

CRESTON VALLEY

TOWN of CRESTON



Town of Creston

Housing Needs Assessment 2024



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LAND ACKNOWLEDGEMENT

We respectfully acknowledge that the Town of Creston is situated within the unceded traditional territory of the yaqan nukiy within the Ktunaxa Nations.



Executive Summary

Introduction

Creston, like many communities across B.C., is experiencing significant housing pressures with rising home sale prices and rental rates. The Town of Creston Housing Needs Report (HNR or Report) presents data and trends that describe the community's current and future housing needs.

This Report builds on the findings of the first housing needs report for the Town of Creston which was completed as part of the Regional District of Central Kootenay's 2020 Housing Needs Report. As a result of the 2023 amendments to the *Local Government Act*, changes were made to the timing and requirements for Housing Needs Reports. Municipalities must now prepare Interim Housing Needs Reports by January 1, 2025; the Town of Creston is meeting this legislated requirement by preparing a regular Housing Needs Report prior to this date.

The Town of Creston Housing Needs Report fulfills the legislative requirements detailed in the *Local Government Act* (mainly Part 14) and the *Housing Needs Reports Regulation*.

Demographic and Housing Context

POPULATION AND AGE

Creston's population is growing, between 2016 and 2021, the population increased by 4% to 5,583 people; this is a lower rate than the Central Kootenay region at 5% and the province at 8% during the same time period. Creston has a notable population of older age groups, 39% of Creston's population is aged 65 years and over. As of 2021, the median age of Creston was 57.6 years old, which is high compared to the provincial median age of 42.8.

HOUSEHOLDS

Creston increased in number of households between 2016 and 2021, from 2,590 to 2,670. The average household size was 2.0 persons per dwelling in both 2021 and 2016, down slightly from 2.1 persons per dwelling in 2011.

HOUSING STOCK

Single-detached houses continue to be the dominant form of housing in Creston (74% of the housing stock). Other housing includes multi-family, secondary suites, and movable dwellings, representing 22%.

TENURE AND INCOME

In 2021, Creston had 2,030 owner households (76%) and 635 renter households (24%). The median household income was \$50,144, an 8% increase from \$46,398 in 2016.

Housing Trends

AVERAGE HOUSING SALE PRICES (BC ASSESSMENT 2023)

Creston's average sale prices are increasing but continue to be well below the Lower Mainland, Vancouver Island, and Thompson-Okanagan regions. The values below are from 2023, and the change in values since 2019 are shown in parenthesis:

- Dwelling with suite: \$485,188 (70%)
- Single-detached dwelling: \$457,179 (63%)
- Duplex, Triplex, Fourplex: \$385,941 (46%)
- Row/Townhouse: 323,838 (55%)
- Manufactured Home: \$213,462 (90%)
- Apartment: \$203,556 (52%)

RENTAL HOUSING MONTHLY RENT (CENSUS 2021)

The average rent rates in Creston increased between 2016 and 2021. Higher rent rate increases may reflect demand for rentals, increases due to tenant turnover, or newer developments coming online with higher rents than older buildings. A survey of rental rates for this report indicated that rental rates also increased between 2021 and 2024.

Average rent rates including heat, hot water and electricity, Creston, 2021

	1-Bed	2-Bed	3-Bed	4-Bed
2021	\$770	\$930	\$1,200	\$1,280
2016	\$627	\$820	\$1,049	\$1,004
Change (%)	23%	13%	14%	27%

NON- MARKET HOUSING SUMMARY

Non-market housing includes emergency, supportive, and affordable rental housing and rent assistance in the private market. Between 2021 and 2024, there has been little increase in non-market housing units, increasing from 237 to 243 units, and exponential increase in housing demand evident in the number of waitlist applicants.

Anticipated Housing Need

Based on the provincial standardized method (published in 2024) to calculate housing needs, the “HNR Method”, Creston will need to accommodate continued growth over the next 5- and 20- years as follows:

Total new units - 5 years	445
Total new units - 20 years	1,437

Key Areas of Housing Need

AFFORDABLE HOUSING

- Both renter and owner households need more affordable housing options
- 25% of survey respondents who are renters and 8% who are owners stated that their housing is too expensive
- 13% of survey respondents indicated that housing affordability is the top challenge when it comes to housing in Creston
- 230 households (90 owner households and 140 renter households) are in core housing need

RENTAL HOUSING

- The housing landscape in Creston continues to be dominated by owner households (76%) compared to renter households (24%)
- Limited rental stock and lack of new rental units
- In the last 5-year census period, rent rates increased by up to 27%
- Renter households face housing insecurity. 9% of survey respondents reported that they do not have a lease or rental agreement in place
- 345 new rental units need to be added by 2041



Example: 4-storey purpose built rental non-market housing

SPECIAL NEEDS HOUSING

- Demand for special needs housing is increasing, including the need for accessible housing
- 49 survey respondents reported that they do not have the accessibility features their family needs
- People with disabilities have very low incomes and often struggle to afford market rental rates
- Finding solutions to special needs housing requires the involvement of the non-profit housing sector and provincial partnerships

HOUSING FOR FAMILIES

- 21% of Creston's households are couple families or one-parent families with children
- Families with children require larger housing types with a minimum of 2-bedrooms, in addition one-parent families have lower income levels
- Median income one-parent families who rent could afford a 2-bedroom rental unit but would find a 3+ bedroom unit unaffordable
- 148 of survey respondents reported that their household will increase in the next 5 years because they are planning to have children or family members move in



Example: 6-unit housing

HOUSING SENIORS

- The senior's population, aged 65 and older, continues to grow; in 2021, 39% of Creston's population was made up of seniors
- Concern that the number of seniors housing options is not keeping up with current demand or future population growth
- When asked what type of housing residents will need in five years, 75 survey respondents reported that they will need supportive housing and 73 respondents reported they will need assisted living

HOUSING IN PROXIMITY TO TRANSIT

- Higher density, mixed-use development within walking distance from frequent transit services
- Need to advocate for more frequent and improved transit service
- The location of bus stop and the transit network should be taken into consideration when zoning for density or locating special needs or seniors housing

SHELTERS AND HOUSING PEOPLE AT RISK OF HOMELESSNESS

- In 2021, 410 people in the RDCK were experiencing homelessness
- In 2024, Creston had one temporary shelter, which operated with 9 beds for people experiencing homelessness
- We heard that the number of people experiencing homelessness is relatively small, but has grown over time
- Homelessness services should be linked with mental health and addiction services



Example: Rental and townhouse development, Fernie BC

OCP & Planning Recommendations

The following are recommendations to bring Creston's OCP and zoning bylaw in alignment with the findings of this Housing Need Report:

1. Assess land capacity to ensure land use designations and zoning allow for the 20-year demand estimate of 1,436 new units by 2041.
2. Identify areas or neighbourhoods for new growth and density.
3. Through zoning amendments, allow a greater variety of housing forms, including small-scale multi-unit housing, secondary suites, and carriage houses, that are scaled to fit within traditional single-family neighbourhoods.
4. Ensure that Creston's public infrastructure and transportation system is assessed and upgraded to support a growing community.
5. Facilitate provision of a range of seniors', special needs, and multigenerational housing forms, support aging-in-place and alternative care and home share options in close proximity to services and amenities.
6. Incentivize purpose-built rentals through zoning and financial incentives.
7. Support mixed-income housing in both new and existing neighbourhoods that is attainable by residents with low incomes and/or special needs that are not typically met with market housing.
8. Consider locating/zoning special needs and seniors housing in proximity to transit.
9. Actively work with housing stakeholders and the non-profit community housing sector to address homelessness and supportive housing needs identified in this report (including addiction and mental health services in conjunction with housing).
10. Require a proportion of all new multi-family developments to meet accessible or adaptable design standards for special needs and seniors' populations through rezonings and development permit area guidelines.



1 Introduction

1.1 Purpose

Creston, like many communities across B.C., is experiencing significant housing pressures with rising home sale prices and rental rates. The Town of Creston Housing Needs Report (HNR or Report) presents data and trends that describes the community's current and future housing needs. This report helps identify existing and projected gaps in housing supply by collecting and analysing quantitative and qualitative information about local demographics, household incomes, housing stock, and other factors. This report will be used to support the Town's policies, strategies, and goals for housing.

The first legislative requirements for Housing Needs Reports were established by the B.C. government in 2019. This Report builds on the findings of the first housing needs report for the Town of Creston which was completed as part of the Regional District of Central Kootenay's 2020 Housing Needs Report. As a result of the 2023 amendments to the Local Government, changes were made to the timing and requirements for Housing Needs Reports. Municipalities must now prepare Interim Housing Needs Reports by January 1, 2025; the Town of Creston is meeting this legislated requirement by preparing a regular Housing Needs Report prior to this date. Further, municipalities must update their official community plans and zoning bylaws by December 31, 2025, to accommodate the number of units identified in the Report. Housing Needs Reports must be completed every five years.

The Town of Creston Housing Needs Report fulfills the legislative requirements detailed in the *Local Government Act* (mainly Part 14) and the *Housing Needs Reports Regulation*.

1.2 Policy Context

1.2.1 2017 OFFICIAL COMMUNITY PLAN

The Official Community Plan (OCP) was adopted in 2017 and is Creston's most important guiding document that sets long-term community direction. Since its incorporation as a Town in 1965, the municipality has managed growth and development through its OCP policies and land use regulations. The OCP outlines a shared vision for Creston residents to have access to diverse housing options in neighbourhoods designed to promote social inclusion, walkability and connection with the community as a whole. The plan includes goals, policies and land use designations to meet Creston's long-term housing needs, and promotes a diversity of housing forms, tenures, and densities that meet the needs of Creston's diverse demographics, lifestyles and incomes.

1.2.2 2022 CRESTON HOUSING ACTION PLAN

Creston's Housing Action Plan provides a series of recommended actions to address current challenges facing Creston residents in obtaining affordable, secure, and healthy housing. The actions are focused on and structured by the four priority areas below.

- Overall housing: Actions to increase the supply of more affordable housing (rental and ownership) that those with low and moderate incomes can afford.
- Non-market housing: Actions that will increase non-market housing supply (primarily rental given the current market context) for households with lower incomes and larger households in the moderate-income category. Note: Traditionally, non-market housing has been viewed as serving those with "special" needs, such as seniors and people with disabilities. But non-market housing is needed for workers and families as well.
- Rental housing: Actions that will increase the supply of rental housing generally (including market and non-market).
- Lower-priced ownership housing: Actions that will increase the supply of lower-priced homes, including manufactured homes, duplexes, rowhouses, townhouses, co-housing, and efficiently sized strata condos – sometimes called the 'missing middle,' which refers to housing types that are often overlooked in the current market, but are crucial for providing diverse and affordable housing options.

1.2.3 2020 REGIONAL DISTRICT OF CENTRAL KOOTENAY HOUSING NEEDS REPORT

In April 2019, the B.C. Government amended the Local Government Act to require all local governments to develop a Housing Need Report by April 2022. In 2020, the Regional District of Central Kootenay jointly prepared a Regional Housing Needs Report for electoral areas and member municipalities, including the Town of Creston, which was the first report produced as per the provincial requirement. The report assessed current (2020) housing needs as well as anticipated housing needs over the next five years to 2025.

In addition to current and 5-year housing demand, the report includes the following need and affordability analysis:

- The urban areas are the main providers of non-market housing facilities and programs (including Creston, Castlegar, and Nelson);
- Historical annual construction starts will almost meet future annual demand;
- Proportionally, housing is less overcrowded, requires fewer major repairs, but is less affordable;
- Single people and low-income households cannot reasonably afford market prices; and
- Vehicle fuel costs are putting significant financial pressure on RDCK households (described as households in energy poverty).

Section 6 of this report includes a summary of 2020 & 2025 housing unit demand; the recommendations in this report build on the last HNR to identify future housing needs.

1.3 Housing Continuum

The housing continuum model, which has been used around the world for some time, visually describes the different segments of housing. While ownership may not be the end goal for residents, what's critical is that a healthy housing stock in a city or community should ideally include a variety of housing forms and tenures, in order to meet the diverse needs of residents from different socio-economic backgrounds and as they move through every stage of their lives.

Figure 1: Housing Continuum, CMHC



Source: Canada Mortgage and Housing Corporation

Throughout this HNR, there will be reference to the different housing segments that make up the housing continuum. A full glossary of terms and definitions is included in Appendix “B”.



2 Methodology

2.1 Project Process

To provide a rich understanding of local housing needs, local government must collect and consider a wide range of data, as specified in the *Housing Needs Reports Regulation* and provided through the BC Data Catalogue. The following report is a result of the collection, consolidation, and analysis of multiple datasets and each report section is meant, where possible, to provide a summary of local trends.

Development of the Report started in April 2024 and concluded November 2024. Initial project stages focused on data analysis and comprehensive community engagement. Figure 2 summarizes the engagement methods used to collect feedback from Creston stakeholders and residents. The engagement process helped ground-truth the quantitative data and provided a more detailed picture of Creston’s housing story.

Figure 2: Engagement Methods

Engagement Method	Participants	Timing
Affordable Housing and Development Advisory Select Committee	14 committee members	Workshop 1: June 2024 Presentation and questionnaire: November 2024
Community Online Survey	675 survey respondents	June to July 2024
Stakeholder Focus Groups & Interviews	28 organizations invited to participate, including Ktunaxa First Nation and yaqan nukiy	August to September 2024

PROJECTION METHODOLOGY

In June 2024, the Province released a standardized methodology, the Housing Needs Report (HNR) Method¹, to identify the 5- and 20-year housing needs by community. The HNR Method consists of six components, which are added together to provide the total number of housing units needed in a municipality; projections for Creston are described further in Section 6 of this Report.

SURVEY REPORTING

Of the 675 survey participants, a total of 616 survey responses are included in this review. Those included comprised of permanent residents from the Town of Creston (n = 471) and people who identified with living in the Creston Valley Area (n=145). At the request of the Town of Creston some of the charts are broken out by each group to understand or highlight differences.

2.1.1 STATISTICS CANADA AND OTHER DATA LIMITATIONS

Statistical information includes data from sources such as Statistics Canada, Canada Mortgage and Housing Corporation (CMHC), BC Housing, BC Assessment, Town of Creston, and other secondary sources. In terms of limitations, projections and future needs do not take into account future migration, social, or economic factors which are difficult to quantify and predict. Census 2021, was during the COVID-19 pandemic, which may be reflected in some income, economic and demographic data.

¹ HNR Calculator and HNR Method Technical Guidelines. <https://www2.gov.bc.ca/gov/content/housing-tenancy/local-governments-and-housing/policy-and-planning-tools-for-housing/housing-needs-reports>

2.2 Document Structure

The document is organized as follows:

1. Introduction	Overview of the purpose, policy context, and the housing continuum, a key tool used in assessing housing options within a community.
2. Methodology	Overview of the process for collecting and analyzing data and engaging the community.
3. Community Profile	Key data on Creston's population to provide context for this report.
4. Current Housing Profile	Summary of data related to Creston's housing stock, including structure types, sale prices, rental rates, household income, and affordability analysis.
5. Current Housing Need	Analysis of core housing need, a key indicator of the affordable housing deficit in the Creston. Trends in homelessness and gaps in housing and supports.
6. Anticipated Housing Need	5- and 20-year housing need projections based on the HNR Method and statements of need.
7. Next Steps & Recommendations	Summary of local government's role in housing and recommendations for OCP & zoning bylaw updates to align with the findings in this report.
8. Appendices	Supplemental information that is referenced throughout the report. The HNR Summary Form as required by the Housing Needs Report Regulation.

The document also features 'What We Heard' callout boxes, which include key engagement findings and are qualitative reflections of community perceptions. In other words, they do not necessarily represent the Town of Creston's perspective but are the engagement participants' perspectives and are important for understanding the housing picture and experience in the community.

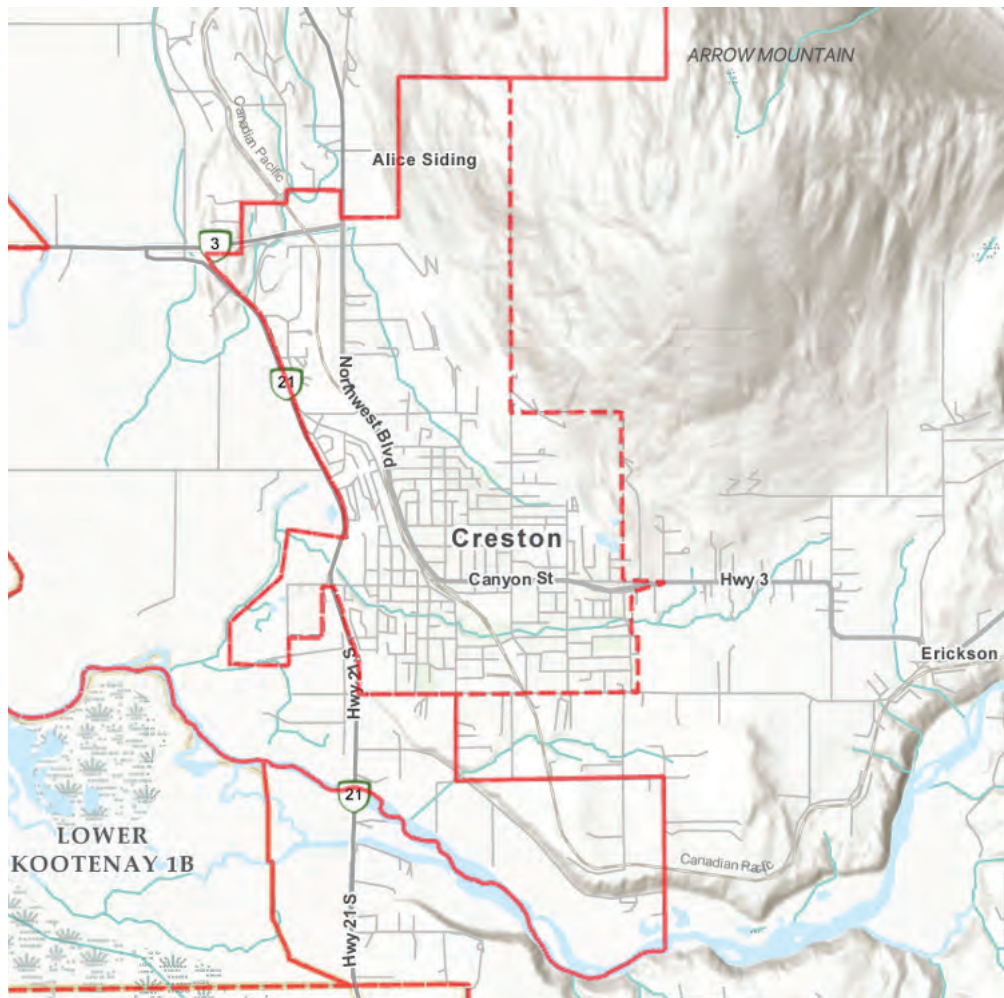


3 Community Profile

3.1 About Creston

Creston, BC is located on the unceded traditional territory of the yaqan nukiy within the Ktunaxa Nations. Nestled between the Selkirk and Purcell Mountain ranges, and bordered by the Kootenay River, it is the largest community in the Creston Valley, with a population of just over 5,500 (Statistics Canada, 2021). Combined with neighbouring areas, Creston is a service centre and economic hub for about 14,000 people from the yaqan nukiy (Lower Kootenay Band) Erickson, Lister, Canyon, Wynndel, Yahk, Kitchener, West Creston, east shore of Kootenay Lake, and Lakeview/Arrow Creek.

Figure 3: Town of Creston and Creston Valley



Source: Regional District of Central Kootenay Public Web Map, 2024

Creston has a diverse economy and while it is known for its agriculture, particularly fruit growing and wine production, its forestry, retail, and tourism sectors are also thriving. It boasts a vibrant arts and culture scene, featuring multiple festivals and events throughout the year, including the Creston Valley Blossom Festival, the Creston Valley Fall Fair, and the Creston Valley Farmers' Market. These events, coupled with the town's diverse economy, bolsters a strong sense of community and a high quality of life for residents and visitors alike.

It also offers numerous outdoor recreational opportunities, featuring many parks, trails, and recreational facilities, including the Creston and District Community Complex, which provides a range of activities for residents and visitors, including swimming, skating, and fitness classes.

The natural environment is an essential part of Creston's identity and supports the community's health, economy, and livability. The Town is close to the Creston Valley Wildlife Management Area, a world-renowned wetland complex that provides habitat for a wide range of bird and wildlife.

3.2 Geographic Context

Creston is a town in the Kootenay region of southeastern B.C. within the Regional District of Central Kootenay. Creston is 8.47 km² and located approximately 10 kilometers north of the Canada-US border, along Highway 3 (Crowsnest Highway). Creston is on a bench above the Creston Valley and experiences a humid continental climate with warm summers and cool winters. The Creston Valley's unique microclimate is especially conducive to fruit growing, with relatively mild conditions compared to other parts of Canada, and livestock and field crops make up the majority of agricultural land use by area. Geographic factors in the Town of Creston and surrounding valley present barriers or challenges to urban planning, infrastructure, and economic growth. These factors and implications are captured in the table below.

