

Planning & Development Services Committee Amended Agenda

November 7, 2024

3:45 pm

Members: *All Directors (Director Clovechok as Chair and Director McCormick as Vice Chair)*

Voting Rules: *Unless otherwise indicated on this agenda, all Directors have one vote and a simple majority is required for a motion to pass.*

	Pages
1. Call to Order	
2. Addition of Late Items <i>All Directors, 2/3</i>	
3. Adoption of the Agenda	
4. Adoption of the Minutes	
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5. Invited Presentations & Delegations	
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5.2 Bylaw No. 3346 Richard Haworth (Item 9.1.2)	7
*5.3 Bylaw No. 3348 <i>Withdrawn</i>	
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5.6 TUP No. 8-24 James & Annaleis Walter - Schur (Item 9.4.1)	10
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10.	Late Agenda Items	
11.	Adjournment	



MINUTES OF THE PLANNING & DEVELOPMENT SERVICES COMMITTEE MEETING

**October 10, 2024
Regional District Office, Cranbrook, BC**

PRESENT:	Committee Chair S. Clovechok Director T. McDonald Director S. Doehle Board Chair R. Gay Director J. Walter Director R. Schnider Director W. Price Director N. Blissett Alternate Director K. McIsaac Director D. McCormick Director S. Fairbairn Director A. Miller Director D. Wilks Director M. Doherty Director M. Gray	Electoral Area F Electoral Area A Electoral Area B Electoral Area C Electoral Area E Electoral Area G City of Cranbrook City of Cranbrook City of Fernie City of Kimberley District of Elkford District of Invermere District of Sparwood Village of Canal Flats Village of Radium Hot Springs
ABSENT:	Director N. Milligan	City of Fernie
STAFF:	S. Tomlin M. Bates T. Hlushak A. McInnis	Chief Administrative Officer General Manager of Development & Protective Services Corporate Officer Planning Assistant (Recording Secretary)

Call to Order

Committee Chair Susan Clovechok called the meeting to order at 2:40 pm.

Adoption of the Agenda

MOVED by Director Miller
 SECONDED by Director Gay

THAT the agenda for the Planning & Development Services Committee meeting be adopted.

CARRIED

Adoption of the Minutes

September 5, 2024 Meeting

MOVED by Director Doherty
 SECONDED by Director McDonald

THAT the minutes of the Planning and Development Services Committee meeting held on September 5, 2024 be adopted as circulated.

CARRIED

Invited Presentations & Delegations

Bylaw No. 3342 & Bylaw No. 3343

Julie Couse, Teck Metals Ltd. representative, requested support to subdivide a 0.2 ha portion of Teck Metals property. The subdivision would return a portion of the property to Crown to accommodate the unintended encroachment of the Moyie cemetery.

STR TUP No. 105-24

Jerod McMurray, agent for Paul, Jason and Ryan vanOuwerkerk and owner of Aisling Baile Property Management requested support for 12 short term rental guests at 4965 Merlo Road in the Invermere area. Mr. McMurray spoke to how the property would be managed responsibly including noise monitors and garbage removal.

STR TUP No. 121-24

Jerod McMurray, agent for Joseph Glazer and owner of Aisling Baile Property Management requested support for 16 short term rental guests at 4949 Mountain Hill Road in the Fairmont area. Mr. McMurray spoke to how the property would be managed responsibly and stated that he would be open to amending the application for less than 16 but more than 12 guests.

STR TUP No. 106-24

Diana Blake, agent for Hearthstone Vacations Inc, requested support for 16 short term rental guests at 1783 Greywolf Drive in the Panorama area. Ms. Blake stated she purchased the property in 2021, the property can accommodate 20 guests comfortably, and that there is ample parking.

DVP No. 19-24

Jessie Blakley gave a presentation and requested a variance for a home-based business to increase the size of the sign and permit additional external storage at 4859 Dixon Drive in Windermere South. Ms. Blakley stated that the home-based business is by appointment only, the sign faces east away from the residential neighborhood, the storage of wood would be in a fenced area and that there are plans to landscape and display items in the front yard.

New Business

Bylaw No. 3342 & Bylaw No. 3343 (Moyie / Teck Metals Ltd.)

51970
 MOVED by Director Gay
 SECONDED by Director Fairbairn

THAT Bylaw No. 3342 cited as "Regional District of East Kootenay – Moyie & Area Official Community Plan Bylaw No. 2912, 2019 – Amendment Bylaw No. 6, 2024 (Moyie / Teck Metals Ltd.)" be introduced;

and further, that the Board is satisfied that the OCP consultation identified in the staff report is appropriate.

CARRIED

51971
 MOVED by Director Gay
 SECONDED by Director McCormick

THAT Bylaw No. 3343 cited as "Regional District of East Kootenay – Electoral Area C South Zoning & Floodplain Management Bylaw No. 2913, 2019 – Amendment Bylaw No. 27, 2024 (Moyie / Teck Metals Ltd.)" be introduced.

CARRIED

DVP No. 19-24 (Windermere South / Blakley & Perrin)

MOVED by Director McDonald
SECONDED by Director Fairbairn

THAT Development Variance Permit No. 19-24 (Windermere South / Blakley & Perrin) be refused.

DEFEATED

MOVED by Director Schnider
SECONDED by Director McDonald

THAT Development Variance Permit No. 19-24 (Windermere South / Blakley & Perrin) be approved to increase the size of the sign and refused for the external storage of wood products.

DEFEATED

IN FAVOUR: Director Schnider

MOVED by Director Wilks
SECONDED by Director Gray

THAT Development Variance Permit No. 19-24 (Windermere South / Blakley & Perrin) be granted.

OPPOSED: Director Clovechok, Director Fairbairn, Director Gay, Director McDonald, Director Miller, Director Schnider, and Alternate Director McIsaac

CARRIED

Note: On October 11, 2024, the RDEK Board adopted Resolution No. 51972 granting the permit to increase the size of the sign to 2.7m² and permit 292m² of external storage to be located behind the fenced area only.

Temporary Use Permit Applications

TUP No. 7-24 (Rushmere / Fischer)

51973
MOVED by Director Schnider
SECONDED by Director Doherty

THAT Temporary Use Permit No. 7-24 (Rushmere / Fischer) be granted, subject to a 13 month term and that renewal of the permit will not be considered unless development of a single family dwelling is underway.

CARRIED

STR TUP No. 105-24 (Windermere North / vanOuwkerk)

51974
MOVED by Director Wilks
SECONDED by Director Doehle

THAT Short Term Rental Temporary Use Permit No. STR 105-24 (Windermere North / vanOuwkerk) be granted for a maximum occupancy of 10 guests with the following additional permit conditions:

1. On-street parking by guests is prohibited.
2. Five off-street parking spaces must be provided for guests.

CARRIED

STR TUP No. 106-24 (Panorama / Hearthstone Vacations Inc.)

51975

MOVED by Director Wilks

SECONDED by Director Schnider

THAT Short Term Rental Temporary Use Permit No. STR 106-24 (Panorama / Hearthstone Vacations Inc.) be granted for a maximum occupancy of 10 guests with the following additional permit conditions:

1. On-street parking by guests is prohibited.
2. Five off-street parking spaces must be provided for guests.

CARRIED

STR TUP No. 121-24 (Fairmont Hot Springs / Glazer)

51976

MOVED by Director McDonald

SECONDED by Director Doherty

THAT Short Term Rental Temporary Use Permit No. STR 121-24 (Fairmont Hot Springs / Glazer) be granted for a maximum occupancy of 10 guests with the following additional permit conditions:

1. On-street parking by guests is prohibited.
2. Five off-street parking spaces must be provided for guests.

CARRIED

Miscellaneous Items

Request for Letter of Concurrence for a proposed Communications Site (Elkford / Rogers Communications Inc.)

51977

MOVED by Director Fairbairn

SECONDED by Director McDonald

THAT Rogers Communications Inc. be advised:

- a. Rogers Communication Inc., has satisfactorily completed its consultation with the Regional District of East Kootenay;
- b. The Regional District of East Kootenay is satisfied with Rogers Communications Inc.'s public consultation process; and
- c. The Regional District of East Kootenay concurs with Rogers Communications Inc.'s proposal to build a telecommunications tower located near the top of the Wapiti Ski Hill located at 1000 Natal Road in Elkford, provided it is constructed substantially in accordance with the plans submitted to the Regional District of East Kootenay.

OPPOSED: Director Doehle

CARRIED

Adjournment

The meeting adjourned at 4:18 pm.

Committee Chair Susan Clovechok

Tina Hlushak, Corporate Officer

Alistair McInnis

Subject: FW: Planning Committee Delegation Request - Fairmont Hot Springs Resort

Alistair,

I am requesting the opportunity to appear as a delegation at the November 7th Planning Committee meeting regarding our application for zoning amendment for property at Fairmont Hot Springs Resort.

The subject property currently operates as the Fairmont RV Park. This property was previously zoned RES-1 but was rezoned along with other adjacent parcels to RES-4 in anticipation of redevelopment by the previous owners of the resort. The current owners are seeking to rezone these lands back to RES-1 in recognition of their present use and to permit future expansion of the RV Park.

The proposed zoning is consistent with the existing RES-MU (Resort Mixed Use) OCP designation. An amendment to the OCP designation is not required.

The proposed RES-1 zoning designation will support the existing use of the property as recreational vehicle park and permit future expansion of the RV park to provide additional seasonal and nightly rental opportunities.

We will attend the Planning Committee meeting zia Zoom. I will have a power point presentation (attached).

Thanks,
Richard Haworth

Alistair McInnis

Subject: FW: Planning Committee Delegation Request - Peterson

Alistair,

I am requesting the opportunity to appear as a delegation at the November 7th Planning Committee meeting regarding our application for ALR subdivision for the Peterson property in Wilmer.

The subject property comprises one legal title of 1.89 ha (4.67 acres). The property has significant topographical impediment as it slopes upwards steeply from Donovan Road. The property comprises forested lands with no history of agricultural use.

The property owner is proposing to subdivide the property into three lots each comprising approximately 0.65 ha (1.6 acres).

This property is considered suitable for subdivision by the applicant as the lands proposed for subdivision are not utilized for agricultural purposes due to steep slopes, poor soil characteristics, lack of irrigation source, heavy tree cover and climatic impediments. These factors combined make improvement of the property for agricultural purposes financially unviable. Further, while the lands are within the Toby Benchlands OCP area, they are practically part of the community of Wilmer and should be considered as part of this developed area.

Subdivision of the subject property would not have an adverse impact on the agricultural potential of the subject property or neighbouring properties.

We will attend the Planning Committee meeting via Zoom. I will have a power point presentation (attached).

Thanks,
Richard Haworth

Alistair McInnis

Subject: FW: Delegation Request Michael Kirkpatrick

1. Topic of discussion will rational for the backyard deck permit # P 724566 Kirkpatrick DVP. The deck will bring the total are coverage on the lot to 34% from 28% coverage currently.
2. I will present some overhead pictures taken with a drone to give a good view point of what the deck will look like on the lot. I will show the location of the deck and discuss how the deck will not obstruct neighbor's views or impose on the neighbor's privacy.
3. Name of Speaker: Michael Kirkpatrick
4. Specific action requested is issue a develop variance permit so I can construct the backyard deck with the dimension submitted in the DVP.
5. I would like to attend the meeting via Zoom please.
6. I will have a power point prsentaion to show overhead pictures.

Thank you

Michael Kirkpatrick

Alistair McInnis

Subject: FW: Delegation Request: TUP No. 8-24

Hi Alistair

| **1. The topic on which you wish to speak**

About extension of TUP- 20months consideration.
On the bases of Carls unexpected passing..;

| **2. An executive summary or outline of the presentation to be made;**

Just to explain a little further the situation,
Carl had full intent to submit house plans next summer which is why they applied for the TUP to give them some time to get this sorted.

Now that he unexpectedly passed away, Darlene will need the extra time to coordinate and will not be onsite for 2025, we are hoping for some consideration and compassion from the council to deal with all this and the extra time will allow this.

| **3. The name of the designated speaker(s);**

James & Annaleis Walter/Schur
Carls Niece and nephew

| **4. The specific action which is being requested of the Board;**

To extend the TUP to 2026 August please.

| **5. If you are attending the meeting in person**

In person

| **6. Whether or not you will have a powerpoint presentation**

| **No not needed**

Sent from my iPhone

|

Alistair McInnis

Subject:

FW: Nov 7 Request for Delegation - RDEK EA Housing Needs Reports

Hi Alistair,

See below Turner Drake & Partners' request to appear as a delegation at the November 7, 2024 Planning & Development Services Committee Meeting. I have cc'd Rory Stever, who has led the work for the RDEK and will introduce the delegation.

If you have any questions, do not hesitate to let me know!

All the best,

Andrew

1. The topic on which you wish to speak;

The Housing Needs Interim Update reports for the six RDEK electoral areas

2. An executive summary or outline of the presentation to be made;

The purpose of Housing Needs Reports is to provide a comprehensive understanding of current and projected housing conditions within a community or region. For the RDEK, this work serves as an update to previous reports submitted by Turner Drake & Partners in November 2021, incorporating new Census and market data to present a more up-to-date picture of East Kootenay's rural communities.

Housing Needs Reports are required by BC's Local Government Act and the Housing Needs Reports Regulation, as amended by Bill 44. These reports inform land use planning and social policy initiatives at the local level, while also providing solid evidence for advocacy to higher levels of government. Regular updates to these reports are essential for adapting to changing market dynamics and ensuring decision-makers have access to the most recent data.

The reports highlight a mix of affordability challenges, demographic shifts, and market trends, with both commonalities and distinct nuances across the six electoral areas. The key themes are summarized as follows.

Affordability and Income Vulnerability

Across the rural RDEK, considerable portions of households face housing affordability challenges, with between 7% and 14% of households spending more than 30% of their income on housing, depending on the community. This is often exacerbated by rising gaps between local incomes and housing prices, a trend that has worsened since the 2021 Census. Although some residents are financially secure, a notable percentage of households across the electoral areas – ranging from 18% to 21% – are classified as "very low" or "low" income, making them particularly vulnerable to housing affordability issues. These concerns underscore the need for affordable housing interventions, especially for lower-income households.

Housing Demand Projections

The provincial methodology for determining future housing demand by community suggests a substantial need for dwellings by 2041, with required units ranging from 291 to 889. A portion of this demand is expected to come from households needing below-market or deeply affordable units, with the number of such units identified as necessary varying from 62 to 170. In total, 2,755 units may be required by 2041 across the rural RDEK. With a recent historical average permitting volume of about 150 annually, the rural areas may already be on track to meet

future targets; however, not all areas are building at the same rate and it is uncertain how markets will evolve over the next two decades.

Senior Housing Needs

One of the most significant demographic trends across the regions is the expected growth in senior-led households, with projected increases ranging from 11% to 59%. By 2041, senior-led households are anticipated to represent between 30% and 49% of all households, depending on the community. This will likely increase the demand for senior-specific housing, such as accessible homes and facilities offering supportive services, particularly as the incidence of disabilities rises within this age group.

Family-Specific Housing Needs

All areas should see some form of increase of local families, driven by growth among younger adults and youth populations. The rise of families would generally translate to a need for larger units with more bedrooms.

Secondary Suites and Short-Term Rentals

Secondary suites have become an increasingly popular form of housing across the rural areas, making up between 4.5% and 9% of the total dwelling stock. This trend points to growing demand for more flexible and affordable living arrangements, particularly as housing affordability challenges persist.

In contrast, short-term rentals (STRs) have a more mixed impact, with some areas seeing negligible effects on housing availability, while others, especially those with a tourism focus, experience a significant portion of their housing stock – up to 16% – allocated to STRs.

3. The name of the designated speaker(s);

1. Andrew Scanlan Dickie, LPP, MCIP
Manager, Planning Division – Turner Drake & Partners Ltd.
2. Rory Stever
Planner 2, RDEK

4. The specific action which is being requested of the Board;

To receive the six electoral area housing need interim update reports
To approve the publishing of said reports to the RDEK website

5. If you are attending the meeting in person or via Zoom; and

I will be attending via Zoom

6. Whether or not you will have a powerpoint presentation

I will have a powerpoint presentation

Andrew Scanlan Dickie, B.Comm., M.Plan, LPP, MCIP

Manager, Planning Division

T: [1 \(902\) 429-1811](tel:19024291811) Ext. 343

E: ascanlandickie@turnerdrake.com



October 16, 2024

ALC File: 67643

Ken Streloff
Delivered Electronically

Dear Ken Streloff:

Re: Reasons for Decision - ALC Application 67643

Please find attached the Reasons for Decision of the Kootenay Panel for the above noted application (Resolution #669/2024). As the agent, it is your responsibility to notify the applicants accordingly.

Please note that the submission of a \$150 administrative fee may be required for the administration, processing, preparation, review, execution, filing or registration of documents required as a condition of the attached Decision in accordance with section 11(2)(b) of the ALR General Regulation.

Under section 33.1 of the *Agricultural Land Commission Act* ("ALCA"), the Chair of the Agricultural Land Commission (the "Commission") has 60 days to review this decision and determine if it should be reconsidered by the Executive Committee in accordance with the ALCA. You will be notified in writing if the Chair directs the reconsideration of this decision. The Commission therefore advises that you consider this 60-day review period prior to acting upon this decision.

Under section 33 of the ALCA, a person affected by a decision (e.g. the applicant) may submit a request for reconsideration. A request to reconsider must now meet the following criteria:

- No previous request by an affected person has been made, and
- The request provides either:

- Evidence that was not available at the time of the original decision that has become available, and that could not have been available at the time of the original decision had the applicant exercised due diligence, or
- Evidence that all or part of the original decision was based on evidence that was in error or was false.

The time limit for requesting reconsideration of a decision is one year from the date of the decision's release, as per ALC Policy P-08: Request for Reconsideration.

Please refer to the ALC's Information Bulletin 08 – Request for Reconsideration for more information.

Please direct further correspondence with respect to this application to
ALC.Kootenay@gov.bc.ca

Yours truly,



Ron Wallace, Land Use Planner

Enclosures: Reasons for Decision (Resolution #669/2024)
Schedule A: Decision Map

cc: Regional District of East Kootenay (File: P 723 209). Attention: Tracy Van de Wiel

67643d1



Agricultural Land Commission File 67643
Reasons for Decision of the Kootenay Panel

**Inclusion Application Submitted Under s.17(3) of the Agricultural Land
Commission Act**

Applicants: Ken Streloff and Joyce Streloff

Agent: Ken Streloff

Property: Parcel Identifier: 008-122-687
Legal Description: Lot 5 (Amended) District
Lot 4590, Kootenay District, Plan 2345, Except
Part Included in Plan NEP19344
Civic: 7124 Rosen Lake Road, Jaffray, BC
Area: 27.8 ha (21 ha in the ALR)

Panel: Jerry Thibeault, Kootenay Panel Chair
Danna O'Donnell
Wayne Harris

OVERVIEW

- [1] The Property is located within the Agricultural Land Reserve (ALR) as defined in s. 1 of the Agricultural Land Commission Act (ALCA).
- [2] The Applicants are applying to the Agricultural Land Commission (the "Commission" or "ALC") under s. 17(3) of the ALCA to include ± 0.41 ha of non-ALR land within the northwest portion of the Property into the ALR (the "Proposal").
- [3] The Applicants have submitted an accompanying application for exclusion (69296) of land from the ALR as an 'ALR swap' to be considered conditional on approval of the exclusion application.
- [4] The Proposal was considered in the context of the purposes and priorities of the Commission set out in section 6 of the ALCA:
- 6 (1) The following are the purposes of the commission:
- (a) to preserve the agricultural land reserve;
 - (b) to encourage farming of land within the agricultural land reserve in collaboration with other communities of interest; and,
 - (c) to encourage local governments, first nations, the government and its agents to enable and accommodate farm use of land within the agricultural land reserve and uses compatible with agriculture in their plans, bylaws and policies.

- (2) The commission, to fulfill its purposes under subsection (1), must give priority to protecting and enhancing all of the following in exercising its powers and performing its duties under this Act:
- (a) the size, integrity and continuity of the land base of the agricultural land reserve;
 - (b) the use of the agricultural land reserve for farm use.

EVIDENTIARY RECORD

- [5] The Proposal, along with related documentation from the Applicants, Agent, local government, and Commission is collectively referred to as the "Application". All documentation in the Application was disclosed to the Agent in advance of this decision.
- [6] The Panel conducted a walk-around and meeting site visit on May 16, 2024 in accordance with the *ALC Policy Regarding Site Visits in Applications*, (the "Site Visit"). A site visit report was prepared in accordance with the *Policy Regarding Site Visits in Applications*. The site visit report was certified as accurately reflecting the observations and discussions of the Site Visit by the Applicant on June 6, 2024 (the "Site Visit Report").

BACKGROUND

- [7] The Property is located east of Jaffray and south of Rosen Lake Road. There are three residences located on the northwest corner of the Property; one residence (just off Rosen Lake Road) is located outside the

ALR, and the other two residences are located on or near the ALR boundary within the Property. The Application states that most of the Property within the ALR is used for grazing livestock and hay production.

- [8] In 1997, the RDEK submitted a block exclusion application to the Commission for areas proposed for exclusion of land from the ALR and inclusion of land into the ALR for the Jaffray Loop area (i.e., including the Property under Application). The Commission, by Resolution #309/97, approved the exclusion of approximately 17 ha from the ALR (including the western portion of the Property).
- [9] At its meeting of May 12, 2023, the RDEK Board reviewed the Application and resolved to support the proposed inclusion of a ±0.41 ha portion of the Property into the ALR.

ANALYSIS AND FINDINGS

- [10] The Panel considered the Application in context to the accompanying application (69296) for exclusion and whether the resulting size, integrity and continuity of the land base of the agricultural land reserve is improved.
- [11] To assess agricultural capability of the area proposed for inclusion into the ALR, the Panel referred in part to agricultural capability ratings using the Canada Land Inventory (CLI), 'Soil Capability Classification for Agriculture' system. The improved agricultural capability ratings

applicable to the portion of the Property proposed for inclusion into the ALR are Class 2 and Class 3, more specifically 60% Class 3M with the limitations of M (soil moisture deficiency) and 40% Class 2X with the limitations of X (combination of soil factors).

Class 2 - land is capable of producing a wide range of crops. Minor restrictions of soil or climate may reduce capability but pose no major difficulties in management.

Class 3 - land is capable of producing a fairly wide range of crops under good management practices. Soil and/or climate limitations are somewhat restrictive.

[12] Based on the agricultural capability ratings, the Panel finds that the Proposal area has prime agricultural capability. From the Site Visit the Panel observed that the Proposal area is a flat cultivated hayfield that lies adjacent to the ALR portion of the Property.

[13] The Panel finds that the inclusion of the Proposal area into the ALR would increase the size and improve the integrity and continuity of the of the ALR land base within the Property, consistent with section 6 of the ALCA.

DECISION

[14] For the reasons given above, the Panel approves the Proposal to include ±0.41 ha of non-ALR land within the northwest portion of the Property into the ALR, as shown in Schedule A of this decision.

- [15] The Commission will advise the Registrar of Land Titles that the Proposal area has been included into the ALR as shown on Schedule A of this decision.
- [16] These are the unanimous reasons of the Panel.
- [17] A decision of the Panel is a decision of the Commission pursuant to s. 11.1(3) of the ALCA.
- [18] Resolution #669/2024
Released on October 16, 2024

A handwritten signature in black ink, appearing to read 'Jerry Thibeault', is centered on the page.

Jerry Thibeault, Panel Chair

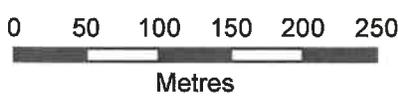
On behalf of the Kootenay Panel



Subject Property
008-122-687

ALC FILE NO: 67643	RESOLUTION NO: 669/2024
MAP PRODUCED: October 8, 2024	
MAP SCALE: 1:5,000	
DATA SOURCES & NOTES: ALC, BCGW and ESRI / Maxar. Contains information licensed under Open Government License - British Columbia.	
Map for reference only. Accuracy not guaranteed.	

- Conditionally Approved Area for Inclusion
(~0.41 ha)
- Subject Property
- Agricultural Land Reserve
- PMBC Parcel Cadastre



October 16, 2024

ALC File: 69296

Tracy Van de Wiel
Delivered Electronically

Dear Tracy Van de Wiel:

Re: Reasons for Decision - ALC Application 69296 (RDEK)

Please find attached the Reasons for Decision of the Kootenay Panel for the above noted application (Resolution #666/2024). As the agent, it is your responsibility to notify the applicant accordingly.

Please note that the submission of a \$150 administrative fee may be required for the administration, processing, preparation, review, execution, filing or registration of documents required as a condition of the attached Decision in accordance with section 11(2)(b) of the ALR General Regulation.

Under section 33.1 of the *Agricultural Land Commission Act* ("ALCA"), the Chair of the Agricultural Land Commission (the "Commission") has 60 days to review this decision and determine if it should be reconsidered by the Executive Committee in accordance with the ALCA. You will be notified in writing if the Chair directs the reconsideration of this decision. The Commission therefore advises that you consider this 60-day review period prior to acting upon this decision.

Under section 33 of the ALCA, a person affected by a decision (e.g. the applicant) may submit a request for reconsideration. A request to reconsider must now meet the following criteria:

- No previous request by an affected person has been made, and
- The request provides either:

- Evidence that was not available at the time of the original decision that has become available, and that could not have been available at the time of the original decision had the applicant exercised due diligence, or
- Evidence that all or part of the original decision was based on evidence that was in error or was false.

The time limit for requesting reconsideration of a decision is one year from the date of the decision's release, as per ALC Policy P-08: Request for Reconsideration.

Please refer to the ALC's Information Bulletin 08 – Request for Reconsideration for more information.

Please direct further correspondence with respect to this application to ALC.Kootenay@gov.bc.ca

Yours truly,



Ron Wallace, Land Use Planner

Enclosures: Reasons for Decision (Resolution #666/2024)
Schedule A: Decision Map

69296d1



Agricultural Land Commission File 69296
Reasons for Decision of the Kootenay Panel

**Exclusion Application Submitted Under s.29(1) of the Agricultural Land
Commission Act**

Applicants: Ken and Joyce Streloff

Agent: Tracy Van de Wiel

Property: Parcel Identifier: 008-122-687
Legal Description: Lot 5 (amended), District
Lot 4590, Kootenay District, Plan 2345, Except
Part Included in Plan NEP19344
Civic: 7124 Rosen Lake Road, Rosen Lake/
Jaffray, BC
Area: 27.5 ha (21 ha within the ALR)

Panel: Jerry Thibeault, Kootenay Panel Chair
Danna O'Donnell
Wayne Harris

OVERVIEW

- [1] The Property is located within the Agricultural Land Reserve (ALR) as defined in s. 1 of the Agricultural Land Commission Act (ALCA).
- [2] The Applicants are applying to the Agricultural Land Commission (the "Commission" or "ALC") under s. 29(1) of the ALCA to exclude a ±0.72 ha portion of the Property (the "Proposal area") from the ALR (the "Proposal"). The Applicants state that the purpose of the Proposal is to enable them to subdivide along the ALR boundary and create two rural residential lots outside of the ALR. The remaining ALR property would continue to be farmed.
- [3] The Applicants have submitted an accompanying application for inclusion (67643) of land into the ALR as an 'ALR swap' to be considered conditional on approval of the proposed exclusion Application.
- [4] The Proposal was considered in the context of the purposes and priorities of the Commission set out in section 6 of the ALCA:
- 6 (1) The following are the purposes of the commission:
- (a) to preserve the agricultural land reserve;
 - (b) to encourage farming of land within the agricultural land reserve in collaboration with other communities of interest; and,
 - (c) to encourage local governments, first nations, the government and its agents to enable and accommodate farm use of land within the

agricultural land reserve and uses compatible with agriculture in their plans, bylaws and policies.

- (2) The commission, to fulfill its purposes under subsection (1), must give priority to protecting and enhancing all of the following in exercising its powers and performing its duties under this Act:
- (a) the size, integrity and continuity of the land base of the agricultural land reserve;
 - (b) the use of the agricultural land reserve for farm use.

EVIDENTIARY RECORD

- [5] The Proposal, along with related documentation from the Applicants, Agent, local government, third parties, and Commission is collectively referred to as the “Application”. All documentation in the Application was disclosed to the Agent in advance of this decision.
- [6] The Panel conducted a walk-around and meeting site visit on May 16, 2024 in accordance with the *ALC Policy Regarding Site Visits in Applications*, (the “Site Visit”). A site visit report was prepared in accordance with the *Policy Regarding Site Visits in Applications*. The site visit report was certified as accurately reflecting the observations and discussions of the Site Visit by the Applicant on June 6, 2024 (the “Site Visit Report”).
- [7] On June 18, 2024, a Notice of Exclusion Meeting was provided to the Applicant and Agent. On June 25, 2024, the Panel conducted a meeting

with the Applicant and Agent via teleconference (the “Exclusion Meeting”). An exclusion meeting report was prepared and was certified as accurately reflecting the observations and discussions of the Exclusion Meeting by the Agent on July 23, 2024 (the “Exclusion Meeting Report”).

BACKGROUND

- [8] The Property is located east of Jaffray and south of Rosen Lake Road. There are three residences located on the north and west portions of the Property; one residence (just off Rosen Lake Road) is located outside the ALR, and the other two residences are located on or near the western ALR boundary within the Property. The Application states that most of the Property within the ALR is used for grazing livestock and hay production.
- [9] In 1997, the RDEK submitted a block exclusion application to the Commission for areas proposed for exclusion of land from the ALR and inclusion of land into the ALR for the Jaffray Loop area (i.e., including the Property under Application). The Commission, by Resolution #309/97, approved the exclusion of approximately 17 ha from the ALR (including the western portion of the Property). That application excluded ALR land within the Property adjacent to the Proposal area in this current Application.
- [10] In accordance with s. 29(2) of the ALCA, the RDEK held a public hearing for the Application on September 26, 2023, via Zoom webinar. Staff

advised that no written submissions were received prior to the public meeting. The landowner, Mr. Streloff, was present at the hearing and said he talked to neighbours about the Proposal, and nobody expressed any opposition. No members of the public were in attendance.

[11] The ALR portion of the Property is designated Rural Resource Zone (RR-60) and the non-ALR portion of the Property is designated Rural Residential (Estate) Zone. There is no Official Community Plan (OCP) for the area.

[12] The proposed realignment of the ALR boundary would enable the owner of the Property to subdivide along the ALR boundary without the need for ALC approval. Exclusion would also enable the owner to create the proposed remainder ALR lot which is smaller than the zoning requires because they would be subdividing along a zone boundary (i.e., a condition when the 60-ha minimum lot size does not apply).

ANALYSIS AND FINDINGS

[13] The Panel considered the Application in context to the Proposal area's agricultural capability and current use and whether the accompanying application for inclusion of land into the ALR would result in an ALR property more suitable for agricultural purposes.

[14] To assess agricultural capability on the Property, the Panel referred in part to agricultural capability ratings as identified using the Canada Land



Inventory (CLI), 'Soil Capability Classification for Agriculture' system. The majority of the ALR land proposed for exclusion has an improved agricultural capability ratings of 70% Class 4T with a limitation of T (topography) and 30% Class 2X with a limitation of X (a combination of soil factors). A small portion of the ALR land proposed for exclusion has an improved agricultural capability rating of 60% Class 3M with a limitation of M (soil moisture deficiency) and 40% Class 2X.

Class 2 - land is capable of producing a wide range of crops. Minor restrictions of soil or climate may reduce capability but pose no major difficulties in management.

Class 3 - land is capable of producing a fairly wide range of crops under good management practices. Soil and/or climate limitations are somewhat restrictive.

Class 4 - land is capable of a restricted range of crops. Soil and climate conditions require special management considerations.

[15] Based on the agricultural capability ratings, the Panel finds that the Proposal area has mixed prime and secondary agricultural capability. From the Site Visit the Panel observed that the portion of the ALR proposed for exclusion (the wedge-shaped Proposal area) extends from approximately the fence line to the west – including the gravel driveway and up to the eastern edge of the two western residences – and back to the southern boundary of the Property. The Panel finds that the



Proposal area has limited agricultural potential due to its current use as an access driveway and its steeper topography.

- [16] The Panel finds that the exclusion of the Proposal area would better define the ALR boundary based on the agricultural capability ratings and from the Panel's observations of the Property from the Site Visit. The Panel is prepared to support the proposed exclusion area from the ALR to permit subdivision of rural residential lots outside of the ALR, provided the existing fence located along the western edge of the ALR is maintained to mitigate potential trespass onto the remaining ALR parcel.

DECISION

- [17] For the reasons given above, the Panel approves the Proposal to exclude a ± 0.72 ha portion of the Property from the ALR, subject to the following conditions.
- (a) the submission of a surveyed subdivision plan to the Commission, within three years of the date of the release of this decision, that is in compliance with Schedule A of this decision;
 - (b) the existing fence located along the western edge of the ALR is maintained to mitigate potential trespass onto the remaining ALR parcel.
 - (c) Approval for exclusion is granted for the sole benefit of the Applicant and is non-transferable.



[18] The Commission will advise the Register of Land Titles that the Proposal area shown in Schedule A has been excluded from the ALR when it has received a subdivision plan that is within reasonable compliance with the proposed subdivision plan that was submitted with the application.

[19] This decision does not relieve the owner or occupier of the responsibility to comply with applicable Acts, regulations, bylaws of the local government, and decisions and orders of any person or body having jurisdiction over the land under an enactment.

[20] These are the unanimous reasons of the Panel.

[21] A decision of the Panel is a decision of the Commission pursuant to s. 11.1(3) of the ALCA.

[22] Resolution #666/2024
Released on October 16, 2024

A handwritten signature in black ink, appearing to read 'Jerry Thibeault', is written in a cursive style.

Jerry Thibeault, Panel Chair

On behalf of the Kootenay Panel



ALC FILE NO: 69296	RESOLUTION NO: 666/2024
MAP PRODUCED: October 8, 2024	
MAP SCALE: 1:5,000	
DATA SOURCES & NOTES: ALC, BCGW and ESRI / Maxar. Contains information licensed under Open Government License - British Columbia.	
Map for reference only. Accuracy not guaranteed.	

Conditionally Approved Area for Exclusion
(~0.72 ha)

 Subject Property

 Agricultural Land Reserve

 PMBC Parcel Cadastre

0 50 100 150 200 250
Metres



October 15, 2024

ALC File: 69552

David Pow
McElhanney Consulting

Delivered Electronically

Dear David Pow:

Re: Reasons for Decision - ALC Application 69552

Please find attached the Reasons for Decision for the above noted application (Resolution #660/2024). As the agent, it is your responsibility to notify the applicants accordingly.

Please note that the submission of a \$150 administrative fee may be required for the administration, processing, preparation, review, execution, filing or registration of documents required as a condition of the attached Decision in accordance with section 11(2)(b) of the ALR General Regulation.

Under section 33 of the ALCA, a person affected by a decision (e.g. the applicant) may submit a request for reconsideration. A request to reconsider must now meet the following criteria:

- No previous request by an affected person has been made, and
- The request provides either:
 - Evidence that was not available at the time of the original decision that has become available, and that could not have been available at the time of the original decision had the applicant exercised due diligence, or

- Evidence that all or part of the original decision was based on evidence that was in error or was false.

The time limit for requesting reconsideration of a decision is one year from the date of the decision's release, as per ALC Policy P-08: Request for Reconsideration.

Please refer to the ALC's Information Bulletin 08 – Request for Reconsideration for more information.

Please direct further correspondence with respect to this application to ALC.Kootenay@gov.bc.ca.

Yours truly,



Martin Collins, Land Use Planner

Enclosures: Reasons for Decision (Resolution #660/2024)
 Schedule A: Decision Map

cc: Regional District of East Kootenay

69552d1



Agricultural Land Commission File 69552
Reasons for Decision of the Chief Executive Officer

**Removal of Soil Application Submitted Under s.20.3(5) of the Agricultural Land
Commission Act**

Applicants: City of Fernie

Agent: David Pow – McElhenny Consulting

Property: Parcel Identifier: n/a
Legal Description: Sublot 18 District Lot 4589,
Kootenay District, Plan X-27

Location: Back Road, Elko
Area: 2.5 ha (only 1.8 ha in the ALR)

Chief Executive Officer: Kim Grout
(the “CEO”)

OVERVIEW

- [1] The Property is located within the Agricultural Land Reserve (ALR) as defined in s. 1 of the Agricultural Land Commission Act (ALCA).
- [2] Pursuant to s. 20.3(5) of the ALCA, the City of Fernie (the “Applicant”) is applying to the Agricultural Land Commission (the “Commission” or “ALC”) to remove 17,000 m³ of gravel from a ~ 0.42 ha portion of the 2.5 ha property over a period of 10 years (the “Proposal”).
- [3] Under Section 27 of the ALCA the Commission, by resolution, may establish criteria under which the CEO may approve applications for exclusion, subdivision, non-farm use, non-adhering residential use, and soil or fill use applications. By resolution, the Commission as specified that the following applications may be decided by the CEO:
- 14. Subdivision, non-farm use, non-adhering residential use and soil or fill use that are not consistent with any of the existing approved criteria (Criteria 1 – 13) but nonetheless are minor in nature and in the opinion of the CEO, the interests of the Commission would be unaffected by an approval of the application. In the case of exclusion applications, the CEO may only consider applications submitted to the local government before midnight on September 29, 2020.*
- [4] The Proposal was considered in the context of the purposes and priorities of the Commission set out in section 6 of the ALCA:

- 6 (1) The following are the purposes of the commission:
- (a) to preserve the agricultural land reserve;
 - (b) to encourage farming of land within the agricultural land reserve in collaboration with other communities of interest; and,
 - (c) to encourage local governments, first nations, the government and its agents to enable and accommodate farm use of land within the agricultural land reserve and uses compatible with agriculture in their plans, bylaws and policies.
- (2) The commission, to fulfill its purposes under subsection (1), must give priority to protecting and enhancing all of the following in exercising its powers and performing its duties under this Act:
- (a) the size, integrity and continuity of the land base of the agricultural land reserve;
 - (b) the use of the agricultural land reserve for farm use.

BACKGROUND

[5] The file material indicates that the majority of the 2.5 ha (1.8 ha) Property has been used as a gravel pit as far back as at least 1985, although there is no record of any approvals from the ALC. The southerly ~0.7 ha non-ALR portion of the Property is relatively undisturbed and is unlikely to be disturbed by the updated Proposal.

- [6] The City of Fernie proposes to extract gravel from the previously disturbed 1.8 ha ALR portion of the Property (the “Proposed Aggregate Extraction Area”) to an average depth of 10 meters. The material would be extracted for use in City of Fernie projects, as required.
- [7] The CLI soil capability ratings for the 1.8 ha ALR portion of the Property are 80% Class 5: and 20% Class 6 with steep topography, moisture deficiency and stoniness limitations.

ANALYSIS AND FINDINGS

- [8] The CEO considered that the Property were comprised of secondary soils limited by steep topography and that the request was limited to areas already disturbed by extraction.
- [9] The Application states that material will be removed by excavator and/or front-end loader and any crushing and /or screening required will occur on site within the already disturbed area.
- [10] The Application states that when reclamation is required, the slopes will be graded to approximately 2:1 (hz:vt) slope, the settling pond will be filled in, and previously stripped and stockpiled organics and overburden will be spread over the extraction area and seeded with an approved seed mixture.

- [11] The CEO finds that impacts to the agricultural utility of the Property are limited to the footprint of already disturbed areas, with agricultural capability ratings of Class 5 and 6 limited by steep topography, and that provided the Applicant reclaims the property to an agricultural standard the same or better than the lands current agricultural rating the integrity of the ALR will be protected.
- [12] The Commission notes that weeds can greatly reduce the productivity of agricultural areas and that disturbed sites like pits and quarries present the perfect conditions for the establishment of invasive plants and can contaminate the material removed from a pit and be transferred to other sites unless proper weed management practices are implemented. Under the BC Weed Control Act, the land occupier has a legal obligation to control noxious weeds on the site.
- [13] The CEO reviewed the Application materials and finds that the Proposal to remove 17,000 m³ of gravel in a ~ 0.42 ha area of the Property at a depth of 10 m will have limited impacts to the agricultural utility of the Property provided appropriate remediation to an agricultural standard overseen by a qualified professional occurs.

DECISION

- [14] After reviewing the Application, I am satisfied that the Proposal is consistent with Criterion #14 and approve the removal of gravel from the Property for a period of 10 years subject to the following conditions:

General Conditions

- a) The aggregate extraction activities are restricted to the area shown in the Schedule A: Decision Map attached to this Decision;
- b) The total volume of material to be removed is limited to 17,000 m³;
- c) Appropriate weed control must be practiced on all disturbed areas.
- d) The lands are reclaimed to an agricultural standard, such that the agricultural capability rating of the land will be the same or better than the current rating of Class 5MT and this is confirmed in a closure letter submitted to the ALC by a qualified registered professional with specific knowledge of soils, drainage and land reclamation at end of mine life;
- e) Extraction activities must be completed within 10 years from the date of the release of this decision.
- f) Approval for the aggregate extraction is granted for the sole benefit of the Applicant and is non-transferable.

Prior to conducting proposed extraction activities

- g) To ensure the successful reclamation of the Proposed Aggregate Extraction Area and appropriate oversight by a qualified registered professional, a security deposit in the amount of \$20,000 must be

made payable to the Minister of Finance c/o the Agricultural Land Commission ALC prior to the commencement of the proposed aggregate extraction activities. The security deposit is to ensure the proposed aggregate extraction activities are conducted in accordance with the information submitted with the Application and the conditions of this approval.

This security only covers the ALR portion of the Property and does not cover reclamation related to other jurisdictional bodies.

For greater clarity, some or all of the security deposit will be accessible to and used by the ALC upon the failure of the operator to comply with any or all aspects of the conditions of approval contained herein.

The security deposit may be made in the form of an Irrevocable Letter of Credit (the "ILOC") or bank draft/certified cheque. Note that all financial securities must be in the name of the owner(s); the ALC no longer accepts securities from 3rd parties.

An Irrevocable Letter of Credit (ILOC) is a form of financial guarantee issued by a financial institution (usually the bank's guarantees or securities department) and made out to the Minister of Finance. Please see Schedule D for a sample ILOC for your information.

The ALC also accepts bank drafts or certified cheques payable to the Minister of Finance, these funds are deposited into a government

security/refundable deposit account – please note that there will be no interest paid on cheques or bank drafts at the time of refund (applicant would need to sign an acknowledgement form to this effect – see Schedule E). The bank drafts/certified cheques should be made out to the below:

Minister of Finance
c/o Agricultural Land Commission
201- 4940 Canada Way
Burnaby BC V5G 4K6

Please include the ALC application number in the memo section of the cheque/bank draft.

Release of the security deposit will be dependent on receipt of evidence that the proposed aggregate extraction activities are completed to a standard deemed satisfactory by the ALC. In this regard, the ALC will consider the closure report that must be prepared and submitted to the ALC in fulfillment of condition “h” below

Upon completion of proposed extraction activities

- h) A closure report, for the ALC’s review and approval, must be submitted to the ALC upon completion of the proposed aggregate extraction activities. The closure report must include, but is not limited to, the following:

- i. A written description of the completed proposed aggregate extraction activities;
- ii. Final cross section profiles of the proposed aggregate extraction activities area showing final contours, and depth and volumes of extraction;
- iii. The closure report must be submitted to the ALC no more than six (6) months after the completion of the proposed aggregate extraction activities and no later than April 30, 2035;

[15] This decision does not relieve the owner or occupier of the responsibility to comply with applicable Acts, regulations, bylaws of the local government, and decisions and orders of any person or body having jurisdiction over the land under an enactment.

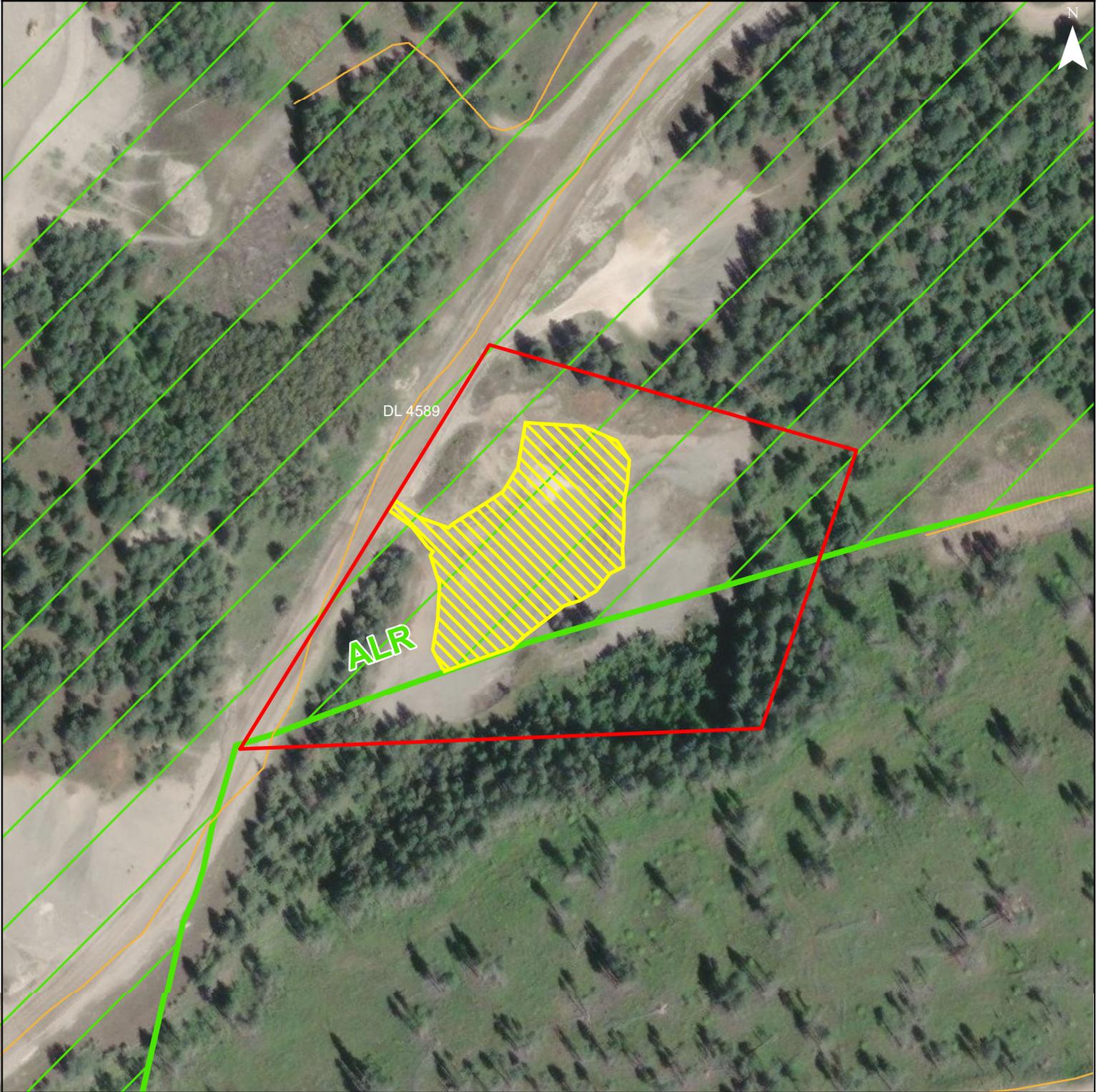
[16] A decision of the CEO is a decision of the Commission pursuant to s. s. 27(5) of the ALCA.

[17] Resolution #660/2024
Released on October 15, 2024



Kim Grout, CEO

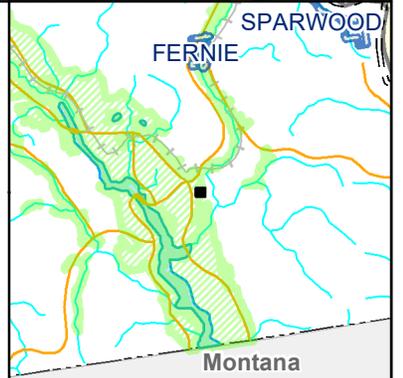




ALC FILE NO: 69552	RESOLUTION NO: #660/2024
MAP PRODUCED: October 9, 2024	
MAP SCALE: 1:2,000	
DATA SOURCES & NOTES: ALC, BCGW and ESRI / Maxar. Contains information licensed under Open Government License - British Columbia.	
Map for reference only. Accuracy not guaranteed. Page 45 of 274	

-  Conditionally Approved Aggregate Removal Area (~0.42 ha)
-  Crown Tenure Application Area
-  Agricultural Land Reserve
-  PMBC Parcel Cadastre

0 20 40 60 80 100
Metres



Subject Development Services – Building Department Report

Month November 2024

Building

Total monthly inquiries (phone/email/counter): 593

Average length of time between a completed application being received to the permit being issued: 9 weeks

Jurisdiction	September 2024			Year to Date		
	Permits Issued	Dwellings Created	Construction Value	Total Permits Issued	Total Dwellings Created	Construction Value
Area A	2	1	\$283,080	32	17	\$17,221,800
Area B	4	0	\$331,500	39	15	\$9,479,750
Area C	12	5	\$2,151,699	70	27	\$13,950,552
Area E	0	0	\$0	24	6	\$3,601,500
Area F	19	6	\$4,656,539	150	48	\$38,674,652
Area G	6	1	\$1,282,970	20	6	\$4,192,840
Totals	43	13	\$8,705,788	335	119	\$87,121,094

Canal Flats	1	0	\$15,000	15	2	\$798,282
Cranbrook	14	1	\$1,414,375	122	32	\$33,329,480
Elkford	7	2	\$485,200	28	10	\$3,517,537
Fernie	10	4	\$4,444,500	75	18	\$18,116,200
Invermere	5	2	\$1,036,000	53	59	\$33,273,283
Kimberley	12	3	\$1,552,000	142	63	\$25,642,733
Radium	0	0	\$0	25	10	\$3,624,498
Sparwood	9	1	\$474,359	44	12	\$6,189,205
Totals	58	13	\$9,421,434	504	206	\$124,491,218

Bylaw Compliance

Number of active compliance files: 102

	Land Use / Construction	Unsightly	Noise
Area A	6	0	2
Area B	22	1	1
Area C	14	3	4
Area E	5	0	1
Area F	22	2	13
Area G	3	2	1
Totals	72	8	22

Columbia Valley Dog Control

September 2024	Area F	Area G	Total
Complaints	2	1	3
Notification/Warning Issued	2	1	3
Captured	0	0	0
Turned Over to DCO	1	0	1
Pound Nights	1	0	1
Licenses Sold			0

Year to Date	Area F	Area G	Total
Complaints	9	5	14
Notification/Warning Issued	7	4	11
Captured	0	0	0
Turned Over to DCO	1	0	1
Pound Nights	1	0	1
Licenses Sold			27

Subject Development Services – Monthly Planning Report

Month November 2024

STATISTICS
(September 16 – October 15, 2024)

	2024	2023
INQUIRIES	183	207
BUILDING CHECKS	17	32

	----- ELECTORAL AREAS -----						YEAR	
	A	B	C	E	F	G	2024	2023
Agricultural Land Reserve					2		2	1
Bylaw Amendments <i>(Zoning / Land Use / OCP)</i>			1		2	1	4	6
Development Permits			1	1	7		9	5
Development Variance Permits / Board of Variance					1		1	3
Subdivisions							0	0
Ministry Referrals <i>(FrontCounter BC / Mines)</i>							0	0
Other Agency Referrals <i>(MoTI / Liquor Control etc.)</i>							0	0
Other Permits & Agreements <i>(Housing Agreements / Temp. Use / Floodplain Exemptions / Campground)</i>				1	2		3	2
Covenant Processing <i>(Charging & Releasing)</i>	1				1		2	0
TOTALS 2024	1	0	2	2	15	1	21	
TOTALS 2023	1	3	5	0	5	3		17

STAFFING

Recruitment to fill the third Planner position will be on-going until the position is filled.

PROJECTS

Columbia Valley Active Transportation Plan

A Technical Advisory Committee meeting was hosted by staff on October 30th. The meeting was an opportunity for stakeholders and potential future partners to review the draft Plan and provide technical feedback prior to finalization for public review.

Fairmont Hazard Guidance Project

An Introductory Project Information Meeting was held on October 30th by RDEK staff and the consultants from BGC Engineering and Pinna Sustainability.

Elk Valley OCP

A summary of the feedback received via the initial survey open over the summer months is anticipated to be released in early November. Planning to build off this initial engagement and gather information through further engagement opportunities over the winter is underway.

PENDING APPLICATIONS

Effective October 29th, the following development applications are in queue to be processed:

TYPE	A, B & C	E, F & G
Bylaw Amendment	3	2
DVP/ Minor DVP/ Board of Variance	4	
DP (ESA, Steep Slopes, Form & Character)	1	3
ALR	2	
Temporary Use Permit		
Campground		
Reconsideration		
Liquor/Cannabis Licence		
Relative Requiring Care	1	1
Applications Subtotal	11	6
Subdivision Referral	6	8
FrontCounter BC Referral		
Mines Referral		1
MOTI Referral (roads, etc)		
Referrals Subtotal	6	9
Pending Application Totals	17	15

Short Term Rental Temporary Use Permit Applications (All Areas)

- Issued – 126
- Refused – 3
- Under Review – 29
- Received (Not Started Processing) – 46

Advisory Planning Commission Electoral Area F&G
Wednesday, October 16th, 2024
Windermere Firehall

Present:

Area F

Karl Conway - Chair

Mara King

Carolyn Maher

Colleen Roberts

Chris Zehnder

Area G

Brandon Csokonay

Regrets: Leah Downey Seona Helmer
 Norm Funnell Owen Mitchell
 Bruce Hamstead Hermann Mauthner

Directors

Susan Clovechok - Area F

Nancy Wilfley - Secretary

Roberta Schnider - Area G
Rick Tegart

Introduction of Commission members.

Delegations:

P724 565 - Wilmer/Peterson (Haworth)

7:00 pm.- Richard Haworth speaks to ALR application for a three lot residential subdivision. Richard gives details of the property's slope and soil quality. Land is not utilized for agricultural purposes because of the steep slopes and poor soil. Property is within the Toby Benches OCP and are practically part of Wilmer. There is a public road through the property however the slope of the road would prevent it from being used. Richard answers questions from the Commission members.

7:07pm Richard ends discussion.

P724 510 - Lyttle Lake/Vertz

7:08 pm.- Ron Vertz speaks to Bylaw Amendment application. Ron hands out photos and gives historical information on property. Property had been zoned for a golf course that never was developed. Proposal is for twenty four lot subdivision. Ron answers questions from Commission members.

7:12pm. - Ron leaves meeting.

P724 555 - Fairmont Hot Springs/Fairmont Hot Springs Resort Ltd. (Haworth)

7:15pm. - Richard Haworth speaks to Bylaw Amendment application. Application is to change zoning from R4 to R1. Current land use is a campground and rezoning is to expand the existing RV park. Remaining property will stay as R4.

7:18pm. - Richard leaves meeting.

P724 560 - Windermere South/Egan

7:18pm. Oliver Egan speaks to Bylaw Amendment application to allow two single family dwellings on property. Property will be used for staff housing. Amendment will also permit a maximum parcel coverage of 50% for greenhouses. Greenhouses are not permanent structures. Oliver answers questions from Commission members.

7:22pm. Oliver leaves meeting.

P724 567 - Columere Park/Kirkpatrick

7:22pm. Michael Kirkpatrick speaks to DVP application to increase the maximum parcel coverage from 30% to 34% to permit construction of a deck. Michael explains he could put a patio instead of a deck but the house was built higher than he thought. Michael answers questions from Commission members.

7:27pm. Michael leaves meeting.

1. Call To Order

Meeting called to order at 7:28pm.

2. Minutes

2.1 APC Meeting - September 25th, 2024

MOVED by C. Zehnder

SECONDED by B. Csokonay

THAT the Minutes of the Advisory Planning Commission meeting held on September 25th, 2024 be adopted as amended.

CARRIED

Spelling of Brandon Csokonay name is to be corrected.

2.2 Planning Committee Meeting - September - Reviewed

3. Reports

3.1 Development Services Report - October- Reviewed

Director Clovechok speaks to report.

4. Agricultural Land Reserve Application

4.1 P724 565 -Wilmer/Peterson (Haworth)

MOVED by C. Zehnder

SECONDED by C. Maher

THAT the Advisory Planning Commission recommends the ALR application from Wilmer/Peterson (Haworth) be supported.

CARRIED

5. ByLaw Amendment Application

5.1 P724 510 - Lyttle Lake/Vertz

MOVED by C. Zehnder

SECONDED by M. King

THAT the Advisory Planning Commission recommends the Bylaw Amendment Application from Lyttle Lake/Vertz be supported.

CARRIED

5.2 P724 555 - Fairmont Hot Springs/Fairmont Hot Springs Resort Ltd. (Haworth)

MOVED by C. Maher

SECONDED by M. King

THAT the Advisory Planning Commission recommends the Bylaw Amendment Application from Fairmont Hot Springs/ Fairmont Hot Springs Resort Ltd. (Haworth) be supported.

CARRIED

5.3 P724 560 - Windermere South/Egan

MOVED by M. King

SECONDED by C. Maher

THAT the Advisory Planning Commission recommends the Bylaw Amendment Application from Windermere South/Egan be supported.

CARRIED

6. Development Variance Permit Applications

6.1 P724 567 Columere Park/ Kirkpatrick

MOVED by M. King

SECONDED by C. Maher

THAT the Advisory Planning Commission recommends the Development Variance Permit Application from Columere Park/Kirkpatrick be supported.

CARRIED

7. ADJOURNMENT

The meeting adjourned at 7:54pm.

DRAFT



Request for Decision Bylaw Amendment Application

File No: P 724 510
Reference: Bylaw Nos. 3317 & 3318
Date: October 22, 2024

Subject: Bylaw No. 3317 & Bylaw No. 3318 (Lyttle Lake / Vertz)
Applicant: Diane and Ron Vertz
Location: 3453 Kootenay #3 Road, Windermere
Legal: Lot 1, District Lot 4596, Kootenay District Plan 4023 except Plans NEP22509 and NEP69091 (PID: 014-973-499)

Proposal: To amend the OCP and zoning designation of part of the subject property to accommodate future subdivision of rural residential parcels.

Development Agreement: None

- Options:**
1. THAT Bylaw No. 3317 cited as “Regional District of East Kootenay – Lake Windermere Official Community Plan Bylaw No. 2929, 2019 – Amendment Bylaw No. 13, 2024 (Lyttle Lake / Vertz)” be introduced; and further, that the Board is satisfied that the OCP consultation identified in the staff report is appropriate.
 2. THAT Bylaw No. 3318 cited as “Regional District of East Kootenay – Columbia Valley Zoning Bylaw No. 3255, 2023 – Amendment Bylaw No. 12, 2024 (Lyttle Lake / Vertz)” be introduced;
 3. THAT Bylaw No. 3317 cited as “Regional District of East Kootenay – Lake Windermere Official Community Plan Bylaw No. 2929, 2019 – Amendment Bylaw No. 13, 2024 (Lyttle Lake / Vertz)” not proceed.
 4. THAT Bylaw No. 3318 cited as “Regional District of East Kootenay – Columbia Valley Zoning Bylaw No. 3255, 2023 – Amendment Bylaw No. 12, 2024 (Lyttle Lake / Vertz)” not proceed.

Recommendation: Options 1 & 2

The proposed parcel sizes are compatible with surrounding parcel sizes and land use and the proposed parcel size is large enough to support onsite services. This proposal will provide a mix of residential densities within the plan area and will have less of an impact on the natural ecosystem than the current zoning permits.

This development will be required to service all new parcels created in compliance with the RDEK Subdivision Servicing Bylaw and must complete any road improvements required by the Ministry of Transportation and Infrastructure.

Property Information: **Current OCP Designation:** Multiple – CR, Commercial Recreation; R-MF, Residential Multi-Family; and R-SF, Residential Low Density

**Property
Information -
cont'd:**

Proposed OCP Designation: Multiple – CR, Commercial Recreation; and R-SF, Residential Low Density

OCP Policies:

- New multi-parcel subdivisions of single family or greater density should be serviced by community water and sewer systems.
- A mix of residential densities is supported within the plan area.
- Development of new residential areas include internal non-motorized trails and identify connections with existing trail networks. Where existing trail networks are not yet established, connectivity with parks, open space, recreation amenities and commercial services should be demonstrated.
- Bylaw amendment applications for residential development should address the following:
 - (i) Compatibility of the proposed development with surrounding land uses, parcel sizes, local rural character and lifestyle;
 - (ii) Access to the development and proposed internal road networks;
 - (iii) Demonstrate the use of Conservation Subdivision Design principles where appropriate, such as:
 - (a) Identifying and establishing buffers from features such as riparian areas, wetlands, Class 1 ungulate winter range, wildlife corridors, wildlife habitat areas, natural hazard areas, woodlands and agricultural land;
 - (b) Clustering development into nodes of smaller lots in order to preserve larger contiguous environmentally sensitive areas and agricultural zones; and
 - (c) Utilizing compact neighbourhood design with dwelling units built in close proximity to each other to minimize the overall development footprint and required infrastructure.
 - (iv) Integrate FireSmart Principles.
- Development is encouraged to recognize and integrate opportunities to retain and maximize the viewscales.

Current Zone Designations:

RES-2, Resort Recreation Zone (minimum parcel size: 0.5 ha)

R-1, Single Family Residential Zone (minimum parcel size: 555 m²)

R-3, Multiple Family Residential – Medium Density Zone (minimum parcel size: 1000 m²)

Proposed Zone Designations:

RES-2, Resort Recreation Zone (minimum parcel size: 0.5 ha)

SH-2, Small Holding Semi-Rural Zone (minimum parcel size: 1.0 ha)

Parcel Size:

Total Parcel Area: 117 ha (289.4 ac)

Area under application: 47.7 ha (117.9 ac)

Density:

Existing: The parcel is currently vacant but is zoned to permit almost 900 units.

Property Information - cont'd:

Proposed: The proposal is for a 24 lot subdivision. Each parcel would be permitted one single family dwelling and one secondary suite within the principal dwelling.

Potential: There is a potential for up to 47 one hectare lots that could be created with the proposed amendments.

ALR Status: Not within the ALR

Interface Fire Hazard Rating: Moderate to high, within the Windermere fire protection area

BC Assessment: Residential & Business/Other – seasonal resort

Water and Sewer Services: Individual onsite sewerage disposal systems are proposed. Use of the existing water licence for Lyttle Lake and individual onsite groundwater wells are also proposed. Proposed servicing must comply with the RDEK Subdivision Servicing Bylaw.

Flood Hazard Rating: Lyttle Lake and several unnamed watercourses or seasonal drainages are located on the property. Development must comply with floodplain regulations.

Professional Studies:

None

Additional Information:

- The property is currently zoned to permit establishment of a golf course and mid- to high-density residential development on the portion of the property closer to Kootenay #3 Road. This was facilitated by the previous property owners. This application is to align with the current property owners intended future use of the land.
- An Environmentally Sensitive Area (ESA) Development Permit (DP) area is located on the property, around Lyttle Lake and an unnamed watercourse, for riparian and wetland ecosystems. A development permit application is required for subdivision and all development within the ESA DP area.
- This application is intended to facilitate family legacy planning, providing parcels for the owners' family members. The remainder of the parcel zoned RES-2 is proposed for shared use by the residential property owners for outdoor recreation.
- The application states that the subdivision will occur in a phased manner, creating approximately four residential parcels for the owners and owners' children in the next 10 years, and create the remainder of the residential parcels for grandchildren over the next 40 years.
- There is an existing internal road on the property that is proposed for continued use to provide access to the residential parcels.

Consultation:

Section 475 of the *Local Government Act* requires that local government consider the depth and breadth of consultation to be undertaken with persons or organizations that it considers may be affected by the proposed OCP amendment. Consultation completed to date for this amendment includes referral of the bylaw to the following organizations.

In addition, there will be opportunity for discussion with the public prior to the commencement of the public hearing.

Advisory Planning Commissions:

APC Area F: Support recommended

Referral Agencies:

- **Interior Health Authority:** No comment to date.
- **Transportation & Infrastructure:** Concerns with the highway access of Kootenay No. 3 Road. This will have to be addressed during the subdivision process. Road improvements are development driven and will be at the developers' expense. Access onto Kootenay No. 3 Road and dedicated roads or common lot accesses within the property will also be the responsibility of the developer.
- **Ministry of Forests:** Standard referral response.
- **Ministry of Water, Land and Resource Stewardship:** The existing water licence on Lyttle Lake cannot be used to service residential dwellings and should not be considered as a way of service at this time. There is one well drilled on the property that could be used to service a single dwelling, but not multiple residences. The aquifer has low well density and moderate productivity, and potentially has the capacity for further well construction to service additional residential properties (subject to referral of a Regional hydrogeologist).
- **Ktunaxa Nation Council:** No comment to date.
- **Shuswap Band:** At this time they do not see any apparent significant impacts to their indigenous rights. However, they may at a future date want to revisit consultation on this matter should new information become available.
- **School District No. 5:** No comment to date.
- **Telus:** Advise the applicant to reach out if they require work or service by Telus.

