

Kaslo and Area D Housing Needs Assessment Report

Prepared for:
North Kootenay Lake Community Services Society
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1.0 Introduction

In January 2009, Kaslo Village Councillor Tony Frary initiated a discussion in the Village of non-market housing, more commonly known as *affordable housing*. The meeting was well attended, and based on the response of participants it was apparent that affordable housing is becoming or has become a major issue in Kaslo. With the help of the North Kootenay Lake Community Services Society (NKLCSS), a not-for-profit multi-services organization based in Kaslo, a housing needs assessment survey to obtain a clearer picture of the housing situation in Kaslo and Area D was undertaken in 2009. More specifically, the objectives of this survey were:

1. To determine if housing affordability is becoming an issue in Kaslo and Area D.
2. If so, determine how significant it is.
3. How many need housing and when they would need it?
4. What kind of housing is needed?
5. What rent, housing price and mortgage range is considered *affordable*?

A Focus Group composed of concerned and interested members of Kaslo and Area D communities was formed and developed a housing survey questionnaire that was mailed on September 5, 2009 to all households residing (permanent and non-permanent) in Kaslo and Area D — a total of 1,222. The completed questionnaires were returned by 24.5% of the surveyed households by September 25, 2009. The findings of this survey were used at the Kaslo Housing Forum on October 20, 2009 where participants discussed how their affordable housing issues may be addressed.

2.0 Methodology

The *Kaslo and Area D Housing Needs Assessment Survey* is a 100% mail-in survey (Canada Post) of households in Kaslo and Area D. The 6-page questionnaire developed by a Focus Group composed of Kaslo and Area D residents, (with technical assistance) focused on housing for ownership, rental for housing, seniors, special needs and youth (Appendix A). It has a total of forty (40) questions divided into four sections: 1) general household characteristics; 2) homeowners; 3) renters; and 4) future movers. It was peer-reviewed and pre-tested before being mailed to 1,222 households in Kaslo and Area D on September 5, 2009. Each questionnaire has a control number to avoid double-counting and enclosed a return envelope with appropriate postage. The survey was conducted from September 5-25, 2009 and was self-administered by household members in their homes.

In all, 360 households responded which is 29.5% of the contacts. However, only 300 questionnaires were returned by due date of September 25, 2009 (post marked September 25th). The returned completed questionnaires were recorded everyday to check for unusually high or low response rates. They were also checked for validity (checked against the list of control numbers) and completeness. Although all the returned questionnaires were found valid, ten were unusable because they were substantially incomplete. Further, out of 290 valid questionnaires, only 283 could be tabulated (24.5% response rate). There was neither enough time nor resources to tabulate all returned questionnaires in time for presentation of findings at the Kaslo Housing Forum on October 20, 2009. NKLCSS, and the consultant proceeded with the analysis in the belief that the seven remaining questionnaires would not markedly change the result of the

survey. Further, the 24.5% response rate is considered high especially in the context of economically developed countries. Johnson and Owens (2003) stated that due to concerns with privacy, confidentiality, the exploitation of personal information, general cynicism, and declining civic participation, response rates have been declining in most of the industrialized world, for at least several decades.

In analyzing the results of this survey, two reports were found particularly helpful: 1) *The Kaslo and Area D Housing Needs Study*, conducted in 1996 for Kaslo and Area Economic Development Committee (Gayton, 1996); and 2) *Affordable Housing Assessment and Strategic Planning: The Columbia Basin and Boundary Regions, B.C.* (Penfold, 2009). The first study was a random sample of 183 out of a total of 926 households in Kaslo and Area D while the second study was based on Statistics Canada's 2006 census. The results of these two reports although helpful in analyzing the survey were less current (especially the case for the 1996 housing needs study) and not detailed enough for the intention of this study. Penfold (2009:1) identified the following limitations of using census data for studying housing affordability that necessitated the conduct of 100% mail-in survey:

- *There are no measures of homelessness, or of transient or part time (seasonal worker).*
- *There are no measures of the quality of housing used by households facing affordability challenges.*
- *Census Canada focuses on housing stock that is attached to place of residence. Second home and vacation homes are not included in the inventory.*

- *There is limited ability to connect demographic information (age, gender) to affordability issues.*
- *Census data is updated on a five year census basis, and it can become quickly dated in rapidly changing economic or housing market conditions.*
- *Census data is based on a 20% household sample and there may be local areas where that sample does not accurately represent the situation, especially in smaller communities or data variables such as housing types.*

The survey findings reported below do not attempt to replicate the full range of variables gathered in the previous studies. Rather, the survey sought to collect only some information gathered for the two previous studies and focus more on identifying households in need¹, future households in need² and support needs households³ in Kaslo and Area D. Where cross-referencing is possible and needed, the results were compared with other studies, but especially with the above two documents.

¹ *Households in need* refer to households which housing falls below at least one of adequacy, affordability and suitability. Differentiated from Canada Mortgage and Housing Corporation's (CMHC) (1996-2006) designation of *core households in need*, a household in need has sufficient income to obtain alternative local housing that is acceptable (meets all three standards — adequacy, affordability, and suitability).

² *Future households in need* means new households which are expected to form over a period of time and are likely to require some form of assistance to gain suitable housing.

³ *Support needs households* refer to households where a member resident requires support due to age, medical condition, learning disability, etc.

3.0 The Survey Area

The survey area *Kaslo and Area D* refers to the Village of Kaslo and all the communities surrounding the Village located within the electoral district of Area D of the Regional District of Central Kootenay (Appendix B). The list of communities included in this survey are: Ainsworth, Argenta, Cooper Creek, Howser, Johnson's Landing, Lardeau, Marblehead, Meadow Creek, Mirror Lake, Poplar Creek, Shutter Bench, and Kaslo.

4.0 The Larger Context

This section discusses Kaslo and Area D in regional and provincial contexts. *Regional* in this study refers to the Regional District of Central Kootenay (RDCK) (see above) and the province is the British Columbia (BC). The purpose of this section is to give a comparative snapshot of the survey area vis-à-vis the larger region and the province. It also provides some key contextual information for the survey.

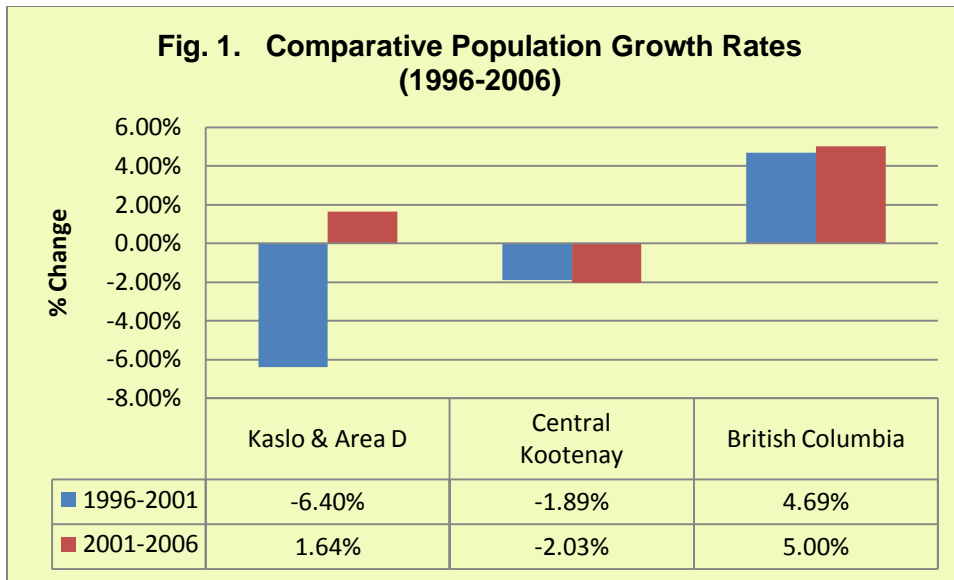
4.1 Population Growth

From 1996-2001, both Kaslo and Area D (survey area), and the Regional District of Central Kootenay (the region) lost population by -6.40% and -1.89% respectively. And while the region continued to lose its population during the period 2001-2006, the survey area grew slightly by 1.64% (Table 1 and Fig. 1). However, these numbers do not reflect the actual population count in these areas because 1) census counts are known to be inaccurate, and although we have statistical procedures for adjusting the counts, they too are inaccurate

(Spencer, 1987); 2) it does not include second homeowners, which have significant implications for housing affordability, especially in places that attract amenity migrants (Buxton, 2009; Glorioso, 2009; Hammer and Winkler, 2006; Ireland, 2006). The population of the survey area and the region for the period 2006-2021 are projected to increase but the actual numbers are very small, so that Penfold (2009) suggests that population growth would not be a significant driver for an increase in demand for housing. In addition to above shortcomings of accuracy and dependability of census counts, caution must also be used in using population projection because 1) these projections are usually extensions of past trends; and 2) do not consider significant characteristics of the new population that is replacing the older one, such as being older, wealthier, retirees wanting smaller houses, etc. You can have a considerable change in the characteristics of the population including their wants and needs but still in terms of gross population magnitude it can be the same or similar.

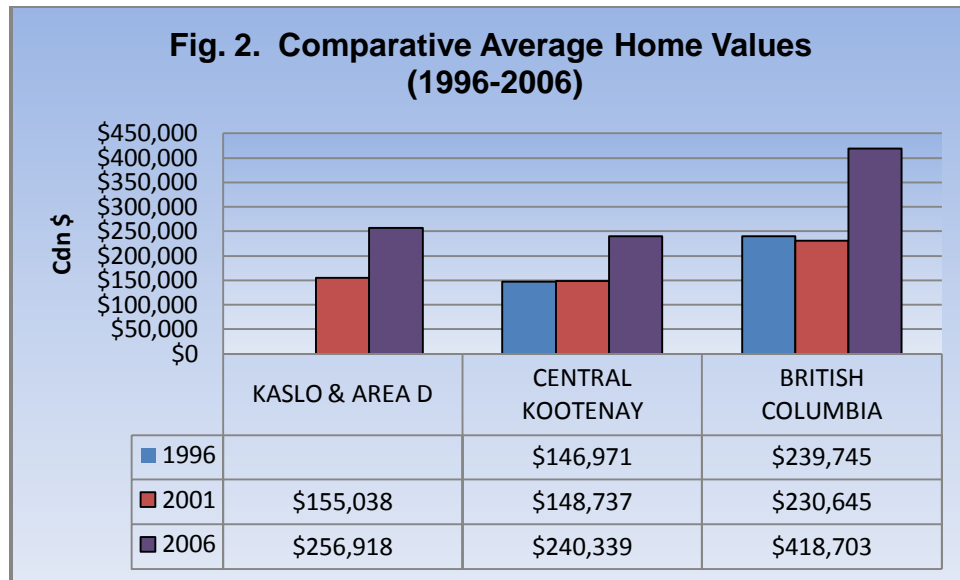
Table 1. Comparative Population Numbers			
CENSUS YEAR	KASLO & AREA D *	CENTRAL KOOTENAY **	BRITISH COLUMBIA **
1996	1,596	58,099	3,724,500
2001	1,500	57,019	3,907,738
2006	1,525	55,883	4,113,487

Sources: * BC Statistics (1996-2006); ** Penfold (2009).



