



**Regular Council Meeting
Monday, April 28, 2025
7:00 pm**

We acknowledge that our gathering takes place on the unceded and traditional territory of the indigenous peoples of that region as well as the Metis people whose footprints have marked these lands.

AGENDA

1. Call to Order

2. Land Acknowledgement

3. Adoption of Agenda: April 28, 2025 Regular Council Meeting Agenda.

RECOMMENDATION:

THAT the Regular Council Meeting agenda be adopted.

4. Adoption of the Minutes

- a. April 14, 2025 Regular Meeting Minutes

Page 4-6

RECOMMENDATION:

THAT the Regular Council Meeting Minutes of April 14, 2025 be adopted.

5. Correspondence for Information

- a. LGMA Newsletter
b. Boundary Freshet Dashboard – April 22, 2025
c. FortisBC Wildfire Safety

Page 7-10

Page 11

Page 12-14

RECOMMENDATION:

THAT Council accept items a. to c. as correspondence for information.

6. Committee Reports

7. Councillor's Reports

8. Mayor's Report

9. Administrator's Report

RECOMMENDATION:

THAT Council accept the reports as information.

10. Financial Report First Quarter Financials – April 2025

Page 15-23

RECOMMENDATION:

THAT Council approve the City of Greenwoods First Quarter Financial Report as information.

11. New and Unfinished Business

- a. Council Conference Attendance Policy No. 2025-02

Page 24-26

RECOMMENDATION:

THAT Council approve the City of Greenwoods Council Conference Attendance Policy No. 2025-02.

- b. Employee Travel Expense Reimbursement Policy No. 2025-03

Page 27-30

RECOMMENDATION:

THAT Council approve the City of Greenwoods Employee Travel Expense Reimbursement Policy No. 2025-03.

- c. Council Remuneration and Expense Policy No. 2025-04

Page 31-35

RECOMMENDATION:

THAT Council approve the City of Greenwoods Council Remuneration and Expense Policy No. 2025-04.

- d. Boundary Invasive Species Society 2024 treatment summary & 2025 Plan Page 36-40

RECOMMENDATION:

THAT Council approve/not approve the City of Greenwood to work with Boundary Invasive Species Society on invasive plant treatments for the 2025 year.

- e. Application Submission for the 2025 UBCM Community Excellence Award

RECOMMENDATION:

THAT Council supports the Resilient Greenwood: Building the Future Together program (Greenwood's Asset Management Project) to be submitted for consideration of the UBCM 2025 Community Excellence Award.

- f. RDKB – March 2025 Interim Housing Needs Report

Page 41-127

RECOMMENDATION:

THAT Council accept the Regional District of Kootenay Boundary's March 2025 Interim Housing Needs Report.

12. Bylaws

- a. Financial Plan 2025-2029 Bylaw No. 1028, 2025

Page 128-131

RECOMMENDATION:

THAT Council give first to third readings of the City of Greenwood's Financial Plan 2025-2029 Bylaw No. 1028, 2025.

RECOMMENDATION:

THAT Council give first to third readings of the City of Greenwood's 2025 Tax Rate Bylaw No. 1029, 2025.

13. Notice of Motions

14. Question Period

Excerpt from Council Procedures Bylaw 1018, Section 19

Immediately prior to the adjournment of every regular meeting of Council, questions, but not statements, relating to matters dealt with at that meeting may be directed to Council by members of the public then present. All such questions shall be directed to the Mayor, and will where possible and appropriate be answered by the Mayor or a member designated by the Mayor.

The Mayor may refer any question or enquiry to the Chief Administrative Officer to look into at a future time.

A maximum period of 15 minutes shall be provided for considering questions from members of the public, however that maximum may be extended to 30 minutes with the unanimous consent of all Council members present.

15. In-Camera

THAT: Pursuant to Section 90(1) of the Community Charter, this subject matter being considered relates to one or more of the following:

90(1)(c) labour relations or other employee relations;

16. Adjournment

RECOMMENDATION:

THAT the Regular Council Meeting be adjourned at XX:XX pm.



CITY OF GREENWOOD

Minutes of the Regular Meeting of Council held April 14, 2025

PRESENT

Mayor J. Bolt
Councillors: C. Rhodes, J. McLean.
Chief Administrative Officer: Dean Trumbley - via Zoom
Corporate Officer: Brooke McCourt
Contracted Chief Financial Officer: James Sexton

NOT PRESENT

Councillors: C. Huisman, G. Shaw.

CALL TO ORDER

Mayor Bolt called the meeting to order at 7:03 pm.

Acknowledgment that our gathering Takes place on the unceded and traditional territory of the indigenous peoples of that region as well as the Metis people whose footprints have marked these lands.

ADOPTION OF AGENDA

(65-25)

Moved/Seconded

THAT the April 14, 2025 regular council agenda be adopted.

Carried

ADOPTION OF MINUTES

(66-25)

Moved/Seconded

THAT the March 24, 2025 regular council minutes be adopted.

Carried

CORRESPONDENCE FOR INFORMATION

Moved/Seconded

THAT Council accept correspondence a. to c. as information.

Councillor Rhodes spoke to item D. "FortisBC Wildfire Safety", speaking to drawing attention to the correspondence within the document and bringing it back for further discussion at the next Council meeting.

(67-25)

Carried

COMMITTEE REPORTS

COUNCILLOR'S REPORTS

CJ Rhodes: Verbal report presented.

Jessica McLean: Verbal report presented.

MAYOR'S REPORT: Verbal report presented.

ADMINISTRATION REPORT: None.

Moved/Seconded

THAT Council accepts the reports as information.

(68-25)

Carried

FINANCIAL REPORT

Deferred until the next regular Council meeting due to two Council members absent.

NEW AND UNFINISHED BUSINESS

- a. Memo to Council –
Bees & Hens – Survey
Findings

Moved/ Seconded

THAT Council direct administration to start development of a new City of Greenwood Backyard Beekeeping Bylaw and a new Keeping of Backyard Hens Bylaw.

(69-25)

Carried

- b. Sponsorship
Opportunity with
Canada Rock Fest

Moved/Seconded

THAT Council directs staff to not participate in the 2025 Canada Rock fest being held in Grand Forks July 4th to 6th by becoming a sponsor of the event as per the “Sponsorship Package”.

(70-25)

Carried

- c. Council Conference
Attendance Policy No.
2025-02.

Deferred until next meeting.

- d. Employee Travel
Expense
Reimbursement Policy
No. 2025-03.

Deferred until next meeting.

- e. Council Remuneration
and Expense Policy No.
2025-04.

Deferred until next meeting.

- f. Licence to Use and
Occupy – Tarnished
Turkeys Baseball Team.

Moved/Seconded

THAT Council approve the Licence to Use and Occupy to permit “Tarnish Turkeys” baseball team to utilize the baseball field, washrooms, and storage shed located at the Barbra Diane Colin Memorial Park from April 15, 2025 to June 20, 2025.

(71-25)

Carried

- BYLAWS** Financial Plan 2025-
2029 Bylaw No. 1028,
2025.

Deferred until next meeting.

NOTICE OF MOTIONS

None.

**QUESTION
PERIOD**

Resident Spoke to Mayor and council regarding the Council Renumeration Policy being presented, discussed how City mayor and council deserve a raise and that it has not been raised in years.

IN-CAMERA

Moved/Seconded

THAT Council move into In-Camera at 7:49 pm, Pursuant to Section 90(1) of the Community Charter, this subject matter being considered relates to one or more of the following:

90(1)(c) labour relations or other employee relations;

(72-25)

Carried

ADJOURNMENT

Moved

THAT Council adjourn the Regular Council Meeting at 8:12 p.m.

(73-25)

Carried


Mayor

Certified Correct

Corporate Officer

Brooke McCourt

From: Local Government Management Association of BC <office@lgma.ca>
Sent: April 22, 2025 11:03 AM
To: frontdesk.greenwoodcity@shaw.ca
Subject: LGMA Job Circular, News, and Program Updates - Week of April 22, 2025

If you have trouble viewing this email, [click here](#) 

Professional Development Partners:



LIDSTONE & COMPANY



STEWART McDANNOLD STUART
Barristers & Solicitors



YOUNG ANDERSON

Travel Grant Partner:

LIDSTONE & COMPANY

LGMA Newsletter:
Week of April 22, 2025

**Building Resilience: Business Continuity Planning for
Local Governments – Kelowna, June 10**

Is your local government ready to face unexpected disruptions with confidence? Sign up for this engaging, full-day workshop on business continuity leading practices and program lifecycle. This is a pre-conference option of the [LGMA 2025 Annual Conference](#), and is offered in partnership with the [Municipal Insurance Association of BC](#) and supported through the Sustaining Education Alliance with the Municipal Finance Authority of BC,

Facilitator Clive Lunn, President of Acredo Consulting, Inc., has worked in business continuity and IT disaster recovery since 1996, and enterprise risk management since 2006. He will lead discussions on implementation opportunities, challenges, and solutions. Attendees will use provided resources to create documents tailored for the needs of their organization, including a draft program framework, roadmap for operationalizing the business continuity program, a high-level crisis management plan, and more.

The time is now...
ALL SYSTEMS GO!



This workshop will help you kickstart your business continuity journey, move closer to complying

with the Emergency and Disaster Management Act (EDMA), and is a valuable opportunity to collaborate with other local government professionals, sharing ideas and best practices while developing key continuity resources together. [Register online](#) before April 30 to receive early bird rates!

Please note that this is the same workshop being offered at the annual conference of the Municipal Insurance Association of BC and it is not recommended that representatives from the same local government attend more than one workshop.

CivicInfo BC & LGMA

BC Local Government Job Board

CURRENT OPPORTUNITIES

Job Postings

LGMA Training:

Peer Connection Lunch Opportunities

[CAOs – April 25](#)

[HR Practitioners – May 5](#)

[Corporate Officers – September 24](#)

Two half-day virtual workshops!

[Approving Officers' Workshop](#)

May 8 - 9

Full and half-day pre-conference workshops

[Business Continuity Planning](#)

[Communication Professionals Forum](#)

[Modernizing Bylaw Enforcement](#)

June 10

Early Bird Deadline April 30

[LGMA2025 Annual Conference](#)

June 10 - 12

Training to go beyond awareness

[Indigenous Consultation and](#)

[Engagement](#)

September 12

Held alongside UBCM Convention

[CAO Dinner](#)

September 21

Save the Date!

[MATI® School for Statutory Approving Officers](#)

October 19-24

Additional News and Training:

2025 Annual Conference: Building Resilient Communities

[Government Finance Officers Association](#)

May 27-29

Celebrate women in local government!

[Women of Influence in Local Government](#)

Nominations due August 15

Indigenous Community Development and Governance Programs

[University of Victoria](#)

September 2025

Joint Annual Conference and Trade Show

[BC Municipal Safety Association and Public Works Association of BC](#)

October 6 - 7

Capacity building for local governments

[Climate Ready Infrastructure Service](#)

Brand new and free-to-access

Additional LGMA Opportunities:

Last chance to apply!

[Overseas Manager Exchange Program](#)

Applications due April 25

Nominate your colleagues!

[LGMA Member Award Nominations](#)

Nominations due May 2

Learn at your own pace!

[FOI, Privacy, and Records and
Information Management On-Demand
Training](#)

Ask the Experts session November 4

Save the Date!

[MATI® Community Planning](#)

November 23 - 28

Updated Manuals Now Available!

[2025 Corporate Officers Handbook
Now Available!](#)

[See all Training & Workshops](#)

Be a part of BC local government history!

[Call for Time Capsule Items](#)

Submissions due May 9

***Consider serving on the Board of Director
2025/26 Board of Directors Nominations***

Nominations due May 16

LGMA Chapter News:

[RM / WKB LGMA Joint Chapter Conference](#)

[TOLMGA Chapter Conference](#)

[See all News & Opportunities](#)

Plan Your Stay in Kelowna for #LGMA2025



Kelowna is the place to be in June. Registration for [#LGMA2025](#) is filling up quickly, as is our hotel room block at the Delta Grand Okanagan. Wednesday, June 11 is *now sold out* with limited rooms remaining on Tuesday. Don't let that stop you from coming to the conference because Kelowna offers a diverse range of accommodations and is well-equipped to host visitors. Local government employees can take

advantage of special discounted rates available through [Corporate Supply Arrangements \(CSAs\)](#) with the BC Provincial Government. These negotiated rates offer great value and are an easy way to help keep accommodation costs in check. For additional options and travel tips, be sure to check out [Tourism Kelowna](#).

A reminder to those who have booked their accommodations at the Delta Grand Okanagan, to register for the conference before the early bird deadline.

Photo provided by Tourism Kelowna

Connect with the LGMA





LGMA

**LOCAL GOVERNMENT
MANAGEMENT ASSOCIATION
OF BRITISH COLUMBIA**

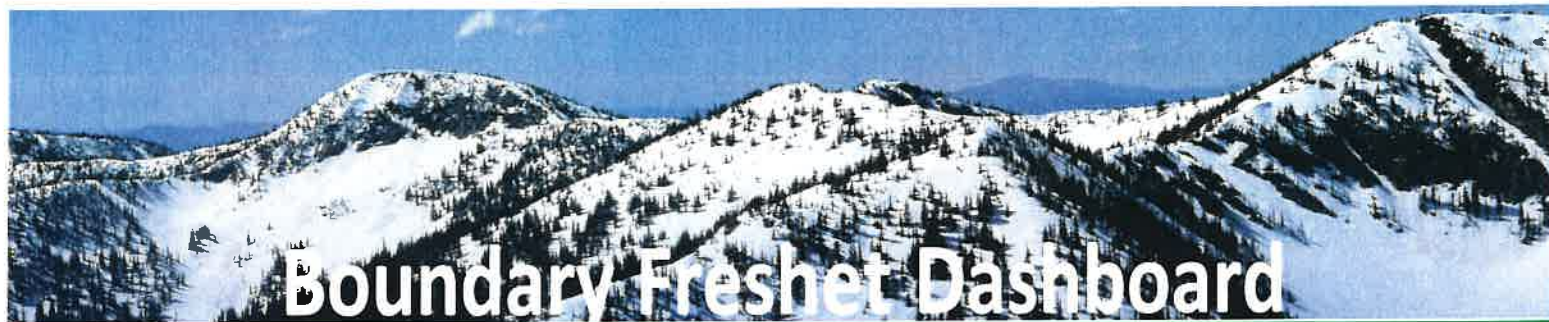
This email was sent to frontdesk.greenwoodcity@shaw.ca when you signed up on www.lgma.ca. Please add us to your contacts to ensure the newsletters land in your inbox.

Local Government Management Association of BC
710A - 880 Douglas Street, Victoria, British Columbia V8W 2B7

[Forward to a friend](#)

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710A - 880 Douglas Street, Victoria, British Columbia V8W 2B7, Canada



April 22nd, 2025

This dashboard is created for information purposes only and is not meant to be utilized as a forecasting tool. The information provided on this report is derived from real time data noted below. Data is current to the date of the report. Click on the [blue hyperlinked text](#) below to access source data.

SNOWPACK - Grano Creek Station Data

Snow Water Equivalent

573 mm	↘
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% of Normal

Current	Previous year *
99%	85%

Max & Min Temperatures

7 Day Max	7 Day Min
12°C	-7°C

Boundary Basin % of Normal - [April 1st Snowpack Water Supply Bulletin](#)

	Jan 1	Feb 1	Mar 1	April 1	May 1	May 15	June 1	June 15
% of Norm	115(58)*	89(115)*	86(89)*	98 (86)*				

*Previous Year Data

WEATHER

5 Day Forecast Temps (Alpine) -Grano Snow Pillow

	22 nd	23 rd	24 th	25 th	26 th
Max	5°C	9°C	12°C	13°C	13°C
Min	-9°C	-3°C	-2°C	°C	1°C
Precp.	n/a	n/a	n/a	n/a	n/a

5 Day Forecast Temps (Valley) - Grand Forks

	22 nd	23 rd	24 th	25 th	26 th
Max	16°C	19°C	22°C	23°C	18°C
Min	-2°C	3°C	8°C	7°C	6°C
Precp.	n/a	n/a	n/a	n/a	n/a

STREAMS

Name	Prev. 7 Day Trend	Next 7 Day Trend	Avg. Discharge (3 Days)
W. Kettle River near McCullough	n/c	↗	6.73 m3 /s
W. Kettle River @ Westbridge	n/c	↗	49.03 m3 /s
Kettle River near Westbridge	n/c	↗	74.00 m3 /s
Kettle River near Ferry	n/c	↗	131.74 m3 /s
Granby River near Grand Forks	n/c	↗	83.32 m3 /s
Kettle River @ Laurier	n/c	↗	246.33 m3 /s

MORE INFORMATION

- [Stream Flow Advisories](#) - No Current Advisories
- RDKB Flood Response Plan Stage - Not activated
- The new Prepared BC [Flood Preparedness Guide](#) is a must-read for anyone facing a potential flood.



