



2023

# Housing Needs Assessment

CASTLEGAR



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# Executive Summary

## Study area

This report covers the municipality of the City of Castlegar and offers contextual information about the lived experiences of housing for people living in the City's boundaries.

## Key Findings

- Average home sales prices have increased from 2013 to 2022 by 72%
  - For single-detached dwellings, over the same period, we see a 74% increase
  - For row houses, over the same period, we see a 45% increase
  - For manufactured homes (in a park), for the same time period, we see a 92% increase
- In 2021, 13.7% of all households are in core housing need (affordability)
  - In 2021 31.0% of renter households are in core housing need (affordability)
  - In 2021 8.3% of owner households are in core housing need (affordability)
- In 2021 there were 840 purpose built and secondary market rental units and this number aligns with the number of renter households.
- In 2021 there were 169 units of non-market units under BC housing administration and 144 renter households in subsidized housing
- Average rental unit prices have increased 54.8% between 2006 and 2021
- In 2021 there were 3702 households in Castlegar this is projected to increase to 4366 by 2041
- Castlegar residents are in need of additional smaller units to meet housing demand
- Castlegar is aging, and there may be need for more housing typologies or programs to meet the needs of an aging population (e.g., senior supportive housing, independent living housing, housing with supports (i.e., meals, cleaning, medical services), etc.)
- There is a need for more affordable options across different housing tenures
- There is a need for more diverse housing typologies (e.g., townhouses, condos, rental apartments, etc.)
- There are signs of overcrowding - the percent of households living in unsuitable housing is increasing from 2016 to 2021, and household size has increased 2016 to 2021 (opposite the trend across BC, in which households become smaller over time, and a reversal of the trend pre-2016)

## Median household income

Table ES 1 illustrates the median income for different household types and the amount they can afford for monthly shelter costs. We see that couples with children have the highest median income and can therefore, afford to pay more in monthly shelter costs, while those living in non-census families (i.e., living alone or with room-mates) can afford less for monthly shelter costs.

*Table ES.1 Median income and affordability by household type*

Household type	Median income (adjusted to 2021)	Affordable shelter costs (monthly)
Couples without children	\$90,000	\$2,250
Couples with children	\$140,000	\$3,500
Lone parents with children	\$62,800	\$1,570
People not living in census families	\$38,000	\$950

In 2021, the average monthly rent in Castlegar is \$1,082.

## Affordability

Table ES 3. illustrates the housing products affordable for ownership for different income levels.

*Table ES 3. Affordability housing products for ownership by income level*

Number of Households in Income Segment	Ownership						Manufactured Home In Park		
	Single-Detached		Row Housing		Condo		Manufactured Home (in park)		
	5% Down	20% Down	5% Down	20% Down	5% Down	20% Down	5% Down	20% Down	
Under \$20,000	160	No	No	No	No	No	No	No	
\$20,000 to \$39,999	555	No	No	No	No	No	No	No	
\$40,000 to \$59,999	565	No	No	No	No	No	Some	Some	
\$60,000 to \$79,999	485	No	No	No	No	No	Yes	Yes	
\$80,000 to \$99,999	405	No	No	No	Some	Some	Yes	Yes	
\$100,000 to \$124,999	440	Some	Some	Yes	Yes	Yes	Yes	Yes	
\$125,000 to \$149,999	320	Yes	Yes	Yes	Yes	Yes	Yes	Yes	
\$150,000 and over	640	Yes	Yes	Yes	Yes	Yes	Yes	Yes	
Down Payment	\$	22,654	\$ 90,617	\$ 17,977	\$ 71,907	\$ 16,442	\$ 65,767	\$ 3,621	\$ 14,485
Monthly Cost	\$	3,043	\$ 2,626	\$ 2,478	\$ 2,145	\$ 2,292	\$ 1,988	\$ 1,136	\$ 1,069
Income Required To Afford Type	\$	121,702	\$ 105,022	\$ 99,124	\$ 85,804	\$ 91,674	\$ 79,514	\$ 45,420	\$ 42,740

We see that for those earning less than \$80,000, entry to the ownership market is possible for manufactured homes. For those earning less than \$59,000 some ownership options exist in the manufactured home market.

*Table ES 4. Illustrates the housing products affordable for renters for different income levels.*

*Table ES 4. Affordability housing products for rental by income level*

Number of Households in Income Segment	Rental				
	4+ Bedroom	3 Bedroom	2 Bedroom	1 Bedroom	
Under \$20,000	160	No	No	No	No
\$20,000 to \$39,999	555	No	No	No	Some
\$40,000 to \$59,999	565	No	Some	Yes	Yes
\$60,000 to \$79,999	485	Some	Yes	Yes	Yes
\$80,000 to \$99,999	405	Yes	Yes	Yes	Yes
\$100,000 to \$124,999	440	Yes	Yes	Yes	Yes
\$125,000 to \$149,999	320	Yes	Yes	Yes	Yes
\$150,000 and over	640	Yes	Yes	Yes	Yes
Down Payment					
Monthly Cost	\$	1,701	\$ 1,240	\$ 1,046	\$ 690
Income Required To Afford Type	\$	68,040	\$ 49,617	\$ 41,855	\$ 27,609

We see that for those earning more than \$80,000 all rental types are affordable. For those earning less than \$40,000, only some options are available in one-bedroom units.

## Housing gaps

Table ES 2. Illustrates the gaps in need for different housing sizes. Numbers for 2026 are so high because they reflect the current gap in need, once this need is met, the numbers stabilize.

There will be an increased demand of studio (zero) and one-bedroom units in 2041 over 2021 by 1056 units; for two-bedrooms, there will be an increased demand of 869 units; for three-bedrooms there will be an oversupply of 594 units; and for four- or more bedrooms, there will be an oversupply of 504 units. See Table ES 1 for simplified demand details from 2026 to 2041.

*Table ES 2. Supply and projected difference by house size simplified (2021 - 2041)*

#bdrms	2021 Existing supply	2026 # more units needed from 2021	2031 # more units needed from 2021	2036 # more units needed from 2031	2041 # units needed
0 – 1	260	947	32	38	39
2	810	729	42	49	49
3	1190	(643)	15	17	17
4+	1285	(569)	19	23	23

## Statements of housing need

### Affordable housing

Currently there are 485 (13.7%) households spending more than 30% of their income on housing and 420 households (11.85) spending between 30% to less than 100% of their income on housing. Renter households represent 31.0% and owner households represent 8.3% of these households.

### Rental housing

Like many other smaller centres across BC, the majority of housing stock in Castlegar is single-detached housing that does not meet the needs of renter households who need smaller units. As a result, Castlegar needs more rental housing overall, specifically more studio, one- and two-bedroom units.

### Special needs housing

There are a number of needs that require support (or wrap around) services with housing. Support services are needed to help with physical and mental health, and other areas where people need support to stay in housing. Support, and culturally appropriate support is needed for members of the Urban Indigenous community, seniors, single parent families, youth, and communities at risk of, or experiencing homelessness.

### Housing for seniors

Castlegar is aging and there may be need for more housing typologies or programs to meet the needs of an aging population (e.g., senior supportive housing, independent living housing, housing with supports (i.e., meals, cleaning, medical services), etc.)

## Housing for families

There is not a lot of diversity in housing types for lower-income families and lone parent households in Castlegar. Larger families with lower-incomes also need affordable options in the 3+ bedroom range of housing.

## Shelters for people experiencing homelessness and housing for people at risk of homelessness

BC Housing was funding a 13-bed emergency shelter for unhoused people. BC Housing ceased its funding support for the emergency shelter in Castlegar as of March 31, 2023. At the time of writing, there is currently no emergency shelter housing available in Castlegar. The City is undertaking a Social and Economic Wellbeing Assessment to better inform future services and needs for those experiencing poverty.

## Any other population groups with specific housing needs

### *Youth at risk*

Youth are leaving their home communities and support networks due to the lack of a youth shelter, a youth drop in centre, and housing for youth. When they do find housing it can be in precarious situations with adults who may exploit them. They have complex needs for support with physical and mental health and substance use, and they need support and housing to stay in the community.

### *Worker housing*

There is a need for housing for the working population in Castlegar. We heard through the work on the Housing Strategy and our interviews on this project that across the board, from entry level, minimum wage jobs to executive positions at locally owned and operated businesses are having difficulty finding affordable and suitable housing. One executive is currently living in a recreation vehicle intended for their retirement.

### *Culturally appropriate housing for Indigenous community members*

Due to the lack of a host Nation in Castlegar (though the Sinixt is looking to reestablish a presence for the Nation in Castlegar), and the lack of culturally appropriate housing, Urban Indigenous communities and Métis Peoples have a gap in housing needs.

# Introduction

## Project Overview

Municipalities and regional districts in B.C. are required (since 2019) to complete housing needs reports every five years. These reports help local governments and the BC government better understand and respond to housing needs in communities throughout the province.

Housing needs reports are required to collect data and analyze trends that describe current and anticipated housing needs in BC communities. They are a way for communities to better understand their current and future housing needs. The City of Castlegar completed its first Housing Needs Assessment in 2018 and was precluded from meeting the provincial requirements for housing needs reports that came into effect in 2019.

This report helps identify existing and projected gaps in housing supply by collecting and analyzing quantitative and qualitative information about local demographics, economics, housing stock, lived experiences of housing, and other factors. The information in this report can be used to inform implementation of the 2021 Castlegar Housing Strategy and should be integrated into the City's Official Community Plan update.

## Study Area

This report covers the municipality of the City of Castlegar and offers contextual information about the lived experiences of housing for people living within the City's boundaries.

## Engagement process and qualitative data

We used the engagement outcomes from the recently completed Housing Strategy (2021) and supplemented that information with 20 interviews with representatives from community-serving organizations, the school district, major employers, organizations working with seniors and youth, organizations serving Indigenous communities, and a representative from the real estate industry. Interview outcomes are presented in Appendix B.

## Quantitative data

Data was collected from a variety of sources. The following data was collected from the data catalogue the Province publishes to support the development of Housing Needs Reports:

- Statistics Canada: Census demographic and housing statistics (2006, 2011, 2016, and 2021).  
Supplemental data from cross-tabulations from:
  - The custom report prepared for Housing Needs Reports in British Columbia (2006, 2011, 2016)
  - The Canadian Rental Housing Index (2016)
- BC Assessment: Assessed values and sales data for ownership housing (2013-2022)
- BC Housing:
  - Non-market housing (including subsidized housing, shelters for people experiencing homelessness), and rent supplements (2022)
  - New homes registry, on which all homes are registered prior to the issuance of building permits and housing starts (note that not all registered projects will necessarily be completed)
- BC Statistics: Population and household projections at the regional district level (2022-2041)



- Ministry of Post-Secondary Education and Future Skills:
  - Public post-secondary student housing beds (2019)
  - Full-time equivalent enrolments at British Columbia public post-secondary institutions (2011/2012-2021/2022)
- Co-operative Housing Federation of BC: cooperative housing units (2019)

The following data was collected from additional sources:

- City of Castlegar: Development, building, and demolition permits (2014-2021)
- Canada Mortgage and Housing Corporation (CMHC): Purpose-built rental stock, from the Rural Rental Housing Market Survey (2020)
- Selkirk College: Student enrolment (2022/23 fiscal year)

Most data in this report was obtained from the Census (Statistics Canada), unless otherwise referenced.

These sources were analyzed for the following information:

- Key indicators: Affordability, suitability, and adequacy indicators
- Demographic profile: A variety of demographic data, including population, households, age, income, labour, etc.
- Housing profile: A variety of data on the housing stock, including housing type, age, size, and information on rental and ownership housing
- Projections: Projections of the population and household growth in Castlegar
- Housing need by number of bedrooms: Estimates of housing need by number of bedrooms, projected to 2041, with gaps identified against the current housing stock
- Affordability analysis: Comparing housing costs (mortgage costs to buy ownership housing today, rent) to household incomes in Castlegar

## Gaps and Limitations

The quantitative data analysis has some limitations, including:

- At the time of writing, there was limited cross-tabulations of 2021 Census data, as sources such as the custom report prepared for Housing Needs Reports in British Columbia and the Canadian Rental Housing Index was not yet updated.
- The population of Castlegar is below 10,000 people, and CMHC does not regularly collect data for populations this small. This affects data on housing construction (starts and completions) and on purpose-built rental housing.
- The data on rental housing is more limited than the data for other types of tenure (e.g., the Rural Rental Housing Survey only provides average rents – and does not provide data on the full range of rents paid). In addition, it only covers purpose-built rental and not the secondary rental market stock.
- There is limited data on non-market housing and the households who occupy it, as well as on experiences of homelessness.

## Housing Strategy focus areas

The following are areas of focus as identified in the City's Housing Strategy (2021):

1. Increase Affordable Housing choice and support for low to moderate-income households and vulnerable residents, including those experiencing homelessness or at risk of homelessness.

2. Support Housing Diversity that is reflective of the changing needs of the community through the provision of a variety of housing types, tenure, cost, and configurations.
3. Promote Rental Housing by increasing opportunities for accessory dwellings, mixed-use, and purpose-built rental housing developments.
4. Reduce Barriers to housing by identifying methods to reduce financial and regulatory barriers and alignment of municipal development approval processes to support the development of housing options.
5. Strengthen Partnerships and Community Awareness by pursuing innovative housing solutions and learning from others. Ensuring equitable engagement and capacity building opportunities.

## Housing Wheel

The following housing wheel is presented to show the different types of housing and their definitions.

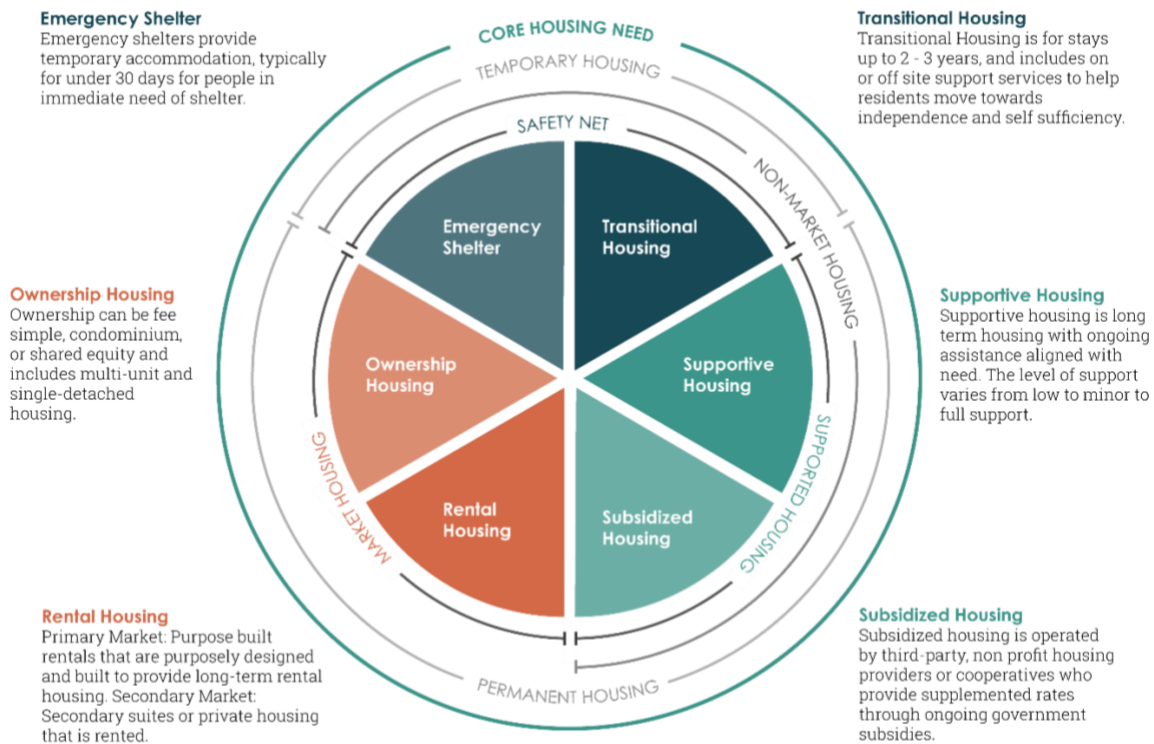


Figure 1. Housing wheel

# Local Context

## Demographic Profile

### Population

Castlegar showed a steady increase in population from 1996 to 2021. The population was 7,030 in 1996 and increased to 8,338 in 2021 - an increase of 18.6%; and an increase of 3.7% between 2016 to 2021 (Figure 1).

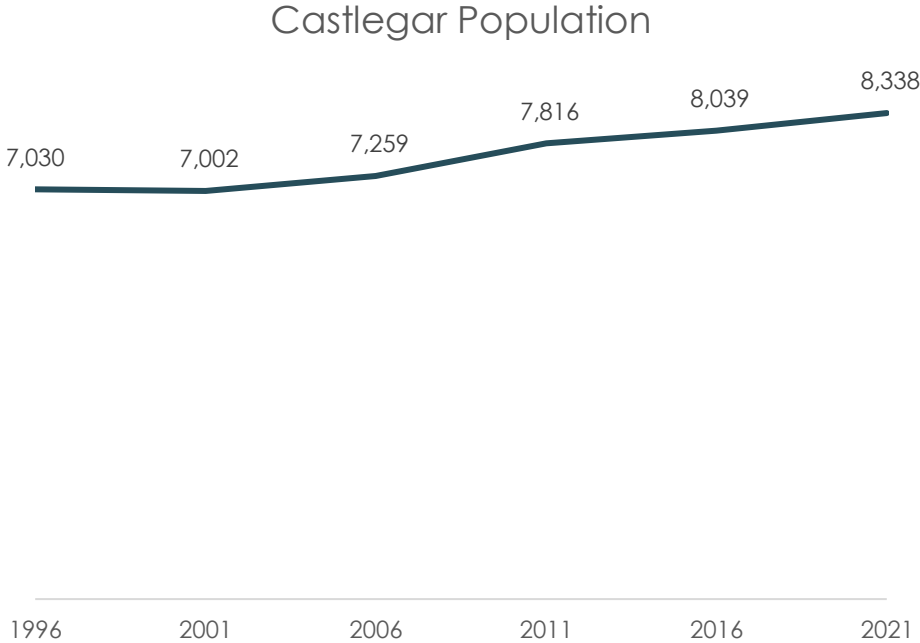
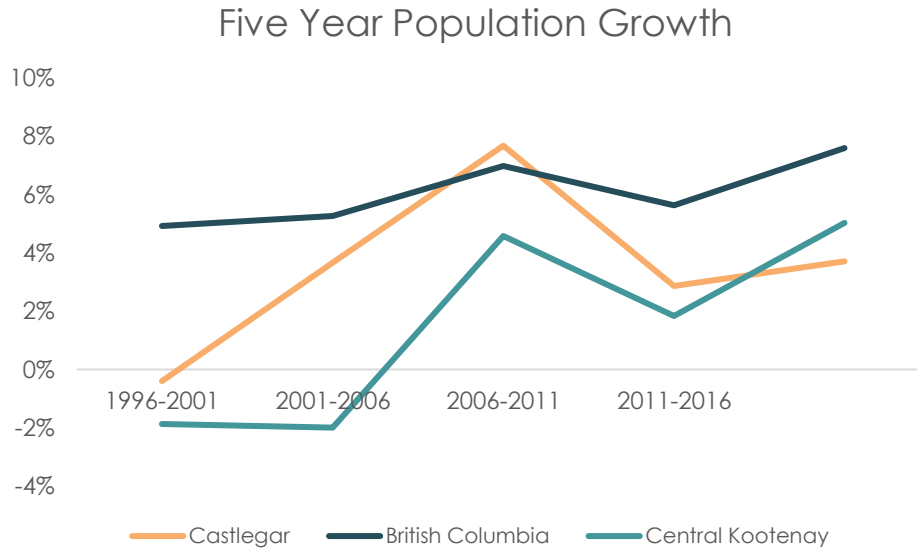


Figure 1. City of Castlegar Population growth

In comparison with British Columbia and the Central Kootenay region, Castlegar shows a slower five-year population growth (4% between 2016 - 2021) compared with 5% for Central Kootenay and 8% for the Province (Figure 2).



*Figure 2. City of Castlegar Population growth comparison*

## Age Distribution

Castlegar is aging. The median age of residents in 2006 was 44 and in 2021 it was 45.6. The average age in 2006 was 42 and in 2021 it was 45. Looking at age distribution rates (Figures 3 and 4), the highest percentage of residents in 2011 were 50 to 54 (8% of the population) and in 2021, the highest percentage of residents were 60 to 64 and 65 to 69 (8% each).

The share of population that is 65 years or older is increasing (17% in 2006 to 25% in 2021) while the share of population that is between 15 to 64 years old is declining (67% in 2006 to 60% in 2021).