4.2 Average Home Values

Fig. 2 below shows comparative average home values from 1996-2006. It shows that the average home values in the survey area, region and BC have increased more than 60% from 2001-2006. Further, it also shows that the average price for a property in Kaslo and Area D is higher than Central Kootenay, but still about 50% lower than the provincial average in census years 2001 and 2006.



Source: BC Statistics (1996-2006)

4.3 Number of Dwelling Units and Tenure

Table 3 shows that the number of occupied dwelling units had been increasing since 1996 in the region and the province, and since 2001 in the survey area. The trend for the survey area may be similar with the region and the province but comparable 1996 Census data is not available either in BC Statistics or Statistics Canada websites⁴.

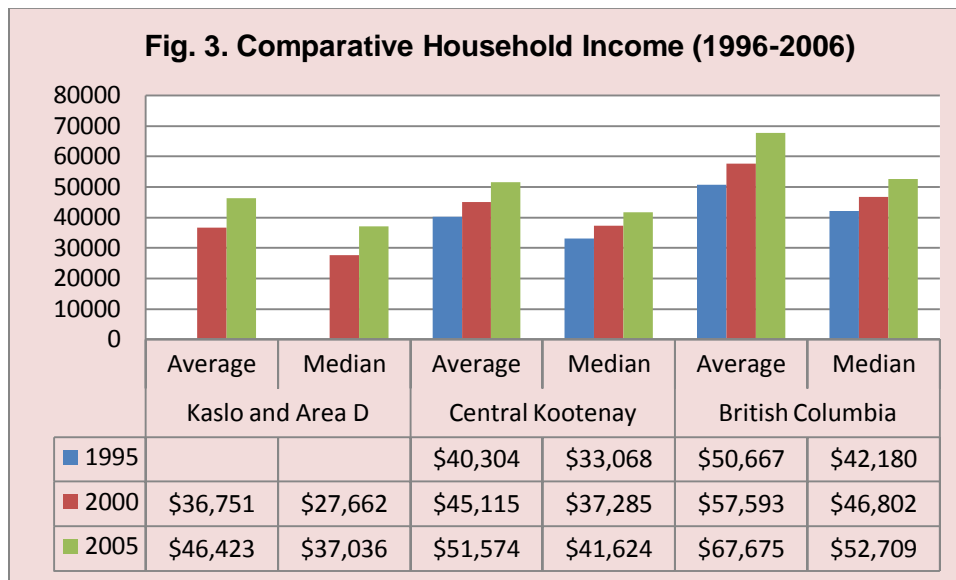
Census Year	Kaslo & Area D	Central Kootenay	British Columbia
1996		23,330	1,424,635
2001	675	24,205	1,534,335
2006	710	24,680	1,643,150

Source: BC Statistics (1996-2006)

⁴ Except for population, the 1996 census for Area D is not available either in BC Statistics or Statistics Canada websites because there was no Area D in 1996. It used to be part of Area B. To determine other demographic characteristics of Area D in 1996, geocoding (re-alignment of boundaries) needs to be done (e-mail communication with Fanita Tijong, Statistics Canada, Vancouver, November 5, 2009).

4.4 Household Income

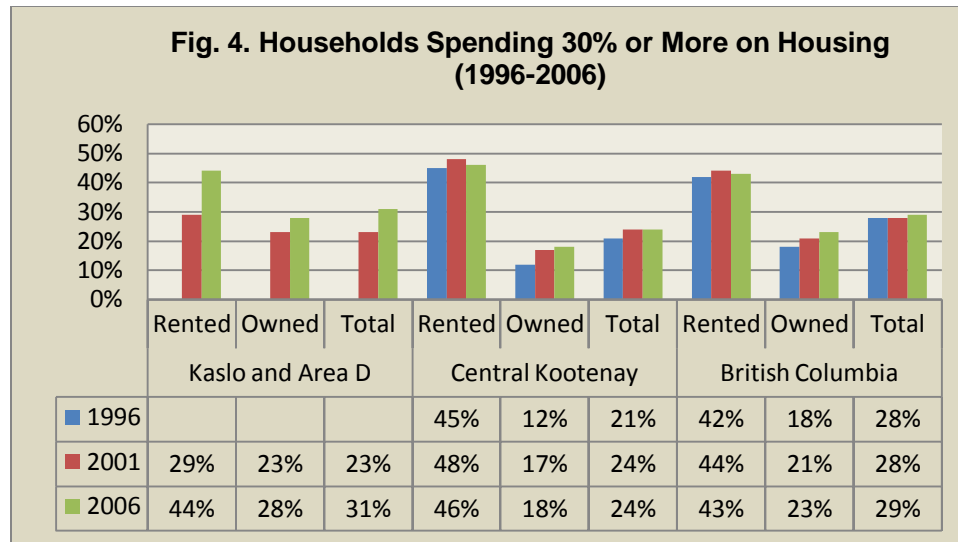
Fig. 3 indicates the comparative average and median household income. In 2005, the average household income in the survey area was 10% less than the region and 31% less than the province.



Source: BC Statistics (1996-2006)

4.5 Housing Affordability

Fig. 4 indicates that the total percentage of households spending 30% or more on housing had slightly increased over time especially in the region and province. It also shows that in 2006 7% and 2% more households in the survey area spent 30% or more on housing compared to the region and province respectively. It also indicates that there were more than twice as many renter-occupied households as owner-occupied households that spent 30% or more on housing.



Source: BC Statistics (1996-2006)

5.0 Key Survey Findings

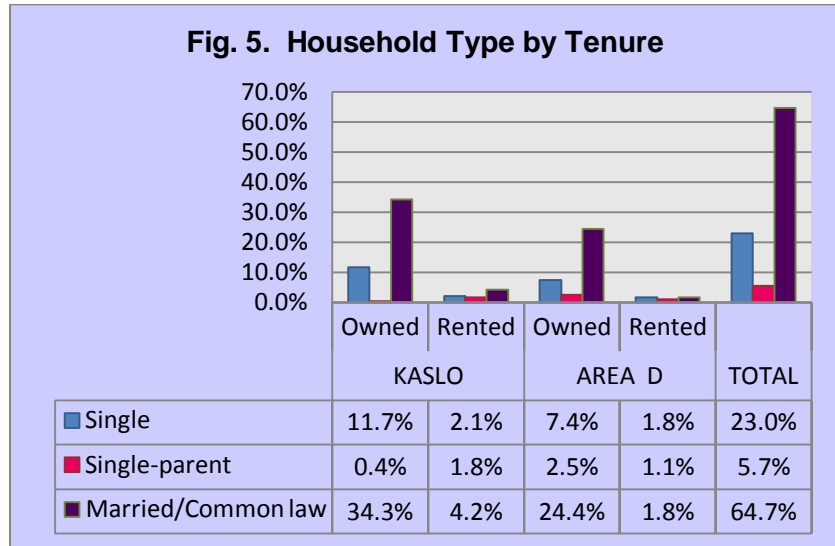
This section reports the main findings from the survey. Throughout the analysis, tabulations are made along with tenure in Kaslo and Area D. Tabulated results are attached as Appendix C (Summary Tables 1-7).

5.1. Household Characteristics

Appendix C Table 1 summarizes the household characteristics of the 283 household respondents. At the time of the survey 171 household respondents lived in Kaslo while 112 lived in Area D. A total of 234 households were owner-occupied while 49 were rental households. Of the total 49 renter-occupiers, 44.90% rented a whole house and 2.04% rented from a housing association. Seventy-eight percent (78.09%) permanent households while 15.19% were seasonal households.

5.1.1 Household Type and Size

Fig. 5 shows the breakdown of household type in the survey area. Sixty-five percent (64.7%) reported to be married or common-law partners, 23.0% were single and 5.7% were single parents.

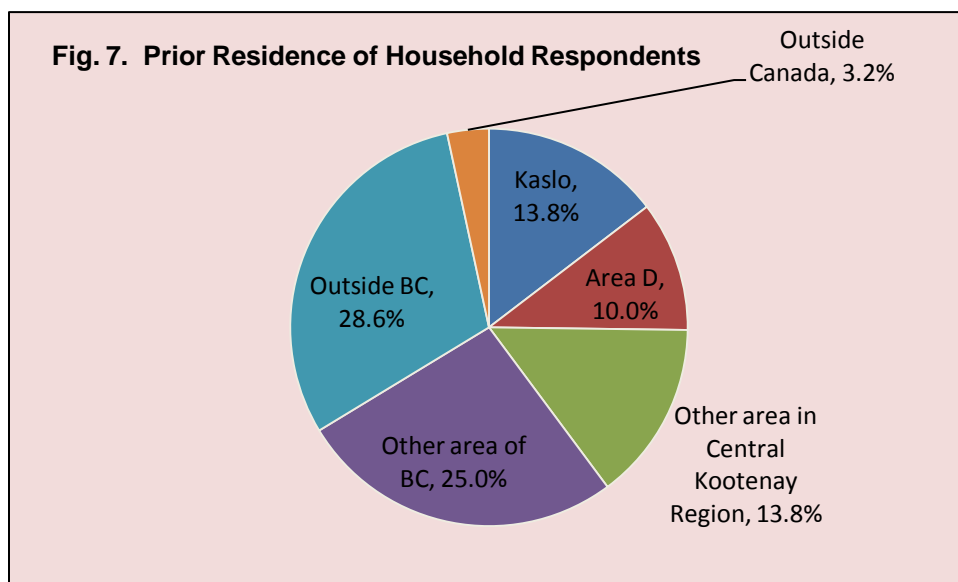
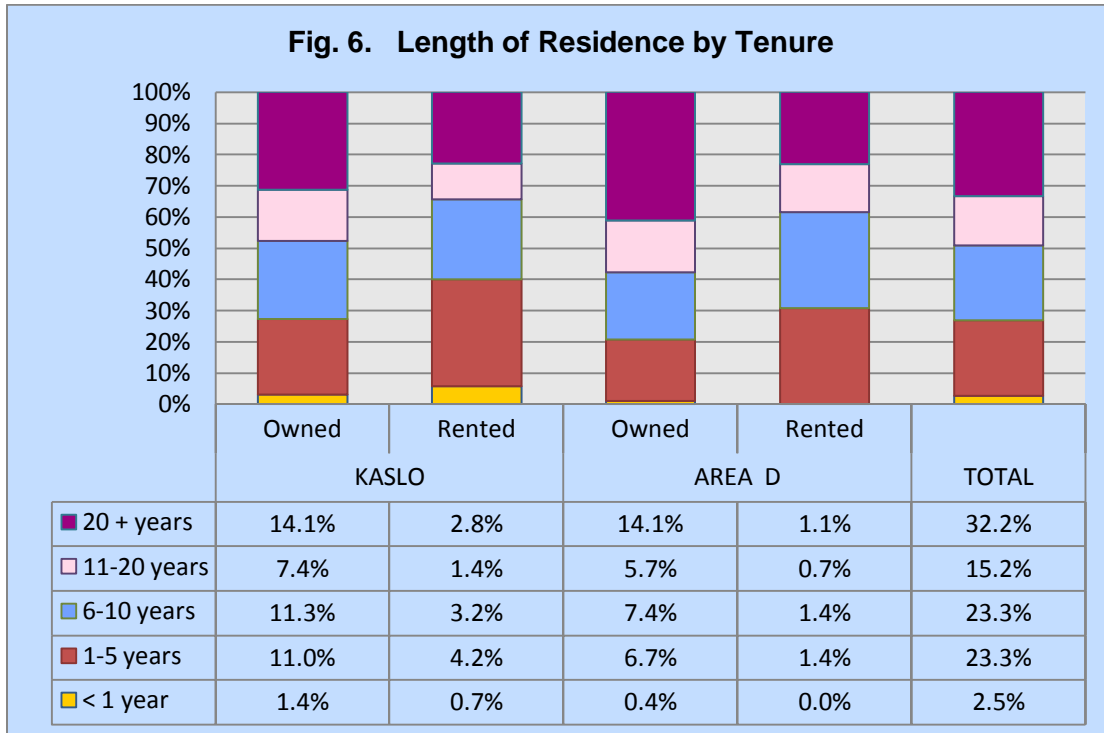


The average household size in the study area was 2.3 persons per household, with 1.7 adults and 0.6 children (a total of 98 children). The adult’s average age was 56.5 while the children’s was 9.6.

