

**North Kootenay Lake Community
Services Society's
Kaslo and Area D's
2009 Housing Needs Assessment
Survey**

Key Findings

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Key Household Characteristics

Homeowners: 83%

Renters: 17%

Average Household Size: 2.3

Single: 22.97%

Single Parent: 5.65%

Couples with Children: 18.73%

Couples without Children: 45.93%

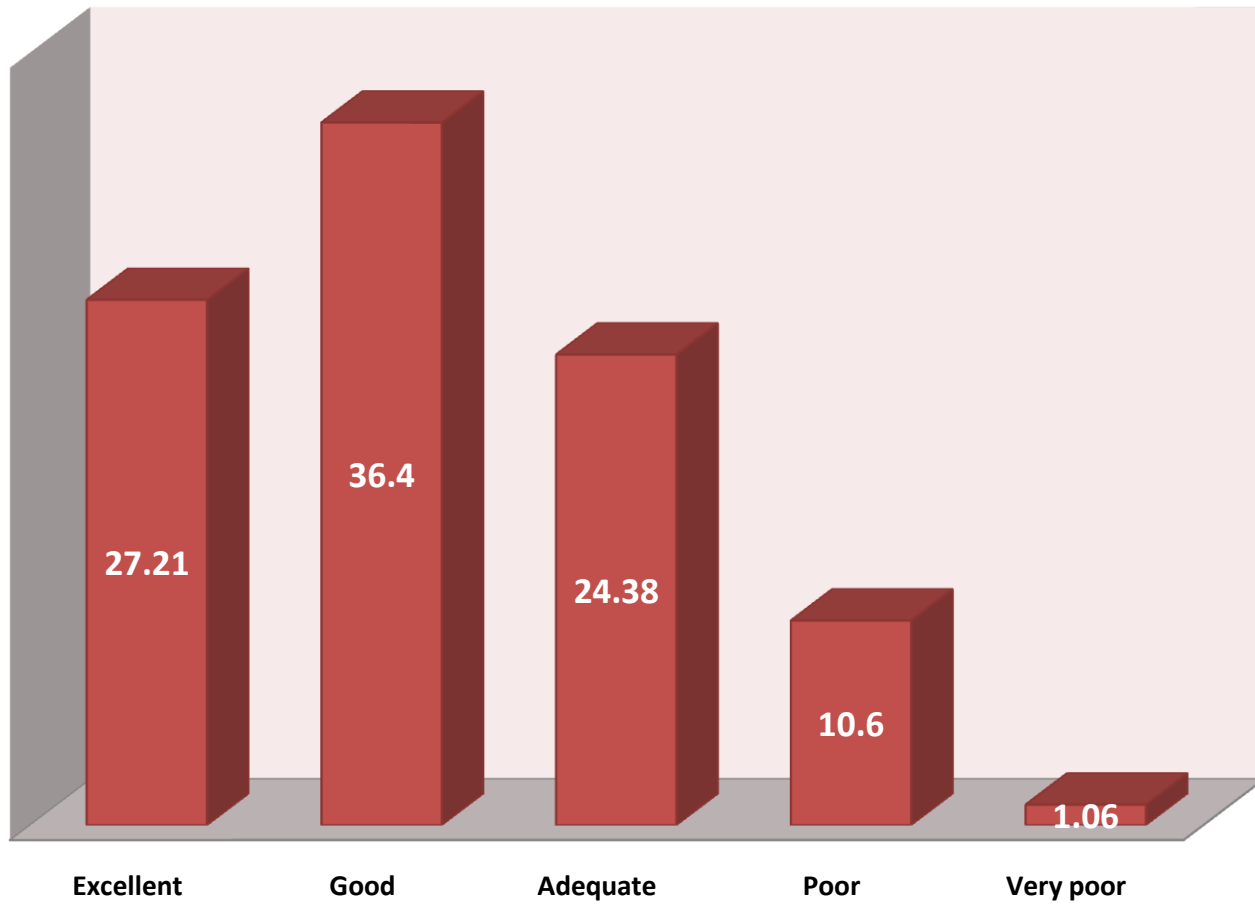
