



affordable
housing
Building Creston's Future



Overview



- **What is “Affordable Housing”?**
- **Background information**
- **Regional Housing Needs Report**
 - **Data Overview**
 - **Summary of the Six Key Findings**
- **What has the Town done?**
- **What the Town can still do?**
- **Creston Valley Community Housing Society**
- **Let’s hear from others**
- **Community Affordable Housing Committee**

Before we get started...

Who's here...

- Town of Creston Council and Staff
- RDCK Directors
- Lower Kootenay Band
- Thank you to everyone here!

Housekeeping

- Washroom Location
- Refreshments
- Emergency exits

- COVID-19 – please wear your masks



What is affordable Housing?

For housing to be considered affordable, less than 30% of a household's before-tax income should be spent on shelter costs. Shelter costs include electricity, oil, gas, wood, water and other municipal services,. If a household is spending more than 30% they are considered to be in Core Housing Need. When that threshold is adjusted to 50%, this is known as Extreme Housing Need. (Columbia Basin, Rural Development Institute, Creston Community Profile 2020).

Why Affordable Housing?

Affordable housing is an essential social determinant of health. It has significant short-term and long-term impacts on physical and mental wellbeing. Those experiencing housing insecurity face difficult decision including prioritizing heating and cooling in their home, access to health care, nutritious food and safety.

Building Common Knowledge Base

The Housing Spectrum



- There are many financial relationships individuals can have with their housing – organized along the housing spectrum below – ranging from homelessness and emergency shelters to market rental housing and market home ownership.
- All tenures of housing are vital to an affordable housing system
- No one level of housing is greater or more important than the other



The Housing Wheelhouse

A healthy housing stock includes many diverse forms and tenures of housing to meet the diverse needs of our residents. A traditional approach to a “housing continuum” implies the desired outcome to be a progression along the continuum until housing ownership is achieved.

Instead, the “Wheelhouse” promotes equity and inclusion, recognizing that our housing stock needs to reflect the diverse needs of Creston residents (socioeconomic, demographic) and that people may move around the wheelhouse throughout their lives.



EMERGENCY SHELTER

Non-profit providers offer temporary shelter, food and other supportive services.



OWNERSHIP HOUSING

Home ownership can be fee simple, strata ownership or shared equity (ie. mobile home park, cooperatives) and includes multi-unit and single detached housing.



RENTAL HOUSING

Primary market: 5+ purpose built units constructed for the purpose of long-term rental tenure, typically in apartments or townhomes.
Secondary market: private housing also contributes to the rental market and can include many forms of housing such as apartments, townhomes, secondary suites, carriage homes and single-family dwellings.



= supportive services



= financial support

SHORT-TERM SUPPORTIVE HOUSING

Non-profit housing providers offer stable housing as a step between shelters and long-term housing. Stays are typically 2-3 years, with supportive services aligned with need.



LONG-TERM SUPPORTIVE HOUSING

Housing providers offer long-term housing with ongoing supports aligned with need. The level of support varies in this category from supportive (low support), to assisted living (minor support) to residential care (full support).



