



COLUMBIA SHUSWAP REGIONAL DISTRICT

Housing Needs Assessment Electoral Area B – Rural Revelstoke

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Housing Needs Assessment
Electoral Area B
Rural Revelstoke, British Columbia

Prepared for:

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Executive Summary

Urbanics Consultants of Vancouver British Columbia, was commissioned by the Columbia Shuswap Regional District (CSRD) to study the housing needs of Rural Revelstoke, also known as Electoral Area B. Using data drawn from the CSRD, Statistics Canada, as well as BC Stats, we were able to form a statistical picture of the housing situation in Rural Revelstoke. This, combined with interviews with stakeholders, local governments, and surveys of local residents, shows a picture of a rural region that has seen housing costs expand along with population growth.

Rural Revelstoke is tied strongly to the economy of the City of Revelstoke. In particular, the challenges of Colombia Shuswap B are those of a region that is both a home, and a place to visit, with much of the housing stock and economy oriented around tourism and travel. This creates pressures on the market for homes, while causing tensions between the demand for permanent and temporary accommodation. In addition, the Pandemic seems to have increased the attractiveness of rural and small town living, causing a noticeable increase in residential demand in places like Rural Revelstoke.

The Consultants have found that residents face difficulties with affordability of the existing dwelling stock due to the cost of real estate and of rents. As well, the consultants have found that Rural Revelstoke is running against the limitations of the single-family dwelling as a form, with its extensive land costs. Serviced land is in scarce supply in the region, leading to limited availability of development lots less than one hectare, and rental accommodation is scarce. For this, we propose a number of policies and best practices that may ameliorate the situation.

The data used to generate this report is primarily drawn from the 2016 Census of Canada. Limited data from the 2021 Census has been incorporated where available and appropriate, however the full suite of data will not be available until the Fall of 2022.

2021 Census

With the results of the 2021 Census beginning to be released, we can add a modest amount of additional information to the study. Unfortunately, the complete Census returns are not yet available, however, population, dwelling, and household counts are available.

In Rural Revelstoke, while the number of dwellings has remained broadly constant over the previous 15 years, population growth and household growth have rates increased meaningfully. In the last census period, the population increased by 11 percent, and the number of households increased by 12 percent, suggesting a modest reduction in crude household size and a conversion of temporarily occupied dwellings to full occupancy by usual residents. This is likely a result of increasing provincial policy hostility to non-permanently occupied dwellings, as well as Pandemic-inspired increases in the relative attractiveness of rural and small-town living compared to urban areas and increases in the feasibility of remote work for white collar workers leading to increased full-time occupancy of rural housing that otherwise would have been held as second homes or vacation rentals.

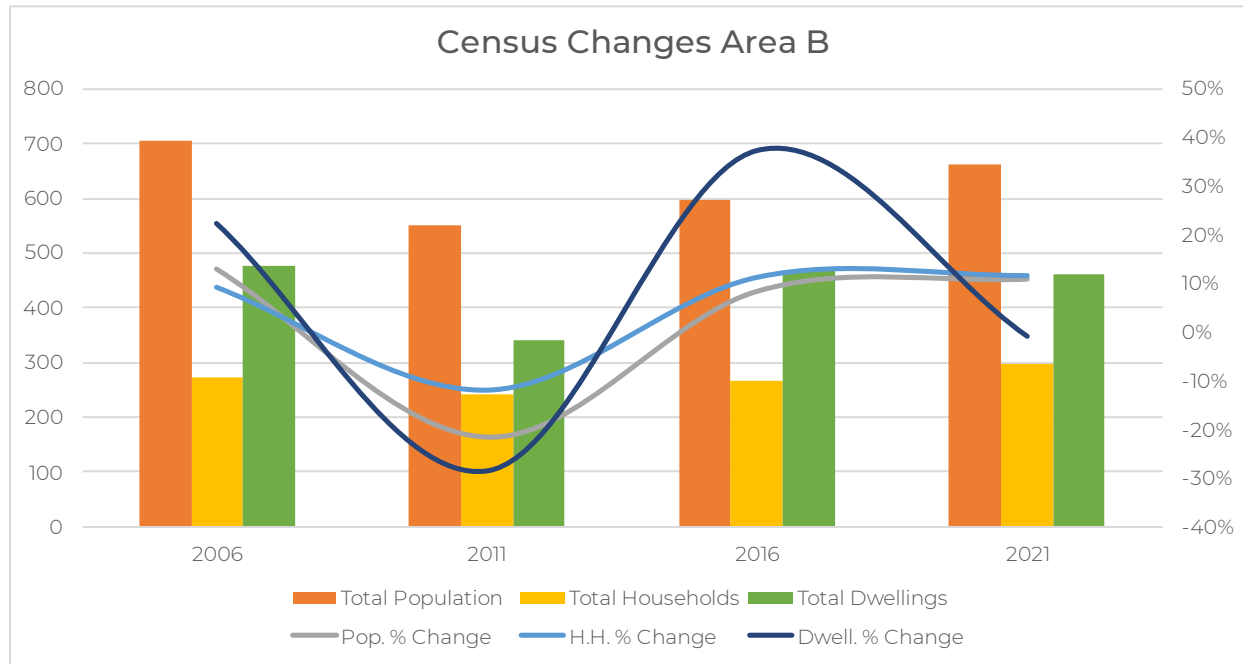
Table 1: 2021 Census Changes

Area B	2006	2011	2016	2021
Total Population	706	552	598	663
Pop. % Change	13%	-22%	8%	11%
Total Households	273	240	267	298
H.H. % Change	9%	-12%	11%	12%
Total Dwellings	475	339	466	462
Dwell. % Change	22%	-29%	37%	-1%

Source: Statistics Canada Census 2021, 2016, 2011 2006, 2001, Urbanics Consultants Ltd.

Where possible and appropriate, 2021 Data has been incorporated into this analysis, however the primary available data source for fine-grained information remains the 2016 Census.

Figure 1: Demographics in Area B



Source: Statistics Canada Census 2021, 2016, 2011 2006, 2001, Urbanics Consultants Ltd.

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1. Introduction

Urbanics Consultants Ltd. has been retained by the Columbia Shuswap Regional District to perform a housing needs report for Electoral Areas B, D and F. This single report will address Area B, Rural Revelstoke, examining its economic condition, housing markets, affordable housing availability, and projected housing needs

The Consultant crafted this report from study, analysis, and synthesis of data provided by BC Stats, Statistics Canada, CMHC, Columbia Shuswap Regional District and others, together with digital surveys of Electoral Area residents, interviews with stakeholders such as affordable housing operators, business owners, non-profits, First Nations, and members of the public, in collaboration with Columbia Shuswap Development Services.

Rural Revelstoke is experiencing some key housing challenges

- Maintaining housing affordability in a resort area,
- Concerns related to housing adequacy, suitability, and accessibility, particularly for seniors,
- Limited supply of low-income and small-unit housing in the community; and,
- Housing for seasonal residents and workers,

This study is a comprehensive review of such concerns and identifies a number of appropriate strategies for addressing them.

Objectives

The main objectives of the study are to:

- Review existing studies and research related to housing-oriented policies and market and non-market rate housing in the community.
- Collect in convenient and centralized format basic economic and demographic data on factors that inform to the supply and demand for housing.
- Review existing studies and research related to the housing-oriented policies and market and non-market rate housing in the community.
- Analyze population, socio-economic and employment trends to develop a comprehensive demographic and socio-economic profile of the community.
- Review and analyze the local and regional housing policies, bylaws, tools, incentives, and programs to support affordable housing.
- Examine the current housing market characteristics and develop a comprehensive housing profile, including housing stock (market and non-market rate housing), vacancy, rental revenues, and sale prices, dwelling type preferences (single-family, townhouse and apartments) and tenure preferences.
- Develop and implement a consensus-based community engagement, communications, and consultation program (within the boundaries of CSRD COVID-19 protocols). Engage and consult with municipal staff, suitable community stakeholders and target demographic groups to identify market and non-market housing needs and housing trends related to country living, small home development etc.
- Estimate the housing needs over the next 5 to 10 years, by dwelling type and tenure.
- Identify and prioritize strategies to address any current and anticipated gaps in the housing continuum.

- Provide strategies to address the breadth and depth of housing issues in the community.
- Meet the requirements for a British Columbia Housing Needs Report

Figure 2: Housing Needs Study Approach



Source: Urbanics Consultants Ltd.

Study Limitations

As with all studies, there are challenges as well as limitations. It is unfortunate that, especially for smaller jurisdictions, that the full complement of data that might be available for major metropolitan areas, and that the survey size of

relevant surveys may suggest greater hesitance in interpreting results. Nonetheless, the Consultant was able to assemble a considerable amount of high-quality data.

Data and statistics for the report was sourced from a variety of government (federal, provincial, regional, municipal) and private sector sources (real estate boards, commercial brokerages, subscription-based data services). One of the key limitations of this study is that census data is reflecting 2016 conditions. These are at this time 5 years out of date, however 2021 Census Figures will not be completely available until November of 2022, nearly a year after the completion of the study. Where applicable, more recent, if less comprehensive data sources have been used to supplement, such as BC Stats estimates, as well as limited releases from the 2021 Census.

As with all market studies of this nature, a number of forecasts and assumptions regarding the state of the economy, the state of future competitive influences, and population projections have had to be made. These forecasts are made with great care and are based on the most recent and reliable information available. While specific assumptions may be noted throughout the report, the following general assumptions also apply:

- Real G.D.P. growth and other economic indicators for the area will not significantly differ from the projections indicated in the study over the course of the study period.
- Actual population growth rates will occur relatively consistent with those employed in this study.
- No unforeseen economic or political events will occur within the study period on a national, provincial, or local level, which would significantly alter the outcomes of the study's analyses. Short-term fluctuations are likely to occur, but long-term gradual growth rates should prevail.
- The demand and market analyses are based on estimates, assumptions and other information developed from research of the market and knowledge of the hospitality and retail industry.

Should these or any of the other assumptions noted in this study be undermined by the course of future events, the Consultant recommends that the study's findings be re-examined.

Report Structure

The following outlines the structure of the report:

1. Introduction

The Introduction provides the overall objectives for the study, the methodology, and key limitations.

2. Community Context

This section examines the economic and geographic circumstances the community finds itself in. These circumstances constitute fundamental drivers of housing need. Over the course of this section, a demographic and economic profile of the community will be developed, using official data, third party data, as well as insights from industry professionals. This section will further examine growth trends in the community over previous decades, and project population growth into the future.

3. Housing Supply

This section will investigate the existing stock of homes in Rural Revelstoke, by type and tenure. Recent sales and rental activity will be examined, and non-market housing supply will be investigated. Housing quality will be examined, looking at suitability, adequacy, and affordability, as well as the portion of households experiencing Core Housing Need. This section will be based on Census data, property information, on the ground research and other available data sources.

4. Housing Market Characteristics

This section will examine the state of the rental and for-sale markets in the community, including affordability levels by typology, tenure, and household type.

5. Land Utilization

This section will examine the zoning and land use policies of the area, as well as the impact of the Agricultural Land Reserve.

6. Current Gaps in the Housing Market

This section will examine where the housing stock falls short of present needs for types, tenures, and levels of affordability, based upon key housing demand factors such as population growth and household income.

7. Housing Needs Projection

Utilizing available population forecasts and Census data, this section will arrive at a projection of non-market and market housing needs for the coming decades.

8. Best Practices

This section will examine best practices in similarly situated areas for ameliorating the housing problem.

9. Housing Action Plan: Strategies

This section will explore the report's findings of both qualitative and quantitative research as well as address key issues.

Appendix: Survey

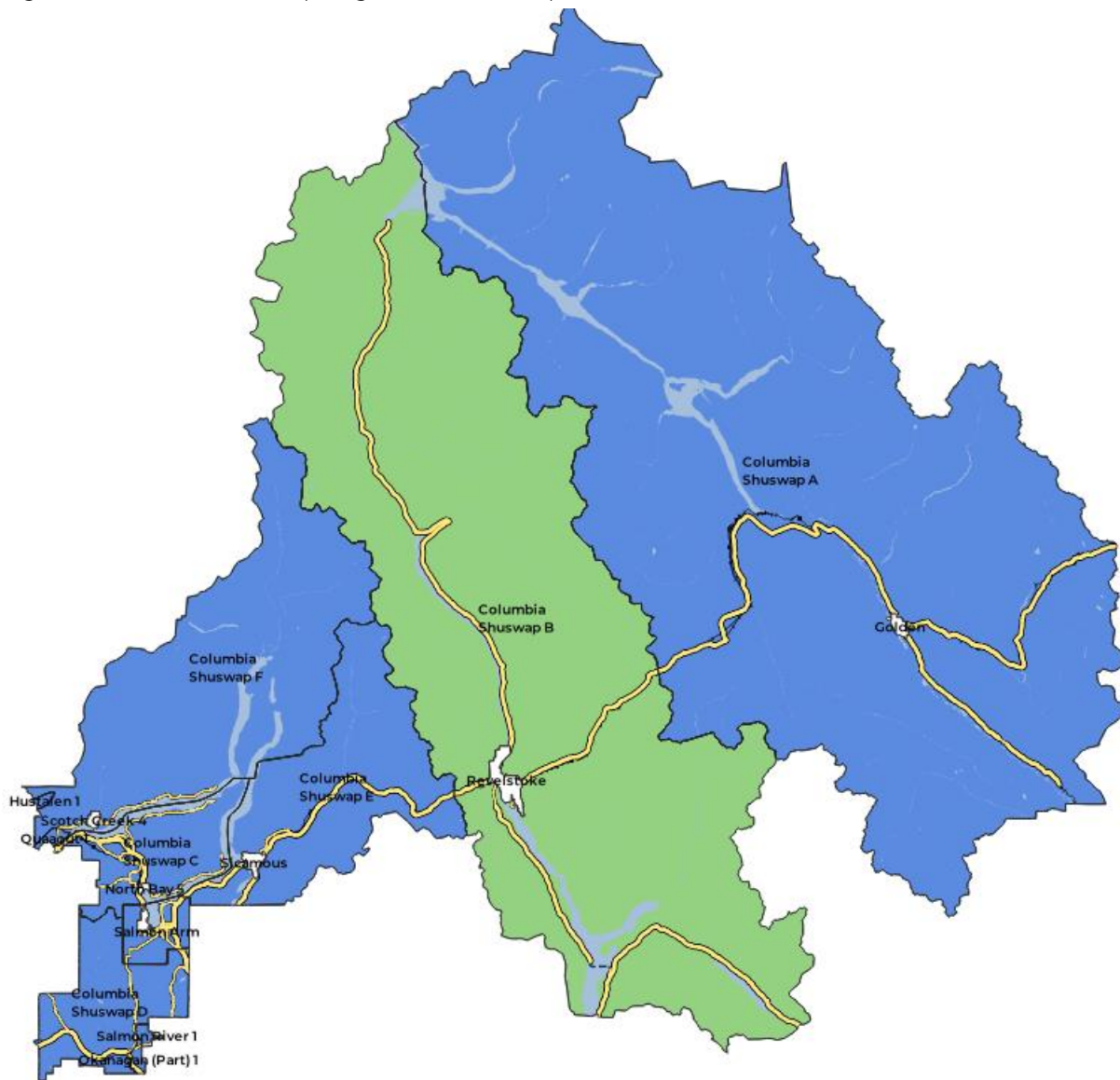
This section will provide selected survey results for residents of Electoral Area B

2. Community Context

Location

The study region for this report is Electoral Area B of the Columbia Shuswap Regional District, also known as Rural Revelstoke. The Electoral Area is located in the watershed of the Columbia River between Kinbasket Lake in the north

Figure 3: Columbia Shuswap Regional District Map



Source: Urbanics Consultants Ltd.

and Upper Arrow Lake in the south, enclosed by the peaks of the Selkirk Mountains in the east and the Monashee Mountains in the West. The region is spanned north to south by BC Highway 23 and is crossed east to west by the Trans-Canada Highway, as well as the mainline of the Canadian Pacific Railway. Approximately near the centre of the Electoral Area sits the enclaved City of Revelstoke, which provides urban amenities for the surrounding rural areas.

The region includes traditional territory of the Secwepemc Nation and the Ktunaxa Nation. Area B comprises 9,776 square kilometers and is broadly 200 kilometers long north to south and is roughly 60 kilometers wide east-west.

Provincial Economy

This section will look at the projected trajectory of the province’s economy, which illustrates the economic background that informs variations in housing demand at the provincial level.

Table 2: RBC Economics BC Forecast

RBC British Columbia Forecast	2018	2019	2020(F)	2021(F)	2022(F)
Real GDP	2.7	2.7	-3.8	6.4	4.4
Nominal GDP	4.9	4.4	-2.4	12.8	6.4
Employment	1.4	3.0	-6.6	6.0	2.6
Unemployment Rate (%)	4.7	4.7	8.9	6.7	5.6
Retail Sales	1.9	0.6	1.3	11.0	4.5
Housing Starts (Thousands of Units)	40.9	44.9	37.9	40.9	35.0
Consumer Price Index	2.7	2.3	0.8	2.4	2.1
% Change unless otherwise specified					

Source: RBC Economics Provincial Outlook (June 2021)

British Columbia is expected by RBC Economics to see robust recovery from the Coronavirus driven economic declines of 2020, with real gross domestic product increasing by 6.4 percent in 2021 over 2020. This is a substantial improvement from RBC’s June 2020 outlook, which called for only 3.9 percent growth in 2021. 2022 is further expected to see 4.4 percent growth, higher than pre-pandemic levels, as the economy recovers to trends.

Unemployment levels are project to remain above pre-pandemic levels into 2022, with unemployment rates at 5.6 percent compared to 4.7 percent seen in

2018 and 2019. This unemployment rate is comparable to levels seen before 2017. Retail sales are expected to have increased by 11 percent in 2021 and, 4.5 percent in 2022, substantially faster than pre-pandemic, and as retail sales did not fall year-over-year in 2020, so this does not on-net represent making up of lost ground, but rather new economic growth. Housing starts are expected to increase over pandemic levels, but be below pre-pandemic levels, possibly reflecting increased costs of labour and materials and supply chain disruptions. This bodes poorly for the trajectory of housing prices, which have risen substantially in the previous year. This amounts to 2021 housing starts at only 91 percent of 2019 levels, and 2022 housing starts at only 78 percent. RBC Expects inflation to remain on a similar trajectory as previous to the pandemic, with 2.4 and 2.1 percent increases in the Consumer Price Index in 2021 and 2022. This is, however, considerably lower than that which has developed since the forecast was delivered, and the persistence of inflation given geo-political instability is unknown.

Despite substantial investments in keeping businesses solvent, many firms did not survive the pandemic, and there has been substantial restructuring among many surviving firms over the previous 16 months, given uncertainty regarding future patterns of demand. Many firms did not expect growth to return as robustly or rapidly, and this has contributed to logistical disruptions that may continue to cause 'hiccoughs' as the economy renormalizes, including shortages, bouts of price increase, and all the various frictions expected as new employer-employee or seller-buyer relationships need to be reformed.

Local Economy

Historically, the prime mover of the economy of Rural Revelstoke has been in the area's abundant natural resources, enhanced by proximity to north-south waterways of the Columbia River and the Arrow Lakes and the East-West flow of the Canadian Pacific Railway. This included forestry as well as gold mining commencing in the 19th Century. However, since those days the economy of the region about Revelstoke has modernized, bringing with it jobs in the industrial economy, and the service economy, while still retaining a substantial role for natural resources.

Table 3 shows employment by major sectors of the economy for Columbia Shuswap B. Industries (using North American Industry Classification System (NAICS) 2-digit codes used by Statistics Canada) have been grouped in the following way:

- Tourism: accommodation & food services; arts, entertainment & recreation; and information & cultural industries.
- Business, finance, and management: finance & insurance; real estate, rental & leasing; and management of companies & enterprises.
- Public services: healthcare & social assistance; education services; administration & support; waste management & remediation; utilities & public administration.
- Manufacturing and innovation: manufacturing; construction; professional, scientific & technical services; mining, quarrying, oil & gas extraction; and agriculture, forestry, fishing & hunting.
- Trade services: wholesale trade; retail trade and transportation & warehousing.
- Other Services: repair & maintenance; personal & laundry services; religious, grant making, civic, and professional & similar organizations; and private household domestic labour.

Per Census figures, employment levels have contracted over the period 2006 to 2016, from 460 employees to 325, though rebounding from a low of 215 in 2011. This V-shaped path is a similar trajectory to the CSRD labour force, though more extreme in its census-to-census variation.