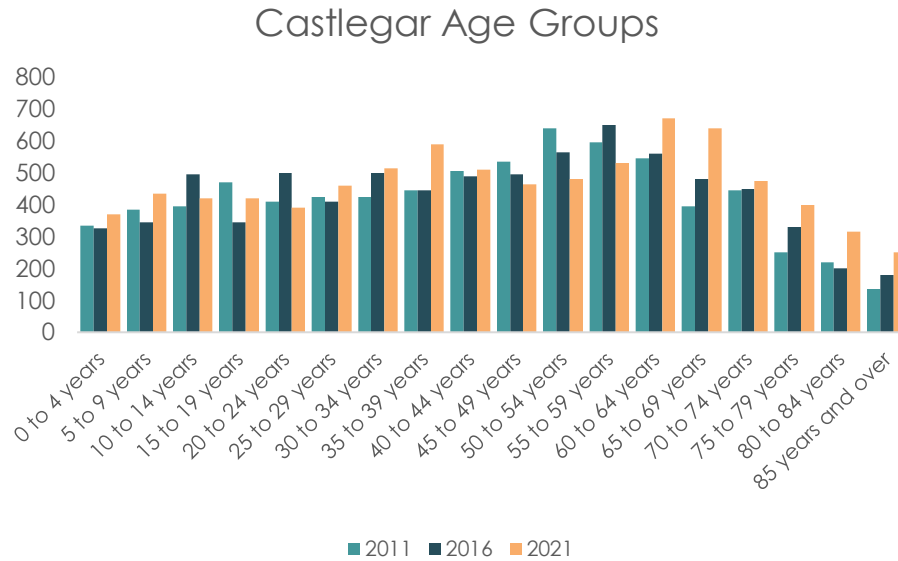


Figure 3. City of Castlegar age groups

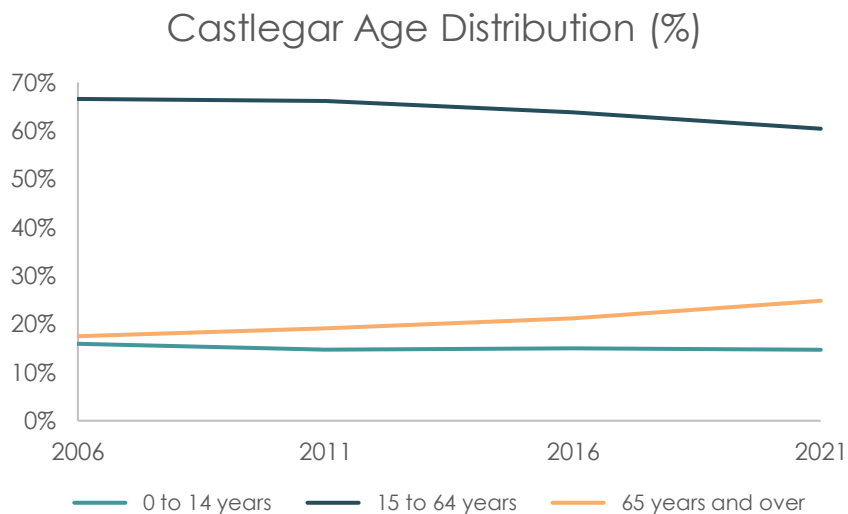
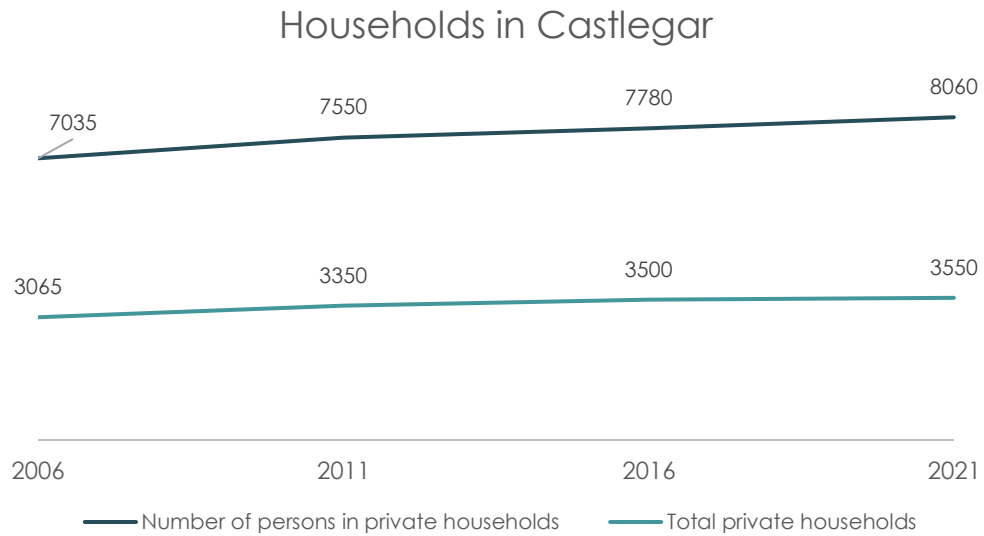


Figure 4. City of Castlegar age distribution

## Households

As expected with the population growth, the number of households is also increasing (Figure 5). Total private households increased from 3,065 in 2006 to 3,702 in 2021 (an increase of 20.8% over 15 years). However, the growth is slowing - from 9% over 2006 to 2011, to 6% over 2016 to 2021.



*Figure 5. Number of private households in Castlegar*

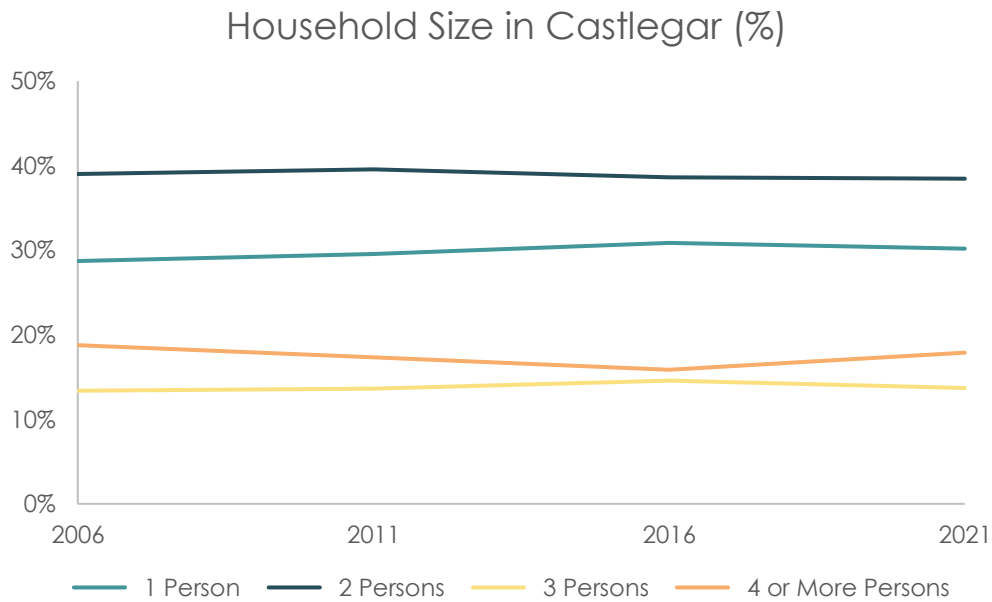
## Household size

Two-person (38%) and one-person (30%) households are the most common, with four-or-more person (18%) and three-person households (14%) following (Figure 6).

Household composition by size has not changed rapidly in Castlegar. From 2006 to 2016, the share of four-or-more person households declined (from 19% of households to 16% of households), with an increasing share of three-person households (13% to 15% of households) and one-person households (29% to 31% of households).

From 2016 to 2021, this has shifted. The share of four-or-more person households has increased to 18% of households. In particular, the share of five-or-more person households has increased from 4% to 6% of households.

This is reflected in the average household size, which declined from 2006 to 2016 from 2.3 to 2.2 people. Across BC, the average household size is slightly larger, but shows the same declining pattern (from 2.5 to 2.4 people from 2006 to 2016). For Castlegar, this reversed, increasing from 2016 to 2021 to 2.3 people per household.

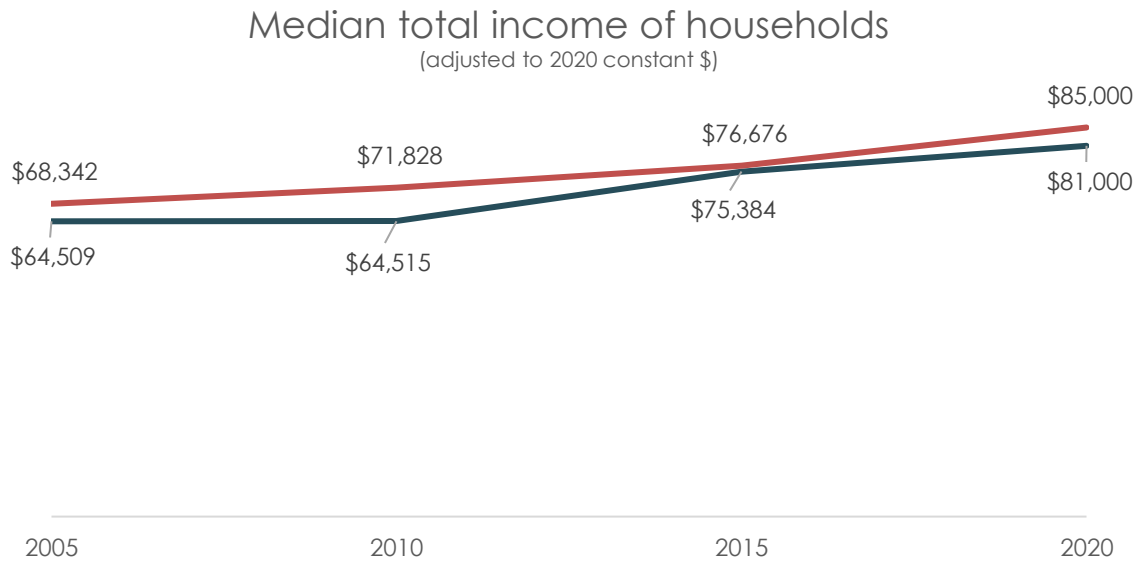


*Figure 6. Household size in Castlegar*

## Household income

Household income is a measure of private households by the amount of income earned by people in that household. We use this to illustrate the affordability levels needed for new housing in Castlegar.

Median income for households in Castlegar is increasing, even after being adjusted for inflation (Figure 7). In 2020, median household income was \$81,000. After adjusting for inflation, this is an increase over 2005 by 26%. Median household income in Castlegar is similar but slightly lower than across British Columbia. In 2020, median household income across British Columbia was \$85,000.



*Figure 7. Median household income for Castlegar 2005-2020*

The number of wealthy households is increasing (Figure 8). The share of households earning \$100,000 or more increased from 25% of households in 2005 to 39% of households in 2020. The number of lower income households is declining. The number of households earning under \$20,000 dropped from 12% of households in 2005 to 5% of households in 2020.



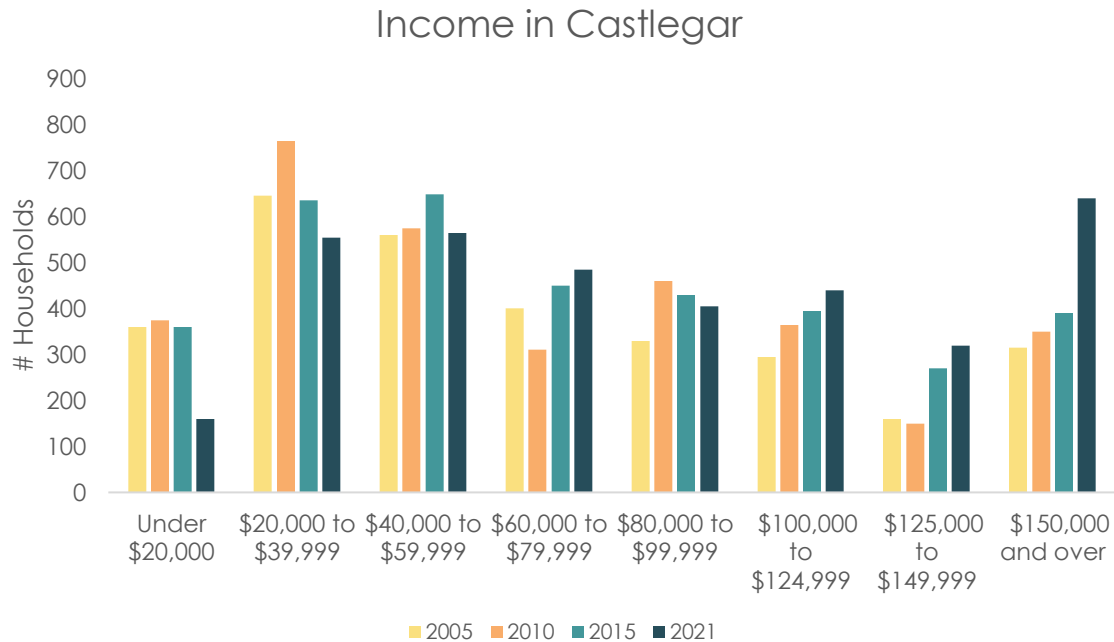


Figure 8. Income in Castlegar 2005 - 2021

## Household income by family type

Median income is lowest for people not living in census families and highest for couples with children (Table 1). When we look at affordability (assuming affordable is spending less than 30% of gross income on housing and utility costs<sup>1</sup>), we see that couples without children can afford up to \$2,250 on monthly housing costs, couples with children can afford to spend \$3,500 on housing, lone parent families can spend \$1,570, and people not living in census families can spend up to \$950 per month on housing costs.

Table 1. Household income by family type

	Couples without children	Couples with children	Lone parents with children	People living in Census families
<i># households</i>	1,090	830	375	1,150
<i>Median total income</i>	\$90,000	\$140,000	\$62,800	\$38,000
<i>Maximum to spend on shelter for median income, monthly</i>	\$2,250	\$3,500	\$1,570	\$950
<i>Average family size</i>	2	3.9	2.6	-
<i>Required # bedrooms for average family size</i>	1	3	3	-

When we compare this with rents in Castlegar (Figure 23 - rental cost), we see that in 2020, average shelter cost for renter households was \$1,082 per month. For purpose-built rentals, one-bedrooms had an average rent (not including utilities) of \$815 per month and two-bedrooms had an average rent of \$1,077 per month.

<sup>1</sup> Note: there is an evolving approach to the definition of affordability that moves away from the 30% of gross income spent on housing and utilities. The 30% is not seen as necessarily affordable anymore due to increasing costs of food and fuel, among other items.

Note that this data includes all renter households. Due to tenancy laws in British Columbia, renting a unit today will often be significantly higher than rent paid by long-term tenants<sup>2</sup>. Therefore, the average rent should not be taken as accurate to the current market rent.

### Household tenure

Household tenure is a measure of private households by financial arrangement and ownership structure (reported here as owner or renter).

The distribution of households is shifting towards renters, with fewer owners (Figure 9). From 2006 to 2021, the share of owners has decreased from 78% to 76% of households, while the share of renters has increased from 21% to 24%.

When looking at the number of households, we see that households that own their home plateaued from 2016 to 2021, despite Castlegar growing in population. Over 2016 to 2021, the number of households that rent their home grew by 8.3% - over five times the rate of overall household growth.

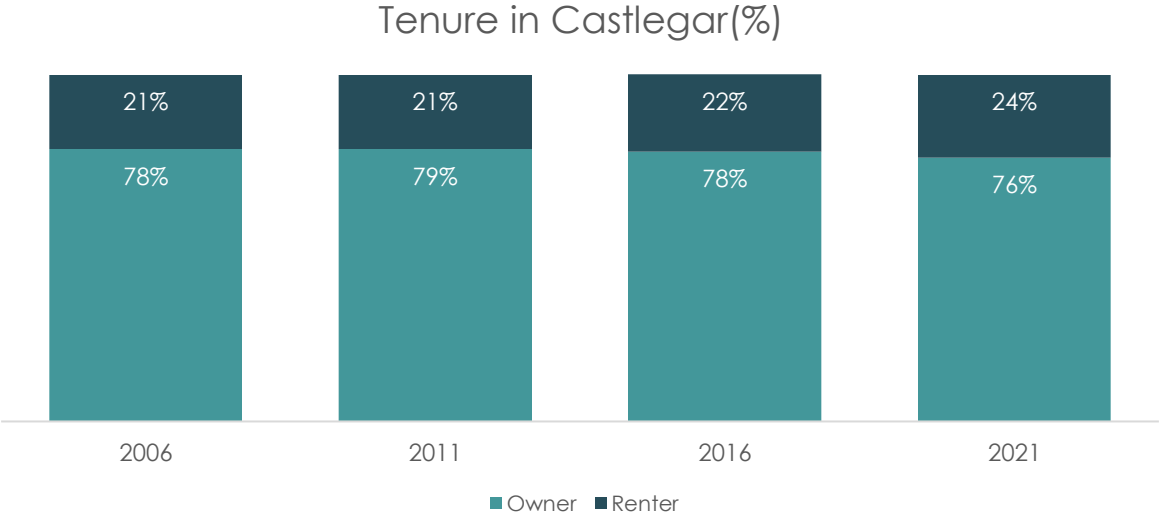


Figure 9. Tenure in Castlegar (%) 2006 – 2021

In Figure 10 we see the tenure breakdown in Castlegar across the number of owner households versus renter households, the number of owner households with a mortgage, and the number of renter households living in housing that is subsidized (either a subsidized housing unit or receiving a subsidy for rent). We see that all household types have increased since 2006 with the majority still being owner households.

<sup>2</sup> In British Columbia, tenancy laws dictate that rent increases (per year) are capped for tenants remaining in their units. Current market rents have often increased faster than the allowed rent increases, and so renting a unit starting today will often be higher (sometimes significantly higher) than rent paid by long-term tenants. This also results in a “moving penalty” where a tenant who moves will often pay higher rent as a result.

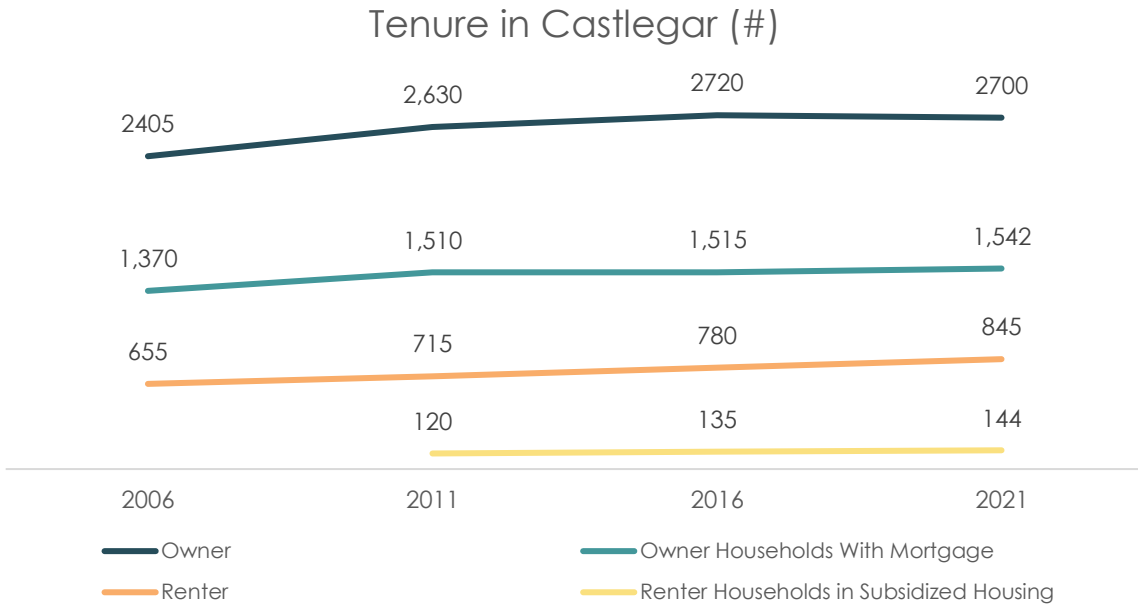
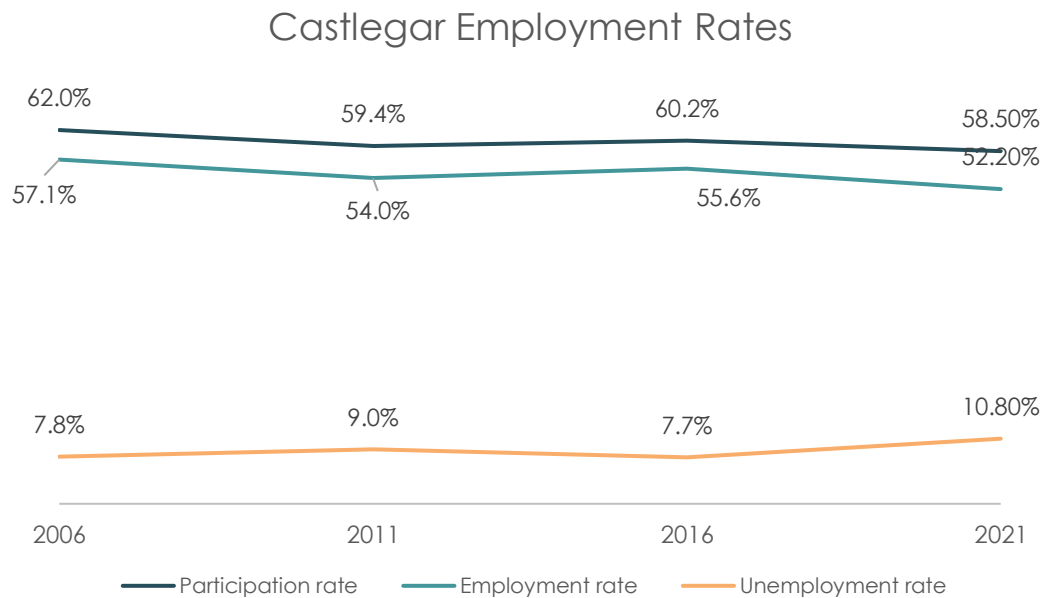


Figure 10. Household tenure (#) in Castlegar 2005 - 2021

## Labour

Employment and participation rates for Castlegar from 2006 to 2021 are shown in Figure 11.

