



Radium Hot Springs Housing Needs Report

March 17, 2022

urban
matters

VILLAGE OF **radium**
hot springs



Prepared for Village of Radium Hot Springs

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EXECUTIVE SUMMARY

Overview

The Village of Radium (“Radium”) is experiencing housing pressures. As an attractive place to live with significant nearby recreational amenities, Radium draws seasonal residents, retirees, and individuals and families who love the outdoors. Serving both seasonal and long-term residents requires a diverse range of businesses and services, which attracts workers into the community. All these factors contribute to demand for a range of housing options.

In 2019, in response to growing housing challenges across the province, the provincial government introduced changes to the *Local Government Act* requiring local governments to complete housing needs reports to better understand current and anticipated housing needs. Local governments are required to collect data, analyze trends, and present a housing needs report that will be updated every five years thereafter. These documents are intended to inform local plans and policies and provide publicly available information on housing. The Radium Housing Needs Report was prepared to meet and exceed the requirements for Housing Needs Reports outlined in the *Local Government Act*.

The Radium Housing Needs Report was prepared to help the Village, local housing stakeholders, and residents better understand housing trends and needs across housing types and income levels. This report will be used to support Village policies for housing.

Community Overview

- **The community is growing.** Between 2006 and 2016 Radium’s permanent population was relatively stable, growing from 735 residents in 2006 to 776 in 2016, a growth rate of 6% over this period. However, recently released population figures from the 2021 census show the population has grown to 1,339 residents, a growth rate of 73% from 2016, much faster growth than the provincial overall (8%). Future census releases will provide information on how demographics of the community may have changed over this period.
- **Many homeowners are seasonal residents.** Only 46% of dwellings are occupied year-round, the remainder are used primarily by seasonal residents.
- **The population is aging, and the community is an attractive retirement destination.** 46% of residents were over 55 in 2016, compared to 36% across the East Kootenay region.
- **Tourism, forestry, and mining are the most significant employers in Radium and nearby.** Accommodation and food services are the most significant source of employment within Radium itself, while outside of the Village, mining and forestry provide important sources of regional employment.

Housing Profile

- **Radium has a diverse housing stock for a community of its size.** While single-detached homes make up 50% of the housing stock, the remainder is a combination of low- to moderate-density multi-family housing, such as townhomes and low-rise apartments.
- **Most households own their home.** 84% of households owned their home in 2016.

- **Employers report they are struggling to attract staff because of the lack of seasonal and long-term rental housing.** This was a key concern identified through engagement.
- **The small number of rentals in the community means there are significant data gaps.** Engagement findings show that employers, public agencies, and non-profit service providers are reporting significant pressure in the rental market. Single income earners, such as individuals living alone and single parents, are likely facing significant challenges finding and affording rental housing in Radium.
- **Homeownership in Radium has historically been affordable compared to many communities in BC, but this appears to be rapidly changing.** Stakeholder engagement and data from BC Assessment indicate that the cost of housing has increased dramatically over the past two years.
- **There are a lack of emergency and support services in the community.** While most homelessness in Radium is hidden (couch surfing, sleeping in cars), the lack of shelter and support services makes some households extremely vulnerable, especially youth living in precarious housing or experiencing homelessness, as well as women and children fleeing violence.

Radium’s Housing Needs

Number of Units Needed to Meet Current and Anticipated Needs

Summary of Housing Need, Radium, 2022 to 2027

Type of Housing Need	Number of Dwellings or Supports
Current Need (2022)	38+*
Anticipated Homeownership (2022 to 2027)	97
Anticipated rental (2022 to 2027)	7+**
Total	142+

**Based on 2016 core housing need and estimated additional core housing need from 2016 to 2022. Most are likely homeowners and do not require additional units but may need financial support to better address their needs. It is not known how many renters are currently in need of housing but who may be living with family or living in neighbouring communities because they cannot find rental accommodation in Radium.*

***Historic rental trends do not adequately capture the need for both seasonal and long-term rental in the community. Qualitative findings from community engagement indicate that this need is more significant than statistical data for the community may signify.*

Overview of Key Needs

Tenure

Rental Housing – More rental housing, across a range of sizes and affordability levels, is needed to meet the needs of both seasonal and long-term workers. This housing supply is critical not only for renters, but also for the sustainability of employers in the community, many who are struggling to attract and retain employees because of the lack of housing. In addition to market rental, there are limited non-market housing options for households with low incomes or who require other types of supports.

Homeownership – As homeownership continues to be the primary form of housing in Radium, more options are needed for first-time homebuyers who may struggle to compete with secondary homeowners and retirees with more equity.

Demographics

Small Households – Individuals living alone and couples without children are the fastest growing households in the community. Individual renters face more challenges when it comes to housing affordability.

Workers - Employers across industries reported that workers are struggling to find housing or maintain secure housing to allow them to stay in Radium to work.

Families with Children - There is demand for greater numbers of affordable family homes, both to allow entry for young homeowners into the homeownership market and to provide long-term affordable rental housing, including pet-friendly options.

People Experiencing Homelessness - Homelessness in Radium is typically hidden as individuals and families experiencing housing crisis look to couch surfing, living out of hotels and motels, or living in temporary and precarious housing situations. There is a lack of shelter and social support in Radium to address the needs of those in housing crisis.

Seniors - Radium is experiencing a rapidly aging population that is likely to continue. Population projections anticipate that older age groups will grow while younger age groups shrink. Developing suitable housing with access to amenities will be important to prioritize to meet the needs of Radium’s growing seniors’ population.

Other Needs - Province-wide data on core housing need indicates that people with disabilities, Indigenous households, single parents, and recent immigrants are far more likely to experience core housing need, especially those who rent or are 65 and over. While there was limited information on these households to understand their specific housing needs in Radium, future housing initiatives should be attentive to the increased housing challenges facing these demographics.

Next Steps

The Radium Housing Needs Report provides the Village, local housing stakeholders, and residents information on housing needs in the community. This information can be used to support decision-making, investment, and advocacy to other levels of government.

The *Local Government Act* requires that this report is updated every five years to ensure timely access to relevant housing information.

Addressing a community’s housing needs involves the work of numerous stakeholders, including the Village, provincial and federal governments, private developments, non-profit housing providers, service agencies, and others. It is one tool in the toolbox for helping addressing housing needs in the community.

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1 INTRODUCTION

Housing data used in this report often includes technical terms. A glossary is provided at the back for reference.

1.1 Purpose

The Village of Radium (“Radium”) is experiencing housing pressures. As an attractive place to live with significant nearby recreational amenities, Radium draws seasonal residents, retirees, and individuals and families who love the outdoors. Serving both seasonal and long-term residents requires a diverse range of businesses and services, which attracts workers into the community. All these factors contribute to demand for a range of housing options.

In 2019, in response to growing housing challenges across the province, the provincial government introduced changes to the *Local Government Act* requiring local governments to complete housing needs reports to better understand current and anticipated housing needs. Local governments are required to collect data, analyze trends, and present a housing needs report that will be updated every five years thereafter. These documents are intended to inform local plans and policies and provide publicly available information on housing. The Radium Housing Needs Report was prepared to meet and exceed the requirements for Housing Needs Reports outlined in the *Local Government Act*.

The Radium Housing Needs Report was prepared to help the Village, local housing stakeholders, and residents better understand housing trends and needs across housing types and income levels. This report will be used to support Village policies for housing.

1.2 Process

To understand local housing needs, this report relies on statistical data on demographics and housing, as well as feedback from a range of stakeholders with perspectives on housing. Statistical information includes data from sources such as Statistics Canada, BC Housing, BC Assessment, and Village data. Table 1 shows a summary of engagement methods and participants. A full summary of engagement findings and list of participants can be found in the appendix.

Table 1 Engagement Process

Engagement Method	Participants	When
Stakeholder Interviews	7 individuals were interviewed from a range of sectors, including social services, non-profit housing, local government services, and employers	January 2022
Focus Group with Business Owners and Employers	12 businesses and organizations were represented in focus group feedback	February 2, 2022
Focus Group with Developers and Builders	9 builders and developers were represented in focus group feedback	February 2, 2022

1.2.1 Data Limitations

Provincial legislation requires the collection of approximately 50 kinds of data. All the required data was sought for Radium; however, due to the small size of the community, some data was unavailable. For example, Statistics Canada regularly suppresses detailed income information for small communities because of privacy concerns and CMHC rental market information is unavailable due to the small number of purpose-built rentals in the community.

Population and dwelling projections were prepared for Radium and are used in this report. While projections are a useful tool for understanding how trends may evolve based on historic growth, they are not predictions. The actual growth of population and dwellings in Radium is dependent on numerous factors that may not be known at the time projections were prepared or cannot be factored in based on data limitations. For example, national economic trends, emerging or declining industries, and changing preferences can all impact population growth and housing demand. Significant events, such as the COVID-19 pandemic, can also shift trends rapidly.

1.3 Local Policy Context

Housing development in the community is guided and regulated by a range of policy documents, the most important being the Official Community Plan (OCP) and Zoning Bylaw (No. 338, 2007). The OCP sets the long-term vision for the community and guidelines for how land should be development, while the Zoning Bylaw specifies how parcels in different zones can or cannot be used. The Village is currently in the process of reviewing and updating the Zoning Bylaw. Key directions from the OCP are provided below as well as a summary of other relevant documents. Radium's Housing Needs Report is intended to be used to support future updates to these guiding documents.

1.3.1 Official Community Plan

The OCP, first adopted in 2002 and amended in 2013, establishes a vision for growth that highlights the need to pursue affordable housing options that meet the needs of both permanent and recreational residents. The OCP identifies the need to develop creative and affordable housing options for the local workforce, families, and senior residents. The OCP includes benchmarks to monitor how well Radium is adhering to their planning principles, including the provision of a broad spectrum of housing type and affordability. Section 3 of the OCP, "Building a Sustainable Community", outlines the Villages goals, strategies, and policies related to housing. These are highlighted below.

Goals

- Maintain housing choice, diversity, and affordability.
- Provide opportunities for affordable housing.
- Consider Zoning Bylaw changes that will allow for construction of lower cost single family dwelling units.
- Support and consider Zoning Bylaw changes to promote the development of 'age friendly' and 'age in place' facilities.

Strategies

The OCP strategies and policies highlight the need for more diversity of housing options to meet the needs of an aging population and other household types through appropriate zoning and land use regulations, review and potential amendment of servicing standards, and policies that promote the development of secondary suites, duplexes, and triplexes.

1.3.2 Other Policy Documents

Village regulations related to planning and development are set out in a series of bylaws and guides, including the Building and Plumbing Bylaw, Fees and Charges Bylaw, Development Cost Charges Bylaw, Building Permit Guide, Development Permit Guide, and others.¹

In 2021, the Village introduced the Short-Term Rental Business Regulation Bylaw outlining how short-term rentals would be regulated moving forward. This bylaw stipulates that short term rental businesses are not permitted to operate in the Village without acquiring a license for business operations. Licenses can be purchased through the Village and must be updated annually. Regulation of short-term rental businesses includes the requirement of guest services support, and conspicuous display of the license on the premise.

1.3.3 Other Relevant Documents

The State of the Basin program, supported by the Columbia Basin Rural Development Institute at Selkirk College, is an indicator monitoring initiative to provide both regional and community data to help inform decisions that lead to greater wellbeing. The program has been ongoing since its initiation in 2012 and provides information on Radium as a distinct community and how it is situated within the broader regional community landscape.