**Documents
Attached:**

- Bylaws
- Location Map
- Land Use Map
- OCP Designation Map
- Zone Designation Map
- Proposal
- Aerial Photo

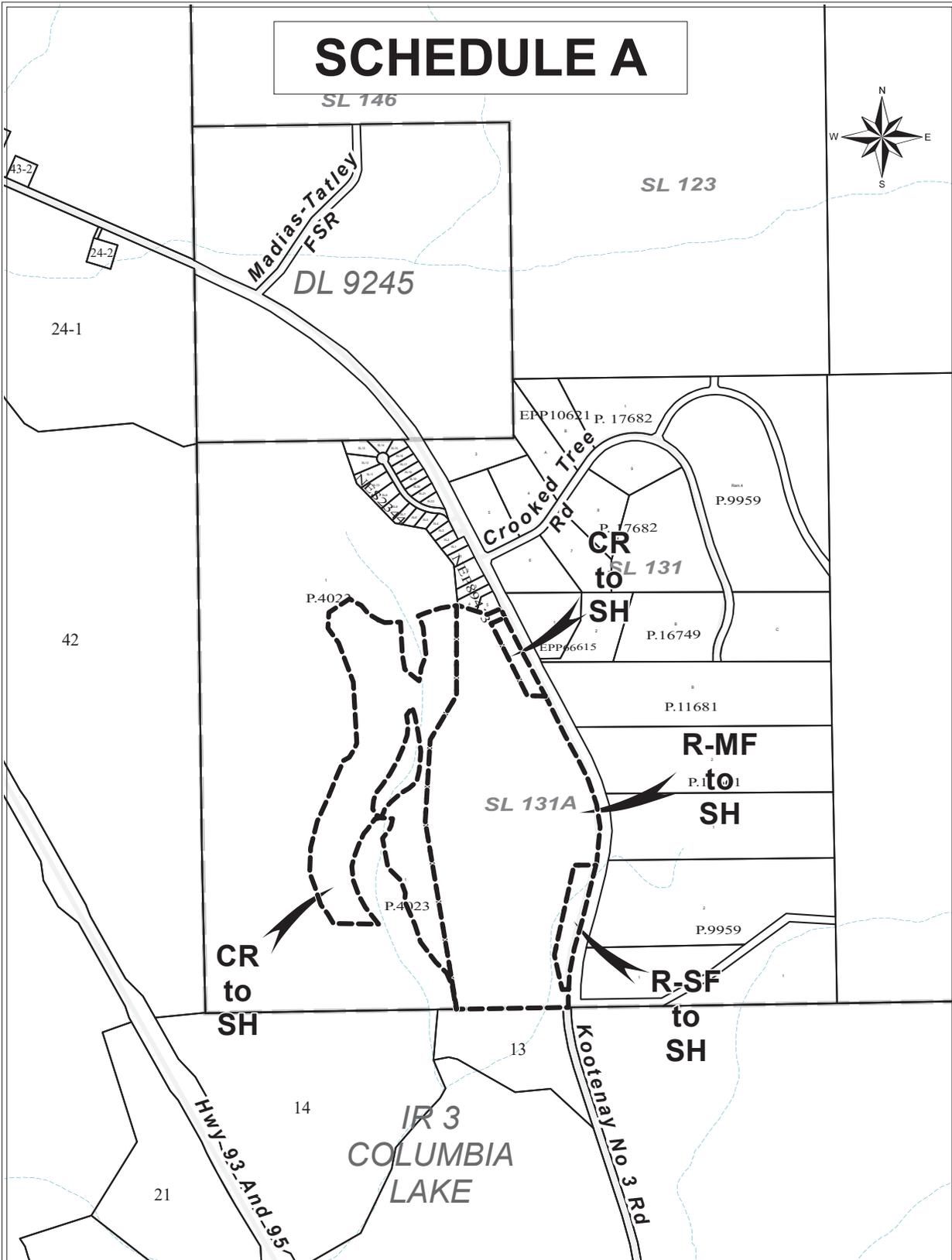
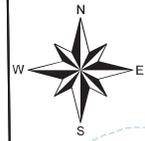
**RDEK
Contact:**

Krista Gilbert, Planning Technician
Phone: 250-489-0314
Email: kgilbert@rdek.bc.ca

SCHEDULE A

SL 146

SL 123



This is Schedule A referred to in Bylaw No. 3317 cited as "Regional District of East Kootenay – Lake Windermere Official Community Plan Bylaw No. 2929, 2019 – Amendment Bylaw No. 13, 2024 (Lyttle Lake / Vertz)."

Chair

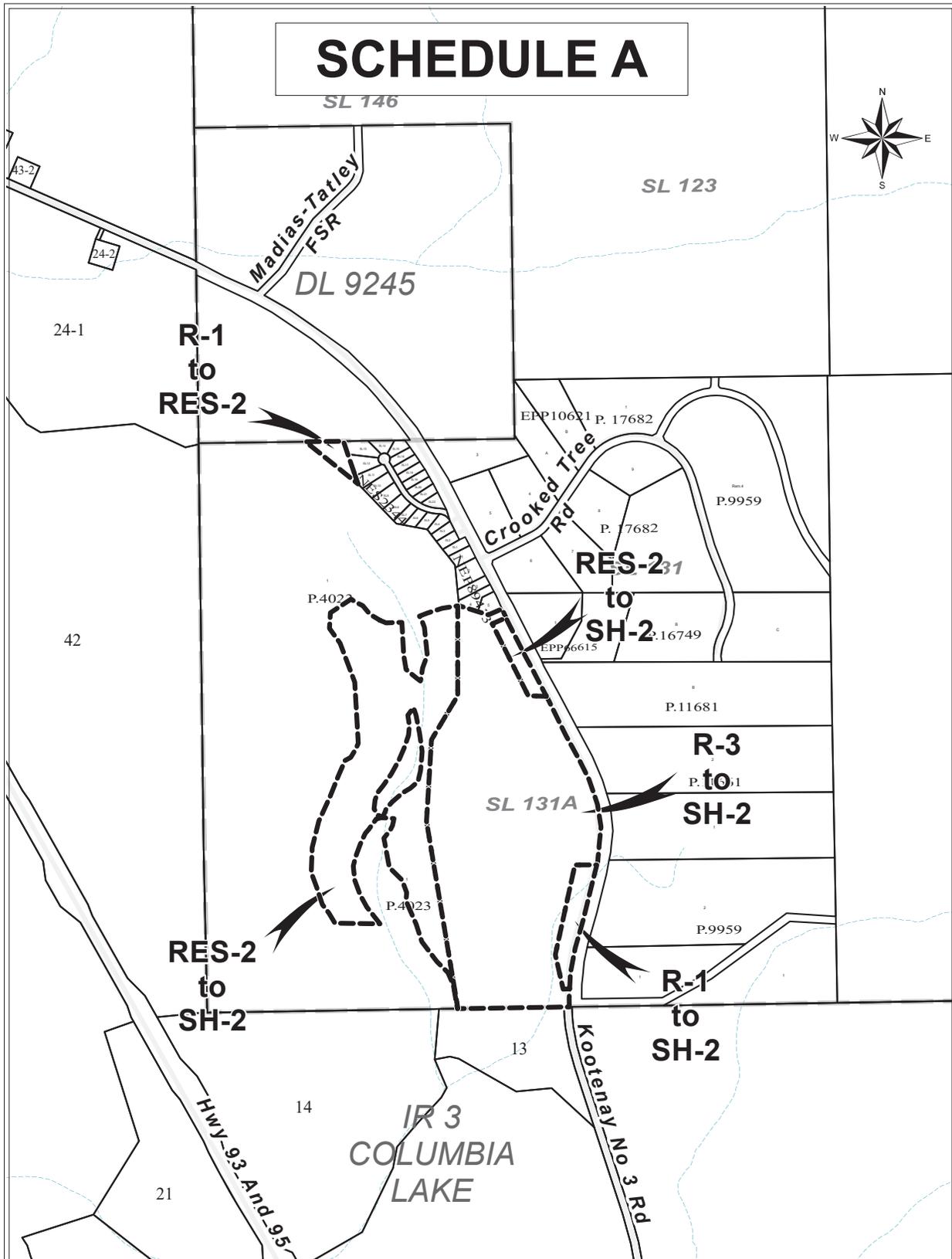
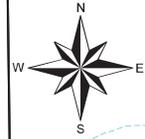
Corporate Officer

Date

SCHEDULE A

SL 146

SL 123



This is Schedule A referred to in Bylaw No. 3318 cited as "Regional District of East Kootenay – Columbia Valley Zoning Bylaw No. 3255, 2023 – Amendment Bylaw No. 12, 2024 (Lytle Lake / Vertz)."

Chair

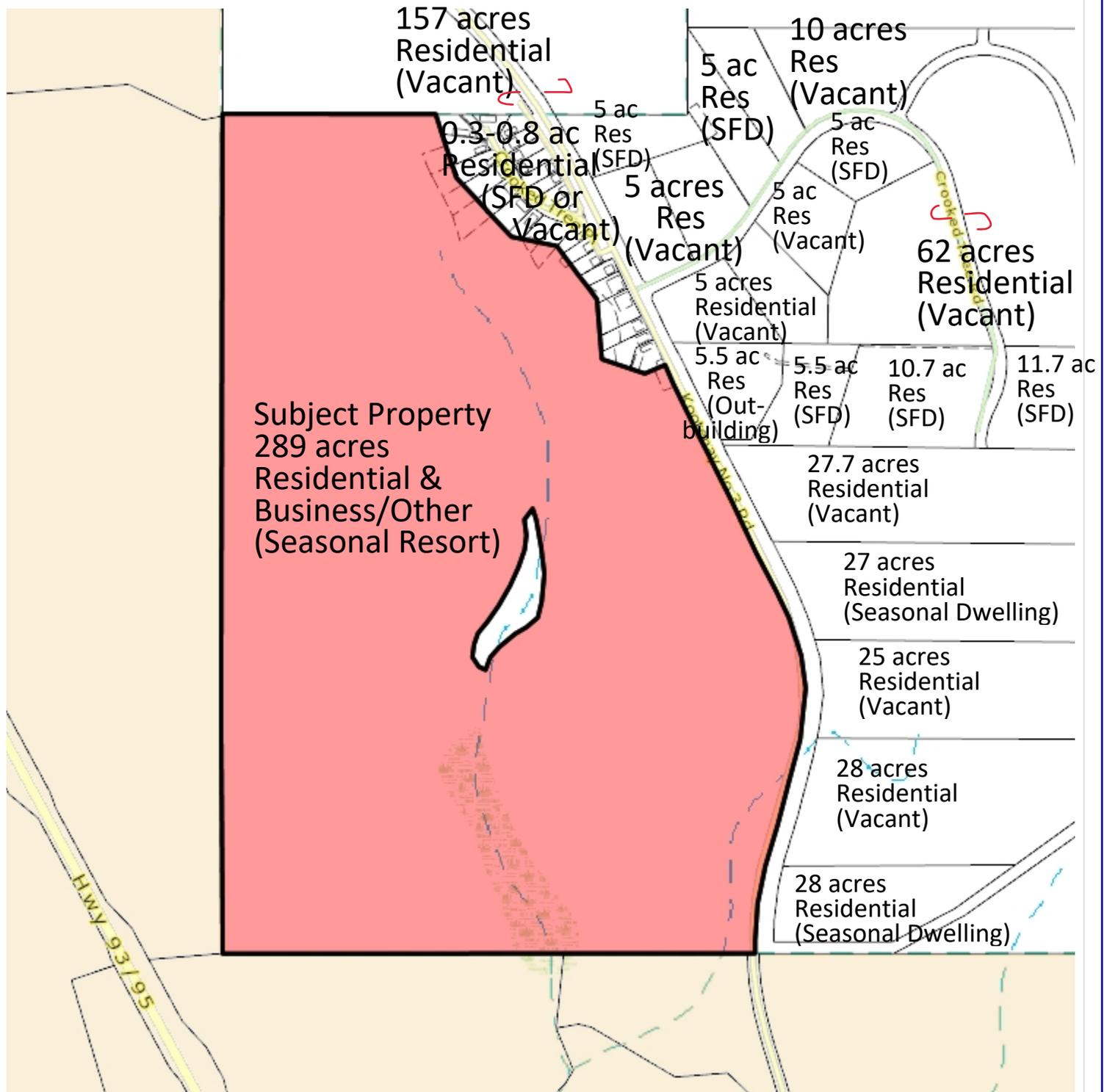
Corporate Officer

Date

Location Map



Land Use Map



Notes:

375 0 188 375 Meters

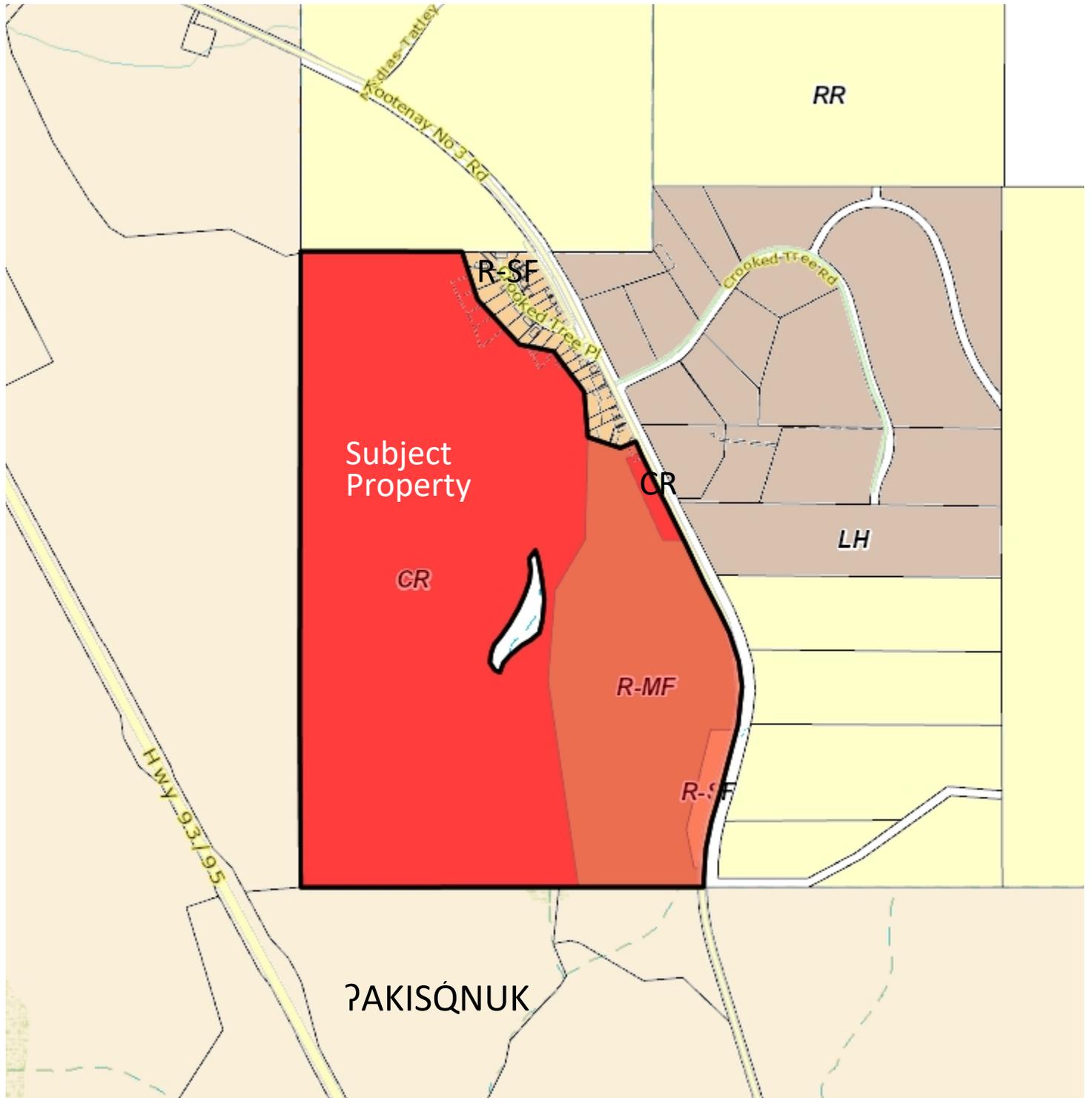
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THIS MAP IS NOT TO BE USED FOR NAVIGATION

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OCP Designation Map



Notes:

500 0 250 500 Meters

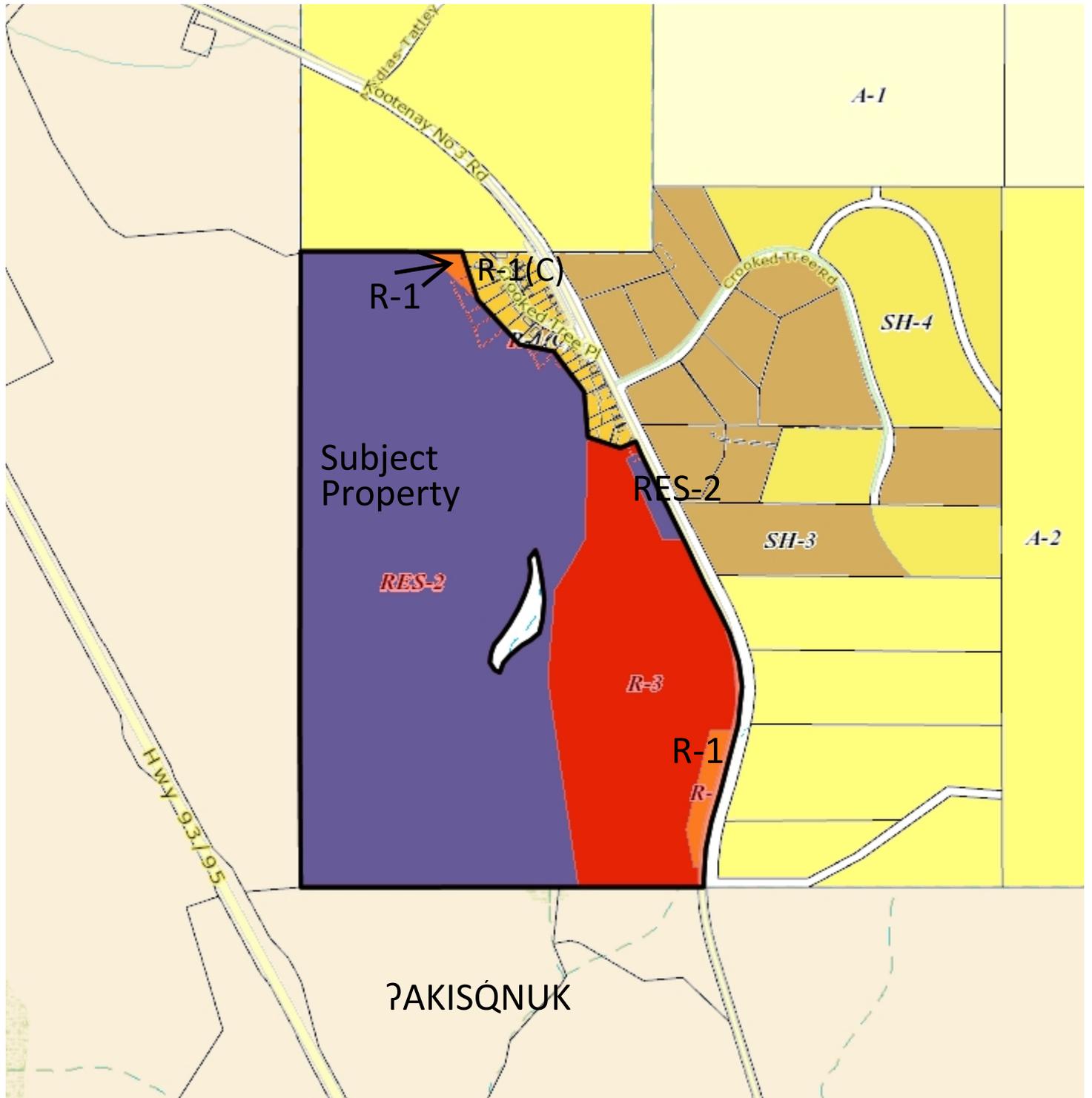
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Zone Designation Map



Notes:



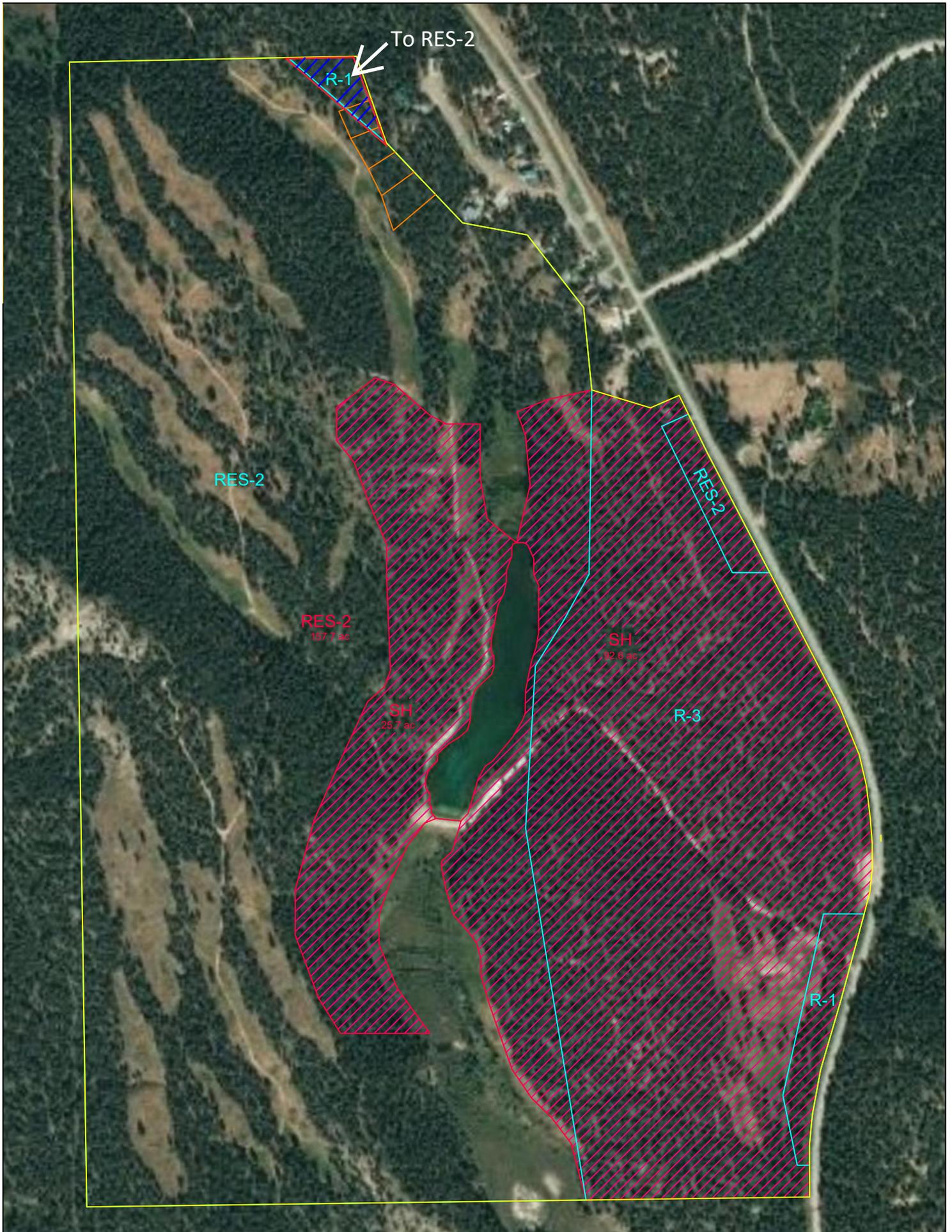
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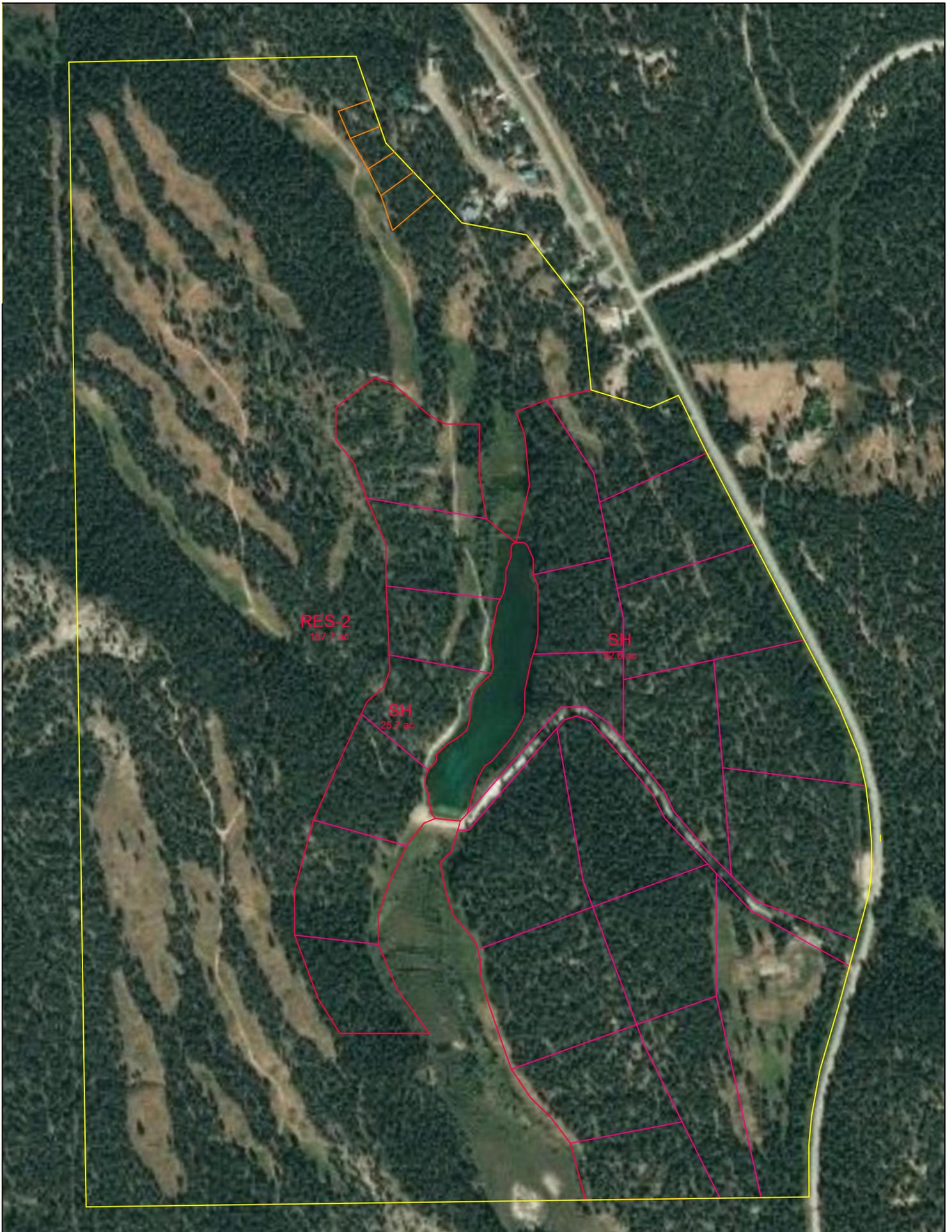
THIS MAP IS NOT TO BE USED FOR NAVIGATION

This map is a user generated static output from an Internet mapping site and is for reference only. Data layers that appear on this map may or may not be accurate, current, or otherwise reliable.

Proposed Amendment Areas



Proposed Subdivision Plan





BYLAW REFERRAL

You are requested to comment on the attached bylaw for potential effect on your agency's interests. We would appreciate your response within **31 days**. The bylaws are expected to be presented to the Board on **November 8, 2024**.

Contact:
Krista Gilbert, Planning Technician
Phone: 250-489-0314
email: kgilbert@rdek.bc.ca

Date: September 10, 2024
Bylaw Nos: 3317 & 3318
Bylaw Name: Lyttle Lake / Vertz
File No.: P 724 510

PURPOSE OF BYLAW:

To amend the official community plan and zoning bylaw designations of portions of the property for future development. The OCP land use designation is proposed to be amended from CR, Commercial Recreation, R-SF, Residential Low Density and R-MF, Residential Multi-family to SH, Small Holdings. The zoning designation is proposed to be amended from RES-2, Community Commercial Zone, R-1, Single Family Residential Zone and R-3, Multiple Family Residential – Medium Density Zone to SH-2, Small Holding Semi-Rural Zone.

LEGAL DESCRIPTION & GENERAL LOCATION:

Lot 1, District Lot 4596, Kootenay District, Plan 4023 except Plans NEP22509 and NEP69091.
(PIDs: 014-973-499).
The subject property is located on 3453 Kootenay #3 Road between Windermere and Fairmont.

PARCEL SIZE:

117 ha (289 ac)
Area Under Application:
approx. 47.7 ha (118 ac)

ALR STATUS:

Not Within the ALR

CURRENT ZONING & OCP DESIGNATION:

OCP: Multiple - R-MF, Residential Multi-Family, CR, Commercial Recreation & R-SF, Residential Single-Family
Zoning: Multiple – RES-2, Resort Recreation, R-3, Multi-Family residential – Medium Density & R-1, Single Family Residential

OTHER INFORMATION:

General Information: The proposal is to assist the property owners with family legacy planning, with the intention of creating parcels for family members. The proposed SH-2 zoned lands would be for residential development and the remaining RES-2 land would be used primarily for recreation activities of the family members. There are no plans to develop community/commercial facilities at this time. The application notes that residential development will likely occur in two phases: four residences in the next ten years for the owner and their children, and the remainder over the next forty years for grandchildren.

Proposed Density: The application proposes creation of 24 new 1 ha lots and a large remainder. The proposal could allow for up to 47 1 ha parcels to be created. Currently, the zone designations allow for 890 residences of varying densities.

Access and Roads: Access to the proposed lots is from Kootenay #3 Road and use of an existing internal access road

Servicing: Individual onsite sewage disposal systems proposed. A combination of individual water wells and an existing water licence for Lyttle Lake is proposed. Servicing must meet RDEK Subdivision Servicing Bylaw requirements.

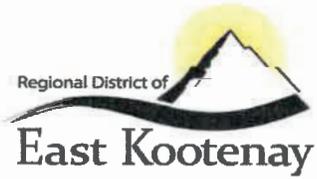
Please fill out the Response Summary below. If your agency's interests are **unaffected** no further information is necessary. In all other cases, we would appreciate receiving additional information to substantiate your position and, if necessary, outline any conditions related to your position. Please note any legislation or official government policy, which would affect our consideration of this bylaw.

Karen MacLeod, Planning Supervisor
Development Services

Main Office
19 – 24 Avenue South
Cranbrook BC V1C 3H8
Ph: 250-489-2791 • Fax: 250-489-3498

Toll Free: 1-888-478-7335
Email: info@rdek.bc.ca • Website: www.rdek.bc.ca

Columbia Valley Office
1164 Windermere Loop Road
Invermere BC V0A 1K3
Ph: 250-342-0063 • Fax: 250-342-0064



Bylaw Name:	Lyttle Lake / Vertz
Bylaw Nos:	3317 & 3318
File No.:	P 724 510
Contact:	Krista Gilbert, Planning Technician

This referral has been sent to the following Ministries and referral agencies:

- | | |
|---|--|
| <input checked="" type="checkbox"/> Interior Health Authority | <input type="checkbox"/> Resort Mountain Branch (TACS) |
| <input checked="" type="checkbox"/> Transportation & Infrastructure | <input type="checkbox"/> Housing |
| <input checked="" type="checkbox"/> MECCS - Parks & Protected Areas | <input type="checkbox"/> Municipal Affairs |
| <input checked="" type="checkbox"/> MECCS - Recreation & Trails | <input checked="" type="checkbox"/> Ktunaxa Nation Council (including Aq'am) |
| <input checked="" type="checkbox"/> MWLRS- Water Management | <input checked="" type="checkbox"/> ?Akisqnuq First Nation |
| <input type="checkbox"/> MWLRS – Resource Stewardship (Fish & Wildlife) | <input checked="" type="checkbox"/> Shuswap Band |
| <input type="checkbox"/> MWLRS - Land Authorizations | <input type="checkbox"/> Yaqit ?a-knuqli'it (YQT) |
| <input type="checkbox"/> MoF - Resource Management (Forests & Range) | <input type="checkbox"/> School District #5 |
| <input type="checkbox"/> Energy, Mines & Low Carbon Innovation | <input checked="" type="checkbox"/> School District #6 |
| <input type="checkbox"/> Agriculture & Food | <input checked="" type="checkbox"/> Other: Telus |
| <input type="checkbox"/> Agricultural Land Commission | <input type="checkbox"/> Municipality: |

**BYLAW REFERRAL
RESPONSE SUMMARY**

[] Interests unaffected by bylaw

Concerns/Comments:

MOTI has concerns with the highway access off Kootenay No. 3 Rd. This will have to be address during the subdivision process. Road improvements are development driven and will be at the developers expense. Accesses onto Kootenay No 3 Rd and dedicated roads or common lot accesses within the property will also be the responsibility of the developer.

Signed by:	
Print Name:	Debbie Keely
Title:	Development Officer
Agency:	Ministry of Transportation and Infrastructure
Date:	Sept. 24, 2024



July 5, 2023

Greetings,

The Kootenay-Boundary Ecosystems Section of the Ministry of Water, Land and Resource Stewardship has received your referral request. We are currently unable to provide a detailed review of the referral but provide the following standard requirements, recommendations and/or comments:

1. All activities are to follow and comply with all higher-level plans, planning initiatives, agreements, Memorandums of Understanding, etc. that local governments are parties to.
2. Changes in and about a “stream” [as defined in the [Water Sustainability Act](#) (WSA)] must only be done under a license, use approval or change approval; or be in compliance with an order, or in accordance with Part 3 of the [Water Sustainability Regulation](#). Authorized changes must also be compliant with the [Kootenay-Boundary Terms and Conditions and Timing Windows](#) documents. Applications to conduct works in and about streams can be submitted through [FrontCounter BC](#).
3. No “development” should occur within 15 m of the “stream boundary” of any “stream” [all as defined in the [Riparian Areas Protection Regulation](#) (RAPR)] in the absence of an acceptable assessment, completed by a Qualified Professional (QP), to determine if a reduced riparian setback would adversely affect the natural features, functions and conditions of the stream. Submit the QP assessment to the appropriate Ministry of Water, Land and Resource Stewardship office for potential review. Local governments listed in Section 2(1) of [RAPR](#) are required to ensure that all development is compliant with RAPR.
4. The federal [Species at Risk Act](#) (SARA) protects Endangered, Extirpated or Threatened species listed under Schedule 1 of SARA. Developers are responsible to ensure that no species or ecosystems at risk (SEAR), or Critical Habitat for Federally listed species, are

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Land and Resource
Stewardship

Land Use Policy,
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adversely affected by the proposed activities. The BC Species and Ecosystem Explorer website provides information on known SEAR occurrences within BC, although the absence of an observation record does not confirm that a species is not present. Detailed site-specific assessments and field surveys should be conducted by a QP according to [Resource Inventory Standard Committee](#) (RISC) standards to ensure all SEAR have been identified and that developments are consistent with any species or ecosystem specific [Recovery Strategy or Management Plan](#) documents, and to ensure proposed activities will not adversely affect SEAR or their [Critical Habitat for Federally-listed Species at Risk \(Posted\)](#).

5. Development specific Best Management Practices (BMPs) should be applied to help meet necessary legislation, regulations, and policies. Current BC BMPs can be found at: [Natural Resource Best Management Practices - Province of British Columbia \(gov.bc.ca\)](#) and [Develop with Care 2014 - Province of British Columbia](#).
6. Vegetation clearing, if required, should adhere to the least risk timing windows for nesting birds (i.e., development activities should only occur during the least risk timing window). Nesting birds and some nests are protected by Section 34 of the provincial [Wildlife Act](#) and the federal [Migratory Birds Convention Act](#). Guidelines to avoid harm to migratory birds can be found at: [Guidelines to avoid harm to migratory birds - Canada.ca](#). If vegetation clearing is required during the bird nesting period (i.e., outside of the least risk timing window) a pre-clearing bird nest survey should be completed by a QP. The following least risk windows for birds are designed to avoid the bird nesting period:

Bird Species	Least Risk Timing Windows
Raptors (eagles, hawks, falcons, & owls)	Aug 15 – Jan 30
Hérons	Aug 15 – Jan 30
Other Birds	Aug 1 – March 31

7. The introduction and spread of invasive species is a concern with all developments. The provincial [Weed Control Act](#) requires that an occupier must control noxious weeds growing or located on land and premises, and on any other property located on land and premises, occupied by that person. Information on invasive species can be found at: [Invasive species - Province of British Columbia](#). The [Invasive Species Council of BC](#)

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provides BMPs that should be followed, along with factsheets, reports, field guides, and other useful references. For example, all equipment, including personal equipment such as footwear, should be inspected prior to arrival at the site and prior to each daily use and any vegetative materials removed and disposed of accordingly. If noxious weeds are established as a result of this project or approval, it is the tenure holder's responsibility to manage the site to the extent that the invasive, or noxious plants are contained or removed.

8. Section 33.1 of the provincial [Wildlife Act](#) prohibits feeding or attracting dangerous wildlife. Measures should be employed to reduce dangerous human-wildlife conflicts. Any food, garbage or organic waste that could attract bears or other dangerous wildlife should be removed from the work area. If this is not feasible and waste is not removed, it should be stored in a bear-proof container to avoid drawing wildlife into the area and increasing the threat of human/wildlife conflict.
9. If this referral is in relation to a potential environmental violation it should be reported online at [Report All Poachers & Polluters](#) (RAPP) or by phone at 1-877-952-RAPP (7277).
10. Developments must be compliant with all other applicable statutes, bylaws, and regulations.

If the references above do not address your concerns, please do not hesitate to reach out to me for further investigation into your concerns.

Kind Regards,



Shannon White, RPBio
Ecosystems Section Head - Kootenay-Boundary Region
Ministry of Water, Land & Resource Stewardship
778-520-2683 / Shannon.white@gov.bc.ca

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Krista Gilbert

From: Gallus, Allana WLR:EX <Allana.Gallus@gov.bc.ca>
Sent: Friday, October 4, 2024 9:41 AM
To: Krista Gilbert
Subject: FW: NW - Bylaw No 3317 & 3318 for Review and Comment
Attachments: Bylaw 3317 & 3318 Referral Package.pdf

Hi, please see comments below.

The parcel that is associated within the by-law referral package (Lot 1, District Lot 4596, Kootenay District, Plan 4023 except Plans NEP22509 and NEP69091 (PID 014-973-499) has a water license (C114995) on Lyttle Lake (Upper) for Land Improve: General use purpose, for 49,339.2 m³/year. Within the by-law package, under *Servicing*, it states the existing water license would be used for servicing. The definition of Land Improvement use purpose does not enable servicing of single, or multiple, residential properties, and is not permitted (see definition below).

Land Improvement Purpose – "land improvement purpose" means the diversion or impounding of water to (Section 2, WSA)

- (a) protect land,**
- (b) facilitate the development of a recreational facility or of a park or other protected area,**
- (c) facilitate the reclamation, drainage or other improvement of land, or**
- (d) carry out a project of a nature similar to a project described in paragraph (b) or (c);**

Sub purposes

- **Land improvement – general – Water is diverted or impounded to protect land, to facilitate the development of a recreation facility or of a park or other protected area or the reclamation, drainage or other improvement of land. Ponds for aesthetic purposes are included in this purpose.**
- **Land improvement – industrial rehabilitation or remediation purposes – Water is diverted or impounded to protect, reclaim or drain land zoned or used for industrial purposes.**

The by-law package, under *Servicing*, states a combination of individual water wells would be proposed. The noted parcel includes a single well (WTN 66760) for domestic purpose, drilled into Aquifer 453. Well 66760 is registered and does not require a license to be lawfully utilized for domestic purpose. Although, utilizing this well, under Waterworks use purpose (see below), does require a license. Well 66760 currently does not have the lawful capability to service multiple residential properties and would require a technical assessment conducted by a Water Officer, designated under the Water Sustainability Act to determine if Waterworks use purpose may be considered, by the property owners applying for a New Groundwater License through FrontCounterBC.

Waterworks Purpose – "waterworks purpose" means the carriage or supply of water by one person or entity for the use in British Columbia of another person or entity (Section 2, WSA)

Sub purposes

- **Water sales – Water is sold to customers by the authorization holder, other than water delivery.**
- **Waterworks others – Water is conveyed by someone other than a local provider for waterworks purpose, but does not include water delivery.**
- **Waterworks - water delivery – Water is transported to customers by tanker truck, in bottles or similar containers.**
- **Waterworks - local provider – Water is conveyed by a local provider for waterworks purpose. See the definition of 'local provider' in the Water Sustainability Fees Rentals and Charges Tariff Regulation.**

The Aquifer (453) has low well density, isolated quality concerns, and is moderately productive; as well as moderate vulnerability to surface contaminants. An initial review shows the capacity for additional well drilling, although, sufficient wells do not exist at the time of this review to service multiple residential properties.

Summary of review:

- Water license C114995 on Lyttle Lake (Upper) cannot be used to service residential dwellings and should not be considered as a way of service at this time.
- Well 66760 on Aquifer 453 for domestic purpose, can be used to service a single dwelling on the property, but does not have the lawful authority to service multiple residences at this time (subject to technical review by Water Officer (WSA)).
- Currently, there is no lawful way to service multiple dwellings, with the current license and well on the noted parcel, for providing water service. A New Groundwater Licence for Waterworks Purpose would enable service to multiple residences from the single well.
- Aquifer 453 has low well density and moderate productivity, and potentially has the capacity for further well construction, to service additional residential properties (subject to referral of Regional Hydrogeologist).

Thank you,



Allanah Gallus, B.Sc. (*she/her*)
Senior Water Authorizations Specialist
Kootenay Boundary Region
Phone 250-420-6282
Ministry of Water, Land and Resource Stewardship

From: Krista Gilbert <kgilbert@rdek.bc.ca>

Sent: Tuesday, September 10, 2024 1:16 PM

To: IHA: Healthy Built Environment <HBE@interiorhealth.ca>; FOR Cranbrook Referrals FOR:EX <FLNRCranbrookReferrals@gov.bc.ca>; Rocky Mountain District Development Services Group MOTI:EX <RMDdevapp@gov.bc.ca>; Baker, Gena WLRS:EX <Gena.Baker@gov.bc.ca>; XT:Rice, Alan ECC:IN <alan.rice@sd6.bc.ca>;
Telus 1: Rory Bruce <Rory.Bruce@Telus.com>; Telus 2: Engineering <Kelowna.Engineering@Telus.com>

Subject: NW - Bylaw No 3317 & 3318 for Review and Comment

[EXTERNAL] This email came from an external source. Only open attachments or links that you are expecting from a known sender.

Dear Referral Agency:

On behalf of the Regional District of East Kootenay, please see the attached referral information for Bylaw No 3317 & 3318 which propose to amend the OCP and zone designations for portions of the subject property to permit future subdivision. The subject parcel is located at 3453 Kootenay #3 Road between Windermere and Fairmont Hot Springs

The referral form and other attachments contain information to assist in your review.

Please reply to this email address with your comments prior to Friday, October 25, 2024.

The bylaw is expected to be presented to the Board on November 8, 2024.

If you have questions, please don't hesitate to call or email.

Krista Gilbert



Request for Decision Bylaw Amendment Application

File No: P 724 555
Reference: Bylaw No. 3346
Date: October 22, 2024

Subject: Bylaw No. 3346 (Fairmont Hot Springs / Fairmont Hot Springs Resort Ltd.)
Applicant: Fairmont Hot Springs Resort Ltd.
Agent: Richard Haworth, Haworth Development Consulting Ltd.
Location: Fairmont Resort Road & Fairway Drive, Fairmont Hot Springs
Legal: Lot A, District Lots 18 and 4596, Kootenay District Plan 18179
(PID: 014-057-425)

Proposal: To amend the zoning designation of the majority of the subject properties to reflect the current use of the land and facilitate expansion of the existing RV Park to permit an additional 30 sites.

Development Agreement: None.

1. THAT Bylaw No. 3346 cited as “Regional District of East Kootenay – Columbia Valley Zoning Bylaw No. 3255, 2023 – Amendment Bylaw No. 17, 2024 (Fairmont Hot Springs / Fairmont Hot Springs Resort Ltd.)” be introduced.
2. THAT Bylaw No. 3346 cited as “Regional District of East Kootenay – Columbia Valley Zoning Bylaw No. 3255, 2023 – Amendment Bylaw No. 17, 2024 (Fairmont Hot Springs / Fairmont Hot Springs Resort Ltd.) not proceed.

Recommendation: **Option #1**

The proposal is consistent with the current use of the land and these lands were previously designated with the current proposed zone designation. The proposed commercial recreation and tourism use aligns with the vision of the current resort ownership and is in an area identified as appropriate in the OCP.

Property Information:

OCP Designation: RES-MU, Resort Mixed Use

OCP Objectives & Policies:

- Focus tourist commercial development in Fairmont Hot Springs.
- Support commercial recreation and tourism land uses within the plan area where the use is compatible with adjacent land uses.

**Property
Information -
cont'd:**

- Applications for the development of new campgrounds in the plan area should include development contributions to assist in mitigating the impacts of the proposed development, including contributions to address the cost of managing solid waste generated within campgrounds.
- In the event of Fairmont Hot Springs Resort (FHSR) expanding their resort operations, FHSR must provide an updated Employee Housing Strategy (EHS) to the RDEK. In the event that the updated EHS identifies that insufficient employee housing is being provided by FHSR, development permits or other approvals for commercial or resort development may be withheld. Any shortfall in the number of employee housing units that resulted from new development or changes to existing employee housing must be provided prior to the issuance of further development permits or other approvals that would result in the creation of new demand for additional employee housing units. Following the preparation of an updated EHS by FHSR, the provision of employee housing opportunities must be in accordance with a new strategy or as otherwise directed by the RDEK Board.
- Future land uses should not compromise the integrity of badger habitat, Class 1 and 2 ungulate winter range or Big Horn Sheep habitat range particularly located along west facing slopes.
- Habitat connectivity, sensitive ecosystems, vulnerable plant communities and movement or endangered animal species must be considered at the time of rezoning or OCP amendment applications. Notwithstanding the development permit requirements of Section 20.3 of this plan, additional development approval information may be required by the RDEK as part of the development approval process.

Current Zone Designation: RES-4, Resort Core Zone

Proposed Zone Designation: RES-1, Recreation Accommodation Zone

Parcel Size:

Total Area: 26.9 ha (66.5 ac)

Area under application: 21.9 ha (54.1 ac)

Density: The RDEK Campground Bylaw identifies a maximum total parcel campsite density as 30 campsites per gross hectare, calculated on the total area of the parcel on which the campground is located. The applicant identifies that they are proposing 30 new sites.

ALR Status: Not within the ALR

Interface Fire Hazard Rating: Ranging from low to high, within the Fairmont Hot Springs fire protection area

BC Assessment: Recreation and Business/Other (Campground & Vacant)

Water and Sewer Services: Fairmont Hot Springs Utilities. RV sites will include electrical hook-up and water and sewer connections.

Property Information - cont'd:

Flood Hazard Rating: Meredith Creek cuts through the south portion of the property. Floodplain regulations must be met for development.

Professional Studies:

None

Additional Information:

- The existing RV park includes 184 RV campsites on the main property, with an additional 10 RV sites and 8 cottages on the surrounding lands.
- A campground permit has been submitted for the 30 new RV sites. It was identified through the initial review that a bylaw amendment application was required as the current zoning does not permit a campground.
- The current density of the RV park is 7.2 units per hectare (UPH). The additional 30 sites proposed will increase the site density to 8.3 UPH. The RDEK Campground Bylaw permits no more than 30 campsites per hectare.
- The application states that the subject property currently operate as the Fairmont RV Park. These properties were previously zoned RES-1 but were rezoned to RES-4 in anticipation of redevelopment by the previous owners of the resort. The current owners are seeking to rezone these lands back to RES-1 in recognition of their present use and to permit future expansion of the RV Park.
- The application states that the new RV sites will include a parking area for an RV as well as a gravel or paved area for a picnic area. All new sites are proposed for use seasonally, from May to October, with seasonal leases for all new sites. No nightly rentals are proposed.
- After requesting information about employee housing the applicant noted to staff that the resort's employee numbers are down about 25% in the past year. Delivery of service has been streamlined to address issues with hiring. As a result, there is ample staff accommodation available and the applicant's do not foresee it becoming an issue. As the new campsites proposed are to be seasonal leases there will be no additional staff required to maintain these sites.
- The subject properties are within Environmentally Sensitive Development Permit areas for wetlands and riparian ecosystems, habitat for species at risk for Vivid Dancer, Montana Larkspur and Nuttall's Sunflower and Bighorn Sheep Habitat. A development permit application will be required prior to issuance of a Campground Permit.

Consultation:

Advisory Planning Commissions:

APC Area F: Support recommended

Referral Agencies:

- **Interior Health Authority:** Septic requirements will be addressed at campground permit issuance stage.

**Consultation
cont'd:**

- **Transportation & Infrastructure:** No issue with additional campsites.
- **Water, Land & Resource Stewardship:** Standard referral response.
- **Ktunaxa Nation Council:** No comment to date
- **Shuswap Band:** Based on initial review, the nature of the proposed activity, its location, the current information available to their office at this time, they do not see any apparent significant impacts to their Indigenous rights. However, they may at a future date want to revisit consultation should new information become available.
- **School District No. 5:** No comment to date
- **Telus:** No comment to date
- **Mountain Resort Branch:** No concern

**Documents
Attached:**

- Bylaw
- Location Map
- Land Use Map
- Zone Designation Map
- Rezoning Proposal
- Campground Expansion Proposal
- Aerial Photo

**RDEK
Contact:**

Krista Gilbert, Planning Technician
Phone: 250-489-0314
Email: kgilbert@rdek.bc.ca

REGIONAL DISTRICT OF EAST KOOTENAY

BYLAW NO. 3346

A bylaw to amend Bylaw No. 3255 cited as “Regional District of East Kootenay – Columbia Valley Zoning Bylaw No. 3255, 2023.”

WHEREAS the Board of the Regional District of East Kootenay has received an application to amend Bylaw No. 3255;

AND WHEREAS the Board deems it desirable to make this amendment as aforementioned;

NOW THEREFORE, the Board of the Regional District of East Kootenay in open meeting assembled, enacts as follows:

1. This Bylaw may be cited as “Regional District of East Kootenay – Columbia Valley Zoning Bylaw No. 3255, 2023 – Amendment Bylaw No. 17, 2024 (Fairmont Hot Springs / Fairmont Hot Springs Resort Ltd.)”
2. The designation of that part of Lot A, District Lots 18 and 4596, Kootenay District Plan 18179, outlined on the attached Schedule A, which is incorporated in and forms part of this Bylaw, are amended from RES-4, Resort Core Zone to RES-1, Recreation Accommodation Zone.

READ A FIRST TIME the day of , 2024.

READ A SECOND TIME the day of , 2024.

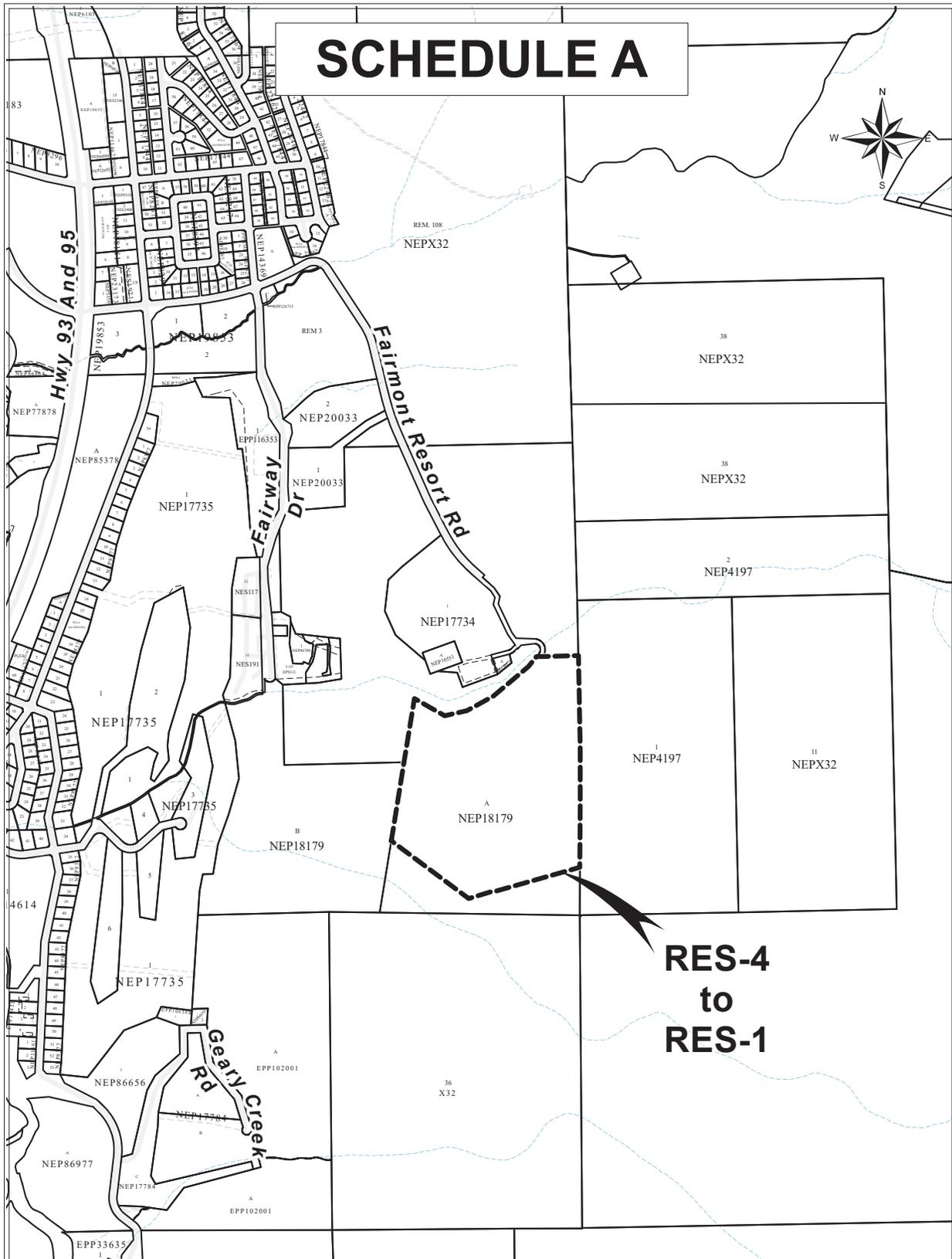
READ A THIRD TIME the day of , 2024.

ADOPTED the day of , 2024.

CHAIR

CORPORATE OFFICER

SCHEDULE A



**RES-4
to
RES-1**

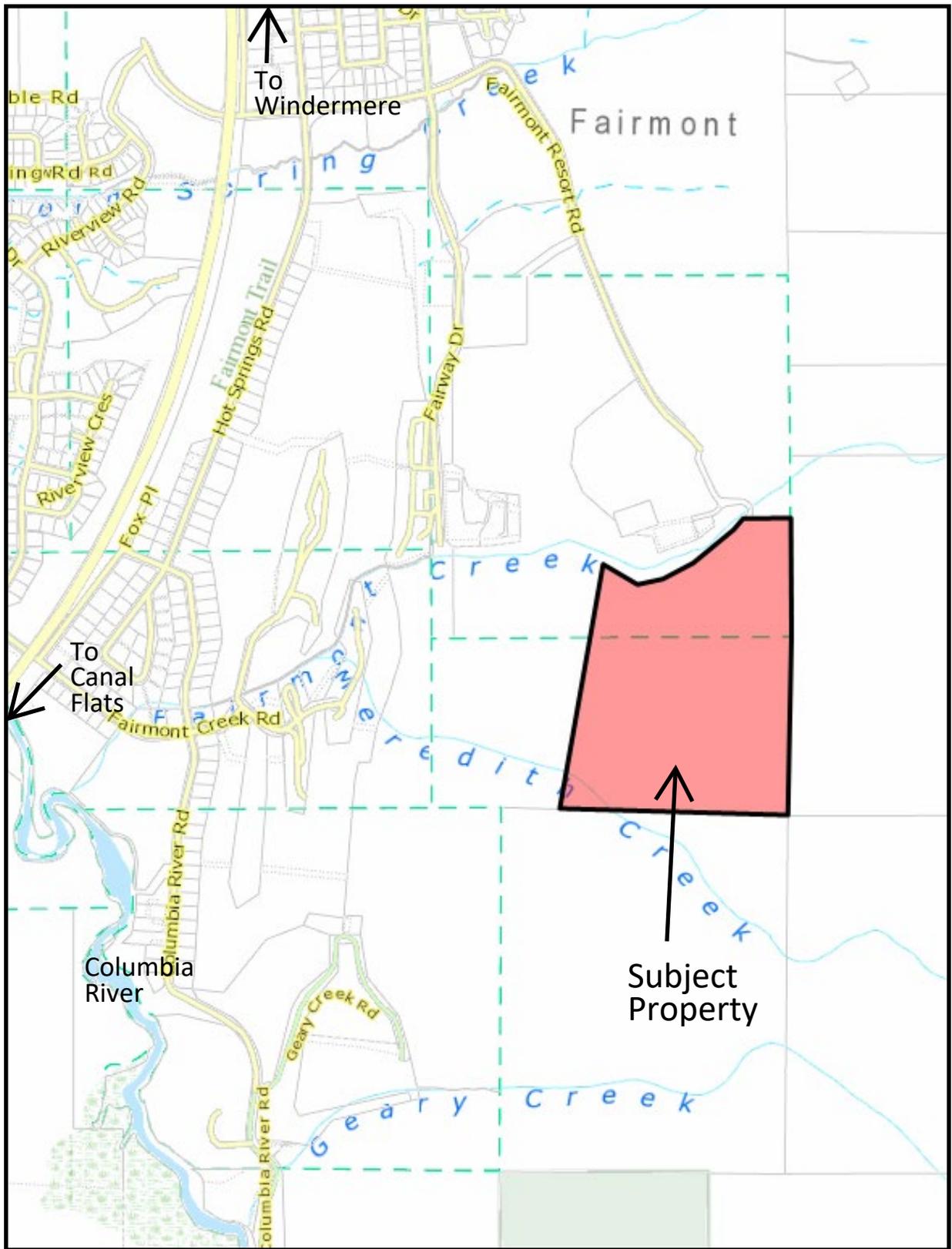
This is Schedule A referred to in Bylaw No. 3346 cited as "Regional District of East Kootenay – Columbia Valley Zoning Bylaw No. 3255, 2023 – Amendment Bylaw No. 17, 2024 (Fairmont Hot Springs / Fairmont Hot Springs Resort Ltd.)."

Chair

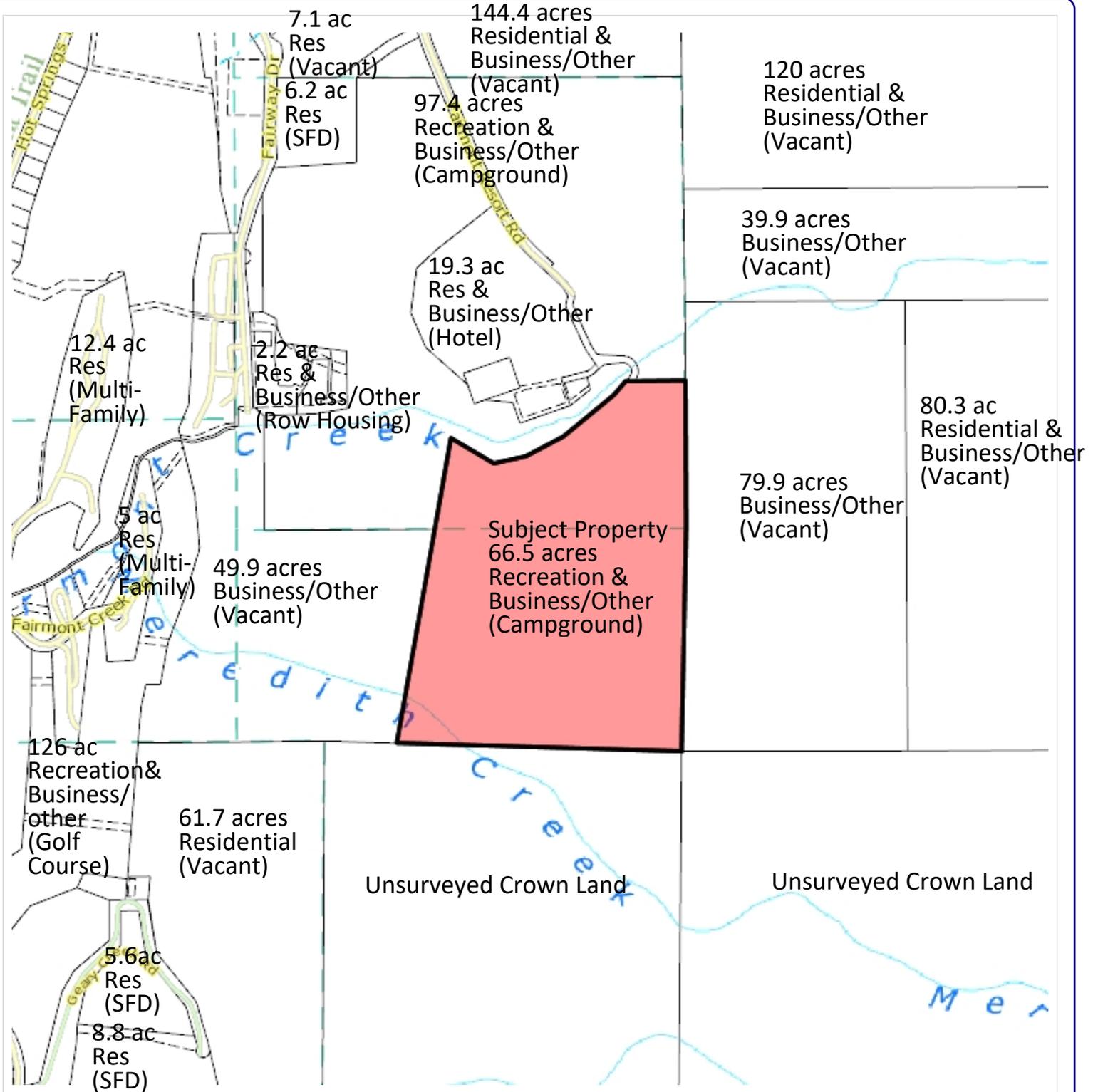
Corporate Officer

Date

Location Map



Land Use Map



Notes:

375 0 188 375 Meters

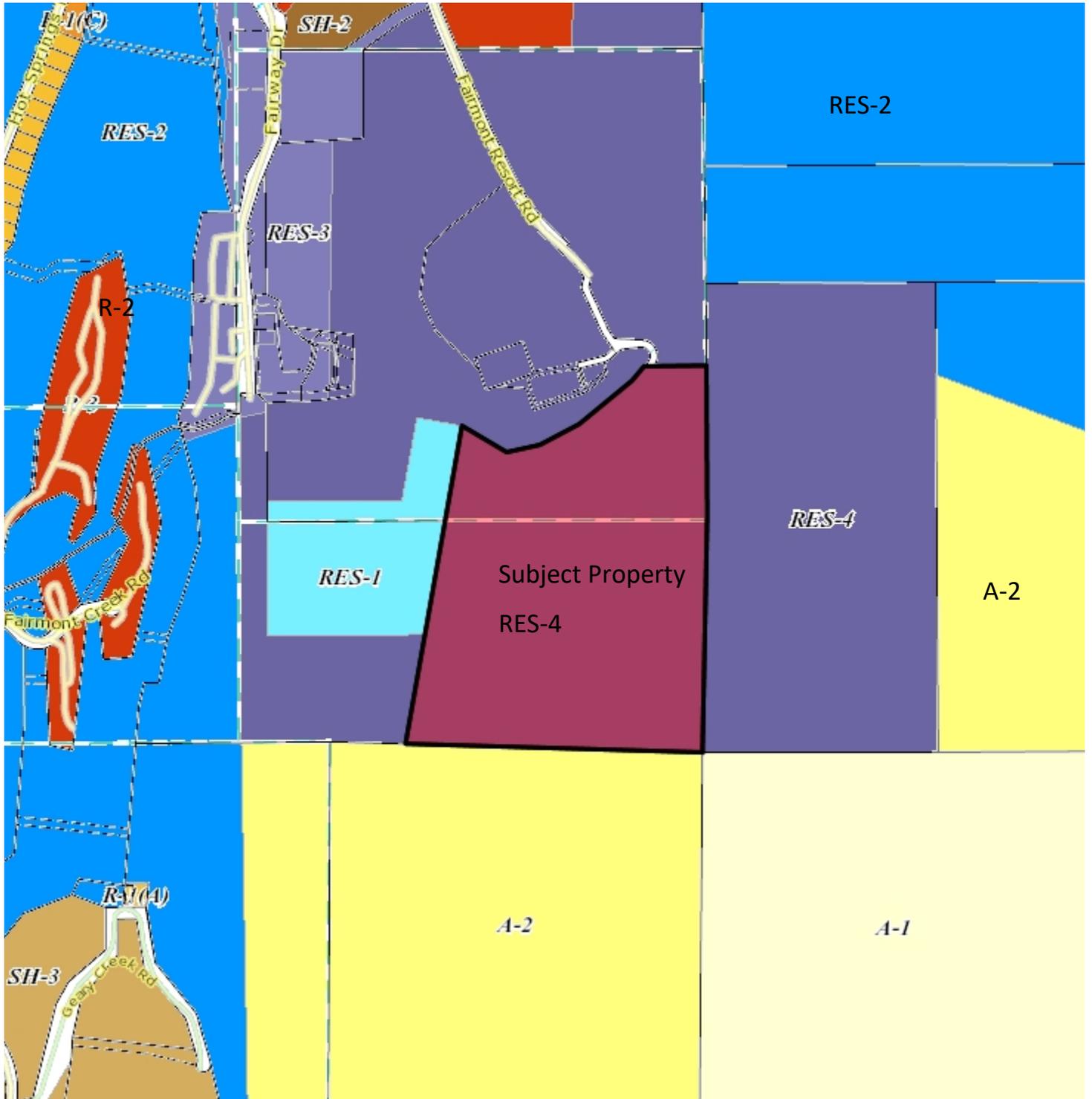
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Zone Designation Map



Notes:

375 0 188 375 Meters

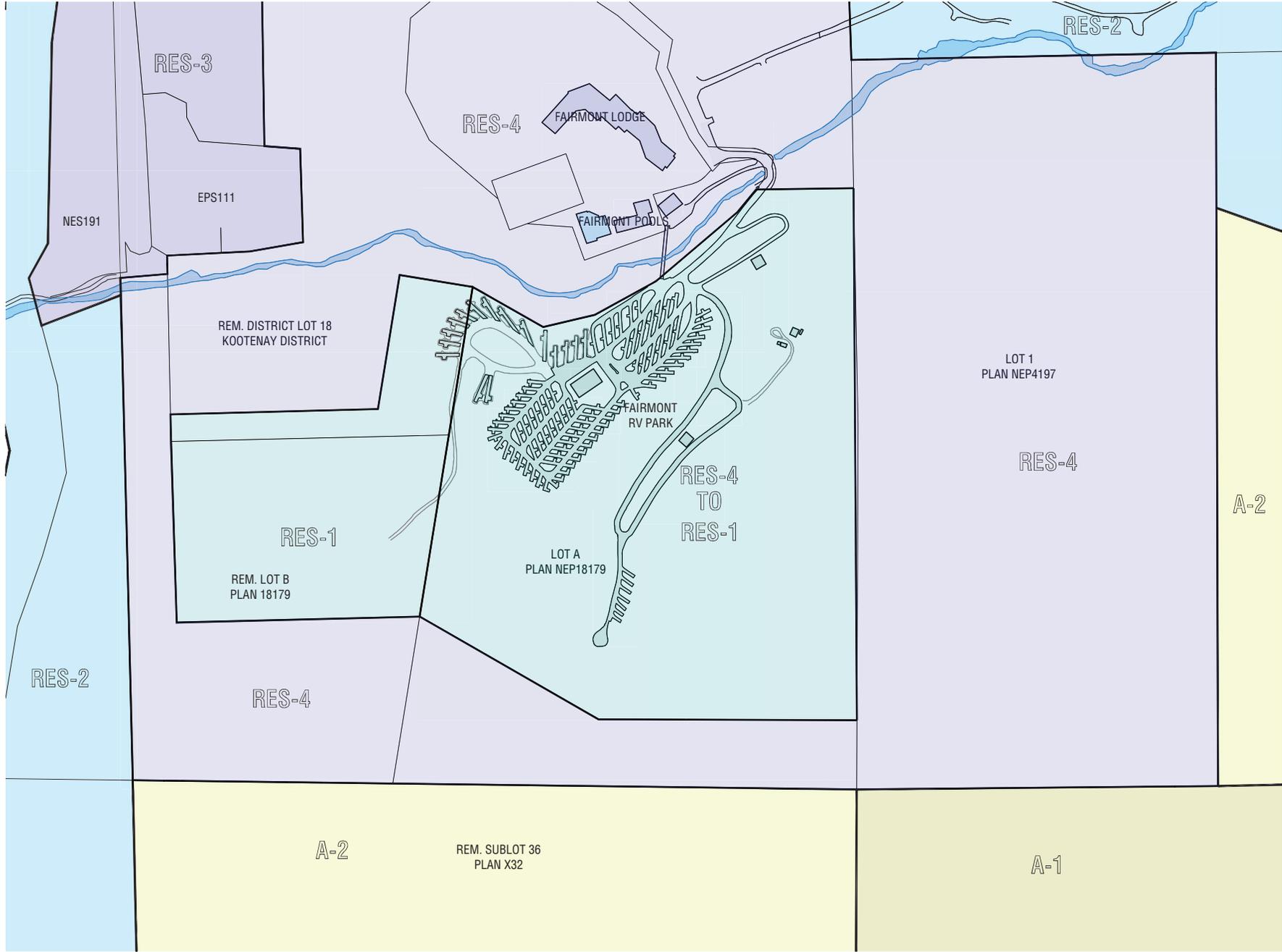
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Rezoning Proposal



HAWORTH
Development Consulting

Box 223, Suite 203, 926 - 7th Avenue,
Invermere, British Columbia V0A 1K0
T: 250.342.1227



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REVISED	DATE	BY	DESCRIPTION

FAIRMONT HOT SPRINGS RESORT
RV PARK

SCALE	AS NOTED
DATE	16 SEPTEMBER 2024
ISSUED FOR	LAND USE AMENDMENT
PROJECT NUMBER	12296
DESIGN BY	RH
DRAWN BY	RH

DRAWING TITLE
PROPOSED ZONING

DRAWING NUMBER

2.2



Notes:

200 0 100 200 Meters

Scale = 1:8,000



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July 5, 2023

Greetings,

The Kootenay-Boundary Ecosystems Section of the Ministry of Water, Land and Resource Stewardship has received your referral request. We are currently unable to provide a detailed review of the referral but provide the following standard requirements, recommendations and/or comments:

1. All activities are to follow and comply with all higher-level plans, planning initiatives, agreements, Memorandums of Understanding, etc. that local governments are parties to.
2. Changes in and about a “stream” [as defined in the [Water Sustainability Act](#) (WSA)] must only be done under a license, use approval or change approval; or be in compliance with an order, or in accordance with Part 3 of the [Water Sustainability Regulation](#). Authorized changes must also be compliant with the [Kootenay-Boundary Terms and Conditions and Timing Windows](#) documents. Applications to conduct works in and about streams can be submitted through [FrontCounter BC](#).
3. No “development” should occur within 15 m of the “stream boundary” of any “stream” [all as defined in the [Riparian Areas Protection Regulation](#) (RAPR)] in the absence of an acceptable assessment, completed by a Qualified Professional (QP), to determine if a reduced riparian setback would adversely affect the natural features, functions and conditions of the stream. Submit the QP assessment to the appropriate Ministry of Water, Land and Resource Stewardship office for potential review. Local governments listed in Section 2(1) of [RAPR](#) are required to ensure that all development is compliant with RAPR.
4. The federal [Species at Risk Act](#) (SARA) protects Endangered, Extirpated or Threatened species listed under Schedule 1 of SARA. Developers are responsible to ensure that no species or ecosystems at risk (SEAR), or Critical Habitat for Federally listed species, are

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Ecosystems

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Page 1 of 3

adversely affected by the proposed activities. The BC Species and Ecosystem Explorer website provides information on known SEAR occurrences within BC, although the absence of an observation record does not confirm that a species is not present. Detailed site-specific assessments and field surveys should be conducted by a QP according to [Resource Inventory Standard Committee](#) (RISC) standards to ensure all SEAR have been identified and that developments are consistent with any species or ecosystem specific [Recovery Strategy or Management Plan](#) documents, and to ensure proposed activities will not adversely affect SEAR or their [Critical Habitat for Federally-listed Species at Risk \(Posted\)](#).

