One complained that they do not qualify for subsidized housing because their developmentally delayed child they are caring for is an adult. Out of all respondents, the 10% that were happy with their rental situation said their rents were affordable and the situation good. One of these had 'portable housing' (government support for housing). The other is living in a shared house for individuals in recovery, where rent is affordable and inclusive. The respondent said the landlord's compassion drove them to respond to a serious need they saw in the community.

Client Respondents Current Housing Issues

The housing issues that respondents were most concerned with included: not having housing, high rents, size of space, crime, amount of noise, and lack of

proper maintenance and transportation. The 14% that did not have any housing complained of inhibitive rents, with one worrying about harassment by young people and fear of bears (because respondent lived in their vehicle). Of total respondents, the majority complained that the cost of rent was a concern, and 33% were afraid they would be forced to leave their homes, or needed to leave, due to rental increase, eviction, lack of roommate, being in a temporary arrangement, or financial situation worsening.

4.2 Barriers to Appropriate Housing

Space: Size or Arrangement

When asked about their dwelling space, 12 respondents said the space where they live is either not adequate or the set-up is insufficient. Of these, 10 complained of their space being too small, cramped and uncomfortable, while one said that these conditions cause problems with the people they are staying with. One interviewee stated that their living space was unable to properly accommodate their disabled child and companion dog, while a respondent on a disability pension said that though their housing is subsidized, having two floors is difficult and there is a need for single floor housing for people with ability issues. One person expressed a need for outdoor space for gardening and one a need for properly fenced outdoor space for the safety of their children. Fourteen percent of all respondents said their space had inadequate cooking facilities, and that they had no stove to cook on.

Neighbours, crime, amount of noise

There were 5 people who complained about their neighbours, saying that the noise is extreme, their kids are getting bullied or they don't feel safe. Some expressed concern about drug dealing going on and the smell of pot smoke coming through the windows, while another says that theft is an issue. One respondent said their neighbours are constantly looking over their shoulder and trying to cause trouble with the landlords, and because of this they are on edge all the time and the stress affects their sleep..

Lack of proper maintenance

Of the 21 respondents, 5 were very concerned with the condition of their housing, with lack of maintenance or efficient living facilities. Two stated that repairs are slow to come and not efficiently done, often affecting utility bills (i.e.: drafty windows, leaky faucets). Insufficient insulation makes for extreme temperatures and discomfort in the summer and winter, and affects sleep patterns. Vermin problems were also mentioned, along with "bad tasting water".

Lack of transportation:

Transportation was stated as an issue for 4 people. Some said they were staying out of town and that public transit was insufficient (not dependable), or too expensive, while others said they could not afford gas for their vehicles.

The emotions of respondents towards their housing situations were illustrated with comments such as, “it’s depressing”, and “I am not sure about my future”. People staying with friends or relatives say they “don’t have any choice but to take the help”, because of financial constraints or because they left unhealthy homes (i.e.: because of black mold), but that they “want [their] own place”. Feeling unable to change their situation, there were comments like, “there is no end”, and “I feel trapped.” One declared that the landlords are more worried about finances than the people that are paying the rent, while others say they are paying more for a place that provides some physical safety and peace. Finally, one expressed their discomfort with the stigma that landlords place on those with limited income. Only one respondent said they had no complaints about their current housing situation.

4.3 Most Recent Challenges Finding Suitable Rental Accommodations

The challenges that client respondents had in finding suitable rental accommodations range from unaffordability, unavailability and unsuitability, to landlord limitations and stigma. Overwhelmingly, the top challenge for respondents was affordability. Rents were said to be too expensive, and the start-up costs inhibitive, such as moving expenses and connections fees. One respondent took a place in emergency, hoping it to be temporary as it was “too expensive”, but after a year and a half looking for affordable housing, nothing in their price range has become available. Another complained that “there is nothing affordable for a disability pensioner”. Simply renting a place where the hydro must be in the renter’s name makes it impossible for some to afford renting as they have no resources for hydro deposits. Even taking a temporary place becomes difficult as rental deposits, moving costs and hydro/phone hook-ups and deposits are expensive and low incomes do not afford it. Prices are also said to be high for what you get, and some complained about drafty, run-down suites. 1/3 of respondents said there is just a lack of availability. Even when advertised, by the time one gets a call through the rental is often taken.