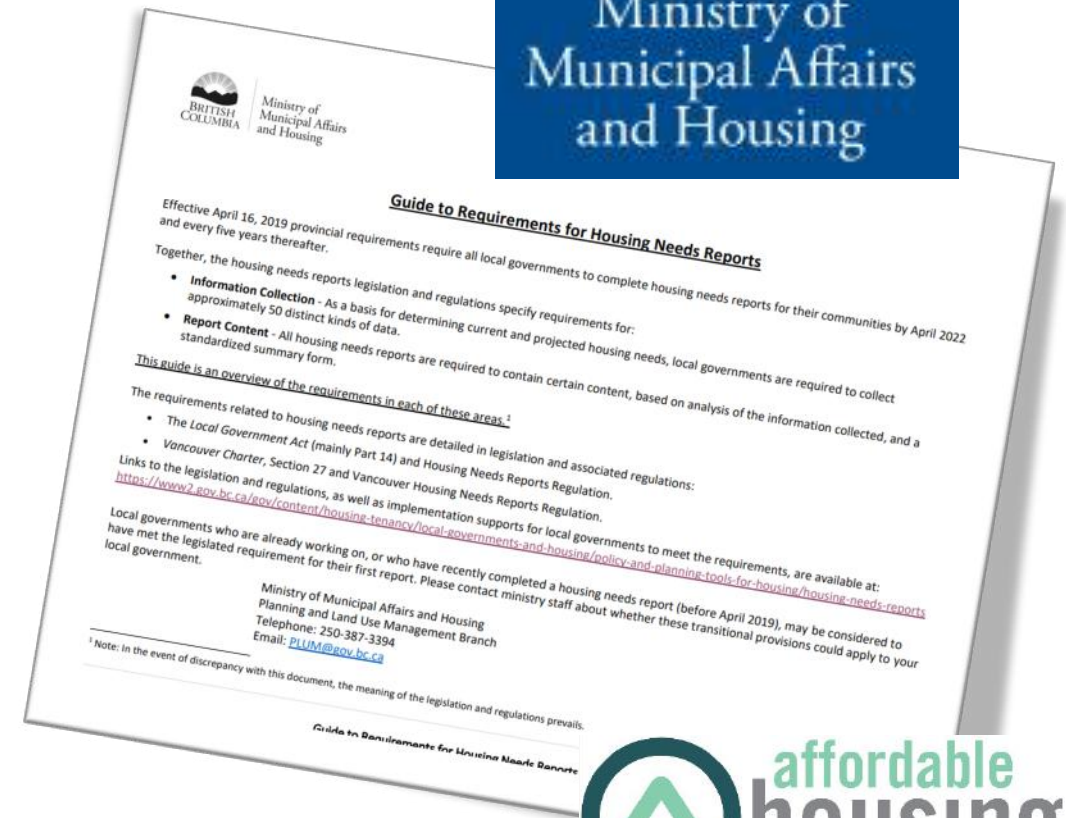
SUBSIDIZED RENTAL HOUSING

Operated by non-profit housing providers, BC Housing and cooperatives. These organizations provide subsidized rents through a) monthly government subsidies or b) one time government capital grants for low to moderate income households.