Adult's Average Age: 56.5

Children's Average Age: 9.6

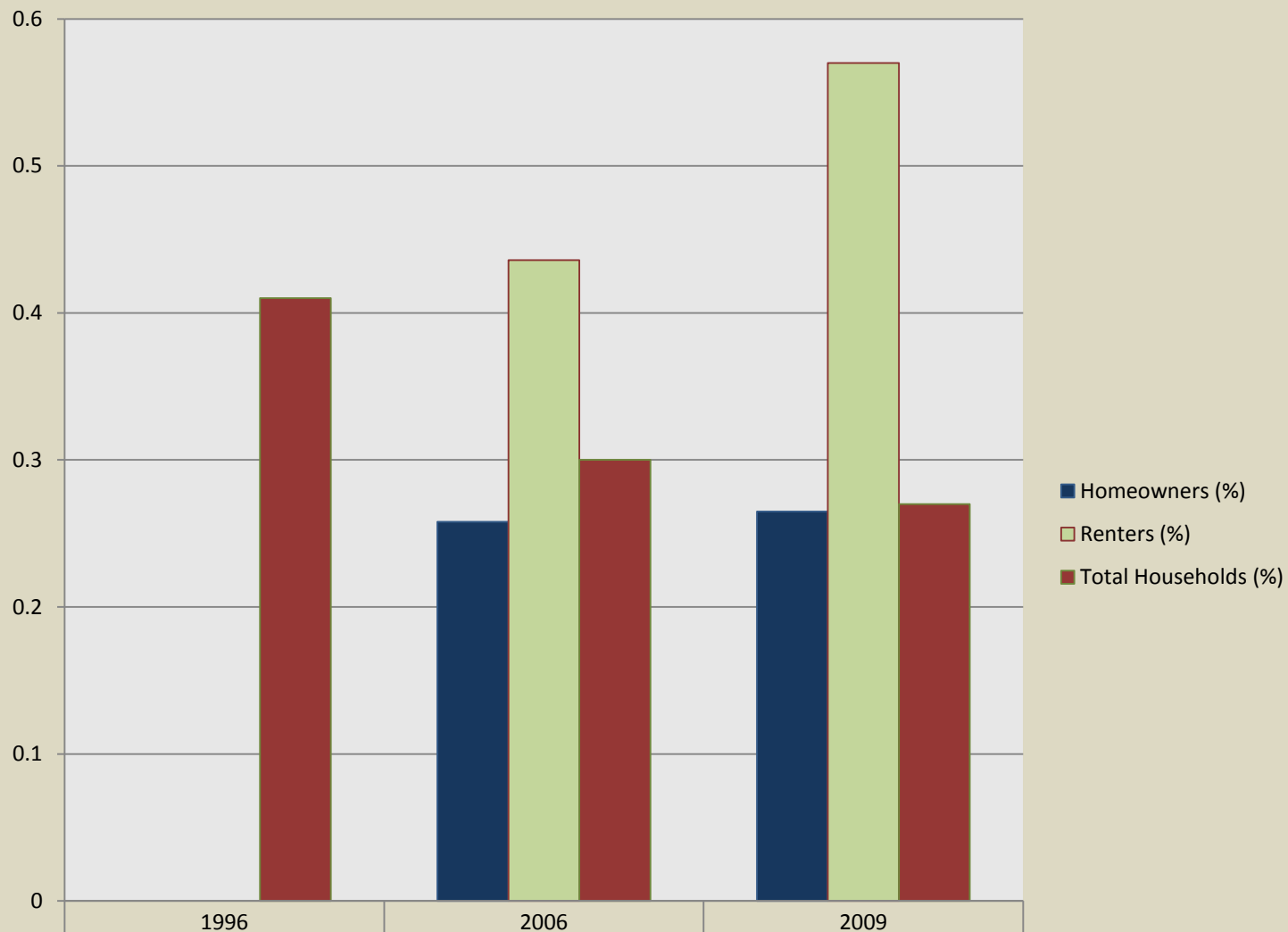
Median Household Income Range: \$50,000-\$60,000

Housing Type	%	Average No. of Bedrooms
Single-family detached	83.7	2.4
Apartment, Townhouse, Condominium	2.8	1
Duplex, triplex, or four-plex	1.1	1.7
Mobile or manufactured home on its own lot	6	2.2
Mobile or manufactured home in a mobile home park	2.1	1.3
Room	0.4	1