Emergency
Management

Follow us





April 3, 2025

Dean Trumbley, CAO
PO Box 129
Greenwood, BC
V0H 1J0

Email: cao@greenwoodcity.ca

RE: FortisBC Wildfire Safety

Dear Dean Trumbley,

I am writing to introduce you and your team to an important new safety policy FortisBC is adding to its existing wildfire safety practices to ensure the safety of the public and our employees.

This year, we're implementing a Public Safety Power Shutoff (PSPS) policy. This involves proactively shutting off power as a precautionary measure during extreme weather conditions in areas at high risk of wildfires. It is a tool of last resort utilities across North America are introducing to reduce the potential risk of wildfires.

By now, we've all witnessed and, in some cases, been personally impacted by the devastation of wildfires. We also understand that the communities we serve rely on electricity, and any power outages, especially extended ones can create significant challenges, impacting both critical infrastructure and vulnerable customers

We've prioritized communities like yours within our electricity service area that are at the highest risk of wildfire. Please see the map on page 3 which outlines the PSPS areas of coverage. To that end, should you want a meeting to discuss this policy further, please let me know. We will be presenting to the RDKB board on April 30 about this project, as well an open house in Greenwood on May 14, one in Keremeos on May 15, and a virtual open house on May 22. Your insights and collaboration will be invaluable as we implement this important policy designed to keep your community safer.

Sincerely,

A handwritten signature in black ink that reads "H. Newmarch".

Hayley Newmarch
Community & Indigenous Relations Manager
www.fortisbc.com/wildfiresafety

Backgrounder

The safety of the public and our employees is FortisBC's number one priority. When there is an increased risk of wildfires in British Columbia's Southern Interior region, FortisBC takes several steps to reduce the potential risk and impact of wildfires and protect your safety, which may result in customers experiencing more frequent or longer than typical power outages



When wildfire risk is high, we turn on enhanced safety settings that increase the sensitivity of our equipment. That means the power could go out in situations that would not normally trigger a noticeable outage. For example, debris contacting a line during a windstorm could trigger an outage and the power would remain off until we can manually inspect the line to be sure it's safe to restore power.



A PPS is a new, proactive precautionary measure where we proactively shut off power in high-risk fire regions during extreme weather conditions to reduce potential ignition sources. FortisBC will only intentionally turn off the power as a last resort and will work to limit the scope, duration and frequency of PPS events. We will attempt to provide as much notice as possible and updates throughout the outage. Please note that weather conditions can change quickly and a PPS may occur with little to no notice.



We closely monitor wildfires near our equipment. During active wildfires, FortisBC may shut off power in consultation with local fire authorities to support firefighting activities. We may also apply fire retardant and fire blankets to protect our equipment. Once the fire has passed, we will inspect our equipment for damage, make repairs and restore your power.

We encourage customers to be prepared to be without power for at least 72 hours:

- Be aware of how they are using electricity at their property and create an emergency plan to ensure they can manage safely during a period without service.
- Having a backup plan for air conditioning, lighting and powering devices needed to stay in touch during an emergency.

Community members that depend on power for medical needs, can reach out to our customer service team at **1-866-436-7847** to register as a vulnerable customer and receive direct notification in advance of a PPS event.

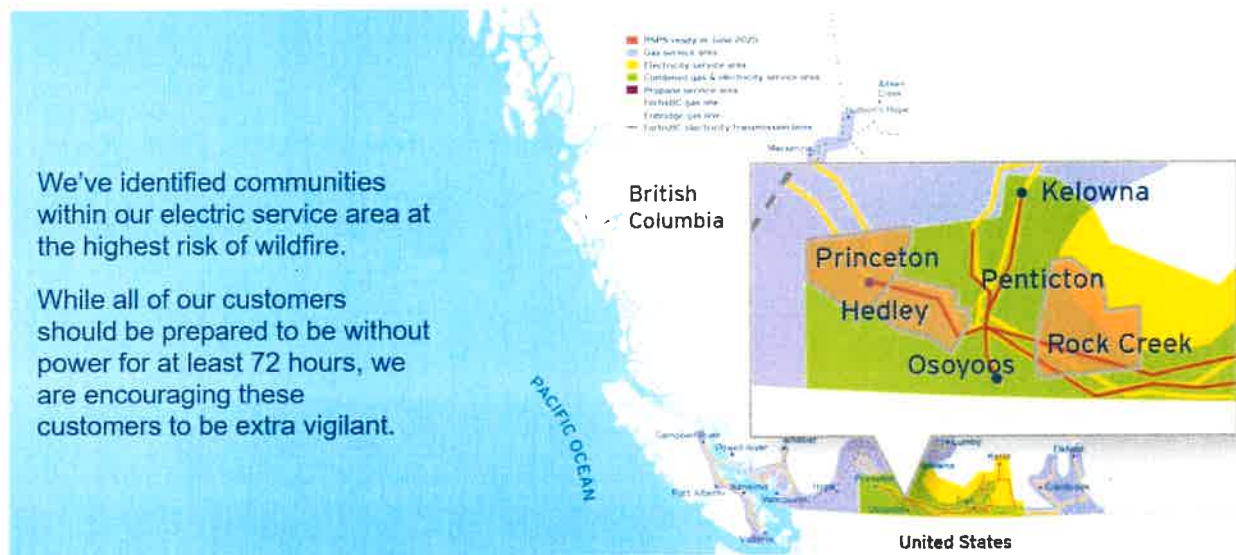
For updates on PPS events and activations, follow **@FortisBC** on X (formerly Twitter), Bluesky and Alertable, service alerts on **fortisbc.com** and our outage map at **fortisbc.com/outages**.

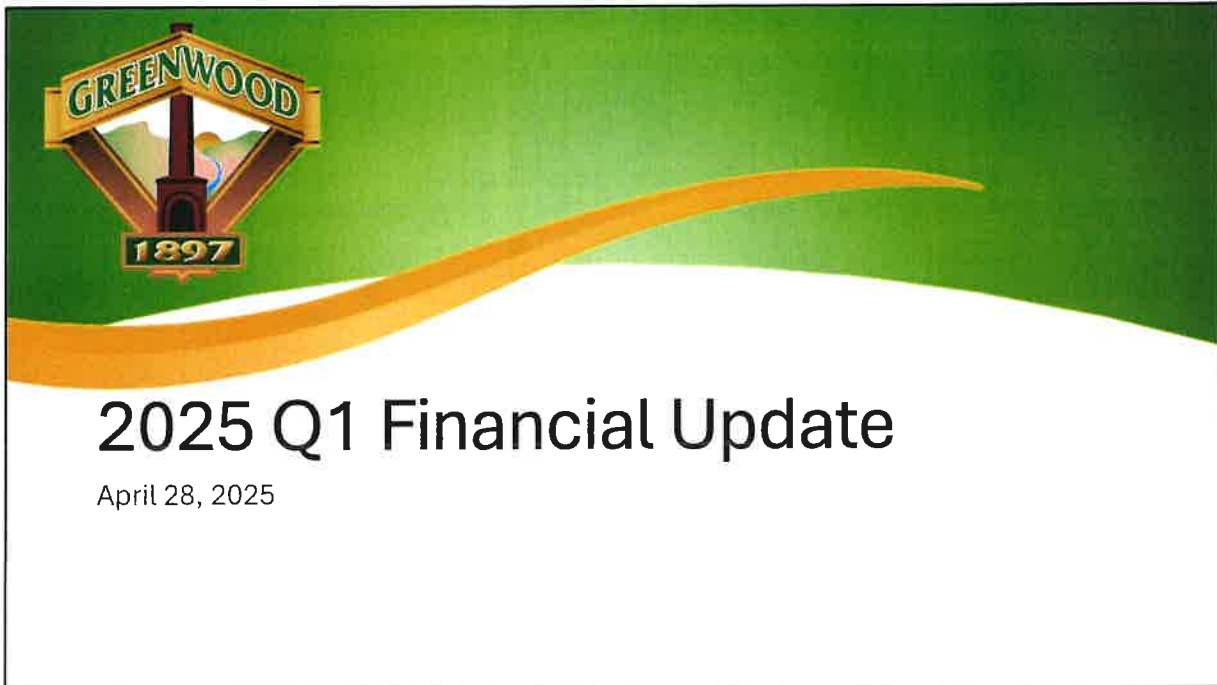
Learn more at **fortisbc.com/wildfiresafety**.

Communities most likely to experience a PSPS event

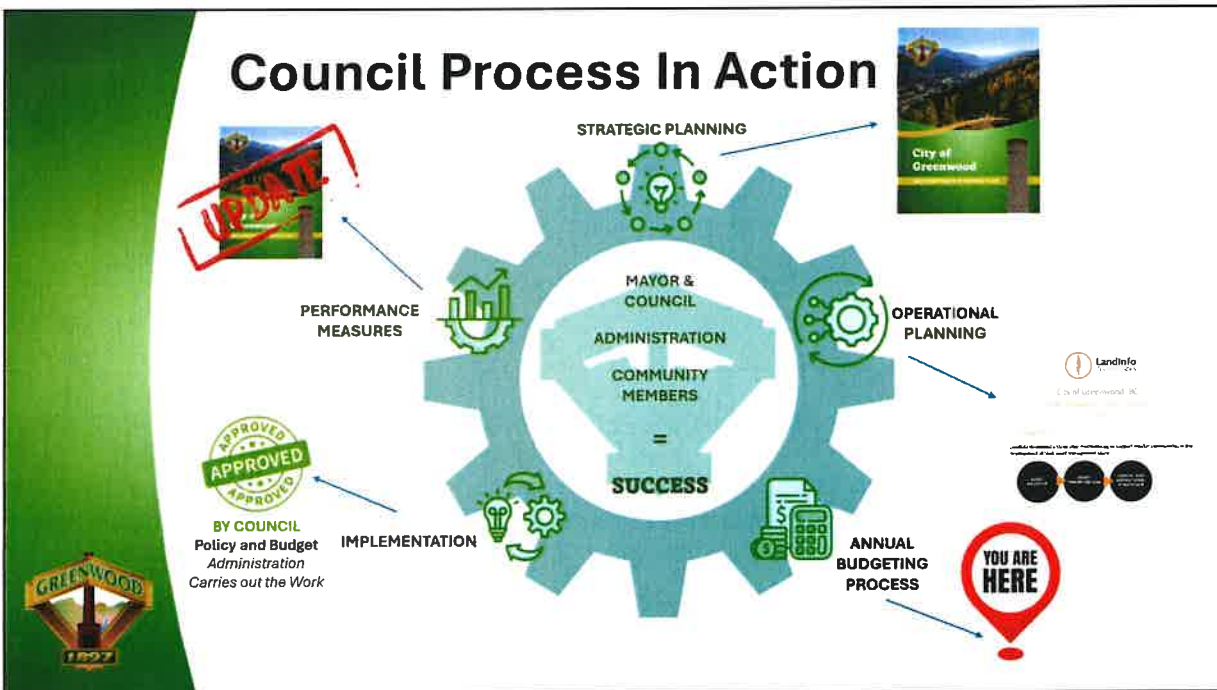
We've identified communities within our electric service area at the highest risk of wildfire.

While all of our customers should be prepared to be without power for at least 72 hours, we are encouraging these customers to be extra vigilant.






1









2




Council Priorities

- Accountability
- Transparency
- Governance
- Top Three Pillars
 - Fire Protection
 - Water Supply
 - Wastewater Service







1		Fire Protection	4		Building Infrastructure
2		Water Systems	5		Communications
3		Sewage Treatment	6		Governance

3



Council Priorities

Detailed Objectives

 FIRE PROTECTION <ul style="list-style-type: none"> • Upgrades needed to the Fire Hall (FireSmart) • Heating/cooling center in basement • Update ALL department policies and procedures • Purchase new fire engine • Establish economic development opportunities 	Majority of these have been initiated in 2024 and are slated to be completed prior to 2026
 WATER SYSTEMS <ul style="list-style-type: none"> • Complete water reservoir project • Install flow meter in Anaconda system • Staged process for water system replacement • Pursue licensing opportunities • Water infrastructure mapping (in-ground/above) 	
 SEWAGE TREATMENT <ul style="list-style-type: none"> • Install flow meter system • Plans for expansion to allow for increased capacity • Sewage infrastructure mapping (in-ground/above) • Replacement of lift station #1 • Reestablish garbage collection 	
 BUILDING INFRASTRUCTURE <ul style="list-style-type: none"> • Firefight critical building renovations • Generate all public works • Implement a "risk" asset management system to establish equipment, planning, establish long-term planning for replacement and personnel costs 	Even though these have been slated as a lower priority from the three pillars: All of these have been initiated in 2024 and are slated to be completed prior to the summer of 2025
 COMMUNICATIONS <ul style="list-style-type: none"> • Split reveal of the City's website (with SEO) • Establish network to "roll" with cloud" meetings • Gain all critical and top-to state availability of government documents and meeting minutes • Create a City of Greenwood portal for activities 	
 GOVERNANCE <ul style="list-style-type: none"> • Move to the e-Group meeting system • Update council bylaws, policies, and procedures • Complete the Official Community Plan • Establish new bylaws/policies to address past • Reestablish to align to all field FOIA 	

4

2025 Budget Progress

2025 Annual Budget Process
As of December 9, 2024

2024	09-Dec	Reg Mtg		2025 Financial Calendar
2025	07-Jan			Management mtg to review draft 2025 budget
	13-Jan	Reg Mtg	COTW	2025 Draft Prelim Budget
	27-Jan	Reg Mtg		
	10-Feb	Reg Mtg		
	24-Feb	Reg Mtg		
	10-Mar	Reg Mtg	COTW	Finance Update 2025 Prelim Budget
	24-Mar	Reg Mtg		
	14-Apr	Reg Mtg		Council reviews final budget requests, property tax rates and the 5-year Financial Plan (1st to 3rd)
	28-Apr	Reg Mtg		Final Approval tax rates and the 5-year Financial Plan
	12-May	Reg Mtg	COTW	Finance Update Property Tax Mill Rate approved
	15-May			Tax Rate Bylaw Statutory Due Date



5

Administration

Variances:

- Legal Fees – related to increased bylaw enforcement
- Technology upgrades – corporate memory
- Grant In Aid – new Partnership Agreements
- Council Expenses - Communications Strategy implementation

Summary	2025 Budget	2025 Actual	2024 Actual	Budget Variance	Prior Year Variance
Administrative General	65,387	32,917	107,628	-32,470	-74,711
Management Training Exp	8,000	350	5,059	-7,650	-4,709
Human Resources	552,300	71,322	503,171	-480,978	-431,849
Information Systems	52,534	6,608	50,444	-45,926	-43,836
Financial Expenses	72,900	1,841	115,211	-71,059	-113,370
Admin Expenses	65,348	7,423	33,027	-57,925	-25,604
Engineering	3,000	0	0	-3,000	0
Asset Mgmt.	500	9,621	1,107	9,121	8,514
Planning	0	0	1,179	0	-1,179
Emerg. Serv.	500	0	0	-500	0
Public Buildings	35,400	3,158	30,192	-32,242	-27,034
Grant In Aid	33,450	1,000	33,450	-32,450	-32,450
Bylaw Enforcement	16,400	2,155	29	-14,245	2,126
Council Expenses	78,192	7,229	61,895	-70,963	-54,666
Election / By-Election Expense	0	0	0	0	0
	983,911	143,621	942,391	-840,290	-798,769

15%



6

Parks

Variances :

- Seasonal
- Expenses expected in Q2

Summary	2025 Budget	2025 Actual	2024 Actual	Budget Variance	Prior Year Variance
Pool Expenses	75,300	1,657	71,826	-73,643	-70,169
Memorial Bench	2,500	0	1,979	-2,500	-1,979
Special Events	3,200	0	3,254	-3,200	-3,254
Dike Maintenance	0	0	0	0	0
Park Maintenance	8,400	1,030	13,700	-7,370	-12,670
Campground	7,850	26	12,161	-7,824	-12,134
Mower	20,700	0	19,515	-20,700	-19,515
Facilities Maintenance	22,100	1,266	23,722	-20,834	-22,457
Park Beautification	2,700	0	58	-2,700	-58
	142,750	3,978	146,215	-138,772	-142,236
		3%			