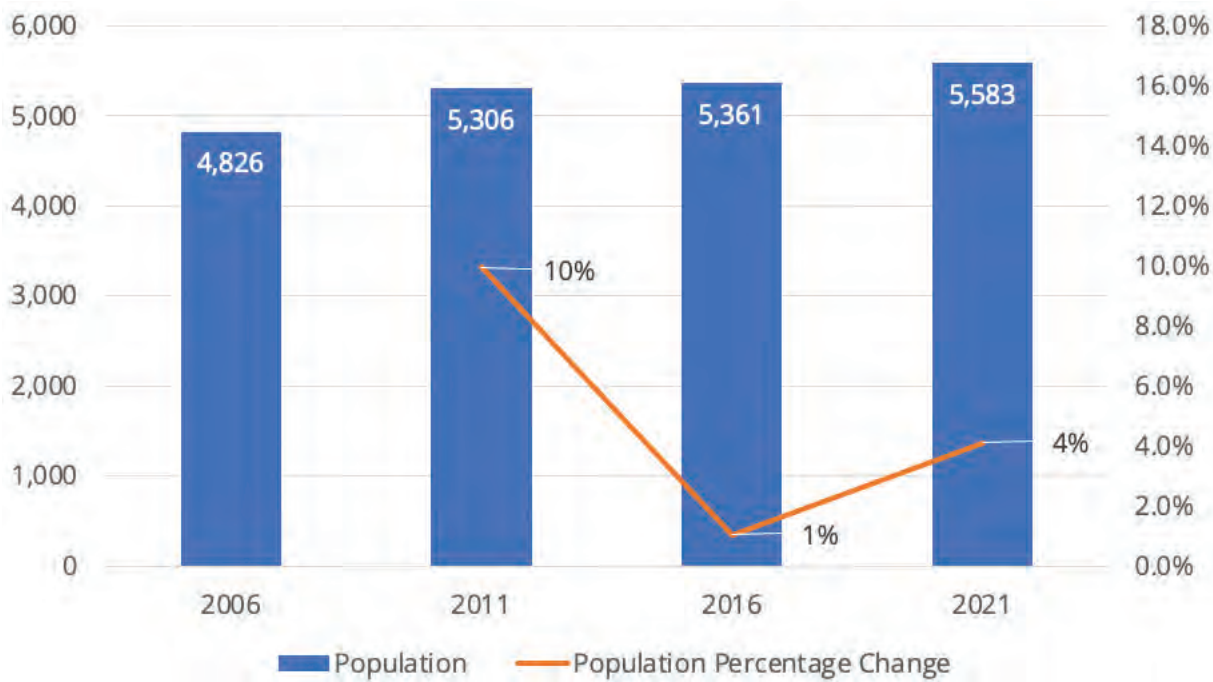
Town of Creston	Creston Valley
Topography	
<p>The town is on a limited sized bench above the valley floor and the northeast boundary is bordered by the steep slopes of Goat Mountain where it is expensive to build and not possible to reach with the existing gravity fed water system.</p>	<p>Creston Valley is surrounded by the Purcell and Selkirk Mountain ranges. This rugged terrain restricts the expansion of urban areas and makes construction challenging and expensive.</p>
Water Bodies and Wetlands	
<p>Within town, Dodds (Deadhorse) Creek, and Glaser-King Creek limit development due to environmental protection both in the Town's DPAs and higher levels of government legislation.</p>	<p>The presence of the Kootenay River and extensive wetlands, including the Creston Valley Wildlife Management Area, restricts development due to the need for conservation and protection of these natural habitats.</p> <p>Despite 100km of dikes, areas near rivers and wetlands are prone to high ground water flooding, which limits construction and requires careful planning and mitigation measures.</p> <p>The Goat River area includes a flood plain that is prone to seasonal flooding, limiting development.</p>
Agricultural Land	
<p>A significant portion of land around Creston is designated as ALR, which protects agricultural land from being converted to non-agricultural uses. This is the biggest barrier to development expansion and limits the availability of land for residential, commercial, and industrial development.</p>	
Environmental Conservation	
<p>In the Town of Creston environmental regulations around creeks reduce development possibilities for infill.</p>	<p>The Creston Valley Wildlife Management Area, restricts development due to the need for conservation and protection of these natural habitats. Lands would likely be ALR if not protected however.</p>
Infrastructure Limitations	
<p>Extending utilities and services (water, sewer, electricity) to new development areas can be challenging and expensive due to the terrain and less dense development</p>	

3.3 Demographic Context

3.3.1 POPULATION

According to Statistics Canada, in 2021, the population of the Town of Creston was approximately 5,583, representing a 4% increase in growth from 2016 when the population was approximately 5,361. The larger service area population in 2021 was 14,101. Growth in the Town of Creston is likely attributed to a rapidly expanding senior population, Figure 7 shows a notable increase in the population aged 65 and over between 2011 and 2021.

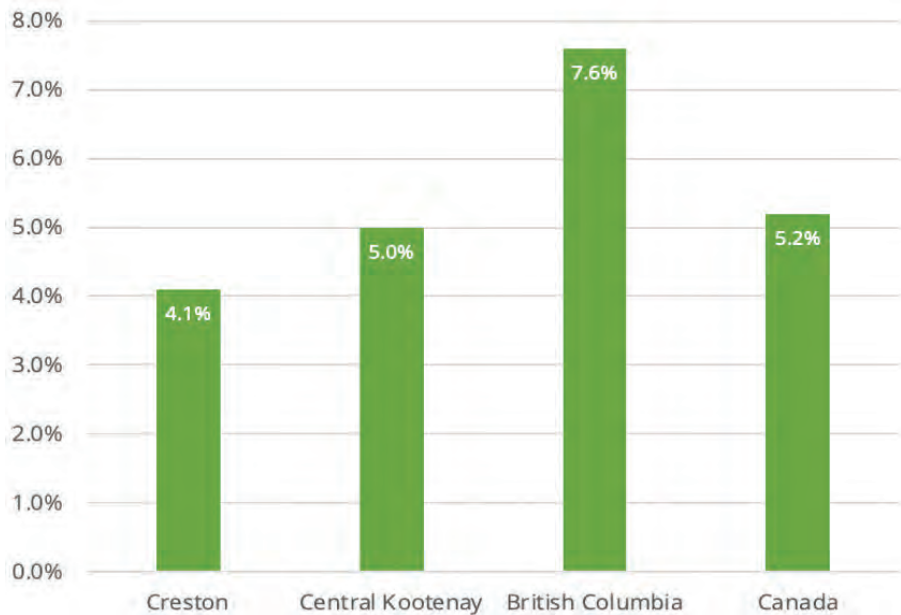
Figure 4: Population and Percentage Change, 2011-2021, Statistics Canada



Source: Statistics Canada Census Program, Census Profiles, 2006, 2011, 2016, 2021

Compared to other geographies, Creston experienced a lower population growth rate between 2016 to 2021; the Town's population grew by just over 4% compared to 5% in the Central Kootenay region, almost 8% in the province and just over 5% nationally.

Figure 5: Population Change (%) Comparison with Higher Geographies, 2016 to 2021

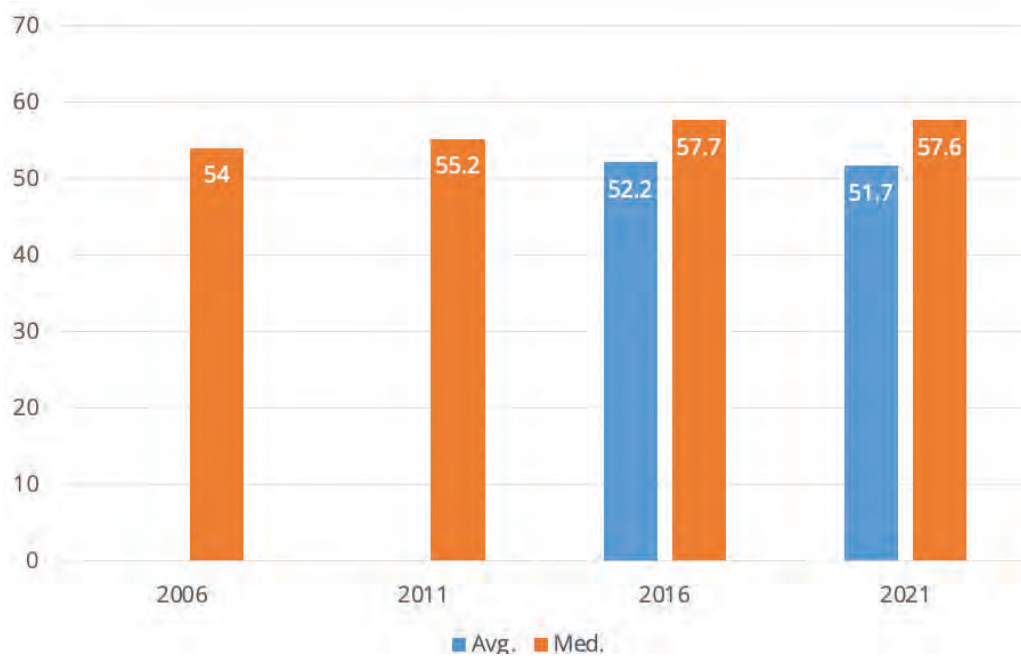


Source: Statistics Canada Census Program, Census Profiles, 2016, 2021

3.3.2 AGE

Between 2011 and 2016, Creston's population was aging, with median age increasing from 55.2 in 2011 to 57.7 in 2016, but has remained fairly consistent between 2016 and 2021 (as shown in Figure 6). As of 2021, the median age of Creston was 57.6 years old, which is high compared to the provincial median age of 42.8.

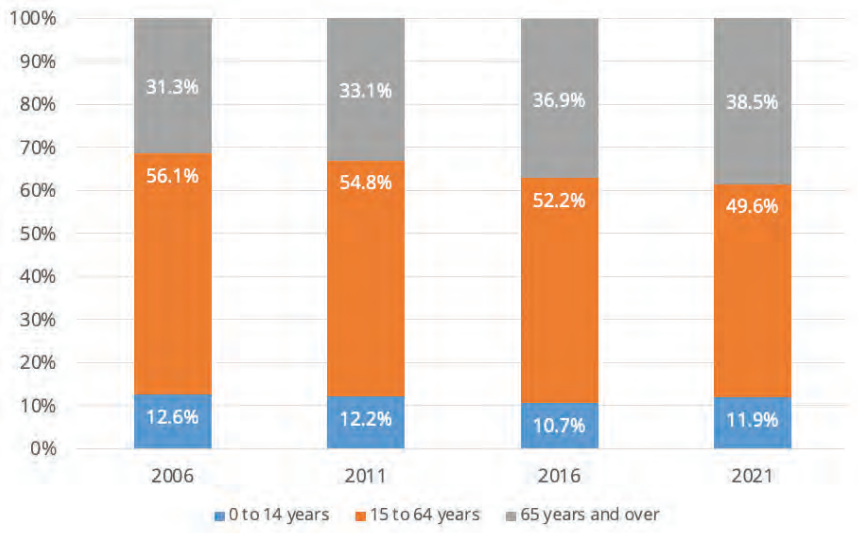
Figure 6: Creston Average and Median Age, 2006-2021



Source: Statistics Canada Census Program, Census Profiles, 2006, 2011, 2016, 2021

Creston has a notable population of older age groups, which is consistent with trends seen in many small municipalities and rural areas in Canada. A significant proportion of Creston’s population falls within the 65 and older age group. Over time the percentage of individuals in that cohort has grown by over 5% while the percentage of individuals aged 15 to 65 has shrunk by 5%. The percentage of the population under 15 has remained consistent (approx. 12%).

Figure 7: Age Distribution (%), 2006-2021

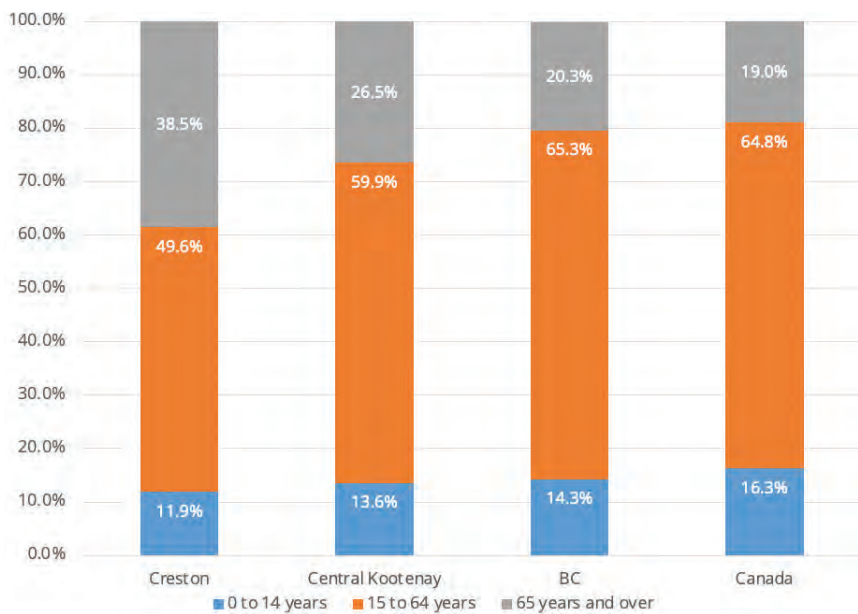


Source: Statistics Canada Census Program, Census Profiles, 2006, 2011, 2016, 2021

As shown in Figure 8, relative to other geographies, a larger segment of Creston’s population was 65 years of age or older in 2021; almost 1.5 times the national percentage for this group.

Being an older community with an older population means a greater portion of the population is no longer working, and there is greater demand for social and health services to meet the needs of this population segment.

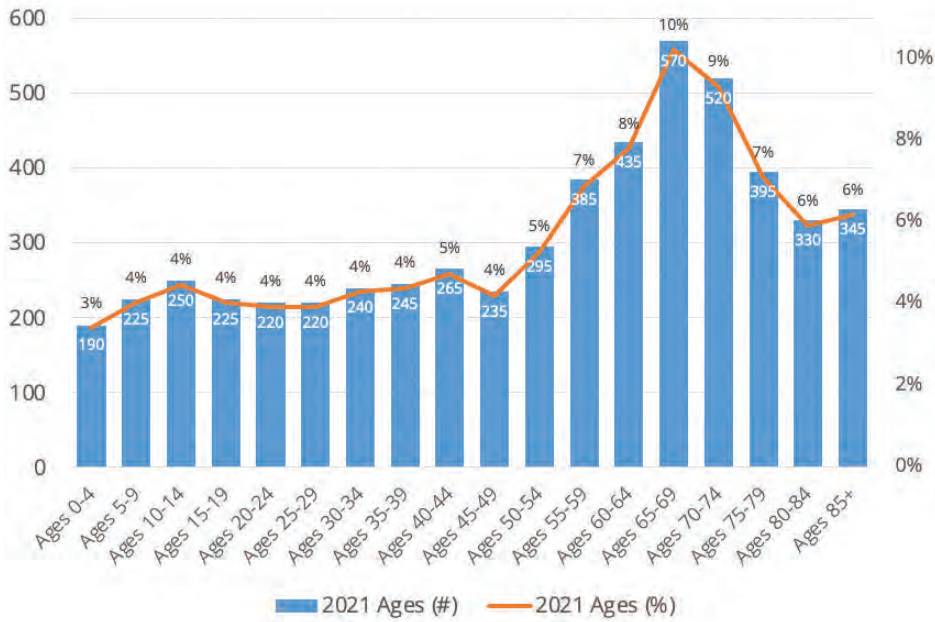
Figure 8: Distribution (%) of Population by Broad Age Groups Comparison with Higher Geographies, 2021



Source: Statistics Canada Census Program, Census Profiles, 2021

Figure 9 shows Creston's age distribution in 2021 by all age groups, with a fairly even distribution between all age segments, each with fewer than 300 people, below 55 years of age. After 55 years of age, the numbers in every age group climb and exceed 300, spiking to 570 in the 65-69 age segment, and tapering off afterwards.

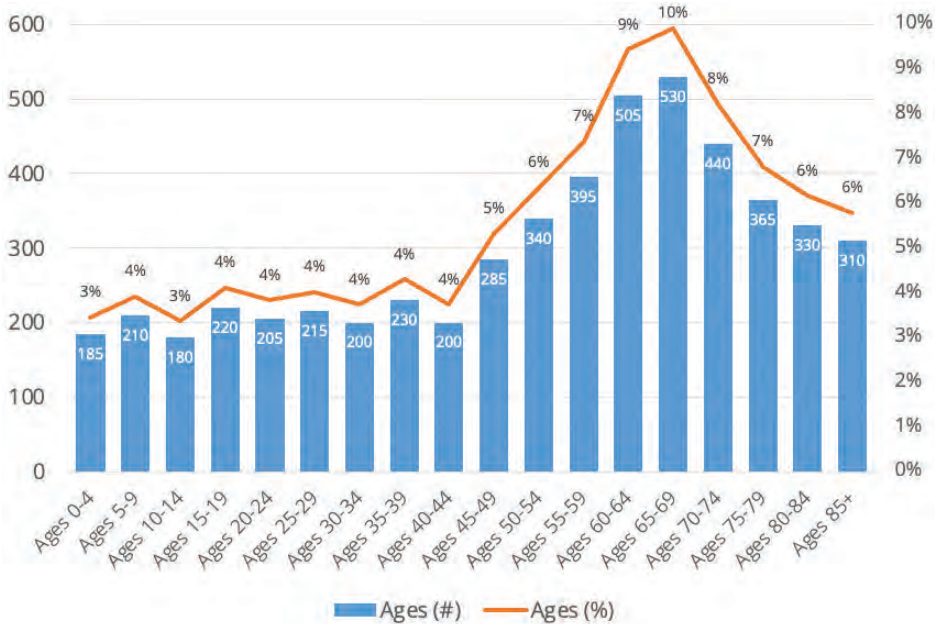
Figure 9: Age Distribution by all Age Segments (# and %), 2021



Source: Statistics Canada Census Program, Census Profiles, 2021

Figure 10 shows Creston's age distribution in 2016 by all age groups, with a fairly even distribution between age segments up until the age 45-49 age segment. At that point, the numbers in every age group climb and exceed 300, spiking to 530 in the 65-69 age segment, and tapering off afterwards.

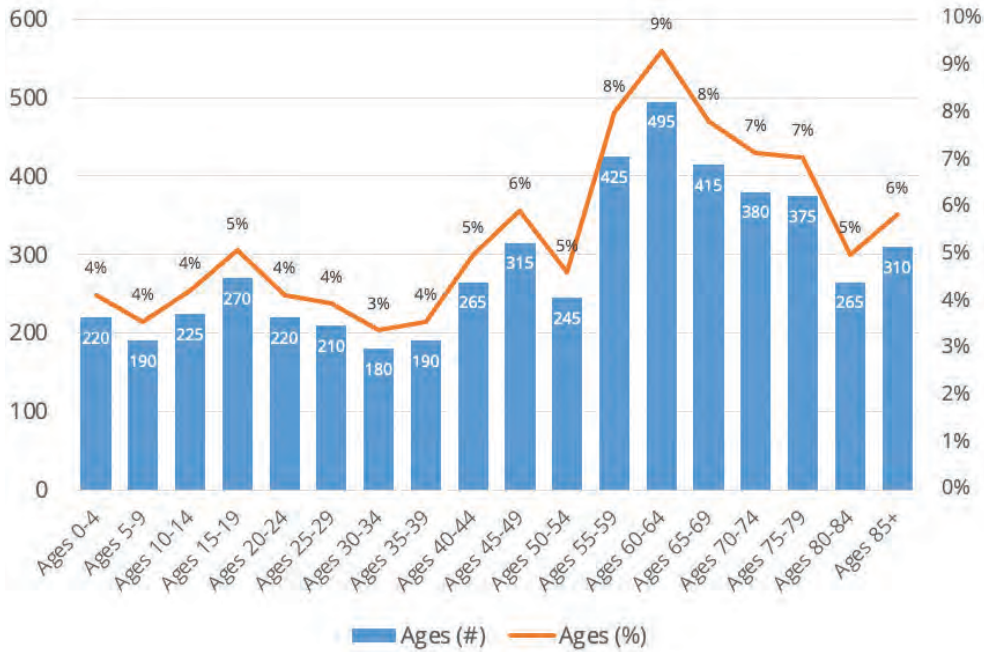
Figure 10: Age Distribution by all Age Segments (# and %), 2016



Source: Statistics Canada Census Program, Census Profiles, 2016

Figure 11 shows Creston's age distribution in 2011 by all age groups, with some variability between age segments up until the age 55 segment. The age segments 55-59 and 60-64 age both see spikes, after which numbers decline, until the 85+ segment which sees another spike.