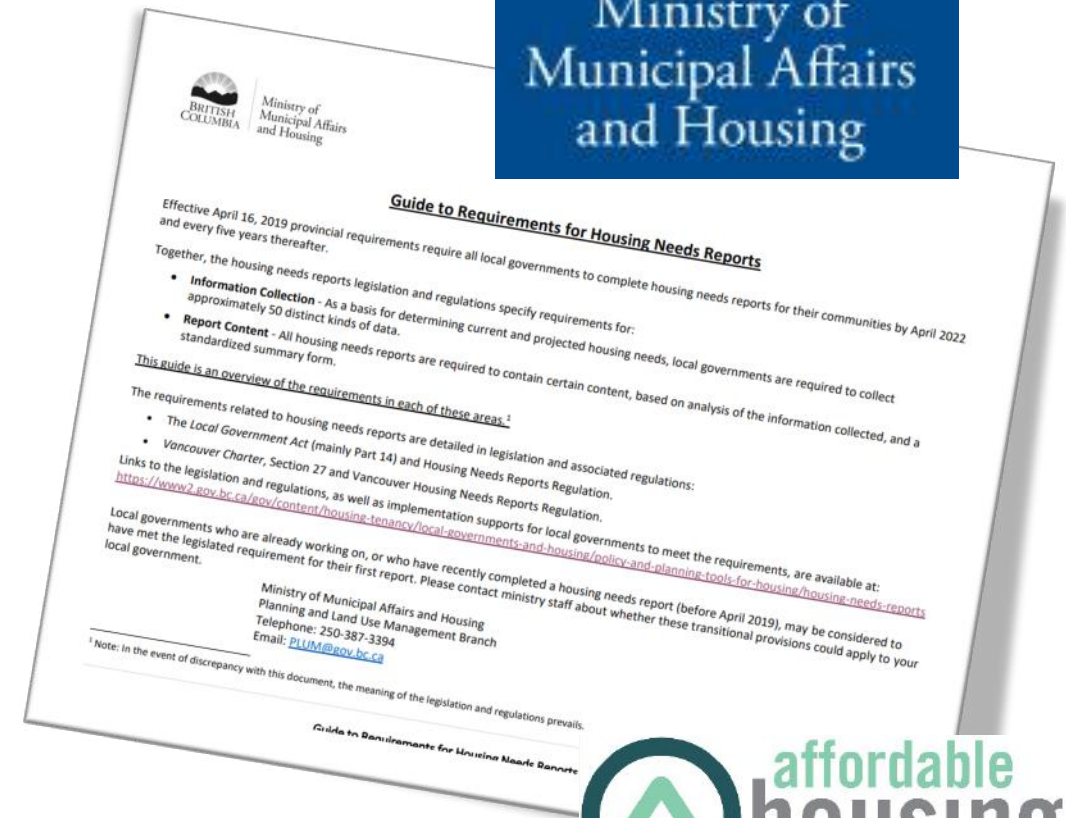
Background Information

- In April 2018, new provincial legislation amended the Local Government Act establishing a requirement for local governments to complete housing needs reports by April 2022 and every five years thereafter.



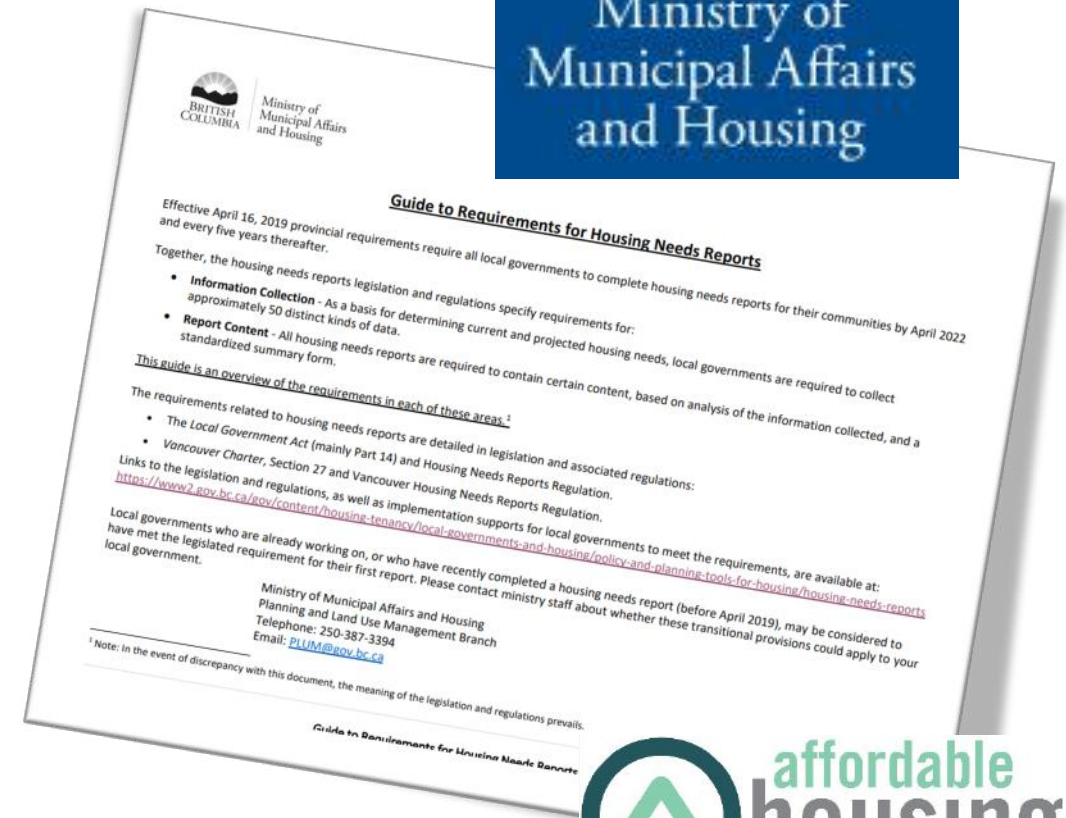
Background Information

- Required content for the housing needs report:
 - **Data:** Approximately 50 distinct kinds of data are required to be collected:
 - Current and projected population;
 - Household income;
 - Significant economic sectors; and
 - Currently available and anticipated housing units.