7

Protection

Highlights:

- Fire Service Review
- Fire Master Plan
- Technology upgrade
- Purchase second Fire Engine

Summary	2025 Budget	2025 Actual	2024 Actual	Budget Variance	Prior Year Variance
Salaries & Benefits	53,200	503	5,801	-52,697	-5,298
Internal Charges & Other	31,300	83	3,888	-31,217	-3,805
Operational	101,850	4,068	61,523	-97,782	-57,455
Repairs & Maintenance	17,000	44	8,109	-16,956	-8,065
Services & Supplies	30,600	2,156	23,596	-28,444	-21,440
	233,950	6,854	102,917	-227,096	-96,063
		3%			

Risks:

- *Fire Safety Act* compliance – protection rating – homeowner insurance rates
- Infrastructure – Fire Hall building stability



8

Public Works

Variances:

Seasonal

- Snow removal 35%
- Streetlights 23%
- Facilities 40%
 - Higher labour
- Maintenance 24%
 - Higher labour
- Signs 98%
 - School property warning signs

Consolidate PW operations

Summary	2025 Budget	2025 Actual	2024 Actual	Budget Variance	Prior Year Variance
Administration Expense	96,323	14,457	45,442	-81,866	-30,985
Information Systems	700	0	492	-700	-492
Streets & Sidewalks	31,100	396	36,020	-30,704	-35,624
Snow Removal	28,100	9,786	21,792	-18,314	-12,007
Signs	2,500	2,460	1,166	-40	1,294
Streetlights	22,500	5,124	16,557	-17,376	-11,433
Cemetery	6,850	302	6,486	-6,548	-6,184
Facilities	37,900	15,196	44,554	-22,704	-29,358
Vehicles	62,300	10,387	139,522	-51,913	-129,135
General Maintenance of City	55,700	13,582	57,001	-42,118	-43,418
	343,973	71,690	369,031	-272,283	-297,341

21%



9

Water Works

Variances:

- Revenues 24%
 - 10% rate increase approved in December 2024
- Distribution 11%

Summary	2025 Budget	2025 Actual	2024 Actual	Budget Variance	Prior Year Variance
Revenues	-319,300	-76,082	-283,436	243,218	207,354
Distribution System	152,800	16,886	121,318	-135,914	-104,433
Reserve Transfer	166,500	0	0	-166,500	0
	0	-59,196	-162,117	-59,196	102,921

Risks:

- Water Quality – source and cross contamination
- Leak detection
- Water main breaks



10

Wastewater

Variances:

- Revenues 24%
 - 10% rate increase approved in December 2024
- Administration & Treatment Plant 14%

Summary	2025 Budget	2025 Actual	2024 Actual	Budget Variance	Prior Year Variance
Revenues	-202,040	-47,928	-175,929	154,112	128,001
Line Expenses	18,700	1,029	10,347	-17,671	-9,318
Administration	32,250	3,750	23,797	-28,500	-20,047
Lift Stations	40,500	2,745	19,783	-37,755	-17,037
Treatment Plant	75,800	11,389	95,554	-64,411	-84,164
Reserve Transfer	34,790	0	0	-34,790	0
	0	-29,014	-26,449	-29,014	-2,565

Risks:

- Interior Health – not in compliance – Effluent monitoring - need to install flow meter
- Capacity – limiting growth and development



11

Capital

Major Projects: (*in progress*)

- Lind Creek Dam Decommissioning – fully funded by \$900k Grant
 - Design work completed
 - RFP next step
- Water Reservoir Replacement – Grant \$3.0M & Utility \$1.1M
 - Backflow & Cross Connection requirement
 - Leak detection analysis
- Technology Upgrade
 - Asset Management (LandInfo Tech)
 - eScribe – Council reporting
 - M-File – Corporate history
 - GovStack – Corporate website
 - Evaluation of Fire Department record keeping / reporting software

New Proposed Projects:

- Fire Truck Replacement – Grant \$250k
 - Maintain rating under Fire Safety Act
 - Aging out equipment replacement
 - Use of existing grants that are expiring
- Public Works Building expansion – Grant \$250k
 - Consolidate for efficient operations
 - Workspace compliance
 - Meet Council mandate to return Curling Rink into a community recreation building
- Other Equipment needs under review:
 - Tractor and Mower
 - One Tonne Truck
 - Review levels of service
 - Financial comparison on what having old equipment means for ongoing maintenance costs and time versus moving to newer efficient equipment



12

Communication and Technology Upgrades

Communications Strategy

Status	Period	Description of Communication Plan Tactics
2024 - Year One		
Ongoing	Q4 2024	1. Develop and implement social media strategy
Started	Q4 2024	2. Implement email address reduction campaign
Ongoing	Q1 2025	3. Launch monthly "connect and connect" newsletter for residents
Started	Q4 2024	4. Launch new corporate City website
Ongoing	Q4 2024	5. Secure and utilize the eScribe program linking minutes and agenda to website publishing
Completed	Q3 2025	6. Implement subject to information delivery for all City staff meeting agenda
Ongoing	Q1 2025	7. Initiate the Town Hall and Coffee with Council meetings
2025 - Year Two		
Planning	Q2 2025	1. Hire research firm to assist with all City surveys
		2. Develop communications orientation package for new staff and Council members
		3. Launch monthly e-newsletter
		4. Develop and implement communication plan
		5. Conduct Citizen Satisfaction survey
		6. Complete resident satisfaction survey
2026 - Year Three		
		1. Develop program open for various resident needs (citizens, businesses, etc.)
		2. Conduct resident satisfaction survey (business, citizens, etc.)
		3. Establish volunteer program and opportunities through various methods (workshops, youth groups, etc.)
		4. Launch Recreation Association
		5. Launch resident feedback program (online, in-person, etc.)
2027 - Year Four		
		1. Launch resident feedback program (online, in-person, etc.)
		2. Launch pilot project with City "news board" located in high-traffic areas around with newsletter and City survey distribution
2028 - Year Five		
		1. Purchase and provide use of digital screen display
		2. Update the Communications Strategy

Technology Upgrades Annual Expenses

Summary	2024	2025	2026	2027	2028
Communications	32,995.00	26,400.00	40,900.00	29,900.00	40,400.00
eScribe	7,500.00	8,000.00	6,000.00	6,000.00	6,000.00
GovStack	32,348.00	9,190.00	9,190.00	9,190.00	9,190.00
IT Files	24,125.00	24,125.00	4,125.00	4,125.00	4,125.00
GIS Asset Management	5,980.00	73,950.00			
Hardware					
Annual Expense	104,948.00	138,575.00	60,215.00	49,215.00	59,715.00



13

2025 Financial Plan 2025-2029

- Effective Tax rate 4.99758% (5.0% rounded)
 - Annual increase over prior year
 - \$66.85 for a \$200k property
 - \$83.57 for a \$250k property
 - \$100.28 for a \$300k property
- Tax Rate Breakdown by Class

Municipal Taxes				
	VALUE	RATIO	RATE	
CLASS 1	115,977,201	1.00	4.99758	579,605.34 83.77%
CLASS 2	394,982	0.33	17,491.53	6,908.84 1.00%
CLASS 6	8,532,400	2.45	12,244.07	104,371.30 15.10%
CLASS 8	178,200	1.00	4.99758	890.57 0.13%
	125,082,783		39.73076	691,876.05 100.00%



14

2025 Financial Plan 2025-2029

THE CITY OF GREENWOOD
Financial Plan 2025-2029 Amendment Bylaw No. 1026 2025
SCHEDULE "A"

	2025	2026	2027	2028	2029
Revenues					
Property Taxation	739,848	801,435	860,395	911,101	964,849
Sale of Services	373,491	274,146	274,816	275,498	276,194
User Fees	521,340	573,520	630,944	694,050	763,542
Grants from other Govts	636,327	616,935	531,945	535,572	539,240
Grants for Capital Projects	1,070,962	4,476,332	1,676,500	276,500	0
Transfer from Reserves	978,983	1,786,413	563,914	351,419	219,066
Debt Proceeds	0	0	400,000	0	0
Total Revenues	4,320,951	8,528,781	4,938,514	3,044,140	2,762,891
Expenditures					
General Government Services	1,126,561	1,161,666	1,199,851	1,231,875	1,265,217
Public Works	343,973	351,469	359,265	367,373	375,805
Protective Services	233,950	249,158	223,454	225,842	228,326
Water Services	152,900	155,752	158,858	162,128	165,572
Sewer Services	167,250	171,876	176,759	181,800	187,003
Capital Asset Expenditures	1,763,103	5,004,389	2,425,000	425,000	30,000
Transfer to Reserves	533,214	434,471	395,327	450,122	510,967
Total Expenditures	4,320,951	8,528,781	4,938,514	3,044,140	2,762,891
Financial Plan Balance	0	0	0	0	0



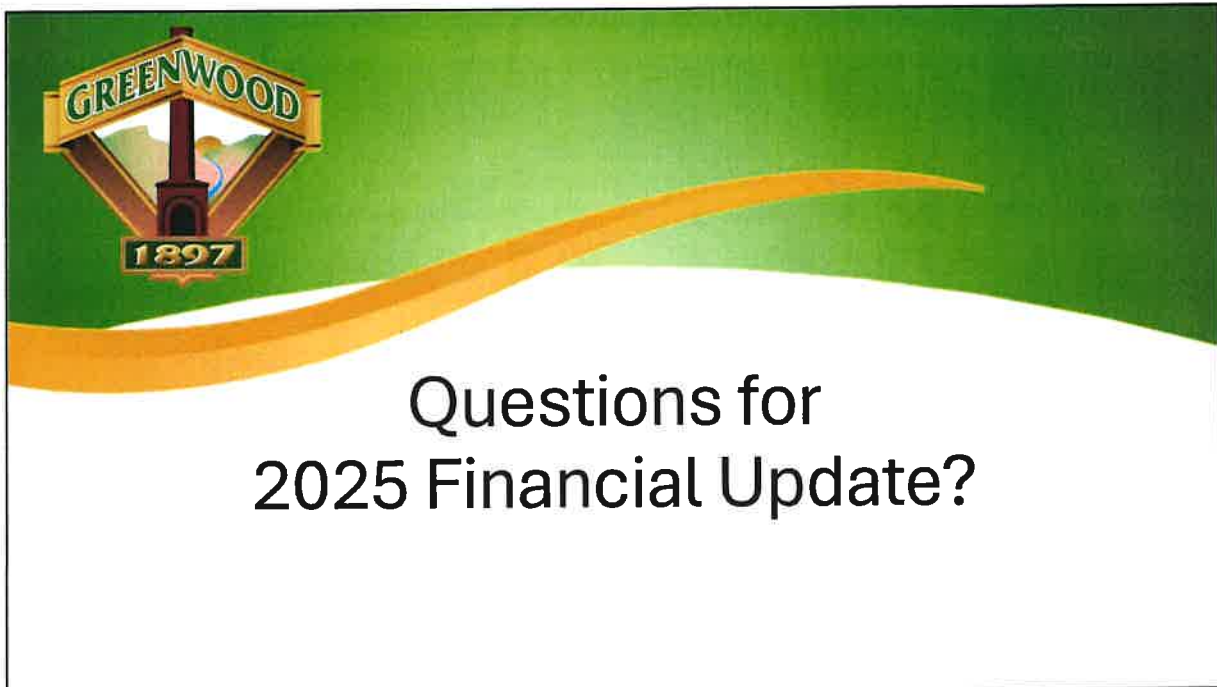
15

Next steps:

- April 28th
 - First three readings of the 2025 Financial Plan 2025-2029 Bylaw
 - First three readings of the 2025 Tax Rate Bylaw
- Waiting for Provincial School/Police & MFA tax requisitions
- May 12th
 - Adoption of the 2025 Financial Plan 2025-2029 Bylaw
 - Adoption of the 2025 Tax Rate Bylaw
- Send Property Tax Notice to publisher by May 16th
 - Canada Post may go on strike after May 22nd pending negotiations



16





POLICY TITLE: Council Conference Attendance Policy	POLICY NO: 2025-02
AUTHORITY: Council for the Corporation of the City of Greenwood	CLASSIFICATION: Council
EFFECTIVE DATE: April 28 th , 2025	MOTION:
SUPERSEDES:	

1. Purpose

The purpose of this Policy is to establish a consistent approach to the selection of and attendance at municipal governance related events by elected Officials, including fiscal and report management from such events.

2. Scope

This Policy applies to all City of Greenwood elected Officials.

3. General

Conference attendance offers valuable opportunities for exchanging information, fostering networking connections, and promoting educational growth. By attending conferences, individuals and organizations alike can stay ahead of the curve, gain a competitive edge, and ultimately contribute more effectively to their respective municipalities.

Attendance at conferences will be available as follows:

Conference	Timeframe	Attended by:	Authorization by:
Union of BC Municipalities (UBCM)	Annually Late Sept. – Early Oct.	One member of Council.	Policy
Association of Kootenay and Boundary Local Government (AKBLG)	Annually Late April – Early May	One member of Council.	Policy
Federation of Canadian Municipalities (FCM)	Annually Late May – Early June	One member of Council.	Policy

Any additional members of Council wishing to attend the FCM Conference must receive authorization by resolution of Council.

All Conferences/Workshops not listed require a Council resolution prior to arranging registration, travel, and reimbursement.

4. Expenditures

- I. Expenditures are managed in accordance with the City's Travel Expense Policy.

- II. Upon receipt of interest, the Clerk's Office will complete registrations and bookings for accommodations.
- III. Travel and Transportation reservations and bookings (i.e. securing a shuttle, car rentals, airfare) will be at the sole responsibility of the elected Official.
- IV. The City will pay direct or re-imburse the following event related expenses:
 - 1. Registration fees;
 - 2. Accommodation expenses (including parking);
 - 3. Transportation to and from the event location;
 - 4. Food and beverage costs in accordance with the City's Travel Expense Policy;
 - 5. Other costs if deemed necessary by the CAO and Municipal Clerk for participation at the event.
- V. Meals will not be paid for day(s) where such is included in a conference/training/meeting package.
- VI. Selections on the above items must endeavor to achieve the best reasonable value at no reduction to accustomed living standards, while considering public scrutiny.
- VII. Prior to incurring such an expense, research on alternative modes of transportation (car rentals, airfare, shuttles) must be identified by the elected Official's as a comparable rate and supplied to the Municipal Clerk for budgeting purposes.
- VIII. Additional costs associated with companion attendance (i.e., +1 banquet tickets/additional accommodation costs) will be at the sole responsibility of the elected Official and are not reimbursed by the City.
- IX. All alcoholic beverages will be at the sole responsibility of the elected Official and are not reimbursed by the City.
- X. Elected Officials must submit receipts for approved costs incurred along with a Statement of Travelling Expenses Form identified within the City's Travel Expense Policy within two (2) weeks from the conclusion of the event.
- XI. If an elected Official chooses to cancel their attendance, all efforts will be made to either cancel registration and accommodation, or transfer arrangements to another participant.

5. Attendance

- I. When representing the City at events, elected Officials will adhere to The City of Greenwood Council's Code of Conduct, together with any other relevant policies and legislation.
- II. Should an election Official be involved in a delegation at an event, they will discuss the topic beforehand with the Chief Administrative Officer and Office of the Mayor to ensure understanding of Administration's viewpoint, thus allowing a united approach on issues.

- III. Upon returning to the municipality at the end of an event, and at the next Regular Meeting of Council, the elected Official will prepare a verbal summary of their experience at the event, and do so under the Council Reports section of the meeting.



POLICY TITLE: Employee Travel Expense Reimbursement Policy	POLICY NO: 2025-03
AUTHORITY: Council for the Corporation of the City of Greenwood	CLASSIFICATION: Finance
EFFECTIVE DATE: April 28 th , 2025	MOTION:
SUPERSEDES: Employee Expense Bylaw No. 952, 2020	

1. Purpose

The purpose of this Policy is to formalize the expense reimbursement process for employees and establish guidelines for reimbursement of travel and related expenses.

2. Scope

This Policy applies to all City of Greenwood employees.