5.1.2 Length of Residence and Household In-migrants

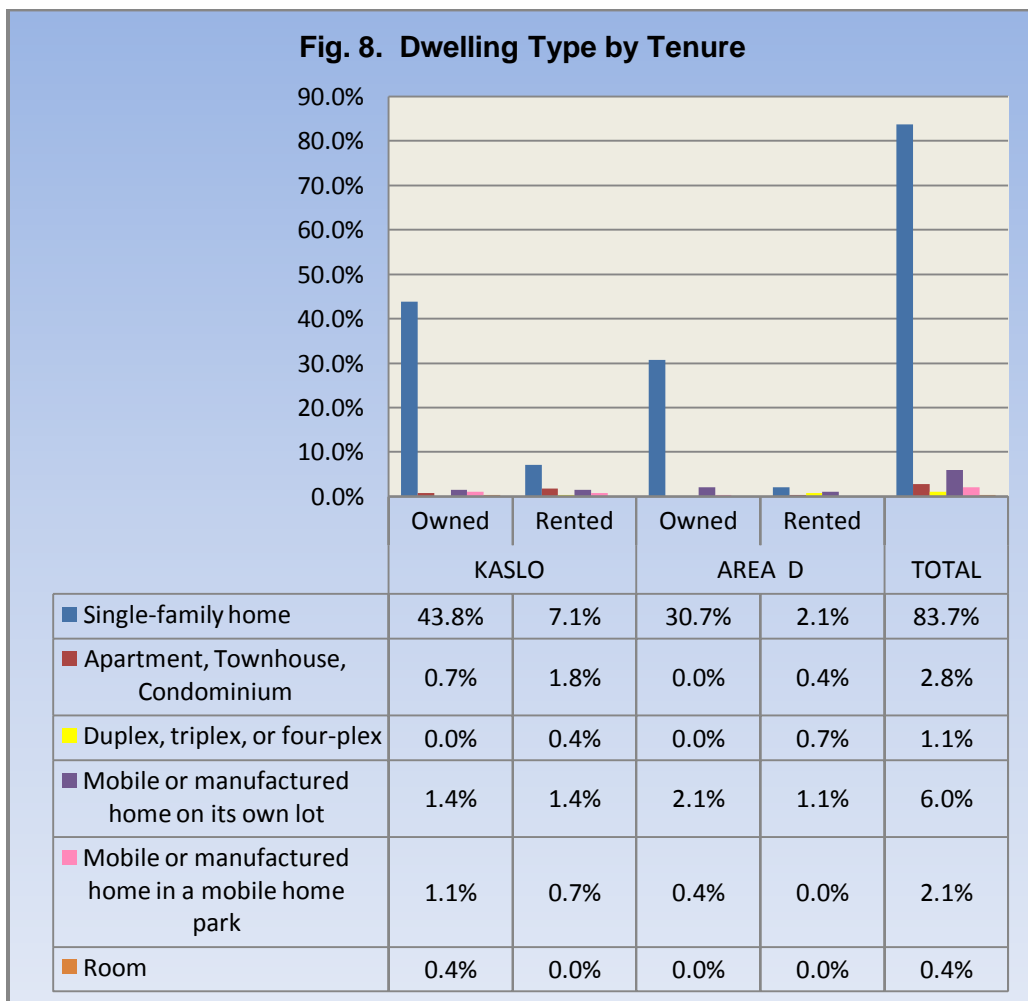
Fig. 6 indicates length of residence by current tenure. Of the households who moved in the past year, 1.8% was owner-occupiers while 0.7% was renter-occupiers. There were equal percentage of households (22.3%) that lived in their home for 1-5 years and 6-10 years. Over one-third (32.16%) reported they were living in the area for more than 20 years, but as shown on

Fig.7 only about one-fourth (23.8%) originated from Kaslo and Area D. One-fourth of household respondents used to live within BC while more than one-fourth of respondents lived outside the province. A small percentage (3.2%) was immigrants or came from outside Canada.



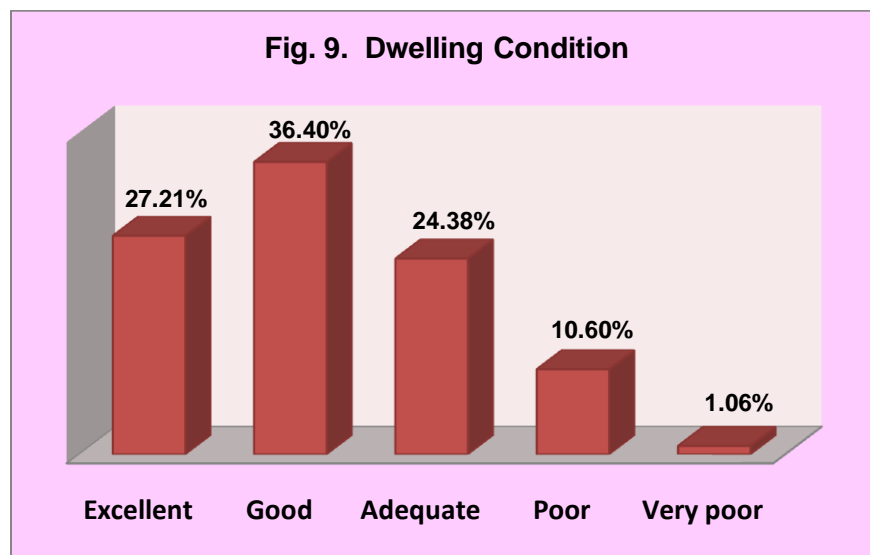
5.1.3 Dwelling Type by Tenure

Fig. 8 indicates current type of accommodation in the survey area. It shows that the majority (83.7%) of the housing stock was single-family detached, followed by mobile homes at 8.1% (combined numbers of mobile homes on their own lots and in mobile home parks). There were very few multi-family dwellings. Combining apartments, duplexes, condominiums and townhomes, the multi-family dwelling was only 3.9% of the housing stock. One person lived in a “room”.



5.2 Housing Adequacy

The Canadian Mortgage and Housing Corporation (CHMC) (1996-2006) defined housing adequacy as housing that does not require any major repairs. Based on this definition about 88% of housing in Kaslo and Area D were found adequate and about 12% were found inadequate (Fig. 9).



5.3 Housing Suitability

Housing suitability refers to housing that has *enough bedrooms for the size and make-up of resident household according to the National Occupation Standards requirement that allocates one bedroom for each of the following:*

- *each cohabiting adult couple;*
- *unattached household member 18 years of age and over;*
- *same-sex pair of children under age 18;*

- *and additional boy or girl in the family, unless there are two opposite sex children under 5 years of age, in which case they are expected to share a bedroom (CHMC, 1996-2006).*

However, the above standards may not reflect the changing values and behaviour, wants and needs of people. A house may have “enough” bedrooms based on the above standards but the bedrooms may be too small or children would not like to share a bedroom. Members of the Focus Group thought that “enough bedrooms” is highly subjective and arbitrary and decided how respondents perceived the appropriateness of the size of their houses a better indicator of housing suitability.

The majority of household respondents (67.84%) reported that the size of their homes were “just right”. Thirty households (10.60%) responded their houses were “a little too small” while 9 households (3.18%) reported their houses “a lot too small”. Forty-one households (14.49%) stated their homes “a little too large” and seven households (2.47%) reported their homes “a lot too large”. Using these results 9 households (3.18%) may be considered “unsuitable”.

5.4 Housing Affordability

For the purposes of this survey, shelter-cost-to-income ratio (STIR) is used to measure housing affordability. STIR refers to the proportion of total before-tax household income spent on shelter. The shelter-cost-to-income ratio is calculated for each household individually by

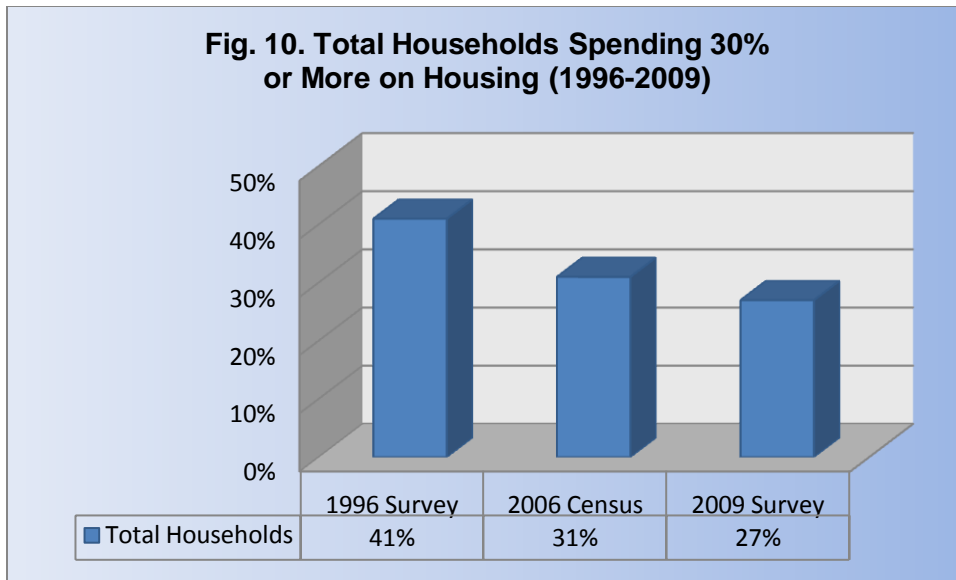
dividing its total annual shelter cost by its total annual income. A STIR higher than 30% of gross household income being spent on housing is taken as indicating affordability issues (CHMC, 1996-2006).

The survey asked the household respondents if they were spending 30% or more on housing cost. This survey adopted the housing cost definition of Canada Mortgage and Housing Corporation (CMHC) as the total monthly housing cost paid by the household for their dwelling.