Background Information

- **Estimated Number of Housing Units**
 - Current housing need
 - Anticipated housing needs for next five years, by housing type.
- **Statements of Need**
 - Based on the analysis of data and the public engagement process.



Background Information

- Council COTW - May 14, 2019
 - THAT Council direct Staff to explore various opportunities on affordable housing solutions in Creston.

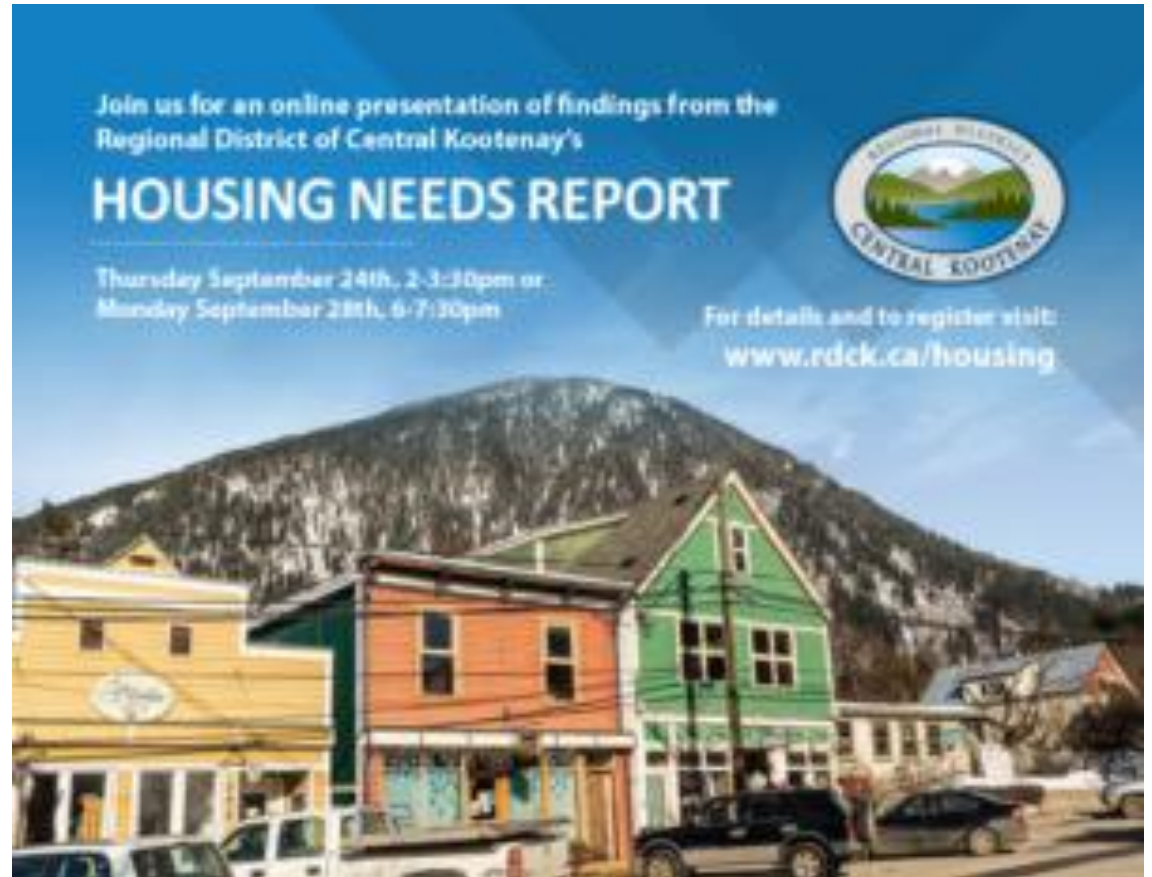
Council's direction to Staff on May 14, 2019 provided Staff authority to begin research in understanding the complex issues on housing affordability as "Affordable Housing" is not a core municipal service.