3. General

The City of Greenwood will reimburse employees for reasonable expenses incurred as a result of City of Greenwood business as follows:

4. Procedure

- I. All travel must be authorized by the appropriate supervisor.
- II. All claims for reimbursement must be made on the "Expense Report" form and be approved by the employee's supervisor. See Appendix "A" attached.
- III. Original receipts or proof of purchase must accompany expense claims.
- IV. Unless specified under the terms of a collective agreement, or Terms and Conditions of Employment, employees who travel on scheduled days off or beyond normal working hours will not be paid overtime or receive equivalent time off. Flexibility of work time hours may be considered with pre-approval from the supervisor. Any work schedule variation must occur within a reasonable amount of time after the event, i.e. up to 14 days after the event is reasonable.
- V. The completed Expense Report is to be submitted within five (5) working days of the employee's return from travel, along with supporting receipts and a copy of the program itinerary provided by the event organizer (including meeting/conference dates).

- VI. Rates to be paid under this policy will be reviewed annually. Where a collective agreement specifies a rate of reimbursement different from that specified in this policy, the collective agreement rates will apply.

5. Accommodation

- I. Reimbursement for overnight stay will be at the conference rate if staying at a hotel where the conference rates have been obtained by the organization hosting the event, or at the government rate if lodging has been obtained elsewhere.
- II. All reasonable costs associated with the hotel stay such as business telephone use and parking will be reimbursed.
- III. Employees making private arrangements for accommodation with friends or relatives may claim up to \$50.00 per night.

6. Travel

- I. When making travel plans, employees are expected to utilize the most cost effective method of travel considering time, convenience and safety.
- II. If an employee chooses to take their own vehicle then reasonable expenses will be paid upon proof of payment i.e. Gas receipts.
- III. Mileage, inclusive of parking and ferries, up to the equivalent economy airfare, plus estimated taxi fares, will be paid for the use of private automobiles for travel, subject to approval from the employee's supervisor.
- IV. Travel allowance paid for use of a personal vehicle shall be at the rate determined by The Province of British Columbia (Provincial Rate).
- V. If the employee claims mileage equivalent to airfare, hotel accommodations and meals enroute normally will not be paid. Hotel accommodations and meals enroute, however, will be paid if it makes reasonable sense to do so.
- VI. Air travel is to be used where other less expensive forms of transportation are not possible or reasonable. The most economical airfare shall be obtained and flights should be booked as soon as travel needs are determined to obtain early booking discounts. Use of personal air miles or like reward plans to purchase airline tickets will not be compensated.
- VII. Associated costs for air travel such as parking, airport improvement fees, airport shuttle, taxi, etc. will be reimbursed with proof of payment.

7. Meals and Incidental Expenses:

- I. For each full calendar day or proportion thereof in travel status, employees shall be paid an overnight claim of \$20.00 as reimbursement for reasonable costs for incidental expenses.

- II. A meal allowance may be claimed in lieu of providing receipts as follows:
 - Breakfast \$20.00
 - Lunch \$25.00
 - Dinner \$35.00 (rates include gratuities)
- III. Where meals are included in a workshop or similar event, no amount may be claimed for meals, gratuities and other personal supplies or services.
- IV. Actual receipts for meals may be substituted in place of a claim for meal allowance. Reimbursement will depend on the particular circumstances involved. Please provide all relevant information. A gratuity of 10–15% of the value of the goods and services will be reimbursed.

8. Other Expenses

- I. Banquet tickets for spouses/partners to attend the conference gala dining event (presidential banquet or similar event) will not be compensated. Participation in other conference activities by spouses/partners will also not be compensated. Examples of these types of activities are plenary sessions, breakout sessions, daily meal or refreshment breaks, etc.
- II. Other unavoidable or extraordinary expenses incurred that are not mentioned in this policy may be considered for reimbursement on a one-time basis. Payment for these types of expenses will be considered individually and will not create a precedent for future activities.

9. Expenses Ineligible for Reimbursement

- I. Motor vehicle infractions.
- II. In-room movies or personal services.
- III. Alcoholic beverages.
- IV. Parking tickets or fines.
- V. Vehicle damages.
- VI. Cost for participation in optional recreation and social activities if not included in the conference registration fee.
- VII. Costs for spouse/partner recreation and social activities.

10. Review Schedule

Original Approval Date:

- April 14, 2025;

Review by Mayor and Council:

- April 2026;



Appendix 'A'
City of Greenwood

202 South Government Avenue, PO BOX 129, Greenwood, BC V0H 1J0

EXPENSE REPORT

Name: _____

Daily expense for the Week of: _____

ITEM	SUN	MON	TUE	WED	THURS	FRI	SAT	TOTAL							
Breakfast															
Lunch															
Dinner															
Lodging															
Telephone															
Car Rental, Taxi, Bus															
Parking															
Tips															
Airfare															
Mileage (show calculations per km)															
Subtotal															
Other Expenses:															
Date	Description							Amount							
Subtotal															
Total from Above															
Minus Advance															
Total Due															

Reason for Expense: _____

Signature
(Receipts must be attached to expense form)

Approved By



POLICY TITLE: Council Remuneration and Expense Policy	POLICY NO: 2025-04
AUTHORITY: Council for the Corporation of the City of Greenwood	CLASSIFICATION: Council
EFFECTIVE DATE: April 28 th , 2025	MOTION:
SUPERSEDES: Council Remuneration and Expense Bylaw No. 951, 2020	

1. Purpose

The purpose of this policy is to ensure that compensation is fiscally responsible and fairly reflects the level of duties and responsibilities of the role of elected officials.

2. Scope

This Policy applies to all City of Greenwood elected officials.

3. General

The City of Greenwood Council members are paid remuneration and expenses in relation to the discharge of their duties as an elected official.

4. Interpretation

The Interpretation Act applies to this policy.

5. Definitions

In this policy

"Council" has the same meaning as in the Council Procedure Bylaw;

6. Guiding principles

1. Remuneration

- a) Council members will be paid remuneration, as set out in Schedule "A".
- b) One-third of the remuneration paid to council members, in accordance with the Canada Revenue Agency and this policy, as an allowance for expenses incidental to the discharge of the duties of their offices, and will be in addition to other expenses specified in this Policy.
- c) The annual remuneration will be paid pursuant to the provisions and policies of the City's payroll system.

2. Benefits

- a) Council members are not entitled to enroll in basic health and extended health (including dental) for the duration of their elected term.

3. Reimbursement of Additional Expenses

- a) Council members, who are appointed as acting mayor, or as representatives of the council to outside bodies, will be reimbursed for expenses, including, but not limited to, accommodation, transportation, vehicle mileage, memberships relevant to municipal affairs and other allowable expenses, reasonably incurred in the performance of such duties unless the expenses are paid by outside bodies.
- b) Council members, who attend, in person or virtual, conventions, conferences, and seminars, as authorized by the mayor, will be provided an annual conference allowance within the budget including: accommodation, transportation, vehicle mileage and other allowable expenses, to be supported by receipts. Meals and incidental expenses will be reimbursed up to the maximum daily allowance, as set out in this Policy.
- c) Each member of Council shall receive a technical allowance (cellphone) allowance of One Hundred Dollars (\$100.00) per month.
- d) All claims for reimbursement must be made on the "Expense Report" form and be approved by the mayor. See Appendix "B" attached.

4. Maximum Allowance

- a) The maximum allowance to cover travel expenses, including meals, gratuities, local telephone calls, and minor entertainment costs, for trips lasting more than one (1) day away from the City, will be \$90 per day, to be supported by receipts.
- b) Where meals are included as part of a conference, training seminar, or other business conducted on behalf of the City, which exceed one day, the maximum daily allowance will be reduced as follows:
 - I. \$20.00 if breakfast is included;
 - II. \$25.00 if lunch is included; or
 - III. \$35.00 if dinner is included.
- c) For travel expenses incurred internationally, the per diem allowance will be paid in the appropriate international funds or the Canadian equivalent.
- d) Where meals are included in a workshop or similar event, no amount may be claimed for meals, gratuities and other personal supplies or services.

- e) Actual receipts for meals may be substituted in place of a claim for meal allowance. Reimbursement will depend on the particular circumstances involved. Please provide all relevant information. A gratuity of 10–15% of the value of the goods and services will be reimbursed.

8. Other Expenses

- I. Banquet tickets for spouses/partners to attend the conference gala dining event (presidential banquet or similar event) will not be compensated. Participation in other conference activities by spouses/partners will also not be compensated. Examples of these types of activities are plenary sessions, breakout sessions, daily meal or refreshment breaks, etc.
- II. Other unavoidable or extraordinary expenses incurred that are not mentioned in this policy may be considered for reimbursement on a one-time basis. Payment for these types of expenses will be considered individually and will not create a precedent for future activities.

9. Expenses Ineligible for Reimbursement

- I. Motor vehicle infractions.
- II. In-room movies or personal services.
- III. Alcoholic beverages.
- IV. Parking tickets or fines.
- V. Vehicle damages.
- VI. Cost for participation in optional recreation and social activities if not included in the conference registration fee.
- VII. Costs for spouse/partner recreation and social activities.

10. Review Schedule

Original Approval Date:

- April 14, 2025;

Review by Mayor and Council:

- April 2026;



SCHEDULE 'A'
City of Greenwood
RENUMERATION

Mayor

Commencing January 1, 2025 , the mayor will be paid remuneration equaling to \$11,053.80, per year, adjusted annually, in accordance with this Policy.

Councillors

Commencing January 1, 2025, the councillors will be paid remuneration equally to \$7,762.56 per year, adjusted annually, in accordance with this Policy.

Remuneration Adjustment

For mayor and councillors, annual increases will be applied as follows:

Scheduled Increases	Basis
January 1, 2025 and every year after	1) the amounts set forth under Schedule "A" of this Policy shall be adjusted by a percentage equal to the percentage change in the Consumer Price Index for all items as published by Statistics Canada for the Province of British Columbia for the preceding year ended.



Appendix 'B'
City of Greenwood

202 South Government Avenue, PO BOX 129, Greenwood, BC V0H 1J0

EXPENSE REPORT

Name: _____

Daily expense for the Week of: _____

ITEM	SUN	MON	TUE	WED	THURS	FRI	SAT	TOTAL							
Breakfast															
Lunch															
Dinner															
Lodging															
Telephone															
Car Rental, Taxi, Bus															
Parking															
Tips															
Airfare															
Mileage (show calculations per km)															
Subtotal															
Other Expenses:															
Date	Description							Amount							
Subtotal															
Total from Above															
Minus Advance															
Total Due															

Reason for Expense: _____

Signature
(Receipts must be attached to expense form)

Approved By

From: Darrin McBee <operations@boundaryinvasives.com>
Sent: April 9, 2025 2:26 PM
To: Corporate
Subject: 2024 invasive plant treatment summary and 2025 plan
Attachments: Greenwood_central.pdf; Greenwood_north.pdf; Greenwood_overview.pdf; Greenwood_south.pdf

Follow Up Flag: Follow up
Flag Status: Flagged

Hi Brooke,

Could you please pass this message along?

Attached are maps showing where 2024 herbicide treatments occurred by the contractor. These should be taken as rough guide as there may have been sections that were skipped for various reasons (usually presence of water, wells, etc.).

I am wondering if the City is planning to do invasive plant treatments again this year. I know there were some issues raised by residents. The biggest issue I heard was lack of signage (hard to put up a sign for every road but there could be more) and some residents not being aware that treatment was happening. I think both these concerns could be addressed and I am happy to talk to whoever with the City about those concerns or any other concerns that may exist.

Thank you,

Darrin McBee, BIT
Operations Coordinator
Boundary Invasive Species Society
250-449-5175