The State of the Basin provides community profiles that highlight various indicators, including those that fall under economic, social, cultural, and environmental research areas. The latest [Community Profile Report for Radium Hot Springs](#) was produced in 2020, and may be a useful resource in addition to the Housing Needs Report.

1.4 Document Structure

This document is organized as follows:

CHAPTER	CONTENT
Section 1 – Introduction	<ul style="list-style-type: none"> Overview of the purpose of Radium’s Housing Needs Report, the process for collecting data and engagement stakeholders, provincial requirements, and the local policy context.
Section 2 – Community Overview	<ul style="list-style-type: none"> Key data on Radium’s population to provide context for this report, including projected population growth.
Section 3 – Housing Profile	<ul style="list-style-type: none"> Summary of data related to Radium’s housing stock, including structure type, rental and non-market rental stock, sales prices, homelessness, and affordability.
Section 4 – Housing Need	<ul style="list-style-type: none"> Estimated of current housing need and anticipated housing need over the next five years.
Section 5 – Summary and Next Steps	<ul style="list-style-type: none"> Summary of needs and potential next steps.

¹ For more information, see <https://radiumhotsprings.ca/village-office/documents-centre/>.

2 COMMUNITY OVERVIEW

This section provides an overview of demographic and economic trends for the community, primarily based on census data. Trends in population growth, age, household types, incomes, and other factors play an important role in the housing needs of a community. The information presented in this section is primarily based on 2016 census data as the full dataset for the 2021 census was not yet released at the time this report was written. Early 2021 population data was available and is incorporated where relevant (total population, total private dwellings, and private dwellings occupied by usual residents).

2.1 Population

Between 2006 and 2021 Radium's permanent population was relatively stable, growing from 735 residents in 2006 to 776 in 2016, a growth rate of 6% over this period. By 2021, however, the Village reached 1,339 residents, a growth rate of 73% from 2016, much faster growth than the provincial overall (8%). Future census releases will provide information on how demographics of the community may have changed over this period.

At this time, it is unclear how much of this growth is pandemic-driven (e.g., increased ability of professionals to work remotely), how many new residents have moved to Radium permanently, and how many previously seasonal residents are now calling Radium home. If the population increase is primarily driven by work-from-home opportunities allowed during the pandemic, for example, the pace of growth is unlikely to continue. However, given the uncertainty surrounding the population growth rate, Radium should remain appraised of the local housing context to best respond to changing housing needs in the community.

2.1.1 Usual Residents

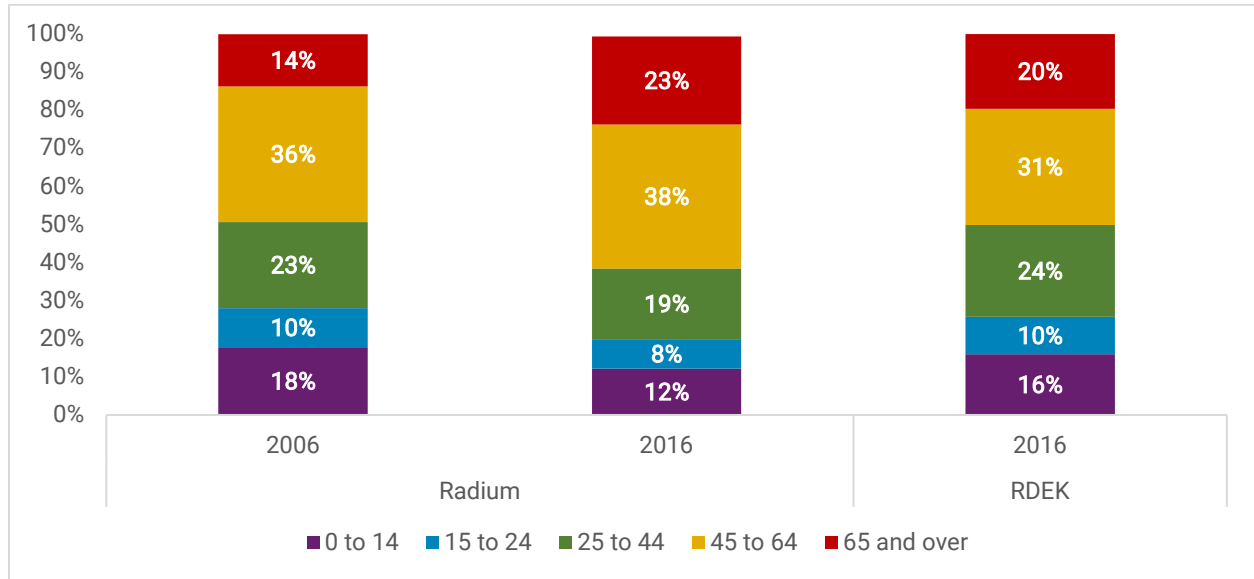
In addition to the permanent population (usual residents), the Village has a high proportion of seasonal residents that would not be counted as part of census data. In 2016, only 347 of the 876 private dwellings were occupied by usual residents (40%). By 2021, this jumped to 634 out of 1,366 (46%).

2.2 Age

Radium is experiencing a rapid aging trend (Figure 1). The Village has an older population, with 46% of residents over the age of 55, compared to 36% of RDEK residents and 40% of BC residents.

Across focus group engagement sessions, participants reflected that Radium is an attractive destination for those seeking retirement. The trend of people moving from other areas to settle and retire in Radium contributes to the high proportion of residents in higher age brackets.

Figure 1 Population Growth, Radium and RDEK, 2006 - 2016



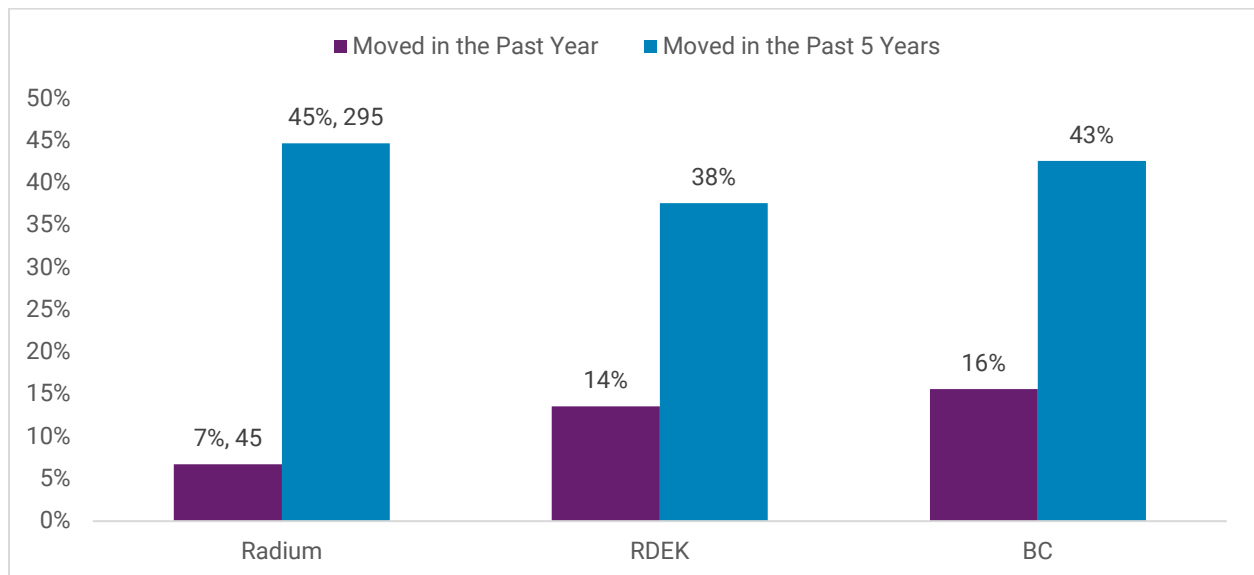
Source: Statistics Canada Census Program, Census Profile 2011, 2016

2.3 Recent Movers

Figure 2 below shows the proportions of people who moved in Radium, RDEK and BC over the past year, and within the past five years. This data counts residents who were at a different address than one year and five years earlier, including both those who moved within the community and who move to Radium from other parts of BC, Canada, or the world.

In the previous year, 7% of Radium residents had moved, compared to 45% over the previous five years. Short-term moving rates for Radium were much lower than for the region and province, though longer-term moving rates were slightly higher.

Figure 2 People who have moved in the past year, and the past five years, Radium, RDEK, and BC, 2010 - 2015

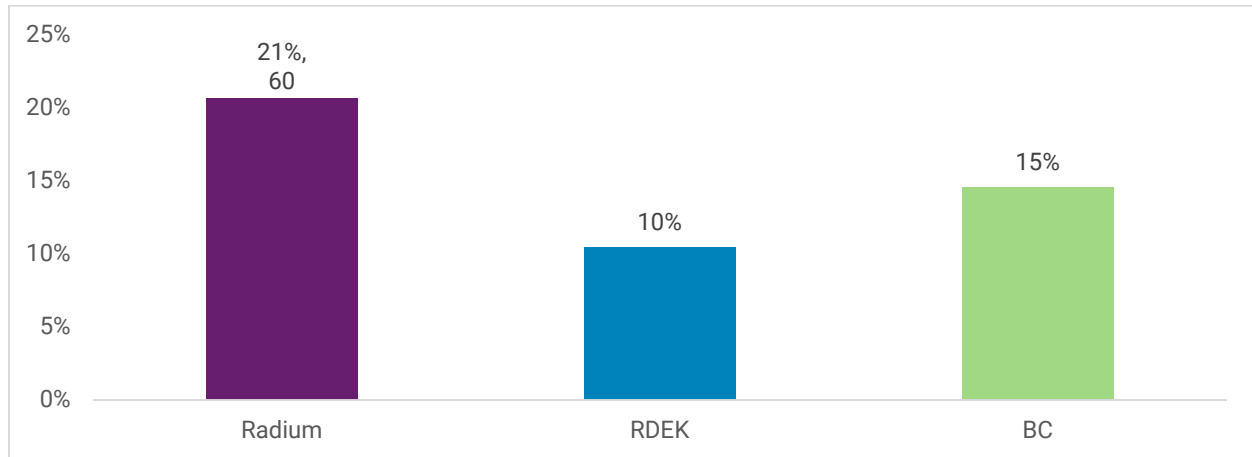


Source: Statistics Canada Census Program, Census Profiles 2016

2.4 Households

Between 2006 and 2016, Radium experienced a 21% increase in private households, more than doubling the percent change of private households occurring in the broader region. By comparison, households in BC experienced a 15% change in private households.