It includes:

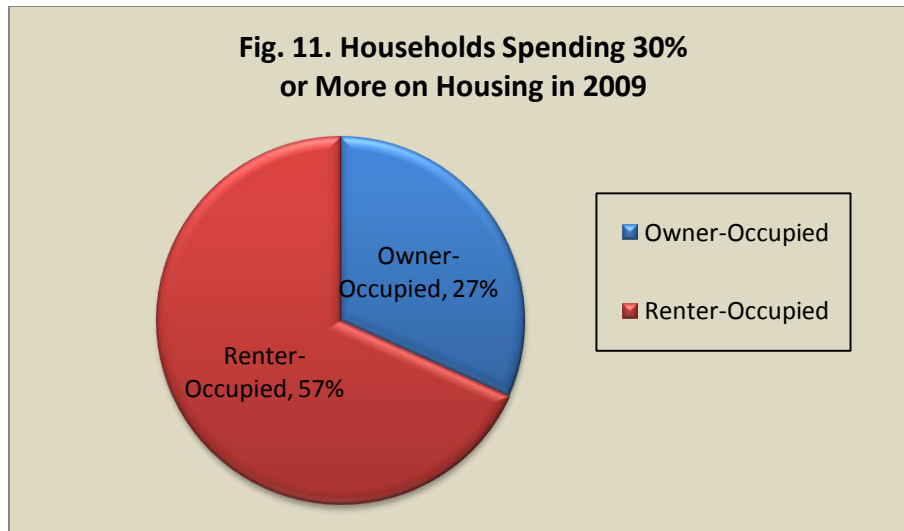
- for renters, rent and any payments for electricity, fuel, water and other municipal services; and
- for owners, mortgage payments (principal and interest), property taxes, and any condominium fees, along with payments for electricity, fuel, water and other municipal services.

Based on the survey response, 26.50% of total household respondents spent 30% or more on housing, which was 14.5% less than the 1996 survey and 4.5% less than the 2006 Census data (Fig. 10). Although the number of households paying 30% or more on housing has decreased since 1996, the proportion of renter-occupied households have increased considerably since 1996.



Sources: Gayton (1996), Glorioso (2009), Penfold (2009)

Fig. 11 indicates that 57% of rental households spent 30% or more of their gross income on housing while 27% of owner-occupied households spent 30% or more on housing. Compared to 2006 Census data (Fig. 4), the percentage of renters paying 30% or more of their gross household income for housing had increased by 13% (from 44% to 57%) while the number of homeowners paying 30% or more had decreased by 1% (from 28% to 27%). Penfold (2009) suggested that the reason for lower percentage of homeowners paying 30% or more for housing compared to renters is approximately 33% of owner-occupied households are mortgage free.



An issue that aggravates the situation of rental households is the fact that the annual household income for 87% of them was below the Central Kootenay Region's 2005 average income of \$51,574 (Fig. 3) compared to 56% of owner-occupied households (Appendix C, Table 3.C). Importantly, an estimated 57% of rental households were low-income households⁵ compared to 14% of homeowners.

Due to the above situation, there were more renter respondents than homeowner respondents who had problems with:

- not having enough money for making the down payment for a home (49% renters vs. 9% homeowners);
- qualifying for a mortgage at today's interest rates and home prices (33% renters vs. 5% homeowners); and

⁵ The 2008 LICO (low income cut-off) for rural areas for 2 person households was \$19,000 (Statistics Canada, Income Statistics Division, 2009). Two-person household was used because based on the survey the average household size was 2.3 persons per household.

- qualifying for home financing because of credit rating (18% renters vs. 4% homeowners). See detailed information in Appendix C, Table 3.A.

Thus, 71% of rental households perceived “shortage of affordable housing” an issue in the survey area compared to 16% of homeowners. Forty-seven percent (47%) of renter respondents believed that the “available affordable homes in the survey area were poor quality or too small” compared to 15% of homeowner respondents. See detailed information in Appendix C, Table 3.A.

5.5 Hidden Households

Hidden households refer to household members who need or wish to form a separate household but could not do so due to affordability issues. Fifteen households (5.3%) were found to be hidden households; all of which were renter-occupied. Five shared rent of a whole house, three lived with relatives, and 5 households rented a room or a portion of a house. Five of these hidden households needed to move out from one to three months each year.

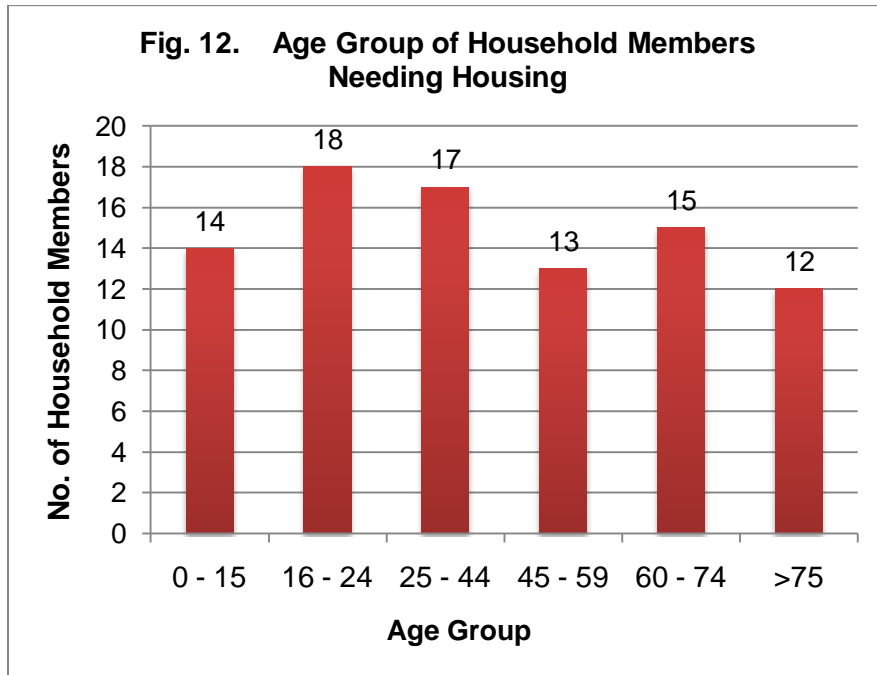
5.6 Housing Needs Assessment

An important part of the survey is an analysis of the future demand for housing, and the survey collected data on households needs, wants, and available financial resources to fulfil their needs and wants. The survey asked households who would consider needing or expecting to move homes “now” and “over the next 3 years”. In all, 54 household respondents, or about 20% of the total households, stated a need to move. Of these, 21 were estimated to be core households

in need, 19 future households in need and 8 special needs households (for definition, see footnotes 1-3 on page 6). There were 89 household members needing housing.

5.6.1 Characteristics of Household Members Needing Housing

- Fig. 12 shows the age group of household members need housing. It shows that the 16-24 age group had the most number of household members need housing followed by 25-44 age group.

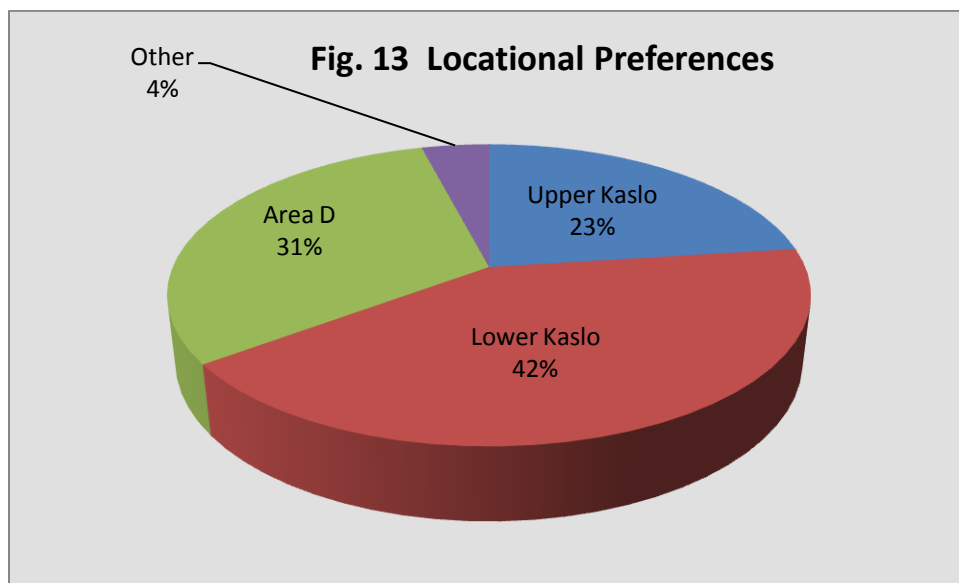


- Thirty-five were found to be single, 11 couples without children, 10 couples with children and 4 single-parents.
- Twenty-nine of them had medical condition, disability or special needs. Most medical condition was related to old age. Their median age was 65 years old.
- Ten were currently between rentals.

- Twenty-eight had transportation problem.

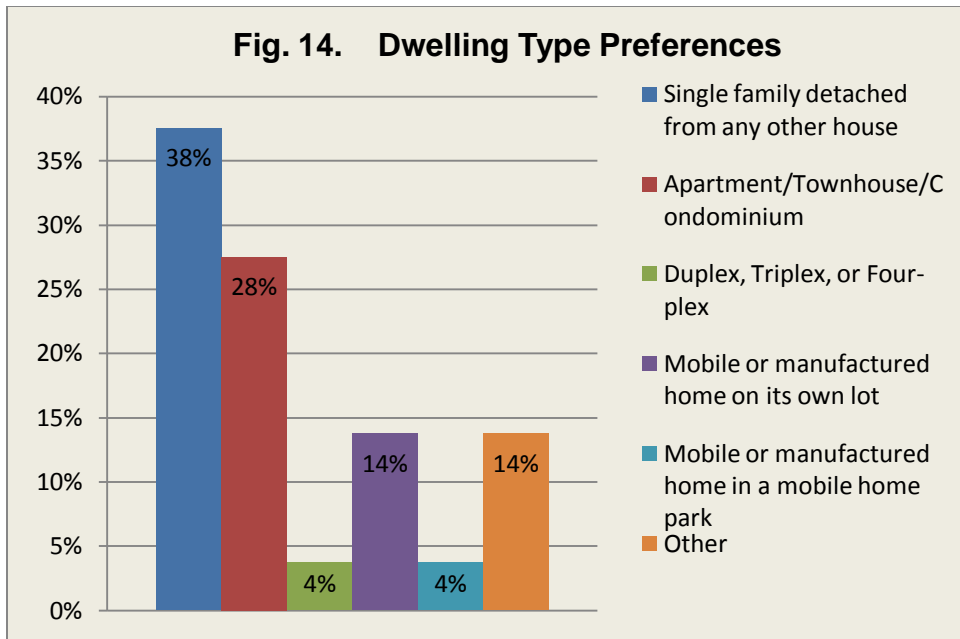
5.6.2 Locational Preferences

Fig. 13 shows where household would like to move. The figure suggests that a majority, or 65% would like to live in Kaslo, 31% in Area D, and the remaining 4% would like to live outside the survey area.