5. Development specific Best Management Practices (BMPs) should be applied to help meet necessary legislation, regulations, and policies. Current BC BMPs can be found at: [Natural Resource Best Management Practices - Province of British Columbia \(gov.bc.ca\)](#) and [Develop with Care 2014 - Province of British Columbia](#).
6. Vegetation clearing, if required, should adhere to the least risk timing windows for nesting birds (i.e., development activities should only occur during the least risk timing window). Nesting birds and some nests are protected by Section 34 of the provincial [Wildlife Act](#) and the federal [Migratory Birds Convention Act](#). Guidelines to avoid harm to migratory birds can be found at: [Guidelines to avoid harm to migratory birds - Canada.ca](#). If vegetation clearing is required during the bird nesting period (i.e., outside of the least risk timing window) a pre-clearing bird nest survey should be completed by a QP. The following least risk windows for birds are designed to avoid the bird nesting period:

Bird Species	Least Risk Timing Windows
Raptors (eagles, hawks, falcons, & owls)	Aug 15 – Jan 30
Hérons	Aug 15 – Jan 30
Other Birds	Aug 1 – March 31

7. The introduction and spread of invasive species is a concern with all developments. The provincial [Weed Control Act](#) requires that an occupier must control noxious weeds growing or located on land and premises, and on any other property located on land and premises, occupied by that person. Information on invasive species can be found at: [Invasive species - Province of British Columbia](#). The [Invasive Species Council of BC](#)

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provides BMPs that should be followed, along with factsheets, reports, field guides, and other useful references. For example, all equipment, including personal equipment such as footwear, should be inspected prior to arrival at the site and prior to each daily use and any vegetative materials removed and disposed of accordingly. If noxious weeds are established as a result of this project or approval, it is the tenure holder's responsibility to manage the site to the extent that the invasive, or noxious plants are contained or removed.

8. Section 33.1 of the provincial [Wildlife Act](#) prohibits feeding or attracting dangerous wildlife. Measures should be employed to reduce dangerous human-wildlife conflicts. Any food, garbage or organic waste that could attract bears or other dangerous wildlife should be removed from the work area. If this is not feasible and waste is not removed, it should be stored in a bear-proof container to avoid drawing wildlife into the area and increasing the threat of human/wildlife conflict.
9. If this referral is in relation to a potential environmental violation it should be reported online at [Report All Poachers & Polluters](#) (RAPP) or by phone at 1-877-952-RAPP (7277).
10. Developments must be compliant with all other applicable statutes, bylaws, and regulations.

If the references above do not address your concerns, please do not hesitate to reach out to me for further investigation into your concerns.

Kind Regards,



Shannon White, RPBio
Ecosystems Section Head - Kootenay-Boundary Region
Ministry of Water, Land & Resource Stewardship
778-520-2683 / Shannon.white@gov.bc.ca

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Request for Decision Bylaw Amendment Application

File No: P 724 560
Reference: Bylaw No. 3348
Date: October 22, 2024

Subject: Bylaw No. 3348 (Windermere South / Egan)
Applicant: Lin and Oliver Egan
Location: 1681 Highway 93/95, Windermere South
Legal: Lot 67, District Lot 8, Kootenay District Plan 1080, except parts included in Plans R121 and R289 (PID: 011-931-531)

Proposal: To amend the text of the zoning bylaw to permit two single family dwellings and to permit a maximum parcel coverage of up to 50% for greenhouses on the subject property.

Development Agreement: None

1. THAT Bylaw No. 3348 cited as “Regional District of East Kootenay – Columbia Valley Zoning Bylaw No. 3255, 2023 – Amendment Bylaw No. 18, 2024 (Windermere South / Egan)” be introduced.
2. THAT Bylaw No. 3348 cited as “Regional District of East Kootenay – Columbia Valley Zoning Bylaw No. 3255, 2023 – Amendment Bylaw No. 18, 2024 (Windermere South / Egan)” not proceed.

Recommendation: Option #1

While this parcel is not identified as being within the Windermere Townsite core area, it is in close proximity and the proposal provides some mixed-use development on a parcel that has a commercial OCP designation. Further, this helps to facilitate a range of housing opportunities to the area, particularly as a rental unit.

The greenhouses are already on the property and the amendment would bring the property into compliance with the zoning bylaw and support continued use for agriculture.

Property Information:

OCP Designation: C, General Commercial, which supports local commercial uses intended primarily for local residents and the travelling public and commercial uses of a regional nature intended for a wide range of potential users.

OCP Policies:

- A mix of residential densities is supported within the plan area.
- Bylaw amendment applications for residential development should address the following:
 - (i) Compatibility of the proposed development with surrounding land uses, parcel sizes, local rural character and lifestyle;

**Property
Information -
cont'd:**

- (ii) Access to the development and proposed internal road networks;
 - (iii) Demonstrate the use of Conservation Subdivision Design principles where appropriate, such as:
 - (a) Identify and establishing buffers from features such as riparian areas, wetlands, Class 1 ungulate winter range, wildlife corridors, wildlife habitat areas, natural hazard areas, woodlands and agricultural land;
 - (b) Clustering development into nodes of smaller lots in order to preserve larger contiguous environmentally sensitive areas and agricultural zones; and
 - (c) Utilizing compact neighbourhood design with dwelling units built in close proximity to each other to minimize the overall development footprint and required infrastructure.
 - (iv) Integrate FireSmart Principles.
- A mix of residential densities is supported within the Windermere South subarea.
 - Mixed use commercial and residential is encouraged on commercially zoned properties within the Windermere townsite core (Figure 3). Ground floor commercial use should be retained and residential uses may be located above or behind the commercial use. This policy could be realized by amending the Upper Columbia Valley Zoning Bylaw to include a mixed use zone or supporting rezoning applications to 'split zone' parcels in the Windermere Townsite.

Zone Designation: SH-2, Small Holding Semi Rural Zone; minimum parcel size is 1 ha.

Parcel Size: 1.3 ha (3.3 ac)

Density:

Existing: The parcel currently has one single family dwelling.

Proposed: The proposal is for two single family dwellings, allowing for one additional single family dwelling in addition to the current conditions.

ALR Status: Within the ALR. An additional dwelling is permitted within the ALR when the principal dwelling is no larger than 500 m² and the additional dwelling is no larger than 90 m².

Interface Fire Hazard Rating: Low to high, within the Windermere fire protection area

BC Assessment: Residential, Farm & Business/Other – Small Fruits

Water and Sewer Services: East Side Lake Windermere Water System and onsite sewerage disposal system. The proposed dwelling would be connected to a new onsite sewerage disposal system. The application states that they have confirmed with a contractor that there is adequate space for an additional system while meeting setback requirements.

Flood Hazard Rating: Windermere Creek is located directly south of the subject property. Development must comply with floodplain regulations.

Professional Studies: None

Additional Information:

- The applicants have indicated that the existing dwelling has a total floor space of 278 m² and the proposed dwelling would have a total floor space of 86.4 m², thus complying with the Agricultural Land Reserve Regulations for residences within the ALR.
- The applicant has indicated that either The Dell Road or the existing driveway would be utilized to access the proposed additional dwelling.
- In determining the requested type of accessory dwelling unit, the applicants stated that they do not want to limit occupancy to a farm hand as they do not want to be required to only rent the unit to someone who is required to help with the farm operation. However, future occupants of this rental unit may provide some assistance for the farm and commercial operations on the property if the fit is right.

Consultation: **APC Area F:** Support recommended

Engineering Department: Connection to the East Side Lake Windermere Water System is not straight forward. The applicants have been provided with options to consider, as outlined in the attached memo from the engineering department. If this application is approved the applicant will need to determine which route to take at time of building permit application.

Referral Agencies:

- **Interior Health Authority:** From an Environmental Public Health perspective, this proposal poses a risk of over-development of the property, which would impact available suitable land for on-site septic disposal. IHA recommends the property be assessed by an Authorized Person to identify appropriate areas for primary and reserve septic disposal that will service the additional dwelling. The Regional District may further consider the use of a covenant to protect the identified reserve area from any soil disturbance or development. IHA has no objections to this proposal.
- **Transportation & Infrastructure:** No concerns with the proposal, but will not access an additional access for this new dwelling from Hwy 93/93. The new dwelling will have to share the existing access from the highway or access from The Dell Road.
- **Environment:** Standard handout form.
- **Ktunaxa Nation Council:** No concern.
- **Shuswap Band:** Based on initial review, the nature of the proposed activity, its location, the current information available at this time, they do not see any apparent significant impacts to their Indigenous rights. However, they may want to revisit consultation on this matter should new information become available.
- **School District No. 5:** No comment to date.
- **Telus:** No comment to date.

**Documents
Attached:**

- Bylaw
- Location Map
- Land Use Map
- Zone Designation Map
- Proposal
- Aerial Photo
- Engineering Department Memo
- Referral Responses

**RDEK
Contact:**

Krista Gilbert, Planning Technician
Phone: 250-489-0314
Email: kgilbert@rdek.bc.ca

REGIONAL DISTRICT OF EAST KOOTENAY

BYLAW NO. 3348

A bylaw to amend Bylaw No. 3255 cited as “Regional District of East Kootenay – Columbia Valley Zoning Bylaw No. 3255, 2023.”

WHEREAS the Board of the Regional District of East Kootenay has received an application to amend Bylaw No. 3255;

AND WHEREAS the Board deems it desirable to make this amendment as aforementioned;

NOW THEREFORE, the Board of the Regional District of East Kootenay in open meeting assembled, enacts as follows:

1. This Bylaw may be cited as “Regional District of East Kootenay – Columbia Valley Zoning Bylaw No. 3255, 2023 – Amendment Bylaw No. 18, 2024 (Windermere South / Egan).”
2. Section 1.33 is amended by adding the following:
 - (27) On Lot 67, District Lot 8, Kootenay District Plan 1080, except parts included in Plans R121 and R289, two *single family dwelling units* are permitted and the maximum *parcel coverage* permitted for buildings and structures associated with the principal and accessory uses is 20% and an additional 30% is permitted for greenhouses, for a total of 50% *parcel coverage*.

READ A FIRST TIME the day of , 2024.

READ A SECOND TIME the day of , 2024.

READ A THIRD TIME the day of , 2024.

APPROVED by the Ministry of Transportation and Infrastructure the day of , 2024.

Signature: _____

Print Name: _____

ADOPTED the day of , 2024.

CHAIR

CORPORATE OFFICER

Location Map



Notes:



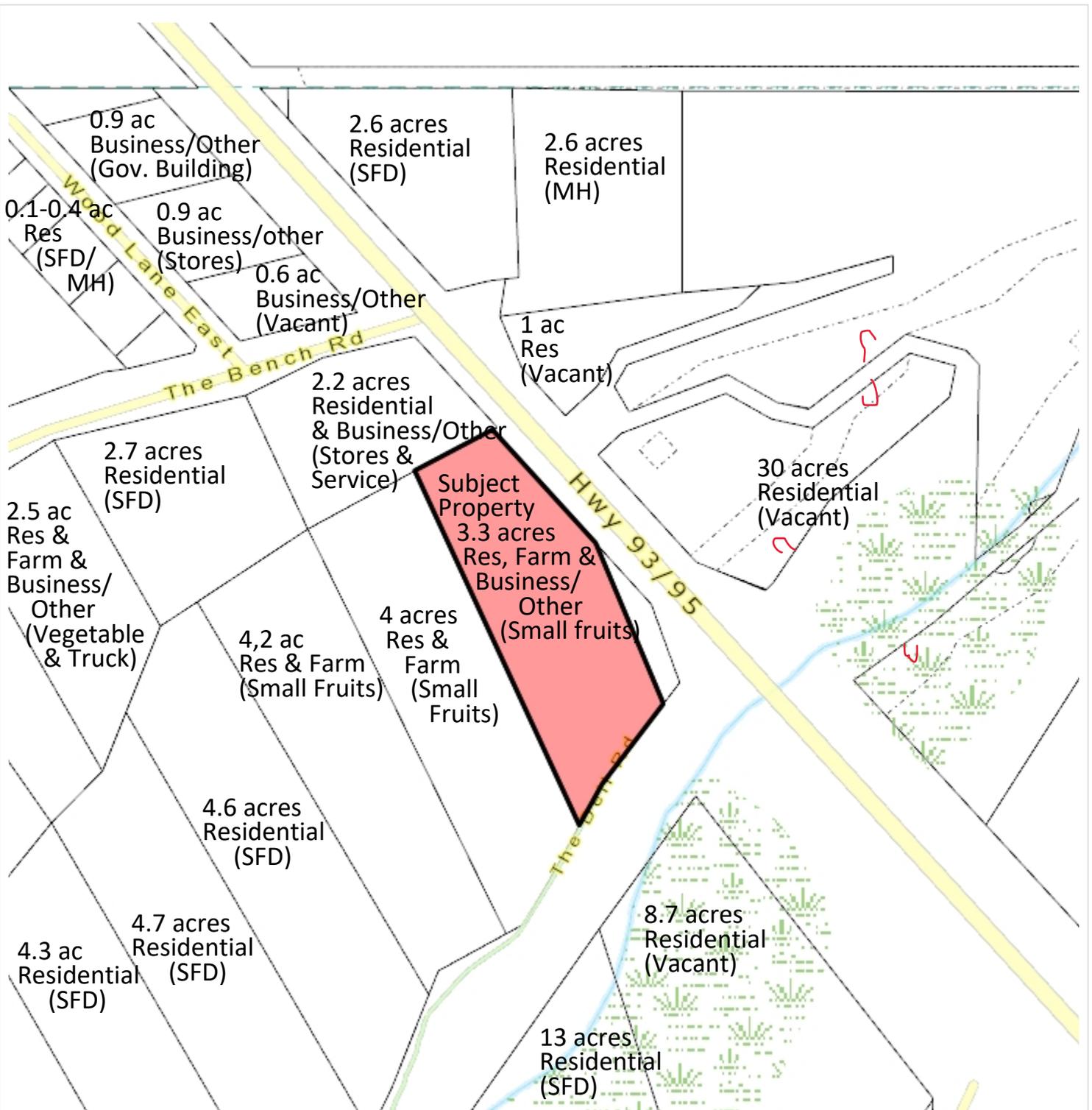
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Land Use Map



Notes:

125 0 63 125 Meters

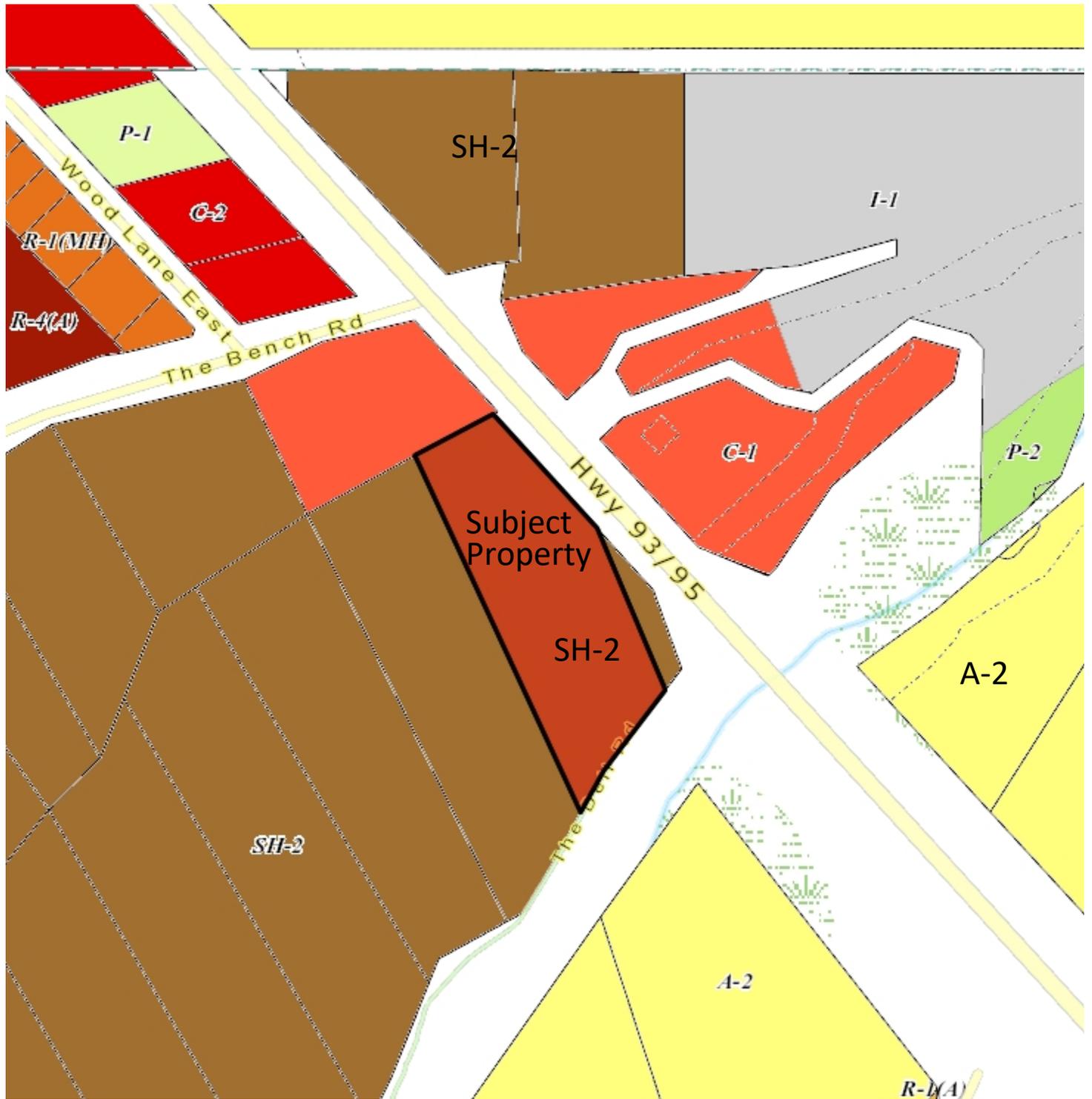
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Zone Designation Map



Notes:

125 0 63 125 Meters

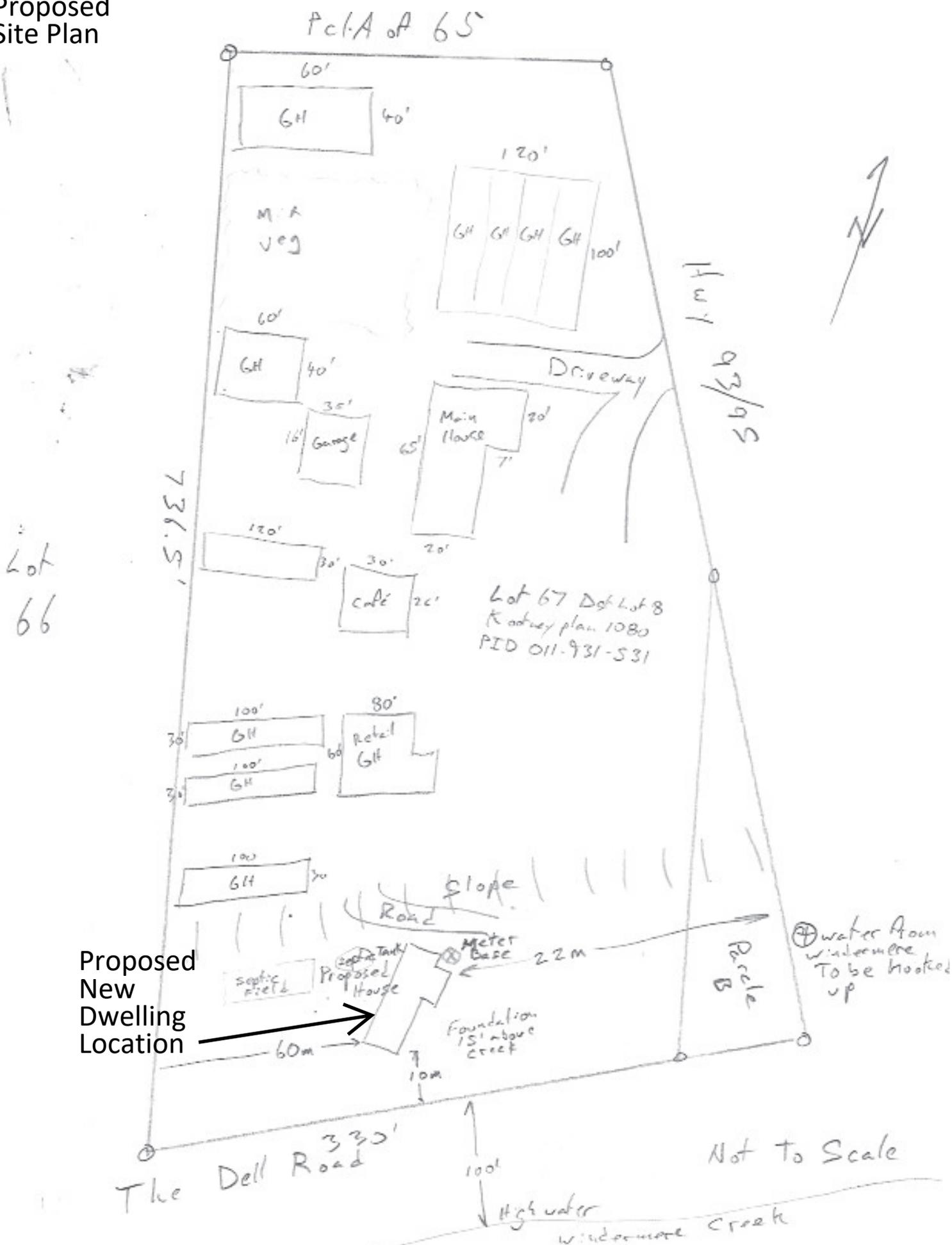
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Proposed Site Plan





Notes:

63 0 31 63 Meters

Scale = 1:2,500



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To: Krista Gilbert
From: Brian De Paoli
Date: October 22, 2024
Subject: Comments, Second Residence 1681 Hwy 93/95 Windermere
cc: Tom Smith, Tom Altmann

Krista,

In response to your query regarding water service to the above property for a second residence, let me offer the following notes.

I spoke via Teams with proponent Oliver Egan via Teams on October 9. During that meeting, we discussed the three possible scenarios for servicing a second residence on Mr. Egan's property, all of which have challenges. Those options are;

- 1) Secondary service from existing residence.
 - a. Service to existing residence may not be of sufficient size for two residences.
 - b. Consumption of both residences would be captured by one meter. Determining allocation of consumption between residences would be up to proponent.
 - c. Secondary service from existing residence would have to be removed and second residence serviced via alternate method if portion of parcel with second residence was ever subdivided off. This circumstance would have to be registered on title.
- 2) Service directly to second residence from water main on Highway 93/95.
 - a. Currently another parcel with separate title is situated between proposed site of second residence and Hwy 93/95. RDEK cannot service a parcel by crossing another parcel.
 - b. If parcels were combined by way of consolidation, then service from Hwy 93/95 could be provided.
- 3) Proponent constructs water main extension from Hwy 93/95 to west boundary of property.
 - a. Most expensive of the options.
 - b. **RDEK preferred option** as it would initiate construction of water main on The Dell Road. Residents west of proponent's parcel on The Deel Road have approached us recently about the possibility of connecting to community water.

I hope this speaks to your query Krista. Please let me know if you have any questions.

Krista Gilbert

From: HBE [IH] <HBE@interiorhealth.ca>
Sent: Monday, October 28, 2024 10:50 AM
To: Krista Gilbert
Subject: RE: Bylaw No. 3348 for Review and Comment

Hi Krista,

Thank you for the opportunity to provide comment on this zoning bylaw amendment.

It is our understanding that the applicant would like to add an additional single family dwelling on the property, and to permit an additional 30% parcel coverage for greenhouses.

This lot is connected to a community water system and has on-site septic disposal.

From an Environmental Public Health perspective, this proposal poses a risk of over-development of the property, which would impact available suitable land for on-site septic disposal.

We recommend that the property be assessed by an Authorized Person (as defined in the Sewerage System Regulation) to identify appropriate areas for primary and reserve septic disposal that will serve the additional dwelling. The Regional District may further consider the use of a covenant to protect the identified reserve area from any soil disturbance or development. The AP should also consider the development of the entire lot, and be mindful of reserve areas that may be needed for the existing dwelling and café.

We have no objections to this proposal.

Kind regards,
Shawna Scafe

Shawna Scafe

Environmental Health Officer, CIPHI (C)
Healthy Communities
Interior Health

I gratefully acknowledge that my workplace is within the ancestral, traditional, and unceded territory of the syilx Nation. Interior Health would like to recognize and acknowledge the traditional, ancestral, and unceded territories of the Dăkelh Dené, Ktunaxa, Nlaka'pamux, Secwépemc, St'át'imc, syilx, and Tšilhqot'in Nations, where we live, learn, collaborate and work together.



From: Krista Gilbert <kgilbert@rdek.bc.ca>
Sent: Thursday, October 3, 2024 8:00 AM
To: HBE [IH] <HBE@interiorhealth.ca>; MoE: Referrals <ENVCranbrookReferrals@gov.bc.ca>; MoTi: Referrals <RMDdevapp@gov.bc.ca>; NRO - Gena Baker, Section Head <gena.baker@gov.bc.ca>; School District 6 - Alan Rice <alan.rice@sd6.bc.ca>; Telus 1: Rory Bruce <Rory.Bruce@Telus.com>; Telus 2: Engineering <Kelowna.Engineering@Telus.com>
Subject: Bylaw No. 3348 for Review and Comment



July 5, 2023

Greetings,

The Kootenay-Boundary Ecosystems Section of the Ministry of Water, Land and Resource Stewardship has received your referral request. We are currently unable to provide a detailed review of the referral but provide the following standard requirements, recommendations and/or comments:

1. All activities are to follow and comply with all higher-level plans, planning initiatives, agreements, Memorandums of Understanding, etc. that local governments are parties to.
2. Changes in and about a “stream” [as defined in the [Water Sustainability Act](#) (WSA)] must only be done under a license, use approval or change approval; or be in compliance with an order, or in accordance with Part 3 of the [Water Sustainability Regulation](#). Authorized changes must also be compliant with the [Kootenay-Boundary Terms and Conditions and Timing Windows](#) documents. Applications to conduct works in and about streams can be submitted through [FrontCounter BC](#).
3. No “development” should occur within 15 m of the “stream boundary” of any “stream” [all as defined in the [Riparian Areas Protection Regulation](#) (RAPR)] in the absence of an acceptable assessment, completed by a Qualified Professional (QP), to determine if a reduced riparian setback would adversely affect the natural features, functions and conditions of the stream. Submit the QP assessment to the appropriate Ministry of Water, Land and Resource Stewardship office for potential review. Local governments listed in Section 2(1) of [RAPR](#) are required to ensure that all development is compliant with RAPR.
4. The federal [Species at Risk Act](#) (SARA) protects Endangered, Extirpated or Threatened species listed under Schedule 1 of SARA. Developers are responsible to ensure that no species or ecosystems at risk (SEAR), or Critical Habitat for Federally listed species, are

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Page 1 of 3

adversely affected by the proposed activities. The BC Species and Ecosystem Explorer website provides information on known SEAR occurrences within BC, although the absence of an observation record does not confirm that a species is not present. Detailed site-specific assessments and field surveys should be conducted by a QP according to [Resource Inventory Standard Committee](#) (RISC) standards to ensure all SEAR have been identified and that developments are consistent with any species or ecosystem specific [Recovery Strategy or Management Plan](#) documents, and to ensure proposed activities will not adversely affect SEAR or their [Critical Habitat for Federally-listed Species at Risk \(Posted\)](#).

5. Development specific Best Management Practices (BMPs) should be applied to help meet necessary legislation, regulations, and policies. Current BC BMPs can be found at: [Natural Resource Best Management Practices - Province of British Columbia \(gov.bc.ca\)](#) and [Develop with Care 2014 - Province of British Columbia](#).
6. Vegetation clearing, if required, should adhere to the least risk timing windows for nesting birds (i.e., development activities should only occur during the least risk timing window). Nesting birds and some nests are protected by Section 34 of the provincial [Wildlife Act](#) and the federal [Migratory Birds Convention Act](#). Guidelines to avoid harm to migratory birds can be found at: [Guidelines to avoid harm to migratory birds - Canada.ca](#). If vegetation clearing is required during the bird nesting period (i.e., outside of the least risk timing window) a pre-clearing bird nest survey should be completed by a QP. The following least risk windows for birds are designed to avoid the bird nesting period:

Bird Species	Least Risk Timing Windows
Raptors (eagles, hawks, falcons, & owls)	Aug 15 – Jan 30
Hérons	Aug 15 – Jan 30
Other Birds	Aug 1 – March 31

7. The introduction and spread of invasive species is a concern with all developments. The provincial [Weed Control Act](#) requires that an occupier must control noxious weeds growing or located on land and premises, and on any other property located on land and premises, occupied by that person. Information on invasive species can be found at: [Invasive species - Province of British Columbia](#). The [Invasive Species Council of BC](#)

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provides BMPs that should be followed, along with factsheets, reports, field guides, and other useful references. For example, all equipment, including personal equipment such as footwear, should be inspected prior to arrival at the site and prior to each daily use and any vegetative materials removed and disposed of accordingly. If noxious weeds are established as a result of this project or approval, it is the tenure holder's responsibility to manage the site to the extent that the invasive, or noxious plants are contained or removed.

8. Section 33.1 of the provincial [Wildlife Act](#) prohibits feeding or attracting dangerous wildlife. Measures should be employed to reduce dangerous human-wildlife conflicts. Any food, garbage or organic waste that could attract bears or other dangerous wildlife should be removed from the work area. If this is not feasible and waste is not removed, it should be stored in a bear-proof container to avoid drawing wildlife into the area and increasing the threat of human/wildlife conflict.
9. If this referral is in relation to a potential environmental violation it should be reported online at [Report All Poachers & Polluters](#) (RAPP) or by phone at 1-877-952-RAPP (7277).
10. Developments must be compliant with all other applicable statutes, bylaws, and regulations.

If the references above do not address your concerns, please do not hesitate to reach out to me for further investigation into your concerns.

Kind Regards,



Shannon White, RPBio
Ecosystems Section Head - Kootenay-Boundary Region
Ministry of Water, Land & Resource Stewardship
778-520-2683 / Shannon.white@gov.bc.ca

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Request for Decision ALR Subdivision Application

File No: P 724 565
Reference: 101586
Date: October 22, 2024

Subject: ALR Subdivision (Wilmer / Peterson)
Applicant: Bruce and Linda Peterson
Agent: Richard Haworth, Haworth Development Consulting
Location: Donovan Road, Wilmer
Legal: Parcel 1 (see 9438i) of Lot 41B, District Lot 375, Kootenay District Plan 1232 (PID: 015-903-036)

Proposal: Application to facilitate a three-lot residential subdivision.

Options:

1. THAT the Agricultural Land Commission be advised the RDEK supports the Peterson ALR Subdivision application for property located on Donovan Road in Wilmer.
2. THAT the Agricultural Land Commission be advised that the RDEK recommends that the Peterson ALR Subdivision application for property located on Donovan Road in Wilmer be refused.

Recommendation: Option #2

Subdivision of land within the ALR is generally not supported within the plan area. The proposed lot sizes are also significantly smaller than the 8ha supported in the OCP.

Property Information: **OCP Designation:** LH, Large Holdings which supports rural residential development and rural resource land uses on parcel sizes in the range of 2.0 ha to 8.0 ha.

OCP Policies:

- Except as noted in subsections 4.3(1)(d) and (e) (Toby Creek Rd & Toby Hill Rd areas), the minimum parcel size generally supported for subdivision in the Toby Benches is 8 ha.
- Land in the ALR is generally designated and supported for agricultural use.
- ALR applications for non-farm use, subdivision, or exclusion should identify opportunities to improve the agricultural capability and provide a net benefit to agriculture for the lands that remain within the ALR.
- New residential development is encouraged to be directed to land within municipal boundaries, areas outside the ALR and areas with low agricultural capability.

Property Information – cont'd:

- Applications for subdivision in the ALR which improve agricultural capability will generally be supported, subject to compliance with the zoning bylaw.
- The OCP recognizes the historical importance of agriculture in the Toby Benches. Fragmentation or parcelization of agricultural lands in the plan area is generally not supported.
- Ensure that wildlife corridors and habitat connectivity are not impaired by future development.
- Maintain habitat connectivity through undisturbed open space and wildlife corridors to support the movement of various wildlife species and access to foraging and nesting areas.

Zoning Designation:

A-2, Rural Residential (Country) Zone, which has a minimum parcel area requirement of 8.0 ha.

If the ALR subdivision application is approved a rezoning application would need to be submitted to facilitate subdivision of this parcel.

Parcel Size: 1.9 ha (4.6 ac)
Proposed Lots 1-3 – 0.6 ha (1.3 ac) each

Interface Fire Hazard Rating: High, within the Wilmer/Lower Toby Fire Protection Area.

BC Assessment: Residential (Outbuilding)

Water / Sewer Services: Onsite proposed

Flood Hazard Rating: Not within a flood hazard rating area.

Professional Reports:

None

Agricultural Capability Ratings:

The entirety of the subject property is 70% Class 6 and 30% Class 7 both with a limiting factor of topography. This is not considered improvable.

Additional Information:

- The application states that the property is considered suitable for subdivision by the applicant as the lands are not utilized for agricultural purposes (and never have been) due to steep slopes, poor soil characteristics, lack of irrigation source, heavy tree cover and climatic impediments. These factors combined make improvement of the property for agricultural purposes financially unviable. Further, while the lands are within the Toby Benches OCP area, the applicant identifies that the land is part of the community of Wilmer and should be considered as part of the developed area. Subdivision of the subject property would also not have an adverse impact on the agricultural potential of the subject property or neighbouring properties.

**Additional
Information
cont'd:**

- The property currently has two outbuildings on it. Building permits were not obtained for these buildings. They also do not comply with the Columbia Valley Zoning Bylaw general regulation which does not permit accessory buildings prior to the principal building (a house) being established. A temporary use permit or zoning amendment application and building permit application are required to be submitted and approved to bring the property into compliance with RDEK bylaws. The applicants have been advised of these requirements.
- The majority of the subject property is within an Environmentally Sensitive Development Permit area for wildlife connectivity.
- The property is accessible from Donovan Road which abuts the north boundary of the property. There is a road right-of-way adjacent to the south property line with a single lane steep gravel road that may be able to provide access to proposed Lot 3; however, this road is not buildable to Ministry of Transportation standards due to steep slopes. Road access requirements will be determined by the Ministry of Transportation at time of subdivision.

Consultation: **APC Area F:** Support recommended

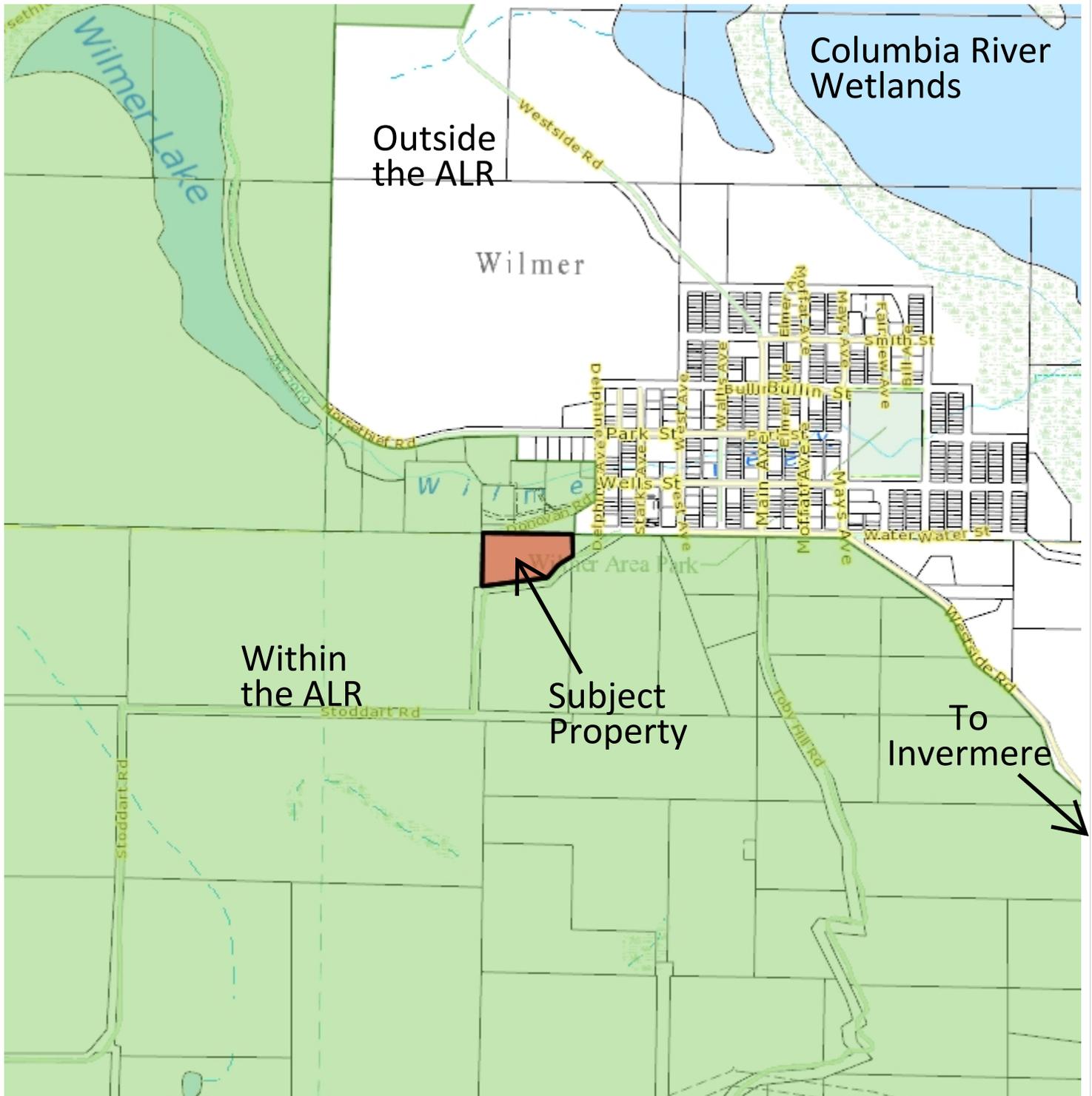
**Documents
Attached:**

- ALR Boundary Map
- Land Use Map
- Agricultural Capability Map and Key
- Zone Designation Map
- Proposal
- Aerial Photo
- Site Photos

**RDEK
Contact:**

Krista Gilbert, Planning Technician
Phone: 250-489-0314
Email: kgilbert@rdek.bc.ca

ALR Boundary Map



Notes:



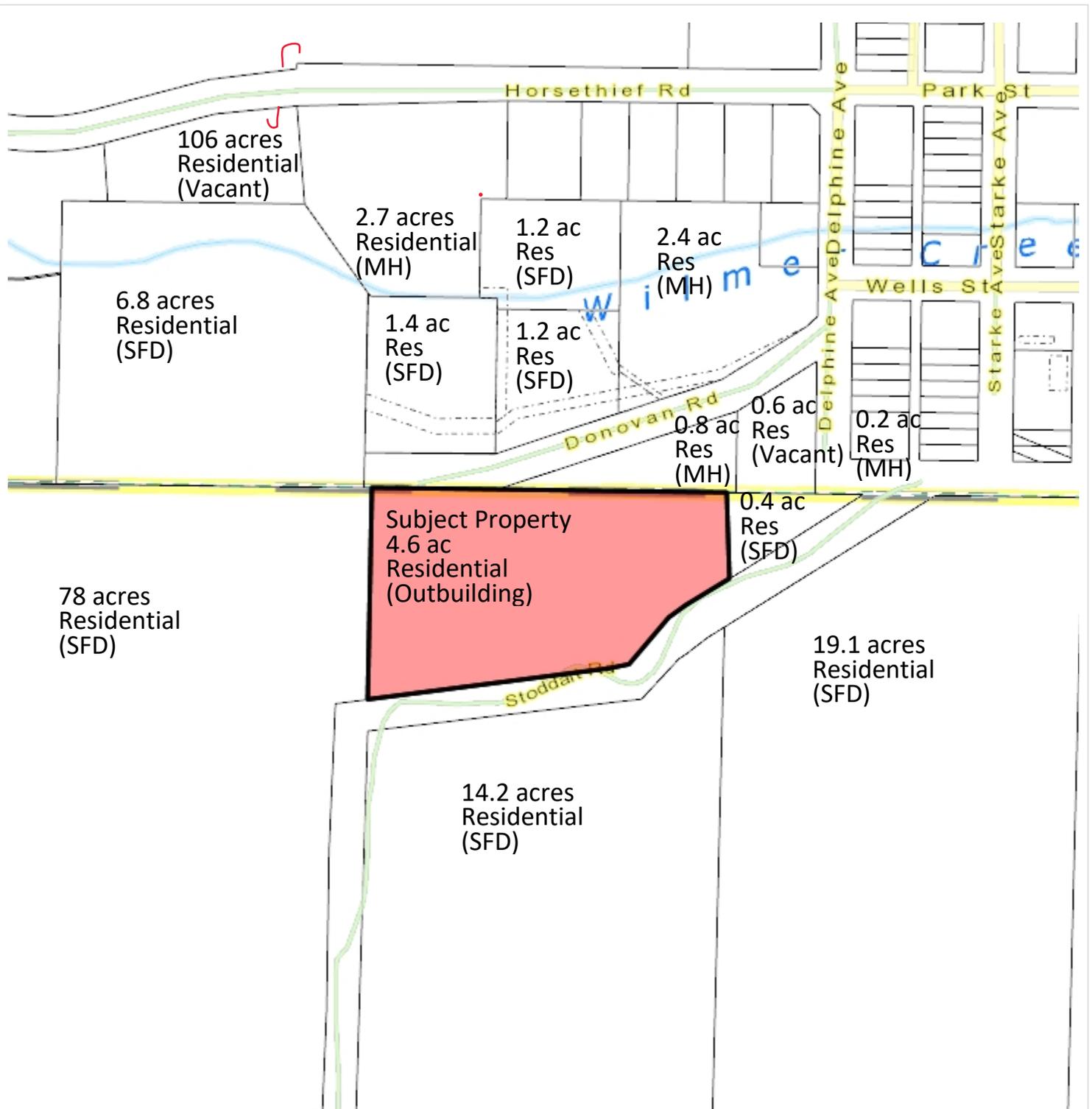
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Land Use Map



Notes:



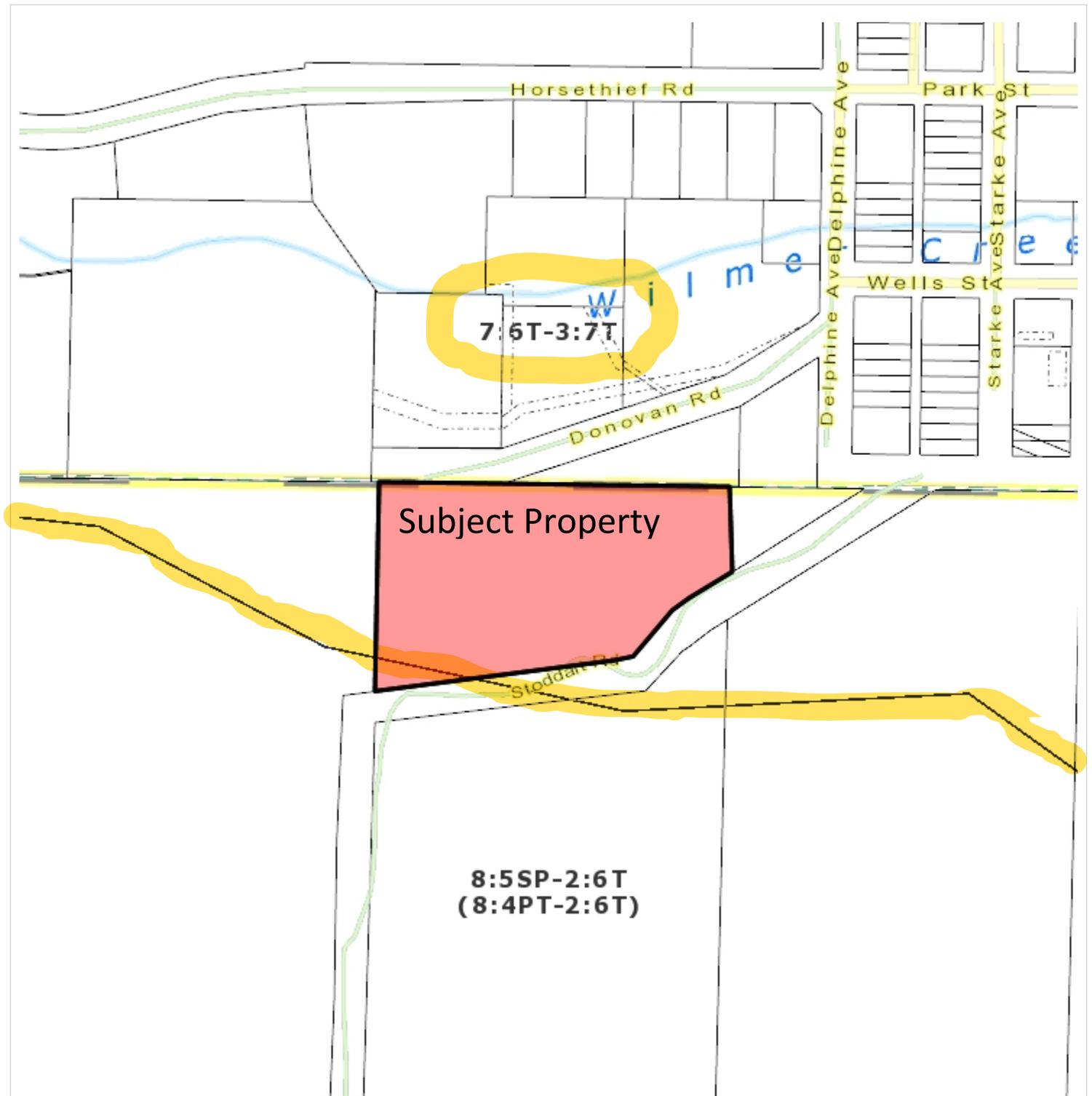
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Agricultural Capability Map



Notes:

125 0 63 125 Meters

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Page 110 of 274

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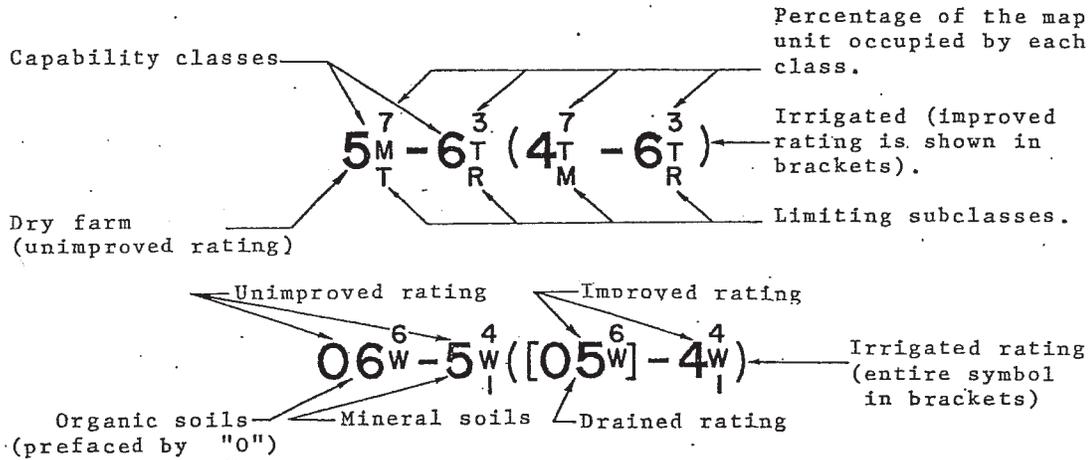
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KEY FOR INTERPRETATION OF AGRICULTURE CAPABILITY MANUSCRIPT MAPS (B.C.)

There are 7 capability classes for agriculture with 1 representing the highest class and 7 representing the lowest. In some areas of the province, two ratings are shown: one for dry farming and a second for irrigated or drained (improved) conditions. The irrigated ratings are shown enclosed in round brackets while the drained ratings appear in square brackets. In all cases improved ratings have precedence over dry farm ratings.

Example Classifications



The agriculture capability classes are determined on the relative range of crops the land can produce.

a) Capability Classes

- Class 1 - widest range of crops
- Class 2
- Class 3 } reduced range of crops caused by a number of limiting
- Class 4 } factors (subclasses)
- Class 5 - only permanent pasture or forage
- Class 6 - natural grazing
- Class 7 - no productivity

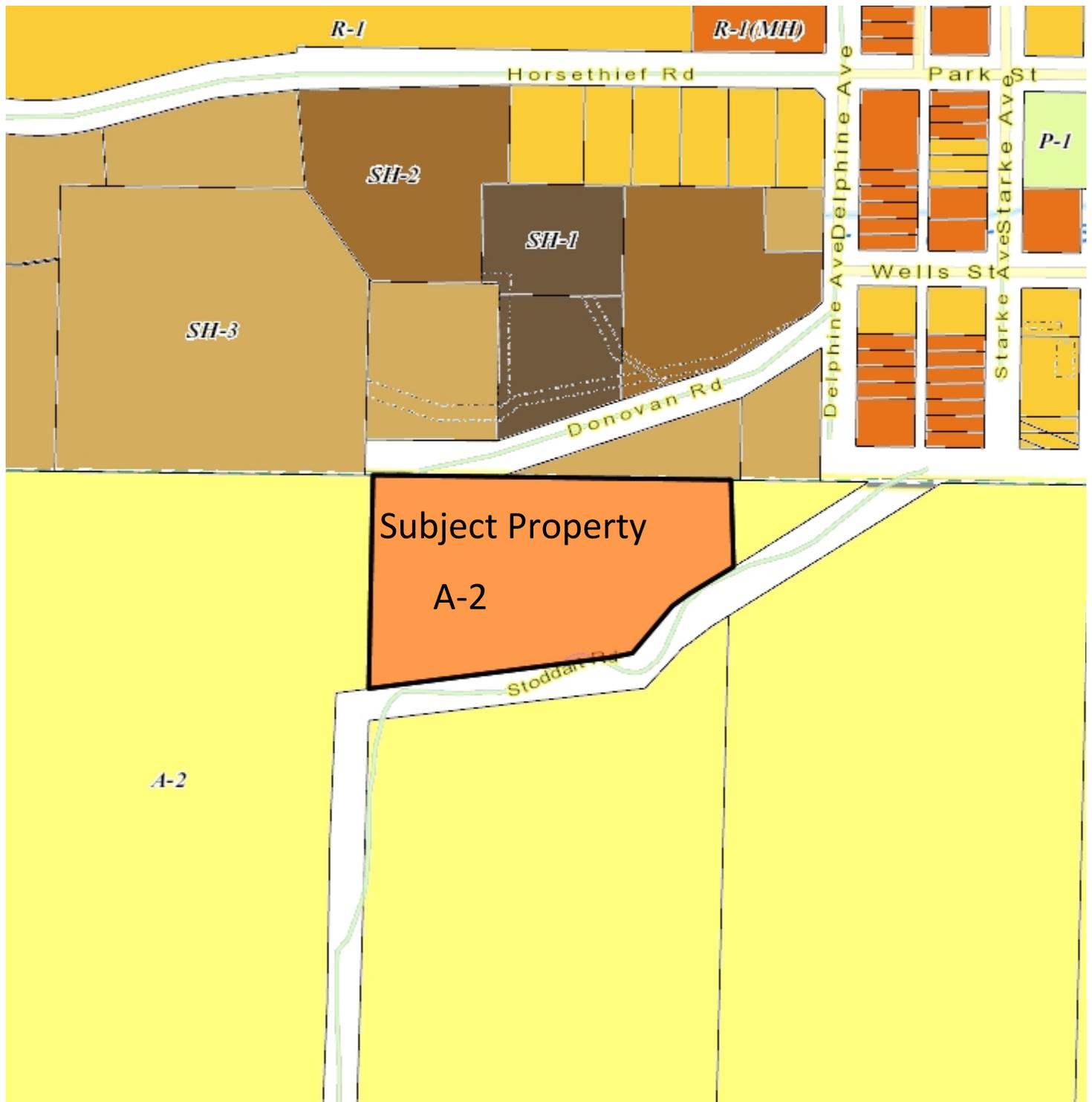
b) Limiting Subclasses

- C - adverse climate
- D - undesirable soil structure
- E - erosion
- F - low fertility
- I - inundation (flooding)
- M - moisture deficiency (droughtiness)
- N - salts
- P - stoniness
- R - bedrock near the surface
- T - topography (slope)
- W - excess water
- X - combination of soil factors
- S - cumulative and minor adverse characteristics

Tree fruit and grape growing areas: these crops are tolerant of soil conditions that limit field crops. Steep and stonier soils in suited climates have been upgraded to accommodate the expanded range of crops. e.g. A class 5T soil dry farmed becomes a 3T irrigated in an area climatically suited to tree fruits.

Note: A more detailed 16 page manual entitled Soil Capability Classification for Agriculture is available from the Lands Directorate, Lands Forests and Wildlife Service, Department of the Environment, Ottawa, Ontario, K1A 0H3.

Zone Designation Map



Notes:

125 0 63 125 Meters

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Figure 3 – Proposed Plan of Subdivision



Notes:

63 0 31 63 Meters

Scale = 1:2,500



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LOCATION "C"

Viewing up toward subject property from Donovan Road.



LOCATION "D"

Viewing up toward subject property from Donovan Road.



LOCATION "E"
Viewing east across property from above internal driveway.



LOCATION "F"
Viewing east across property from location about half way up property.



LOCATION "G"

Viewing east across property from location near top of lot.



LOCATION "H"

Viewing east down rough road constructed in road ROW above property.



LOCATION "J"

Viewing north down lot from road ROW above lot at back of proposed Lot 1.



LOCATION "K"

Viewing north down lot from road ROW above lot at back of proposed Lot 2.



LOCATION "N"

Viewing north-west toward subject property from road Row at back of neighbouring lot.

House shown is on neighbouring property.



LOCATION "O"

Viewing west across subject property.



LOCATION "P"

Existing storage building on subject property.



LOCATION "Q"

Existing carport structure on existing property.



LOCATION "R"

Viewing east along driveway through subject property.



LOCATION "S"

Viewing east along driveway through subject property.



LOCATION "T"
Viewing west along driveway through subject property.



LOCATION "U"
Existing cut in ground at internal driveway on subject property showing typical soil conditions.



Request for Decision Development Variance Permit Application

File No: P 724 567
Reference: DVP 27-24
Date: October 22, 2024

Subject: DVP No. 27-24 (Columere Park / Kirkpatrick)
Applicant: Michael and Laurie Kirkpatrick
Location: 4536 Columere Road, Columere Park
Legal: Lot 3, Block 1, District Lot 450, Kootenay District, Plan 4411
(PID: 014-595-508)

Proposal: Application to vary the Columbia Valley Zoning Bylaw to increase the maximum parcel coverage from 30% to 34% to permit construction of a deck addition.

1. THAT Development Variance Permit No. 27-24 (Columere Park / Kirkpatrick) be granted.
2. THAT Development Variance Permit No. 27-24 (Columere Park / Kirkpatrick) be refused.

Recommendation: Option #2

The house is newly constructed and a back deck could have been included in the initial plans to ensure the entire development was designed in a way to meet bylaw regulations. Steps and a small landing can be constructed for both back exits and an at-grade patio can be utilized for outdoor seating, so the design can meet bylaw requirements while also meeting the needs of the owners.

Property Information: **OCP Designation:** RS-F, Residential Low Density which includes single family residential subdivisions, duplexes and zoning that supports secondary suites.

OCP Objectives and Policies:

- Maintain a compact development footprint in the plan area by encouraging residential growth in Fairmont Hot Springs, on lands currently zoned for residential development and the north-west portion of Columbia Lake between Columbia Ridge Estates and Columere Park.
- Manage residential growth along the west side of Columbia Lake by only considering new residential development proposals that are serviced so as not to compromise the environment, are compatible with adjacent land uses, are designated to maintain viewscales for existing developments and maintain some open space.

Zone Designation: R-1, Single Family Residential

Parcel Size: 0.08 ha (0.2 ac)

**Property
Information -
cont'd:**

Density: One single family dwelling is permitted per parcel

ALR Status: Not within the ALR

Interface Fire Hazard Rating: Low, within the Fairmont Hot Springs Fire Protection Area

BC Assessment: Residential (SFD)

Water and Sewer Services: Columere Community Water System and onsite sewage disposal system

Flood Hazard Rating: Not within a flood hazard rating area

**Professional
Studies:**

None

**Additional
Information:**

- The current parcel coverage of the property with the new house (2023) is 29% at 797 m². The proposed deck addition is approximately 40 m², which brings the proposed parcel coverage up to 34%.
- The application states that the proposed deck needs to cover the bedroom and kitchen patio doors to enable access down to the backyard. The applicants would like to keep the deck one level and large enough to enable a sitting area and cooking area.
- The subject property has an existing house that was constructed this year. The area where the deck is proposed to go is bare land at the rear of the house.

Consultation:

APC Area F: Support recommended

Response(s) to Notice: 31 notices were mailed on October 9, 2024 to all property owners within 100 m. No notices were returned as undeliverable and one response have been received expressing support for the application.

**Documents
Attached:**

- Permit
- Location Map
- Land Use Map
- Zone Designation Map
- Site Plan
- Elevations
- Aerial Photo
- Notice Response

**RDEK
Contact:**

Krista Gilbert, Planning Technician
Phone: 250-489-0314
Email: kgilbert@rdk.bc.ca

Permittee: Michael and Laurie Kirkpatrick

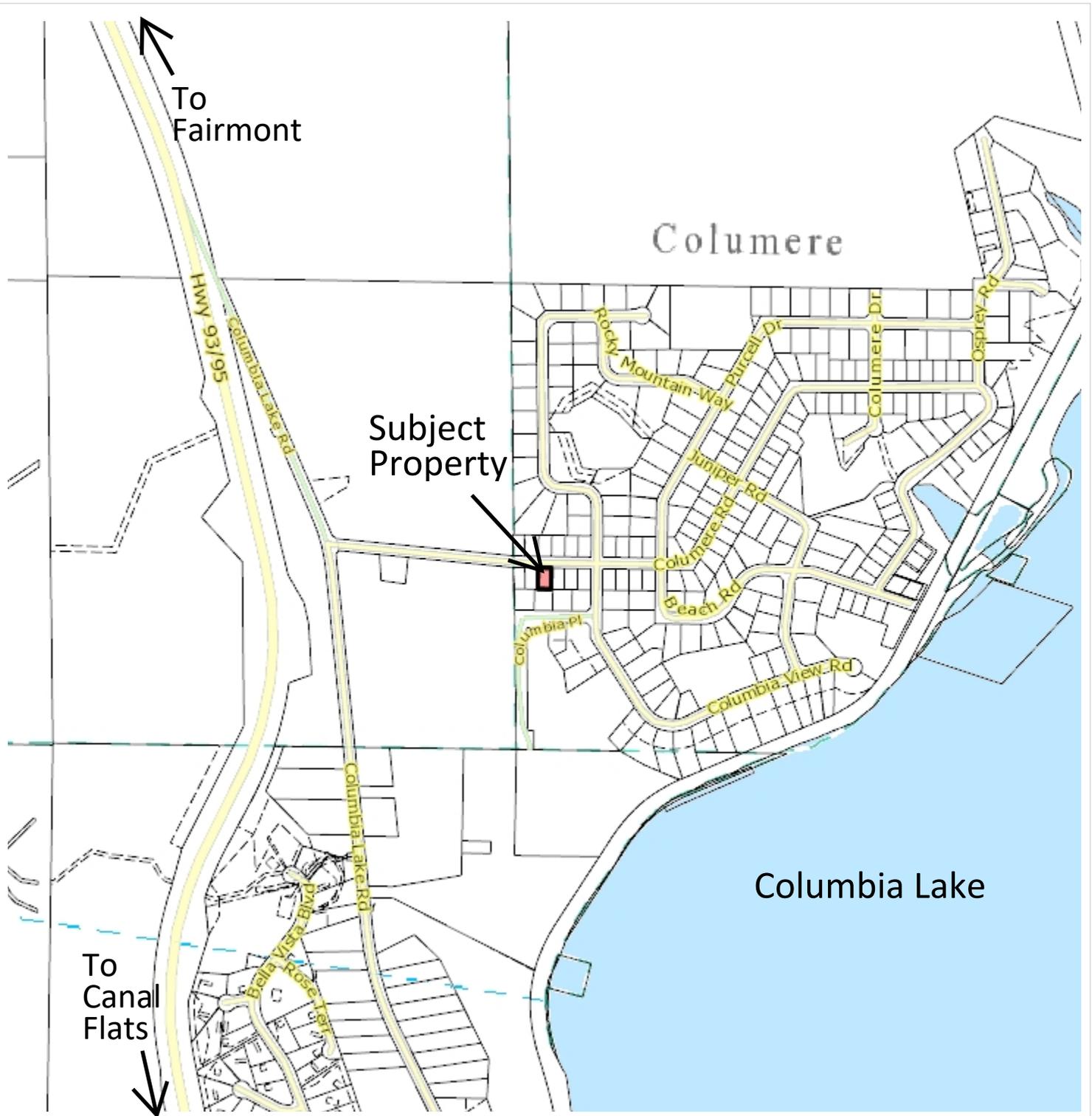
1. This Development Variance Permit is issued subject to compliance with all RDEK bylaws applicable thereto, except as specifically varied or supplemented by this Permit.
2. This Permit applies to and only to those lands described below:

Lot 3, Block 1, District Lot 450, Kootenay District, Plan 4411 (PID 014-595-508)
3. "Regional District of East Kootenay – Columbia Valley Zoning Bylaw No. 3255, 2023" Section 4.3 (4)(d) which states that the maximum parcel coverage is 30%, is varied from 30% to 34% for construction of a deck addition.
4. The lands described herein shall be developed strictly in accordance with the terms and conditions of this Permit and in substantial compliance with the information submitted in the Development Variance Permit application received July 25, 2024.
5. This permit is subject to the proposal complying with all other bylaw requirements.
6. This Permit shall come into force on the date of an authorizing resolution passed by the RDEK.
7. This Permit is not a building permit.
8. If development authorized by this Permit does not commence within two years of the issue date of this Permit, the Permit shall lapse.
9. A notice pursuant to Section 503(1) of the *Local Government Act* shall be filed in the Land Title Office and the Registrar shall make a note of the filing against the title of the land affected.
10. It is understood and agreed that the RDEK has made no representations, covenants, warranties, guarantees, promises, or agreement (verbal or otherwise) with the developer other than those in this Permit.
11. This Permit shall inure to the benefit of and be binding upon the parties hereto and their respective heirs, executors, administrators, successors, and assigns.