Figure 3 Percent Change in Private Households, Radium, RDEK, and BC, 2006 - 2016

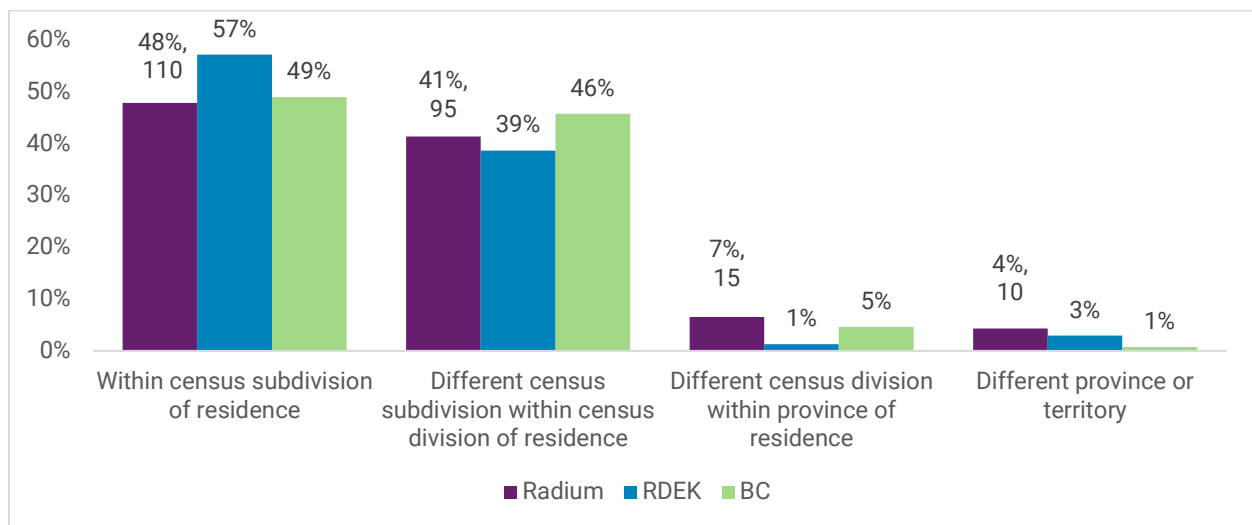


Source: Statistics Canada Census Program, Census Profiles 2006, 2011, 2016

2.5 Employment & Labour Force

Most Radium residents commute locally between their place of residence and their usual place of work. 48% work within Radium (within census subdivision of residence) and 41% work within the region (difference census subdivision within census division of residence). A small proportion of residents work elsewhere in the province or in a different province, at a slightly higher rate than residents in the region and province.

Figure 4 Commuting Destination, Radium, RDEK, and BC, 2016

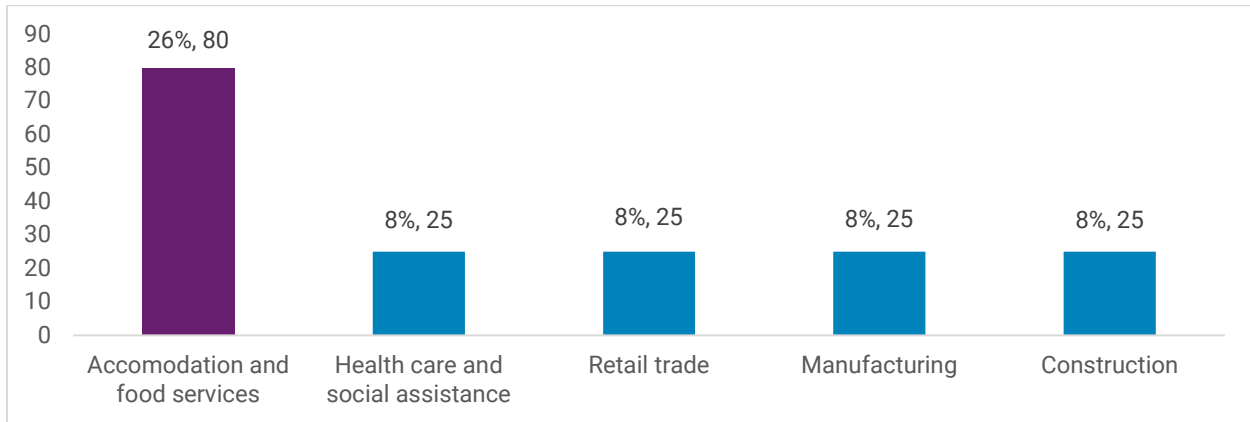


Source: Statistics Canada Census Program, Census Profiles 2016

Accommodation and food service industry is the most significant employer of residents in Radium, employing 26% of the labour force and reflecting the role of tourism in the community (Figure 5). Note that these figures don't count how many residents of neighbouring communities work in Radium.

Focus group participants noted that some major regional employers may not be reflected through the census data as their operations are based outside of Radium's boundaries. Canfor, in addition to work at the sawmill, provides truck driver, logging contractor, and other spin-off employment opportunities. Baymag Inc., a mining company, is another regional employer that draws workers to the area.

Figure 5 Labour Force by Industry Area – Top 5, Radium, 2016

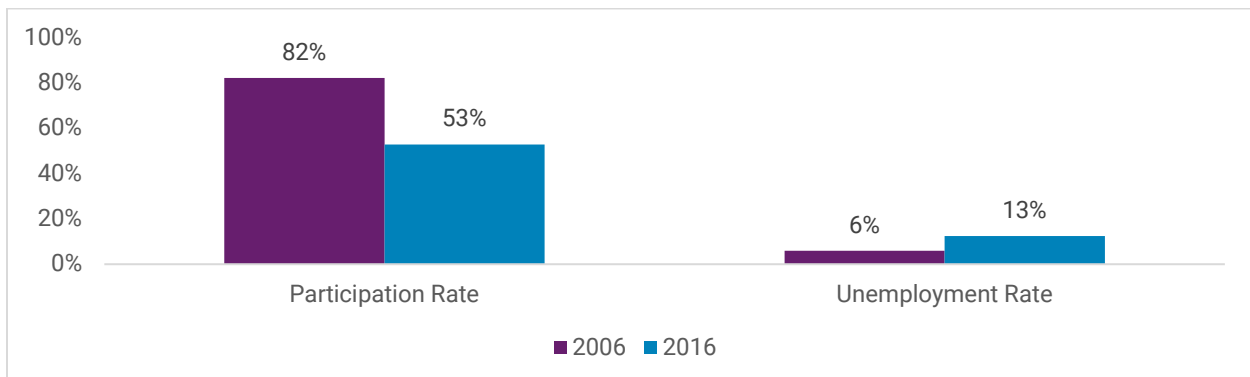


Source: Statistics Canada Census Program, Census Profiles 2016

The participation rate shows the percentage of adults 15 and over who are in the labour force, that is either employed or unemployed but seeking work. It does not include those who are unemployed but not seeking work, including retirees, stay at home parents, or individuals who have given up seeking work. The unemployment rate reflects the proportion of people in the labour force who are not working but available and seeking work.

Figure 6 shows the labour participation rate and unemployment rate for Radium in 2006 and 2016. There was a significant drop in the labour participation rate over this period, from 82% in 2006 to 53% in 2016. The unemployment rate more than doubled, from 6% in 2006 to 13% in 2016. This figure reflects significant shifts in the labour market. An aging population is likely driving lower labour participation. However, the rise in unemployment also indicates reduced work opportunities. Because of the community's reliance on tourism and resource-based employment, significant fluctuations in the unemployment rate may be more common than in other communities.

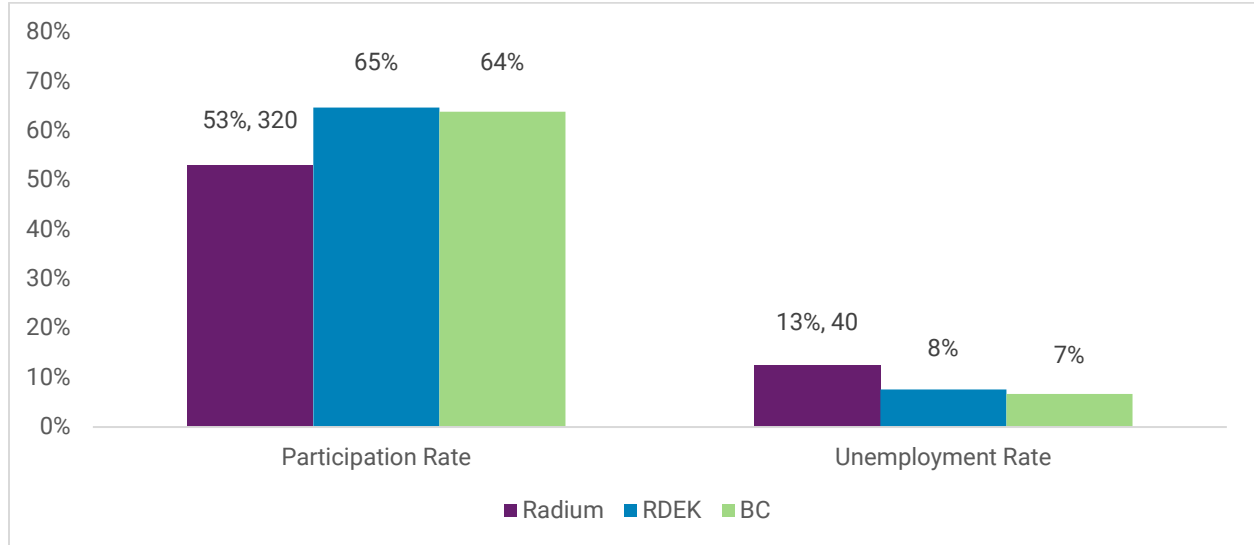
Figure 6 Labour Force Participation Rate, Radium, 2006-2016



Source: Statistics Canada Census Program, Census Profiles 2006, 2016

Figure 7 below situates Radium’s participation rate in comparison to the region and the province. Radium’s participation rate was approximately 10% lower by comparison and the unemployment rate in the Village was comparatively higher, nearly doubling the provincial rate.

Figure 7 Labour Force Participation Rate Comparison, Radium, RDEK, and BC, 2016

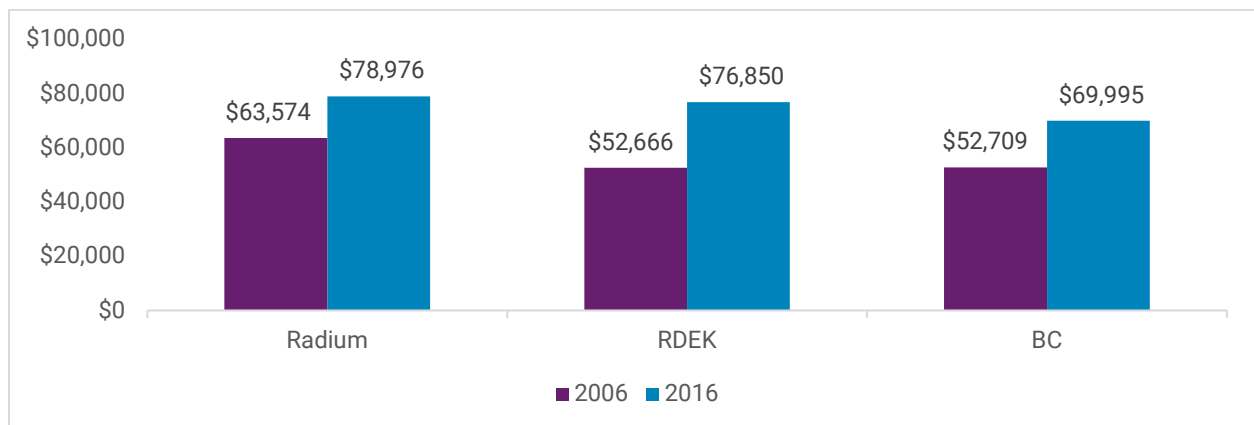


Source: Statistics Canada Census Program, Census Profiles 2016

2.6 Household Median Income

From 2006 to 2016, the median before-tax household income of Radium was consistently higher than in the region and the province. However, the median household income in Radium appeared to grow slower over this period. The region, for example, saw a 46% increase in median household income over this period while Radium saw a 24% increase.