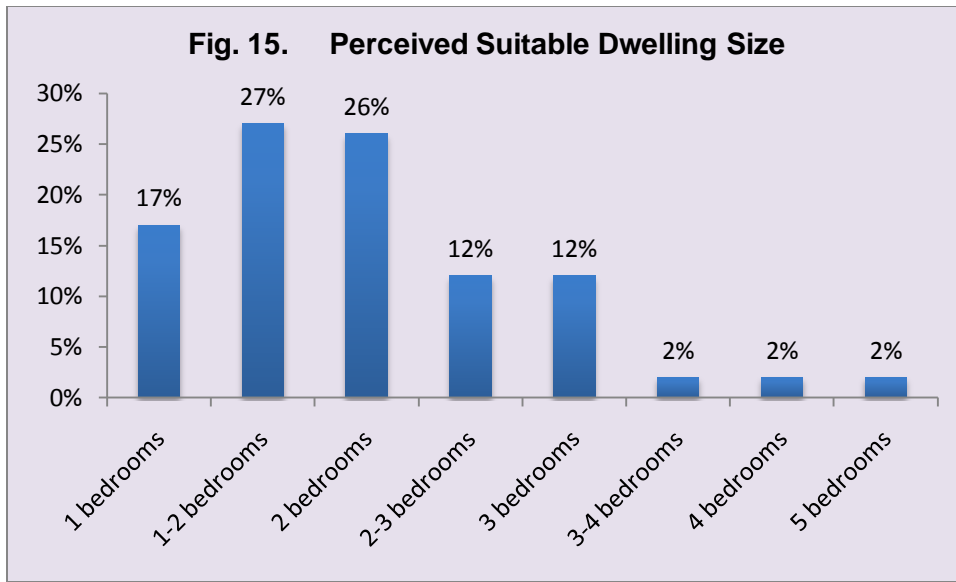
5.6.3 Dwelling Type Preferences

Fig. 14 shows the type of dwellings households would like to move into. The figure suggests that the largest proportion of households would like single family detached (38%), followed by apartment/townhouse/condominium (28%).



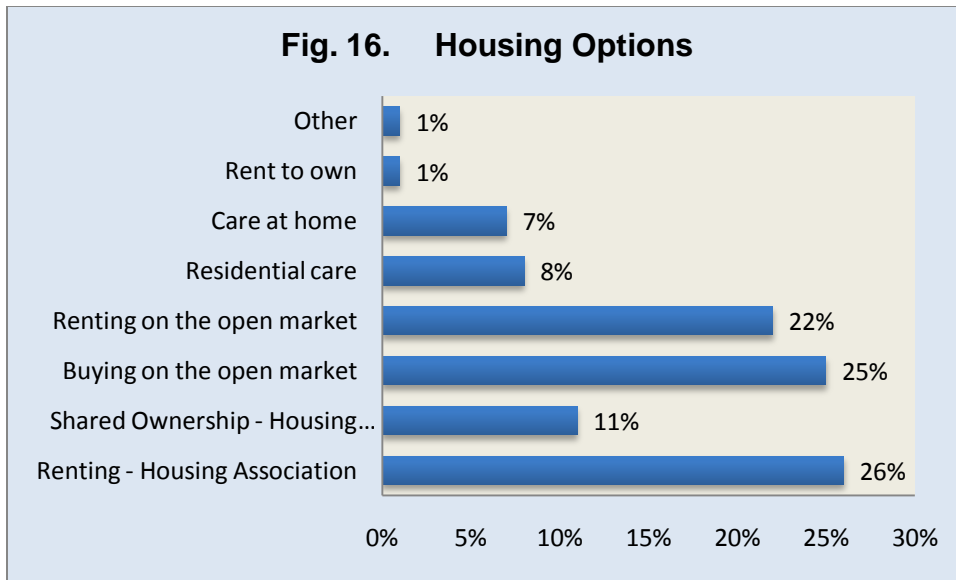
5.6.4 Suitable Dwelling Size

Fig. 15 below shows the number of bedrooms that moving households thought suitable for the size and make up of their households. Twenty-seven percent (27%) would like to move into 1-2 bedroom accommodation; 26% to 2-bedroom accommodation; 17% to one-bedroom dwelling; 12% each to 2-3 bedrooms and 3-bedroom house and 2% each to 3-4, 4 and 5 bedroom homes. This number of bedrooms was far higher than what was needed. Based on the National Occupation Standards requirement (see discussion on *Section 5.3 Housing Suitability* 62% should be 1-bedroom homes (one bedroom for each single person household and couples without children—a total of 35 single-person and 10 couples without children households).



5.6.5 Housing Options

The respondents were asked whether they would consider a number of potential housing options. Fig. 16 shows the results. Twenty-five percent (25%) of the respondents would like to buy a house on the open market and another 22% would like to rent on the open market. Twenty-six percent (26%) would like to rent from a housing association and another 11% would like to share ownership with a housing association. Only 8% would like to live in a residential care dwelling.



5.6.6 Perception of Affordability

The respondents were asked what does affordable (rent/mortgage/house) means to them. Fig. 17 shows that 35% thought that less than \$100,000 was affordable; 40% thought \$100,001-150,000 affordable; 18% thought \$150,001-200,000 affordable; and the remaining 5% thought \$200,001-250,000 affordable. Based on 2006 Census data, the average housing value for Kaslo and Area D was \$256,918 which suggests that 96% of respondents that are likely to move cannot afford to buy a house on the open market. The 2006 average value of a dwelling in the survey area was 6% higher than the region.

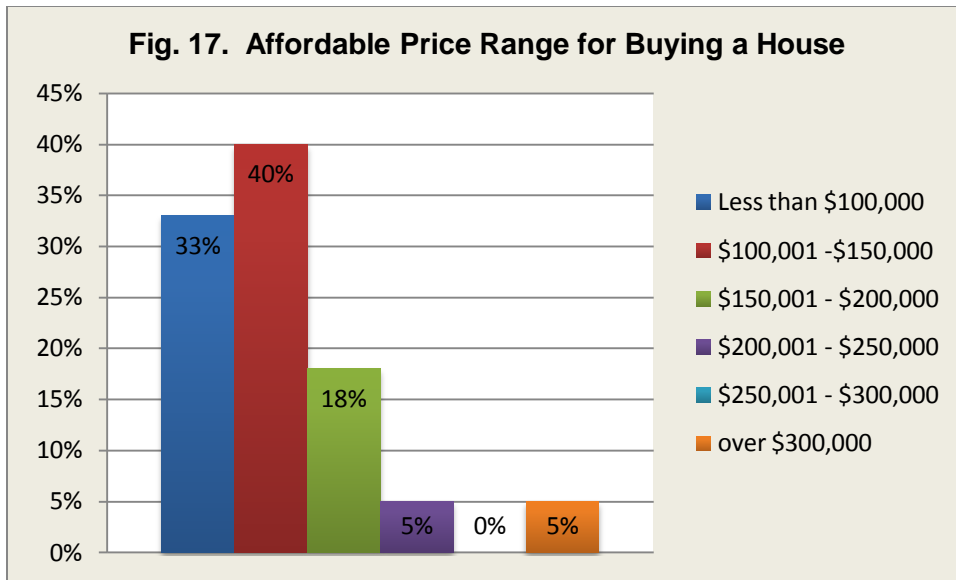
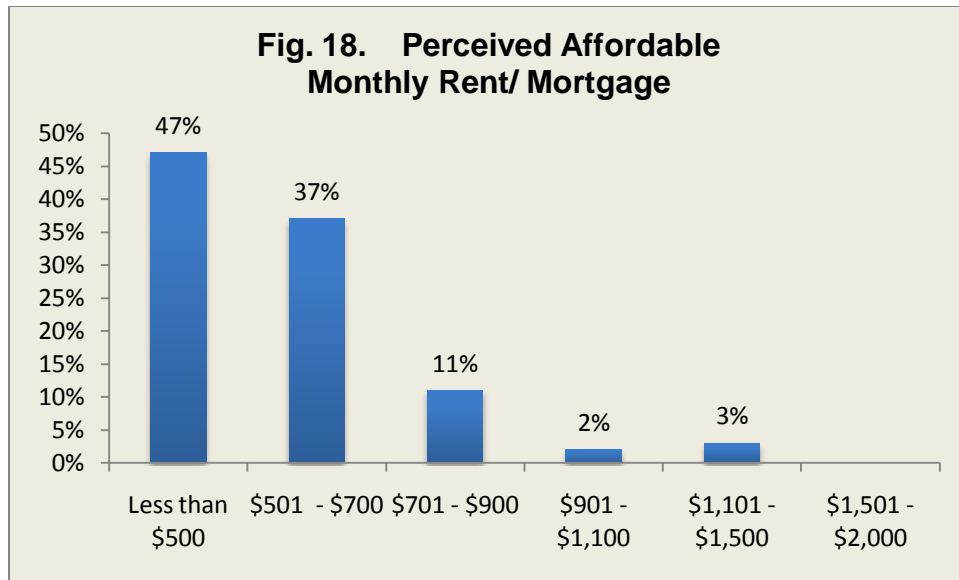


Fig. 18 shows the monthly rent or mortgage likely movers thought affordable. It shows that the uppermost limit of a monthly rent or mortgage households thought affordable was \$1,001-1,500, and only 3% of likely movers could afford to pay this amount. Forty-seven percent (47%) could afford less than \$500 monthly rent/ mortgage while 37% thought \$501-700 monthly rent or mortgage payments to be affordable. Based on 2006 Census, the average rent was \$488 while the average mortgage was \$600, which may suggest that at today's prices, about 47% could not afford to pay rent in the open market while about 70-80% cannot afford to pay for a mortgage if they bought a house in the open market.



6.0 Key Implications

- The role of a housing association type organization for providing affordable housing in Kaslo and Area D would appear to be quite considerable. As of the time of the survey, 41 respondents were relying on either renting or co-sharing a dwelling from a housing association of which 7 respondents would need residential care. This demand cannot be accommodated by existing subsidized housing in Kaslo which were all full: Abbey Manor (10 units), BC housing (3 houses); and the Victoria Community Health Centre of Kaslo (18 permanent beds).
- Without a government role (indirect or direct subsidies), housing affordability issue in Kaslo and Area D will likely continue and probably worsen.
- It appears more strategic for a housing association type organization to target rental accommodation, due to much higher percentage of rental households paying 30% or more of their gross income on shelter.

- This survey results concur with Penfold's (2009) study that the greatest demand for affordable housing is for single persons. However, differing from his study, seniors do not dominate this household type. Eleven individuals, or 31% of all single persons belonged to 16-24 age group and the dwelling that they would be renting or buying over the next three years would be their first independent homes. Five single persons or 14% of all likely movers belonged to 25-44 age group; six (17%) were 45-59 age group; 8 (23%) belonged to 60-74 and 5 (14%) were aged 75 and older. To provide affordable housing to first independent householders would be quite difficult if present provincial and federal government priorities are unchanged. Most support was and still is intended to seniors.

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APPENDICES

Appendix A. Questionnaire

Housing Needs Assessment of Kaslo and RDCK Area D Residents

The Village of Kaslo and RDCK Area D are experiencing important housing and economic changes. Yet we don't know what our community's housing needs are. Conducted by the North Kootenay Lake Community Services Society, this survey is designed to identify our residents' housing concerns so that our leaders can develop housing policies and programmes that focus first on our most serious issues.

Your opinion is important to describing our community's housing situation. To assure that the attitudes and experiences of all local residents are represented, it is very important that each questionnaire be completed and returned in the enclosed stamped envelope by September 25, 2009. No names or addresses will be placed on the surveys or used in our housing report.

The result of this survey will be reported at a Housing Forum on October 20, 2009. Details about the forum would be announced later. If you would like to submit your name on a list for affordable housing, please come to the forum.

INSTRUCTIONS: Please complete this survey on behalf of your household. Please tick or write in the appropriate box.