There was a drop in the participation rate (the share of the working-age population that is in the labour force) by 3.5% from 2006 to 2021, which is likely due to the aging population in Castlegar and an increasing number of retirees. From 2006 to 2021, there was also a drop in the employment rate of 4.9%, and an increase in the unemployment rate by 3.0%.



*Figure 11. Castlegar employment participation rates (2006 - 2021)*

Labour force population numbers indicate the largest employment sectors for people living in Castlegar<sup>3</sup> include:

- Health care and social assistance (610 jobs)
- Retail trade (510 jobs)
- Manufacturing (485 jobs)
- Construction (355 jobs)
- Accommodation and food services (310 jobs)
- Educational services (295 jobs)

<sup>3</sup> This does not mean the jobs are necessarily in Castlegar, but that for those living in Castlegar, these are the sectors they are employed in.

## Commuting

Commuting flows show where people are commuting to and from. It can help show if people are able to find housing in an appropriate location close to work.

In Figure 12 we see that most of the commuting flows are within Castlegar (64%). When people are commuting away from Castlegar, they are commuting to Trail (15%); Nelson (6%) and other areas in the Central Kootenay region. People who are commuting to Castlegar who don't live here are commuting from Central Kootenay (J) (17%); Central Kootenay (I) (8%); Trail (5%); and other areas in the Central Kootenay region.

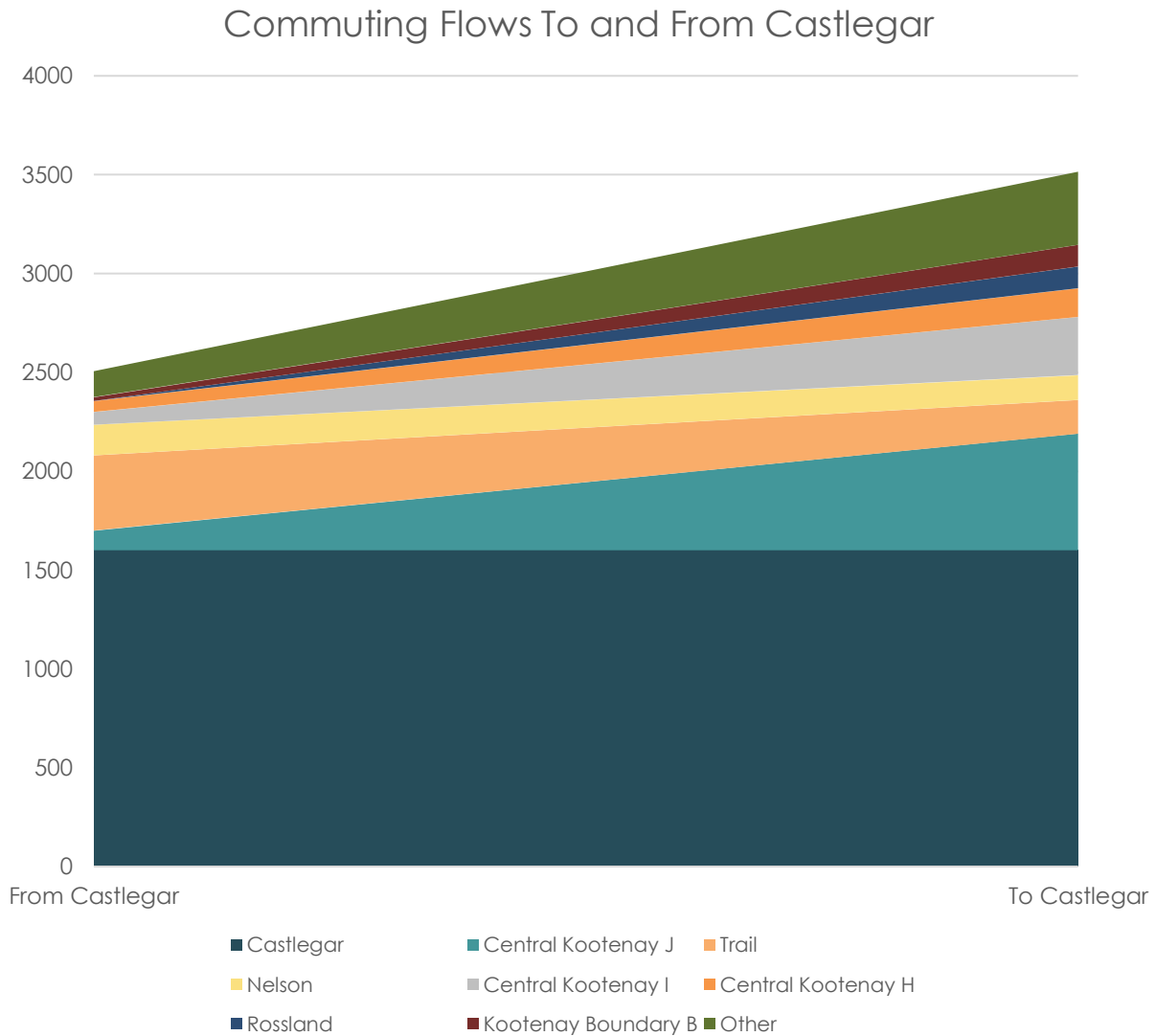


Figure 12. Commuting Flows (2021)

# Housing Profile

## Housing type

The vast majority (68%) of housing units in Castlegar are single-detached houses, a slight decrease from 74% in 2006 (Figure 13 and Figure 14).

This has mostly been due to an increase in duplexes, which increased from 3% in 2006 to 9% in 2021. Note that in the Census, a duplex is one of two dwellings located one above the other (not side-by-side).

The rest of the housing stock consists of apartments (9%), row houses (6%), movable dwellings (5%), semi-detached houses (3%), and other single-attached houses (0.4%).

From 2006 to 2021, there was an increase of 480 units in Castlegar (the City started allowing secondary suites in 1999). Most of this increase was from duplexes (9.4% of the housing products from 2016 to 2021 and an increase of 235 units, most likely conversions to add a secondary suite) and single-detached houses (67.7% of the market from 2006 to 2021 and an increase of 140 units).

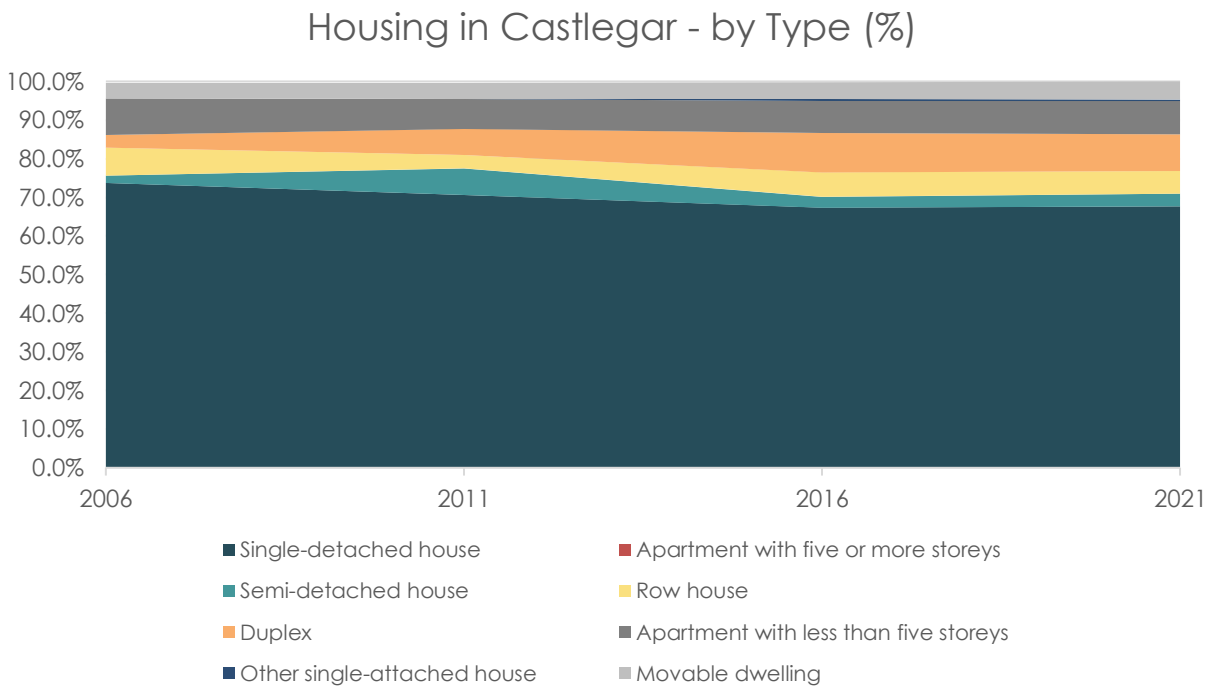


Figure 13. Housing in Castlegar by type (%) 2006 – 2021

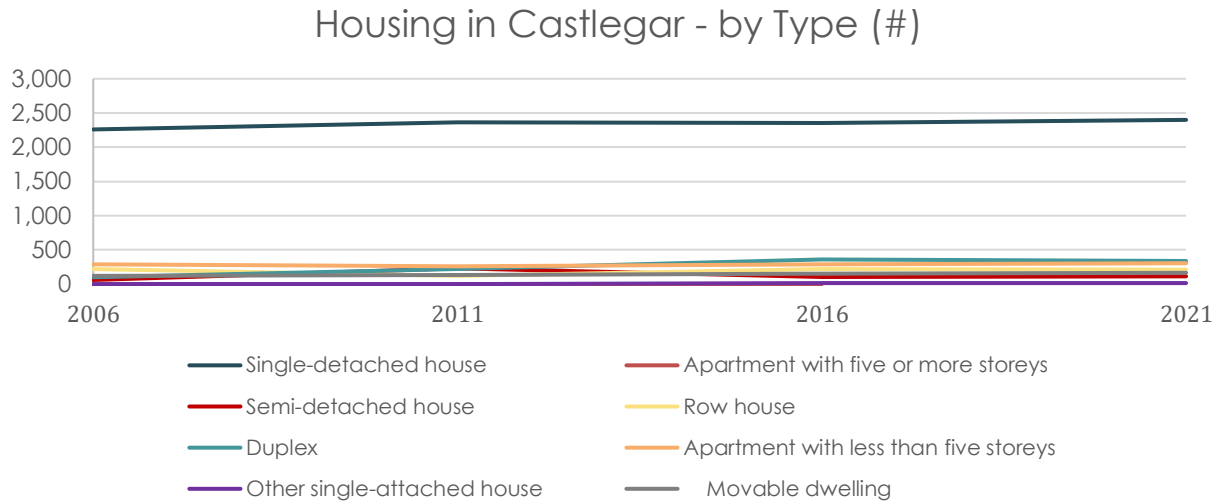


Figure 14. Housing in Castlegar by type (#) 2006 – 2021

Figure 15 illustrates the housing typologies by tenure and shows us that owners mostly occupy single-detached dwellings (81%), followed by duplexes (7%), and moveable dwellings (5%). Renters live in more diverse housing typologies and are mostly occupying apartments with less than five storeys (32%), followed by single-detached houses (26%), rowhouses, and duplexes (tied at 16%).

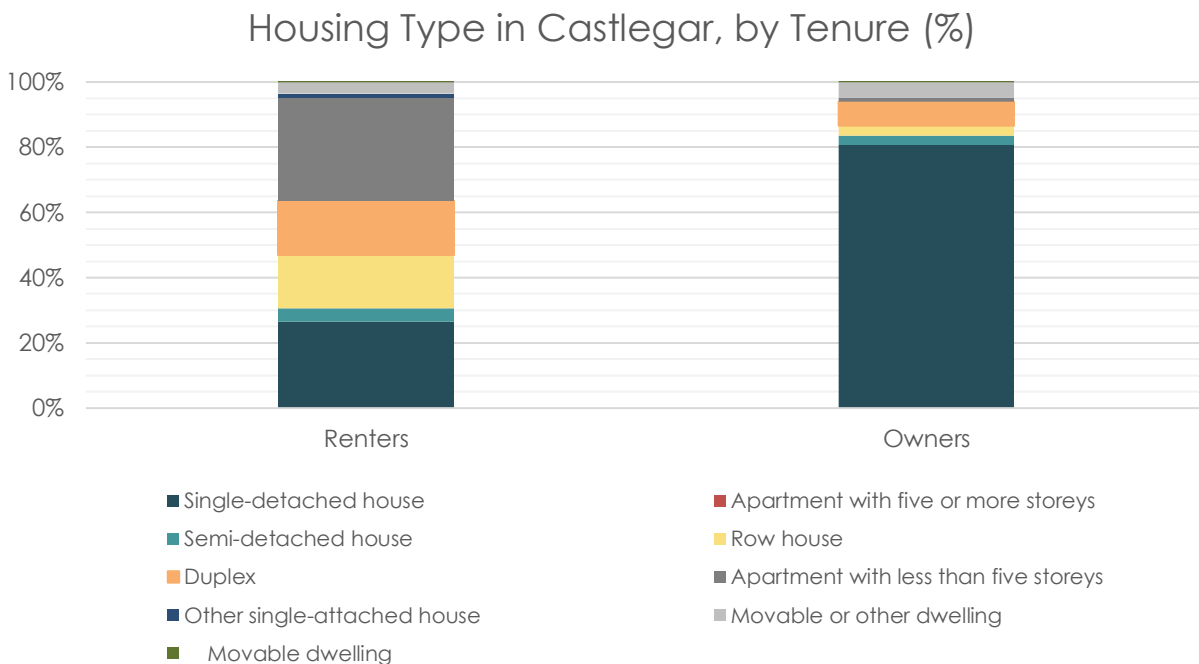


Figure 15. Housing type by tenure

## Housing size

Housing size measures the occupied private dwellings by number of bedrooms. It helps us understand the housing stock by size and helps identify gaps between housing stock and household composition.

Housing size is relatively consistent from 2006 to 2021 (Figure 16). There has been a decline in three-bedroom units from 37% to 34% of units, and an increase in four-or-more bedroom units from 30% to 36% of units.

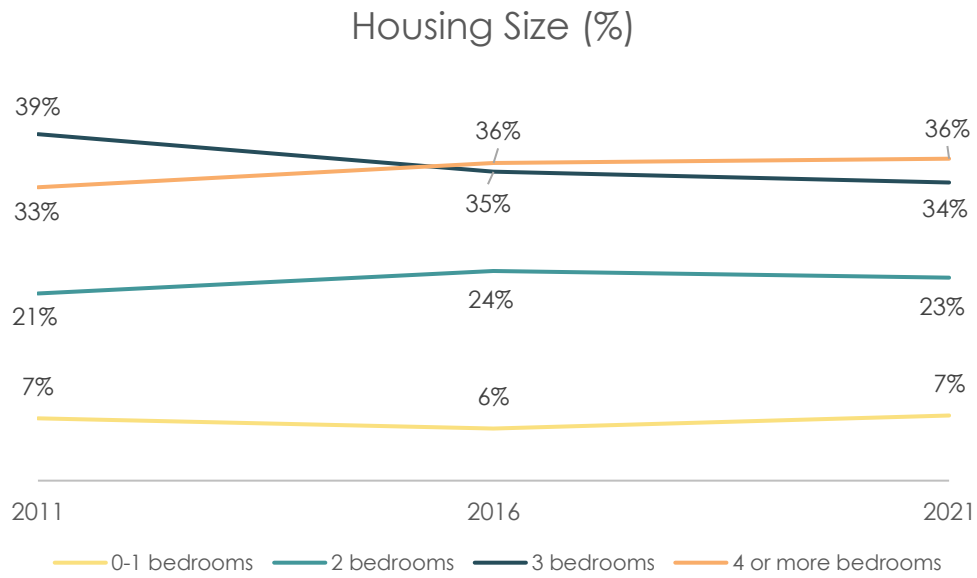


Figure 16. Housing size (%) in Castlegar 2006 - 2021



We see in Figure 17 the amount of housing units by size currently (2021) in Castlegar. Here we see there are fewer small units (studio (no bedroom) and one and two bedrooms) compared with three and four-or-more bedroom units.

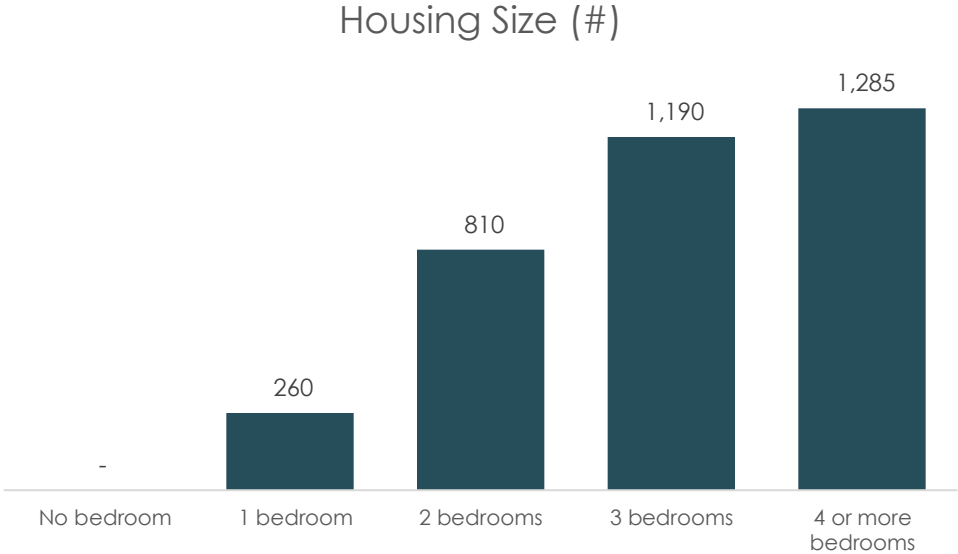


Figure 17. Current housing unit size Castlegar (2021)

### Housing date built

This is a measure of the occupied private dwellings by period of construction and helps us understand the age of housing stock in Castlegar.

In Figure 18 we see that the majority of housing stock in Castlegar (39%) was constructed between 1961 and 1980 with the slowest building period being most recent, between 2011 to 2020 (6%).

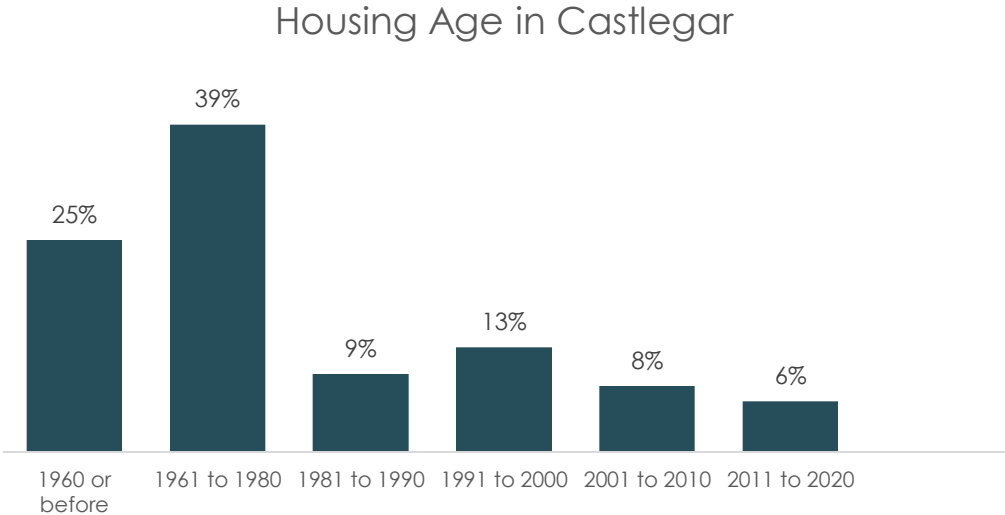


Figure 18. Housing date built in Castlegar (1960 or before to 2020)

### Non-market BC Housing units

This is a measure of the number of units and units covered by rental assistance in Castlegar that are administered by BC Housing and considered non-market (Figure 19)<sup>4</sup>. This helps us understand if the supply of non-market units is meeting demand. There are 26 transitional, supported, and assisted living units. There are 86 independent social housing units. There are 57 units covered by rental assistance in the private market.

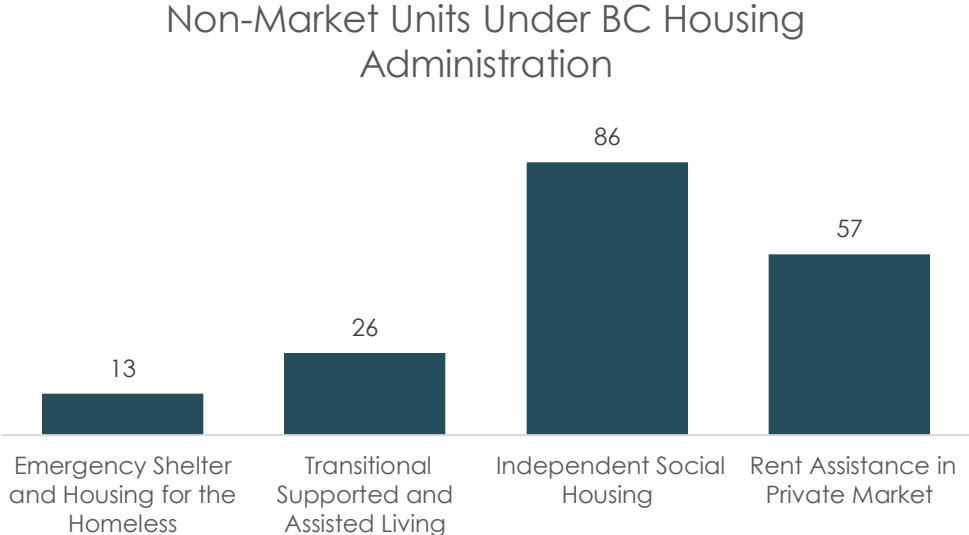


Figure 19. Non-market housing units under BC Housing administration (2022)

### Safety net homeless count

As a community, Castlegar doesn't meet the threshold for Point-in-Time homelessness count. We do know that the 13-bed emergency winter shelter for unhoused people was consistently full. The City is undertaking a Social and Economic Wellbeing Assessment to better inform future services and needs for those experiencing poverty.