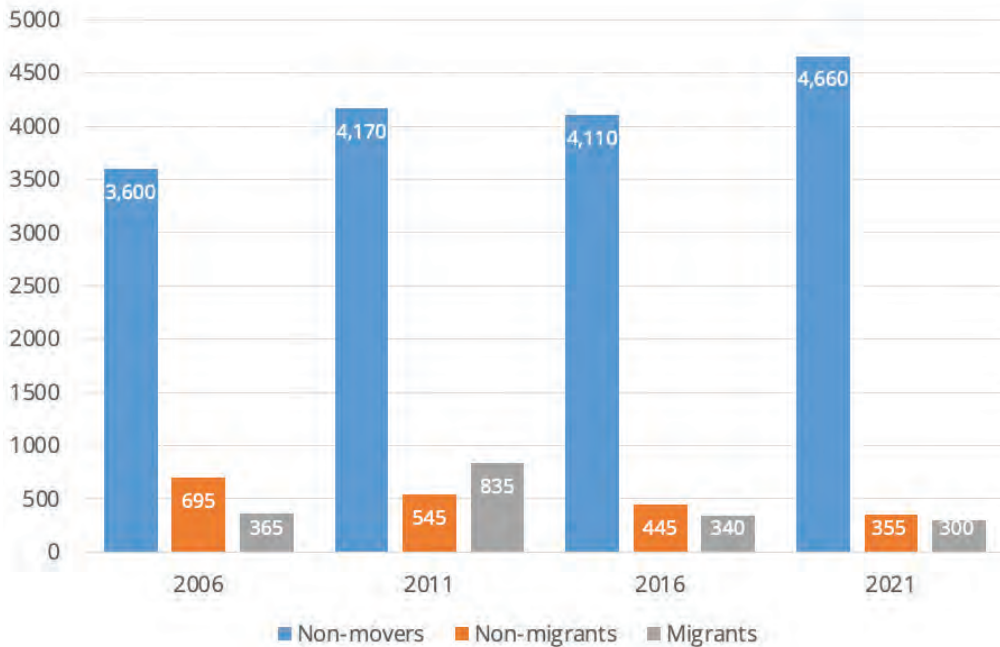
Figure 11: Age Distribution by all Age Segments (# and %), 2011, Statistics Canada



3.3.3 NON-MOVERS & NEWCOMERS

Figure 12 below illustrates a general upward trend of people remaining in Creston and living in the same dwelling “non-movers”. The largest increase of people moving to the community “migrants” occurred in 2011.

Figure 12: Mobility (non-movers, non-migrants, migrants) (#), 2006-2021

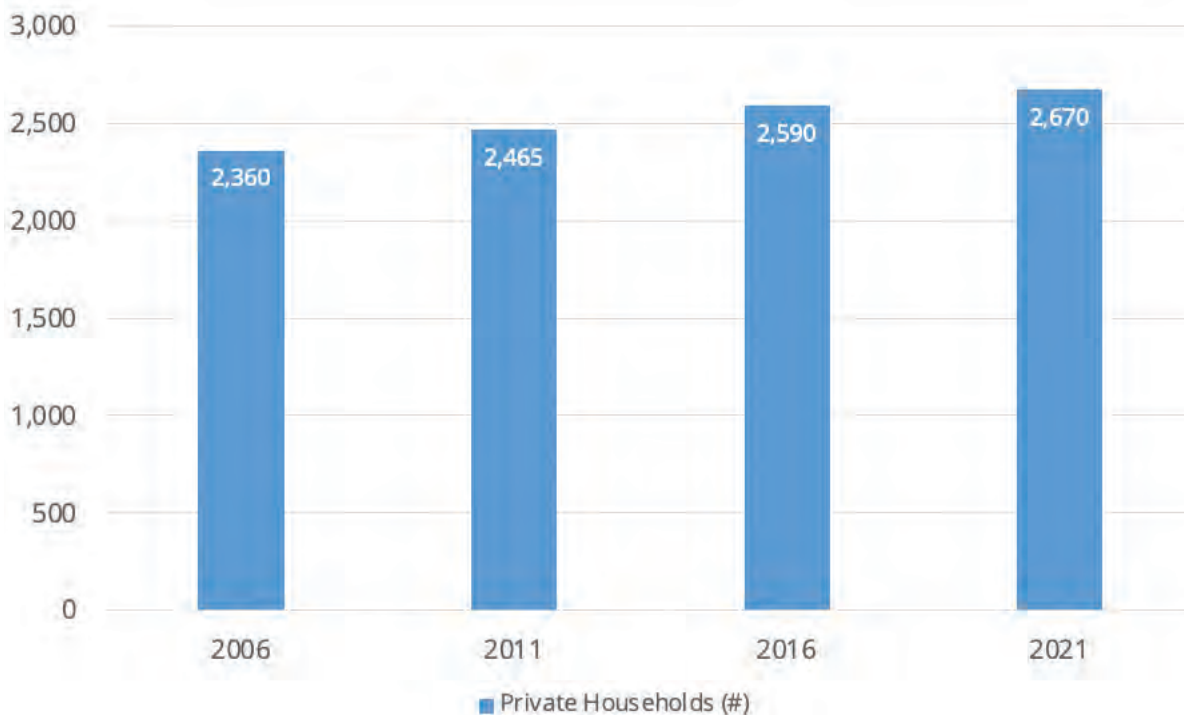


Source: Statistics Canada Census Program, Census Profiles, 2006, 2011, 2016, 2021

3.3.4 HOUSEHOLDS CONTEXT

In 2021, there were 2,670 households in Creston, which was a 3% increase from 2,590 in 2016 and 5% from 2011 when there were a total of 2,465 households (see Figure 13).

Figure 13: Total Households (#), 2006-2021



Source: Statistics Canada Census Program, Census Profiles, 2011, 2016, 2021

The average household size was 2.0 persons per dwelling in both 2021 and 2016, down slightly from 2.1 persons per dwelling in 2011 and the same as 2.0 persons in 2006.

Figure 14 shows a breakdown of households by size over the past three census periods. Household size has proportionally remained consistent between 2011 and 2021, of only changes in 1-2% by household type.

Figure 14: Breakdown of Households by Size (# and %), 2006-2021

Households by Size (# and %)	1-person	2-person	3-person	4-person	5 or more person
2021	990 (37%)	1,110 (42%)	270 (10%)	180 (7%)	115 (4%)
2016	970 (38%)	1,035 (41%)	280 (11%)	155 (6%)	90 (4%)
2011	860 (35%)	1,060 (43%)	230 (9%)	210 (9%)	100 (4%)
2006	905 (38%)	970 (41%)	230 (10%)	165 (7%)	90 (4%)

Source: Statistics Canada Census Program, Census Profiles, 2006, 2011, 2016, 2021

3.3.5 ECONOMIC CONTEXT

In 2021, 2,170 people were employed in various sectors in Creston; a 12% increase from 1,940 workers in 2016. In 2021, the industries employing the most workers in Creston BC, were health care and social assistance with 360 workers (16.6%), retail trade with 315 workers (14.5%), and manufacturing with 250 workers (11.5%). The top twelve industries by employment numbers increased employment from 2016 to 2021, whereas all but one of the others decreased employment numbers, reflecting a slight decrease in economic diversity. – see further information in Figure 15.

Figure 15: Number of Workers by Industry (NAICS), 2016-2021

2016			2021			Change from 2016
Industry	#	%	Industry	#	%	%
62 Health care and social assistance	295	15%	62 Health care and social assistance	360	17%	22%
44-45 Retail trade	295	15%	44-45 Retail trade	315	15%	7%
31-33 Manufacturing	205	11%	31-33 Manufacturing	250	12%	22%
72 Accommodation and food services	140	7%	11 Agriculture, forestry, fishing and hunting	160	7%	14%
23 Construction	135	7%	23 Construction	160	7%	19%
61 Educational services	110	6%	81 Other services (except public administration)	135	6%	23%
11 Agriculture, forestry, fishing and hunting	105	5%	61 Educational services	130	6%	24%
81 Other services (except public administration)	105	5%	72 Accommodation and food services	130	6%	24%
54 Professional, scientific and technical services	85	4%	54 Professional, scientific and technical services	110	5%	29%
91 Public administration	75	4%	56 Administrative and support, waste management and remediation services	90	4%	20%
48-49 Transportation and warehousing	65	3%	91 Public administration	85	4%	31%
21 Mining, quarrying, and oil and gas extraction	60	3%	48-49 Transportation and warehousing	70	3%	17%
52 Finance and insurance	55	3%	21 Mining, quarrying, and oil and gas extraction	50	2%	-9%
71 Arts, entertainment and recreation	55	3%	52 Finance and insurance	30	1%	-45%
41 Wholesale trade	40	2%	71 Arts, entertainment and recreation	30	1%	-25%
53 Real estate and rental and leasing	35	2%	41 Wholesale trade	20	1%	-43%
56 Administrative and support, waste management and remediation services	35	2%	53 Real estate and rental and leasing	20	1%	-43%
51 Information and cultural industries	30	2%	51 Information and cultural industries	15	1%	-50%
22 Utilities	10	1%	22 Utilities	10	0%	0%
55 Management of companies and enterprises	0	0%	55 Management of companies and enterprises	0	0%	
Total labor force	1,940		Total labor force	2,170		12%

Source: Statistics Canada Census Program, Census Profiles, 2016, 2021

In 2021, the top two industries employing the most workers for both the Town of Creston and the Regional District of Central Kootenay were health care and social assistance (with 17% and 13% respectively) and retail trade (with 15% and 12% respectively). Manufacturing follows in third and fourth place, at 12% and 8% respectively for the Town and Regional District. In the Regional District construction employs 11% of workers while it only employs 7% of Creston's workforce.

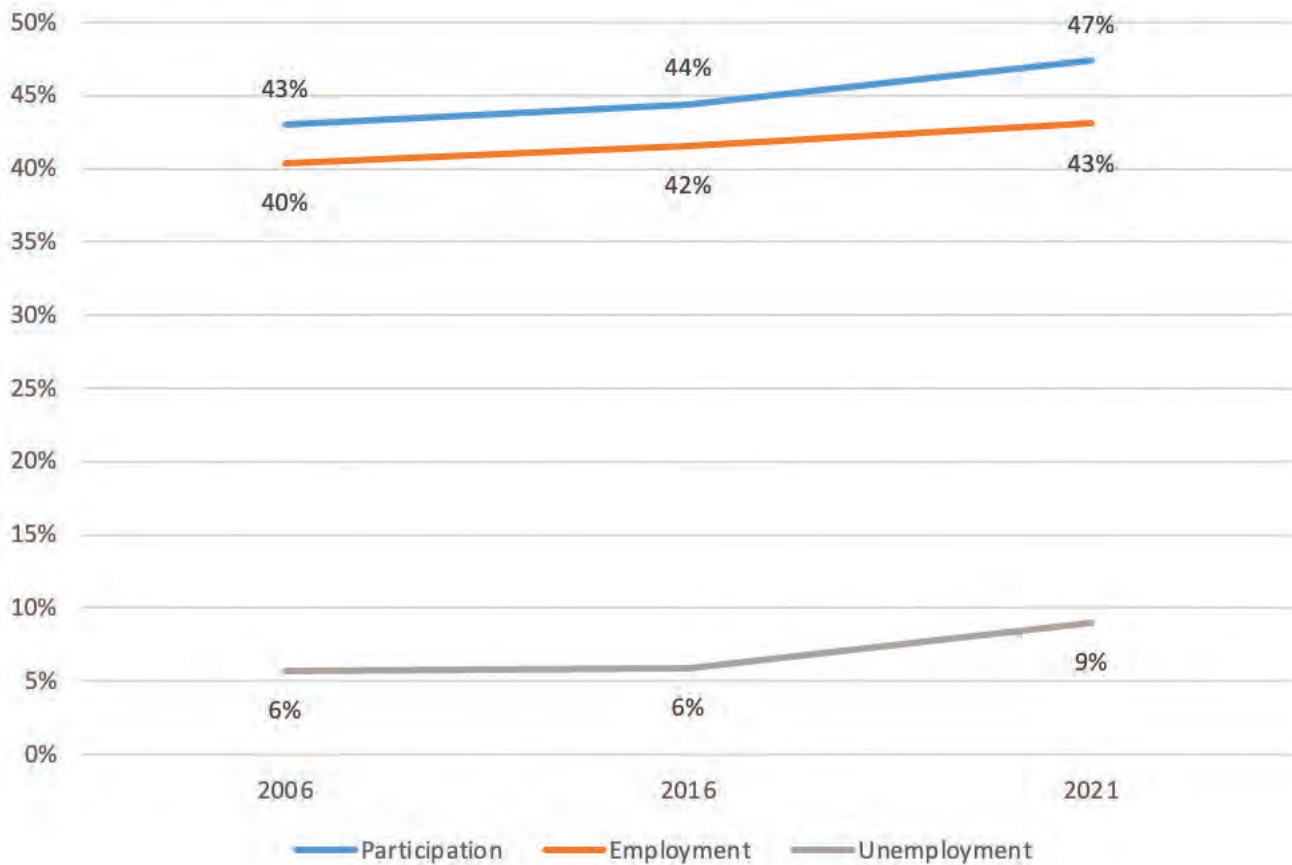
Figure 16: Employment sectors comparison between the Town of Creston and the Regional District of Central Kootenay, 2021

Town of Creston				Regional District of Central Kootenay			
Sector	Rank	#	%	Sector	Rank	#	%
Health care and social assistance	1	360	17%	Health care and social assistance	1	3,995	13%
Retail trade	2	315	15%	Retail trade	2	3,665	12%
Manufacturing	3	250	12%	Construction	3	3,250	11%
Agriculture, forestry, fishing and hunting	4	160	7%	Manufacturing	4	2,290	8%
Construction	4	160	7%	Educational services	5	2,125	7%
Other services (except public administration)	5	135	6%	Professional, scientific and technical services	5	2,010	7%
Educational services	6	130	6%	Accommodation and food services	5	2,010	7%
Accommodation and food services	6	130	6%	Agriculture, forestry, fishing and hunting	6	1,885	6%

Source: Statistics Canada Census Program, Census Profiles, 2021

Since 2006, the Town of Creston's labour force welcomed more participants (working or seeking work) than it lost, which is atypical for a community with a high proportion of older residents, see participation rate in Figure 17. Creston's employment rate has remained consistent since 2006, with much of the labour force actively employed. Between 2006 and 2016, unemployment was just under 6% in Creston, BC. In the last five years it has increased to 9% likely due, at least in part, to the impact of the pandemic in 2020 when 2021 Census data was collected.

Figure 17: Labour force status, 2006 to 2021



Source: Statistics Canada Census Program, Census Profiles, 2006, 2016, 2021. Note: Labour force data from 2011 not available.

Relative to broader geographies, the Town of Creston had lower participation and employment rates in 2021. Its unemployment rate is lower than that of the Regional District and Canada but is higher than BC's.

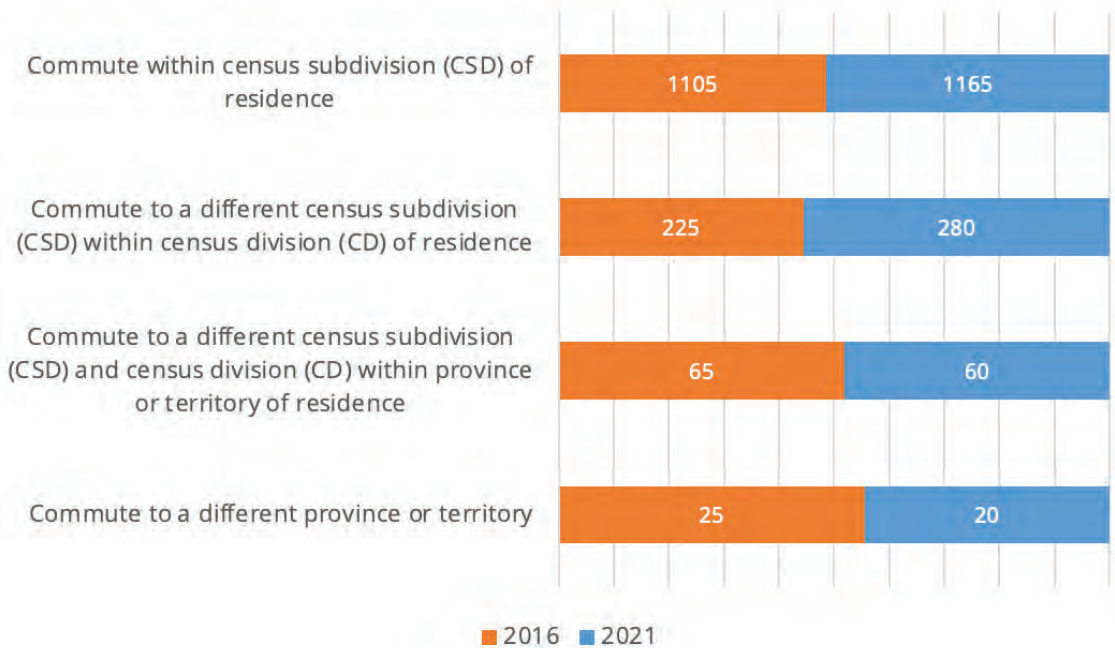
Figure 18: Participation rate, employment rate and unemployment Town of Creston comparison with higher geographies, 2021

	Town of Creston	Central Kootenay	British Columbia	Canada
Participation Rate	47.4	57.4	63.3	63.7
Employment Rate	43.1	51.7	57.9	57.1
Unemployment Rate	9.0	10.0	8.4	10.3

Source: Statistics Canada Census Program, Census Profiles, 2021

As shown in the Figure 19 below, the Town of Creston saw little change in the commuting destinations of its population from 2016 to 2021.

Figure 19: Commuting Destination 2016-2021



Source: Statistics Canada Census Program, Census Profiles, 2016, 2021. Note: commuting destination data from 2011 not available. CSD is the Town of Creston, CD is the Regional District

Relative to broader geographies, The Town of Creston has a significantly higher percentage (76%) of its population living and working within the census subdivision, compared to the region (47%) or province (52%).

Figure 20: Commuting Destination Town of Creston Comparison with Higher Geographies 2021

	Town of Creston	Central Kootenay	British Columbia	Canada
Commute within census subdivision (CSD) of residence	1,165 (76%)	8,160 (47%)	774,620 (52%)	6,397,120 (59%)
Commute to a different census subdivision (CSD) within census division (CD) of residence	280 (18%)	7,070 (41%)	638,825 (43%)	2,343,640 (22%)
Commute to a different census subdivision (CSD) and census division (CD) within province or territory of residence	60 (4%)	1,735 (10%)	77,845 (5%)	2,007,950 (19%)
Commute to a different province or territory	20 (1%)	365 (2%)	8,920 (1%)	98,060 (1%)

Source: Statistics Canada Census Program, Census Profiles, 2021



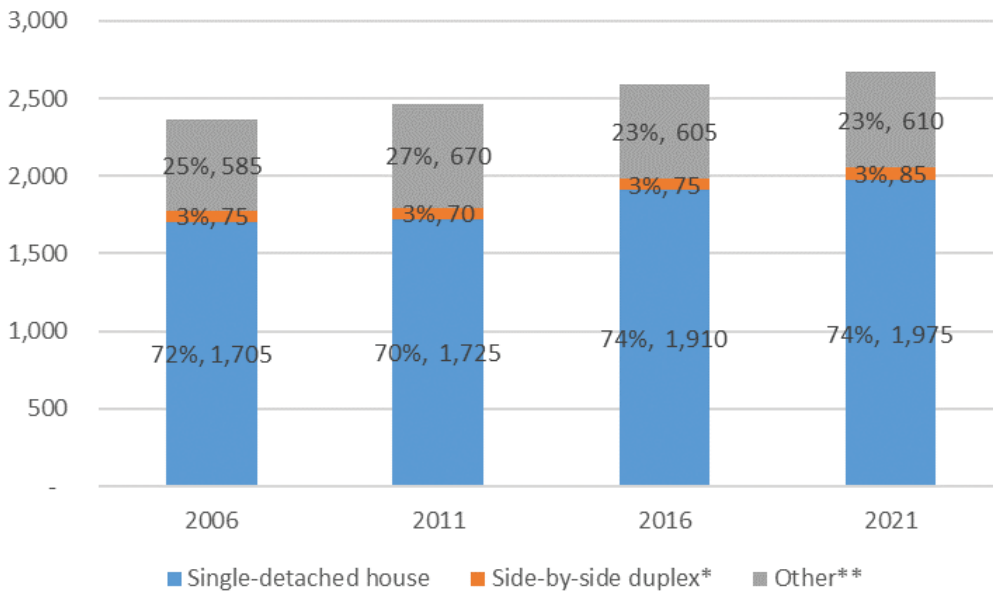
4 Current Housing Profile

Between 2011 and 2021, the number of private dwellings in Creston grew from 2,460 dwellings to 2,670. This represents a growth rate of 8.5% in private dwelling, which is slightly faster than the regional Central Kootenay growth of 7.2%, and slower than the provincial rate of 13.7% over the past decade.

4.1 Housing Stock

Figure 21 shows Creston’s housing stock by structure type from 2006 to 2021. Single-detached houses continue to be the dominant form of housing in Creston (74% of the housing stock). Other housing includes multi-family, secondary suites, and movable dwellings, representing 22% of the housing stock in 2021. Movable dwellings include mobile homes and other movable dwellings such as houseboats, recreational vehicles and railroad cars. In 2021, only 15 movable dwellings were reported in the Census data, which is lower than how many exist in the community. This error could possibly be due to small population size, data suppression, or rounding. It is also acknowledged that many residents who live in housing types such as movable dwellings may not have had the opportunity to fill out Census surveys, and therefore may be underrepresented in the data shown here.