Legend

City of Greenwood

CHEM_TX_POLY_Greenwood

CHEM_TX_LINE_Greenwood

SURVEY_TRACK_LOG_GWD

Other Partners

CHEM_TX_LINE_MOTI

Reference

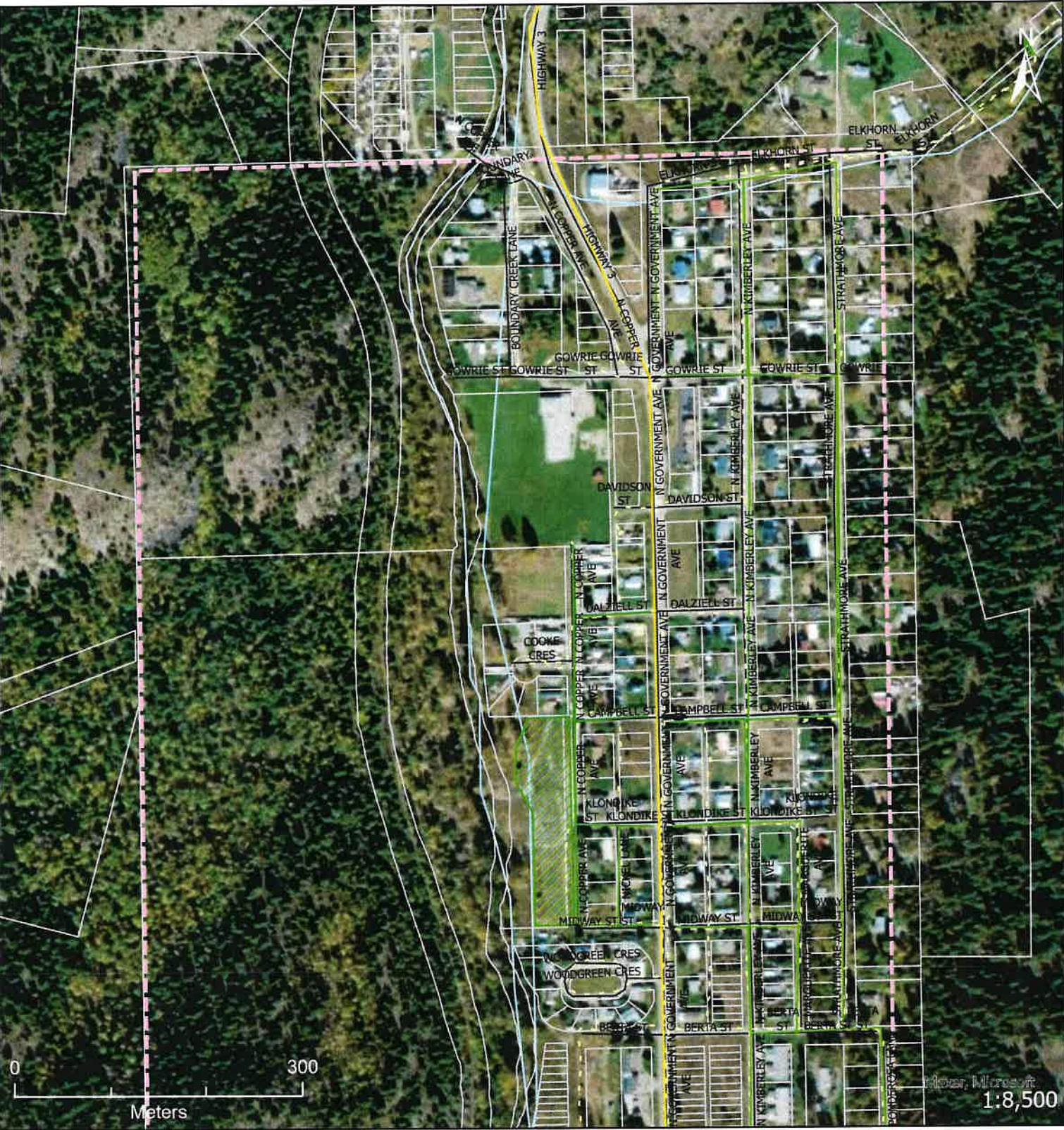
Highways

Secondary roads

Parcels

Creeks

Municipal boundary



Legend

City of Greenwood

CHEM_TX_POLY_Greenwood

CHEM_TX_LINE_Greenwood

SURVEY_TRACK_LOG_GWD

Other Partners

CHEM_TX_LINE_MOTI

Reference

Highways

Secondary roads

Parcels

Creeks

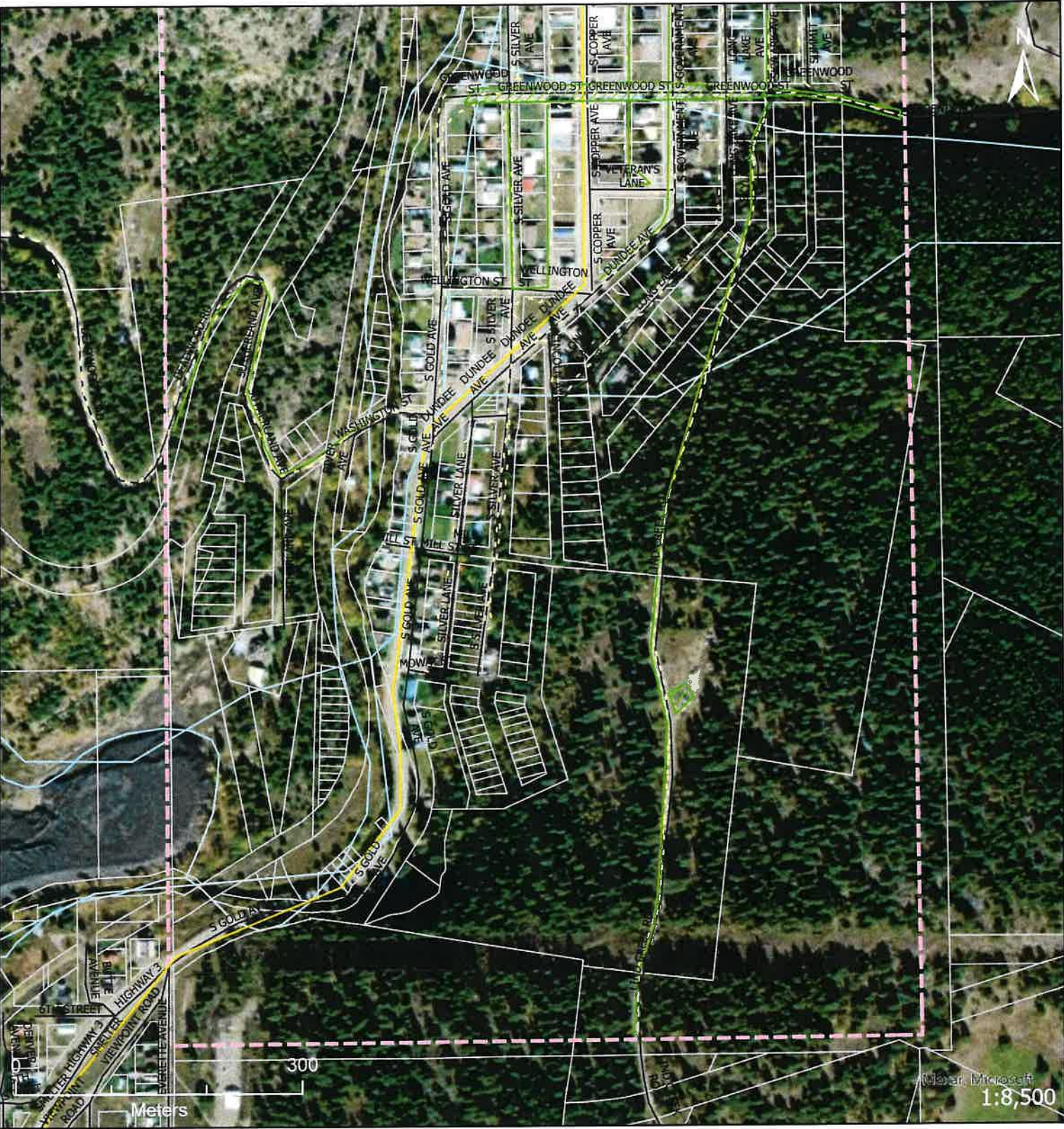
Municipal boundary

0 600 Meters

1:26,000

Map of Silver Lake area in St. Louis, Missouri, showing the proposed Silver Lake Corridor. The corridor is highlighted in yellow and green, showing its path through the area. Key streets labeled include Silver Lake Ave, Copper Lake Ave, Government Ave, and others. The map also shows surrounding residential areas and green spaces.

Municipal boundary



Legend

City of Greenwood

CHEM_TX_POLY_Greenwood

CHEM_TX_LINE_Greenwood

SURVEY_TRACK_LOG_GWD

Other Partners

CHEM_TX_LINE_MOTI

Reference

Highways

Secondary roads

Parcels

Creeks

Municipal boundary

REGIONAL DISTRICT OF KOOTENAY BOUNDARY

Interim Housing Needs Report

March 2025





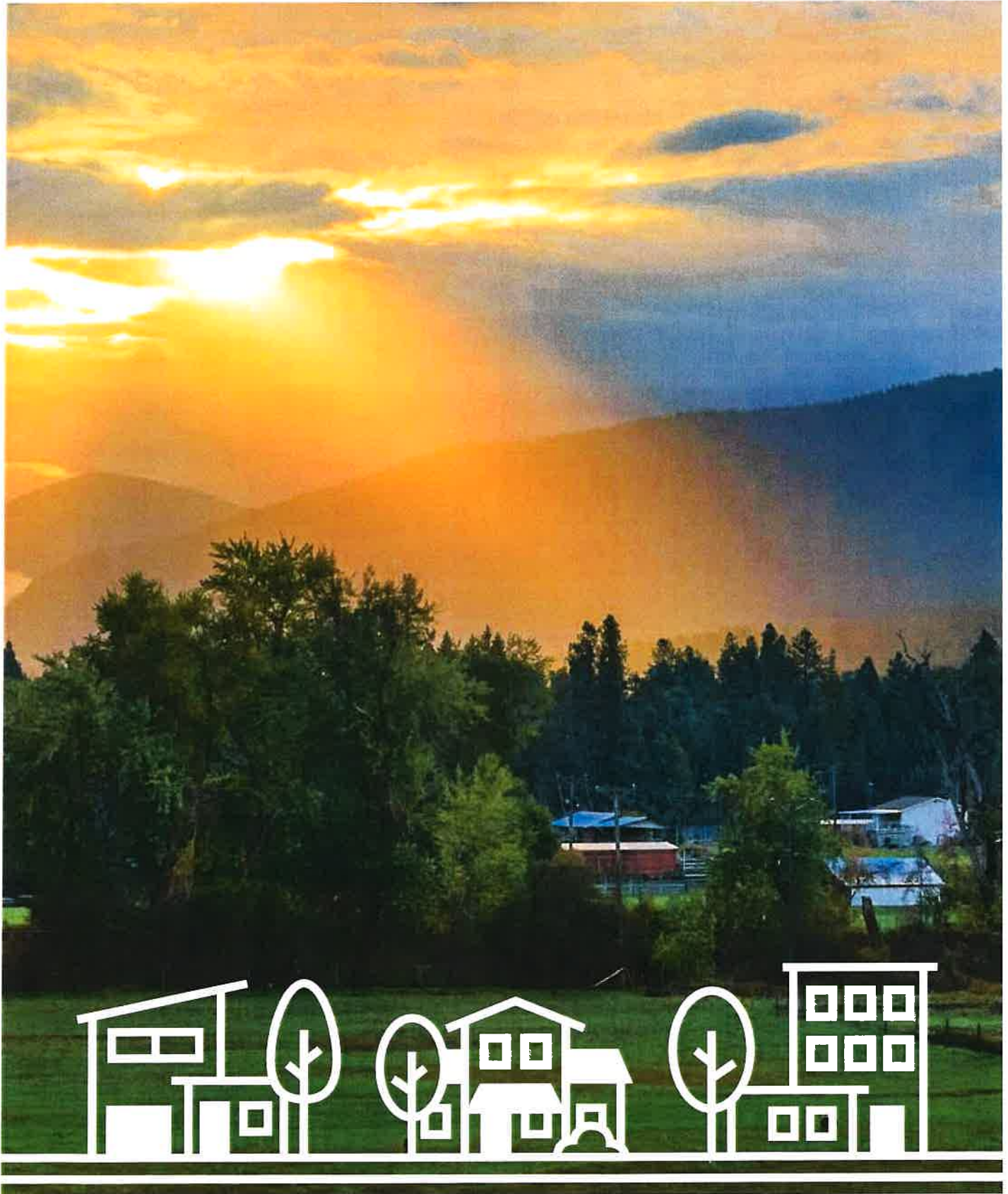
Acknowledgements

The Regional District of Kootenay Boundary (RDKB) prepared this Interim Regional Housing Needs Report with support from EcoPlan International Inc.

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

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

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



Executive Summary

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

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



Findings:

HOUSING CHALLENGES



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

AFFORDABILITY & VULNERABLE POPULATIONS



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



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

INFRASTRUCTURE LIMITATIONS



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

TRANSPORTATION



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

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

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

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1 Introduction

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

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

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

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

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

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



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

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

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

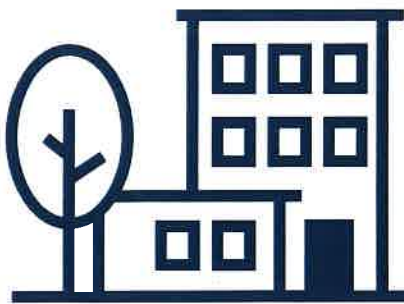
1.1 Report Use and Expectations

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

The findings of this report may be used to:

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

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



2 About the RDKB

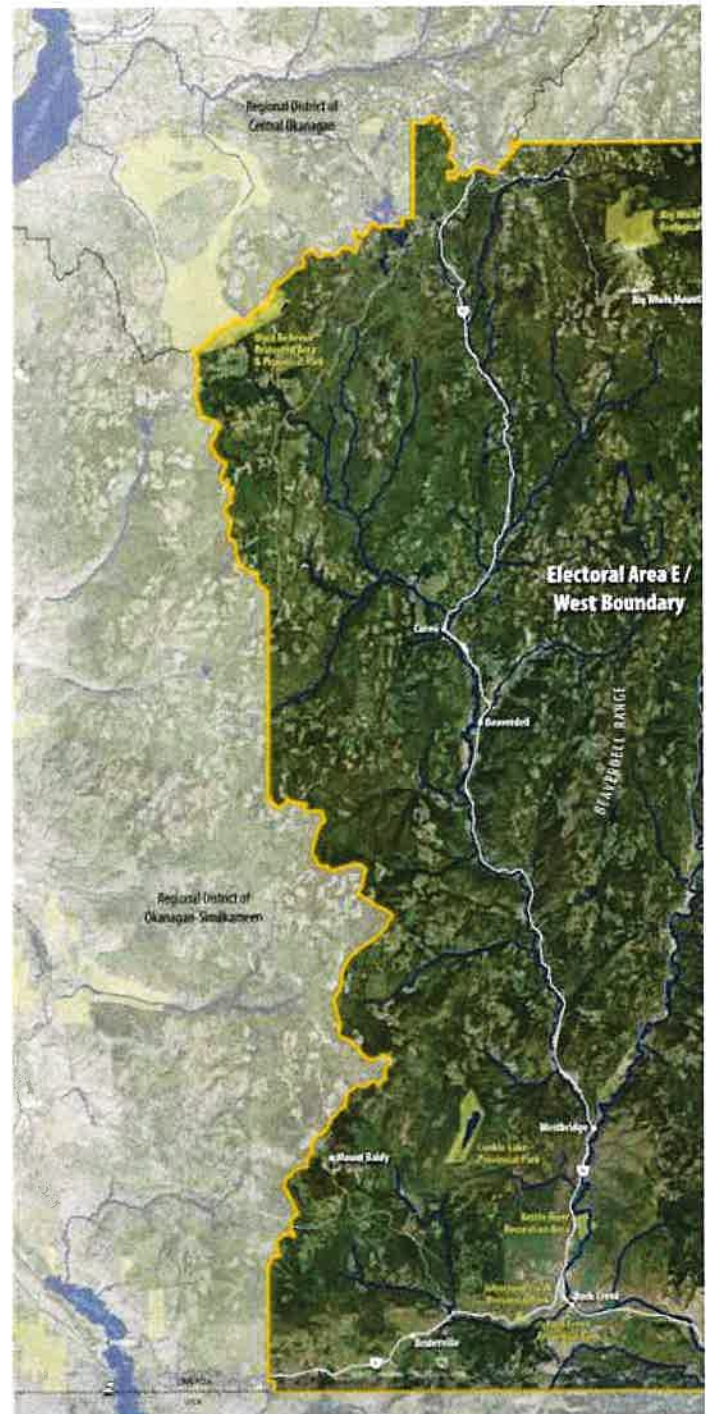
Established in 1966, the Regional District of Kootenay Boundary (RDKB) serves as the local government for 33,152 residents in the West Kootenay and Boundary regions of southeastern British Columbia. The district spans 8,200 square kilometers in area and extends from Champion Lakes in the east to Bridesville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

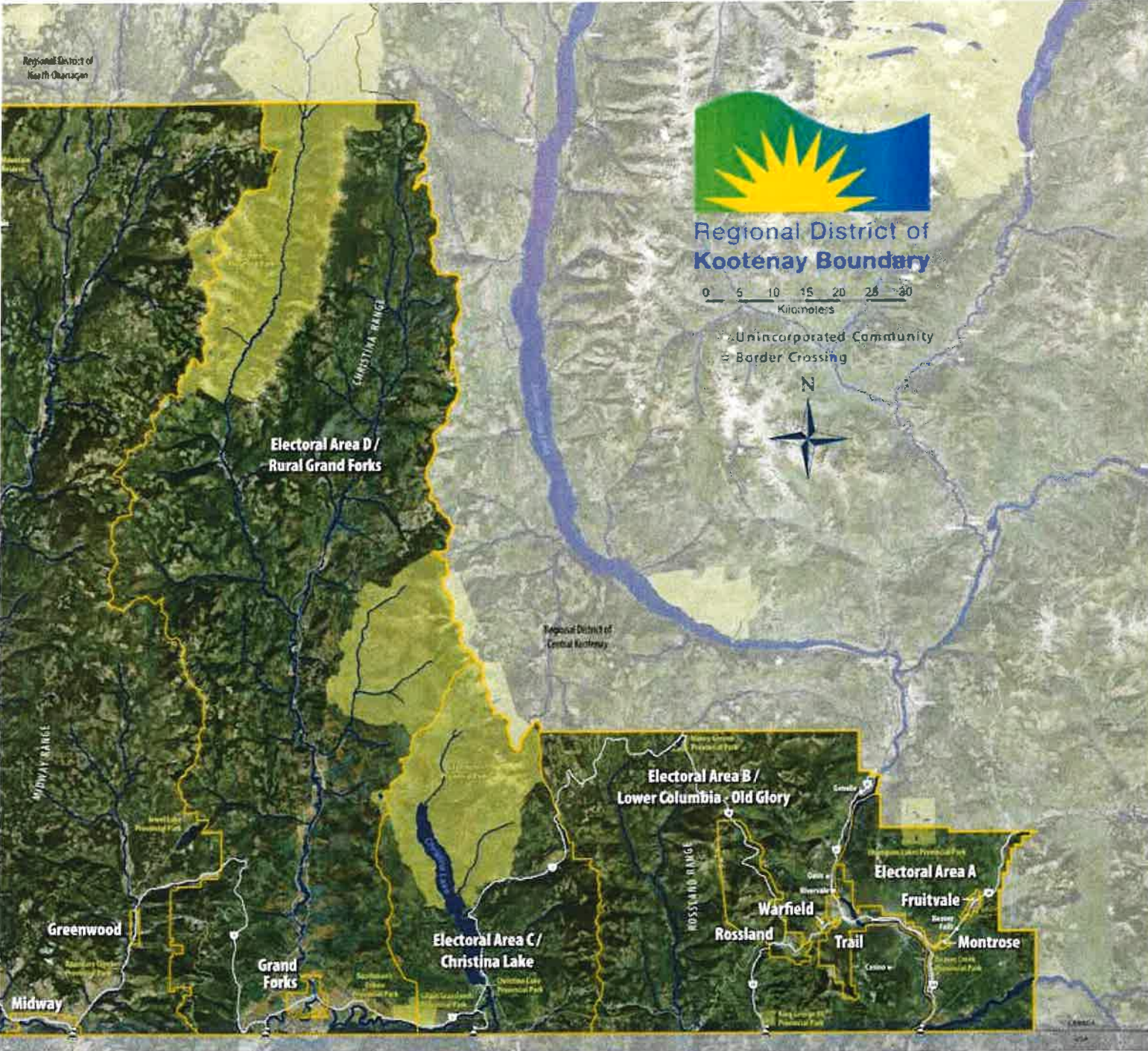
The RDKB is made up of 13 member communities. Included in the RDKB are eight incorporated municipalities—Fruitvale, Montrose, Trail, Warfield, Rossland, Grand Forks, Greenwood, and Midway—as well as five unincorporated electoral areas: Area A, Area B/ Lower Columbia-Old Glory, Area C/Christina Lake,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

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

Participants:

Municipalities	Electoral Areas
<ul style="list-style-type: none"> Village of Midway Village of Warfield City of Greenwood Village of Montrose Village of Fruitvale 	<ul style="list-style-type: none"> Electoral Area A Electoral Area B / Lower Columbia-Old Glory Electoral Area C / Christina Lake Electoral Area D / Rural Grand Forks Electoral Area E / West Boundary
Other	
<ul style="list-style-type: none"> Big White Ski Resort 	