“Affordability is biggest challenge”

Most agree that it is availability combined with suitability of affordable housing that is the problem. Whether earning a low income or on a fixed income, often the only places available are substandard. One explained that there are many slumlords who think they can get away without upkeep of their rentals because they “choose tenants who have no money or any other choice.” Many state that their simply is nothing available for someone on Income Assistance. Often this means people have no choice but to get a roommate. One person said there were lots of “shared” rentals advertised but that they were not interested in this arrangement. Roommates can be risky, and they are not always a good fit: “It’s difficult to find a good roommate who is responsible, clean and quiet.” One

respondent said a big challenge is finding housing suitable for someone with ability issues, one-level homes. Another said that some of the basement suites they went to see stunk like cigarette smoke which was coming in from the rest of the house. They also complained the landlords sometimes want money for gas *and* electricity, making it even more unaffordable.

“It costs to move and I have no help”

Part of suitability is what the landlords will or will not allow. Almost 1/4 of respondents complained that a challenge in finding rentals is finding a place that will accept pets. This adds stress to individuals and families who are faced with having to abandon part of their family. One interviewee said that having a companion dog was very therapeutic and that parting the dog from their developmentally delayed child would be a tragedy. This made finding a home very difficult. Often singles depend on their pets for companionship as well which compounds the problem of finding affordable and suitable housing.

“Never had such a hard time finding a rental before”

20% of respondents pointed to stigma as being a barrier to attaining housing. One person on a disability pension was turned down by a landlord because they did not trust the applicant would pay the rent. They wanted the government to send payment directly to them. Another said that in a small town one’s history follows a person around, and even if they have grown and made major changes in their life, landlords are still too worried to rent to them. Not having enough references for landlords was also said an impediment to attaining housing. If completely homeless, it’s difficult to find a good reception from landlords as well. Due to assumptions and stereotyping, the impression some have of homeless individuals prevents trust.

“It’s hard when living on the street- landlords are not receptive.”

Living on limited income or being homeless also creates a challenge when looking for rental housing. One interviewee said that if you don’t have a car or money for the bus, travelling to see rentals is difficult. Others said that without a phone it is challenging to make contact with a potential landlord in the first place. Further, the location of many rentals is said to be a hindrance as they are far from public transportation routes and from needed amenities.

“High rents take away from ability to eat healthy (to prevent illness) and pay other living expenses.”

Some of these challenges have left people in uncomfortable situations where they are staying in temporary, small spaces with friends or relatives or without a roof completely. Some of these individuals have been in this situation for a few weeks, to a few months, to over a year and are still looking for a home to call their own. Others have experienced serial homelessness, where they will take substandard temporary housing in an emergency, leaving because of health

hazards, and then staying with friends, then camping, etc. Some people are evicted on short notice, for whatever reason (it is not in the scope of this research to investigate or judge claims of interviewees) and find themselves in dire straights. One respondent couch-surfed, or would stay up all night drinking coffee at a local coffee shop because they had no place to go, and event went to the hospital to seek shelter.

“I was locked out of my previous home in the middle of the month without notice. It was winter.”

Of those who now have rentals, over half specified a period of 3-6 months of looking (often posting ads of their own), with many having stayed with friends or family, or without shelter, in the interim. One stated, “I feared being on the street with two little kids”, and another said that it was desperation that finally convinced a landlord to lower the rent and allow them to move in. Many have applied to social housing facilities before and have not heard back or have been turned down. One person said it only took them 2-3 weeks to get into BC Housing 8 years ago, while others complain BC Housing has suites sitting empty and there has been no follow-up on their applications. Some people move in to social housing only to want to leave it because of the lack of upgrades and needed repair. One person complained about the many people with mental health issues living there. They also did not feel safe and had been broken into more than once.