Section 1

A. Housing Experience

1. Do you live in: Kaslo RDCK Area D Other, please specify

2. Do you live in Kaslo for at least 10 months of the year? Yes No

3. Are you: single single parent married/common law

4. How many people live in your home?

	How Many	Ages
Adult male		
Adult female		
Child male		
Child female		

5. Please check which best matches the home you currently live in:

Please Check	Type	Number of bedrooms
<input type="checkbox"/>	a. One-family house detached from any other house	
<input type="checkbox"/>	b. Apartment/ Townhouse/ Condominium (circle one)	
<input type="checkbox"/>	c. Duplex, triplex, or four-plex (circle one)	
<input type="checkbox"/>	d. Mobile or manufactured home on its own lot	
<input type="checkbox"/>	e. Mobile or manufactured home in a mobile home park	
<input type="checkbox"/>	f. Room	
<input type="checkbox"/>	g. Other, please specify	

6. How long have you lived in Kaslo/ RDCK Area D?

- Less than 1 year 1-5 years 6-10 years
 11-20 years 20 + years

7. Where did you live prior to your current home?

- Kaslo Area D Other province
 Other area in the Central Kootenay Region Other area of BC

 Other, please specify _____

8. Have you experienced any of the following difficulties in finding housing yourself or your family? (Check/ tick all that apply. Please underline the ONE most important problem)

- Shortage of affordable rental housing Limited numbers of affordable homes for sale
 Available, affordable homes are poor quality or too small
 Don't have enough money for required down-payment on a home
 Can't qualify for a mortgage at today's interest rates and home prices
 Trouble qualifying for home financing because of credit rating
 Finding housing that is both accessible for my disability and affordable
 Other, explain _____

B. Housing Affordability

1. What is the approximate yearly income of your household?

- Less than \$10,000 \$10,000 -20,000 \$20,001-30,000
 \$30,001-40,000 \$40,001-50,000 \$50,001-60,000
 \$60,001 – 80,000 \$ 80,001-120,000 \$120,001-150,000
 \$150,001 – 200,000 \$200,001- 250,00 over \$250,000

2. What is the main source of income for your household?
- | | |
|--|---|
| <input type="checkbox"/> Regular employment | <input type="checkbox"/> Disability insurance |
| <input type="checkbox"/> Government or other pension | <input type="checkbox"/> Employment insurance |
| <input type="checkbox"/> Social assistance | <input type="checkbox"/> other, specify _____ |

3. Do you pay more than 30% of your household income, after tax, on mortgage payments or rent?
- Yes No

Sample take home pay/ income per month	monthly rental/ mortgage equals 30% of sample income
\$1250	\$375
\$2083	\$625
\$2917	\$875
\$4167	\$1250
\$6250	\$1875

C. Housing Adequacy

1. For your family, is the size of your home or apartment:
- | | | |
|---|---|--|
| <input type="checkbox"/> Just right | <input type="checkbox"/> A little too small | <input type="checkbox"/> A lot too small |
| <input type="checkbox"/> A little too large | <input type="checkbox"/> A lot too large | |
2. Which one best describes the condition of your home?
- | | |
|--|--|
| <input type="checkbox"/> Excellent, no repairs needed | <input type="checkbox"/> Good, only a few minor repairs needed |
| <input type="checkbox"/> Adequate, needs many, but mostly minor repairs (under \$10,000) | <input type="checkbox"/> Poor, needs major repairs (over \$10,000) |
| <input type="checkbox"/> Poor, needs major repairs (over \$10,000) | <input type="checkbox"/> Very poor, needs to be torn down |
3. Overall, how do you feel about your present housing situation?
- | | | |
|---|--|---|
| <input type="checkbox"/> Very satisfied | <input type="checkbox"/> Satisfied | <input type="checkbox"/> Neither satisfied nor dissatisfied |
| <input type="checkbox"/> Dissatisfied | <input type="checkbox"/> Very dissatisfied | |

4. What kind of housing should our community encourage more of? (Check all that apply and check whether each should be rental and/or owned)

Encourage		Rental	Owned
<input type="checkbox"/>	a. Subsidized housing for low income elderly		
<input type="checkbox"/>	b. Subsidized units for nonelderly low income families		
<input type="checkbox"/>	c. Accessible/adaptable housing for disabled persons		
<input type="checkbox"/>	d. Mobile/manufactured homes in mobile home parks		

<input type="checkbox"/>	e. Mobile/manufactured homes on individual house lots		
<input type="checkbox"/>	f. None of the above – adequate housing is available		

Do you own your home?

- Yes – Please go to Section 2**
- No – Please go to Section 3**

Section 2 – for Homeowners:

1. Do you rent your home out or are you considering renting it sometime in the next 5 years?
 - Yes No
 - If so, how long you do you or would you rent it out for:
 - 1 month 2 months 3 months 6 months
 - 12 months other, please specify number of months _____

2. Would you consider any of the following options:
 - Building a suite Creating a strata lot(s)
 - Creating a condominium from your current residence None of the above

3. If you are 55 years or older would you prefer to:
 - Age at home with adequate support
 - Age in a facility in Kaslo or Area D that progressively supports your needs
 - Age in Nelson
 - Other

4. Do you and your household, or does any member of your household such as young adult children or aging parents, need accommodation either now or will need it in the next 3 years?
 - No Yes, Now Yes, in next 3 years

IF you have answered “Yes, Now” or “Yes, in next 3 years”, please continue with Section 4. If “No”, you have finished the survey but we would appreciate you giving us your opinion at the end of the survey.

Section 3 – for Renters (or other non owner situations):

1. What is your living situation? Rent whole home Share rental of home
 Living with relatives Rent from a Housing Association
 Rent a room or portion of home Tenancy provided by employment

2. In looking for a place to live, do you think you may have been discriminated against for any reason?
 Yes No
 If yes, please briefly explain: _____

3. Do you need to move out of your rental for part of the year? Yes No
 If yes, how many months do you need to move out for: less than 1 month
 1 to 2 months 2 to 3 months other _____

4. If you are 55 years or older would you prefer to:
 Age at home with adequate support
 Age in a facility in Kaslo or Area D that progressively supports your needs
 Age in Nelson
 Other

5. Do you and your household, or any member of your household, such as young adults or aging parents need accommodation either now, or will need it in the next 3 years?
 No Yes, Now Yes, in next 3 years

**IF you have answered “Yes, Now” or “Yes, in next 3 years”, please continue with Section 4.
 If “No”, you have finished the survey but we would appreciate you giving us your opinion at the end of the survey.**

Section 4 – Please answer all these questions for the person who needs a home.

1. Where do you wish to live?
 Upper Kaslo Lower Kaslo RDCK Area D Rural Other, please specify

2. How many people in each age group are in need of housing?

Female	0-15 _____	16-24 _____	25-44 _____	45-59 _____	60-74 _____
	75+ _____				

Male	0-15 _____	16-24 _____	25-44 _____	45-59 _____	60-74 _____
	75+ _____				

3. What type of household would this be? (See question no. 1 in this section)

- Single person Couple Family
 Other, please specify _____

4. Why are you seeking a new home?

<input type="checkbox"/> Need a larger home	<input type="checkbox"/> Need smaller home	<input type="checkbox"/> Present home too expensive to maintain
<input type="checkbox"/> First Independent home	<input type="checkbox"/> Lodging	<input type="checkbox"/> Private tenancy ending
<input type="checkbox"/> To be nearer family	<input type="checkbox"/> Setting up home with partner	<input type="checkbox"/> Divorce, separation
<input type="checkbox"/> Harassment	<input type="checkbox"/> Retirement	<input type="checkbox"/> Employment in the area
<input type="checkbox"/> Present home shared with another household	<input type="checkbox"/> Sheltered accommodation due to age/infirmity	<input type="checkbox"/> Present home in poor condition (and unable to be repaired at reasonable cost)
<input type="checkbox"/> Disability/ disabled (and current home cannot be adapted at reasonable cost)		

5. What type of housing would be suitable for you?

	Type	Number of bedrooms
<input type="checkbox"/>	One-family house detached from any other house	
<input type="checkbox"/>	Apartment/ Townhouse/ Condominium (circle one)	
<input type="checkbox"/>	Duplex, triplex, or four-plex (circle one)	
<input type="checkbox"/>	Mobile or manufactured home on its own lot	
<input type="checkbox"/>	Mobile or manufactured home in a mobile home park	
<input type="checkbox"/>	Other, please specify	

6. Does anyone in your household have a disability or any special needs?

- Yes No

7. If yes, please specify their disability _____ and give their age _____.

8. Which options for local housing would be suitable for you? (Check/tick whichever options you consider suitable for you)

- Renting – Housing Association Shared Ownership – Housing Association
 Buying on the open market Renting on the open market
 Residential care Care at home
 Other, please specify _____

9. How much rent or mortgage per month you can afford to pay?
 Less than \$500 \$501-700 \$701-900 \$901-1,100
 \$1,101-1,500 \$1,501-2,000 \$2001+
10. If you are considering buying a home what is your affordable price range?
 Less than \$100,000 \$100,001 – 150,000 \$150,001-200,000
 \$200,001 -250,000 \$ 250,000 – 300,000 over \$300,000
11. If you are buying a house would a 10% down payment on a house in that range be a problem?
 Yes No
12. Are you currently between rentals? Yes No
 If yes how long have you been without you own place?
 Less than 1 month 1-3 months
 4-6 months more than 6 months
13. Is transportation an issue for you getting to work or appointments?
 Yes No
14. Is health care a factor where you will move:
 Yes No

Thank you for taking the time to complete this survey.

Optional Questions:

1. For each of the following statements, circle the number that corresponds to how strongly you agree or disagree.

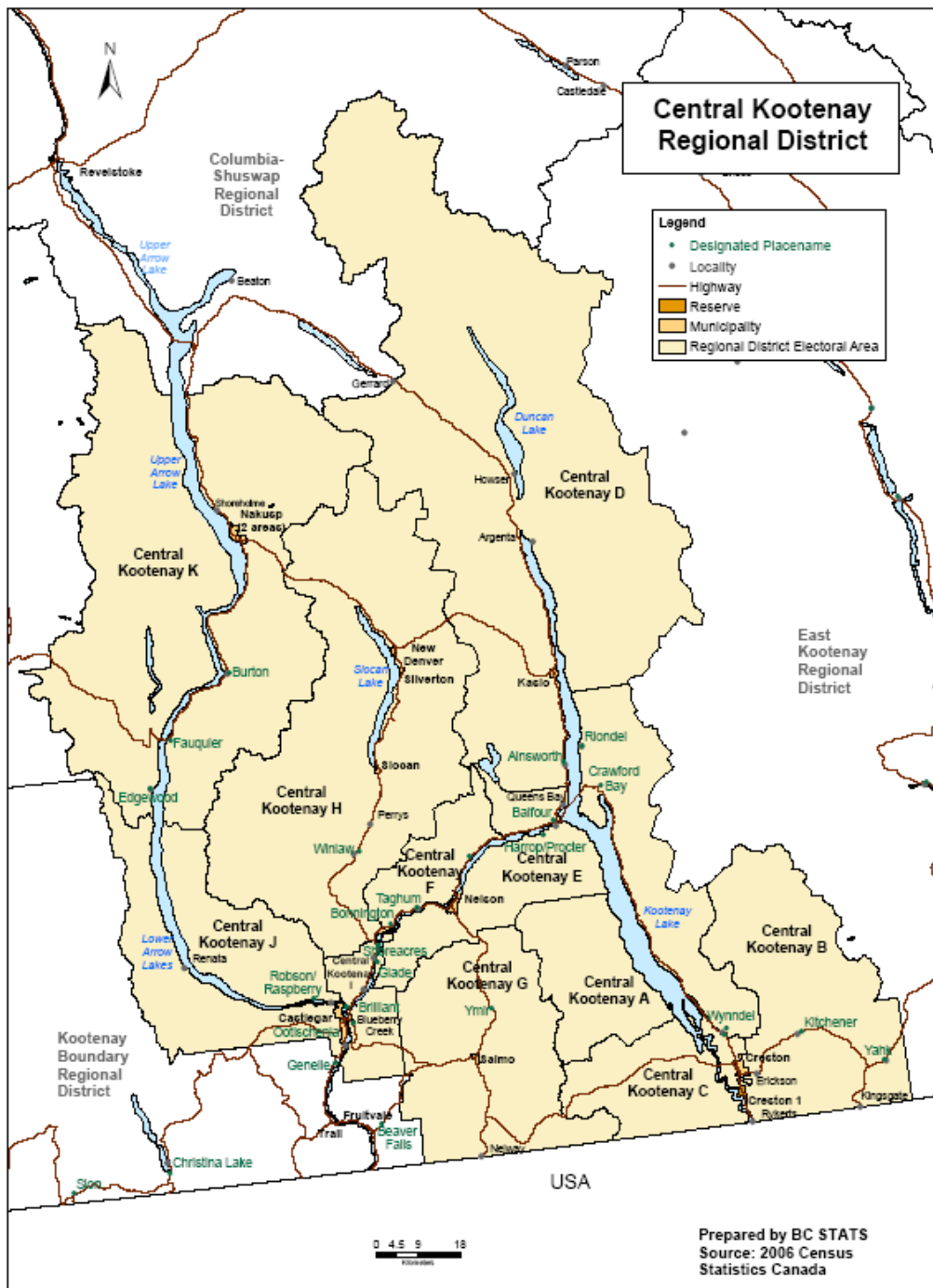
	Strongly y Agree				Strongly Disagree	Don' t Know
a. Kaslo and Area D have enough different dwelling types	1	2	3	4	5	
b. Kaslo and Area D have enough affordable homes for sale	1	2	3	4	5	
c. Kaslo and Area D have enough affordable	1	2	3	4	5	

rental units					
d. Kaslo and Area D have enough subsidized/assisted housing	1	2	3	4	5
e. Kaslo and Area D have enough housing for the elderly	1	2	3	4	5
f. Kaslo and Area D have too much sub-standard or dilapidated housing	1	2	3	4	5
g. Kaslo and Area D have too much vacant and/or abandoned housing	1	2	3	4	5

2. Would you say that it is difficult for the following people to find appropriate and affordable housing in our community? Rate the degree of difficulty from 1 to 5 .

	Not Difficult				Very Difficult	Don't Know
a. Married couples without children	1	2	3	4	5	
b. Married couples with children	1	2	3	4	5	
c. Single parent with children	1	2	3	4	5	
d. Single persons living alone	1	2	3	4	5	
e. People with disabilities	1	2	3	4	5	
f. Older people aged 55-79	1	2	3	4	5	
g. Older people aged 80 or older	1	2	3	4	5	

Appendix B: Map of Central Kootenay Regional District Showing Kaslo and Area D



Source: BC Statistics (2006)

Appendix C. Survey Results Summary Tables

Table 1: Summary of Household Characteristics

CHARACTERISTICS	KASLO		AREA D		KASLO & AREA D			%
	OWNED	RENTED	OWNED	RENTED	OWNED	RENTED	TOTAL	
A. Place of Residence	136	35	98	14	234	49	283	100.00%
B. Length of Residence								
< 1 year	4	2	1	0	5	2	7	2.47%
1-5 years	31	12	19	4	50	16	66	23.32%
6-10 years	32	9	21	4	53	13	66	23.32%
11-20 years	21	4	16	2	37	6	43	15.19%
20 + years	40	8	40	3	80	11	91	32.16%
Did not answer							10	3.53%
C. Prior Residence								
Kaslo	22	6	10	1	32	7	39	13.78%
Area D	15	3	8	2	23	5	28	9.89%
Other area in Central Kootenay Region	22	5	11	1	33	6	39	13.78%
Other area of BC	30	6	29	6	59	12	71	25.09%
Outside BC	35	6	36	4	71	10	81	28.62%
Other	1	7	1	0	2	7	9	3.18%
Did not answer							16	5.65%
D. Type of Residence								
Permanent	126	32	54	9	180	41	221	78.09%
Seasonal	8	0	31	4	39	4	43	15.19%
Did not answer							19	6.71%
E. Household Type								

CHARACTERISTICS	KASLO		AREA D		KASLO & AREA D			%
	OWNED	RENTED	OWNED	RENTED	OWNED	RENTED	TOTAL	
Single	33	6	21	5	54	11	65	22.97%
Single-parent	1	5	7	3	8	8	16	5.65%
Married/Common law	97	12	69	5	166	17	183	64.66%
Did not answer							19	6.71%
H. Household (HH) Members' Age & Gender								
Adult Male	113	28	84	8	197	36	233	38.83%
Average Age	55.0	64.0	58.0	46.0	56.5	55.0	55.8	
No. of HH w/ 2 or more male adults	7	2	1	1	8	3	11	3.89%
Adult Female	139	27	87	16	226	43	269	44.83%
Average Age	68.0	55.0	58.5	47.5	63.3	51.3	57.3	
No. of HH w/ 2 or more female adults	9	1	1	3	10	4	14	4.95%
Child Male	27	5	16	8	43	13	56	9.33%
Average Age	9.5	11.5	12.0	11.0	10.8	11.3	11.0	
No. of HH w/ > 1 male child	3	0	2	3	5	3	8	2.83%
Child female	18	5	6	13	24	18	42	7.00%
Average Age	9.0	9.0	8.5	6.6	8.8	7.8	8.3	
No. of HH w/ > 1 female child	2	2	1	0	3	2	5	1.77%
Total no. of adults	253	56	171	24	424	80	504	
Adult's Average Age	62	60	58	47	60	53	56.5	
Total no. of Children	45	10	22	21	67	31	98	
Children's Average Age	9.3	10.3	10.3	8.8	9.8	9.5	9.6	

CHARACTERISTICS	KASLO		AREA D		KASLO & AREA D			%
	OWNED	RENTED	OWNED	RENTED	OWNED	RENTED	TOTAL	
Total no. of Household Members	300	67	193	45	493	112	605	
Total no. of HH w/ >1 child	5	2	3	3	8	5	13	4.59%
Total no. of HH w/ children	23	7	15	8	38	15	53	18.73%
Average no. of children per HH w/ children	2.0	1.4	1.5	2.6	1.7	2.0	1.9	
Average no. of adult per HH	1.9	1.6	1.7	1.7	1.8	1.6	1.7	
Average no. of children per HH	0.3	0.3	0.2	1.5	0.3	0.9	0.6	
Average Household Size	2.2	1.9	2.0	3.2	2.1	2.5	2.3	

Table 2. Summary of Housing Adequacy and Suitability

CHARACTERISTICS	KASLO				AREA D				TOTAL			
	OWNED		RENTED		OWNED		RENTED		No.	%	No. of bedrooms	Ave. No. of bedrooms/dwelling type
A. Dwelling Type	No.	No. of bedrooms	No.	No. of bedrooms	No.	No. of bedrooms	No.	No. of bedrooms	No.	%	No. of bedrooms	Ave. No. of bedrooms/dwelling type
Single-family home	124	312	20	45	87	197	6	10	237	83.7%	564	2.4
Apartment, Townhouse, Condominium	2	1	5	7	0	0	1	0	8	2.8%	8	1.0
Duplex, triplex, or four-plex	0	0	1	2	0	0	2	3	3	1.1%	5	1.7
Mobile or manufactured home on its own lot	4	10	4	7	6	14	3	6	17	6.0%	37	2.2
Mobile or manufactured home in a mobile home park	3	4.5	2	2	1	1	0	0	6	2.1%	7.5	1.3
Room	1	1	0	0	0	0	0	0	1	0.4%	1	1.0
Other, please specify	0	0	2	3	3	1	0	0	5	1.8%	4	0.8
Total	134	328.5	34	66	97	213	12	19	277	97.9%	626.5	2.2
Did not answer									6	2.1%		

CHARACTERISTICS	KASLO		AREA D		KASLO & AREA D				TOTAL	%
	OWNED	RENTED	OWNED	RENTED	OWNED		RENTED			
B. Dwelling Size					No.	%	No.	%	No.	%
Just right	87	24	73	8	160	68%	32	65%	192	67.84%
A little too small	15	3	9	3	24	10%	6	12%	30	10.60%
A lot too small	3	4	1	1	4	2%	5	10%	9	3.18%
A little too large	26	2	12	1	38	16%	3	6%	41	14.49%
A lot too large	2	1	3	1	5	2%	2	4%	7	2.47%
Did not answer					3	1%	1	2%	4	1.41%
					234	100%	49	100%	283	100.00%
C. Dwelling Condition										
Excellent, no repairs needed	34	7	35	1	69	29%	8	16%	77	27.21%
Good, only a few minor repairs needed	51	10	38	4	89	38%	12	24%	103	36.40%
Adequate, needs many, but mostly minor repairs (under \$10,000)	37	11	18	3	55	24%	14	29%	69	24.38%
Poor, needs major repairs (over \$10,000)	12	6	6	6	18	8%	12	24%	30	10.60%
Very poor, needs to be torn down	0	3	0	0	0	0%	3	6%	3	1.06%
Did not answer					3	1%	49	100%	1	0.35%
D. Renters' Living Situation										
Rent a whole home		17		5			22		22	44.90%
Share rental of home		5		0			5		5	10.20%

CHARACTERISTICS	KASLO		AREA D		KASLO & AREA D				TOTAL	%
	OWNED	RENTED	OWNED	RENTED	OWNED		RENTED			
					No.	%	No.	%	No.	%
Living with relatives		3		0			3		3	6.12%
Rent from a Housing Association		1		0			1		1	2.04%
Rent a room or portion of home		3		2			5		5	10.20%
Tenancy provided by employment		0		1			1		1	2.04%
Did not answer									12	24.49%
E. Do you need to move out of your rental for part of the year?										
Yes		5		0			5		5	10.20%
< 1 month		0					0		0	0.00%
1 - 2 months		1					1		1	2.04%
2 - 3 months		2					2		2	4.08%
other		0					0		0	0.00%
No		24		8			32		32	65.31%
Did not answer									9	18.37%
F. Preferences of => 55 years old										
Age at home with adequate support	83	15	60	2	143	61%	17	7%	160	56.54%

CHARACTERISTICS	KASLO		AREA D		KASLO & AREA D				TOTAL	%
	OWNED	RENTED	OWNED	RENTED	OWNED		RENTED			
					No.	%	No.	%	No.	%
Age in facility in Kaslo or Area D that progressively supports your needs	22	7	10	0	32	14%	7	3%	39	13.78%
Age in Nelson	1	0	2	0	3	1%	0	0%	3	1.06%
Other	7	1	1	1	8	3%	2	1%	10	3.53%
Did not answer									71	25.09%