The largest components of the labour force are presently in the 'Manufacturing and Innovation' category, including 42 percent of the 2016 labour force, followed by 'Public Services' (20 percent) and Tourism and Trade Services (both 17 percent). This distribution is similar to the CSRD, though considerably more manufacturing and innovation heavy, and substantially more so than the Provincial Economy. While all segments of the labour market have shrank over this period, the most resilient has been the tourism sector, where employment

has held approximately level¹ over the studied period. In that time, it has increased from 13 percent of the labour force to 17 percent. At this same time, the trade services sector has fallen from 21 percent to 17 percent of the labour force, a nominal loss of 40 percent of workers.

Table 3: Employment by Major Sectors - 2006-2016:

Major Economic Sectors	Area B			CSR D			BC		
	2006	2011	2016	2006	2011	2016	2006	2011	2016
Tourism	60 (13%)	55 (26%)	55 (17%)	3,370 (13%)	3,640 (15%)	3,875 (15%)	287,875 (13%)	298,780 (13%)	332,215 (14%)
Business finance and management	10 (2%)	0 (0%)	0 (0%)	1,180 (5%)	1,180 (5%)	1,165 (5%)	137,740 (6%)	149,075 (6%)	153,115 (6%)
Public services	80 (17%)	50 (23%)	65 (20%)	5,320 (21%)	6,250 (26%)	5,870 (23%)	582,185 (27%)	672,880 (29%)	691,225 (28%)
Manufacturing and innovation	190 (41%)	75 (35%)	135 (42%)	9,155 (36%)	7,365 (30%)	8,050 (32%)	612,080 (28%)	596,340 (26%)	645,350 (27%)
Trade services	95 (21%)	35 (16%)	55 (17%)	4,960 (20%)	4,680 (19%)	4,975 (20%)	454,725 (21%)	475,490 (21%)	493,640 (20%)
Other services	25 (5%)	0 (0%)	15 (5%)	1,205 (5%)	1,195 (5%)	1,165 (5%)	109,485 (5%)	112,745 (5%)	112,330 (5%)
Total	460	215	325	25,190	24,310	25,100	2,184,090	2,305,310	2,427,875

Source: Statistics Canada – Census 2006, National Household Survey 2011, Census 2016, Urbanics Consultants Ltd.

For definitions, please see Page 17

Breaking this down further we can see the specific 2-digit NAICS industry codes and we can see further into the composition of the local labour market in Table 4. Red-highlighted categories indicate where Electoral Area B has a higher share of the labour force than both the Province and the Regional District and may indicate a competitive edge against other areas of British Columbia. Blue-highlighted categories indicate where Electoral Area B may have a competitive edge only over the rest of the CSR D. The single largest component in 2016 was construction, with approximately 50 out of 355 workers, followed by Agriculture, forestry, fishing and hunting (35) and arts, entertainment and recreation (30). This corresponds to the resource and recreation opportunities available in the area. Overall, these categories are

¹ At this scale, Statistics Canada’s practice of randomly rounding figures to one of the two nearest multiples of 5 can lead to significant lack of precision. 55 and 60 workers represent figures that can range between 50 and 60 and 55 and 65, respectively, and should be understood as statistically equivalent

substantially larger shares of the labour force than in BC or the rest of the CSRD. The heavy availability of local primary and secondary industries may indicate a relative economic advantage. Notably underrepresented compared to the British Columbia are various service-sector industries such as information and cultural industries (0-5 employees), Finance and insurance (0-5), Real estate (0-5), professional scientific and technical services (approximately 15 workers), management (0-5) and health and social assistance (approximately 15 workers). In so far as these industries have growth potential in the future, this may represent a weakness in the local labour force for future.

Table 4: Employment by Industry (2-Digit NAICS Codes) Area B, 2016

Labour Force by Industry, 2016	Area B	CSRD	BC	Area B	CSRD	BC
Total labour force	355	25,395	2,471,670			
Industry - not applicable	0	285	43,805			
All industries	355	25,110	2,427,860	100.0%	100.0%	100.0%
11 Agriculture; forestry, fishing and hunting	35	1,385	65,210	10.8%	5.5%	2.7%
21 Mining; quarrying; and oil and gas extraction	10	500	25,925	3.1%	2.0%	1.1%
22 Utilities	0	160	12,450	0.0%	0.6%	0.5%
23 Construction	50	2,825	199,985	15.4%	11.3%	8.2%
31-33 Manufacturing	25	2,220	157,560	7.7%	8.8%	6.5%
Goods producing industries	120	7,090	461,130	36.9%	28.2%	19.0%
41 Wholesale trade	0	400	82,105	0.0%	1.6%	3.4%
44-45 Retail trade	35	3,125	283,135	10.8%	12.5%	11.7%
48-49 Transportation and warehousing	20	1,450	128,400	6.2%	5.8%	5.3%
51 Information and cultural industries	0	250	67,225	0.0%	1.0%	2.8%
52 Finance and insurance	0	570	93,805	0.0%	2.3%	3.9%
53 Real estate and rental and leasing	0	595	54,990	0.0%	2.4%	2.3%
54 Professional; scientific and technical services	15	1,120	196,670	4.6%	4.5%	8.1%
55 Management of companies and enterprises	0	0	4,320	0.0%	0.0%	0.2%
56 Admin & support; waste mgmt & remediation	20	1,100	109,100	6.2%	4.4%	4.5%
61 Educational services	20	1,335	173,820	6.2%	5.3%	7.2%
62 Health care and social assistance	15	2,370	270,855	4.6%	9.4%	11.2%
71 Arts; entertainment and recreation	30	1,090	57,940	9.2%	4.3%	2.4%
72 Accommodation and food services	25	2,535	207,050	7.7%	10.1%	8.5%
81 Other services (except public administration)	15	1,165	112,330	4.6%	4.6%	4.6%
91 Public administration	10	905	125,000	3.1%	3.6%	5.1%
Services producing industries	205	18,010	1,966,745	63.1%	71.8%	81.0%

Source: Statistics Canada Census 2016, Urbanics Consultants Ltd.

Orange highlighted rows indicate where proportion is greater than province and regional district
 Blue highlighted rows indicated where proportion is greater only than CSRD

Most business in Rural Revelstoke are small businesses – local grocers, resorts, however there are a number of large-scale enterprises, such as the Revelstoke Mountain Ski Resort

According to BC Stats², the overwhelming majority of enterprises with employees in the Columbia Shuswap Regional District are small businesses. Businesses with fewer than 50 employees constitute 97 percent of enterprises, and 89 percent have fewer than 20, as of 2020. Beyond that, there were another 10,373 businesses with no employees in Columbia Shuswap for that year.

Table 5: Highest certificate, diploma or degree for the population aged 25-64 in private households

Education Level, 2016	Area B	CSRD	BC
No certificate, diploma or degree	40 (11%)	3,180 (12%)	244,000 (10%)
Secondary (high) school diploma or equivalency certificate	110 (29%)	8,040 (30%)	671,010 (26%)
Postsecondary certificate, diploma or degree	225 (60%)	15,695 (58%)	1,617,965 (64%)
Apprenticeship or trades certificate or diploma	75 (20%)	4,155 (15%)	231,445 (9%)
College, CEGEP or other non-university certificate or diploma	100 (27%)	6,370 (24%)	528,805 (21%)
University certificate or diploma below bachelor level	10 (3%)	980 (4%)	99,695 (4%)
University certificate, diploma or degree at bachelor level or above	45 (12%)	4,180 (16%)	758,015 (30%)

Source: Statistics Canada Census 2016, Urbanics Consultants Ltd.

Education levels in Electoral Area B are broadly similar to the Regional District as well as the Province as a whole. 11 percent of adults lack any certificate, diploma, or degree, compared to 12 percent in the CSRD and 10 percent in BC. Further, 29 percent of Area B prime-working-age adults have secondary school diplomas or equivalent, compared to 30 percent of such CSRD residents or 26

² https://www2.gov.bc.ca/assets/gov/data/statistics/business-industry-trade/number-of-businesses/bus_location_counts.pdf

percent of BC Residents. 60 percent of Area B residents of prime-working age adults possesses post-secondary education of some level, compared to 58 percent in the CSRD and 64 percent in BC overall. This is shown in Table 5.

Breaking down higher education levels, Area B and CSRD residents are more likely, compared to BC, have apprenticeship or trade certificates, more likely to have non-university certificates or diplomas, and less likely to have bachelor's degrees or higher levels of advanced education. This difference reflects a much more industrial and production-oriented workforce. This may represent an advantage in developing of productive primary and secondary sector industries but may represent a barrier to the development of knowledge-sector industries.

Table 6: Commuting destination for employed labour force aged 15 years and over in private households with usual place of work

Commuting Status	Area B	CSRD	BC
Commute within census subdivision (CSD) of residence	10 (5%)	10,640 (63%)	864,415 (49%)
Commute to a different census subdivision (CSD) within census division	155 (79%)	3,730 (22%)	807,840 (46%)
Commute to a different census subdivision (CSD) and census division (CD) within province or territory of residence	30 (15%)	2,035 (12%)	81,750 (5%)
Commute to a different province or territory	0 (0%)	375 (2%)	12,965 (1%)

Source: Statistics Canada Census 2016, Urbanics Consultants Ltd.

In Table 6 we can see the commuting patterns of residents of Area B. It should be noted that Area B is itself a 'census subdivision.' The vast majority (79 percent) of employed workers with a regular place of work commute outside Area B, but within the Regional District (a Census Division). This would, for example, include someone who lives in Rural Revelstoke and works in Town. A further 15 percent of workers commute to a separate Regional District entirely, such as Kamloops or the Okanagan. Only 5 percent (a figure small enough to be substantially altered by Statistics Canada random rounding) actually work inside the District, representing a lack of local employment opportunities. Overall, 63 percent of CSRD residents work in their home municipality or electoral area, and 49 percent BC-wide.

Table 7: Commuting Status among for labourforce members with regular place of work, by tenure

Commuting Status by Tenure, Area B	Owner	Renter
Commute within census subdivision (CSD) of residence	10 (6%)	0 (0%)
Commute to a different census subdivision (CSD) within census division	135 (79%)	20 (67%)
Commute to a different census subdivision (CSD) and census division (CD) within province or territory of residence	25 (15%)	10 (33%)
Commute to a different province or territory	0 (0%)	0 (0%)

Source: Statistics Canada Census 2016, Urbanics Consultants Ltd.

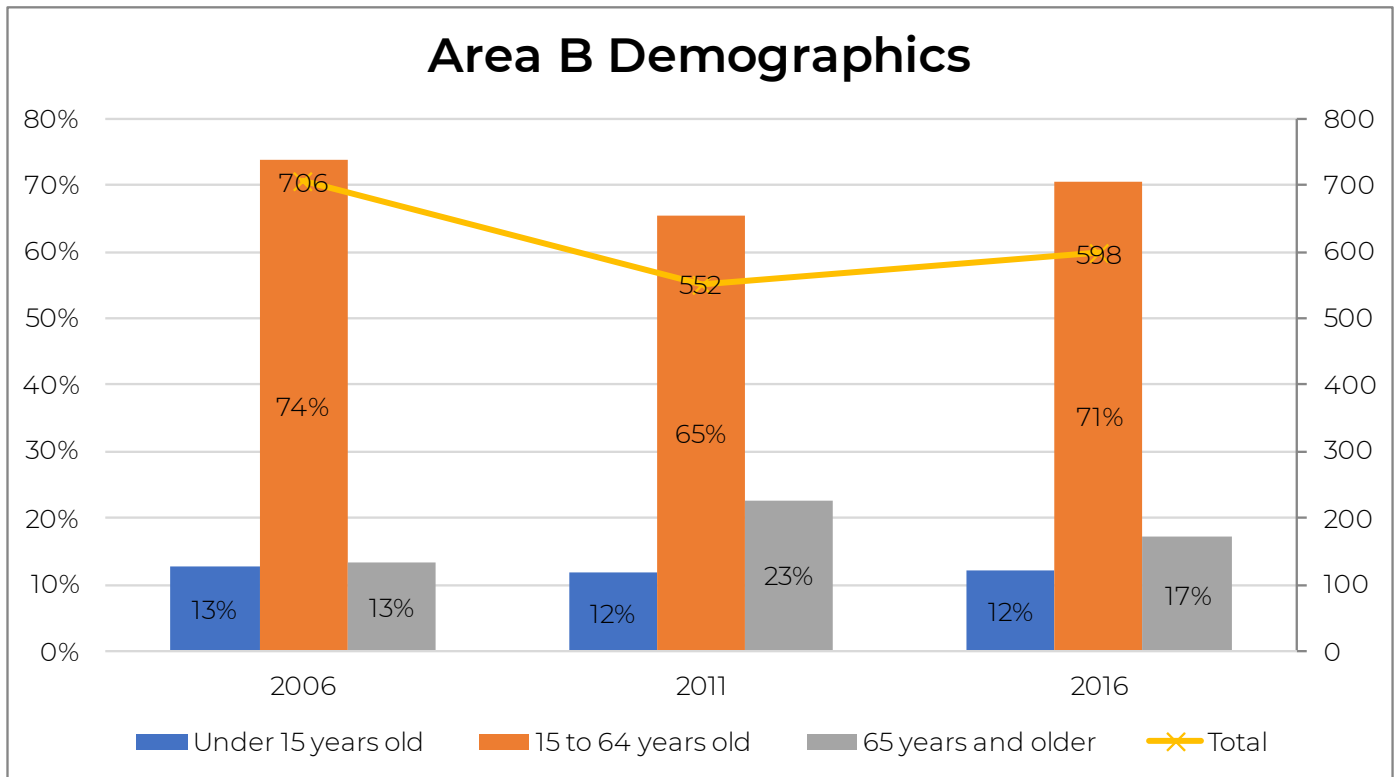
Demographic Trends

The Census population of Canada has grown from approximately 32 million residents in 2006 to over 35 million in 2016, or approximately 354,000 people per year at an average annual rate of 1.1 percent. Net immigration added an average of 197,000 new residents annually to the national population, while natural increase added an average of 130,000 people. These national level trends have been driven primarily by low and declining fertility rates and increases in economic activity and immigration. While the Pandemic is reported to have driven national birth rates to record lows, and elevated mortality, recent policy and trends have seen increased immigration rates, which were at near record levels prior to the onset of Pandemic-driven travel restrictions. Statistics Canada estimates that the national population has grown at an average annual rate of 1.25 percent since the last Census in 2016, bringing the population to 38.05 million in the first quarter of 2021.

Similar to the demographic trends across the country, British Columbia's demography points toward slight declines in birth rates, slight increases in life expectancy, growing net interprovincial migration, and increasing net international migration. These trends, along with the aging of BC's population have resulted in a steady population growth in the province from 4.1 million in 2006 to 4.65 million by 2016, which translates into an annual growth rate of

roughly 1.2 percent during 2006 - 2016 (Census 2006 and Census 2016). Since the last Census, Statistics Canada estimates that BC Growth rates have averaged 1.43 percent, bringing the total population to 5.15 million in the first quarter of 2021.

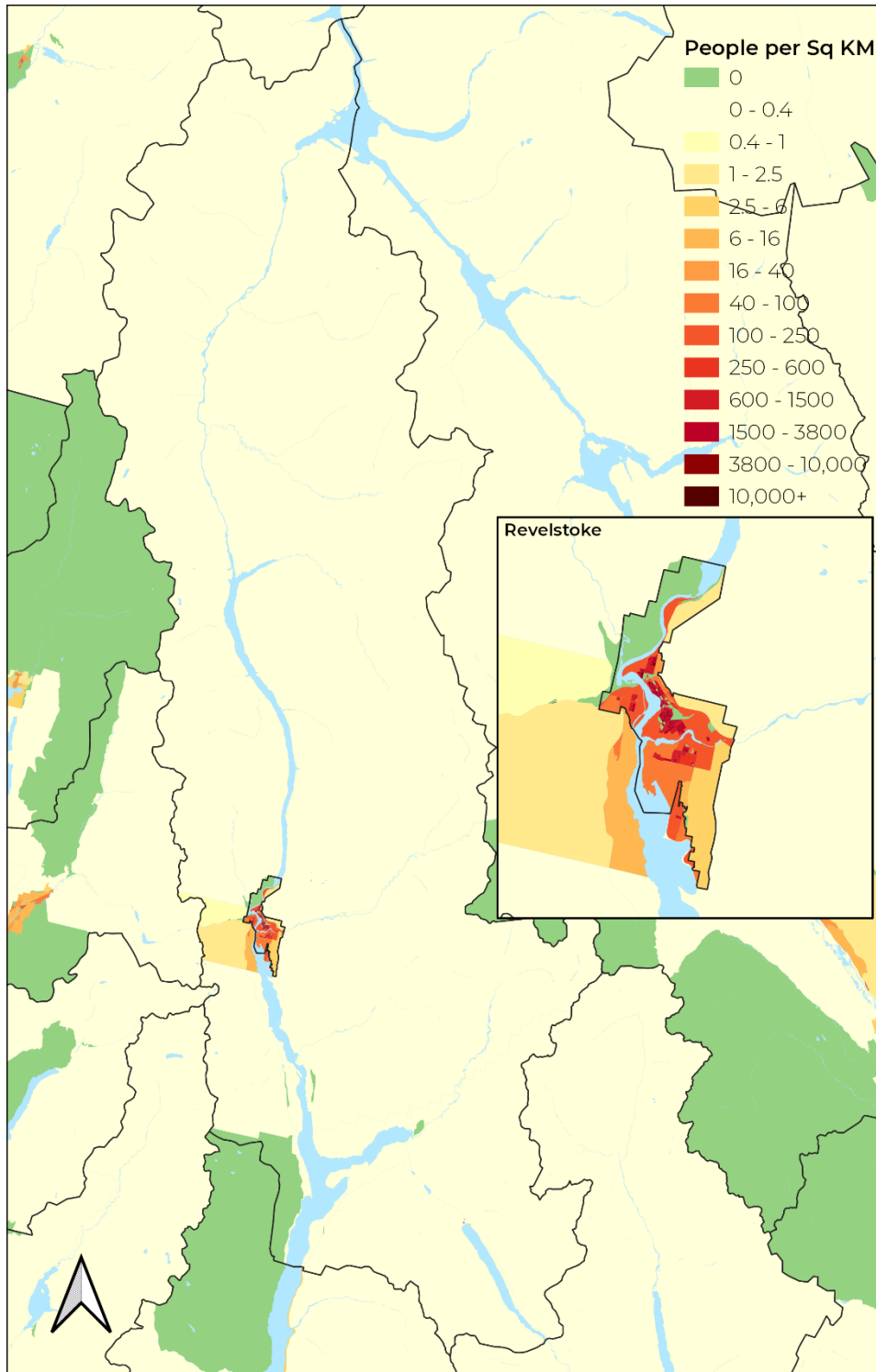
Figure 4: Area B Population Change by Age Group 2006-2016



Source: Statistics Canada Census 2006, 2011, 2016, Urbanics Consultants Ltd.

Electoral Area B has seen limited population growth between 2006 and 2016, seeing a decline in population between 2006 and 2011 and an increase in population between 2011 and 2016. This has been part of a longer-term trend of population decline stretching back to the 1980s. However, the recent 2011-2016 period did see 8.33 percent growth, which exceeded the 5.63 percent growth rate seen in British Columbia and the 1.69 percent growth rate seen in the Regional District during that same period. Curiously, the population of Area B has tended to whip-saw each census period since 1991

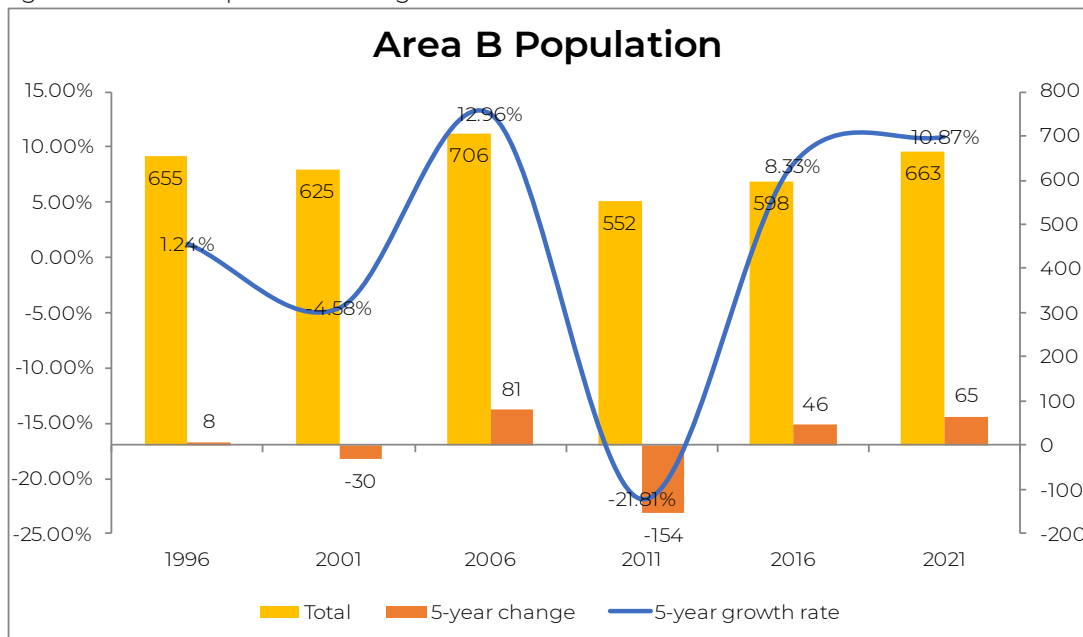
Figure 5: Population Density of Rural Revelstoke



Source: Urbanics Consultants Ltd., Statistics Canada Census 2016

As shown in Figure 5, the population of the region is exceedingly rural, falling below the population threshold regarded by Statistics Canada (0.4 people per square kilometer, or 1 person per sq mile) as ‘populated’. As of the last Census, the major population centre of Rural Revelstoke consists of suburban extensions of Revelstoke proper, with a scattering of population in the rest of the region and a number of much smaller settlements such as Trout Lake. As such, the demographic and economic position of the electoral area is quite strongly tied with the position of the City of Revelstoke.

