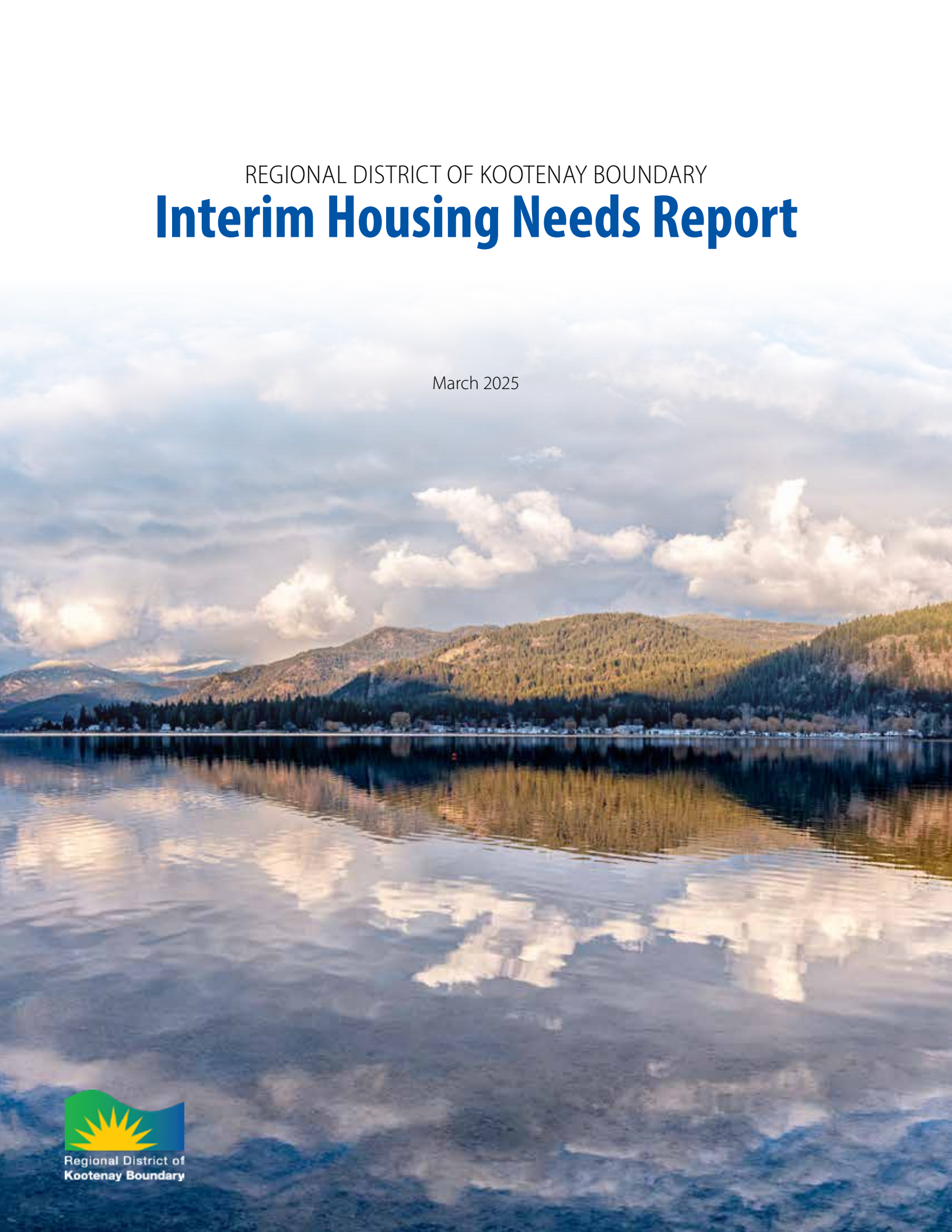
REGIONAL DISTRICT OF KOOTENAY BOUNDARY

Interim Housing Needs Report

March 2025



Regional District of
Kootenay Boundary

Acknowledgements

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The RDKB is grateful for the support and guidance received from the Steering Committee members:

- Carla Berrie, Big White Mountain Community Development Association
- Patricia Dehnel, Planning consultant Village of Fruitvale
- Heather Glenn-Dergousoff, Poverty Reduction, Skills Centre
- Vicki Gee, Boundary Community Ventures
- Darren Pratt, Boundary Family Services
- Jason Konken, Grand Forks property development management

The RDKB appreciates the insights, observations and resources shared by residents, service providers, and organizations who participated in this project.

Executive Summary

In November 2020, the Regional District of Kootenay Boundary (RDKB) prepared a Housing Needs Report (HNR) as a foundation for planning and decision-making in the region for at least the next five years. In response to new legislation and the rapidly changing housing landscape, the purpose of this work was to identify current and emerging housing needs in the RDKB, examine gaps and issues, and provide a roadmap for housing planning in the future.

Acknowledging the ever-changing housing market, the emergence of new data, and the current need for an updated Interim Housing Needs Report (IHNR), the RDKB commissioned updates for its rural Electoral Areas (A–E) and partnering municipalities, including Midway, Warfield, Greenwood, Montrose Fruitvale, as well as the Big White Ski Resort. Rossland, Grand Forks and Trail elected to complete their own IHNRs. Information and housing needs identified in this report amend the 2020 needs assessment, integrating more recent analyses and data to offer a comprehensive regional perspective on current and future housing conditions and needs.

Findings:

HOUSING CHALLENGES

- Aging housing stock, dominated by single-family homes, followed by mobile homes.
- Limited housing diversity, with a lack of multi-family, accessible, and downsizing options, especially for seniors, young people and families.
- Core housing need for low-income residents, single-parent families, and seniors.
- Hidden homelessness reported with people living in cars and recreational vehicles, along with inadequate affordable housing supply.
- The availability of rental housing in tourism focussed areas of Big White Mountain Resort and Christina Lake, is exacerbated during peak-tourism seasons, when housing revenues for short-term rentals remove availability of long-term rentals from the market. Big White Resort has responded by privately building staff dorm accommodations, to support the influx of winter resort service workers.

AFFORDABILITY & VULNERABLE POPULATIONS

- Residents earn lower incomes compared to provincial averages, often relying on seasonal or lower-wage industries.
- Indigenous peoples can face systemic exclusion from regional housing services. There is a need for culturally appropriate and larger affordable homes for multigenerational families.

- Local organizations reporting rising demands for food bank and housing supports.

INFRASTRUCTURE LIMITATIONS

- Water and sewage infrastructure requires investments to support increased housing density, particularly in small municipalities.
- In rural areas, with self-servicing for potable water and sewage treatment, opportunities for increasing the amount, type and density of housing is limited.

TRANSPORTATION

- The region's residents have extensive work, service and health care relationships with communities located within and outside of the RDKB (ie. Kelowna, Castlegar and Nelson). In the region, residents travel significant distances, much greater than more populated centres in the Province.
- Transportation infrastructure options in the region are limited, which impacts mobility for residents without private vehicles. Public transit services have low frequency, distribution of service and ridership.
- Winter conditions and travel distances to services in the region are a practical consideration for transit oriented development efforts in the RDKB.

The IHNR regulations also require a statement about the need for housing in close proximity to alternative transportation infrastructure.

> *The RDKB encourages alternative forms of transportation, and investments in infrastructure that support walking, bicycling, public transit and other forms of transportation, while recognizing the Kootenay Boundary's rural context, distances between services and winter conditions with mountain passes. In the RDKB, communities where there is adequate municipal infrastructure and services to support increased growth, are the most realistic for receiving increased diversity and density of housing that is transit-oriented. The RDKB encourages transit-oriented housing in the RDKB's incorporated municipality of Midway, and cities of Grand Forks, Rossland and Trail, as these are the communities most able to receive increased growth and build on existing infrastructure, over the next 5 years (to 2030).*

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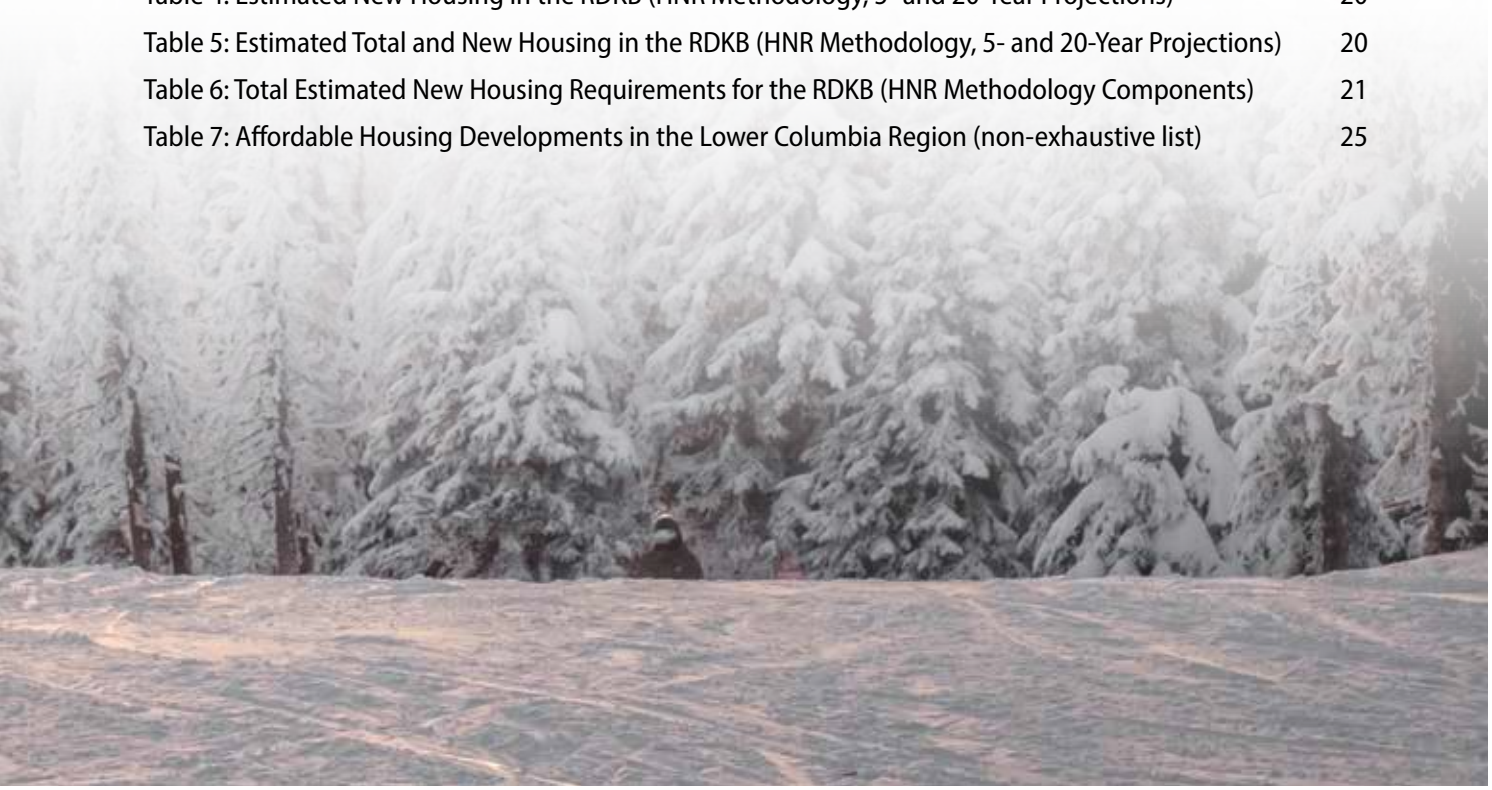


1 Introduction

> The Province of British Columbia introduced broad changes to the *Local Government Act* in 2023 to address the housing crisis and initiate local actions to secure additional housing options throughout BC.

Through the Bill 44 *Housing Statutes (Residential Development) Amendment Act*, all local governments are mandated to update their most recent Housing Needs Reports (HNR) using a new standardized methodology applied over a 20-year time horizon. This new methodology helps local governments to better understand and address housing needs throughout their jurisdictional boundaries.

In November 2020, the Regional District of Kootenay Boundary (RDKB) prepared a Housing Needs Report (HNR) as a foundation for planning and decision-making in the region for at least the next five years. The purpose of this work was to identify current and emerging housing needs in the RDKB, examine gaps and issues, and provide a roadmap for housing planning in the future.

The timing of the RDKB's 2020 HNR was subject to limitations, including access to four-year-old 2015 Census data, as well as the COVID 19 pandemic (March 2020). The latter resulted in a significant migration of urban residents to rural areas and created dramatic changes that reduced housing availability and affordability in the region, and beyond.

Building on the 2020 HNR, this Interim Housing Needs Report (IHNR) prepared in 2025, responds to three legislated requirements by summarizing:

- The number of additional housing units required to meet the current and anticipated need for the next 5 and 20 years;
- A statement about the need for housing in close proximity to transportation infrastructure that supports walking, bicycling, public transit or other alternative forms of transportation; and,
- A description of the actions taken by the RDKB since receiving the 2020 Housing Needs Report.

The approach for preparing this IHNR report involved preparing a snapshot of updated Census data (2021) using the Provincial housing needs calculator (HNR Method) projections and collecting local data. Additional methods for data collection included conducting semi-structured key informant interviews with local government elected officials, as well as staff and community organizations, to help fill in information gaps and deepen the understanding of local housing needs using a qualitative approach.

The goal of this Interim Housing Needs Report is to build a comprehensive understanding of current and projected housing conditions within the RDKB by highlighting key housing gaps and exploring potential opportunities to enhance or establish new initiatives essential for future housing provision.

Values for the 5-year and 20-year housing need in the RDKB have been generated using the BC HNR Calculator and in accordance with the HNR Method Technical Guidelines which are prescribed by the regulation. The data and tables that inform the 5- and 20-year housing needs are provided in Appendix A: Data Tables. Information and housing needs identified in this report amend the November 2020 Regional District of Kootenay Boundary House and Home: RDKB Housing Needs Report. The RDKB will be required to update the full Housing Needs Report by December 31, 2028.

1.1 Report Use and Expectations

This IHNR provides snapshot of current housing conditions, challenges, and future needs across the RDKB. This report is a resource for local government partners to inform and evaluate housing policies, zoning regulations, and infrastructure planning.

The findings of this report may be used to:

- Identify and enact amendments to Official Community Plans (OCPs), Zoning Bylaws, Subdivision and Servicing Bylaws, and other relevant policies to better align land use regulations with housing needs and gaps.
- Support municipal decision-making related to housing projects and land use planning.
- Guide long-term financial and capital planning and evaluation of capital projects that facilitate housing development.
- Establish partnerships with organizations such as BC Housing to support affordable housing.
- Inform housing-related initiatives and decisions that impact the broader RDKB region.

This report is intended to guide housing policy and development of housing supply, that supports existing and projected housing needs in the region.

2 About the RDKB

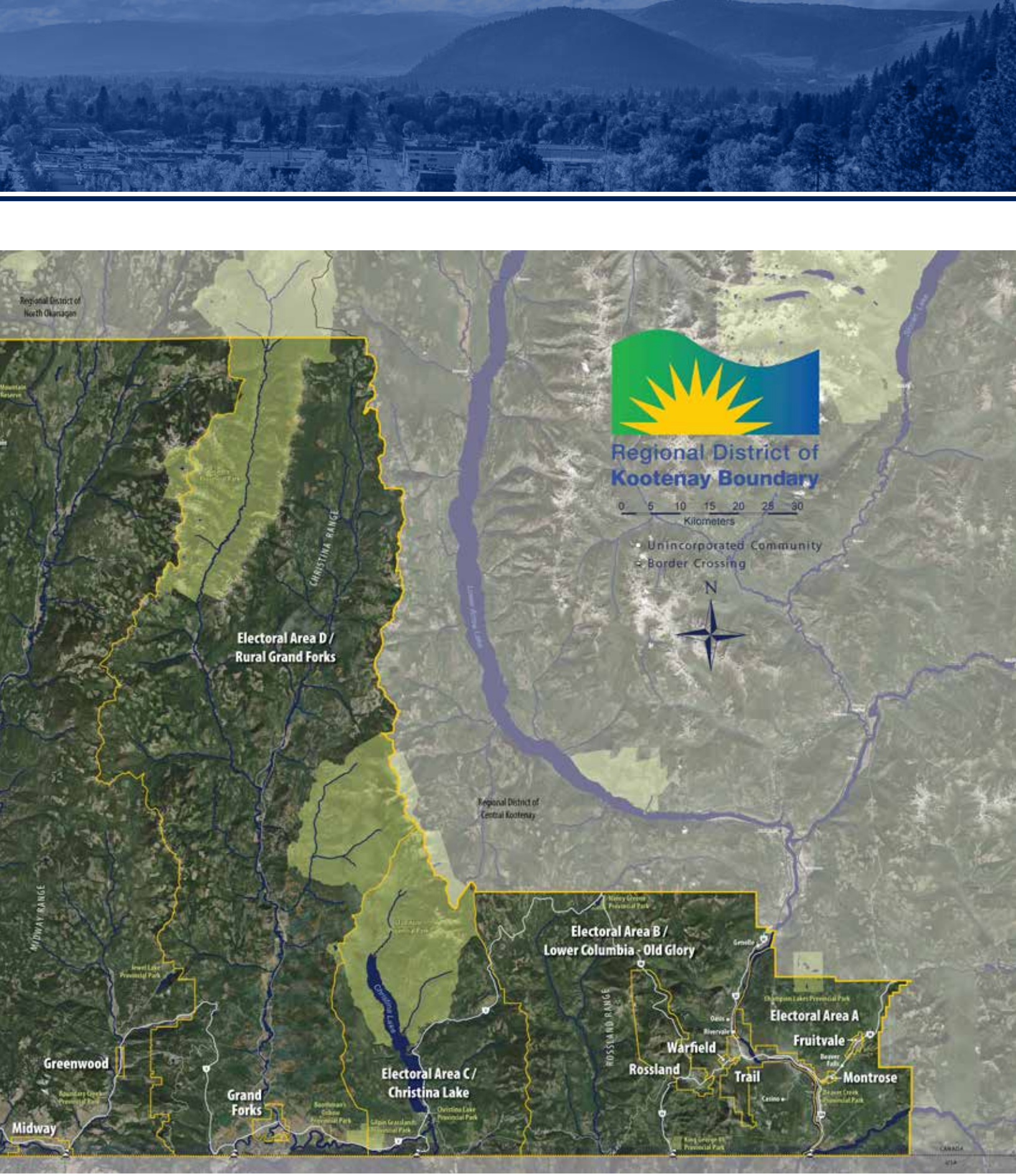
Established in 1966, the Regional District of Kootenay Boundary (RDKB) serves as the local government for 33,152residents in the West Kootenay and Boundary regions of southeastern British Columbia. The district spans 8,200 square kilometers in area and extends from Champion Lakes in the east to Bridesville and Big White in the west, following the Canada/US border to the south.

The RDKB is made up of 13 member communities. Included in the RDKB are eight incorporated municipalities—Fruitvale, Montrose, Trail, Warfield, Rossland, Grand Forks, Greenwood, and Midway—as well as five unincorporated electoral areas: Area A, Area B/ Lower Columbia-Old Glory, Area C/Christina Lake, Area D/ Rural Grand Forks, and Area E/West Boundary. The table below lists participating municipalities and Electoral areas in this IHNR. The cities of Trail, Grand Forks and Rossland were in progress with updating their housing needs reports, and did not participate in this update.

The region's residents have extensive work, service and health care relationships with communities located outside of the RDKB, including Kelowna, Castlegar and Nelson. While these communities are located outside of the RDKB, they are shown on the following map and referenced in this report, when it makes sense to do so.

Participants:

Municipalities	Electoral Areas
• Village of Midway • Village of Warfield • City of Greenwood • Village of Montrose • Village of Fruitvale	• Electoral Area A • Electoral Area B / Lower Colombia-Old Glory • Electoral Area C / Christina Lake • Electoral Area D / Rural Grand Forks • Electoral Area E / West Boundary
Other	
• Big White Ski Resort	


Regional District of North Okanagan
Regional District of
Kootenay Boundary
0 5 10 15 20 25 30
Kilometers
Unincorporated Community
Border Crossing
N
CHRISTINA RANGE
Electoral Area D /
Rural Grand Forks
Regional District of Central Kootenay
MIDWAY RANGE
ROSSLAND RANGE
Electoral Area B /
Lower Columbia - Old Glory
Electoral Area A
Fruitvale
Warfield
Rossland
Trail
Montrose
Greenwood
Grand Forks
Midway
Electoral Area C /
Christina Lake

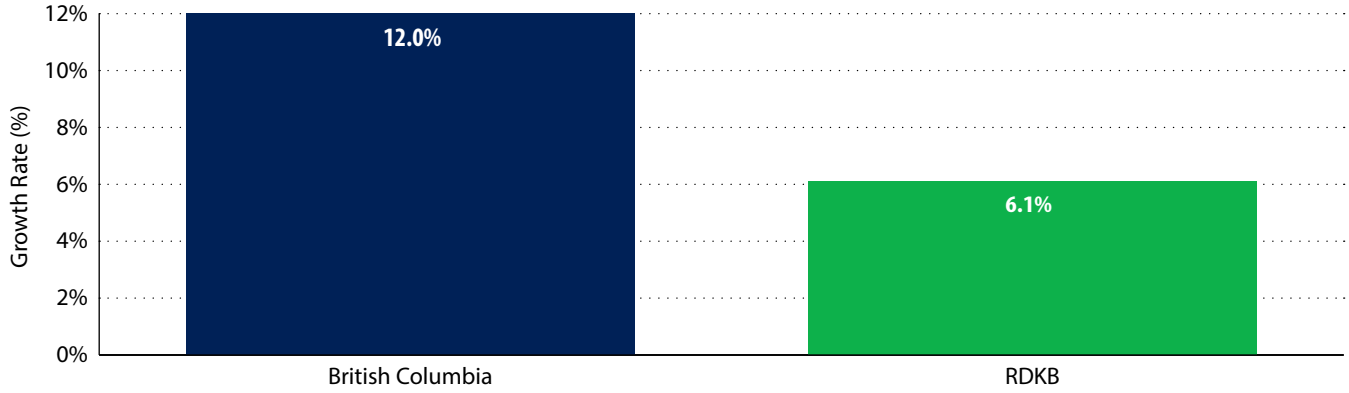
3 Census and Provincial Data

3.1 Census Data Snapshot

3.1.1 POPULATION AND DEMOGRAPHICS

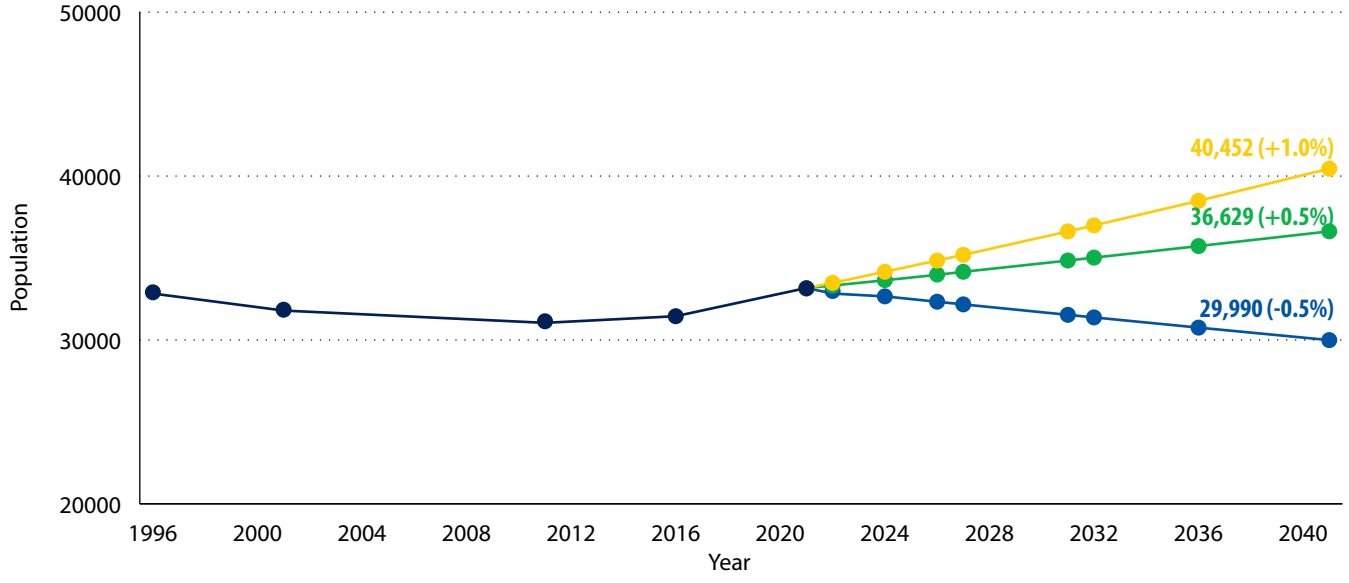
The total population of the RDKB increased between 2011 and 2021, from 31,456 residents to 33,152 (for an average annual rate of 1% or 6.1% in total), as shown in Figure 1 below. This includes an increase of 1,705 residents in the 2021 Census to continue the three-census cycle trend of population growth for the region (from the 31,447 persons in 2016). In comparison, the Province of British Columbia experienced a growth rate of 12.0% between 2011 and 2021, a rate that is nearly double that of the RDKB over the same time-period.