- Council Resolution - May 21, 2019
 - THAT Council authorizes the Regional District of Central Kootenay to submit application under the Union of British Columbia Municipalities (UBCM) Housing Needs Report Program in support of a Regional Housing Needs Assessment in the maximum amount of one hundred, fifty thousand dollars (\$150,000) prior to the May 31st, 2019 deadline; AND FURTHER, THAT Council authorizes the Regional District of Central Kootenay to provide overall grant management of the grant funds.



Regional Housing Needs Assessment Report

- Completed September 2020
- Public meetings held by RDCK in fall of 2020 to review report
- Regional Housing Needs Report
 - Greater Creston & East Shore
 - North Kootenay Lake
 - Greater Nelson & West Arm Kootenay Lake
 - Salmo River Valley
 - Slocan Valley
 - Greater Castlegar & Kootenay Columbia Rivers
 - Arrow Lakes





Affordable Housing Statistics in Creston

Median Household Income

(before tax) in 2015

Renter Households
\$23,700

Owner Households
\$57,218

Source: Statistics Canada

In 2016

22%

of Creston Residents were considered **Low Income**

Source: Statistics Canada

Median Rent

in 2019

\$863

Source: Canadian Mortgage and Housing Corporation

Less than

1%

of rentals in the RDCK were **vacant** in 2019

Source: RDCK Housing Needs Report

2022 Median Assessed Value

Single Family Home
\$362,351

26.7% increase from 2021

Source: BC Assessment

Residential Strata
\$248,205

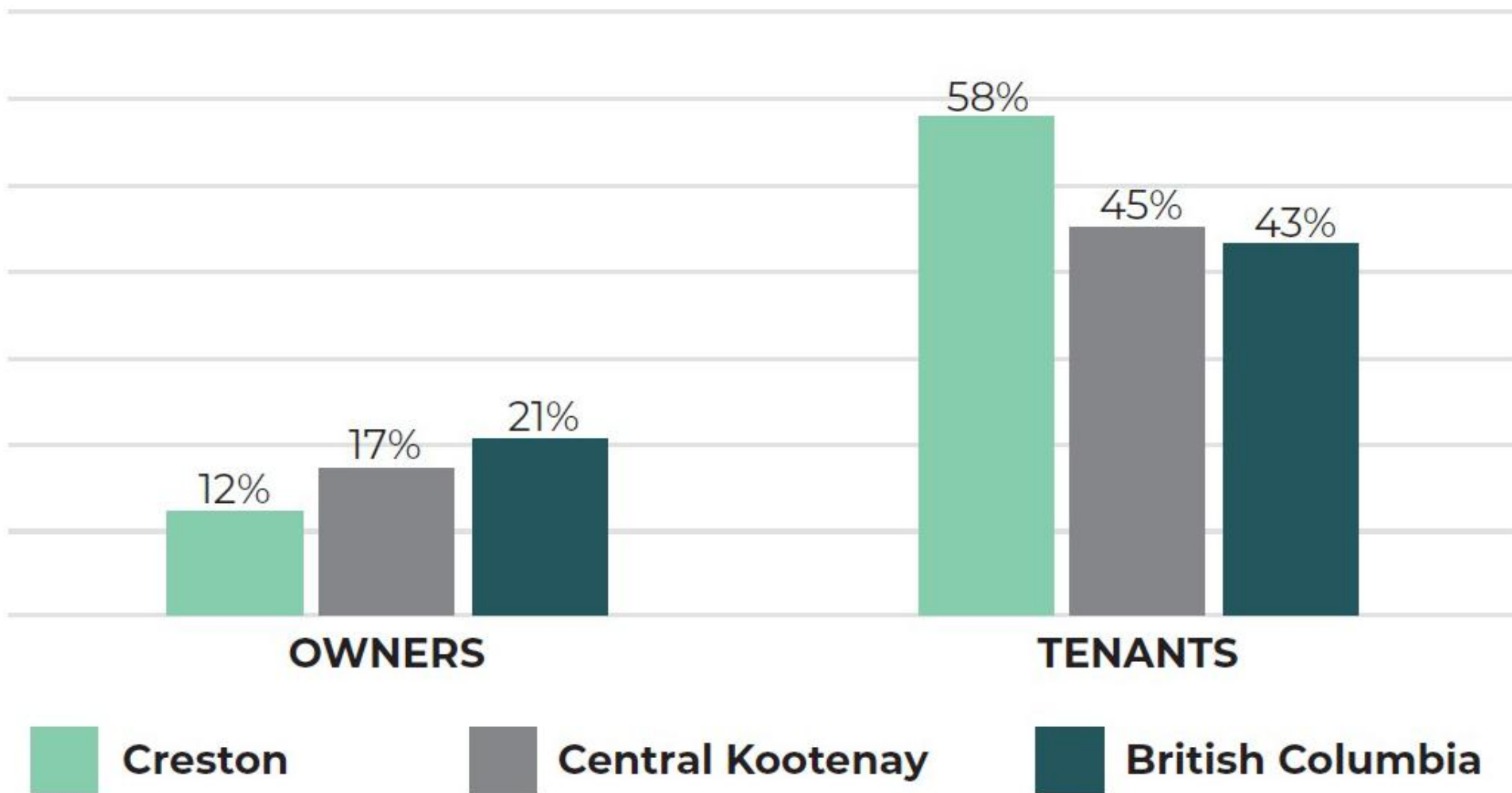
32.8% increase from 2021

30%

growth of the number of unaffordable homes in Creston from 2006 to 2016

Source: RDCK Housing Needs Report

Percentage of residents in unaffordable housing



Housing Needs Report – Key Findings

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

- Greater area population grew about 5% between 2006-2016
- Prediction of continued growth of 1% until 2025
- Increase mostly in Town of Creston
- While labour force grew it was outpaced by retirees
- By 2025 there may be a demand for 565 more units (63 annually)
- Based on historical data – Creston may not build enough to keep up

Housing Needs Report – Key Findings

- **There is a general lack of affordable and available housing in the Greater Creston sub-region. Access to appropriate housing is very difficult for families, people on income assistance, and anyone with a specialized need.**
 - Most notable in those living with fixed-income or who wished to downsize to smaller unit that was easier to maintain.
 - Younger residents struggle to find affordable housing, especially individuals or families relying on one income
 - Detached home ownership is generally out of reach for most singles or single-income households