“I can’t find a place so I am moving away.”

Additionally, client respondents expressed the need for more money to live healthily and be able to afford housing. Shelter allowances from government programs and income from low paying job are not enough. Also, there is a desire to be treated with more dignity. Beyond the stigma felt, some renters feel landlords have little respect for their privacy. One complaint was that some landlords want to control who visits. Others asserted that landlords need to use more discretion. Interviewees mentioned landlords destroying tenant property, unilaterally altering the terms of contracts, and evicting or closing tenants off from their home and belongings without any notice. The lack of housing is sending people away, and one person decided that the support programs they need are also not here, thus they are leaving. Finally, one respondent said there is a need for seniors and youth to merge to address housing and community issues.

5 Gap Analysis, Emerging Needs and Next Steps

5.1 Immediate Priorities

Low-Market/Subsidized Rental Housing

With over one-third of renting households paying more than 30% of household income toward shelter costs, affordable rentals represent a significant gap in Castlegar's affordable housing spectrum. In 2006, a total of 330 rental households experienced housing need. The majority of these (65.2%) are single-person households, 15.2% are lone-parent families, 12.6% are couples or other family types and 3.0% are two or more person non-family households. High rental costs, (\$670 for a one to two-bedroom), low-income families and individuals are likely experiencing significant housing need. Individuals and families on Disability Assistance or Income Assistance are likely significantly pressured by the rental market in Castlegar and Area.

There are currently 210 households subsidized by BC Housing. About a quarter of these (53 households) are subsidized through RAP or SAFER rental subsidies. Seventy-six units of low-income housing are available for families, while 55 units of independent seniors housing is available. Additionally there are 10 units of special needs housing and 15 units of frail seniors housing.

With 210 households (rental households) subsidized by BC Housing and 330 households paying more than 30% of income toward housing costs, then approximately 58% of renting households (total of 935 households) may need some form of support in accessing affordable housing and less than half of these are receiving it.

It is unlikely, however, that all households (particularly one-person households) paying 30% or more of household income would be identified as being in serious housing need.¹⁶ However, it is likely that all or a majority of single-parent households and a significant proportion of other households types paying more than 30% of income are in real housing need. Developing two scenarios based on existing data, allows us to identify a realistic affordable housing gap for renting households in Castlegar and Area.

A very conservative estimate of 25% of the 935 households identified as paying more than 30% of income toward shelter costs shows that at a minimum **83 households** would benefit from subsidized housing options beyond what currently exists in Castlegar and Area. However, since rents have risen

¹⁶ It should be noted that students are not excluded from this group, and therefore this proportion may overstate the need for individual accommodation for non-student households. However, this number also captures individuals on Income Assistance and Disability Assistance living alone, who currently have no dedicated housing resources in Castlegar.

significantly since 2005/06, this number could well be significantly higher.

If we assume a higher proportion of households in housing need, then about 80% of lone-parent families (representing 40 households) and half of all other households (134 households) that indicated they pay more than 30% toward shelter costs may be in significant housing need, then there are **174 households** in Castlegar experiencing housing need.

This indicates a gap of between 83 and 174 households in Castlegar and Area still in need of some form of subsidy or housing support, using relatively conservative scenarios. Housing should focus on:

- Individuals and families on Income Assistance/Disability Assistance
- Single-parent or low-income families currently experiencing housing need

Homelessness Extreme Weather Shelter

Key stakeholders also identified homelessness as a major emerging issue in Castlegar and Area. While it is difficult to enumerate relative, hidden and absolute homeless individuals in a community, emergency accommodation usage rates in Castlegar, Nelson and Trail show a need for emergency accommodation for between approximately 50 (shelter rates only) and 100 (including shelter and transition houses in Nelson and Trail) individuals annually. For a small community this represents a significant rate of risk of homelessness, much of it related to domestic abuse (see Section 3.3 for further details).