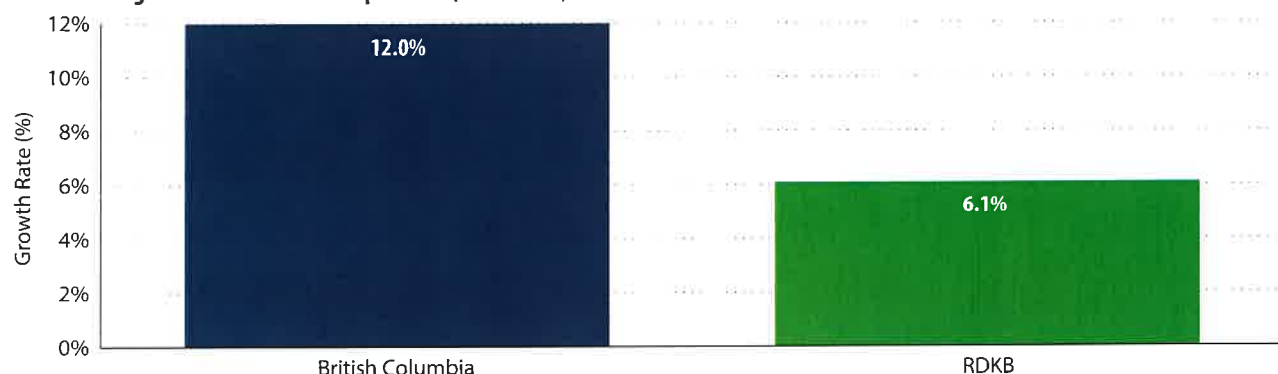
3 Census and Provincial Data

3.1 Census Data Snapshot

3.1.1 POPULATION AND DEMOGRAPHICS

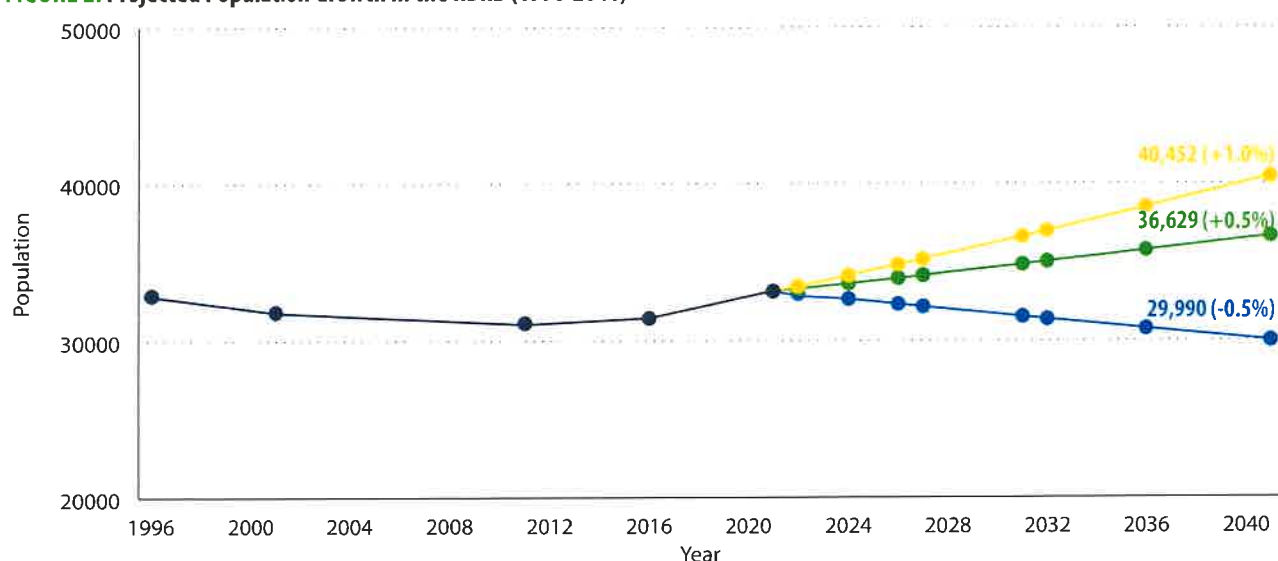
The total population of the RDKB increased between 2011 and 2021, from 31,456 residents to 33,152 (for an average annual rate of 1% or 6.1% in total), as shown in Figure 1 below. This includes an increase of 1,705 residents in the 2021 Census to continue the three-census cycle trend of population growth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

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



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

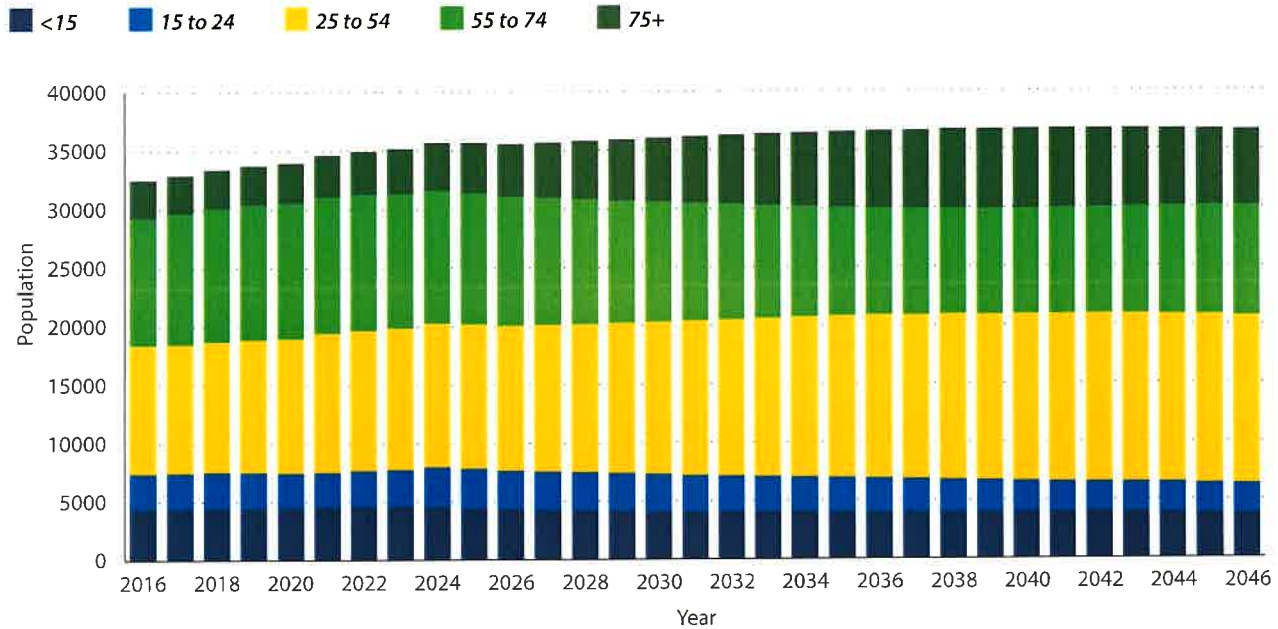
FIGURE 2: Projected Population Growth in the RDKB (1996-2041)²



¹ Statistics Canada, 2021, "Census Profile: Anctenay Boundary Regional District"
² Statistics Canada, 2021, "Census Profile: Anctenay Boundary Regional District"

In addition, 2021-2046 provincial estimates indicate continued RDKB population growth for residents between the ages of 55 and 75+ (1,826), and 25 – 54 (3,330) per Figure 3. Conversely, the 15-24 age group is expected to decline by 498 after reaching a peak in 2024, along with the youth under 15 years (total decline of 568). This projection may be indicative of the larger 15-year provincial birthrate decline to 1.0 children per woman in 2023, a value that is currently the lowest in all of Canada and well under the 2023 national average of 1.26.³

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



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



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

FIGURE 4: RDKB Population Pyramid (2021)⁴

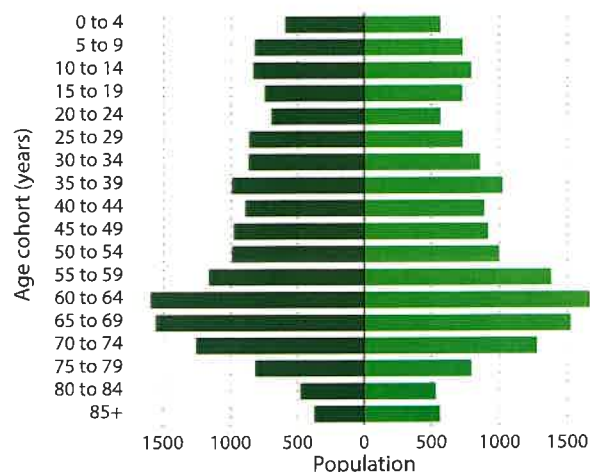
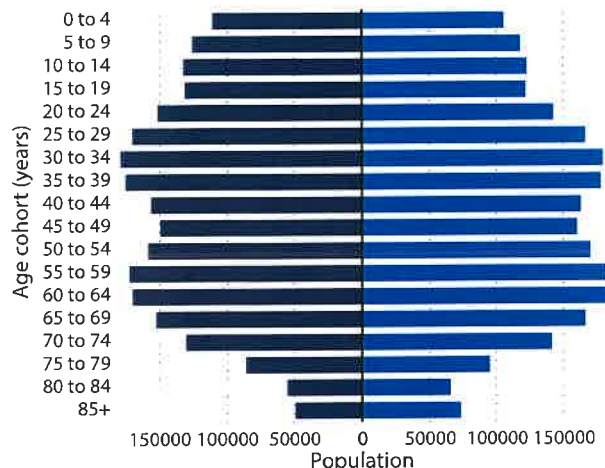


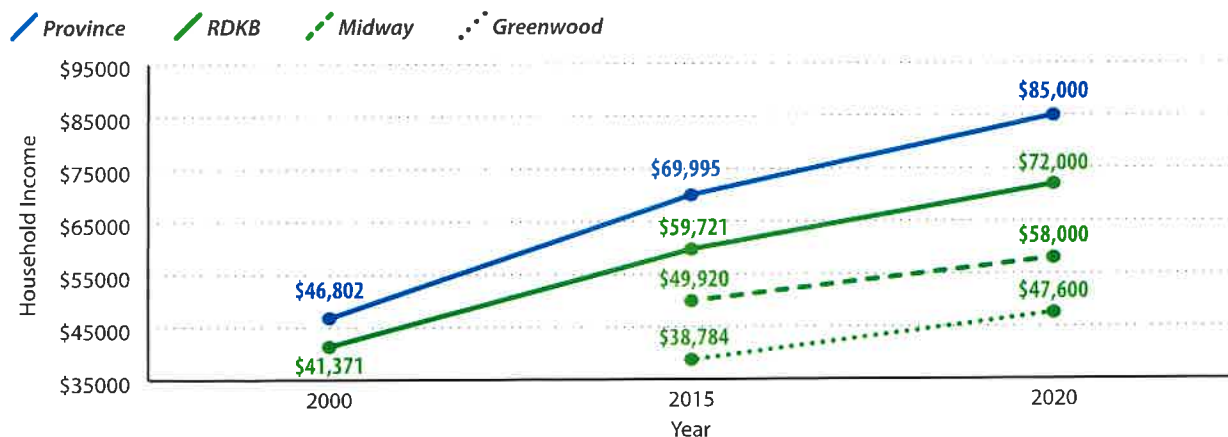
FIGURE 5: British Columbia Population Pyramid (2021)⁵



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

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

FIGURE 6: Median Household Income⁶



⁴ Statistics Canada, 2021 (Census Profile: Kootenay Boundary Regional District)

⁵ Statistics Canada, 2021 (Census Profile: Kootenay Boundary Regional District)

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

3.1.2 REGIONAL HOUSEHOLD CHARACTERISTICS

Housing Type

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

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

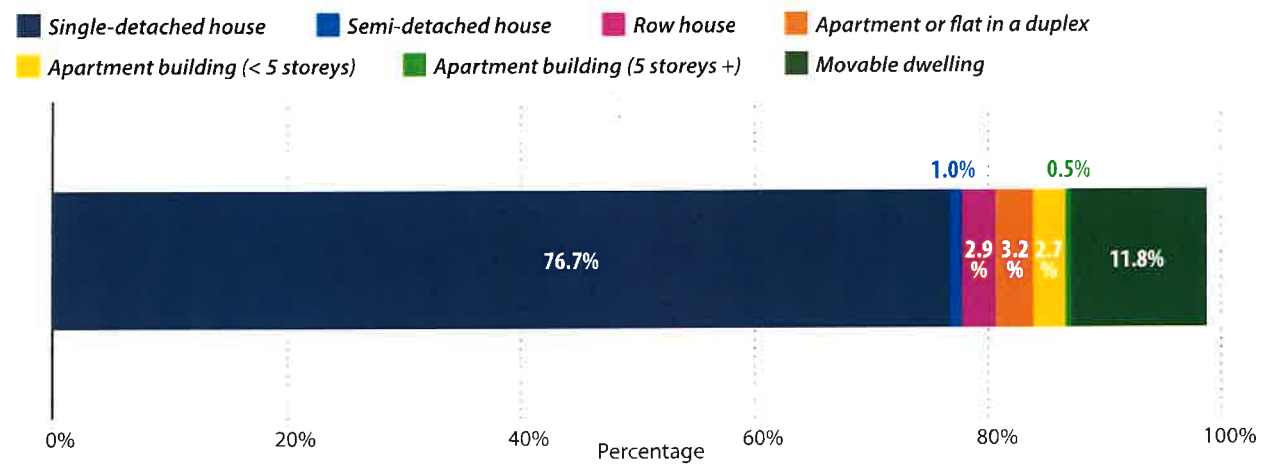
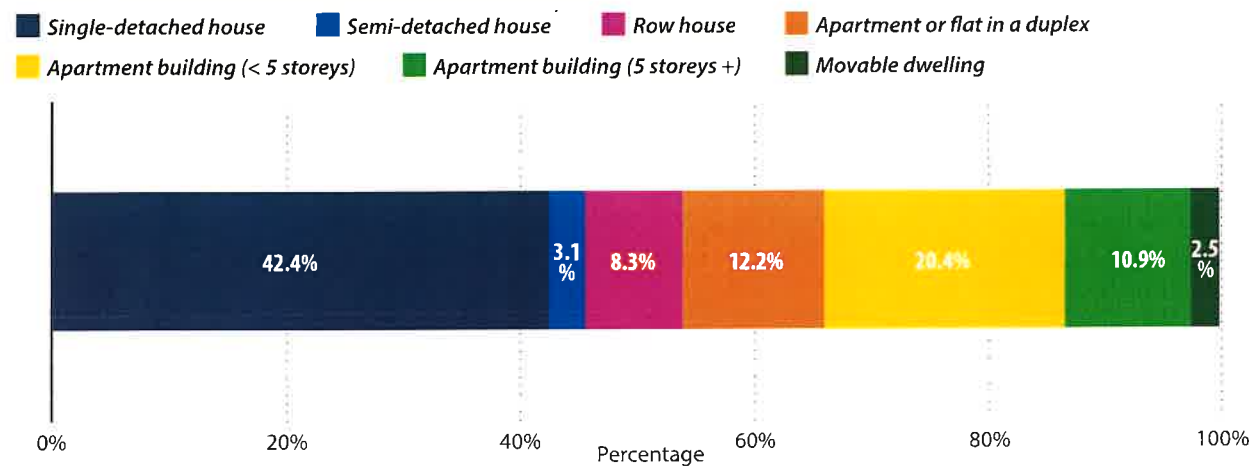


FIGURE 8: Housing by Dwelling Type in British Columbia (2021)⁹



Source: Statistics Canada, 2021

⁸ <https://www25.statcan.gc.ca/n1/pub/92-629-x/2021001/article/00001-eng.htm>
⁹ Statistics Canada, 2021. Census Profile, Geospatial Products (Regional Districts)
¹⁰ Statistics Canada, 2021. Census Profile, Geospatial Products (Regional Districts)