Figure 21 Percent & Number of Dwellings by Structure Type, Creston, 2006 to 2021



Source: Statistics Canada Census Program, Census Profiles, 2006, 2011, 2016 and 2021

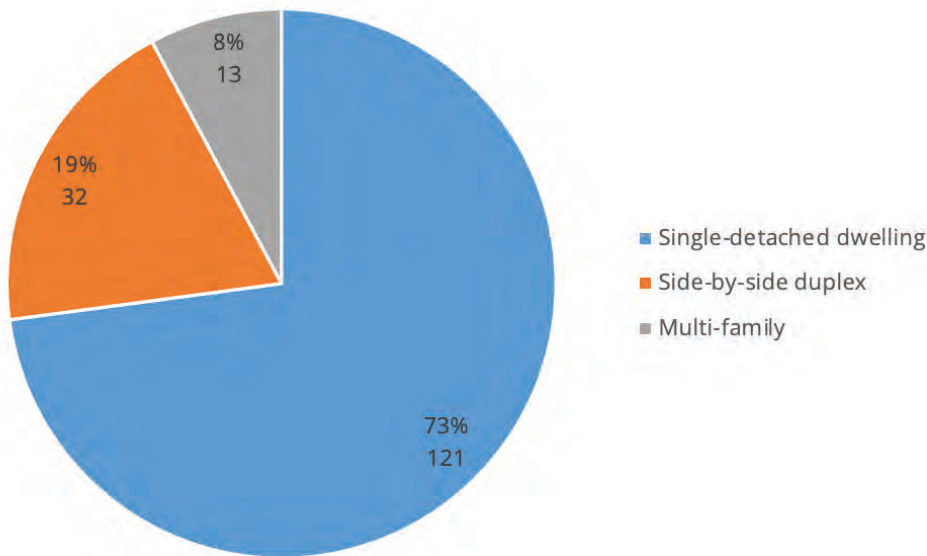
*Referred to as semi-detached dwelling by Statistics Canada.

**Including multi-family (apartments, townhouses, other single-attached houses), secondary suites and movable dwellings.

4.2 Development Trends

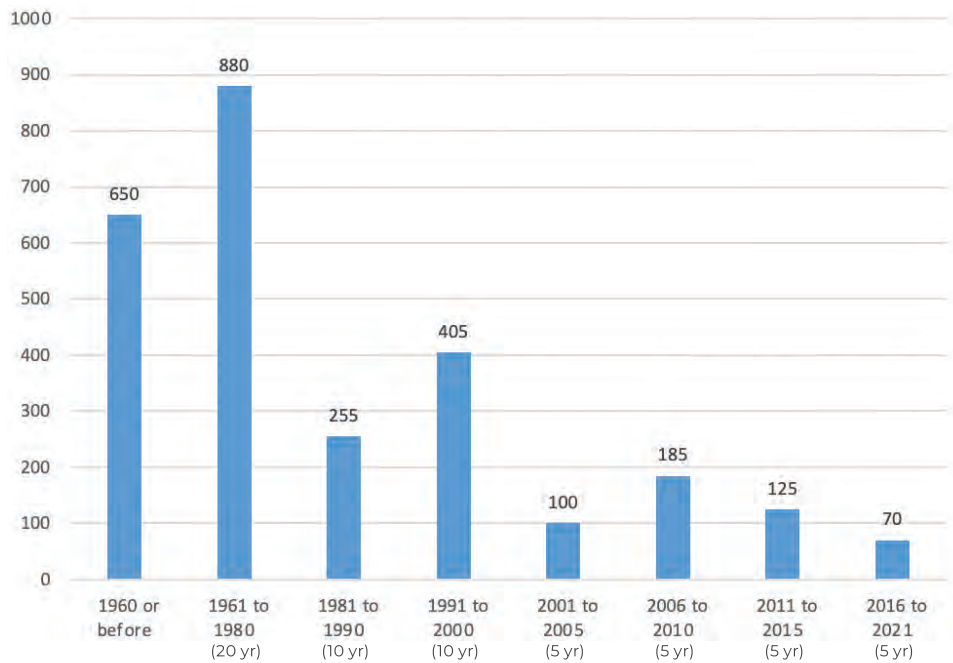
Creston has an aging house stock with a significant decrease in construction in recent decades. Figure 23 shows that a majority of the current housing stock (57%) is built before 1980. The 1990's brought a resurgence of development and has significantly decreased since. Single-detached dwellings continue to make up the greatest proportion of new development. Building permits since 2014 to present day (2024) include 73% single-detached dwelling, 19% side-by-side duplexes, and 8% multi family (e.g., townhouses) for a total of 166 issued building permits. Notably there have been no building permits for new apartments since 2014.

Figure 22 Number of building permits, Town of Creston, 2014 to 2024



Source: Town of Creston, Received April 29, 2024

Figure 23 Number of private dwellings by period of Construction, Creston, 2021

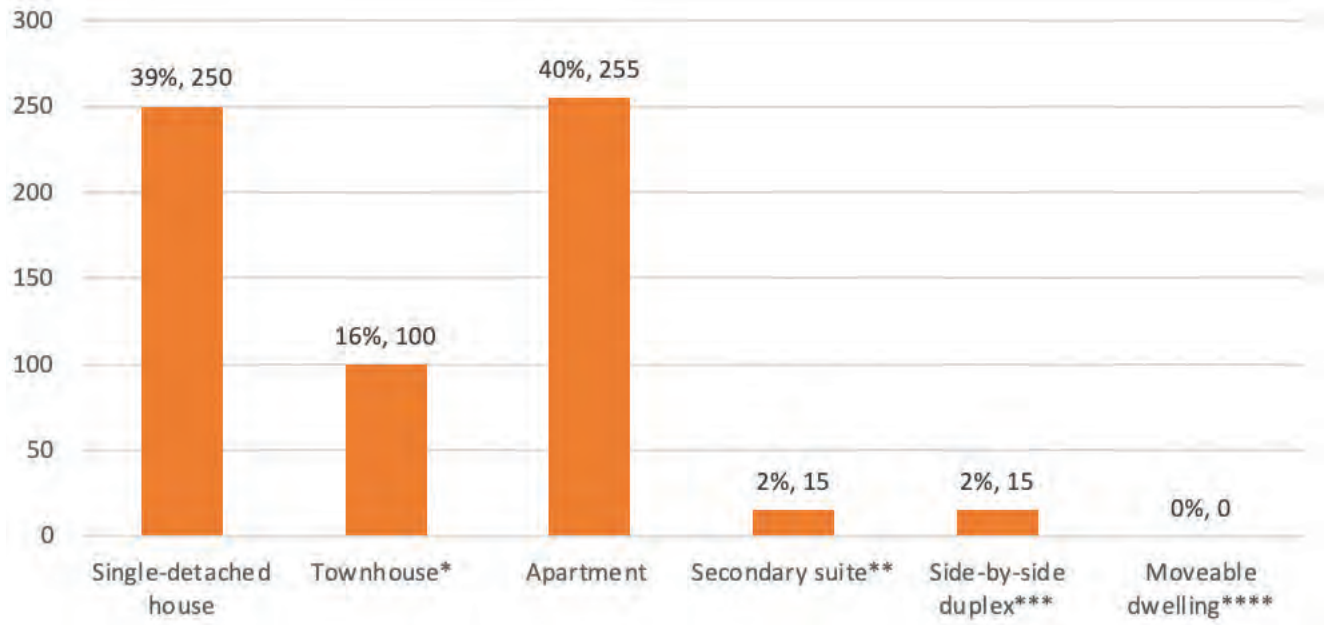


Source: Statistics Canada Census Program, Census Profiles, 2021

4.3 Rental Housing

In 2021, Creston had 635 renter households. Most renter households lived in apartments (40%) or single-detached houses (39%), followed by townhouses (16%). Figure 24 shows the distribution of renter households by structure type. Note that mobile homes exist in Creston, and are likely occupied by renter households; therefore, there may be errors in the data possibly be due to small population size, data suppression, or rounding.

Figure 24 Percent & Number of Renter Households by Structure Type, Creston, 2021



Source: Statistics Canada Census Program, Census Profiles, 2021

*Statistics Canada uses the term “row house” to describe a townhouse, see Appendix B: Glossary for definition.

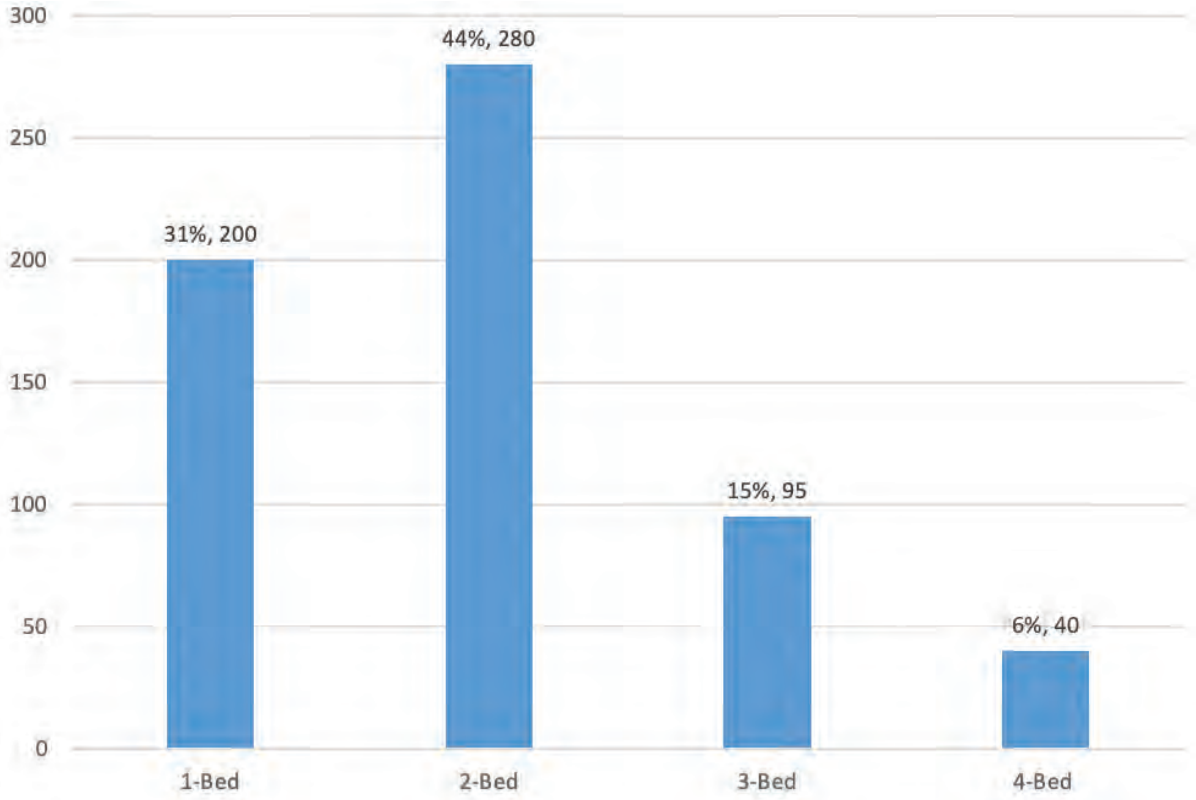
**Statistics Canada used the term “apartment or flat in a duplex” to describe a secondary suite, see Appendix B: Glossary for definition.

***Statistics Canada uses the term semi-detached house to describe a side-by-side duplex.

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

Figure 25 shows the distribution of renter households by unit type; 65% of renter households live in family-sized units that have two or more bedrooms.

Figure 25 Percent & Number of Renter Households by Unit Type, Creston, 2021

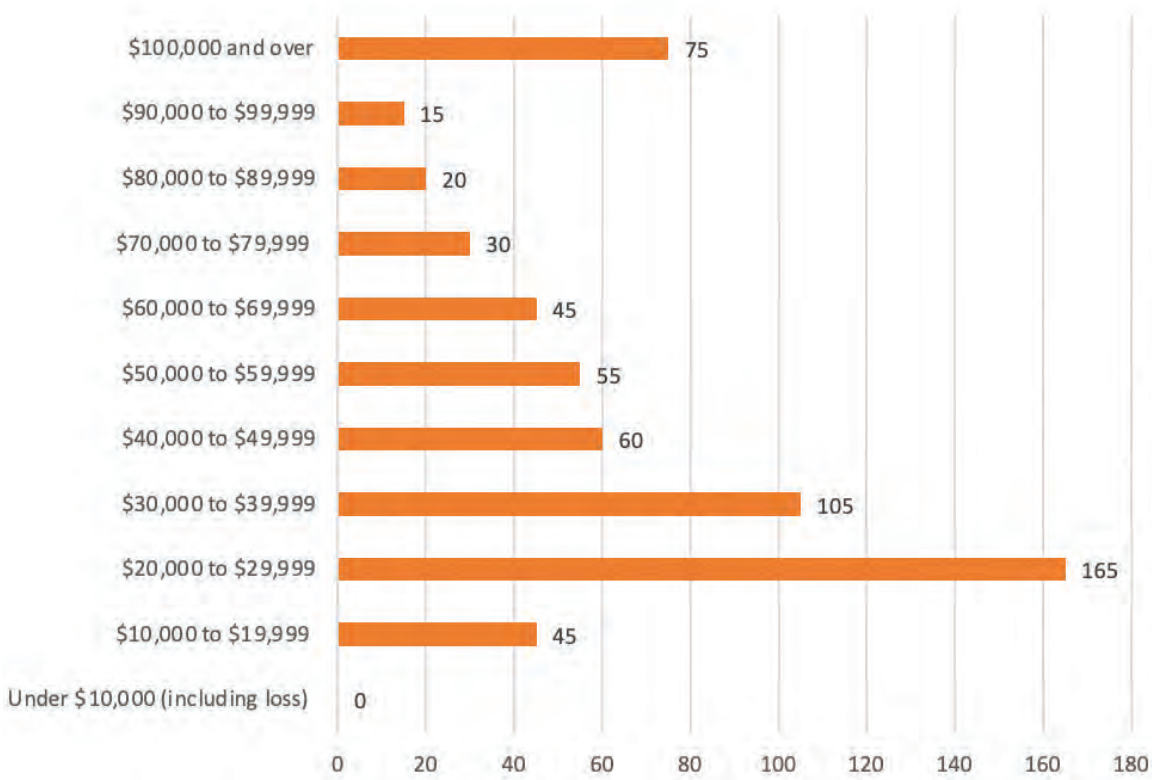


Source: Canadian Rental Housing Index, in reference to 2021 Census data.

4.3.1 RENTER INCOMES

Renter household incomes are typically lower than incomes of owner households (refer to Appendix B: Glossary for a list of inclusions and exclusions in the definition of Total Income) . This often means that renter households experience housing affordability issues and are more vulnerable if their housing circumstances change. Figure 26 shows the number of renter households by income; notably, the majority of households (51%) earn less than \$40,000 per year. Figure 27 demonstrates what an affordable monthly cost of shelter is per income level.

Figure 26 Number of renter households by income category, Creston, 2021



Source: Statistics Canada Census Program, Census Profiles, 2021

Figure 27 Renter households by income group, Creston, 2021

Household Income (by Quartile)	Affordable Monthly Shelter Costs (Based on 30% Gross Income)
\$0 - \$25,000	< \$625
\$25,000 - \$37,200	\$625 - \$930
\$37,200 - \$64,500	\$930 - \$1,613
\$64,500 +	\$1,613 +

Source: Canadian Rental Housing Index, in reference to 2021 Census data

In 2024, 356 individuals (including 103 children) were receiving income assistance in Creston (Ministry of Social Development and Poverty Reduction, received May 2024). Those on income assistance require very low rents that generally are only found in non-market housing. Figure 28 outlines the maximum allowable assistance for shelter costs based on household size

Figure 28 Income Assistance Shelter Allowance, 2024

Size of Family	Maximum Shelter Allowance
1 person	\$500
2 persons	\$695
3 persons	\$790
4 persons	\$840
5 persons	\$890
6 persons	\$940
7 persons	\$990
8 persons	\$1,040
9 persons	\$1,090
10 persons	\$1,140

Source: Ministry of Social Development and Poverty Reduction, Government of BC, 2024

4.3.2 RENTAL COSTS

Figure 29 shows the average rent rates in Creston in 2016 and 2021, including change in rental rates over five years. Higher rent rate increases may reflect demand for rentals, increases due to tenant turnover, or newer developments coming online with higher rents than older buildings.

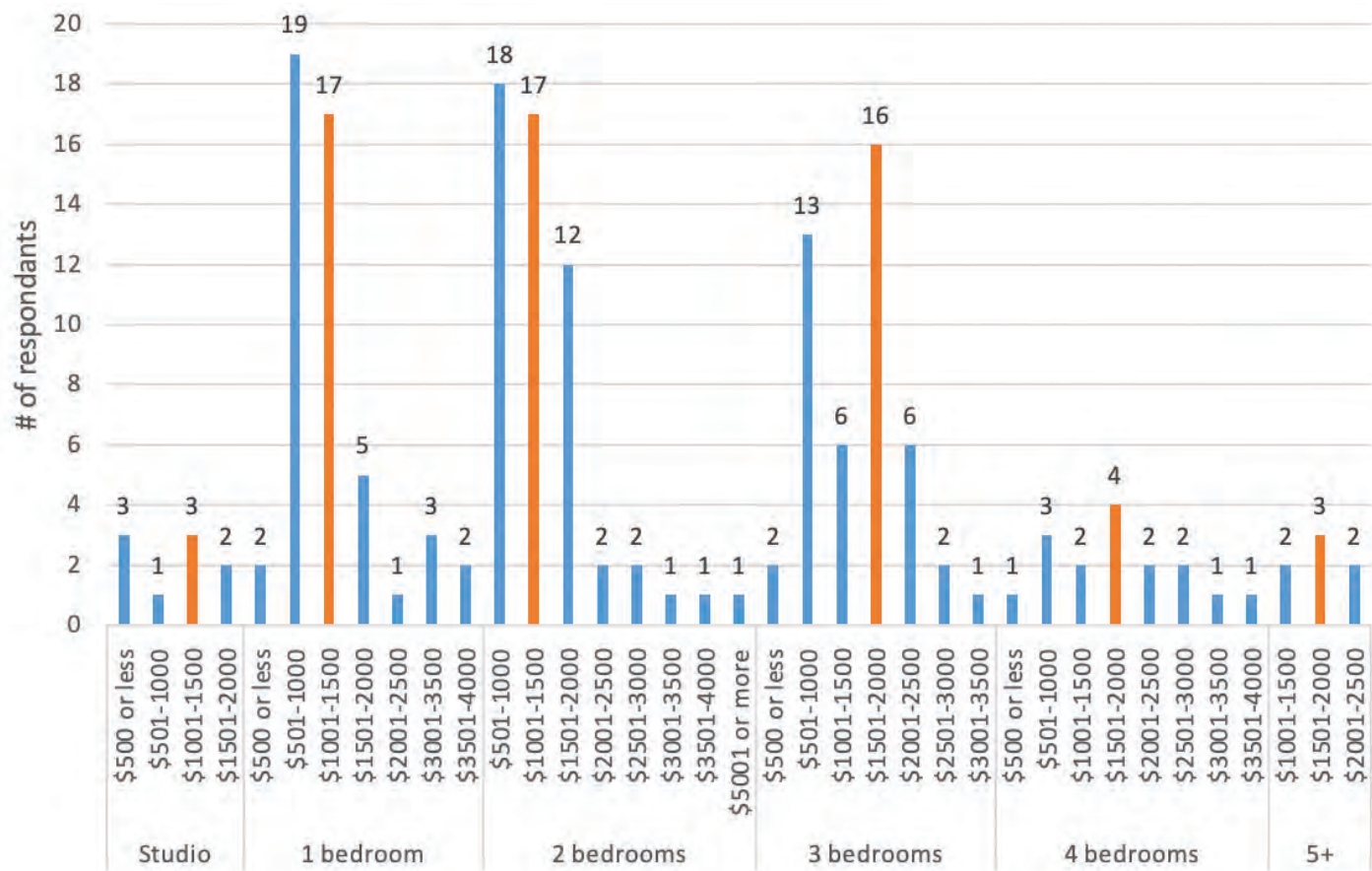
Figure 29 Average rent rates including heat, hot water and electricity, Creston, 2021

	1-Bed	2-Bed	3-Bed	4-Bed
2021	\$770	\$930	\$1,200	\$1,280
2016	\$627	\$820	\$1,049	\$1,004
Change (%)	23%	13%	14%	27%

Source: Canadian Rental Housing Index, based on 2016, 2021 Census data.

Figure 30 shows the approximate amount survey respondents who identified as renters spend monthly on rent in 2024. Most (78%) of the 201 people who responded to this survey question indicate they spend between \$501 and \$2000 per month.