Figure 6: Area B Population Change 1996-2021



Source: Statistics Canada Census 1991-2021, Urbanics Consultants Ltd.

Over the longer term, Rural Revelstoke has generally seen unsteady population growth over the decades. Recent Census Periods 2011-2021 have seen 8-11 percent growth, while 2006 to 2011 saw a substantial contraction (-22 percent). 2021 Census returns indicate a modest acceleration of population growth over 2011-2016, with an increase of 11 percent, similar to the CSRD at-large.

As can be seen in Table 8, the demographics of Rural Revelstoke have evolved over the period in a way that is common across Canada, with an increasing portion of the population being 65 years old or older, and a decreasing proportion of youth 15 or under. This broad aging of the population has substantial implications for the utility of the existing and future housing stock.

Over this time, the senior population in particular has increased in both relative terms (13 percent to 17 percent) and absolute terms (by approximately 15 residents in private households) despite overall population decline. This trend is likely to continue into the future, conforming to broad continental norms.

Table 8: Area B Population Evolution, 2006-2016

Area B Population	2006	2011	2016
Under 15 years old	80 (13%)	65 (12%)	70 (12%)
15 to 64 years old	470 (74%)	360 (65%)	410 (71%)
65 years and older	85 (13%)	125 (23%)	100 (17%)
Total	706	552	598
Population growth rate			
5-year growth rate	12.96%	-21.81%	8.33%
Annual average growth rate 2006 to 2016	-1.65%		

Source: Statistics Canada Census 2006, 2011, 2016, Urbanics Consultants Ltd.

Household Growth

In this section we shall examine the change in households in the Electoral Area. Over that period, household size has declined from 2.4 people per household in 2006 to 2.2 people per household in 2016, a reduction of

Table 9: Historical Trends in Household Size - 2006-2016

Household Size, Area B	2006	2011	2016
1 person	80 (29%)	65 (27%)	70 (26%)
2 persons	110 (40%)	95 (40%)	120 (44%)
3 persons	40 (15%)	50 (21%)	40 (15%)
4 persons	25 (9%)	20 (8%)	30 (11%)
5 or more persons	20 (7%)	10 (4%)	0 (0%)
Total - Private households by household size	275	240	270
Number of persons in private households	635	550	580
Average household size	2.4	2.3	2.2

Source: Statistics Canada Census 2006, 2011, 2016, Urbanics Consultants Ltd.

approximately 8 percent. While the reported breakdown of household sizes has shifted, in no category has the shift been large enough to be outside the plus-or-minus 5 margin of random-rounding practiced by Statistics Canada, except for the share of 5-or-more-person households which has fallen from 15-25 to 0-5 (accounting for rounding). It is common across developed countries however to see long-term declines in household sizes as the senior population grows and the number of children born per capita tends to decline.

Table 10: Private Households by Household Type

Private Households by Household Type	Area B	CSRD	BC
One-census-family households	180 (67%)	15,070 (67%)	1,196,165 (64%)
Without children in a census family	115 (43%)	8,810 (39%)	527,795 (28%)
With children in a census family	65 (24%)	6,255 (28%)	668,365 (36%)
Multiple-census-family households	0 (0%)	290 (1%)	55,465 (3%)
Non-census-family households	90 (33%)	7,095 (32%)	630,340 (33%)
One-person households	70 (26%)	6,245 (28%)	541,925 (29%)
Two-or-more person non-census-family households	10 (4%)	855 (4%)	88,415 (5%)
Total - Private households by household type	270	22,455	1,881,970

Source: Statistics Canada Census 2016, Urbanics Consultants Ltd.

In Table 10 can be seen the comparison of household type between Area B, the CSRD and British Columbia. Area B has a similar portion of one-family³ households to the CSRD (67 percent) and somewhat more than BC (64 percent). Of that, the share of families without children is higher (43 percent) than in the CSRD (39 percent) and considerably higher (28 percent) than in British Columbia as a whole. Families without children compose the largest category overall in Area B.

³ A census family consists of a couple or lone-parent with children, if any. Please see Dictionary, Census of Population, 2016, Statistics Canada for more information

Of other household varieties, Electoral Area B has effectively the same portion of multiple-family households (0-to-2 percent) as the CSRD (1 percent) or BC (3 Percent), and a nearly exactly similar portion of non-family households (33 percent) compared to the CSRD (32 percent) or BC (33 percent). Of the non-family households, the proportions are also similar across jurisdictions for the subcategories of One person households (26 percent of Area B Households) and two-or-more-person-non-family households (4 percent).

Household Income

This section details the total annual household income between Electoral Area B, Columbia Shuswap Regional District and British Columbia based on the 2016 Census. The total household income is the sum of the total incomes of all members of that household before income taxes and deductions. It includes income from:

- Employment income from wages, salaries, tips, commissions, and net income from self-employment.
- Income from government sources, such as social assistance, child benefits, employment, Insurance, old age security pension, pension plan benefits and disability income.
- Income from employer and personal pension sources, such as private pensions and payments from annuities and RRIFs.
- Income from investment sources, such as dividends and interest on bonds, accounts, GICs and mutual funds; and,
- Other regular cash income, such as child support payments received, spousal support payments (alimony) received and scholarships

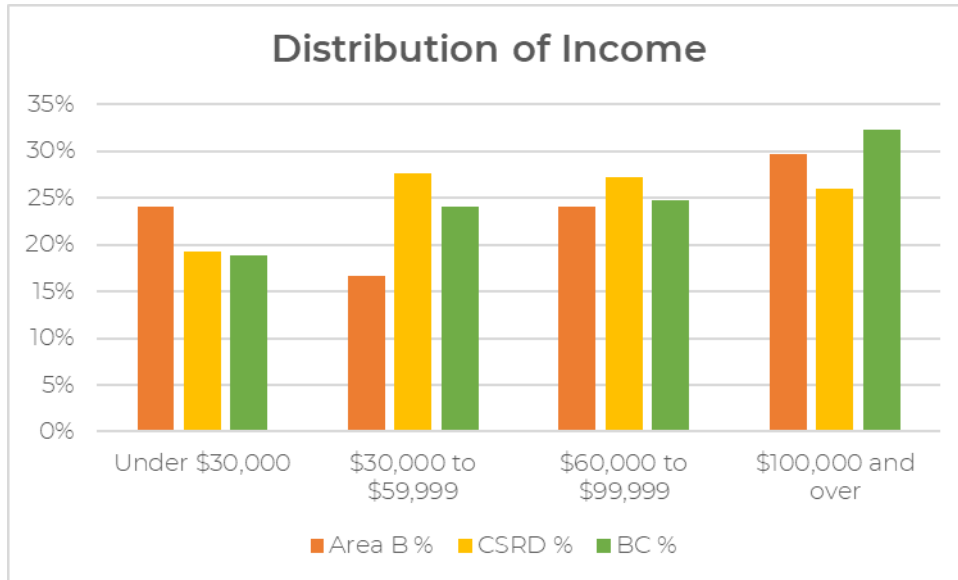
Table 11: Income Distribution for 2015

Household Income (2015)	Area B		CSRD		BC	
	#	%	#	%	#	%
Under \$5,000	0	0%	325	1%	43,000	2%
\$5,000 to \$9,999	10	4%	265	1%	27,115	1%
\$10,000 to \$14,999	0	0%	640	3%	54,930	3%
\$15,000 to \$19,999	15	6%	965	4%	77,900	4%
\$20,000 to \$24,999	30	11%	1,175	5%	78,975	4%
\$25,000 to \$29,999	10	4%	945	4%	72,935	4%
\$30,000 to \$34,999	0	0%	1,110	5%	78,460	4%
\$35,000 to \$39,999	15	6%	1,155	5%	78,355	4%
\$40,000 to \$44,999	0	0%	990	4%	76,200	4%
\$45,000 to \$49,999	10	4%	945	4%	76,365	4%
\$50,000 to \$59,999	20	7%	2,000	9%	143,265	8%
\$60,000 to \$69,999	20	7%	1,815	8%	133,695	7%
\$70,000 to \$79,999	25	9%	1,645	7%	122,515	7%
\$80,000 to \$89,999	10	4%	1,345	6%	110,680	6%
\$90,000 to \$99,999	10	4%	1,295	6%	99,840	5%
\$100,000 to \$124,999	30	11%	2,150	10%	198,270	11%
\$125,000 to \$149,999	25	9%	1,440	6%	138,485	7%
\$150,000 to \$199,999	25	9%	1,385	6%	148,925	8%
\$200,000 and over	0	0%	870	4%	122,055	6%
Total - Household total income groups in 2015 for private households	270	100%	22,455	100%	1,881,970	100%
Under \$30,000	65	24%	4,315	19%	354,855	19%
\$30,000 to \$59,999	45	17%	6,200	28%	452,645	24%
\$60,000 to \$99,999	65	24%	6,100	27%	466,730	25%
\$100,000 and over	80	30%	5,845	26%	607,735	32%

Source: Statistics Canada Census 2016, Urbanics Consultants Ltd.

Electoral Area B sees a substantially larger portion of households in incomes less than \$30,000 (24 percent) than the CSRD or BC (19 percent). For the middle incomes, the segment of households between \$30,000 and \$59,999, Area B had a substantially smaller portion of population at 17 percent, compared to 28 percent of CSRD households and 24 percent of BC households. The segment between \$60,000 and \$99,999 was similar to both the CSRD and BC, at 24 percent compared to 27 percent and 25 percent, respectively. However, the portion of \$100,000 and higher households in Area B is somewhat larger than the CSRD (30 percent vs 26 percent), though somewhat smaller than BC (32 percent).

Figure 7: Distribution of Households by Income Band



Source: Statistics Canada Census 2016, Urbanics Consultants Ltd.

Of note, 41 percent of households earn less than \$60,000 per year. A large portion of these households are likely to be households headed by someone 65 years or older, and retirees who are more likely to face affordability and suitability issues. Overall, Area B's income distribution is characterized by a polarized distribution, with larger shares of households with low incomes (under \$30,000) or high incomes (over \$100,000) than the middle incomes or when compared to the CSRD.

It should also be noted that an outsize proportion of senior households and retirees might have sizeable net-wealth but have incomes lower than \$60,000. Across the country, the median 65+ household had a \$517,100 net worth per the 2016 Census, which is higher than all other age categories except the 55-64 bracket. These households are likely to require market-rate housing as opposed to affordable housing. However, the localized net-wealth data is not available therefore this study does not speculate on the net-wealth characteristics of low-income seniors.

Furthermore, the study examined the distribution of household income by type of household. The median income has been used in this instance to compare the middle-of-the-distribution incomes of various types of households. The consultant found:

Table 12: Median Household Income by Household Type

Median Household Income (2015)				% of BC Med Income	
	Area B	CSRD	BC	Area B	CSRD
Economic families					
Couple-only family	\$79,701	\$71,533	\$80,788	99%	89%
Couple-with-children family	\$104,192	\$104,204	\$111,736	93%	93%
Lone-parent family	\$0	\$46,240	\$51,056	0%	91%
Family income	\$85,248	\$77,937	\$88,451	96%	88%
1-person households	\$26,816	\$30,714	\$35,701	75%	86%
2-or-more person households	\$84,992	\$78,759	\$88,466	96%	89%
Median household income	\$61,857	\$63,871	\$69,979	88%	91%

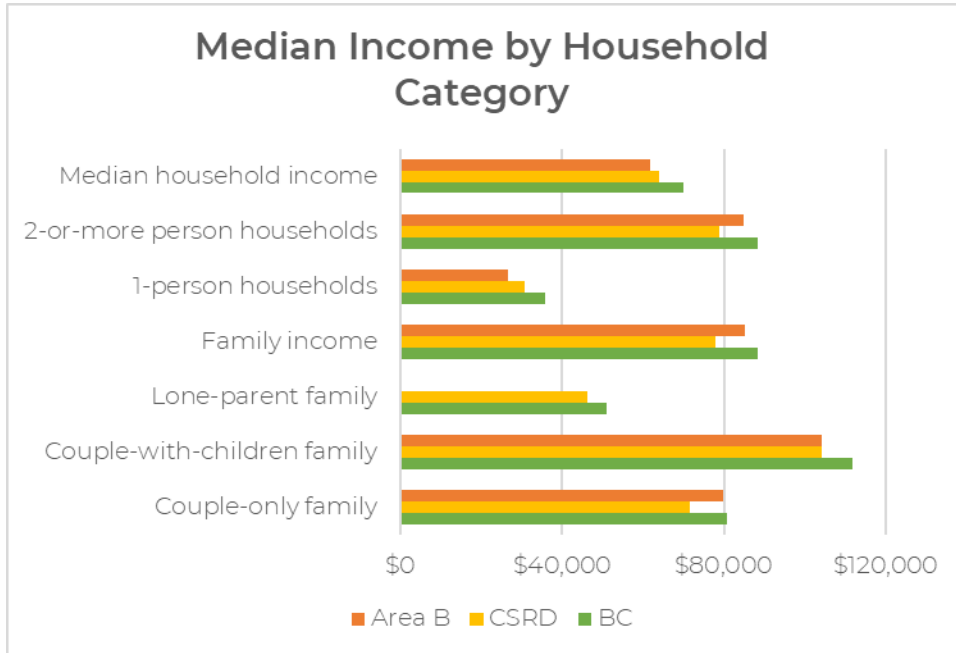
Source: Statistics Canada Census 2016, Urbanics Consultants Ltd.

- Couple-only families had a median income of \$79,701 in 2015, compared to \$71,533 for the CSRD and \$80,788 for British Columbia.
- Couples-with-children in Area B had a median income of \$104,192, compared to \$104,204 in the CSRD and \$111,736 in BC
- Lone-parent families were too few to derive meaningful census data from for Area B, however they earned \$46,240 in the wider CSRD and \$51,056 in BC
- Overall median Family income was \$85,248, compared to \$77,937 in the CSRD and \$88,451 in BC
- 1-person households saw an Area B income of \$26,816, compared to \$30,714 in the CSRD and \$35,701 in BC
- 2-or-more-person households saw a median income of \$84,992 in Area B, compared to \$78,759 in the Regional District and \$88,466 in the Province

The median household income for Area B was found to be \$61,857, compared to \$63,871 in the CSRD and \$69,979 in BC. In none of the examined categories were median incomes in Area B or the CSRD higher than that seen in BC,

however incomes for couples came closest, with Area B at 99% of the BC median income.

Figure 8: Median Household Income by Household Type



Source: Statistics Canada Census 2016, Urbanics Consultants Ltd.

Population Projection

The Province of British Columbia is expected to experience ongoing declines in birth rates, and increasing lifespans, as well as ongoing foreign and domestic migration. These trends result in a population that is growing, but also growing older. Over the last three Census periods, BC grew from 4.1 Million in 2006 to 4.65 million in 2016, translating into an annual growth rate of 1.23 percent, per the 2006 and 2016 Censuses. Since that time, Statistics Canada believes that BC’s population has increased as of the Second Quarter of 2021 to 5,174,724, representing an average annual rate of 1.40 percent between 2016 and 2021 under the Statistics Canada Quarterly Population Estimates.

While net migration inflows into British Columbia over the projection may continue to top the province’s overall sex ratio in favour of males, the aging of the large baby boom cohort and higher female life expectancies may lead to there being more women than men in the province. These two opposing forces can be expected to keep the sex ratio relatively stable over the

projection period at about 98 males per 100 females. In Columbia Shuswap, per the 2019 BC Population Estimate from BC Stats, there were 102 males for every 100 females, reflecting the typically lower female proportion of population in less urbanized regions.

For the purpose of this report, the Consultant has had to develop a population projection for Electoral Area B, as projections down to that level of geographic fineness are not available from BC Stats or Statistics Canada. BC Stats recommends projecting the future population of the Electoral Area by taking the projections available for Regional Districts and assuming that the Electoral Area will continue to have the same share of the Regional District population as it had under the last census over the projection period. However, this method is crude. Electoral Areas can often have demographic qualities at variance with both each other and the Municipalities that compose the Regional District.

Instead, the Consultant has taken the annual growth rates for each age-and-gender cohort from BC Stats population projection for Columbia Shuswap and applied them to the figures from the 2016 Census for Electoral Area B to arrive at a population projection that accounts for the particular age and gender breakdown of Area B. BC Stats population projections are themselves based upon a demographic model known as the PEOPLE projection⁴, which is a cohort-survival population model drawing upon estimates of fertility, mortality and migration based on past observation.

Per this estimate, the consultant expects population growth to change in the following ways:⁵

- Overall population will grow from 598 in 2016 to 676 in 2031,
 - An annual growth rate of 0.8 percent
- Population under 15 years of age will grow from 65 in 2016 to 69 in 2031,

⁴ https://www2.gov.bc.ca/assets/gov/data/statistics/people-population-community/population/people_population_projections_highlights.pdf

⁵ 2021 Census Population was 663, similar to the projection level of 668.

- An annual growth rate of 0.4 percent
 - A decline in population share from 11 percent to 10 percent.
- Population 15 to 64 Years old will grow from 445 to 463,
 - An annual growth rate of 0.3 percent
 - A change in population share from 74 percent to 69 percent
- Population 65 years and older will grow from 95 to 143,
 - An annual growth rate of 2.8 percent
 - A change in population share from 16 percent to 21 percent

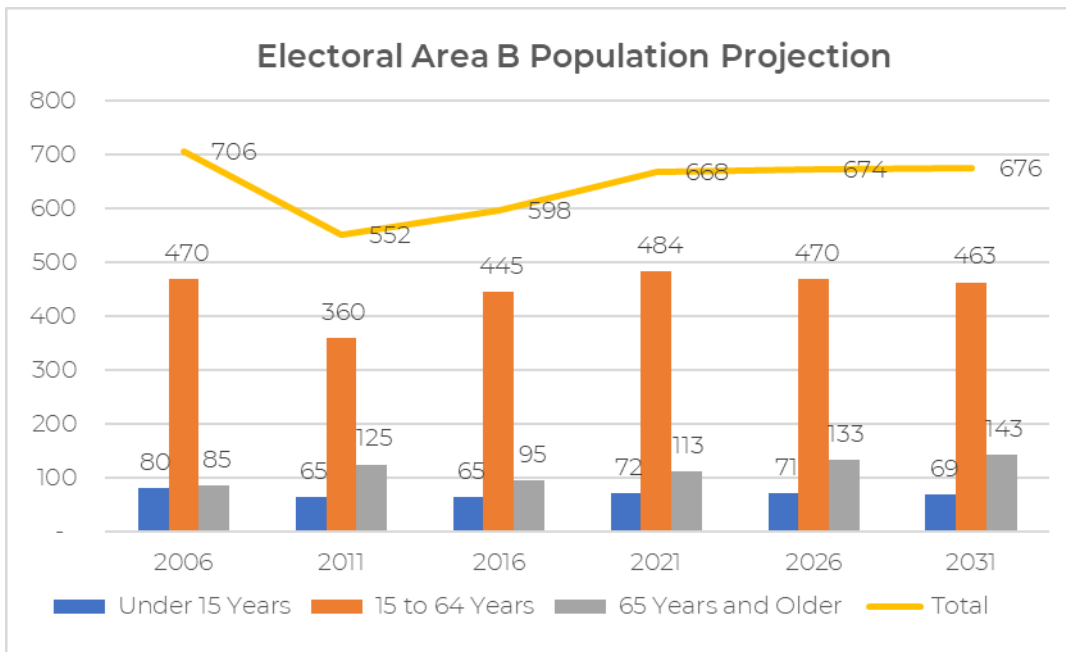
It is key to note that the fastest growing demographic in Electoral Area B will be the senior citizen population. This change will have key impacts on the suitability of the existing housing stock for residents who are older and live in smaller households.