 - Renting (when available) is similarly challenging



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

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

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

Housing Needs Report – Key Findings

- **Renting is becoming increasingly popular, whether by choice or necessity.**
 - Percentage of people renting is increasing across all age types
 - Notable increase in families renting
 - Data indicated that 67% of renters would like to own but are unable to primarily because of affordability issues.
 - Renters are more likely to be in unaffordable or unsuitable housing than homeowners

Housing Needs Report – Key Findings

- **Incomes are rising while housing costs remain relatively stable, but key segments of the population still struggle to meet the basic needs of themselves and their families.**
 - This key finding may be dated since 2020.
 - Household earned more in 2015 than in 2005 even after removing inflation.
 - Empirical data suggest home prices have risen in the last two years
 - Households earning more than \$100k grew by 54%
 - Home owner's income increased faster than renter's incomes
 - 22% of households reported by Stats Canada are “low income”

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

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

Housing Needs Report – Key Findings

- **The size and quality of housing is improving, allowing residents to live more comfortably and securely. Unfortunately, the compromise appears to be less affordable housing.**
 - New construction is often larger and higher quality than the past, pushed by changes in building regulations and consumer preference.
 - Those who can't afford newer homes seek older, smaller, and less up to date alternatives to fit budgets.
 - Single people and low income earning households (younger w/ lower wages or older living off investments/savings) do not earn enough to comfortably rent or purchase a dwelling.

Housing Needs Report – Key Findings

- **Energy poverty is a significant issue within the Greater Creston sub-region, with over a quarter of respondents saying that their energy bills are unaffordable. Energy poverty hits renters harder, with more than 40% finding their energy bills unaffordable.**
 - New construction is often larger and higher quality than the past, pushed by changes in building regulations and consumer preference.
 - Those who can't afford newer homes seek older, smaller, and less up to date alternatives to fit budgets.
 - Single people and low income earning households (younger w/ lower wages or older living off investments/savings) do not earn enough to comfortably rent or purchase a dwelling.