FIGURE 1: Regional Growth Rate Comparisons (2011-2021)[1]



If modest population growth, or decline, were to continue for the next 20 years, the RDKB's population may be between 29,395 and 42,094 by 2045, given scenarios of -0.5% decline, 0.5% growth or +1% growth as outlined in Figure 2.

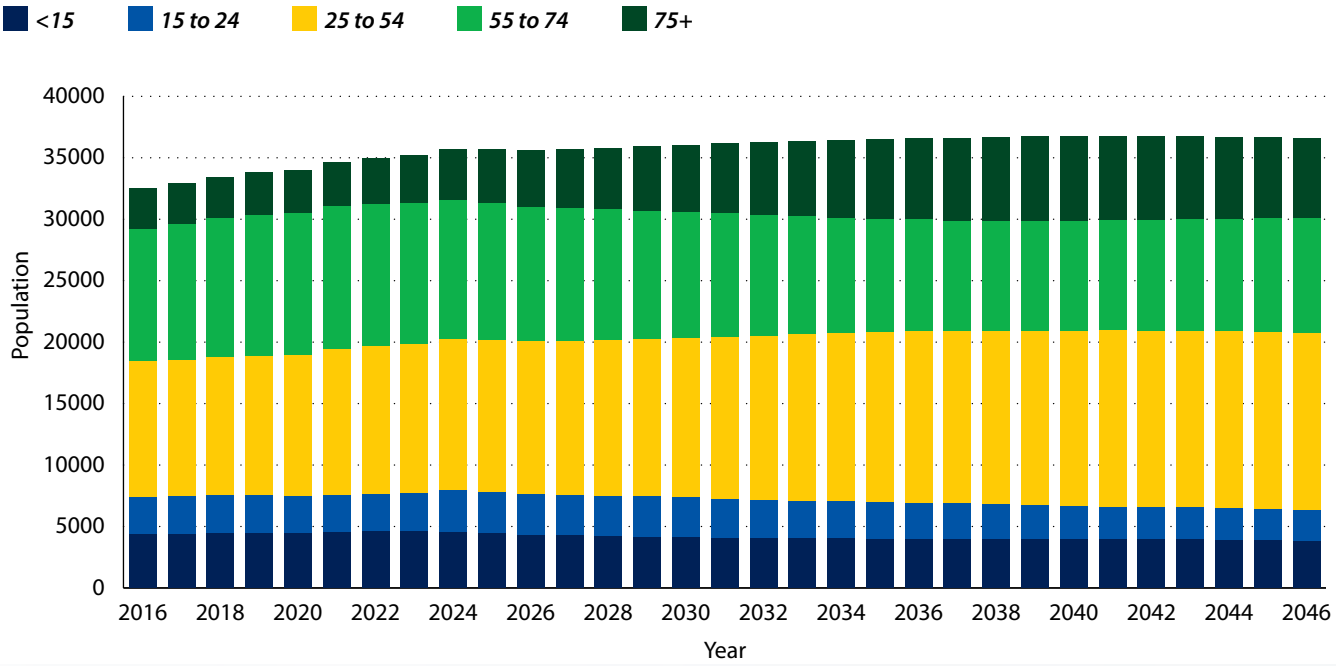
FIGURE 2: Projected Population Growth in the RDKB (1996-2041)[2]



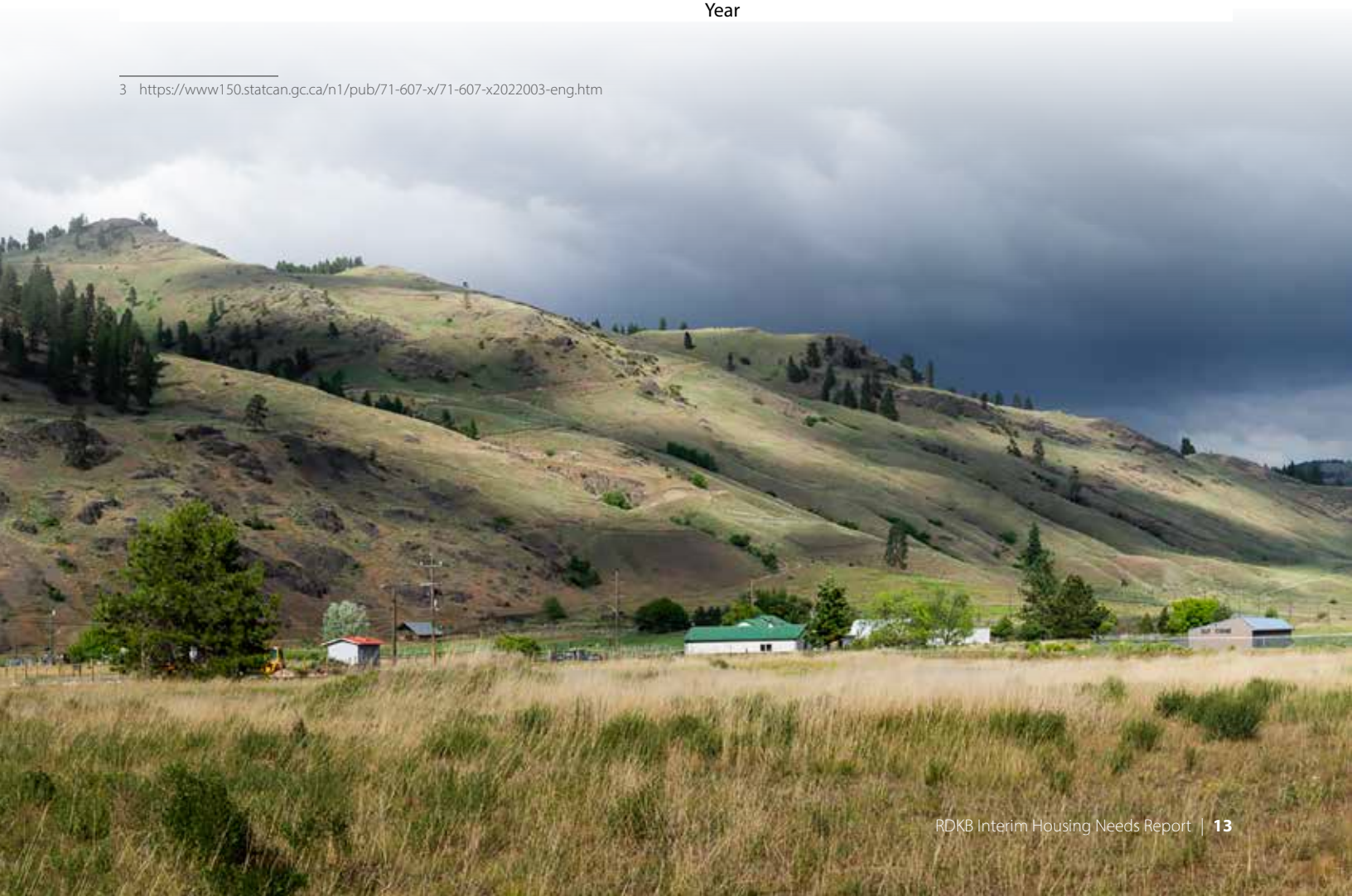
1 Statistics Canada, 2021 (Census Profile: Kootenay Boundary Regional District)
2 Statistics Canada, 2021 (Census Profile: Kootenay Boundary Regional District)

In addition, 2021-2046 provincial estimates indicate continued RDKB population growth for residents between the ages of 55 and 75+ (1,826), and 25 – 54 (3,330) per Figure 3. Conversely, the 15-24 age group is expected to decline by 498 after reaching a peak in 2024, along with the youth under 15 years (total decline of 568). This projection may be indicative of the larger 15-year provincial birthrate decline to 1.0 children per woman in 2023, a value that is currently the lowest in all of Canada and well under the 2023 national average of 1.26.[3]

FIGURE 3: RDKB Growth Projections by Age (2016-2046)



3 https://www150.statcan.gc.ca/n1/pub/71-607-x/71-607-x2022003-eng.htm



The age and gender distribution of the RDKB is illustrated below (Figure 4). Overall, approximately 50.1% of the population is female and 49.9% male. Residents currently aged 55-74 years old, make up the second largest proportion of the population (34.5%) while those aged 75+ comprise 10.8% of the total (45.3% collectively). In comparison, the 20-54 age group makes up 33.3% of the population as of 2021. The RDKB's resident demographics are older than the rest of the Province of BC, where residents ages 55+ make up 34.6% of the total population with the 20-54 age group comprising 47.6% of the total population (Figure 5).

FIGURE 4: RDKB Population Pyramid (2021)[4]

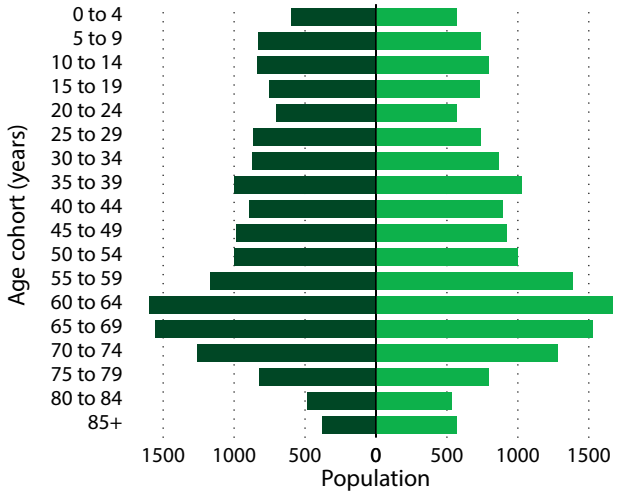
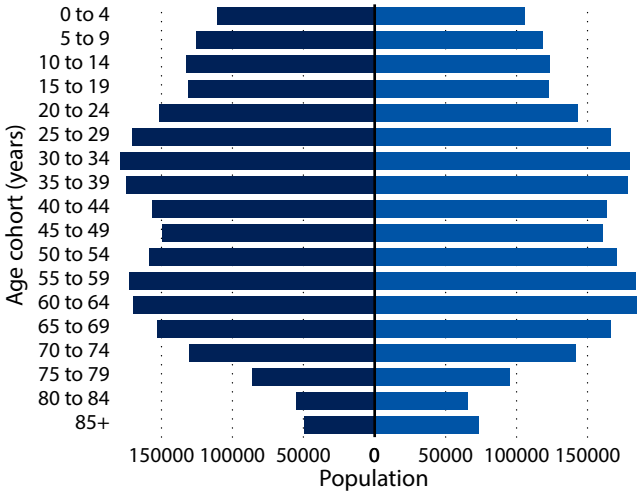


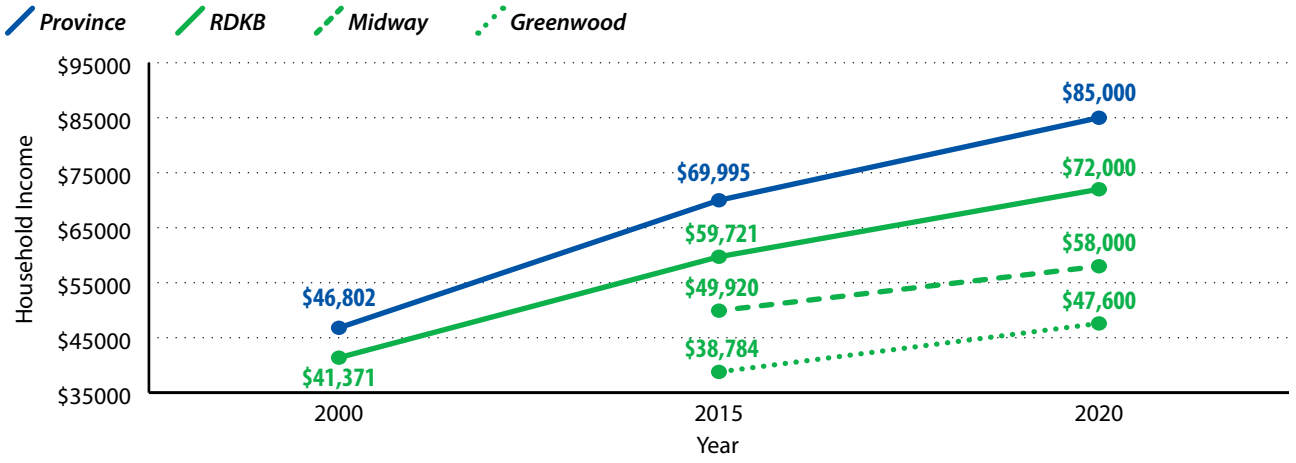
FIGURE 5: British Columbia Population Pyramid (2021)[5]



This demographic pattern indicates an aging population in the RDKB, where the growing number of residents aged 55+ will typically require increased healthcare, senior services, and accessible housing design features in the future. The rise in the working-age population (25–54) also suggests opportunities for economic growth and employment, while declines in the youth population (<24) may indicate future challenges in sustaining schools, a future workforce, and youth-focused services.

RDKB resident's household incomes are lower than the rest of the Province. The median household income for the RDKB indicates a consistent increase in income for the RDKB between 2000 to 2020 (Figure 6). However, the median household income in the RDKB is lower, with a difference of $13,000 in the 2021 census. In addition, there is also a wide range of income levels across the RDKB. For example, the median total income of households in the municipalities of Midway and Greenwood, were noted to be 38% below the provincial average and 27% below the RDKB average as of 2020.

FIGURE 6: Median Household Income[6]



4 Statistics Canada, 2021 (Census Profile: Kootenay Boundary Regional District)
5 Statistics Canada, 2021 (Census Profile: Kootenay Boundary Regional District)
6 Statistics Canada, 2021 (Census Profile: Kootenay Boundary Regional District, British Columbia)

3.1.2 REGIONAL HOUSEHOLD CHARACTERISTICS

Housing Type

Most housing in the RDKB consists of single-detached homes (76.7% of all housing), with moveable dwellings (i.e. mobile homes and other movable dwellings such as houseboats and railroad cars) coming in second at 11.8%[7]. The remaining housing forms are semi-detached and row houses, apartments or flats in duplexes, apartments fewer than 5 stories, or other single-attached houses which collectively make up 10.8% of the existing housing stock. These findings are in strong contrast to the Province of British Columbia as a whole, where 42.4% of all housing stock is single-detached and 40% are classified as apartments. However, the disparity between the provincial and RDKB averages may also be influenced by the significant presence of urban centres in the provincial census data, where higher-density housing forms such as apartments and row housing are a more common form a development. As a predominantly rural region, the RDKB's spectrum of existing housing stock reflects the rural context, and preferences for, lower-density development.

FIGURE 7: Housing by Dwelling Type in the RDKB (2021)[8]

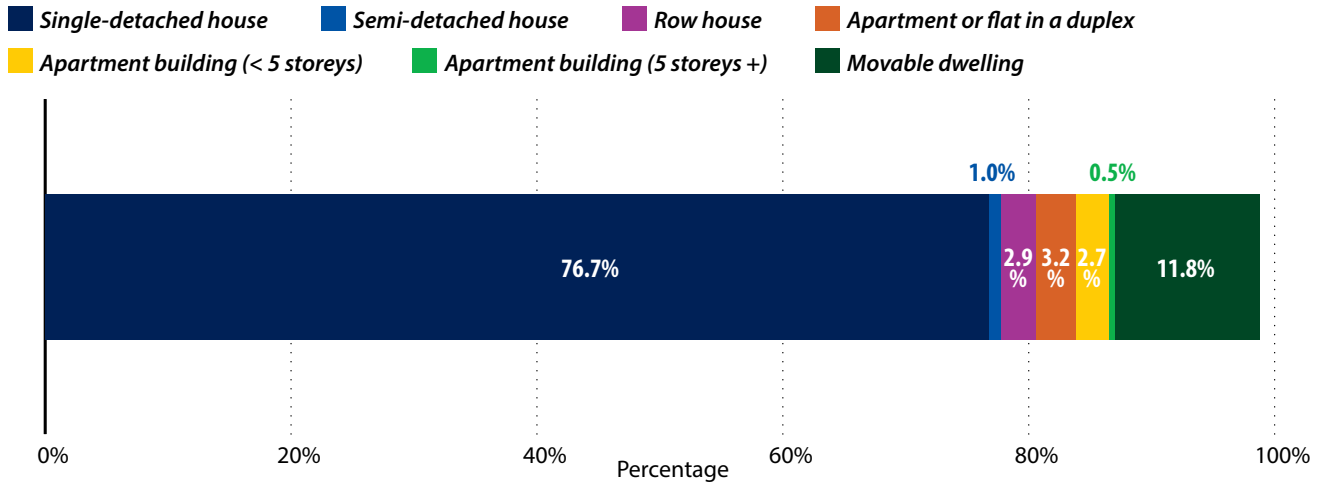
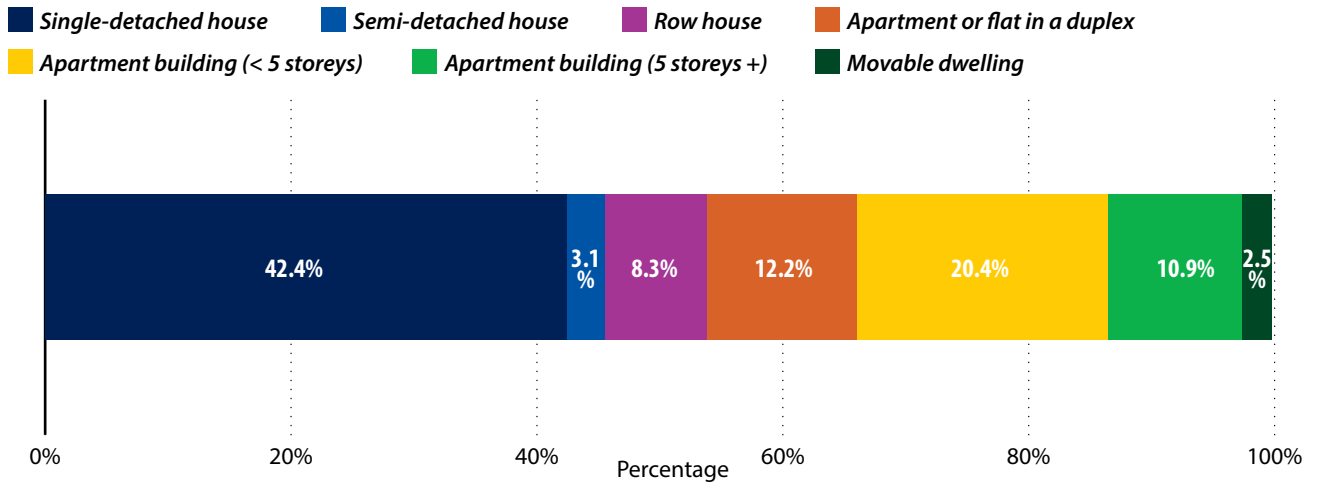


FIGURE 8: Housing by Dwelling Type in British Columbia (2021)[9]



Source: Statistics Canada, 2021

7 https://www23.statcan.gc.ca/imdb/p3VD.pl?Function=getVD&TVD=144257&CVD=144258&CPV=8&C ST=14082013&CLV=1&MLV=2&D=1
8 Statistics Canada, 2021 (Census Profile: Kootenay Boundary Regional District)
9 Statistics Canada, 2021 (Census Profile: Kootenay Boundary Regional District)

Housing Age

Approximately 76.0% of all dwellings in the RDKB were built before 1991, in comparison to the provincial average of 53.7% (Table 1). The proportion of newer homes constructed between 2011 and 2021 is also lagging in comparison to the rest of BC (5.7% vs 15.7%), indicating lower investments in newer housing stock. The majority of the region's housing stock is over 40 years old and needing investments in renewal or replacement.

TABLE 1: Date of Construction for Housing Stock (RDKB)[10]

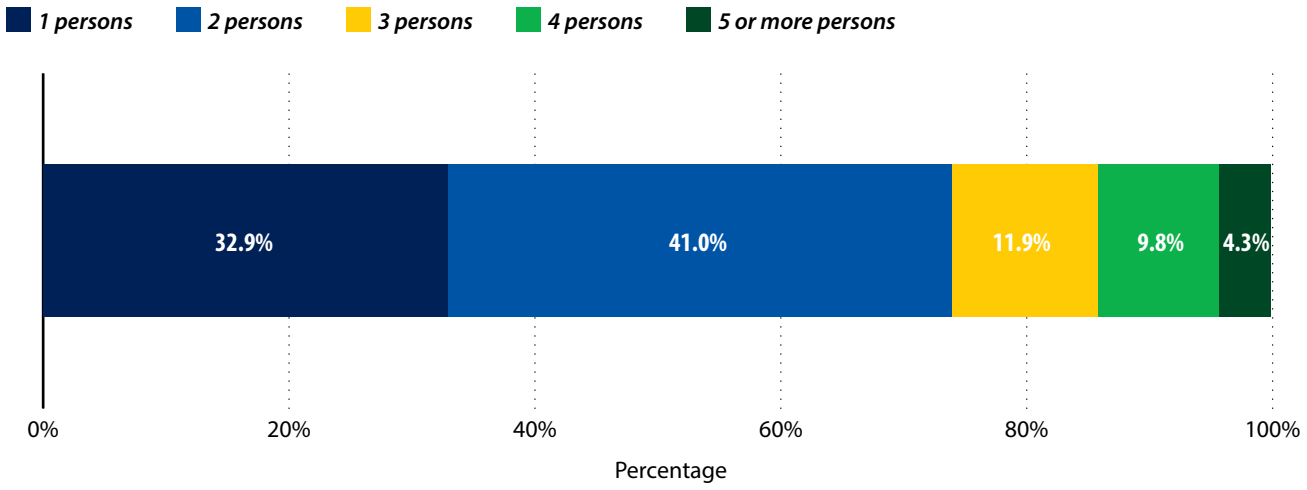
Period of Construction	% of Dwellings (RDKB)	% of Dwellings (British Columbia)
1990 or before	76.0%	53.7%
1991 to 2000	10.9%	16.5%
2001 to 2005	2.8%	6.0%
2006 to 2010	4.4%	8.0%
2011 to 2015	2.3%	6.6%
2016 to 2021	3.5%	9.1%

Source: Statistics Canada, 2021

Household Size

Most households in the RDKB are two person households (41.0%), while one and two-person households together account for 74% of the total household mix. These smaller household sizes are consistent with the older population in the RDKB.

FIGURE 9: RDKB Household Size (2021)[11]



10 Statistics Canada, 2021 (Census Profile: Kootenay Boundary Regional District)
11 Statistics Canada, 2021 (Census Profile: Kootenay Boundary Regional District)

Proportion of Owners vs Renters

Most private households in the RDKB are owned (86.7%) in comparison to rented (13.3%), a general trend that is consistent across all Electoral Areas and municipalities in the study area (Table 2). The highest rate of renters in RDKB is in the Village of Warfield (21.3 vs 78.8%) in comparison to the Provincial average of 32.9%.

TABLE 2: RDKB Private Households by Tenure (2021)[12]

Electoral Area / Municipality	Total - Private households by Tenure		% - Private households by Tenure	
	Owner	Renter	Owner	Renter
Electoral Area A	630	60	91.3%	8.7%
Electoral Area B / Lower Colombia-Old Glory	630	35	94.7%	5.3%
Electoral Area C / Christina Lake	720	70	91.1%	8.9%
Electoral Area D / Rural Grand Forks	1325	95	93.3%	6.7%
Electoral Area E / West Boundary	1115	300	78.8%	21.2%
Village of Midway	270	55	83.1%	16.9%
Village of Warfield	630	170	78.8%	21.3%
City of Greenwood	330	45	88.0%	12.0%
Village of Montrose	410	25	94.3%	5.7%
Village of Fruitvale	690	170	80.2%	19.8%
TOTAL	**6750**	**1035**	**86.7%**	**13.3%**

Households in Core Need

Households estimated to experience core need make up an average 7.5% in the RDKB, in comparison to the provincial average of 13.4% (Table 3). However, Electoral Area E (18.4%) and the City of Greenwood (21.3%) exceeded the provincial average in 2021. These areas indicate a need for greater investments in affordable housing and targeted support programs to address housing affordability challenges.