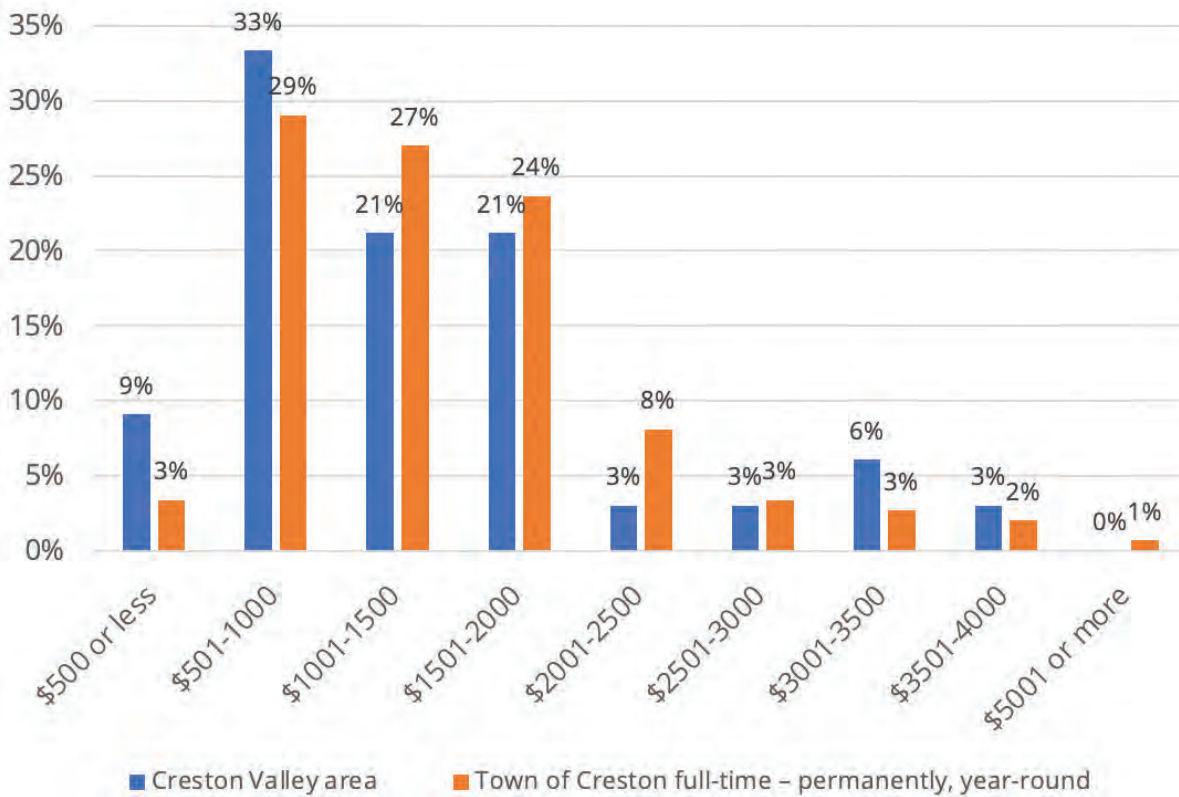
Figure 30 Survey responses to the question “Approximately how much does your household currently spend on rent per month for the entire dwelling?” Orange bar indicates the median rental amount range for that type of dwelling.



Source: Creston Housing Needs Survey, 2024

Figure 31 shows that relative to Creston Valley (CV) area residents, the TOC residents who responded to the survey are spending more on rent per month: (3%) spend \$501 or less on rent per month compared to 9% of CV area residents, and 29% spend \$501-\$1000 per month compared to 33% of CV area residents who spend in that range. For higher ranges, TOC residents are generally outspending their CV area counterparts: 27% of TOC residents spend between \$1001-\$1500 per month for their dwelling, 24% spend \$1501-\$2000 per month, and 8% spend between \$2001-\$2500, compared to 21%, 21%, and 3% of CV area residents respectively. Interestingly, a slightly larger percentage (3% more) of CV area residents are represented in the highest spending tiers, with 3% spending between \$2501-\$3000, 6% spending \$3001-\$3500 and 2% spending \$3501-\$4000 per month, compared to 3%, 3% and 2% of TOC residents respectively. 1% of TOC residents spend \$5001 or more per month on rent.

Figure 31 Survey responses to the question “Approximately how much does your household currently spend on rent per month for the entire dwelling?”



Source: Creston valley Housing Needs Survey, 2024

4.3.3 RENTAL HOUSING AFFORDABILITY GAP ANALYSIS

An affordability gap analysis, as shown in Figure 32, was completed to demonstrate how Creston renter incomes compare with the cost of renting a home in the community. The analysis defines affordability as spending less than 30% of before-tax household income on housing costs. Incomes are based on census data and projected to 2023 based on a historical growth rate in income; similarly, rent rates are based on census data and projected to 2023 based on historical growth rate in rent rates.

Individuals experience the highest level of unaffordability; notably, an individual would only require a 1-bedroom housing unit, and larger housing units could be shared with roommates to reduce housing costs. One-parent households also experience a high level of unaffordability, especially for larger family-sized units.

Figure 32 Affordability gap analysis for renter households, Creston, 2023

Household (HH) Type	Median Renter Household Income	Affordable Monthly Housing Costs	Average Rent Rates			
			1-Bed	2-Bed	3-Bed	4-Bed
			\$891	\$1,016	\$1,311	\$1,482
			Difference between average rent and threshold for affordability (based on 30% gross household income)			
One Couple with Children	\$95,633	\$2,491	-	\$1,475	\$1,180	\$1,009
One Couple without Children	\$66,702	\$1,668	-	\$652	\$357	\$186
One Parent Household	\$49,502	\$1,238	-	\$222	-\$73	-\$244
Non-Census family (individuals with or without roommates)	\$29,575	\$739	-\$152	-\$277	-\$572	-\$743

Source: Statistics Canada, 2011, 2016, 2021 Census Profiles. Canadian Rental Housing Index, 2021.

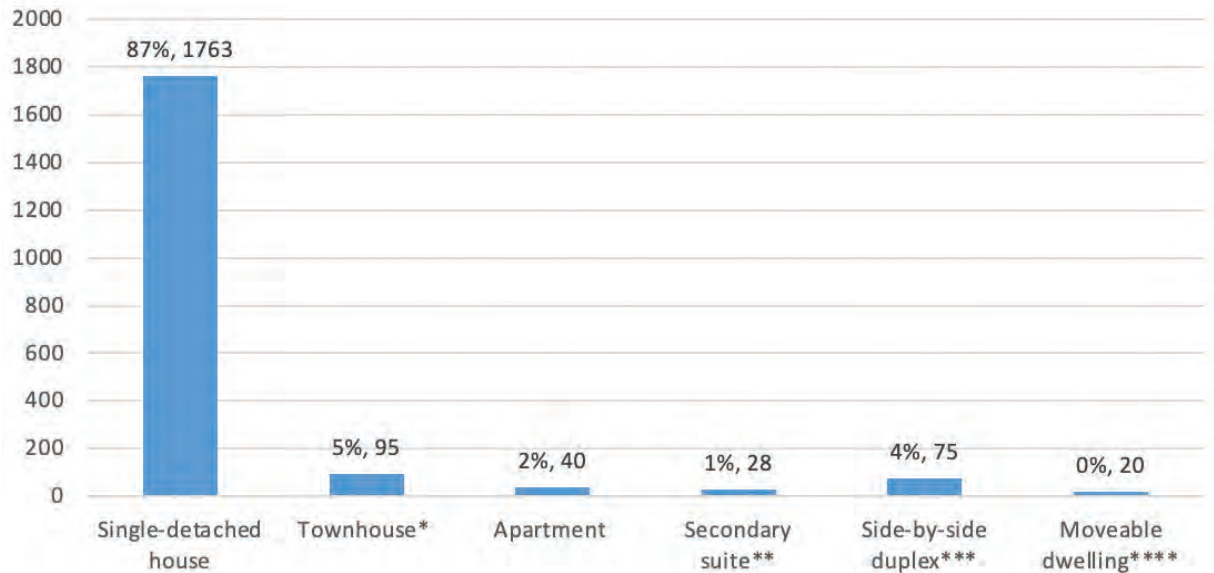
4.3.4 WHAT WE HEARD

- Twenty-five percent of the 172 survey respondents who identified as renters stated that a key housing challenge they face is that it is too expensive (costs more than 30% of gross household income per month). It was the third most prevalent housing challenge renters identified after a lack of storage and housing that is too small.
- Interviews and focus group discussions highlighted that youth aging out of care, students, lone parents and recent single seniors are facing obstacles to affordable rental housing due to a lack of availability or because their income is not adequate for the rental rates.

4.4 Homeownership

In 2021, Creston had 2,030 owner households. Most owner households lived in single-detached houses (87%), followed by a small proportion of townhouses (5%) and side-by-side duplexes (4%). Figure 33 shows the distribution of owner households by structure type. Note that mobile homes exist in Creston, and the number of owner households is likely underrepresented in the data, possibly due to small population size, data suppression, or rounding.

Figure 33 Percent & Number of Owner Households by Structure Type, Creston, 2021



Source: Statistics Canada Census Program, Census Profiles, 2021

*Statistics Canada uses the term “row house” to describe a townhouse, see Appendix B: Glossary for definition.

**Statistics Canada used the term “apartment or flat in a duplex” to describe a secondary suite, see Appendix B: Glossary for definition.

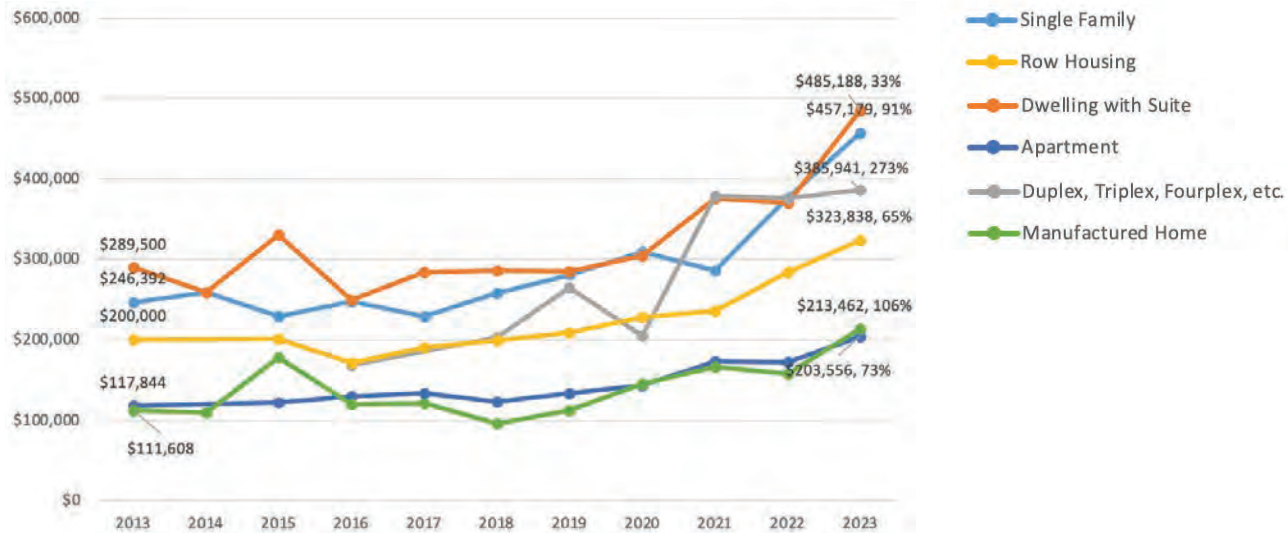
***Statistics Canada uses the term semi-detached house to describe a side-by-side duplex.

****‘Movable dwelling’ includes mobile homes and other movable dwellings such as houseboats, recreational vehicles and railroad cars.

4.4.1 SALE PRICES

As shown in Figure 34, home sale prices remained steady in Creston between 2013 and 2019, with a marked increase since 2019. Increases are likely due in part to inflation, rising home costs in urban areas, and migratory trends influenced by the pandemic, in which retirees and remote workers moved away from urban centres and into more remote and rural areas.

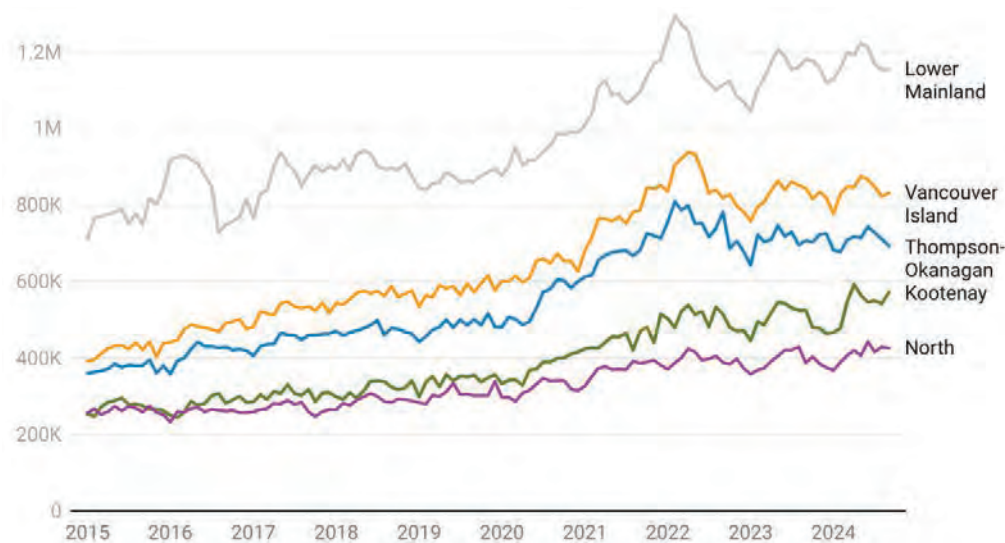
Figure 34 Average Housing Sale Prices by Structure Type, Creston, 2013 to 2023



Source: BC Assessment, 2024

In comparison, Figure 35 shows average housing sale prices across the province and broken down by region. Sale prices were steadily rising between 2013 and 2020 with noticeable escalations across all regions of the province after 2020. Overall, Creston’s average sale prices are still well below the Lower Mainland, Vancouver Island, and Thompson-Okanagan regions. Average sale prices in the Kootenay region are nearing \$600,000 in 2024, which is above Creston’s average single family sale price of \$457,179 in 2023. This could be indicative of continued increase in sale prices within the region.

Figure 35 Average Sales Price by Provincial Region, 2015-2024, BCREA



Source: British Columbia Real Estate Association, 2024, retrieved from <https://www.bcrea.bc.ca/economics/housing-monitor-dashboard/>

4.4.2 HOMEOWNERSHIP AFFORDABILITY GAP ANALYSIS

An affordability gap analysis, as shown in Figure 36, was completed to demonstrate how Creston owner incomes compare with the cost of owning a home in the community. The analysis makes the following assumptions:

- 2023 average home sales data from BC Assessment was used.
- Affordability is defined as spending less than 30% of before-tax household income on housing costs, including mortgage payments, insurance, utilities (water, sewer, electricity), and property taxes.
- Mortgage payments are calculated using a 25-year amortization, with 5% interest, and 10% down payment.
- Median household income is not available by household type and tenure; median owner incomes by household type are adjusted to reflect ownership incomes which are proportionally 113% higher than total median household income. Further, 2021 income data was projected to 2023 based on annual growth rate in median income.
- The analysis assumes that single family dwellings with suites are renting the suite for \$1,000 per month.

Figure 36 Affordability gap analysis for owner households, Creston, 2023

Household Type	Median Owner Household Income	Affordable Monthly Housing Costs	Average Ownership Costs				
			Single Detached House	Single Detached with Suite	Duplex, Triplex, Fourplex	Town house	Condo
			\$2,822	\$2,299	\$2,449	\$2,012	\$1,383
			Difference between housing cost and threshold for affordability (based on 30% gross household income)				
One Couple with Children	\$137,389	\$3,435	\$613	\$1,136	\$986	\$1,423	\$2,052
One Couple without Children	\$82,315	\$2,058	-\$764	-\$241	-\$391	\$46	\$675
One Parent Household	\$70,116	\$1,753	-\$1,069	-\$546	-\$696	-\$259	\$370
Non-Census family (individuals with or without roommates)	\$36,479	\$912	-\$1,910	-\$1,387	-\$1,537	-\$1,100	-\$471

4.4.3 WHAT WE HEARD

- Eight percent or 31 of the 389 survey respondents who identified as owners stated that a key housing challenge they face is that it is too expensive (costs more than 30% of gross household income per month). It was tied for the most prevalent housing challenge owners identified along with not having enough storage.
- First time home buyers/entry level buyers were noted in particular as having a difficult time accessing home ownership, and there is a sentiment that municipal taxes, the cost of building, and access to materials contribute to a higher cost of ownership housing.

4.5 Non-Market Housing

Non-market housing refers to housing with rent amounts that have some level of protection from open market forces and are typically owned or operated by public bodies or non-profit organizations. This type of housing can provide supports for specific needs or it may offer more affordable rents than can be found in the open market.

Figure 37 Non-Market Housing summary, Creston, 2024

Emergency Housing	Supportive Housing		Rent Assistance in Private Market		Affordable Rental Housing	
	Extreme Weather Program	Special Needs Housing	Supportive Seniors Housing	Rent Assistance for Families	Rent Assistance for Seniors	Independent Seniors
9**	18	74	*	63	65	14

Source: BC Housing's Research Centre, BC Housing Unit Count, 31 March 2024

*Results with less than or equal to 10 are suppressed to ensure confidentiality is maintained.

**Note: this program ran in 2024 only.

In recent years, between 2021 and 2024, there has been little increase in non-market housing units (6 additional units) and exponential increase in housing demand; waitlist applicants increased from 14 to 31 households (see Figure 38 below).

Figure 38 BC Housing Social Housing Inventory & Registry Waitlist, 2021 and 2024

	2021	2024	Change (%)
#Non-Market Housing Units	165	171	4%
#Waitlist Applicants	14	31	121%

Source: BC Housing: WebFocus Report HCSTAT002: Housing Registry Statistics, BC Housing Applicant Model, received May 2024

Community Living BC (CLBC) operates a housing program for people with disabilities, called "Supports to Live in My Home". The program funds a variety of home supports that allow people to select one of the following options that is a good fit for their current support needs and preferences:

1. **Shared Living:** An individual supported by CLBC shares a home with someone who is contracted to provide ongoing support. The home is the primary residence of both the individual being supported and the person offering the support.
2. **Staffed Living:** Support for daily living is provided to an individual or group of individuals by a team of staff who rotate through the home according to an established schedule that may include overnight hours. Service is designed for individuals who have significant support needs. The number of individuals living in a home is limited. Service is licensed when three or more individuals reside in a staffed home
3. **Independent Living:** Provides individuals living independently in the community with assistance in activities of daily living. Available to individuals who own, lease, or rent their homes. Targeted support is provided to individuals living independently or with others who are not paid caregivers. Support can be 1:1 or shared by several individuals who live independently and have homes in close proximity to one another.

As May 2024, there were 111 CLBC-eligible people in Creston with a developmental or intellectual disability (Community Living BC, 2024). Figure 39 shows the number of people with disabilities currently funded by CLBC.

Figure 39: Number of clients receiving CLBC housing supports, 2023

“Supports to Live in My Home” Program option	Number of People in Creston & Surrounding Area	Number of People in Creston
Shared Living	30	23
Staffed Living*	17	15*
Independent Living	25	24
Total	72	62

Source: Community Living BC dated October 1, 2023

*Number of people in staffed living may also correspond to BC Housing special needs housing units if there is a relationship with BC Housing.

4.5.1 WHAT WE HEARD

Demand for Shared Living programs is growing however the program has reached what is considered the maximum number of households interested in supporting this program.

4.6 Homelessness

In 2021, there were 410 people experiencing homelessness in the Central Kootenay region, as shown in Figure 40, representing 0.66% of the population. Of note, the population of people who are experiencing homelessness are likely more concentrated in Nelson where there is better access to homelessness services. It is recommended that Creston conduct a Point-in-Time Homeless Count to better confirm the number of people experiencing homelessness in Creston and area and their specific needs.

Figure 40: 2021 Homeless Cohort, Regional District of Central Kootenay

	Number of People who Experienced Homelessness	Census Division Population 2021	Percent Population
Central Kootenay	410	62,509	0.66%

Source: Annual Estimate Report of BC's Preventing & Reducing Homelessness Integrated Data Project, 2021

- In winter of 2024, a temporary shelter with 9 beds was opened from January 8-March 31, while it was set up for cold weather it doesn't meet the definition of an extreme weather shelter. It was operated by a local Society.

4.6.1 WHAT WE HEARD

- The perception from interview and focus group participants is that there is a relatively small homeless population in Creston; however, the general feeling is that this has grown over time and given the current conditions is at risk of growing.
- Mental health, addictions, single incomes and/or disabilities and a lack of accessible social services especially for men continue to be identified as causes for homelessness and housing challenges. Youth aging out of care are also increasingly facing challenges, especially those with mental health and addictions challenges.