Currently Castlegar has no BC Housing-funded shelter program, but does have a community-funded 3-bed, 2-couch shelter available to those needing emergency shelter. In order to stabilize funding, this shelter can access the BC Housing Extreme Weather Response program that provides funding for shelter operators between November and March during extreme weather events.¹⁷ This will ensure continuity of programming during winter months and provide the shelter operator with a transparent framework for tracking statistics and building a case for future resources to address homelessness.

Housing for Adults with Special Needs

In addition to low-income housing and a BC Housing-funded, there are currently no available supports for individuals with mental illness, and only 10 BC Housing-funded units for individuals with special needs. Additional housing options for adults with special needs (e.g. supportive housing for individuals with mental health issues) would help reduce risk of homelessness in vulnerable populations in Castlegar and Area.

Currently, there is one initiative on the drawing board for a fifty-unit project to

¹⁷ See website for more details: <http://www.bchousing.org/Partners/Operating/EWR>

house individuals in recovery from substance use, which includes 40 units for men, and 10 units for women and their children. Though too early to know if this project will go ahead, it sounds very promising.

5.2 Emerging Needs

Seniors Housing

Seniors housing is currently adequate given the community needs, including 55 subsidized units for independent seniors, 15 subsidized units for frail seniors and 31 senior households currently accessing the SAFER grant. However, there is a significant projected increase in seniors in the next 15 years, growing from 18.7% of the 2011 population (representing 2,500 individuals) to 22.7% (3,142 individuals) by 2020, 25.6% (3,580 individuals) of the population by 2025 and 27.3% (3,829 individuals) by 2030. This represents a growth of approximately 1,300 individual seniors in Castlegar and Area. This indicates a long-term need to ensure appropriate seniors housing supports are in place.

Planning for seniors housing requires a range of housing options, including an increase in available multi-family housing (e.g. condominiums or duplexes) for downsizing, increased rental options for independent seniors and assisted and supportive housing that is both market-based and subsidized for frail seniors.

Increased Diversification and Densification of Housing Stock

With a high ownership rate (82.2% of households own) in Castlegar and Area, diversification and densification provides an important avenue for ensuring long-term affordability of market housing. Diversification of housing stock will benefit seniors, but will also benefit young families and first-time homeowners. A range of housing options (e.g. condominiums) developed around transportation corridors and amenity centres can provide low-cost ownership options for family housing and individual ownership. Castlegar's residential objective (OCP section 9.1) is to "Encourage the development of a full range of residential types, locations, densities, tenures and prices." The OCP currently identifies growth areas that provide a development framework for increased densification and diversification of residential dwelling types. Continuing to ensure an appropriate mix of housing types will encourage the affordability of market-level ownership in Castlegar.

Long-Term Emergency Accommodations and Services

Stakeholders and clients identified a number of long-term priorities to help address issues of homelessness and risk in Castlegar and Area. Additional support services for homeless and at-risk individuals were a major priority for many of the most vulnerable individuals. A particular concern were additional supports for individuals with mental health and/or addictions issues, as few currently exist in Castlegar. Other resources that clients and stakeholders

identified were access to an Employment and Income Assistance office (the closest are currently located in Trail and Nelson). Another program of value would be a Homeless Outreach Program to assist individuals in accessing housing and other supports; however, funding for these programs remains limited.¹⁸

Additional housing supports that stakeholders and clients identified as key priorities included:

- Women's transition house
- Permanent shelter
- Youth safe house
- Second stage women's housing

A local women's transition and permanent shelter represent significant needs in the community; however, identifying appropriate agencies and accessing limited resources mean that they are more likely to be long-term priorities that will take several years to achieve.

5.3 Next Steps

Currently, priority housing needs in Castlegar and Area include developing options to assist the most vulnerable populations in the region. Medium and long-term priorities include planning for seniors housing, increasing diversity of residential dwellings and increasing support to homeless and at-risk individuals and families.