TABLE 3: RDKB Households in Core Need (2021)[13]

Electoral Area / Village	Households in Core Need	
	Total	% of all Households
Electoral Area A	0	0%
Electoral Area B / Lower Colombia-Old Glory	65	10%
Electoral Area C / Christina Lake	90	11%
Electoral Area D / Rural Grand Forks	35	2%
Electoral Area E / West Boundary	260	18%
Village of Midway	40	12%
Village of Warfield	15	2%
City of Greenwood	80	21%
Village of Montrose	0	0%
Village of Fruitvale	0	0%

12 Statistics Canada, 2021 (Census Profile: Kootenay Boundary Regional District)
13 Statistics Canada, 2021 (Census Profile: Kootenay Boundary Regional District)

3.2 Interim Housing Needs Report – HNR Provincial Methodology for Housing Projections

The Housing Needs Report (HNR) Method was introduced as part of British Columbia's updated legislative framework to standardize the identification and analysis of housing needs across municipalities and regional districts. First mandated in 2019, Housing Needs Reports collect and analyze both quantitative and qualitative data to document current and future housing requirements.

This mandate included requirements for estimating the number of housing units needed over the next five years to meet local demand. The initial HNR's did not provide standardized guidelines or a consistent methodology for generating these estimates and lacked requirements for implementing policies to meet housing needs.

In 2023, amendments to the *Local Government Act* introduced new requirements for these reports and established the HNR Method as a standardized approach to be implemented province wide. In addition, local governments are required to update Official Community Plans and Zoning Bylaws in conjunction with the number of new housing units identified using the HNR method, which calculates current and anticipated housing needs over 5- and 20-year time horizons by integrating six core components, including:

- **Component A:** Households spending more than 50% of their income on shelter costs (supply of units to reduce extreme core housing need);
- **Component B:** Supply of units to reduce homelessness;
- **Component C:** Supply of units to address suppressed household formation (households that could not form due to constrained housing supply);
- **Component D:** Supply of units needed to meet household growth over the next 5 or 20 years;
- **Component E:** Supply of units needed to meet at least a 3% vacancy rate; and,
- **Component F:** Supply of units needed to accommodate market fluctuations and local demand (municipalities only).

Each component is summarized further below. Please note, this information is directly sourced from the 'HNR method technical guidance' and can be referred to for further details.

Component A: Extreme Core Housing Need

This component estimates the number of housing units required for households in extreme core housing need—those spending over 50% of their income on shelter, a subset of core housing need. Calculations use the average rates of extreme core housing need over the past four censuses, applied to the current number of households by tenure (owners with a mortgage and renters), providing a conservative yet consistent measure of need. This data is available for Regional Districts and Electoral Areas (EAs) but may not be available for Municipalities. Core housing need, which includes households spending more than 30% of their income on shelter, was not included in the HNR calculation as it encompasses households whose needs may be addressed through repairs, policy interventions, or financial assistance rather than new construction.

Component B: Homelessness

This component determines the housing units needed for individuals experiencing homelessness, relying on the Province's Integrated Data Project (IDP). The IDP provides annual regional homelessness data, which is scaled down to the local level based on the municipality or electoral area's share of the regional population, assuming one unit is required per individual. This data is reported at the regional level (e.g., Regional Kootenay Boundary District Census Division) and is allocated on a proportional basis to each census subdivision based on its share of the total population. Consequently, this methodology may overestimate housing needs in this category but still represents the most reliable data currently available.

Component C: Suppressed Household Formation

Suppressed household formation accounts for households that could not form due to constrained housing supply, such as young adults remaining in their family homes. The calculation uses Statistics Canada's 2006 census data (headship rates by age and tenure), applied to current population data, to estimate the gap between potential households and actual households, to estimate how many additional households might have formed under more favourable housing conditions.

Component D: Anticipated Household Growth

This component forecasts the number of housing units needed to accommodate population growth over 20 years. It utilizes 20-year growth projections from BC stats, applying the 20-year household growth rate to the 2021 number of households. From this, it averages projections from two scenarios: local household growth based on municipal projections and regional household growth applying the regional growth rate to the local population.

Component E: Rental Vacancy Rate Adjustment

Aiming to stabilize the rental market, this component calculates the number of additional units required to raise the rental vacancy rate to a healthy target of 3% and utilizes data from CMHC's Primary Rental Market Vacancy Rate and rental unit figures provided by Statistics Canada. It determines the gap between the current vacancy rate and the target "healthy" vacancy rate of 3% and calculates the number of additional units needed to achieve this target, which is then included in the total housing demand estimate. If local data is unavailable, the provincial average vacancy rate is used to ensure an adequate supply of rental options.

Component F: Local Housing Demand (Demand Buffer)

Specific to municipalities only (not applicable to Regional District Electoral Areas), this component reflects additional housing demand to meet "healthy" market conditions. A calculated demand factor, based on housing price and density, is applied to the combined housing need from Components A, B, C, and E, providing a buffer for market flexibility and choice.

Final Housing Need Calculations

The total 20-year housing need is determined by summing the results of components A through F. To derive the 5-year need, the number of housing units required for each component over 20 years is divided by four. However, an exception is made for Component B as this represents an immediate priority to address. The 20-year requirement here is therefore divided by two.

Detailed calculations for each component are provided in Appendix A, while the summarized 5-year and 20-year housing need results are presented in the Section 3.3 Housing Need Projections.

3.2.1 HOUSING NEED PROJECTIONS

The table below summarizes the additional 5-year and 20-year housing units projected to be needed in the RDKB's Electoral Areas and municipalities. The projections were generated from the provincial HNR methodology.

TABLE 4: Estimated New Housing in the RDKB (HNR Methodology, 5- and 20-Year Projections)[14]

Municipality / Region	Total New Units (5 Years)	Total New Units (20 Years)
Electoral Area A	76	186
Electoral Area B / Lower Colombia-Old Glory	77	197
Electoral Area C / Christina Lake	79	182
Electoral Area D / Rural Grand Forks	148	352
Electoral Area E / West Boundary	163	414
Village of Midway	52	176
Village of Warfield	81	221
City of Greenwood	82	263
Village of Montrose	50	146
Village of Fruitvale	107	291

Table 5 summarizes estimated total housing (estimated new, plus existing homes) for RDKB's Electoral Areas and municipalities in 5 years (2025) and 20 years (2041)[15]. This chart assumes that existing housing stock is maintained. Unpredictable losses in housing such as inadequate maintenance, or disaster events such as flood or fire (i.e., May 2018 flood in Grand Forks experienced permanent loss of over 200 homes[16]) can occur. The HNR model does not capture when there are declines in total housing stock. The table below presents the amount of housing units needed to meet present and future demand. This report will further discuss the location, type and density of housing needed in future.

TABLE 5: Estimated Total and New Housing in the RDKB (HNR Methodology, 5- and 20-Year Projections)[17]

Electoral Area / Municipality	5 Year (2021-2025)		20 Years (2021 - 2041)	
	New Units	Total Units	New Units	Total Units
Electoral Area A	76	766	186	876
Electoral Area B / Lower Colombia-Old Glory	77	747	197	867
Electoral Area C / Christina Lake	79	879	182	982
Electoral Area D / Rural Grand Forks	148	1,568	352	1,772
Electoral Area E / West Boundary	163	1,578	414	1,829
Village of Midway	52	377	176	501
Village of Warfield	81	876	221	1,016
City of Greenwood	82	457	263	638
Village of Montrose	50	480	146	576
Village of Fruitvale	107	962	291	1,146
TOTAL	**915**	**8,690**	**2,428**	**10,203**

14 HNR Methodology Results (Kootenay Boundary Regional District – Study Area)
15 The 5-year projection is from 2021 to 2025. The 20-year projection is from 2021 to 2041. The start year is due to the HNR model utilizing 2021 census data.
16 Informational Interview with Darren Pratt, Boundary Family Services, November 20, 2024
17 HNR Methodology Results (Kootenay Boundary Regional District – Study Area)

Table 6 summarizes the estimated new housing needed in RDKB's Electoral Areas and municipalities and shows the (HNR) Method 'components', as explained in Section 3.2.

TABLE 6: Total Estimated New Housing Requirements for the RDKB (HNR Methodology Components)[18]

Area / Municipality		A. Extreme Core Housing Need	B. Persons Experiencing Homelessness	C. Suppressed Household Formation	D. Anticipated Growth	E. Rental Vacancy Rate Adjustment	F. Additional Local Demand	Total New Units
Electoral Area A	*5-Year Need*	0.8	5.7	18.1	50.8	0.3	0.0	76
	20-Year Need	3.3	11.5	72.5	98.0	1.0	0.0	186
Electoral Area B / Lower Columbia-Old Glory	*5-Year Need*	5.0	5.1	18.0	49.0	0.2	0.0	77
	20-Year Need	20.0	10.1	72.0	94.5	0.6	0.0	197
Electoral Area C / Christina Lake	*5-Year Need*	0.0	5.7	14.2	58.6	0.3	0.0	79
	20-Year Need	0.0	11.4	56.7	112.9	1.2	0.0	182
Electoral Area D / Rural Grand Forks	*5-Year Need*	1.3	11.4	30.0	105.0	0.4	0.0	148
	20-Year Need	5.3	22.9	120.1	202.5	1.6	0.0	352
Electoral Area E / West Boundary	*5-Year Need*	24.9	10.2	22.1	104.2	1.3	0.0	163
	20-Year Need	99.8	20.4	88.2	201.0	5.0	0.0	414
Village of Midway	*5-Year Need*	0.0	2.4	11.7	16.5	0.2	21.7	52
	20-Year Need	0.0	4.7	46.7	36.6	0.9	86.7	176
Village of Warfield	*5-Year Need*	0.0	6.2	18.7	37.3	0.7	17.8	81
	20-Year Need	0.0	12.4	74.9	60.0	2.8	71.2	221
City of Greenwood	*5-Year Need*	0.0	2.7	22.2	32.3	0.2	24.7	82
	20-Year Need	0.0	5.4	88.7	69.1	0.8	98.7	263
Village of Montrose	*5-Year Need*	0.0	3.6	9.2	19.8	0.1	17.6	50
	20-Year Need	0.0	7.2	36.8	31.0	0.4	70.3	146
Village of Fruitvale	*5-Year Need*	1.5	6.8	23.6	52.7	0.7	21.7	107
	20-Year Need	6.2	13.5	94.5	86.6	2.8	86.9	291
TOTAL New Units	***5-Year Need***	**34**	**60**	**188**	**526**	**4**	**103**	**915**
	20-Year Need	**135**	**120**	**751**	**992**	**17**	**414**	**2428**

3.2.2 ASSUMPTIONS AND LIMITATIONS

The housing needs forecast in this IHNR is a simplified representation of real-world conditions. While it follows the prescribed provincial methodology, it also relies on assumptions and best available current information utilized in the provincial HNR calculator. The accuracy of the outputs depends on the availability, quality, consistency, and reliability of the source data. Rural areas and small communities are known to experience challenges with models, as data is often aggregated from larger population centres. Gaps in data can result in impacts to the validity of the targeted area projections. Adaptations to the model also depend on similar data sources to maintain consistency with the quality of the input information. Forecasted housing units provided in this IHNR are an approximation and should be revisited if new data becomes available or circumstances in the RDKB change. Section 4 provides further insights to inform housing need projections.

18 HNR Methodology Results (Kootenay Boundary Regional District – Study Area)

4 Community Sourced Data and Insights

Data collection included conducting semi-structured key informant interviews with local government elected officials, staff and community organizations, to help fill in information gaps and deepen understanding of local housing needs using a qualitative approach. Key informant interviews were conducted between November 15, 2024, and January 14, 2025.

Interviewees were shown the HNR 5-year and 20-year projections and asked the following three questions:

- *What anticipated housing needs do you see in the region in 5 and 20-years?*
- *What is appropriate public and transportation infrastructure to support housing needs in the area/ region?*
- *What has changed in the area since the 2020 Housing Needs report?*

4.1 Supplementary Data

Standardized data sources, such as the Canadian Census, BC Stats and others, have limitations and may not adequately capture the current and rapidly changing conditions and/or unique characteristics of smaller and rural communities. The consultants sought additional sources of local data from local governments, community organizations, housing and transportation service providers to supplement the findings of the provincial HNR methodology.

Locally sourced information includes data from the following organizations and reports:

- Regional District building permit data from 2020 to 2023
- Kootenay Boundary Aboriginal Community Needs Assessment (2020)
- Circle of Indigenous Nations Society
- Lower Columbia Affordable Housing Society
- Transit Services:
  - BC Transit
  - Interior Health
  - Big White MCDA Transport Member Survey

4.1.1 FINDINGS

Kootenay Boundary Aboriginal Community Needs Assessment (2020)

The Kootenay Boundary Aboriginal Community Needs Assessment (2020) highlights several critical aspects of housing challenges and opportunities within RDKB, particularly focussed on Indigenous residents. According to the 2021 Census, approximately 2,095 RDKB residents identified as having Indigenous ancestry[19] which represents 6.9% of the total population. However, this report identifies significant social and cultural barriers, as people of Indigenous ancestry may not always feel safe or comfortable claiming ancestry on government forms. This, in combination with a general lack of recognition by local governments and residents to non-visible minorities, suggests an underreported Indigenous population in the RDKB and the potential for systemic exclusion from housing and essential services.

It was also noted that the RDKB faces coordination challenges with the First Nations communities who have both unceded traditional territory claims overlapping the RDKB (Ktunaxa, Secwepemc, Sinixt, and Syilx (Okanagan Nation Alliance) Nations), and internal disagreements may impede broader coordination around unified regional housing solutions[20]. While organizations like the Circle of Indigenous Nations Society (COINS) and the Boundary Métis Association currently provide essential supports such as housing assistance and mental health services to Indigenous peoples across the RDKB, resource constraints and reliance on volunteer-run support services limit their overall reach and impact.

RDKB Building Permits Data (2020-2023)

Annual building permit issuances by the RDKB in the Study Area (target Electoral Areas and municipalities) have been steadily declining since 2020, with a net decrease of 185 permits issued per year between 2020 and 2023. However, the total number of approved units associated with these annual permit approvals has increased over the same period (89 units in 2021 to 260 units in 2023), as shown in Figure 10. The total annual value of permit-related development has also steadily increased from $34,452,436 in 2020 to $68,342,723 in 2023, resulting in the average cost of development per building permit issuance increasing by approximately 280% over this same period[21].

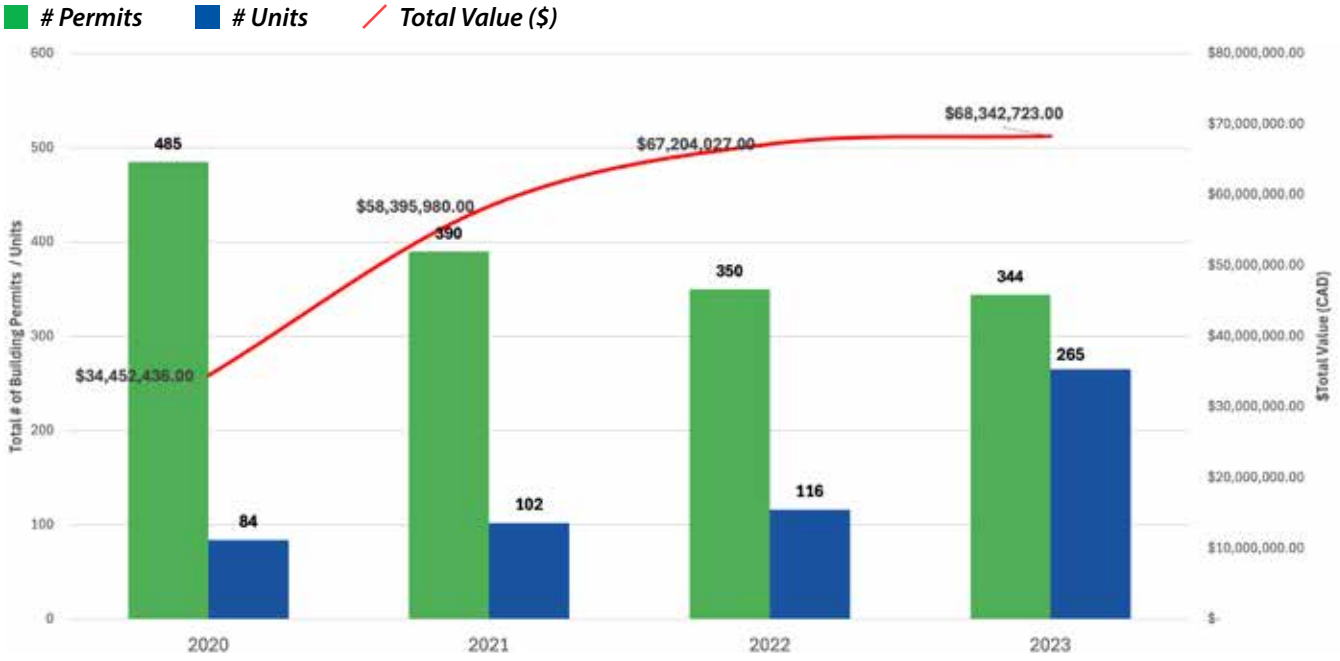
19 https://www12.statcan.gc.ca/census-recensement/2021/dp-pd/ipp-ppa/details/page.cfm?Lang=E&SearchText=Kootenay%20Boundary&DGUID=2021A00035905&GENDER=1&AGE=1&RESIDENCE=1&HP=0&HH=0

20 Kootenay Boundary Aboriginal Community Needs Assessment (2020)

21 Building permits included in this analysis are representative of single-family dwellings, multi-family dwellings, manufactured homes, accessory buildings, and/or alterations/

Although fewer permits are being issued, they are increasing for multi-unit projects or higher-value developments rather than small individual builds. This trend suggests a shift from lower-cost, single-unit developments toward larger-scale housing projects.

FIGURE 10: RDKB Building Permit Issuances (# of Permits, # of Units, Total Value ($))



Affordable Housing Options

A review of affordable housing developments in the RDKB identified a range of housing options across Rossland, Trail, and Fruitvale in the Lower Columbia Region, including renovated and newly constructed multi-family buildings, townhouses, and units for seniors. This includes approximately 227 affordable housing units across 14 different housing developments, with groups like the *Non-Profit Affordable Housing Directory for the Lower Columbia Region*[22] and the Lower Columbia Affordable Housing Society[23] providing various affordable housing options for residents to access. An additional 72 affordable housing units are expected to come online between 2025-2026 in both Fruitvale and Trail. For example, the Lower Columbia Affordable Housing Society (LCAHS) offers a range of housing options across Rossland, Trail, and Fruitvale, including renovated and newly constructed multi-family buildings and townhouses. These buildings provide a total of 87 one- to three-bedroom units, with recent developments including the nine-unit Columbia Park building in Trail, completed in 2021, and Rossland Yards, a 37-unit project integrating residential housing with the new Rossland City Hall, completed in 2023. The Society is also progressing with Fruitvale Affordable Housing, a mixed-income 31-unit project designed to foster an inclusive community, including housing for adults with developmental disabilities, with construction completion and occupancy targeted for late 2025. Table 7 outlines known affordable housing options available in the RDKB's Lower Columbia area.

repairs of existing buildings.

22 https://skillscentre.ca/how-we-help/affordable-housing

23 https://www.lowercolumbiahousing.ca/our-properties

TABLE 7: Affordable Housing Developments in the Lower Columbia Region (non-exhaustive list)

Location	Address	# of Units	Unit Types	Completion Year (if available)
Fruitvale	1800 Columbia Garden Road (Fruitvale Affordable Housing)	31	A mix of 1-, 2-, and 3-bedroom units	Projected for 2025
Fruitvale	24 Laurier Avenue (Beaver Valley Manor)	39	28 bachelor suites 11 one-bedroom	-
Rossland	2061 First Avenue	4	1 one-bedroom 3 two-bedroom	2016
Rossland	2112 2nd Avenue (Golden City Manor)	20	Studio suites One-bedroom *Quantities not specified for each*	-
Rossland	2111 Spokane Street (Essling Park Lodge)	23	Unit types not specified	-
Rossland	2350 Spokane Street (Rossland Yards Housing)	37	21 one-bedroom 12 two-bedroom 4 three-bedroom units	2023
Trail	1358 McQuarrie Street	4	2 one-bedroom 2 two-bedroom	2017
Trail	578 Binns Street	2	1 two-bedroom 1 three-bedroom	2015
Trail	1232 Columbia Street (Columbia Park Housing)	9	4 one-bedroom 3 two-bedroom 2 three-bedroom	2021
Trail	1203 Tamarac Ave (Columbia Apartments)	21	13 bachelor suites 8 one-bedroom	1925
Trail	1651 Bay Avenue (Jubilee Place Apartments)	35	Unit types not specified	-
Trail	1705 Bay Avenue (Sanctuary House)	4	1 one-bedroom 3 two-bedroom	-
Trail	1939 Columbia Ave (Silver City Gardens)	29	One-bedroom Two-bedroom *Quantities not specified for each*	-
Trail	1955 Seventh Avenue (Trail Seniors Villa)	41	One-bedroom	Projected for 2026

In 2024, Big White Resort provided a total of 477 staff beds, including 192 two-bed units in purpose-built rental accommodations across four buildings managed by the resort. An additional 45 staff rooms were rented out by the resort in 2023. In winter 2024, Big White completed construction for two new staff housing buildings, which added 128 new beds to the resort community and brought the total capacity to 605 beds, meeting 70% of the resort's seasonal staff housing needs. Big White rents its staff accommodations at market rates by charging approximately $800 per month in winter and $600 in summer in compliance with Canada Mortgage and Housing Corporation (CMHC) affordability standards (25% of base wage).

4.2 Interviews

Interviews were with the following community members and local governments:

Community Groups

- Carla Berrie - Big White Mountain Community Development Association
- Darren Pratt - Boundary Family Services
- Heather Glenn-Dergousoff - Project Specialist/ Poverty Reduction, Skills Centre, Trail
- Jason Konken – Developer/ property manager in City of Grand Forks & Christina Lake
- Jordan Hettinga - Vice President of Real Estate, Big White Mountain Resort
- Vicki Gee - Boundary Community Ventures
- Tammy Battersby - Boundary Food Security Network
- Christy Anderson – Circle of Indigenous Nations Society
- Kathryn Colby - Manager of Communities Ending Poverty, Tamarack Institute

Local Government Elected Officials & Staff

- Ali Grieve – Director Electoral Area A (Beaver Valley, Fruitvale, Montrose)
- Grace McGregor – Director Area C / Christina Lake
- Linda Kay Wiese – Director Area D / Rural Grand Forks
- Sharen Gibbs – Director Area E/ West Boundary
- David Perehudoff – Chief Administrative Officer, Village of Warfield
- Dean Trumbley, Chief Administrative Officer and Brooke McCourt, Corporate Officer – Village of Greenwood
- Patricia Dehnel - Planning Consultant, Village of Fruitvale
- Lisa Teggarty – Chief Administrative Officer, Village of Midway

4.2.1 FINDINGS

The RDKB is a large geography with dispersed population of ~33,152 (2021 census). The housing, servicing and transportation needs of small and rural communities across the region are unique and there are also commonalities. Interviews with community members and local governments provided insights on current/ future housing needs, and appropriate public infrastructure to support needs in the region.

Themes that emerged through interviews are summarized below, in the following order:

- Housing Stock and Diversity
- Limited Housing Availability and Affordability
- Servicing Infrastructure Limitations

Housing Stock and Diversity

Housing in the RDKB is dominantly single family residential, followed by mobile dwellings. A significant proportion of homes were built before 1980, and require substantial upgrades to maintain safety, liveability and improve energy efficiency. Region-wide there is an abundance of aging housing stock either approaching replacement or major renewal. The region also has a larger senior's population when compared to the rest of the province. Interviewees reported that many older residents struggle to keep up with home maintenance and many are over-housed (i.e., one or two people living in family homes) as there are very few options for seniors wishing to downsize and age in place. Region-wide there is a need for age-appropriate housing with design for accessibility and proximity to essential services.

Housing options are often limited to single-detached homes, with few multi-family developments, townhomes or smaller units suitable to singles, young families, or downsizing seniors. In recent years, there has also been resistance to changes in housing types by residents throughout the RDKB. In Midway for example, a multi-family development rezoning submission was denied for reasons citing low support for density in the village. However, public and political sentiment may be shifting as the need for greater diversity of housing stock is becoming increasingly recognized as an important community and regional issue.

Interviewees explained that there is a need for more diverse housing types and tenures that allow more multi-family housing, with local governments beginning to make efforts to respond to this need. In March 2024, the Village of Fruitvale issued a Request for Proposal for a development partner to build 12-unit affordable multi-family units on Village-owned property. Unfortunately, no submissions were received, and this project is currently on hold. The Village of Midway is also exploring opportunities to develop Village-owned lands, located in the Agricultural Land Reserve near the airport, for the purpose of building a multi-family housing project. However, conditions to support development partnerships rely on financial feasibility and serviceability, which are discussed below.