4.7 Short-Term Rentals

A short-term rental is the rental of a residential dwelling unit, either the entire dwelling, or a room, or rooms within it, for a short period of time (less than 30-day tenancies). Short-term rentals are only permitted in Creston as licenced businesses for an owner's primary residence or an attached accessory dwelling. There also short-term rentals that are unlicensed and advertised on online platforms. As of April 2024, there were 10 active listings on AirBnB and VRBO online platforms, with a 43% occupancy rate (AirDNA, 2024). In Creston, this forms a very small portion of the housing stock and may help fill much-needed housing demand for temporary workers or to accommodate households in transition.



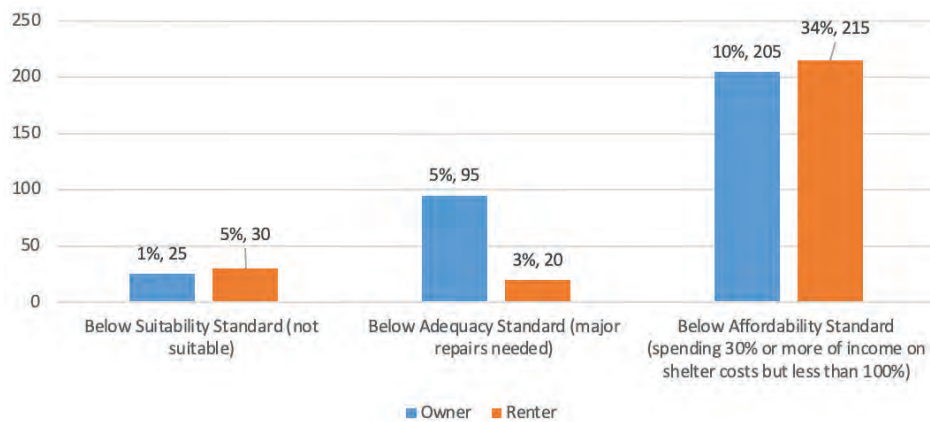
5 Current Housing Need

Housing need can be defined by three key housing standards:

- Adequacy: housing that is reported by their residents as not requiring any major repairs.
- Affordability: households are paying 30% or less than total before-tax household income.
- Suitability: housing that has enough bedrooms for the size and composition of the resident household according to National Occupancy Standard (NOS) requirements.

Like most communities in BC, the greatest housing challenge facing Creston households is affordability (Figure 41). While a similar number of owners and renters are facing affordability issues, a much higher proportion of renter households, 34% are paying more than 30% of household income on housing costs.

Figure 41 Percent and Number of Households that Do Not Meet Housing Standards by Tenure, Creston, 2021



Source: Statistics Canada, Core Housing Needs Data Tables, 2021

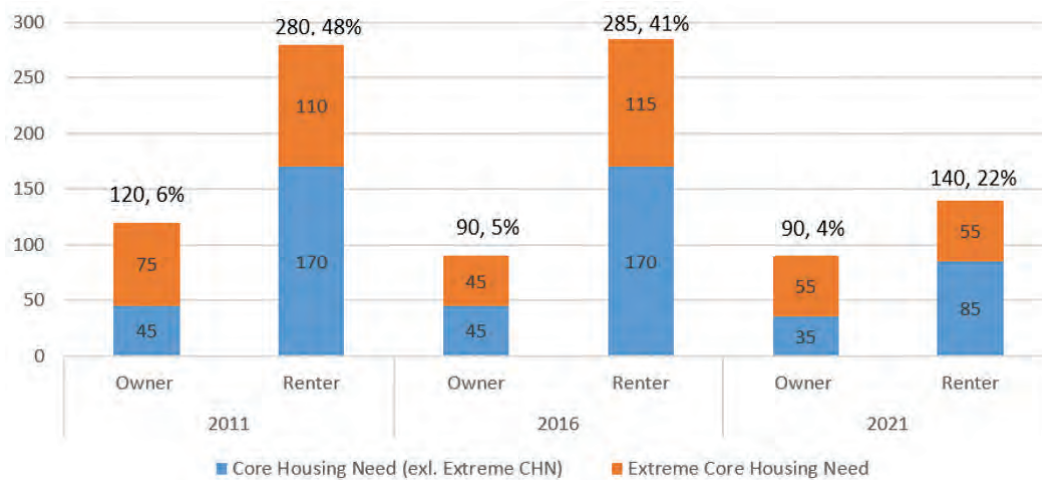
5.1 Core Housing Need

CMHC uses a metric called Core Housing Need to help understand how well housing needs are being met. A household is considered to be in core housing need if it meets two criteria:

1. A household is below one or more of the adequacy, suitability, and affordability standards.
2. The household would have to spend 30% or more of its before-tax household income to access local housing that meets all three standards.

In 2021, 22% of renter households and 4% of owner households were in core housing need in Creston (Figure 42). The proportion of owners in core housing need has remained consistent over the last three census periods. In 2021, the number of renter households in core housing need dropped by 50% than the previous two census periods. This could be indicative of a the CERB benefit that was available to low to moderate income households during the pandemic, and at the time the census surveys were completed. This means that a larger number of renter households may currently be in core housing need and may not be reflected in this data.

Figure 42 Households in Core & Extreme Core Housing Need by Tenure, Creston, 2011 to 2021



Source: Statistics Canada, Core Housing Needs Data Tables, 2011, 2016, 2021

5.2 Core Housing Need by Household Demographics

9% of all households in Creston are in core housing need. The following compares the rates of core housing need across populations that are at high risk of core housing need:

- 23% of single mother-led households are in core housing need;
- 13% of women-led households are in core housing need;
- 10% of indigenous households are in core housing need;
- 10% of households with seniors over 85 years are in core housing need;
- 9% of households with physical activity limitations are in core housing need;
- 8% of households with seniors over 65 years are in core housing need;
- 4% of households with cognitive, mental, or addictions activity limitations are in core housing need.

Source: UBC Housing Assessment Resource Tool, based on 2021 Census data.

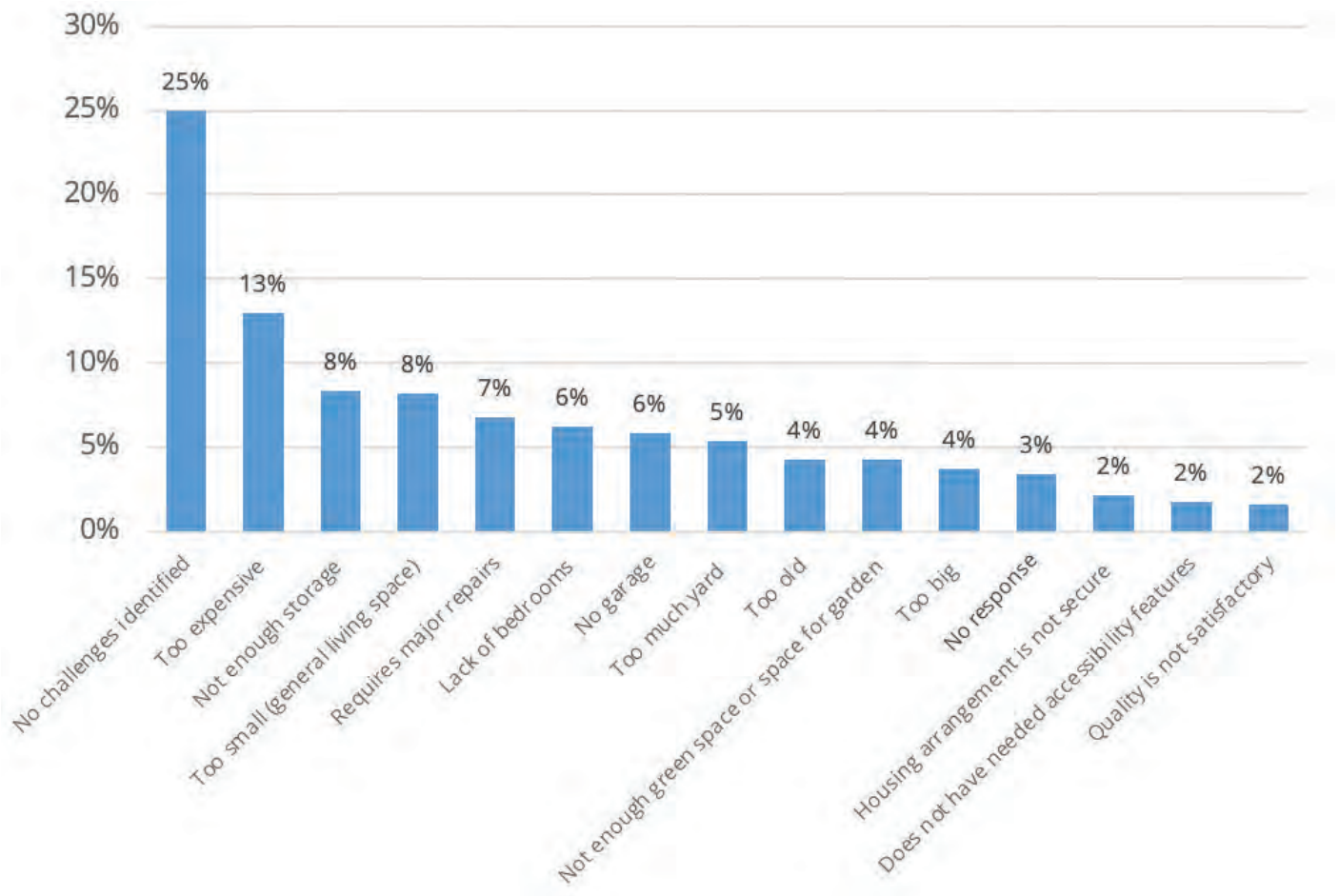
5.3 Homelessness

While exact numbers are unavailable, the temporary shelter received regular visitors in 2024.

5.4 Other Housing Challenges

Figure 43 considers the single most significant housing challenge faced by survey respondents. Twenty-five percent indicated no challenge and 13% indicated housing affordability as the top challenge. Not enough storage, a lack of living space, and in need of major repairs were the next most frequently selected challenges.

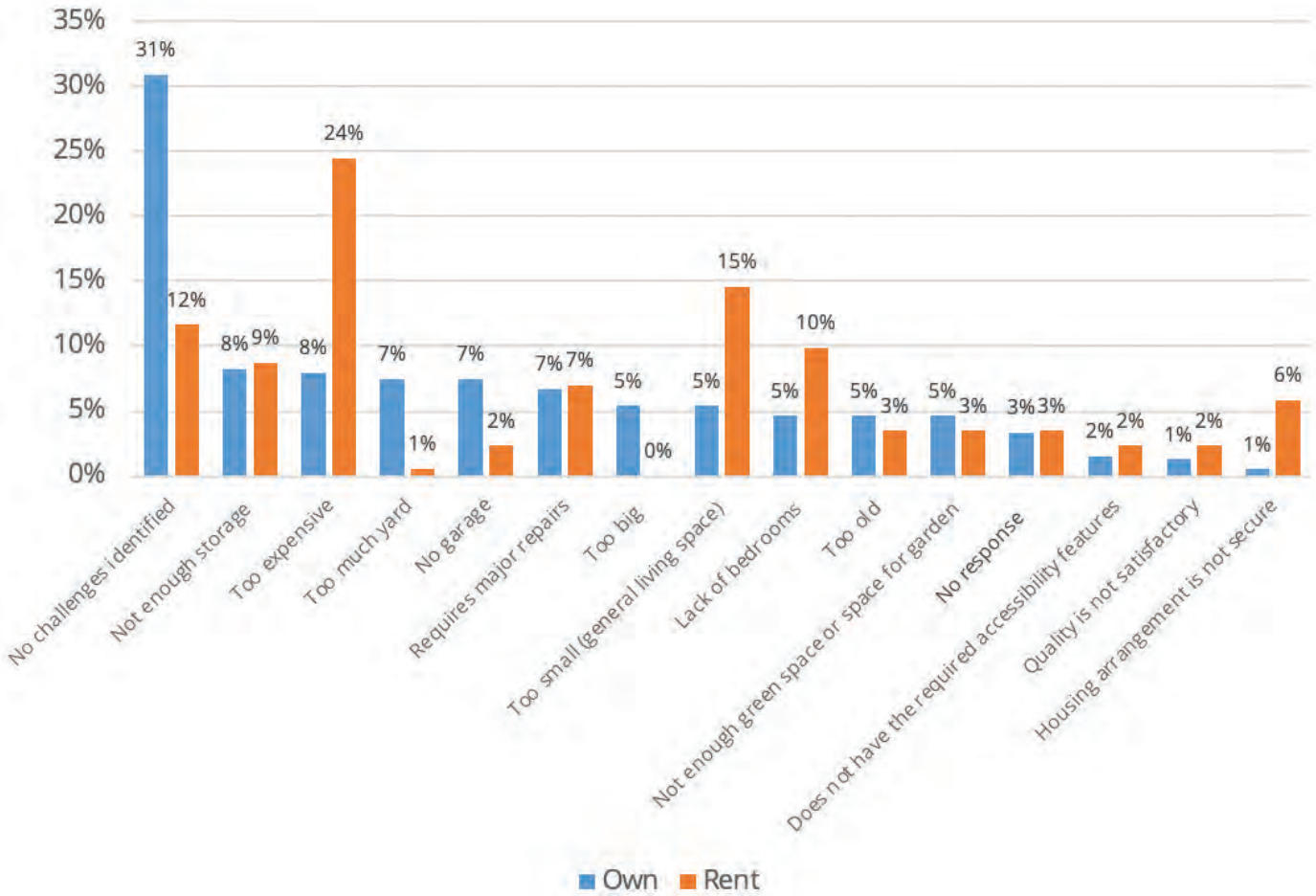
Figure 43 Survey participants responses to “Of the challenges you identified above, which is the most significant?”



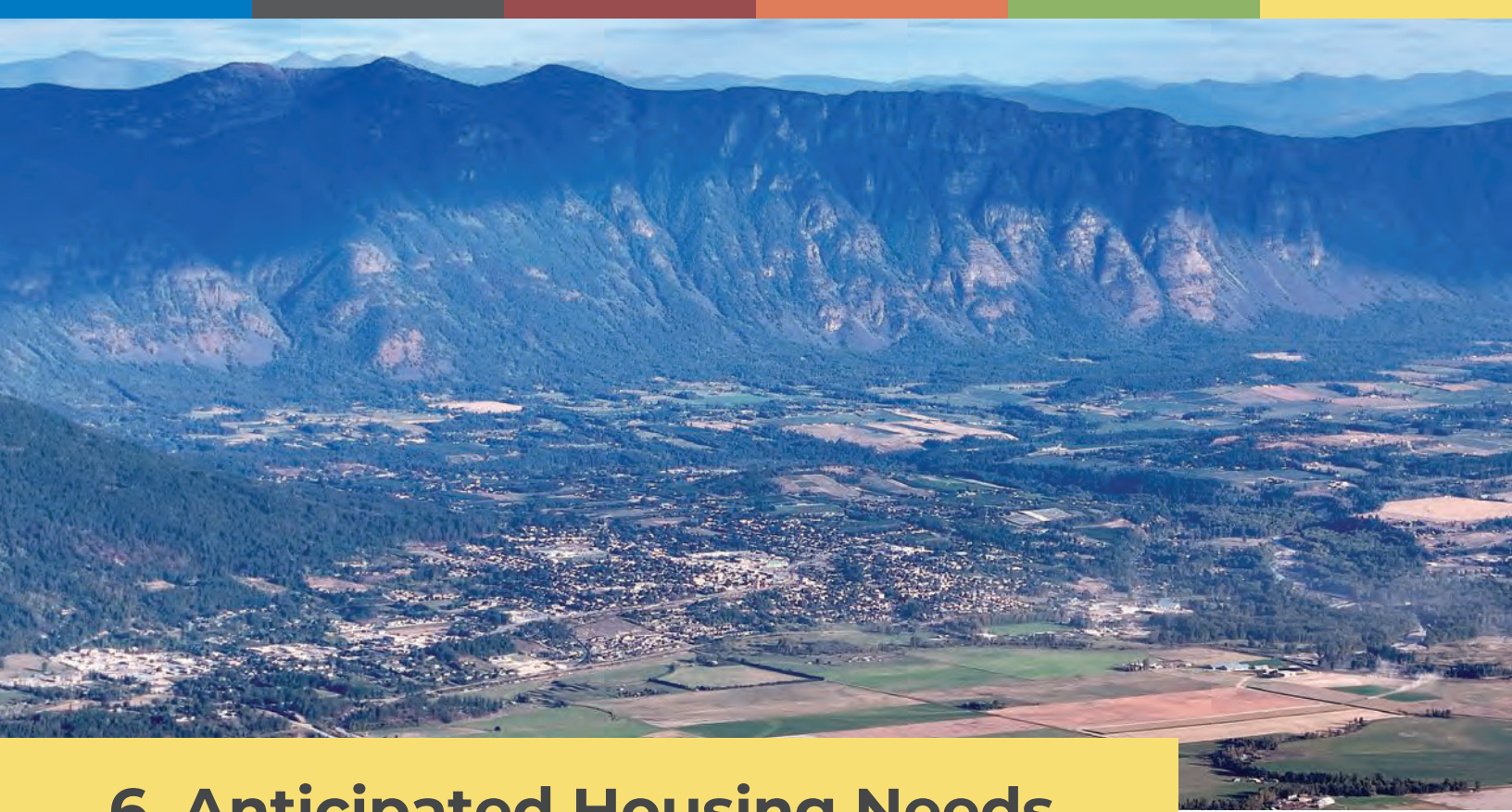
Source: Creston Housing Needs Survey, 2024

Figure 44 compares the housing challenges faced by renters and owners who responded to the survey. A greater proportion of renters indicate some type of significant challenge compared to owners. To a greater extent than owners, renters face challenges with housing being too expensive, too small, a lack of bedrooms, and unsecure housing arrangements. Owners to a greater extent than renters indicate no challenges or challenges of too much yard or a lack of a garage.

Figure 44 Comparison of survey responses from a sub-set of respondents to the question, "Of the challenges you identified above, which is the most significant?"



Source: Creston Housing Needs Survey, 2024



6 Anticipated Housing Needs

Based on new regulations developed by the Province of BC (in 2024), municipalities are now required to develop a multi-component assessment of housing need to determine how much new housing must be accommodated through OCPs. The total number of units for Creston is based on the summation of six components:

Total number of new units required	5-year	20-year
Component A: Supply to Reduce Extreme Core Housing Need	29	115
Component B: Supply to Reduce Homelessness	18	36
Component C: Supply to Reduce Suppressed Household Formation	34	137
Component D: Supply to Meet Household Growth	306	918
Component E: Rental Vacancy Rate Adjustment	3	11
Component F: Demand Buffer	55	221
Total	445	1,437

The calculation and rationale for each component is explained further in Section 6.2 below.

6.1 Historical Housing Needs & Actions to Date

The last housing needs report was approved in 2020, in which the Town of Creston was included as part of the Regional District of Central Kootenay’s Housing Needs Report. The report was based on 2016 Census data and included current (2020) and future (2025) housing need projections, as shown in Figure 45 below.

Figure 45: Town of Creston Housing Need & Demand, 2020

	Current 2020 Housing Need	Future 2025 Housing Demand
Studio (No Bedroom)	25	25
1 Bedroom	295	295
2 Bedroom	945	985
3 Bedroom	1,730	1,790
Total	2,995	3,095

Source: 2020 Regional District of Central Kootenay Housing Needs Report

Since the 2020 Housing Needs Report was published, the Town of Creston has taken action to address housing needs by:

- Updating the zoning bylaw to allow increased density in residential areas, including small-scale multi-unit housing, allowing smaller lot sizes near the Downtown Core, and incentivizing residential infill and mixed-use residential development;
- Introducing a residential revitalization tax exemption program that incentivizes purpose-built rental units;
- Establishing an Affordable Housing and Development Committee that is tasked with raising awareness about affordable housing issues and promoting public engagement;
- Adopting a new Rental Standards Maintenance Bylaw to improve housing adequacy and ensure the quality, safety, and livability of rental units;
- Developing a Housing Action Plan to address current challenges facing Creston residents in obtaining affordable, secure, and healthy housing;
- Launching a Housing Hub webpage, which is a portal of housing resources for homeowners, developers, landlords, tenants, and owners and renters seeking housing; and,
- Incorporation of Creston Valley Housing Corporation, a municipal housing corporation established to deliver new housing units to the community.



Further information about each action can be found in Appendix A: 2024 Housing Snapshot Summary.

6.2 The HNR Method

In July 2024, the B.C. government published the HNR Method, a new approach for local governments to calculate the total number of housing units their communities will need for over 5 and 20 years. This standardized method helps local governments and the B.C. government better understand and respond to housing needs throughout the province.

The HNR Method consists of six components, which are added together to provide the total number of housing units needed in a municipality or regional district electoral area. The six components include:

- A. Supply of units to reduce extreme core housing need (those paying more than 50% of income for housing);
- B. Supply of units to reduce homelessness;
- C. Supply of units to address suppressed household formation;
- D. Supply of units needed to meet household growth over the next 5 or 20 years;
- E. Supply of units needed to meet at least a 3% vacancy rate; and,
- F. Supply of units needed to meet local demand.