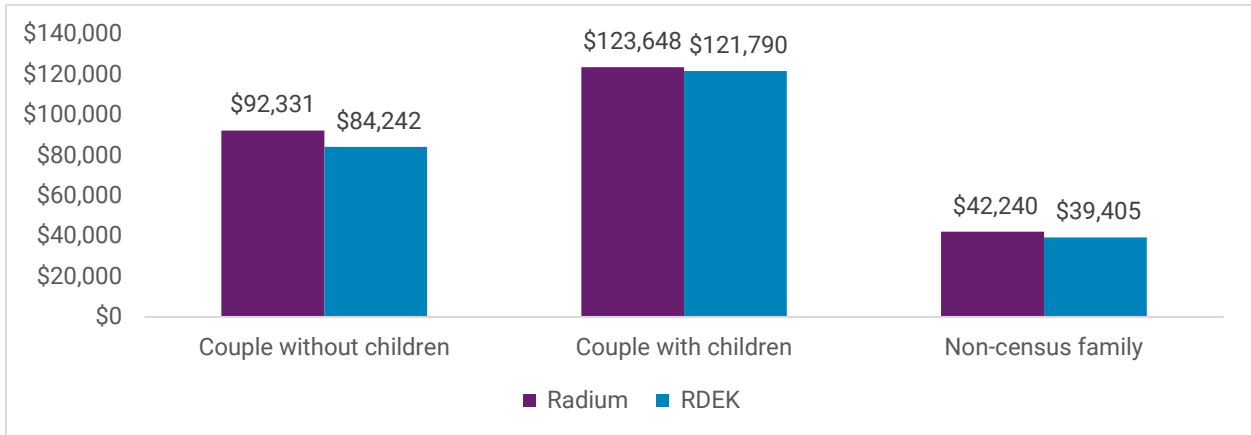
Figure 8 Median Household Income, Before Tax, Radium, RDEK, and BC, 2006-2016



Source: Statistics Canada Census Program, NHS Profile 2011, Census Profiles 2016

Median household income is higher across household types in Radium than for the region. The biggest difference in incomes between Radium and the region is couples without children; the median household income for this household type was just over \$8,000 higher than for the region.

Figure 9 Median Household Income by Household Type, Radium, RDEK, and BC, 2016*



Source: Statistics Canada Census Program, Data Table 98-400-X2016099

*Income data is not available for lone parents due to small sample size.

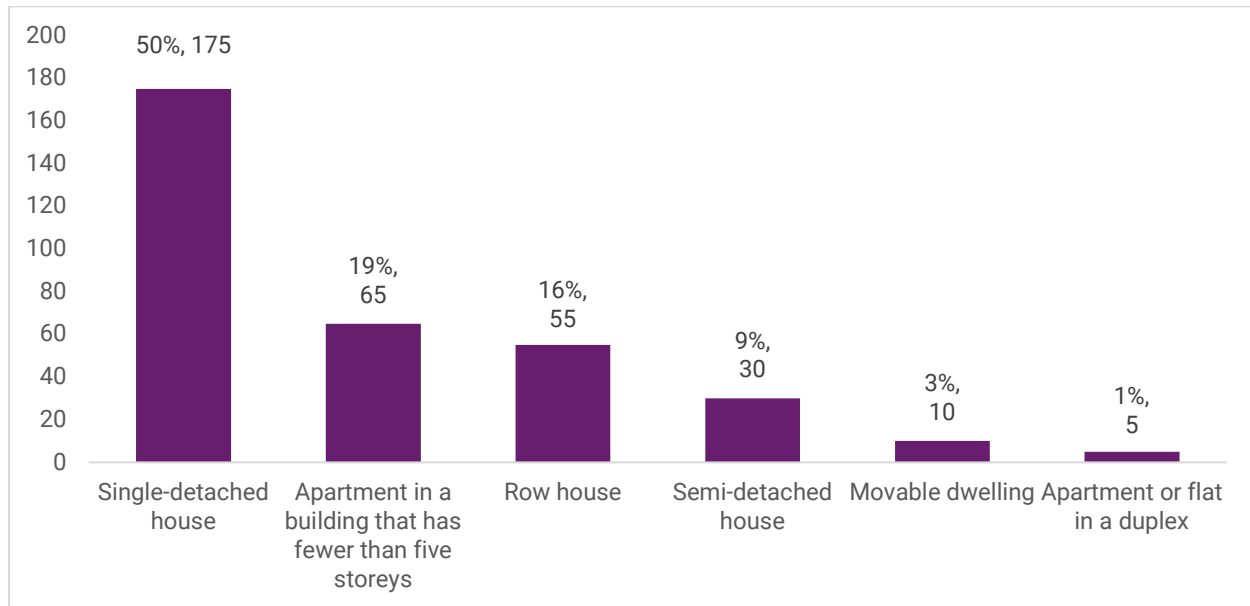
3 HOUSING PROFILE

This section provides an overview of community housing stock, trends, and indicators of housing need.

3.1 Overview of Housing Stock

Figure 10 shows Radium's housing stock in 2016. The housing stock in the community is made up of low- and moderate-density building types. Despite its small size, Radium has a diverse mix of housing forms, something that was highlighted by the development community in focus groups.

Figure 10 Structural Type by Dwelling, Radium, 2016



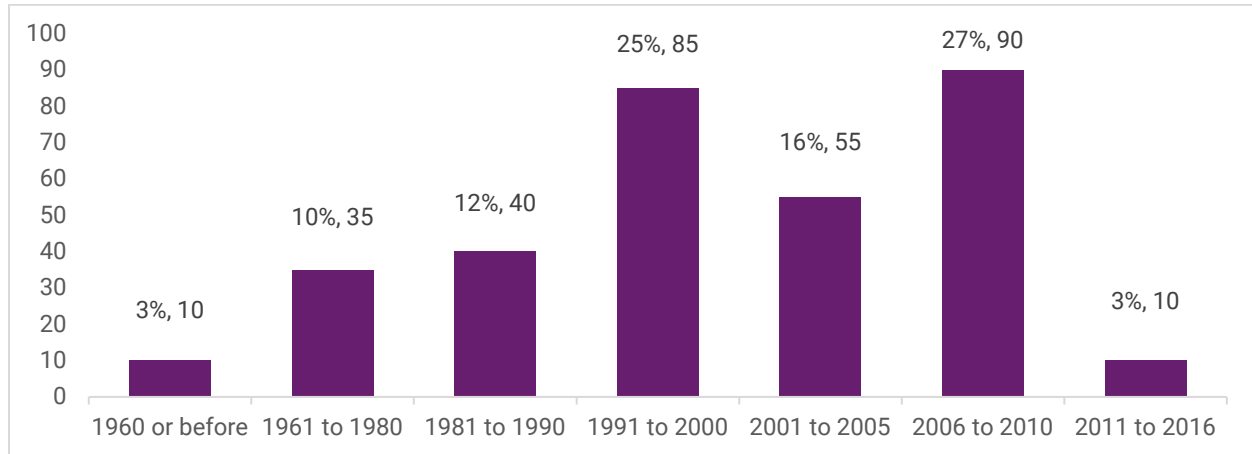
Source: Statistics Canada Census Program, Census Profiles 2016

*The category 'Movable dwelling' includes mobile homes and other movable dwellings such as houseboats, recreational vehicles, and railroad cars.

**Apartment or flat in duplex refers to homes with secondary suites and accounts for both the home and the secondary suite.

Figure 11 shows dwellings in Radium by period of construction. 71% of Radium's homes were built after 1990, reflecting a younger housing stock. While housing condition may be affected by many factors, a younger housing stock is generally associated with homes in better condition and in need of fewer repairs than communities with older housing stock.

Figure 11 Dwellings by period of construction, Radium, 2016

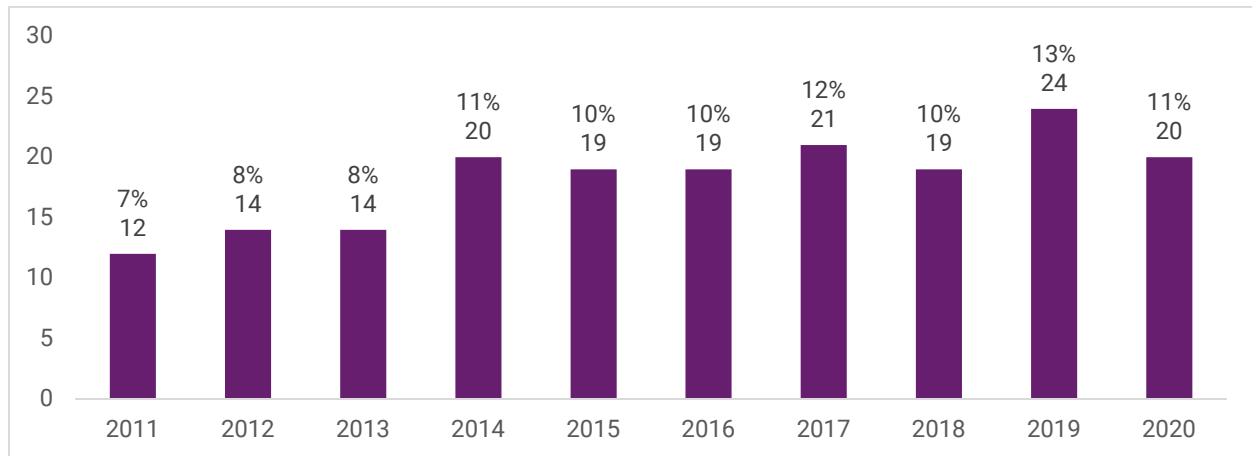


Source: Statistics Canada Census Program, Census Profiles 2016

3.1.1 Development Trends

Figure 12 shows net building permits issued over the ten-year period of 2011 to 2020, averaging 18.2 building permits per year. Trends show that building permits increased from 2013 to 2014 and held steady thereafter at 19-20 building permits per year, with a high of 24 in 2019.

Figure 12 Net Building Permits, Radium, 2011 to 2020



Source: Village of Radium Hot Springs, 2021

Note: Figures in this ground account for building permits issued net demolition permits.

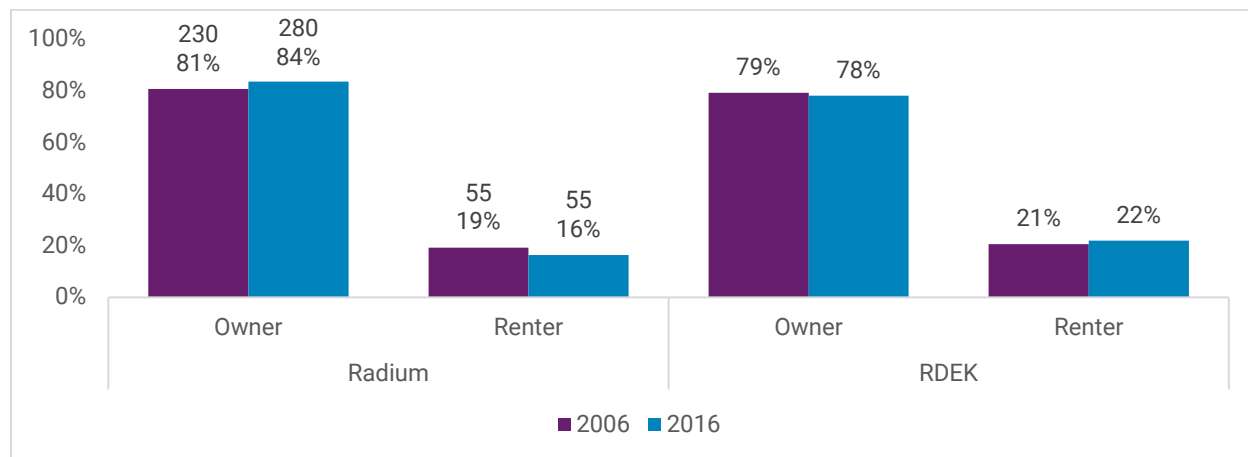
3.2 Tenure

Figure 13 shows that Radium is a community of homeowners, with 84% of households owning their home in 2016, compared to 78% in the region overall. Homeownership increased from 2006 to 2016 in Radium, while it decreased slightly in the region overall.