Community support organizations are reporting increases in 'hidden homelessness', where more people are living in cars or recreational vehicles over winter and in homes without plumbing. The highest risk vulnerable households are single parent, single person and seniors at high risk of core housing need. Existing housing stock for low-income earners in the RDKB is poor and often not safe or appropriate, resulting in a regional gap for supported and transitional housing, as well as below-market rental housing. Interviewees also noted high neuro-divergent and special needs populations who require specialized housing supports.

Limited Housing Availability and Affordability

Core housing need, where households spend more than 30% of income on shelter, was identified as a persistent issue in the region. This includes limited existing options for transition, supportive and below market rental housing. The Lower Columbia Affordable Housing Society, Kootenay Society for Community Living, Senior Services Society and COINS are among the few local organizations providing a limited number of housing supports and below market housing to residents in need.

The region's residents also have lower incomes when compared to the rest of the province. Many working age residents rely on industries such as forestry; metal refining; and agriculture or tourism, which may offer lower wages or seasonal work and consequently affecting housing affordability and stability.

Interviewees also reported increases in shallow poverty (income between 50 – 100% of the poverty line[24]) and working poor. Food security organizations play a critical role in supporting community members and there is increased use reported at local food banks, food hampers, and support services. These organizations include the Boundary Food Security Network; Boundary Community Food Bank; Sunshine Valley Community Services; West Boundary Sustainable Food and Resources Society; and Beaverdell Community Club, among others. They are collectively reporting significantly rising demands for affordable food services, as costs of living are pushing more vulnerable people into making difficult choices to meet basic living needs to feed and house themselves and families. For example, the Boundary Food Security Network estimates that 3,000 separate people are being served in the region (approximately 8.5% of the total RDKB population).

COINS prepared a Health & Wellbeing Needs Assessment in 2020 which noted that local governments fail to recognize the invisible presence of Indigenous populations, which consequently perpetuates exclusion from housing and service considerations. Indigenous people are also disproportionately represented among emergency shelter uses in nearby community of Nelson, reflecting systemic housing inequities. There is a need for larger affordable rental homes (3+ bedrooms) that support multi-generational Indigenous households. To begin addressing this, a 60+ unit Indigenous housing project with Lu'ma Development, is currently under construction in Castlegar (outside of the RDKB) and anticipated to be occupied by completion in late 2026.

24 https://static1.squarespace.com/static/595d068b5016e12979fb11af/t/65ef205e6bec1f24404dbc6b/17 10170207411/Depth+of+Poverty+In+Canada.pdf

Rental housing is scarce across the region, with a particular lack of affordable and suitable rental options for low-income households. The availability of rental housing in tourism focussed areas of Big White Mountain Resort and Christina Lake, is exacerbated during peak-tourism seasons, when housing revenues for short-term rentals remove availability of long-term rentals from the market. The population of Christina Lake has approximately 1,300 winter residents, and over 3,000 in the summer. This seasonal expansion at Big White Resort is even greater, with approximately 500 year-round residents according to local sources, and approximately 20,000 at maximum capacity in the winter. As of 2024, Big White provides 605 staff beds for workers, which represents ~70% of housing for the 863 seasonal staff. The remaining ~250 seasonal employees find housing elsewhere on the mountain or in Kelowna. During the summer Big White rents out staff accommodation to summer fruit pickers and temporary foreign workers.

Issues with housing availability and affordability has increased during emergency events. For example, the City of Grand Forks experienced a flooding disaster in May 2018 that displaced over 200 households. Many homes located in the floodplain were not replaced and there are lingering effects that continue to adversely impact housing shortages in Grand Forks and surrounding rural communities to this day. Interviewees explained how potential natural disasters, such as future floods and wildfires, may continue to further stress housing supply and community members into the future.

In March 2020, the COVID 19 pandemic resulted in a sudden migration of urban residents to rural areas, to live and work remotely. This was particularly the case for more affluent households. This rapid increase in immigration to the RDKB directly impacted the availability of housing stock, with housing market and rental prices also rising dramatically to accommodate this new influx of demand. Since 2023, there has been some reduction in the market prices, with some residents returning to urban areas for work, amenities or other reasons. However, the trend of gentrifying rural areas is visible with more expensive homes as seen in Beaverdell, Carmi, Westbridge and tourism-focused areas of Christina Lake and Big White Resort.

Servicing Infrastructure Limitations

While economic development and growth is desired in the region's Villages and rural communities, there are also physical limitations that should be considered. Increasing the amount, density and type of housing units requires potable water, sewage treatment and essential infrastructure servicing capacity to support growth. Rural areas are typically self-serviced, with potable water from wells and sewage treatment using on-site septic systems. Interviewees noted that rural servicing systems are both costly to construct and limited in their ability to adequately scale up to allow for increased housing density. Practical rural considerations also include regulations that limit dwellings within Agricultural Land Reserve or restrict building in floodplains. Interviews with RDKB Electoral Area directors indicated that the currently serviced municipal centres are the most logical locations to add future housing density and diversity, as new residents will be located close to existing services and associated infrastructure.

For example, Big White Resort is serviced with water, sewage treatment and propane gas by Big White Utilities (Big White Water Utility Ltd., Big White Sewer Utility Ltd., and Big White Gas Utility Ltd.) which is owned and operated by Big White Ski Resort Ltd. Trail is also uniquely serviced by local industry, Teck Resources (Teck), who also provides private water service to the Village of Warfield. The Village of Warfield has recently been notified by Teck that water delivery services will be discontinued and the municipality is currently undertaking an assessment to determine the financial feasibility of a municipally funded water service provision.

In interviews with municipalities of Warfield, Midway, and Fruitvale, and the City of Greenwood, staff expressed concerns with the capacity of existing water storage, treatment, distribution systems, as well as sewage treatment facilities. Concerns were raised over the ability to add capacity to the existing systems which will require costly upgrades to meet existing servicing demands. The Village of Fruitvale was also noted to have denied a subdivision application in 2024, due to insufficient water infrastructure.

The RDKB is investing in the Columbia Pollution Control Centre Wastewater upgrade project which will increase capacity for secondary treatment for the City of Trail, City of Rossland and Village of Warfield, and the communities of Rivervale and Oasis. The RDKB's current sewage treatment facility was built in the 1970s. The proposed upgrades are being made to meet new environmental standards and increase capacity of the plant by over 50%. The design is to support a population of 20,800 people (currently ~13,500). Treated wastewater will also be reclaimed for non-potable uses at the plant, reducing water consumption. The RDKB is expected to borrow up to $30 million to pay for its portion of the project (30-year payback period)[25].

The RDKB has the financial structures to play a key partnering role in service area improvements and expansions, including the provision of essential infrastructure for increasing housing diversity and density, in and around, municipal areas. Supporting small and larger municipal partners in upgrading and expanding existing civil infrastructure systems is an essential pre-condition for increasing housing supply. The RDKB has service provision structures and finance loan/lending capacity, which is not available to small communities on their own. Regional cooperation on service priority areas may benefit from collaboration on coordinated growth and resource efficiency strategies.

25 https://www.trailtimes.ca/home/loan-up-to-30m-approved-for-rosslandwarfieldtrail-plant-upgrades-7477019

5 Transportation Accessibility Statement

Challenges associated with transportation and its impact on housing accessibility across the RDKB was a common theme in interviews and data sources. The region's large geography and rural character, along with the car-oriented infrastructure and limited public transit options, was identified as a barrier for resident mobility and, consequently, housing accessibility.

5.1 Transit Services

BC Transit's West Kootenay Regional Transit system currently services connections between the RDKB's Kootenay side and Regional District of Central Kootenay. The Columbia Zone connects Trail, Rossland, and Fruitvale to Castlegar, Nelson, and Slocan (among others). At the beginning of 2024, BC Transit and the RDKB announced the addition of two round trips per week for Route 98 which currently services the Tadanac neighbourhood in Trail. However, the RDKB's dispersed population, coupled with long travel distances and limited ridership demand, make it difficult to establish frequent and reliable routes in the region.

Interior Health provides patient transport services (Medi-Van) for RDKB residents to enhance access to non-emergency *medical* appointments but must be booked in advance with the cost for service varying depending on if the patient has a valid MSP[26]. Interior Health also operates transit one day per week between Rock Creek, Midway and Grand Forks.

Transportation challenges were also identified by RDKB residents and visitors when accessing resort areas like Big White. This includes difficulty in accessing key amenities, community events, and businesses due to a lack of convenient on-mountain transit options. Safety concerns, including increased risk of walking on poorly lit roads, particularly during winter conditions, were also identified. There is strong community support for both the reinstatement of an on-mountain shuttle service (funded by a pay-for-use or hybrid funding model), and improved pedestrian infrastructure (including better-lit walking paths and sidewalks).

26 https://www.interiorhealth.ca/sites/default/files/PDFS/patient-transport-services.pdf

5.2 Transportation Infrastructure

RDKB residents travel significant distances between communities for housing, services, health care and work. These communities are geographically spread out and connected by highways. Winter road conditions add additional risk where travel can be limited and challenging through mountain passes. The RDKB is car-oriented, with limited transit and active transportation options. Highway routes that connect communities can make using alternative transport, such as walking and biking along the highways/ roads, a dangerous and unattractive choice for residents.

In much of the region, if a resident doesn't have a vehicle, or family/ friend willing to drive them to appointments and services, it is difficult to get around. There is transit provided by BC Transit and Interior Health, between a limited number of communities. BC Transit connects Grand Forks and Greenwood with service on Tuesday and Friday mornings. Interior Health operates transit one day per week between Rock Creek, Midway and Grand Forks. Overall, transit is poorly utilized. The combination of large travel distances, low frequency of service and low ridership, make public transit very expensive to operate (and subsidize). Limited transit services create a feedback loop where low ridership discourages investment in improvements, and poor service quality deters potential users. Poor public transit service disproportionately impacts seniors, low-income households, and youth who may not have access to personal vehicles.

Some communities have found innovative approaches to meet their transit needs, such as parents car-pooling to provide children with school transportation in Big White. For many areas in the RDKB, however, children must be driven by parents to get to school as there are limited school bus services. Overall, the lack of transit and transportation alternatives was noted by interviewees as a deterrent for young families, elderly aging in place, low-income residents, youth, seasonal workers and anyone not able to afford one vehicle per adult in the household.

The South Kootenay 'Green Link' active transportation planning is underway, which could see a future multi-use trail connecting Rossland and Fruitvale. Interviewees cited that this trail is functionally designed for leisure use and people with e-bikes due to travelling distances. The functionality of this trail and associated expense were identified as limitations.

In the RDKB, locating greater diversity and density of housing in areas with services, employment, health care and where other essentials are located, was suggested as most realistic approach to support future housing needs in the region.

Locally appropriate and affordable innovations such as rideshare connecting apps/ services and carpooling programs, were also identified as possible ways to bridge gaps in the existing transportation network.

5.3 Recommendations for Improved Transportation Accessibility

In the RDKB, locating greater diversity and density of housing in areas with essential services, whereby transportation distances can be reduced, was suggested as most realistic approach to support future housing needs in the region.

Locally appropriate and affordable innovations such as rideshare connecting apps/ services and carpooling programs, were also identified as possible ways to bridge gaps in the existing transportation network.

The IHNR regulations require a statement about the need for housing near alternative transportation infrastructure.

> *The RDKB encourages alternative forms of transportation, and investments in infrastructure that support walking, bicycling, public transit and other forms of transportation, while recognizing the Kootenay Boundary's rural context, distances between services and winter conditions with mountain passes. In the RDKB, communities where there is adequate municipal infrastructure and services to support increased growth, are the most realistic for receiving increased diversity and density of housing that is transit-oriented. The RDKB encourages transit-oriented housing in the RDKB's incorporated municipality of Midway, and cities of Grand Forks, Rossland and Trail, as these are the communities most able to receive increased growth and build on existing infrastructure, over the next 5 years (to 2030).*

6 Actions Taken Since the Last HNR

In 2023/2024, the Province of British Columbia enacted a series of legislative changes to shift local governments to more proactive planning approaches that address the current housing crisis. Bills 16, 44, 46 and 47 were adopted to get more kinds of homes built throughout the Province.

Bill 44 Housing Statutes (Residential Development) Amendment Act (2023) requires that housing needs reports be regularly updated and follow a standard method for understanding local housing needs over 5 and 20 years. To comply with legislation, Official Community Plans and zoning bylaws must be updated to reflect known housing needs and pre-zone lands for the total amount of housing required in their communities.

In addition, Bill 44 Small-Scale Multi-Unit Housing regulations were implemented to enable more housing in established single-family neighbourhoods. For the RDKB, this means that secondary dwellings and/or accessory dwelling units, are permitted on most residential properties, regardless of whether local bylaw updates have been completed. In the RDKB, three to four units of small-scale, multi-unit housing are permitted on each parcel of land, in municipalities with populations of more than 5000 people.

In June 2024, the RDKB adopted Zoning Bylaw updates that would apply to:

- Electoral Area A Zoning Bylaw No. 1460, 2013;
- Electoral Area B/ Lower Columbia-Old Glory Zoning Bylaw No. 1540, 2014;
- Electoral Area C Zoning Bylaw No. 1300, 2007;
- Electoral Area D/ Rural Grand Forks Zoning Bylaw No. 1675, 2019;
- Mt. Baldy Zoning Bylaw No. 1340, 2010;
- Jewel Lake Rural Land Use Bylaw No. 855, 1995; and
- Bridesville Townsite Land Use Plan Bylaw No. 1485.

The RDKB's zoning amendments were updated to:

- Add secondary suites as a permitted use in "restricted zones"
- Increase density, as needed, in "restricted zones" to allow a secondary suite in addition to the principle dwelling
- Add a regulation to restrict secondary suites in accessory buildings to parcels 1ha or greater in "restricted zones" (Applies to Area A, Area B, Area C, and Mt. Baldy Zoning Bylaws)
- Add definition of secondary suite (to be within a single family dwelling) in the Jewel Lake and Bridesville Zoning Bylaws.

Since 2020, the following municipalities in the RDKB have enacted Bylaw updates aimed at increasing housing and/or improvements in transportation infrastructure:

Village of Midway

- Bylaw 464 – Zoning Bylaw
- Bylaw 550 – A Bylaw to Amend the Village of Midway Zoning Bylaw No. 464, 2015
- Bylaw 561 – Zoning Amendment Bylaw 561, 2024

Village of Warfield

- Bylaw #943 - Village of Warfield Zoning Amendment Bylaw – Long Term Rentals and Bed & Breakfasts (2023)
- Bylaw #896 – The Village of Warfield Zoning Bylaw (Consolidated to June 2024)

City of Greenwood

- Zoning Amendment Bylaw No. 961 (2020)

Village of Montrose

- Zoning Bylaw #771 (2022)
- Bylaw #769 - Amend Zoning Bylaw #670 (R1 Designation)
- Bylaw #761 - Amend Zoning Bylaw #670 (R1 Designation)
- Bylaw #783 – Amendment to Zoning Bylaw #771 (2024)

Village of Fruitvale

- Zoning Bylaw 846 (Accessory Suites)
- Zoning Bylaw 954 (Amendment to residential mixed-use zones)

The Provincial mandate requires local governments to update bylaws to address the housing crisis, however there are also constraints that need to be balanced. Development restrictions remain applicable for hazard lands (floodplain), environmentally sensitive areas (streams, groundwater protection) and lands within the Agricultural Land Reserve (restricting number of dwellings). In June 2023, the RDKB updated the Floodplain Bylaw No. 1844 to minimize risk of property damage and loss of life in areas at risk of flooding. Bylaw 1844 added updated floodplain mapping for Beaverdell, Carmi, Rock Creek to Midway, Grand Forks (Kettle River only), Christina Lake and Christina Creek. Flood Construction Level and setbacks were also updated. While the floodplain bylaw is intended to reduce risk of damage to property, it potentially impacts available housing supply by restricting land available for new development and affecting insurability of existing homes, which are located in high flood risk areas.

7 Appendices

Calculating 20-year housing need

The following tables calculate 20-year and 5-year housing need according to provincial guidelines. Each table follows these guidelines exactly with the intention that the tables can be directly included in the required interim housing needs report (or included as an addendum to an existing housing needs report).

HART has produced this calculator to support communities in British Columbia satisfy a provincial requirement for interim housing needs reports. Methodologies for housing needs reports can vary widely, and while HART supports the standardization of methodologies for the purpose of provincial or national reporting, we did not have a role in developing the methodology, nor do we unequivocally endorse it. You can learn more about the HART methodology and what it can tell you about your community on our Housing Needs Assessment Tool page.

- *A note on terminology: we use the term RDA, where the province uses the term Electoral Area. For all intents and purposes, these are interchangeable in the calculator.*
- *A note on rounding: per provincial guidelines, the figures in Components A-F are not rounded and are shown to two decimal places. Total housing need is rounded in Table 13 to the nearest whole number, per guidelines.*

Component A: Extreme core housing need calculation

The following tables calculate the new homes required to meet existing Extreme Core Housing Need (ECHN) according to provincial guidelines.

Table 1a

The following table shows total owner and renter households in the four previous census years (Step 1).

EXPORT

Kootenay Boundary A RDA (CSD, BC)				
Total Households	**2006**	**2011**	**2016**	**2021**
Owners	695	625	705	630
Renters	90	100	80	60

Table 1b

The following table shows the total number and proportion of owners with a mortgage and renter households in ECHN in the four previous census years, to arrive at an average ECHN rate (Step 2).

Please note that data for owners with a mortgage is only available for 2021.

EXPORT

Kootenay Boundary A RDA (CSD, BC)									
	2006		**2011**		**2016**		**2021**		
Extreme Core Housing Need	**#**	**% of total**	**#**	**% of total**	**#**	**% of total**	**#**	**% of total**	**Average ECHN Rate**
Owners with a mortgage		n/a		n/a		n/a	0	0.00%	**0.00%**
Renters	20	22.22%	0	0.00%	0	0.00%	0	0.00%	**5.56%**

Table 2

The following table shows the estimated total of owners with a mortgage and renter households in ECHN in 2021 (Steps 3 and 4).

EXPORT

Kootenay Boundary A RDA (CSD, BC)			
Total Households	**2021 Households**	**Average ECHN Rate**	**Households in ECHN**
Owners	630	n/a	n/a
Owners with a mortgage		0.00%	0.00
Renters	60	5.56%	3.33
Total New Units to Meet ECHN - 20 years			**3.33**

Component B: Housing units and homelessness

The following table calculates the number of new homes required to meet the needs of the existing population of people experiencing homelessness (PEH), according to provincial guidelines.

Table 3

The following table shows the estimated number of homes required to meet the need of existing PEH households as a proportion of the regional need (Steps 1-3).

EXPORT

Kootenay Boundary A RDA (CSD, BC)				
	Local Population			
Regional Population	#	% of region	Regional PEH	Proportional Local PEH
32,405	1,610	4.97%	231	11.48

Total New Units to Homelessness Needs – 20 years	11.48

Component C: Housing units and suppressed household formation

The following tables calculate the number of new homes required to meet the demand from households unable to form due to a constrained housing environment, since 2006, according to provincial guidelines.

Table 4a

The following table shows the number of owner and renter households in 2006 by age of the primary household maintainer (Step 1).

EXPORT

Kootenay Boundary A RDA (CSD, BC)		
	2006 Households	
Age – Primary Household Maintainer 2006 Categories	Owner	Renter
Under 25 years	0	10
25 to 34 years	65	10
35 to 44 years	85	20
45 to 54 years	240	25
55 to 64 years	130	20
65 to 74 years	80	0
75 years and over	85	0

Table 4b

The following table shows the number of owner and renter households in 2021 by age of the primary household maintainer (Step 1, cont'd).

EXPORT

Kootenay Boundary A RDA (CSD, BC)		
	2021 Households	
Age – Primary Household Maintainer 2021 Categories	Owner	Renter
15 to 24 years	0	0
25 to 34 years	40	10
35 to 44 years	105	0
45 to 54 years	140	10
55 to 64 years	120	20
65 to 74 years	160	0
75 to 84 years	40	10
85 years and over	20	0

Table 5

The following table shows the population by age category in 2006 and 2021 (Step 2).

EXPORT

Kootenay Boundary A RDA (CSD, BC)					
		2006		2021	
Age Categories – Household Maintainers	Age Categories – Population	All Categories	Summed Categories	All Categories	Summed Categories
15 to 24 years	15 to 19 years	115	240	95	150
	20 to 24 years	125		55	
25 to 34 years	25 to 29 years	75	140	45	140
	30 to 34 years	65		95	
35 to 44 years	35 to 39 years	120	305	130	205
	40 to 44 years	185		75	
45 to 54 years	45 to 49 years	225	445	95	250
	50 to 54 years	220		155	
55 to 64 years	55 to 59 years	150	240	110	290
	60 to 64 years	90		180	
65 to 74 years	65 to 69 years	70	150	185	260
	70 to 74 years	80		75	
75 years and over	75 to 79 years	90	120	40	80
	80 to 84 years	20		20	
	85 years and over	10		20	

Table 6

The following table shows the 2006 headship rate of each age category for both renters and owners (Step 3).

EXPORT

Kootenay Boundary A RDA (CSD, BC)					
	2006 Households		2006 Population	2006 Headship Rate	
Age Categories – Household Maintainers	Owner	Renter	Total	Owner	Renter
15 to 24 years	0	10	240	0.00%	4.17%
25 to 34 years	65	10	140	46.43%	7.14%
35 to 44 years	85	20	305	27.87%	6.56%
45 to 54 years	240	25	445	53.93%	5.62%
55 to 64 years	130	20	240	54.17%	8.33%
65 to 74 years	80	0	150	53.33%	0.00%
75 years and over	85	0	120	70.83%	0.00%

Table 7

The following table shows the potential 2021 headship rate of each age category for both renters and owners if the headship rate from 2006 remained constant (Step 4).

EXPORT

Kootenay Boundary A RDA (CSD, BC)					
	2006 Headship Rate		2021 Population	2021 Potential Households	
Age Categories – Household Maintainers	Owner	Renter	Total	Owner	Renter
15 to 24 years	0.00%	4.17%	150	0.00	6.25
25 to 34 years	46.43%	7.14%	140	65.00	10.00
35 to 44 years	27.87%	6.56%	205	57.13	13.44
45 to 54 years	53.93%	5.62%	250	134.83	14.04
55 to 64 years	54.17%	8.33%	290	157.08	24.17
65 to 74 years	53.33%	0.00%	260	138.67	0.00
75 years and over	70.83%	0.00%	80	56.67	0.00

Table 8

The following table calculates the number of suppressed households by subtracting actual households in 2021 from potential households in 2021 by age category, according to provincial guidelines (Steps 5 and 6).

EXPORT

Kootenay Boundary A RDA (CSD, BC)							
	2021 Potential Households		2021 Households		2021 Suppressed Households		
Age Categories – Household Maintainers	Owner	Renter	Owner	Renter	Owner	Renter	Total
15 to 24 years	0.00	6.25	0	0	0.00	6.25	6.25
25 to 34 years	65.00	10.00	40	10	25.00	0.00	25.00
35 to 44 years	57.13	13.44	105	0	-47.87	13.44	0.00
45 to 54 years	134.83	14.04	140	10	-5.17	4.04	0.00
55 to 64 years	157.08	24.17	120	20	37.08	4.17	41.25
65 to 74 years	138.67	0.00	160	0	-21.33	0.00	0.00
75 years and over	56.67	0.00	60	10	-3.33	-10.00	0.00
Total New Units to Meet Suppressed Housing Need - 20 years							**72.50**

Component D: Housing units and anticipated household growth

The following tables calculates the number of new homes required to accommodate an increasing population over 20 years according to provincial guidelines.

Table 9

The following table shows the 20-year population projection and growth rate for your regional district (Step 1).

EXPORT

Kootenay Boundary A RDA (CSD, BC)			
Regional District Projections	2021	2041	Regional Growth Rate
Households	15,190	17,348	14.21%

Table 10

The following table shows the calculated number of new homes needed in the next 20 years according to the provincial guidelines, calculated with the average of the municipal and regional growth projections (Steps 2-5).

EXPORT

Kootenay Boundary A RDA (CSD, BC)				
Growth Scenarios	Regional Growth Rate	Households		New Units
		2021	2041	
Regionally Based Household Growth	14.21%	690	788.03	98.03

Total New Units to Meet Household Growth Needs - 20 years	**98.03**

Component E: Housing units and rental vacancy rate

The following table calculates the number of new homes required to restore local vacancy rates to 3% according to provincial guidelines. Please note that in jurisdictions without vacancy rate data, the calculator will default to the provincial vacancy rate, following provincial guidance.

Table 11

The following table shows the difference between the existing total number of rental homes and the total number of rental homes required for a 3% vacancy rate (Steps 1-4).