Official Community Plans and zoning bylaws are then updated to accommodate the supply of units needed to meet local demand over the next 20 years.

6.3 Creston's 5-Year & 20-Year Housing Units & Demand

6.3.1 COMPONENT A: HOUSING UNITS AND EXTREME CORE HOUSING NEED

Households in extreme core housing need are in vulnerable housing situations. These households fall below the set thresholds for housing adequacy, affordability or suitability and spend 50% or more of total pre-tax income to pay the median shelter costs for alternative acceptable housing in Creston. A total of 114.78 new housing units are required by 2041 to address Creston's extreme core housing need.

Total households in Extreme Core Housing Need, 2021

Owners	n/a
Owners with a Mortgage	30.00
Renters	84.78
Total new units to meet ECHN – 20 years	114.78

6.3.2 COMPONENT B: HOUSING UNITS AND HOMELESS

People experiencing homelessness (PEH) is a population not typically captured well in data sources such as the census. This component quantifies the supply of permanent housing units required for those currently experiencing homelessness. Data on homelessness is derived from the Province's Integrated Data Project (IDP). To be included in IDP counts, individuals must have received income assistance (i.e., BC Employment Assistance) and had no fixed address for three consecutive months or stayed in a BC Housing-affiliated shelter for at least one night, or both. For Creston, this data is available for the Central Kootenay region (most recently published in 2021), and is applied to Creston based on a proportion of its population. A total of 36.02 new housing units are required by 2041 to address Creston's homelessness need. This standardized methodology does not account for urban centres with centralized homelessness services, like Nelson, that often draw a greater proportion of the PEH population or smaller municipalities that lack services and therefore a lesser proportion of the PEH population.

Estimated number of homes required to meet the need of existing PEH (People Experiencing Homelessness) households as a proportion of the regional needs

Total new units to homelessness needs - 20 years	36.02
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6.3.3 COMPONENT C: HOUSING UNITS AND SUPPRESSED HOUSEHOLD FORMATION

Suppressed Household Formation (SHF) addresses those households that were unable to form between 2006 and the present due to a constrained housing environment. Households make decisions on housing based on the available choices; for example, young people may have difficulty moving out of their parents homes to form households of their own, while others may choose to merge households with roommates due to lack of available and affordable housing supply. A total of 136.94 new housing units are required by 2041 to address Creston's suppressed housing need.

Total new units to meet suppressed housing need, 2021, 20 years

Age Categories - HH maintainers	
15 to 24 years	0.00
25 to 34 years	38.28
35 to 44 years	10.80
45 to 54 years	5.08
55 to 64 years	0.00
65 to 74 years	0.00
75 years and over	82.79
Total new units required – 20 years	136.94

6.3.4 COMPONENT D: HOUSING UNITS AND ANTICIPATED HOUSEHOLD GROWTH

Anticipated household growth quantifies the additional households required to accommodate an increasing population over twenty years. Data is drawn from the recently updated BC Stats household projections. A total of 917.95 new housing units are required by 2041 to address Creston's anticipated household growth.

Total new units to meet household growth needs, 2041

Total new units required – 20 years	917.95
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6.3.5 COMPONENT E: HOUSING UNITS AND RENTAL VACANCY RATE ADJUSTMENT TOP UP

A Rental Vacancy Rate Adjustment adds surplus rental units to restore local vacancy rates to levels representing a healthy and well-functioning rental housing market. Typically, rates between 3% and 5% are considered healthy rates; the HNR Method targets a conservative rate of 3%. The calculation uses Primary Rental Market Vacancy Rate data published by CMHC. The difference between the units required to reach a healthy vacancy rate of 3% and the estimated existing number of rental units is taken as the number of new units required as a vacancy rate boost on top of other new units. Vacancy rate data is not typically available for small communities, like Creston, where sample size of rental units is low. In this case, the local government must use the provincial vacancy rate, which is 1.40%. After calculation, a total of 10.62 new housing units are required on top of other component new units by 2041 to achieve 3% vacancy rate in Creston.

Total number of new top up rental homes required to achieve a 3% vacancy rate, 20 years

Total new top up rental units required - 20 years	10.62
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6.3.6 TOTAL 5 AND 20-YEAR UNIT ESTIMATE

The final component of the HNR Method (Component F) is a calculation to estimate the additional demand for housing beyond the minimum units required to adequately house current and anticipated residents. This is called the “demand buffer” and is designed to better account for the number of units required to meet “healthy” market demand. Accounting for the additional local demand helps address the needs of households who require or prefer housing with certain characteristics (e.g., housing location, unit size, transportation options, or amenities), thereby reducing pressure in the housing system. Examples of such demand include households seeking homes closer to jobs and schools, growing families looking for larger homes, and seniors looking to downsize in their existing communities. The demand factor is based on a ratio of housing price to housing density. For Creston, the demand factor is 0.74.

After applying the demand factor to components A, B, C, E and summing all components, a total of 445 new housing units are required by 2026 and 1,436 new housing units are required by 2041.

Total number of new units required, 5-year and 20-year housing need

Total new units - 5 years	445
Total new units - 20 years	1,437

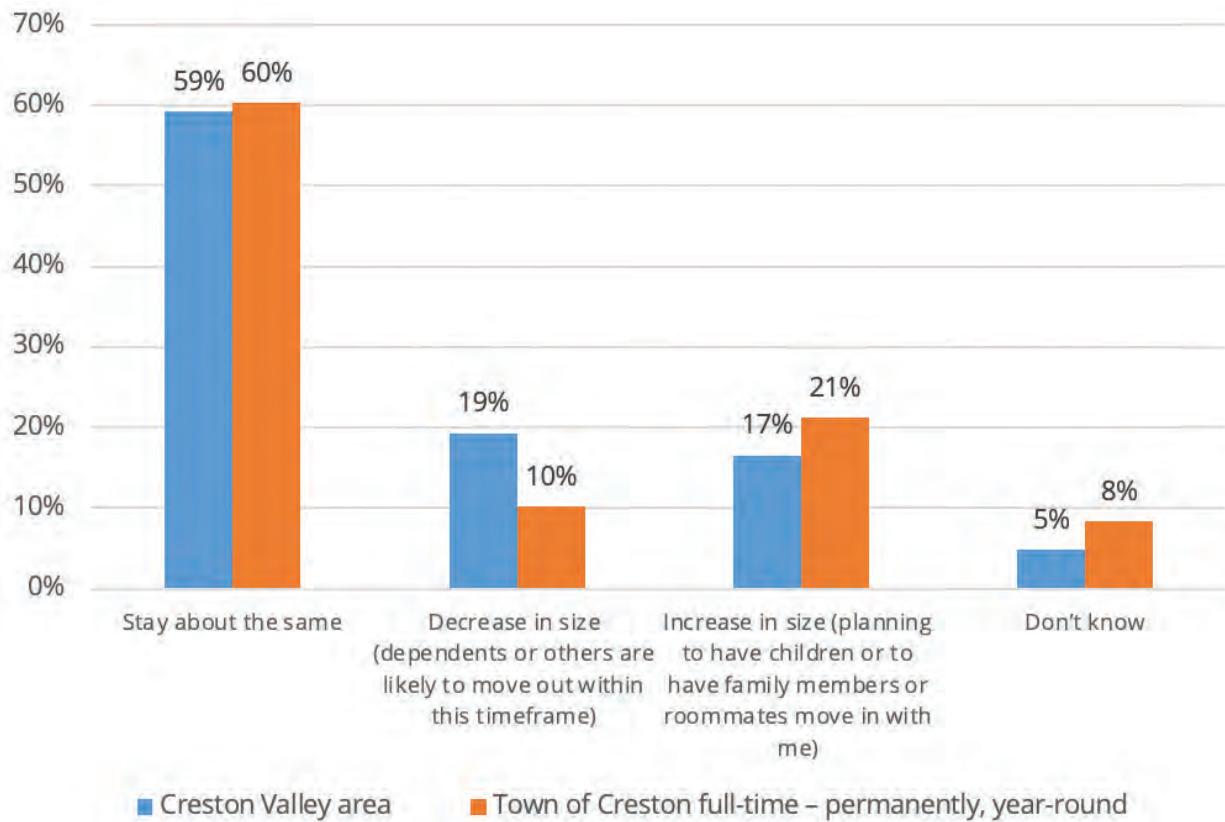
Municipalities are required to review and update their official community plans and zoning bylaws to ensure that the statements, maps, and land use designations permit the number of housing units needed over the next 20 years.

6.3.7 WHAT WE HEARD

Considerations for future housing were explored in the community housing needs survey. A total of 616 survey responses are included in this review comprised of permanent residents from the Town of Creston (n = 471) and those who identified with living in the Creston Valley Area (n=145). At the request of the Town of Creston some of the charts are broken out by each group to understand or highlight differences.

As shown in the Figure 46 below, most (59-60%) Creston Valley (CV) area residents and full-time Town of Creston (TOC) residents anticipate needing the same sized dwelling in 5-years as they have now. A larger share of TOC residents who responded to the survey anticipate a likely increase to household size in 5 years (21% compared to 17% of CV area residents). By contrast, a larger share of CV residents who participated in the survey anticipate a decrease in household size in 5-years (19% compared to 10% of TOC residents).

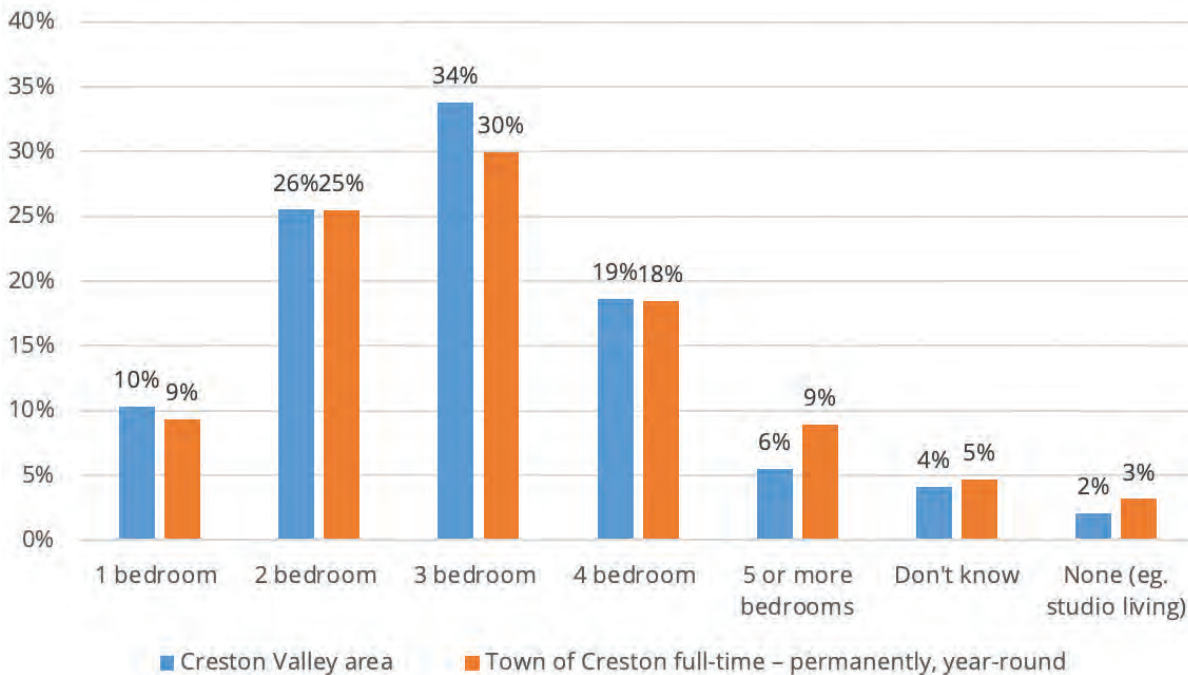
Figure 46 Survey responses to the question, “How is your household size likely to change in the next 5 years?”



Source: Creston Housing Needs Survey, 2024

As shown in Figure 47, CV area and TOC residents expressed relatively similar views with respect to the number of bedrooms they anticipate needing in 5 years. Key variances were that a greater percentage of CV area residents expressed a need for 3 bedrooms in 5 years than TOC residents (34% and 30% respectively), whereas a greater percentage (9%) of TOC residents expressed a need for 5 bedrooms or more in 5 years compared to 6% of CV area residents.

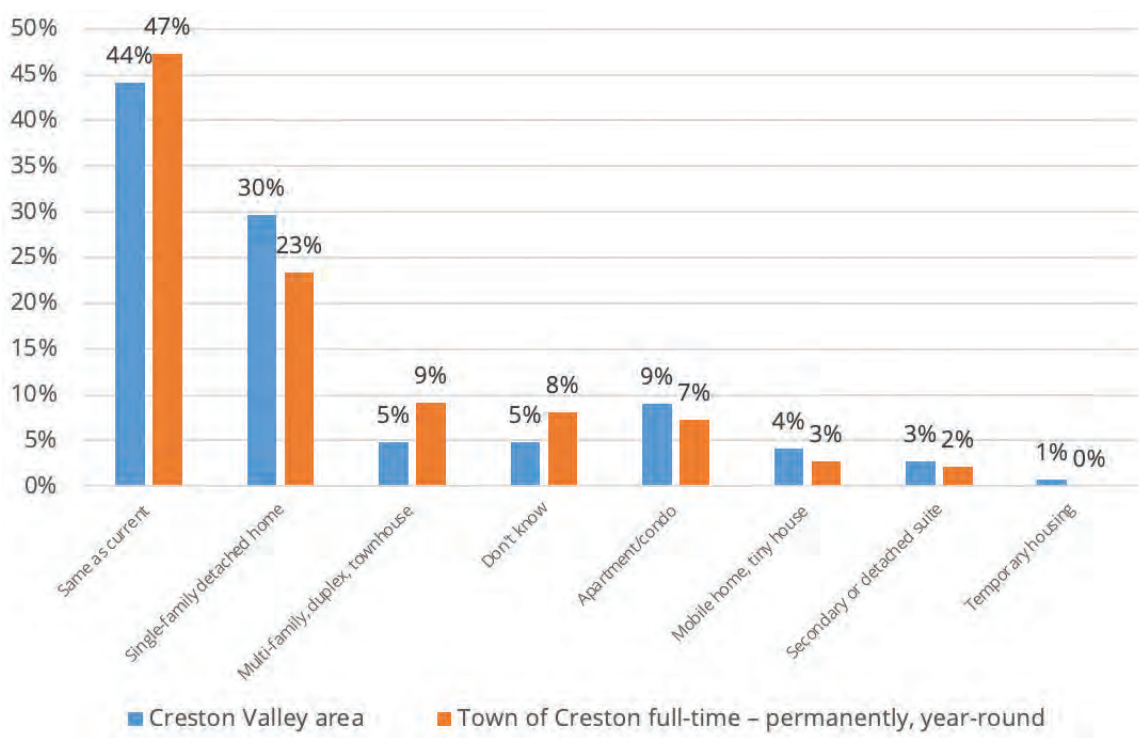
Figure 47 Survey responses to the question, “About how many bedrooms do you anticipate you will need for your household in 5 years?”



Source: Creston Housing Needs Survey, 2024

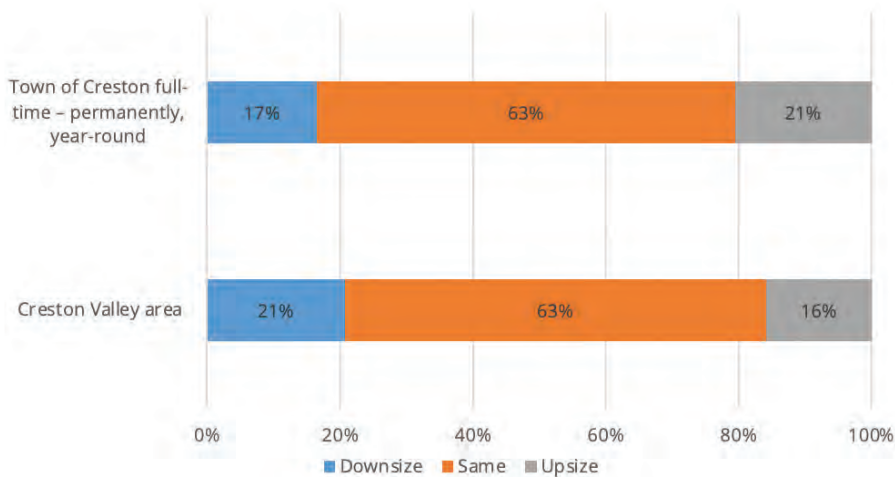
As shown in Figure 49, nearly half (44-47%) of the respondents from Creston Valley (CV) area and the Town of Creston (TOC) anticipate needing the same type of dwelling in 5-years as they have now. Almost a third (30%) of CV area respondents indicated that the type of dwelling they will need in the next 5 years is a single family detached home, echoed by 23% of TOC residents. CV area and TOC residents share relatively similar views regarding desired dwelling type, with a slightly wider variance regarding multi-family homes; 4% more TOC residents anticipate needing this dwelling type in 5 years than CV area residents. Very few survey respondents overall (1% or less) indicated they will need temporary housing.

Figure 48 Survey responses to the question, “What type of dwelling do you anticipate you’ll need within the next 5 years?”



Source: Creston Housing Needs Survey, 2024

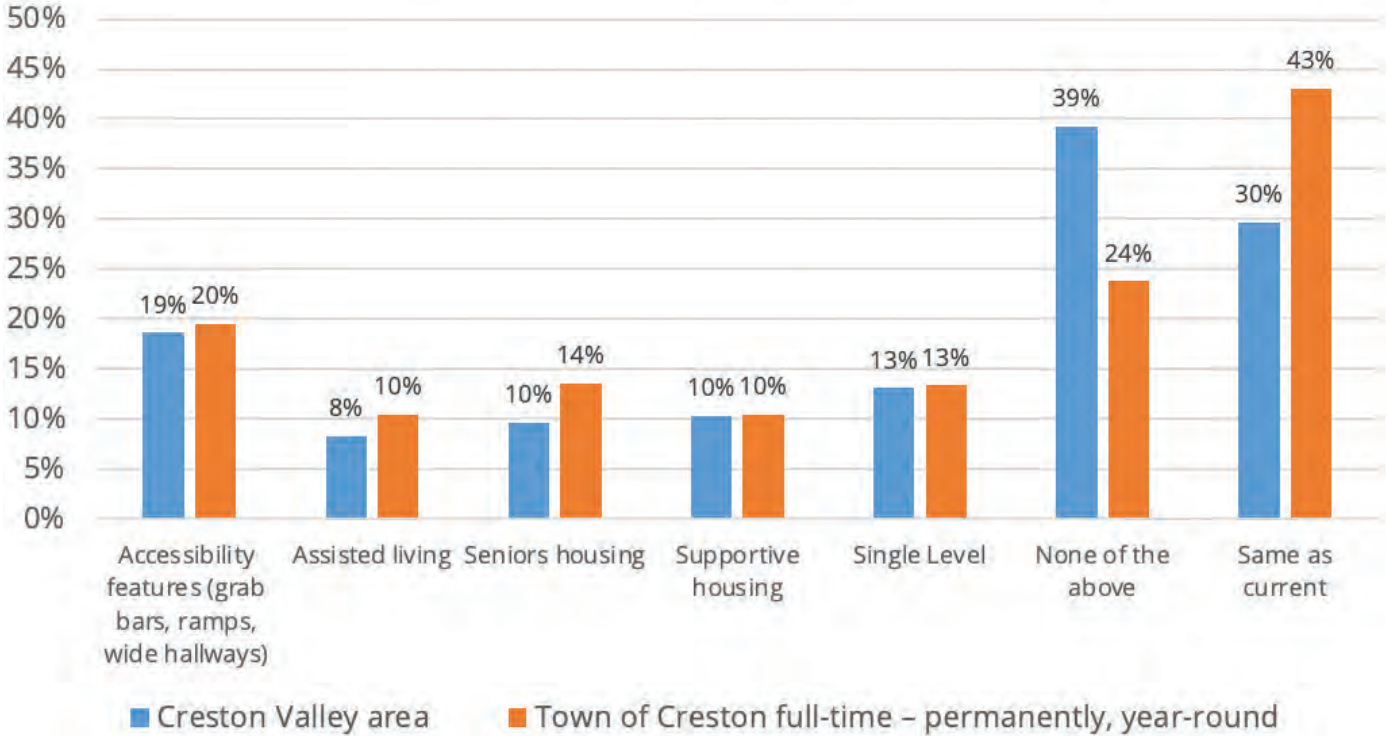
Figure 49 Survey responses regarding whether they plan on upsizing, downsizing or staying in the same size of dwelling in the next 5 years.



Source: Creston Housing Needs Survey, 2024

As shown in Figure 50, the most common responses to this question by both sets of respondents were, “same as current,” and “none of the above”; both of which showed the greatest variance between CV and TOC residents who responded to the survey (a 13% and 15% differential respectively). “Accessibility features” was the third most common answer by both sets of respondents.