Table 13: Population Projection, Area B

Population Estimate							
	Under 15 Years	15 to 64 Years	65 Years and Older	Total	Under 15 Years (%)	15 to 64 Years (%)	65 years and older(%)
2006	80	470	85	706	11%	67%	12%
2011	65	360	125	552	12%	65%	23%
2016	65	445	95	598	11%	74%	16%
2017	70	476	99	645	11%	74%	15%
2018	71	483	103	657	11%	73%	16%
2019	73	485	107	665	11%	73%	16%
2020	72	487	110	669	11%	73%	16%
2021	72	484	113	668	11%	72%	17%
2022	72	479	118	669	11%	72%	18%
2023	72	477	123	672	11%	71%	18%
2024	72	475	127	674	11%	70%	19%
2025	72	473	129	674	11%	70%	19%
2026	71	470	133	674	11%	70%	20%
2027	71	469	136	675	11%	69%	20%
2028	71	465	139	675	10%	69%	21%
2029	70	463	141	674	10%	69%	21%
2030	70	461	143	674	10%	68%	21%
2031	69	463	143	676	10%	69%	21%

Source: Urbanics Consultants Ltd., BC Stats PEOPLE Estimates

Figure 9: Electoral Area B Population Projection



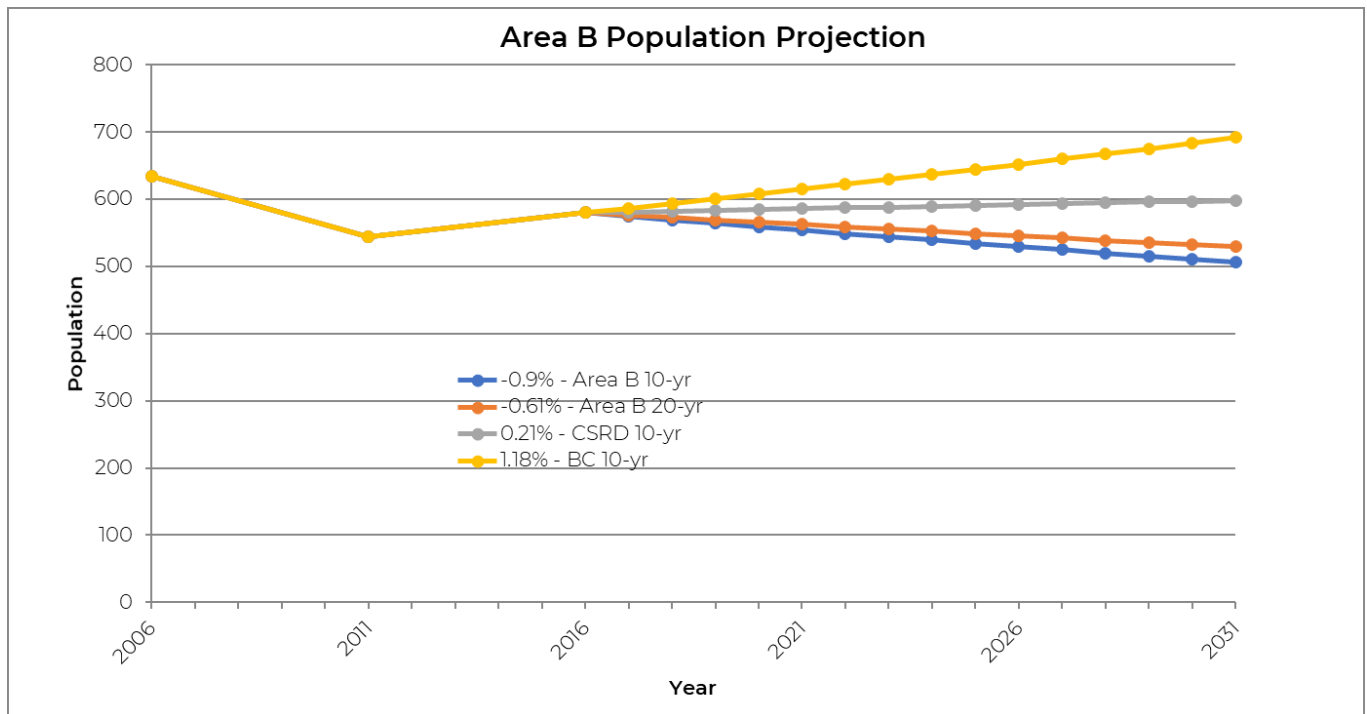
Source: Urbanics Consultants Ltd., BC Stats PEOPLE Estimates

Given the last several decades trajectory of Electoral Area B's population, the Consultant found this outcome of generally flat population level combined with increasing numbers of older residents to be highly plausible.

However, it should be kept in mind that this is ultimately based upon projecting past outcomes into the future. Changes in the business environment, the strength of the local economy, the demand for country living, and other factors can create shifts in demand that are not presently foreseeable. In the last year, many more rural locations have seen increased demand and migration, as residents seek greater space for their families as the Pandemic eases. Increasing acceptance and capability for remote work has enabled preferences for rural living to be realized that were previously balanced against metropolitan job market considerations. Especially in a jurisdiction with fewer than a thousand residents, small shifts can have a dramatic proportional impact.

For this purpose, the Consultant has generated an alternate population forecast showing how Area B would grow if at the same pace of comparable jurisdictions. The yellow line represents growth at the BC 10-year average. The grey line represents growth at the 10-year CSRD average. The orange line represents growth at the 20-year Area B average rate, while the blue line represents growth at the 10-year Area B average.

Figure 10: Alternate Population Scenarios



Source: Urbanics Consultant Ltd., Statistics Canada Census 1996, 2001, 2006, 2011, 2016

By way of comparison, the adjacent City of Revelstoke is projected by BC Stats to grow by 7 Percent over the period 2021-2031.

3. Housing Supply

This section examines the housing supply in Electoral Area B and is primarily focused on the occupied private dwellings in the area. While there are unoccupied dwellings or dwellings occupied by temporary residents, Statistics Canada does not make available data to nearly the same level of detail as occupied private dwellings occupied by usual residents.

Table 14: Total Private Dwellings By Occupancy and Usual Residency

Private Dwelling Types	Area B			Avg. Annual Rate of Growth	CSRD			Avg. Annual Rate of Growth
	2006	2011	2016		2006	2011	2016	
Total private dwellings	475	339	466	-0.19%	26,146	28,430	29,798	1.32%
Occupied by usual residents	273	240	267	-0.22%	21,185	21,746	22,454	0.58%
Vacant dwellings or dwellings occupied by temporary residents	202	99	199	-0.15%	4,961	6,684	7,344	4.00%
Vacant dwellings or dwellings occupied by temporary residents (%)	43%	29%	43%		19%	24%	25%	

Source: Statistics Canada Census 2006, 2011, 2016, Urbanics Consultants Ltd.

As shown in Table 14, the proportion of vacant or occupied by non-usual residents in Area B is higher than that seen in the Columbia Shuswap overall (25 percent), at 43 percent of the housing stock in 2016. This is expected, given the heavy impact of the tourism economy in the region, and both figures are high compared to the 9 percent seen Province wide. The average shrinkage in the dwelling stock rate has been approximately 0.2 percent per year 2006 to 2016, for both dwellings occupied-by-usual-residents and other dwellings. This compares to a 1.3 percent average annual *increase* in the CSRD dwelling stock as well as a 0.6 percent average annual increase in usually occupied dwellings.

Of the 466 Area B dwellings enumerated by the Census, 165 were found to be unoccupied outright (35.5 percent). 40 were found to be occupied by foreign residents or temporary residents. This compares with the Columbia Shuswap as a whole, where 20.8 percent of homes were found outright unoccupied, and 3.9 percent of homes were found to be occupied by foreign or temporary residents.

The dramatic variation in the number of dwellings in 2011 when compared to both 2016 and 2006, however suggests that readers and policy makers should be weary of census data quality for this period. It would seem highly unlikely that nearly 30 percent of the Area B housing stock disappeared in the span of 5 years, only to reappear 5 years later. It would be far more likely that 2011 Census

enumerators were unable to identify a substantial number of vacation homes, secondary dwellings, and other non-occupied units during this Census and National Household Survey.

Housing Stock Trends

Table 15: Dwelling Units by Typology

Occupied Private Dwelling Units by Type	2006	2011	2016	Change 2006-2016	% Change	2016 % composition
Total occupied private dwellings	270	240	265	-5	-2	-
Single-detached house	260	225	215	-45	-17	81
Semi-detached, row house and duplex	-	-	-	-	-	-
Semi-detached or double house	-	-	-	-	-	-
Row house	-	-	-	-	-	-
Apartment/flat in a duplex	-	-	-	-	-	-
Apartment in a building that has five or more storeys	-	-	-	-	-	-
Apartment in a building that has fewer than five storeys	-	-	-	-	-	-
Movable dwelling	15	-	55	40	267	21

Source: Statistics Canada Census 2006, 2011, 2016, Urbanics Consultants Ltd.

The recorded number of private dwellings in Electoral Area B has tended to follow changing population figures over previous Censuses, as seen in the previous subsection.⁶

Columbia Shuswap B is overwhelmingly characterized by single family homes, which in 2016 composed 81 percent of the occupied private housing stock. All

⁶ Statistics Canada defined dwelling types the following ways:

Single-detached house: A single dwelling not attached to any other dwelling or structure (except its own garage or shed). A single-detached house has open space on all sides, and has no dwellings either above it or below it. A mobile home fixed permanently to a foundation is also classified as a single-detached house.

Semi-detached house: One of two dwellings attached side by side (or back to back) to each other, but not attached to any other dwelling or structure (except its own garage or shed). A semi-detached dwelling has no dwellings either above it or below it, and the two units together have open space on all sides.

Row house: One of three or more dwellings joined side by side (or occasionally side to back), such as a townhouse or garden home, but not having any other dwellings either above or below. Townhouses attached to a high-rise building are also classified as row houses.

Apartment or flat in a duplex: One of two dwellings, located one above the other, may or may not be attached to other dwellings or buildings.

Apartment in a building that has five or more storeys: A dwelling unit in a high-rise apartment building which has five or more storeys.

Apartment in a building that has fewer than five storeys: A dwelling unit attached to other dwelling units, commercial units, or other non-residential space in a building that has fewer than five storeys.

Movable Dwelling: Either a Mobile home: A single dwelling, designed and constructed to be transported on its own chassis and capable of being moved to a new location on short notice. It may be placed temporarily on a foundation pad and may be covered by a skirt; OR A single dwelling, other than a mobile home, used as a place of residence, but capable of being moved on short notice, such as a tent, recreational vehicle, travel trailer, houseboat, or floating home.

other homes in the Electoral Area were Movable Dwellings, meaning that there were no duplexes, apartments or other housing typologies located by the Census.

Over the period 2006-2016, the number of regularly occupied single detached houses fell by 17 percent. However, the number of movable dwellings increased by 40 percent, an increase from 15 to 55 units. This represents a shift from 6 percent to 21 percent of the overall housing stock. The generally superior affordability of movable dwellings compared to detached housing may be contributing to this in a time of generally rising prices. In this time, the portion of single detached houses has fallen from 96 percent to 81 percent.

Survey data has indicated a strong preference for single detached houses among residents, however, given growing cost constraints, this may not be achievable for a large portion of families, and may be secondary to other desired features in housing such as location or cost.

Table 16: Occupied Private Dwellings by Number of Bedrooms

Occupied Private Dwellings by No. of Bedrooms	2011	2011 (% of total)	2016	2016 (% of total)
Total occupied private dwellings	240		265	
No bedrooms	0	0	0	0
1 bedroom	0	0	25	9
2 bedrooms	100	42	60	23
3 bedrooms	75	31	110	42
4 or more bedrooms	65	27	75	28

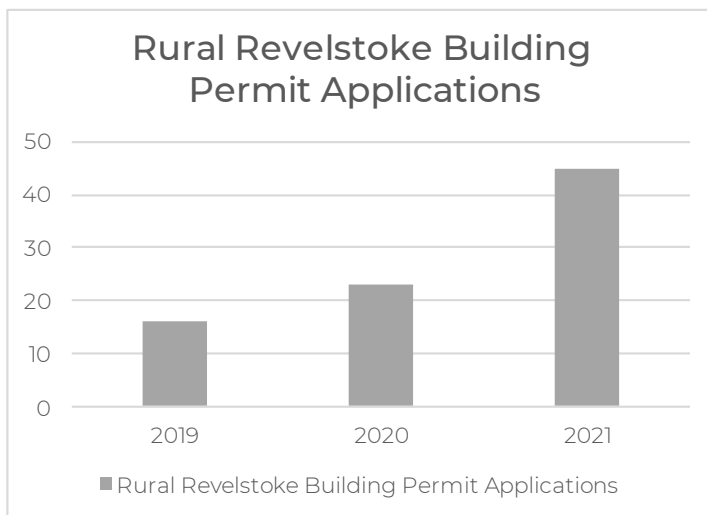
Source: Statistics Canada Census 2011, 2016, Urbanics Consultants Ltd.

There are very few 1 bedroom or studio units Electoral Area B, (zero in 2011 for both categories). By 2016, however, the number of 1-bedroom units had increased from none to 25, comprising 9 percent of the housing stock. The largest portion of the housing stock in 2016 was 3-bedroom units (110 units, 42 percent). It should be noted again here that this is based upon census data which is drawn from a survey of 25 percent of the population, rather than an exhaustive inventory. In this circumstance, the margin of error would be proportionately quite large.

New Housing

Under provisions of the *Homeowner Protection Act*, all new homes constructed in British Columbia must be registered with BC Housing before the start of construction. The province does not make available this data, called the BC New Homes Registry, for Electoral Areas, however it is reported that in the unincorporated areas of Columbia Shuswap Regional District, between 2016 and 2020 between 75 and 90 new single detached homes per year have been permitted, in addition to a lower-than-reporting threshold number of multi-family units or purpose-built rentals.

Figure 11: Area B Building Permits



Source: Urbanics Consultants Ltd., CSRD

According to the Columbia Shuswap Regional District’s building permit data, housing production in Electoral Area B has been almost entirely single-family homes, with a small number of mobile homes or motel/cabin permits issued. This is expected in a largely rural region such as Rural Revelstoke. Building permit counts have increased substantially in Rural Revelstoke over the previous three years, increasing from 16 in 2019 to 45 in 2021. This is inline with recorded population growth as well as increased prices.

In Table 17 are shown the housing stock by period of construction. In Rural Revelstoke, the modal home was built between 1961 and 1980 (33 percent of the housing stock), a figure that has fallen in recent years with the construction of new homes. The 2016 Census suggested a net construction of 25 homes

between 2011 and 2016, which would average to 5 net new homes per year, which is consistent with recent building permit data.

Table 17: Period of Construction, Electoral Area B

Occupied Private Dwellings by period of construction	2006	2011	2016
1960 or before	45 (16%)	0 (0%)	30 (11%)
1961 to 1980	110 (40%)	110 (46%)	90 (33%)
1981 to 1990	45 (16%)	55 (23%)	50 (19%)
1991 to 2000	50 (18%)	55 (23%)	35 (13%)
2001 to 2005	15 (5%)	0 (0%)	30 (11%)
2006 to 2010	0 (0%)	0 (0%)	10 (4%)
2011 to 2016	0 (0%)	0 (0%)	25 (9%)
Total	275	240	270

Source: Statistics Canada Census 2006, 2011, 2016, Urbanics Consultants Ltd. Please note that 2011 National Household Survey Data may be misleading due to low sample size induced margins of error.

Housing Tenure

Rural Revelstoke had a homeownership rate of 87 percent as of the 2016 Census. Of the 270 occupied units found at that time, 235 were owner-occupied, while 30 were rented. This is a greater level of owner-occupancy than the CSRD (80 percent) as well as the Province (68 percent). This difference is comprehensible given the highly rural nature of Electoral Area B.

Table 18: Housing Tenure

Dwellings	2006	2011	2016
Area B			
Owners	235	215	235
Renters	40	25	30
Others (Band Housing)	0	0	0
Total occupied dwellings	275	240	270
Ownership Rate	85%	90%	87%
CSRD			
Owners	17,220	17,475	17,890
Renters	3,920	4,230	4,530
Others (Band Housing)	50	30	40
Total occupied dwellings	21,185	21,730	22,450
Ownership Rate	81%	80%	80%
British Columbia			
Owners	1,145,050	1,234,710	1,279,025
Renters	494,000	525,000	599,360
Others (Band Housing)	4,105	4,925	3,590
Total occupied dwellings	1,643,145	1,764,630	1,881,965
Ownership Rate	70%	70%	68%

Source: Statistics Canada Census 2006, 2011, 2016, Urbanics Consultants Ltd.

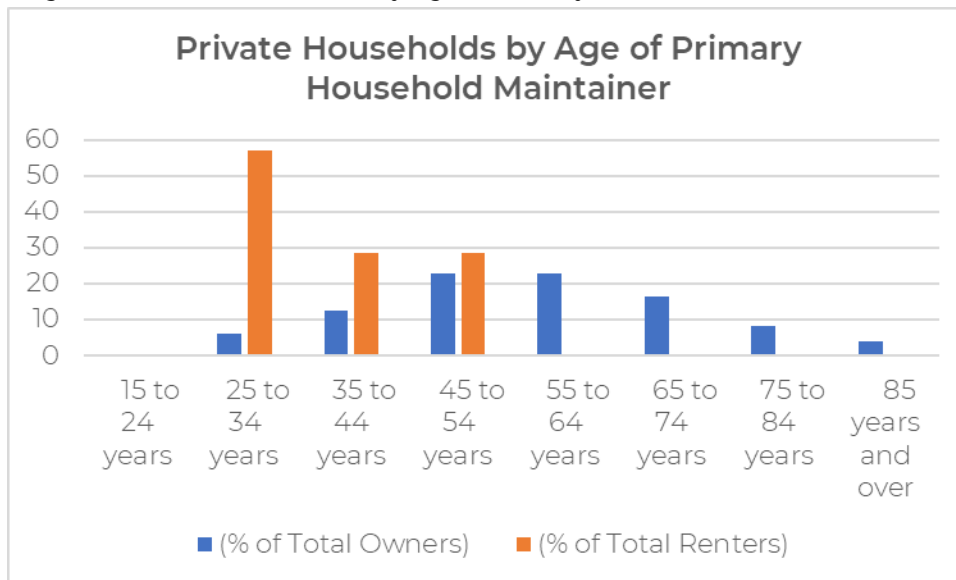
In Figure 12, readers may note the breakdown of household tenure by age of household maintainers, who sourced as the first name listed on Census returns. The rental population is considerably younger than the homeownership population, with the majority of all renters being under the age of 35, and almost no renters above the age of 55. This compares to the homeowner population, which is much more normally distributed. Renters are generally younger than homeowners, as to become a homeowner requires a certain level of settled living and career development, but this pattern also reflects the increasing costs of housing in the area, meaning that younger would-be homeowners face a more challenging house market than older homeowners

did at the same age. The lack of senior renters is likely reflective of the lack of dedicated seniors housing facilities in the region, leaving only local or transplant retirees.

Non-Market Housing

BC Housing periodically reviews and updates the types of non-market housing terms. The following terms are based on BC Housing terminology. Typical inventory of the non-market housing in a community includes:

Figure 12: Private Households by Age of Primary Household Maintainer



Source: Statistics Canada Census 2016, Urbanics Consultants Ltd.

- **Shelter:** These include year-round shelters and emergency weather response shelters. Short-stay housing of 30 days or less. Emergency shelters provide single or shared bedrooms or dorm-type sleeping arrangements with varying levels of support to individuals.
- **Transition houses:** Temporary housing for women and children fleeing violence. Transition houses provide housing, food, crisis intervention and referrals. All provincially funded transition houses have around-the-clock staff coverage. Typically, stays do not exceed 30 days.
- **Safe homes:** Provides temporary shelter and services (often for women and their children) who are facing housing crisis issues or fleeing domestic

violence. This may include private homes, hotel units or rental apartments. Stays do not usually exceed five days. In addition to food and shelter, it also provides support services such as advocacy, information and referral, counselling, and transportation to appointments.