While these figures show a relatively small number of renter households in Radium, this data may be misleading as it likely does not account for seasonal renters who may come to Radium for work for several months of the year. These figures likely underestimate the true number of households who rent in the

community. The small number of renter households captured in this data, however, mean that there is extremely limited data on renter households and the rental market in Radium. This is the most significant data limitation of this Report and will be discussed in later sections.

Figure 13 Households by Tenure, Radium and RDEK, 2006- 2016



Source: Statistics Canada Census Program, Census Profiles 2006, 2016

3.2.1 What We Heard

This section summarizes feedback from interviews and focus groups about the overall housing supply in Radium.

- **There is a lack of affordable housing supply, with a particular shortage of rental housing, single-family bungalow homes, and one-bedroom units.** Singles, couples, seniors looking to downsize, families, and households with pets were identified as having challenges finding affordable housing.
- **There is a lack of housing for low-income demographics including those that are underemployed and paid a minimum wage.** The minimum wage has not kept up with the ongoing rise in housing costs.
- **Radium is experiencing increased pressure on the housing market as more people move to the community.** This includes those looking to purchase secondary vacation homes, retirees, professionals who work remotely, young families, and seasonal workers.
- **Radium shares similar housing challenges to other resort communities, with housing not being built to meet the needs and affordability levels of residents.** Compounding factors influencing the housing market include the lack of buildable land, high cost of land and construction materials, and high market resale value potential. A better balance is needed between the secondary and vacation home being built, and housing stock that would be in service of residents (e.g., low-income housing, affordable rental housing, and housing for affordable homeownership).
- **Workers across a range of industries are leaving Radium due to the lack of available housing supply at different affordability levels.** This impacts the level of service delivery throughout the community. Businesses are needing to choose between limiting their business (due to lack of staff capacity) or finding creative solutions to invest in and provide housing for staff accommodations.
- **Developers are challenged by accessing enough capital needed to support the delivery of affordable housing in Radium.** In smaller communities such as Radium, credit unions lack the capital needed to support development and larger banks may be hesitant to lend to projects. Subsidies provided through

non-profit housing organizations such as CMHC and BC Housing are not enough to help offset costs of development.

- **Bylaw restrictions can impede housing development.** For example, limitations on building heights can limit the ability of developers to provide more affordable options.

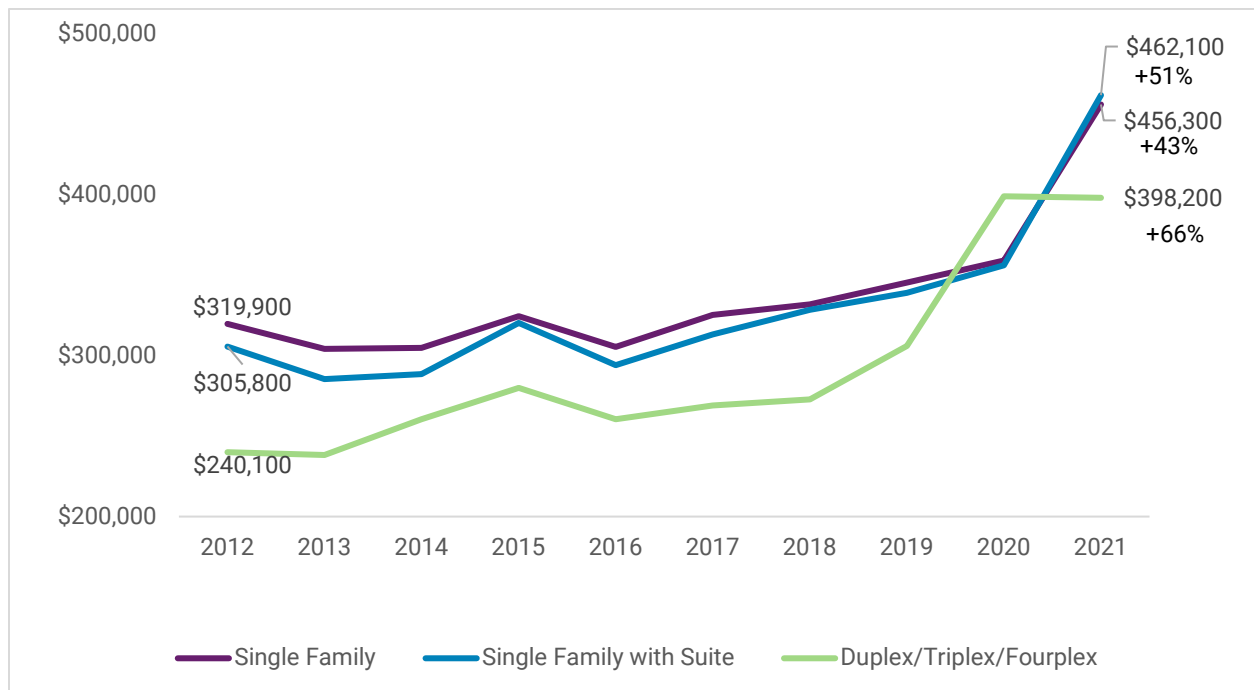
3.3 Homeownership

This section analyzes trends in the affordability of homeownership in Radium.

Radium is a community of homeowners with most households owning their home. Because of the recreational amenities near Radium, the community faces housing demand from both year-round residents and secondary homeowners, as reflected in the usual residents data which shows that only 46% of dwellings in 2021 were occupied by year-round residents.

Figure 14 and Figure 15 show median assessed values for different dwelling types in Radium from 2012 to 2021. This data shows significant increases in assessed values over the past few years, with several key housing types (single family, single family with suite, townhouse, and condominium) seeing a marked increase between 2020 and 2021. Median sales prices were not available due to data quality issues; however, consultation with BC Assessment confirmed that the assessed value figures shown here mirror the sales market. Focus group and interview participants reflected that this recent jump in prices was putting pressure on housing affordability.

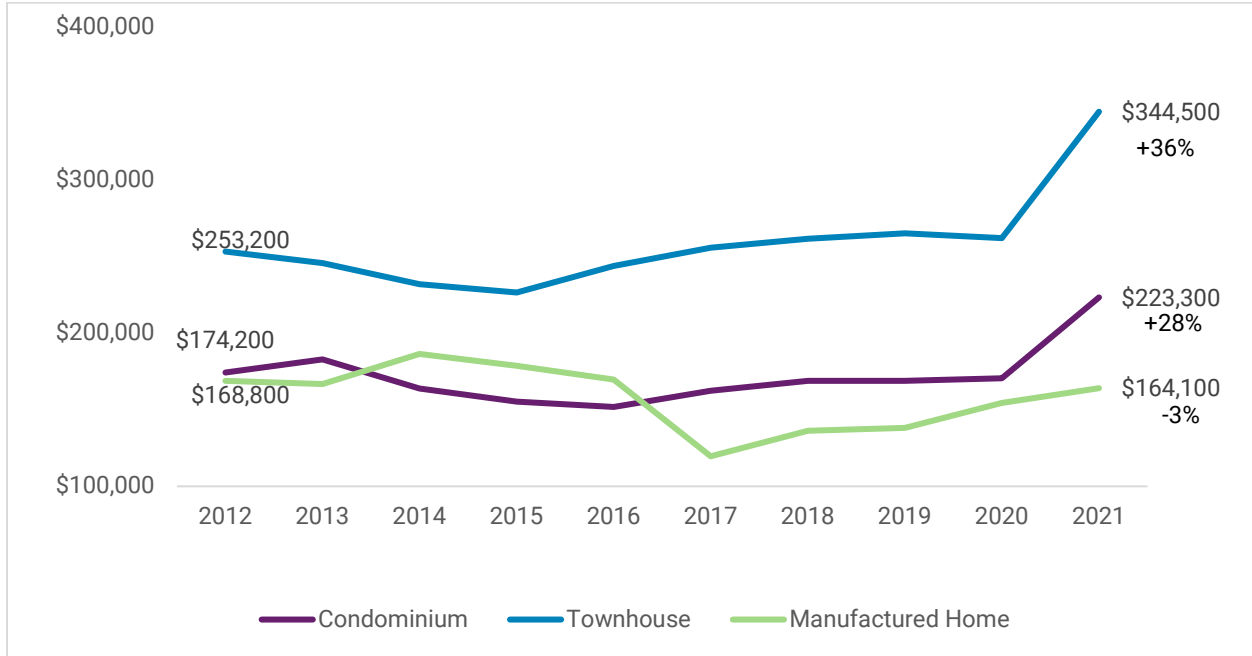
Figure 14 Median Assessed Values for Single Family, Single Family with Suite, and Duplex/Triplex/Fourplexes, Radium, 2012 to 2021 (July Valuations)



Source: BC Assessment, 2022.

Note that figures have been rounded.

Figure 15 Median Assessed Values for Condominiums, Townhouses, and Manufactured Homes, Radium, 2012 to 2021 (July Valuations)



Source: BC Assessment, 2022.

Note that figures have been rounded.

3.3.1 Affordability Gap Analysis

Two types of affordability gap analyses were completed to understand how Radium’s household incomes compare with the cost of owning a home in the community.

The first affordability analysis looks at whether median-earning households can afford the median and average shelter costs in the community. Table 2 compares these shelter costs with what is affordable for households earning the median household income. The data in this table draws from the 2016 census. This initial analysis indicates that median household incomes are more than enough to afford median and average shelter costs. However, these shelter costs include everyone, including residents who have owned their homes for decades and paid off their mortgages. Because of this, it cannot be read as typical homeownership costs. For those who have purchased recently or are first-time homebuyers, the monthly cost of owning is likely far higher and are more accurately captured in the second affordability analysis shown below.

Table 2 Owner Affordability Gap Analysis #1, Radium, 2016

Household Type (2016 Median Household Income)	Affordable Monthly Housing Costs	Monthly Median Shelter Costs	Monthly Average Shelter Costs
		\$743	\$995
Difference			
Couples without Children (\$92,331)	\$2,308	\$1,565	\$1,313
Couples with Children (\$123,648)	\$3,091	\$2,348	\$2,096
Non-Census Families (\$42,240)	\$1,056	\$313	\$61

The second affordability gap analysis compares Radium’s median household incomes with the cost of being a new homeowner as of 2021. This analysis more accurately reflects current housing costs but is only one possible scenario to highlight general affordability. Actual household situations will vary widely from the amount of the down payment to actual mortgage interest rate. This analysis uses the following data and assumptions:

- 2021 median assessed values from BC Assessment for single family dwellings; duplexes, triplexes, and fourplexes; townhouses; and condominiums (see Figure 14 and Figure 15).
- Mortgage payments were calculated based on a 10% down payment with 3% interest rate, amortized over 25 years.
- Water and sewer costs were based on the Village’s 2016 rates. Monthly cost estimates ranged from \$46 to \$54.
- Hydro costs were based on average BC Hydro estimates. Monthly cost estimates ranged from \$75 for apartments to \$150 for single-family dwellings.
- Property tax calculations were based on 2021 rates in Radium; monthly property taxes ranged from \$66 to \$139.
- Home insurance costs were based on online insurance provider estimates. Monthly home insurance cost estimates ranged from \$31 to \$187.
- Strata fees for townhouse and rowhouses, as well as condominiums, were based on local real estate data in Radium. ² Strata fees were estimated at \$450 for townhouses and \$400 for condominiums.
- Household median income data is not yet available for 2021. To account for this, 2021 owner median income was estimated based on the growth in incomes between 2006 and 2016.