Housing Age

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

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

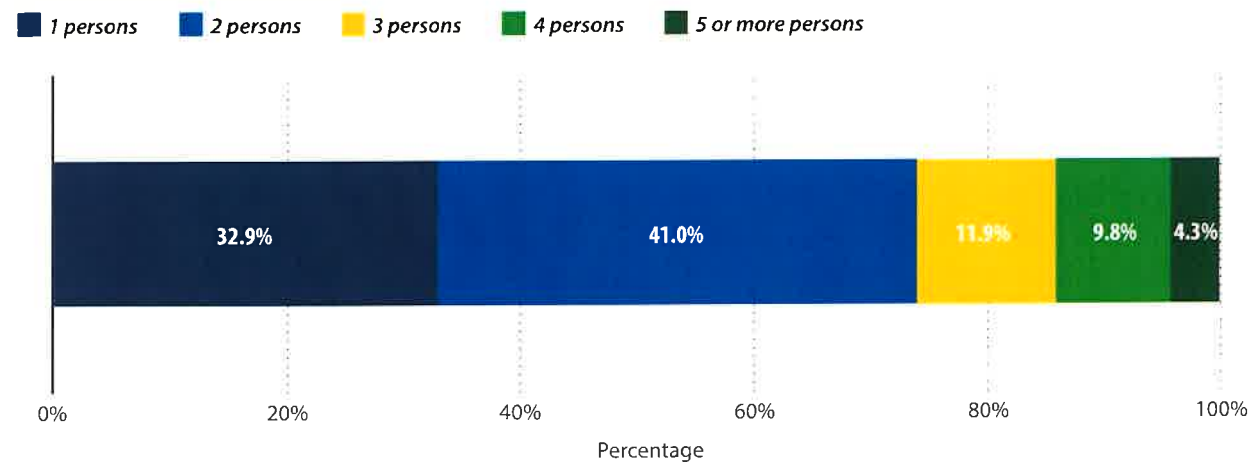
Period of Construction	% of Dwellings (RDKB)	% of Dwellings (British Columbia)
1990 or before	76.0%	53.7%
1991 to 2000	10.9%	16.5%
2001 to 2005	2.8%	6.0%
2006 to 2010	4.4%	8.0%
2011 to 2015	2.3%	6.6%
2016 to 2021	3.5%	9.1%

Source: Statistics Canada, 2021

Household Size

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

FIGURE 9: RDKB Household Size (2021)¹¹



¹⁰ Statistics Canada, 2021, Census Profile, Census Boundary: Regional District

¹¹ Statistics Canada, 2021, Census Profile, Census Boundary: Regional District



Proportion of Owners vs Renters

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

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

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

Households in Core Need

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

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

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

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



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

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

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

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

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

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

Component A: Extreme Core Housing Need

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

Component B: Homelessness

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

Component C: Suppressed Household Formation

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

Component D: Anticipated Household Growth

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

Component E: Rental Vacancy Rate Adjustment

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

Component F: Local Housing Demand (Demand Buffer)

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

Final Housing Need Calculations

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

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

3.2.1 HOUSING NEED PROJECTIONS

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

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

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

Table 5 summarizes estimated total housing (estimated new, plus existing homes) for RDKB's Electoral Areas and municipalities in 5 years (2025) and 20 years (2041)¹⁵. This chart assumes that existing housing stock is maintained. Unpredictable losses in housing such as inadequate maintenance, or disaster events such as flood or fire (i.e., May 2018 flood in Grand Forks experienced permanent loss of over 200 homes¹⁶) can occur. The HNR model does not capture when there are declines in total housing stock. The table below presents the amount of housing units needed to meet present and future demand. This report will further discuss the location, type and density of housing needed in future.

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

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

¹⁴ - HNR Methodology Results (Kootenay Boundary Regional District - Study Area).

¹⁵ - The 5-year projections from 2021 to 2025. The 20-year projections from 2021 to 2041. The start year is due to the HNR model utilizing 2021 census data.

¹⁶ - Informational Interview with Darren Poth, Boundary Home Services, November 20, 2024.

¹⁷ - HNR Methodology Results (Kootenay Boundary Regional District - Study Area).

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

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

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

3.2.2 ASSUMPTIONS AND LIMITATIONS

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

¹⁸ HNR Methodology - RDKB Interim Housing Needs Report - Study Area



4 Community Sourced Data and Insights

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

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

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

4.1 Supplementary Data

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

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

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



4.1.1 FINDINGS

Kootenay Boundary Aboriginal Community Needs Assessment (2020)

The Kootenay Boundary Aboriginal Community Needs Assessment (2020) highlights several critical aspects of housing challenges and opportunities within RDKB, particularly focussed on Indigenous residents. According to the 2021 Census, approximately 2,095 RDKB residents identified as having Indigenous ancestry¹⁹ which represents 6.9% of the total population. However, this report identifies significant social and cultural barriers, as people of Indigenous ancestry may not always feel safe or comfortable claiming ancestry on government forms. This, in combination with a general lack of recognition by local governments and residents to non-visible minorities, suggests an underreported Indigenous population in the RDKB and the potential for systemic exclusion from housing and essential services.

It was also noted that the RDKB faces coordination challenges with the First Nations communities who have both unceded traditional territory claims overlapping the RDKB (Ktunaxa, Secwepemc, Sinixt, and Syilx (Okanagan Nation Alliance) Nations), and internal disagreements may impede broader coordination around unified regional housing solutions²⁰. While organizations like the Circle of Indigenous Nations Society (COINS) and the Boundary Métis Association currently provide essential supports such as housing assistance and mental health services to Indigenous peoples across the RDKB, resource constraints and reliance on volunteer-run support services limit their overall reach and impact.

RDKB Building Permits Data (2020-2023)

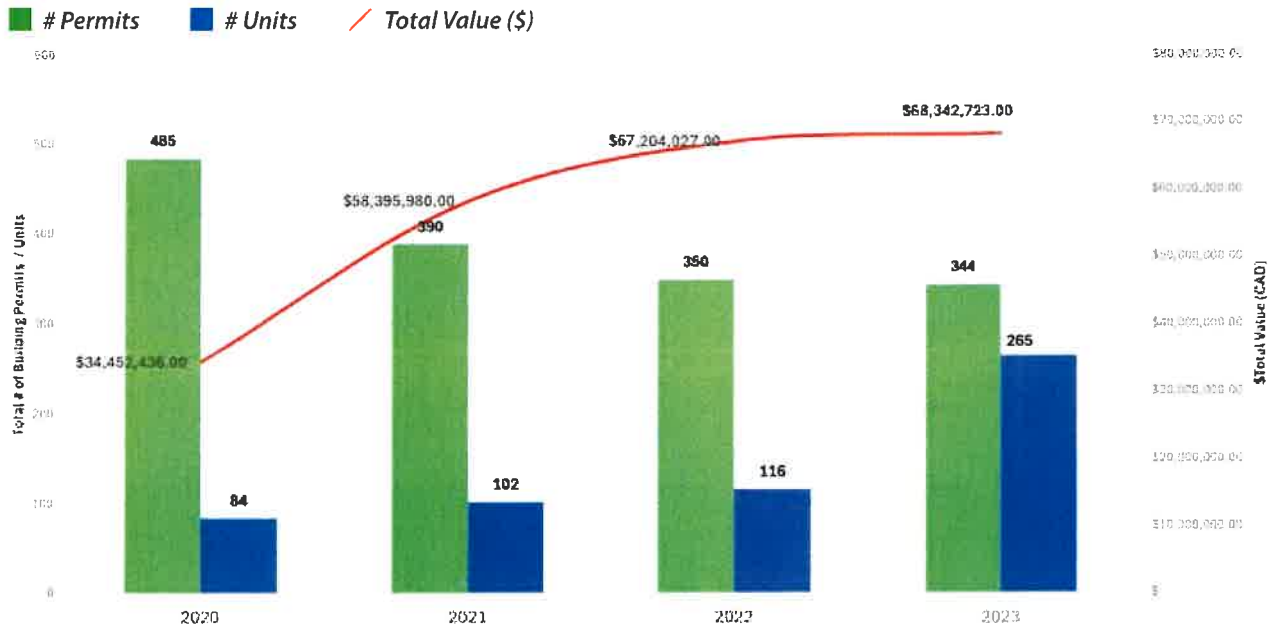
Annual building permit issuances by the RDKB in the Study Area (target Electoral Areas and municipalities) have been steadily declining since 2020, with a net decrease of 185 permits issued per year between 2020 and 2023. However, the total number of approved units associated with these annual permit approvals has increased over the same period (89 units in 2021 to 260 units in 2023), as shown in Figure 10. The total annual value of permit-related development has also steadily increased from \$34,452,436 in 2020 to \$68,342,723 in 2023, resulting in the average cost of development per building permit issuance increasing by approximately 280% over this same period²¹.

¹⁹ <https://www150.statcan.gc.ca/n1/pub/92-629-x/2023001/article/00001-eng.htm?tid=6666&cid=6861>
²⁰ <https://www150.statcan.gc.ca/n1/pub/92-629-x/2023001/article/00001-eng.htm?tid=6666&cid=6861>
²¹ RDKB Building Permits included in this analysis are representative of single-family dwellings, multi-unit residential buildings, residential homes, accessory buildings, and/or site work.



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

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



Affordable Housing Options

A review of affordable housing developments in the RDKB identified a range of housing options across Rossland, Trail, and Fruitvale in the Lower Columbia Region, including renovated and newly constructed multi-family buildings, townhouses, and units for seniors. This includes approximately 227 affordable housing units across 14 different housing developments, with groups like the *Non-Profit Affordable Housing Directory for the Lower Columbia Region*²² and the Lower Columbia Affordable Housing Society²³ providing various affordable housing options for residents to access. An additional 72 affordable housing units are expected to come online between 2025-2026 in both Fruitvale and Trail. For example, the Lower Columbia Affordable Housing Society (LCAHS) offers a range of housing options across Rossland, Trail, and Fruitvale, including renovated and newly constructed multi-family buildings and townhouses. These buildings provide a total of 87 one- to three-bedroom units, with recent developments including the nine-unit Columbia Park building in Trail, completed in 2021, and Rossland Yards, a 37-unit project integrating residential housing with the new Rossland City Hall, completed in 2023. The Society is also progressing with Fruitvale Affordable Housing, a mixed-income 31-unit project designed to foster an inclusive community, including housing for adults with developmental disabilities, with construction completion and occupancy targeted for late 2025. Table 7 outlines known affordable housing options available in the RDKB's Lower Columbia area.

²² repairs pre-existing buildings.
²³ <https://skillcentre.ca/how-we-help-with-affordable-housing>
²⁴ <https://www.lowercolumbiahousing.org/about-us/>

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

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

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



4.2 Interviews

Interviews were with the following community members and local governments:

Community Groups

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

Local Government Elected Officials & Staff

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

4.2.1 FINDINGS

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

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

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

Housing Stock and Diversity

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

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

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

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

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

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

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



Servicing Infrastructure Limitations

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

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

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

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

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

²⁵ <https://www.trail-mes.ca/home/loan-upto-30m-approved-for-rossland%26trail-plant-upgrades-4-2019>

5 Transportation Accessibility Statement

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

5.1 Transit Services

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

Interior Health provides patient transport services (Medi-Van) for RDKB residents to enhance access to non-emergency *medical* appointments but must be booked in advance with the cost for service varying depending on if the patient has a valid MSP²⁶. Interior Health also operates transit one day per week between Rock Creek, Midway and Grand Forks.

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

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





5.2 Transportation Infrastructure

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

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

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

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

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

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

5.3 Recommendations for Improved Transportation Accessibility

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

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

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

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



6 Actions Taken Since the Last HNR

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

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

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

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

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

The RDKB's zoning amendments were updated to:

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



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

Village of Midway

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

Village of Warfield

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

City of Greenwood

- Zoning Amendment Bylaw No. 961 (2020)

Village of Montrose

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

Village of Fruitvale

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

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





7 Appendices

Calculating 20-year housing need

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

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

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

Component A: Extreme core housing need calculation

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

Table 1a

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

EXPORT

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

Table 1b

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

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

EXPORT

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

Table 2

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

EXPORT

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

Component B: Housing units and homelessness

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

Table 3

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

EXPORT

Kootenay Boundary A RDA (CSD, BC)				
Regional Population	Local Population		Regional PEH	Proportional Local PEH
	#	% of region		
32,405	1,610	4.97%	231	11.48
Total New Units to Homelessness Needs - 20 years				11.48

Component C: Housing units and suppressed household formation

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

Table 4a

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

EXPORT

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

Table 4b

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

EXPORT

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

Table 5

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

EXPORT

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

Table 6

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

EXPORT

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

Table 7

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

EXPORT

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

Table 8

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

EXPORT

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

Component D: Housing units and anticipated household growth

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

Table 9

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

EXPORT

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

Table 10

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

EXPORT

Kootenay Boundary A RDA (CSD, BC)				
Growth Scenarios	Regional Growth Rate	Households		New Units
		2021	2041	
Regionally Based Household Growth	14.21%	690	788.03	98.03
Total New Units to Meet Household Growth Needs – 20 years				98.03

Component E: Housing units and rental vacancy rate

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

Table 11

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

EXPORT

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

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

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

Table 12

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

EXPORT

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

Total 5-year and 20-year housing need

Table 13

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

EXPORT

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

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



**Housing Assessment
Resource Tools
(HART)**



**Licker
Geospatial
Consulting**

Calculating 20-year housing need

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

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

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

Component A: Extreme core housing need calculation

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

Table 1a

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

EXPORT

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

Table 1b

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

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

EXPORT

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

Table 2

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

EXPORT

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

Component B: Housing units and homelessness

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

Table 3

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

EXPORT

Kootenay Boundary B / Lower Columbia-Old-Glory RDA (CSD, BC)				
Regional Population	Local Population		Regional PEH	Proportional Local PEH
	#	% of region		
32,405	1,420	4.38%	231	10.12
Total New Units to Homelessness Needs - 20 years				10.12

Component C: Housing units and suppressed household formation

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

Table 4a

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

EXPORT

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

Table 4b

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

EXPORT

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

Table 5

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

EXPORT

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

Table 6

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

EXPORT

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

Table 7

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

EXPORT

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

Table 8

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

EXPORT

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

Component D: Housing units and anticipated household growth

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

Table 9

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

EXPORT

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

Table 10

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

EXPORT

Kootenay Boundary B / Lower Columbia-Old-Glory RDA (CSD, BC)				
Growth Scenarios	Regional Growth Rate	Households		New Units
		2021	2041	
Regionally Based Household Growth	14.21%	665	759.47	94.47
Total New Units to Meet Household Growth Needs - 20 years				94.47

Component E: Housing units and rental vacancy rate

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

Table 11

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

EXPORT

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

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

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

Table 12

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

EXPORT

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

Total 5-year and 20-year housing need

Table 13

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

EXPORT

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

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



**Housing Assessment
Resource Tools
(HART)**



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Consulting**

Calculating 20-year housing need

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

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

Component A: Extreme core housing need calculation

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

Table 1a

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

EXPORT

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

Table 1b

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

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

EXPORT

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

Table 2

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

EXPORT

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

Component B: Housing units and homelessness

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

Table 3

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

EXPORT

Kootenay Boundary C / Christina Lake RDA (CSD, BC)				
Regional Population	Local Population		Regional PEH	Proportional Local PEH
	#	% of region		
32,405	1,600	4.94%	231	11.41
Total New Units to Homelessness Needs - 20 years				11.41

Component C: Housing units and suppressed household formation

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

Table 4a

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

EXPORT

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

Table 4b

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

EXPORT

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

Table 5

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

EXPORT

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

Table 6

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

EXPORT

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

Table 7

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

EXPORT

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

Table 8

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

EXPORT

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

Component D: Housing units and anticipated household growth

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

Table 9

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

EXPORT

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

Table 10

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

EXPORT

Kootenay Boundary C / Christina Lake RDA (CSD, BC)				
Growth Scenarios	Regional Growth Rate	Households		New Units
		2021	2041	
Regionally Based Household Growth	14.21%	795	907.94	112.94
Total New Units to Meet Household Growth Needs - 20 years				112.94

Component E: Housing units and rental vacancy rate

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

Table 11

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

EXPORT

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

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

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

Table 12

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

EXPORT

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

Total 5-year and 20-year housing need

Table 13

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

EXPORT

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

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



Housing Assessment
Resource Tools
(HART)



Licker
Geospatial
Consulting

Calculating 20-year housing need

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

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

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

Component A: Extreme core housing need calculation

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

Table 1a

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

[EXPORT](#)

Kootenay Boundary D / Rural Grand Forks RDA (CSD, BC)				
Total Households	2005	2011	2016	2021
Owners	1,230	1,320	1,275	1,325
Renters	115	75	160	95

Table 1b

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

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

[EXPORT](#)

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

Table 2

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

EXPORT

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

Component B: Housing units and homelessness

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

Table 3

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

[EXPORT](#)