- **Second-stage housing:** Provides housing for women and children fleeing violence who have completed a stay in a transition house or safe home. Typically, stays last up to 18 months.
- **Transitional housing:** Includes the provision of on- or off-site support services to help residents move towards independence and self-sufficiency. This type of housing provided for a minimum of 30 days that can last up to two or three years.
- **Below-market rental:** Below-market rental housing is housing with rents equal to, or lower than, average rates in private-market rental housing.
- **Co-operative housing:** Co-operative housing is a type of development where the residents have a share in the corporation (co-operative) that owns/manages the development.
- **Supportive housing:** This housing provides ongoing assistance to residents who require support to live with modest independence. It is available for people who are homeless or at risk-of-homelessness and who may have barriers to housing such as mental illness or substance use. It can be housing for seniors and others who require services such as meals, housekeeping, 24-hour response system and social and recreational activities. It does not include personal assistance services such as bathing, dressing, or medication assistance.
- **Seniors housing:** Affordable housing geared toward individuals aged 55 or older or a couple where at least one person is age 55 or older. Seniors live independently and typically live-in self-contained apartments that provide accessible, barrier-free design features.
- **Assisted living:** Housing that includes hospitality services (e.g., meals, housekeeping, social and recreational activities) and one or two personal assistance services, such as regular assistance with activities of daily living,

medication services or psychosocial supports (referred to as prescribed services). This housing is subject to registration by the Assisted Living Registrar and includes self-contained apartments for seniors or people with disabilities who need some support services to continue living independently, but do not need 24-hour facility care; or housing in which residents receive services related to mental health and substance use issues.

Rural Revelstoke is not a center of social housing provision. According to BC Housing's March 31, 2021 Inventory, there are no emergency shelter units or homeless rent supplements in Electoral Area B. There are no independent social housing units for low-income families or independent seniors. The entire social housing inventory for Rural Revelstoke consists of a single recipient of rental assistance in the private market.

This compares to the wider Columbia Shuswap Regional District, where there are 873 recipients of housing supports, including 90 recipients in unincorporated areas of the Regional District.

Consultations with affordable housing providers have identified several ongoing issues.

- A lack of low-cost rental housing for working families, with low vacancy rates and a seasonal tourism-oriented rental market inhibiting access to long term rental housing at affordable rates
- A lack of senior's housing appropriate for those who can no longer maintain a single-family home or residential lot but would like to age in the community. While it would be difficult to locate such housing in Area B proper, it may be important to ensure that it can be found in the region.

Overall, there are strong indications that there is a desire and a growing need for greater affordable housing opportunities, as well as partners on the ground in Rural Revelstoke who are well placed, provided greater resources from government and civil society partners, to deliver affordable housing projects

Housing Suitability and Adequacy

"Housing suitability refers to whether a private household is living in suitable accommodations according to the National Occupancy Standard (NOS); that is whether the dwelling has enough bedrooms for the size and composition of the household. A household is deemed to be living in suitable accommodations if its dwelling has enough bedrooms as calculated using the NOS. (Census 2016)"

Rural Revelstoke homes almost uniformly had enough bedrooms to meet National Occupancy Standards, with only 4 percent found below suitability standard. This compares with 2 percent in the CSRD, and 5 percent in British Columbia at-large.

Table 19: Occupied Private Dwelling Characteristics

Suitability Standards	Area B	CSRD	BC
Total - Private households by housing below standards	255	21,055	1,740,915
Below the suitability standard (not suitable)	10	385	91,410
% below the suitability standard (not suitable)	4	2	5

Source: Statistics Canada Census 2016, Urbanics Consultants Ltd.

Adequacy, in Census parlance, refers to a given dwellings need for major repairs. Statistics Canada defined for 2016 need of repair in the following ways:

- **Regular Maintenance Needed:** Dwellings where only regular maintenance such as painting, or furnace cleaning is required.
- **Minor Repairs Needed:** Dwellings needing only minor repairs such as missing or loose floor tiles, bricks or shingles or defective steps, railings, or siding.
- **Major Repairs Needed:** Dwellings needing major repairs such as dwellings with defective plumbing or electrical wiring, and dwellings needing structural repairs to walls, floors, or ceilings.

In Rural Revelstoke, approximately 14 percent of dwellings are below suitability standards, implying that they require major repairs. This compares to 7 percent in Columbia Shuswap and 6 percent in BC, suggesting that under-maintenance is a substantial problem in the area.

Generally, rental dwellings are less well maintained than owner-occupied dwellings, both due to the net-rent maximizing incentives of lower-market landlords as well as the lack of day-to-day supervision of maintenance that comes with owner occupancy. This may be a problem in Rural Revelstoke as well, but due to the few renters in the area, it would be difficult to tell without more granular data than Statistics Canada provides. Relatively few survey respondents felt that repair was a major concern with the local housing stock

Table 20: Occupied Dwellings in Need of Major Repairs

Private households by housing below standards	Area B			CSRD			BC		
	Total	Owner	Renter	Total	Owner	Renter	Total	Owner	Renter
Total	255	220	35	21,055	16,765	4,290	1,740,915	1,196,780	544,130
Below the adequacy standard (major repairs needed)	35	30	0	1,425	1,015	410	105,410	64,040	41,370
% below the adequacy standard (major repairs needed)	14	14	0	7	6	10	6	5	8

Source: Statistics Canada Census 2016, Urbanics Consultants Ltd.

With respect to dwelling age, Electoral Area B homes are of a similar age distribution to British Columbia and the CSRD. 24 percent of homes have been built since 2001, compared to 20 percent in the CSRD and 23 percent in BC. By contrast, 44 percent of Electoral Area B homes were built before the end of 1980, compared to 48 percent in the CSRD and 44 percent in BC. 11 percent of houses were built before the end of 1960, compared to 12 percent in the CSRD and 14 percent in BC. Due to sample size issues, it is difficult to draw any

Table 21: Occupied Dwellings by Period of Construction

Dwellings by Period of Construction	Total	% of total	Owner	% of total	Renter	% of total
Occupied private dwellings	270		235		35	
1960 or before	30	11	25	83	0	0
1961 to 1980	90	33	80	89	0	0
1981 to 1990	50	19	40	80	10	20
1991 to 2000	35	13	30	86	10	29
2001 to 2005	30	11	25	83	10	33
2006 to 2010	10	4	10	100	0	0
2011 to 2016	25	9	20	80	0	0

Dwellings by Period of Construction	CSRD	% of total	BC	% of total
Occupied private dwellings	22,455		1,881,970	
1960 or before	2,700	12	267,560	14
1961 to 1980	7,980	36	559,485	30
1981 to 1990	2,810	13	289,560	15
1991 to 2000	4,410	20	331,865	18
2001 to 2005	1,350	6	125,340	7
2006 to 2010	2,060	9	171,950	9
2011 to 2016	1,150	5	136,210	7

Source: Statistics Canada Census 2016, Urbanics Consultants Ltd.

reliable conclusions about the age of the rental stock, though often it is the case that the rental stock is older than the ownership stock in a given jurisdiction.

Shelter-cost-to-income-ratio

Shelter-cost-to-income ratio (STIR) refers to the proportion of average total income of household which is spent on shelter costs. It is calculated for private households living in owned or rented dwellings and is estimated by dividing a household's total annual shelter cost by its total annual income (for households with income greater than zero) and then taking an average of the individual households' STIRs. Shelter costs for owner households include, where

applicable, mortgage payments, property taxes and condominium fees, along with the costs of electricity, heat, water, and other municipal services.

Table 22: Shelter cost to income ratio

Shelter-cost-to-income ratios	Area B	CSRD	BC
Owner and Tenant Households with Incomes > \$0 , in non-farm, non-reserve private dwellings by shelter-cost-to-income ratio	260	21,705	1,832,420
Spending <30% of Income on Shelter Costs	210	17,190	1,320,210
Spending 30% or more of Income on Shelter Costs	50	4,515	512,210
Owner Households in Non-Farm Non-Reserve Private Dwellings	230	17,235	1,242,600
Owner Households with a Mortgage	110	8,945	727,680
Owner Households Spending 30% or more of Income on Shelter Costs	16%	13%	18%
Average Monthly Shelter Costs for Owned Dwellings (\$)	\$1,040	\$986	\$1,387
Median Value of Dwellings (\$)	\$425,258	\$349,659	\$500,874
Tenant Households in Non-Farm Non-Reserve Private Dwellings	30	4,475	592,825
Tenant Households in Subsidized Housing	0.0%	13.2%	12.5%
Tenant Households Spending 30% or more of Income on Shelter Costs	33%	36%	35%
Average Monthly Shelter Costs for Rented Dwellings (\$)	\$1,188	\$927	\$1,149

Source: Statistics Canada Census 2016, Urbanics Consultants Ltd.

As can be seen in Table 22, Electoral Area B faces similar shelter-cost to income ratios as the CSRD and British Columbia. 16 percent of homeownership households spend more than 30 percent of their income (as of the last Census) on housing costs, compared to 13 percent in the CSRD and 18 percent in British Columbia. For Renter households, the number is much higher at 33 percent spending more than 30 percent of their income on shelter costs, compared to 36 percent in the CSRD and 35 percent in BC. This pattern is widespread, reflecting the generally worse economic position of renters and the lack of availability of ownership housing to lower income households.

This is also tied to the cost of shelter. As can be seen, per the 2016 Census, shelter costs in Area B are much higher than in the CSRD writ-large, and much more comparable to British Columbia as a whole. Rental costs in Rural Revelstoke were \$1,188 per month, compared to \$1,149 in BC and just \$927 in the CSRD. Homes had a median value of \$425,258 in Rural Revelstoke, which is approximately halfway between BC (\$500,874) and the CSRD (\$249,659). This can be explained by Rural Revelstoke’s relation to the economy of Revelstoke

proper. This number is reported to have increased considerably, including a 35% increase in 2021 alone, which will have further eroded affordability.

Core and Extreme Core Housing Need

A household is considered to be in core housing need if its housing falls below at least one of the adequacy, affordability or suitability standards and if it would have to spend 30 per cent or more of its before-tax income to pay the median rent (including utilities) of appropriately sized alternative local market housing. “Extreme core housing need” has the same meaning as core housing need, except that the household has shelter costs for housing that are more than 50% of total before-tax household income.

Per the 2016 Census, unaffordable housing afflicted 21.6 percent of Area B households, compared to 11 percent in the CSRD and 15 percent in British Columbia. Extreme Core Housing Need afflicted 6 percent of households in the Electoral Area, compared to 5 percent in the CSRD and 6 percent in BC.

Table 23: Core Housing Need

Core Housing Need									
Households	Area B			CSRD			British Columbia		
	Total	Owners	Tenants	Total	Owners	Tenants	Total	Owners	Tenants
Total Households	255	220	35	21,055	16,770	4,295	1,740,915	1,196,785	544,135
Share	100%	86%	14%	100%	80%	20%	100%	69%	31%
Below Suitability Standard	10	-	-	385	195	185	91,410	36,240	55,170
Rate	4%	0%	0%	2%	1%	4%	5%	3%	10%
Below Adequacy Standard	35	30	-	1,425	1,015	410	105,410	64,040	41,370
Rate	14%	14%	0%	7%	6%	10%	6%	5%	8%
Below Affordability Standard	45	35	10	3,865	2,235	1,630	420,710	212,165	208,545
Rate	18%	16%	29%	18%	13%	38%	24%	18%	38%
Below All Three Standards	-	-	-	15	-	10	2,310	570	1,745
Rate	0%	0%	0%	0%	0%	0%	0%	0%	0%
In Core Housing Need	55	45	10	2,215	995	1,220	260,225	97,355	162,870
Rate	22%	20%	29%	11%	6%	28%	15%	8%	30%
Extreme Core Housing Need	15	15	-	970	410	560	112,590	44,540	68,050
Rate	6%	7%	0%	5%	2%	13%	6%	4%	13%

Source: Statistics Canada Census 2016, Urbanics Consultants Ltd.

Conspicuously, tenants were more likely to be in Core Housing Need in all jurisdictions, including 29 percent in Area B, 28 percent in the CSRD, and 30 percent in BC. This is particularly driven by failing to meet the affordability standard, which approximately a third of tenant households were unable to surpass. Affordability was also the biggest contributor to homeowning

households being in core housing need, with 16 percent of Area B homeowners spending more than 30% of their income on housing.

Table 24 illustrates the evolution of Core Housing Need over time. Core housing need has more than doubled 2006-2016, from 10.4 percent to 21.6 percent. As well, Extreme Core Housing Need increased from approximately 0 to 5 to 10-20 households. While 2011 figures are unreliable, 2006 figures are using the full census methodology, and show a decline in the portion of the population suffering from unaffordable housing, matched by a substantial increase in the portion of the population seeing inadequate or unsuitable housing – that is, housing needing major repairs or undersized for household size. This is a curious result, given trends in housing affordability over that time.

Table 24: Core Housing Need over Time

Core Housing Need			
	2006	2011	2016
Unaffordable Housing (%)	29.2	26.1	17.6
Inadequate Housing (%)	6.3	0.0	13.7
Unsuitable Housing (%)	0.0	0.0	3.9
Core Housing Need (%)	10.4	14.9	21.6
Extreme Core Housing Need (%)	0.0	0.0	5.9
Number of Households In Core Need	25	35	55
Extreme Core Housing Need (Count)	0	0	15

Source: Statistics Canada Census 2016, 2011 2006, Urbanics Consultants Ltd.

4. Housing Market Characteristics

Housing Sales Activity

This section examines housing sales activity in Electoral Area B. BC Assessment data for the year 2021 has been provided, showing market sales in Rural Revelstoke, split among various classes of property. However, recent rises in property values should have put market values at the time this report was composed at a somewhat higher level.

While the population of real estate transactions in Rural Revelstoke is small, reflecting the small population, we can see something reflecting current market values in the area. This reflects approximately 30 resident households per residential transaction. This compares to 25 households per residential transaction in the wider CSRD.

Table 25: Residential Market Data

Property Type - Area B	Total Sales	Average Bedroom Count	Average Sale Price	Average Median Sale Price
Single Family Dwelling	4	2.75	\$ 355,000	\$ 312,500
Duplex, Non-Strata Side by Side or Front/Back	1	2	\$ 100,000	\$ 100,000
Large Properties (2+ Acres)	4	3	\$ 672,500	\$ 727,500
Total Residential	9	2.78	\$ 467,778	\$ 590,000

Source: BC Assessment, Urbanics Consultants Ltd.

This data is based on 2020 sales reported to BC Assessment

The sales data indicates that:

- Single Family Dwellings have an average value of \$355,000
- Duplex Units have an observed value of \$100,000 (only one purchase, however)
- Large properties have an average value of \$673,000

However, all this data should be taken with due consideration of the small number of sales and resulting difficulty in accurately reflecting market values.

The Consultant reviewed current properties for sale through Multiple Listings Service and found that while prices are higher than the previous year, they are plausibly similar to assessment values.

Rental Housing

Per the 2016 Census, monthly shelter costs for tenants were \$1,188 in Electoral Area B. This compares with \$927 in the CSRD and \$1,149 in British Columbia. Unfortunately, the Census was not able to provide median shelter costs for rented dwellings in Rural Revelstoke.

Table 26: Tenant Shelter Costs

Rented Dwellings: Monthly Shelter Cost			
2016	Area B	CSRD	BC
Median	\$ -	\$ 852	\$1,036
Average	\$ 1,188	\$ 927	\$ 1,149
2011- Average	\$ 935	\$ 877	\$1,075
2006-Average	\$ 609	\$ 771	\$ 980
Percentage Increase 2006-2016	95%	20%	17%

Source: Statistics Canada Census 2016, 2011 2006, Urbanics Consultants Ltd.

Local survey respondents report a difficult housing environment in Rural Revelstoke, where a highly seasonal market for housing exacerbates rental market difficulties. It is widely perceived that the peak of the local job market coincides with the peak of the local short-term rental and vacation home market, bringing a further crunch to prospective renters seeking permanent accommodation.

While the survey size for the long-form Census makes these numbers questionable in a jurisdiction the size of Rural Revelstoke, the numbers provided suggest that rents in the region many have risen by 95 percent between 2006 and 2016, compared to 20 percent in the CSRD and 17 percent in BC province wide. This compares to an 18 percent level of general inflation according to the Bank of Canada's Consumer Price Index between 2006 and 2016.

Affordability of Market Rate Housing

This section examines affordability levels in Rural Revelstoke based on household income, mortgage qualification, and shelter costs from the 2016 Census (for rentals) and 2020 BC Assessment observations (for homeownership housing). Affordable, for this purpose, has been defined using the 30 percent of gross income standing used by the Canadian Mortgage & Housing Corporation.

Shelter costs include mortgage payments, (both principal and interest), property taxes, condominium fees, along with payments for electricity, fuel, water, and other municipal services. For tenant households, shelter costs include rent as well as utilities and service payments.

For this analysis, the consultant has assumed:

- 20 percent down payment – this is the standard down payment for borrowers without mortgage insurance required for high-ratio (less than 20 percent down) loans.
- 25-year mortgage amortization – this is the standard mortgage available for Canadian borrowers, and reflects the lowest generally available monthly payments
- 4.79 percent mortgage interest – this is the current Bank of Canada average posted rate as of August 12, 2021 for five-year conventional mortgages.
- 0.25 percent insurance rate - this is to account for insurance requirements the lender may have.
- \$3.5194 property tax per thousand dollars in assessed value reflecting the all-areas Area B property tax for 2020.
- Buyers are only purchasing one unit: no rental income is derived from property for bank loan purposes.

Table 27: Affordability by Typology

Dwelling Types	Sales Price	Loan Amount	Mortgage Payment (Monthly)	PITI (Annual)	Qualifying Income (Annual)	% of Households that Fall Below Affordability
Owner-Occupied						
Single-Detached (Actual)	\$ 355,000	\$ 284,000	\$ 1,626	\$ 21,645	\$ 72,150	50%
Single-Detached (Assessed)	\$ 307,806	\$ 246,245	\$ 1,410	\$ 18,767	\$ 62,558	43%
Half Duplex (Actual)	\$ 100,000	\$ 80,000	\$ 458	\$ 6,097	\$ 20,324	10%
Half Duplex (Assessed)	\$ 243,600	\$ 194,880	\$ 1,116	\$ 14,853	\$ 49,509	33%
Mobile / Manufactured (Assessed)	\$ 180,660	\$ 144,528	\$ 827	\$ 11,015	\$ 36,717	26%
Renter-Occupied						
Average Rent (2016)			Monthly rent \$ 1,188		\$ 47,520	32%

Source: Statistics Canada Census 2016, BC Assessment, Urbanics Consultants Ltd.

As shown in Table 27, the average single detached house sold in Rural Revelstoke over the previous year is affordable to only 50 percent of households. The average assessment value for such houses would be unaffordable to 43 percent of households, a very large minority. While it is true that rent, half duplexes, and manufactured homes are much more affordable, these are also much less common and much less desired portions of the housing stock

Table 28: Affordability by Household Composition

Households	Median Household Income	Affordable purchase price	Single-Detached (Actual)	Single-Detached (Assessed)	Half Duplex (Actual)	Half Duplex (Assessed)	Mobile / Manufactured (Assessed)	Affordable Rent
			\$ 355,000	\$ 307,806	\$ 100,000	\$ 243,600	\$ 180,660	
Couple-only family	\$ 79,701	\$ 431,999	✓	✓	✓	✓	✓	\$ 1,993
Couple-with children	\$ 104,192	\$ 564,746	✓	✓	✓	✓	✓	\$ 2,605
Lone-parent family	\$ -	\$ -	X	X	X	X	X	\$ -
Family income	\$ 85,248	\$ 462,065	✓	✓	✓	✓	✓	\$ 2,131
1 person households	\$ 26,816	\$ 145,349	X	X	✓	X	X	\$ 670
2 or more person households	\$ 84,992	\$ 460,677	✓	✓	✓	✓	✓	\$ 2,125
Household income	\$ 70,912	\$ 384,360	✓	✓	✓	✓	✓	\$ 1,773

Source: Statistics Canada Census 2016, BC Assessment, Urbanics Consultants Ltd.

Using Census data on median household incomes of various household compositions, we can examine who can and cannot afford various types of housing (at the average price) in Rural Revelstoke.

As can be seen in Table 28:

- The median couple-only family, couple-with-children family, family, 2 or more-person household, and household can afford the average price of all examined housing typologies.

- The median lone-parent family could not be examined due to the lack of any such families in the 2016 Census sample
- The median 1-person household cannot afford any of the average of the examined household typologies except the market half duplex. However, this should be taken with the grain of salt that this represents an extremely limited number of sales and is substantially below assessment.

Overall, one can suggest that Rural Revelstoke is actually in a relatively good place with respect to affordability, where roughly half of households can afford roughly half of single detached homes. While half of households cannot afford half of the housing stock, it is logically the case that half of the housing stock is varying degrees of less expensive than the median and is available. This does, however, conflict with many observed experiences that the Consultants have encountered suggesting greater difficulties.