Income data broken down by renter and owner households is not available for Radium due to the small community size. However, as 84% of households owned their home in 2016, the median household income largely reflects owner incomes and is used in this analysis.

² [Radium Hot Springs Real Estate Listings & Community Information \(rockieswest.com\)](https://www.rockieswest.com)

Table 3 shows the results of this affordability analysis and the difference between the estimated monthly cost of an average home, and what is affordable for median income-earning households. Generally, average sales prices are affordable for couples with and without children. The greatest affordability challenge is reflected in individuals living alone; the median household income for this household type is inadequate to afford the average price of any of the dwelling types. Median household income for single parent households was unavailable and is typically far lower than couple incomes.

Table 3 Owner Affordability Gap Analysis #2, Radium, 2021

Household Type	2021 Median Household Income	Affordable Monthly Housing Costs	Single-Family Dwelling	Duplex / Triplex / Fourplex	Townhouse	Condominium
Estimated monthly housing costs based on average sale prices (2021)			\$2,498	\$2,174	\$2,386	\$1,610
Difference between actual cost of housing and median household incomes.						
Couples without Children	\$102,909	\$2,573	\$75	\$399	\$187	\$963
Couples with Children	\$137,814	\$3,445	\$947	\$1,271	\$1,060	\$1,836
Individuals Living Alone (Non-Census Family)	\$47,079	\$1,177	(\$1,321)	(\$997)	(\$1,209)	(\$433)

3.3.2 What We Heard

Much of the feedback heard about the overall housing stock in Radium reflects the needs of the homeownership market.

- **Pressure on Radium’s homeownership market is coming from a diverse range of households**, including those purchasing secondary vacation homes, retirees, professionals who work remotely, young families, and seasonal workers.
- **Radium shares similar housing challenges to other resort communities.** A better balance is needed between the secondary and vacation homes being built, and homeownership options for year-round residents.
- **The lack of homeownership options particularly impacts working families.** Employers reported that attracting even highly paid workers was a challenge due to limited supply.
- **Much of the housing stock is owned by higher-income and out-of-province residents.** Those coming from other parts of the country can often pay higher prices than locals.
- **For residents seeking long-term housing options in Radium, housing contractors have seen strong demand for bungalow homes.** Homes requested are approximately 1,200 to 1,300 square feet with basements and access to outdoor space. This is different from trends years ago, where people sought larger home residences.

3.4 Rental Housing

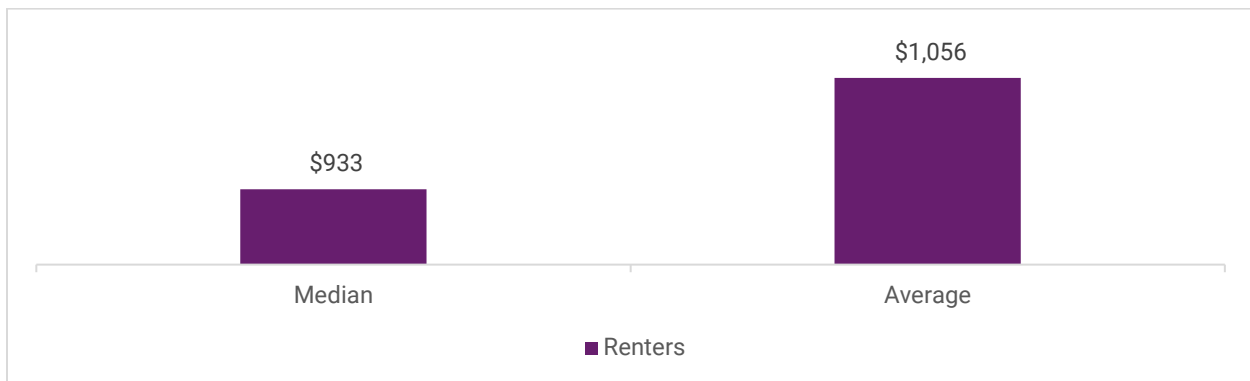
This section analyzes trends in the supply and affordability of rented homes. To help facilitate rental housing development, the Village is exploring housing policy initiatives to encourage development of rental unit types such as carriage housing and secondary suites. Due to its size, housing policy in the Village of Radium must consider limitation factors such as parking space with respect to development and zoning.

Purpose-built or primary rental housing refers to privately initiated apartment structures intended to increase the supply of rental units; whereas secondary rental market housing describes rental units that were not originally purpose-built for the rental market, such as secondary suites or carriage homes.

There is extremely limited data on renter households in Radium. Village records indicate that there are only eight purpose-built rental units in Radium. CMHC does not provide rental market data for Radium because of the size of the community and small number of rental units.

The 2016 census reports that approximately 55 households in Radium rented their homes, meaning at least 47 households are renting in the secondary rental housing, including secondary suites and rented homes. This is considered a minimum number because it is likely that the number of renter households in Radium has grown since 2016.

Figure 16 Monthly Median and Average Shelter Cost for Rented Dwellings, Radium, 2016



Source: Statistics Canada, 2016 Census of Population.

3.4.1 Non-Market Housing and Rental Assistance

Provincial non-market rental housing data shows a total of five households in Radium receiving rental assistance in the private market. BC Housing data shows that the RDEK has a total of 296 subsidized housing units, with the majority located in the City of Cranbrook.

Radium is a small community and does not have an emergency shelter or transitional supportive housing for individuals experiencing homelessness.

Radium does not have assisted living or residential care for seniors. These types of dwellings and services are provided in larger nearby communities, such as Cranbrook, Invermere, Fernie, and Golden.

FamilyDynamix reports that approximately 100 people are waiting for non-market housing in the region they serve. While Radium's population is small in relation to the region as a whole, it does indicate a limited supply of non-market housing options that affects Radium residents with low incomes or who require other types of housing supports.

3.4.2 Affordability Gap Analysis

A rental affordability gap analysis was completed for Radium based on median household incomes and average and median shelter costs in 2016. Please note that because of limited data on the rental market in Radium, a current affordability analysis could not be completed. While this information presented here gives an overall impression of rental affordability, it does not take into account current rental costs which are typically far higher than median and monthly shelter costs as this data includes renters who have been in their homes for many years and have been relatively sheltered from major increases typically seen in rental markets. Stakeholders reported that renting in Radium is far more expensive than reflected in the median and average shelter costs reported here. Anecdotally, stakeholders reported that a studio motel room could be rented in the off-season for \$1,000 to \$1,200 a month and that long-term rental units were renting at \$1,600+ per month.

Median household income broken down by renter and owner households is not available for Radium. However, in most communities renter household income is approximately half that of owner household income. As most households own their home, the community's overall median household income is used as owner household income, and 50% of that amount is used to estimate renter household income. This is an imperfect calculation but allows us to provide a general assessment of affordability.

Table 4 shows the results of this analysis. Generally, median and average shelter costs for rented dwellings are affordable for couples with and without children who rent. Median household income for single parent households was unavailable and is typically far lower than couple incomes. As with homeownership, individuals living alone face the greatest affordability challenge in the community, with the median income falling far short of being able to afford median and average shelter costs.

Table 4 Renter Affordability Gap Analysis, Radium, 2016

Household Type (Estimated 2016 Median Household Income for Renters)	Affordable Monthly Housing Costs	Monthly Median Shelter Costs	Monthly Average Shelter Costs
		\$933	\$1,056
Difference			
Couples without Children (\$46,166)	\$1,154	\$221	\$98
Couples with Children (\$61,824)	\$1,546	\$613	\$490
Non-Census Families (\$21,120)	\$528	(\$405)	(\$528)

Source: Statistics Canada, Census, 2016. Median household incomes have been modified as described above.

3.4.3 Short-Term Rentals

There are a significant number of short-term rental units in Radium, reflecting the key role of tourism in the community. Table 5 shows data on active short-term rental units in Radium over three summers (2019 to 2021). These numbers provide a point-in-time reference, drawing data from online short-term rental booking platforms, Airbnb and Vrbo. Note that hotel and motel owners are increasingly advertising rooms on these rental booking platforms which may inflate the number of units captured in the short-term rental unit data.

Table 5 shows there was a dip in active rentals in 2020, reflecting early months of the COVID-19 pandemic, but that short-term rentals in the community are growing. A breakdown of rentals in December 2021 showed that 81% were for the entire home, while 19% were for a private room in a home. Figure 17 shows

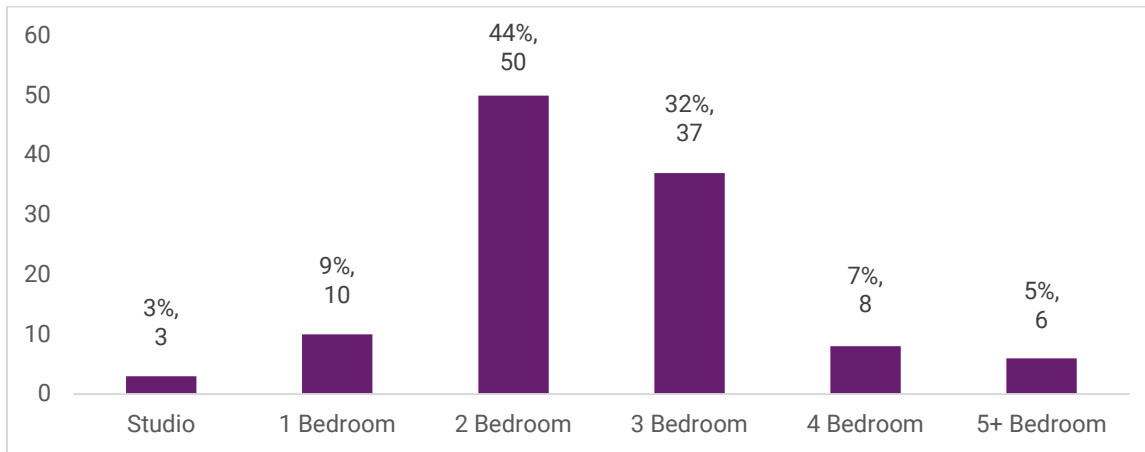
the distribution of unit sizes among short-term rentals, as of December 2021; 76% of units are two- and three-bedroom units.

Table 5 Active Short-Term Rentals, Radium, 2019-2021

Date	Active Rentals (Units)
Summer 2019	146
Summer 2020	134
Summer 2021	186

Source: AirDNA

Figure 17 Short-Term Rentals Unit Sizes, Radium, December 2021



Source: AirDNA, 2021.

3.4.4 What We Heard

Rental housing was one of the most significant gaps identified through interviews and focus groups.