Authorizing Resolution No. _____ **adopted by the Board of the Regional District of East**
Kootenay on the **day of** **, 2024.**

Tina Hlushak
Corporate Officer

Location Map



Notes:

375 0 188 375 Meters

Scale = 1: 15,000



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Land Use Map



Notes:

44 0 22 44 Meters

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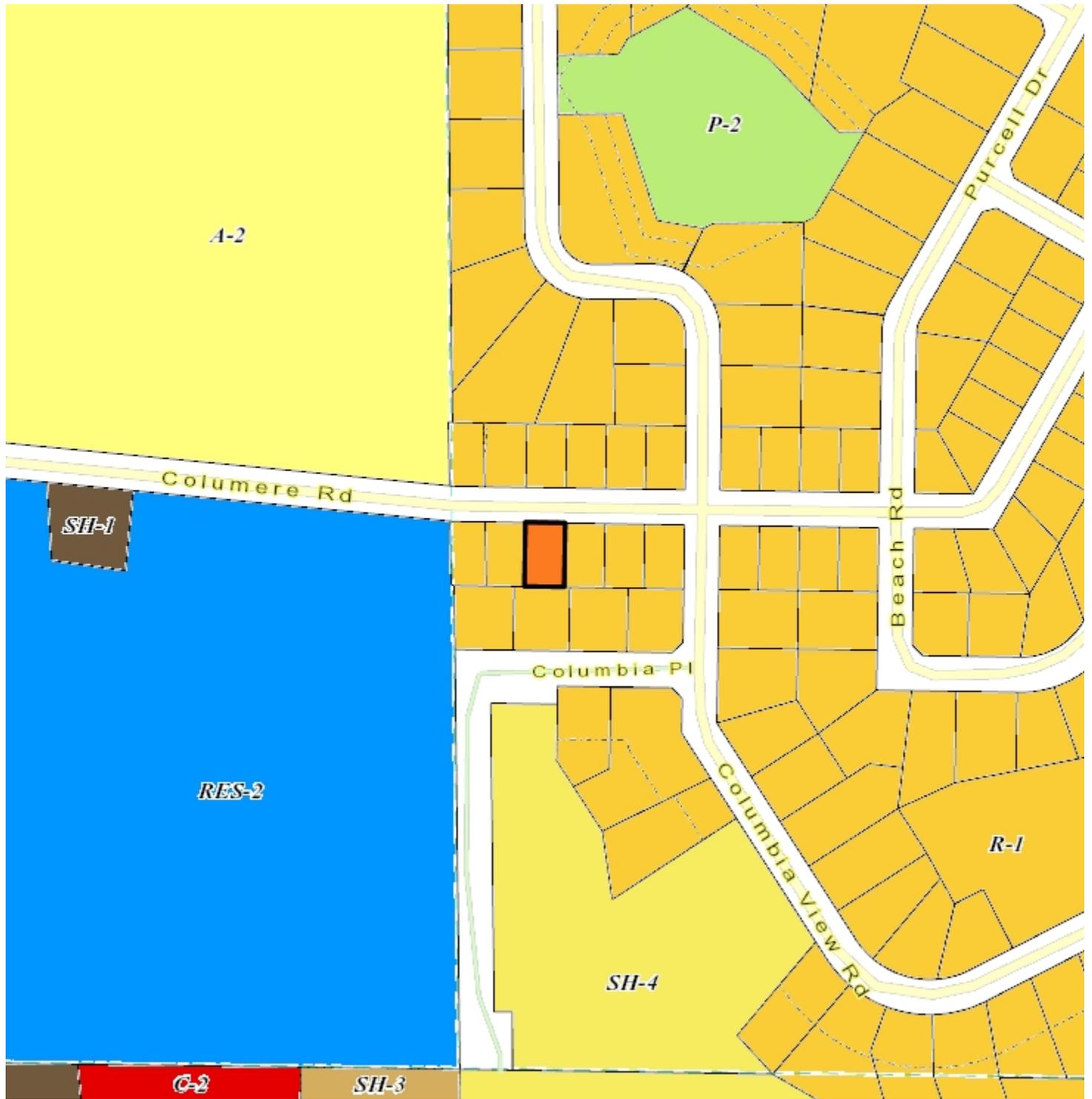
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Zone Designation Map



Notes:

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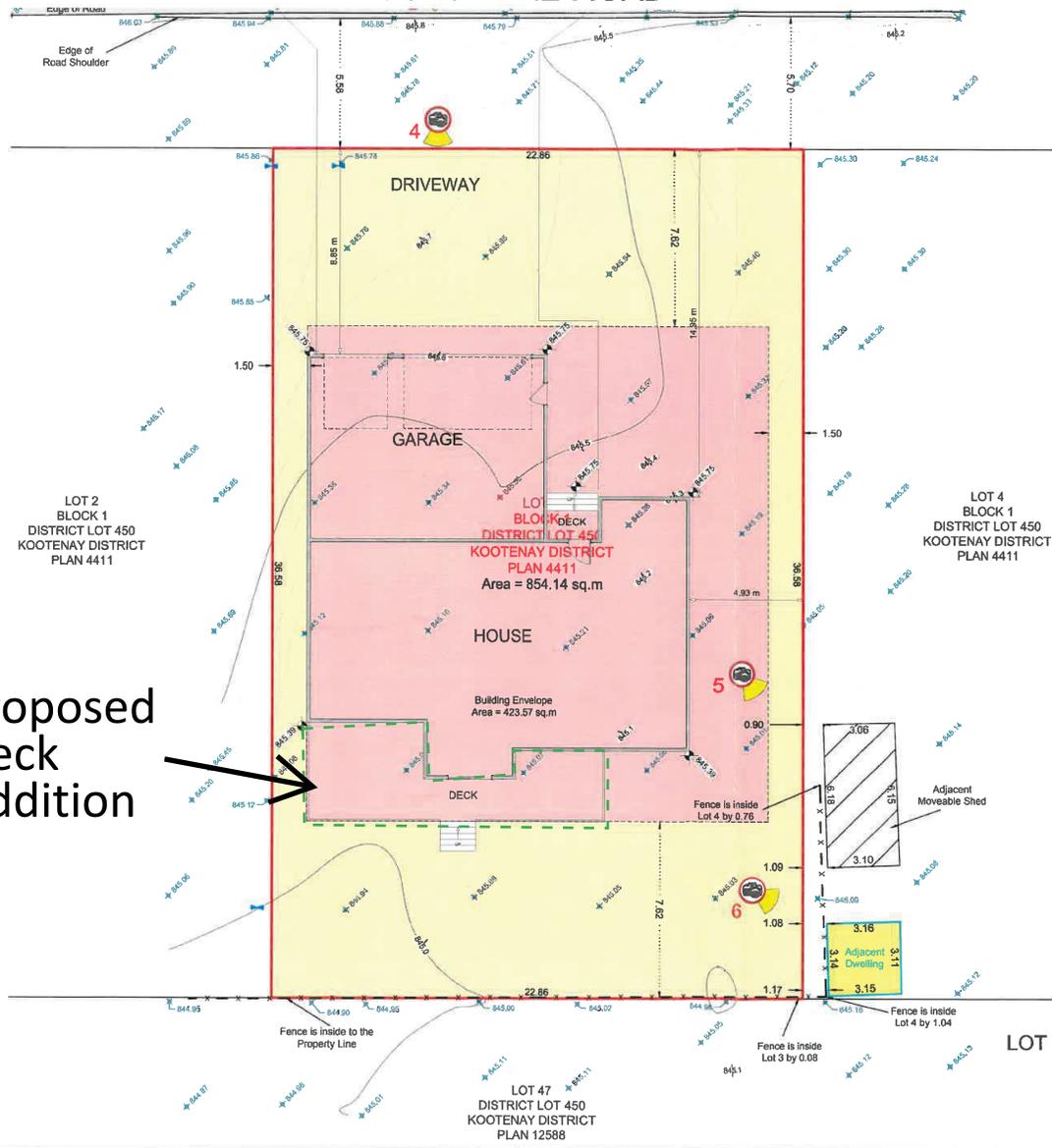


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COLUMERE ROAD



Proposed Deck Addition

RECEIVED
 JUL 04 2024
 Regional District of
 East Kootenay CV

SITE PLAN

LOT 3, BLOCK 1, DL 450, KOOTENAY DISTRICT PLAN 4411

PROPOSED COVERAGE CALCULATION:
 LOT AREA = 854.14 m²
 MAXIMUM COVERAGE (35%) = 298.95 m²
 TOTAL PROPOSED COVERAGE = 281.49 m² or 32.96%

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KIRKPATRICK - SITE PLAN

CUSTOMER:
 LOT 31, BLOCK 1, DISTRICT LOT 450
 KOOTENAY DISTRICT, PLAN 4411
 SITE PLAN

MASTER PLAN DEVELOPMENT INC.
 tel: 403-286-1613
 cell: 403-554-5592
 email: mtaylor@mpdevcorp.com
 www.mpdevcorp.com

Sales & Design Consultant

MOUNTAIN HEARTH HOMES



Date:
 2023-09-29

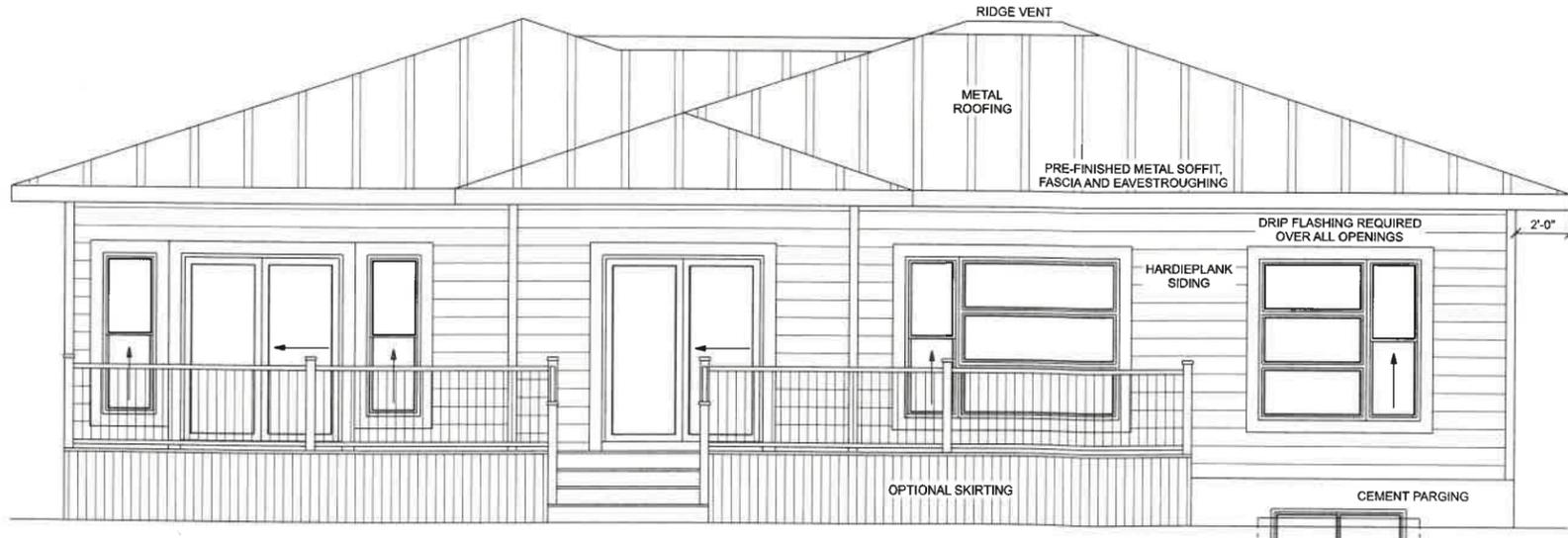
EVERY NOTATION FOLLOWED BY "M.S.C." INDICATES THAT THE ITEM IS "NOT INCLUDED IN CONTRACT"

PURCHASE AGREEMENT
 123456

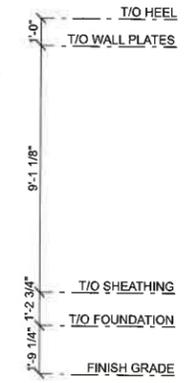
Page # 1



FRONT ELEVATION
 SCALE: 1/4" = 1'-0"
 1x6 SMART TRIM AROUND ALL WINDOWS AND DOORS
 1x6 SMART TRIM CORNER BOARDS



REAR ELEVATION



WINDOW WELL c/w
 SOCKED WEeping TILE
 DOWN TO FOOTING - TYP.

REVISION	DATE	BY

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RECEIVED
 JUL 04 2021
 Regional District of
 East Kootenay CV

Head Office: Highway 16 West & RR 15
 Mail: 6609-44 St., Lloydminster, AB T9V 2X1
 Phone: 780-871-6377 | Email: kclement@nlc.ca
 www.nlc.ca

PROJECT: KIRKPATRICK RESIDENCE

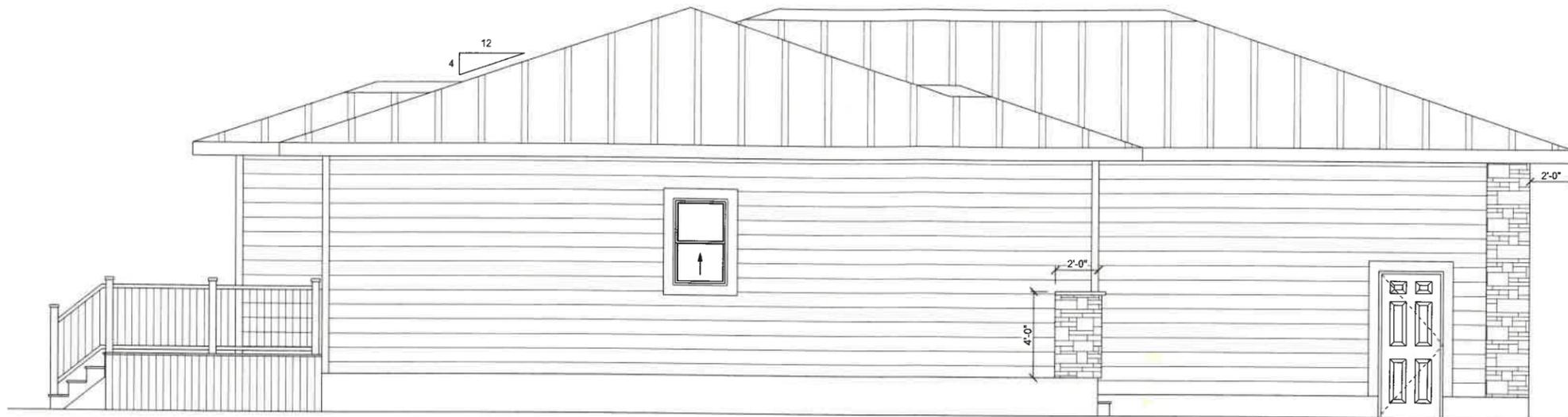
NH PROJECT No.: M1718

LOCATION: 4536 COLUMERE ROAD,
 FAIRMONT HOT SPRINGS, BC

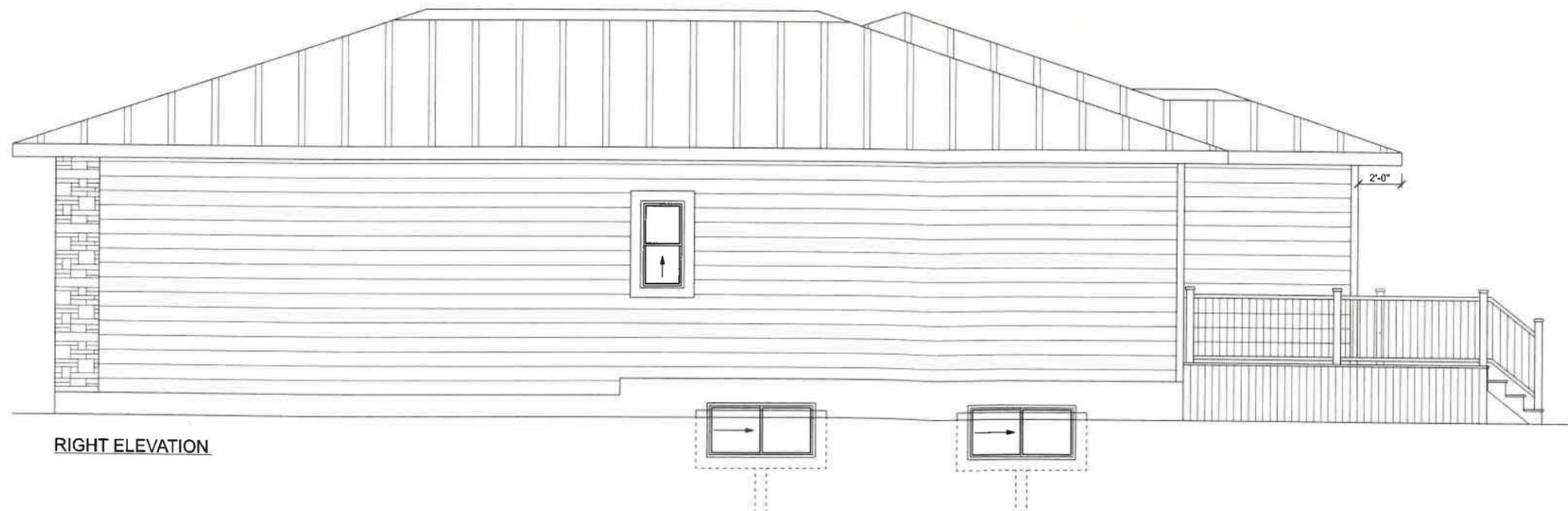
SIZE: 1684 SQ FT

DRAWN BY: KJC 08/31/22

1 OF 7



LEFT ELEVATION
SCALE: 1/4" = 1'-0"



RIGHT ELEVATION

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Head Office: Highway 16 West & RR 15
Mail: 6609-44 St., Lloydminster, AB T9V 2X1
Phone: 780-871-6377 | Email: kclement@nlc.ca
www.nlc.ca

PROJECT: KIRKPATRICK RESIDENCE

NH PROJECT No.: M1718

LOCATION: 4536 COLUMERE ROAD,
FAIRMONT HOT SPRINGS, BC

SIZE: 1684 SQ FT

DRAWN BY: KJC

08/31/22

2 OF 7



Notes:

50 0 25 50 Meters

Scale = 1:2,000



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Krista Gilbert

From: Jayne Geiger [REDACTED]
Sent: Friday, October 18, 2024 8:26 AM
To: Krista Gilbert
Subject: variance permit No.2724 I live kitty corner to this lot and have no objection.

Request for Decision Temporary Use Permit

File No: P 724 552
Reference: TUP 8-24
Date: October 22, 2024

Subject: TUP No. 8-24 (Fairmont Hot Springs / Middlecoat & Schur)
Applicant: Darlene Middlecoat and Carl Schur
Location: Wills Road, Fairmont Hot Springs
Legal: Lot 8, District Lot 138, Kootenay District Plan 8296
(PID: 013-295-861)

Proposal: To permit an accessory shed building and placement and residential use of a recreational vehicle with a deck addition on the property prior to the principal dwelling being constructed. This permit is proposed to be valid for 12 months with no option for renewal unless an active building permit for a single family dwelling has been obtained.

Options:

1. THAT Temporary Use Permit No. 8-24 (Fairmont Hot Springs / Middlecoat & Schur) be granted.
2. THAT Temporary Use Permit No. 8-24 (Fairmont Hot Springs / Middlecoat & Schur) be refused.

Recommendation: **Option #2**

The property is zoned for residential use within an established residential neighborhood and does not comply with multiple OCP policies of when an application for a Temporary Use Permit would be considered.

Property Information: **OCP Designation:** R-SF, Residential Low Density which includes single family residential subdivisions, duplexes and zoning that supports secondary suites.

OCP Policies:

- An application for a Temporary Land Use Permit will be considered in relation to:
 - demonstration that the use is temporary or seasonal in nature;
 - compatibility with the existing land use;
 - compatibility with surrounding land use;
 - potential conflict with agricultural or resource based activities;
 - potential conflict with adjacent land uses;
 - potential impact on fish or wildlife habitat;
 - provision of adequate servicing for water and sewage disposal;
 - duration of the proposed temporary land use; and
 - relevant policies within other sections of this plan.
- The Permit may be issued subject to conditions such as, but not limited to:
 - the buildings, structures, or area of land that may be used for the temporary use;

**Property
Information
cont'd:**

- the period of applicability of the permit;
- required site rehabilitation upon cessation of the use;
- other business or operating conditions to mitigate the impacts of the temporary use.

- The RDEK will consider a variety of housing types and encourage innovative housing approaches to meet the needs of permanent, semi-permanent and seasonal residents of the community.

Zoning Designation: R-1, Single Family Residential Zone

Parcel Area: 0.18 ha (0.4 acres)

Density: One Single Family Dwelling and a secondary suite within the principal dwelling is permitted per parcel in the R-1 Zone.

ALR Status: Not within the ALR

BC Assessment: Residential – Vacant

Interface Fire Hazard Rating: Moderate, within the Fairmont Hot Springs Fire Service Area.

Flood Hazard Rating: This property has a moderate flood hazard rating identified in the Cold Spring Creek Hazard Assessment

Water / Sewer Services: The property is connected to the Fairmont Community Water System. There is currently an outhouse on the property. The black water is taken to an RV dump site weekly when in use. An onsite septic system is proposed for future installation.

**Professional
Studies:**

None

**Additional
Information:**

- The accessory structure and recreational vehicle with deck are already on the property. The structures were built without building permits.
- The application states that they plan to submit a building permit for the house in the next couple of years. The structures will be used for onsite contractors during construction and secure storage for materials.

Consultation:

Advisory Planning Commission

APC Area F: Support recommendation for 3 years, but do not recommend renewal unless active building permit is in place.

Response(s) to Notice: 10 notices were mailed on October 17, 2024 to all property owners within 100 m of the subject property. A notice was also published in the October 24, 2024 issue of the Columbia Valley Pioneer. No notices were returned as undeliverable and no responses have been received from the public.

**Documents
Attached:**

- Permit
- Location Map
- Land Use Map
- Zone Designation Map
- Site Photos
- Aerial Photo

**RDEK
Contact:**

Krista Gilbert, Planning Technician
Phone: 250-489-0314
Email: kgilbert@rdek.bc.ca

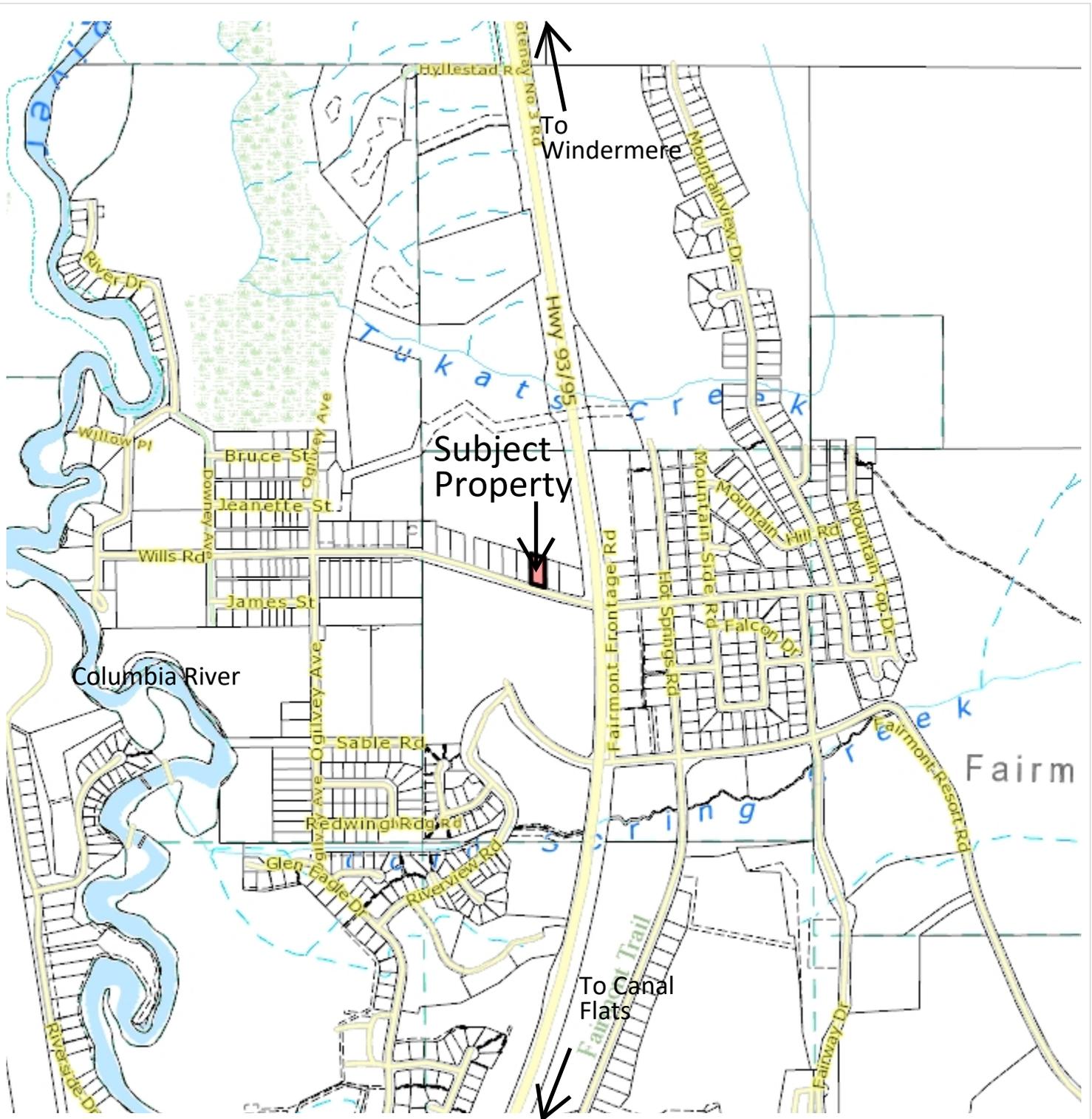
Permittee: Darlene Middlecoat and Carl Schur

1. This Temporary Use Permit, notwithstanding any zoning bylaw, allows the temporary use on Lot 8, District Lot 138, Kootenay District, Plan 8296 (PID 013-295-861) in strict accordance with the terms and conditions herein.
2. The temporary use allowed by this Permit is to permit placement and residential use of a recreational vehicle with deck and an accessory shed structure prior to the principal dwelling being constructed.
3. The use of part of the subject property shall be in substantial compliance with information provided in the Temporary Use Permit application received July 9, 2024.
4. This Permit shall expire twelve (12) months from the date of issuance. Renewal of this permit will not be considered unless a building permit for a single family dwelling is issued.
5. This Permit is subject to compliance with all provincial legislation.
6. It is understood and agreed that this Permit does not imply approval for future rezoning to permit the structure.
7. It is understood and agreed that the RDEK has made no representations, covenants, warranties, guarantees, promises, or agreement (verbal or otherwise) with the property owner other than those in this Permit.
8. The development allowed by this permit is subject to all other RDEK Bylaws.

Authorizing Resolution No. **adopted by the Board of the Regional District of East Kootenay on the** **day of** **, 2024.**

Tina Hlushak
Corporate Officer

Location Map



Notes:

450 0 225 450 Meters

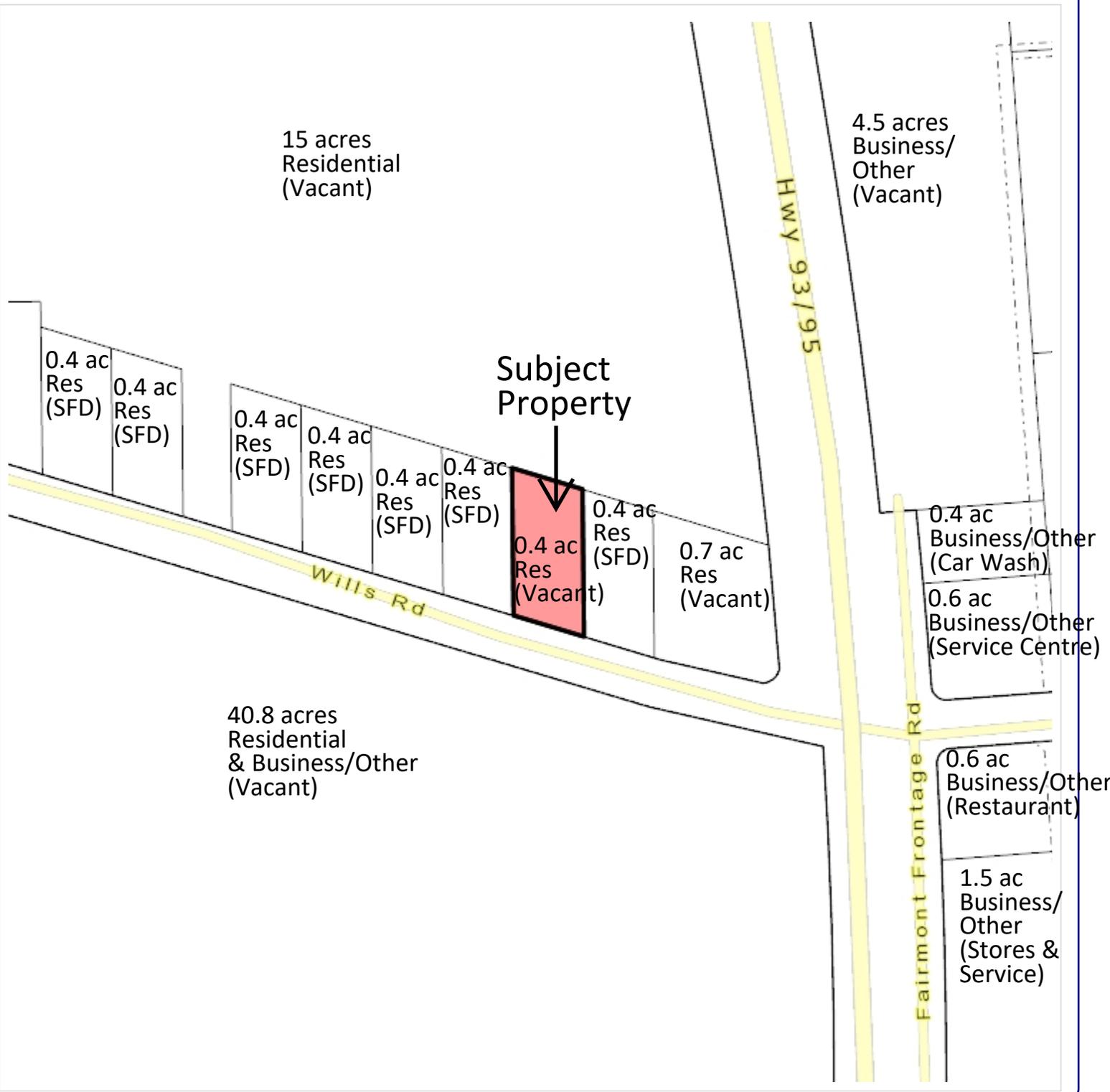
Scale = 1: 18,000



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Land Use Map



Notes:



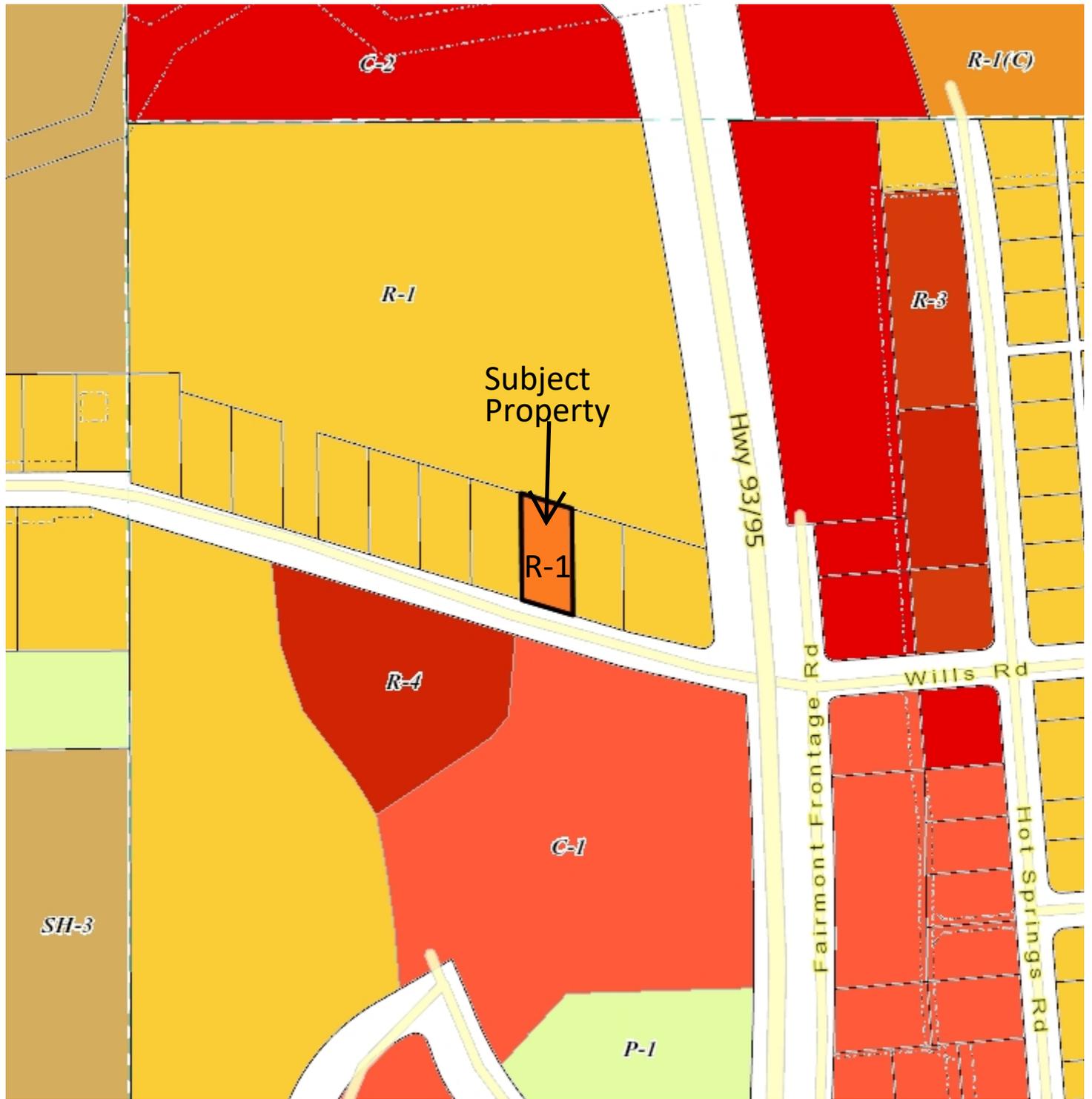
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Zone Designation Map



Notes:

125 0 63 125 Meters

WGS_1984_Web_Mercator_Auxiliary_Sphere
RDEK GeoViewer - 8-19-2024 8:53 AM

Scale = 1: 5,000



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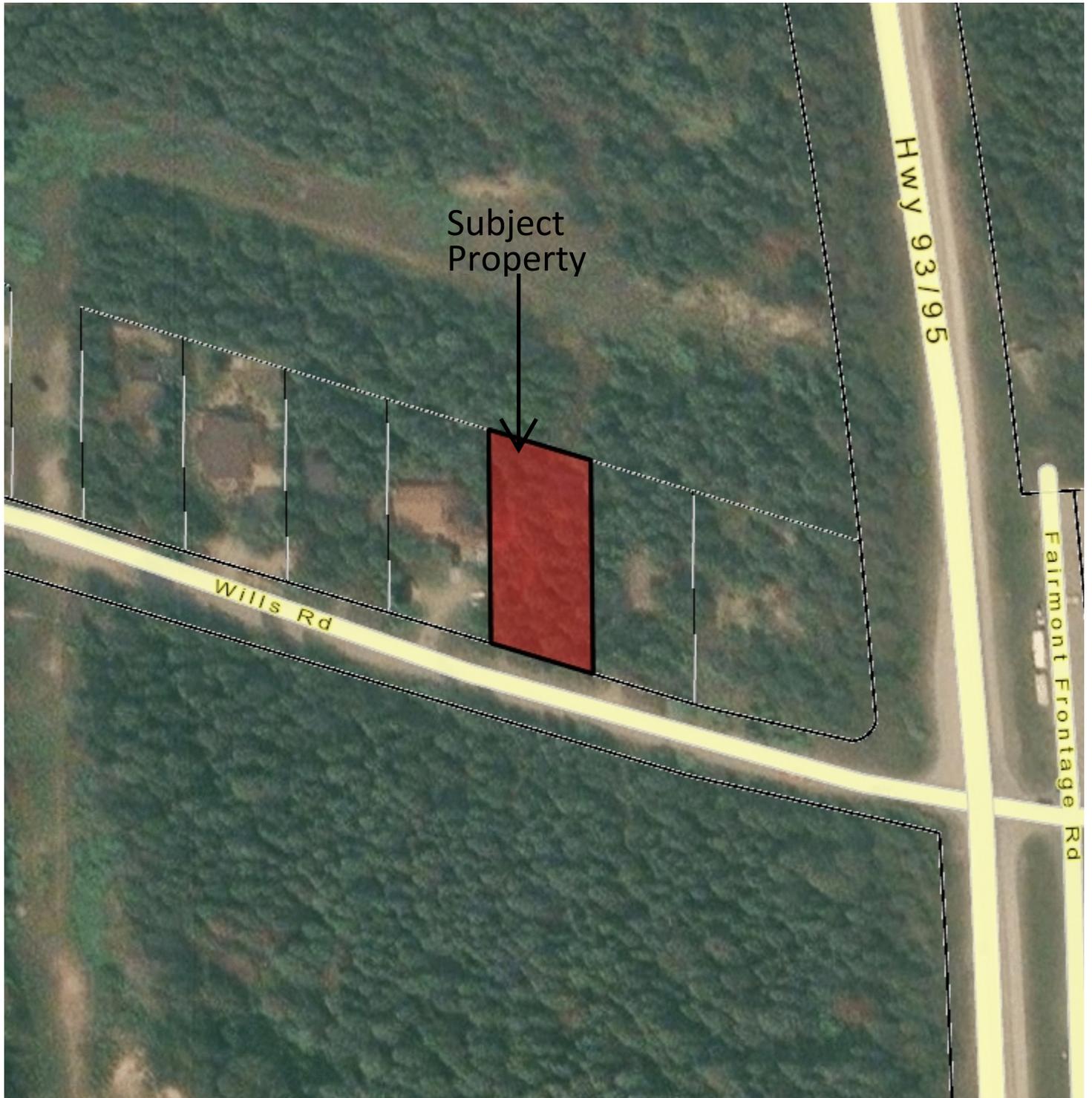
Site Photos

Existing Structures:



Picture of property from the Road:





Notes:

63 0 31 63 Meters

Scale = 1:2,500



THIS MAP IS NOT TO BE USED FOR NAVIGATION

This map is a user generated static output from an Internet mapping site and is for reference only. Data layers that appear on this map may or may not be accurate, current, or otherwise reliable.

Date October 29, 2024
Author Rory Stever, Planner II
Subject Accessory Dwelling Unit Planning Process

REQUEST

Authorize staff to proceed with a planning process to consider updates to zoning and land use bylaw regulations regarding Accessory Dwelling Units.

OPTIONS

1. THAT staff be authorized to proceed with the Accessory Dwelling Unit Regulations project review and bylaw amendment processes as outlined in the October 29, 2024 Request for Decision.
2. THAT staff not proceed with further work on this project at this time.

RECOMMENDATION

Option 1

BACKGROUND

The role of local government in accommodating a diverse range of housing types to meet the needs of current and future residents has evolved in recent years. The Provincial Government has implemented legislative changes to require local governments to undertake Housing Needs Reports and to amend guiding documents such as Official Community Plans (OCP) to include statements and policies that demonstrate guidance on how to achieve housing objectives. The most recent legislative changes include the Housing Statutes (Residential Development) Amendment Act, or Bill 44, 2023.

In June 2024, the Board adopted zoning amendments to implement the mandated Bill 44 changes to permitted residential dwelling units, through permitting a secondary suite in all single family only residential zones. As was identified during the bylaw amendments to align the RDEK zoning regulations with the Bill 44 requirements, further consideration of regulatory changes to detached Accessory Dwelling Units (ADUs) should proceed through a separate process that can incorporate the appropriate community consultation, OCP amendments, and fully consider the provincial guidance on servicing requirements and site standards as prescribed by the Provincial Policy Manual.

While the RDEK zoning and land use bylaws regulations related to housing options has evolved over time, it has largely been reactive and targeted to specific niche or specialized housing types, such as a relative requiring care or a dwelling unit for a farm hand. The permissibility of additional dwelling units has also been constrained by other factors, such as density limits with the Agricultural Land Reserve (ALR). Changes to other legislation provides an opportunity for some of these constraints to be reassessed.

The necessity for a project of this type is also demonstrated by dialogue within RDEK communities regarding the need for a range of housing types and options. The RDEK has also seen an increase in development variance permit applications for the relocation of detached secondary suites from above a garage to the main level to accommodate accessibility and the size of the suite permitted by current zoning regulations. Consideration of these types of variances demonstrates that the secondary suite regulations are not meeting the current demands for a range of housing types within the rural communities.

DISCUSSION

This project represents an opportunity for the RDEK to be proactive in its land use policy decisions and to respond to a key housing need across the region. The Accessory Dwelling Unit planning process will provide a robust and detailed review of current bylaws as well as community consultation. The process will also address key considerations and potential challenges including site servicing (water and sewer), parcel size requirements, and accessibility needs. These key considerations and potential challenges will also be incorporated into the updated planning process. The project will address changes related to ADUs including size, typology, location, and amount of ADUs on properties throughout the RDEK.

Secondary Suites

Although zoning regulations now permit a secondary suite within a principal dwelling in all residential zones, further exploration is required to determine the type and number of secondary dwelling units (suite or detached) that could be permitted. Second dwelling units can either be a secondary suite in the principal dwelling or as a detached ADU. ADUs are often referred to as carriage houses, granny flats, garden suites and laneway housing. The zoning bylaws currently have accommodations for detached ADUs, although use and parcel size limitations limit when the option is available. The Jaffray, Tie Lake, Rosen Lake Land Use Bylaw does not currently permit carriage houses.

Detached Secondary Dwelling Units

Through the Bill 44 bylaw amendment process, zones that were classified as restricted zones were only permitted to have a secondary suite within the principal dwelling unit. Expansion beyond this mandated requirement was determined to require community consultation prior to implementation. Further investigation is warranted regarding increased flexibility in the development of secondary dwelling units based on current zoning regulations, water and sewage servicing considerations and community compatibility. What is suitable for small urban sized residential parcels in the rural context may be different than much larger parcels that have the potential to allow detached secondary dwelling units and can accommodate on-site servicing of multiple ADUs.

Summary of Potential Changes

- Allowance of all second dwelling unit typologies (including carriage houses) in communities throughout the RDEK
- Potential allowance of two ADUs in specific communities based on compatibility
- Expansion of clearly defined guidelines for servicing requirements including water and sewer for all secondary suite typologies
- Increase in the size of second dwelling units permitted based on servicing considerations and community compatibility

Relative Requiring Care Regulations

The relative requiring care zoning regulations allows the placement of a temporary dwelling (manufactured home) for a relative requiring care and assistance. The regulations generally allow one additional residence on 2 ha (5ac) parcel sizes and larger. The regulations limit the dwelling unit to a manufactured home which must be removed once the relative is no longer living on the property or no longer requires care. Due to the similarities between this regulation, consideration of recent changes to the ALR Regulations and the potential allowance of a detached secondary dwelling unit on residential properties, this project will explore the possibility of integrating this regulation with the new regulations.

ALR Act & Regulations

The Agricultural Land Commission has permitted a second residence on all parcels since January 2022. The size of the second residence is determined based on the size of the parcel. Some additional dwelling units have been accommodated under current zoning regulations related to permitted secondary dwelling units (eg farm hand); however, the current bylaw regulations remain a limiting factor in expanding housing opportunities. Staff has identified potential opportunities to amend regulations to ensure flexibility in housing options in the rural areas and to align zoning regulations with recent changes in provincial legislation shown in the table below:

	Detached Accessory Dwelling Unit (ADU) Optional Changes			
	Maximum Permitted ADU Size by Parcel Area			ADU Location Restrictions
	Less than 1 ac	1 ac to 40 ac	Greater than 40 ac	
All Zoning Bylaws & the Land Use Bylaw	Match ALR Regulation ▪ 90 m ²	Option 1 – Match ALR Regulation ▪ 90 m ² Option 2 – Exceed ALR Regulation outside the ALR ▪ 125 m ²	Match ALR Regulation ▪ 186 m ²	Remove requirement for location on second storey above a garage.

The suitability of the potential amendments will be explored through the proposed consultation process.

Timeline

The draft timeline below provides a rough outline of timing that will be refined as the project evolves and specific consultation events and outgoing communications are planned. As community, partner, and stakeholder perspectives emerge the process will adapt to best ensure that the resulting ADU regulations are reflective of community concerns and ambitions.

- **January to March** –Consultation (e.g. public survey, community association & utility operators consultation, Electoral Area Director Workshop)
- **April & May** – Drafting of options for regulatory changes & interagency consultation (e.g. ALC, MOTI)
- **June & July**- Public Review of Proposed Changes

- **August & September** – Bylaw preparation & final consultation (as needed)
- **October** – Formal bylaw adoption process

SPECIFIC CONSIDERATIONS

Priority Projects

Review of Secondary Suite Size Limits and amending zoning bylaws is identified as a 2024 Strategic Priority.

The Board has also identified sustainable land use planning including harmonizing and modernizing our existing official community plans and zoning bylaws to create more consistency and improve the effectiveness of land use planning across the region.

Communications

A dedicated Engage Page with information resources will be established for the planning process. A Communications Plan will be developed.

Date October 29, 2024
Author Rory Stever, Planner II
Subject Housing Needs Reports Interim Update 2024

BACKGROUND

In June 2024, the Province provided guidance on the updated legislative requirements for Housing Needs Reports enacted by Bill 44, 2024. All local governments are required to complete an Interim Housing Needs Report that includes new information on the updated requirements by January 1, 2025, utilizing new standardized methodology. Following the completion of the Interim Reports, all local governments must complete 'regular' Housing Needs Reports in 2028 and every 5 years thereafter.

To meet these new requirements, a Housing Needs Report Interim Update was commissioned for all six RDEK Electoral Areas. The interim reports contain all information required by the new legislation. In addition to the six electoral area specific reports, a RDEK Regional Summary Page and Electoral Area Summary Page will be completed by December 31, 2024, and published to the RDEK website for the public to view. This reporting methodology aligns with the 2021 Housing Needs Report format.

INFORMATION

The first legislative requirements for housing needs reports were established in 2019, and required local governments to collect data, analyze trends and present reports that describe current and anticipated housing needs. RDEK Housing Needs Assessment Reporting was completed in November 2021.

The purpose of Housing Needs Reports is to provide a comprehensive understanding of current and projected housing conditions within a community or region. For the RDEK, this work serves as an update to previous reports submitted by M'Akola Development Services and Turner Drake & Partners in November 2021. The update incorporates new Census and market data to present a more up-to-date picture of the Electoral Areas and includes legislatively mandated calculations of anticipated new units required to meet demand.

Housing Needs Reports are required by BC's *Local Government Act* and the Housing Needs Reports Regulation, as amended by Bill 44. These reports inform land use planning and social policy initiatives at the local level, while also providing solid evidence for advocacy to higher levels of government. They are a valuable resource for stakeholders in the housing sector. Regular updates to these reports are essential for adapting to changing market dynamics and ensuring decision-makers have access to the most recent data.

The interim reports highlight a mix of affordability challenges, demographic shifts, and market trends, with both commonalities and distinct nuances across the six electoral areas. The key themes are summarized as follows:

.../2

Affordability and Income Vulnerability

Across the rural RDEK, considerable portions of households face housing affordability challenges, with between 7% and 14% of households spending more than 30% of their income on housing, depending on the community. This is often exacerbated by rising gaps between local incomes and housing prices, a trend that has worsened since the 2021 Census. Although some residents are financially secure, a notable percentage of households across the regions – ranging from 18% to 21% - are classified as "very low" or "low" income, making them particularly vulnerable to housing affordability issues. These concerns underscore the need for affordable housing interventions, especially for lower-income households.

Housing Demand Projections

The new provincial methodology for determining future housing demand suggests a substantial need for dwellings by 2041, with required units per Electoral Area ranging from 291 to 889, as shown in Table 1 attached. A portion of this demand is expected to come from households needing below-market or deeply affordable units, with the number of such units per Electoral Area identified as necessary varying from 62 to 170. In total, 2,755 units may be required by 2041 across the RDEK. With a recent historical average permitting volume of about 150 annually, the rural areas may already be on track to meet future targets; however, not all areas are building at the same rate, it is unlikely how markets will evolve over the next two decades and it is unknown whether these new builds will align with the type of housing needed.

The number of new housing units required by Electoral Area and Subregion are shown in the attached Table. The anticipated housing demand is calculated utilizing standardized calculation methodology, referred to as the HNR. The HNR Method allows for local governments to calculate consistent and comparable assessments of their housing need. The five components required for regional district calculations are added together to provide the total number of housing units needed for each electoral area. The components are:

1. Supply of units to reduce extreme core housing need (those paying more than 50% of income for housing).
2. Supply of units to reduce homelessness.
3. Supply of units to address suppressed household formation.
4. Supply of units needed to meet household growth over the next 5 or 20 years.
5. Supply of units needed to meet at least a 3% vacancy rate.

Senior Housing Needs

One of the most significant demographic trends across the regions is the expected growth in senior-led households, with projected increases ranging from 11% to 59%. By 2041, senior-led households are anticipated to represent between 30% and 49% of all households. This will likely increase the demand for senior-specific housing, such as accessible homes and those offering supportive services, particularly as the incidence of disabilities rises within this group.

Family-Specific Housing Needs

All Electoral Areas should see some form of increase of local families, driven by growth among younger adults and youth populations. The rise of families would generally translate to a need for larger units with more bedrooms.

.../3

Secondary Suites and Short-Term Rentals

Secondary suites have become an increasingly popular form of housing across the rural areas, making up between 4.5% and 9% of the total dwelling stock. This trend points to growing demand for more flexible and affordable living arrangements, particularly as housing affordability challenges persist.

In contrast, short-term rentals (STRs) have a more mixed impact, with some Electoral Areas seeing negligible effects on housing availability, while others, especially those with a tourism focus, experience a significant portion of their housing stock – up to 16% – allocated to STRs.

Summary

The RDEK has completed their legislative obligation by completing these interim Electoral Area reports. The next full report is required to be completed by December 31, 2028. Although the RDEK does not have the same incentives available to drive demand and development as municipalities, it is worth considering if available incentives to target specific housing needs or target numbers are warranted based on the findings of these reports.

Regional Districts are not required to align their interim reports with their Official Community Plans by a specific date set by legislation or regulation. However, all pending and future planning processes and OCP updates are anticipated to consider and integrate information from this interim reporting.

Attachments

- Housing Needs SummaryData Table
- 2024 Housing Needs Report Electoral Area A SummaryReport
- 2024 Housing Needs Report Electoral Area B SummaryReport
- 2024 Housing Needs Report Electoral Area C SummaryReport
- 2024 Housing Needs Report Electoral Area E SummaryReport
- 2024 Housing Needs Report Electoral Area F SummaryReport
- 2024 Housing Needs Report Electoral Area G SummaryReport

Housing Needs Total Unit Summary Table

Jurisdiction	Market		Non-Market		Total	
	5-year	20-year	5-year	20-year	5-year	20-year
Elk Valley Subregion	85	264	25	75	110	339
Electoral Area A	85	264	25	75	110	339
Central Subregion	385	1,141	122	347	508	1,488
Electoral Area B	73	211	28	80	101	291
Electoral Area C	232	684	73	205	306	889
Electoral Area E	80	246	21	62	101	308
Columbia Valley Subregion	227	686	79	242	306	928
Electoral Area F	153	462	55	170	208	632
Electoral Area G	74	224	24	72	98	296
RDEK	697	2,091	226	664	924	2,755

NOVEMBER 2024

Electoral Area A

RDEK Community Profile

Prepared by:
Turner Drake & Partners Ltd.



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1 Introduction

The purpose of this document is to offer an overview of the current and anticipated housing conditions for the Regional District of East Kootenay's (RDEK's) Electoral Area A. Such an understanding is foundational for the support of future initiatives and tracking of community progress. The insights generated by housing needs data can inform land use and social planning initiatives at local levels, as well as provide hard evidence in support of advocacy to senior levels of government. They are also a useful resource for those engaged in or entering the housing sector.

While an important document for directing policy, a Housing Needs Report (HNR) is also a requirement for local communities, as set out in BC's *Local Government Act* and the Housing Needs Reports Regulation, as amended by Bill 44. While provincial regulations dictate which data HNRs must include, this document serves as a brief update to the last HNR (produced in November 2021). A full HNR (that meets all data collection and analysis requirements) must be produced by 2028. Relatedly, this document does not go into detail about all HNR related topics, instead choosing which elements are most helpful as an interim update.

1.1 Executive Summary

According to the 2021 Census, around 10% of households in the area spent more than 30% of their income on housing, demonstrating that local affordability challenges exist. While rates of unaffordability are low relative to the RDEK, widening gaps between local incomes and house prices suggest that conditions have worsened since the Census. Relatedly, the rising unaffordability of homeownership has led more households to rent, with the share of renter-occupied dwellings increasing from 11% to 12% between 2016 and 2021.

Although some residents may be financially secure, about 20% of households were categorized as "very low" or "low" income, underscoring the vulnerability of many to housing affordability issues. Projections indicate a potential need for 339 overall units by 2041, with at least 107 identified as being ideally in the form of below-market or deeply affordable units.

Senior-led households are expected to grow by 32% by 2041, with seniors potentially representing nearly a third of total households by that time. Given the increased prevalence of disabilities within this group, there is a pressing need for senior-specific housing interventions, such as improved accessibility and supportive services.

Other housing challenges include addressing homelessness and supporting special needs populations. National trends suggest that hidden homelessness may be rising in rural areas. About 6% of local households earned "very low" incomes in 2021, making them particularly vulnerable to the impacts of rising shelter costs. Furthermore, the increase in younger family households over the next two decades is likely to drive demand for family-specific housing, such as larger units with more bedrooms.

As of 2023, there were approximately 57 secondary suites in the electoral area, making up about 4.5% of the total dwelling stock. Secondary suites have gained popularity as an alternative housing option, with the local inventory growing at a faster pace than non-secondary suite housing. This trend suggests an increasing demand for more flexible and affordable living arrangements within the community, especially as housing affordability challenges continue to impact many residents.

In addition to secondary suites, short-term rentals (STRs) have also played a significant role in the local housing landscape, though often of a less positive note. Since 2017, STRs that could have otherwise been potential long-term dwellings (PLTDs) made up about 16% of the total local dwelling stock – though a considerable volume of the PLTDs is specific to the Fernie Alpine Resort and are specifically tied to a tourism / recreation use. Historically, about 29% of PLTDs have been three-or-more bedrooms large – units that could more readily accommodate families with children, a segment that is anticipated to grow over the next two decades.

1.2 Community Data Summary

POPULATION	2021	2026	2041
Total people	1,875	1,970	2,190
Percent change since last reported year	-	+5%	+11%
Median age	40.9	40.3	41.0

SENIOR POPULATION (65+)	2021	2026	2041
Electoral Area A	17%	19%	18%
Regional District of East Kootenay	21%	24%	24%
British Columbia	20%	21%	22%

HOUSEHOLDS	2021	2026	2041
Total households	785	850	970
Percent change since last reported year	-	+8%	+14%
Non-senior led households	76%	73%	73%
Senior led households	24%	27%	27%
Average household size	2.50	2.42	2.36

BEFORE-TAX HOUSEHOLD INCOME* 2021	Overall	Owners	Renters
Electoral Area A	\$109,000	\$113,000	\$94,000
Estimated local hourly wage	\$59.89	\$62.09	\$51.65
Regional District of East Kootenay	\$88,000	\$98,000	\$55,200
British Columbia	\$85,000	\$100,000	\$63,200

* 2021 incomes (based on 2020 taxfiler data) are distorted by COVID-19 relief payments that were present at the time.

LOCAL HOUSE PRICES	2016	2019	2022
Median purchase price	\$244,400	\$299,000	\$695,800
Percent change since last reported year	-	+22%	+133%
Estimated required income to afford house	\$68,300	\$88,900	\$214,600
Estimated local hourly wage required	\$37.53	\$48.85	\$117.91

LOCAL RENTS	2011	2016	2021
Average rent	\$887	\$1,047	\$1,218
Percent change since last reported year	-	+18%	+16%
Estimated required income to afford rent	\$47,300	\$55,800	\$65,000
Estimated local hourly wage required	\$25.99	\$30.66	\$35.71

HOUSING CRITERIA (definitions in Section 5)	Overall	Owners	Renters
Inadequacy	7%	6%	-
Unsuitability	-	-	-
Unaffordability	10%	9%	21%
Core Housing Need	3%	4%	-
Extreme Core Housing Need	-	-	-

DWELLING DEMAND	In 5 years	In 20 years
Total units	110	339
0- / 1-bedroom unit	34	104
2-bedroom unit	32	98
3-bedroom unit	25	75
4+ bedroom unit	19	62

2 Interim Housing Needs Report Requirements

The first legislative requirements for housing needs reports were introduced in 2019, mandating local governments to collect data, analyze trends, and present reports detailing current and anticipated housing needs. The RDEK published its first Housing Needs Report for Electoral Area A in 2021.

In 2023, amendments to the Local Government Act introduced new requirements for these reports. Local governments must now use a standardized methodology to identify 5- and 20-year housing needs in their communities and update their official community plans and zoning bylaws to accommodate the projected number of units. In addition, communities must also provide an overview of the work performed to address housing need since their last HNR and must provide a statement about the need for housing in close proximity to transportation.

2.1 Current and Anticipated need

The following is the result of analysis using the province prescribed HNR Method. Note that method results use 2021 as the base year for calculations.

Table 2-1: HNR Method base year versus current year estimates

Description	5-year	20-year
Total demand from 2021 base year	110	339

2.2 Key Areas of Local Need

Affordable housing

According to the Census, unaffordability remains the largest contributor to Core Housing Need, with about 10% of local households spending more than 30% of their total income on shelter in 2021. While the rate of Core Housing Need itself is not high relative to the RDEK (3% versus 7%), there has been a notable widening of the gap between local income purchasing power and actual house prices indicating a worsening of conditions post-Census.

Even with low Core Housing Need, income categorizations based on Housing Assessment Resource Tool (HART) methodologies¹ show that approximately 20% of households earned a "very low" or "low" income in 2021. While many in these categories may already be shelter-secure (e.g., retired households with fully paid-off mortgages), this percentage represents a significant portion of the population that may be especially vulnerable to affordability challenges.

Projection work suggests that the community may require 339 additional housing units by 2041. Of these, at least 107 should be intentionally built at below-market or deeply affordable prices.

Rental housing

Homeownership is becoming increasingly unaffordable for the median household, forcing many who would prefer to own a home to rent instead. Although renting is also experiencing a significant rise in costs provincially, it often remains the more cost-effective option between the two tenures.

¹ HART. (2024). Housing Needs Assessment Tool. University of British Columbia. <https://hart.ubc.ca/housing-needs-assessment-tool/>

Local data trends suggest a similar, but dampened, trajectory of the above, with the share of renter-occupied dwellings increasing from 11% to 12% between 2016 and 2021.

Broader vacancy trends in the RDEK's urban areas and across BC suggest that the demand for rental housing should grow – as rental vacancy rates continue to decrease, there is a rise in demand for rental housing relative to available supply.

Special needs housing

Although data on waitlists and core housing need is not specific to community members with special needs, national disability statistics² show that overall rates of disability increased from 22.3% to 27.0% between the 2017 and 2022 surveys. Much of this increase is attributed to the growth of the senior population.

However, increases were also observed among youth and working-age adults, with significant rises in mental health, learning, and developmental challenges. This indicates a broad need for improved access to supportive housing options that cater to various specific support needs.

Housing for seniors

According to projections derived from BC Statistics data, the community could anticipate that senior-led households overall may be a consistent driver of dwelling demand growth over the next two decades. Total senior-led households may increase 32% (205 to 270) by 2041 and could represent 29% of total households.

In 2022, the Canadian disability rate among the senior population was 40%, an increase of 3 percentage points since the last survey in 2017. A significant portion of this rate is related to mobility issues, and the likelihood of disability increasing with age.

Given the anticipated growth in senior-led households and the elevated disability rate within this group, increased senior housing interventions are necessary. These could include ensuring senior facilities are widely permitted locally, further modifying building standards to support aging in place, or developing and improving existing senior services and programs.

While many solutions fall outside the direct influence of local or regional governments, there may be opportunities to partner with other levels and local or regional organizations.

Housing for families

Families, particularly couples, are often the most capable of owning or renting a dwelling due to the higher likelihood of dual-income households. This makes families among the most competitive households in the housing market.

Projections suggest that anticipated growth among young family age groups (those led by a 25- to 44-year old) may lead to an increase in families with children. From 2021 to 2041, this category may grow 19% - 260 to 310 – suggesting sustained demand for family-appropriate dwellings (e.g., those with more bedrooms or larger floor areas).

² Statistics Canada. (2023, December 1). Canadian Survey on Disability, 2017 to 2022. <https://www150.statcan.gc.ca/n1/daily-quotidien/231201/dq231201b-eng.htm>

Shelters to address homelessness

The RDEK's rural areas are not the primary sources of units and programs related to homelessness and other non-market interventions. Nevertheless, national and provincial trends show that overall homelessness is on the rise, with hidden rural homelessness likely increasing.

Using HART's income categorization methodology, about 6% of local households (45) were identified as earning "very low" incomes in 2021. These individuals are the most vulnerable to changes in their housing circumstances and are the most likely to require emergency housing interventions. Note that the 6% is likely a conservative estimate since incomes from the 2021 Census are distorted by COVID-19 relief payments (i.e., incomes were generally reported as higher than they actually were, especially for lower income households). The share of very low and low income earning households may in actuality be higher, demonstrating that fewer people can afford market rents and prices than otherwise identified.

Addressing homelessness locally is ideal, as it allows residents to remain within their community. However, doing so can be challenging. Despite these difficulties, local governments should stay engaged in regional homelessness strategies to help coordinate and determine the allocation of emergency housing services and programs.

Proximity to transportation

Shelter costs are just one of many expenses that individuals and households must manage, and the ability to afford one thing often depends on the ability to afford another. Access to multiple transportation options is crucial, offering low-cost alternatives, improved access to jobs and essential services, and an enhanced overall quality of life.

While rural areas grapple with many of the same concerns as their urban counterparts, they generally have fewer options available to address transportation issues. For instance, the capacity to allow for denser, more accessible communities is largely contingent on the adequacy of private well and septic. Furthermore, active or public transportation networks must cover greater geographies and thus are generally more resource intensive to develop.

With an anticipated growing population and household base, it is especially important for the regional government to work towards goals to improve access to employment and housing options that might otherwise be geographically or economically out of reach. Moreover, new housing developments should prioritize existing and planned transportation infrastructure to ensure equitable access to alternative forms of mobility. Lastly, emphasis should also be put on expanding active transportation and recreation options. While in most cases active transportation may not be feasible for commuting based on distance, trails and pathways offer unique amenities for rural and urban residents alike, especially those who might not otherwise be close to community centres.

2.3 Recent Community Housing Action

The following is a summary of strategy, policy, and regulatory changes since the initial HNR of 2021, inclusive of the document / initiative the change is tied to, the description of the changes, and the status of the changes.

Amendment of secondary suite provisions, Bylaw No. 2818

The Province of BC enacted Bill 44 as part of the Homes for People action plan to address the housing crisis across the province. The Act set out new requirements for local governments with

respect to small-scale multi-residential housing (SSMUH). Local governments had to adopt zoning bylaws that align with the SSMUH legislation by June 30, 2024.

While much of the SSMUH legislation applies to municipalities (namely, allowing at minimum 3 to 4 units in all residential zones instead of single-family exclusionary zoning), some are required across BC's electoral areas. Specifically, secondary suites must be permitted in all residential zones.