EXPORT

Kootenay Boundary A RDA (CSD, BC)				
	Vacancy Rate	Occupied Rate	Renter Households	Estimated Number of Units
Target Vacancy Rate	3.00%	97.00%	60	61.86
Local Vacancy Rate	1.40%	98.60%		60.85
Total New Units to Achieve 3% Vacancy Rate - 20 years				**1.00**

Component F: Housing units and demand (the “demand buffer”)

The demand factor is a multiplier used to calculate additional local housing demand (or "demand buffer"), determined by the province.

Table 12

The following table calculates additional demand for new housing by applying your demand factor to the total of the other relevant components, according to provincial guidelines (Steps 1 and 2).

EXPORT

Kootenay Boundary A RDA (CSD, BC)	
Component	**Result**
A. Extreme Core Housing Need	3.33
B. Persons Experiencing Homelessness	11.48
C. Suppressed Household Formation	72.50
E. Rental Vacancy Rate Adjustment	1.00
Total	**88.31**
Demand Factor	0.00
Total New Units to Address Demand Buffer - 20 years	**0.00**

Total 5-year and 20-year housing need

Table 13

The following table sums Components A-F and rounds the totals to the nearest whole number to determine the total number of new homes needed in the next 20 years, according to provincial guidelines. It also displays 5-year housing need estimates using the multipliers provided in the provincial guidelines and BC Stats household projections from 2021 to 2026.

EXPORT

Kootenay Boundary A RDA (CSD, BC)		
Component	**5 Year Need**	**20 Year Need**
A. Extreme Core Housing Need	0.83	3.33
B. Persons Experiencing Homelessness	5.74	11.48
C. Suppressed Household Formation	18.12	72.50
D. Anticipated Growth	50.83	98.03
E. Rental Vacancy Rate Adjustment	0.25	1.00
F. Additional Local Demand	0.00	0.00
Total New Units – 5 years	**76**	
Total New Units – 20 years		**186**

The HNA Calculator was created by the Housing Assessment Resource Tools (HART) project in collaboration with Licker Geospatial Consulting.

Housing Assessment Resource Tools (HART)

Licker Geospatial Consulting

Calculating 20-year housing need

The following tables calculate 20-year and 5-year housing need according to provincial guidelines. Each table follows these guidelines exactly with the intention that the tables can be directly included in the required interim housing needs report (or included as an addendum to an existing housing needs report).

HART has produced this calculator to support communities in British Columbia satisfy a provincial requirement for interim housing needs reports. Methodologies for housing needs reports can vary widely, and while HART supports the standardization of methodologies for the purpose of provincial or national reporting, we did not have a role in developing the methodology, nor do we unequivocally endorse it. You can learn more about the HART methodology and what it can tell you about your community on our Housing Needs Assessment Tool page.

- *A note on terminology: we use the term RDA, where the province uses the term Electoral Area. For all intents and purposes, these are interchangeable in the calculator.*
- *A note on rounding: per provincial guidelines, the figures in Components A-F are not rounded and are shown to two decimal places. Total housing need is rounded in Table 13 to the nearest whole number, per guidelines.*

Component A: Extreme core housing need calculation

The following tables calculate the new homes required to meet existing Extreme Core Housing Need (ECHN) according to provincial guidelines.

Table 1a

The following table shows total owner and renter households in the four previous census years (Step 1).

EXPORT

Kootenay Boundary B / Lower Columbia-Old-Glory RDA (CSD, BC)				
Total Households	**2006**	**2011**	**2016**	**2021**
Owners	580	620	650	630
Renters	45	15	25	35

Table 1b

The following table shows the total number and proportion of owners with a mortgage and renter households in ECHN in the four previous census years, to arrive at an average ECHN rate (Step 2).

Please note that data for owners with a mortgage is only available for 2021.

EXPORT

Kootenay Boundary B / Lower Columbia-Old-Glory RDA (CSD, BC)									
	2006		**2011**		**2016**		**2021**		
Extreme Core Housing Need	**#**	**% of total**	**#**	**% of total**	**#**	**% of total**	**#**	**% of total**	**Average ECHN Rate**
Owners with a mortgage		n/a		n/a		n/a	20	3.17%	**3.17%**
Renters	0	0.00%	0	0.00%	0	0.00%	0	0.00%	**0.00%**

Table 2

The following table shows the estimated total of owners with a mortgage and renter households in ECHN in 2021 (Steps 3 and 4).

EXPORT

Kootenay Boundary B / Lower Columbia-Old-Glory RDA (CSD, BC)			
Total Households	**2021 Households**	**Average ECHN Rate**	**Households in ECHN**
Owners	630	n/a	n/a
Owners with a mortgage		3.17%	20.00
Renters	35	0.00%	0.00
Total New Units to Meet ECHN - 20 years			**20.00**

Component B: Housing units and homelessness

The following table calculates the number of new homes required to meet the needs of the existing population of people experiencing homelessness (PEH), according to provincial guidelines.

Table 3

The following table shows the estimated number of homes required to meet the need of existing PEH households as a proportion of the regional need (Steps 1-3).

EXPORT

Kootenay Boundary B / Lower Columbia-Old-Glory RDA (CSD, BC)				
	Local Population			
Regional Population	#	% of region	Regional PEH	Proportional Local PEH
32,405	1,420	4.38%	231	10.12

Total New Units to Homelessness Needs - 20 years	10.12

Component C: Housing units and suppressed household formation

The following tables calculate the number of new homes required to meet the demand from households unable to form due to a constrained housing environment, since 2006, according to provincial guidelines.

Table 4a

The following table shows the number of owner and renter households in 2006 by age of the primary household maintainer (Step 1).

EXPORT

Kootenay Boundary B / Lower Columbia-Old-Glory RDA (CSD, BC)		
	2006 Households	
Age - Primary Household Maintainer 2006 Categories	Owner	Renter
Under 25 years	10	0
25 to 34 years	35	0
35 to 44 years	80	35
45 to 54 years	200	0
55 to 64 years	105	0
65 to 74 years	95	10
75 years and over	55	0

Table 4b

The following table shows the number of owner and renter households in 2021 by age of the primary household maintainer (Step 1, cont'd).

EXPORT

Kootenay Boundary B / Lower Columbia-Old-Glory RDA (CSD, BC)		
	2021 Households	
Age - Primary Household Maintainer 2021 Categories	Owner	Renter
15 to 24 years	0	0
25 to 34 years	45	15
35 to 44 years	85	0
45 to 54 years	90	0
55 to 64 years	160	0
65 to 74 years	165	15
75 to 84 years	75	0
85 years and over	15	0

Table 5

The following table shows the population by age category in 2006 and 2021 (Step 2).

EXPORT

Kootenay Boundary B / Lower Columbia-Old-Glory RDA (CSD, BC)					
		2006		2021	
Age Categories – Household Maintainers	Age Categories – Population	All Categories	Summed Categories	All Categories	Summed Categories
15 to 24 years	15 to 19 years	110	185	50	80
	20 to 24 years	75		30	
25 to 34 years	25 to 29 years	45	80	65	135
	30 to 34 years	35		70	
35 to 44 years	35 to 39 years	55	195	65	160
	40 to 44 years	140		95	
45 to 54 years	45 to 49 years	225	370	90	180
	50 to 54 years	145		90	
55 to 64 years	55 to 59 years	130	205	125	300
	60 to 64 years	75		175	
65 to 74 years	65 to 69 years	45	125	145	275
	70 to 74 years	80		130	
75 years and over	75 to 79 years	60	90	60	125
	80 to 84 years	10		40	
	85 years and over	20		25	

Table 6

The following table shows the 2006 headship rate of each age category for both renters and owners (Step 3).

EXPORT

Kootenay Boundary B / Lower Columbia-Old-Glory RDA (CSD, BC)					
	2006 Households		2006 Population	2006 Headship Rate	
Age Categories – Household Maintainers	Owner	Renter	Total	Owner	Renter
15 to 24 years	10	0	185	5.41%	0.00%
25 to 34 years	35	0	80	43.75%	0.00%
35 to 44 years	80	35	195	41.03%	17.95%
45 to 54 years	200	0	370	54.05%	0.00%
55 to 64 years	105	0	205	51.22%	0.00%
65 to 74 years	95	10	125	76.00%	8.00%
75 years and over	55	0	90	61.11%	0.00%

Table 7

The following table shows the potential 2021 headship rate of each age category for both renters and owners if the headship rate from 2006 remained constant (Step 4).

EXPORT

Kootenay Boundary B / Lower Columbia-Old-Glory RDA (CSD, BC)					
	2006 Headship Rate		2021 Population	2021 Potential Households	
Age Categories – Household Maintainers	Owner	Renter	Total	Owner	Renter
15 to 24 years	5.41%	0.00%	80	4.32	0.00
25 to 34 years	43.75%	0.00%	135	59.06	0.00
35 to 44 years	41.03%	17.95%	160	65.64	28.72
45 to 54 years	54.05%	0.00%	180	97.30	0.00
55 to 64 years	51.22%	0.00%	300	153.66	0.00
65 to 74 years	76.00%	8.00%	275	209.00	22.00
75 years and over	61.11%	0.00%	125	76.39	0.00

Table 8

The following table calculates the number of suppressed households by subtracting actual households in 2021 from potential households in 2021 by age category, according to provincial guidelines (Steps 5 and 6).

EXPORT

Kootenay Boundary B / Lower Columbia-Old-Glory RDA (CSD, BC)							
	2021 Potential Households		2021 Households		2021 Suppressed Households		
Age Categories – Household Maintainers	Owner	Renter	Owner	Renter	Owner	Renter	Total
15 to 24 years	4.32	0.00	0	0	4.32	0.00	4.32
25 to 34 years	59.06	0.00	45	15	14.06	-15.00	0.00
35 to 44 years	65.64	28.72	85	0	-19.36	28.72	9.36
45 to 54 years	97.30	0.00	90	0	7.30	0.00	7.30
55 to 64 years	153.66	0.00	160	0	-6.34	0.00	0.00
65 to 74 years	209.00	22.00	165	15	44.00	7.00	51.00
75 years and over	76.39	0.00	90	0	-13.61	0.00	0.00
Total New Units to Meet Suppressed Housing Need - 20 years							**71.98**

Component D: Housing units and anticipated household growth

The following tables calculates the number of new homes required to accommodate an increasing population over 20 years according to provincial guidelines.

Table 9

The following table shows the 20-year population projection and growth rate for your regional district (Step 1).

EXPORT

Kootenay Boundary B / Lower Columbia-Old-Glory RDA (CSD, BC)			
Regional District Projections	2021	2041	Regional Growth Rate
Households	15,190	17,348	14.21%

Table 10

The following table shows the calculated number of new homes needed in the next 20 years according to the provincial guidelines, calculated with the average of the municipal and regional growth projections (Steps 2-5).

EXPORT

Kootenay Boundary B / Lower Columbia-Old-Glory RDA (CSD, BC)				
Growth Scenarios	Regional Growth Rate	Households		New Units
		2021	2041	
Regionally Based Household Growth	14.21%	665	759.47	94.47

Total New Units to Meet Household Growth Needs - 20 years	**94.47**

Component E: Housing units and rental vacancy rate

The following table calculates the number of new homes required to restore local vacancy rates to 3% according to provincial guidelines. Please note that in jurisdictions without vacancy rate data, the calculator will default to the provincial vacancy rate, following provincial guidance.

Table 11

The following table shows the difference between the existing total number of rental homes and the total number of rental homes required for a 3% vacancy rate (Steps 1-4).

EXPORT

Kootenay Boundary B / Lower Columbia-Old-Glory RDA (CSD, BC)				
	Vacancy Rate	Occupied Rate	Renter Households	Estimated Number of Units
Target Vacancy Rate	3.00%	97.00%	35	36.08
Local Vacancy Rate	1.40%	98.60%		35.50
Total New Units to Achieve 3% Vacancy Rate - 20 years				**0.59**

Component F: Housing units and demand (the “demand buffer”)

The demand factor is a multiplier used to calculate additional local housing demand (or "demand buffer"), determined by the province.

Table 12

The following table calculates additional demand for new housing by applying your demand factor to the total of the other relevant components, according to provincial guidelines (Steps 1 and 2).

EXPORT

Kootenay Boundary B / Lower Columbia-Old-Glory RDA (CSD, BC)	
Component	**Result**
A. Extreme Core Housing Need	20.00
B. Persons Experiencing Homelessness	10.12
C. Suppressed Household Formation	71.98
E. Rental Vacancy Rate Adjustment	0.59
Total	**102.69**
Demand Factor	0.00
Total New Units to Address Demand Buffer - 20 years	**0.00**

Total 5-year and 20-year housing need

Table 13

The following table sums Components A-F and rounds the totals to the nearest whole number to determine the total number of new homes needed in the next 20 years, according to provincial guidelines. It also displays 5-year housing need estimates using the multipliers provided in the provincial guidelines and BC Stats household projections from 2021 to 2026.

EXPORT

Kootenay Boundary B / Lower Columbia-Old-Glory RDA (CSD, BC)		
Component	**5 Year Need**	**20 Year Need**
A. Extreme Core Housing Need	5.00	20.00
B. Persons Experiencing Homelessness	5.06	10.12
C. Suppressed Household Formation	18.00	71.98
D. Anticipated Growth	48.99	94.47
E. Rental Vacancy Rate Adjustment	0.15	0.59
F. Additional Local Demand	0.00	0.00
Total New Units – 5 years	**77**	
Total New Units – 20 years		**197**

The HNA Calculator was created by the Housing Assessment Resource Tools (HART) project in collaboration with Licker Geospatial Consulting.

Housing Assessment Resource Tools (HART)

Licker Geospatial Consulting

Calculating 20-year housing need

The following tables calculate 20-year and 5-year housing need according to provincial guidelines. Each table follows these guidelines exactly with the intention that the tables can be directly included in the required interim housing needs report (or included as an addendum to an existing housing needs report).

HART has produced this calculator to support communities in British Columbia satisfy a provincial requirement for interim housing needs reports. Methodologies for housing needs reports can vary widely, and while HART supports the standardization of methodologies for the purpose of provincial or national reporting, we did not have a role in developing the methodology, nor do we unequivocally endorse it. You can learn more about the HART methodology and what it can tell you about your community on our Housing Needs Assessment Tool page.

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- *A note on rounding: per provincial guidelines, the figures in Components A-F are not rounded and are shown to two decimal places. Total housing need is rounded in Table 13 to the nearest whole number, per guidelines.*

Component A: Extreme core housing need calculation

The following tables calculate the new homes required to meet existing Extreme Core Housing Need (ECHN) according to provincial guidelines.

Table 1a

The following table shows total owner and renter households in the four previous census years (Step 1).

EXPORT

Kootenay Boundary C / Christina Lake RDA (CSD, BC)				
Total Households	**2006**	**2011**	**2016**	**2021**
Owners	630	550	585	720
Renters	40	60	50	70

Table 1b

The following table shows the total number and proportion of owners with a mortgage and renter households in ECHN in the four previous census years, to arrive at an average ECHN rate (Step 2).

Please note that data for owners with a mortgage is only available for 2021.

EXPORT

Kootenay Boundary C / Christina Lake RDA (CSD, BC)									
	2006		**2011**		**2016**		**2021**		
Extreme Core Housing Need	**#**	**% of total**	**#**	**% of total**	**#**	**% of total**	**#**	**% of total**	**Average ECHN Rate**
Owners with a mortgage		n/a		n/a		n/a	0	0.00%	**0.00%**
Renters	0	0.00%	0	0.00%	0	0.00%	0	0.00%	**0.00%**

Table 2

The following table shows the estimated total of owners with a mortgage and renter households in ECHN in 2021 (Steps 3 and 4).

EXPORT

Kootenay Boundary C / Christina Lake RDA (CSD, BC)			
Total Households	**2021 Households**	**Average ECHN Rate**	**Households in ECHN**
Owners	720	n/a	n/a
Owners with a mortgage		0.00%	0.00
Renters	70	0.00%	0.00
Total New Units to Meet ECHN - 20 years			**0.00**

Component B: Housing units and homelessness

The following table calculates the number of new homes required to meet the needs of the existing population of people experiencing homelessness (PEH), according to provincial guidelines.

Table 3

The following table shows the estimated number of homes required to meet the need of existing PEH households as a proportion of the regional need (Steps 1-3).

EXPORT

Kootenay Boundary C / Christina Lake RDA (CSD, BC)				
	Local Population			
Regional Population	#	% of region	Regional PEH	Proportional Local PEH
32,405	1,600	4.94%	231	11.41

Total New Units to Homelessness Needs – 20 years	11.41

Component C: Housing units and suppressed household formation

The following tables calculate the number of new homes required to meet the demand from households unable to form due to a constrained housing environment, since 2006, according to provincial guidelines.

Table 4a

The following table shows the number of owner and renter households in 2006 by age of the primary household maintainer (Step 1).

EXPORT

Kootenay Boundary C / Christina Lake RDA (CSD, BC)		
	2006 Households	
Age – Primary Household Maintainer 2006 Categories	Owner	Renter
Under 25 years	10	0
25 to 34 years	30	15
35 to 44 years	55	0
45 to 54 years	70	20
55 to 64 years	185	10
65 to 74 years	185	0
75 years and over	95	0

Table 4b

The following table shows the number of owner and renter households in 2021 by age of the primary household maintainer (Step 1, cont'd).

EXPORT

Kootenay Boundary C / Christina Lake RDA (CSD, BC)		
	2021 Households	
Age – Primary Household Maintainer 2021 Categories	Owner	Renter
15 to 24 years	0	10
25 to 34 years	15	25
35 to 44 years	55	10
45 to 54 years	80	0
55 to 64 years	205	10
65 to 74 years	250	10
75 to 84 years	95	0
85 years and over	30	0

Table 5

The following table shows the population by age category in 2006 and 2021 (Step 2).

EXPORT

Kootenay Boundary C / Christina Lake RDA (CSD, BC)					
		2006		2021	
Age Categories – Household Maintainers	Age Categories – Population	All Categories	Summed Categories	All Categories	Summed Categories
15 to 24 years	15 to 19 years	40	90	45	105
	20 to 24 years	50		60	
25 to 34 years	25 to 29 years	35	90	45	90
	30 to 34 years	55		45	
35 to 44 years	35 to 39 years	55	100	80	145
	40 to 44 years	45		65	
45 to 54 years	45 to 49 years	100	205	105	175
	50 to 54 years	105		70	
55 to 64 years	55 to 59 years	185	320	185	390
	60 to 64 years	135		205	
65 to 74 years	65 to 69 years	125	285	235	420
	70 to 74 years	160		185	
75 years and over	75 to 79 years	105	145	110	150
	80 to 84 years	25		10	
	85 years and over	15		30	

Table 6

The following table shows the 2006 headship rate of each age category for both renters and owners (Step 3).

EXPORT

Kootenay Boundary C / Christina Lake RDA (CSD, BC)					
	2006 Households		2006 Population	2006 Headship Rate	
Age Categories – Household Maintainers	Owner	Renter	Total	Owner	Renter
15 to 24 years	10	0	90	11.11%	0.00%
25 to 34 years	30	15	90	33.33%	16.67%
35 to 44 years	55	0	100	55.00%	0.00%
45 to 54 years	70	20	205	34.15%	9.76%
55 to 64 years	185	10	320	57.81%	3.12%
65 to 74 years	185	0	285	64.91%	0.00%
75 years and over	95	0	145	65.52%	0.00%

Table 7

The following table shows the potential 2021 headship rate of each age category for both renters and owners if the headship rate from 2006 remained constant (Step 4).

EXPORT

Kootenay Boundary C / Christina Lake RDA (CSD, BC)					
	2006 Headship Rate		2021 Population	2021 Potential Households	
Age Categories – Household Maintainers	Owner	Renter	Total	Owner	Renter
15 to 24 years	11.11%	0.00%	105	11.67	0.00
25 to 34 years	33.33%	16.67%	90	30.00	15.00
35 to 44 years	55.00%	0.00%	145	79.75	0.00
45 to 54 years	34.15%	9.76%	175	59.76	17.07
55 to 64 years	57.81%	3.12%	390	225.47	12.19
65 to 74 years	64.91%	0.00%	420	272.63	0.00
75 years and over	65.52%	0.00%	150	98.28	0.00

Table 8

The following table calculates the number of suppressed households by subtracting actual households in 2021 from potential households in 2021 by age category, according to provincial guidelines (Steps 5 and 6).

EXPORT

Kootenay Boundary C / Christina Lake RDA (CSD, BC)							
	2021 Potential Households		2021 Households		2021 Suppressed Households		
Age Categories – Household Maintainers	Owner	Renter	Owner	Renter	Owner	Renter	Total
15 to 24 years	11.67	0.00	0	10	11.67	-10.00	1.67
25 to 34 years	30.00	15.00	15	25	15.00	-10.00	5.00
35 to 44 years	79.75	0.00	55	10	24.75	-10.00	14.75
45 to 54 years	59.76	17.07	80	0	-20.24	17.07	0.00
55 to 64 years	225.47	12.19	205	10	20.47	2.19	22.66
65 to 74 years	272.63	0.00	250	10	22.63	-10.00	12.63
75 years and over	98.28	0.00	125	0	-26.72	0.00	0.00
Total New Units to Meet Suppressed Housing Need - 20 years							**56.70**

Component D: Housing units and anticipated household growth

The following tables calculates the number of new homes required to accommodate an increasing population over 20 years according to provincial guidelines.

Table 9

The following table shows the 20-year population projection and growth rate for your regional district (Step 1).

EXPORT

Kootenay Boundary C / Christina Lake RDA (CSD, BC)			
Regional District Projections	2021	2041	Regional Growth Rate
Households	15,190	17,348	14.21%

Table 10

The following table shows the calculated number of new homes needed in the next 20 years according to the provincial guidelines, calculated with the average of the municipal and regional growth projections (Steps 2-5).

EXPORT

Kootenay Boundary C / Christina Lake RDA (CSD, BC)				
Growth Scenarios	Regional Growth Rate	Households		New Units
		2021	2041	
Regionally Based Household Growth	14.21%	795	907.94	112.94

Total New Units to Meet Household Growth Needs - 20 years	**112.94**

Component E: Housing units and rental vacancy rate

The following table calculates the number of new homes required to restore local vacancy rates to 3% according to provincial guidelines. Please note that in jurisdictions without vacancy rate data, the calculator will default to the provincial vacancy rate, following provincial guidance.

Table 11

The following table shows the difference between the existing total number of rental homes and the total number of rental homes required for a 3% vacancy rate (Steps 1-4).

EXPORT

Kootenay Boundary C / Christina Lake RDA (CSD, BC)				
	Vacancy Rate	Occupied Rate	Renter Households	Estimated Number of Units
Target Vacancy Rate	3.00%	97.00%	70	72.16
Local Vacancy Rate	1.40%	98.60%		70.99
Total New Units to Achieve 3% Vacancy Rate - 20 years				**1.17**

Component F: Housing units and demand (the “demand buffer”)

The demand factor is a multiplier used to calculate additional local housing demand (or "demand buffer"), determined by the province.

Table 12

The following table calculates additional demand for new housing by applying your demand factor to the total of the other relevant components, according to provincial guidelines (Steps 1 and 2).

EXPORT

Kootenay Boundary C / Christina Lake RDA (CSD, BC)	
Component	**Result**
A. Extreme Core Housing Need	0.00
B. Persons Experiencing Homelessness	11.41
C. Suppressed Household Formation	56.70
E. Rental Vacancy Rate Adjustment	1.17
Total	**69.28**
Demand Factor	0.00
Total New Units to Address Demand Buffer - 20 years	**0.00**

Total 5-year and 20-year housing need

Table 13

The following table sums Components A-F and rounds the totals to the nearest whole number to determine the total number of new homes needed in the next 20 years, according to provincial guidelines. It also displays 5-year housing need estimates using the multipliers provided in the provincial guidelines and BC Stats household projections from 2021 to 2026.

EXPORT

Kootenay Boundary C / Christina Lake RDA (CSD, BC)		
Component	**5 Year Need**	**20 Year Need**
A. Extreme Core Housing Need	0.00	0.00
B. Persons Experiencing Homelessness	5.70	11.41
C. Suppressed Household Formation	14.18	56.70
D. Anticipated Growth	58.56	112.94
E. Rental Vacancy Rate Adjustment	0.29	1.17
F. Additional Local Demand	0.00	0.00
Total New Units – 5 years	**79**	
Total New Units – 20 years		**182**

The HNA Calculator was created by the Housing Assessment Resource Tools (HART) project in collaboration with Licker Geospatial Consulting.

Housing Assessment Resource Tools (HART)

Licker Geospatial Consulting

Calculating 20-year housing need

The following tables calculate 20-year and 5-year housing need according to provincial guidelines. Each table follows these guidelines exactly with the intention that the tables can be directly included in the required interim housing needs report (or included as an addendum to an existing housing needs report).

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- *A note on rounding: per provincial guidelines, the figures in Components A-F are not rounded and are shown to two decimal places. Total housing need is rounded in Table 13 to the nearest whole number, per guidelines.*

Component A: Extreme core housing need calculation

The following tables calculate the new homes required to meet existing Extreme Core Housing Need (ECHN) according to provincial guidelines.