Dwelling Condition

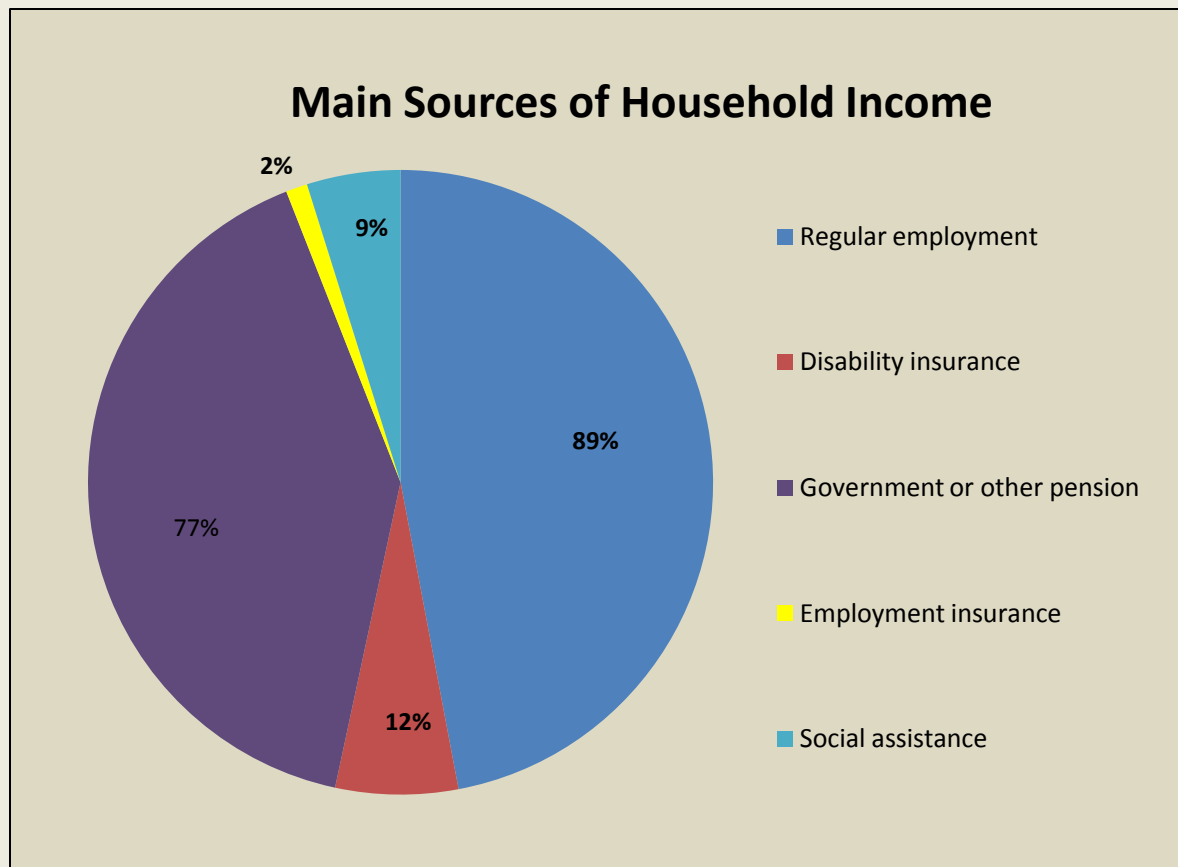


Households Spending 30% or More on Housing