Where a deficit is observed is in the average rent, which 32 percent of households would not be able to afford. While there are cheaper-than-average rents available, we also find that 29 percent of tenant households were suffering from unaffordable housing as of the 2016 Census. This is a better outcome than seen in the wider CSRD or British Columbia but does not account for anecdotal reports from consultees and stakeholders indicating that rents have increased substantially in subsequent years.

5. Land Utilization

This section examines zoning and land use policy in Rural Revelstoke

Residential zones

Electoral Area B has the following residential zones, as per the Zoning Bylaw:

- RR1 – Rural Residential 1 – This zone is for single family dwellings with secondary units on 1 hectare lots.
- RR2 – Rural Residential 2 – this zone is primarily for single family dwellings with secondary units on 2 hectare lots
- RS3 – Residential 3 – This zone is for single family dwellings on lots down to 1/5 of a hectare and community water systems
- RC2 – Resort Commercial 2 – This zone includes only single-family dwellings, tourist cabins and secondary units on minimum 4 hectare lots
- VR – Vacation Rental – This zone permits vacation rentals among otherwise single-family dwellings and secondary dwelling units on 2 hectare lots

Additionally, the following zones also permit for single family or other residential uses.

- RSC - Rural And Resource – This zone is primarily for primary sector economic activity, but includes uses for single family dwellings and secondary dwelling units.
- RH – Rural Holdings – This zone is primarily for the purpose of rural industries, as well as resource industry, but includes provision for single family dwellings and secondary dwelling units
- SH - Small Holdings – this zone is intended for small rural uses, as well as single family dwellings and secondary dwellings
- CDB1 – Comprehensive Development B1 (Mt McPherson Rd) – This zone is for single family dwellings on a particular site.

- CDB2 – Comprehensive Development B2 (Shelter Bay) – This zone is for a mixed-use development in Shelter Bay
- HC – Highway Commercial – this zone is intended for main roadside development, but includes provision for single family dwellings, motels, and secondary units.
- NC – Neighbourhood Commercial – This zone is for local retail and commercial or public service establishments, but includes provision for secondary dwellings and owner-operator dwellings
- RC1 – Resort Commercial 1 – this zone is intended for resort areas, but includes provision for hotels, single family dwellings, secondary suites, staff accommodation and tourist cabins.
- ID1 – General Industrial – this zone is focussed on industrial uses but permits single family dwellings and secondary dwellings.

Agricultural Land Reserve

The Agricultural Land Reserve, governed by provincial statute, is the vehicle that reserves much of the province's arable lands from intensive development.

In Electoral Area B, approximately 97 square kilometers are under the jurisdiction of the Agricultural Land Commission, accounting for just under 1 percent of the area of the Electoral Area. For the most part, the mountainous terrain of Rural Revelstoke is not suitable to agriculture, and much of the historic arable land of the district would have been consumed by the raising of the level of Arrow Lakes for hydroelectric production. The ALR parcels are located in the southern part of the region about Arrow Lake and Trout Lake.

The housing-market effect of the Agricultural Land Reserve will include some of the following:

- It will tend to raise the price of non-ALR parcels by limiting their supply of substitutes, and it will

- Tend to suppress the value of ALR parcels, including houses on ALR land by reducing housing or other commercial or industrial development opportunities.
- It will tend to suppress the speculative value of ALR parcels as potential rezoning sites

Figure 13: Agricultural Land Reserve in Rural Revelstoke



Source: Agricultural Land Commission, Open Street Maps, Urbanics Consultants

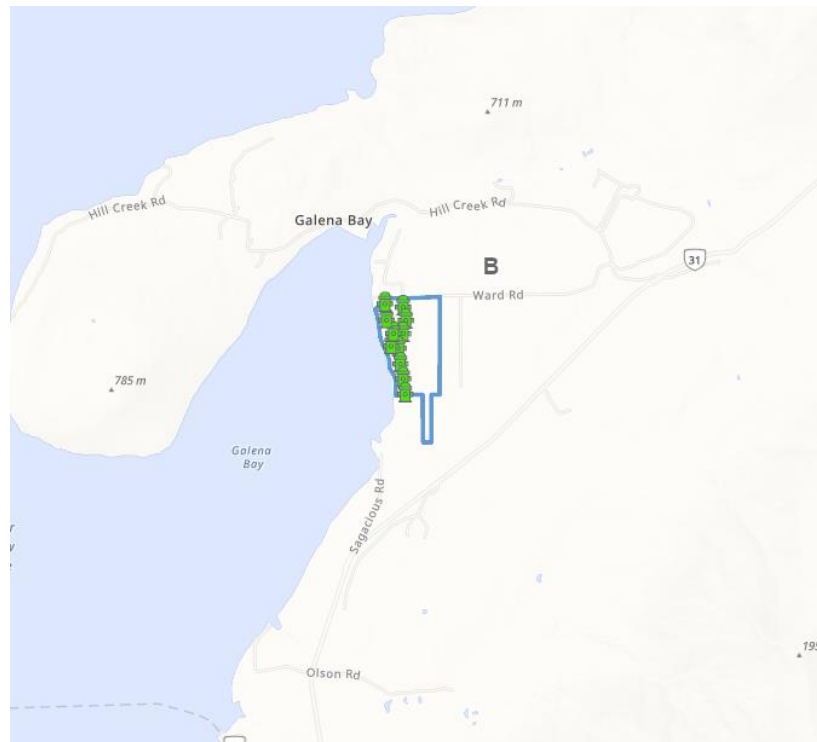
6. Current Gaps in the Housing Market

Given the limited development scope in Rural Revelstoke, this list may be less comprehensive than in more developed areas, however key gaps have been identified, including a lack of serviced lands, limited zoning permissions, affordability gaps, and a lack of secure rental housing

Lack of serviced land

Lack of serviced land is a consistent barrier cited by survey respondents, as well as stakeholders across the Columbia Shuswap Regional District, including non-profit housing providers. This is a particular challenge in Rural Revelstoke, given the lack of existing townsites to graft new serviced areas onto beyond the City of Revelstoke. While it was not a top-of-line concern for residents of Area B, provision of infrastructure among those surveyed did elicit some concern.

Figure 14: Galena Bay Water System



Source: Columbia Shuswap Regional District

Extension of servicing, especially community water systems, is required for the extension of complete communities, however, is also a highly expensive undertaking with the potential for long term financial burden from ongoing maintenance and replacement. Ideally, the initial complement of services is provided by the developer of a given site, with ongoing costs funded by annual property taxes. However, it is often the case that, especially with low-density development that ongoing property taxes may not cover this obligation over the long term, requiring either cross subsidy from taxes paid by more productive enterprises or more efficiently serviced residential areas. In so far as the Regional District can shape the intensity of development around existing services, it may be prudent to attempt to steer development towards denser development which can make use of a given amount of infrastructure more intensively.

With that said, there is some provision for low-density intensification as well. A concern for rural areas is that small rural roads can become congested at key times quite quickly with relatively small increases in use. With the rise of remote work as well as in the increase in the number of retirees, the amount of daily car-commuting implied by a given level of residential development is not as controlling as it once was.

Diverse Zoning

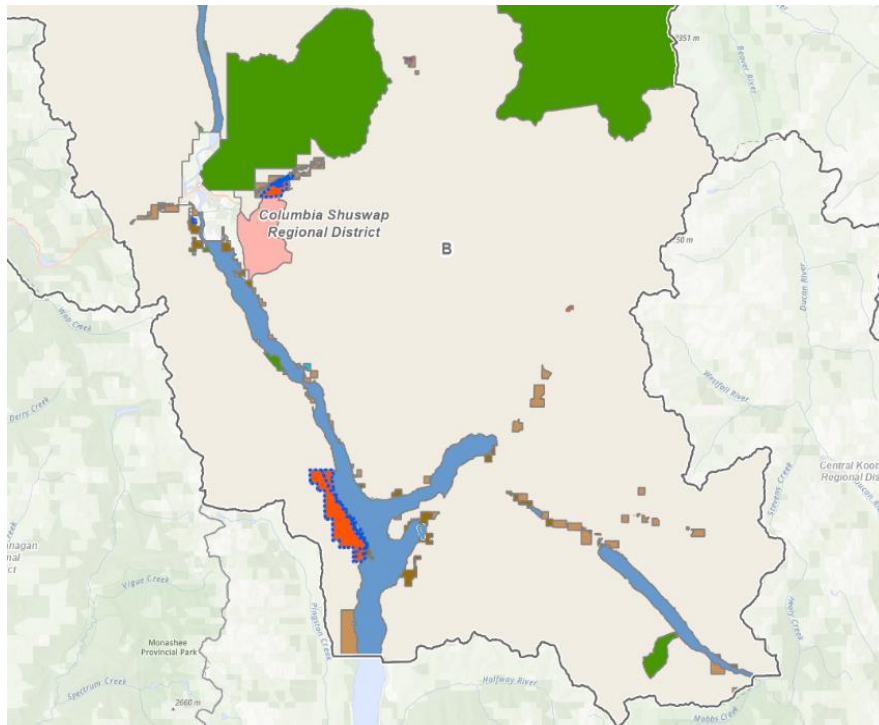
Permissive zoning is a key measure to drive down the cost of floor space costly housing markets. At the same time, it is necessary to manage the impact of development on the wildland interface and on public infrastructure. As such, an array of varying land use controls are appropriate and important for rural jurisdictions.

For the most part, Rural Revelstoke can be overwhelmingly categorized as Crown Land intended for Rural Resource development or wilderness. For what narrow parts of the Electoral Area are not thus designated there are scattered areas primarily designated for Small Holdings or Rural Holdings. It can be observed that even the serviced area around Galena Bay is zoned Rural Residential 1, which requires single family homes on 1 hectare lots. However, this must be balanced against the requirement for sewage infrastructure for developments less than 1 hectare per lot absent hydro-geological studies.

As land prices have increased in cost in Rural Revelstoke over the past 5 years, the ability of single-family homes to absorb housing demand degrades. While the district is currently comparatively well-positioned with respect to affordability, this is not guaranteed to last.

It is good that provision for secondary units is currently permitted in the zoning code, as this allows for the possibility of low-cost, low impact intensification across a wide area, however for higher levels of need the present zoning code only allows for developments down to 1/5 of a hectare, or 21,500 square feet. This requires very large lots even in the presence of a water system. Larger lot sizes ensure that households must pay for more land than they otherwise would have to in order to house themselves. While on a lot-by-lot basis, it is true that increasing permitted density will increase prices, when this is applied across an entire market the increase in permitted density is a market-wide shock to the price per square foot of buildable area and will tend to push down costs on a per-unit-of-living-space basis.

Figure 15: Zoning in Southern Area B



Source: Columbia Shuswap Regional District
Light Brown areas represent Rural and Small Holding Zones. Red Represents Comprehensive Development

Affordability

According to survey respondents, affordability is a concern for area residents. A large plurality of Rural Revelstoke responses indicted those homes being too expensive was a problem or major problem. However, statistically affordability is not an exceptional problem in Area B, at least as it relates to Area Incomes.

This however can have a compositional bias. The lack of less affordable housing in the area itself precludes the establishment of lower income households in an area. With sufficient time, simply through the mechanics of the housing market an area can seem to ‘improve’ in affordability despite becoming more expensive through the departure of those who would otherwise not be able to afford. This corresponds to the housing situation observed in Rural Revelstoke, where there is minimal non-market housing, and the housing stock consists almost entirely of owner-occupied single-family homes.

Lack of Secure Rental Housing

The cost of rent is widely reported to be burdensome in Rural Revelstoke. With perhaps three dozen rental households, it is clear that there is a long-term lack of rental housing in the area, compared to owner-occupied housing stock.

A lack of available rental stock will tend to push upward pressure on rents. This will in turn push residents out of the bottom of the housing market, as the most vulnerable or least well-resourced members of the community find themselves unable to pay new market rents if they are required to move, which contributes both to departure from the area and local homelessness.

Rather than being a separate phenomenon from rising rents and purchase prices and reduced affordability, homelessness is often a consequence as rents go up and some larger number of citizens move from housed to unhoused. While homelessness is not reported to be a widespread problem in Rural Revelstoke, it is more likely that the absence of homelessness can be attributed to the homeless being in more conducive neighbouring jurisdictions

7. Housing Needs Projections

Housing Needs as a result of Growth and Decline

This section examines the future housing needs of the communities based on the population and household growth projections. The population growth projections are based on the Census of 2016⁷ population counts for Columbia Shuswap Electoral Area B. These population projections incorporate age-cohort and gender-based fertility and mortality data and mobility information for the geography to project the future population for the region.

Further, distribution of the households based on the age of the head of the household (2016 Census) have been used to estimate the total number of households and their tenure over the projection period, assuming that household maintainer rates for each of the age-groups in the population stay constant over the study period. Resulting estimates of the population and households by age cohort for Electoral Area B are shown in the tables below:

Table 29: Population Projection 2016-2031

Population Projection				
	2016	2021	2026	2031
Under 15 Years	65	72	71	69
15-24 Years	55	59	67	72
25-34 Years	75	88	75	72
35-44 years	70	90	103	101
45-54 years	110	100	101	117
55-64 years	135	147	123	102
65-74 years	60	73	82	80
75-84 years	30	34	44	54
85 years and older	5	6	7	9
Total	598	668	674	676
People Per Household	2.15	2.18	2.14	2.11
Households	270	306	314	320

Source: Urbanics Consultants Ltd, Statistics Canada, BC

⁷ Statistics Canada have yet to release the full demographic data from the 2021 Census which might inform an updated forecast, however the headline population count of 663 is for modeling purposes equivalent to the 2016-based forecast of 668.

Table 30: Household Projection 2016-2031

Household Projection						
Total	2016	2021	2026	2031	Change 2021-2031	
15-24 Years	-	-	-	-	-	-
25-34 Years	35	36	31	30	-18%	-7
35-44 years	35	57	66	64	12%	7
45-54 years	65	54	55	63	17%	9
55-64 years	65	79	67	55	-31%	-24
65-74 years	35	36	41	40	10%	3
75-84 years	25	42	56	68	60%	25
85 years and older	10	6	7	9	51%	3
Total	270	312	321	329	5%	17
Homeowner Households						
15-24 Years	-	-	-	-	-	-
25-34 Years	15	16	13	13	-18%	-3
35-44 years	30	49	56	55	12%	6
45-54 years	55	46	46	54	17%	8
55-64 years	55	67	56	47	-31%	-21
65-74 years	40	41	47	45	10%	4
75-84 years	20	34	44	54	60%	20
85 years and older	10	6	7	9	51%	3
Total	240	259	270	277	7%	18
Tenant Households						
15-24 Years	-	-	-	-	-	-
25-34 Years	20	21	18	17	-18%	-4
35-44 years	10	16	19	18	12%	2
45-54 years	10	8	8	10	17%	1
55-64 years	-	-	-	-	-	0
65-74 years	-	-	-	-	-	0
75-84 years	-	-	-	-	-	0
85 years and older	-	-	-	-	-	0
Total	35	53	51	52	-1%	-1

Source: Urbanics Consultants Ltd, Statistics Canada, BC Stats
 Ten 85+ Households have been imputed into 2016, based on the existence of some number of such households as homeowners.

between 2021 and 2031, with an increase in 18 households of homeowners and a loss expected of one renter household. This projection should be understood as highly granular, however. Provincial population estimates reckon that the population will have risen since 2016 and plateau after 2021, and with it household formation. The projection forecasts a decline in the number of younger households and an increase in the number of senior households, which has consequences for the suitability of the existing housing stock.

Table 31: Projected Households by Core Housing Need

Core Housing Needs	2016	2021	2026	2031	Average
Core housing needs	55	68	70	72	
Owner occupied	45	53	55	57	
Renter-occupied	10	15	15	15	
Net housing needs					
Owner occupied					
5-year period		8	2	1	4
Annual		2	0	0	1
Annual average		0.7			
Renter-occupied					
5-year period		5	0	0	2
Annual		1	0	0	0
Annual average		0.3			
Extreme Core Housing Needs	2016	2021	2026	2031	Average
Extreme core housing needs	15	18	18	19	
Owner occupied	15	18	18	19	
Renter-occupied	0	0	0	0	
Net housing needs					
Owner occupied					
5-year period		3	1	0	1
Annual		1	0	0	0
Annual average		0.3			
Renter-occupied					
5-year period		0	0	0	0
Annual		0	0	0	0
Annual average		0.0			

Source: Urbanics Consultants Ltd.

Table 31 shows the expected number of households experience future Core Housing Need (i.e., those with housing that they cannot afford to replace that is too small, undermaintained, or unaffordable). It is based upon an assumption that core housing need will track current rates. Under this scenario, due to limited population growth, the population in core housing need is only expected to grow by 17 households, 12 owner occupied households and 5 renter occupied households. Extreme Core Housing Need is expected to remain steady, with an increase of 4 households by 2031 (this being households who must spend at least 50 percent of their income to pay for their housing without available substitutes).

Table 32: Projected Unit Counts by Number of Bedrooms

Number of bedrooms	2011	2016	2021	2026	2031
0 bedrooms (bachelor)	0 0%	0 0%	0 0%	0 0%	5 2%
1 bedroom	0 0%	25 9%	35 11%	35 11%	35 11%
2 bedrooms	100 42%	60 23%	70 22%	80 25%	80 24%
3 bedrooms	75 31%	110 42%	120 38%	125 39%	130 39%
4 bedrooms or more	65 27%	75 28%	80 26%	80 25%	80 24%
Total	240	265	312	321	329

Source: Urbanics Consultants

Projecting forward, and assuming that preferences for housing typology remain broadly similar to today while household sizes fall, the Consultant has estimated potential future need for housing by number of bedrooms.

Development Implications

The housing needs of a community are a reflection of the number of households in a community, itself a function of the rate of household formation as well as in- and out-migration. It's often thought that housing construction has to 'meet' an expected volume of household demand, but it's important to keep in consideration that the quantity of housing used in a given community is a function of the amount of housing available – residents can't move into housing that doesn't exist, and housing that replaces other

housing does not add to the housing stock. There are several types of housing development activity that are worth consideration:

- Development activity for replacing of old housing stock, which includes any housing that has reached the end of its useful life and is unfit for human habitation. This typically represents roughly 5 to 8 percent of the total housing stock in similar communities to Electoral Area B. Further, assuming that roughly 14 percent of all housing in the Electoral Area B is in need of major repairs, it is likely that at least a third of these homes (or 5 percent of the total) needs replacement.
- Vacant dwelling units and dwellings used by temporary residents, which includes structural vacancy, owner-occupied and renter-occupied homes, and homes occupied by temporary residents. This is a large portion of the Rural Revelstoke housing stock, comprising 43 percent of the housing stock in 2016.
- Vacant dwelling units diverted to the short-term rental market or as second homes present a trade-off to policy makers, supporting tourism and recreation-oriented industries as well as supplementing the hotel stock, while at the same time reducing the supply of rental housing, impacting many of the Region's least well-off households. It should be noted, that while the housing stock is over longer time-horizons not a zero-sum game, over the short-term this can have substantial implications for local residents and businesses.

In this position, the general conclusion regarding development is that with the area's deep attractiveness for recreational housing, a given amount of housing supply will meet less permanent residential demand than would be seen in other regions.

Non-Market housing needs

While non-market housing is a key component of a healthy housing market, Rural Revelstoke is not a strong candidate for non-market housing provision. The deeply rural position of most of the region, with the most built-up areas being largely suburban in relation to Revelstoke does not make for adequate support and service provision that is often seen as important for the successful

development of purpose-built non-market housing. Instead, the present model of individual supplemental support from BC Housing and senior government is likely more appropriate

8. Best Practices

Given the particular geography of the Rural Shuswap, the key examination in this section will be on ways to improve the provision of market housing. That said, policy provisions for non-market housing are discussed in the Housing Needs Reports for Electoral Area C, D, E, and F.

Nonetheless, this is not to say that non-market housing needs do not exist, merely that they may not be met specifically by CSRD policy within the specific boundaries of Electoral Area B.

Senior Government Policy

Some relevant provincial and federal policy for Rural Revelstoke includes:

- BC Housing Private Market Rental Assistance
- BC Seniors Home Renovation Tax Credit: Adults 65 years old and over can receive assistance in the cost of certain permanent home renovations that improve accessibility or help a senior be more functional or mobile at home.
- BC home support services: Community-based, non-medical home support services (e.g., transportation, housekeeping, etc.) that are intended to help older adults stay in their own homes.
- BC Home Owner Grant: Reduces the amount of property tax that older adults 65 and over that qualify pay for their principal residence.
- BC Property Tax Deferment: A low interest loan program that helps qualified BC homeowners pay their annual property taxes on their principal residence.
- Federal Home Adaptations for Independence (HAFI): Financial assistance to undertake accessibility modifications to housing occupied by seniors or persons with disabilities.
- Federal Rental Assistance Program (RAP): Shelter allowance paid to working families to help make rent more affordable.