What has the Town of Creston done?

Crestonbrook Gardens (2013)

- 24 unit housing complex specifically designed for low to moderate income seniors and people with disabilities
- Facility operated by Canadian Mental Health Association
- Town of Creston donated land and fees
- Funding from Federal and Provincial Gov't & Columbia Basin Trust



Canadian Mental
Health Association
Kootenays
Mental health for all

Association canadienne
pour la santé mentale
Kootenays
La santé mentale pour tous



What has the Town of Creston done?

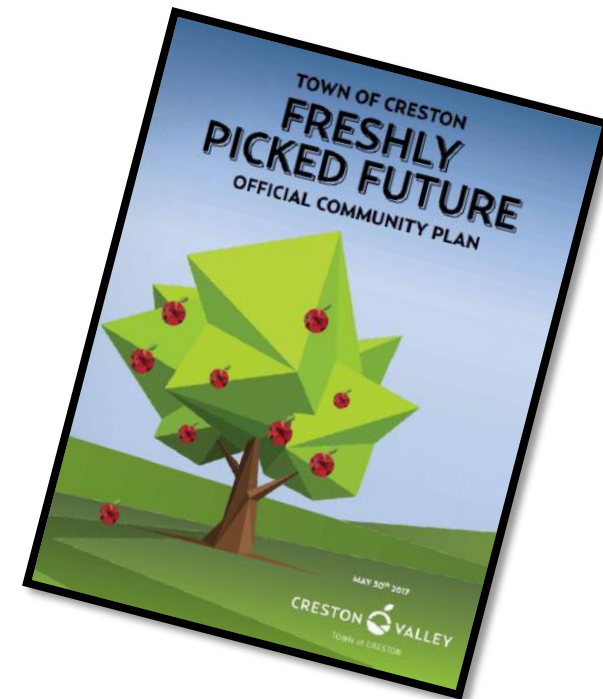
Reduced Utility Fees

- 50% reduction for secondary suites (water, sewer, garbage)



Official Community Plan

- Promotes increased density
- Promotes smaller homes



What has the Town of Creston done?



RESIDENTIAL
REVITALIZATION
TAX EXEMPTION

Revitalization Tax Exemption Bylaw (2022) encourages:

- Purpose built rental housing
 - Multi-family & apartments
 - Secondary suites
-
- Provides up to 100% municipal tax relief with 10-15 year agreement



What has the Town of Creston done?



New Zoning Bylaw

- Public hearings in May 2022

Key Highlights

- Increased density (smaller lots)
- Decreased frontage requirements
- Diverse housing options
- Attached & Detached secondary suites in R1 & R5



What has the Town of Creston done?

Rental Standards Bylaw (2022)

- Sets out minimum standards for rental housing to ensure quality, safety, and livability of rental units.
- Bylaw applies to all residential rental properties including rental apartments, rented condo units, secondary suites, garden suites, and unauthorized suites.



What has the Town of Creston done?

Rental Standards Bylaw (2022) sets standards for:

- Plumbing & Water
- Maintenance of Services & Utilities
- Heating systems
- Electrical systems & lighting
- Floors
- Exterior, doors, windows, ventilation
- Sanitary facilities
- Appliances
- Walls & ceilings
- Fire safety and exits
- Structural integrity
- Pest control



What the Town of Creston can still work on?

Development Fees & Charges

- Development Permit Fees for Multi-Family
- Create Rebate for Re-zoning Fee
 - \$2000 application fee
- Development Cost Charges
 - Reduce for multi-family (3 or more) units
 - Eliminate for non-profit organizations
 - Update bylaw for entire community

Building Permit Fees

- Reduce for Multi-Family
 - Current \$10 per thousand of cost
 - Potential \$5 per thousand of cost
- Secondary Suite
 - Attached – min. \$100 or 50%
 - Detached – min. \$500 or 50%



What the Town of Creston can still work on?