Electoral Area A had already permitted secondary suites; thus, amendments were made to align the zoning bylaw with legislative requirements. Such amendments include:

- Amendments to definitions of multiple family dwelling, secondary suite, single family dwelling, and two family dwelling.
- Increase in permitted size of the secondary suite from 40% to 49% of the principal dwelling unit.
- Clarification on the maximum number of principal dwelling units permitted by the Bylaw.
- Decrease in the required side yard setback when adjacent to another parcel that is not a road (interior side yard) from 1.5 m to 1.2 m for the following zones:
 - Single Family (Urban) Zone: RS-1 Zone
 - Single Family (Urban-A) Zone: RS-1(A) Zone

In addition to the above, the RDEK is working on expanding the eligibility requirements for secondary suites.

3 Demographic Change

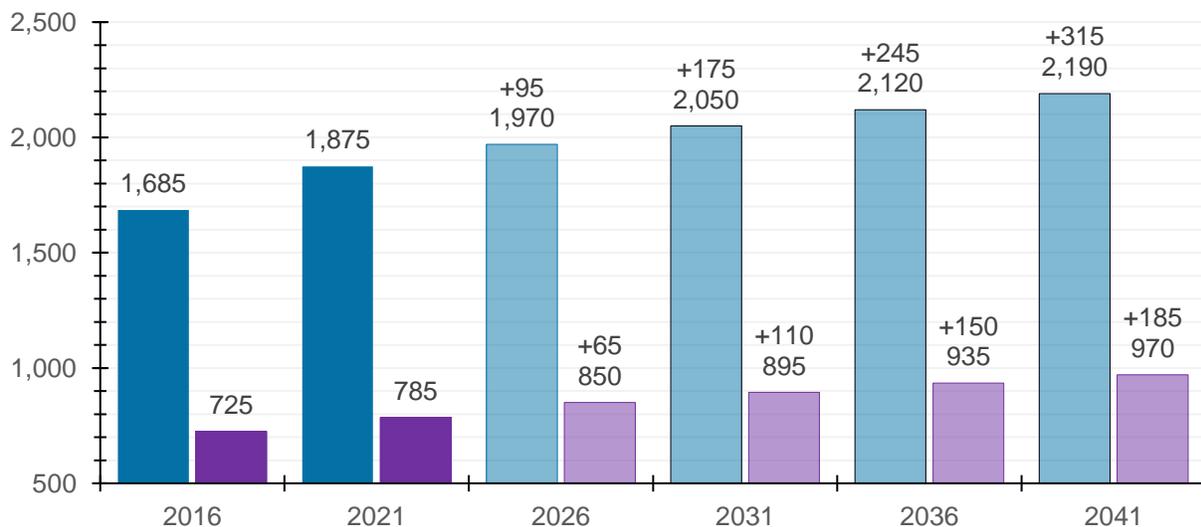
In 2021, Statistics Canada reported that Electoral Area A’s total population grew by just over 11% (from 1,685 to 1,875) between 2016 and 2021. Those familiar with the Census may note that the population reported by the 2016 Census was 1,940 – which would suggest a declining population. Statistics Canada has since revised the total population number (only available as part of the 2021 Census). This revision is mostly attributed to community boundary changes resulting from municipal expansions that occurred between the two Census periods – namely, an expanding City of Fernie boundary.

While revised household data is not readily available, the notable population increase suggests there was corresponding growth among households. Note that Statistics Canada defines a household as a person or group of persons sharing the same dwelling without another usual residence.

Figure 3-1 illustrates the historical anticipated change for both total population and households. Projections are derived using provincial government produced projections for the total of the RDEK’s rural communities and are based on 2021 as the base year to align with later discussed housing demand calculations.

- By 2041, the electoral area may reach a total population of 2,190 – an increase of 17% over two decades (or 315 people). Calculations suggest growth should primarily come from senior (65+) aged residents and 25- to 44-year-olds, though most age groups should experience an increase during the same period.
- Alongside the population, total households may increase to 970 – a 24% increase (or 185 households). While the 25- to 44-year-old population should increase, greatest household growth may actually be among households led by someone aged 45-or-older.

Figure 3-1: Historical & anticipated population and households, and change since 2021

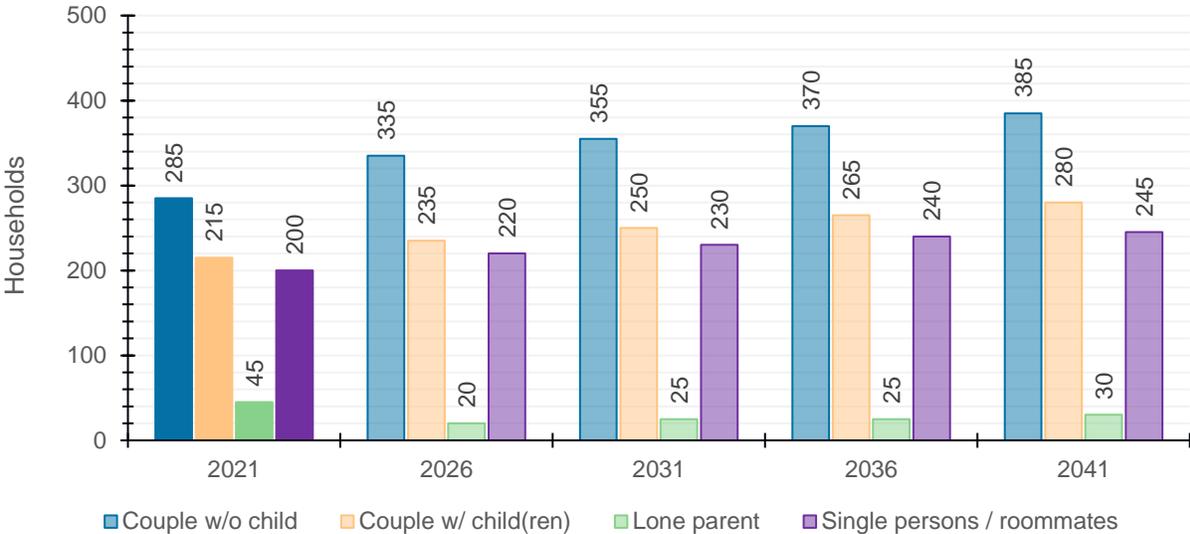


Source: derived from Statistics Canada Census profiles and rural area BC P.E.O.P.L.E projections

Figure 3-2 illustrates the projected distribution of future households by family type. These calculations are based on the 2021 relationship between family type and the age of the head of the household, which is then applied to the projected future age group distributions.

- Significant increases are expected among couple families without children, which is typical of an aging population (as dependents move out of their parents' or guardians' homes). Aging populations also lead to a rise in single-person households, a trend reflected in the projections.
- However, growth may also occur among couples with children, indicating a potential increase in demand for larger dwellings with more bedrooms.

Figure 3-2: Anticipated households by household family type



Source: derived from Statistics Canada Census data tables and rural area BC P.E.O.P.L.E projections

4 Housing Profile

4.1 Existing Inventory

The 2021 Census recorded 1,175 total dwellings in the electoral area. Of those, 785 were occupied by a usual resident. A usual resident is someone that lives in their dwelling more than half of the year, which indicates it is their “primary” place of residence. Conversely, a non-usual resident occupied dwelling could include a recreational property, a temporarily occupied dwelling, or an unoccupied home that is otherwise fit for habitation. This means that about 33% of local dwellings may have been used for purposes other than permanent occupation.

Table 4-1 summarises the communities totals and distribution by structure type (for dwelling occupied by a usual resident). Figure 4-1 shows the distribution of the current dwelling stock by its age of construction, disaggregated by tenure. For the years that display no construction activity, this may not mean that no construction occurred, but instead that the volume of construction was small enough to either be suppressed by Statistics Canada for confidentiality or was rounded to 0. In either case, the lack of a reported value suggests slow construction activity.

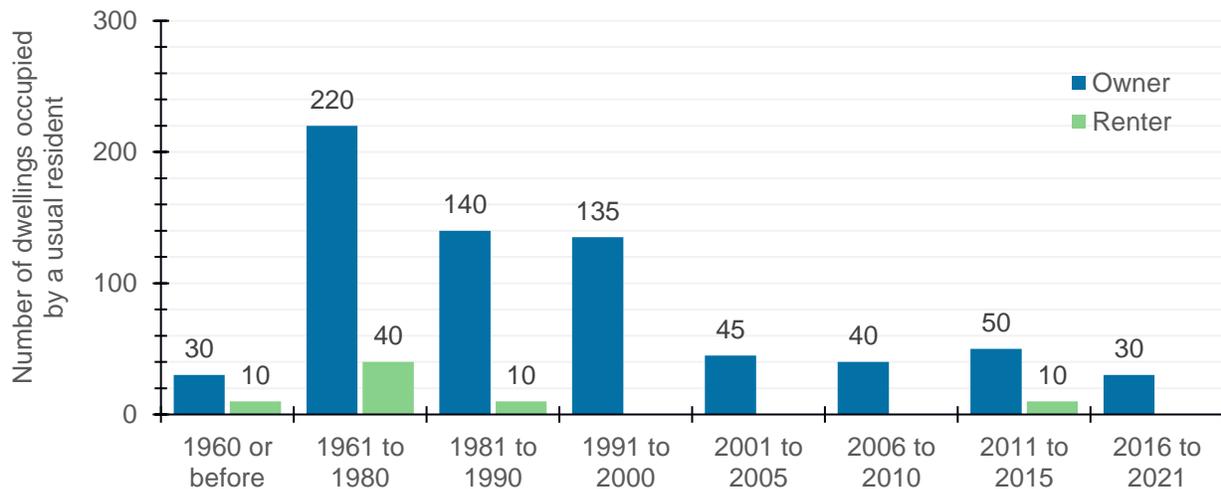
Table 4-1: Dwellings occupied by usual residents by structural type and tenure, 2021

	Total	Single	Row	Semi	Duplex	Apt (<5 floors)	Apt (5+ floors)	Mobile
Total	785	595	10	0	10	20	0	155
Share	100%	76%	1%	0%	1%	3%	0%	20%
Owner	88%	89%	-	-	-	50%	-	94%
Renter	12%	11%	-	-	-	50%	-	6%

Source: BC Government purchased Custom Statistics Canada Census Tabulations

- Single-detached homes account for about three-quarters of the housing supply (595 units), followed by mobile homes at 20% (155 units).

Figure 4-1: Dwellings occupied by usual residents by age of construction and tenure, 2021



Source: BC Government purchased Custom Statistics Canada Census Tabulations

- Nearly 40% of local resident occupied dwellings were built before the 1980s. Construction activity has yet to return to those levels.
- About 12% of permanently occupied units are rentals, most of which were built in the 1960s and 1970s.

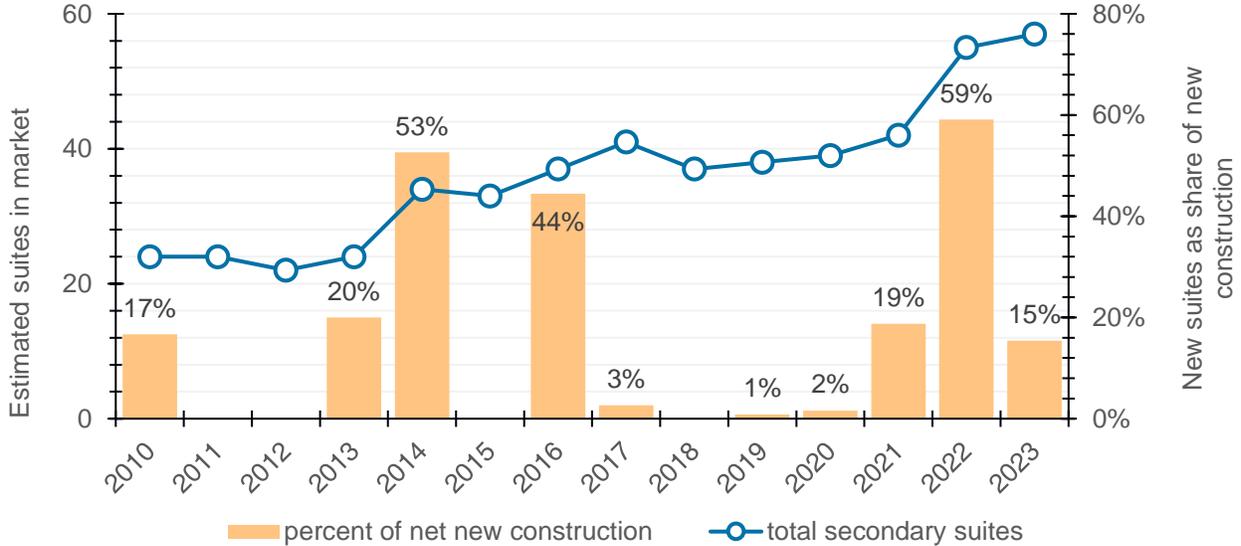
4.2 Secondary Suites

Secondary suites have emerged as a practical alternative housing type, for both urban and rural areas, and is another tool in addressing both affordability and availability challenges. These self-contained units, often located within or attached to an existing single-family home, provide additional living space for extended family, renters, or individuals looking for more affordable housing options.

Figure 4-2 provides an estimate of how many secondary suites may exist across the electoral area, as well as the share of new construction represented by suites in a given year. Estimates are derived from BC Assessment data released for HNRs. These estimates were calculated by identifying properties with more units than the typical property type. For example, a single-family home with more than one unit is deemed to have a suite, and a duplex with more than two units is similarly considered to include a suite. While the actual number may vary from these estimates, the results offer a general sense of the volume of secondary suites that may exist locally.

- There were about 57 secondary suites across the electoral area as of 2023, representing about 4.5% of the total dwelling stock.
- Relative to the total stock, secondary suites have become a popular alternative housing form, with its inventory growing at faster rates than non-secondary suites.

Figure 4-2: Historical volume of secondary suites and annual secondary suite share of new units



Source: derived from BC Assessment

4.3 Short-term Rentals

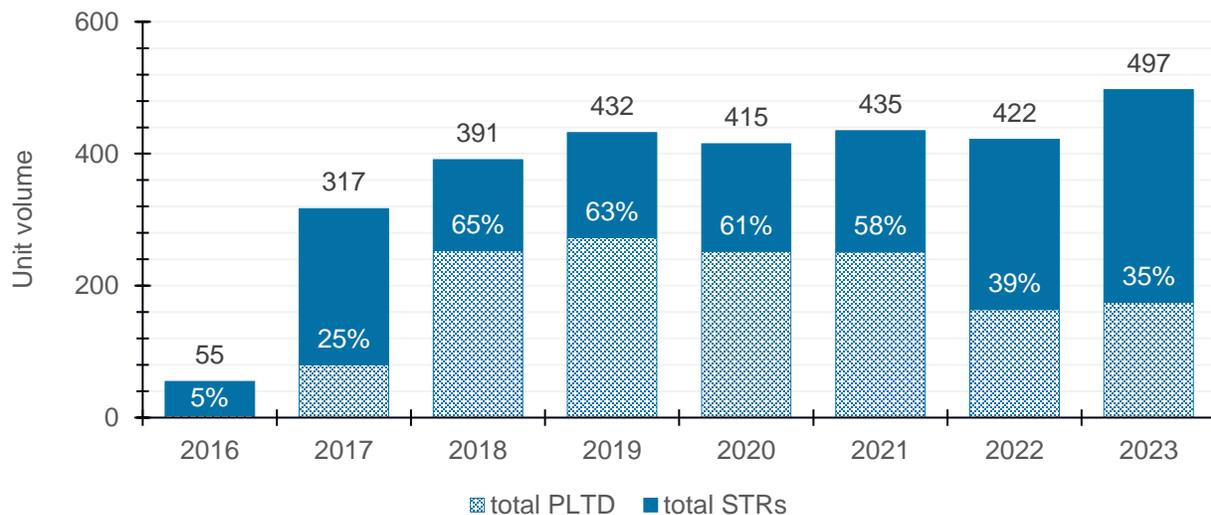
Short-term rentals (STRs) are a popular and flexible approach to utilizing residential properties for temporary lodging. They blur the distinction between rental housing and commercial hospitality. With the expansion of the STR market comes growing concerns about its impact on the traditional residential real estate sector, particularly whether STRs are displacing long-term housing options, reducing housing supply, and making it more challenging for households to secure permanent residences.

Figure 4-3 depicts the changes in unique STR properties from 2016 to 2023 (the most current full year of data), along with the estimated number of unique properties that could be potential long-term dwellings (PLTDs). This categorization is based on the methodology used by Statistics Canada³ and the same data source: AirDNA™, a company that compiles monthly information on the STR market by collecting data from various STR platforms' public-facing websites.

Statistics Canada’s research identifies “potential long-term dwellings” (PLTDs) as units on the STR market that could potentially become permanent housing provided the STR did not exist. The criteria to be a PLTD are:

- The listing on Airbnb and/or Vrbo is for an entire unit.
- The unit is listed for at least 180 days a year (thus giving the perception of being used mostly for commercial purposes, versus residential).
- The property type provided by the STR host does not correspond to a list of vacation-type properties, as selected by Statistics Canada.

Figure 4-3: Annual total STRs and potential long-term dwellings (PLTDs), and PLTD share of total



Source: derived from AirDNA™

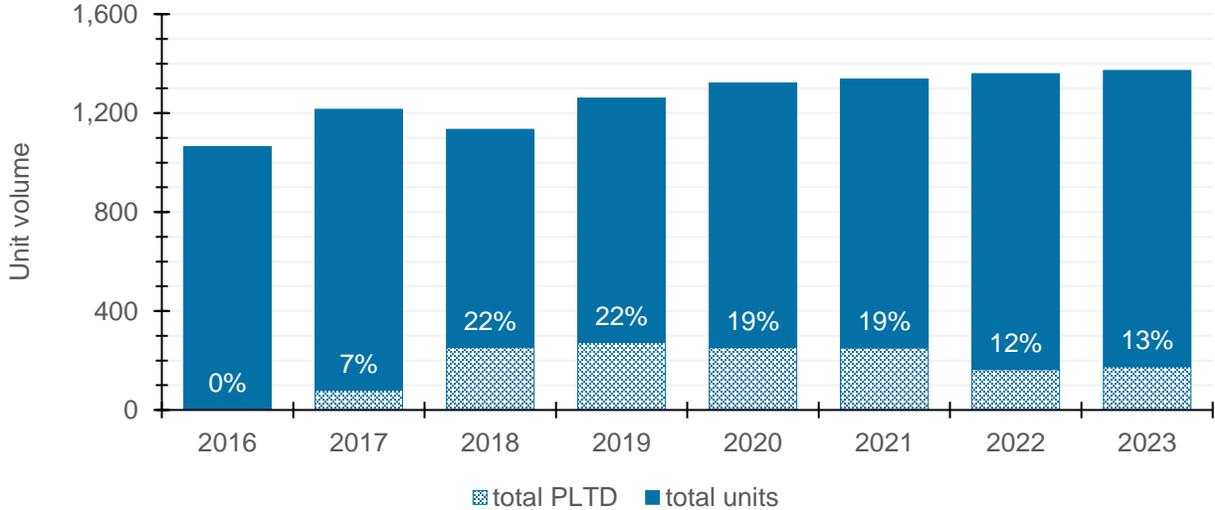
³ Statistics Canada. (2024, July 30). Analysis in Brief: Short-term rentals in the Canadian housing market. <https://www150.statcan.gc.ca/n1/pub/11-621-m/11-621-m2024010-eng.htm#n12-refa>

- While there has been some fluctuation, local STR inventories have generally been on the rise since their introduction in 2016. By the end of 2023, 497 unique listings were on the market that year.
- From 2018 to 2021, PLTDs accounted for a significant portion of STRs, averaging around 62%, or approximately 258 annually. In 2022, both the share and volume of PLTDs dropped considerably, even as the total number of STRs remained stable. By 2023, PLTDs saw a slight increase, but this growth was slower than that of non-PLTD properties, resulting in a reduced overall share.

Figure 4-4 illustrates the changing relationship between the volume of PLTDs and the local dwelling stock.

- Since 2017, PLTDs have made up about 16% of local dwellings, with highs occurring between 2018 and 2021.
- Following the decrease of PLTDs in 2022 and 2023, there a corresponding decrease in the share of the area’s overall inventory, falling to 12% and 13%, respectively.

Figure 4-4: Annual total units and potential long-term dwellings (PLTDs), and PLTD share of total

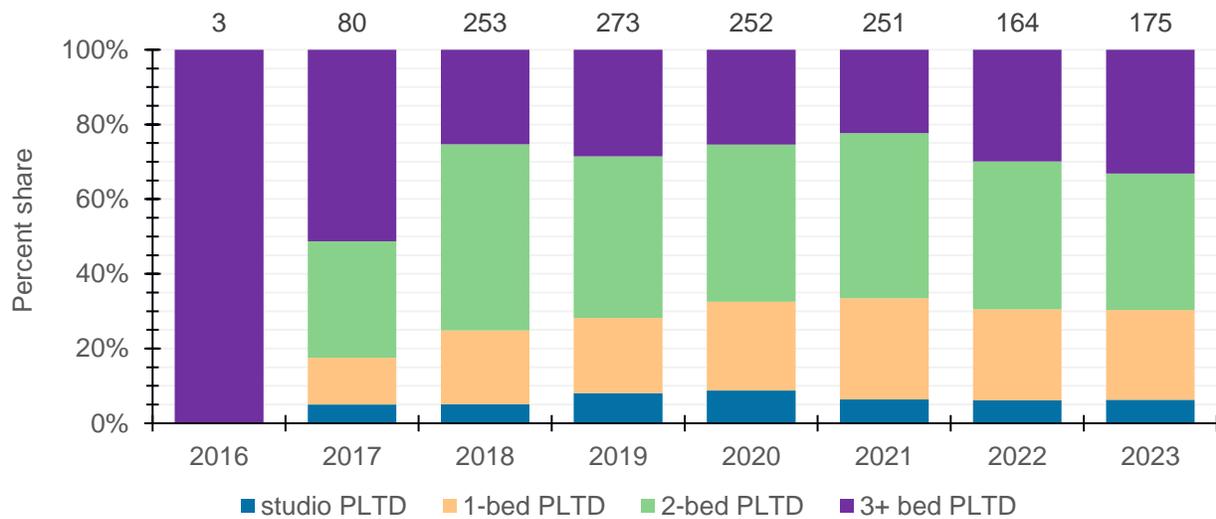


Source: derived from AirDNA™ and BC Assessment

Figure 4-5 illustrates how local PLTDs distribute relative to their dwelling size (i.e., the number of bedrooms in the unit).

- Since 2016, the greatest share of PLTDs are two-bedrooms large, representing an average of 43% over all years of data.
- Another 29% were three-or-more bedrooms large.

Figure 4-5: Annual total PLTDs and share of PLTDs by number of bedrooms

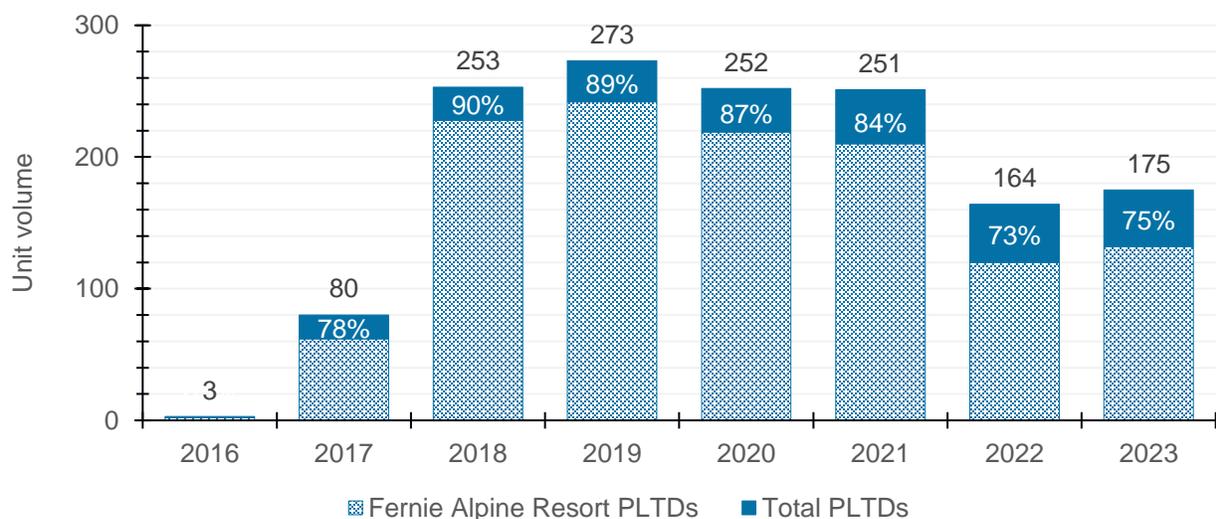


Source: derived from AirDNA™

As an electoral area that includes a major tourist destination (i.e. the Fernie Alpine Resort), it is inaccurate to suggest that most identified PLTDs could be returned to the long-term rental market. A significant portion of these units were likely built specifically to accommodate the resort's tourism needs. Figure 4-6 compares the total number of PLTDs with the number defined as being within the resort boundary by AirDNA™.

- PLTDs located within the Fernie Alpine Resort area have consistently accounted for the majority of the total PLTDs in the electoral area, averaging 82% since 2017. This indicates that, if resort-related PLTDs were to be excluded from the pool of potential long-term rental stock, the share of total dwellings available for long-term use would be considerably lower than reported in Figure 4-4.

Figure 4-6: Annual total PLTDs versus Fernie Alpine Resort PLTDs



Source: derived from AirDNA™

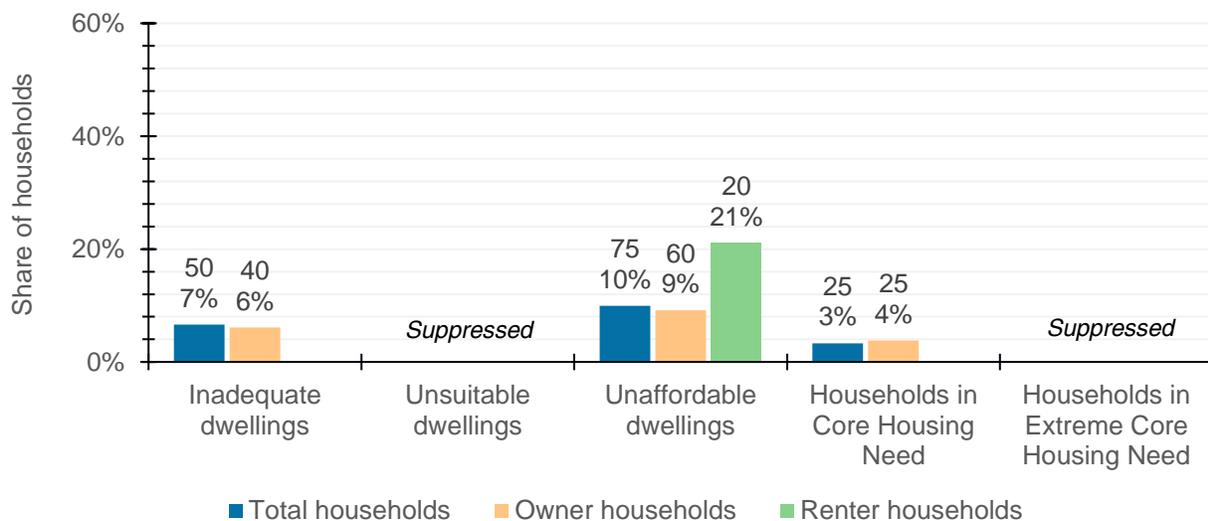
5 Housing Indicators

CMHC's Core Housing Need (CHN) metric assesses whether a household's living situation fails to meet any of three criteria and whether there are alternatives available in the market to address those needs. The criteria include adequacy (the condition of the dwelling), suitability (whether the home is overcrowded), and affordability (spending less than 30% of before-tax household income on shelter costs). Additionally, "Extreme Core Housing Need (ECHN)" refers to households spending more than 50% of their income on shelter.

While unaffordability is often the main contributor to CHN, living in an unaffordable home does not necessarily indicate CHN. Affordability is strictly based on the 30% threshold, but CHN takes into account whether affordable alternatives exist. Thus, CHN considers whether a household may be living in an unaffordable situation by choice (e.g., purchasing an expensive home now to enter the market despite cheaper available rental options) or out of necessity.

Figure 5-1 shows the inadequacy, unsuitability, unaffordability, CHN, and ECHN rates for all households as well as households by tenure. Note that blanks exist where the data shows zeroes, which are assumed to be cases of suppression resulting from Statistics Canada's rounding practices to protect confidentiality.

Figure 5-1: Share of households experiencing a specific housing indicator by tenure, 2021



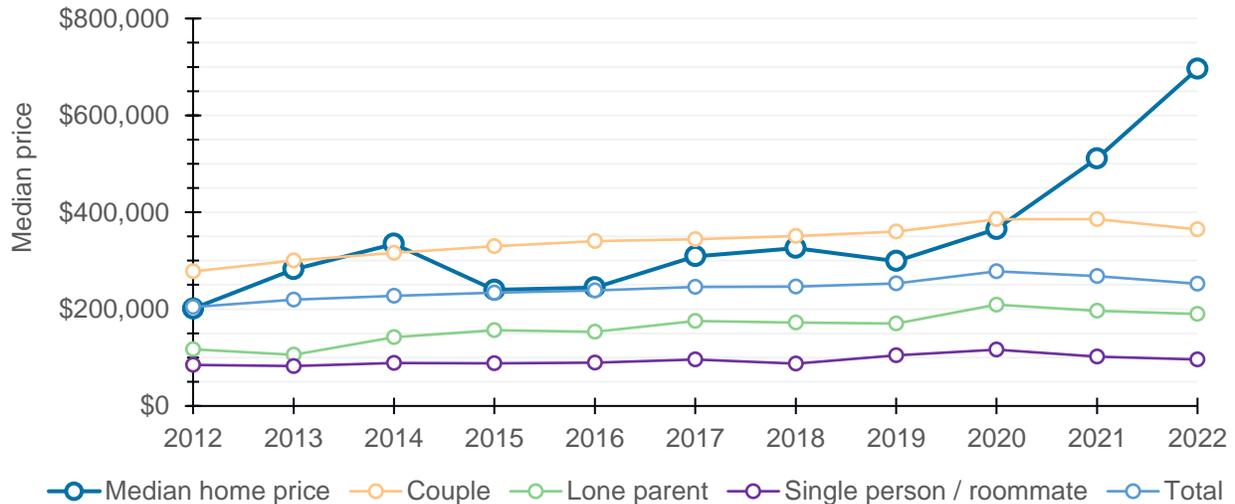
Source: BC Government purchased Custom Statistics Canada Census Tabulations

- In 2021, about 7% of local households lived in a home requiring major repair. No data is available for situations of overcrowding.
- Unaffordability is the housing indicator most prevalent among households. Locally, 10% of households lived in unaffordable circumstances, with higher prevalence among renters.
- Local Core Housing Need rates are low relative to the RDEK overall (7%), suggesting that households have alternatives in the market available to them, both in terms of price and quality/condition. However, it is important to acknowledge that COVID-19 relief payments inadvertently impacted the validity of rates of unaffordability and Core Housing Need, as households reported higher incomes at the time, and thus greater ability to attain housing. In other words, rates of Core Housing Need may be higher than reported.

6 Change in Affordability

Figure 6-1 illustrates how the local historical median cost of housing compares to estimated affordable housing prices (based on a set of mortgage assumptions and annual incomes) by household family type. The purpose is to highlight the impact of changing local incomes and prices on affordability.

Figure 6-1: Historical estimated affordable dwelling price by household type vs actual median home price



Source: derived from BC Assessment, custom Statistics Canada dataset⁴ and mortgage assumptions

- From 2012 to 2020, the median couple household was the only defined household type able to afford or come close to affording the median housing price. Couple households are more likely to have two income earners.
- Notwithstanding, while housing prices fluctuated between 2012 and 2020, the overall relationship between said prices and what was actually affordable remained with a relatively consistent range.
- Starting in 2019, the area's prices maintained an upwards trajectory, widening the gap between dwellings available in the market and the amount a typical household could afford. Notably, the gap between the median house price and the affordable threshold for the median household was approximately \$6,000 in 2016, escalating to \$443,400 by 2022.
- This highlights a notable disparity between growth in prices versus growth in estimated incomes, leading to a degradation of household purchasing power; particularly, for shelter.

Important note: The gap between the affordable purchase price and actual price reflects the median. There are individuals or households who face significantly greater and significantly less financial challenges related to their shelter. As of 2021, 9% of local owner households reported not reasonably affording where they live.

⁴ Statistics Canada. Table 11-10-0012-01 Distribution of total income by census family type and age of older partner, parent or individual. DOI: <https://doi.org/10.25318/1110001201-eng>

7 Anticipated Housing Demand

7.1 Demand by Component

To determine the current and anticipated housing demand for the electoral area, we refer to the HNR demand calculation methodology, released by the Province in June 2024. The purpose of a standardized method for calculating demand ensures that all local governments produce consistent and comparable assessments of their housing need.

The HNR Method estimates the total number of housing units required to address a community's current and anticipated housing needs over 5- and 20-year timeframes, based on publicly available data sources that can be applied to communities of various scales. It is composed of the following six components (labeled A through F):

Component	Housing units for:	Intention
A	Households in Extreme Core Housing Need	To estimate the number of new units required for those in vulnerable housing situations. Extreme need refers to those paying more than 50% of household income on shelter costs.
B	Individuals experiencing homelessness	To quantify the supply of permanent housing units required for those currently experiencing homelessness.
C	Suppressed households	To address those households that were unable to form between 2006 and the present due to a constrained housing environment.
D	Anticipated household growth	To quantify the additional households required to accommodate an increasing population over twenty years. Note that anticipated growth for municipalities is based on the average of local and regional projections (thus, population / household growth trends discussed above may not follow the same trajectory as dwelling projections) and electoral areas use solely regional projections.
E	Increasing the rental vacancy rate to 3%	To add surplus rental units to restore local vacancy rates to levels representing a healthy and well-functioning rental housing market. Typically, rates between 3% and 5% are considered healthy rates.
F	A local demand buffer	To reflect additional demand for housing within a given community, beyond the minimum units required to adequately house current and anticipated residents. This is called the "demand buffer" and is designed to better account for the number of units required to meet "healthy" market demand in different communities. For the purposes of HNRs, a demand factor is based on a ratio of housing price to housing density, and is calculated for each applicable community. Electoral areas do not apply the demand buffer.

Source: HNR demand calculation methodology ([link](#))

Table 7-1 provides a summary of the result for each component of the HNR Method, as required over the next 5 years and 20 years (as per legislative requirements).

- Results indicate that the area may need to build 110 units by 2026 and 339 units by 2041.

- Components A, B, C, and E contemplate unmet “current” demand, and thus serve as an estimate of the existing shortage (without consideration of demographic growth since 2021, which is the reference year).

Table 7-1: Anticipated housing demand by anticipated period

Component	5 year (by 2026)	20 year (by 2041)
A: Extreme Core Housing Need	1	3
B: Homelessness	4	7
C: Suppressed households	29	117
D: Anticipated growth	76	211
E: Vacancy	0	2
F: Demand buffer	0	0
Total	110	339

7.2 Anticipated Demand versus Historical Supply

From 2016 to 2022, local permit activity averaged around 18 units annually, mostly split between single-family homes and manufactured homes.

If this growth rate continues, about 360 dwellings could be built over two decades, exceeding the projected demand of 339 units. This suggests the electoral area is well positioned to meet housing needs, especially with expanded provisions for secondary suites.

While this comparison shows a positive trend, factors influencing supply and demand may shift over the next 20 years, potentially changing the outlook. It is crucial to keep encouraging construction, as the risks of underbuilding are greater than overbuilding. Additionally, not all demand will be for the same type of housing, with some focused on more affordable options, as discussed in the next section.

7.3 Distribution of Demand

An adaptation of the HNR Method provides a rough idea of what the electoral area could expect in terms of market and non-market housing demand currently and over the projection period. Table 7-2 summarizes anticipated demand, disaggregated by the number of bedrooms and intended market / price model.

Note that non-market housing has been separated into “affordable / below-market” housing (i.e., housing explicitly offered at prices below market⁵ and “deeply affordable”⁶ housing.

Table 7-2: Anticipated demand disaggregated by anticipated model and required number of bedrooms

	Market		Affordable / below-market		Deeply affordable		Total	
	5-year	20-year	5-year	20-year	5-year	20-year	5-year	20-year
0- / 1-bed	15	48	17	52	7	19	39	119
2-bed	24	75	4	12	2	4	30	92
3-bed	19	59	2	9	1	3	23	71
4+ bed	15	50	2	6	1	2	18	57
Total	74	232	25	79	10	28	110	339

- As mentioned, the 5- and 20-year demand projections suggest a need for 110 and 339 units, respectively.
- Market housing should remain the primary contributor to the local inventory, though there is a clear need for non-market interventions. By 2041, the community may need 79 affordable / below-market offerings and 28 additional deeply affordable units.

⁵ Below-market units refer to dwellings that is more affordable than market housing, but is usually delivered by the private market. Below-market rentals would include those priced at 80% of Median Market Rent (MMR), a threshold often used by CMHC funding programs. Building below-market rentals can be incentivized by local policies (e.g., increased density) or funding opportunities. Below-market ownership options can be alternative ownership models like co-operatives or community land trusts. In addition, affordable housing includes rent-geared-to-income units (often social housing) whose maximum income eligibility requirements are typically above what may necessitate deep affordability, as defined below.

⁶ Deeply affordable housing refers to units that should be offered at the shelter rate of income assistance and is often combined with support or wraparound services.

NOVEMBER 2024

Electoral Area B

RDEK Community Profile

Prepared by:
Turner Drake & Partners Ltd.



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1 Introduction

The purpose of this document is to offer an overview of the current and anticipated housing conditions for the Regional District of East Kootenay's (RDEK's) Electoral Area B. Such an understanding is foundational for the support of future initiatives and tracking of community progress. The insights generated by housing needs data can inform land use and social planning initiatives at local levels, as well as provide hard evidence in support of advocacy to senior levels of government. They are also a useful resource for those engaged in or entering the housing sector.

While an important document for directing policy, a Housing Needs Report (HNR) is also a requirement for local communities, as set out in BC's *Local Government Act* and the Housing Needs Reports Regulation, as amended by Bill 44. While provincial regulations dictate which data HNRs must include, this document serves as a brief update to the last HNR (produced in November 2021). A full HNR (that meets all data collection and analysis requirements) must be produced by 2028. Relatedly, this document does not go into detail about all HNR related topics, instead choosing which elements are most helpful as an interim update.

1.1 Executive Summary

According to the 2021 Census, around 12% of households in the area spent more than 30% of their income on housing, demonstrating that local affordability challenges exist. Widening gaps between local incomes and house prices suggest that conditions have worsened since the Census. Relatedly, the rising unaffordability of homeownership has contributed to more households to rent, with the share of renter-occupied dwellings increasing from 14% to 16% between 2016 and 2021.

Although some residents may be financially secure, about 21% of households were categorized as "very low" or "low" income, underscoring the vulnerability of many to housing affordability issues. Projections indicate a potential need for 291 overall units by 2041, with at least 101 identified as being ideally in the form of below-market or deeply affordable units.

Senior-led households are expected to grow by 59% by 2041, with seniors potentially representing nearly 44% of total households by that time. Given the increased prevalence of disabilities within this group, there is a pressing need for senior-specific housing interventions, such as improved accessibility and supportive services.

Other housing challenges include addressing homelessness and supporting special needs populations. National trends suggest that hidden homelessness may be rising in rural areas. About 3% of local households earned "very low" incomes in 2021, making them particularly vulnerable to the impacts of rising shelter costs. Furthermore, the slight rise in younger family households over the next two decades is likely to drive demand for family-specific housing, such as larger units with more bedrooms.

As of 2023, there were approximately 80 secondary suites in the electoral area, making up about 6% of the total dwelling stock. While secondary suites have gained popularity as an alternative housing option regionally, with the local inventory has had only marginal growth over the last decade. Nevertheless, affordability trends suggest an increasing demand for more flexible and affordable living arrangements within the community, especially as housing affordability challenges continue to impact many residents.

In addition to secondary suites, short-term rentals (STRs) have also played a role in the local housing landscape, though often of a less positive note. Notwithstanding, the impact of STRs on housing availability in Electoral Area B has been negligible. Since 2017, STRs that could have otherwise been potential long-term dwellings (PLTDs) made up no more than 1% of the total local dwelling stock.

1.2 Community Data Summary

POPULATION	2021	2026	2041
Total people	2,010	2,110	2,345
Percent change since last reported year	-	+5%	+11%
Median age	48.3	47.6	48.4

SENIOR POPULATION (65+)	2021	2026	2041
Electoral Area B	25%	29%	30%
Regional District of East Kootenay	21%	24%	24%
British Columbia	20%	21%	22%

HOUSEHOLDS	2021	2026	2041
Total households	875	950	1,080
Percent change since last reported year	-	+9%	+14%
Non-senior (< 65) led households	63%	57%	56%
Senior (65+) led households	37%	43%	44%
Average household size	2.10	2.03	1.98

BEFORE-TAX HOUSEHOLD INCOME* 2021	Overall	Owners	Renters
Electoral Area B	\$79,500	\$87,000	\$46,800
Estimated local hourly wage	\$43.68	\$47.80	\$25.71
Regional District of East Kootenay	\$88,000	\$98,000	\$55,200
British Columbia	\$85,000	\$100,000	\$63,200

* 2021 incomes (based on 2020 taxfiler data) are distorted by COVID-19 relief payments that were present at the time.

LOCAL HOUSE PRICES	2016	2019	2022
Median purchase price	\$430,900	\$424,500	\$680,100
Percent change since last reported year	-	\$0	+60%
Estimated required income to afford house	\$120,400	\$126,100	\$209,700
Estimated local hourly wage required	\$66.15	\$69.29	\$115.22

LOCAL RENTS	2011	2016	2021
Average rent	\$1,069	\$896	\$1,018
Percent change since last reported year	-	\$0	+14%
Estimated required income to afford rent	\$57,000	\$47,800	\$54,300
Estimated local hourly wage required	\$31.32	\$26.26	\$29.84

HOUSING CRITERIA (definitions in Section 5)	Overall	Owners	Renters
Inadequacy	9%	6%	27%
Unsuitability	4%	5%	-
Unaffordability	12%	8%	27%
Core Housing Need	14%	8%	38%
Extreme Core Housing Need	2%	2%	-

DWELLING DEMAND	In 5 years	In 20 years
Total units	101	291
0- / 1-bedroom unit	34	97
2-bedroom unit	27	79
3-bedroom unit	23	64
4+ bedroom unit	17	51

2 Interim Housing Needs Report Requirements

The first legislative requirements for housing needs reports were introduced in 2019, mandating local governments to collect data, analyze trends, and present reports detailing current and anticipated housing needs. The RDEK published its first Housing Needs Report for Electoral Area B in 2021.

In 2023, amendments to the Local Government Act introduced new requirements for these reports. Local governments must now use a standardized methodology to identify 5- and 20-year housing needs in their communities and update their official community plans and zoning bylaws to accommodate the projected number of units. In addition, communities must also provide an overview of the work performed to address housing need since their last HNR and must provide a statement about the need for housing in close proximity to transportation.

2.1 Current and Anticipated need

The following is the result of analysis using the province prescribed HNR Method. Note that method results use 2021 as the base year for calculations.

Table 2-1: HNR Method base year versus current year estimates

Description	5-year	20-year
Total demand from 2021 base year	101	291

2.2 Key Areas of Local Need

Affordable housing

According to the Census, unaffordability remains the largest contributor to Core Housing Need, with about 12% of local households spending more than 30% of their total income on shelter in 2021. Local Core Housing Need rates are high relative to the RDEK overall (7%), suggesting that households have fewer alternatives in the market available to them, both in terms of price and quality/condition. Since 2021, there has been a notable widening of the gap between local income purchasing power and actual house prices indicating a worsening of conditions post-Census.

Income categorizations based on Housing Assessment Resource Tool (HART) methodologies¹ show that approximately 21% of households earned a "very low" or "low" income in 2021. While many in these categories may already be shelter-secure (e.g., retired households with fully paid-off mortgages), this percentage represents a significant portion of the population that may be especially vulnerable to affordability challenges.

Projection work suggests that the community may require 291 additional housing units by 2041. Of these, at least 101 should be intentionally built at below-market or deeply affordable prices.

Rental housing

Homeownership is becoming increasingly unaffordable for the median household, forcing many who would prefer to own a home to rent instead. Although renting is also experiencing a significant rise in costs provincially, it often remains the more cost-effective option between the two tenures.

¹ HART. (2024). Housing Needs Assessment Tool. University of British Columbia.
<https://hart.ubc.ca/housing-needs-assessment-tool/>

Local data trends suggest a similar, but dampened, trajectory of the above, with the share of renter-occupied dwellings increasing from 14% to 16% between 2016 and 2021.

Broader vacancy trends in the RDEK's urban areas and across BC suggest that the demand for rental housing should grow – as rental vacancy rates continue to decrease, there is a rise in demand for rental housing relative to available supply.

Special needs housing

Although data on waitlists and core housing need is not specific to community members with special needs, national disability statistics² show that overall rates of disability increased from 22.3% to 27.0% between the 2017 and 2022 surveys. Much of this increase is attributed to the growth of the senior population.

However, increases were also observed among youth and working-age adults, with significant rises in mental health, learning, and developmental challenges. This indicates a broad need for improved access to supportive housing options that cater to various specific support needs.

Housing for seniors

According to projections derived from BC Statistics data, the community could anticipate that senior-led households overall may be a consistent driver of dwelling demand growth over the next two decades. Total senior-led households may increase 59% (295 to 470) by 2041 and could represent 44% of total households.

In 2022, the Canadian disability rate among the senior population was 40%, an increase of 3 percentage points since the last survey in 2017. A significant portion of this rate is related to mobility issues, and the likelihood of disability increasing with age.

Given the anticipated growth in senior-led households and the elevated disability rate within this group, increased senior housing interventions are necessary. These could include ensuring senior facilities are widely permitted locally, further modifying building standards to support aging in place, or developing and improving existing senior services and programs.

While many solutions fall outside the direct influence of local or regional governments, there may be opportunities to partner with other levels and local or regional organizations.

Housing for families

Families, particularly couples, are often the most capable of owning or renting a dwelling due to the higher likelihood of dual-income households. This makes families among the most competitive households in the housing market.

Projections suggest that anticipated growth among young family age groups (those led by a 25- to 44-year old) may lead to an increase in families with children. From 2021 to 2041, this category may grow 13% - 190 to 215 – suggesting a small but sustained demand for family-appropriate dwellings (e.g., those with more bedrooms or larger floor areas).

² Statistics Canada. (2023, December 1). Canadian Survey on Disability, 2017 to 2022. <https://www150.statcan.gc.ca/n1/daily-quotidien/231201/dq231201b-eng.htm>

Shelters to address homelessness

The RDEK's rural areas are not the primary sources of units and programs related to homelessness and other non-market interventions. Nevertheless, national and provincial trends show that overall homelessness is on the rise, with hidden rural homelessness likely increasing.

Using HART's income categorization methodology, about 3% of local households (35) were identified as earning "very low" incomes in 2021. These individuals are the most vulnerable to changes in their housing circumstances and are the most likely to require emergency housing interventions. Note that the 3% is likely a conservative estimate since incomes from the 2021 Census are distorted by COVID-19 relief payments (i.e., incomes were generally reported as higher than they actually were, especially for lower income households). The share of very low- and low-income earning households may in actuality be higher, demonstrating that fewer people can afford market rents and prices than otherwise identified.

Addressing homelessness locally is ideal, as it allows residents to remain within their community. However, doing so can be challenging. Despite these difficulties, local governments should stay engaged in regional homelessness strategies to help coordinate and determine the allocation of emergency housing services and programs.

Proximity to transportation

Shelter costs are just one of many expenses that individuals and households must manage, and the ability to afford one thing often depends on the ability to afford another. Access to multiple transportation options is crucial, offering low-cost alternatives, improved access to jobs and essential services, and an enhanced overall quality of life.

While rural areas grapple with many of the same concerns as their urban counterparts, they generally have fewer options available to address transportation issues. For instance, the capacity to allow for denser, more accessible communities is largely contingent on the adequacy of private well and septic. Furthermore, active or public transportation networks must cover greater geographies and thus are generally more resource intensive to develop.

With an anticipated growing population and household base, it is especially important for the regional government to work towards goals to improve access to employment and housing options that might otherwise be geographically or economically out of reach. Moreover, new housing developments should prioritize existing and planned transportation infrastructure to ensure equitable access to alternative forms of mobility. Lastly, emphasis should also be put on expanding active transportation and recreation options. While in most cases active transportation may not be feasible for commuting based on distance, trails and pathways offer unique amenities for rural and urban residents alike, especially those who might not otherwise be close to community centres.

2.3 Recent Community Housing Action

The following is a summary of strategy, policy, and regulatory changes since the initial HNR of 2021, inclusive of the document / initiative the change is tied to, the description of the changes, and the status of the changes.

Amendment of secondary suite provisions, Bylaw No. 3314 and 3315

The Province of BC enacted Bill 44 as part of the Homes for People action plan to address the housing crisis across the province. The Act set out new requirements for local governments with

respect to small-scale multi-residential housing (SSMUH). Local governments had to adopt zoning bylaws that align with the SSMUH legislation by June 30, 2024.

While much of the SSMUH legislation applies to municipalities (namely, allowing at minimum 3 to 4 units in all residential zones instead of single-family exclusionary zoning), some are required across BC's electoral areas. Specifically, secondary suites must be permitted in all residential zones.

Electoral Area B had already permitted secondary suites; thus, amendments were made to align the zoning bylaw with legislative requirements. Such amendments include:

- Amendments to definitions of multiple-family dwelling, secondary suite, single-family dwelling, and two-family dwelling.
- Increase in permitted size of the secondary suite from 40% to 49% of the principal dwelling unit.
- Clarification on the maximum number of principal dwelling units permitted by the Bylaw.
- Secondary suite added as permitted accessory use in the principal dwelling unit only in the following zone:
 - RS-1(A) Residential (Semi-Rural Single Family) Zone
- Decrease in the required side yard setback when adjacent to another parcel that is not a road (interior side yard) from 1.5 m to 1.2 m for the following zones:
 - RS-1 Residential (Semi-Rural) Zone
 - RS-1 (A) Residential (Semi-Rural Single Family) Zone

In addition to the above, the RDEK is working on expanding the eligibility requirements for secondary suites.

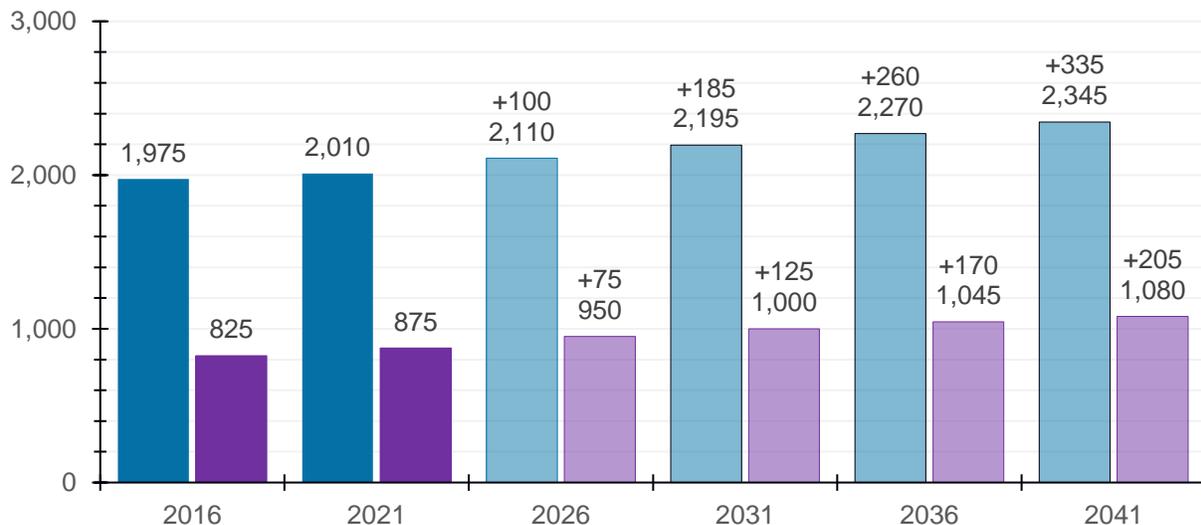
3 Demographic Change

In 2021, Statistics Canada reported that Electoral Area B's total population grew by about 2% (from 1,975 to 1,2,010) between 2016 and 2021. The population increase supports the corresponding growth among households. Note that Statistics Canada defines a household as a person or group of persons sharing the same dwelling without another usual residence.

Figure 3-1 illustrates the historical anticipated change for both total population and households. Projections are derived using provincial government produced projections for the total of the RDEK's rural communities and are based on 2021 as the base year to align with later discussed housing demand calculations.

- By 2041, the electoral area may reach a total population of 2,345 – an increase of 17% over two decades (or 335 people). Calculations suggest growth should primarily come from senior (65+) aged residents and 25- to 44-year olds, though most age groups should experience an increase during the same period.
- Alongside the population, total households may increase to 1,080 – a 23% increase (or 205 households). The senior-led household category should lead growth over the next two decades, with continued support from 25- to 44-year-old led households.

Figure 3-1: Historical & anticipated population and households, and change since 2021

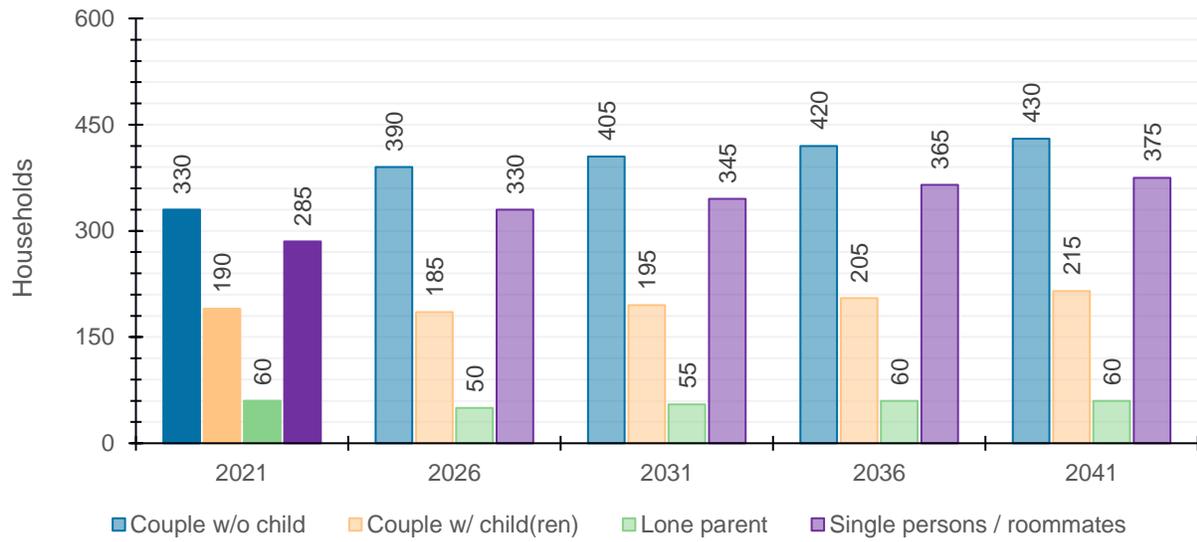


Source: derived from Statistics Canada Census profiles and rural area BC P.E.O.P.L.E projections

Figure 3-2 illustrates the projected distribution of future households by family type. These calculations are based on the 2021 relationship between family type and the age of the head of the household, which is then applied to the projected future age group distributions.

- Notable increases are expected among couple families without children, which is typical of an aging population (as dependents move out of their parents' or guardians' homes). Aging populations also lead to a rise in single-person / unrelated roommate households, a trend reflected in the projections.
- Growth may also occur among couples with children, but of lesser magnitudes, suggesting a slight increase in demand for larger dwellings with more bedrooms.

Figure 3-2: Anticipated households by household family type



Source: derived from Statistics Canada Census data tables and rural area BC P.E.O.P.L.E projections

4 Housing Profile

4.1 Existing Inventory

The 2021 Census recorded 1,278 total dwellings in the electoral area. Of those, 875 were occupied by a usual resident. A usual resident is someone that lives in their dwelling more than half of the year, which indicates it is their “primary” place of residence. Conversely, a non-usual resident occupied dwelling could include a recreational property, a temporarily occupied dwelling, or an unoccupied home that is otherwise fit for habitation. This means that about 32% of local dwellings may have been used for purposes other than permanent occupation.

Table 4-1 summarises the communities totals and distribution by structure type (for dwelling occupied by a usual resident). Figure 4-1 shows the distribution of the current dwelling stock by its age of construction, disaggregated by tenure. For the years that display no construction activity, this may not mean that no construction occurred, but instead that the volume of construction was small enough to either be suppressed by Statistics Canada for confidentiality or was rounded to 0. In either case, the lack of a reported value suggests slow construction activity.

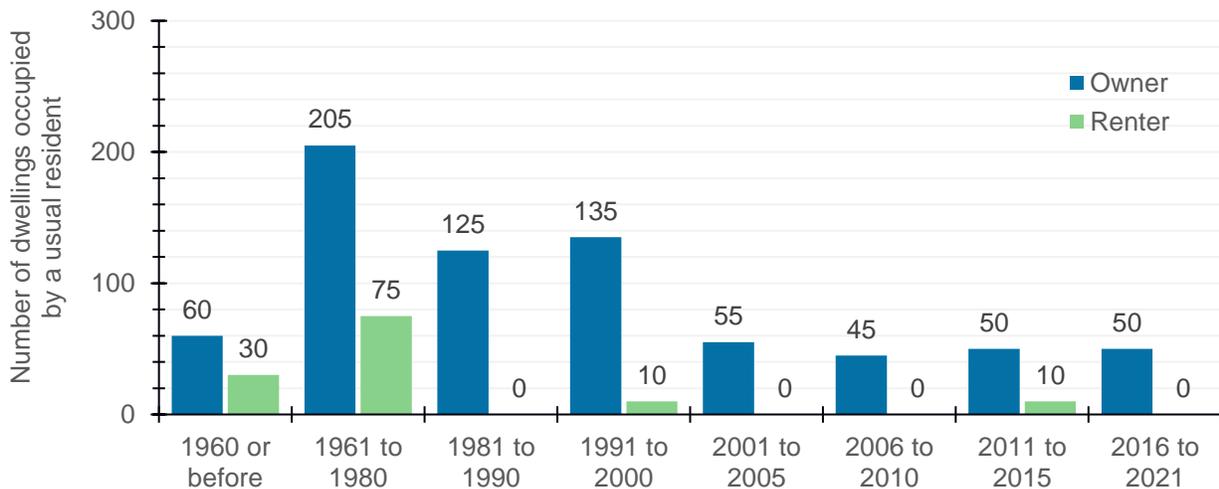
Table 4-1: Dwellings occupied by usual residents by structural type and tenure, 2021

	Total	Single	Row	Semi	Duplex	Apt (<5 floors)	Apt (5+ floors)	Mobile
Total	875	680	15	0	10	0	0	165
Share	100%	78%	2%	0%	1%	0%	0%	19%
Owner	84%	86%	0%	-	-	-	-	88%
Renter	16%	14%	100%	-	-	-	-	12%

Source: BC Government purchased Custom Statistics Canada Census Tabulations

- Single-detached homes account for more than three-quarters of the permanently occupied housing supply (680 units), followed by mobile homes at 19% (165 units).

Figure 4-1: Dwellings occupied by usual residents by age of construction and tenure, 2021



Source: BC Government purchased Custom Statistics Canada Census Tabulations

- More than 40% of local resident occupied dwellings were built before the 1980s. Notable activity occurred in the decades after (1980s and 1990s), with a sharp drop of post-2000.
- About 16% of permanently occupied units are rentals, most of which were built in the 1960s and 1970s.

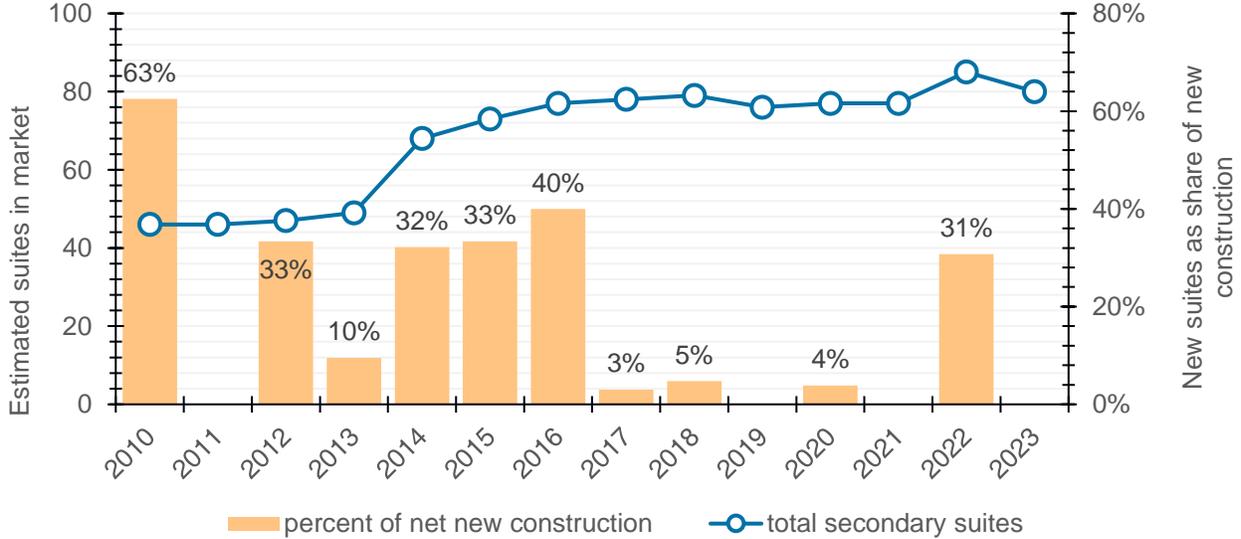
4.2 Secondary Suites

Secondary suites have emerged as a practical alternative housing type, for both urban and rural areas, and is another tool in addressing both affordability and availability challenges. These self-contained units, often located within or attached to an existing single-family home, provide additional living space for extended family, renters, or individuals looking for more affordable housing options.

Figure 4-2 provides an estimate of how many secondary suites may exist across the electoral area, as well as the share of new construction represented by suites in a given year. Estimates are derived from BC Assessment data released for HNRs. These estimates were calculated by identifying properties with more units than the typical property type. For example, a single-family home with more than one unit is deemed to have a suite, and a duplex with more than two units is similarly considered to include a suite. While the actual number may vary from these estimates, the results offer a general sense of the volume of secondary suites that may exist locally.

- There were about 80 secondary suites across the electoral area as of 2023, representing about 6% of the total dwelling stock.
- Relative to the total stock, secondary suites have remained a consistent portion of the overall inventory, maintaining a share between 6% and 7% since 2014.

Figure 4-2: Historical volume of secondary suites and annual secondary suite share of new units



Source: derived from BC Assessment

4.3 Short-term Rentals

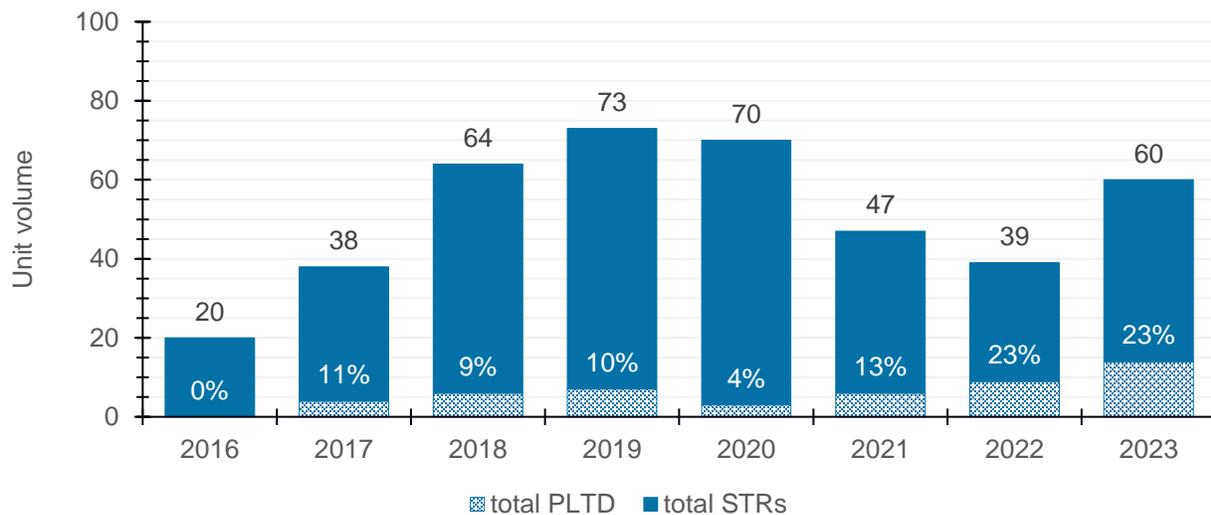
Short-term rentals (STRs) are a popular and flexible approach to utilizing residential properties for temporary lodging. They blur the distinction between rental housing and commercial hospitality. With the expansion of the STR market comes growing concerns about its impact on the traditional residential real estate sector, particularly whether STRs are displacing long-term housing options, reducing housing supply, and making it more challenging for households to secure permanent residences.

Figure 4-3 depicts the changes in unique STR properties from 2016 to 2023 (the most current full year of data), along with the estimated number of unique properties that could be potential long-term dwellings (PLTDs). This categorization is based on the methodology used by Statistics Canada³ and the same data source: AirDNA™, a company that compiles monthly information on the STR market by collecting data from various STR platforms' public-facing websites.

Statistics Canada’s research identifies “potential long-term dwellings” (PLTDs) as units on the STR market that could potentially become permanent housing provided the STR did not exist. The criteria to be a PLTD are:

- The listing on Airbnb and/or Vrbo is for an entire unit.
- The unit is listed for at least 180 days a year (thus giving the perception of being used mostly for commercial purposes, versus residential).
- The property type provided by the STR host does not correspond to a list of vacation-type properties, as selected by Statistics Canada.