Table 3. Summary of Housing Affordability

CHARACTERISTICS	KASLO		AREA D		KASLO & AREA D				TOTAL	%
	OWNED	RENTED	OWNED	RENTED	OWNED		RENTED			
A. Housing Affordability Issues	No.	No.	No.	No.	No.	%	No	%	No.	%
Shortage of affordable housing	27	25	10	10	37	16%	35	71%	72	25.44%
Limited numbers of affordable homes for sale	42	17	15	5	57	24%	22	45%	79	27.92%
Available affordable homes are poor quality or too small	26	18	8	5	34	15%	23	47%	57	20.14%
Don't have enough money for required downpayment on a home	10	18	11	6	21	9%	24	49%	45	15.90%
Can't qualify for a mortgage at today's interest rates and home prices	6	12	6	4	12	5%	16	33%	28	9.89%
Trouble qualifying for home financing because of credit rating	6	5	3	4	9	4%	9	18%	18	6.36%
Finding housing that is both accessible for my disability and affordable	3	3	4	3	7	3%	6	12%	13	4.59%

CHARACTERISTICS	KASLO		AREA D		KASLO & AREA D				TOTAL	%
	OWNED	RENTED	OWNED	RENTED	OWNED	RENTED	OWNED	RENTED		
Other	0	0	2	1	2	1%	1	2%	3	1.06%
B. Yearly Household Income	No.	No.	No.	No.	No.	%	No.	%	No.	%
<10,000	3	6	4	1	7	3%	7	14%	14	4.95%
10,000 - 20,000	13	15	13	6	26	11%	21	43%	47	16.61%
20,001 - 30,000	22	7	18	2	40	17%	9	18%	49	17.31%
30,001 - 40,000	23	1	14	2	37	16%	3	6%	40	14.13%
40,001 - 50,000	15	3	6	0	21	9%	3	6%	24	8.48%
50,001 = 60,000	9	0	9	1	18	8%	1	2%	19	6.71%
60,001 - 80,000	12	1	7	1	19	8%	2	4%	21	7.42%
80,001-120,000	17	0	13	0	30	13%	0	0%	30	10.60%
120,001-150,000	4	0	0	0	4	2%	0	0%	4	1.41%
150,001-200,000	2	1	2	0	4	2%	1	2%	5	1.77%
200,001-250,000	0	0	0	0	0	0%	0	0%	0	0.00%
> 250,000	1	0	1	0	2	1%	0	0%	2	0.71%
Did not answer									28	9.89%
C, Sources of Household Income	No.	No.	No.	No.	No.	%	No.	%	No.	%
Regular employment	71	14	36	5	107	46%	19	39%	252.5	89.21%
Disability insurance	6	6	3	2	9	4%	8	16%	34.04	12.03%
Government or other pension	53	13	40	3	93	40%	16	33%	218.4	77.17%
Employment insurance	1	0	1	1	2	1%	1	2%	6.009	2.12%
Social assistance	2	6	3	2	5	2%	8	16%	26.02	9.19%
Other										
• self-employed	5	1	11	2	16	7%	3	6%	38.07	13.45%

CHARACTERISTICS	KASLO		AREA D		KASLO & AREA D				TOTAL	%
	OWNED	RENTED	OWNED	RENTED	OWNED		RENTED			
• seasonal employment	2	1	2	0	4	2%	1	2%	10.02	3.54%
• part-time employment	1		0	0	1	0%	0	0%	2.004	0.71%
• investment/ savings	3	1	8	0	11	5%	1	2%	24.05	8.50%
• alimony	1	0	0	0	1	0%	0	0%	2.004	0.71%
D. Spending more than 30% of HH income on housing	No.	No.	No.	No.	No.	%	No	%	No.	%
Yes	28	23	19	5	47	20%	28	57%	75	26.50%
No	101	13	73	9	174	74%	22	45%	196	69.26%
Did not answer									12	4.24%

Table 4. Future Household Movers

CHARACTERISTICS	KASLO		AREA D		KASLO & AREA D				TOTAL	%
	OWNED	RENTED	OWNED	RENTED	OWNED		RENTED			
Households needing accommodation	No.	No.	No.	No.	No.	%	No.	%	No.	%
No	98	15	67	4	165	71%	19	39%	184	65.02%
Yes, Now	8	5	6	1	14	6%	6	12%	20	7.07%
Yes, in the next 3 years	16	12	3	3	19	8%	15	31%	34	12.01%
Did not answer					36	15%	9	18%	45	15.90%

Table 5. Future Household Movers’ Characteristics, Needs and Wants

DESCRIPTION	TOTAL	%
I. HOUSEHOLD CHARACTERISTICS		
A. Age group of people need housing		
0 - 15	14	16%
16 - 24	18	20%
25 - 44	17	19%
45 - 59	13	15%
60 - 74	15	17%
>75	12	13%
Total	89	100%
B. Locational preference		
Upper Kaslo	17	23%
Lower Kaslo	31	42%
RDCK Area D Rural	23	31%
Other	3	4%
Total	74	100%
C. Household Type		
Single person	35	58%
Couple	11	18%
Family	10	17%
Other (i.e. Single Parent)	4	7%
Total	60	100%
II. HOUSING NEEDS CHARACTERISTICS		
A. Reasons for seeking a new home		
Need a larger home	5	7%

DESCRIPTION	TOTAL	%
Need smaller home	3	4%
Present home too expensive to maintain	9	13%
First independent home	11	15%
Lodging	2	3%
Private tenancy ending	7	10%
To be nearer to family	3	4%
Setting up home with partner	2	3%
Divorce, separation	5	7%
Harassment	2	3%
Retirement	1	1%
Employment in the area	5	7%
Present home shared with another household	3	4%
Sheltered accomodation due to age/infirmity	2	3%
Present home in poor condition (and unable to be repaired are reasonable cost)	5	7%
Disability/ disabled (and current home cannot be adapted at reasonable cost)	6	8%
Total	71	100%
B. Suitable/ appropriate housing		
Single family detached from any other house	30	38%
Apartment/Townhouse/Condominium	22	28%
Duplex, Triplex, or Four-plex	3	4%
Mobile or manufactured home on its own lot	11	14%

DESCRIPTION	TOTAL	%
Mobile or manufactured home in a mobile home park	3	4%
Other (those who specified what they need includes: 1 basement, 1 rent to own, 1 w/ acreage, 1 in retirement facility, and 1 cabin)	11	14%
Total	80	100%
C. Household members with disability or special needs		
	29	33%
D. Disabilities		
		of total no. w/ disabilities
arthritis	4	14%
bilateral knee pain	1	3%
chronic pain	2	7%
degenerative spinal condition	1	3%
diabetes	2	7%
difficulty walking	3	10%
incontinence	1	3%
insomnia	1	3%
learning disability	1	3%
mental/ emotional	1	3%
mobility in general	3	10%
multiple disabilities	1	3%
neurological	1	3%
old age	2	7%
sleep apnea	1	3%
Did not answer	4	14%
Total	29	100%

DESCRIPTION	TOTAL	%
E. Median age of people with disabilities/ special needs	65	
F. Currently between rentals		
Yes	10	18%
Less than 1 month	1	2%
1-3 months	0	0%
4 - 6 months	3	5%
More than 6 months	5	9%
No	45	82%
Total	55	100%
G. Transportation a problem?		
Yes	28	39%
No	43	61%
Total	71	100%
H. Health care a factor where you will move		
Yes	38	58%
No	28	42%
Total	66	100%
II. HOUSING AFFORDABILITY		
A. Housing financing options		
Renting - Housing Association	24	26%
Shared Ownership - Housing Association	10	11%

DESCRIPTION	TOTAL	%
Buying on the open market	23	25%
Renting on the open market	20	22%
Residential care	7	8%
Care at home	6	7%
Other (1 rent to own and 1 savings)	2	2%
Total	92	100%
B. Affordable monthly rent or mortgage		
Less than \$500	27	47%
\$501 - \$700	21	37%
\$701 - \$900	6	11%
\$901 - \$1,100	1	2%
\$1,101 - \$1,500	2	4%
\$1,501 - \$2,000	0	0%
\$2,001 and over	0	0%
Total	57	100%
C. Affordable price range for buying a house		
Less than \$100,000	13	33%
\$100,001 - \$150,000	16	40%
\$150,001 - \$200,000	7	18%
\$200,001 - \$250,000	2	5%
\$250,001 - \$300,000	0	0%
over \$300,000	2	5%
Total	40	100%
D. Is 10% down payment a problem		
Yes	27	64%
No	15	36%
Total	42	100%

Table 6. Possible Ways to Create More Housing

DESCRIPTION	KASLO		AREA D		KASLO & AREA D			
	Yes	No	Yes	No	TOTAL	%	TOTAL	%
Do you rent your home out or are you considering renting it sometime in the next 5 years? If so, how many months?								
	14	119	8	87	22	9%	206	88%
• 1 month	0		5		5	2%		
• 2 months	0		0		0	0%		
• 3 months	1		0		1	0%		
• 6 months	2		0		2	1%		
• 12 months	3		1		4	2%		
• other	3		0		3	1%		
Did not answer								3%
Would you consider the following options?								
Building a suite	28		17		45	19%		
Creating a strata lot(s)	0		4		4	2%		
Creating a condominium from your current residence	1		2		3	1%		
None of the above	95		60		155	66%		
Did not answer								12%

Table 7. Public Support for the Provision of Affordable Housing

DESCRIPTION	KASLO		AREA D		KASLO & AREA D				TOTAL	%
	OWNED	RENTED	OWNED	RENTED	OWNED		RENTED			
Subsidized housing for low income elderly	No.	No.	No.	No.	No.	%	No.	%	No.	%
• Encouraged	98	32	72	9	170	73%	41	84%	211	74.56%
Rental	77	21	45	3	122	52%	24	49%	146	51.59%
Owned	50	16	32	3	82	35%	19	39%	101	35.69%
Subsidized units for non-elderly low-income families	No.	No.	No.	No.	No.	%	No.	%	No.	%
• Encouraged	90	27	60	8	150	64%	35	71%	185	65.37%
Rental	67	24	36	3	103	44%	27	55%	130	45.94%
Owned	48	17	32	3	80	34%	20	41%	100	35.34%
Accessible/adaptable housing for disabled persons	No.	No.	No.	No.	No.	%	No.	%	No.	%
• Encouraged	61	16	40	6	101	43%	22	45%	123	43.46%
Rental	46	13	28	4	74	32%	17	35%	91	32.16%
Owned	28	10	16	2	44	19%	12	24%	56	19.79%
Mobile/manufactured homes in mobile home parks	No.	No.	No.	No.	No.	%	No.	%	No.	%
• Encouraged	8	9	18	2	26	11%	11	22%	37	13.07%
Rental	16	8	8	2	24	10%	10	20%	34	12.01%
Owned	23	5	12	2	35	15%	7	14%	42	14.84%
Mobile/manufactured homes on individual house lots	No.	No.	No.	No.	No.	%	No.	%	No.	%
• Encouraged	12	13	16	3	28	12%	16	33%	44	15.55%
Rental	17	8	5	3	22	9%	11	22%	33	11.66%
Owned	15	12	13	1	28	12%	13	27%	41	14.49%

DESCRIPTION	KASLO		AREA D		KASLO & AREA D				TOTAL	%
	OWNED	RENTED	OWNED	RENTED	OWNED		RENTED			
None of the above - adequate housing is available	15	1	6	1	21	9%	2	4%	23	8.13%