<sup>4</sup> BC Housing. (2022). *Non-market Housing 2022* [Data Set]. <https://catalogue.data.gov.bc.ca/dataset/non-market-housing-2022->

## Student housing

Student housing helps us track the number of student housing units in Castlegar and how that compares to need. In 1992 Kekuli House was constructed at the Castlegar campus providing 100 student beds. The Castlegar campus has an enrollment of 1,069 (full-time equivalent) students<sup>5</sup> (0.09 beds per full-time equivalent). We understand from interviews with the College that these beds are prioritized for international students. The College is developing new student housing that will provide an additional 114 units in Castlegar, including three family-sized units. These are anticipated to be available for occupancy in late 2023. This will result in 0.2 beds per full-time equivalent.

We see a slow decline in student enrolment for Selkirk College from 2011 to 2021 of -28.7% (Figure 20), with 2022/23 full-time equivalent<sup>6</sup> enrollment of 1,357 students.

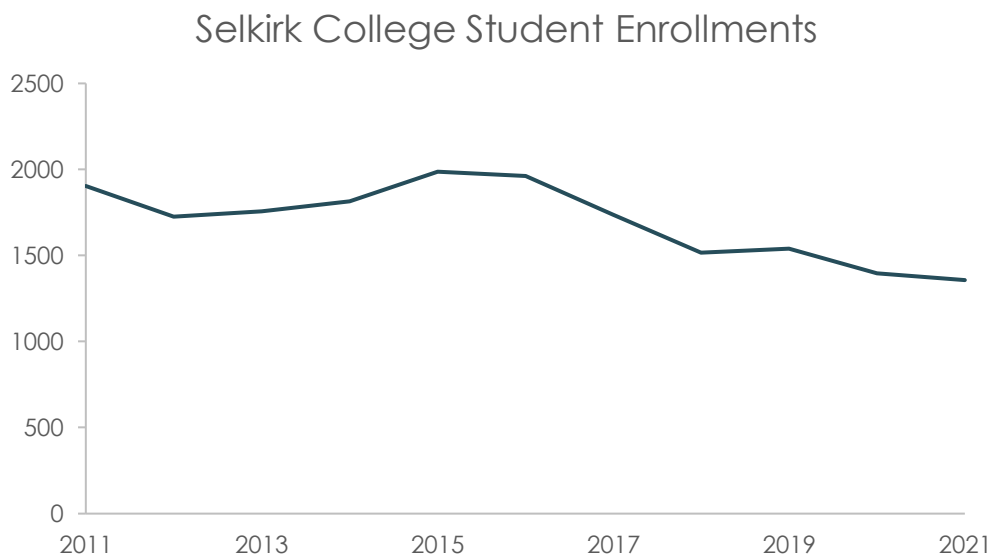


Figure 20. Student enrollment at Selkirk College's Castlegar campus (2011 - 2023)

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<sup>5</sup> Note: not every student will need a bed in student housing (e.g., some students may live in Castlegar with parents or guardians, or already be living in Castlegar on their own).

<sup>6</sup> Post-Secondary Finance. (2022). *Full-time Equivalent Enrolments at B.C. Public Post-Secondary Institutions* [Data Set]. <https://catalogue.data.gov.bc.ca/dataset/full-time-equivalent-enrolments-at-b-c-public-post-secondary-institutions>

## Rental Stock

This is a measure of the amount of rental stock that is purpose-built (i.e., primary rental buildings that contain three or more rental units) and that exists in the secondary market (e.g., secondary suites not occupied by the owner, etc.).

There was a total of 131 units of purpose-built rental stock in Castlegar in 2020 (Figure 21)<sup>7</sup>. The unit size ranges as follows: studios (5 units); one-bedrooms (34 units); two-bedrooms (91 units); and three- or more bedrooms (1 unit).

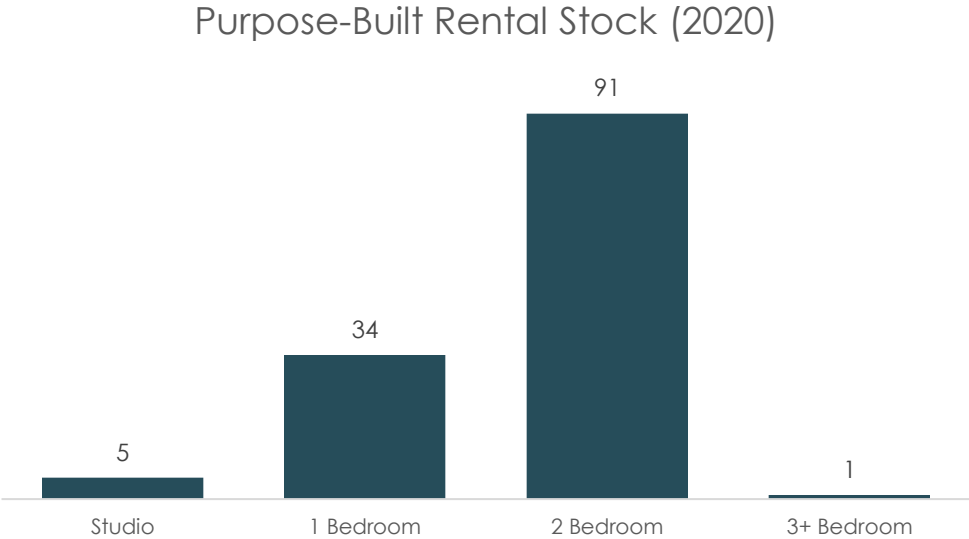


Figure 21. Purpose-built rental stock (2020)

<sup>7</sup> Canada Mortgage and Housing Corporation. (2021). *Rural Rental Market Survey Data: Units by Bedroom Type and Centre* [Data Set]. <https://www.cmhc-schl.gc.ca/en/professionals/housing-markets-data-and-research/housing-data/data-tables/rental-market/rural-rental-market-survey-data-units-bedroom-type-centre>

In Figure 22 we see an increase in rental stock for some unit sizes when we account for rental units in the secondary market. The unit size ranges as follows: no studio units; one-bedrooms, 210 units; two-bedrooms, 325 units; three-bedrooms, 230 units; and four- or more bedrooms, 75 units.

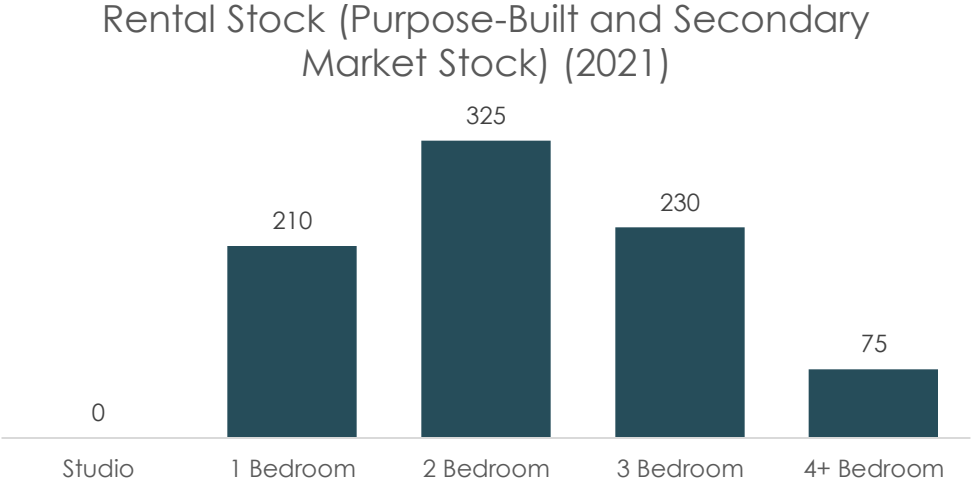


Figure 22. Rental stock (purpose built and secondary market) (2021)

## Rental cost

This illustrates the average monthly shelter cost for renter households from 2006 to 2021, adjusting for inflation. Average rents have increased from 2006 (\$894) to 2021 (\$1,082) (Figure 23), an increase of 21%.

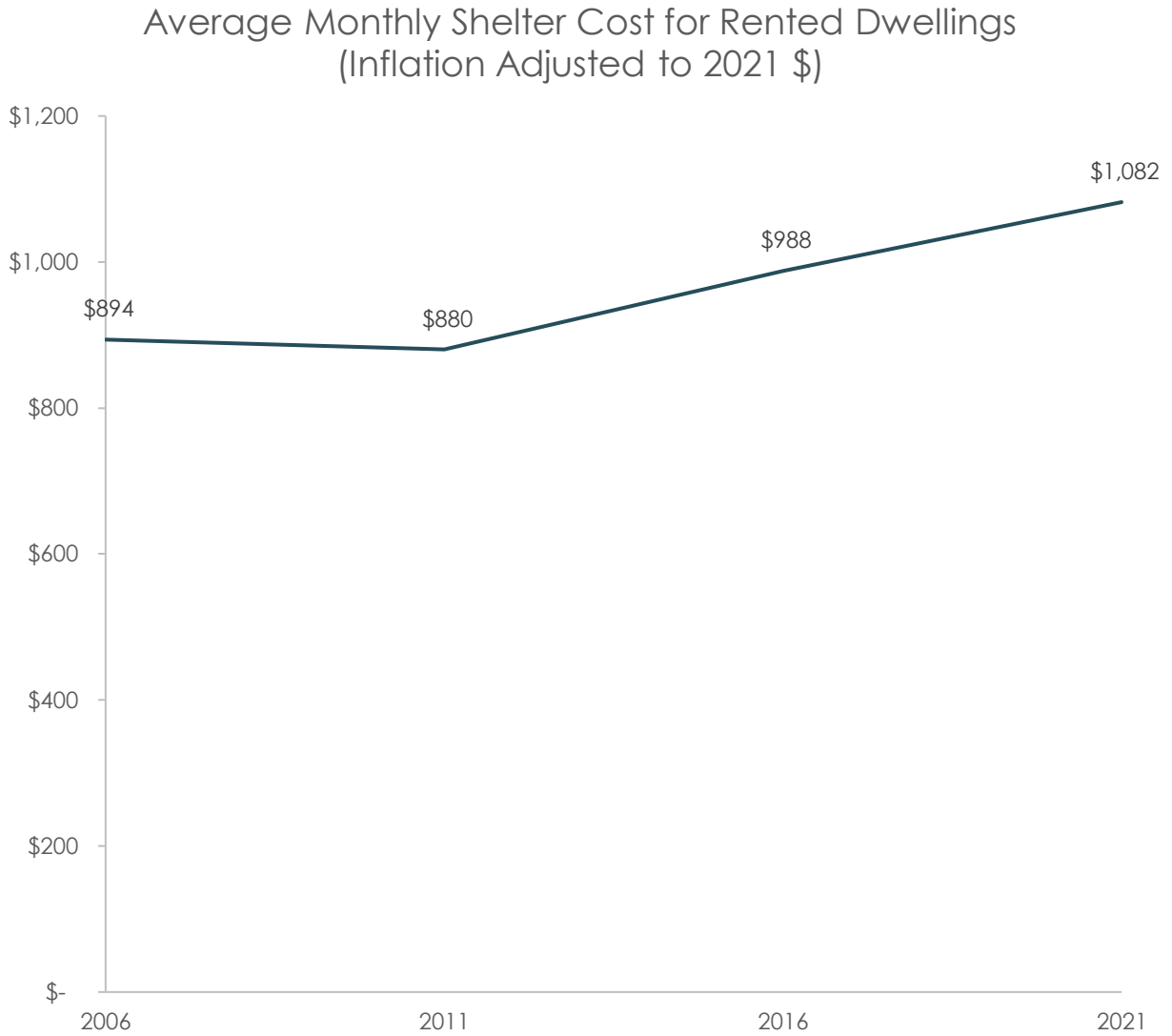
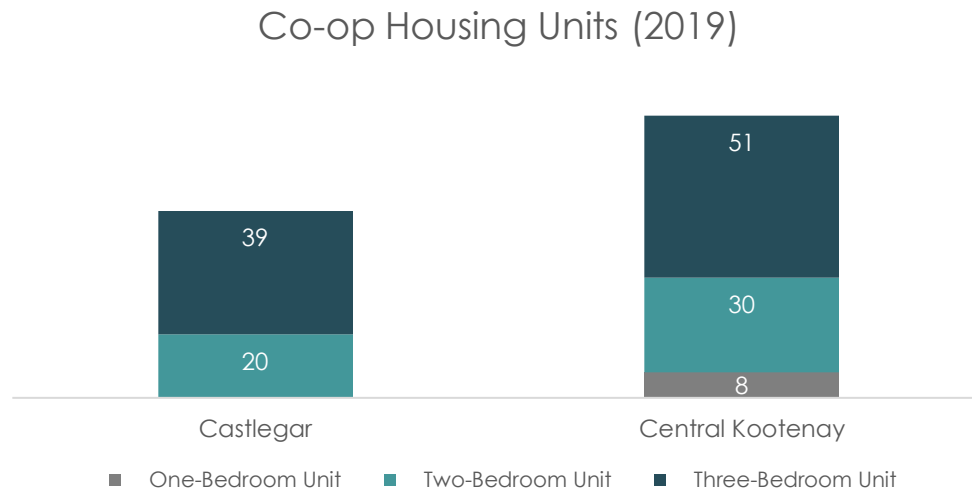


Figure 23. Average monthly shelter costs for rented dwelling (adjusted for inflation) (2006 - 2021)

## Co-op housing

Figure 24 accounts for the total number of units in cooperative housing in Castlegar and the Central Kootenay Region<sup>8</sup>.



*Figure 24. Number of co-op units in Castlegar and Central Kootenay (2019)*

We see in Table 2 the breakdown of units in co-op housing in Castlegar and the Central Kootenay Region (which includes the number of units in Castlegar). There are 20, two-bedroom and 39, three-bedroom units in Castlegar in one housing co-op. In the Kootenay Region there is an additional co-op housing building that contains an additional eight one-bedroom unit; 10 two-bedroom units; 12 three-bedroom units; and one four-bedroom unit.

*Table 2. Number of co-op housing units in Castlegar and Central Kootenay*

	Castlegar	Central Kootenay
<i>Number of Housing Co-ops</i>	<i>1</i>	<i>2</i>
<i>Number of Units</i>	<i>59</i>	<i>90</i>
Studio units	0	0
One-Bedroom Unit	0	8
Two-Bedroom Unit	20	30
Three-Bedroom Unit	39	51
Four-Bedroom Unit	0	1
Five-Bedroom Unit	0	0
Other Units	0	0

<sup>8</sup> Co-operative Housing Federation of BC. (2019). *Cooperative Housing Units (2019)* [Data Set]. <https://catalogue.data.gov.bc.ca/dataset/cooperative-housing-units-2019->



## Assessed values

This information illustrates the assessed values for residential ownership properties in Castlegar<sup>9</sup>.

Figure 25 shows the assessed value by type in 2022. Large lots (2 acres or more) with single-detached dwellings or duplexes have the highest assessed value, at an average of \$635,741 in 2022 (a 71% increase from 2013). Single-detached dwellings, residential dwellings with suites, and non-strata duplexes have similar assessed values, at approximately \$450,000 (increases from 2013 of 71%, 83%, and 61% respectively). Row houses, condos, and manufactured homes have lower assessed values (increases of 71%, 75%, 65% respectively) and are more affordable options. The average assessed value across all properties in 2022 was \$432,492 (an increase from 2013 of 73%).

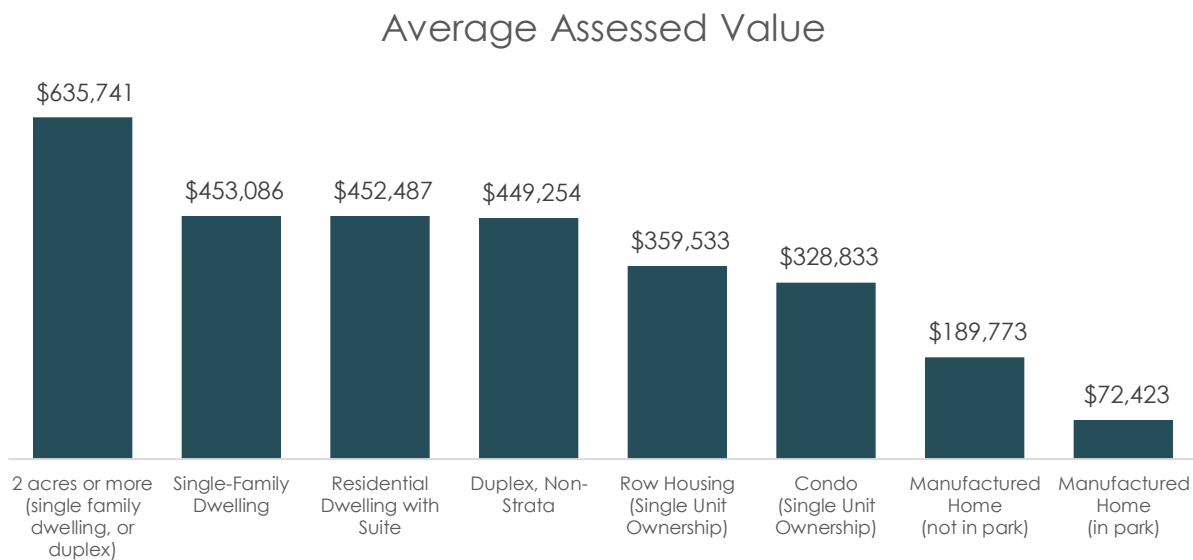


Figure 25. Ownership supply assessed value (2022)

<sup>9</sup> BC Assessment. (2022). *Housing Values (2006-2022)* [Data Set]. <https://catalogue.data.gov.bc.ca/dataset/housing-values-2006-2022->

Figure 25 and Figure 26 show average assessed values in Castlegar from 2013 to 2022. Here (Figure 25) we see assessed values across all housing types have increased gradually over time, with a steeper increase (23%) from 2021 to 2022.

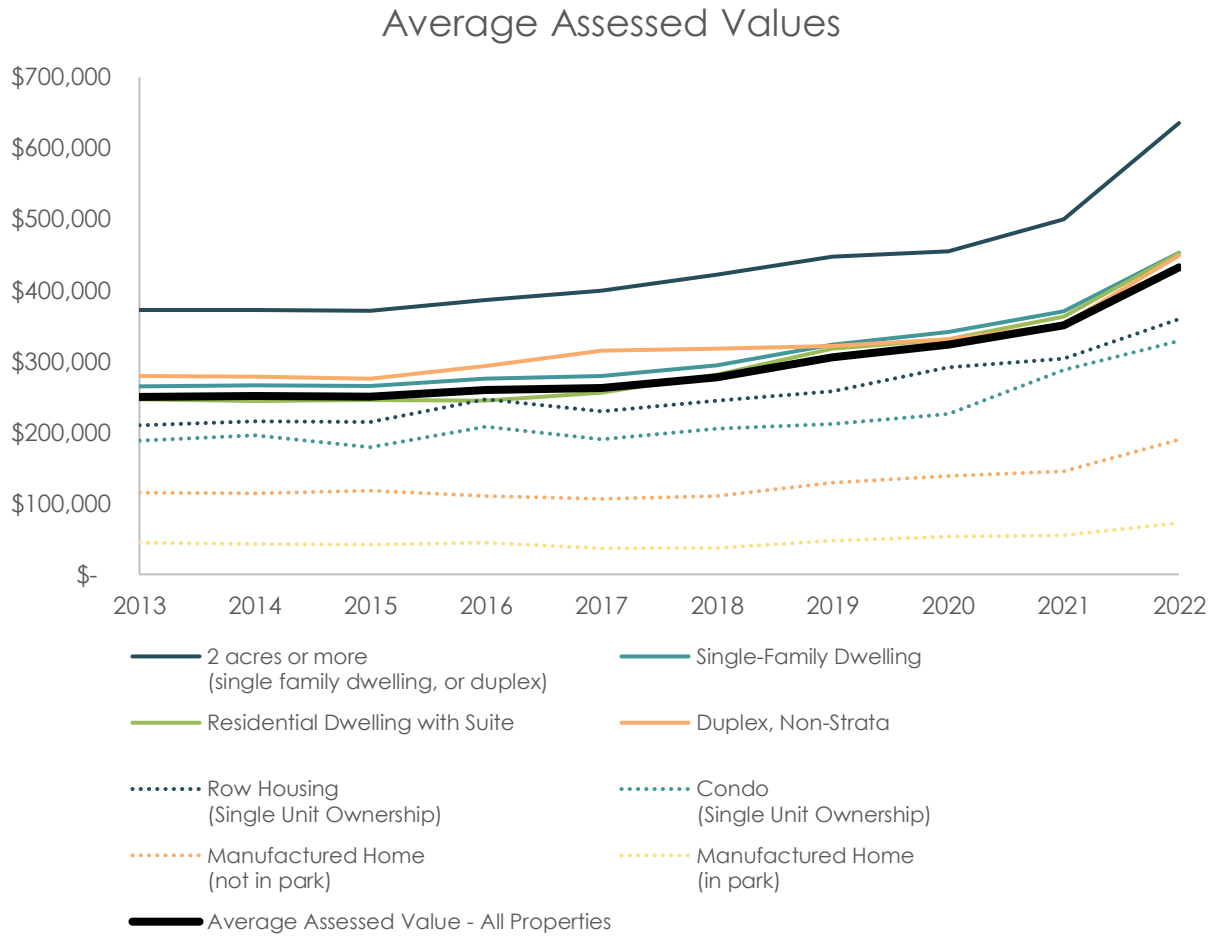


Figure 26. Ownership supply assessed value (2013 - 2022)

## Ownership supply sales

This data tracks the cost of the ownership stock in Castlegar<sup>10</sup>. It allows us to identify gaps in the ownership market, and affordability gaps between ownership income and cost, and can guide analysis on what types of housing are missing.