Figure 4-3: Annual total STRs and potential long-term dwellings (PLTDs), and PLTD share of total



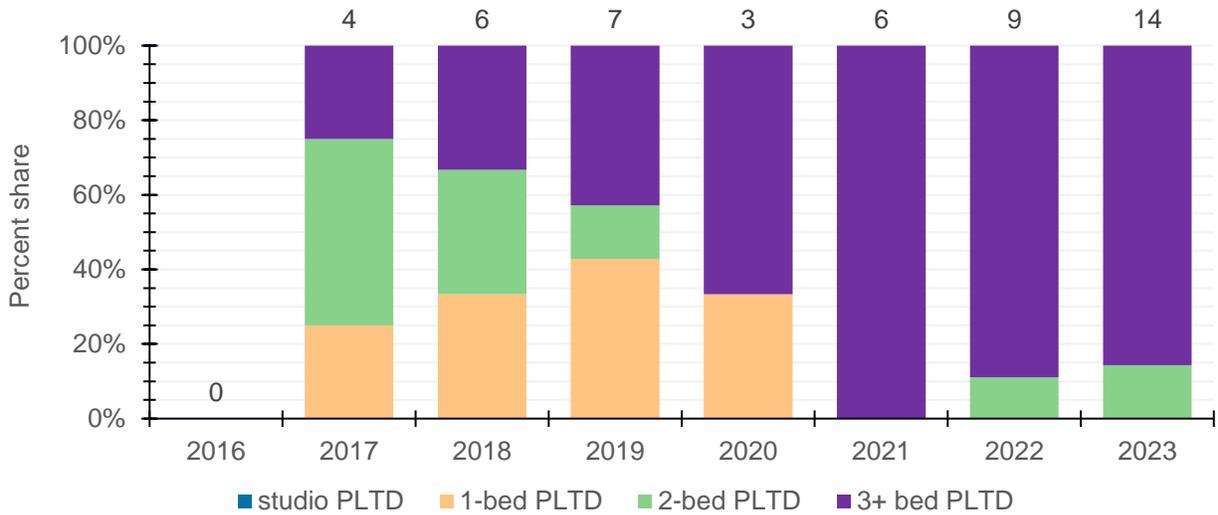
Source: derived from AirDNA™

³ Statistics Canada. (2024, July 30). Analysis in Brief: Short-term rentals in the Canadian housing market. <https://www150.statcan.gc.ca/n1/pub/11-621-m/11-621-m2024010-eng.htm#n12-refa>

- While there has been some fluctuation, local STR inventories were generally been on the rise from 2016 to the beginning of the pandemic, after which notable contractions in the market occurred. By the end of 2023, 60 unique listings were on the market that year.
- From 2021 to 2023, PLTDs accounted for a growing portion of overall STRs, averaging around 20%, or approximately 10 annually. The 2023 volume of PLTDs surpasses the years where there were greatest levels of STRs generally (2019 and 2020).
- Since 2017, PLTDs have made up a negligible number of local dwellings, with a maximum of 1% of total inventory potentially allocated to these STRs.
- Relative to historical trends, the volume of PLTDs compared to total dwellings was its highest in 2023 – though the share remains markedly small.

Figure 4-4 illustrates how local PLTDs distribute relative to their dwelling size (i.e., the number of bedrooms in the unit).

Figure 4-4: Annual total PLTDs and share of PLTDs by number of bedrooms



Source: derived from AirDNA™

- Since 2016, the greatest share of PLTDs are three-or-bedrooms large – an average of 73% over all years of data. While the volume of these PLTDs is miniscule relative to the overall dwelling stock, they do represent a size of dwelling that would be potentially beneficial to be occupied by families.

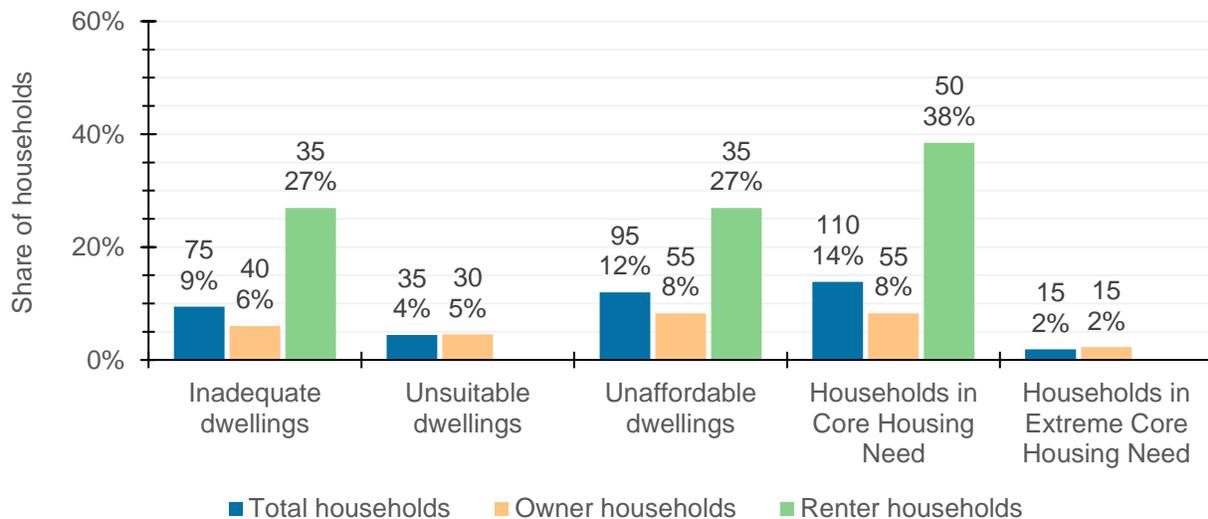
5 Housing Indicators

CMHC's Core Housing Need (CHN) metric assesses whether a household's living situation fails to meet any of three criteria and whether there are alternatives available in the market to address those needs. The criteria include adequacy (the condition of the dwelling), suitability (whether the home is overcrowded), and affordability (spending less than 30% of before-tax household income on shelter costs). Additionally, "Extreme Core Housing Need (ECHN)" refers to households spending more than 50% of their income on shelter.

While unaffordability is often the main contributor to CHN, living in an unaffordable home does not necessarily indicate CHN. Affordability is strictly based on the 30% threshold, but CHN takes into account whether affordable alternatives exist. Thus, CHN considers whether a household may be living in an unaffordable situation by choice (e.g., purchasing an expensive home now to enter the market despite cheaper available rental options) or out of necessity.

Figure 5-1 shows the inadequacy, unsuitability, unaffordability, CHN, and ECHN rates for all households as well as households by tenure. Note that blanks exist where the data showed zeroes, which are assumed to be cases of suppression resulting from Statistics Canada's rounding practices to protect confidentiality.

Figure 5-1: Share of households experiencing a specific housing indicator by tenure, 2021



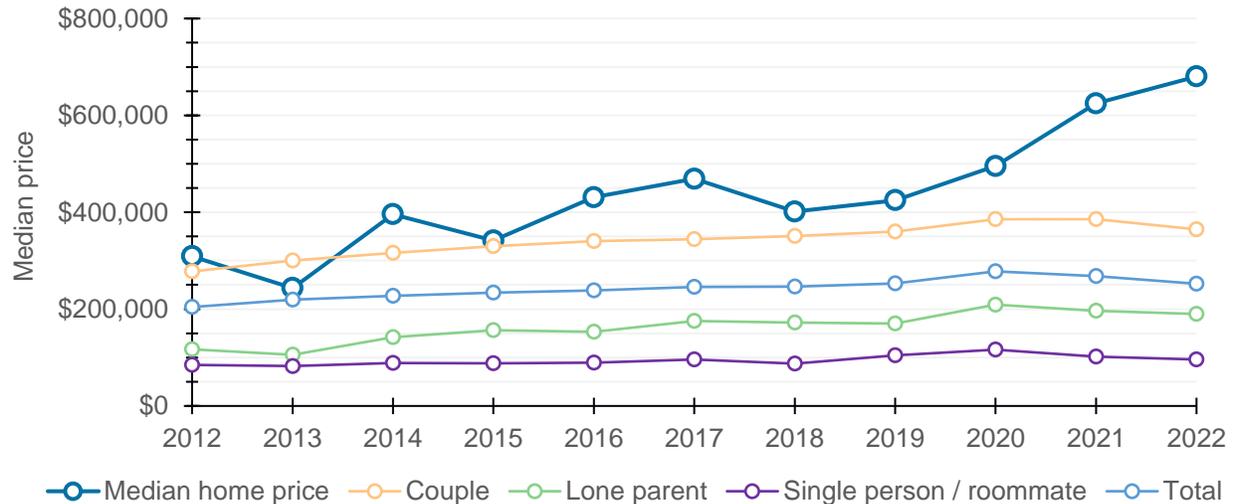
Source: BC Government purchased Custom Statistics Canada Census Tabulations

- In 2021, about 9% of local households lived in a home requiring major repair and 4% lived in a dwelling that was overcrowded.
- Unaffordability is the housing indicator most prevalent among households. Locally, 12% of households lived in unaffordable circumstances, with higher prevalence among renters.
- Local Core Housing Need rates are high relative to the RDEK overall (7%), suggesting that households have fewer alternatives in the market available to them, both in terms of price and quality/condition. Even so, it is important to acknowledge that COVID-19 relief payments inadvertently impacted the validity of rates of unaffordability and Core Housing Need, as households reported higher incomes at the time, and thus greater ability to attain housing. In other words, rates of Core Housing Need may be higher than reported.

6 Change in Affordability

Figure 6-1 illustrates how the local historical median cost of housing compares to estimated affordable housing prices (based on a set of mortgage assumptions and annual incomes) by household family type. The purpose is to highlight the impact of changing local incomes and prices on affordability.

Figure 6-1: Historical estimated affordable dwelling price by household type vs actual median home price



Source: derived from BC Assessment, custom Statistics Canada dataset⁴ and mortgage assumptions

- From 2012 to 2020, the median couple household was the only defined household type to be close to affording the median housing price. Couple households are more likely to have two income earners.
- Notwithstanding, while housing prices fluctuated between 2012 and 2020, the overall relationship between said prices and what was actually affordable remained relatively consistent (after accounting for variation).
- Starting in 2019, the area's prices maintained an upwards trajectory, widening the gap between dwellings available in the market and the amount a typical household can afford. Notably, the gap between the median house price and the affordable threshold for the median household was approximately \$192,000 in 2016, escalating to \$427,700 by 2022.
- This highlights a notable disparity between growth in prices versus growth in estimated incomes, leading to a degradation of household purchasing power; particularly, for shelter.

Important note: The gap between the affordable purchase price and actual price reflects the median. There are individuals or households who face significantly greater and significantly less financial challenges related to their shelter. As of 2021, 8% of local owner households reported not reasonably affording where they live.

⁴ Statistics Canada. Table 11-10-0012-01 Distribution of total income by census family type and age of older partner, parent or individual. DOI: <https://doi.org/10.25318/1110001201-eng>

7 Anticipated Housing Demand

7.1 Demand by Component

To determine the current and anticipated housing demand for the electoral area, we refer to the HNR demand calculation methodology, released by the Province in June 2024. The purpose of a standardized method for calculating demand ensures that all local governments produce consistent and comparable assessments of their housing need.

The HNR Method estimates the total number of housing units required to address a community's current and anticipated housing needs over 5- and 20-year timeframes, based on publicly available data sources that can be applied to communities of various scales. It is composed of the following six components (labeled A through F):

Component	Housing units for:	Intention
A	Households in Extreme Core Housing Need	To estimate the number of new units required for those in vulnerable housing situations. Extreme need refers to those paying more than 50% of household income on shelter costs.
B	Individuals experiencing homelessness	To quantify the supply of permanent housing units required for those currently experiencing homelessness.
C	Suppressed households	To address those households that were unable to form between 2006 and the present due to a constrained housing environment.
D	Anticipated household growth	To quantify the additional households required to accommodate an increasing population over twenty years. Note that anticipated growth for municipalities is based on the average of local and regional projections (thus, population / household growth trends discussed above may not follow the same trajectory as dwelling projections) and electoral areas use solely regional projections.
E	Increasing the rental vacancy rate to 3%	To add surplus rental units to restore local vacancy rates to levels representing a healthy and well-functioning rental housing market. Typically, rates between 3% and 5% are considered healthy rates.
F	A local demand buffer	To reflect additional demand for housing within a given community, beyond the minimum units required to adequately house current and anticipated residents. This is called the "demand buffer" and is designed to better account for the number of units required to meet "healthy" market demand in different communities. For the purposes of HNRs, a demand factor is based on a ratio of housing price to housing density, and is calculated for each applicable community. Electoral areas do not apply the demand buffer.

Source: HNR demand calculation methodology ([link](#))

Table 7-1 provides a summary of the result for each component of the HNR Method, as required over the next 5 years and 20 years (as per legislative requirements).

- Results indicate that the area may need to build 110 units by 2026 and 339 units by 2041.

- Components A, B, C, and E contemplate unmet “current” demand, and thus serve as an estimate of the existing shortage (without consideration of demographic growth since 2021, which is the reference year).

Table 7-1: Anticipated housing demand by anticipated period

Component	5 year (by 2026)	20 year (by 2041)
A: Extreme Core Housing Need	2	8
B: Homelessness	3	7
C: Suppressed households	10	39
D: Anticipated growth	85	235
E: Vacancy	1	2
F: Demand buffer	0	0
Total	101	291

7.2 Anticipated Demand versus Historical Supply

From 2016 to 2022, local permit activity averaged around 22 units annually, mostly split between single-family and manufactured homes.

If this growth rate continues, about 440 dwellings could be built over two decades, exceeding the projected demand of 291 units. This suggests the electoral area is well positioned to meet housing needs, especially with expanded provisions for secondary suites.

While this comparison shows a positive trend, factors influencing supply and demand may shift over the next 20 years, potentially changing the outlook. It is crucial to keep encouraging construction, as the risks of underbuilding are greater than overbuilding. Additionally, not all demand will be for the same type of housing, with some focused on more affordable options, as discussed in the next section.

7.3 Distribution of Demand

An adaptation of the HNR Method provides a rough idea of what the electoral area could expect in terms of market and non-market housing demand currently and over the projection period. Table 7-2 summarizes anticipated demand, disaggregated by the number of bedrooms and intended market / price model.

Note that non-market housing has been separated into “affordable / below-market” housing (i.e., housing explicitly offered at prices below market⁵ and “deeply affordable”⁶ housing.

Table 7-2: Anticipated demand disaggregated by anticipated model and required number of bedrooms

	Market		Affordable / below-market		Deeply affordable		Total	
	5-year	20-year	5-year	20-year	5-year	20-year	5-year	20-year
0- / 1-bed	13	38	19	54	6	16	38	108
2-bed	21	60	4	12	1	3	26	75
3-bed	18	52	2	7	1	2	21	61
4+ bed	13	41	1	5	0	1	15	47
Total	65	191	27	78	8	23	101	291

- As mentioned, the 5- and 20-year demand projections suggest a need for 101 and 291 units, respectively.
- Market housing should remain the primary contributor to the local inventory, though there is a clear need for non-market interventions. By 2041, the community may need 78 affordable / below-market offerings and 23 additional deeply affordable units.

⁵ Below-market units refer to dwellings that is more affordable than market housing, but is usually delivered by the private market. Below-market rentals would include those priced at 80% of Median Market Rent (MMR), a threshold often used by CMHC funding programs. Building below-market rentals can be incentivized by local policies (e.g., increased density) or funding opportunities. Below-market ownership options can be alternative ownership models like co-operatives or community land trusts. In addition, affordable housing includes rent-geared-to-income units (often social housing) whose maximum income eligibility requirements are typically above what may necessitate deep affordability, as defined below.

⁶ Deeply affordable housing refers to units that should be offered at the shelter rate of income assistance and is often combined with support or wraparound services.

NOVEMBER 2024

Electoral Area C

RDEK Community Profile

Prepared by:
Turner Drake & Partners Ltd.



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1 Introduction

The purpose of this document is to offer an overview of the current and anticipated housing conditions for the Regional District of East Kootenay's (RDEK's) Electoral Area C. Such an understanding is foundational for the support of future initiatives and tracking of community progress. The insights generated by housing needs data can inform land use and social planning initiatives at local levels, as well as provide hard evidence in support of advocacy to senior levels of government. They are also a useful resource for those engaged in or entering the housing sector.

While an important document for directing policy, a Housing Needs Report (HNR) is also a requirement for local communities, as set out in BC's *Local Government Act* and the Housing Needs Reports Regulation, as amended by Bill 44. While provincial regulations dictate which data HNRs must include, this document serves as a brief update to the last HNR (produced in November 2021). A full HNR (that meets all data collection and analysis requirements) must be produced by 2028. Relatedly, this document does not go into detail about all HNR related topics, instead choosing which elements are most helpful as an interim update.

1.1 Executive Summary

According to the 2021 Census, around 10% of households in the area spent more than 30% of their income on housing, demonstrating that local affordability challenges exist. While rates of unaffordability are low relative to the RDEK, widening gaps between local incomes and house prices suggest that conditions have worsened since the Census.

Although some residents may be financially secure, about 20% of households were categorized as "very low" or "low" income, underscoring the vulnerability of many to housing affordability issues. Projections indicate a potential need for 889 overall units by 2041, with at least 288 identified as being ideally in the form of below-market or deeply affordable units.

Senior-led households are expected to grow by 31% by 2041, with seniors potentially representing nearly a 40% at that time. Given the increased prevalence of disabilities within this group, there is a pressing need for senior-specific housing interventions, such as improved accessibility and supportive services.

Other housing challenges include addressing homelessness and supporting special needs populations. National trends suggest that hidden homelessness may be rising in rural areas. About 2% of local households earned "very low" incomes in 2021, making them particularly vulnerable to the impacts of rising shelter costs. Furthermore, the increase in younger family households over the next two decades is likely to drive demand for family-specific housing, such as larger units with more bedrooms.

As of 2023, there were approximately 158 secondary suites in the electoral area, making up about 6% of the total dwelling stock. While secondary suites have gained popularity as an alternative housing option regionally, the local inventory has had only marginal growth over the last decade. Nevertheless, affordability trends suggest there should be increasing demand for more flexible and affordable living arrangements within the community, especially as rules around secondary suites become more permissive, and as housing affordability challenges impact many residents.

In addition to secondary suites, short-term rentals (STRs) have also played a role in the local housing landscape, though often of a less positive note. Notwithstanding, the impact of STRs on housing availability in Electoral Area C has been negligible. Since 2017, STRs that could have otherwise been potential long-term dwellings (PLTDs) made up no more than 1% of the total local dwelling stock.

1.2 Community Data Summary

POPULATION	2021	2026	2041
Total people	6,535	6,865	7,630
Percent change since last reported year	-	+5%	+11%
Median age	44.9	44.3	45.0

SENIOR POPULATION (65+)	2021	2026	2041
Electoral Area C	23%	26%	26%
Regional District of East Kootenay	21%	24%	24%
British Columbia	20%	21%	22%

HOUSEHOLDS	2021	2026	2041
Total households	2,605	2,830	3,225
Percent change since last reported year	-	+9%	+14%
Non-senior (< 65) led households	64%	60%	62%
Senior (65+) led households	36%	40%	38%
Average household size	2.50	2.42	2.36

BEFORE-TAX HOUSEHOLD INCOME* 2021	Overall	Owners	Renters
Electoral Area C	\$100,000	\$104,000	\$93,000
Estimated local hourly wage	\$54.95	\$57.14	\$51.10
Regional District of East Kootenay	\$88,000	\$98,000	\$55,200
British Columbia	\$85,000	\$100,000	\$63,200

* 2021 incomes (based on 2020 taxfiler data) are distorted by COVID-19 relief payments that were present at the time.

LOCAL HOUSE PRICES	2016	2019	2022
Median purchase price	\$347,800	\$443,700	\$729,500
Percent change since last reported year	-	+28%	+64%
Estimated required income to afford house	\$97,200	\$131,900	\$225,000
Estimated local hourly wage required	\$53.41	\$72.47	\$123.63

LOCAL RENTS	2011	2016	2021
Average rent	\$959	\$1,023	\$1,173
Percent change since last reported year	-	+7%	+15%
Estimated required income to afford rent	\$51,100	\$54,600	\$62,600
Estimated local hourly wage required	\$28.08	\$30.00	\$34.40

HOUSING CRITERIA (definitions in Section 5)	Overall	Owners	Renters
Inadequacy	7%	6%	17%
Unsuitability	3%	3%	-
Unaffordability	10%	9%	19%
Core Housing Need	4%	3%	12%
Extreme Core Housing Need	1%	1%	-

DWELLING DEMAND	In 5 years	In 20 years
Total units	306	890
0- / 1-bedroom unit	98	279
2-bedroom unit	85	249
3-bedroom unit	70	203
4+ bedroom unit	51	159

2 Interim Housing Needs Report Requirements

The first legislative requirements for housing needs reports were introduced in 2019, mandating local governments to collect data, analyze trends, and present reports detailing current and anticipated housing needs. The RDEK published its first Housing Needs Report for Electoral Area C in 2021.

In 2023, amendments to the Local Government Act introduced new requirements for these reports. Local governments must now use a standardized methodology to identify 5- and 20-year housing needs in their communities and update their official community plans and zoning bylaws to accommodate the projected number of units. In addition, communities must also provide an overview of the work performed to address housing need since their last HNR and must provide a statement about the need for housing in close proximity to transportation.

2.1 Current and Anticipated need

The following is the result of analysis using the province prescribed HNR Method. Note that method results use 2021 as the base year for calculations.

Table 2-1: HNR Method base year versus current year estimates

Description	5-year	20-year
Total demand from 2021 base year	306	890

2.2 Key Areas of Local Need

Affordable housing

According to the Census, unaffordability remains the largest contributor to Core Housing Need, with about 10% of local households spending more than 30% of their total income on shelter in 2021. While the rate of Core Housing Need itself is not high relative to the RDEK (3% versus 7%), there has been a notable widening of the gap between local income purchasing power and actual house prices indicating a worsening of conditions post-Census.

Even with low Core Housing Need, income categorizations based on Housing Assessment Resource Tool (HART) methodologies¹ show that approximately 20% of households earned a "very low" or "low" income in 2021. While many in these categories may already be shelter-secure (e.g., retired households with fully paid-off mortgages), this percentage represents a significant portion of the population that may be especially vulnerable to affordability challenges.

Projection work suggests that the community may require 889 additional housing units by 2041. Of these, about 288 should be intentionally built at below-market or deeply affordable prices.

Rental housing

Homeownership is becoming increasingly unaffordable for the median household, forcing many who would prefer to own a home to rent instead. Although renting is also experiencing a significant rise in costs provincially, it often remains the more cost-effective option between the two tenures.

¹ HART. (2024). Housing Needs Assessment Tool. University of British Columbia. <https://hart.ubc.ca/housing-needs-assessment-tool/>

Broader vacancy trends in the RDEK's urban areas and across BC suggest that the demand for rental housing should grow – as rental vacancy rates continue to decrease, there is a rise in demand for rental housing relative to available supply.

Special needs housing

Although data on waitlists and core housing need is not specific to community members with special needs, national disability statistics² show that overall rates of disability increased from 22.3% to 27.0% between the 2017 and 2022 surveys. Much of this increase is attributed to the growth of the senior population.

However, increases were also observed among youth and working-age adults, with significant rises in mental health, learning, and developmental challenges. This indicates a broad need for improved access to supportive housing options that cater to various specific support needs.

Housing for seniors

According to projections derived from BC Statistics data, the community could anticipate that senior-led households overall may be a consistent driver of dwelling demand growth over the next two decades. Total senior-led households may increase 31% (945 to 1,235) by 2041 and could represent 38% of total households.

In 2022, the Canadian disability rate among the senior population was 40%, an increase of 3 percentage points since the last survey in 2017. A significant portion of this rate is related to mobility issues, and the likelihood of disability increasing with age.

Given the anticipated growth in senior-led households and the elevated disability rate within this group, increased senior housing interventions are necessary. These could include ensuring senior facilities are widely permitted locally, further modifying building standards to support aging in place, or developing and improving existing senior services and programs.

While many solutions fall outside the direct influence of local or regional governments, there may be opportunities to partner with other levels and local or regional organizations.

Housing for families

Families, particularly couples, are often the most capable of owning or renting a dwelling due to the higher likelihood of dual-income households. This makes families among the most competitive households in the housing market.

Projections suggest that anticipated growth among young family age groups (those led by a 25- to 44-year old) may lead to an increase in families with children. From 2021 to 2041, families with children may grow 32% - 820 to 1,080 – suggesting sustained demand for family-appropriate dwellings (e.g., those with more bedrooms or larger floor areas).

Shelters to address homelessness

The RDEK's rural areas are not the primary sources of units and programs related to homelessness and other non-market interventions. Nevertheless, national and provincial trends show that overall homelessness is on the rise, with hidden rural homelessness likely increasing.

² Statistics Canada. (2023, December 1). Canadian Survey on Disability, 2017 to 2022. <https://www150.statcan.gc.ca/n1/daily-quotidien/231201/dq231201b-eng.htm>

Using HART's income categorization methodology, about 2% of local households (60) were identified as earning "very low" incomes in 2021. These individuals are the most vulnerable to changes in their housing circumstances and are the most likely to require emergency housing interventions. Note that the 2% is likely a conservative estimate since incomes from the 2021 Census are distorted by COVID-19 relief payments (i.e., incomes were generally reported as higher than they actually were, especially for lower income households). The share of very low- and low-income earning households may in actuality be higher, demonstrating that fewer people can afford market rents and prices than otherwise identified.

Addressing homelessness locally is ideal, as it allows residents to remain within their community. However, doing so can be challenging. Despite these difficulties, local governments should stay engaged in regional homelessness strategies to help coordinate and determine the allocation of emergency housing services and programs.

Proximity to transportation

Shelter costs are just one of many expenses that individuals and households must manage, and the ability to afford one thing often depends on the ability to afford another. Access to multiple transportation options is crucial, offering low-cost alternatives, improved access to jobs and essential services, and an enhanced overall quality of life.

While rural areas grapple with many of the same concerns as their urban counterparts, they generally have fewer options available to address transportation issues. For instance, the capacity to allow for denser, more accessible communities is largely contingent on the adequacy of private well and septic. Furthermore, active or public transportation networks must cover greater geographies and thus are generally more resource intensive to develop.

With an anticipated growing population and household base, it is especially important for the regional government to work towards goals to improve access to employment and housing options that might otherwise be geographically or economically out of reach. Moreover, new housing developments should prioritize existing and planned transportation infrastructure to ensure equitable access to alternative forms of mobility. Lastly, emphasis should also be put on expanding active transportation and recreation options. While in most cases active transportation may not be feasible for commuting based on distance, trails and pathways offer unique amenities for rural and urban residents alike, especially those who might not otherwise be close to community centres.

2.3 Recent Community Housing Action

The following is a summary of strategy, policy, and regulatory changes since the initial HNR of 2021, inclusive of the document / initiative the change is tied to, the description of the changes, and the status of the changes.

Amendment of secondary suite provisions, Bylaw No. 3309, 3310, 3311

The Province of BC enacted Bill 44 as part of the Homes for People action plan to address the housing crisis across the province. The Act set out new requirements for local governments with respect to small-scale multi-residential housing (SSMUH). Local governments had to adopt zoning bylaws that align with the SSMUH legislation by June 30, 2024.

While much of the SSMUH legislation applies to municipalities (namely, allowing at minimum 3 to 4 units in all residential zones instead of single-family exclusionary zoning), some are required

across BC's electoral areas. Specifically, secondary suites must be permitted in all residential zones.

Electoral Area C had already permitted secondary suites; thus, amendments were made to align the zoning bylaw with legislative requirements. Such amendments include:

- Amendments to definitions of multiple-family dwelling, secondary suite, single-family dwelling, and two-family dwelling.
- Increase in permitted size of the secondary suite from 40% to 49% of the principal dwelling unit.
- Clarification on the maximum number of principal dwelling units permitted by the Bylaw.
- Secondary suite added as a permitted accessory use in the principal dwelling unit only in the following zones:
 - Residential (Semi-Rural Single Family): RS-1(A) Zone
 - Single Family Residential (Small Lot): RR-1(A) Zone
- Decrease in the required side yard setback when adjacent to another parcel that is not a road (interior side yard) from 1.5 m to 1.2 m for the following zones:
 - Residential (Semi-Rural): RS-1 Zone
 - Residential (Semi-Rural Single Family): RS-1(A) Zone
 - Single Family Residential (Small Lot): RR-1(A) Zone

In addition to the above, the RDEK is working on expanding the eligibility requirements for secondary suites.

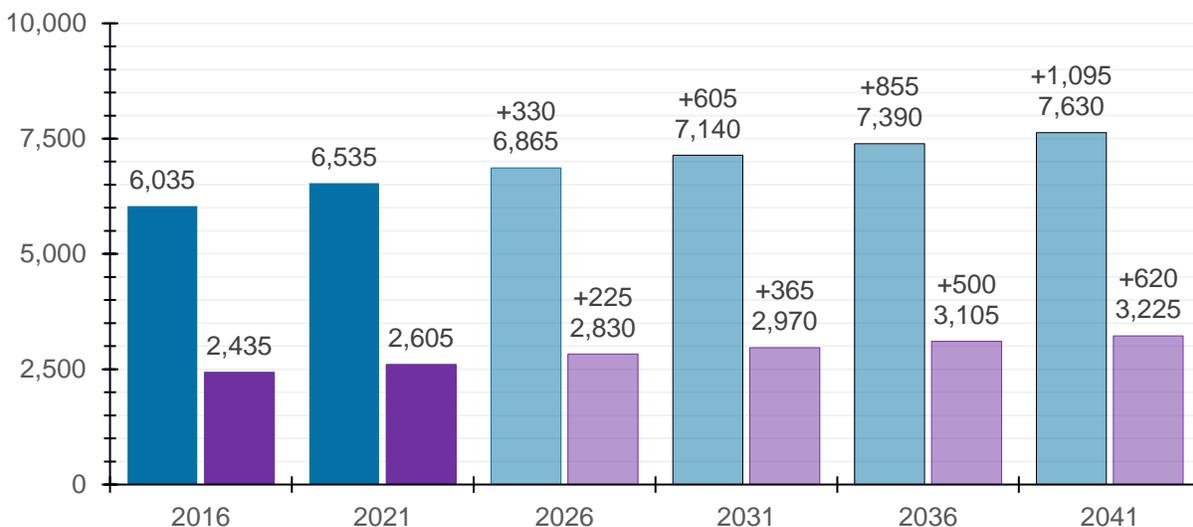
3 Demographic Change

In 2021, Statistics Canada reported that Electoral Area C’s total population grew by just over 11% (from 1,685 to 1,875) between 2016 and 2021. The population increase supports the corresponding growth among households. Note that Statistics Canada defines a household as a person or group of persons sharing the same dwelling without another usual residence.

Figure 3-1 illustrates the historical anticipated change for both total population and households. Projections are derived using provincial government produced projections for the total of the RDEK’s rural communities and are based on 2021 as the base year to align with later discussed housing demand calculations.

- By 2041, the electoral area may reach a total population of 7,630 – an increase of 17% over two decades (or 1,095 people). Calculations suggest growth should primarily come from senior (65+) aged residents and 25- to 44-year-olds, though most age groups should experience an increase during the same period.
- Alongside the population, total households may increase to 3,225 – a 24% increase (or 620 households). The 25-to 44-year-old led household category should lead growth over the next two decades, with support from most other age groups.

Figure 3-1: Historical & anticipated population and households, and change since 2021



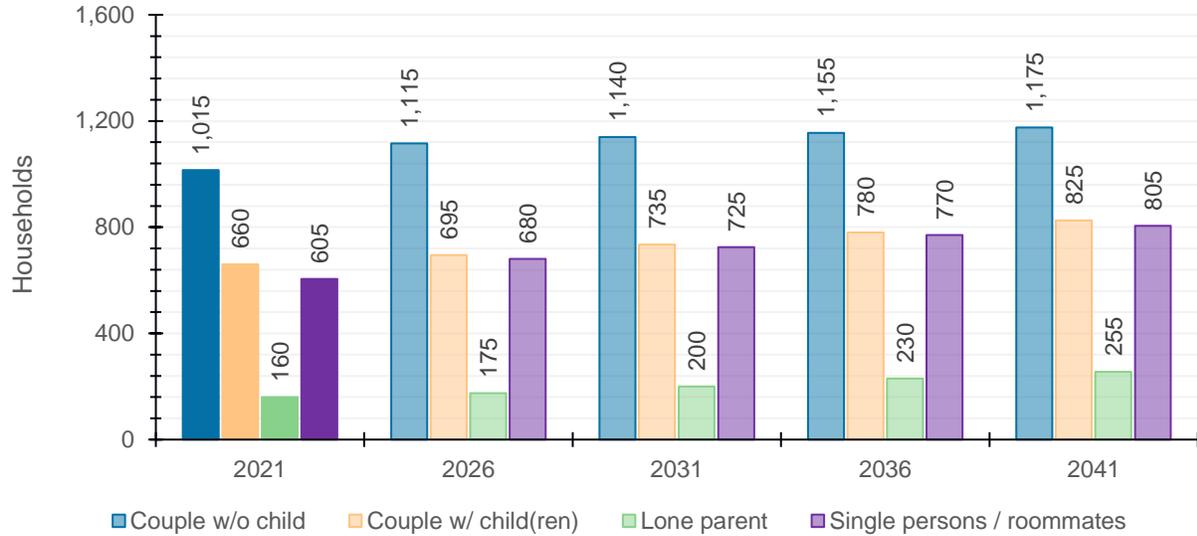
Source: derived from Statistics Canada Census profiles and rural area BC P.E.O.P.L.E projections

Figure 3-2 illustrates the projected distribution of future households by family type. These calculations are based on the 2021 relationship between family type and the age of the head of the household, which is then applied to the projected future age group distributions.

- Notable increases are expected among couple families without children, which is typical of an aging population (as dependents move out of their parents' or guardians' homes). Aging populations also lead to a rise in single-person / unrelated roommate households, a trend reflected in the projections.

- Growth may also occur among families with children (whether one or two parents) – a potential rise of 32%. This suggests an anticipated increase in demand for dwellings with more bedrooms.

Figure 3-2: Anticipated households by household family type



Source: derived from Statistics Canada Census data tables and rural area BC P.E.O.P.L.E projections

4 Housing Profile

4.1 Existing Inventory

The 2021 Census recorded 2,917 total dwellings in the electoral area. Of those, 2,605 were occupied by a usual resident. A usual resident is someone that lives in their dwelling more than half of the year, which indicates it is their “primary” place of residence. Conversely, a non-usual resident occupied dwelling could include a recreational property, a temporarily occupied dwelling, or an unoccupied home that is otherwise fit for habitation. This means that about 11% of local dwellings may have been used for purposes other than permanent occupation.

Table 4-1 summarises the communities totals and distribution by structure type (for dwelling occupied by a usual resident). Figure 4-1 shows the distribution of the current dwelling stock by its age of construction, disaggregated by tenure. For the years that display no construction activity, this may not mean that no construction occurred, but instead that the volume of construction was small enough to either be suppressed by Statistics Canada for confidentiality or was rounded to 0. In either case, the lack of a reported value suggests slow construction activity.

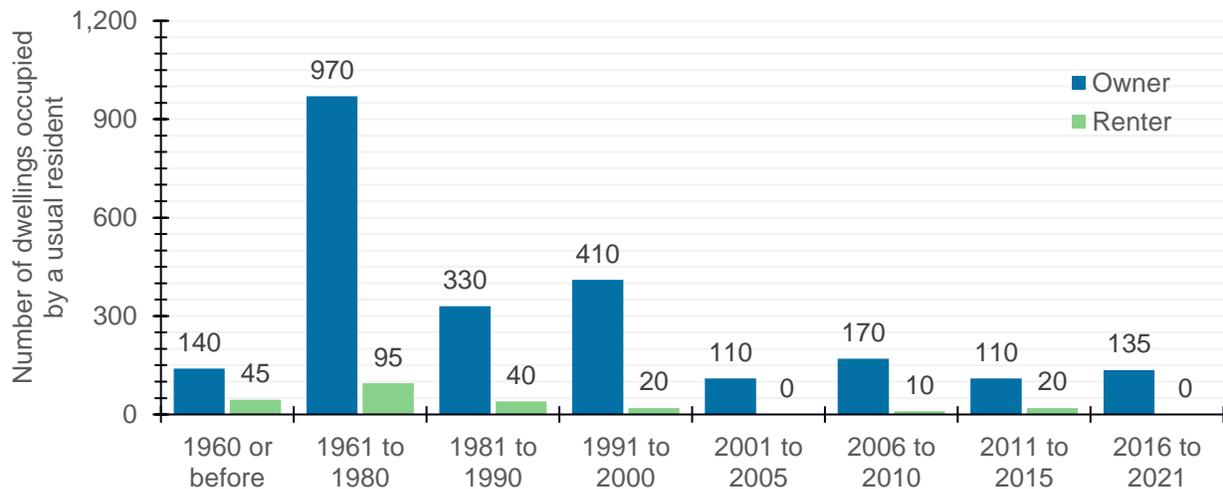
Table 4-1: Dwellings occupied by usual residents by structural type and tenure, 2021

	Total	Single	Row	Semi	Duplex	Apt (<5 floors)	Apt (5+ floors)	Mobile
Total	2,605	2,160	0	10	15	10	0	410
Share	100%	83%	0%	0%	1%	0%	0%	16%
Owner	91%	93%	-	100%	100%	100%	-	81%
Renter	9%	7%	-	0%	0%	0%	-	19%

Source: BC Government purchased Custom Statistics Canada Census Tabulations

- Single-detached homes account for about 83% of the housing supply (2,160 units), followed by mobile homes at 16% (410 units).

Figure 4-1: Dwellings occupied by usual residents by age of construction and tenure, 2021



Source: BC Government purchased Custom Statistics Canada Census Tabulations

- Nearly half of local resident occupied dwellings were built before the 1980s. Notable activity occurred in the decades after (1980s and 1990s), with a drop of post-2000.
- About 16% of permanently occupied units are rentals, most of which were built in the 1960s and 1970s.

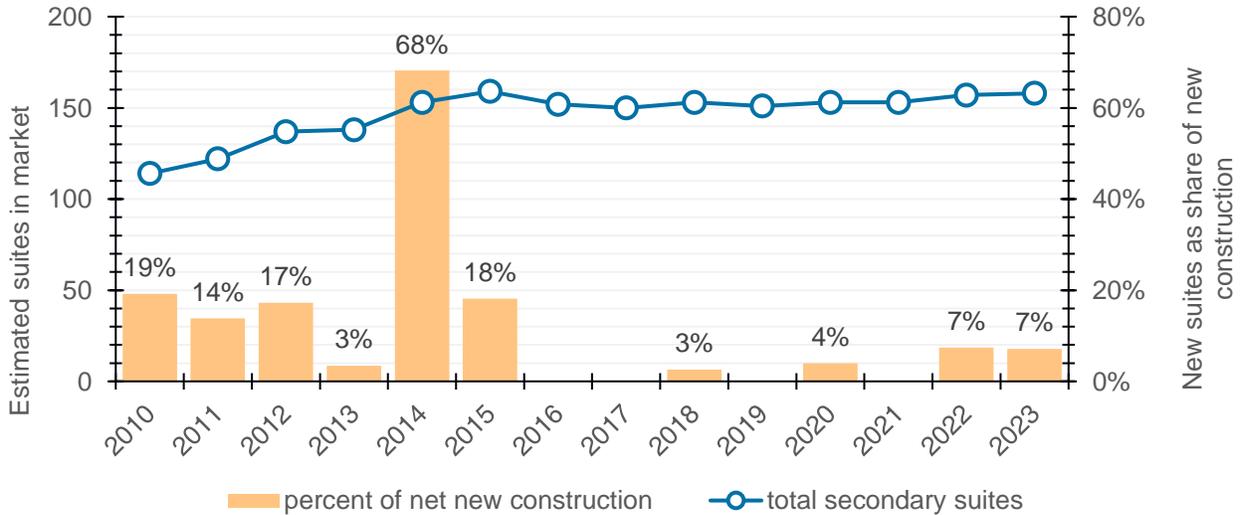
4.2 Secondary Suites

Secondary suites have emerged as a practical alternative housing type, for both urban and rural areas, and is another tool in addressing both affordability and availability challenges. These self-contained units, often located within or attached to an existing single-family home, provide additional living space for extended families, renters, or individuals looking for more affordability housing options.

Figure 4-2 provides an estimate of how many secondary suites may exist across the electoral area, as well as the share of new construction represented by suites in a given year. Estimates are derived from BC Assessment data released for HNRs. These estimates were calculated by identifying properties with more units than the typical property type. For example, a single-family home with more than one unit is deemed to have a suite, and a duplex with more than two units is similarly considered to include a suite. While the actual number may vary from these estimates, the results offer a general sense of the volume of secondary suites that may exist locally.

- There were about 158 secondary suites across the electoral area as of 2023, representing just short of 6% of the total dwelling stock.
- Suite growth was greatest in the early parts of the 2010s, after which the volume has been stable. Since 2014, these unit types have represented about 6% of the overall inventory, up from an average of 5% from 2006 through 2013.

Figure 4-2: Historical volume of secondary suites and annual secondary suite share of new units



Source: derived from BC Assessment

4.3 Short-term Rentals

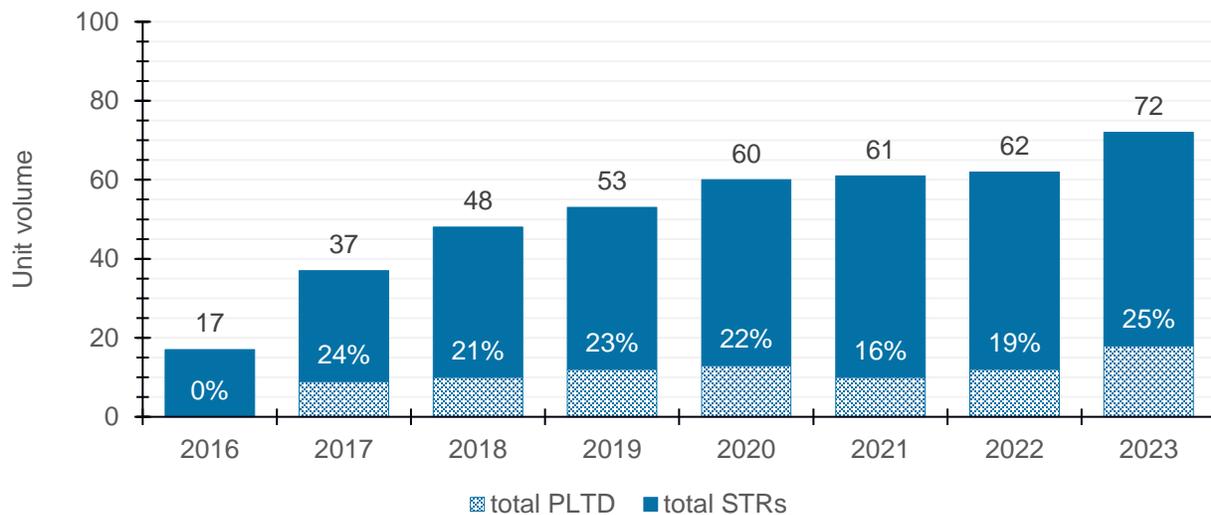
Short-term rentals (STRs) are a popular and flexible approach to utilizing residential properties for temporary lodging. They blur the distinction between rental housing and commercial hospitality. With the expansion of the STR market comes growing concerns about its impact on the traditional residential real estate sector, particularly whether STRs are displacing long-term housing options, reducing housing supply, and making it more challenging for households to secure permanent residences.

Figure 4-3 depicts the changes in unique STR properties from 2016 to 2023 (the most current full year of data), along with the estimated number of unique properties that could be potential long-term dwellings (PLTDs). This categorization is based on the methodology used by Statistics Canada³ and the same data source: AirDNA™, a company that compiles monthly information on the STR market by collecting data from various STR platforms' public-facing websites.

Statistics Canada’s research identifies “potential long-term dwellings” (PLTDs) as units on the STR market that could potentially become permanent housing provided the STR did not exist. The criteria to be a PLTD are:

- The listing on Airbnb and/or Vrbo is for an entire unit.
- The unit is listed for at least 180 days a year (thus giving the perception of being used mostly for commercial purposes, versus residential).
- The property type provided by the STR host does not correspond to a list of vacation-type properties, as selected by Statistics Canada.

Figure 4-3: Annual total STRs and potential long-term dwellings (PLTDs), and PLTD share of total



Source: derived from AirDNA™

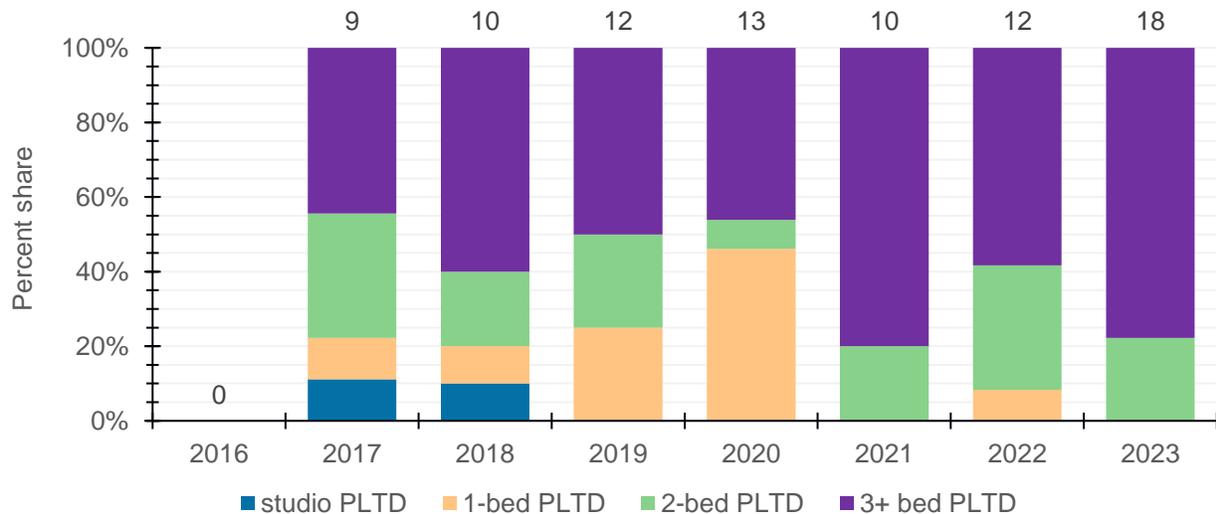
³ Statistics Canada. (2024, July 30). Analysis in Brief: Short-term rentals in the Canadian housing market. <https://www150.statcan.gc.ca/n1/pub/11-621-m/11-621-m2024010-eng.htm#n12-refa>

- While there has been some fluctuation, local STR inventories have generally been on the rise since their introduction in 2016. By the end of 2023, 72 unique listings were on the market that year.
- Since 2017, PLTDs accounted for about the same share of the STR inventory – averaging about 21%, or approximately 12 annually. In 2021, both the share and volume of PLTDs dropped noticeably, even as the total number of STRs remained stable. By 2023, PLTDs saw exhibited a greater increase than non-PLTD properties, resulting in a higher overall share during that time.
- Since their arrival in the local market, PLTDs have made up a negligible number of local dwellings, with a maximum of 1% of total inventory potentially allocated to these STRs.
- Relative to historical trends, the volume of PLTDs compared to total dwellings was its highest in 2023 – though the share remains markedly small.

Figure 4-4 illustrates how local PLTDs distribute relative to their dwelling size (i.e., the number of bedrooms in the unit).

- Since 2016, the greatest share of PLTDs are three-or-bedrooms large – an average of 60% over all years of data. While the volume of these PLTDs is miniscule relative to the overall dwelling stock, they do represent a size of dwelling that would be potentially beneficial to be occupied by families.

Figure 4-4: Annual total PLTDs and share of PLTDs by number of bedrooms



Source: derived from AirDNA™

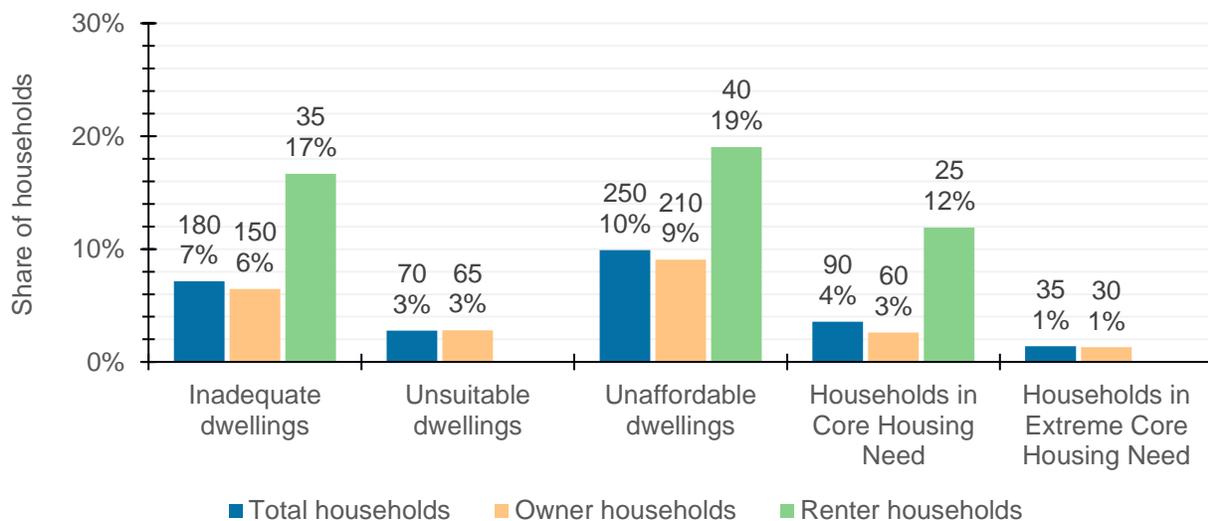
5 Housing Indicators

CMHC's Core Housing Need (CHN) metric assesses whether a household's living situation fails to meet any of three criteria and whether there are alternatives available in the market to address those needs. The criteria include adequacy (the condition of the dwelling), suitability (whether the home is overcrowded), and affordability (spending less than 30% of before-tax household income on shelter costs). Additionally, "Extreme Core Housing Need (ECHN)" refers to households spending more than 50% of their income on shelter.

While unaffordability is often the main contributor to CHN, living in an unaffordable home does not necessarily indicate CHN. Affordability is strictly based on the 30% threshold, but CHN takes into account whether affordable alternatives exist. Thus, CHN considers whether a household may be living in an unaffordable situation by choice (e.g., purchasing an expensive home now to enter the market despite cheaper available rental options) or out of necessity.

Figure 5-1 shows the inadequacy, unsuitability, unaffordability, CHN, and ECHN rates for all households as well as households by tenure. Note that blanks exist where the data showed zeroes, which are assumed to be cases of suppression resulting from Statistics Canada's rounding practices to protect confidentiality.

Figure 5-1: Share of households experiencing a specific housing indicator by tenure, 2021



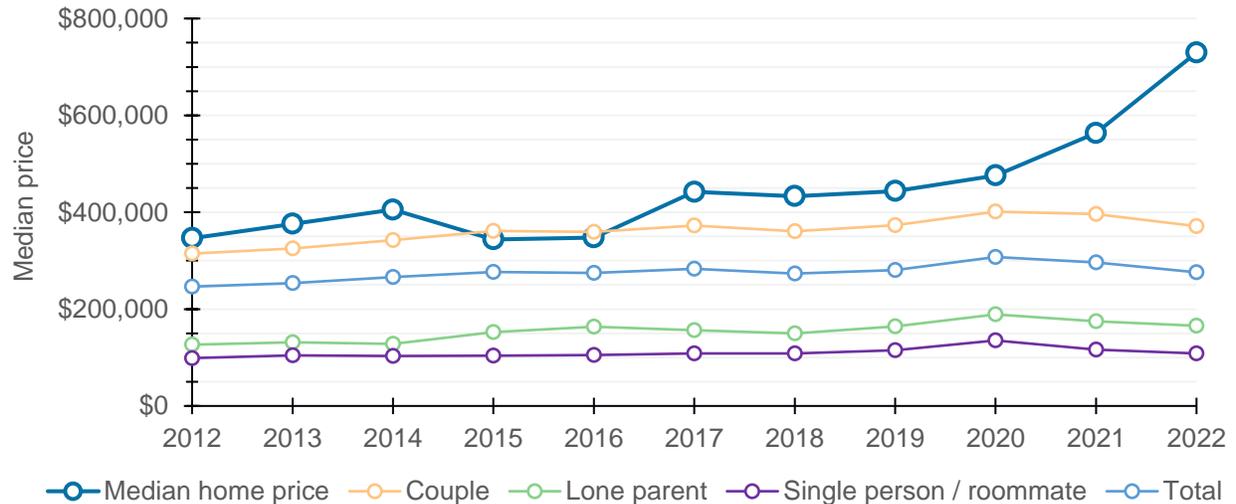
Source: BC Government purchased Custom Statistics Canada Census Tabulations

- In 2021, about 7% of local households lived in a home requiring major repair and 3% lived in a dwelling that was overcrowded.
- Unaffordability is the housing indicator most prevalent among households. Locally, 10% of households lived in unaffordable circumstances, with higher prevalence among renters.
- Local Core Housing Need rates are low relative to the RDEK overall (7%), suggesting that households have alternatives in the market available to them, both in terms of price and quality/condition. However, it is important to acknowledge that COVID-19 relief payments inadvertently impacted the validity of rates of unaffordability and Core Housing Need, as households reported higher incomes at the time, and thus greater ability to attain housing.

6 Change in Affordability

Figure 6-1 illustrates how the local historical median cost of housing compares to estimated affordable housing prices (based on a set of mortgage assumptions and annual incomes) by household family type. The purpose is to highlight the impact of changing local incomes and prices on affordability.

Figure 6-1: Historical estimated affordable dwelling price by household type vs actual median home price



Source: derived from BC Assessment, custom Statistics Canada dataset⁴ and mortgage assumptions

- From 2012 to 2020, the median couple household was the only defined household type to come close to affording the median housing price. Couple households are more likely to have two income earners.
- Notwithstanding, while housing prices fluctuated between 2012 and 2020, the overall relationship between said prices and what was actually affordable remained relatively consistent (after accounting for variation).
- Starting in 2020, the area's prices maintained an upwards trajectory, widening the gap between dwellings available in the market and the amount a typical household could afford. Notably, the gap between the median house price and the affordable threshold for the median household was approximately \$73,000 in 2016, escalating to \$453,300 by 2022.
- This highlights a notable disparity between growth in prices versus growth in estimated incomes, leading to a degradation of household purchasing power; particularly, for shelter.

Important note: The gap between the affordable purchase price and actual price reflects the median. There are individuals or households who face significantly greater and significantly less financial challenges related to their shelter. As of 2021, 9% of local owner households reported not reasonably affording where they live.

⁴ Statistics Canada. Table 11-10-0012-01 Distribution of total income by census family type and age of older partner, parent or individual. DOI: <https://doi.org/10.25318/1110001201-eng>

7 Anticipated Housing Demand

7.1 Demand by Component

To determine the current and anticipated housing demand for the electoral area, we refer to the HNR demand calculation methodology, released by the Province in June 2024. The purpose of a standardized method for calculating demand ensures that all local governments produce consistent and comparable assessments of their housing need.

The HNR Method estimates the total number of housing units required to address a community's current and anticipated housing needs over 5- and 20-year timeframes, based on publicly available data sources that can be applied to communities of various scales. It is composed of the following six components (labeled A through F):

Component	Housing units for:	Intention
A	Households in Extreme Core Housing Need	To estimate the number of new units required for those in vulnerable housing situations. Extreme need refers to those paying more than 50% of household income on shelter costs.
B	Individuals experiencing homelessness	To quantify the supply of permanent housing units required for those currently experiencing homelessness.
C	Suppressed households	To address those households that were unable to form between 2006 and the present due to a constrained housing environment.
D	Anticipated household growth	To quantify the additional households required to accommodate an increasing population over twenty years. Note that anticipated growth for municipalities is based on the average of local and regional projections (thus, population / household growth trends discussed above may not follow the same trajectory as dwelling projections) and electoral areas use solely regional projections.
E	Increasing the rental vacancy rate to 3%	To add surplus rental units to restore local vacancy rates to levels representing a healthy and well-functioning rental housing market. Typically, rates between 3% and 5% are considered healthy rates.
F	A local demand buffer	To reflect additional demand for housing within a given community, beyond the minimum units required to adequately house current and anticipated residents. This is called the "demand buffer" and is designed to better account for the number of units required to meet "healthy" market demand in different communities. For the purposes of HNRs, a demand factor is based on a ratio of housing price to housing density, and is calculated for each applicable community. Electoral areas do not apply the demand buffer.

Source: HNR demand calculation methodology ([link](#))

Table 7-1 provides a summary of the result for each component of the HNR Method, as required over the next 5 years and 20 years (as per legislative requirements).

- Results indicate that the area may need to build 306 units by 2026 and 889 units by 2041.

- Components A, B, C, and E contemplate unmet “current” demand, and thus serve as an estimate of the existing shortage (without consideration of demographic growth since 2021, which is the reference year).

Table 7-1: Anticipated housing demand by anticipated period

Component	5 year (by 2026)	20 year (by 2041)
A: Extreme Core Housing Need	1	8
B: Homelessness	12	24
C: Suppressed households	39	157
D: Anticipated growth	252	700
E: Vacancy	1	4
F: Demand buffer	0	0
Total	306	889

7.2 Anticipated Demand versus Historical Supply

From 2016 to 2022, local permit activity averaged around 35 units annually, mostly split between single-family homes and manufactured homes.

If this growth rate continues, about 700 dwellings could be built over two decades, below the projected demand of 889 units. This suggests the electoral area may not be well positioned to meet housing needs, even in light of expanded provisions for secondary suites.

While factors influencing supply and demand may shift over the next 20 years, potentially changing the outlook, it is crucial to keep encouraging construction, as the risks of underbuilding are greater than overbuilding. Additionally, not all demand will be for the same type of housing, with some focused on more affordable options, as discussed in the next section.

7.3 Distribution of Demand

An adaptation of the HNR Method provides a rough idea of what the electoral area could expect in terms of market and non-market housing demand currently and over the projection period. Table 7-2 summarizes anticipated demand, disaggregated by the number of bedrooms and intended market / price model.

Note that non-market housing has been separated into “affordable / below-market” housing (i.e., housing explicitly offered at prices below market⁵ and “deeply affordable”⁶ housing.

Table 7-2: Anticipated demand disaggregated by anticipated model and required number of bedrooms

	Market		Affordable / below-market		Deeply affordable		Total	
	5-year	20-year	5-year	20-year	5-year	20-year	5-year	20-year
0- / 1-bed	40	120	59	168	14	33	113	321
2-bed	66	193	11	35	3	7	80	234
3-bed	56	161	7	23	2	4	65	189
4+ bed	42	128	4	15	1	3	47	146
Total	204	602	82	241	19	47	306	889

- As mentioned, the 5- and 20-year demand projections suggest a need for 306 and 889 units, respectively.
- Market housing should remain the primary contributor to the local inventory, though there is a clear need for non-market interventions. By 2041, the community may need 241 affordable / below-market offerings and 47 additional deeply affordable units.

⁵ Below-market units refer to dwellings that is more affordable than market housing, but is usually delivered by the private market. Below-market rentals would include those priced at 80% of Median Market Rent (MMR), a threshold often used by CMHC funding programs. Building below-market rentals can be incentivized by local policies (e.g., increased density) or funding opportunities. Below-market ownership options can be alternative ownership models like co-operatives or community land trusts. In addition, affordable housing includes rent-geared-to-income units (often social housing) whose maximum income eligibility requirements are typically above what may necessitate deep affordability, as defined below.

⁶ Deeply affordable housing refers to units that should be offered at the shelter rate of income assistance and is often combined with support or wraparound services.

NOVEMBER 2024

Electoral Area E

RDEK Community Profile

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1 Introduction

The purpose of this document is to offer an overview of the current and anticipated housing conditions for the Regional District of East Kootenay's (RDEK's) Electoral Area E. Such an understanding is foundational for the support of future initiatives and tracking of community progress. The insights generated by housing needs data can inform land use and social planning initiatives at local levels, as well as provide hard evidence in support of advocacy to senior levels of government. They are also a useful resource for those engaged in or entering the housing sector.

While an important document for directing policy, a Housing Needs Report (HNR) is also a requirement for local communities, as set out in BC's *Local Government Act* and the Housing Needs Reports Regulation, as amended by Bill 44. While provincial regulations dictate which data HNRs must include, this document serves as a brief update to the last HNR (produced in November 2021). A full HNR (that meets all data collection and analysis requirements) must be produced by 2028. Relatedly, this document does not go into detail about all HNR related topics, instead choosing which elements are most helpful as an interim update.

1.1 Executive Summary

According to the 2021 Census, around 7% of households in the area spent more than 30% of their income on housing, demonstrating that local affordability challenges exist. While rates of unaffordability are low relative to the RDEK (12%), widening gaps between local incomes and house prices suggest that conditions have worsened since the Census.

A declining population between 2016 and 2021 would suggest that lower demand would also correspond to lower prices. Low prices are not the reality, and the consequence is that mostly younger adults chose to move elsewhere between both periods – particularly, renter households, leading a decreasing share of renter-occupied dwellings from 14% to 9%.

Although some residents may be financially secure, about 18% of households were categorized as "very low" or "low" income, underscoring the vulnerability of many to housing affordability issues. Projections indicate a potential need for 308 overall units by 2041, with at least 95 identified as being ideally in the form of below-market or deeply affordable units.

As the only segment that experienced historical growth, senior-led households are anticipated to grow 26% by 2041, with seniors representing nearly 44% of total households by that time. Given the increased prevalence of disabilities within this group, there is a pressing need for senior-specific housing interventions, such as improved accessibility and supportive services.

Other housing challenges include addressing homelessness and supporting special needs populations. National trends suggest that hidden homelessness may be rising in rural areas. About 3% of local households earned "very low" incomes in 2021, making them particularly vulnerable to the impacts of rising shelter costs. Furthermore, the increase in younger family households over the next two decades is likely to drive demand for family-specific housing, such as larger units with more bedrooms.

As of 2023, there were approximately 94 secondary suites in the electoral area, making up about 9% of the total dwelling stock. Secondary suites have gained popularity regionally as an alternative housing option. This trend suggests an increasing demand for more flexible and

affordable living arrangements within the community, especially as housing affordability challenges continue to impact many residents.

In addition to secondary suites, short-term rentals (STRs) have also played a role in the local housing landscape, though often of a less positive note. Notwithstanding, the impact of STRs on housing availability in Electoral Area E has been negligible. Since 2017, STRs that could have otherwise been potential long-term dwellings (PLTDs) made up no more than 1% of the total local dwelling stock.

1.2 Community Data Summary

POPULATION	2021	2026	2041
Total people	1,685	1,770	1,965
Percent change since last reported year	-	+5%	+11%
Median age	48.8	48.1	48.9

SENIOR POPULATION (65+)	2021	2026	2041
Electoral Area E	29%	33%	32%
Regional District of East Kootenay	21%	24%	24%
British Columbia	20%	21%	22%

HOUSEHOLDS	2021	2026	2041
Total households	755	820	935
Percent change since last reported year	-	+9%	+14%
Non-senior (< 65) led households	61%	55%	57%
Senior (65+) led households	39%	45%	43%
Average household size	2.20	2.13	2.08

BEFORE-TAX HOUSEHOLD INCOME* 2021	Overall	Owners	Renters
Electoral Area E	\$78,500	\$83,000	\$52,800
Estimated local hourly wage	\$43.13	\$45.60	\$29.01
Regional District of East Kootenay	\$88,000	\$98,000	\$55,200
British Columbia	\$85,000	\$100,000	\$63,200

* 2021 incomes (based on 2020 taxfiler data) are distorted by COVID-19 relief payments that were present at the time.

LOCAL HOUSE PRICES	2016	2019	2022
Median purchase price	\$329,200	\$327,300	\$593,100
Percent change since last reported year	-	\$0	+81%
Estimated required income to afford house	\$92,000	\$97,300	\$182,900
Estimated local hourly wage required	\$50.55	\$53.46	\$100.49

LOCAL RENTS	2011	2016	2021
Average rent	\$635	\$881	\$922
Percent change since last reported year	-	+39%	+5%
Estimated required income to afford rent	\$33,900	\$47,000	\$49,200
Estimated local hourly wage required	\$18.63	\$25.82	\$27.03

HOUSING CRITERIA (definitions in Section 5)	Overall	Owners	Renters
Inadequacy	7%	8%	-
Unsuitability	3%	3%	-
Unaffordability	7%	7%	-
Core Housing Need	-	-	-
Extreme Core Housing Need	-	-	-

DWELLING DEMAND	In 5 years	In 20 years
Total units	101	308
0- / 1-bedroom unit	31	92
2-bedroom unit	29	88
3-bedroom unit	24	72
4+ bedroom unit	17	56

2 Interim Housing Needs Report Requirements

The first legislative requirements for housing needs reports were introduced in 2019, mandating local governments to collect data, analyze trends, and present reports detailing current and anticipated housing needs. The RDEK published its first Housing Needs Report for Electoral Area E in 2021.

In 2023, amendments to the Local Government Act introduced new requirements for these reports. Local governments must now use a standardized methodology to identify 5- and 20-year housing needs in their communities and update their official community plans and zoning bylaws to accommodate the projected number of units. In addition, communities must also provide an overview of the work performed to address housing need since their last HNR and must provide a statement about the need for housing in close proximity to transportation.

2.1 Current and Anticipated need

The following is the result of analysis using the province prescribed HNR Method. Note that method results use 2021 as the base year for calculations.

Table 2-1: HNR Method base year versus current year estimates

Description	5-year	20-year
Total demand from 2021 base year	101	308

2.2 Key Areas of Local Need

Affordable housing

According to the Census, unaffordability remains the largest contributor to Core Housing Need, with about 7% of local households spending more than 30% of their total income on shelter in 2021. While the rate of unaffordability is not high relative to the RDEK (7% versus 12%), there is a notable widening of the gap between local income purchasing power and actual house prices indicating a worsening of conditions post-Census.

Even with lower unaffordability, income categorizations based on Housing Assessment Resource Tool (HART) methodologies¹ show that approximately 18% of households earned a "very low" or "low" income in 2021. While many in these categories may already be shelter-secure (e.g., retired households with fully paid-off mortgages), this percentage represents a significant portion of the population that may be especially vulnerable to affordability challenges.

Projection work suggests that the community may require 308 additional housing units by 2041. Of these, about 95 should be intentionally built at below-market or deeply affordable prices.