Regulatory Bylaw Development

- Short-term/Tourism Rentals
 - Limit number?
 - Public consultation
- Require low or no cost Accessory Dwelling Unit registration
- Development Approvals Bylaw
 - Create quick/easy evaluation and permitting process

Facilitate Detached Accessory Dwelling Unit at affordable cost to property

- Provide pre-approved designs and plans to owners
 - Vetted against building code, regulations and planning staff
 - Reduces design costs for owner
 - Reduces staff time in approvals



What the Town of Creston can still work on?

Engage and educate the community

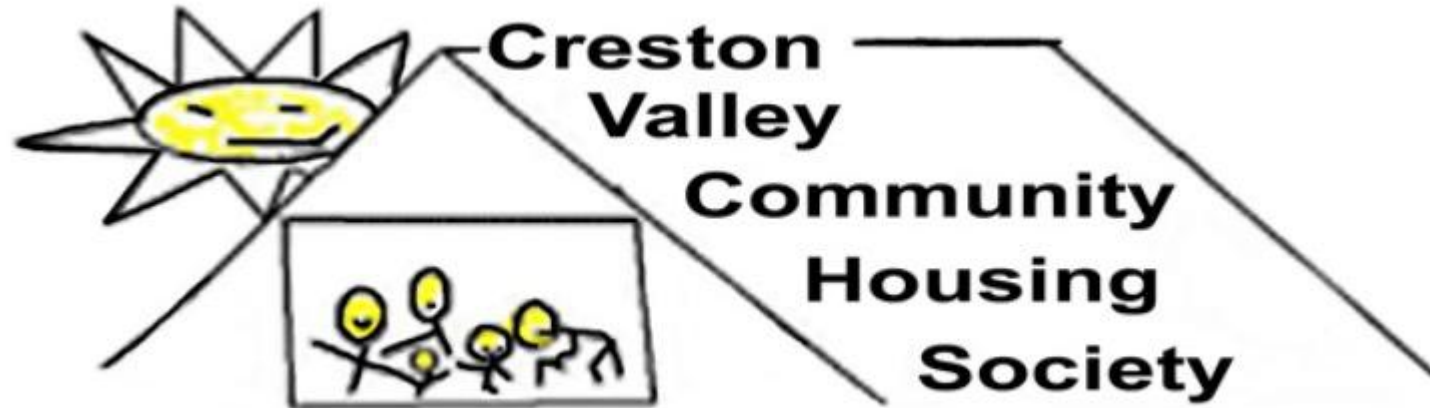
Implement a public education / awareness campaign

- Secondary dwelling units
- Rental RTE Bylaw
- Increase common knowledge base on affordable housing



Creston Valley Community Housing

- Marg Durnin



What are we here for....

- Let's take some time to hear from groups here...
- We ask the following:
 - Introduce yourself and organization
 - Your organization's challenges with affordable housing
 - Estimated need for housing
 - Projects – completed or planned



A Housing Committee for the Community!

- The Advisory Select Committee will:
 - Provide input to elected officials regarding local-level policies, programs, and incentives that may be used to support a range of housing options and affordability levels in the Town and Creston Valley.
 - Identify local government approaches to supporting housing initiatives through measures such as policy incentives
 - Members to bring strengths of their individual networks to improve Committee outcomes.
 - Collaborates on all housing within the “Housing Wheelhouse” – Safety Net, Housing with Supports & Market Housing – to increase inventory
 - Work with Staff to develop a housing strategy and action plan for the community



What's next...

- Establish an advisory select committee
 - Housing strategy
 - Action Plan
- Increase public education
- Promote increased rental units, including accessory dwelling units and secondary suites
- Continue reducing fees, regulations and barriers to developing rental suites



Regional Housing Needs Report

Download a copy from

<https://www.rdck.ca/EN/main/services/community-planning/regional-housing-needs-assessment.html>



Copy of this presentation

Available at

<http://letstalk.creston.ca>

Email

info@creston.ca





Questions





THANK YOU!

Let's Build Creston's Future
Together