We can see from Figure 27 that sales values across all housing types have increased from 2013 to 2022 with a slight decrease in costs for manufactured homes in 2022 from 2021. The average sale value across all properties has risen sharply since 2020 (increasing 13% from 2019 to 2020, 10% from 2020 to 2021, and 19% from 2021 to 2022).

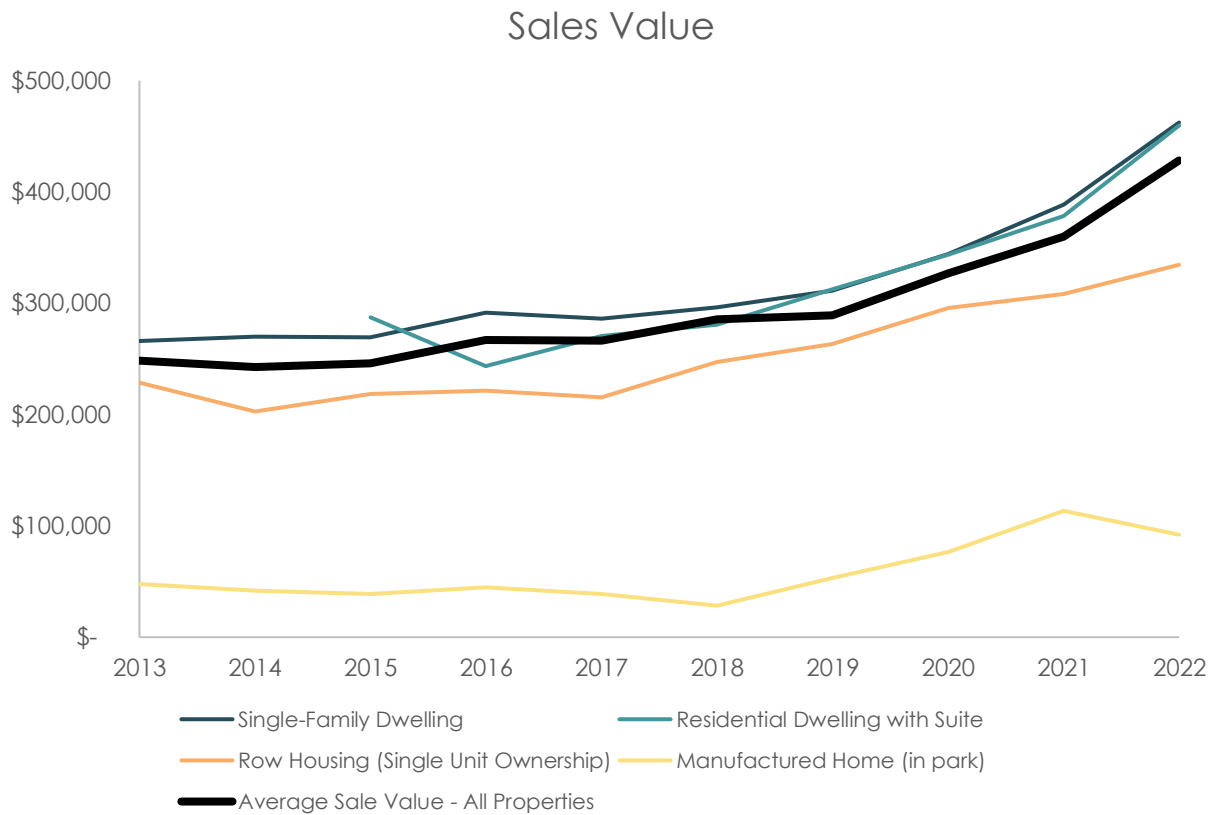


Figure 27. Ownership supply sales in Castlegar (2013 - 2022)

<sup>10</sup> BC Assessment. (2022). *Housing Values (2006-2022)* [Data Set]. <https://catalogue.data.gov.bc.ca/dataset/housing-values-2006-2022->

Figure 28 shows us the average sale prices across different dwelling types. Single-detached dwellings sell at the highest average (\$462,323 in 2022), closely followed by residential dwellings with a suite (\$459,670). The least expensive selling price is for a manufactured home in a park at \$91,822.

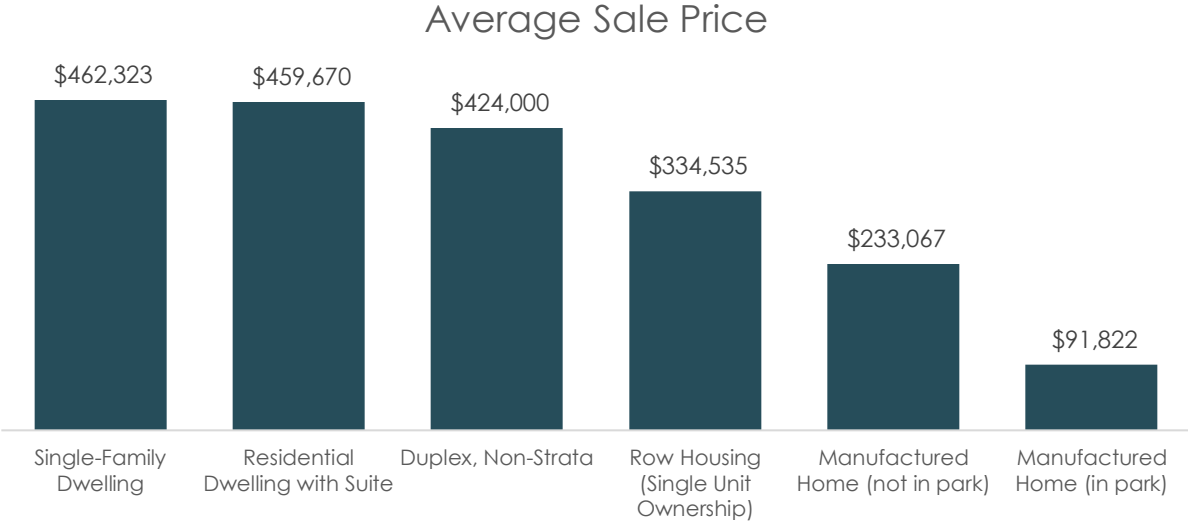


Figure 28. Average sale price Castlegar (2013 - 2022)

## Building and demolition permits

This data tracks new builds and demolition in Castlegar over time<sup>11</sup>. The data here is from 2014 to 2021. We can see from Figure 29 that most of the activity for building permits is for single-detached dwellings, with 22 permits issued in 2021. We do not have disaggregated data for demolition permits across housing types.

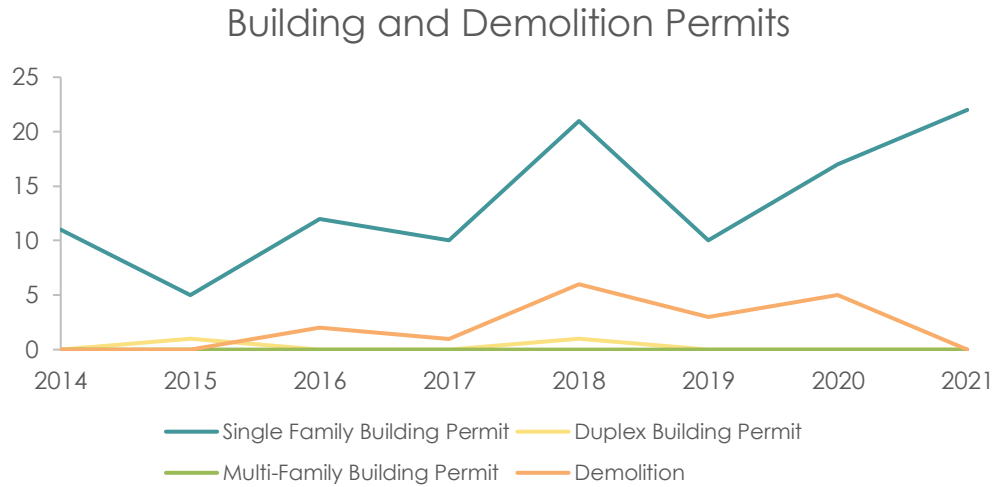


Figure 29. Building and demolition permits

## New Home Registrations

This data shows new home registrations and can be a leading indicator of future housing construction activity, though not all home registrations are completed through to occupancy (i.e., a registration does not equal a new home built, just anticipated to be built).

Here we see (Figure 30) that only single-detached dwellings are registered and the City of Castlegar may have anticipated 49 new homes in 2021.

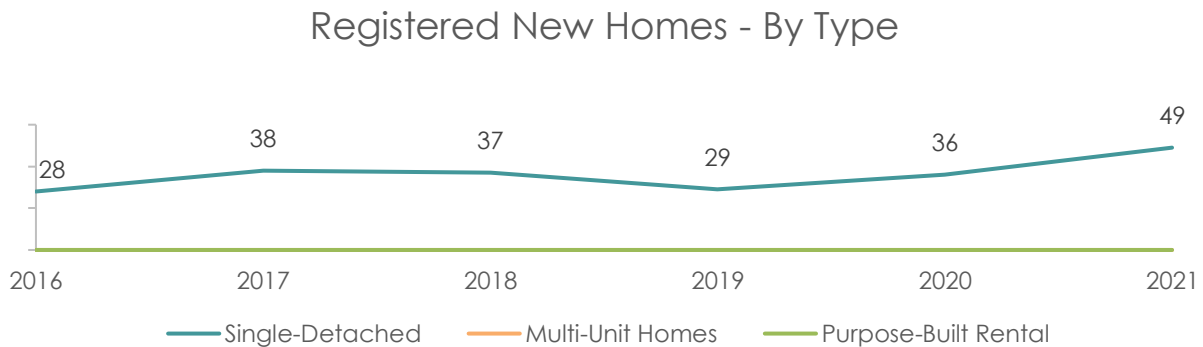


Figure 30. Registered new homes by type 2016 - 2021

<sup>11</sup> City of Castlegar. (2016-2021). Building Permits by Category.

## Core Need

Core housing need indicators are critical to understand housing needs across Canada.

### Affordability

This is a measure of owner and tenant households' total income greater than zero in non-farm and non-reserve, private dwellings by shelter-cost-to-income ratio. Affordability shows us how many households are spending more than 30% of their income on housing. Figure 31 illustrates that in 2021, 13.7% of all households were spending 30% or more on shelter costs, down from 16.4% in 2016.

Far more renter households have affordability challenges. Almost a third (31%) of renter households spent more than 30% of their income on shelter, compared to 8.3% of owner households. The share of renter households and owner households experiencing affordability challenges as a whole has decreased since 2016.

### Castlegar Households with Affordability Challenges

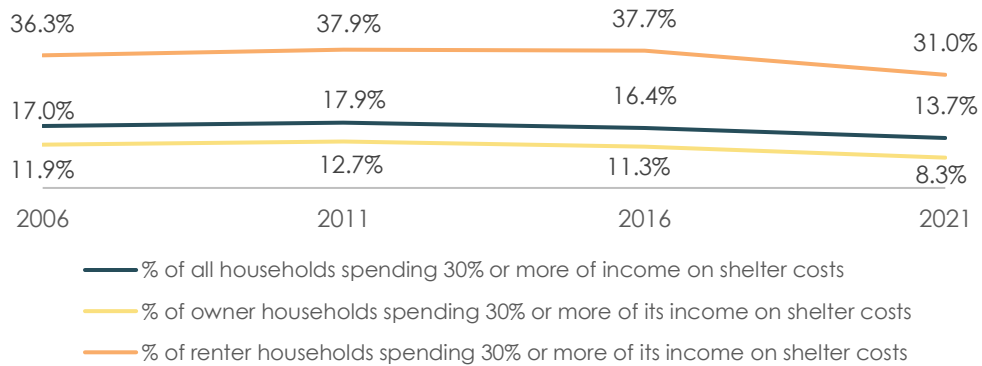


Figure 31. Core need affordability

## Adequacy

Adequacy shows how many households are living in homes that need major repairs. We see in Figure 32 that there is an increase of households living in homes in need of major repairs from 5.4% in 2006 to 6.3% (representing 225 households) in 2021 - however, there has been a decline from a high of 8.2% of households in 2011 and 2016.

We also see that renter households are more likely than owner households to be in need of major repair across 2006 to 2021, with 9.5% of renter households (representing 80 households) and 5.4% of owner households (representing 145 households) needing major repair in 2021.

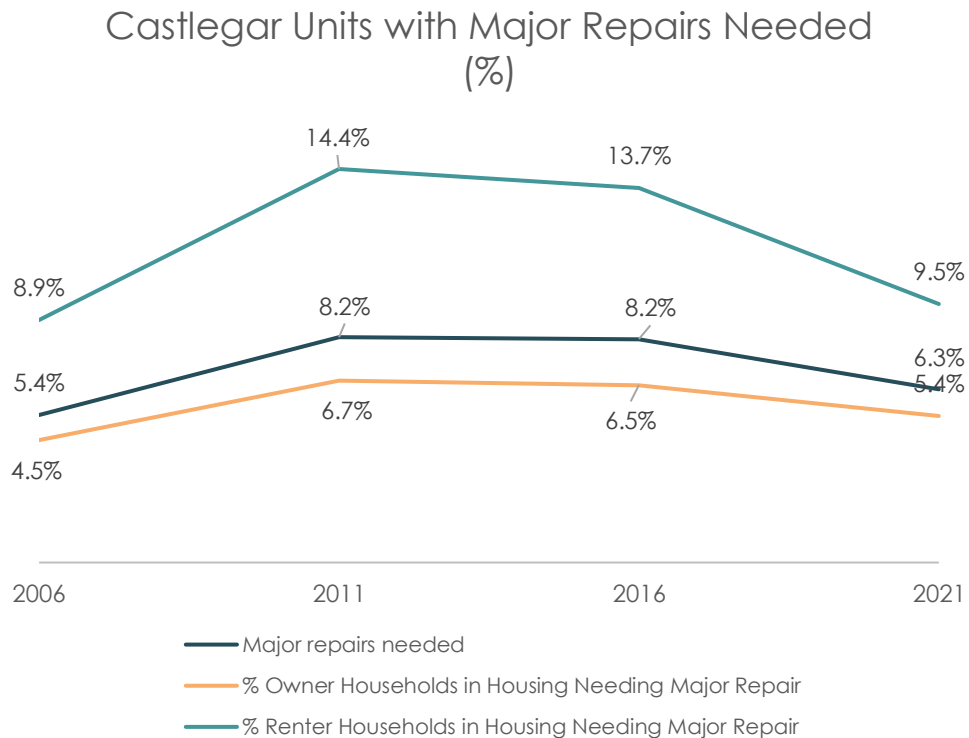


Figure 32. Units in need of major repair (2006 - 2021)

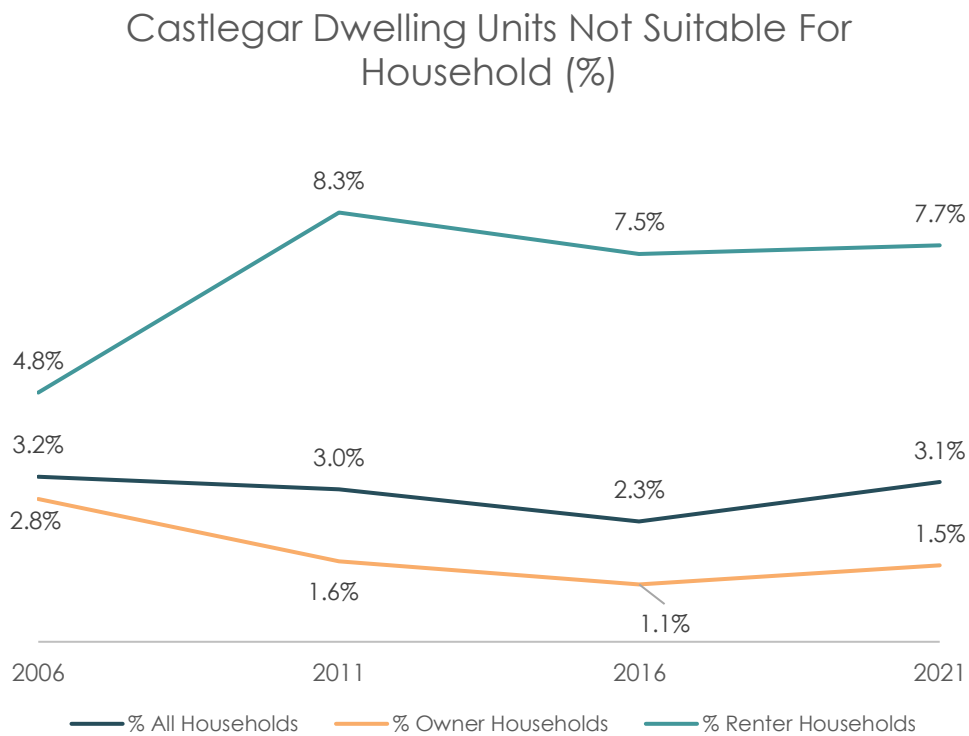
## Suitability

Suitability shows us how many households are living in homes that do not have enough bedrooms for the size and composition of the household (according to the National Occupancy Standard).

According to Figure 33, there was a decrease in overall suitability across owner and renter households from 3.2% of households in 2006 to 2.3% of households in 2016. However, this has risen in 2021 to 3.1% (representing 110) households.

We also see that renter households are more likely to be living in housing without sufficient bedrooms than owner households. In 2021, 7.7% of (or 65) renter households did have not suitable housing, compared to 1.5% of (representing 40) owner households.

*Note: 65 and 40 households are represented as 110 households due to Census rounding methodology.*



*Figure 33. Dwellings in Castlegar not suitable for household (2006 - 2021)*



# Housing Needs and Gaps

## Population and household projections

This data measures the number of households to identify housing need<sup>12</sup>. We see in Figure 34 that the projected population in Castlegar to 2041 shows an increase over 2021 by 19% (or 1,562 people). Households are projected to increase by 18% from 2021 to 2041 (for a total of 664 households).

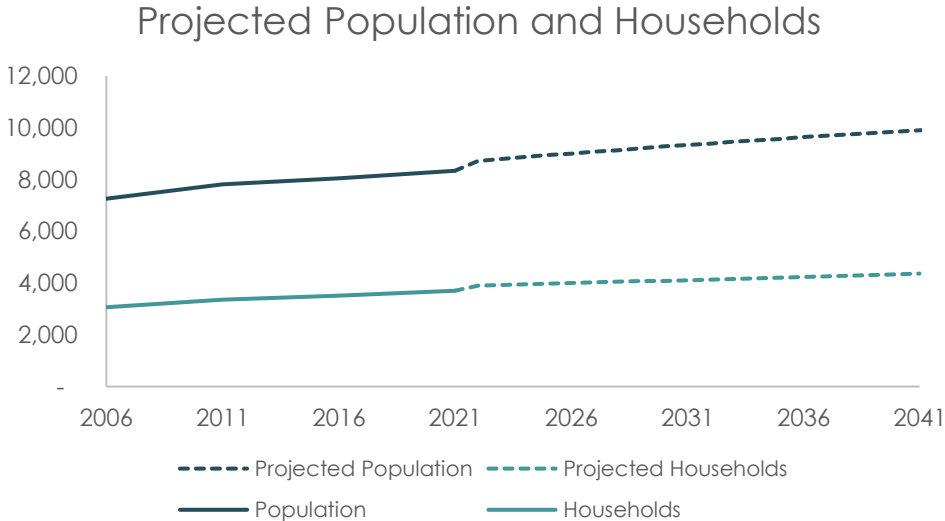


Figure 34. Population and household projections for Castlegar to 2041<sup>13</sup>

<sup>12</sup> BC Stats. (2022). *Population and Household Projections* [Data Set]. <https://catalogue.data.gov.bc.ca/dataset/population-and-household-projections-2019-2028->

<sup>13</sup> For these projections, to estimate Castlegar population and households from the projections completed for Central Kootenay, we:

1. Determined Castlegar's current share of the Regional District's population and households
2. Assumed these shares remain the same in the projection period (Castlegar's share of the population has remained fairly steady since 2006)
3. Applied that share to the projected regional district data to come up with population and household projections for Castlegar

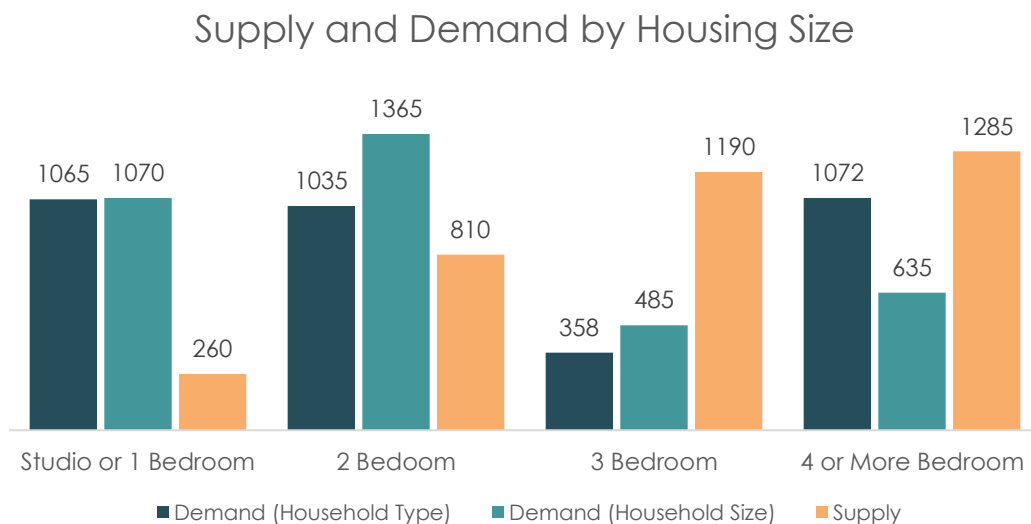
## Housing Needs

### Supply versus Demand by Housing Size

Identifying housing supply versus demand by housing size helps to identify gaps in the Castlegar housing stock. This was analyzed by comparing household size and composition, to housing size.