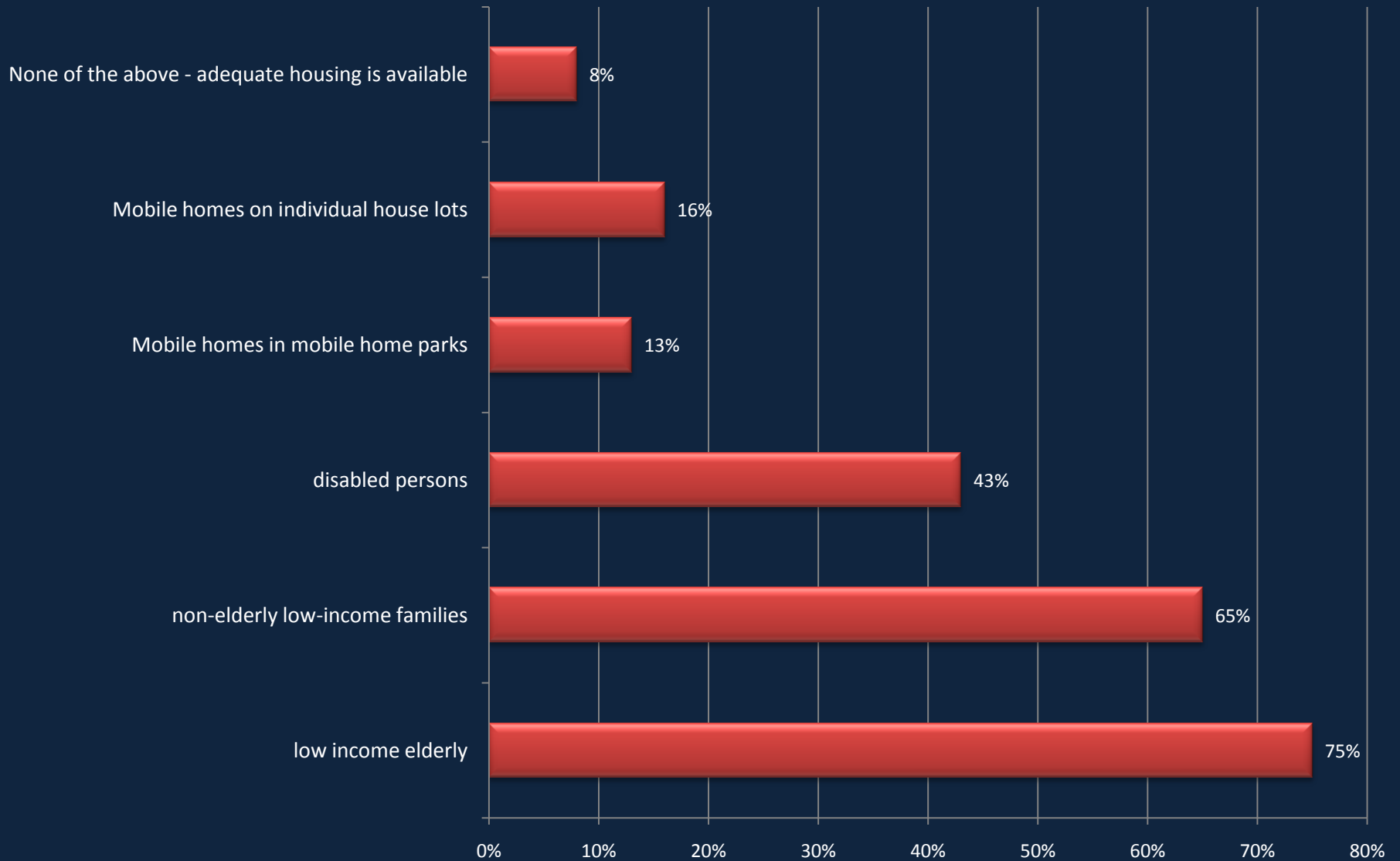


	1996	2006	2009
Homeowners (%)		26%	27%
Renters (%)		44%	57%
Total Households (%)	41%	30%	27%