Table 5.1 outlines the roles and responsibilities for these six priorities. Leadership for immediate priorities falls to the non-profit sector, with supports from local government (e.g. rezoning, land lease, donation of property, etc.) or senior government (e.g. match funding or provide subsidies). The private sector may have a role to play (e.g. construction of new buildings), but it remains limited.

For medium and long-term priorities, local government and the private sector may play more of a leadership role. For example, private developers would likely initiate seniors-oriented market housing, while ongoing planning for diversity and density of residential dwellings would be led by local governments. Non-profits will continue to play a leadership role in addressing homelessness, though support from local government could become more significant (e.g. developing a plan to address homelessness, dedicating staff time to local planning tables, etc.).

¹⁸ See here for more details: <http://www.bchousing.org/Partners/Operating/HOP>

Table 41: Roles and Responsibilities for Housing Priorities

	Non-Profit Sector	Local Government	Senior Government	Private Sector
Low-Market/Subsidized Housing	L	S	S	P
Extreme Weather Shelter	L	S	S	n/a
Special Needs Housing	L	S	S	P
Seniors Housing (market)	P	S	n/a	L
Seniors Housing (subsidized)	L	S	S	P
Increased Diversity and Density	n/a	L	n/a	L
Long-Term Emergency Accommodation and Supports	L	S	S	P

L = Leadership, S = Supportive, Possible Other Role (e.g. construction) = P

A Housing Forum planned for January, 2013, represents an important opportunity to develop the partnerships necessary to address the priorities identified in this report and identify appropriate agencies and organizations that can take leadership of and support the long-range implementation of these priorities.

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Appendix 1: Key Informant Interview Guide

Preamble:

I have been hired by Castlegar New Vision Housing Society as an intern for conducting research for the Housing Need and Demand Study. This requires quantitative and qualitative research to identify needs and strengths in the region. The research examines a broad spectrum of what is considered affordable housing, from emergency and short-term housing to entry-level ownership.

In addition to data available through senior government (CMHC, BC Stats, Statistics Canada) and other sources, I am collecting data from local sources that may be able to fill gaps on specific issues.

These interviews will be used as important qualitative data in developing the Needs Assessment, which in turn will help identify priorities for new housing strategies. It is anticipated that the final Needs Assessment will be ready in the Fall 2012, and commencement of housing development next year.

Individuals will be identified in the final report as a source, though findings will not be attributed to one individual or organization.

Do you have any questions before we get started?

Part I: General Questions

1. What organization do you represent and what is the mandate of that organization? (Does this directly include housing issues)
2. Over the last ten years, housing and rental prices have increased in the region. Has this impacted the availability of affordable housing in the region? If yes, please describe.
3. What factors do you see as key contributors to the current housing market?
Prompts include: economic recession, availability of local employment, increased tourism, etc.

4. What do you see as major strengths for developing affordable housing in the Castlegar Region? (if possible specify whether the asset noted impacts a specific type of housing on the spectrum)
5. Do you see any major challenges or barriers to increasing affordable housing in the region? Prompts include: aging population, aging housing stock, attitudes towards density/multi-family and desire to maintain character of communities
6. For each of the following types of affordable housing on the spectrum, please tell me whether you think the resources or units available in the community are adequate:
 - Emergency shelter
 - Supportive and special needs housing (e.g. mental health, developmental disabilities, assisted living for seniors)
 - Non-market housing (for low-income individuals and families, but without support)
 - Rental housing
 - Entry-level ownership
7. What populations do you serve (e.g. homeless, people with mental health issues, seniors, working families, etc.)?