- Federal Shelter Aid for Elderly Renters (SAFER): Shelter allowance paid to elderly renters (60 years of age and older) to help make rent more affordable.
- Federal Homelessness Prevention Program (HPP): Rent supplements for people at risk of homelessness. This program serves renters including youth, victims of family violence, Aboriginal people, people leaving the correctional and hospital systems.

Effective Measures

The Columbia Shuswap Regional District could potentially use a variety of measures to enhance the supply of more affordable housing in Rural Revelstoke

- Permit smaller lots where servicing permits:
- It has sometimes been said that a house is a 'depreciating asset atop a taxi-medallion made of dirt.' In so far as lot sizes are smaller it permits less homes to be built with less expenditure on land. While on a case-by-case basis increasing permitted density will tend to raise land prices, it tends to lower them on a per unit basis both individually and at market scale.
- Allow smaller units:
- Smaller units are not the ideal home for everyone; however, they provide housing at lower cost than larger units, and allow a wider selection of households to be established in the area
- Limiting density controls:
- Giving due regard to natural impacts and servicing requirements, the zoning provisions of the district include quite restrictive regarding parcel coverage, height, and setbacks. All of these will tend to increase the level of land cost required per household and increase the cost of any new servicing through lower density.
- Permitting multi-unit housing:

- Multi-family housing works to bring down per-household costs in a similar manner to other discussed measures, by bringing down the overall land cost per household and increasing the viability of servicing.
- These units are also more viable as more affordable rental market housing, filling an identified need in the local market.
- Enhancing provision of secondary dwelling units:
- While it is positive that the area permits secondary dwellings, limiting their scope reduces the spectrum of housing needs they can help serve.

9. Housing Action Plan: Strategies

Strategies for Electoral Area B

Based on the research conducted for this report, it has been determined that the Columbia Shuswap Regional District has various strategies available to it. The communities must respond to the limited supply of rentals for long-term residents and seasonal workers, and declining affordability of the housing stock. The following provides a range of strategies and actions for consideration by the Regional District that address the key issues identified in the preceding section. As a means to help the Regional District plan and prioritize implementation, actions listed are grouped to reflect whether they are low, medium, or high cost.

Many Regional Districts and municipalities attempt to closely align projected housing demand with increased zoned- or planned- housing capacity. However, doing so results in a significant under-supply of housing, since not all zoned capacity can or will be developed by landowners. It is therefore important to ensure that zoned capacity is significantly in excess of projected demand so as to reduce pressure to bid-up prices for what development sites and homes do become available.

Moreover, it is important to ensure that housing provision is permitted *at scale*. The housing market is fundamentally regional, and it is key to ensure that policy changes operate at the market level. This includes coordination with the City of Revelstoke, as well as the wider region. Columbia Shuswap B is quite small, but as part of a larger effort to address access to housing conditions can be improved.

Encourage the development and retention of affordable housing units.

Actions:

Low Cost

- Encourage greater uptake of secondary suites and carriage houses (e.g., through policy and regulation, incentives).

- Encourage the development of duplexes, triplexes, fourplexes, and wood frame apartment buildings, which are more affordable compared to other dwelling types (e.g., through policy and regulation, incentives).
- Encourage the development of smaller units in line with the projected increase in one-person and two-person households, which is expected to create demand for studio, one- and two-bedroom units going forward (e.g., develop more detailed guidelines for purpose-built smaller sized rental units and secondary suites).
- Undertake regular housing assessments to enable more data-driven decision-making and help determine the level of success for affordable housing strategies. Use the same indicators across communities to compare which communities are achieving the highest affordability. With community partners, develop and apply affordable housing metrics, indicators, and targets at the neighbourhood-level and record changes over time. Some examples of indicators include:
 - Number of affordable housing units
 - Percentage of housing typologies in the neighbourhood
 - Housing affordability (households spending 30 percent or more of household income on rent or mortgage payments)
 - Set targets for more affordable housing units to be built.

Medium Cost

- Establish a rent bank for specific populations in need (e.g., low income one-person or lone-parent households and low-income senior populations).
- Explore applying tax exemptions to include all new ownership units for residents. The threshold could be set at or below area median income; possible percentages include 75 percent for first 5 years, reducing to 50 percent for second 5 years. Permissive tax exemptions are allowed to regional districts and can be made to non-profit developers, as well as individuals or businesses that have contracted a partnering agreement. These can be done under the rubric of “attracting new residents and businesses and encouraging economic development” or other measures but must be guided by stated policy in Regional District financial plans.

High Cost

- Consider a land bank (i.e., a large tract of land held by a public or private organization for future development or disposition).
- Directly expand provision of servicing directly to increase supply of potential housing

Encourage more housing diversity through increased supply of entry-level housing for families and senior-appropriate housing.

Actions:

Low Cost

- Advocate to other levels of government for specific measures to address funding gaps for low-to-moderate income housing (e.g., CMHC seed funding, capital funding, subsidies, and tax incentives or other measures).
- Use regulatory measures including a density bonus program, secondary suites, carriage houses, small single-family lot sizes, demolition control, and rental net loss prevention/mitigation programs, where servicing allows.

- Conduct regular housing needs assessments of the community.
- Create effective land use policies and design guidelines for enhancing supply of affordable housing.
- Create guidelines for affordable, rental, and special needs housing.
- Promote medium-density, ground-oriented housing to address affordability and senior housing needs.
- Rezone or up-zone a specific site if a certain type of housing is developed.
- Allow small lot zoning to provide more affordable single-family units.
- Reduce setbacks.
- Reduce minimum lot sizes.
- Permit infill developments in residential neighbourhoods.
- Create housing agreements to securing affordable housing over the long term at rezonings or through voluntary covenant.
- Fast-track or streamline development applications and create guidelines to facilitate development applications involving affordable housing components.

Medium Cost

- Use municipal entitlements and incentives (e.g., fees reduction, density bonusing) to encourage strata small parcel lots that require little to no maintenance.
- Consider providing development incentives for residents to develop their own cohousing developments, which could result in a price point that is 10 percent to 20 percent lower than market value and affordable for a larger share of the population.

High Cost

- Consider direct service provision approaches:
- Create or enhance existing housing corporations that provide housing and supports to low and moderate-income households; and,
- Develop purpose-built rental units and renovate existing buildings.
- Consider higher cost fiscal measures as an effective means to enhance the supply of low-cost market rate housing and non-market housing in the short run:
- Reduce or waive building permit fees, or property taxes for buildings owned or held by a charitable, philanthropic, or other non-profit corporation; and,
- Donate land or lease land at/or below market value for developing affordable market and non-market housing.

Increase density on properties that are already serviced with municipal water and sewer.

Actions

Low Cost

- Facilitate workshops that provide instructions to interested homeowners about how to construct a compliant secondary suite.
- Consider allowing lock-off, secondary, and micro-suites in multi-family developments.
- Consider small lots or micro-units in R3 and other more thickly settled zones. For example, allow six houses on four lots facing a veranda instead of a six-plex to create a “pocket neighborhood”. Pocket neighborhoods have shown to provide great potential for creating high social capital among both senior and multi-generational residents. This model could be based on ownership, rental, or a combination of the two.

- Encourage compact housing proposals from private developers (e.g., lot splitting, backyard infill, and fee-simple townhomes).
- Allow secondary suites in residential zones. Consider:
- Requiring newly constructed single-family detached housing to be “suite-ready” (i.e., installation of utilities and other fire and life-safety requirements in place at time of original construction) to reduce future renovation costs.

High Cost

- Providing a secondary suite grant to compensate homeowners for renovation expenses. Grants would be for 25 percent to 50 percent (maximum \$10,000) for qualified renovation expenses, subject to a rental commitment of 5 to 7 years and construction being in code compliance.

Facilitate more discussion between private non-profits, developers, and landowners concerning new affordable housing developments.

Actions:

Low Cost

- Provide information to local non-profits on how to develop and manage below-rental housing sites with partners.

Work with other orders of government, community agencies and the development community to address affordable housing needs.

Actions:

Low Cost

- Explore opportunities for innovative multi-agency cooperation with other levels of government, the development community, and non-profit housing providers.
- Advocate, in collaboration with others, for increased senior government support of local housing affordability initiatives.

Medium Cost

- Enhance the supply of seniors housing through a Housing Reserve Fund through donation of land, grants-in-aid, and waiver of property taxes or development charges for non-profit housing projects. These have been created by other Regional Districts such as Metro Vancouver, the Capitol Regional District, Cowichan Valley and a number of other jurisdictions.
- Participate in housing agreements to ensure that affordable housing units remain affordable in the long-term. This is particularly important when a municipality or regional district has made significant contributions in the form of land or capital and can be accomplished as part of the rezoning process.

High Cost

- Partner with the Province through Memorandums of Understanding (MOUs) to develop and operate emergency, transitional, and/or supportive housing. Under these MOUs, the municipal partner is required to provide municipal-owned land on a long-term lease, waive all application and development fees, and consider partial or full property tax exemption for the non-profit operator.

Undertake research and education to support innovations in affordable housing.

Actions:

Low Cost

- Create and maintain an inventory of affordable and accessible housing in the community.
- Research housing affordability programs and development models used in other locations, to foster innovation in housing affordability and communicate best practices.

- Collect, analyze, and provide housing data to non-market housing providers, other municipalities, community agencies, government agencies and the media, as needed, and to support housing affordability initiatives.

Medium Cost

- Consider funding additional staff resources, if required, to address key issues in this HNR.

Undertake education and advocacy to enhance understanding and support for affordable, diverse housing.

Low Cost

- Build community awareness and support for additional housing, and low-cost and affordable housing.
- Help developers and non-profit groups in accessing funding and support from senior levels of government.
- Partner with the development community, non-profit agencies, community organizations and the Federal and Provincial governments to conduct housing research and make policies for enhancing low-cost and affordable housing in the community.

Encourage an increase in the rental housing supply.

Actions:

Low Cost

- Encourage the development of designated market rental units through e.g., incentive policy programs.
- Review the Zoning Bylaw and design amendments that support purpose-built rental unit development.

- Exempt rental floorspace from maximum density allowances in cases where maximum density has been achieved according to the Zoning Bylaw (subject to servicing, parking, and urban design considerations)
- Encourage the development of building designs with a variety of innovative unit types (studios, lock-off suites, micro suites, accessible/special needs suites) and tenures, subject to design review.
- Create and manage a regional database of available rentals and apartment listings, including houses, apartments, suites, and shared accommodation. Interested applicants can fill out a “Rental Seeker Form.” A waitlist can serve as a metric for how many people need rental housing, and what type of rental housing is in demand.

Medium Cost

- Increase rental supply through:
- Municipal incentives, density bonus, reduced parking requirements and other programs.
- A rental housing grant program, such as was implemented by the City of Kelowna which has offered developers of purpose-built rental housing the opportunity to obtain grant funding as a measure to offset Development Cost Charges.

Promote greater accessibility in housing for seniors.

Actions:

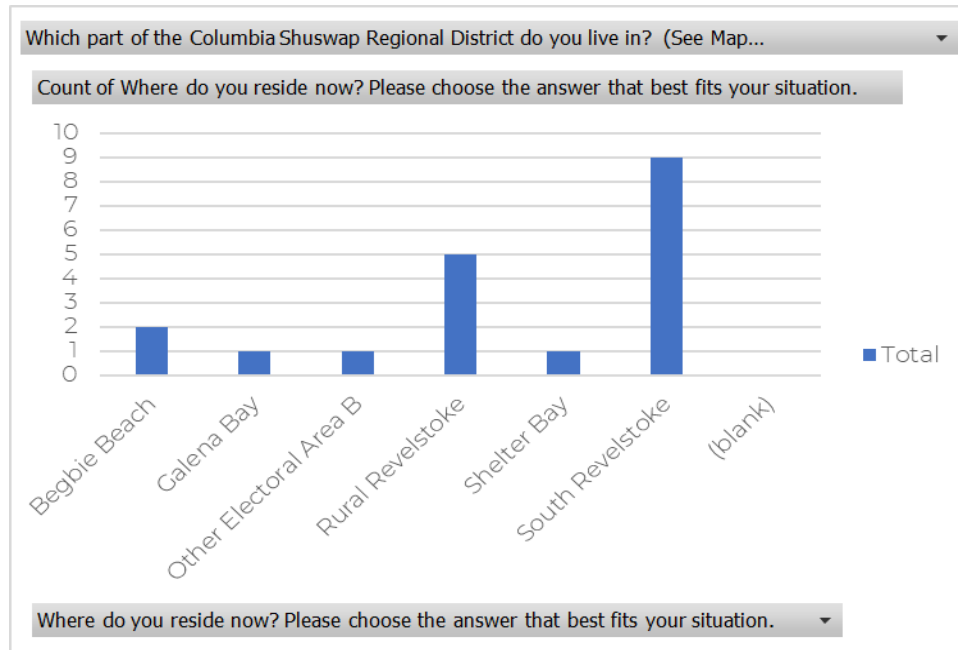
Low Cost

- Encourage universal design standards in newer residential products. The goal of the universal design movement is to make the indoor and outdoor home environment more accessible to people of all ages and abilities. There are numerous design features that universal design guidelines recommend; initially focus on the four main features that make homes accessible to those with impaired mobility and fine motor skill:

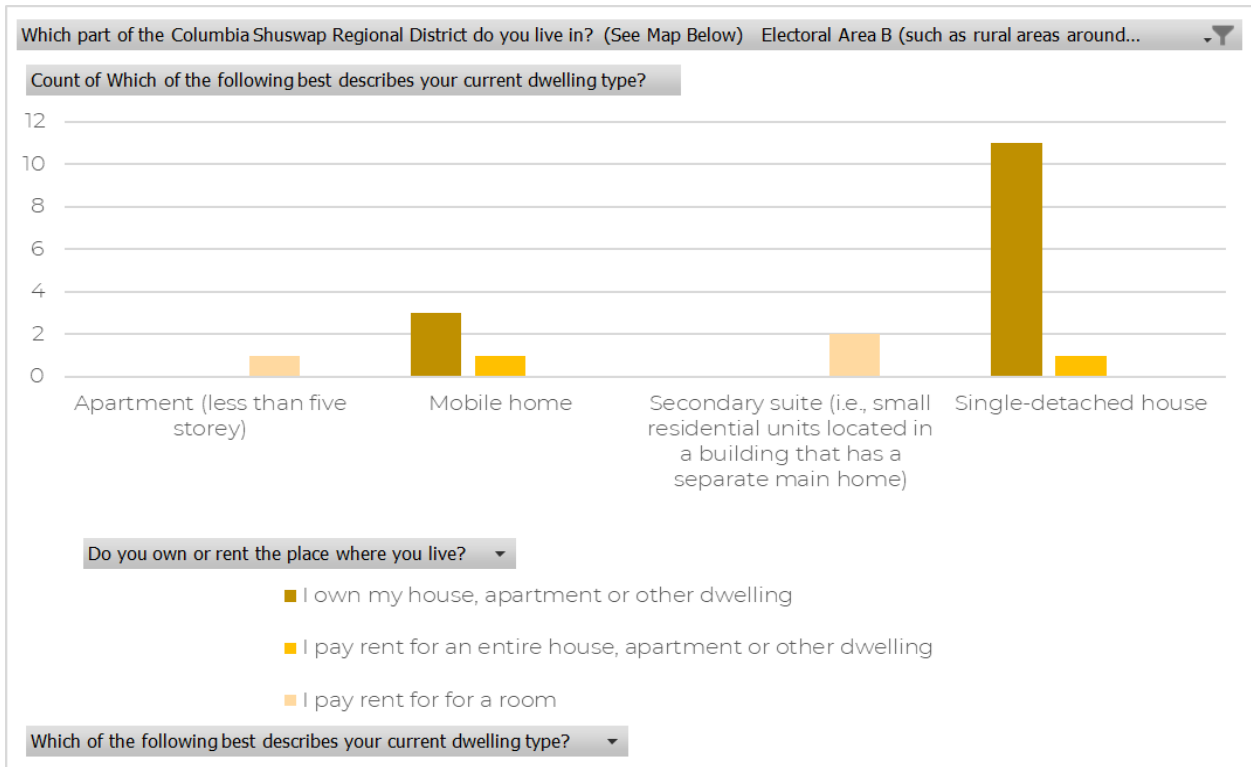
- Step-free entries and single floor living, which eliminate the need to navigate stairs
- Switches and outlets reachable at any height
- Wide hallways and doors to accommodate those in wheelchairs
- Lever-style door and faucet handles.
- Encourage secondary suites, carriage houses, and a broader variety of other dwelling types in existing neighbourhoods to allow residents to stay within their community throughout the life cycle (e.g., from single, to young family, to middle-age, to empty nesters, to senior).
- Promote medium-density, ground-oriented housing and set standards for accessible, barrier-free housing.

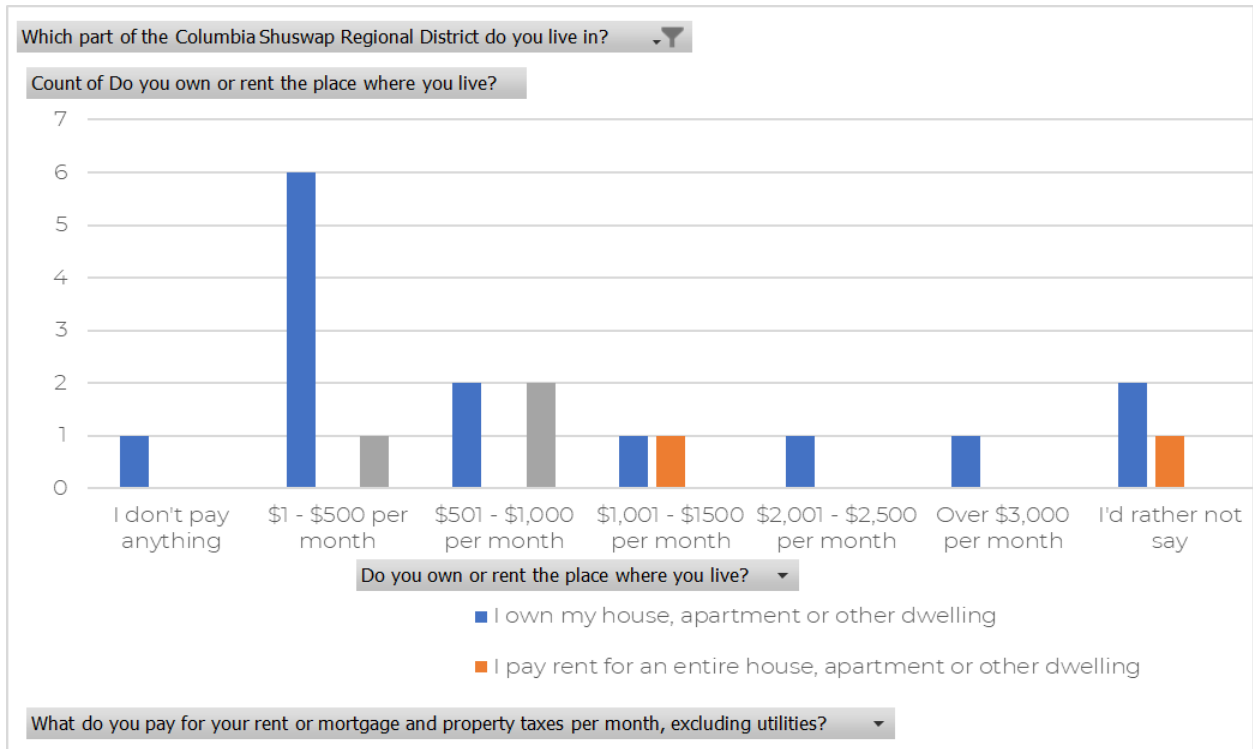
Appendix: Survey

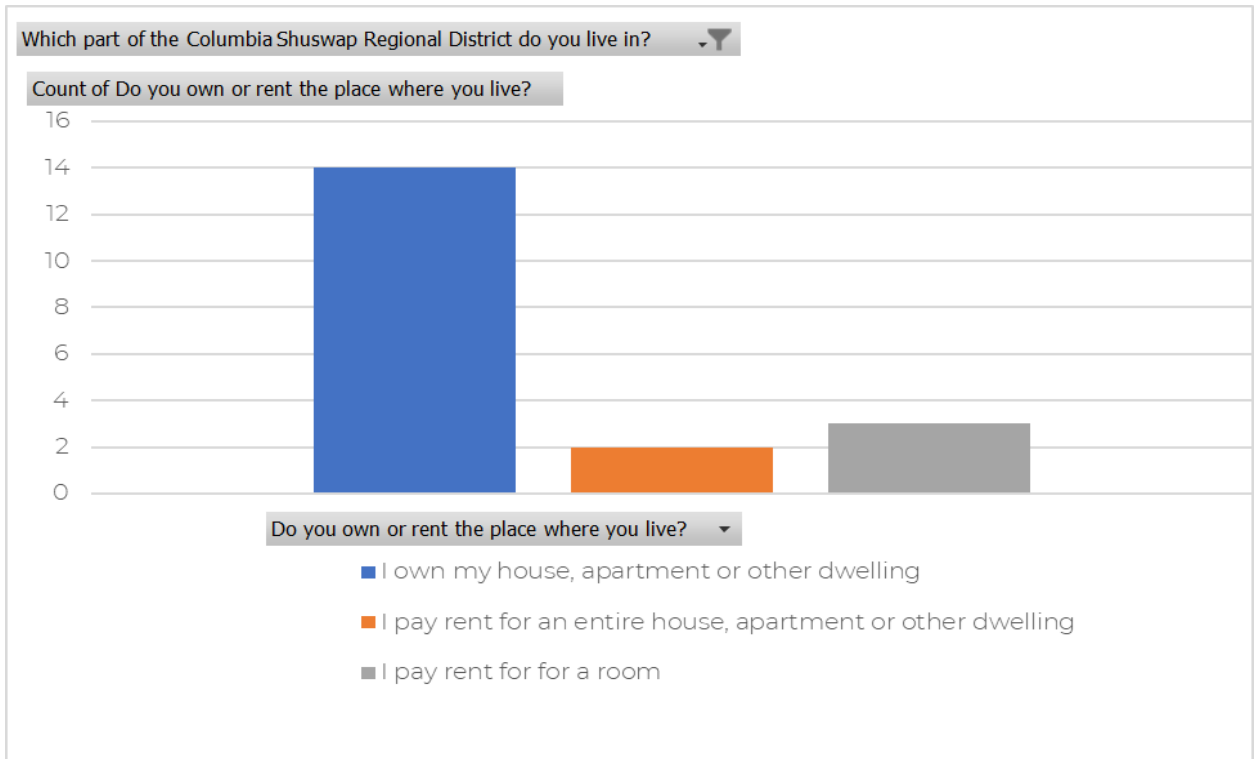
In this section are selected results from the Survey taken of Columbia Shuswap Residents across the span of 2021. The results here are specific to Electoral Area B.