Rental housing

Homeownership is becoming increasingly unaffordable for the median household, forcing many who would prefer to own a home to rent instead. Although renting is also experiencing a significant rise in costs provincially, it often remains the more cost-effective option between the two tenures.

¹ HART. (2024). Housing Needs Assessment Tool. University of British Columbia. <https://hart.ubc.ca/housing-needs-assessment-tool/>

Local data shows a dissimilar trend, with the share of renter-occupied dwellings falling from 14% to 9% between 2016 and 2021. Much of this loss is among working age-led households and may be, in part, linked to broader unaffordability influencing residents to move elsewhere. Renter households have historically made up a small portion of overall households.

Nevertheless, broader vacancy trends in the RDEK's urban areas and across BC suggest that the demand for rental housing should grow – as rental vacancy rates continue to decrease, there is a rise in demand for rental housing relative to available supply.

Special needs housing

Although data on waitlists and core housing need is not specific to community members with special needs, national disability statistics² show that overall rates of disability increased from 22.3% to 27.0% between the 2017 and 2022 surveys. Much of this increase is attributed to the growth of the senior population.

However, increases were also observed among youth and working-age adults, with significant rises in mental health, learning, and developmental challenges. This indicates a broad need for improved access to supportive housing options that cater to various specific support needs.

Housing for seniors

According to projections derived from BC Statistics data, the community could anticipate that senior-led households overall may be a consistent driver of dwelling demand growth over the next two decades. Total senior-led households may increase 26% (325 to 410) by 2041 and could represent 44% of total households.

In 2022, the Canadian disability rate among the senior population was 40%, an increase of 3 percentage points since the last survey in 2017. A significant portion of this rate is related to mobility issues, and the likelihood of disability increasing with age.

Given the anticipated growth in senior-led households and the elevated disability rate within this group, increased senior housing interventions are necessary. These could include ensuring senior facilities are widely permitted locally, further modifying building standards to support aging in place, or developing and improving existing senior services and programs.

While many solutions fall outside the direct influence of local or regional governments, there may be opportunities to partner with other levels and local or regional organizations.

Housing for families

Families, particularly couples, are often the most capable of owning or renting a dwelling due to the higher likelihood of dual-income households. This makes families among the most competitive households in the housing market.

Projections suggest that there may be a rebound of young family age groups (those led by a 25- to 44-year old) which could lead to an increase in families with children. From 2021 to 2041, this category may grow 40% – 150 to 210 – suggesting sustained demand for family-appropriate dwellings (e.g., those with more bedrooms or larger floor areas).

² Statistics Canada. (2023, December 1). Canadian Survey on Disability, 2017 to 2022. <https://www150.statcan.gc.ca/n1/daily-quotidien/231201/dq231201b-eng.htm>

Shelters to address homelessness

The RDEK's rural areas are not the primary sources of units and programs related to homelessness and other non-market interventions. Nevertheless, national and provincial trends show that overall homelessness is on the rise, with hidden rural homelessness likely increasing.

Using HART's income categorization methodology, about 3% of local households (25) were identified as earning "very low" incomes in 2021. These individuals are the most vulnerable to changes in their housing circumstances and are the most likely to require emergency housing interventions. Note that the 3% is likely a conservative estimate since incomes from the 2021 Census are distorted by COVID-19 relief payments (i.e., incomes were generally reported as higher than they actually were, especially for lower income households). The share of very low- and low-income earning households may in actuality be higher, demonstrating that fewer people can afford market rents and prices than otherwise identified.

Addressing homelessness locally is ideal, as it allows residents to remain within their community. However, doing so can be challenging. Despite these difficulties, local governments should stay engaged in regional homelessness strategies to help coordinate and determine the allocation of emergency housing services and programs.

Proximity to transportation

Shelter costs are just one of many expenses that individuals and households must manage, and the ability to afford one thing often depends on the ability to afford another. Access to multiple transportation options is crucial, offering low-cost alternatives, improved access to jobs and essential services, and an enhanced overall quality of life.

While rural areas grapple with many of the same concerns as their urban counterparts, they generally have fewer options available to address transportation issues. For instance, the capacity to allow for denser, more accessible communities is largely contingent on the adequacy of private well and septic. Furthermore, active or public transportation networks must cover greater geographies and thus are generally more resource intensive to develop.

With an anticipated growing population and household base, it is especially important for the regional government to work towards goals to improve access to employment and housing options that might otherwise be geographically or economically out of reach. Moreover, new housing developments should prioritize existing and planned transportation infrastructure to ensure equitable access to alternative forms of mobility. Lastly, emphasis should also be put on expanding active transportation and recreation options. While in most cases active transportation may not be feasible for commuting based on distance, trails and pathways offer unique amenities for rural and urban residents alike, especially those who might not otherwise be close to community centres.

2.3 Recent Community Housing Action

The following is a summary of strategy, policy, and regulatory changes since the initial HNR of 2021, inclusive of the document / initiative the change is tied to, the description of the changes, and the status of the changes.

Amendment of secondary suite provisions, Bylaw No. 3312

The Province of BC enacted Bill 44 as part of the Homes for People action plan to address the housing crisis across the province. The Act set out new requirements for local governments with

respect to small-scale multi-residential housing (SSMUH). Local governments had to adopt zoning bylaws that align with the SSMUH legislation by June 30, 2024.

While much of the SSMUH legislation applies to municipalities (namely, allowing at minimum 3 to 4 units in all residential zones instead of single-family exclusionary zoning), some are required across BC's electoral areas. Specifically, secondary suites must be permitted in all residential zones.

Electoral Area E had already permitted secondary suites; thus, amendments were made to align the zoning bylaw with legislative requirements. Such amendments include:

- Amendments to definitions of multiple-family dwelling, secondary suite, single-family dwelling, and two-family dwelling.
- Increase in permitted size of the secondary suite from 40% to 49% of the principal dwelling unit.
- Clarification on the maximum number of principal dwelling units permitted by the Bylaw.
- Secondary suite added as a permitted accessory use in the principal dwelling unit only in the following zones:
 - Residential (A): R-1(A) Zone
 - Recreation Residential (A): RES-1(A) Zone
 - Recreation Residential (B): RES-1(B) Zone
 - Recreation Residential (C): RES-1(C) Zone
- Decrease in the required side yard setback when adjacent to another parcel that is not a road (interior side yard) from 1.5 m to 1.2 m for the following zones:
 - Residential: R-1 Zone
 - Residential (A): R-1(A) Zone
 - Residential (Semi-Rural): RS-1 Zone

In addition to the above, the RDEK is working on expanding the eligibility requirements for secondary suites.

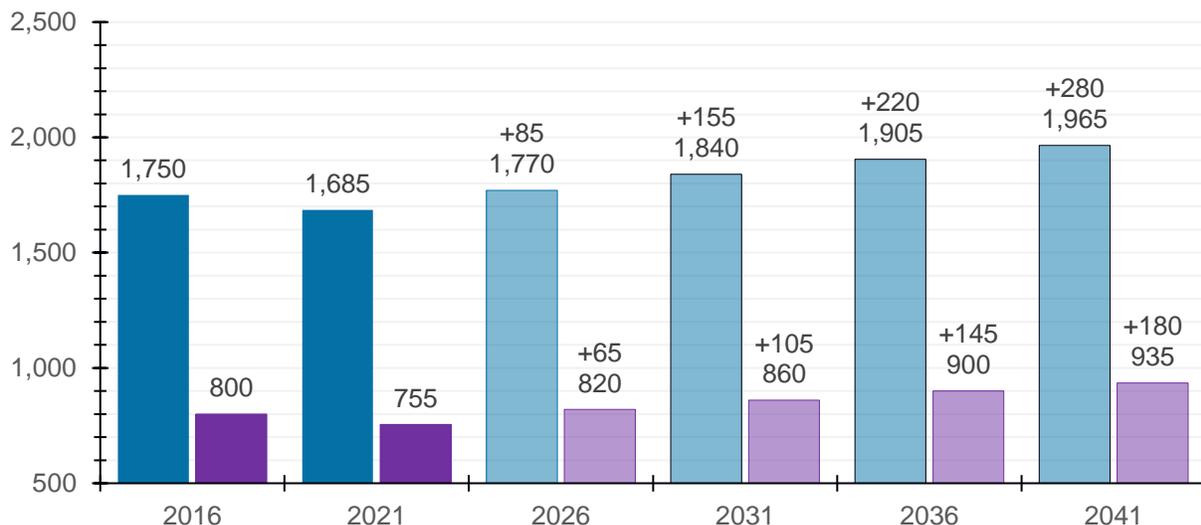
3 Demographic Change

In 2021, Statistics Canada reported that Electoral Area E’s total population contracted by about 4% (from 1,750 to 1,685) between 2016 and 2021. The population decrease supports the corresponding contraction among households. Note that Statistics Canada defines a household as a person or group of persons sharing the same dwelling without another usual residence.

Figure 3-1 illustrates the historical anticipated change for both total population and households. Projections are derived using provincial government produced projections for the total of the RDEK’s rural communities and are based on 2021 as the base year to align with later discussed housing demand calculations.

- By 2041, the electoral area may rebound and reach a total population of 1,965 – an increase of 17% over two decades (or 280 people). Calculations suggest growth should primarily come from senior (65+) aged residents and 25- to 44-year-olds, though most age groups could experience an increase during the same period.
- Alongside the population, total households may increase to 835 – a 24% increase (or 180 households). While the 25- to 44-year-olds population should lead the increase in percentage terms, greatest absolute household growth should be among households led by someone aged 45-or-older.

Figure 3-1: Historical & anticipated population and households, and change since 2021



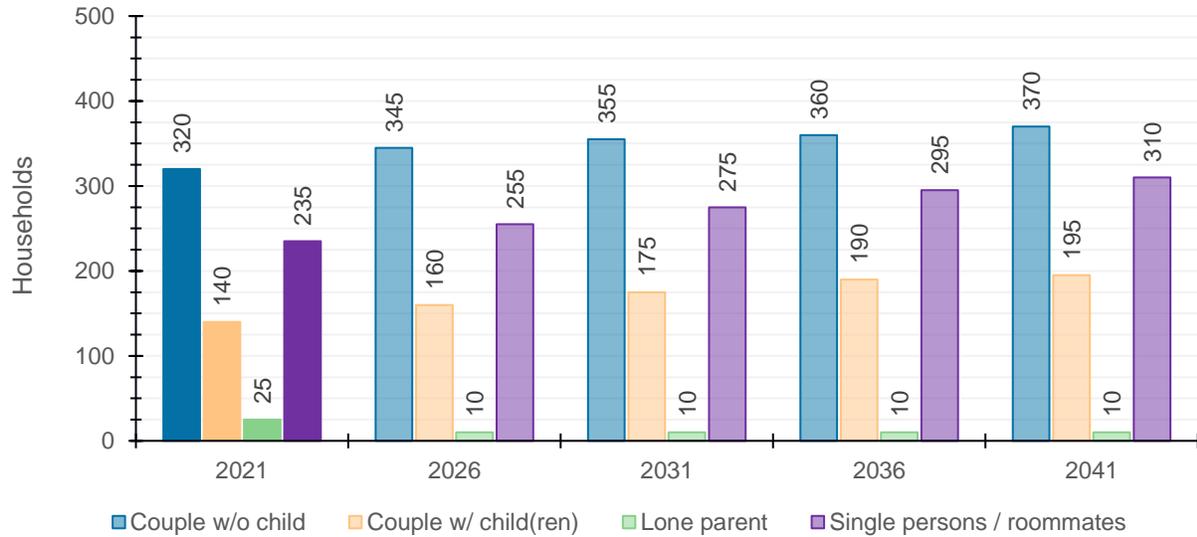
Source: derived from Statistics Canada Census profiles and rural area BC P.E.O.P.L.E projections

Figure 3-2 illustrates the projected distribution of future households by family type. These calculations are based on the 2021 relationship between family type and the age of the head of the household, which is then applied to the projected future age group distributions.

- Notable increases are expected among couple families without children, which is typical of an aging population (as dependents move out of their parents' or guardians' homes). Aging populations also lead to a rise in single-person households, a trend reflected in the projections.

- Growth may also occur among couples with children, indicating a potential increase in demand for larger dwellings with more bedrooms.

Figure 3-2: Anticipated households by household family type



Source: derived from Statistics Canada Census data tables and rural area BC P.E.O.P.L.E projections

4 Housing Profile

4.1 Existing Inventory

The 2021 Census recorded 977 total dwellings in the electoral area. Of those, 755 were occupied by a usual resident. A usual resident is someone that lives in their dwelling more than half of the year, which indicates it is their “primary” place of residence. Conversely, a non-usual resident occupied dwelling could include a recreational property, a temporarily occupied dwelling, or an unoccupied home that is otherwise fit for habitation. This means that about 23% of local dwellings may have been used for purposes other than permanent occupation.

Table 4-1 summarises the communities totals and distribution by structure type (for dwelling occupied by a usual resident). Figure 4-1 shows the distribution of the current dwelling stock by its age of construction, disaggregated by tenure. For the years that display no construction activity, this may not mean that no construction occurred, but instead that the volume of construction was small enough to either be suppressed by Statistics Canada for confidentiality or was rounded to 0. In either case, the lack of a reported value suggests slow construction activity.

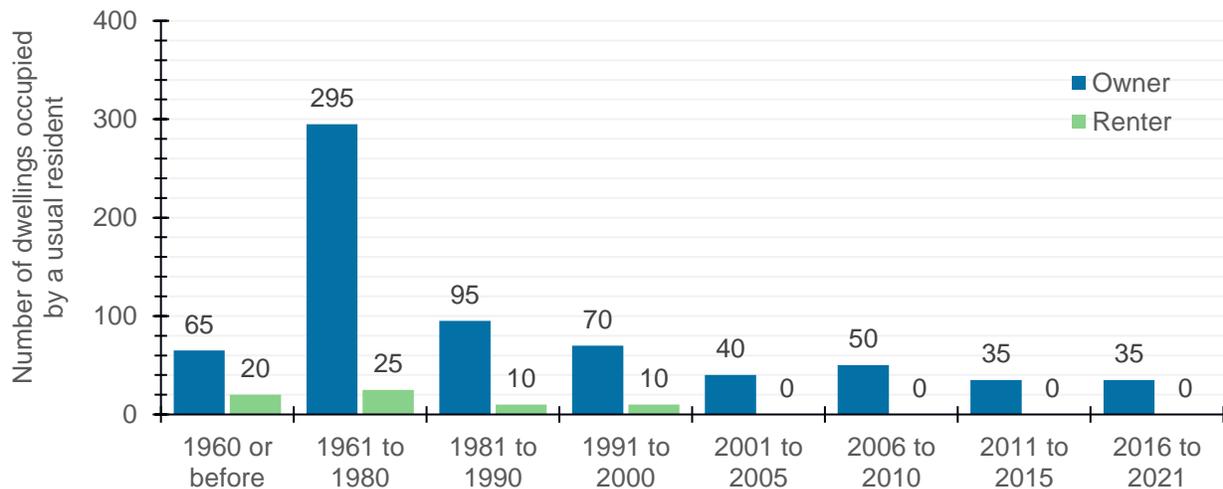
Table 4-1: Dwellings occupied by usual residents by structural type and tenure, 2021

	Total	Single	Row	Semi	Duplex	Apt (<5 floors)	Apt (5+ floors)	Mobile
Total	755	715	0	0	0	0	0	45
Share	100%	95%	0%	0%	0%	0%	0%	6%
Owner	91%	92%	-	-	-	-	-	56%
Renter	9%	8%	-	-	-	-	-	44%

Source: BC Government purchased Custom Statistics Canada Census Tabulations

- Single-detached homes account for about 95% of the permanently occupied housing supply (715 units), with the remainder being mobile homes.

Figure 4-1: Dwellings occupied by usual residents by age of construction and tenure, 2021



Source: BC Government purchased Custom Statistics Canada Census Tabulations

- More than half of local resident occupied dwellings were built before the 1980s, with the greatest portion occurring in the 1960s and 1970s.
- About 9% of permanently occupied units are rentals, most of which were also pre-1980.

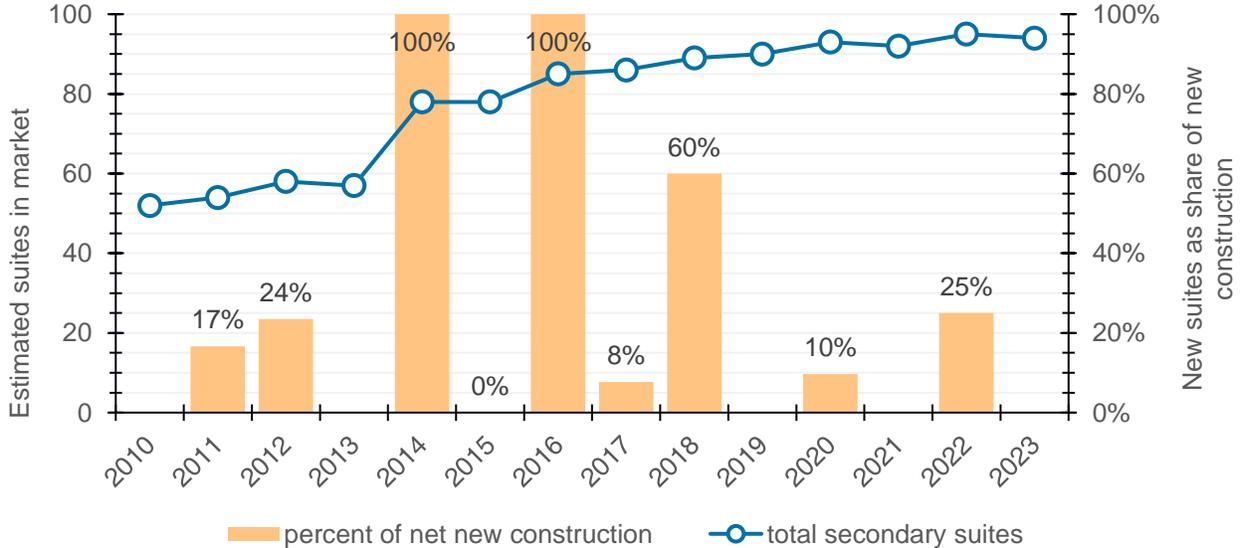
4.2 Secondary Suites

Secondary suites have emerged as a practical alternative housing type, for both urban and rural areas, and is another tool in addressing both affordability and availability challenges. These self-contained units, often located within or attached to an existing single-family home, provide additional living space for extended family, renters, or individuals looking for more affordable housing options.

Figure 4-2 provides an estimate of how many secondary suites may exist across the electoral area, as well as the share of new construction represented by suites in a given year. Estimates are derived from BC Assessment data released for HNRs. These estimates were calculated by identifying properties with more units than the typical property type. For example, a single-family home with more than one unit is deemed to have a suite, and a duplex with more than two units is similarly considered to include a suite. While the actual number may vary from these estimates, the results offer a general sense of the volume of secondary suites that may exist locally.

- There were about 94 secondary suites across the electoral area as of 2023, representing about 9% of the total dwelling stock.
- Relative to the total stock, secondary suites have become a popular alternative housing form, with its inventory growing at a consistent pace since 2015.

Figure 4-2: Historical volume of secondary suites and annual secondary suite share of new units



Source: derived from BC Assessment

4.3 Short-term Rentals

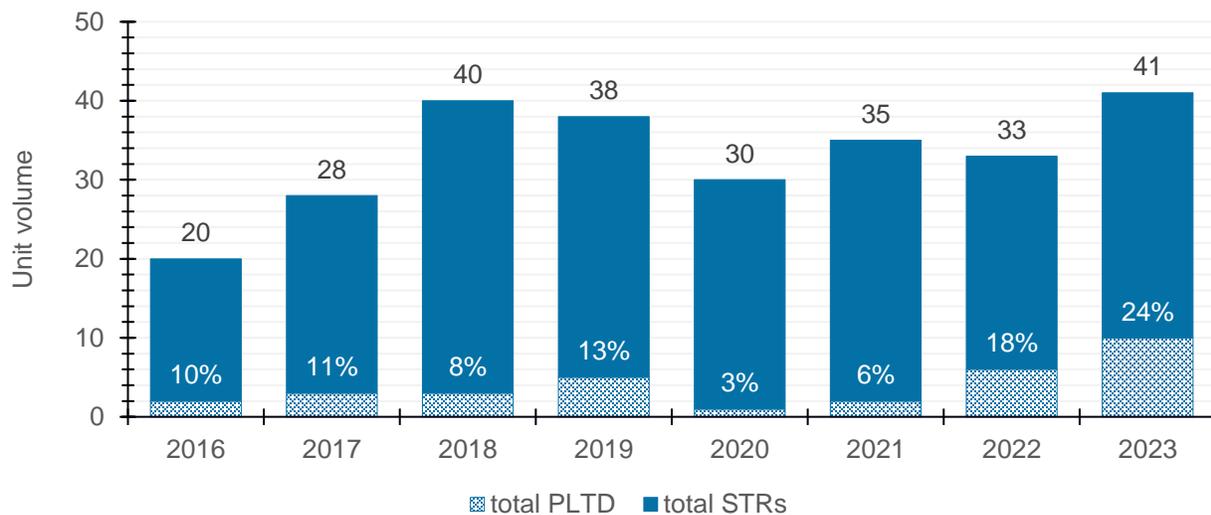
Short-term rentals (STRs) are a popular and flexible approach to utilizing residential properties for temporary lodging. They blur the distinction between rental housing and commercial hospitality. With the expansion of the STR market comes growing concerns about its impact on the traditional residential real estate sector, particularly whether STRs are displacing long-term housing options, reducing housing supply, and making it more challenging for households to secure permanent residences.

Figure 4-3 depicts the changes in unique STR properties from 2016 to 2023 (the most current full year of data), along with the estimated number of unique properties that could be potential long-term dwellings (PLTDs). This categorization is based on the methodology used by Statistics Canada³ and the same data source: AirDNA™, a company that compiles monthly information on the STR market by collecting data from various STR platforms' public-facing websites.

Statistics Canada’s research identifies “potential long-term dwellings” (PLTDs) as units on the STR market that could potentially become permanent housing provided the STR did not exist. The criteria to be a PLTD are:

- The listing on Airbnb and/or Vrbo is for an entire unit.
- The unit is listed for at least 180 days a year (thus giving the perception of being used mostly for commercial purposes, versus residential).
- The property type provided by the STR host does not correspond to a list of vacation-type properties, as selected by Statistics Canada.

Figure 4-3: Annual total STRs and potential long-term dwellings (PLTDs), and PLTD share of total



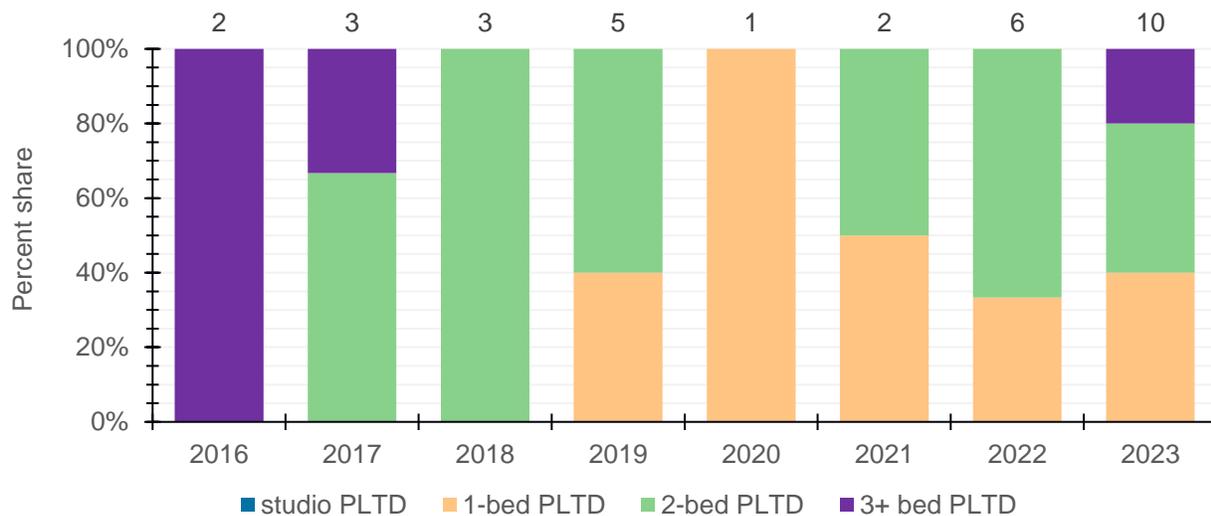
Source: derived from AirDNA™

³ Statistics Canada. (2024, July 30). Analysis in Brief: Short-term rentals in the Canadian housing market. <https://www150.statcan.gc.ca/n1/pub/11-621-m/11-621-m2024010-eng.htm#n12-refa>

- While there has been some fluctuation, local STR inventories have generally been on the rise since their introduction in 2016. By the end of 2023, 41 unique listings were on the market over that year.
- In 2023, PLTDs accounted for a notable portion of STRs – about 25%, or approximately 10 units. This is the greater volume it has been since its inception locally.
- Since their arrival in the local market, PLTDs have made up a negligible number of local dwellings, with a maximum of 1% of total inventory potentially allocated to these STRs.
- Relative to historical trends, the volume of PLTDs compared to total dwellings was its highest in 2023 – though the share remains markedly small.

Figure 4-4 illustrates how local PLTDs distribute relative to their dwelling size (i.e., the number of bedrooms in the unit).

Figure 4-4: Annual total PLTDs and share of PLTDs by number of bedrooms



Source: derived from AirDNA™

- Since 2016, the greatest share of PLTDs are two-bedrooms large – an average of 50% over all years of data. Another 31% were one bedroom large.

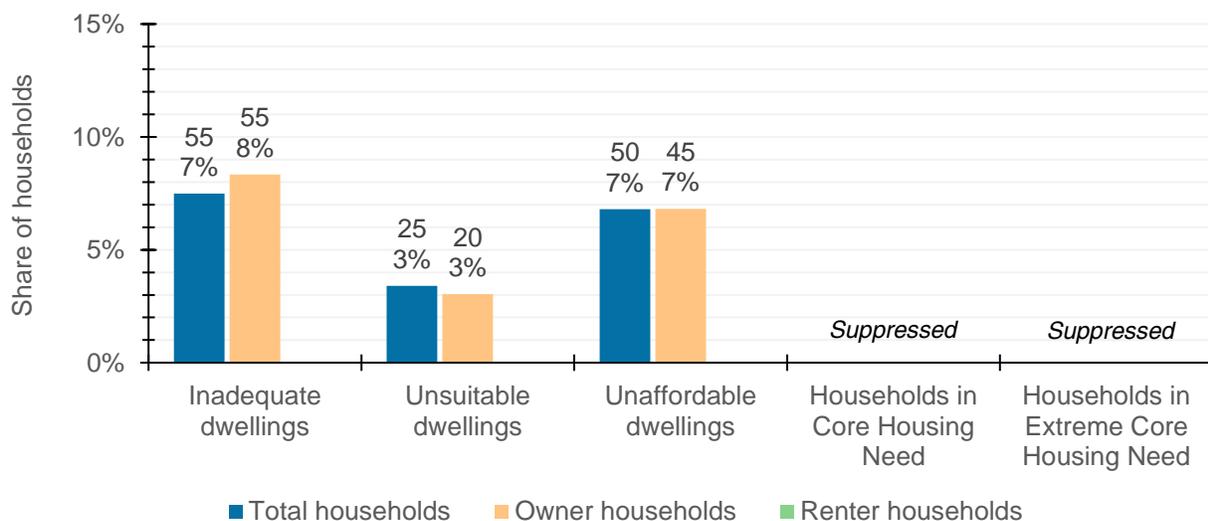
5 Housing Indicators

CMHC's Core Housing Need (CHN) metric assesses whether a household's living situation fails to meet any of three criteria and whether there are alternatives available in the market to address those needs. The criteria include adequacy (the condition of the dwelling), suitability (whether the home is overcrowded), and affordability (spending less than 30% of before-tax household income on shelter costs). Additionally, "Extreme Core Housing Need (ECHN)" refers to households spending more than 50% of their income on shelter.

While unaffordability is often the main contributor to CHN, living in an unaffordable home does not necessarily indicate CHN. Affordability is strictly based on the 30% threshold, but CHN takes into account whether affordable alternatives exist. Thus, CHN considers whether a household may be living in an unaffordable situation by choice (e.g., purchasing an expensive home now to enter the market despite cheaper available rental options) or out of necessity.

Figure 5-1 shows the inadequacy, unsuitability, unaffordability, CHN, and ECHN rates for all households as well as households by tenure. Note that blanks exist where the data showed zeroes, which are assumed to be cases of suppression resulting from Statistics Canada's rounding practices to protect confidentiality.

Figure 5-1: Share of households experiencing a specific housing indicator by tenure, 2021



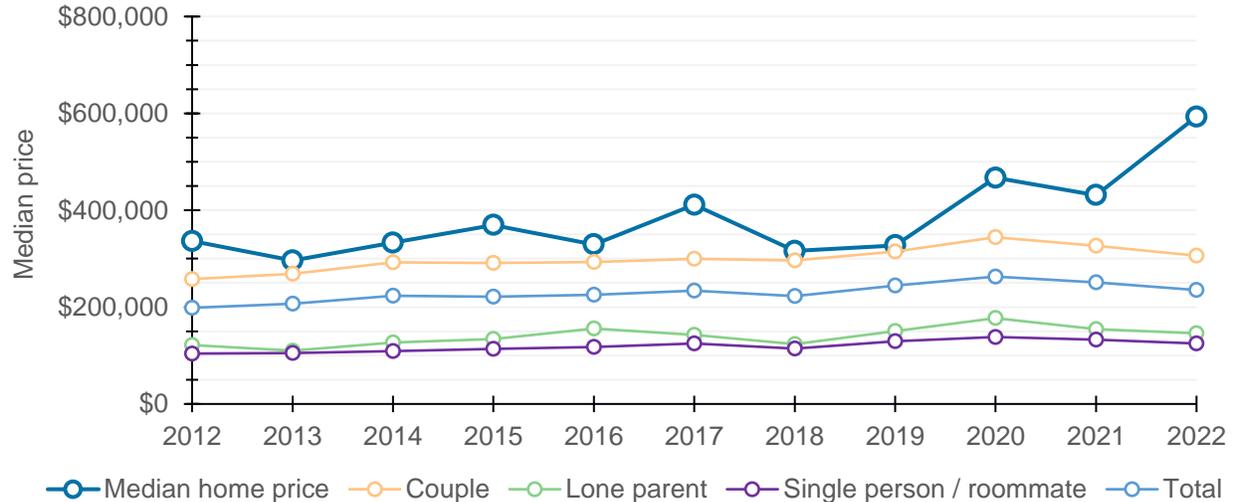
Source: BC Government purchased Custom Statistics Canada Census Tabulations

- Unaffordability is the housing indicator often most prevalent among households. Locally, 7% of households lived in unaffordable circumstances. While renter household data is suppressed, the typical relationship of affordability and tenure is that there is higher prevalence of challenges among renter households.
- In 2021, about 7% of local households lived in a home requiring major repair and 3% lived in a dwelling that was overcrowded. The high rate of inadequacy suggests an old dwelling inventory that is experiencing challenges regarding quality / condition. The 2016 rate of inadequacy was also 7%.

6 Change in Affordability

Figure 6-1 illustrates how the local historical median cost of housing compares to estimated affordable housing prices (based on a set of mortgage assumptions and annual incomes) by household family type. The purpose is to highlight the impact of changing local incomes and prices on affordability.

Figure 6-1: Historical estimated affordable dwelling price by household type vs actual median home price



Source: derived from BC Assessment, custom Statistics Canada dataset⁴ and mortgage assumptions

- From 2012 to 2019, the median couple household was the only defined household type able to afford or come close to affording the median housing price. Couple households are more likely to have two income earners.
- Notwithstanding, while housing prices fluctuated between 2012 and 2020, the overall relationship between said prices and what was actually affordable remained relatively consistent.
- Starting in 2020, the area's prices maintained an upwards trajectory, widening the gap between what is available in the market and what the typical household can afford. Notably, the gap between the median house price and the affordable threshold for the median household was approximately \$103,800 in 2016, escalating to \$357,700 by 2022.
- This highlights a notable disparity between growth in prices versus growth in estimated incomes, leading to a degradation of household purchasing power; particularly, for shelter.

Important note: The gap between the affordable purchase price and actual price reflects the median. There are individuals or households who face significantly greater and significantly less financial challenges related to their shelter. As of 2021, 7% of local owner households reported not reasonably affording where they live.

⁴ Statistics Canada. Table 11-10-0012-01 Distribution of total income by census family type and age of older partner, parent or individual. DOI: <https://doi.org/10.25318/1110001201-eng>

7 Anticipated Housing Demand

7.1 Demand by Component

To determine the current and anticipated housing demand for the electoral area, we refer to the HNR demand calculation methodology, released by the Province in June 2024. The purpose of a standardized method for calculating demand ensures that all local governments produce consistent and comparable assessments of their housing need.

The HNR Method estimates the total number of housing units required to address a community's current and anticipated housing needs over 5- and 20-year timeframes, based on publicly available data sources that can be applied to communities of various scales. It is composed of the following six components (labeled A through F):

Component	Housing units for:	Intention
A	Households in Extreme Core Housing Need	To estimate the number of new units required for those in vulnerable housing situations. Extreme need refers to those paying more than 50% of household income on shelter costs.
B	Individuals experiencing homelessness	To quantify the supply of permanent housing units required for those currently experiencing homelessness.
C	Suppressed households	To address those households that were unable to form between 2006 and the present due to a constrained housing environment.
D	Anticipated household growth	To quantify the additional households required to accommodate an increasing population over twenty years. Note that anticipated growth for municipalities is based on the average of local and regional projections (thus, population / household growth trends discussed above may not follow the same trajectory as dwelling projections) and electoral areas use solely regional projections.
E	Increasing the rental vacancy rate to 3%	To add surplus rental units to restore local vacancy rates to levels representing a healthy and well-functioning rental housing market. Typically, rates between 3% and 5% are considered healthy rates.
F	A local demand buffer	To reflect additional demand for housing within a given community, beyond the minimum units required to adequately house current and anticipated residents. This is called the "demand buffer" and is designed to better account for the number of units required to meet "healthy" market demand in different communities. For the purposes of HNRs, a demand factor is based on a ratio of housing price to housing density, and is calculated for each applicable community. Electoral areas do not apply the demand buffer.

Source: HNR demand calculation methodology ([link](#))

Table 7-1 provides a summary of the result for each component of the HNR Method, as required over the next 5 years and 20 years (as per legislative requirements).

- Results indicate that the area may need to build 101 units by 2026 and 308 units by 2041.

- Components A, B, C, and E contemplate unmet “current” demand, and thus serve as an estimate of the existing shortage (without consideration of demographic growth since 2021, which is the reference year).

Table 7-1: Anticipated housing demand by anticipated period

Component	5 year (by 2026)	20 year (by 2041)
A: Extreme Core Housing Need	0	2
B: Homelessness	3	6
C: Suppressed households	24	97
D: Anticipated growth	73	203
E: Vacancy	0	1
F: Demand buffer	0	0
Total	101	308

7.2 Anticipated Demand versus Historical Supply

From 2016 to 2022, local permit activity averaged around 10 units annually, mostly split between single-family homes and manufactured homes.

If this growth rate continues, about 200 dwellings could be built over two decades, below the projected demand of 308 units. This suggests the electoral area may not be well positioned to meet housing needs, even in light of expanded provisions for secondary suites.

While factors influencing supply and demand may shift over the next 20 years, potentially changing the outlook, it is crucial to keep encouraging construction, as the risks of underbuilding are greater than overbuilding. Additionally, not all demand will be for the same type of housing, with some focused on more affordable options, as discussed in the next section.

7.3 Distribution of Demand

An adaptation of the HNR Method provides a rough idea of what the electoral area could expect in terms of market and non-market housing demand currently and over the projection period. Table 7-2 summarizes anticipated demand, disaggregated by the number of bedrooms and intended market / price model.

Note that non-market housing has been separated into “affordable / below-market” housing (i.e., housing explicitly offered at prices below market⁵ and “deeply affordable”⁶ housing.

⁵ Below-market units refer to dwellings that is more affordable than market housing, but is usually delivered by the private market. Below-market rentals would include those priced at 80% of Median Market Rent (MMR), a threshold often used by CMHC funding programs. Building below-market rentals can be incentivized by local policies (e.g., increased density) or funding opportunities. Below-market ownership options can be alternative ownership models like co-operatives or community land trusts. In addition, affordable housing includes rent-geared-to-income units (often social housing) whose maximum income eligibility requirements are typically above what may necessitate deep affordability, as defined below.

⁶ Deeply affordable housing refers to units that should be offered at the shelter rate of income assistance and is often combined with support or wraparound services.

Table 7-2: Anticipated demand disaggregated by anticipated model and required number of bedrooms

	Market		Affordable / below-market		Deeply affordable		Total	
	5-year	20-year	5-year	20-year	5-year	20-year	5-year	20-year
0- / 1-bed	14	42	18	55	5	12	37	109
2-bed	22	69	3	11	1	2	27	82
3-bed	19	57	2	7	1	2	22	66
4+ bed	14	45	1	5	0	1	16	51
Total	69	214	25	78	7	17	101	308

- As mentioned, the 5- and 20-year demand projections suggest a need for 101 and 308 units, respectively.
- Market housing should remain the primary contributor to the local inventory, though there is a clear need for non-market interventions. By 2041, the community may need 78 affordable / below-market offerings and 17 additional deeply affordable units.

NOVEMBER 2024

Electoral Area F

RDEK Community Profile

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1 Introduction

The purpose of this document is to offer an overview of the current and anticipated housing conditions for the Regional District of East Kootenay's (RDEK's) Electoral Area F. Such an understanding is foundational for the support of future initiatives and tracking of community progress. The insights generated by housing needs data can inform land use and social planning initiatives at local levels, as well as provide hard evidence in support of advocacy to senior levels of government. They are also a useful resource for those engaged in or entering the housing sector.

While an important document for directing policy, a Housing Needs Report (HNR) is also a requirement for local communities, as set out in BC's *Local Government Act* and the Housing Needs Reports Regulation, as amended by Bill 44. While provincial regulations dictate which data HNRs must include, this document serves as a brief update to the last HNR (produced in November 2021). A full HNR (that meets all data collection and analysis requirements) must be produced by 2028. Relatedly, this document does not go into detail about all HNR related topics, instead choosing which elements are most helpful as an interim update.

1.1 Executive Summary

According to the 2021 Census, around 14% of households in the area spent more than 30% of their income on housing, demonstrating that local affordability challenges exist. With rates of unaffordability already high relative to the RDEK, widening gaps between local incomes and house prices suggest that conditions have worsened since the Census.

Although some residents may be financially secure, about 19% of households were categorized as "very low" or "low" income, underscoring the vulnerability of many to housing affordability issues. Projections indicate a potential need for 632 overall units by 2041, with at least 211 identified as being ideally in the form of below-market or deeply affordable units.

Senior-led households may to grow by 56% by 2041, with seniors potentially representing nearly about 49% by that time. Given increased prevalence of disabilities within this group, there is a pressing need for senior-specific housing interventions, such as improved accessibility and supportive services.

Other housing challenges include addressing homelessness and supporting special needs populations. National trends suggest that hidden homelessness may be rising in rural areas. About 3% of local households earned "very low" incomes in 2021, making them particularly vulnerable to the impacts of rising shelter costs. Furthermore, the increase in younger family households over the next two decades is likely to drive demand for family-specific housing, such as larger units with more bedrooms.

As of 2023, there were approximately 216 secondary suites in the electoral area, making up about 4.5% of the total dwelling stock. Secondary suites have gained popularity as an alternative housing option regionally and locally. Affordability trends suggest there should be increasing demand for more flexible and affordable living arrangements within the community, especially as rules around secondary suites become more permissive, and as housing affordability challenges impact many residents.

In addition to secondary suites, short-term rentals (STRs) have played a considerable role in the local housing landscape (especially as it is associated with the Panorama Mountain Resort), though often of a less positive note. Since 2017, STRs that could have otherwise been potential long-term dwellings (PLTDs) made up about 7% of the total local dwelling stock – though about half of the PLTDs are specific to the Panorama Mountain Resort and are specifically tied to a tourism / recreation use. Historically, about 44% of PLTDs have been three-or-more bedrooms large – units that could more readily accommodate families with children, a segment that is anticipated to grow over the next two decades.

1.2 Community Data Summary

POPULATION	2021	2026	2041
Total people	3,520	3,700	4,110
Percent change since last reported year	-	+5%	+11%
Median age	50.9	50.2	51.0

SENIOR POPULATION (65+)	2021	2026	2041
Electoral Area F	31%	35%	37%
Regional District of East Kootenay	21%	24%	24%
British Columbia	20%	21%	22%

HOUSEHOLDS	2021	2026	2041
Total households	1,585	1,720	1,960
Percent change since last reported year	-	+9%	+14%
Non-senior (< 65) led households	57%	52%	50%
Senior (65+) led households	43%	48%	50%
Average household size	2.20	2.13	2.08

BEFORE-TAX HOUSEHOLD INCOME* 2021	Overall	Owners	Renters
Electoral Area F	\$84,000	\$88,000	\$51,200
Estimated local hourly wage	\$46.15	\$48.35	\$28.13
Regional District of East Kootenay	\$88,000	\$98,000	\$55,200
British Columbia	\$85,000	\$100,000	\$63,200

* 2021 incomes (based on 2020 taxfiler data) are distorted by COVID-19 relief payments that were present at the time.

LOCAL HOUSE PRICES	2016	2019	2022
Median purchase price	\$407,800	\$403,800	\$588,200
Percent change since last reported year	-	\$0	+46%
Estimated required income to afford house	\$114,000	\$120,000	\$181,400
Estimated local hourly wage required	\$62.64	\$65.93	\$99.67

LOCAL RENTS	2011	2016	2021
Average rent	\$1,243	\$1,057	\$1,109
Percent change since last reported year	-	\$0	+5%
Estimated required income to afford rent	\$66,300	\$56,400	\$59,100
Estimated local hourly wage required	\$36.43	\$30.99	\$32.47

HOUSING CRITERIA (definitions in Section 5)	Overall	Owners	Renters
Inadequacy	5%	5%	-
Unsuitability	2%	1%	-
Unaffordability	14%	14%	22%
Core Housing Need	14%	12%	28%
Extreme Core Housing Need	4%	3%	-

DWELLING DEMAND	In 5 years	In 20 years
Total units	208	631
0- / 1-bedroom unit	70	212
2-bedroom unit	57	171
3-bedroom unit	47	141
4+ bedroom unit	34	107

2 Interim Housing Needs Report Requirements

The first legislative requirements for housing needs reports were introduced in 2019, mandating local governments to collect data, analyze trends, and present reports detailing current and anticipated housing needs. The RDEK published its first Housing Needs Report for Electoral Area F in 2021.

In 2023, amendments to the Local Government Act introduced new requirements for these reports. Local governments must now use a standardized methodology to identify 5- and 20-year housing needs in their communities and update their official community plans and zoning bylaws to accommodate the projected number of units. In addition, communities must also provide an overview of the work performed to address housing need since their last HNR and must provide a statement about the need for housing in close proximity to transportation.

2.1 Current and Anticipated need

The following is the result of analysis using the province prescribed HNR Method. Note that method results use 2021 as the base year for calculations.

Table 2-1: HNR Method base year versus current year estimates

Description	5-year	20-year
Total demand from 2021 base year	208	632

2.2 Key Areas of Local Need

Affordable housing

According to the Census, unaffordability remains the largest contributor to Core Housing Need, with about 14% of local households spending more than 30% of their total income on shelter in 2021. Alongside a higher rate of Core Housing Need than the RDEK (14% versus 7%), there is a notable widening of the gap between local income purchasing power and actual house prices indicating a worsening of conditions post-Census.

Income categorizations based on Housing Assessment Resource Tool (HART) methodologies¹ show that approximately 19% of households earned a "very low" or "low" income in 2021. While many in these categories may already be shelter-secure (e.g., retired households with fully paid-off mortgages), this percentage represents a significant portion of the population that may be especially vulnerable to affordability challenges.

Projection work suggests that the community may require 632 additional housing units by 2041. Of these, about 211 should be intentionally built at below-market or deeply affordable prices.

Rental housing

Homeownership is becoming increasingly unaffordable for the median household, forcing many who would prefer to own a home to rent instead. Although renting is also experiencing a significant rise in costs provincially, it often remains the more cost-effective option between the two tenures. Even so, local shares of renter-occupied dwellings decreased from 13% to 10% from 2016 to

¹ HART. (2024). Housing Needs Assessment Tool. University of British Columbia.
<https://hart.ubc.ca/housing-needs-assessment-tool/>

2021, due to overall household growth being predominantly through homeownership opportunities around Canal Flats and Invermere.

Broader vacancy trends in the RDEK's urban areas and across BC suggest that the demand for rental housing should grow – as rental vacancy rates continue to decrease, there is a rise in demand for rental housing relative to available supply.

Special needs housing

Although data on waitlists and core housing need is not specific to community members with special needs, national disability statistics² show that overall rates of disability increased from 22.3% to 27.0% between the 2017 and 2022 surveys. Much of this increase is attributed to the growth of the senior population.

However, increases were also observed among youth and working-age adults, with significant rises in mental health, learning, and developmental challenges. This indicates a broad need for improved access to supportive housing options that cater to various specific support needs.

Housing for seniors

According to projections derived from BC Statistics data, the community could anticipate that that senior-led households overall may be a consistent driver of dwelling demand growth over the next two decades. Total senior-led households may increase 46% (665 to 970) by 2041 and could represent 49% of total households.

In 2022, the Canadian disability rate among the senior population was 40%, an increase of 3 percentage points since the last survey in 2017. A significant portion of this rate is related to mobility issues, and the likelihood of disability increasing with age.

Given the anticipated growth in senior-led households and the elevated disability rate within this group, increased senior housing interventions are necessary. These could include ensuring senior facilities are widely permitted locally, further modifying building standards to support aging in place, or developing and improving existing senior services and programs.

While many solutions fall outside the direct influence of local or regional governments, there may be opportunities to partner with other levels and local or regional organizations.

Housing for families

Families, particularly couples, are often the most capable of owning or renting a dwelling due to the higher likelihood of dual-income households. This makes families among the most competitive households in the housing market.

Projections suggest that anticipated growth among young family age groups (those led by a 25- to 44-year old) may lead to an increase in families with children. From 2021 to 2041, families with children may grow 18% – 275 to 325 – suggesting sustained demand for family-appropriate dwellings (e.g., those with more bedrooms or larger floor areas).

² Statistics Canada. (2023, December 1). Canadian Survey on Disability, 2017 to 2022. <https://www150.statcan.gc.ca/n1/daily-quotidien/231201/dq231201b-eng.htm>

Shelters to address homelessness

The RDEK's rural areas are not the primary sources of units and programs related to homelessness and other non-market interventions. Nevertheless, national and provincial trends show that overall homelessness is on the rise, with hidden rural homelessness likely increasing.

Using HART's income categorization methodology, about 3% of local households (45) were identified as earning "very low" incomes in 2021. These individuals are the most vulnerable to changes in their housing circumstances and are the most likely to require emergency housing interventions. Note that the 3% is likely a conservative estimate since incomes from the 2021 Census are distorted by COVID-19 relief payments (i.e., incomes were generally reported as higher than they actually were, especially for lower income households). The share of very low- and low-income earning households may in actuality be higher, demonstrating that fewer people can afford market rents and prices than otherwise identified.

Addressing homelessness locally is ideal, as it allows residents to remain within their community. However, doing so can be challenging. Despite these difficulties, local governments should stay engaged in regional homelessness strategies to help coordinate and determine the allocation of emergency housing services and programs.

Proximity to transportation

Shelter costs are just one of many expenses that individuals and households must manage, and the ability to afford one thing often depends on the ability to afford another. Access to multiple transportation options is crucial, offering low-cost alternatives, improved access to jobs and essential services, and an enhanced overall quality of life.

While rural areas grapple with many of the same concerns as their urban counterparts, they generally have fewer options available to address transportation issues. For instance, the capacity to allow for denser, more accessible communities is largely contingent on the adequacy of private well and septic. Furthermore, active or public transportation networks must cover greater geographies and thus are generally more resource intensive to develop.

With an anticipated growing population and household base, it is especially important for the regional government to work towards goals to improve access to employment and housing options that might otherwise be geographically or economically out of reach. Moreover, new housing developments should prioritize existing and planned transportation infrastructure to ensure equitable access to alternative forms of mobility. Lastly, emphasis should also be put on expanding active transportation and recreation options. While in most cases active transportation may not be feasible for commuting based on distance, trails and pathways offer unique amenities for rural and urban residents alike, especially those who might not otherwise be close to community centres.

2.3 Recent Community Housing Action

The following is a summary of strategy, policy, and regulatory changes since the initial HNR of 2021, inclusive of the document / initiative the change is tied to, the description of the changes, and the status of the changes.

Amendment of secondary suite provisions, Bylaw No. 3316

The Province of BC enacted Bill 44 as part of the Homes for People action plan to address the housing crisis across the province. The Act set out new requirements for local governments with

respect to small-scale multi-residential housing (SSMUH). Local governments had to adopt zoning bylaws that align with the SSMUH legislation by June 30, 2024.

While much of the SSMUH legislation applies to municipalities (namely, allowing at minimum 3 to 4 units in all residential zones instead of single-family exclusionary zoning), some are required across BC's electoral areas. Specifically, secondary suites must be permitted in all residential zones.

Electoral Area F had already permitted secondary suites; thus, amendments were made to align the zoning bylaw with legislative requirements. Such amendments include:

- Amendments to definitions of multiple-family dwelling, secondary suite, single-family dwelling, and two-family dwelling.
- Increase in permitted size of the secondary suite from 40% to 49% of the principal dwelling unit.
- Clarification on the maximum number of principal dwelling units permitted by the Bylaw.
- Secondary suite added as a permitted accessory use in the principal dwelling unit only in the following zones:
 - Single Family Residential: R-1
 - Multiple Family Residential (Cluster) – Medium Density Zone: R-4(A)
 - Multiple Family Residential – Community (Cluster) Zone: R-5
 - Recreation Residential Zones: RES-1(A)
- Decrease in the required side yard setback when adjacent to another parcel that is not a road (interior side yard) from 1.5 m to 1.2 m for the following zones:
 - Single Family Residential Zone: R-1
 - Single Family Residential (A) Zone: R-1(A)
 - Single Family Residential – Secondary Suite Zone : R-1(C)
 - Single Family Residential (Resort) Zone: R-1(D)
 - Single Family Residential – Manufactured Home Zone: R-1(MH)

In addition to the above, the RDEK is working on expanding the eligibility requirements for secondary suites.

3 Demographic Change

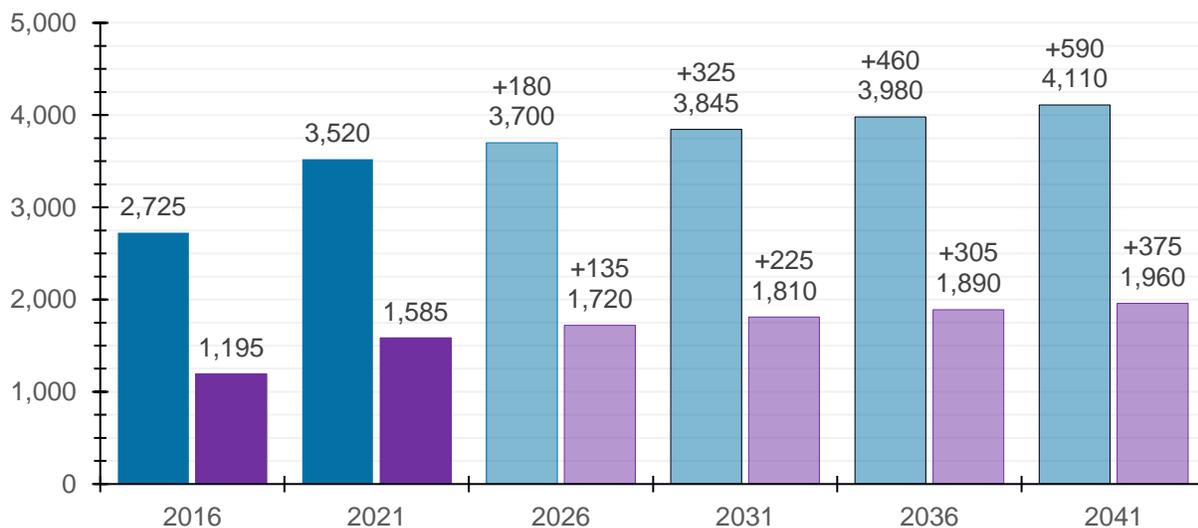
In 2021, Statistics Canada reported that Electoral Area F's total population grew by a notable 29% between 2016 and 2021 (from 2,725 to 3,520). The population increase supports the corresponding growth among households. Note that Statistics Canada defines a household as a person or group of persons sharing the same dwelling without another usual residence.

- While the notable local growth is related to increased demand for individuals and households to move to the community permanently, there is a possibility that the magnitude of growth may be higher than reality due to overcounting of permanent households during the COVID-19 pandemic; particularly, around resort areas.

Figure 3-1 illustrates the historical anticipated change for both total population and households. Projections are derived using provincial government produced projections for the total of the RDEK's rural communities and are based on 2021 as the base year to align with later discussed housing demand calculations.

- By 2041, the electoral area may reach a total population of 4,110 – an increase of 17% over two decades (or 590 people). Calculations suggest growth should primarily come from senior (65+) aged residents and 25- to 44-year-olds, though most age groups should experience an increase during the same period.
- Alongside the population, total households may increase to 1,960 – a 24% increase (or 375 households). The 25-to 44-year-old led household category should lead in percentage growth over the next two decades, with greatest absolute growth among senior-led households.

Figure 3-1: Historical & anticipated population and households, and change since 2021

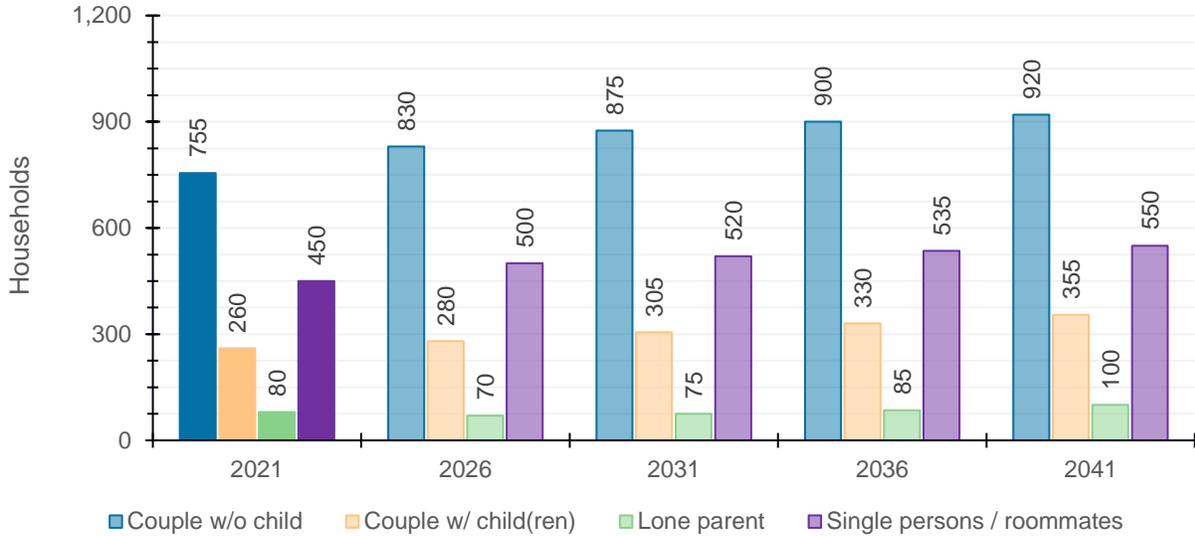


Source: derived from Statistics Canada Census profiles and rural area BC P.E.O.P.L.E projections

Figure 3-2 illustrates the projected distribution of future households by family type. These calculations are based on the 2021 relationship between family type and the age of the head of the household, which is then applied to the projected future age group distributions.

- Notable increases are expected among couple families without children, which is typical of an aging population (as dependents move out of their parents' or guardians' homes). Aging populations also lead to a rise in single-person / unrelated roommate households, a trend reflected in the projections.
- Growth may also occur among families with children (whether one or two parents) – a potential rise of 37%. This suggests an anticipated increase in demand for dwellings with more bedrooms.

Figure 3-2: Anticipated households by household family type



Source: derived from Statistics Canada Census data tables and rural area BC P.E.O.P.L.E projections

4 Housing Profile

4.1 Existing Inventory

The 2021 Census recorded 3,550 total dwellings in the electoral area. Of those, 1,585 were occupied by a usual resident. A usual resident is someone that lives in their dwelling more than half of the year, which indicates it is their “primary” place of residence. Conversely, a non-usual resident occupied dwelling could include a recreational property, a temporarily occupied dwelling, or an unoccupied home that is otherwise fit for habitation. This means that about 55% of local dwellings may have been used for purposes other than permanent occupation.

- In 2016, total dwellings were 3,267 and the share of non-usual resident occupied dwellings was 37%. Both values increased over the five years to 2021, suggesting that new dwelling construction has been largely for permanent households.
- However, the COVID-19 pandemic distorted the number of households reporting as permanent in 2021, particularly in recreational areas like Panorama Mountain Resort. Many individuals worked remotely during the pandemic and may have reported these recreational locations as their permanent residence, even though their primary home was elsewhere. This is partly reflected in the significant rise in the share of usual-resident occupied dwellings, from 37% to 45%.

Table 4-1 summarises the communities totals and distribution by structure type (for dwelling occupied by a usual resident). Figure 4-1 shows the distribution of the current dwelling stock by its age of construction, disaggregated by tenure. For the years that display no construction activity, this may not mean that no construction occurred, but instead that the volume of construction was small enough to either be suppressed by Statistics Canada for confidentiality or was rounded to 0. In either case, the lack of a reported value suggests slow construction activity.

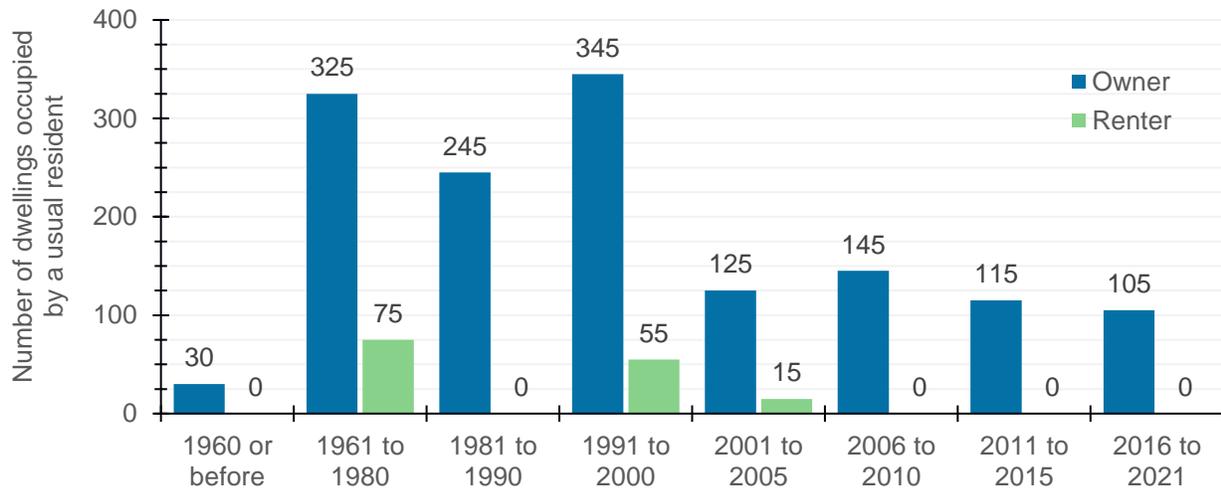
Table 4-1: Dwellings occupied by usual residents by structural type and tenure, 2021

	Total	Single	Row	Semi	Duplex	Apt (<5 floors)	Apt (5+ floors)	Mobile
Total	1,585	1,370	60	50	0	20	0	80
Share	100%	86%	4%	3%	0%	1%	0%	5%
Owner	90%	93%	67%	70%	-	0%	-	82%
Renter	10%	7%	33%	30%	-	100%	-	18%

Source: BC Government purchased Custom Statistics Canada Census Tabulations

- Single-detached homes account for about 8386 of the permanently-occupied housing supply (1,370 units), followed by mobile homes at 5% (80 units).
- About one quarter of local resident occupied dwelling were built in the 1990s, the highest decade level of construction. While construction levels have not met the level of the ‘90s, there has been consistent activity since the early 2000s.
- About 10% of permanently occupied units are rentals.

Figure 4-1: Dwellings occupied by usual residents by age of construction and tenure, 2021



Source: BC Government purchased Custom Statistics Canada Census Tabulations

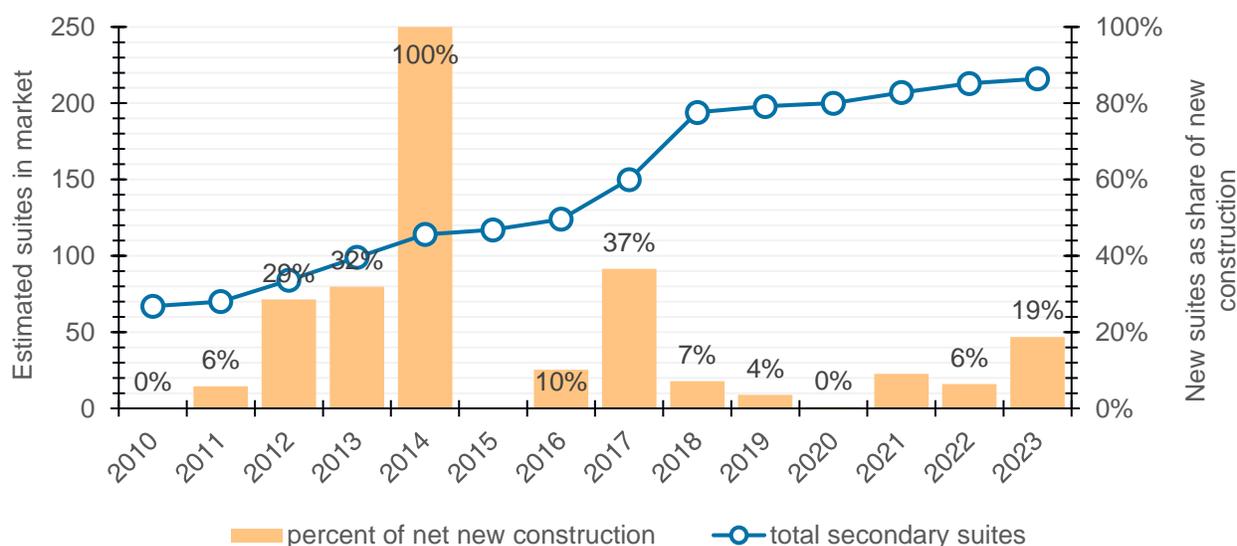
4.2 Secondary Suites

Secondary suites have emerged as a practical alternative housing type, for both urban and rural areas, and is another tool in addressing both affordability and availability challenges. These self-contained units, often located within or attached to an existing single-family home, provide additional living space for extended family, renters, or individuals looking for more affordability housing options.

Figure 4-2 provides an estimate of how many secondary suites may exist across the electoral area, as well as the share of new construction represented by suites in a given year. Estimates are derived from BC Assessment data released for HNRs. These estimates were calculated by identifying properties with more units than the typical property type. For example, a single-family home with more than one unit is deemed to have a suite, and a duplex with more than two units is similarly considered to include a suite. While the actual number may vary from these estimates, the results offer a general sense of the volume of secondary suites that may exist locally.

- There were about 216 secondary suites across the electoral area as of 2023, representing about 4.5% of the total dwelling stock.
- Suite growth was greatest in the mid-2010s, after which the volume has grown at a consistent rate. Since 2017, these unit types have represented about 4.5% of the overall inventory, up from an average of 3% from 2006 through 2016.

Figure 4-2: Historical volume of secondary suites and annual secondary suite share of new units



Source: derived from BC Assessment

4.3 Short-term Rentals

Short-term rentals (STRs) are a popular and flexible approach to utilizing residential properties for temporary lodging. They blur the distinction between rental housing and commercial hospitality. With the expansion of the STR market comes growing concerns about its impact on the traditional residential real estate sector, particularly whether STRs are displacing long-term housing options, reducing housing supply, and making it more challenging for households to secure permanent residences.

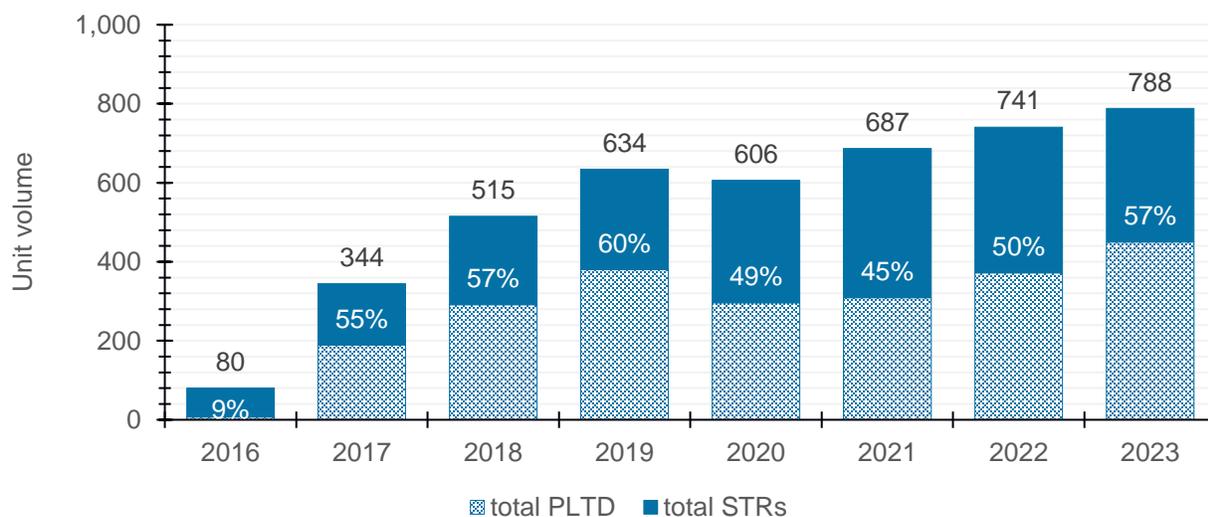
Figure 4-3 depicts the changes in unique STR properties from 2016 to 2023 (the most current full year of data), along with the estimated number of unique properties that could be potential long-term dwellings (PLTDs). This categorization is based on the methodology used by Statistics Canada³ and the same data source: AirDNA™, a company that compiles monthly information on the STR market by collecting data from various STR platforms' public-facing websites.