Table 1a

The following table shows total owner and renter households in the four previous census years (Step 1).

EXPORT

Kootenay Boundary D / Rural Grand Forks RDA (CSD, BC)				
Total Households	**2006**	**2011**	**2016**	**2021**
Owners	1,230	1,320	1,275	1,325
Renters	115	75	160	95

Table 1b

The following table shows the total number and proportion of owners with a mortgage and renter households in ECHN in the four previous census years, to arrive at an average ECHN rate (Step 2).

Please note that data for owners with a mortgage is only available for 2021.

EXPORT

Kootenay Boundary D / Rural Grand Forks RDA (CSD, BC)									
	2006		**2011**		**2016**		**2021**		
Extreme Core Housing Need	**#**	**% of total**	**#**	**% of total**	**#**	**% of total**	**#**	**% of total**	**Average ECHN Rate**
Owners with a mortgage		n/a		n/a		n/a	0	0.00%	**0.00%**
Renters	15	13.04%	0	0.00%	15	9.38%	0	0.00%	**5.60%**

Table 2

The following table shows the estimated total of owners with a mortgage and renter households in ECHN in 2021 (Steps 3 and 4).

EXPORT

Kootenay Boundary D / Rural Grand Forks RDA (CSD, BC)			
Total Households	**2021 Households**	**Average ECHN Rate**	**Households in ECHN**
Owners	1,325	n/a	n/a
Owners with a mortgage		0.00%	0.00
Renters	95	5.60%	5.32
Total New Units to Meet ECHN - 20 years			**5.32**

Component B: Housing units and homelessness

The following table calculates the number of new homes required to meet the needs of the existing population of people experiencing homelessness (PEH), according to provincial guidelines.

Table 3

The following table shows the estimated number of homes required to meet the need of existing PEH households as a proportion of the regional need (Steps 1-3).

EXPORT

Kootenay Boundary D / Rural Grand Forks RDA (CSD, BC)				
	Local Population			
Regional Population	#	% of region	Regional PEH	Proportional Local PEH
32,405	3,210	9.91%	231	22.88

Total New Units to Homelessness Needs - 20 years	22.88

Component C: Housing units and suppressed household formation

The following tables calculate the number of new homes required to meet the demand from households unable to form due to a constrained housing environment, since 2006, according to provincial guidelines.

Table 4a

The following table shows the number of owner and renter households in 2006 by age of the primary household maintainer (Step 1).

EXPORT

Kootenay Boundary D / Rural Grand Forks RDA (CSD, BC)		
	2006 Households	
Age – Primary Household Maintainer 2006 Categories	Owner	Renter
Under 25 years	0	0
25 to 34 years	70	10
35 to 44 years	190	40
45 to 54 years	255	30
55 to 64 years	320	20
65 to 74 years	235	10
75 years and over	155	0

Table 4b

The following table shows the number of owner and renter households in 2021 by age of the primary household maintainer (Step 1, cont'd).

EXPORT

Kootenay Boundary D / Rural Grand Forks RDA (CSD, BC)		
	2021 Households	
Age – Primary Household Maintainer 2021 Categories	Owner	Renter
15 to 24 years	0	0
25 to 34 years	70	10
35 to 44 years	130	30
45 to 54 years	130	15
55 to 64 years	360	15
65 to 74 years	420	20
75 to 84 years	125	10
85 years and over	80	0

Table 5

The following table shows the population by age category in 2006 and 2021 (Step 2).

EXPORT

Kootenay Boundary D / Rural Grand Forks RDA (CSD, BC)					
		2006		2021	
Age Categories – Household Maintainers	Age Categories – Population	All Categories	Summed Categories	All Categories	Summed Categories
15 to 24 years	15 to 19 years	200	280	145	185
	20 to 24 years	80		40	
25 to 34 years	25 to 29 years	105	215	85	255
	30 to 34 years	110		170	
35 to 44 years	35 to 39 years	165	385	170	330
	40 to 44 years	220		160	
45 to 54 years	45 to 49 years	270	570	170	335
	50 to 54 years	300		165	
55 to 64 years	55 to 59 years	345	610	290	700
	60 to 64 years	265		410	
65 to 74 years	65 to 69 years	250	375	345	720
	70 to 74 years	125		375	
75 years and over	75 to 79 years	120	235	150	315
	80 to 84 years	85		50	
	85 years and over	30		115	

Table 6

The following table shows the 2006 headship rate of each age category for both renters and owners (Step 3).

EXPORT

Kootenay Boundary D / Rural Grand Forks RDA (CSD, BC)					
	2006 Households		2006 Population	2006 Headship Rate	
Age Categories – Household Maintainers	Owner	Renter	Total	Owner	Renter
15 to 24 years	0	0	280	0.00%	0.00%
25 to 34 years	70	10	215	32.56%	4.65%
35 to 44 years	190	40	385	49.35%	10.39%
45 to 54 years	255	30	570	44.74%	5.26%
55 to 64 years	320	20	610	52.46%	3.28%
65 to 74 years	235	10	375	62.67%	2.67%
75 years and over	155	0	235	65.96%	0.00%

Table 7

The following table shows the potential 2021 headship rate of each age category for both renters and owners if the headship rate from 2006 remained constant (Step 4).

EXPORT

Kootenay Boundary D / Rural Grand Forks RDA (CSD, BC)					
	2006 Headship Rate		2021 Population	2021 Potential Households	
Age Categories – Household Maintainers	Owner	Renter	Total	Owner	Renter
15 to 24 years	0.00%	0.00%	185	0.00	0.00
25 to 34 years	32.56%	4.65%	255	83.02	11.86
35 to 44 years	49.35%	10.39%	330	162.86	34.29
45 to 54 years	44.74%	5.26%	335	149.87	17.63
55 to 64 years	52.46%	3.28%	700	367.21	22.95
65 to 74 years	62.67%	2.67%	720	451.20	19.20
75 years and over	65.96%	0.00%	315	207.77	0.00

Table 8

The following table calculates the number of suppressed households by subtracting actual households in 2021 from potential households in 2021 by age category, according to provincial guidelines (Steps 5 and 6).

EXPORT

Kootenay Boundary D / Rural Grand Forks RDA (CSD, BC)							
	2021 Potential Households		2021 Households		2021 Suppressed Households		
Age Categories – Household Maintainers	Owner	Renter	Owner	Renter	Owner	Renter	Total
15 to 24 years	0.00	0.00	0	0	0.00	0.00	0.00
25 to 34 years	83.02	11.86	70	10	13.02	1.86	14.88
35 to 44 years	162.86	34.29	130	30	32.86	4.29	37.14
45 to 54 years	149.87	17.63	130	15	19.87	2.63	22.50
55 to 64 years	367.21	22.95	360	15	7.21	7.95	15.16
65 to 74 years	451.20	19.20	420	20	31.20	-0.80	30.40
75 years and over	207.77	0.00	205	10	2.77	-10.00	0.00
Total New Units to Meet Suppressed Housing Need - 20 years							**120.09**

Component D: Housing units and anticipated household growth

The following tables calculates the number of new homes required to accommodate an increasing population over 20 years according to provincial guidelines.

Table 9

The following table shows the 20-year population projection and growth rate for your regional district (Step 1).

EXPORT

Kootenay Boundary D / Rural Grand Forks RDA (CSD, BC)			
Regional District Projections	2021	2041	Regional Growth Rate
Households	15,190	17,348	14.21%

Table 10

The following table shows the calculated number of new homes needed in the next 20 years according to the provincial guidelines, calculated with the average of the municipal and regional growth projections (Steps 2-5).

EXPORT

Kootenay Boundary D / Rural Grand Forks RDA (CSD, BC)				
Growth Scenarios	Regional Growth Rate	Households		New Units
		2021	2041	
Regionally Based Household Growth	14.21%	1,425	1,627.45	202.45

Total New Units to Meet Household Growth Needs - 20 years	**202.45**

Component E: Housing units and rental vacancy rate

The following table calculates the number of new homes required to restore local vacancy rates to 3% according to provincial guidelines. Please note that in jurisdictions without vacancy rate data, the calculator will default to the provincial vacancy rate, following provincial guidance.

Table 11

The following table shows the difference between the existing total number of rental homes and the total number of rental homes required for a 3% vacancy rate (Steps 1-4).

EXPORT

Kootenay Boundary D / Rural Grand Forks RDA (CSD, BC)				
	Vacancy Rate	Occupied Rate	Renter Households	Estimated Number of Units
Target Vacancy Rate	3.00%	97.00%	95	97.94
Local Vacancy Rate	1.40%	98.60%		96.35
Total New Units to Achieve 3% Vacancy Rate - 20 years				**1.59**

Component F: Housing units and demand (the “demand buffer”)

The demand factor is a multiplier used to calculate additional local housing demand (or "demand buffer"), determined by the province.

Table 12

The following table calculates additional demand for new housing by applying your demand factor to the total of the other relevant components, according to provincial guidelines (Steps 1 and 2).

EXPORT

Kootenay Boundary D / Rural Grand Forks RDA (CSD, BC)	
Component	**Result**
A. Extreme Core Housing Need	5.32
B. Persons Experiencing Homelessness	22.88
C. Suppressed Household Formation	120.09
E. Rental Vacancy Rate Adjustment	1.59
Total	**149.89**
Demand Factor	0.00
Total New Units to Address Demand Buffer - 20 years	**0.00**

Total 5-year and 20-year housing need

Table 13

The following table sums Components A-F and rounds the totals to the nearest whole number to determine the total number of new homes needed in the next 20 years, according to provincial guidelines. It also displays 5-year housing need estimates using the multipliers provided in the provincial guidelines and BC Stats household projections from 2021 to 2026.

EXPORT

Kootenay Boundary D / Rural Grand Forks RDA (CSD, BC)		
Component	**5 Year Need**	**20 Year Need**
A. Extreme Core Housing Need	1.33	5.32
B. Persons Experiencing Homelessness	11.44	22.88
C. Suppressed Household Formation	30.02	120.09
D. Anticipated Growth	104.97	202.45
E. Rental Vacancy Rate Adjustment	0.40	1.59
F. Additional Local Demand	0.00	0.00
Total New Units – 5 years	**148**	
Total New Units – 20 years		**352**

The HNA Calculator was created by the Housing Assessment Resource Tools (HART) project in collaboration with Licker Geospatial Consulting.

Housing Assessment Resource Tools (HART)

Licker Geospatial Consulting

Calculating 20-year housing need

The following tables calculate 20-year and 5-year housing need according to provincial guidelines. Each table follows these guidelines exactly with the intention that the tables can be directly included in the required interim housing needs report (or included as an addendum to an existing housing needs report).

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- *A note on rounding: per provincial guidelines, the figures in Components A-F are not rounded and are shown to two decimal places. Total housing need is rounded in Table 13 to the nearest whole number, per guidelines.*

Component A: Extreme core housing need calculation

The following tables calculate the new homes required to meet existing Extreme Core Housing Need (ECHN) according to provincial guidelines.

Table 1a

The following table shows total owner and renter households in the four previous census years (Step 1).

EXPORT

Kootenay Boundary E / West Boundary RDA (CSD, BC)				
Total Households	**2006**	**2011**	**2016**	**2021**
Owners	830	640	815	1,115
Renters	175	205	150	300

Table 1b

The following table shows the total number and proportion of owners with a mortgage and renter households in ECHN in the four previous census years, to arrive at an average ECHN rate (Step 2).

Please note that data for owners with a mortgage is only available for 2021.

EXPORT

Kootenay Boundary E / West Boundary RDA (CSD, BC)									
	2006		**2011**		**2016**		**2021**		
Extreme Core Housing Need	**#**	**% of total**	**#**	**% of total**	**#**	**% of total**	**#**	**% of total**	**Average ECHN Rate**
Owners with a mortgage		n/a		n/a		n/a	50	4.48%	**4.48%**
Renters	40	22.86%	55	26.83%	25	16.67%	0	0.00%	**16.59%**

Table 2

The following table shows the estimated total of owners with a mortgage and renter households in ECHN in 2021 (Steps 3 and 4).

EXPORT

Kootenay Boundary E / West Boundary RDA (CSD, BC)			
Total Households	**2021 Households**	**Average ECHN Rate**	**Households in ECHN**
Owners	1,115	n/a	n/a
Owners with a mortgage		4.48%	50.00
Renters	300	16.59%	49.76
Total New Units to Meet ECHN - 20 years			**99.76**

Component B: Housing units and homelessness

The following table calculates the number of new homes required to meet the needs of the existing population of people experiencing homelessness (PEH), according to provincial guidelines.

Table 3

The following table shows the estimated number of homes required to meet the need of existing PEH households as a proportion of the regional need (Steps 1-3).

EXPORT

Kootenay Boundary E / West Boundary RDA (CSD, BC)				
	Local Population			
Regional Population	#	% of region	Regional PEH	Proportional Local PEH
32,405	2,865	8.84%	231	20.42

Total New Units to Homelessness Needs – 20 years	20.42

Component C: Housing units and suppressed household formation

The following tables calculate the number of new homes required to meet the demand from households unable to form due to a constrained housing environment, since 2006, according to provincial guidelines.

Table 4a

The following table shows the number of owner and renter households in 2006 by age of the primary household maintainer (Step 1).

EXPORT

Kootenay Boundary E / West Boundary RDA (CSD, BC)		
	2006 Households	
Age – Primary Household Maintainer 2006 Categories	Owner	Renter
Under 25 years	0	0
25 to 34 years	35	45
35 to 44 years	120	10
45 to 54 years	230	30
55 to 64 years	240	55
65 to 74 years	125	20
75 years and over	65	15

Table 4b

The following table shows the number of owner and renter households in 2021 by age of the primary household maintainer (Step 1, cont'd).

EXPORT

Kootenay Boundary E / West Boundary RDA (CSD, BC)		
	2021 Households	
Age – Primary Household Maintainer 2021 Categories	Owner	Renter
15 to 24 years	20	30
25 to 34 years	50	60
35 to 44 years	155	30
45 to 54 years	165	35
55 to 64 years	325	60
65 to 74 years	260	35
75 to 84 years	115	45
85 years and over	20	0

Table 5

The following table shows the population by age category in 2006 and 2021 (Step 2).

EXPORT

Kootenay Boundary E / West Boundary RDA (CSD, BC)					
		2006		2021	
Age Categories – Household Maintainers	Age Categories – Population	All Categories	Summed Categories	All Categories	Summed Categories
15 to 24 years	15 to 19 years	105	195	110	220
	20 to 24 years	90		110	
25 to 34 years	25 to 29 years	45	155	110	300
	30 to 34 years	110		190	
35 to 44 years	35 to 39 years	90	225	140	320
	40 to 44 years	135		180	
45 to 54 years	45 to 49 years	220	450	150	390
	50 to 54 years	230		240	
55 to 64 years	55 to 59 years	290	495	245	595
	60 to 64 years	205		350	
65 to 74 years	65 to 69 years	95	220	275	475
	70 to 74 years	125		200	
75 years and over	75 to 79 years	70	115	180	250
	80 to 84 years	20		45	
	85 years and over	25		25	

Table 6

The following table shows the 2006 headship rate of each age category for both renters and owners (Step 3).

EXPORT

Kootenay Boundary E / West Boundary RDA (CSD, BC)					
	2006 Households		2006 Population	2006 Headship Rate	
Age Categories – Household Maintainers	Owner	Renter	Total	Owner	Renter
15 to 24 years	0	0	195	0.00%	0.00%
25 to 34 years	35	45	155	22.58%	29.03%
35 to 44 years	120	10	225	53.33%	4.44%
45 to 54 years	230	30	450	51.11%	6.67%
55 to 64 years	240	55	495	48.48%	11.11%
65 to 74 years	125	20	220	56.82%	9.09%
75 years and over	65	15	115	56.52%	13.04%

Table 7

The following table shows the potential 2021 headship rate of each age category for both renters and owners if the headship rate from 2006 remained constant (Step 4).

EXPORT

Kootenay Boundary E / West Boundary RDA (CSD, BC)					
	2006 Headship Rate		2021 Population	2021 Potential Households	
Age Categories – Household Maintainers	Owner	Renter	Total	Owner	Renter
15 to 24 years	0.00%	0.00%	220	0.00	0.00
25 to 34 years	22.58%	29.03%	300	67.74	87.10
35 to 44 years	53.33%	4.44%	320	170.67	14.22
45 to 54 years	51.11%	6.67%	390	199.33	26.00
55 to 64 years	48.48%	11.11%	595	288.48	66.11
65 to 74 years	56.82%	9.09%	475	269.89	43.18
75 years and over	56.52%	13.04%	250	141.30	32.61

Table 8

The following table calculates the number of suppressed households by subtracting actual households in 2021 from potential households in 2021 by age category, according to provincial guidelines (Steps 5 and 6).

EXPORT

Kootenay Boundary E / West Boundary RDA (CSD, BC)							
	2021 Potential Households		2021 Households		2021 Suppressed Households		
Age Categories – Household Maintainers	Owner	Renter	Owner	Renter	Owner	Renter	Total
15 to 24 years	0.00	0.00	20	30	-20.00	-30.00	0.00
25 to 34 years	67.74	87.10	50	60	17.74	27.10	44.84
35 to 44 years	170.67	14.22	155	30	15.67	-15.78	0.00
45 to 54 years	199.33	26.00	165	35	34.33	-9.00	25.33
55 to 64 years	288.48	66.11	325	60	-36.52	6.11	0.00
65 to 74 years	269.89	43.18	260	35	9.89	8.18	18.07
75 years and over	141.30	32.61	135	45	6.30	-12.39	0.00
Total New Units to Meet Suppressed Housing Need - 20 years							**88.24**

Component D: Housing units and anticipated household growth

The following tables calculates the number of new homes required to accommodate an increasing population over 20 years according to provincial guidelines.

Table 9

The following table shows the 20-year population projection and growth rate for your regional district (Step 1).

EXPORT

Kootenay Boundary E / West Boundary RDA (CSD, BC)			
Regional District Projections	2021	2041	Regional Growth Rate
Households	15,190	17,348	14.21%

Table 10

The following table shows the calculated number of new homes needed in the next 20 years according to the provincial guidelines, calculated with the average of the municipal and regional growth projections (Steps 2-5).

EXPORT

Kootenay Boundary E / West Boundary RDA (CSD, BC)				
Growth Scenarios	Regional Growth Rate	Households		New Units
		2021	2041	
Regionally Based Household Growth	14.21%	1,415	1,616.03	201.03

Total New Units to Meet Household Growth Needs - 20 years	**201.03**

Component E: Housing units and rental vacancy rate

The following table calculates the number of new homes required to restore local vacancy rates to 3% according to provincial guidelines. Please note that in jurisdictions without vacancy rate data, the calculator will default to the provincial vacancy rate, following provincial guidance.

Table 11

The following table shows the difference between the existing total number of rental homes and the total number of rental homes required for a 3% vacancy rate (Steps 1-4).

EXPORT

Kootenay Boundary E / West Boundary RDA (CSD, BC)				
	Vacancy Rate	Occupied Rate	Renter Households	Estimated Number of Units
Target Vacancy Rate	3.00%	97.00%	300	309.28
Local Vacancy Rate	1.40%	98.60%		304.26
Total New Units to Achieve 3% Vacancy Rate - 20 years				**5.02**

Component F: Housing units and demand (the “demand buffer”)

The demand factor is a multiplier used to calculate additional local housing demand (or "demand buffer"), determined by the province.

Table 12

The following table calculates additional demand for new housing by applying your demand factor to the total of the other relevant components, according to provincial guidelines (Steps 1 and 2).

EXPORT

Kootenay Boundary E / West Boundary RDA (CSD, BC)	
Component	**Result**
A. Extreme Core Housing Need	99.76
B. Persons Experiencing Homelessness	20.42
C. Suppressed Household Formation	88.24
E. Rental Vacancy Rate Adjustment	5.02
Total	**213.45**
Demand Factor	0.00
Total New Units to Address Demand Buffer - 20 years	**0.00**

Total 5-year and 20-year housing need

Table 13

The following table sums Components A-F and rounds the totals to the nearest whole number to determine the total number of new homes needed in the next 20 years, according to provincial guidelines. It also displays 5-year housing need estimates using the multipliers provided in the provincial guidelines and BC Stats household projections from 2021 to 2026.

EXPORT

Kootenay Boundary E / West Boundary RDA (CSD, BC)		
Component	**5 Year Need**	**20 Year Need**
A. Extreme Core Housing Need	24.94	99.77
B. Persons Experiencing Homelessness	10.21	20.42
C. Suppressed Household Formation	22.06	88.24
D. Anticipated Growth	104.24	201.03
E. Rental Vacancy Rate Adjustment	1.25	5.02
F. Additional Local Demand	0.00	0.00
Total New Units – 5 years	**163**	
Total New Units – 20 years		**414**

The HNA Calculator was created by the Housing Assessment Resource Tools (HART) project in collaboration with Licker Geospatial Consulting.

Housing Assessment Resource Tools (HART)

Licker Geospatial Consulting

Calculating 20-year housing need

The following tables calculate 20-year and 5-year housing need according to provincial guidelines. Each table follows these guidelines exactly with the intention that the tables can be directly included in the required interim housing needs report (or included as an addendum to an existing housing needs report).

HART has produced this calculator to support communities in British Columbia satisfy a provincial requirement for interim housing needs reports. Methodologies for housing needs reports can vary widely, and while HART supports the standardization of methodologies for the purpose of provincial or national reporting, we did not have a role in developing the methodology, nor do we unequivocally endorse it. You can learn more about the HART methodology and what it can tell you about your community on our Housing Needs Assessment Tool page.

- *A note on terminology: we use the term RDA, where the province uses the term Electoral Area. For all intents and purposes, these are interchangeable in the calculator.*
- *A note on rounding: per provincial guidelines, the figures in Components A-F are not rounded and are shown to two decimal places. Total housing need is rounded in Table 13 to the nearest whole number, per guidelines.*

Component A: Extreme core housing need calculation

The following tables calculate the new homes required to meet existing Extreme Core Housing Need (ECHN) according to provincial guidelines.

Table 1a

The following table shows total owner and renter households in the four previous census years (Step 1).

EXPORT

Fruitvale VL (CSD, BC)				
Total Households	**2006**	**2011**	**2016**	**2021**
Owners	625	680	640	690
Renters	165	160	185	170

Table 1b

The following table shows the total number and proportion of owners with a mortgage and renter households in ECHN in the four previous census years, to arrive at an average ECHN rate (Step 2).

Please note that data for owners with a mortgage is only available for 2021.

EXPORT

Fruitvale VL (CSD, BC)									
	2006		**2011**		**2016**		**2021**		
Extreme Core Housing Need	**#**	**% of total**	**#**	**% of total**	**#**	**% of total**	**#**	**% of total**	**Average ECHN Rate**
Owners with a mortgage		n/a		n/a		n/a	0	0.00%	**0.00%**
Renters	15	9.09%	0	0.00%	10	5.41%	0	0.00%	**3.62%**

Table 2

The following table shows the estimated total of owners with a mortgage and renter households in ECHN in 2021 (Steps 3 and 4).

EXPORT

Fruitvale VL (CSD, BC)			
Total Households	**2021 Households**	**Average ECHN Rate**	**Households in ECHN**
Owners	690	n/a	n/a
Owners with a mortgage		0.00%	0.00
Renters	170	3.62%	6.16
Total New Units to Meet ECHN - 20 years			**6.16**

Component B: Housing units and homelessness

The following table calculates the number of new homes required to meet the needs of the existing population of people experiencing homelessness (PEH), according to provincial guidelines.

Table 3

The following table shows the estimated number of homes required to meet the need of existing PEH households as a proportion of the regional need (Steps 1-3).

EXPORT

Fruitvale VL (CSD, BC)				
	Local Population			
Regional Population	#	% of region	Regional PEH	Proportional Local PEH
32,405	1,895	5.85%	231	13.51

Total New Units to Homelessness Needs – 20 years	13.51

Component C: Housing units and suppressed household formation

The following tables calculate the number of new homes required to meet the demand from households unable to form due to a constrained housing environment, since 2006, according to provincial guidelines.

Table 4a

The following table shows the number of owner and renter households in 2006 by age of the primary household maintainer (Step 1).

EXPORT

Fruitvale VL (CSD, BC)		
	2006 Households	
Age – Primary Household Maintainer 2006 Categories	Owner	Renter
Under 25 years	0	20
25 to 34 years	35	20
35 to 44 years	120	30
45 to 54 years	170	50
55 to 64 years	140	15
65 to 74 years	75	15
75 years and over	85	15

Table 4b

The following table shows the number of owner and renter households in 2021 by age of the primary household maintainer (Step 1, cont'd).