As can be seen above, the plurality of respondents identified as residents of South Revelstoke, followed by Rural Revelstoke, with a small number of residents seen in Begbie Bench, Galena Bay, Shelter Bay, or other areas.

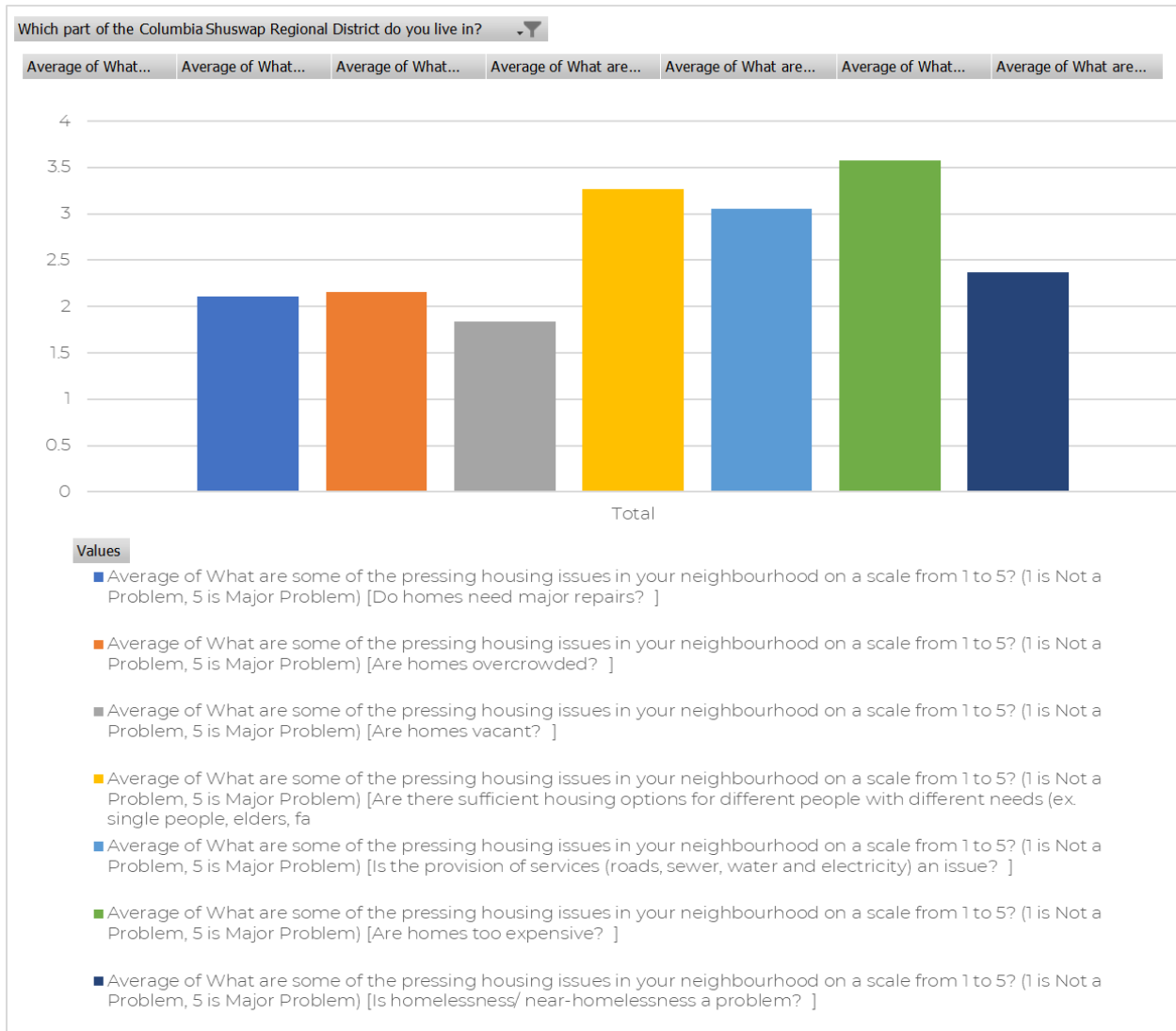




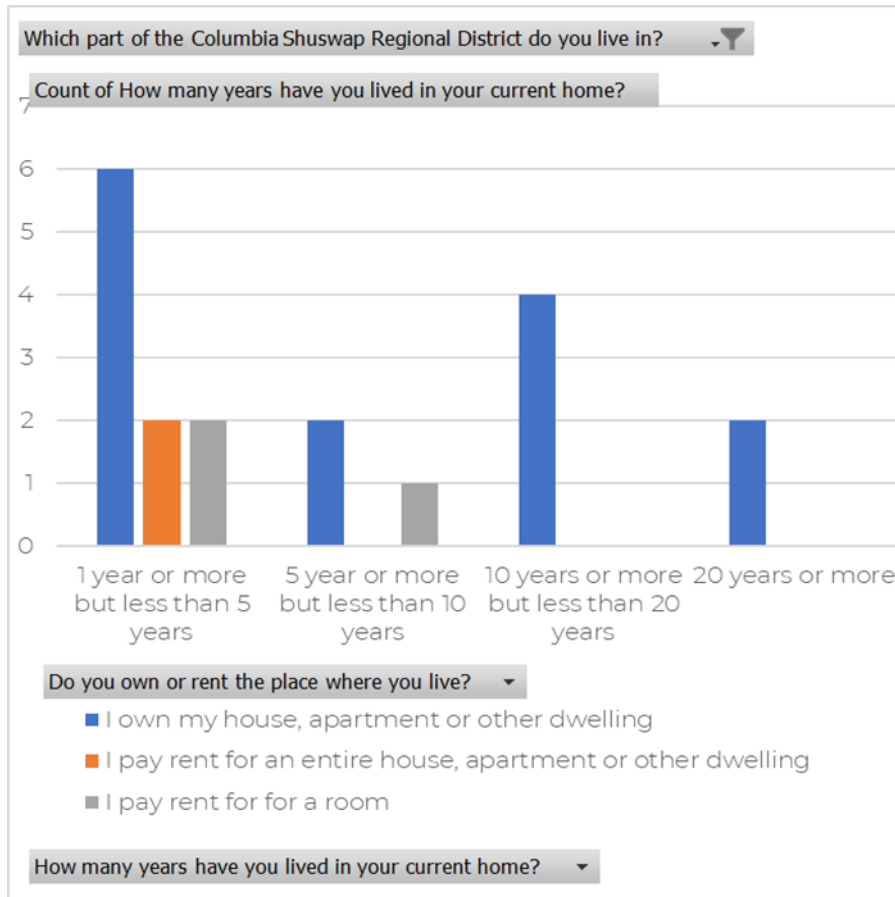


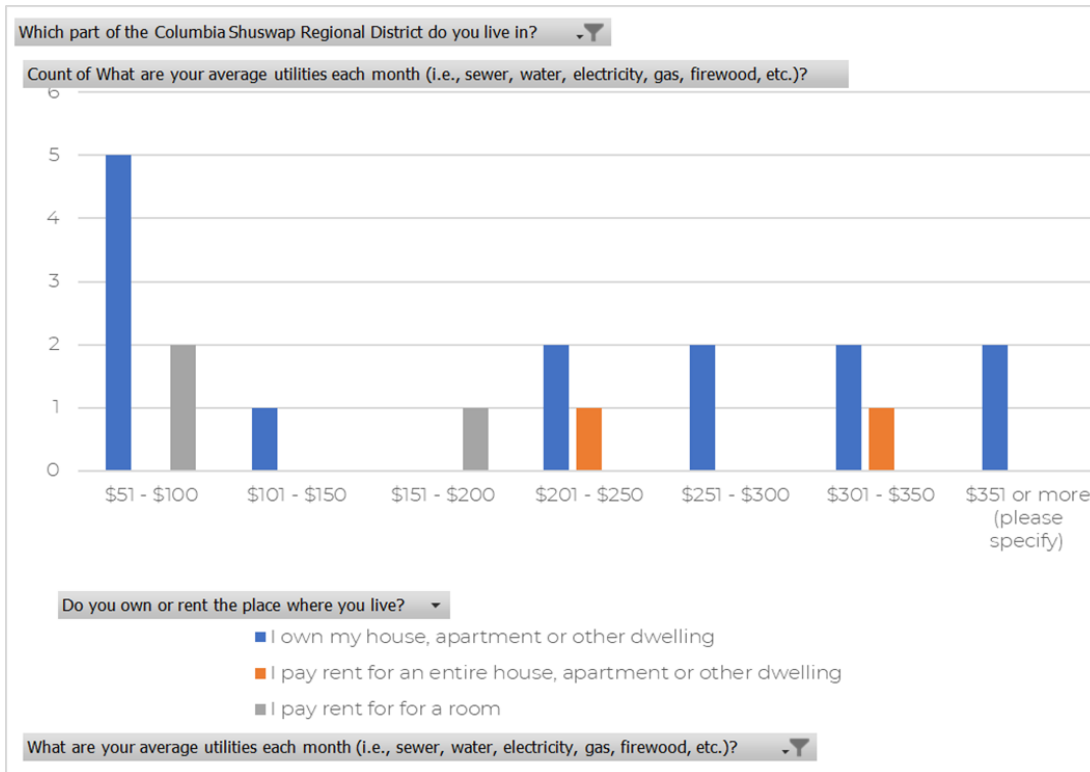
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Columbia Shuswap Regional District – Rural Revelstoke Housing Needs Assessment

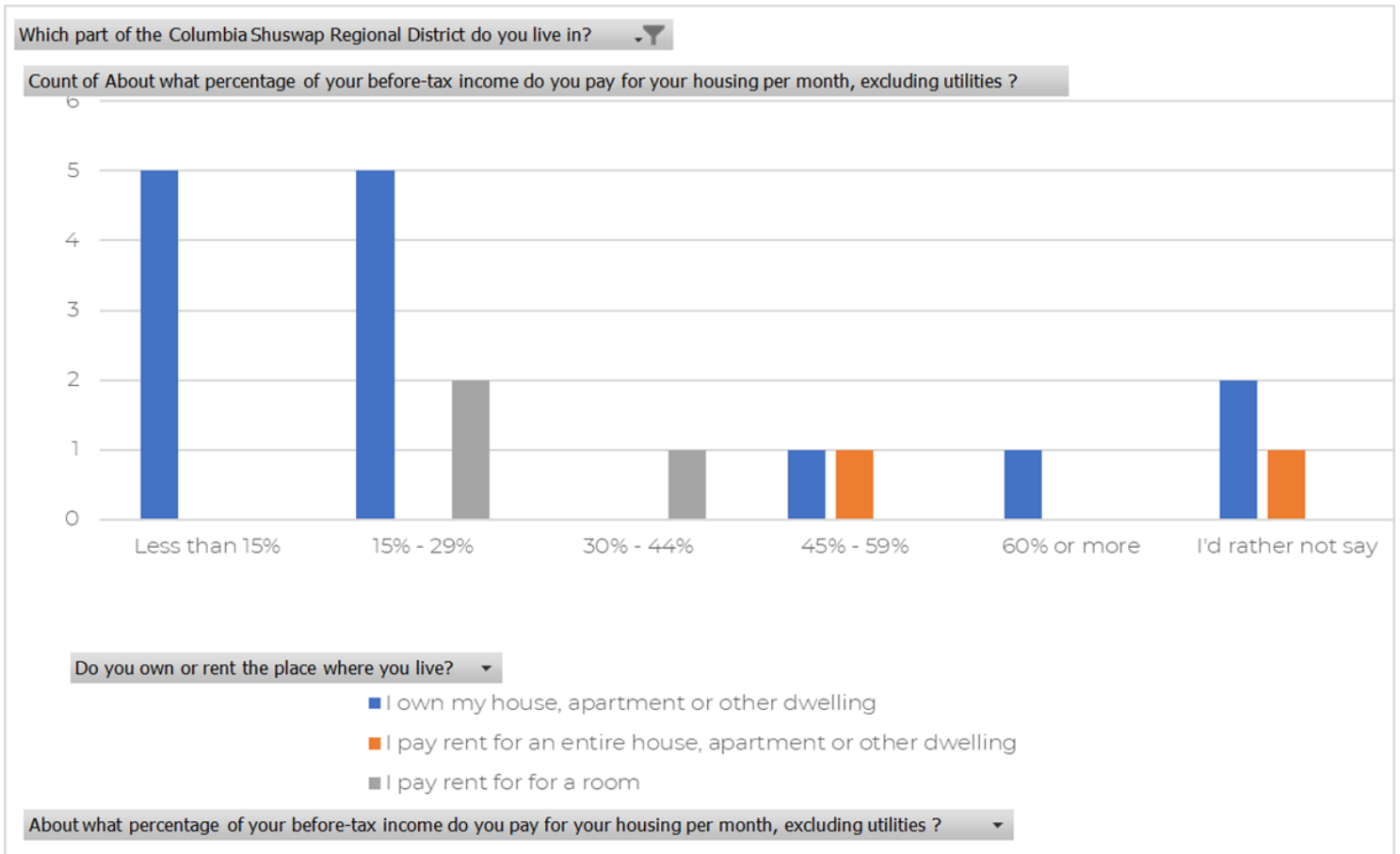


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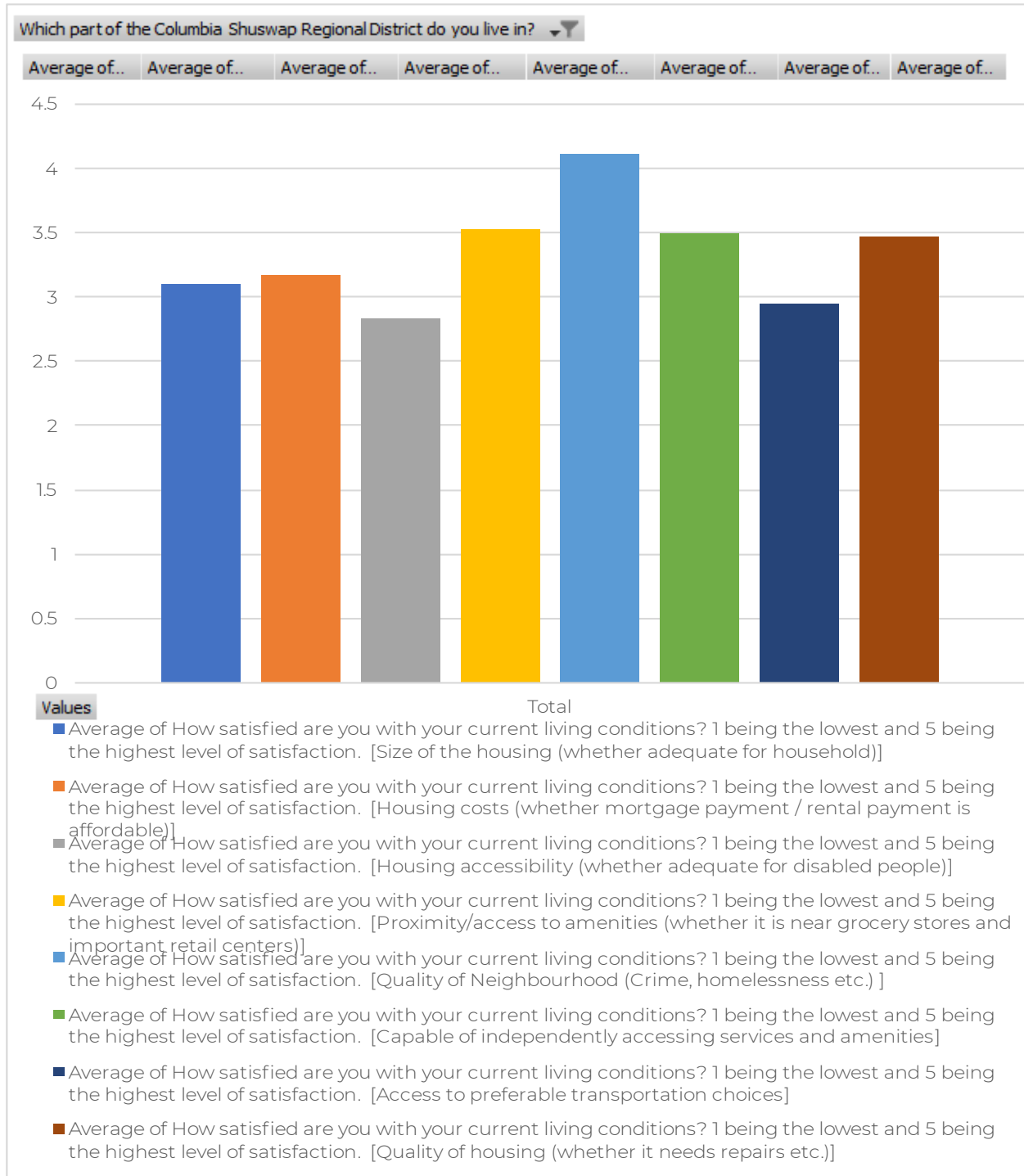


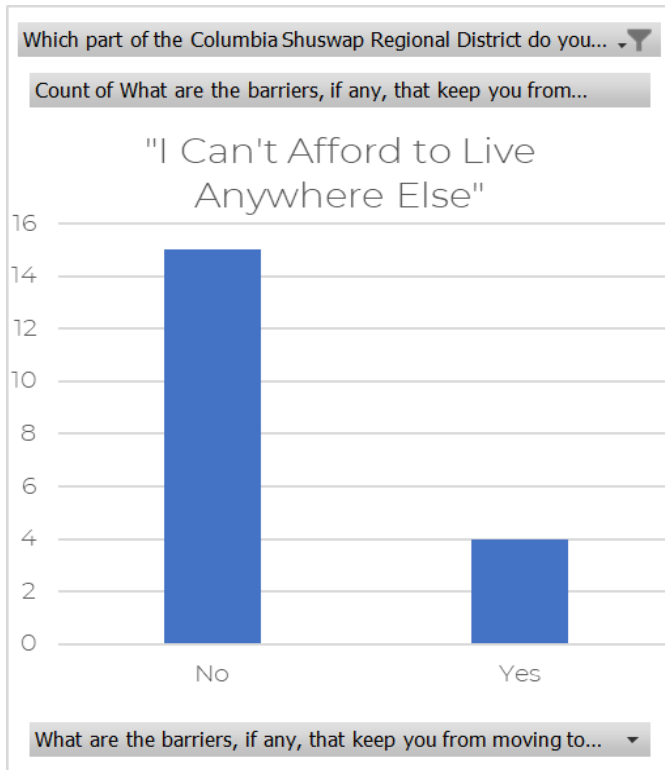


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