There are a large number of small households (one or two people) and thus a high demand for smaller units (studios or one-bedroom units, and two-bedroom units). The existing housing stock is not meeting this need. There is an oversupply of three- and four-or-more bedroom units (Figure 35).

This is largely due to the housing types available in Castlegar, as a majority of units are single-detached homes (67.7%). There are far fewer duplexes<sup>14</sup> (9.4%), apartments (8.6%), row houses (5.9%), and moveable dwellings (4.7%) - all of which tend to be more affordable and have fewer bedrooms than single-detached houses.



*Figure 35. Supply versus demand by bedroom size (2021)*

You can see in Figure 35 that there is an undersupply of studio or one-bedroom units by 805 units. For two-bedroom units, there is an undersupply of 225 units. For three-bedrooms, there is an oversupply of 832 units and for four or more bedrooms, there is an oversupply of 213 units. Almost direct inverses of demand.

The gaps are much larger for owners (makes sense - renters are paying more for each bedroom so have an incentive to not be overhoused), with a large undersupply of one- and two-bedroom units, and oversupply of three-bedroom and 4+ bedroom units.

There is an undersupply of one-bedroom units for renters (likely because there are just so few one-bedroom units generally). There is also an undersupply of 4+ bedroom units - renters might be living in 3-bedroom units instead because of availability or affordability.

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<sup>14</sup> In the census, a duplex is one of two dwellings located one above the other (rather than side-by-side). For example, basement suites in a house (as well as the main unit) would be counted as a duplex for census purposes.

## Supply and Demand by Housing Size and Tenure

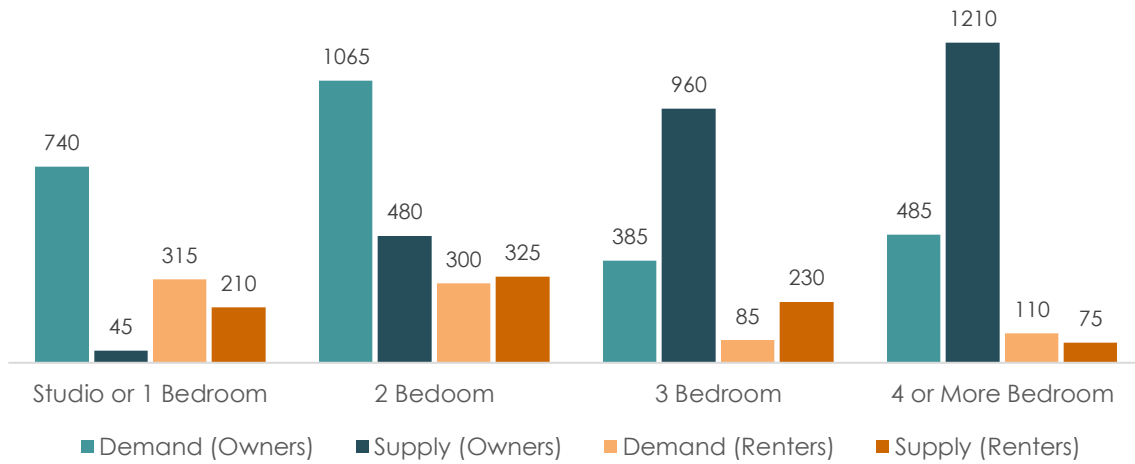


Figure 36. Supply and demand by housing size and tenure

## Supply and Demand by Housing Size and Tenure (%)

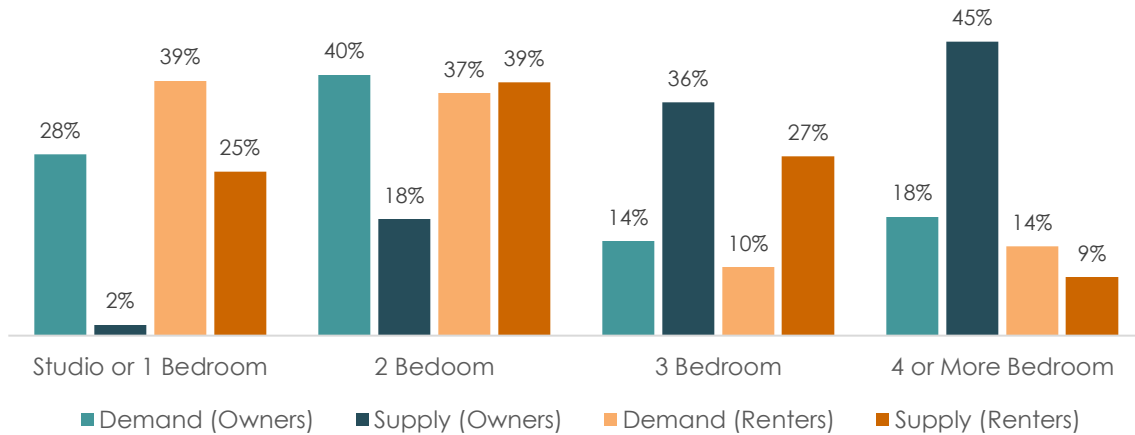


Figure 37. Supply and demand by housing size and tenure (%)

“Demand” is calculated using a number of assumptions, and as such, is intended to provide only a high-level view of significant gaps in the housing supply rather than show what an individual household may desire or require.

In Figure 35, two types of demand are calculated. “Demand (Household Type)” is based on data related to household composition and family type (e.g., couple, couple with children, lone parent, etc.). “Demand (Household Size)” is based on household size (e.g., one-person household, two-person household, etc.).

Assumptions for calculating demand by household type are:

- 1-bedroom units: the demand is calculated to be all one-person households.
- 2-bedroom units: the demand is calculated to be all couple households without children.
- 3-bedroom units: the demand is calculated to be the sum of:
  - Two-or-more-person non-census-family households (e.g., roommates), and
  - Portions of couples with children (10%) and one-parent families (40%), calculated to approximate the number of those households with one child
- 4-bedroom units: the demand is calculated to be the sum of:
  - Multiple-census-family households
  - Multigenerational households
  - One-census-family households with additional persons
  - Portions of couples with children (90%) and one-parent families (60%), calculated to approximate the number of those households with more than one child

Assumptions for calculating demand by household size are:

- 1-bedroom units: the demand is calculated to be one-person households.
- 2-bedroom units: the demand is calculated to be two-person households.
- 3-bedroom units: the demand is calculated to be three-person households.
- 4-or-more-bedroom units: the demand is calculated to be four-or-more-person households.

These assumptions typically provide more space for a household than the minimum space required to meet suitability standards. It assumes many households will desire additional space (e.g., couples require one bedroom, but are assumed to desire two-bedroom units).

## Projected Need by Housing Size

This data shows what the demand<sup>15</sup> for each type of housing size will be to 2041. In Table 3 we see that there will be an increased demand for studio (zero) and one-bedroom units in 2041 over 2021 by 1056 units; for two-bedrooms, there will be an increased demand of 869 units; for three-bedrooms there will be an oversupply of 594 units; and for four- or more bedrooms, there will be an oversupply of 504 units.

*Table 3. Supply and projected demand, and difference by house size (2021 - 2041)*

# bdrm	2021	2026		2031		2036		2041	
	Existing Supply	Demand	Difference	Demand	Difference	Demand	Difference	Demand	Difference
0-1 bdrm	260	1,207	947	1,239	979	1,277	1,017	1,316	1,056
2 bdrm	810	1,539	729	1,581	771	1,630	820	1,679	869
3 bdrm	1,190	547	(643)	562	(628)	579	(611)	596	(594)
4+ bdrm	1,285	716	(569)	735	(550)	758	(527)	781	(504)

In Table 4, a simplified version of the supply need is presented. Here we see that the five year outlook to 2026 is significant in terms of increased supply across 0 to two bedroom units, this is because the demand for these unit types is greatly undersupplied currently. In this same time period, three and four bedroom units remain

<sup>15</sup> Demand for projected need is based on household size where one person household requires a one-bedroom unit; two person household requires a two-bedroom unit; a three-person household requires a three-bedroom unit, etc.

oversupplied. In 2031 three and four bedroom units will again be needed (and to 2041), and the demand for smaller units levels out.

*Table 4. Supply and projected difference by house size simplified (2021 - 2041)*

#bedrooms	2021 Existing supply	2026 # more units needed from 2021	2031 # more units needed from 2021	2036 # more units needed from 2031	2041 # units needed
0 – 1	260	947	32	38	39
2	810	729	42	49	49
3	1190	(643)	15	17	17
4+	1285	(569)	19	23	23

### Emergency Shelter Housing

BC Housing was funding a 13-bed emergency winter shelter for unhoused people. BC Housing ceased its funding support for the shelter in Castlegar as of March 31, 2023. At the time of writing, there is currently no emergency shelter housing available in Castlegar.

# Affordability

We used a series of assumptions<sup>16</sup> to determine the types of housing that are affordable for different ranges of household income. Tables 5 (ownership) and 6 (rental) illustrate that affordable housing ownership is not possible in current conditions for those with a household income of less than \$39,999. It is even challenging for those with household incomes of up to \$59,999. Those households with incomes over \$125,000 show having no challenges with affordability across all housing products.

Table 5. illustrates the housing products affordable for ownership for different income levels.

*Table 5. Affordability housing products for ownership by income level*

Number of Households in Income Segment	Ownership						Manufactured Home In Park									
	Single-Detached		Row Housing		Condo		Manufactured Home (in park)									
	5% Down	20% Down	5% Down	20% Down	5% Down	20% Down	5% Down	20% Down								
Under \$20,000	160	No	No	No	No	No	No	No	No							
\$20,000 to \$39,999	555	No	No	No	No	No	No	No	No							
\$40,000 to \$59,999	565	No	No	No	No	No	No	Some	Some							
\$60,000 to \$79,999	485	No	No	No	No	No	No	Yes	Yes							
\$80,000 to \$99,999	405	No	No	No	Some	Some	Yes	Yes	Yes							
\$100,000 to \$124,999	440	Some	Some	Yes	Yes	Yes	Yes	Yes	Yes							
\$125,000 to \$149,999	320	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes							
\$150,000 and over	640	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes							
Down Payment	\$	22,654	\$	90,617	\$	17,977	\$	71,907	\$	16,442	\$	65,767	\$	3,621	\$	14,485
Monthly Cost	\$	3,043	\$	2,626	\$	2,478	\$	2,145	\$	2,292	\$	1,988	\$	1,136	\$	1,069
Income Required To Afford Type	\$	121,702	\$	105,022	\$	99,124	\$	85,804	\$	91,674	\$	79,514	\$	45,420	\$	42,740

For ownership, we see that for those earning less than \$80,000, entry to the ownership market is possible for manufactured homes. For those earning less than \$59,000 some ownership options exist in the manufactured home market.

<sup>16</sup> Assumptions ownership:

- Mortgage calculated using ratehub.ca
- 5 year fixed rate mortgage
- Best rates available on March 3, 2023:
  - - 4.69% for a 5% down payment
  - - 4.99% for a 20% down payment
- 25 year amortization
- Monthly payments
- Property tax rate of 5.9591 (total tax rate for residential properties in Castlegar in 2022) - <https://www.castlegar.ca/residents/services/property-taxes/>
- Utility spending:
  - Avg sewer rate: \$355/yr. - Municipal utility rates from 2022, from <https://www.castlegarnews.com/news/castlegar-utility-rates-increasing-in-2023/>
  - Avg garbage rate: \$120.88/yr. - Municipal utility rates from 2022, from <https://www.castlegarnews.com/news/castlegar-utility-rates-increasing-in-2023/>
  - Water, fuel, electricity: \$255.89/mo. - \* From Living Wage BC Calculations for 2022, for water, fuel, and electricity
  - Total utilities per month: \$296

Assumptions rental:

- Uses total shelter cost from 2016 and 2021 censuses
- Breakdown of shelter cost by # bedrooms unavailable for 2021
- Used % increase of average shelter cost from 2016 to 2021
- Applied % increase to shelter cost by # bedrooms

Table 6. Affordability housing products for rental by income level

Number of Households in Income Segment	Rental				
	4+ Bedroom	3 Bedroom	2 Bedroom	1 Bedroom	
Under \$20,000	160	No	No	No	No
\$20,000 to \$39,999	555	No	No	No	Some
\$40,000 to \$59,999	565	No	Some	Yes	Yes
\$60,000 to \$79,999	485	Some	Yes	Yes	Yes
\$80,000 to \$99,999	405	Yes	Yes	Yes	Yes
\$100,000 to \$124,999	440	Yes	Yes	Yes	Yes
\$125,000 to \$149,999	320	Yes	Yes	Yes	Yes
\$150,000 and over	640	Yes	Yes	Yes	Yes
Down Payment					
Monthly Cost		\$ 1,701	\$ 1,240	\$ 1,046	\$ 690
Income Required To Afford Type		\$ 68,040	\$ 49,617	\$ 41,855	\$ 27,609

For rental, we see that for those earning more than \$80,000 all rental types are affordable. For those earning less than \$40,000, only some options are available in one-bedroom units.

## Summary of Quantitative Data Analysis

- Castlegar residents are in need of additional smaller units to meet housing demand
- Castlegar is aging, and there may be need for more housing typologies or programs to meet the needs of an aging population (e.g., senior supportive housing, independent living housing, housing with supports (i.e., meals, cleaning, medical services), etc.)
- There is a need for more affordable options across different housing tenures
- There is a need for more diverse housing typologies (e.g., townhouses, condos, rental apartments, etc.)
- There are signs of overcrowding - the percent of households living in unsuitable housing is increasing from 2016 to 2021, and household size has increased 2016 to 2021 (opposite the trend across BC, in which households become smaller over time, and a reversal of the trend pre-2016)

## Priority Groups

Across all engagement activities, affordability and availability were seen as challenges and barriers to accessing adequate and suitable housing. Affordability came up in every interview we completed. Across the board, from those experiencing homelessness and looking to secure housing, to those who are current homeowners (and possibly looking to downsize), to executives looking to relocate for job opportunities, people are identifying affordability as a barrier to accessing housing and desired housing in Castlegar.

There simply is not availability of housing products across tenure options (rental, co-op, strata, ownership) for the demand in Castlegar. There is high and growing demand for smaller units, one-bedroom apartments, townhouses, other multi-family housing, smaller single-detached homes, and larger apartments and homes for multi-generational and larger family living.

Based on engagement for the Castlegar Housing Strategy (2021) and interviews completed as part of this Housing Needs Assessment, we understand the following groups require priority attention for housing in Castlegar (these are listed in no particular order - i.e., not one group is prioritized over another):

- Youth at risk
- Post-secondary students
- Seniors
- Indigenous peoples
- Lower-income families
- Culturally safe<sup>17</sup> housing for Indigenous Peoples
- Residents in need of affordable housing (housing geared to income)
- Residents in need of emergency shelter housing

We provide details about each group below. Note that residents may identify in more than one group.

### Youth at risk

Youth are leaving their home communities and support networks due to the lack of a youth shelter, a youth drop-in centre, and housing for youth. When they do find housing, it can be in precarious situations with adults who may exploit them. They may have complex needs for support, with physical and mental health, and substance use to be able to stay in the community.

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<sup>17</sup> "Cultural safety has nothing to do with understanding the unique culture of the "other." It is not about making sure a lobby has Indigenous art. It delves deeper into physical, emotional, mental and spiritual understandings. So, not only having Indigenous art, but also having coffee, tables and inviting spaces for informal interactions that focus on relationships and connection. Cultural safety is making sure your organization is trauma-informed. Cultural safety is thinking about how the administrative and data aspects of services are delivered to the person –How are we doing these interviews? Am I paying attention to the power imbalance? Cultural safety is questioning and rethinking "common sense," then changing interactions and expectations of how people will behave in service delivery." Source: Here to Help. Website. Available online: <https://www.heretohelp.bc.ca/visions/housing-as-a-human-right-vol17/what-is-culturally-safe-indigenous-housing> . Last accessed, May 12, 2023. Reprinted from the Housing as a Human Right issue of Visions Journal, 2022, 17 (2), pp. 11-12.



## Post-secondary students

There is a lack of housing for students on campus, and current student residences are prioritized for international students. Students are pressed to find affordable and shared (if desired) accommodations in the City and have difficulty providing deposits and references (especially for international students). They are also experiencing discrimination and racism in their housing searches. Student housing experience is exacerbated by not having a grace period when the semester ends and when they must move out after exams (when on-campus student housing turns into hotel use).

Students are open to diverse living situations like having multiple roommates, room-sharing, living with local seniors, etc. however, limitations like how many people can share a home, or live in a room restrict some of these options.

## Seniors

Seniors are struggling with housing affordability and options for downsizing later in life. They are impacted by the lack of diverse housing options, accessibility in housing, and can also be impacted by lack of housing options that allow pets.

## Lower-income families

According to our affordability analysis (Figure X Affordability Table), households earning less than \$39,999 a year may be able to afford some one-bedroom apartments and nothing else. When household income increases to up to \$59,999 a year, some manufactured home park housing and one- and two-bedroom apartment units become affordable. However, there is a large gap in one- and two-bedroom apartments to fill this affordability gap and lower-income families may be larger for a one- or two-bedroom apartment or manufactured home to be suitable.

## Indigenous Peoples

Due to the lack of a host Nation in Castlegar, and the lack of culturally appropriate housing, Urban Indigenous communities and Métis Peoples have a gap in housing needs.

## Residents in need of affordable housing (housing geared to income)

Across the board, from those experiencing homelessness and looking to secure housing, to those who are current homeowners (and possibly looking to downsize), to executives looking to relocate for job opportunities, people are identifying affordability as a barrier to accessing housing and desired housing in Castlegar.

## Residents in need of emergency shelter housing

After March 31, 2023, there are no emergency shelter beds available in Castlegar, forcing unhoused residents into the streets of Castlegar, or into other communities for emergency shelter.

## Worker housing

There is a need for housing for the working population in Castlegar. We heard through the work on the Housing Strategy and our interviews on this project that across the board, from entry level, minimum wage

jobs to executive positions at locally owned and operated businesses are having difficulty finding affordable and suitable housing. One executive is currently living in a recreation vehicle intended for their retirement.

## Appendix A. Key Terms and Definitions

The following is a list of key housing terms and definitions. Not all are used in this report.

**Adaptable housing** refers to housing that is designed so that it can be modified at a minimal cost to meet changing accessibility needs (e.g. wider doorways, extra reinforcement in bathroom walls to install grab bars, etc.).

**Accessibility** refers to the manner in which housing is designed, constructed or modified (such as through repair/ renovation/renewal or modification of a home), to enable independent living for persons with diverse abilities. Accessibility is achieved through design, but also by adding features that make a home more accessible, such as modified cabinetry, furniture, space, shelves and cupboards, or even electronic devices that improve the overall ability to function in a home.

**Adequate housing** is reported by their residents as not requiring any major repairs.

**Affordable housing** means, in the case of ownership housing, the least expensive of:

- housing for which the purchase price results in annual accommodation costs which do not exceed 30 percent of gross annual household income; or
- housing for which the purchase price is at least 10 percent below the average purchase price of a resale similar unit in Castlegar;
- In the case of rental housing, the least expensive of:
  - a unit for which the rent does not exceed 30 percent of gross annual household income; or
  - a unit for which the rent is at least 10 percent below the average market rent of a similar unit in Castlegar.

**Aging in place** is when an individual can remain in their place of choice that can manage their changing levels of care as required on-site.

**Aging in community** is when an individual is empowered to age within their community of choice, with community resources and services available both within their residence and within the community, and not necessarily under one roof.

**Assisted Living** is a type of housing for seniors and people with disabilities that includes on-site hospitality and personal-care support services.