53% of household annual income below BC (2005) average income of \$44,832



LEVEL OF SUPPORT FOR SUBSIDIZED HOUSING & MOBILE HOMES



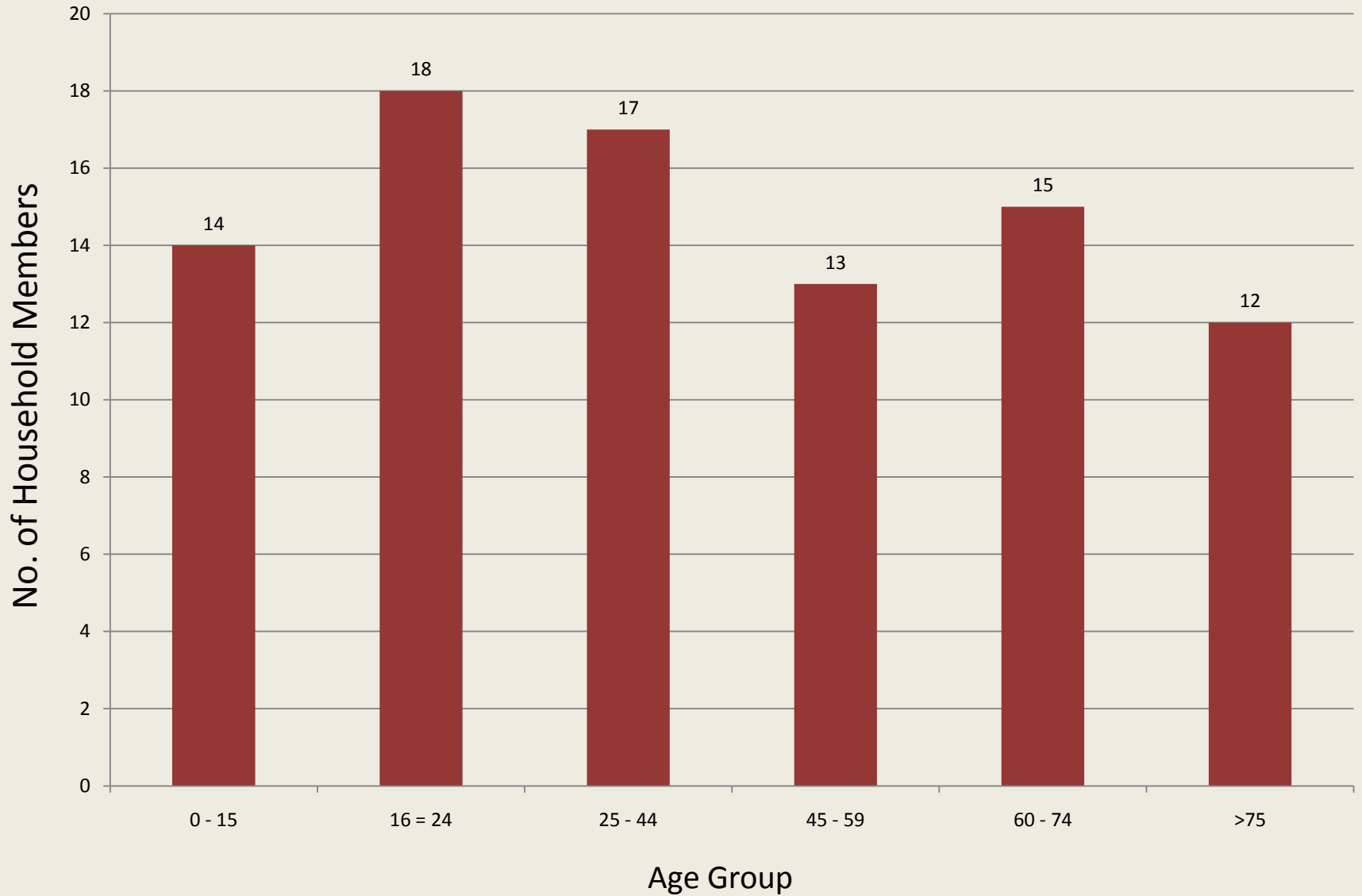
Affordable Housing Needs

- **20** households need housing ***NOW***
- **34** households need housing in ***3 yrs***
- **89** household members need housing
- **29** household members have disability or special needs
- Median age of people with disability or special needs: **65 years old**
 - **28** household respondents have transportation problem
- **38** household respondents need accessible health care facility

Reasons for seeking a new home	No. of Households	% Total Households
Need a larger home	5	6%
Need smaller home	3	3%
Present home too expensive to maintain	9	10%
First independent home	11	12%
Lodging	2	2%
Private tenancy ending	7	8%
To be nearer to family	3	3%
Setting up home with partner	2	2%
Divorce, separation	5	6%
Harassment	2	2%
Retirement	1	1%
Employment in the area	5	6%
Present home shared with another household	3	3%
Sheltered accomodation due to age/infirmity	2	2%
Present home in poor condition (and unable to be repaired at reasonable cost)	5	6%
Disability/ disabled (and current home cannot be adapted at reasonable cost)	6	7%
Did not answer	18	20%

Household Type	No. of Household Members	% Total
Single person	35	39%
Couple	11	12%
Family	10	11%
Other (i.e. Single Parent)	4	4%
Did not answer	29	33%
Total	89	100%

Age Group of Household Members Needing Affordable Housing



Locational Preferences	No. of Household Members	% Total
Upper Kaslo	17	19%
Lower Kaslo	31	35%
RDCK Area D Rural	23	26%
Other	3	3%
Did not answer	15	17%
Total	89	100%

Suitable/ Appropriate Housing	Required No.	% Total
Single family detached from any other house	30 with 2 - 3 bedrooms	34%
Apartment/Townhouse/Condominium	22 with 2 -3 bedrooms	25%
Duplex, Triplex, or Four-plex	3 with 2 -3 bedrooms	3%
Mobile or manufactured home on its own lot	11 with 2 -3 bedrooms	12%
Mobile or manufactured home in a mobile home park	3 with 2 -3 bedrooms	3%
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 with 1 -2 bedrooms	12%
Did not answer	9	10%
Total		100%

Housing Financing Options	No. of Household Members	% Total
Renting - Housing Association	24	27%
Shared Ownership - Housing Association	10	11%
Open market purchase	23	26%
Open market renting	20	22%
Residential care	7	8%
Care at home	6	7%
Other (1 rent to own and 1 savings)	2	2%