- **Long-term and seasonal rental housing is needed to support the workforce.** For individuals and families who move to Radium permanently, long-term rental is needed. However, many workers live in the community for only part of the year so seasonal rentals (e.g., through the summer months) are also needed.
- **There are few incentives to rent properties long-term.** Short-term rentals allow high profits and allow the owner use of the property. Potential long-term landlords may fear negative experiences with renters and feel constrained the obligations of the Residential Tenancy Act.
- **It is difficult to attract investors for affordable rental housing developments due to the low rate of return on rental properties.** This challenge is exacerbated by the high cost of construction and building materials, and the cost of land.
- **Many landlords prefer to operate short-term rentals (e.g., Airbnb).** There is a negative perception of long-term rental housing, specifically fear of dealings with problem tenants. Short-term rental also allows owners the ability to use their dwelling for vacations in between guests.

3.5 Homelessness

Data on homelessness in Radium is extremely limited. This report relied on interviews and focus groups to understand trends, as well as service and housing needs related to homelessness.

3.5.1 What We Heard

- **Demographics that experience homelessness in the community, may be dealing with complex health challenges and require supports.** More supports are needed for people experiencing mental health challenges, illness, and addiction.
- **There is an increasing number of youth and teens experiencing homelessness.** There is currently no youth shelter in Radium, meaning that youth resort to couch surfing and living with extended family and/or friends to access shelter.
- **There are currently no extreme weather, warming, or emergency shelters in Radium.** Youth, individuals experiencing homelessness and women and children escaping violence are in need of shelter access.
- **There is limited visible homelessness in Radium.** During the year, visible street homelessness is seen during warmer months. In Radium, homelessness mainly occurs outside of public view. People experiencing homelessness resort to bush/backcountry living, living in overcrowded housing situations, living out of hotels and motel, couch surfing in friend and family residences, squatting, and living out of cars/ in parking lots.

4 HOUSING NEED

This section summarizes how many units are needed to address existing and anticipated housing need.

4.1 Key Findings

Table 6 summarized the findings of the housing need analysis, including current need (as of 2022) and anticipated need (2022 to 2027).

Table 6 Summary of Housing Need, Radium, 2022 to 2027

Type of Housing Need	Number of Dwellings or Supports
Current Need (2022)	38+*
Anticipated Homeownership (2022 to 2027)	97
Anticipated rental (2022 to 2027)	7+**
Total	142+

**Based on 2016 core housing need and estimated additional core housing need from 2016 to 2022. Most are likely homeowners and do not require additional units but may need financial support to better address their needs.*

***Historic rental trends do not adequately capture the need for both seasonal and long-term rental in the community. Qualitative findings from community engagement indicate that this need is more significant than statistical data for the community may signify. Furthermore, the local non-profit housing provider reports a very long waitlist for non-market housing in the region.*

4.2 Current Housing Need

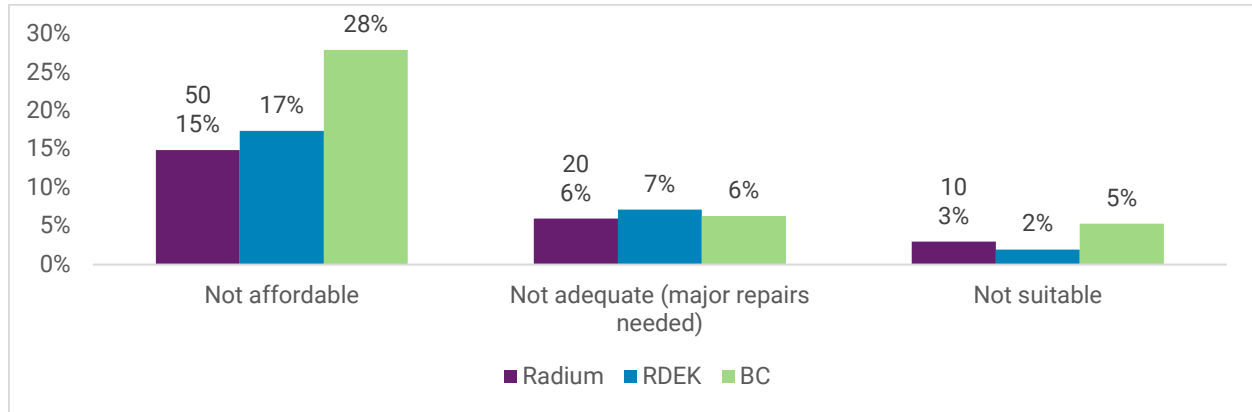
4.2.1 Housing Standards

Housing standards allow us to identify households facing housing challenges and compare between communities. Standards are defined as follows:

- **Adequate Housing** is reported by residents as not requiring major repairs, according to residents.
- **Affordable Housing** has shelter costs less than 30% of total before-tax income.
- **Suitable Housing** has enough bedrooms for the size and makeup of the resident household, according to National Occupancy Standard (NOS) requirements.

Figure 18 shows households falling below the housing standards for Radium compared to the region and province. Affordability is the most common issue facing BC residents overall, and this is reflected in Radium. However, Radium and the RDEK both have lower levels of unaffordability than the province as a whole; 15% of the Radium residents and 17% of RDEK residents face unaffordability. Homes requiring major repairs are the second most common issue in Radium, with 6% of households living in homes requiring major repairs. Unsuitability, or not having enough bedrooms for the household size, is less commonly an issue in Radium than other communities, likely because the community attracts an older population that may be retired and may not have children living at home.

Figure 18 Households Below Housing Standards, Radium, RDEK, and BC, 2016



Source: Statistics Canada, Core Housing Need Data Tables, 2016.

4.2.2 Core Housing Need

CMHC defines core housing need as a household whose housing falls below at least one of the adequacy, affordability, or suitability standards and who would have to spend 30% or more of its before-tax income to afford the median rent for a more appropriate unit in the community. Those in extreme core housing need meet the definition of core housing need and spend 50% or more of their income on housing. Essentially, households in core housing need are facing at least one housing issue *and* cannot afford to move in the same community.

In 2016, 35 households (5%) in Radium were in core housing need, which was lower than the regional (9%) and a third of the provincial average (15%). Due to the small size of Radium, these figures should be considered rough approximations. These figures indicate that, at least as of 2016, most households in Radium were able to find appropriate housing for their families needs. These figures should be approached with some caution as data rounding used in reporting census figures has a more significant impact on results in small communities. The household projections in the next section anticipate that Radium gained 82 households since 2016. If 5% of these households are in core housing need (i.e., past trends continue), then an addition four households are experiencing core housing need since 2016 (total in 2022: 39 households).

4.2.3 Summary of Current Housing Need

Current housing need is estimated based on the number of households in the community who are in core housing need. This measure is used because it tells us households are face housing challenges and cannot afford to move. We used core housing need data from 2016 and estimated how many additional households may have experienced core housing need based on population growth between the 2016 census and 2022. Note most of these households are likely to be homeowners based on the tenure trends in the community and may not require new dwellings. However, they may need financial supports to address affordability issues, major repairs, or help finding a larger unit. It is not known how many renters are currently in need of housing but who may be living with family or living in neighbouring communities because they cannot find rental accommodation in Radium.

Table 7 Existing Housing Need, Radium, 2022

Type of Housing Need	Number of Dwellings or Supports
Current (2022)	At least 38 households

4.3 Anticipated Housing Need

Population and dwelling projects for Radium were prepared to understand anticipated housing need over the next five years (2022 to 2027). These projections are based on historic growth among age groups and households in Radium. They present one possible scenario and should be considered in light of new information as it becomes available (e.g., 2021 census).

Note that the available 2021 census data indicates that Radium’s population grew much faster than expected between 2016 and 2021. However, full census data will not be available until the end of 2022, after which population projections may need to be revised. For the purposes of the Radium Housing Needs Report, this section focuses on net additional dwellings needed over the next five years, based on historic population growth up to 2016. Based on what is known at the time of writing, these additional dwellings should be considered a minimum and the need is potentially much greater.

Radium is expected to continue growing over the next five years. An aging trend will mean the community sees more older residents and younger age groups will be stable or decrease in population.

4.3.1 Projected Dwellings

Table 8 shows the number of projected households by tenure for Radium. From 2022 to 2027, Radium is projected to gain 104 households, 97 owners and 7 renters if trends continue. The major limitation of these projections is that Radium has a very small number of renter households. However, stakeholder engagement revealed that the lack of rental housing was a significant issue in the community. It is likely that these projections significantly underestimate the number of rental housing units needed in the community, including seasonal rental for workers in the tourism industry and year-round rentals for permanent residents.

Table 8 Projected Households by Tenure, Radium, 2022-2027

Tenure	2022	2027	Change from 2022 to 2027
Owner	375	472	97
Renter	57	64	7
Total	432	536	104

Household sizes are also expected to decrease significantly, from 2.2 in 2016 to 1.9 in 2027. Table 9 shows projected households by type. The fastest growing households are couples without children and individuals living alone, reflecting an aging population and smaller households.

Table 9 Projected Household Types, Radium, 2016 to 2027

Household types	2022	2027	Change
Couple without Children	198	257	59
Couple with Children	38	36	-2

Household types	2022	2027	Change
Lone-Parent	45	47	2
Individuals Living Alone	136	176	40
Other Families (e.g., families living with roommates or multiple families living together)	15	20	5
Total	432	536	104

Table 10 shows a breakdown of anticipated units by number of bedrooms, based on the minimum number of bedrooms required to meet the needs of projected household types. As mentioned earlier, this presents one scenario based on historic trends. Population growth is also influenced by the type of housing available in a community.

Table 10 Anticipated Housing Units Required, Radium, 2022 to 2027

Unit sizes	Additional Units 2022 to 2027
Studio and 1-bedroom	95
2-bedroom	9
3+ bedroom	0
Total	104

4.3.2 Summary of Anticipated Housing Need

Table 11 summarizes anticipated dwellings to meet the needs of population growth over the next five years.

Table 11 Anticipated Housing Need, Radium, 2022 to 2027

Type of Housing Need	Number of Dwellings
Anticipated homeownership need	97
Anticipated rental need	7
Total	104

5 SUMMARY & NEXT STEPS

This section summarizes the findings of the Radium Housing Needs Report, including dwelling units needed, as well as findings related to the needs of different types of housing and different demographics in the community.

5.1 Dwelling Units Needed

Table 12 Summary of Housing Need, Radium, 2022 to 2027

Type of Housing Need	Number of Dwellings or Supports
Current Need (2022)	38+*
Anticipated Homeownership (2022 to 2027)	97
Anticipated rental (2022 to 2027)	7+**
Total	142+

**Based on 2016 core housing need and estimated additional core housing need from 2016 to 2022. Most are likely homeowners and do not require additional units but may need financial support to better address their needs. It is not known how many renters are currently in need of housing but who may be living with family or living in neighbouring communities because they cannot find rental accommodation in Radium.*

***Historic rental trends do not adequately capture the need for both seasonal and long-term rental in the community. Qualitative findings from community engagement indicate that this need is more significant than statistical data for the community may signify.*

5.2 Tenure

5.2.1 Rental Housing

Business owners and employers reported a significant need for more rental housing in the community, including both long-term and seasonal rental options for workers. Employers are playing an active role in providing rental housing for their workers and this engagement could be leveraged to increase the supply of rental housing in the community.