Kootenay Boundary D / Rural Grand Forks RDA (CSD, BC)				
Regional Population	Local Population		Regional PEH	Proportional Local PEH
	#	% of region		
32,405	3,210	9.91%	231	22.88
Total New Units to Homelessness Needs - 20 years				22.88

Component C: Housing units and suppressed household formation

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

Table 4a

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

[EXPORT](#)

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

Table 4b

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

[EXPORT](#)

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

Table 5

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

EXPORT

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

Table 6

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

EXPORT

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

Table 7

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

EXPORT

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

Table 8

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

EXPORT

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

Component D: Housing units and anticipated household growth

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

Table 9

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

EXPORT

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

Table 10

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

EXPORT

Kootenay Boundary D / Rural Grand Forks RDA (CSD, BC)				
Growth Scenarios	Regional Growth Rate	Households		New Units
		2021	2041	
Regionally Based Household Growth	14.21%	1,425	1,627.45	202.45
Total New Units to Meet Household Growth Needs – 20 years				202.45

Component E: Housing units and rental vacancy rate

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

Table 11

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

EXPORT

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

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

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

Table 12

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

EXPORT

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

Total 5-year and 20-year housing need

Table 13

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

EXPORT

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

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



Housing Assessment
Resource Tools
(HART)



Licker
Geospatial
Consulting

Calculating 20-year housing need

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

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

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

Component A: Extreme core housing need calculation

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

Table 1a

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

EXPORT

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

Table 1b

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

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

EXPORT

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

Table 2

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

EXPORT

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

Component B: Housing units and homelessness

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

Table 3

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

EXPORT

Kootenay Boundary E / West Boundary RDA (CSD, BC)				
Regional Population	Local Population		Regional PEH	Proportional Local PEH
	#	% of region		
32,405	2,865	8.84%	231	20.42
Total New Units to Homelessness Needs - 20 years				20.42

Component C: Housing units and suppressed household formation

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

Table 4a

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

EXPORT

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

Table 4b

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

EXPORT

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

Table 5

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

EXPORT

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

Table 6

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

EXPORT

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

Table 7

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

EXPORT

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

Table 8

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

EXPORT

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

Component D: Housing units and anticipated household growth

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

Table 9

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

EXPORT

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

Table 10

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

EXPORT

Kootenay Boundary E / West Boundary RDA (CSD, BC)				
Growth Scenarios	Regional Growth Rate	Households		New Units
		2021	2041	
Regionally Based Household Growth	14.21%	1,415	1,616.03	201.03
Total New Units to Meet Household Growth Needs – 20 years				201.03

Component E: Housing units and rental vacancy rate

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

Table 11

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

EXPORT

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

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

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

Table 12

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

EXPORT

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

Total 5-year and 20-year housing need

Table 13

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

EXPORT

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

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



Housing Assessment
Resource Tools
(HART)



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Geospatial
Consulting

Calculating 20-year housing need

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

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

Component A: Extreme core housing need calculation

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

Table 1a

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

EXPORT

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

Table 1b

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

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

EXPORT

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

Table 2

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

EXPORT

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

Component B: Housing units and homelessness

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

Table 3

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

EXPORT

Fruitvale VL (CSD, BC)				
Regional Population	Local Population		Regional PEH	Proportional Local PEH
	#	% of region		
32,405	1,895	5.85%	231	13.51
Total New Units to Homelessness Needs – 20 years				13.51

Component C: Housing units and suppressed household formation

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

Table 4a

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

EXPORT

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

Table 4b

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

EXPORT

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

Table 5

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

EXPORT

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

Table 6

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

EXPORT

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

Table 7

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

EXPORT

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

Table 8

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

EXPORT

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

Component D: Housing units and anticipated household growth

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

Table 9

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

EXPORT

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

Table 10

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

EXPORT

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

Component E: Housing units and rental vacancy rate

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

Table 11

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

EXPORT

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

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

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

Table 12

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

EXPORT

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

Total 5-year and 20-year housing need

Table 13

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

EXPORT

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

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**Housing Assessment
Resource Tools
(HART)**



**Licker
Geospatial
Consulting**

Calculating 20-year housing need

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

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Component A: Extreme core housing need calculation

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

Table 1a

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

EXPORT

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

Table 1b

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

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

EXPORT

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

Table 2

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

EXPORT

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

Component B: Housing units and homelessness

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

Table 3

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

EXPORT

Greenwood CY (CSD, BC)				
Regional Population	Local Population		Regional PEH	Proportional Local PEH
	#	% of region		
32,405	755	2.33%	231	5.38
Total New Units to Homelessness Needs - 20 years				5.38

Component C: Housing units and suppressed household formation

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

Table 4a

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

EXPORT

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

Table 4b

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

EXPORT

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

Table 5

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

EXPORT

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

Table 6

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

EXPORT

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

Table 7

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

EXPORT

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

Table 8

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

EXPORT

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

Component D: Housing units and anticipated household growth

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

Table 9

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

EXPORT

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

Table 10

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

EXPORT

Greenwood CY (CSD, BC)				
Growth Scenarios	Regional Growth Rate	Households		New Units
		2021	2041	
Local Household Growth	n/a	375	460.00	85.00
Regionally Based Household Growth	14.21%	375	428.28	53.28
Scenario Average				69.14
Total New Units to Meet Household Growth Needs – 20 years				69.14

Component E: Housing units and rental vacancy rate

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

Table 11

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

EXP2017

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

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

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

Table 12

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

EXPORT

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

Total 5-year and 20-year housing need

Table 13

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

EXPORT

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

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**Housing Assessment
Resource Tools
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Geospatial
Consulting**

Calculating 20-year housing need

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

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Component A: Extreme core housing need calculation

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

Table 1a

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

EXPORT

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

Table 1b

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

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

EXPORT

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

Table 2

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

EXPORT

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

Component B: Housing units and homelessness

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

Table 3

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

EXPORT

Midway VL (CSD, BC)				
Regional Population	Local Population		Regional PEH	Proportional Local PEH
	#	% of region		
32,405	665	2.05%	231	4.74
Total New Units to Homelessness Needs - 20 years				4.74

Component C: Housing units and suppressed household formation

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

Table 4a

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

EXPORT

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

Table 4b

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

EXPORT

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

Table 5

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

[EXPORT](#)

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

Table 6

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

[EXPORT](#)

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

Table 7

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

[EXPORT](#)

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

Table 8

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

EXPORT

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

Component D: Housing units and anticipated household growth

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

Table 9

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

EXPORT

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

Table 10

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

EXPORT

Midway VL (CSD, BC)				
Growth Scenarios	Regional Growth Rate	Households		New Units
		2021	2041	
Local Household Growth	n/a	325	352.00	27.00
Regionally Based Household Growth	14.21%	325	371.17	46.17
Scenario Average				36.59
Total New Units to Meet Household Growth Needs – 20 years				36.59

Component E: Housing units and rental vacancy rate

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

Table 11

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

EXPORT

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

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

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

Table 12

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

[EXPORT](#)

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

Total 5-year and 20-year housing need

Table 13

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

[EXPORT](#)

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

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



Housing Assessment
Resource Tools
(HART)



Licker
Geospatial
Consulting

Calculating 20-year housing need

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

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

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

Component A: Extreme core housing need calculation

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

Table 1a

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

EXPORT

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

Table 1b

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

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

EXPORT

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

Table 2

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

EXPORT

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

Component B: Housing units and homelessness

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

Table 3

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

EXPORT

Montrose VL (CSD, BC)				
Regional Population	Local Population		Regional PEH	Proportional Local PEH
	#	% of region		
32,405	1,015	3.13%	231	7.24
Total New Units to Homelessness Needs - 20 years				7.24

Component C: Housing units and suppressed household formation

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

Table 4a

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

EXPORT

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

Table 4b

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

EXPORT

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

Table 5

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

EXPORT

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

Table 6

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

EXPORT

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

Table 7

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

EXPORT

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

Table 8

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

EXPORT

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

Component D: Housing units and anticipated household growth

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

Table 9

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

EXPORT

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

Table 10

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

EXPORT

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

Component E: Housing units and rental vacancy rate

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

Table 11

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

EXPORT

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

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

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

Table 12

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

EXPORT

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

Total 5-year and 20-year housing need

Table 13

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

EXPORT

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

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



**Housing Assessment
Resource Tools
(HART)**



**Licker
Geospatial
Consulting**

Calculating 20-year housing need

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

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

Component A: Extreme core housing need calculation

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

Table 1a

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

EXPORT

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

Table 1b

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

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

EXPORT

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

Table 2

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

EXPORT

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

Component B: Housing units and homelessness

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

Table 3

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

EXPORT

Warfield VL (CSD, BC)				
Regional Population	Local Population		Regional PEH	Proportional Local PEH
	#	% of region		
32,405	1,740	5.37%	231	12.40
Total New Units to Homelessness Needs – 20 years				12.40

Component C: Housing units and suppressed household formation

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

Table 4a

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

EXPORT

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

Table 4b

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

EXPORT

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

Table 5

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

EXPORT

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

Table 6

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

EXPORT

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

Table 7

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

EXPORT

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

Table 8

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

EXPORT

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

Component D: Housing units and anticipated household growth

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

Table 9

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

EXPORT

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

Table 10

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

EXPORT

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

Component E: Housing units and rental vacancy rate

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

Table 11

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

EXPORT

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

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

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

Table 12

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

[EXPORT](#)

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

Total 5-year and 20-year housing need

Table 13

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

[EXPORT](#)

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

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



Housing Assessment
Resource Tools
(HART)



Licker
Geospatial
Consulting



Document prepared
with the assistance of:



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www.ecoplan.ca

THE CORPORATION OF THE CITY OF GREENWOOD

BYLAW NO. 1028, 2025

A bylaw respecting the Financial Plan for the years 2025-2029

The Council of the Corporation of the City of Greenwood in an open meeting assembled enacts as follows:

1. Schedule A (Financial Plan 2025-2029) attached hereto and made part of this Bylaw, is hereby declared to be the Financial Plan of the Corporation of the City of Greenwood for the years 2025 to 2029
2. The 2025-2029 Financial Plan Statement of Objectives and Policies is set out in Schedule B and Schedule B is attached to and forms part of this bylaw.
2. This Bylaw may be cited for all purposes as the "**Bylaw No. 1028, 2025 - Financial Plan 2025-2029**".

Read a first time this	28th	day of	April	2025.
Read a second time this	28th	day of	April	2025.
Read a third time this	28th	day of	April	2025.

Adopted this 12th day of May, 2025.

Mayor

Corporate Officer

Certified a true copy of Bylaw No. 1028, 2025
as adopted by Resolution on
this 12th day of May 2025.

Corporate Officer

THE CITY OF GREENWOOD
Financial Plan 2025-2029 Amendment Bylaw No. 1028, 2025
SCHEDULE "A"

	2025	2026	2027	2028	2028
Revenues					
Property Taxation	739,848	801,435	860,395	911,101	964,849
Sale of Services	373,491	274,146	274,816	275,498	276,194
User Fees	521,340	573,520	630,944	694,050	763,542
Grants from other Govts	636,327	616,935	531,945	535,572	539,240
Grants for Capital Projects	1,070,962	4,476,332	1,676,500	276,500	0
Transfer from Reserves	978,983	1,786,413	563,914	351,419	219,066
Debt Proceeds	0	0	400,000	0	0
Total Revenues	4,320,951	8,528,781	4,938,514	3,044,140	2,762,891
Expenditures					
General Government Services	1,126,661	1,161,666	1,199,851	1,231,875	1,265,217
Public Works	343,973	351,469	359,265	367,373	375,805
Protective Services	233,950	249,158	223,454	225,842	228,326
Water Services	152,800	155,752	158,858	162,128	165,572
Sewer Services	167,250	171,876	176,759	181,800	187,003
Capital Asset Expenditures	1,763,103	6,004,389	2,425,000	425,000	30,000
Transfer to Reserves	533,214	434,471	395,327	450,122	510,967
Total Expenditures	4,320,951	8,528,781	4,938,514	3,044,140	2,762,891
Financial Plan Balance	0	0	0	0	0

THE CITY OF GREENWOOD
2024-2028 FINANCIAL PLAN
Statement of Objectives and Policies
Schedule "B" of Bylaw No. 1028, 2025

In accordance with Section 165 (3.1) of the Community Charter, the City of Greenwood is required to include in the Five Year Financial Plan, objectives and policies regarding each of the following:

1. The portion of total revenue that comes from each of the funding sources described in Section 165 (7) of the Community Charter;
2. The distribution of property taxes among property classes; and
3. The use of permissive tax exemptions.

FUNDING SOURCES

Table 1 shows the portion of total revenue proposed to be raised from each funding source in 2025.

Government grants form the largest portion of planned revenue.
Transfers from reserves form the second largest portion.
Other sources of revenue form the third largest portion.
Property taxation & user fees form the remaining portion of planned revenue.

Table 1: Sources of Revenue

REVENUE SOURCE	% OF TOTAL REVENUE	DOLLAR VALUE
Grants from other Govts	39.5%	\$1,707,289
Transfer from Reserves	22.7%	\$978,983
Other Sources	8.6%	\$373,491
Property Taxation	17.1%	\$739,848
User Fees	12.1%	\$521,340
Debt Proceeds	0.0%	\$0
Total	100.0%	\$4,316,939

Objective

Over the next 5 years, the City will increase the portion of revenue that is received from user fees by 10% and property taxation by 6% to cover increased operational costs.

The City will be evaluating their own property needs to determine what City-owned properties can be released for public sale in the future.

Policies

The City will review user fee levels to ensure they are adequately meeting both capital and delivery costs of the services that are charging user fees. A fees and charges Bylaw has been drafted to enable the collection of fees for various services rendered by the City of Greenwood.

THE CITY OF GREENWOOD
2024-2028 FINANCIAL PLAN
Statement of Objectives and Policies
Schedule "B" of Bylaw No. 1028, 2025

Distribution of Property Tax Rates

Table 2 outlines the distribution of the property taxes among the property classes.

Table 2: Distribution of Property Tax Rates

PROPERTY CLASS	% OF TOTAL PROPERTY TAXATION	DOLLAR VALUE
Residential	83.8%	\$579,791
Business	15.1%	\$104,473
Utility	1.0%	\$6,919
Recreation	0.1%	\$692
Total	100.0%	\$691,875

Objective

To maintain a consistent percentage of total property taxation for each property class over the next 5 years.

Policies

Encourage economic development initiatives that will bring more business to Greenwood and the surrounding area. New businesses in Greenwood will help offset the tax burden of current businesses and provide employment for the residents of Greenwood.

Permissive Tax Exemptions

The City maintains a policy on permissive tax exemptions.

THE CORPORATION OF THE CITY OF GREENWOOD

BYLAW NO. 1029, 2025

A bylaw for the levying of rates for Municipal, Hospital, and Regional District purposes for the year 2025.

The Council of the Corporation of the City of Greenwood in an open meeting assembled enacts as follows:

1. The following rates are hereby imposed and levied for the year 2025
 - (a) For all lawful general purposes of the municipality on the assessed value of land and improvement taxable for general municipal purposes, rates appearing in Column "A" of the Schedule attached hereto and forming a part hereof.
 - (b) For Hospital purposes on the assessed value of land and improvements taxable for Regional Hospital District purposes, rates appearing in Column "B" of the Schedule attached hereto and forming a part hereof.
 - (c) For Regional District purposes on the assessed value of land and improvements taxable for Regional District purposes, rates appearing in Column "C" of the Schedule attached hereto and forming a part hereof.
2. The minimum amount of taxation upon a parcel of real property shall be One Dollar (\$1.00).
3. This Bylaw may be cited for all purposes as the **"2025 Tax Rate Bylaw No. 1029, 2025"**.

Read a first time this	28th	day of, April	2025.
Read a second time this	28th	day of, April	2025.
Read a third time this	28th	day of, April	2025.

Reconsidered and finally passed and adopted this	12th	day of, May	2025.
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Mayor

Corporate Officer

Certified a true copy of Bylaw No. 1029, 2025
as adopted by Resolution - on
this 12th day of May, 2025.

Corporate Officer

THE CORPORATION OF THE CITY OF GREENWOOD

BYLAW NO. 1029, 2025 - SCHEDULE A

2025 VARIABLE TAX RATES

	A	B	C
	Municipal	Hospital	RDKB
1. Residential	4.99758	0.15776	0.54735
2. Utilities	17.49153	0.55216	1.91573
6. Business & Other	12.24407	0.38651	1.34101
8. Recreation / Non-profit	4.99758	0.15776	0.54735