EXPORT

Fruitvale VL (CSD, BC)		
	2021 Households	
Age – Primary Household Maintainer 2021 Categories	Owner	Renter
15 to 24 years	10	10
25 to 34 years	60	40
35 to 44 years	120	10
45 to 54 years	85	10
55 to 64 years	150	40
65 to 74 years	150	25
75 to 84 years	80	25
85 years and over	35	0

Table 5

The following table shows the population by age category in 2006 and 2021 (Step 2).

EXPORT

Fruitvale VL (CSD, BC)					
		2006		2021	
Age Categories – Household Maintainers	Age Categories – Population	All Categories	Summed Categories	All Categories	Summed Categories
15 to 24 years	15 to 19 years	165	255	70	140
	20 to 24 years	90		70	
25 to 34 years	25 to 29 years	70	135	165	245
	30 to 34 years	65		80	
35 to 44 years	35 to 39 years	130	290	140	250
	40 to 44 years	160		110	
45 to 54 years	45 to 49 years	190	380	70	185
	50 to 54 years	190		115	
55 to 64 years	55 to 59 years	150	255	160	315
	60 to 64 years	105		155	
65 to 74 years	65 to 69 years	75	135	165	320
	70 to 74 years	60		155	
75 years and over	75 to 79 years	50	115	105	210
	80 to 84 years	40		50	
	85 years and over	25		55	

Table 6

The following table shows the 2006 headship rate of each age category for both renters and owners (Step 3).

EXPORT

Fruitvale VL (CSD, BC)					
	2006 Households		2006 Population	2006 Headship Rate	
Age Categories – Household Maintainers	Owner	Renter	Total	Owner	Renter
15 to 24 years	0	20	255	0.00%	7.84%
25 to 34 years	35	20	135	25.93%	14.81%
35 to 44 years	120	30	290	41.38%	10.34%
45 to 54 years	170	50	380	44.74%	13.16%
55 to 64 years	140	15	255	54.90%	5.88%
65 to 74 years	75	15	135	55.56%	11.11%
75 years and over	85	15	115	73.91%	13.04%

Table 7

The following table shows the potential 2021 headship rate of each age category for both renters and owners if the headship rate from 2006 remained constant (Step 4).

EXPORT

Fruitvale VL (CSD, BC)					
	2006 Headship Rate		2021 Population	2021 Potential Households	
Age Categories – Household Maintainers	Owner	Renter	Total	Owner	Renter
15 to 24 years	0.00%	7.84%	140	0.00	10.98
25 to 34 years	25.93%	14.81%	245	63.52	36.30
35 to 44 years	41.38%	10.34%	250	103.45	25.86
45 to 54 years	44.74%	13.16%	185	82.76	24.34
55 to 64 years	54.90%	5.88%	315	172.94	18.53
65 to 74 years	55.56%	11.11%	320	177.78	35.56
75 years and over	73.91%	13.04%	210	155.22	27.39

Table 8

The following table calculates the number of suppressed households by subtracting actual households in 2021 from potential households in 2021 by age category, according to provincial guidelines (Steps 5 and 6).

EXPORT

Fruitvale VL (CSD, BC)							
	2021 Potential Households		2021 Households		2021 Suppressed Households		
Age Categories – Household Maintainers	Owner	Renter	Owner	Renter	Owner	Renter	Total
15 to 24 years	0.00	10.98	10	10	-10.00	0.98	0.00
25 to 34 years	63.52	36.30	60	40	3.52	-3.70	0.00
35 to 44 years	103.45	25.86	120	10	-16.55	15.86	0.00
45 to 54 years	82.76	24.34	85	10	-2.24	14.34	12.11
55 to 64 years	172.94	18.53	150	40	22.94	-21.47	1.47
65 to 74 years	177.78	35.56	150	25	27.78	10.56	38.33
75 years and over	155.22	27.39	115	25	40.22	2.39	42.61
Total New Units to Meet Suppressed Housing Need - 20 years							**94.52**

Component D: Housing units and anticipated household growth

The following tables calculates the number of new homes required to accommodate an increasing population over 20 years according to provincial guidelines.

Table 9

The following table shows the 20-year population projection and growth rate for your regional district (Step 1).

EXPORT

Fruitvale VL (CSD, BC)			
Regional District Projections	2021	2041	Regional Growth Rate
Households	15,190	17,348	14.21%

Table 10

The following table shows the calculated number of new homes needed in the next 20 years according to the provincial guidelines, calculated with the average of the municipal and regional growth projections (Steps 2-5).

EXPORT

Fruitvale VL (CSD, BC)				
Growth Scenarios	Regional Growth Rate	Households		New Units
		2021	2041	
Local Household Growth	n/a	860	911.00	51.00
Regionally Based Household Growth	14.21%	860	982.18	122.18
Scenario Average				86.59
Total New Units to Meet Household Growth Needs - 20 years				**86.59**

Component E: Housing units and rental vacancy rate

The following table calculates the number of new homes required to restore local vacancy rates to 3% according to provincial guidelines. Please note that in jurisdictions without vacancy rate data, the calculator will default to the provincial vacancy rate, following provincial guidance.

Table 11

The following table shows the difference between the existing total number of rental homes and the total number of rental homes required for a 3% vacancy rate (Steps 1-4).

EXPORT

Fruitvale VL (CSD, BC)				
	Vacancy Rate	Occupied Rate	Renter Households	Estimated Number of Units
Target Vacancy Rate	3.00%	97.00%	170	175.26
Local Vacancy Rate	1.40%	98.60%		172.41
Total New Units to Achieve 3% Vacancy Rate - 20 years				**2.84**

Component F: Housing units and demand (the “demand buffer”)

The demand factor is a multiplier used to calculate additional local housing demand (or "demand buffer"), determined by the province.

Table 12

The following table calculates additional demand for new housing by applying your demand factor to the total of the other relevant components, according to provincial guidelines (Steps 1 and 2).

EXPORT

Fruitvale VL (CSD, BC)	
Component	**Result**
A. Extreme Core Housing Need	6.16
B. Persons Experiencing Homelessness	13.51
C. Suppressed Household Formation	94.52
E. Rental Vacancy Rate Adjustment	2.84
Total	**117.03**
Demand Factor	0.74
Total New Units to Address Demand Buffer - 20 years	**86.90**

Total 5-year and 20-year housing need

Table 13

The following table sums Components A-F and rounds the totals to the nearest whole number to determine the total number of new homes needed in the next 20 years, according to provincial guidelines. It also displays 5-year housing need estimates using the multipliers provided in the provincial guidelines and BC Stats household projections from 2021 to 2026.

EXPORT

Fruitvale VL (CSD, BC)		
Component	**5 Year Need**	**20 Year Need**
A. Extreme Core Housing Need	1.54	6.16
B. Persons Experiencing Homelessness	6.75	13.51
C. Suppressed Household Formation	23.63	94.52
D. Anticipated Growth	52.68	86.59
E. Rental Vacancy Rate Adjustment	0.71	2.84
F. Additional Local Demand	21.73	86.90
Total New Units – 5 years	**107**	
Total New Units – 20 years		**291**

The HNA Calculator was created by the Housing Assessment Resource Tools (HART) project in collaboration with Licker Geospatial Consulting.

Housing Assessment Resource Tools (HART)

Licker Geospatial Consulting

Calculating 20-year housing need

The following tables calculate 20-year and 5-year housing need according to provincial guidelines. Each table follows these guidelines exactly with the intention that the tables can be directly included in the required interim housing needs report (or included as an addendum to an existing housing needs report).

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- *A note on rounding: per provincial guidelines, the figures in Components A-F are not rounded and are shown to two decimal places. Total housing need is rounded in Table 13 to the nearest whole number, per guidelines.*

Component A: Extreme core housing need calculation

The following tables calculate the new homes required to meet existing Extreme Core Housing Need (ECHN) according to provincial guidelines.

Table 1a

The following table shows total owner and renter households in the four previous census years (Step 1).

EXPORT

Greenwood CY (CSD, BC)				
Total Households	**2006**	**2011**	**2016**	**2021**
Owners	285	375	335	335
Renters	35	25	45	45

Table 1b

The following table shows the total number and proportion of owners with a mortgage and renter households in ECHN in the four previous census years, to arrive at an average ECHN rate (Step 2).

Please note that data for owners with a mortgage is only available for 2021.

EXPORT

Greenwood CY (CSD, BC)									
	2006		2011		2016		2021		
Extreme Core Housing Need	**#**	**% of total**	**#**	**% of total**	**#**	**% of total**	**#**	**% of total**	**Average ECHN Rate**
Owners with a mortgage		n/a		n/a		n/a	0	0.00%	**0.00%**
Renters	0	0.00%	0	0.00%	0	0.00%	0	0.00%	**0.00%**

Table 2

The following table shows the estimated total of owners with a mortgage and renter households in ECHN in 2021 (Steps 3 and 4).

EXPORT

Greenwood CY (CSD, BC)			
Total Households	**2021 Households**	**Average ECHN Rate**	**Households in ECHN**
Owners	335	n/a	n/a
Owners with a mortgage		0.00%	0.00
Renters	45	0.00%	0.00
Total New Units to Meet ECHN - 20 years			**0.00**

Component B: Housing units and homelessness

The following table calculates the number of new homes required to meet the needs of the existing population of people experiencing homelessness (PEH), according to provincial guidelines.

Table 3

The following table shows the estimated number of homes required to meet the need of existing PEH households as a proportion of the regional need (Steps 1-3).

EXPORT

Greenwood CY (CSD, BC)				
	Local Population			
Regional Population	#	% of region	Regional PEH	Proportional Local PEH
32,405	755	2.33%	231	5.38

Total New Units to Homelessness Needs – 20 years	5.38

Component C: Housing units and suppressed household formation

The following tables calculate the number of new homes required to meet the demand from households unable to form due to a constrained housing environment, since 2006, according to provincial guidelines.

Table 4a

The following table shows the number of owner and renter households in 2006 by age of the primary household maintainer (Step 1).

EXPORT

Greenwood CY (CSD, BC)		
	2006 Households	
Age – Primary Household Maintainer 2006 Categories	Owner	Renter
Under 25 years	0	0
25 to 34 years	50	0
35 to 44 years	30	0
45 to 54 years	65	0
55 to 64 years	40	10
65 to 74 years	75	10
75 years and over	30	15

Table 4b

The following table shows the number of owner and renter households in 2021 by age of the primary household maintainer (Step 1, cont'd).

EXPORT

Greenwood CY (CSD, BC)		
	2021 Households	
Age – Primary Household Maintainer 2021 Categories	Owner	Renter
15 to 24 years	0	0
25 to 34 years	10	15
35 to 44 years	15	0
45 to 54 years	40	10
55 to 64 years	45	15
65 to 74 years	135	0
75 to 84 years	60	0
85 years and over	10	0

Table 5

The following table shows the population by age category in 2006 and 2021 (Step 2).

EXPORT

Greenwood CY (CSD, BC)					
		2006		2021	
Age Categories – Household Maintainers	Age Categories – Population	All Categories	Summed Categories	All Categories	Summed Categories
15 to 24 years	15 to 19 years	30	30	25	50
	20 to 24 years	0		25	
25 to 34 years	25 to 29 years	50	75	40	80
	30 to 34 years	25		40	
35 to 44 years	35 to 39 years	10	65	15	25
	40 to 44 years	55		10	
45 to 54 years	45 to 49 years	65	110	50	80
	50 to 54 years	45		30	
55 to 64 years	55 to 59 years	50	90	50	125
	60 to 64 years	40		75	
65 to 74 years	65 to 69 years	70	105	90	205
	70 to 74 years	35		115	
75 years and over	75 to 79 years	35	50	55	100
	80 to 84 years	15		15	
	85 years and over	0		30	

Table 6

The following table shows the 2006 headship rate of each age category for both renters and owners (Step 3).

EXPORT

Greenwood CY (CSD, BC)					
	2006 Households		2006 Population	2006 Headship Rate	
Age Categories – Household Maintainers	Owner	Renter	Total	Owner	Renter
15 to 24 years	0	0	30	0.00%	0.00%
25 to 34 years	50	0	75	66.67%	0.00%
35 to 44 years	30	0	65	46.15%	0.00%
45 to 54 years	65	0	110	59.09%	0.00%
55 to 64 years	40	10	90	44.44%	11.11%
65 to 74 years	75	10	105	71.43%	9.52%
75 years and over	30	15	50	60.00%	30.00%

Table 7

The following table shows the potential 2021 headship rate of each age category for both renters and owners if the headship rate from 2006 remained constant (Step 4).

EXPORT

Greenwood CY (CSD, BC)					
	2006 Headship Rate		2021 Population	2021 Potential Households	
Age Categories – Household Maintainers	Owner	Renter	Total	Owner	Renter
15 to 24 years	0.00%	0.00%	50	0.00	0.00
25 to 34 years	66.67%	0.00%	80	53.33	0.00
35 to 44 years	46.15%	0.00%	25	11.54	0.00
45 to 54 years	59.09%	0.00%	80	47.27	0.00
55 to 64 years	44.44%	11.11%	125	55.56	13.89
65 to 74 years	71.43%	9.52%	205	146.43	19.52
75 years and over	60.00%	30.00%	100	60.00	30.00

Table 8

The following table calculates the number of suppressed households by subtracting actual households in 2021 from potential households in 2021 by age category, according to provincial guidelines (Steps 5 and 6).

EXPORT

Greenwood CY (CSD, BC)							
	2021 Potential Households		2021 Households		2021 Suppressed Households		
Age Categories – Household Maintainers	Owner	Renter	Owner	Renter	Owner	Renter	Total
15 to 24 years	0.00	0.00	0	0	0.00	0.00	0.00
25 to 34 years	53.33	0.00	10	15	43.33	-15.00	28.33
35 to 44 years	11.54	0.00	15	0	-3.46	0.00	0.00
45 to 54 years	47.27	0.00	40	10	7.27	-10.00	0.00
55 to 64 years	55.56	13.89	45	15	10.56	-1.11	9.44
65 to 74 years	146.43	19.52	135	0	11.43	19.52	30.95
75 years and over	60.00	30.00	70	0	-10.00	30.00	20.00
Total New Units to Meet Suppressed Housing Need - 20 years							**88.73**

Component D: Housing units and anticipated household growth

The following tables calculates the number of new homes required to accommodate an increasing population over 20 years according to provincial guidelines.

Table 9

The following table shows the 20-year population projection and growth rate for your regional district (Step 1).

EXPORT

Greenwood CY (CSD, BC)			
Regional District Projections	2021	2041	Regional Growth Rate
Households	15,190	17,348	14.21%

Table 10

The following table shows the calculated number of new homes needed in the next 20 years according to the provincial guidelines, calculated with the average of the municipal and regional growth projections (Steps 2-5).

EXPORT

Greenwood CY (CSD, BC)				
Growth Scenarios	Regional Growth Rate	Households		New Units
		2021	2041	
Local Household Growth	n/a	375	460.00	85.00
Regionally Based Household Growth	14.21%	375	428.28	53.28
Scenario Average				69.14

Total New Units to Meet Household Growth Needs - 20 years	**69.14**

Component E: Housing units and rental vacancy rate

The following table calculates the number of new homes required to restore local vacancy rates to 3% according to provincial guidelines. Please note that in jurisdictions without vacancy rate data, the calculator will default to the provincial vacancy rate, following provincial guidance.

Table 11

The following table shows the difference between the existing total number of rental homes and the total number of rental homes required for a 3% vacancy rate (Steps 1-4).

EXPORT

Greenwood CY (CSD, BC)				
	Vacancy Rate	Occupied Rate	Renter Households	Estimated Number of Units
Target Vacancy Rate	3.00%	97.00%	45	46.39
Local Vacancy Rate	1.40%	98.60%		45.64
Total New Units to Achieve 3% Vacancy Rate - 20 years				**0.75**

Component F: Housing units and demand (the “demand buffer”)

The demand factor is a multiplier used to calculate additional local housing demand (or "demand buffer"), determined by the province.

Table 12

The following table calculates additional demand for new housing by applying your demand factor to the total of the other relevant components, according to provincial guidelines (Steps 1 and 2).

EXPORT

Greenwood CY (CSD, BC)	
Component	**Result**
A. Extreme Core Housing Need	0.00
B. Persons Experiencing Homelessness	5.38
C. Suppressed Household Formation	88.73
E. Rental Vacancy Rate Adjustment	0.75
Total	**94.87**
Demand Factor	1.04
Total New Units to Address Demand Buffer - 20 years	**98.72**

Total 5-year and 20-year housing need

Table 13

The following table sums Components A-F and rounds the totals to the nearest whole number to determine the total number of new homes needed in the next 20 years, according to provincial guidelines. It also displays 5-year housing need estimates using the multipliers provided in the provincial guidelines and BC Stats household projections from 2021 to 2026.

EXPORT

Greenwood CY (CSD, BC)		
Component	**5 Year Need**	**20 Year Need**
A. Extreme Core Housing Need	0.00	0.00
B. Persons Experiencing Homelessness	2.69	5.38
C. Suppressed Household Formation	22.18	88.73
D. Anticipated Growth	32.31	69.14
E. Rental Vacancy Rate Adjustment	0.19	0.75
F. Additional Local Demand	24.68	98.72
Total New Units – 5 years	**82**	
Total New Units – 20 years		**263**

The HNA Calculator was created by the Housing Assessment Resource Tools (HART) project in collaboration with Licker Geospatial Consulting.

Housing Assessment Resource Tools (HART)

Licker Geospatial Consulting

Calculating 20-year housing need

The following tables calculate 20-year and 5-year housing need according to provincial guidelines. Each table follows these guidelines exactly with the intention that the tables can be directly included in the required interim housing needs report (or included as an addendum to an existing housing needs report).

HART has produced this calculator to support communities in British Columbia satisfy a provincial requirement for interim housing needs reports. Methodologies for housing needs reports can vary widely, and while HART supports the standardization of methodologies for the purpose of provincial or national reporting, we did not have a role in developing the methodology, nor do we unequivocally endorse it. You can learn more about the HART methodology and what it can tell you about your community on our Housing Needs Assessment Tool page.

- *A note on terminology: we use the term RDA, where the province uses the term Electoral Area. For all intents and purposes, these are interchangeable in the calculator.*
- *A note on rounding: per provincial guidelines, the figures in Components A-F are not rounded and are shown to two decimal places. Total housing need is rounded in Table 13 to the nearest whole number, per guidelines.*

Component A: Extreme core housing need calculation

The following tables calculate the new homes required to meet existing Extreme Core Housing Need (ECHN) according to provincial guidelines.

Table 1a

The following table shows total owner and renter households in the four previous census years (Step 1).

EXPORT

Midway VL (CSD, BC)				
Total Households	**2006**	**2011**	**2016**	**2021**
Owners	245	250	270	270
Renters	40	55	45	55

Table 1b

The following table shows the total number and proportion of owners with a mortgage and renter households in ECHN in the four previous census years, to arrive at an average ECHN rate (Step 2).

Please note that data for owners with a mortgage is only available for 2021.

EXPORT

Midway VL (CSD, BC)									
	2006		**2011**		**2016**		**2021**		
Extreme Core Housing Need	**#**	**% of total**	**#**	**% of total**	**#**	**% of total**	**#**	**% of total**	**Average ECHN Rate**
Owners with a mortgage		n/a		n/a		n/a	0	0.00%	**0.00%**
Renters	0	0.00%	0	0.00%	0	0.00%	0	0.00%	**0.00%**

Table 2

The following table shows the estimated total of owners with a mortgage and renter households in ECHN in 2021 (Steps 3 and 4).

EXPORT

Midway VL (CSD, BC)			
Total Households	**2021 Households**	**Average ECHN Rate**	**Households in ECHN**
Owners	270	n/a	n/a
Owners with a mortgage		0.00%	0.00
Renters	55	0.00%	0.00
Total New Units to Meet ECHN - 20 years			**0.00**

Component B: Housing units and homelessness

The following table calculates the number of new homes required to meet the needs of the existing population of people experiencing homelessness (PEH), according to provincial guidelines.

Table 3

The following table shows the estimated number of homes required to meet the need of existing PEH households as a proportion of the regional need (Steps 1-3).

EXPORT

Midway VL (CSD, BC)				
	Local Population			
Regional Population	#	% of region	Regional PEH	Proportional Local PEH
32,405	665	2.05%	231	4.74

Total New Units to Homelessness Needs – 20 years	4.74

Component C: Housing units and suppressed household formation

The following tables calculate the number of new homes required to meet the demand from households unable to form due to a constrained housing environment, since 2006, according to provincial guidelines.

Table 4a

The following table shows the number of owner and renter households in 2006 by age of the primary household maintainer (Step 1).

EXPORT

Midway VL (CSD, BC)		
	2006 Households	
Age – Primary Household Maintainer 2006 Categories	Owner	Renter
Under 25 years	0	0
25 to 34 years	10	0
35 to 44 years	50	0
45 to 54 years	35	0
55 to 64 years	60	10
65 to 74 years	45	15
75 years and over	50	0

Table 4b

The following table shows the number of owner and renter households in 2021 by age of the primary household maintainer (Step 1, cont'd).

EXPORT

Midway VL (CSD, BC)		
	2021 Households	
Age – Primary Household Maintainer 2021 Categories	Owner	Renter
15 to 24 years	0	0
25 to 34 years	15	10
35 to 44 years	15	0
45 to 54 years	35	10
55 to 64 years	70	10
65 to 74 years	75	10
75 to 84 years	55	10
85 years and over	0	0

Table 5

The following table shows the population by age category in 2006 and 2021 (Step 2).

EXPORT

Midway VL (CSD, BC)					
		2006		2021	
Age Categories – Household Maintainers	Age Categories – Population	All Categories	Summed Categories	All Categories	Summed Categories
15 to 24 years	15 to 19 years	20	20	35	55
	20 to 24 years	0		20	
25 to 34 years	25 to 29 years	10	35	30	60
	30 to 34 years	25		30	
35 to 44 years	35 to 39 years	55	90	15	30
	40 to 44 years	35		15	
45 to 54 years	45 to 49 years	25	100	40	70
	50 to 54 years	75		30	
55 to 64 years	55 to 59 years	60	105	45	150
	60 to 64 years	45		105	
65 to 74 years	65 to 69 years	75	105	55	135
	70 to 74 years	30		80	
75 years and over	75 to 79 years	25	50	65	90
	80 to 84 years	10		25	
	85 years and over	15		0	

Table 6

The following table shows the 2006 headship rate of each age category for both renters and owners (Step 3).

EXPORT

Midway VL (CSD, BC)					
	2006 Households		2006 Population	2006 Headship Rate	
Age Categories – Household Maintainers	Owner	Renter	Total	Owner	Renter
15 to 24 years	0	0	20	0.00%	0.00%
25 to 34 years	10	0	35	28.57%	0.00%
35 to 44 years	50	0	90	55.56%	0.00%
45 to 54 years	35	0	100	35.00%	0.00%
55 to 64 years	60	10	105	57.14%	9.52%
65 to 74 years	45	15	105	42.86%	14.29%
75 years and over	50	0	50	100.00%	0.00%

Table 7

The following table shows the potential 2021 headship rate of each age category for both renters and owners if the headship rate from 2006 remained constant (Step 4).

EXPORT

Midway VL (CSD, BC)					
	2006 Headship Rate		2021 Population	2021 Potential Households	
Age Categories – Household Maintainers	Owner	Renter	Total	Owner	Renter
15 to 24 years	0.00%	0.00%	55	0.00	0.00
25 to 34 years	28.57%	0.00%	60	17.14	0.00
35 to 44 years	55.56%	0.00%	30	16.67	0.00
45 to 54 years	35.00%	0.00%	70	24.50	0.00
55 to 64 years	57.14%	9.52%	150	85.71	14.29
65 to 74 years	42.86%	14.29%	135	57.86	19.29
75 years and over	100.00%	0.00%	90	90.00	0.00

Table 8

The following table calculates the number of suppressed households by subtracting actual households in 2021 from potential households in 2021 by age category, according to provincial guidelines (Steps 5 and 6).

EXPORT

Midway VL (CSD, BC)							
	2021 Potential Households		2021 Households		2021 Suppressed Households		
Age Categories – Household Maintainers	Owner	Renter	Owner	Renter	Owner	Renter	Total
15 to 24 years	0.00	0.00	0	0	0.00	0.00	0.00
25 to 34 years	17.14	0.00	15	10	2.14	-10.00	0.00
35 to 44 years	16.67	0.00	15	0	1.67	0.00	1.67
45 to 54 years	24.50	0.00	35	10	-10.50	-10.00	0.00
55 to 64 years	85.71	14.29	70	10	15.71	4.29	20.00
65 to 74 years	57.86	19.29	75	10	-17.14	9.29	0.00
75 years and over	90.00	0.00	55	10	35.00	-10.00	25.00
Total New Units to Meet Suppressed Housing Need - 20 years							**46.67**

Component D: Housing units and anticipated household growth

The following tables calculates the number of new homes required to accommodate an increasing population over 20 years according to provincial guidelines.