Radium, being a vacation destination, requires both short-term vacation rentals, seasonal rental options for workers in the tourism industry, and year-round rental options for permanent residents. Striking the right balance will be challenging, but more rental housing is needed to meet local needs.

In addition to market rental, there are limited non-market housing options in Radium. FamilyDynamix reports that approximately 100 people are waiting for non-market housing in the region they serve. Radium residents with low incomes or who require housing with supports are likely to face challenges meeting their needs in the community.

5.2.2 Homeownership

Homeownership will continue to be the primary form of housing in Radium. However, the needs of households are diverse and Radium's housing stock appears to favour secondary homeowners and retirees over younger adults and families with children. One way this is reflected is in the rapid aging trend the community is experiencing and the high proportion of homes occupied by residents who don't live in the community year-round. Historically, homes for secondary homeowners and retirees may have been the primary market in Radium. However, trends accelerated by the pandemic, such as increased remote work, may be creating more opportunities for families and others to live in the community. Trends in demographics and housing demand may shift rapidly in coming years and regular data collection is needed to understand these changes.

5.3 Demographics

5.3.1 Families with Children

While historic trends indicate that households are getting smaller with an aging population, local demographics are influenced by numerous factors. Stakeholders told us that new families in Radium were a key group experiencing housing challenges. There is demand for greater numbers of affordable family homes, both to allow entry for young homeowners into the homeownership market and to provide long-term affordable rental housing, including pet-friendly options.

5.3.2 Small Households

Individuals living alone and couples without children are the fastest growing household types based on historic demographic trends. However, these two groups experience markedly different housing conditions. The affordability analyses completed for homeownership and rental housing indicated that most couples without children were able to comfortably afford local housing costs. However, individuals living alone are facing significant affordability challenges in both the rental and homeownership market. Business owners and employers indicated that minimum wages are not keeping up with the cost of living in Radium, creating difficulties in employee attraction and retention of single employees and seasonal workers. For single people that are underemployed or low-income, finding affordable rental housing accommodations is a significant barrier to being able to live and work in the Village.

5.3.3 People Experiencing Homelessness

Homelessness in Radium is typically hidden as individuals and families experiencing housing crisis look to couch surfing, living out of hotels and motels, or living in temporary and precarious housing situations. There is a lack of shelter and social support in Radium to address the needs of those in housing crisis. Stakeholders told us that youth and women and children escaping violence are most in need of shelter access.

5.3.4 Seniors

Radium is experiencing a rapidly aging population that is likely to continue. Population projections anticipate that older age groups will continue to grow. Developing suitable housing with access to amenities will be important to prioritize to meet the needs of Radium's growing seniors' population. Housing options that are accessible or adaptable can support aging in place.

5.3.5 Other Needs

Province-wide data on core housing need indicates that people with disabilities, Indigenous households, single parents, and recent immigrants are far more likely to experience core housing need, especially those who rent or are 65 and over. While there was limited information on these households to understand their specific housing needs in Radium, future housing initiatives should be attentive to the increased housing challenges facing these demographics.

5.4 Next Steps

The Radium Housing Needs Report provides the Village, local housing stakeholders, and residents information on housing needs in the community. This information can be used to support decision-making, investment, and advocacy to other levels of government.

The *Local Government Act* requires that this report is updated every five years to ensure timely access to relevant housing information.

Addressing a community's housing needs involves the work of numerous stakeholders, including the Village, provincial and federal governments, private developments, non-profit housing providers, service agencies, and others. It is one tool in the toolbox for helping addressing housing needs in the community.

GLOSSARY

Accessible Housing: Generally understood to be a dwelling unit designed to provide access to a person with disabilities, e.g., a wheelchair user.

Adaptable Housing: “Adaptable housing is designed and built so that accessibility features can be added more easily and inexpensively after construction. It will benefit anyone whose mobility is limited due to age, disability, or illness, making it easier for them to function more independently in their own home.”

<http://www.housing.gov.bc.ca/building/reg/accessible/index.htm>

Adequate Housing Standard: “[Housing] not requiring any major repairs.”

<https://www12.statcan.gc.ca/census-recensement/2016/ref/dict/households-menage037-eng.cfm>

Affordable Housing Standard: “[Housing with] shelter costs equal to less than 30% of total before-tax household income.”

<https://www12.statcan.gc.ca/census-recensement/2016/ref/dict/households-menage037-eng.cfm>

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

<https://www12.statcan.gc.ca/census-recensement/2016/ref/guides/001/98-500-x2016001-eng.cfm>

Apartment or flat in a duplex: One of two dwellings located one above the other. If duplexes are attached to triplexes or other duplexes or to other non-residential structure (e.g., a store), assign this definition to each apartment or flat in the duplexes. This definition typically applies to primary and secondary dwellings in a home with a secondary suite.

<https://www12.statcan.gc.ca/census-recensement/2016/ref/guides/001/98-500-x2016001-eng.cfm>

Census Family: Census families include couples with and without children, and a single parent with children living in the same dwelling. Census families are restricted to these family units and cannot include other members inside or outside the family (including a grandparent, a sibling, etc.). Grandchildren living with grandparents (and without a parent) would also count as a census family.

<https://www12.statcan.gc.ca/census-recensement/2016/ref/dict/fam004-eng.cfm>

Core Housing Need: “A household is said to be in 'core housing need' if its housing falls below at least one of the adequacy, affordability or suitability standards and it would have to spend 30% or more of its total before-tax income to pay the median rent of alternative local housing that is acceptable (meets all three housing standards).” Some additional restrictions apply.

<https://www12.statcan.gc.ca/census-recensement/2016/ref/dict/households-menage037-eng.cfm>

Homelessness: “Homelessness is the situation of an individual or family who does not have a permanent address or residence; the living situation of an individual or family who does not have stable, permanent, appropriate housing, or the immediate prospect, means and ability of acquiring it. It is often the result of what are known as systemic or societal barriers, including a lack of affordable and appropriate housing, the individual/household’s financial, mental, cognitive, behavioural, or physical challenges, and/or racism and discrimination.”

<https://www.canada.ca/en/employment-social-development/programs/homelessness/directives.html#h2.2>

Hidden Homelessness: Refers specifically to people who live temporarily with others but without guarantee of continued residency or immediate prospects for accessing permanent housing. Often known as "couch surfing," this describes people who are staying with relatives, friends, neighbours, or strangers because they have no other option. They generally are not paying rent and it is not a sustainable long-term living arrangement, but they do not have the ability to secure their own permanent housing immediately or in the near future. This population is considered to be "hidden" because they usually do not access homeless supports and services even though they are improperly or inadequately housed. Because they do not access services, they do not show up on standard statistics regarding homelessness."

<https://www.homelesshub.ca/about-homelessness/population-specific/hidden-homelessness>

Household Income: The sum of incomes for all household members.

Household Type: "The differentiation of households on the basis of whether they are census family households or non-census family households."

<https://www12.statcan.gc.ca/census-recensement/2016/ref/dict/households-menage012-eng.cfm>

Income: For the purposes of this report, unless otherwise indicated, income refers to "total income" which is before-tax and includes specific income sources. These specific income sources typically include employment income, income from dividends, interest, GICs, and mutual funds, income from pensions, other regular cash income, and government sources (EI, OAS, CPP, etc.). These income sources typically do not include capital gains, gifts, and inter-household transfers, etc.

<https://www12.statcan.gc.ca/census-recensement/2016/ref/dict/pop123-eng.cfm>

Mobile Home: A single dwelling designed and constructed to be transported on its own chassis and capable of being moved to a new location on short notice. It may be placed temporarily on a foundation such as blocks, posts or a prepared pad and may be covered by a skirt.

A mobile home must meet the following two conditions:

- It is designed and constructed to be transported on its base frame (or chassis) in one piece.
- The dwelling can be moved on short notice. This dwelling can be easily relocated to a new location, because of the nature of its construction, by disconnecting it from services, attaching it to a standard wheel assembly and moving it without resorting to a significant renovations and reconstructions.

<https://www12.statcan.gc.ca/census-recensement/2016/ref/guides/001/98-500-x2016001-eng.cfm>

National Occupancy Standard: The Canadian National Occupancy Standard (CNOS) assesses the bedroom requirements of a household based on the following criteria:

- There should be no more than 2 persons per bedroom;
- Children less than 5 years of age of different sexes may reasonably share a bedroom.
- Children 5 years of age or older of opposite sex should have separate bedrooms.
- Children less than 18 years of age and of the same sex may reasonably share a bedroom; and
- Single household members 18 years or older should have a separate bedroom, as should parents or couples.

Non-Census-Family Households: Households which do not include a census family. "Non-Census-family households are either one person living alone or a group of two or more persons who live together but do not constitute a Census family."

<https://www23.statcan.gc.ca/imdb/p3Var.pl?Function=DEC&Id=251053>

Non-Market Housing / Non-Profit Housing: “Rental housing that is owned and operated by community-based, non-profit societies or local governments and regional districts. The mandate is to provide safe, secure, affordable accommodation to households with low to moderate incomes. Most non-profit housing societies receive some form of financial assistance from government to enable them to offer affordable rents.”

<https://www2.gov.bc.ca/gov/content/housing-tenancy/affordable-and-social-housing/housing-glossary>

Other Family or Other Census Family: When comparing households one way to distinguish between households is by “household family types.” These types will include couples with children, couples without children, lone-parent families, and non-family households; they will also include “other families” which refer to households which include at least one family and additional persons. For example, “other family” could refer to a family living with one or more persons who are related to one or more of the members of the family, or a family living with one or more additional persons who are unrelated to the family members.

Participation Rate: The proportion of all individuals aged 15 and over who are in the labour force.

<https://www12.statcan.gc.ca/census-recensement/2016/ref/dict/pop108-eng.cfm>

Primary rental market, also referred to a purpose-built-rental, is generally defined by CMHC as rental units in privately initiated apartment structures containing at least three rental units.

<https://www03.cmhc-schl.gc.ca/hmip-pimh/en/TableMapChart/RmsMethodology>

Secondary rental market describes rental units that were not originally purpose-built for the rental market, including private homes that are rented (single family, townhomes, and condominiums), as well as secondary suites and carriage homes.

<https://www03.cmhc-schl.gc.ca/hmip-pimh/en/TableMapChart/SrmsMethodology#footnote1>

Seniors: Individuals aged 65 and over.

Shelter Cost: Total monthly shelter expenses paid by households that own or rent their dwelling. “Shelter costs for owner households include, where applicable, mortgage payments, property taxes and condominium fees, along with the costs of electricity, heat, water, and other municipal services. For renter households, shelter costs include, where applicable, the rent and the costs of electricity, heat, water, and other municipal services.”

<https://www12.statcan.gc.ca/census-recensement/2016/ref/dict/households-menage033-eng.cfm>

Subsidized Housing: “Subsidized housing' refers to whether a renter household lives in a dwelling that is subsidized. Subsidized housing includes rent geared to income, social housing, public housing, government-assisted housing, non-profit housing, rent supplements and housing allowances.”

<https://www12.statcan.gc.ca/census-recensement/2016/ref/dict/dwelling-logements017-eng.cfm>

Suitable Housing Standard: “[Housing that] has enough bedrooms for the size and composition of resident households.”

<https://www12.statcan.gc.ca/census-recensement/2016/ref/dict/households-menage037-eng.cfm>

Supportive housing: A type of housing that provides on-site supports and services to residents who cannot live independently.

<https://www.bchousing.org/glossary>