Statistics Canada's research identifies "potential long-term dwellings" (PLTDs) as units on the STR market that could potentially become permanent housing provided the STR did not exist. The criteria to be a PLTD are:

- The listing on Airbnb and/or Vrbo is for an entire unit.
- The unit is listed for at least 180 days a year (thus giving the perception of being used mostly for commercial purposes, versus residential).
- The property type provided by the STR host does not correspond to a list of vacation-type properties, as selected by Statistics Canada.

³ Statistics Canada. (2024, July 30). Analysis in Brief: Short-term rentals in the Canadian housing market. <https://www150.statcan.gc.ca/n1/pub/11-621-m/11-621-m2024010-eng.htm#n12-refa>

Figure 4-3: Annual total STRs and potential long-term dwellings (PLTDs), and PLTD share of total

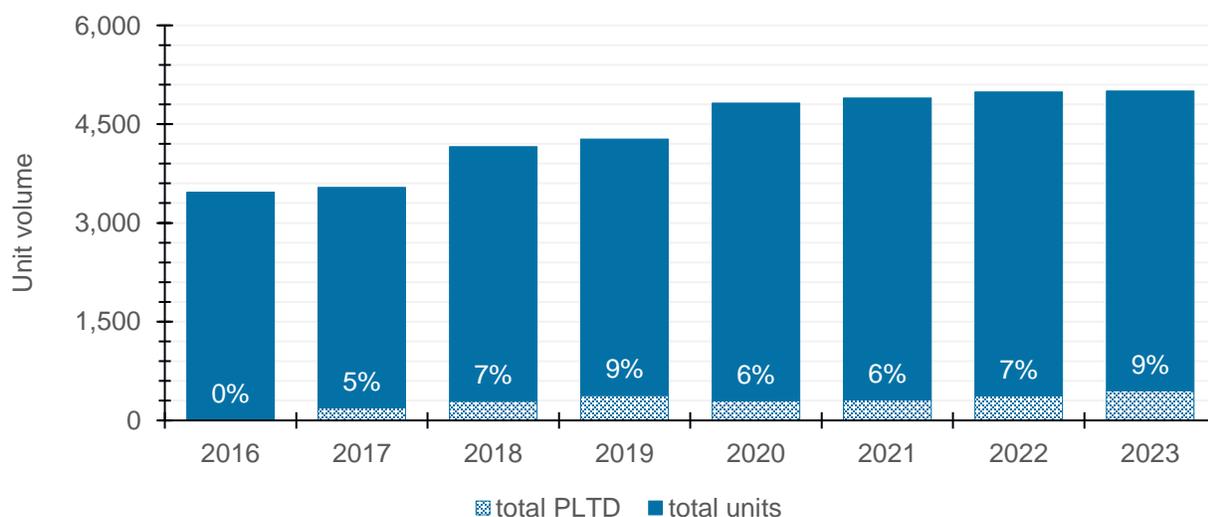


Source: derived from AirDNA™

- While there has been some fluctuation, local STR inventories have generally been on the rise since their introduction in 2016. By the end of 2023, 788 unique listings were on the market that year.
- Since 2017, PLTDs accounted for about 53% of the STR inventory, or approximately 290 annually. In 2020, both the share and volume of PLTDs dropped noticeably. By 2023, PLTDs saw exhibited a greater increase than non-PLTD properties, resulting in a higher overall share during that time.

Figure 4-4 illustrates the changing relationship between the volume of PLTDs and the local dwelling stock.

Figure 4-4: Annual total units and potential long-term dwellings (PLTDs), and PLTD share of total



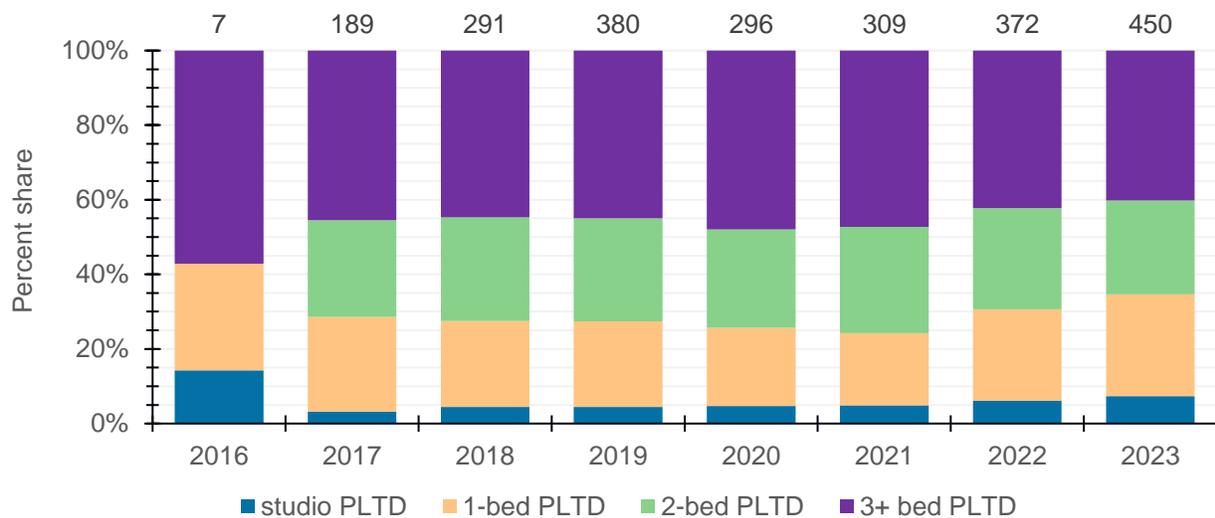
Source: derived from AirDNA™ and BC Assessment

- Since 2017, PLTDs have made up about 7% of local dwellings, with the high in 2023.
- Following the decrease of PLTDs in 2020, there was a corresponding decrease in the share of the area's overall inventory, falling to 6% (but since increasing again).

Figure 4-5 illustrates how local PLTDs distribute relative to their dwelling size (i.e., the number of bedrooms in the unit).

- Since 2016, the greatest share of PLTDs are three-or-bedrooms large – an average of 44% over all years of data. While the volume of these PLTDs is miniscule relative to the overall dwelling stock, they do represent a size of dwelling that would be potentially beneficial to be occupied by families.

Figure 4-5: Annual total PLTDs and share of PLTDs by number of bedrooms

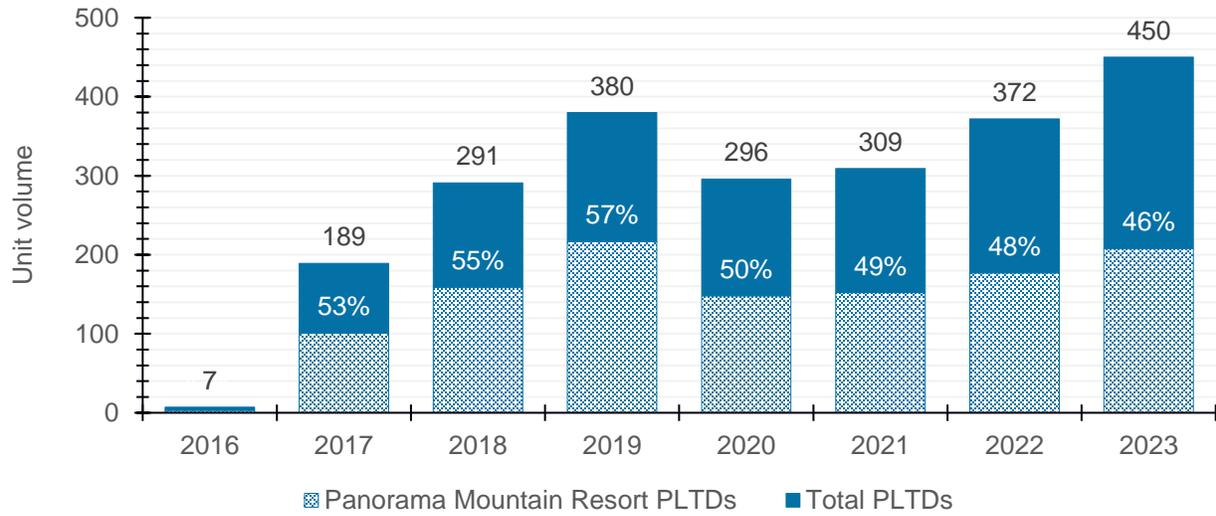


Source: derived from AirDNA™

As an electoral area that includes a major tourist destination (i.e. the Panorama Mountain Resort), it is inaccurate to suggest that most identified PLTDs could be returned to the long-term rental market. A considerable portion of these units were likely built specifically to accommodate the resort's tourism needs. Figure 4-6 compares the total number of PLTDs with the number defined as being within the resort boundary by AirDNA™.

- PLTDs located within the Panorama Mountain Resort area have consistently accounted for about half of the total PLTDs in the electoral area, averaging 51% since 2017. This indicates that, if resort-related PLTDs were to be excluded from the pool of potential long-term rental stock, the share of total dwellings available for long-term use would be considerably lower than reported in Figure 4-4.

Figure 4-6: Annual total PLTDs versus Panorama Mountain Resort PLTDs



Source: derived from AirDNA™

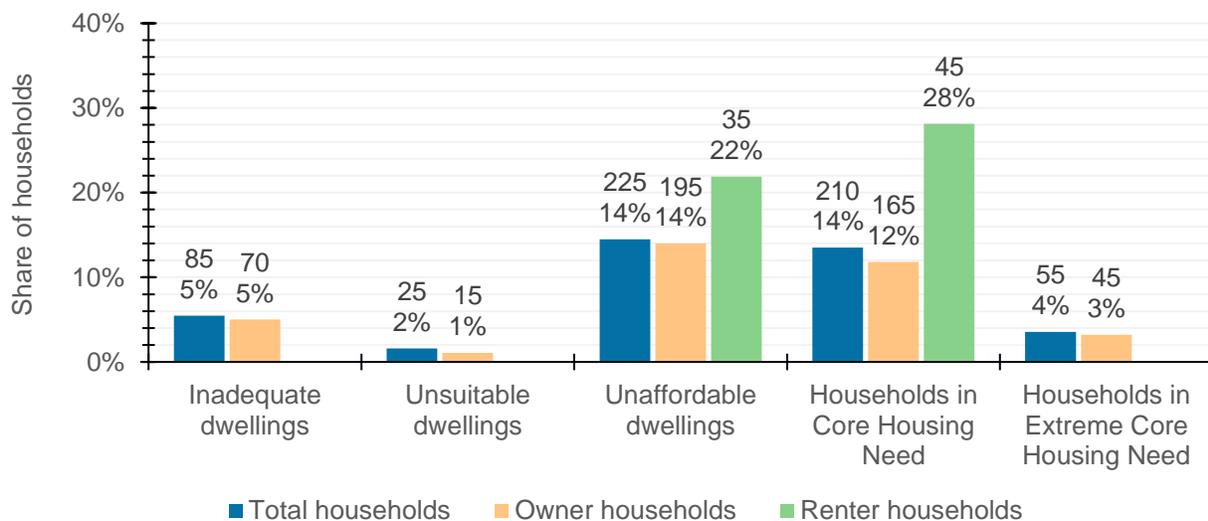
5 Housing Indicators

CMHC's Core Housing Need (CHN) metric assesses whether a household's living situation fails to meet any of three criteria and whether there are alternatives available in the market to address those needs. The criteria include adequacy (the condition of the dwelling), suitability (whether the home is overcrowded), and affordability (spending less than 30% of before-tax household income on shelter costs). Additionally, "Extreme Core Housing Need (ECHN)" refers to households spending more than 50% of their income on shelter.

While unaffordability is often the main contributor to CHN, living in an unaffordable home does not necessarily indicate CHN. Affordability is strictly based on the 30% threshold, but CHN takes into account whether affordable alternatives exist. Thus, CHN considers whether a household may be living in an unaffordable situation by choice (e.g., purchasing an expensive home now to enter the market despite cheaper available rental options) or out of necessity.

Figure 5-1 shows the inadequacy, unsuitability, unaffordability, CHN, and ECHN rates for all households as well as households by tenure. Note that blanks exist where the data showed zeroes, which are assumed to be cases of suppression resulting from Statistics Canada's rounding practices to protect confidentiality.

Figure 5-1: Share of households experiencing a specific housing indicator by tenure, 2021



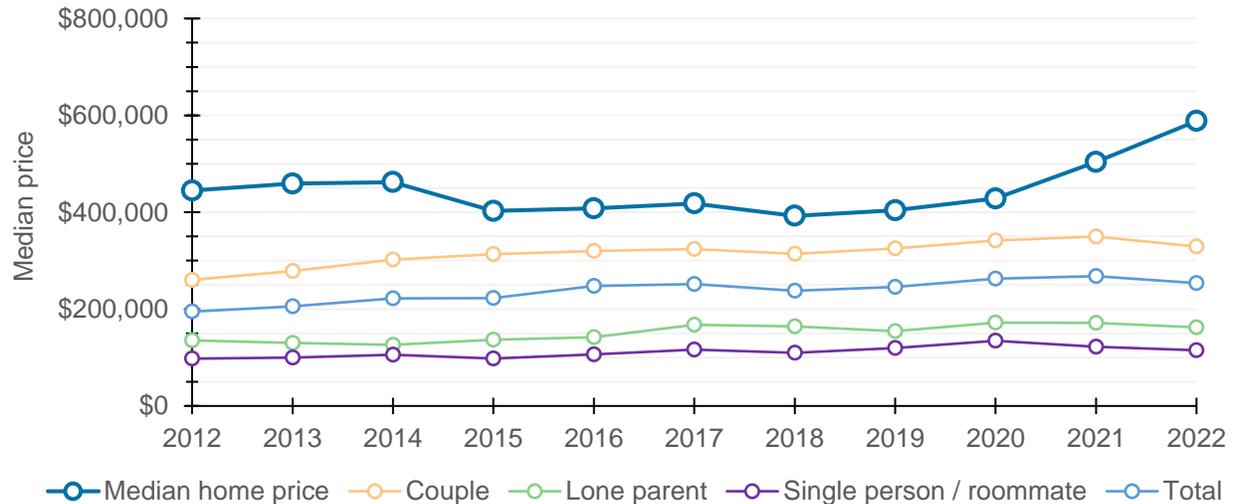
Source: BC Government purchased Custom Statistics Canada Census Tabulations

- In 2021, about 5% of local households lived in a home requiring major repair and 2% lived in a dwelling that was overcrowded.
- Unaffordability is the housing indicator most prevalent among households. Locally, 14% of households lived in unaffordable circumstances, with higher prevalence among renters.
- Local Core Housing Need rates (14%) are high relative to the RDEK overall (7%), suggesting that households have fewer alternatives in the market available to them, both in terms of price and quality/condition. However, it is important to acknowledge that COVID-19 relief payments inadvertently impacted the validity of rates of unaffordability and Core Housing Need, as households reported higher incomes at the time, and thus greater ability to attain housing.

6 Change in Affordability

Figure 6-1 illustrates how the local historical median cost of housing compares to estimated affordable housing prices (based on a set of mortgage assumptions and annual incomes) by household family type. The purpose is to highlight the impact of changing local incomes and prices on affordability.

Figure 6-1: Historical estimated affordable dwelling price by household type vs actual median home price



Source: derived from BC Assessment, custom Statistics Canada dataset⁴ and mortgage assumptions

- From 2015 to 2020, the median couple household was the only defined household type to come close to affording the median housing price. Couple households are more likely to have two income earners. While couples were most able to afford the median house, the relationship between the median price and the affordable price was relatively stable for other household types during the same period.
- Starting in 2020, the area's prices maintained a more notable upwards trajectory, widening the gap between dwellings available in the market and the amount a typical household could afford (to levels even greater than reported between 2012 and 2014). Notably, the gap between the median house price and the affordable threshold for the median household was approximately \$160,200 in 2016, escalating to \$334,900 by 2022.
- This highlights a notable disparity between growth in prices versus growth in estimated incomes, leading to a degradation of household purchasing power; particularly, for shelter.

Important note: The gap between the affordable purchase price and actual price reflects the median. There are individuals or households who face significantly greater and significantly less financial challenges related to their shelter. As of 2021, 14% of local owner households reported not reasonably affording where they live.

⁴ Statistics Canada. Table 11-10-0012-01 Distribution of total income by census family type and age of older partner, parent or individual. DOI: <https://doi.org/10.25318/1110001201-eng>

7 Anticipated Housing Demand

7.1 Demand by Component

To determine the current and anticipated housing demand for the electoral area, we refer to the HNR demand calculation methodology, released by the Province in June 2024. The purpose of a standardized method for calculating demand ensures that all local governments produce consistent and comparable assessments of their housing need.

The HNR Method estimates the total number of housing units required to address a community's current and anticipated housing needs over 5- and 20-year timeframes, based on publicly available data sources that can be applied to communities of various scales. It is composed of the following six components (labeled A through F):

Component	Housing units for:	Intention
A	Households in Extreme Core Housing Need	To estimate the number of new units required for those in vulnerable housing situations. Extreme need refers to those paying more than 50% of household income on shelter costs.
B	Individuals experiencing homelessness	To quantify the supply of permanent housing units required for those currently experiencing homelessness.
C	Suppressed households	To address those households that were unable to form between 2006 and the present due to a constrained housing environment.
D	Anticipated household growth	To quantify the additional households required to accommodate an increasing population over twenty years. Note that anticipated growth for municipalities is based on the average of local and regional projections (thus, population / household growth trends discussed above may not follow the same trajectory as dwelling projections) and electoral areas use solely regional projections.
E	Increasing the rental vacancy rate to 3%	To add surplus rental units to restore local vacancy rates to levels representing a healthy and well-functioning rental housing market. Typically, rates between 3% and 5% are considered healthy rates.
F	A local demand buffer	To reflect additional demand for housing within a given community, beyond the minimum units required to adequately house current and anticipated residents. This is called the "demand buffer" and is designed to better account for the number of units required to meet "healthy" market demand in different communities. For the purposes of HNRs, a demand factor is based on a ratio of housing price to housing density, and is calculated for each applicable community. Electoral areas do not apply the demand buffer.

Source: HNR demand calculation methodology ([link](#))

Table 7-1 provides a summary of the result for each component of the HNR Method, as required over the next 5 years and 20 years (as per legislative requirements).

- Results indicate that the area may need to build 208 units by 2026 and 632 units by 2041.

- Components A, B, C, and E contemplate unmet “current” demand, and thus serve as an estimate of the existing shortage (without consideration of demographic growth since 2021, which is the reference year).

Table 7-1: Anticipated housing demand by anticipated period

Component	5 year (by 2026)	20 year (by 2041)
A: Extreme Core Housing Need	12	46
B: Homelessness	6	13
C: Suppressed households	36	145
D: Anticipated growth	154	426
E: Vacancy	1	3
F: Demand buffer	0	0
Total	208	632

7.2 Anticipated Demand versus Historical Supply

From 2016 to 2022, local permit activity averaged around 54 units annually, mostly split between single-family homes and manufactured homes.

If this growth rate continues, about 1,080 dwellings could be built over two decades, exceeding the projected demand of 632 units. This suggests the electoral area is well positioned to meet housing needs, especially with expanded provisions for secondary suites. Given the prominence of tourism in the electoral area, much of this construction may be tourism related and thus not for specific long-term habitation. So, while the numbers at face value show a positive trend, it may be that historical rates of construction are not in reality addressing resident need.

It is also important to note that factors influencing supply and demand may shift over the next 20 years, potentially changing the outlook (if in actuality a positive trend in relation to resident demand). It is crucial to keep encouraging construction, as the risks of underbuilding are greater than overbuilding. Additionally, not all demand will be for the same type of housing, with some focused on more affordable options, as discussed in the next section. Lastly, as a popular recreational area, much of the dwelling construction may be cannibalized by recreational users instead of being for permanent households.

7.3 Distribution of Demand

An adaptation of the HNR Method provides a rough idea of what the electoral Area could expect in terms of market and non-market housing demand currently and over the projection period. Table 7-2 summarizes anticipated demand, disaggregated by the number of bedrooms and intended market / price model.

Note that non-market housing has been separated into “affordable / below-market” housing (i.e., housing explicitly offered at prices below market⁵ and “deeply affordable”⁶ housing.

Table 7-2: Anticipated demand disaggregated by anticipated model and required number of bedrooms

	Market		Affordable / below-market		Deeply affordable		Total	
	5-year	20-year	5-year	20-year	5-year	20-year	5-year	20-year
0- / 1-bed	27	83	40	112	13	38	80	234
2-bed	44	133	8	23	3	8	54	164
3-bed	38	115	4	14	1	5	44	134
4+ bed	27	89	3	9	1	3	31	101
Total	136	421	55	157	18	54	208	632

- As mentioned, the 5- and 20-year demand projections suggest a need for 208 and 632 units, respectively.
- Market housing should remain the primary contributor to the local inventory, though there is a clear need for non-market interventions. By 2041, the community may need 157 affordable / below-market offerings and 54 additional deeply affordable units.

⁵ Below-market units refer to dwellings that is more affordable than market housing, but is usually delivered by the private market. Below-market rentals would include those priced at 80% of Median Market Rent (MMR), a threshold often used by CMHC funding programs. Building below-market rentals can be incentivized by local policies (e.g., increased density) or funding opportunities. Below-market ownership options can be alternative ownership models like co-operatives or community land trusts. In addition, affordable housing includes rent-geared-to-income units (often social housing) whose maximum income eligibility requirements are typically above what may necessitate deep affordability, as defined below.

⁶ Deeply affordable housing refers to units that should be offered at the shelter rate of income assistance and is often combined with support or wraparound services.

NOVEMBER 2024

Electoral Area G

RDEK Community Profile

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1 Introduction

The purpose of this document is to offer an overview of the current and anticipated housing conditions for the Regional District of East Kootenay's (RDEK's) Electoral Area G. Such an understanding is foundational for the support of future initiatives and tracking of community progress. The insights generated by housing needs data can inform land use and social planning initiatives at local levels, as well as provide hard evidence in support of advocacy to senior levels of government. They are also a useful resource for those engaged in or entering the housing sector.

While an important document for directing policy, a Housing Needs Report (HNR) is also a requirement for local communities, as set out in BC's *Local Government Act* and the Housing Needs Reports Regulation, as amended by Bill 44. While provincial regulations dictate which data HNRs must include, this document serves as a brief update to the last HNR (produced in November 2021). A full HNR (that meets all data collection and analysis requirements) must be produced by 2028. Relatedly, this document does not go into detail about all HNR related topics, instead choosing which elements are most helpful as an interim update.

1.1 Executive Summary

According to the 2021 Census, around 9% of households in the area spent more than 30% of their income on housing, demonstrating that local affordability challenges exist. While rates of unaffordability are low relative to the RDEK (12%), widening gaps between local incomes and house prices suggest that conditions have worsened since the Census.

Although some residents may be financially secure, about 21% of households were categorized as "very low" or "low" income, underscoring the vulnerability of many to housing affordability issues. Projections indicate a potential need for 296 overall units by 2041, with at least 98 identified as being ideally in the form of below-market or deeply affordable units.

Senior-led households are expected to grow by 11% by 2041, with seniors potentially representing nearly 37% of all households by that time. Given the increased prevalence of disabilities within this group, there is a pressing need for senior-specific housing interventions, such as improved accessibility and supportive services.

Other housing challenges include addressing homelessness and supporting special needs populations. National trends suggest that hidden homelessness may be rising in rural areas. About 5% of local households earned "very low" incomes in 2021, making them particularly vulnerable to the impacts of rising shelter costs. Furthermore, the increase in younger family households over the next two decades is likely to drive demand for family-specific housing, such as larger units with more bedrooms.

As of 2023, there were approximately 51 secondary suites in the electoral area, making up about 5% of the total dwelling stock. Secondary suites have gained popularity as an alternative housing option regionally and locally. Affordability trends suggest there should be increasing demand for more flexible and affordable living arrangements within the community, especially as rules around secondary suites become more permissive, and as affordability challenges continue to impact many residents.

In addition to secondary suites, short-term rentals (STRs) have also played a role in the local housing landscape, though often of a less positive note. Notwithstanding, the impact of STRs on housing availability in Electoral Area G has been limited. Since 2017, STRs that could have otherwise been potential long-term dwellings (PLTDs) made up no more than 2% of the total local dwelling stock.

1.2 Community Data Summary

POPULATION	2021	2026	2041
Total people	1,655	1,740	1,930
Percent change since last reported year	-	+5%	+11%
Median age	47.6	46.9	47.7

SENIOR POPULATION (65+)	2021	2026	2041
Electoral Area G	25%	29%	30%
Regional District of East Kootenay	21%	24%	24%
British Columbia	20%	21%	22%

HOUSEHOLDS	2021	2026	2041
Total households	760	825	940
Percent change since last reported year	-	+9%	+14%
Non-senior (< 65) led households	69%	63%	63%
Senior (65+) led households	31%	37%	37%
Average household size	2.10	2.03	1.98

BEFORE-TAX HOUSEHOLD INCOME* 2021	Overall	Owners	Renters
Electoral Area G	\$89,000	\$90,000	\$66,000
Estimated local hourly wage	\$48.90	\$49.45	\$36.26
Regional District of East Kootenay	\$88,000	\$98,000	\$55,200
British Columbia	\$85,000	\$100,000	\$63,200

* 2021 incomes (based on 2020 taxfiler data) are distorted by COVID-19 relief payments that were present at the time.

LOCAL HOUSE PRICES	2016	2019	2022
Median purchase price	\$252,100	\$331,500	\$344,700
Percent change since last reported year	-	+31%	+4%
Estimated required income to afford house	\$70,500	\$98,500	\$106,300
Estimated local hourly wage required	\$38.74	\$54.12	\$58.41

LOCAL RENTS	2011	2016	2021
Average rent	\$1,000	\$918	\$938
Percent change since last reported year	-	\$0	+2%
Estimated required income to afford rent	\$53,300	\$49,000	\$50,000
Estimated local hourly wage required	\$29.29	\$26.92	\$27.47

HOUSING CRITERIA (definitions in Section 5)	Overall	Owners	Renters
Inadequacy	13%	13%	-
Unsuitability	2%	-	-
Unaffordability	9%	8%	-
Core Housing Need	13%	11%	33%
Extreme Core Housing Need	-	-	-

DWELLING DEMAND	In 5 years	In 20 years
Total units	98	296
0- / 1-bedroom unit	32	94
2-bedroom unit	27	81
3-bedroom unit	22	67
4+ bedroom unit	17	54

2 Interim Housing Needs Report Requirements

The first legislative requirements for housing needs reports were introduced in 2019, mandating local governments to collect data, analyze trends, and present reports detailing current and anticipated housing needs. The RDEK published its first Housing Needs Report for Electoral Area G in 2021.

In 2023, amendments to the Local Government Act introduced new requirements for these reports. Local governments must now use a standardized methodology to identify 5- and 20-year housing needs in their communities and update their official community plans and zoning bylaws to accommodate the projected number of units. In addition, communities must also provide an overview of the work performed to address housing need since their last HNR and must provide a statement about the need for housing in close proximity to transportation.

2.1 Current and Anticipated need

The following is the result of analysis using the province prescribed HNR Method. Note that method results use 2021 as the base year for calculations.

Table 2-1: HNR Method base year versus current year estimates

Description	5-year	20-year
Total demand from 2021 base year	98	296

2.2 Key Areas of Local Need

Affordable housing

According to the Census, inadequacy is the largest contributor to local Core Housing Need, with about 13% of local households identifying that their dwellings required major repairs in 2021. This high prevalence of repair need is a major reason why local rates of Core Housing Need are higher than the RDEK overall (13% versus 7%).

While not the main contributor, unaffordability remains a key concern for local households, even if rates are lower than the region (9% versus 12%). Since 2021, there a notable widening of the gap between local income purchasing power and actual house prices, indicating a worsening of conditions post-Census.

Income categorizations based on Housing Assessment Resource Tool (HART) methodologies¹ show that approximately 21% of households earned a "very low" or "low" income in 2021. While many in these categories may already be shelter-secure (e.g., retired households with fully paid-off mortgages), this percentage represents a significant portion of the population that may be especially vulnerable to affordability challenges.

Projection work suggests that the community may require 296 additional housing units by 2041. Of these, at least 98 should be intentionally built at below-market or deeply affordable prices.

¹ HART. (2024). Housing Needs Assessment Tool. University of British Columbia. <https://hart.ubc.ca/housing-needs-assessment-tool/>

Rental housing

Homeownership is becoming increasingly unaffordable for the median household, forcing many who would prefer to own a home to rent instead. Although renting is also experiencing a significant rise in costs provincially, it often remains the more cost-effective option between the two tenures.

While historical Census trends point to a contracting renter base, broader vacancy trends in the RDEK's urban areas and across BC suggest that the demand for rental housing should grow – as rental vacancy rates continue to decrease, there is a rise in demand for rental housing relative to available supply.

Special needs housing

Although data on waitlists and core housing need is not specific to community members with special needs, national disability statistics² show that overall rates of disability increased from 22.3% to 27.0% between the 2017 and 2022 surveys. Much of this increase is attributed to the growth of the senior population.

However, increases were also observed among youth and working-age adults, with significant rises in mental health, learning, and developmental challenges. This indicates a broad need for improved access to supportive housing options that cater to various specific support needs.

Housing for seniors

According to projections derived from BC Statistics data, the community could anticipate that senior-led households overall may be a consistent driver of dwelling demand growth over the next two decades. Total senior-led households may increase 41% (245 to 345) by 2041 and could represent 37% of total local households.

In 2022, the Canadian disability rate among the senior population was 40%, an increase of 3 percentage points since the last survey in 2017. A significant portion of this rate is related to mobility issues, and the likelihood of disability increasing with age.

Given the anticipated growth in senior-led households and the elevated disability rate within this group, increased senior housing interventions are necessary. These could include ensuring senior facilities are widely permitted locally, further modifying building standards to support aging in place, or developing and improving existing senior services and programs.

While many solutions fall outside the direct influence of local or regional governments, there may be opportunities to partner with other levels and local or regional organizations.

Housing for families

Families, particularly couples, are often the most capable of owning or renting a dwelling due to the higher likelihood of dual-income households. This makes families among the most competitive households in the housing market.

Projections suggest that anticipated growth among young family age groups (those led by a 25- to 44-year old) may lead to an increase in families with children. From 2021 to 2041, families with children may grow 25% – 140 to 175 – suggesting sustained demand for family-appropriate dwellings (e.g., those with more bedrooms or larger floor areas).

² Statistics Canada. (2023, December 1). Canadian Survey on Disability, 2017 to 2022. <https://www150.statcan.gc.ca/n1/daily-quotidien/231201/dq231201b-eng.htm>

Shelters to address homelessness

The RDEK's rural areas are not the primary sources of units and programs related to homelessness and other non-market interventions. Nevertheless, national and provincial trends show that overall homelessness is on the rise, with hidden rural homelessness likely increasing.

Using HART's income categorization methodology, about 5% of local households (40) were identified as earning "very low" incomes in 2021. These individuals are the most vulnerable to changes in their housing circumstances and are the most likely to require emergency housing interventions. Note that the 5% is likely a conservative estimate since incomes from the 2021 Census are distorted by COVID-19 relief payments (i.e., incomes were generally reported as higher than they actually were, especially for lower income households). The share of very low- and low-income earning households may in actuality be higher, demonstrating that fewer people can afford market rents and prices than otherwise identified.

Addressing homelessness locally is ideal, as it allows residents to remain within their community. However, doing so can be challenging. Despite these difficulties, local governments should stay engaged in regional homelessness strategies to help coordinate and determine the allocation of emergency housing services and programs.

Proximity to transportation

Shelter costs are just one of many expenses that individuals and households must manage, and the ability to afford one thing often depends on the ability to afford another. Access to multiple transportation options is crucial, offering low-cost alternatives, improved access to jobs and essential services, and an enhanced overall quality of life.

While rural areas grapple with many of the same concerns as their urban counterparts, they generally have fewer options available to address transportation issues. For instance, the capacity to allow for denser, more accessible communities is largely contingent on the adequacy of private well and septic. Furthermore, active or public transportation networks must cover greater geographies and thus are generally more resource intensive to develop.

With an anticipated growing population and household base, it is especially important for the regional government to work towards goals to improve access to employment and housing options that might otherwise be geographically or economically out of reach. Moreover, new housing developments should prioritize existing and planned transportation infrastructure to ensure equitable access to alternative forms of mobility. Lastly, emphasis should also be put on expanding active transportation and recreation options. While in most cases active transportation may not be feasible for commuting based on distance, trails and pathways offer unique amenities for rural and urban residents alike, especially those who might not otherwise be close to community centres.

2.3 Recent Community Housing Action

The following is a summary of strategy, policy, and regulatory changes since the initial HNR of 2021, inclusive of the document / initiative the change is tied to, the description of the changes, and the status of the changes.

Amendment of secondary suite provisions, Bylaw No. 3316

The Province of BC enacted Bill 44 as part of the Homes for People action plan to address the housing crisis across the province. The Act set out new requirements for local governments with

respect to small-scale multi-residential housing (SSMUH). Local governments had to adopt zoning bylaws that align with the SSMUH legislation by June 30, 2024.

While much of the SSMUH legislation applies to municipalities (namely, allowing at minimum 3 to 4 units in all residential zones instead of single-family exclusionary zoning), some are required across BC's electoral areas. Specifically, secondary suites must be permitted in all residential zones.

Electoral Area G had already permitted secondary suites; thus, amendments were made to align the zoning bylaw with legislative requirements. Such amendments include:

- Amendments to definitions of multiple-family dwelling, secondary suite, single-family dwelling, and two-family dwelling.
- Increase in permitted size of the secondary suite from 40% to 49% of the principal dwelling unit.
- Clarification on the maximum number of principal dwelling units permitted by the Bylaw.
- Secondary suite added as a permitted accessory use in the principal dwelling unit only in the following zones:
 - Single Family Residential: R-1
 - Multiple Family Residential (Cluster) – Medium Density Zone: R-4(A)
 - Multiple Family Residential – Community (Cluster) Zone: R-5
 - Recreation Residential Zones: RES-1(A)
- Decrease in the required side yard setback when adjacent to another parcel that is not a road (interior side yard) from 1.5 m to 1.2 m for the following zones:
 - Single Family Residential Zone: R-1
 - Single Family Residential (A) Zone: R-1(A)
 - Single Family Residential – Secondary Suite Zone : R-1(C)
 - Single Family Residential (Resort) Zone: R-1(D)
 - Single Family Residential – Manufactured Home Zone: R-1(MH)

In addition to the above, the RDEK is working on expanding the eligibility requirements for secondary suites.

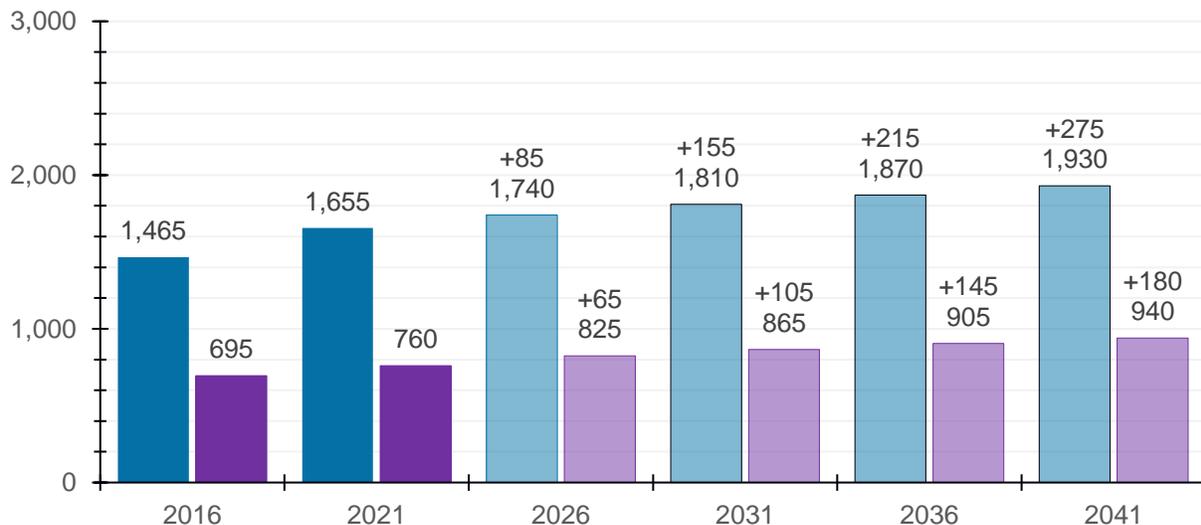
3 Demographic Change

In 2021, Statistics Canada reported that Electoral Area G’s total population grew about 13% (from 1,465 to 1,655) between 2016 and 2021. The population increase supports the corresponding growth among households. Note that Statistics Canada defines a household as a person or group of persons sharing the same dwelling without another usual residence.

Figure 3-1 illustrates the historical anticipated change for both total population and households. Projections are derived using provincial government produced projections for the total of the RDEK’s rural communities and are based on 2021 as the base year to align with later discussed housing demand calculations.

- By 2041, the electoral area may reach a total population of 1,930 – an increase of 17% over two decades (or 275 people). Calculations suggest growth should primarily come from senior (65+) aged residents and 25- to 44-year-olds, though most age groups (except overall persons younger than 25) should experience an increase during the same period.
- Alongside the population, total households may increase to 940 – a 24% increase (or 180 households). The 25-to 44-year-old led household category should lead growth over the next two decades, with support from most other age groups.

Figure 3-1: Historical & anticipated population and households, and change since 2021



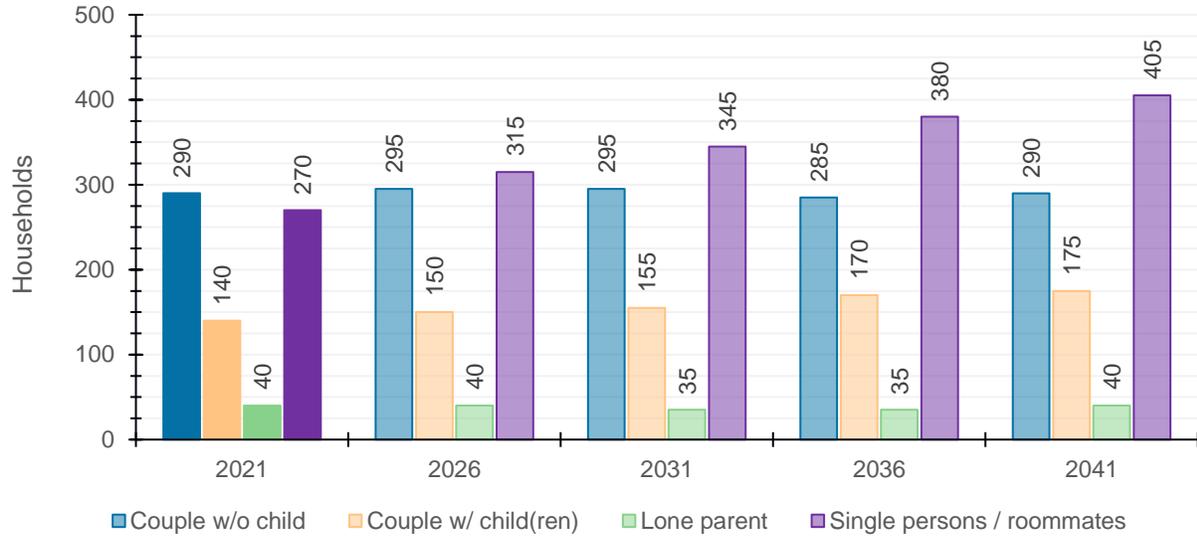
Source: derived from Statistics Canada Census profiles and rural area BC P.E.O.P.L.E projections

Figure 3-2 illustrates the projected distribution of future households by family type. These calculations are based on the 2021 relationship between family type and the age of the head of the household, which is then applied to the projected future age group distributions.

- Couples without children may remain about the same over the projection period, atypical for a community with an aging population (i.e., dependents move out of their parents' or guardians' homes). However, the aging populations should lead to a notable rise in the number single-person / unrelated roommate households, a trend reflected in the projections.

- Growth may occur among families with children (whether one or two parents) – a potential rise of 25%. This suggests an anticipated increase in demand for dwellings with more bedrooms.

Figure 3-2: Anticipated households by household family type



Source: derived from Statistics Canada Census data tables and rural area BC P.E.O.P.L.E projections

4 Housing Profile

4.1 Existing Inventory

The 2021 Census recorded 1,112 total dwellings in the electoral area. Of those, 760 were occupied by a usual resident. A usual resident is someone that lives in their dwelling more than half of the year, which indicates it is their “primary” place of residence. Conversely, a non-usual resident occupied dwelling could include a recreational property, a temporarily occupied dwelling, or an unoccupied home that is otherwise fit for habitation. This means that about 32% of local dwellings may have been used for purposes other than permanent occupation.

Table 4-1 summarises the communities totals and distribution by structure type (for dwelling occupied by a usual resident). Figure 4-1 shows the distribution of the current dwelling stock by its age of construction, disaggregated by tenure. For the years that display no construction activity, this may not mean that no construction occurred, but instead that the volume of construction was small enough to either be suppressed by Statistics Canada for confidentiality or was rounded to 0. In either case, the lack of a reported value suggests slow construction activity.

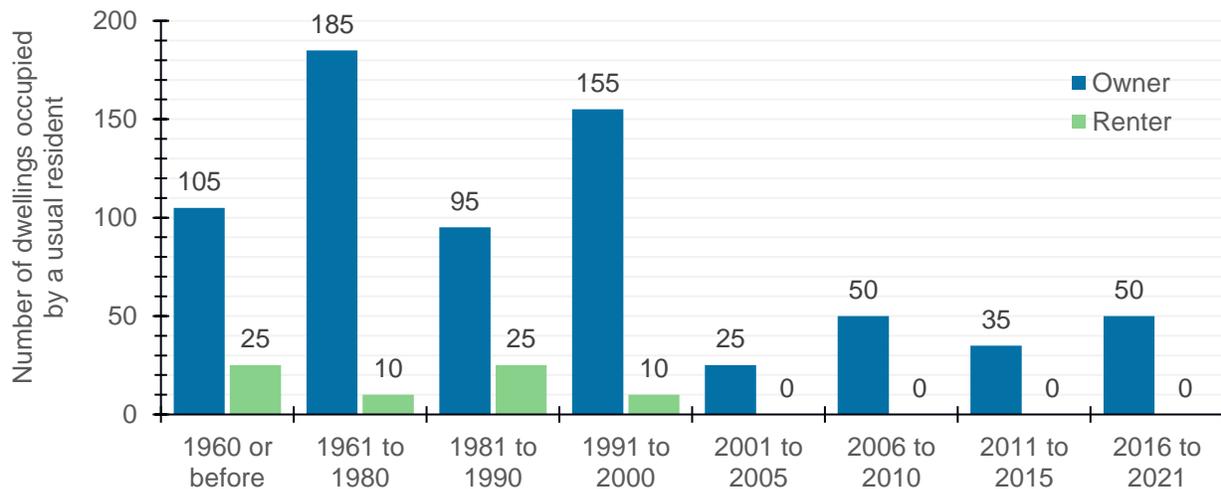
Table 4-1: Dwellings occupied by usual residents by structural type and tenure, 2021

	Total	Single	Row	Semi	Duplex	Apt (<5 floors)	Apt (5+ floors)	Mobile
Total	760	610	0	0	0	10	0	125
Share	100%	80%	0%	0%	0%	1%	0%	16%
Owner	91%	93%	-	-	-	0%	-	92%
Renter	9%	7%	-	-	-	100%	-	8%

Source: BC Government purchased Custom Statistics Canada Census Tabulations

- Single-detached homes account for about 80% of the housing supply (610 units), followed by mobile homes at 16% (125 units).

Figure 4-1: Dwellings occupied by usual residents by age of construction and tenure, 2021



Source: BC Government purchased Custom Statistics Canada Census Tabulations

- The 1990s represent the decade of greatest housing construction activity, with about 165 permanently occupied homes built at that time. The 1990s were end of a string of decades that had notable inventory growth. Since 2000, new construction has not been as notable – though there has been activity since.
- As of 2021, about 9% of permanently occupied units are rentals, down from 13% in 2016.

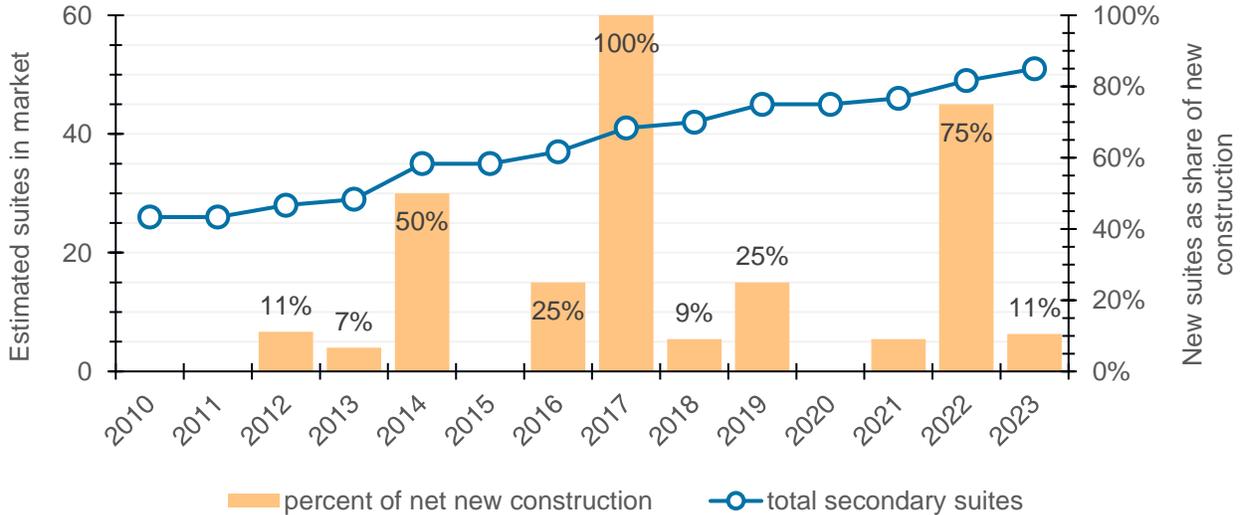
4.2 Secondary Suites

Secondary suites have emerged as a practical alternative housing type, for both urban and rural areas, and is another tool in addressing both affordability and availability challenges. These self-contained units, often located within or attached to an existing single-family home, provide additional living space for extended family, renters, or individuals looking for more affordability. housing options.

Figure 4-2 provides an estimate of how many secondary suites may exist across the electoral area, as well as the share of new construction represented by suites in a given year. Estimates are derived from BC Assessment data released for HNRs. These estimates were calculated by identifying properties with more units than the typical property type. For example, a single-family home with more than one unit is deemed to have a suite, and a duplex with more than two units is similarly considered to include a suite. While the actual number may vary from these estimates, the results offer a general sense of the volume of secondary suites that may exist locally.

- There were about 51 secondary suites across the electoral area as of 2023, representing about 5% of the total dwelling stock.
- Since the early 2010s, the growth of secondary suites has been consistent, nearly doubling by 2024. The inventory of secondary suites has increased at a faster rate than the overall dwelling stock, resulting in suites comprising a progressively larger share of the total housing inventory.

Figure 4-2: Historical volume of secondary suites and annual secondary suite share of new units



Source: derived from BC Assessment

4.3 Short-term Rentals

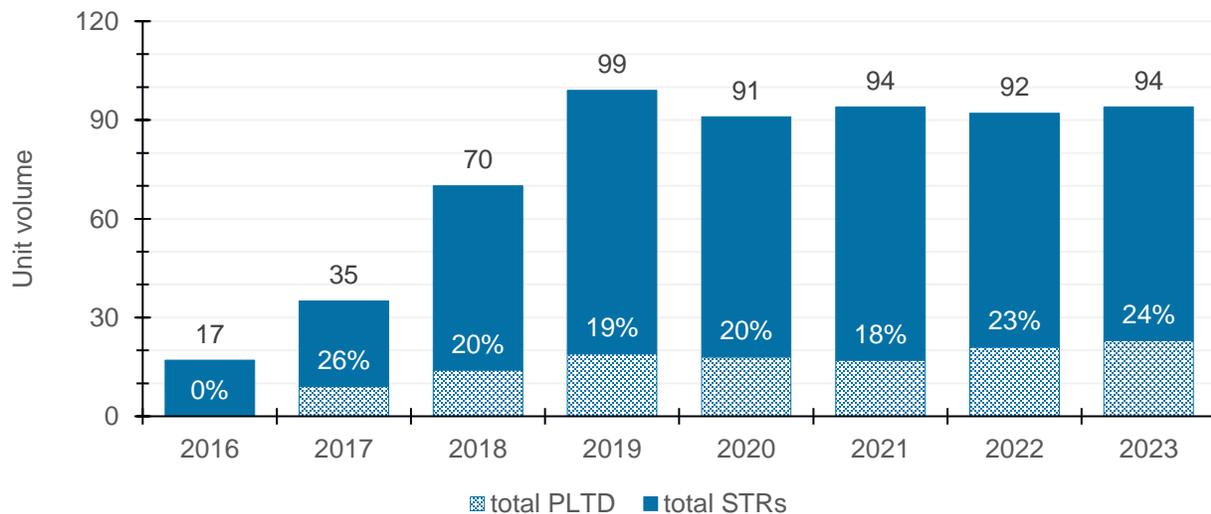
Short-term rentals (STRs) are a popular and flexible approach to utilizing residential properties for temporary lodging. They blur the distinction between rental housing and commercial hospitality. With the expansion of the STR market comes growing concerns about its impact on the traditional residential real estate sector, particularly whether STRs are displacing long-term housing options, reducing housing supply, and making it more challenging for households to secure permanent residences.

Figure 4-3 depicts the changes in unique STR properties from 2016 to 2023 (the most current full year of data), along with the estimated number of unique properties that could be potential long-term dwellings (PLTDs). This categorization is based on the methodology used by Statistics Canada³ and the same data source: AirDNA™, a company that compiles monthly information on the STR market by collecting data from various STR platforms' public-facing websites.

Statistics Canada's research identifies "potential long-term dwellings" (PLTDs) as units on the STR market that could potentially become permanent housing provided the STR did not exist. The criteria to be a PLTD are:

- The listing on Airbnb and/or Vrbo is for an entire unit.
- The unit is listed for at least 180 days a year (thus giving the perception of being used mostly for commercial purposes, versus residential).
- The property type provided by the STR host does not correspond to a list of vacation-type properties, as selected by Statistics Canada.

Figure 4-3: Annual total STRs and potential long-term dwellings (PLTDs), and PLTD share of total



Source: derived from AirDNA™

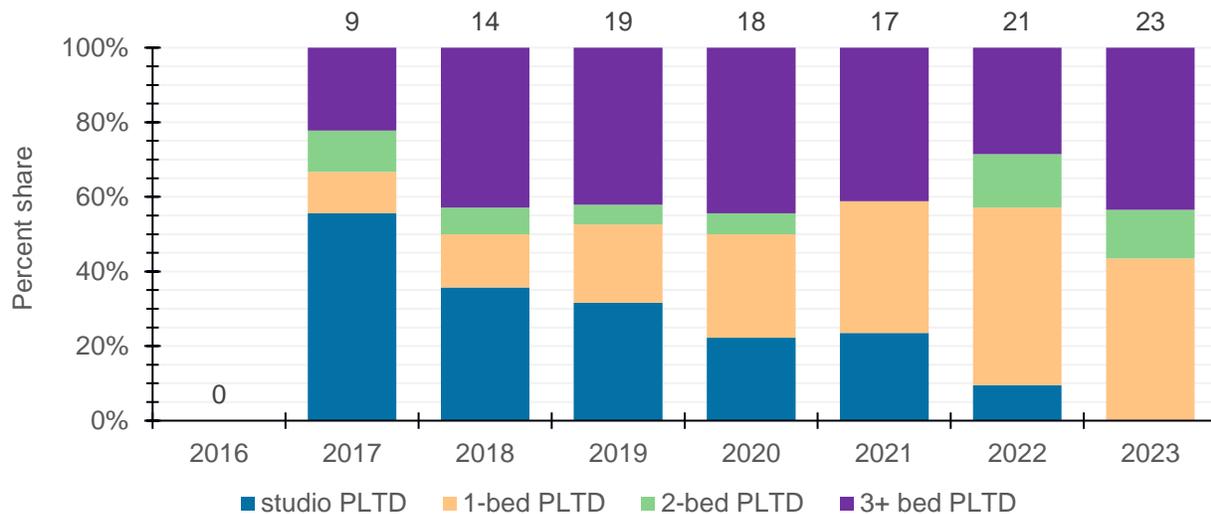
³ Statistics Canada. (2024, July 30). Analysis in Brief: Short-term rentals in the Canadian housing market. <https://www150.statcan.gc.ca/n1/pub/11-621-m/11-621-m2024010-eng.htm#n12-refa>

- Local STR inventories grew from 2016 to 2019. Afterwards, the local unit total appears to have plateaued around 94 unique listings annually.
- Since 2017, PLTDs have accounted for an average of 21% of the STR inventory, or approximately 17 annually. With the exception of 2016, 2023 exhibited the greatest share of PLTD properties at 24%.
- Since their arrival in the local market, PLTDs have made up a negligible number of local dwellings, with a maximum of 2% of total inventory potentially allocated to these STRs.
- Relative to historical trends, the volume of PLTDs compared to total dwellings was its highest in 2023 (2.2%) – though the share remains markedly small.

Figure 4-4 illustrates how local PLTDs distribute relative to their dwelling size (i.e., the number of bedrooms in the unit).

- Since 2016, the greatest share of PLTDs are three-or-bedrooms large – an average of 41% over all years of data. While the volume of these PLTDs is miniscule relative to the overall dwelling stock, they do represent a size of dwelling that would be potentially beneficial to be occupied by families.

Figure 4-4: Annual total PLTDs and share of PLTDs by number of bedrooms



Source: derived from AirDNA™

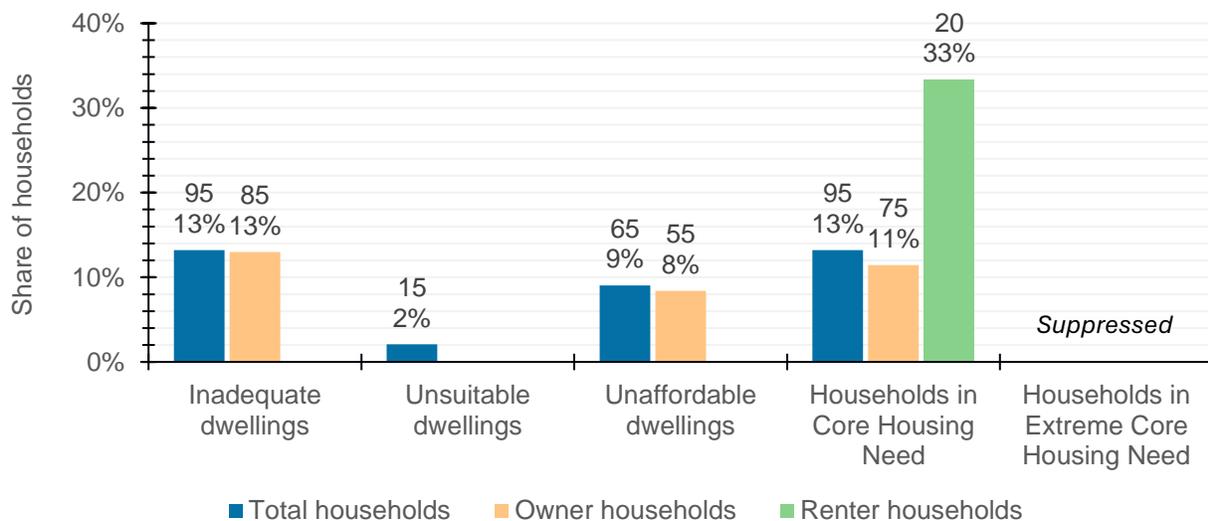
5 Housing Indicators

CMHC's Core Housing Need (CHN) metric assesses whether a household's living situation fails to meet any of three criteria and whether there are alternatives available in the market to address those needs. The criteria include adequacy (the condition of the dwelling), suitability (whether the home is overcrowded), and affordability (spending less than 30% of before-tax household income on shelter costs). Additionally, "Extreme Core Housing Need (ECHN)" refers to households spending more than 50% of their income on shelter.

While unaffordability is often the main contributor to CHN, living in an unaffordable home does not necessarily indicate CHN. Affordability is strictly based on the 30% threshold, but CHN takes into account whether affordable alternatives exist. Thus, CHN considers whether a household may be living in an unaffordable situation by choice (e.g., purchasing an expensive home now to enter the market despite cheaper available rental options) or out of necessity.

Figure 5-1 shows the inadequacy, unsuitability, unaffordability, CHN, and ECHN rates for all households as well as households by tenure. Note that blanks exist where the data showed zeroes, which are assumed to be cases of suppression resulting from Statistics Canada's rounding practices to protect confidentiality.

Figure 5-1: Share of households experiencing a specific housing indicator by tenure, 2021



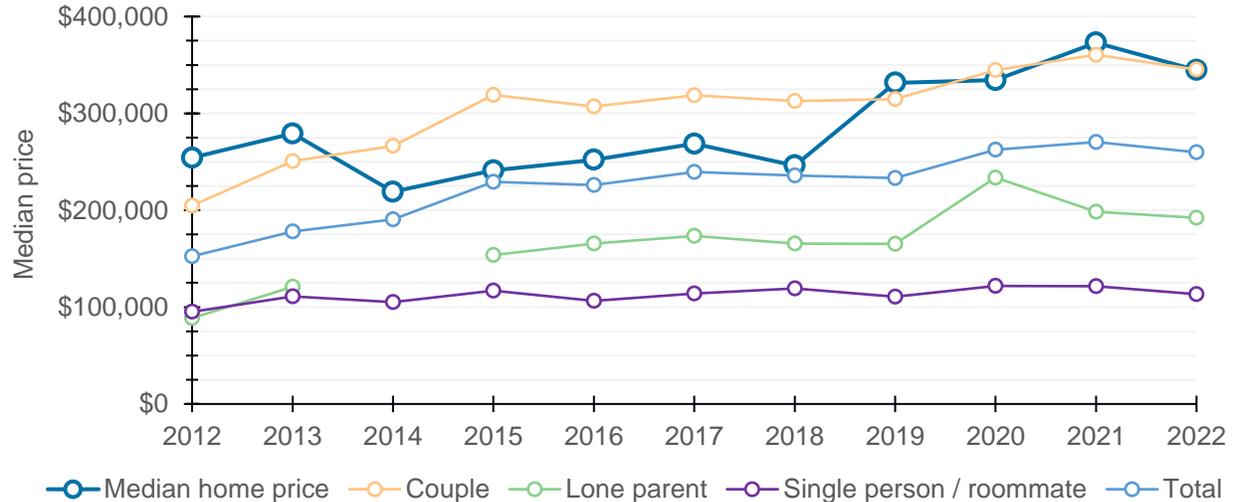
Source: BC Government purchased Custom Statistics Canada Census Tabulations

- In 2021, about 13% of local households lived in a home that requiring major repair and 2% lived in a dwelling that was overcrowded. About 9% of households lived in unaffordable circumstances, with higher prevalence often among renters (though suppressed in the figure).
- Local Core Housing Need rates are high relative to the RDEK overall (7%), suggesting that households have fewer in the market available to them, both in terms of price and quality/condition – though mostly the latter. While affordability is not as important a factor for Electoral Area G, it is important to acknowledge that COVID-19 relief payments inadvertently impacted the validity of rates of unaffordability and Core Housing Need, as households reported higher incomes at the time, and thus greater ability to attain housing. In other words, rates of Core Housing Need may be higher than reported.

6 Change in Affordability

Figure 6-1 illustrates how the local historical median cost of housing compares to estimated affordable housing prices (based on a set of mortgage assumptions and annual incomes) by household family type. The purpose is to highlight the impact of changing local incomes and prices on affordability.

Figure 6-1: Historical estimated affordable dwelling price by household type vs actual median home price



Source: derived from BC Assessment, custom Statistics Canada dataset⁴ and mortgage assumptions

- From 2012 to 2020, the median couple household was the only defined median household type able to afford or come close to affording the median housing price. Couple households are more likely to have two income earners.
- Mirroring Core Housing Need affordability results, local prices are among the most attainable in the RDEK relative to incomes. Even with prices rising notably in 2019, homes remained relatively attainable (particularly for couples). Given the prevalence of homes requiring major repair, this affordability may be at the expense of local dwelling condition.
- Unlike other communities where there has been large, continuous growth, local median house prices rose minimally after 2019. This reinforces Statistics Canada findings that dwelling condition is the primary need in Electoral Area G.
- Even if relatively more affordable than other RDEK communities, the gap between the median house price and the affordable threshold for the median household has widened, growing from about \$26,000 in 2016 to \$85,000 by 2022. This highlights the disparity between growth in prices versus growth in estimated incomes, leading to a degradation of household purchasing power; particularly, for shelter.

⁴ Statistics Canada. Table 11-10-0012-01 Distribution of total income by census family type and age of older partner, parent or individual. DOI: <https://doi.org/10.25318/1110001201-eng>

7 Anticipated Housing Demand

7.1 Demand by Component

To determine the current and anticipated housing demand for the electoral area, we refer to the HNR demand calculation methodology, released by the Province in June 2024. The purpose of a standardized method for calculating demand ensures that all local governments produce consistent and comparable assessments of their housing need.

The HNR Method estimates the total number of housing units required to address a community's current and anticipated housing needs over 5- and 20-year timeframes, based on publicly available data sources that can be applied to communities of various scales. It is composed of the following six components (labeled A through F):

Component	Housing units for:	Intention
A	Households in Extreme Core Housing Need	To estimate the number of new units required for those in vulnerable housing situations. Extreme need refers to those paying more than 50% of household income on shelter costs.
B	Individuals experiencing homelessness	To quantify the supply of permanent housing units required for those currently experiencing homelessness.
C	Suppressed households	To address those households that were unable to form between 2006 and the present due to a constrained housing environment.
D	Anticipated household growth	To quantify the additional households required to accommodate an increasing population over twenty years. Note that anticipated growth for municipalities is based on the average of local and regional projections (thus, population / household growth trends discussed above may not follow the same trajectory as dwelling projections) and electoral areas use solely regional projections.
E	Increasing the rental vacancy rate to 3%	To add surplus rental units to restore local vacancy rates to levels representing a healthy and well-functioning rental housing market. Typically, rates between 3% and 5% are considered healthy rates.
F	A local demand buffer	To reflect additional demand for housing within a given community, beyond the minimum units required to adequately house current and anticipated residents. This is called the "demand buffer" and is designed to better account for the number of units required to meet "healthy" market demand in different communities. For the purposes of HNRs, a demand factor is based on a ratio of housing price to housing density, and is calculated for each applicable community. Electoral areas do not apply the demand buffer.

Source: HNR demand calculation methodology ([link](#))

Table 7-1 provides a summary of the result for each component of the HNR Method, as required over the next 5 years and 20 years (as per legislative requirements).

- Results indicate that the area may need to build 98 units by 2026 and 296 units by 2041.

- Components A, B, C, and E contemplate unmet “current” demand, and thus serve as an estimate of the existing shortage (without consideration of demographic growth since 2021, which is the reference year).

Table 7-1: Anticipated housing demand by anticipated period

Component	5 year (by 2026)	20 year (by 2041)
A: Extreme Core Housing Need	1	3
B: Homelessness	3	6
C: Suppressed households	20	82
D: Anticipated growth	74	204
E: Vacancy	0	1
F: Demand buffer	0	0
Total	98	296

7.2 Anticipated Demand versus Historical Supply

From 2016 to 2022, local permit activity averaged around 8 units annually, mostly split between single-family homes and manufactured homes.

If this growth rate continues, about 160 dwellings could be built over two decades, below the projected demand of 296 units. This suggests the electoral area may not be well positioned to meet housing needs, even in light of expanded provisions for secondary suites.

While factors influencing supply and demand may shift over the next 20 years, potentially changing the outlook, it is crucial to keep encouraging construction, as the risks of underbuilding are greater than overbuilding. Additionally, not all demand will be for the same type of housing, with some focused on more affordable options, as discussed in the next section.

7.3 Distribution of Demand

An adaptation of the HNR Method provides a rough idea of what the electoral Area Gould expect in terms of market and non-market housing demand currently and over the projection period. Table 7-2 summarizes anticipated demand, disaggregated by the number of bedrooms and intended market / price model.

Note that non-market housing has been separated into “affordable / below-market” housing (i.e., housing explicitly offered at prices below market⁵ and “deeply affordable”⁶ housing.

Table 7-2: Anticipated demand disaggregated by anticipated model and required number of bedrooms

	Market		Affordable / below-market		Deeply affordable		Total	
	5-year	20-year	5-year	20-year	5-year	20-year	5-year	20-year
0- / 1-bed	13	40	18	51	6	16	36	107
2-bed	21	62	4	12	1	4	25	77
3-bed	18	53	2	7	1	2	21	62
4+ bed	14	43	1	5	0	1	16	50
Total	65	197	25	75	8	23	98	296

- As mentioned, the 5- and 20-year demand projections suggest a need for 98 and 296 units, respectively.
- Market housing should remain the primary contributor to the local inventory, though there is a clear need for non-market interventions. By 2041, the community may need 75 affordable / below-market offerings and 23 additional deeply affordable units.

⁵ Below-market units refer to dwellings that is more affordable than market housing, but is usually delivered by the private market. Below-market rentals would include those priced at 80% of Median Market Rent (MMR), a threshold often used by CMHC funding programs. Building below-market rentals can be incentivized by local policies (e.g., increased density) or funding opportunities. Below-market ownership options can be alternative ownership models like co-operatives or community land trusts. In addition, affordable housing includes rent-geared-to-income units (often social housing) whose maximum income eligibility requirements are typically above what may necessitate deep affordability, as defined below.

⁶ Deeply affordable housing refers to units that should be offered at the shelter rate of income assistance and is often combined with support or wraparound services.