Table 9

The following table shows the 20-year population projection and growth rate for your regional district (Step 1).

EXPORT

Midway VL (CSD, BC)			
Regional District Projections	2021	2041	Regional Growth Rate
Households	15,190	17,348	14.21%

Table 10

The following table shows the calculated number of new homes needed in the next 20 years according to the provincial guidelines, calculated with the average of the municipal and regional growth projections (Steps 2-5).

EXPORT

Midway VL (CSD, BC)				
Growth Scenarios	Regional Growth Rate	Households		New Units
		2021	2041	
Local Household Growth	n/a	325	352.00	27.00
Regionally Based Household Growth	14.21%	325	371.17	46.17
Scenario Average				36.59

Total New Units to Meet Household Growth Needs - 20 years	**36.59**

Component E: Housing units and rental vacancy rate

The following table calculates the number of new homes required to restore local vacancy rates to 3% according to provincial guidelines. Please note that in jurisdictions without vacancy rate data, the calculator will default to the provincial vacancy rate, following provincial guidance.

Table 11

The following table shows the difference between the existing total number of rental homes and the total number of rental homes required for a 3% vacancy rate (Steps 1-4).

EXPORT

Midway VL (CSD, BC)				
	Vacancy Rate	Occupied Rate	Renter Households	Estimated Number of Units
Target Vacancy Rate	3.00%	97.00%	55	56.70
Local Vacancy Rate	1.40%	98.60%		55.78
Total New Units to Achieve 3% Vacancy Rate - 20 years				**0.92**

Component F: Housing units and demand (the “demand buffer”)

The demand factor is a multiplier used to calculate additional local housing demand (or "demand buffer"), determined by the province.

Table 12

The following table calculates additional demand for new housing by applying your demand factor to the total of the other relevant components, according to provincial guidelines (Steps 1 and 2).

EXPORT

Midway VL (CSD, BC)	
Component	**Result**
A. Extreme Core Housing Need	0.00
B. Persons Experiencing Homelessness	4.74
C. Suppressed Household Formation	46.67
E. Rental Vacancy Rate Adjustment	0.92
Total	**52.33**
Demand Factor	1.66
Total New Units to Address Demand Buffer - 20 years	**86.66**

Total 5-year and 20-year housing need

Table 13

The following table sums Components A-F and rounds the totals to the nearest whole number to determine the total number of new homes needed in the next 20 years, according to provincial guidelines. It also displays 5-year housing need estimates using the multipliers provided in the provincial guidelines and BC Stats household projections from 2021 to 2026.

EXPORT

Midway VL (CSD, BC)		
Component	**5 Year Need**	**20 Year Need**
A. Extreme Core Housing Need	0.00	0.00
B. Persons Experiencing Homelessness	2.37	4.74
C. Suppressed Household Formation	11.67	46.67
D. Anticipated Growth	16.47	36.59
E. Rental Vacancy Rate Adjustment	0.23	0.92
F. Additional Local Demand	21.66	86.66
Total New Units – 5 years	**52**	
Total New Units – 20 years		**176**

The HNA Calculator was created by the Housing Assessment Resource Tools (HART) project in collaboration with Licker Geospatial Consulting.

Housing Assessment Resource Tools (HART)

Licker Geospatial Consulting

Calculating 20-year housing need

The following tables calculate 20-year and 5-year housing need according to provincial guidelines. Each table follows these guidelines exactly with the intention that the tables can be directly included in the required interim housing needs report (or included as an addendum to an existing housing needs report).

HART has produced this calculator to support communities in British Columbia satisfy a provincial requirement for interim housing needs reports. Methodologies for housing needs reports can vary widely, and while HART supports the standardization of methodologies for the purpose of provincial or national reporting, we did not have a role in developing the methodology, nor do we unequivocally endorse it. You can learn more about the HART methodology and what it can tell you about your community on our Housing Needs Assessment Tool page.

- *A note on terminology: we use the term RDA, where the province uses the term Electoral Area. For all intents and purposes, these are interchangeable in the calculator.*
- *A note on rounding: per provincial guidelines, the figures in Components A-F are not rounded and are shown to two decimal places. Total housing need is rounded in Table 13 to the nearest whole number, per guidelines.*

Component A: Extreme core housing need calculation

The following tables calculate the new homes required to meet existing Extreme Core Housing Need (ECHN) according to provincial guidelines.

Table 1a

The following table shows total owner and renter households in the four previous census years (Step 1).

EXPORT

Montrose VL (CSD, BC)				
Total Households	**2006**	**2011**	**2016**	**2021**
Owners	390	410	395	410
Renters	15	0	35	25

Table 1b

The following table shows the total number and proportion of owners with a mortgage and renter households in ECHN in the four previous census years, to arrive at an average ECHN rate (Step 2).

Please note that data for owners with a mortgage is only available for 2021.

EXPORT

Montrose VL (CSD, BC)									
	2006		**2011**		**2016**		**2021**		
Extreme Core Housing Need	**#**	**% of total**	**#**	**% of total**	**#**	**% of total**	**#**	**% of total**	**Average ECHN Rate**
Owners with a mortgage		n/a		n/a		n/a	0	0.00%	**0.00%**
Renters	0	0.00%	0	n/a	0	0.00%	0	0.00%	**0.00%**

Table 2

The following table shows the estimated total of owners with a mortgage and renter households in ECHN in 2021 (Steps 3 and 4).

EXPORT

Montrose VL (CSD, BC)			
Total Households	**2021 Households**	**Average ECHN Rate**	**Households in ECHN**
Owners	410	n/a	n/a
Owners with a mortgage		0.00%	0.00
Renters	25	0.00%	0.00
Total New Units to Meet ECHN - 20 years			**0.00**

Component B: Housing units and homelessness

The following table calculates the number of new homes required to meet the needs of the existing population of people experiencing homelessness (PEH), according to provincial guidelines.

Table 3

The following table shows the estimated number of homes required to meet the need of existing PEH households as a proportion of the regional need (Steps 1-3).

EXPORT

Montrose VL (CSD, BC)				
	Local Population			
Regional Population	#	% of region	Regional PEH	Proportional Local PEH
32,405	1,015	3.13%	231	7.24

Total New Units to Homelessness Needs – 20 years	7.24

Component C: Housing units and suppressed household formation

The following tables calculate the number of new homes required to meet the demand from households unable to form due to a constrained housing environment, since 2006, according to provincial guidelines.

Table 4a

The following table shows the number of owner and renter households in 2006 by age of the primary household maintainer (Step 1).

EXPORT

Montrose VL (CSD, BC)		
	2006 Households	
Age – Primary Household Maintainer 2006 Categories	Owner	Renter
Under 25 years	0	0
25 to 34 years	45	0
35 to 44 years	30	0
45 to 54 years	105	0
55 to 64 years	85	0
65 to 74 years	60	0
75 years and over	55	0

Table 4b

The following table shows the number of owner and renter households in 2021 by age of the primary household maintainer (Step 1, cont'd).

EXPORT

Montrose VL (CSD, BC)		
	2021 Households	
Age – Primary Household Maintainer 2021 Categories	Owner	Renter
15 to 24 years	15	0
25 to 34 years	55	0
35 to 44 years	55	10
45 to 54 years	60	0
55 to 64 years	75	0
65 to 74 years	90	0
75 to 84 years	55	0
85 years and over	0	0

Table 5

The following table shows the population by age category in 2006 and 2021 (Step 2).

EXPORT

Montrose VL (CSD, BC)					
		2006		2021	
Age Categories – Household Maintainers	Age Categories – Population	All Categories	Summed Categories	All Categories	Summed Categories
15 to 24 years	15 to 19 years	115	175	45	95
	20 to 24 years	60		50	
25 to 34 years	25 to 29 years	40	85	80	125
	30 to 34 years	45		45	
35 to 44 years	35 to 39 years	35	70	60	125
	40 to 44 years	35		65	
45 to 54 years	45 to 49 years	100	230	55	100
	50 to 54 years	130		45	
55 to 64 years	55 to 59 years	90	155	50	150
	60 to 64 years	65		100	
65 to 74 years	65 to 69 years	45	115	65	135
	70 to 74 years	70		70	
75 years and over	75 to 79 years	45	60	60	80
	80 to 84 years	15		20	
	85 years and over	0		0	

Table 6

The following table shows the 2006 headship rate of each age category for both renters and owners (Step 3).

EXPORT

Montrose VL (CSD, BC)					
	2006 Households		2006 Population	2006 Headship Rate	
Age Categories – Household Maintainers	Owner	Renter	Total	Owner	Renter
15 to 24 years	0	0	175	0.00%	0.00%
25 to 34 years	45	0	85	52.94%	0.00%
35 to 44 years	30	0	70	42.86%	0.00%
45 to 54 years	105	0	230	45.65%	0.00%
55 to 64 years	85	0	155	54.84%	0.00%
65 to 74 years	60	0	115	52.17%	0.00%
75 years and over	55	0	60	91.67%	0.00%

Table 7

The following table shows the potential 2021 headship rate of each age category for both renters and owners if the headship rate from 2006 remained constant (Step 4).

EXPORT

Montrose VL (CSD, BC)					
	2006 Headship Rate		2021 Population	2021 Potential Households	
Age Categories – Household Maintainers	Owner	Renter	Total	Owner	Renter
15 to 24 years	0.00%	0.00%	95	0.00	0.00
25 to 34 years	52.94%	0.00%	125	66.18	0.00
35 to 44 years	42.86%	0.00%	125	53.57	0.00
45 to 54 years	45.65%	0.00%	100	45.65	0.00
55 to 64 years	54.84%	0.00%	150	82.26	0.00
65 to 74 years	52.17%	0.00%	135	70.43	0.00
75 years and over	91.67%	0.00%	80	73.33	0.00

Table 8

The following table calculates the number of suppressed households by subtracting actual households in 2021 from potential households in 2021 by age category, according to provincial guidelines (Steps 5 and 6).

EXPORT

Montrose VL (CSD, BC)							
	2021 Potential Households		2021 Households		2021 Suppressed Households		
Age Categories – Household Maintainers	Owner	Renter	Owner	Renter	Owner	Renter	Total
15 to 24 years	0.00	0.00	15	0	-15.00	0.00	0.00
25 to 34 years	66.18	0.00	55	0	11.18	0.00	11.18
35 to 44 years	53.57	0.00	55	10	-1.43	-10.00	0.00
45 to 54 years	45.65	0.00	60	0	-14.35	0.00	0.00
55 to 64 years	82.26	0.00	75	0	7.26	0.00	7.26
65 to 74 years	70.43	0.00	90	0	-19.57	0.00	0.00
75 years and over	73.33	0.00	55	0	18.33	0.00	18.33
Total New Units to Meet Suppressed Housing Need - 20 years							**36.77**

Component D: Housing units and anticipated household growth

The following tables calculates the number of new homes required to accommodate an increasing population over 20 years according to provincial guidelines.

Table 9

The following table shows the 20-year population projection and growth rate for your regional district (Step 1).

EXPORT

Montrose VL (CSD, BC)			
Regional District Projections	2021	2041	Regional Growth Rate
Households	15,190	17,348	14.21%

Table 10

The following table shows the calculated number of new homes needed in the next 20 years according to the provincial guidelines, calculated with the average of the municipal and regional growth projections (Steps 2-5).

EXPORT

Montrose VL (CSD, BC)				
Growth Scenarios	Regional Growth Rate	Households		New Units
		2021	2041	
Local Household Growth	n/a	430	431.00	1.00
Regionally Based Household Growth	14.21%	430	491.09	61.09
Scenario Average				31.04
Total New Units to Meet Household Growth Needs - 20 years				**31.04**

Component E: Housing units and rental vacancy rate

The following table calculates the number of new homes required to restore local vacancy rates to 3% according to provincial guidelines. Please note that in jurisdictions without vacancy rate data, the calculator will default to the provincial vacancy rate, following provincial guidance.

Table 11

The following table shows the difference between the existing total number of rental homes and the total number of rental homes required for a 3% vacancy rate (Steps 1-4).

EXPORT

Montrose VL (CSD, BC)				
	Vacancy Rate	Occupied Rate	Renter Households	Estimated Number of Units
Target Vacancy Rate	3.00%	97.00%	25	25.77
Local Vacancy Rate	1.40%	98.60%		25.35
Total New Units to Achieve 3% Vacancy Rate - 20 years				**0.42**

Component F: Housing units and demand (the “demand buffer”)

The demand factor is a multiplier used to calculate additional local housing demand (or "demand buffer"), determined by the province.

Table 12

The following table calculates additional demand for new housing by applying your demand factor to the total of the other relevant components, according to provincial guidelines (Steps 1 and 2).

EXPORT

Montrose VL (CSD, BC)	
Component	**Result**
A. Extreme Core Housing Need	0.00
B. Persons Experiencing Homelessness	7.24
C. Suppressed Household Formation	36.77
E. Rental Vacancy Rate Adjustment	0.42
Total	**44.42**
Demand Factor	1.58
Total New Units to Address Demand Buffer - 20 years	**70.30**

Total 5-year and 20-year housing need

Table 13

The following table sums Components A-F and rounds the totals to the nearest whole number to determine the total number of new homes needed in the next 20 years, according to provincial guidelines. It also displays 5-year housing need estimates using the multipliers provided in the provincial guidelines and BC Stats household projections from 2021 to 2026.

EXPORT

Montrose VL (CSD, BC)		
Component	**5 Year Need**	**20 Year Need**
A. Extreme Core Housing Need	0.00	0.00
B. Persons Experiencing Homelessness	3.62	7.24
C. Suppressed Household Formation	9.19	36.77
D. Anticipated Growth	19.84	31.04
E. Rental Vacancy Rate Adjustment	0.10	0.42
F. Additional Local Demand	17.58	70.31
Total New Units – 5 years	**50**	
Total New Units – 20 years		**146**

The HNA Calculator was created by the Housing Assessment Resource Tools (HART) project in collaboration with Licker Geospatial Consulting.

Housing Assessment Resource Tools (HART)

Licker Geospatial Consulting

Calculating 20-year housing need

The following tables calculate 20-year and 5-year housing need according to provincial guidelines. Each table follows these guidelines exactly with the intention that the tables can be directly included in the required interim housing needs report (or included as an addendum to an existing housing needs report).

HART has produced this calculator to support communities in British Columbia satisfy a provincial requirement for interim housing needs reports. Methodologies for housing needs reports can vary widely, and while HART supports the standardization of methodologies for the purpose of provincial or national reporting, we did not have a role in developing the methodology, nor do we unequivocally endorse it. You can learn more about the HART methodology and what it can tell you about your community on our Housing Needs Assessment Tool page.

- *A note on terminology: we use the term RDA, where the province uses the term Electoral Area. For all intents and purposes, these are interchangeable in the calculator.*
- *A note on rounding: per provincial guidelines, the figures in Components A-F are not rounded and are shown to two decimal places. Total housing need is rounded in Table 13 to the nearest whole number, per guidelines.*

Component A: Extreme core housing need calculation

The following tables calculate the new homes required to meet existing Extreme Core Housing Need (ECHN) according to provincial guidelines.

Table 1a

The following table shows total owner and renter households in the four previous census years (Step 1).

EXPORT

Warfield VL (CSD, BC)				
Total Households	**2006**	**2011**	**2016**	**2021**
Owners	625	630	610	630
Renters	120	135	155	170

Table 1b

The following table shows the total number and proportion of owners with a mortgage and renter households in ECHN in the four previous census years, to arrive at an average ECHN rate (Step 2).

Please note that data for owners with a mortgage is only available for 2021.

EXPORT

Warfield VL (CSD, BC)									
	2006		**2011**		**2016**		**2021**		
Extreme Core Housing Need	**#**	**% of total**	**#**	**% of total**	**#**	**% of total**	**#**	**% of total**	**Average ECHN Rate**
Owners with a mortgage		n/a		n/a		n/a	0	0.00%	**0.00%**
Renters	0	0.00%	0	0.00%	0	0.00%	0	0.00%	**0.00%**

Table 2

The following table shows the estimated total of owners with a mortgage and renter households in ECHN in 2021 (Steps 3 and 4).

EXPORT

Warfield VL (CSD, BC)			
Total Households	**2021 Households**	**Average ECHN Rate**	**Households in ECHN**
Owners	630	n/a	n/a
Owners with a mortgage		0.00%	0.00
Renters	170	0.00%	0.00
Total New Units to Meet ECHN - 20 years			**0.00**

Component B: Housing units and homelessness

The following table calculates the number of new homes required to meet the needs of the existing population of people experiencing homelessness (PEH), according to provincial guidelines.

Table 3

The following table shows the estimated number of homes required to meet the need of existing PEH households as a proportion of the regional need (Steps 1-3).

EXPORT

Warfield VL (CSD, BC)				
	Local Population			
Regional Population	#	% of region	Regional PEH	Proportional Local PEH
32,405	1,740	5.37%	231	12.40

Total New Units to Homelessness Needs – 20 years	12.40

Component C: Housing units and suppressed household formation

The following tables calculate the number of new homes required to meet the demand from households unable to form due to a constrained housing environment, since 2006, according to provincial guidelines.

Table 4a

The following table shows the number of owner and renter households in 2006 by age of the primary household maintainer (Step 1).

EXPORT

Warfield VL (CSD, BC)		
	2006 Households	
Age – Primary Household Maintainer 2006 Categories	Owner	Renter
Under 25 years	0	25
25 to 34 years	60	15
35 to 44 years	115	10
45 to 54 years	180	20
55 to 64 years	110	10
65 to 74 years	80	10
75 years and over	75	40

Table 4b

The following table shows the number of owner and renter households in 2021 by age of the primary household maintainer (Step 1, cont'd).

EXPORT

Warfield VL (CSD, BC)		
	2021 Households	
Age – Primary Household Maintainer 2021 Categories	Owner	Renter
15 to 24 years	0	15
25 to 34 years	75	50
35 to 44 years	100	35
45 to 54 years	70	0
55 to 64 years	160	15
65 to 74 years	165	20
75 to 84 years	40	30
85 years and over	20	0

Table 5

The following table shows the population by age category in 2006 and 2021 (Step 2).

EXPORT

Warfield VL (CSD, BC)					
		2006		2021	
Age Categories – Household Maintainers	Age Categories – Population	All Categories	Summed Categories	All Categories	Summed Categories
15 to 24 years	15 to 19 years	130	230	100	160
	20 to 24 years	100		60	
25 to 34 years	25 to 29 years	80	170	105	245
	30 to 34 years	90		140	
35 to 44 years	35 to 39 years	115	235	125	220
	40 to 44 years	120		95	
45 to 54 years	45 to 49 years	140	335	80	155
	50 to 54 years	195		75	
55 to 64 years	55 to 59 years	125	220	135	290
	60 to 64 years	95		155	
65 to 74 years	65 to 69 years	105	120	155	280
	70 to 74 years	15		125	
75 years and over	75 to 79 years	30	130	40	130
	80 to 84 years	65		60	
	85 years and over	35		30	

Table 6

The following table shows the 2006 headship rate of each age category for both renters and owners (Step 3).

EXPORT

Warfield VL (CSD, BC)					
	2006 Households		2006 Population	2006 Headship Rate	
Age Categories – Household Maintainers	Owner	Renter	Total	Owner	Renter
15 to 24 years	0	25	230	0.00%	10.87%
25 to 34 years	60	15	170	35.29%	8.82%
35 to 44 years	115	10	235	48.94%	4.26%
45 to 54 years	180	20	335	53.73%	5.97%
55 to 64 years	110	10	220	50.00%	4.55%
65 to 74 years	80	10	120	66.67%	8.33%
75 years and over	75	40	130	57.69%	30.77%

Table 7

The following table shows the potential 2021 headship rate of each age category for both renters and owners if the headship rate from 2006 remained constant (Step 4).

EXPORT

Warfield VL (CSD, BC)					
	2006 Headship Rate		2021 Population	2021 Potential Households	
Age Categories – Household Maintainers	Owner	Renter	Total	Owner	Renter
15 to 24 years	0.00%	10.87%	160	0.00	17.39
25 to 34 years	35.29%	8.82%	245	86.47	21.62
35 to 44 years	48.94%	4.26%	220	107.66	9.36
45 to 54 years	53.73%	5.97%	155	83.28	9.25
55 to 64 years	50.00%	4.55%	290	145.00	13.18
65 to 74 years	66.67%	8.33%	280	186.67	23.33
75 years and over	57.69%	30.77%	130	75.00	40.00

Table 8

The following table calculates the number of suppressed households by subtracting actual households in 2021 from potential households in 2021 by age category, according to provincial guidelines (Steps 5 and 6).

EXPORT

Warfield VL (CSD, BC)							
	2021 Potential Households		2021 Households		2021 Suppressed Households		
Age Categories – Household Maintainers	Owner	Renter	Owner	Renter	Owner	Renter	Total
15 to 24 years	0.00	17.39	0	15	0.00	2.39	2.39
25 to 34 years	86.47	21.62	75	50	11.47	-28.38	0.00
35 to 44 years	107.66	9.36	100	35	7.66	-25.64	0.00
45 to 54 years	83.28	9.25	70	0	13.28	9.25	22.54
55 to 64 years	145.00	13.18	160	15	-15.00	-1.82	0.00
65 to 74 years	186.67	23.33	165	20	21.67	3.33	25.00
75 years and over	75.00	40.00	60	30	15.00	10.00	25.00
Total New Units to Meet Suppressed Housing Need - 20 years							**74.93**

Component D: Housing units and anticipated household growth

The following tables calculates the number of new homes required to accommodate an increasing population over 20 years according to provincial guidelines.

Table 9

The following table shows the 20-year population projection and growth rate for your regional district (Step 1).

EXPORT

Warfield VL (CSD, BC)			
Regional District Projections	2021	2041	Regional Growth Rate
Households	15,190	17,348	14.21%

Table 10

The following table shows the calculated number of new homes needed in the next 20 years according to the provincial guidelines, calculated with the average of the municipal and regional growth projections (Steps 2-5).

EXPORT

Warfield VL (CSD, BC)				
Growth Scenarios	Regional Growth Rate	Households		New Units
		2021	2041	
Local Household Growth	n/a	795	802.00	7.00
Regionally Based Household Growth	14.21%	795	907.94	112.94
Scenario Average				59.97
Total New Units to Meet Household Growth Needs - 20 years				**59.97**

Component E: Housing units and rental vacancy rate

The following table calculates the number of new homes required to restore local vacancy rates to 3% according to provincial guidelines. Please note that in jurisdictions without vacancy rate data, the calculator will default to the provincial vacancy rate, following provincial guidance.

Table 11

The following table shows the difference between the existing total number of rental homes and the total number of rental homes required for a 3% vacancy rate (Steps 1-4).

EXPORT

Warfield VL (CSD, BC)				
	Vacancy Rate	Occupied Rate	Renter Households	Estimated Number of Units
Target Vacancy Rate	3.00%	97.00%	170	175.26
Local Vacancy Rate	1.40%	98.60%		172.41
Total New Units to Achieve 3% Vacancy Rate - 20 years				**2.84**

Component F: Housing units and demand (the “demand buffer”)

The demand factor is a multiplier used to calculate additional local housing demand (or "demand buffer"), determined by the province.

Table 12

The following table calculates additional demand for new housing by applying your demand factor to the total of the other relevant components, according to provincial guidelines (Steps 1 and 2).

EXPORT

Warfield VL (CSD, BC)	
Component	**Result**
A. Extreme Core Housing Need	0.00
B. Persons Experiencing Homelessness	12.40
C. Suppressed Household Formation	74.93
E. Rental Vacancy Rate Adjustment	2.84
Total	**90.18**
Demand Factor	0.79
Total New Units to Address Demand Buffer - 20 years	**71.20**

Total 5-year and 20-year housing need

Table 13

The following table sums Components A-F and rounds the totals to the nearest whole number to determine the total number of new homes needed in the next 20 years, according to provincial guidelines. It also displays 5-year housing need estimates using the multipliers provided in the provincial guidelines and BC Stats household projections from 2021 to 2026.

EXPORT

Warfield VL (CSD, BC)		
Component	**5 Year Need**	**20 Year Need**
A. Extreme Core Housing Need	0.00	0.00
B. Persons Experiencing Homelessness	6.20	12.40
C. Suppressed Household Formation	18.73	74.93
D. Anticipated Growth	37.28	59.97
E. Rental Vacancy Rate Adjustment	0.71	2.84
F. Additional Local Demand	17.80	71.20
Total New Units – 5 years	**81**	
Total New Units – 20 years		**221**

The HNA Calculator was created by the Housing Assessment Resource Tools (HART) project in collaboration with Licker Geospatial Consulting.

Housing Assessment Resource Tools (HART)

Licker Geospatial Consulting

Document prepared
with the asssistance of:

EcoPlan International
330-1333 Johnston Street
Vancouver, BC V6H 3R9
www.ecoplan.ca