Affordable monthly rent or mortgage	TOTAL	REQUIRED INCOME	
		Monthly	Annual
Less than \$500	27	<=1667	<=\$20,000
\$501 - \$700	21	\$1,670-\$2,333	\$20,001-\$28,000
\$701 - \$900	6	\$2,337-\$3,000	\$28,001-\$36,000
\$901 - \$1,100	1	\$3,003-\$3,667	\$36,001-\$44,000
\$1,101 - \$1,500	2	\$3,670-\$5,000	\$44,001-\$60,000
\$1,501 - \$2,000	0	\$5,003-\$6,667	\$60,001-\$80,000
\$2,001 and over	0	> \$6,670	>\$80,001

Affordable price range for buying a house	Total Households	% Total
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%

Average housing value in 2006 was \$232,095.

28 or 64% household respondents cannot afford to pay 10% down payment.

**Comparative Analysis of
Strengths and Weaknesses of
Village of Kaslo's OCPs
vis-à-vis Affordable Housing**

Land Use Zoning Tools	Advantages	Disadvantages
<p>Comprehensive Development Zoning</p> <p>Typically used to customize mixed use development and zoning a particular site.</p> <p>Its intention is to develop land in a comprehensive manner</p>	<p>It facilitates site aggregation optimizing development potential and allowing a more efficient physical lay-out.</p> <p>It promotes flexibility, creativity and larger profit for the developer.</p>	<p>The land use and planning requirements are not written in the bylaw and are negotiated between the developer and planning staff on a case-by-case basis.</p> <p>Complex process.</p>
<p>Incentive Zoning</p> <p>Its intention is to provide a reward-based system that encourages development that meets the needs of the local inhabitants.</p> <ul style="list-style-type: none"> • Density Bonus allows property owners to construct more residential units on a given parcel of land. 	<p>Increases housing supply while still encouraging preserving green space.</p>	<p>Less effective in weak markets.</p>
<p>Inclusionary Zoning</p> <p>Typically requires the developers of market-rate residential development to set aside between 10% and 20% of their units for affordable housing. Or they can pay a fee or donate land in lieu of providing affordable housing.</p>	<p>Main advantage to a community is the approach's potential benefit of reducing concentrated poverty by integrating affordable housing units into market rate development.</p>	<p>It must overcome several problems:</p> <ul style="list-style-type: none"> • public takings • political objections • project's sustainability
<p>Development Exactions</p> <p>a form of land use regulations whereby a property owner must provide a payment or property in order to initiate land development</p>	<p>It allows local governments to pass a portion of the local public facilities on to the developer at the time development begins, rather than waiting until tax revenue or service charges are collected from the residents.</p>	<p>Some types of Development Exaction tools such as DCC are complex and difficult to implement.</p>

Comparative Affordable Housing Tools/ Policies

Existing OCP	Draft OCP
Density Bonus	Density Bonus
Housing Agreements	Development Cost Charge Bylaw or other cost-recovery schemes
Comprehensive Development Zoning	Assess current Bylaws options requiring developers to build affordable housing units and/or rental housing as part of development.
Secondary Suites	Secondary Suites
Small-lot zoning or reduced set-backs	To complete affordable housing plan and implementation strategy within the next 5 years.
	To consider it a priority to retain Village-owned property for the potential future development of seniors and affordable housing units. Also use the sale of village-owned land to offset the costs of developing affordable housing units.
	Support a creation of a property tax mechanism that will result in higher property taxes for non-resident home owners than for resident home owners.
	Encourage community groups or regional non-profit organizations to liaise with national or international organizations to build affordable housing units on vacant lots.

List of Tasks Needed to Implement the Draft Kaslo OCP

TASK	RESPONSIBILITY	PRIORITY
1. Review and update Land Use Bylaw (Zoning)	Village of Kaslo	High
2. Review and update the Building Design Guidelines and the Colour Design Guidelines	Village of Kaslo	High
3. Other bylaws: Review and adopt bylaws supported by this OCP, including home-based business standards, development cost charges, etc.	Village of Kaslo and Regional District of Central Kootenay	High
4. Regional Strategies: Work closely with Electoral Areas, provincial, and regional officials to improve coordination of land management decisions.	Village of Kaslo	Medium
5. Integrated Community Sustainability Plan	Village of Kaslo	Medium
6. Affordable and attainable housing strategy	Village of Kaslo	Medium
7. OCP update: every five years	Village of Kaslo	Low

Source: Smart Growth Advisory Services (2008: 51)