Part II: Questions for Local Government Staff

8. What do you see as the role of local government in encouraging or facilitating affordable housing in your jurisdiction and the region? What tools are currently used to ensure appropriate affordable housing (prompts include: OCP statements, secondary suite bylaws, density bonusing, leasing local government land, strategic planning processes,
9. Through data collection, several housing challenges have been identified. What do you see as the role of your local government in working to address these challenges?
 - Need to identify key issues from data
10. What organizations should be included in partnerships to address challenges facing affordable housing in the region? What should the roles of these organizations be?
11. Is your government involved in any efforts to address homelessness? (please describe)

Part III: Questions for Realtors

- Role of developers in affordable housing (rating scale)

- Adequacy and need for rental stock
 - Adequacy and need for entry-level market housing
 - Challenges for young families around aging housing stock
 - Workforce housing
12. What do you see as the role of the private sector in developing and maintaining affordable housing in the Castlegar area? (e.g. managing rental buildings, building affordable entry-level owned housing)
 13. What opportunities are there for the private sector to partner with local government and/or the non-profit sector to encourage and develop affordable housing in the region?
 14. What do you see as the role of local government in ensuring there is an appropriate mix of affordable housing in the region?
 15. What role, if any, you see as the role of your local government in working to address these challenges?

Part IV: Questions for Local Service Providers Issues Pertaining to the Service Sector

- Extreme weather emergency shelter: usage and need
 - Other transitional/supportive housing: usage and need
 - Poverty: impact of recession on poverty, individuals who are living at risk of homelessness or marginally
 - Individuals with chronic multiple barriers: extent of issues (people with addictions, mental health issues)
 - Challenges faced by seniors, youth and other vulnerable groups
16. Please describe your organization's main client group(s) (e.g. seniors, youth, people with mental illness, aboriginal, individuals with addictions, people with disabilities, low-income families and individuals, homeless individuals etc.):
 17. Are you responsible for any housing units? If yes, please describe.
 18. What kind of services does your organization provide to clients?
 19. What kind of housing do your clients access (e.g. rental, supported, emergency shelter, etc.)?
 20. Do your clients face any challenges or barriers in finding appropriate housing in the region (if yes, please describe)? (e.g. lack of employment/impact of recession, mental health, addictions, lack of housing, etc.)

21. A number of social/supported housing units are available in Castlegar and area. Would you describe these units as sufficient for the current population?

- Special Needs (10 units)
- Frail Seniors (15 units)
- Independent Seniors (55 units)
- Low Income Families (76 units)
- Women and Children Fleeing Abuse (1 unit)
- Individuals w Chronic Mental Illness/ Addition Issues - Independent Living (4 beds in 2 units)

Do you think there will be a need in the future for more of these types of housing programs?

22. A number of types of housing were identified as not available in Castlegar area. Do you think there is a need for any of the following types of facilities?

- Singles and families with 1 or more members with ability issues
- Housing for disabled adults who can live independently
- Youth transition house, short-term abuse treatment
- Permanent Emergency shelter
- Singles
- Adults with moderate ability issues Requiring Some Supports
- Chronic Mental Illness Transition Housing
- Youth - Transition Housing
- Transition housing for adults, and women and their children
- Second stage housing
- Addiction Support Recovery

23. As mentioned in the previous question (22), some social housing is available. There are some other types of supportive housing in Castlegar. Do you think these are adequate? Please explain.

- Long Term care (115 units)
- Respite care/short term transition (4 units)
- Palliative Care (1 units)
- Supportive Living for Seniors (95)

- Individuals with Severe Ability issues / Developmentally Delayed Adults (23)
- Emergency Shelter (3 beds, 2 couches)

For organizations that identified homeless individuals as part of their client base:

24. Do you track statistics on individuals who are homeless or at risk of homelessness? (if yes, would you be able to provide anonymous statistics for the purposes of this study?)
25. Please describe services available to the homeless individuals and those at risk of homelessness in the Castlegar Area?
26. Do you think there are there any service gaps for the homeless in the region?
27. What do you think are the biggest issues faced by homeless individuals in the region (e.g. lack of work and economic downturn, lack of affordable/supportive housing, personal barriers, other lack of services)?
28. Are you familiar with the Extreme Weather Emergency Shelter in Trail and the Emergency Shelter in Nelson (through partnerships, referral, etc.)? If yes, do you think the existing shelters adequately serve Castlegar? Please explain.