**Attainable ownership** is ownership of a home where construction costs have been reduced because there is a form of shared land ownership or smaller land footprint and the home is part of a higher density development that allows for a lower per-square-foot-buildable cost.

**Below-Market Rental Unit** means a dwelling unit in a purpose-built rental for which the rent charged is at least 10% below market rent, as secured by a caveat on title.

**Below-market rental housing (Low-End-of-Market housing)** is housing where the rent charged is approximately 10% to 20% below average rates in private market rental housing. This is also referred to as Low-End-of-Market (LEM) housing. These rents are achieved through government subsidies and are intended for very low to moderate-income households.

**Co-housing** is an intentional community of private homes with shared spaces. Each household has their own private space including their own bedrooms, living room, kitchen, and washrooms with extensive community spaces, such as common house with large kitchen and dining area, shared laundry, shared recreational spaces, and shared outdoor spaces. Households have their own independent incomes and private lives, but come together to share meals, do maintenance work together, and other community activities.

**Community amenity contributions (CACs<sup>18</sup>)** are voluntary and negotiated amenity contributions agreed to by the developer and local government as part of a rezoning process initiated by the developer. Community amenity contributions typically include the provision of amenities (e.g., childcare centre, art galleries, community centres, libraries, etc.), affordable housing and/or financial contributions towards amenities. The agreed-to contribution is obtained by the local government if the local government decides to adopt the rezoning bylaw.

**Community land trust** is a private, non-profit corporation that acquires, manages, and develops land for a variety of purposes, primarily for the production and stewardship of affordable housing.

**Co-operative (co-op) housing** is an organization incorporated under the Cooperative Association Act that provides mixed-income housing to its members. Members purchase a share to join and elect directors to govern the co-op. The board of directors is responsible for a variety of tasks, including screening new members, group-purchase of supplies, and managing the building. Most housing co-ops in BC are non-profit co-ops with a rental (not equity) model of housing. Co-op members do not have a landlord and monthly rents are called "housing charges". The housing charge is often less than market rental rates because the co-op only needs to break even after covering operating expenses and long-term capital reserves for repairs. Also, many co-ops were established using federal start-up funding and mortgage loan assistance. A co-op is a great place for someone to live where they want to feel secure so that they can live somewhere a long time and also have direction over how the building is run and managed. Co-ops are also mixed-income communities. Typically, at least 15 to 20% of housing units within a co-op are set aside for households who cannot pay a market-rate housing charge and instead pay a rate that is a proportion of their gross income. A government subsidy covers the difference between the geared-to-income housing charge and the market rate.

**Continuing care** is a term used to describe the entire continuum of care services, from Home Living to Facility Living. It is generally understood that Home Living, Seniors Housing and Long-Term Care are covered by the continuing care spectrum.

**Core Housing Need** is housing that does not meet one or more of the adequacy, suitability, or affordability standards, and it would have to spend 30% or more of its before tax income to access acceptable local housing.

- Acceptable housing is adequate in condition, suitable in size, and affordable. Adequate housing does not require any major repairs, according to residents.
- Suitable housing has enough bedrooms for the size (number of people) and makeup (gender, single/couple, etc.) of the needs of the households, according to National Occupancy Standard

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<sup>18</sup> Government of British Columbia. Density Bonusing and Amenities. Webpage. Available online: <<https://www2.gov.bc.ca/gov/content/governments/local-governments/planning-landuse/land-use-regulation/zoning-bylaws/density-bonusing-amenities>>. Last accessed: February 17, 2022.

(NOS) requirements. Affordable housing costs less than 30% of before tax (gross) household income.

**Deep Subsidy Income Limits** BC Housing defines income limits for “deep subsidy” rental units. For residential units with less than two bedrooms, the income limit is a gross household income that does not exceed the maximum Old Age Security (OAS) plus Guaranteed Income Supplement (GIS) amount. For 2021, the figure was \$19,813. For residential units with two or more bedrooms the income limit is a gross household income where 30% of that income is equal to the maximum shelter rate for a three-person household. In 2021, the figure was \$26,400. Sometimes these are referred to as rent-gear-to-income deep subsidy or deeply affordable rental.

**Density bonusing** is an incentive built into the Zoning Bylaw that allows increased development potential on a site as long as specific amenities (such as affordable housing) are included. When used for affordable housing, the number of affordable units created is often based as a percentage of market units built (e.g. 10–20%), space created, or in some cases, the amount of new employment driven by the development.<sup>19</sup>

**Emergency (shelter) housing** is defined as facilities providing temporary, short-term accommodation for homeless individuals and families. This may or may not include other services such as food, clothing, or counselling. Emergency housing is short-term accommodation for people experiencing homelessness or those in crisis.

**Homeless** is the situation of an individual or family that does not have a permanent address or residence; the living situation of an individual or family who does not have stable, permanent, appropriate housing, or the immediate prospect, means and ability of acquiring it. It is often the result of what are known as systemic or societal barriers, including a lack of affordable and appropriate housing, the individual/ household’s financial, mental, cognitive, behavioural, or physical challenges, and/or racism and discrimination. Homelessness describes the situation of an individual, family or community without stable, safe, permanent, appropriate housing, or the immediate prospect, means and ability of acquiring it.

**Housing Agreement** are agreements that mandate a mix of unit types, set out length of term they have to be kept a certain tenure, the percentage of units that need to be affordable (and to what degree of affordable), and what income levels are expected in terms of affordability.

**Housing Income Limits (HILs)** defined by BC Housing and CMHC, Housing Income Limits (HILs) are what the government considers the minimum pre-tax income a household can earn to be able to afford appropriate accommodation in the private housing market. This annually updated income measure is also used to establish the maximum income a household can earn to be eligible for affordable housing programs, such as Rent Geared to Income programs. The 2021 Housing Income Limits, according to BC Housing<sup>20</sup>, for Castlegar are as follows and approximately line up with the very low-income and low-income households in Castlegar (approximately 24% of the households in Castlegar):

- 1 bedroom or less: Household income of \$32,000
- 2 bedrooms: Household income of \$36,000
- 3 bedrooms: Household income of \$41,000
- 4+ bedrooms: Household income of \$48,000

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<sup>19</sup> BC Housing. 2017. A Scan of Leading Practices in Affordable Housing.

<sup>20</sup> BC Housing. 2021. 2021 Housing Income Limits (HILs) effective September 1, 2021. Available online: <<https://www.bchousing.org/publications/2021-Housing-Income-Limits-HILS-Effective-September-1-2021.pdf>>. Last accessed: May 18, 2023.

**Inclusionary zoning** refers to zoning regulations that require an applicant to contribute below-market housing units as part of a rezoning process for a development.<sup>10</sup> Under British Columbia legislation, inclusionary zoning programs are voluntary and can be achieved through “community amenity contribution” programs or “density bonusing” programs. The term “inclusionary zoning” is used as a contrast against conventional zoning, sometimes referred to as “exclusionary zoning”. Under conventional zoning, some parts of a community are intentionally zoned to have lower density and larger lots, while higher density housing is prohibited in those areas. This in effect uses land use to physically separate households by income.

**Independent living** is access to living arrangements and community features for disabled people, individuals with special needs, and/ or diverse abilities, seniors and others that provides individuals with as much independence and autonomy as possible at home, work, school or in social and recreational settings.

**Lived experience** is a term used to describe experience and knowledge gained through direct, first-hand involvement in everyday situations, events, and interactions as a result of personally experiencing housing need or homelessness.

**Long Term Care facilities** are designed specifically for individuals with complex, unpredictable medical needs who require 24-hour onsite Registered Nurse assessment and/or treatment.

**Low- and Moderate-Income Limits** for BC Housing income limits are used to establish affordability for certain rental housing programs, such as “Low End of Market” (LEM) units. The income limits are established using provincial median income, which is substantially lower than Castlegar’s median incomes. As a result, what is considered low- or moderate-income for BC Housing would actually be slightly below moderate and high-income in Castlegar. The income limit for residential units with less than two bedrooms is a gross household income that does not exceed the median income for couples without children in BC, which is \$77,430 in 2022. For residential units with two or more bedrooms, the limit is a gross household income that does not exceed the median income for families with children in BC, which is \$120,990 in 2022.

**Low End of Market (LEM)** is where rental housing is supported by government subsidies where rent is calculated as 10% to 20% below true market rental rates for comparable buildings.

**Middle Income Limits** for BC Housing income limits are used to establish affordability for Housing Hub projects. The income limits are established using 75th income percentile values for province-wide incomes. For families without children, this is \$126,050 in 2023. For residential units with two or more bedrooms, the limit is a gross household income that does not exceed the 75th percentile for families with children in BC, which is \$182,870 in 2023.

**Mixed-use development** is the development of land or a building with two or more different uses, such as residential, office and retail. Mixed-use can occur vertically within a building, or horizontally on a site.

**Non-Market Housing** means self-contained, independent living dwelling units targeted to low and moderate income households such as housing cooperatives and seniors and family nonprofit projects.

**Non-traditional housing stock** means housing that is not single, detached; is an attached or stacked housing form, or adaptable or supportive housing for seniors or people with disabilities. Examples include duplexes, townhomes, and apartments.

**Pocket neighbourhoods** means clusters of houses or apartments, facing inward and gathered around a shared open space with parking at the perimeter. Pocket neighbourhoods are designed to enhance a sense of community and provide a housing typology that is more affordable given its smaller size on a smaller lot. Some pocket neighbourhoods may provide shared amenity space.

**Purpose-built rental** is multi-unit housing designed and built expressly as long-term rental accommodation. Typically, the developer intends to hold onto the property as an asset. Purpose-built rental is the most secure of rental housing available. The rental of the unit is subject to the Residential Tenancy Act. If the property owner wishes to convert a rental building into a condominium building (i.e. sell the units), municipal Council needs to approve the strata conversion. Homes in a purpose-built rental building are typically rented at market rates. However, the City can require that a percentage of units rented at affordable rates through a housing agreement.

**Rent Geared to Income (RGI)** is a type of subsidized housing where rent is calculated as 30% of the tenant's gross household income. Often Rent Geared to Income programs require the tenant to submit financial data each year to determine ongoing eligibility, referred to as means testing.

**Residential tenure zoning.** In 2018, the BC government amended the Local Government Act<sup>21</sup> to give local governments greater ability to preserve and increase the overall supply of rental housing in their communities, and to increase housing choice and affordability. The changes give authority to local governments to zone land for residential rental tenure and enact zoning bylaws that: 1) require that new housing in residential areas be developed as rental units; and 2) ensure that existing areas of rental housing are preserved as such. The new rental zoning authority can only be used where multi-unit residential use is a permitted use. Within these areas, local governments can now restrict the form of housing tenure for specific zones and locations within a zone and require housing units in a building to be rental.

**Secondary rental market** is housing that was not originally purpose-built for the rental market. This includes single-detached homes, secondary suites, carriage houses, and condominium units that are rented to a tenant by the property owner. The rental of the unit is subject to the Residential Tenancy Act. The secondary rental market is an important part of the rental housing supply. However, tenants do not always feel like they have sufficient privacy or separation from the landlord or feel the security that they can remain in their home for a long time. Additionally, landlords often do not feel like they have enough control over noise, property maintenance, pets, or nuisances.

**Social housing** is a housing development that the government or a non-profit housing partner owns and operates.

**Special Needs Housing** means housing that provides supportive services for seniors or people with mental health or physical disabilities.

**Subsidized housing** includes a variety of programs in which rent is either set as a percentage of your income or at a low, fixed rate.

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<sup>21</sup> Ministry of Municipal Affairs and Housing. July, 2018. Residential Rental Tenure Zoning - Bulletin. Available online: <[https://www2.gov.bc.ca/assets/gov/british-columbians-our-governments/localgovernments/planning-land-use/residential\\_rental\\_zoning\\_bulletin1.pdf](https://www2.gov.bc.ca/assets/gov/british-columbians-our-governments/localgovernments/planning-land-use/residential_rental_zoning_bulletin1.pdf)>. Last accessed: February 15, 2022.

**Suitable housing** has enough bedrooms for the size and composition of resident households according to National Occupancy Standard (NOS) requirements.

**Supportive Housing** is long-term or permanent living accommodation with on-site supports for single adults, seniors, and people with disabilities at risk of or experiencing homelessness. Supportive housing provides a range of on-site, non-clinical supports such as: life skills training, connections to health care, mental health, or substance-use services. Staff are on-site 24/7 to provide support. This type of housing is subject to the Residential Tenancy Act and landlords and tenants cannot avoid or contract out of the Act or its regulations.

**Transitional housing** is living accommodation provided on a temporary basis by a person or organization that receives funding from the government for the purpose of providing that accommodation, together with programs intended to assist tenants to become better able to live independently.

An individual in transitional housing may be moving from homelessness, an emergency shelter, a health, or correctional facility, or from an unsafe housing situation. Transitional housing is intended to include at least a general plan as to how the person residing in this type of housing will transition to more permanent accommodation, such as supportive housing or independent living. Residents may be required to sign a transitional housing agreement and are not subject to the Residential Tenancy Act.

**Vulnerable groups** are women, children and persons belonging, or perceived to belong, to groups that are in a disadvantaged position or marginalized are often referred to as vulnerable groups. In the case of the National Housing Strategy, priority vulnerable groups are currently defined to include survivors (especially women and children) fleeing domestic violence; seniors; Indigenous peoples; people with disabilities; those dealing with mental health and addiction issues; veterans; LGBTQ2+; racialized groups; newcomers (including refugees); individuals and families experiencing homelessness; and young adults.



# Appendix B. Interview Analysis

CITY OF CASTLEGAR

# Interview Analysis Report

HOUSING NEEDS ASSESSMENT

DECEMBER 13, 2022



# EXECUTIVE SUMMARY

## INTRODUCTION

To help better understand the lived experience of housing in Castlegar, we conducted interviews with a variety of organizations with key interests in housing between November and December 2022.

### PURPOSE

The purpose of the interviews was to learn from the experiences of the community and ground the development of the housing needs assessment in their needs.

### WHO WE INTERVIEWED

We reached out to 21 potential interviewees and conducted 19 interviews across the following areas:

- Community service organizations
- Seniors' organizations
- Organizations working with and serving urban Indigenous communities
- Organizations working with and serving youth and students
- Organizations working with and serving families
- Major employers
- Real estate industry
- Researchers

## WHAT WE HEARD

### AFFORDABILITY

Affordability came up in every interview we completed. Across the board, from those experiencing homelessness and looking to secure housing, to those who are current home owners (and possibly looking to downsize), to executives looking to relocate for job opportunities, people are identifying affordability as a barrier to accessing housing and desired housing in Castlegar.

### AVAILABILITY

Availability, like affordability, came up in every interview we completed. There simply is not availability of housing products across tenure options (rental, co-op, strata, ownership) for the demand in Castlegar. There is high and growing demand for smaller units, one-bedroom apartments, townhouses, other multi-family housing, smaller single family homes, and larger apartments and homes for multi-generational and larger family living.

### STUDENT HOUSING

There is a lack of housing for students on campus, and current student residences are prioritized for international students. Students are pressed to find affordable and shared (if desired)

accommodations in the City. They are also experiencing discrimination and racism in their housing searches.

### SUPPORT SERVICES

There are a number of needs that require support (or wrap around) services with housing. Support services are needed to help with health and mental health, and other areas where people need support to stay in housing. Support, and culturally appropriate support is needed for members of the Urban Indigenous community, seniors, single parent families, youth, and communities at risk of, or experiencing homelessness.

### DISCRIMINATION AND RACISM

People are experiencing discrimination in their housing journeys and some are experiencing discrimination and racism. We learned of experiences where landlords, due to the high number of potential renters, are not selecting international students, youth at risk, people with disabilities, or workers from immigrant communities as possible tenants. There is also a strong NYIBM-ism attitude to new and different types of housing products that may be impacting development.

### IMPROVED TRANSIT

Transit is a key way many people in and around Castlegar move about the city to meet their daily needs. Students, families, youth, seniors, and Urban Indigenous people rely on transit. Because of the geography of Castlegar, it is difficult to successfully reach destinations due to lack of frequency of transit, poor transit times (i.e., very limited transit options in evenings and on weekends), and transit routes.

### ALLOW PETS

Pets are members of people's families. They are companions and support animals. We heard of restrictions against pets in rental properties, which is further limiting choice and availability for people. People are staying in precarious housing situations to keep their families intact.

### UNIQUE NEEDS OF URBAN INDIGENOUS AND MÉTIS PEOPLES

Due to the lack of a host Nation in Castlegar (though the Sinixt is looking to reestablish a presence for the Nation in Castlegar), and the lack of culturally appropriate housing, Urban Indigenous communities and Métis Peoples have a gap in housing need.

### UNIQUE NEEDS OF YOUTH AT RISK

Youth are leaving their home communities and support networks due to the lack of a youth shelter, a youth drop in centre, and housing for youth. When they do find housing it can be in precarious situations with adults who may exploit them. They have complex needs for support with physical and mental health and substance use, and they need support and housing to stay in the community.

### SCAMS

Scams are at play where a house is advertised for rent, someone sends a deposit in advance and moves to Castlegar to find the unit doesn't exist. This impacts students and workers moving to Castlegar.

## INTRODUCTION

We conducted 19, 30-minute interviews with a variety of organizations with key interests in housing between November and December 2022.

## PURPOSE

The purpose of the interviews was to learn from the experiences of the community and ground the development of the housing needs assessment in their needs. Through these interviews, we sought to:

- Qualify some of the quantitative analysis
- Understand what is happening on the ground (specific needs)
- Understand the specific opportunities, challenges and needs of local First Nations
- Develop a comprehensive understanding of existing housing supply and demand, including:
  - o Non-market housing
  - o Rental market housing (as Castlegar is below CMHC's threshold to collect data on the primary rental market)
  - o Housing currently in the development pipeline
- Clarify specific needs of communities not disaggregated in the data (e.g., Indigenous Peoples, racialized people, people with disabilities, people experiencing homelessness)
- Understand what information is available and collect data sets from service providers
- Solicit support for PIT counts

## WHO WE INTERVIEWED

The goal was to reach organizations across the study area to get insights into housing issues for the communities they work with and serve. Our interviewee list is detailed in Table 1. We reached out to 21 potential interviewees and conducted 19 interviews across the following areas:

- Community service organizations
- Seniors' organizations
- Organizations working with and serving urban Indigenous communities
- Organizations working with and serving youth and students
- Organizations working with and serving families
- Major employers
- Real estate industry
- Researchers

The interview script and questions are provided in Appendix A.

**Table 1. Interviewee Candidates**

Org Type	Name	Organization	Interview time
Community Service	Kristein Johnson	Castlegar & District Community Services Society	November 2, 15:00
	Deb McIntosh	Community Harvest Food Bank	November 29, 09:00
	Kathleen Elias	Kootenay Society for Community Living	November 2, 14:30
	Rhonda Palmer	Columbia Basin Alliance for Literacy	November 1, 13:00
Seniors	Kailee Ross	Castlegar Villa Society	November 1, 10:00
	Dan Shields	Seniors Society Representative	November 1, 15:30
	Sandi McCreight	Seniors Advocate, IRIS, Better at Home Programs	December 6, 09:30
Indigenous	Katie Rumbolt + Maurice Trudel	Circle of Indigenous Nations Society	November 2, 16:00
	Shelly Boyd	Sinixt Nation, Colville Confederated Tribes	Did not respond
	Don Courson	West Kootenay Metis	November 3, 14:00
Major Employers	Tammy Verigin-Burke	Chamber of Commerce	November 1, 15:30
	Laurice Hermiston	Mercer Celgar, Executive Assistant to Bill MacPherson	November 2, 09:30
	Chris Kalesnikoff	Chief Operations Officer, Kalesnikoff Saw Mill	November 1, 09:30
	Danielle Crate, Shamore, Evan	Sutco Transportation	November 2, 12:30
Students/youth	Kerry Clarke	Selkirk College	November 1, 14:00
	LeeAnn Zaitsoff	HAC, Youth Representative	November 2, 10:00
	Tina Tew	Freedom Quest Youth Services	November 1, 13:30
youth/families/ Indigenous	Mike Adams	Interior Health – Healthy Built Environment Team	Not available
	Katherine Shearer	School District 20	November 3, 13:00
Real estate	Simon Laurie	Castlegar Realty	November 1, 15:00
Researcher	Jayme Jones	Columbia Basin Trust	December 1, 13:30

## WHAT WE HEARD

### COMMUNITY SERVING ORGANIZATIONS

Community serving organizations provide services to a variety of Castlegar residents including those with disabilities, families, new immigrants, etc.

#### NEEDS ACROSS THE BOARD

- **Addressing homelessness.** People in Castlegar are experiencing homelessness or are threatened with experiencing homelessness across the board from youth to families to single people to seniors.
- **Escape from domestic violence.** There are not enough domestic shelter spaces for families fleeing violence (there are six units for women and children). Shelters are having to pair women and children from different families in the same bedroom.
- **Independent living for single adults.** There are a number of adults with disabilities who are able to live independently but can't find housing. Landlords, when faced with multiple tenants to choose from, are not selecting people with disabilities to rent to.
- **Addressing housing scams for those coming from overseas.** Families and particularly students are coming to Castlegar from overseas and are falling victim to rental scams on Facebook Marketplace and elsewhere, where they send money for deposits or rent in advance and arrive to find the place doesn't exist.
- **Affordable housing for those on PWD assistance.** Persons with disabilities assistance is \$1200 a month, which is more than the rent at most places in Castlegar. This is forcing people to leave their communities and support networks to seek affordable housing elsewhere.
- **Housing of all types to address family needs.** Some larger families are challenged with finding affordable, suitable housing. This is exacerbated by provincial rules that don't allow different gender children of certain ages to share a bedroom.
- **Housing for seniors who don't qualify for assistance.** Seniors are proud and silent about their housing needs and facing poverty and potential homelessness because they don't qualify for assistance.
- **Accessible housing for seniors and those with disabilities.** There is a lack of accessible housing to address a variety of needs from seniors to those with disabilities. These people want to stay in the community because of medical and social supports and connections.
- **Student housing.** There is a lack of housing for students and some students are living in their vehicles in Selkirk College parking lot. The College is aware of the housing shortage and allows this.
- **Housing for working families with low incomes.** Families are working full-time jobs and still not making enough to afford housing. This is exacerbated by an increase in rents.
- **More acceptance in the community of the variety of housing needs.** There is growing NIMBY-ism in the community for the variety of housing needs making people's experience more uncomfortable.