Part VI: Conclusion

29. This concludes our interview. Are there any final comments you would like to add regarding affordable housing in the Castlegar area?

Appendix 2: Service-user Interview Guide

Today's Date: _____ Interviewer: _____ Place: _____

- 1) Gender: Female Male Other
- 2) Ethnicity/cultural self-identification : _____
- 3) Age: _____
- 4) Where did you sleep last night? friends/family shelter
 transition house public building abandon building church
hospital jail car home outside, please specify: _____
 other: _____
- 5) Do you have access to affordable housing? Explain
- 6) What housing issues are you most concerned with in your current housing situation? (safety, security, space, noise, access to transportation, etc)
- 7) Thinking about your MOST RECENT experience in renting your dwelling or shared accommodation, what challenges did you encounter in finding suitable rental accommodation?
- 8) What kinds of housing or social services would you like to see in Castlegar?
- 9) Are there any other comments you would like to add?

Appendix 3: Additional Information from Client Surveys

The following are the kinds of housing or social services client respondents said they would like to see in Castlegar:

Housing

- Subsidized/Affordable:
 - Singles
 - Seniors
 - People with health issues
 - Mental health issues
 - Substance use issues
 - Concurrent disorders
 - Adults with disabilities
 - Adult children with disabilities (developmental or otherwise), close to amenities
 - seniors with mobility issues
 - Single parents
 - Families
 - for those who don't use substances
 - for respectable people
- Transitional housing:
 - Women
 - Youth
 - Anyone in crisis (financial or otherwise)
- Supportive Housing:
 - People with ability issues and special needs
 - Mental health issues
 - Substance use issues
- Help to own private dwelling:
 - Small family dwellings for entry level ownership
- More portable housing
- Rentals that allow pets and kids
- Permanent Emergency Shelter (expanded, safe and clean)
- Co-op housing

Social Services

- Income Assistance Office
- Access Centre
- Hospital
- ADAC- Social network and supports for those without housing- healthy circle/daily supports, to reduce stress and insecurity of not knowing where to stay

- Transportation:
 - Affordable
 - Transportation Co-op
 - Vehicle recycling program- donated cars repaired and sold at low prices and no profit, fixed and made safe by lower paid mechanics (entry level, retirees, those looking to contribute) and the vehicles don't end up in crusher
- Financial supports for health services (i.e.: ambulance), as well as dental
- Affordable daycare
- Substance use:
 - Recovery houses
 - Detox centre
 - More programs and supports
- Daily soup kitchen
- Affordable legal help and services
- More supports and help for:
 - People with mental health issues
 - People without family living locally
 - Women
 - Parents
 - People with ability issues
 - People trying to get onto disability- need more ease in the process

Other Services and Ideas

- Property management
- Temp Agency
- Policy changes so pets are allowed
 - Requiring pet deposits but unable to refuse rental based on person having a pet
- Vacant houses/buildings turned into living units for lower income individuals and families
- Policy to encourage developers to rent their empty homes:
 - Tax breaks for the developers who have been buying up Columbia Ave properties (believed to be awaiting big outfits who want to build in the City's "Big Box" zone) if they rent out the dwellings instead of having

them sit empty

- Central place for rental ads
- Updated clean houses
- Money to live healthily
- Something other than BC Housing, or divide management so units can be properly taken care of and managed
- Legal right to set up homestead if can't afford rent or mortgage

Appendix 4: Additional Statistics

This statistic is appended as it came in during final editing.

Statistics for WINS Transition House

From January 2008 to September 2012:

Unique registries of women who have stayed in the Transition House: **213**

(this number does not represent the number of women staying in the house as many have come more than once over that period)

Over those 57 months, women from Greater Trail area: 119; **Castlegar: 35**; the rest are from all over BC & beyond

This means that approximately 16% of women using the Transition House in Trail come from Castlegar.