#### SPECIFIC CHALLENGES FOR PEOPLE WITH DISABILITIES

- **Mental health services.** People are foregoing specifying mental health needs because housing supply is lacking. People need wrap-around services to successfully stay in housing once they find it.

- **Better access to transit and better transit times.** Because of Castlegar’s geography, services are distributed across the city and the region. Transit isn’t going to where people need to be and transit times are restrictive (some service ends at 5pm), and there is one taxi.
- **Meeting basic needs.** It is difficult for people to meet basic needs when the basic need of affordable, suitable and adequate housing isn’t being met.
- **More supply is needed.** People are on lengthy wait lists for affordable housing and more supply is needed.
- **Subsidized housing.** There aren’t enough subsidized housing units to meet demand in Castlegar.
- **Discrimination in rental market.** Landlords have good selection of tenants and are stigmatizing potential tenants and not selecting those with highest needs (e.g., people with disabilities)

### SPECIFIC CHALLENGES FOR PEOPLE EXPERIENCING HOMELESSNESS

*“After people have experienced homelessness for a while, housing seems so out of reach, and you go into survival mode. You live in fear. People experiencing homelessness are on their own, independent of any kind of loving support. They feel like they are on an island.”*

- **Families need housing.** Families are faced with experiencing homelessness because there is not sufficient supply of affordable housing.
- **More capacity in domestic violence shelters.** There are 82 BC Housing units and waitlists are up to a year long.
- **Seniors are experiencing or facing homelessness.** There are little to no housing options for seniors who can no longer afford their home, who are on fixed incomes, and who don’t qualify for assistance. They are experiencing homelessness.
- **Housing for single people.** Many people are not interested in shared living situations and desire their own, independent unit.
- **Housing First.** People experiencing mental health and who use substances require supportive housing (housing with wrap-around supports), which doesn’t exist in Castlegar.
- **People don’t like the shelter.** It does not feel like their own space.

### SPECIFIC CHALLENGES FOR NEWCOMERS AND NEW IMMIGRANTS

- **Students need housing.** Selkirk College has one of the highest per capita international students. Up to six students are piling into 3 bedroom units. They need larger units and more affordable housing.
- **Student family housing needed.** People are coming on work permits with their families. Their spouses are going to school and there is no family housing at Selkirk College and no larger housing for families in Castlegar. Families who need three bedrooms are moving into one bedroom units because of issues with availability and affordability.
- **New immigrants need furnished homes.** Newcomers are arriving with little to no furnishings and need furnished houses as starter homes to get on their feet.
- **English language is a barrier.** English lessons are needed for newcomers who don’t yet have a handle on the language. Highly educated and trained workers can’t find work in their sector due to lack of English language skills.



*“There is a marine biologist working at Walmart due to lack of English language skills.”*

- **Better access to transit and better transit times.** Newcomers and international students are not coming with cars and need better access to transit and better transit times. There is a need for better transit service to and from Selkirk College. City residents need better transit availability on weekends.
- **Housing proximate to amenities.** Newcomers need housing they can afford that is close to schools and amenities, as they also have transportation barriers.
- **Expensive to live in Canada.** Students and newcomers are arriving in Canada with what they think is enough money to live on and they are finding it expensive once they arrive. They are accessing the food bank when they didn't think they would have to.
- **Discrimination due to cultural differences.** There are cultural differences regarding how people live together. Some newcomers are comfortable living with ten people in a house. Canadians aren't used to that, which results in misplaced anger. There is discrimination against people with brown skin.
- **Cultural differences.** The food bank has challenges meeting different cultural food needs, especially for students. Students need culturally appropriate and gender appropriate homestay situations.
- **Shy to speak up for needs.** Newcomers are shy to speak up for or articulate needs. This is exacerbated by language barriers.

*“For a culturally diverse country, we lack social graces.”*

- **Larger homes for families.** Employees who are recruited through the ArNET program come with larger families and can't find suitable housing to purchase. Families end up living in hotels for months.

## ORGANIZATIONS SERVING SENIORS

### SENIORS' HOUSING NEEDS

- **More housing options.** There are simply no housing options for seniors.
- **Independent living.** Seniors need low-income, independent housing.
- **Addressing long waitlists.** There are currently 25 to 30 people on waitlists.
- **Updated infrastructure.** Castlewood offers supports for seniors living there. The building is 53 years old and showing its age and may have to shut down.

### SPECIFIC CHALLENGES FOR SENIORS

- **Lack of affordable and accessible housing.** Seniors need housing that is affordable and that is accessible. Accessibility can simply mean not having stairs. Castlegar Villa Society has stairs.
- **Downsizing options limited.** Older adults who are looking to stay in the ownership market and downsize don't have options.

- **Seniors need to be near amenities.** Although many seniors still drive, they need to be close to amenities and medical services, especially as they age and are no longer able to drive.
- **Lack of complex care housing.** Seniors housing is not currently equipped to deal with complex issues like dementia. There is currently one senior in Castlegar Villa Housing who has dementia and nowhere else to go. They are not receiving the care they require due to no other options being available.

*“There is a senior who is ill and can’t live in their house because of the stairs. He and his spouse are living in a hotel because they can’t find a rental to accommodate their needs and the waitlist at Castlewood Village is too long.”*

## ORGANIZATIONS SERVING INDIGNEOUS COMMUNITIES

*“There is a difference between homelessness and houselessness.”*

### HOUSING NEEDS OF INDIEGNOUS COMMUNITIES

- **Housing for workers.** Community members with full-time jobs and furniture are living and sometimes working out of their cars because cost and lack of housing leaves them no choice.
- **Affordable housing for individuals.** Some people are in shared living situations due to affordability, which may not be conducive to their lifestyles. They require affordable housing for themselves.

*“Someone might be trying to walk the road in a healthy way and may need to share space with people who use substances for affordability.”*

- **Medical needs.** Sometimes community members are not able to meet their medical needs due to lack of service accessibility.
- **Require housing that allows pets.** Many community members have pets as companions and as a key part of their healing journeys. This limits their housing options. Also BC Housing does not allow pets.
- **Adequate housing.** Castlegar and Trail have older building stock and a lot of rental housing is in need of repair and is not adequate for Indigenous communities.
- **Culturally appropriate housing.** There is a spiritual and social disconnect for Indigenous community members who are living off-reserve for the first time, especially if they are not members of the host Nation. It is difficult for them to find and attach to an Indigenous community.
- **Substance use and domestic violence support.** Indigenous communities need culturally appropriate support for substance use and domestic violence.
- **Addressing needs of Indigenous people experiencing homelessness.** There are multiple barriers for Indigenous community members experiencing homelessness because their basic needs aren’t being met. There are a lot of mental health issues that are also impacted by COVID. If someone is not housed, they are at greater risk of having personal belongings, including their identification stolen, which impacts their ability to access bank accounts to

get access to housing and work.

- **Health and dental care.** Access to health and dental care is challenging.
- **Coordinated response needed.** Some Indigenous community members need wrap-around services to keep them in housing and to help them with substance use, mental health issues, and spiritual health. Different Ministries are accessed for different reasons and there needs to be a more coordinated response to access the skills and services across Ministries.
- **Rental literacy and support.** There is a need for support for rental literacy. People who are living out of their cars may not have a good previous housing reference, but might have a good reference from a previous employer. They need assistance printing off resources.
- **Seniors have limited income.** Seniors are living on fixed incomes and can't afford things like appropriate housing, medical services, food, and internet services.
- **Single parent families need assisted living.** Single Métis mothers with two to three children are looking for supports.
- **Marginalization and stigmatization.** Métis adults are marginalized and stigmatized. People don't outwardly self-identify as Métis for fear of being stigmatized.
- **Challenge finding affordable rental housing.** Approximately 90% of Métis households are looking for rental housing and not finding affordable options.
- **Transit access and availability.** People are living in subsidized housing on the outskirts of Castlegar and have transportation challenges getting in and out of town due to poor or no transit service.
- **Access to affordable recreation and medical services.** Access to recreation and health services is important and Métis households can't afford it.

### SPECIFIC CHALLENGES FOR INDIGENOUS COMMUNITIES

- **Not near home communities.** Technically Urban Indigenous Peoples are living in unceded territories and are agile multi-Nations. There is no host Nation presence in Castlegar.
- **Métis are not recognized or included.** Métis communities have challenges with being recognized by the Province as an Indigenous group and are not invited to participate in Castlegar events (this interview was the first invitation from the City - they welcome it). Their specific needs are being ignored and unmet. Métis people are effectively invisible.

*"One challenge is identity in communities like Castlegar, and recognition from the City. This is the first invitation from the City of Castlegar to participate in an event. Give them a thumbs up."*

- **No reserves and no access to housing programs.** Métis people don't live on reserves and therefore don't have access to housing programs on reserve. There are no direct housing programs for Métis people.
- **Issues and demand are overwhelming.** Individuals are struggling alone. Organizations don't have resources to meet demands.

## MAJOR EMPLOYERS

### HOUSING NEEDS OF EMPLOYEES

- **Affordability in home ownership.** People are looking for entry level home ownership (\$300-400K).
- **Variety in housing products for ownership needed.** Need a variety of housing products for ownership to meet a variety of needs for working class families, to younger first time home buyers, to those who want to downsize, to people who want to grow their families in place and age in place (i.e., move from different housing products over their lifetimes in Castlegar). People are looking for condos to townhomes to single family homes.
- **Housing that reflects different cultures.** Many newcomers are from Europe or elsewhere and don't come from a culture of having so much property with their homes - they are used to smaller housing units and sharing spaces.
- **Downsizing options needed.** People want to downsize and age in place in Castlegar.
- **Rentals needed.** Rentals needed in a variety of sizes for short- and medium-term rentals. Employers are attracting immigrants to fill job vacancies and those employees are looking to land comfortably before bringing families over and then getting into the ownership market. Also people arriving from different areas in Canada want to explore whether they want to stay in Castlegar and are looking for rental housing initially. Rentals are also needed for working families who can't afford to get into home ownership.

### SPECIFIC CHALLENGES FOR WORKERS AND EMPLOYERS

*"My wife and I have a dream to retire in our RV. I've been here as an executive for over a year. We are living in our retirement home [the RV] because we can't find affordable housing."*

- **Affordability.** People in executive positions are being priced out of the housing ownership market.
- **Side effects of stress are showing.** There are increased incidents of poor mental health and break down in relationships due to stress of the housing situation.
- **People aren't living in the community.** Workers are moving to more affordable Trail, then spending more money in gas traveling to and from work in Castlegar.
- **Cost of living is higher.** The cost of living in Castlegar is higher than areas of Canada employers are attracting workers from. People are paying more for a similar standard of living.
- **Availability.** There is lack of availability across the board. Biggest challenge is finding a first place to land (rental) and then get into the housing ownership market. Senior positions that pay \$150,000 remain unfilled because those potential employees can't find housing to relocate. Adults are living with their parents due to housing availability and challenges. People can't find housing to purchase due to lack of availability. There aren't enough rentals to meet needs.
- **Losing workforce.** People are leaving jobs and Castlegar due to housing challenges. People aren't putting down roots due to housing challenges. Employers are recruiting from outside Castlegar due to lack of skilled workforce living in Castlegar.
- **Restrictions on rentals.** Pets are restricted in many rentals making them a not attractive

option.

- **Adequacy of rentals.** Rentals are less desirable, older, considered just “ok”.

## YOUTH, STUDENTS AND FAMILIES

Here we separate out the housing needs of students and families from the housing needs of youth at risk as the needs are quite divergent.

### HOUSING NEEDS OF STUDENTS + FAMILIES

- **Housing needed near Selkirk College.** Selkirk College is located away from the City and students need housing options at the campus or close to the campus.
- **Housing variety needed.** Students need options to share housing with roommates and need smaller studio and one-bedroom units. Students are open to many housing arrangements, they just need options. Families need more rental housing, larger rental units, more lower income housing and more affordable home ownership options. Student families are living in hotel rooms because they can't find affordable housing.
- **Rental housing that allows pets.** Families are looking for rental housing to house their whole family, which includes their family pet.
- **Proximity to parks, recreation, and childcare.** Families desire housing that is close to parks, recreation, and childcare to access green spaces and be near children in daycare.

### SPECIFIC HOUSING CHALLENGES FOR STUDENTS + FAMILIES

- **Affordability.** Rents at \$1800 to \$2000 per month are not affordable for students. Students need housing that is closer to \$600 to \$800 per month. Families need affordable home ownership options.
- **Suitability.** Families need housing that is sized right for them (i.e., number of bedrooms for family members).
- **Availability.** Although student housing at Selkirk College is coming online in 2024 (that will offer a combination of single rooms to family sized units), costs of construction have caused delays. It is difficult to find housing and housing at the College is prioritized for international students. Short-term rentals aren't available. Students aren't benefiting from the legalization of secondary suites. Families need larger rental units and low income rental units.
- **Perception of students as reliable renters.** With lots of choice between potential tenants, landlords aren't choosing students. This is deterring students from pursuing local post secondary opportunities.
- **Racism.** Students of colour are experiencing racism from landlords or potential landlords. Indigenous and immigrant families of colour are also experiencing racism from landlords not open to renting from them.
- **Decentralized housing services.** There is an accommodation sheet for off-campus housing currently that is not meeting needs. Families are also looking for housing resources to help them find suitable and affordable housing. Both groups would benefit from centralized housing “hub” type services.
- **Walkable neighbourhoods and safe routes to school.** A growing number of families are not comfortable having their children walk to school or walk to a bus stop. Distances can be

between two kilometres for elementary students and up to four kilometres for secondary students. Roads are not safe to walk on, both in the city and in more rural locations. Roads are busy and narrow. This also impacts a student's ability to participate in extracurricular activities.

- **Lack of host Nation.** There is no host Nation in Castlegar. Although the Sinixt are looking to reestablish themselves in the area, they were extirpated and do not currently have a strong presence. For Urban Indigenous families, they are untethered from their home Nation and lack community supports.

*"We are watching single moms getting renoevicted or evicted, and to find rental housing for a family of four is impossible."*

### HOUSING NEEDS OF YOUTH AT RISK

- **Safe and secure housing.** Youth need housing where they feel safe. Some youth who leave their families find themselves in situations with another adult who might offer them housing and put them in a position to be vulnerable or exploited. Other youth are couch surfing with friends, which lacks security.
- **Youth shelter.** There is no youth shelter in Castlegar, nor is there youth housing. This leads to precarious living situations as described above. Freedom Quest homes are an option for youth in the region, and more is needed.
- **Housing in Castlegar.** Youth who are not finding success in their family home may not qualify for Ministry of Children and Family Development (MCFD) housing (where MCFD funding is available to youth experiencing concerns for their safety at home). Youth are leaving Castlegar and living more rurally away from services and supports.

### SPECIFIC CHALLENGES FOR YOUTH AT RISK

- **Supportive residential (wrap around services).** Wrap around services and supportive housing are needed to successfully keep youth in housing who use substances and experience mental health challenges because these behaviours and challenges threaten their ability to stay in housing. Youth are leaving Castlegar because there are not services available to meet their needs.
- **Youth-specific services needed.** Youth need services specific to them. There was a successful youth centre in Castlegar previously that was giving a lot of benefit to youth, but was shut down by the Mayor and Council. Youth need their own place in the community where they feel safe to congregate.
- **Landlords have a choice for tenants.** Landlords have a lot of choice for tenants and they are not choosing youth.
- **Toxic drug supply.** Three youth died in 2021 due to toxic drug supply. No youth died up until then.
- **Access to support funding.** Youth who experience abuse at home do not always qualify for MCFD funding (e.g., LGBTQ2S+ youth who are not welcome at home). They need funding to help get them into housing.
- **Counselling services and funding insufficient.** There are more youth services across

Castlegar, however, the youth counsellor in Castlegar is funded at 21 hours per week where the counsellor in Nelson is fully funded.

## REAL ESTATE

We asked different questions of a representative from the real estate industry.

### CHALLENGES FOR HOUSING DEVELOPMENT IN THE NEXT FIVE TO TEN YEARS

- **People are moving to Castlegar.** Castlegar offers a desirable lifestyle which is attracting people to move here. Castlegar offers a great climate, outdoor recreation opportunities, sustainable local employment, and proximity to larger centres like Kelowna and Spokane, WA. There is an influx of workers from other locations across BC and internationally. We need to work to meet an anticipated one percent growth rate.
- **Interest rates.** People are getting agitated over interest rates and it is impacting those with variable mortgages and those looking to get into the market.
- **Supply is low.** Supply is low across all housing products and there is demand for inventory across all housing products.
- **Affordability.** Affordability doesn't exist in small towns in BC. Lower cost ownership is in high demand (under \$500,000 for single family homes) and affordable rental properties are also desired by property investors.

### GAPS IN THE MARKET

- **Rental.** There is a critical need in the rental housing market and across all housing products from studios for students, to single family homes.
- **Affordability.** People are looking to purchase for under \$500,000. There is no affordability in newer housing to purchase. It doesn't exist due to construction costs. This is impacting first time buyers, households looking to up or downsize, and people moving here from elsewhere.
- **Density.** There is a critical need for greater density to address housing demand. Hopefully this comes with the OCP update.
- **Lack of property management.** For property owners interested in renting, there are no property management companies in Castlegar.
- **Centralized housing hub.** There is a need for an organized and coordinated hub for rental housing.
- **Scams are prevalent.** Scams are active (more so a year ago). For example, people would post a home that was for sale, advertising it as a rental. These need to be reported to the RCMP.
- **Better regulation and oversight of short-term rentals.** AirBnB and vacation rentals are impacting rental housing availability.

# APPENDIX A. INTERVIEW SCRIPT + QUESTIONS

## SCRIPT

The aim of this interview is to inform the development of a housing needs assessment to address affordable housing needs (for non-market rental and owner housing, supportive and subsidized housing and emergency shelter and transitional housing) and market housing needs in Castlegar. Information gathered during this interview will be used to understand the current context, gather additional data, and inform the final needs assessment. The interview will consist of five to six questions, and will be 30 minutes long.

## INTERVIEW QUESTIONS

### SOCIAL SERVICE / COMMUNITY SERVING ORGANIZATIONS

1. What are the housing needs of your clients?
2. What are the specific challenges for:
  - a. Urban Indigenous communities?
  - b. People with disabilities?
  - c. People experiencing homelessness?
  - d. Newcomers and new immigrants to Castlegar?
3. What data do you have available to share about your clients who access or are in need of affordable housing?
4. We are planning on coordinating a point-in-time count of people experiencing homelessness, would you be interested in helping support us on that project? (If yes, we will follow up later.)

### SENIORS' ORGANIZATIONS

1. What are the housing needs of your clients?
2. What are the specific challenges for seniors and housing?
3. What data do you have available to share about your clients related to housing?
4. We are planning on coordinating a point-in-time count of people experiencing homelessness, would you be interested in helping support us on that project? (If yes, we will follow up later.)

### ORGANIZATIONS WORKING WITH AND SERVING INDIGENOUS COMMUNITIES

1. What are the housing needs of your clients?
2. What are the specific challenges for Indigenous communities and housing?
3. What data do you have available to share about your clients related to housing?
4. We are planning on coordinating a point-in-time count of people experiencing homelessness, would you be interested in helping support us on that project? (If yes, we will follow up later.)



### ORGANIZATIONS WORKING WITH AND SERVING YOUTH

1. What are the housing needs of your clients/students?
2. What are the specific challenges for students / youth and housing?
3. What data do you have available to share about your clients related to housing?
4. We are planning on coordinating a point-in-time count of people experiencing homelessness, would you be interested in helping support us on that project? (If yes, we will follow up later.)

### ORGANIZATIONS WORKING WITH AND SERVING FAMILIES

1. What are the housing needs of your clients?
2. What are the specific housing challenges for:
  - a. Families?
  - b. Students?
  - c. Urban Indigenous communities?
3. What data do you have available to share about your clients as related to housing?
4. We are planning on coordinating a point-in-time count of people experiencing homelessness, would you be interested in helping support us on that project? (If yes, we will follow up later.)

### MAJOR EMPLOYERS

1. What are the housing needs of your employees?
2. What are their specific housing challenges?
3. What data do you have available to share about your employees as related to housing?
4. We are planning on coordinating a point-in-time count of people experiencing homelessness, would you be interested in helping support us on that project? (If yes, we will follow up later.)

### REAL ESTATE INDUSTRY

1. What challenges do you see for housing development currently and over the next five years and in the next 10 years?
2. Where do you see gaps in the housing market (product available versus need)?
3. What data do you have available to share about your clients as related to housing?
4. What other information might you have to share that would be of interest to us in this study?