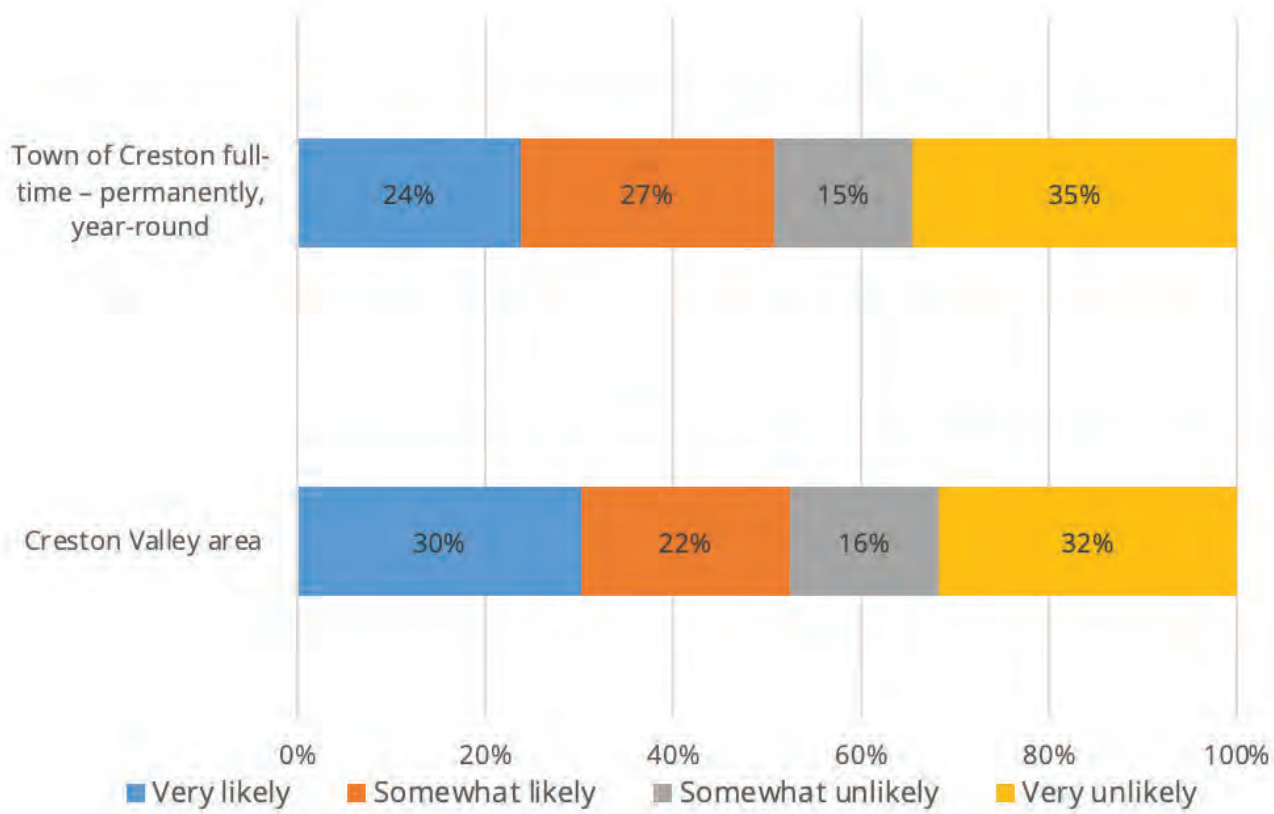
Figure 50 Survey responses to the question, “What supportive housing features do you anticipate needing within the next 5 years? Check all that apply.”



Source: Creston Housing Needs Survey, 2024

As shown in Figure 51, there is minimal difference in views between TOC residents and CV area residents who are somewhat and very unlikely to leave the community if they cannot find the housing type that they need (1-3% variance). CV area residents expressed a slightly higher sensitivity to a lack of needed housing type than TOC residents, with 30% and 22% indicating they would be very likely or somewhat likely to leave the community respectively, compared to 24% and 27% of TOC residents who would be very likely or somewhat likely to leave the community should their desired housing type not be available.

Figure 51 Survey responses to the question, “How likely are you to leave the community if the type of housing you will need next is not available in Creston?”



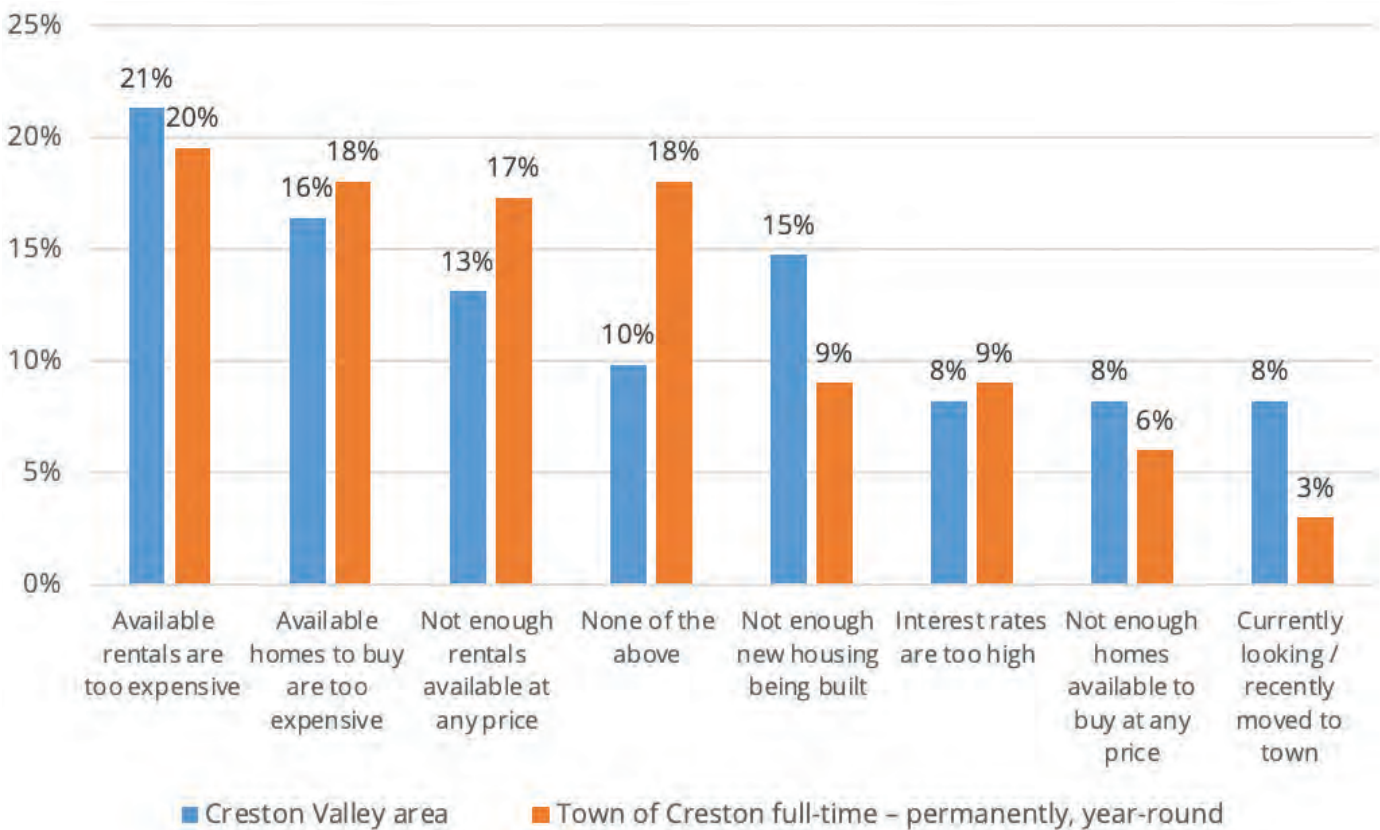
Source: Creston Housing Needs Survey, 2024

As shown in Figure 53, CV area residents and TOC residents currently looking to move within Creston responded that the most common challenges faced in securing housing included:

1. available rentals are too expensive
2. homes are too expensive; and
3. lack of available rentals at any price.

In comparing the sub-sets below, a greater percentage of TOC residents who are currently looking to move within Creston conveyed concerns over housing costs (e.g., housing to purchase, interest rates being too high) compared to CV area residents who conveyed to a greater extent issues related to a lack of housing supply (to own). Relative to CV area residents, a greater percentage of TOC residents also indicated that a lack of rentals available at any price was a challenge.

Figure 53 Comparison of survey responses from a sub-set of respondents to the question, “If you are currently looking to move within Creston, are you experiencing any of the following challenges in securing housing? Check all that apply.”



Source: Creston Housing Needs Survey, 2024

6.4 Statements of Need

6.4.1 AFFORDABLE HOUSING

Creston residents, like many residents throughout the province, are struggling with affordability when it comes to housing. Both renter and owner households need more affordable housing options. 25% of survey respondents who are renters and 8% who are owners stated that their housing is too expensive (costs more than 30% of gross household income), and 13% of all respondents indicated that housing affordability is the top challenge when it comes to housing in Creston. Further, according to census data, 230 households (90 owner households and 140 renter households) are in core housing need, meaning they are spending more than 30% of their gross income on housing and cannot afford to find appropriate housing in the community. More housing options are needed across a range of affordability levels and sizes to accommodate individuals and families with low to moderate incomes.

6.4.2 RENTAL HOUSING

Creston renter households struggle to find appropriate housing due to limited rental stock and lack of new rental units. The housing landscape in Creston continues to be dominated by owner households (76%) compared to renter households (24%). If we assume that current (2021) rates of rentership in Creston remain the same between 2021 and 2041, then **345 new rental units (either in the primary or secondary rental markets) need to be added by 2041**. However, if affordability pressures increase further, it is likely that a higher number of rental units may be needed to accommodate a growing proportion of households that cannot afford to own.



Example: Purpose built rental/mixed use building

An ongoing theme through the data collection and engagement process was the lack of available rental units. We heard that rental housing that is both suitable (i.e. housing that is appropriately sized for the household composition) and built of quality construction (i.e. new construction and no major repairs required) proved difficult to find. Businesses and organizations stated the lack of rental stock is a barrier to attracting new employees to Creston who may not be ready to purchase a home.

In addition to a lack of rental stock, rental rates have been increasing year-over-year. In the last 5-year census period, rent rates increased by up to 27%. Higher rent rates may reflect demand for rentals, increases due to tenant turnover, or new developments coming online with higher rents than older buildings. In comparison, renter household incomes have generally not kept pace with increasing rent rates.

Renter households, unlike owner households, are also faced with housing insecurity. Those who are renting in the secondary rental market (i.e. from a homeowner that owns the unit, such as a strata condo, single family dwelling, etc.) are vulnerable to sale of the unit, “renovictions”, or homeowners taking back the unit as their primary residence. Further, 9% of survey respondents reported that they do not have a lease or rental agreement in place (and could therefore be evicted at anytime).

Through the interviews and focus groups, we heard that there are specific demographics that may be struggling. Discussions highlighted that youth aging out of care, students, lone parents, and recent single seniors are facing obstacles to affordable rental housing due to a lack of availability or because their income is not adequate for the rental rates.

6.4.3 SPECIAL NEEDS HOUSING

Demand for special needs housing is increasing, including the need for accessible housing. Special needs housing or housing with support services is intended to house youth or adults with mental and/or physical disabilities. Housing may require accessible design features, such as grab bars, roll-in showers, lower counters, or other sensory features for those who are hearing or vision impaired. 49 survey respondents reported that they do not have the accessibility features their family needs. In addition, people with disabilities have very low incomes and often struggle to afford market rental rates.



Example: Assisted living development

Creston has a variety of special needs housing sites and programs. Based on BC Housing data, there are 92 supportive housing units in Creston, meaning these sites are staffed 24/7 to support tenants (BC Housing, 2024). Based on CLBC data, there are 62 CLBC clients with development or intellectual disabilities that are enrolled in housing support programs throughout the community, including shared living, staffed living, and independent living (Community Living BC, 2024). While these programs are a critical component of the non-market housing sector, demand continues to increase.

Finding solutions to special needs housing requires the involvement of the non-profit housing sector and provincial partnerships. This means advocating to higher levels of government and partnering with non-profit organizations to deliver housing for extremely low incomes and housing with mental and physical supports.

6.4.4 SENIORS HOUSING

Creston has a high proportion of seniors and currently has a variety of seniors' housing options. As per BC Housing data, there are 74 supportive seniors housing units, 65 independent seniors housing units, and 63 rent supplements for seniors. Housing for seniors typically requires age-friendly features, including single-level living, universal design, and should consider proximity to transit or services. The senior's population, aged 65 and older, continues to grow; in 2021, 39% of Creston's population was made up of seniors. There is concern that the number of seniors housing options is not keeping up with current demand or future population growth. When asked what type of housing residents will need in five years, 75 survey respondents or 10% reported that they will need supportive housing and 73 respondents or 10% reported they will need assisted living.

6.4.5 FAMILY HOUSING

Creston has a significant proportion of families with children, 21% of households are couple families or one-parent families with children. Families with children require larger housing types with a minimum of 2-bedrooms, in addition one-parent families have lower income levels. Median income one-parent families who rent could afford a 2-bedroom rental unit but would find a 3+ bedroom unit unaffordable. In the community survey, 148 respondents reported that their household will increase in the next 5 years because they are planning to have children or family members move in. This means there will be continued demand for larger housing units with more bedrooms. Families with low incomes, especially one-parent families, face significant barriers in the housing market and may need additional support through non-market housing options.



Example: 5-plex building retrofit

6.4.6 HOUSING IN PROXIMITY TO TRANSIT

Housing near transit is an approach to land use planning that locates higher density, mixed-use development within walking distance from frequent transit services. There is public bus service in Creston, including a regional connector. The Town of Creston should advocate for more frequent and improved transit service. In terms of land use planning, the location of bus stops and the transit network should be taken into consideration when zoning for density, or when locating special needs or seniors housing. And vice versa, the Town of Creston should advocate and plan for transit services close to residential or service hubs.

6.4.7 SHELTERS AND HOUSING FOR PEOPLE AT RISK OF HOMELESSNESS

In 2021, there were 410 people in the RDCK experiencing homelessness. In 2024, Creston had one temporary shelter, which operated with 9 beds for people experiencing homelessness. The BC Housing Registry waitlist currently has 31 applicants, this is more than double the number of applicants from 3 years prior in 2021 when the waitlist had 14 applicants. The perception from interview and focus group participants is that there is a relatively small homeless population in Creston, however the number of people has grown over time and, given the current conditions, is at risk of increasing. Mental health, addictions and or disabilities continue to be indicated as causes for homelessness and housing challenges and a lack of accessible social services, especially for men. That said, youth aging out of care are also increasingly facing challenges, especially those with mental health and addictions complications.



7 Next Steps

7.1 Local Government Role in Housing

The Town of Creston can consider taking actions to address and plan for current and future housing needs by using a balanced mix of the following methods:

PARTNER

Develop and maintain partnerships with community organizations to address the housing needs of target populations.

ENGAGE

Collect data regarding housing needs and solutions, and share information with the public regarding housing plans, policies, and decisions.

PLAN

Develop policies, plans, and strategies that consider the housing needs identified in this report.

INCENTIVIZE

Consider land use incentives, property tax incentives or fee waivers, or priority permitting to encourage the development of new housing.

REGULATE

Regulate land uses through zoning and other bylaws.



Source: Local Government Healthy Housing Guide, BC Healthy Communities, 2019

7.2 Recommendations

Municipalities are required to review and update their official community plans (OCP) and zoning bylaws by December 31, 2025 to ensure that the statements, maps, and land use designations permit the number of housing units needed over the next 20 years.

As per the current 2017 OCP, under community goals for neighbourhoods and housing are the following policy statements:

VIII. Community Goals & Policies

B. Neighbourhoods & Housing

- 1. Develop pleasant neighbourhoods which promote social interaction and reflect Creston's small town character.*
- 2. Encourage a wide range of housing options in terms of ownership, type and size that address the needs of Creston's diverse demographics, lifestyles and incomes.*
- 3. Encourage the development of rental, accessible, Affordable, and Special Needs Housing in a variety of forms.*
- 4. Encourage sensitive Residential Infill Development that is compatible with existing neighbourhoods.*
- 5. Encourage mixed use development to support local small business viability in the Downtown Area and the lands contained within the Northwest Boulevard Local Area Plan.*

The following are recommendations to bring Creston's OCP and zoning bylaw in alignment with the findings of this Housing Need Report:

1. Assess land capacity to ensure land use designations and zoning allow for the 20-year demand estimate of 1,436 new units by 2041.
2. Identify areas or neighbourhoods for new growth and density.
3. Through zoning amendments, allow a greater variety of housing forms, including small-scale multi-unit housing, secondary suites, and carriage houses, that are scaled to fit within traditional single-family neighbourhoods.
4. Ensure that Creston's public infrastructure and transportation system is assessed and upgraded to support a growing community.
5. Facilitate provision of a range of seniors', special needs, and multigenerational housing forms, support aging-in-place and alternative care and home share options in close proximity to services and amenities.
6. Incentivize purpose-built rentals through zoning and financial incentives.
7. Support mixed-income housing in both new and existing neighbourhoods that is attainable by residents with low incomes and/or special needs that are not typically met with market housing.
8. Consider locating/zoning special needs and seniors housing in proximity to transit.
9. Actively work with housing stakeholders and the non-profit community housing sector to address homelessness and supportive housing needs identified in this report (including addiction and mental health services in conjunction with housing).
10. Require a proportion of all new multi-family developments to meet accessible or adaptable design standards for special needs and seniors' populations through rezonings and development permit area guidelines.

7.3 Monitoring & Assessment

Housing needs are in a constant state of fluctuation in response to unpredictable external variables. The anticipated housing demand identified in this report does not account for migration, social, or economic factors which are difficult to quantify and predict. Ongoing engagement and collaboration with residents and local service providers is needed to understand how housing issues are growing and changing, and to make informed policy decisions. As per provincial legislation, the next required housing needs report must be completed in the next five years.

8 Appendix A:

2024 Housing Snapshot Summary

Since 2020, the Town of Creston has taken the following actions to address housing needs as identified in the Regional District of Central Kootenay's Housing Needs Report.

Zoning Bylaw Rewrite – 2022

In 2022, the Town of Creston implemented a new Zoning Bylaw to serve the community better. One of the main focus areas was addressing the increasing housing needs, particularly in relation to accessory dwelling units and residential density. Updates to the bylaw included:

- Permitting both attached and detached accessory dwellings.
- Allowing for smaller lot sizes near the Downtown Core.
- Encouraging residential infill.
- Promoting mixed-use development, such as buildings with commercial spaces on the ground floor and residential units above.

Residential Revitalization Tax Exemption Program – 2022

In January 2022, the Town of Creston introduced the Residential Revitalization Tax Exemption (RTE) Program to incentivize rental housing development by providing partial relief from the municipal portion of property tax. This program offers tax exemptions for the increase in assessed property value that arises from the construction of residential dwelling units for rent. The RTE is designed to promote the development of purpose-built rental housing, apartments, multi-family rental developments, mixed-use residential rental developments, and single-family, duplex, and accessory dwelling unit rentals.

Rental Standards Maintenance Bylaw – 2022

In 2022, the Town of Creston adopted a new bylaw to improve rental housing and support renters in a limited market. The Rental Standards and Maintenance Bylaw outlines minimum standards for rental housing to ensure the quality, safety, and livability of rental units. It applies to all residential rental properties, including apartments, condo units, secondary, garden, and unauthorized suites. The bylaw addresses standards related to water leaks or damage, provision of heat, fire safety, functionality of doors and windows, pests, and mould.

Affordable Housing and Development Committee – 2022

On March 9, 2022, the Town of Creston hosted a public meeting to address the affordable housing situation in Creston. Fifty-nine community members attended the meeting, representing various local organizations, non-profits, business owners, landowners, investors, builders, developers, realtors, and tenants. The meeting led to the formation of the Affordable Housing and Development Committee. This committee serves as a platform for community leaders in the housing sector to exchange ideas and collaborate on meeting Creston's housing objectives. The committee is tasked with creating initiatives to raise awareness about affordable housing issues and promote public engagement. This involves organizing public forums, conducting educational programs, and working with local media to advocate for affordable housing solutions. Additionally, the committee reviews potential Town policies and plans and provides recommendations to the Council.

Housing Action Plan – 2023

Creston’s Housing Action Plan provides a series of recommended actions to address current challenges facing Creston residents in obtaining affordable, secure, and healthy housing. The actions are focused on and structured by the four priority areas below.

- Overall housing: Actions to increase the supply of more affordable housing (rental and ownership) that those with low and moderate incomes can afford.
- Non-market housing: Actions that will increase non-market housing supply (primarily rental given the current market context) for households with lower incomes and larger households in the moderate-income category. (Note: Traditionally, non-market housing has been viewed as serving those with “special” needs, such as seniors and people with disabilities. But non-market housing is needed for workers and families as well.)
- Rental housing: Actions that will increase the supply of rental housing generally (including market and non-market).
- Lower-priced ownership housing: Actions that will increase the supply of lower-priced homes, including manufactured homes, duplexes, rowhouses, townhouses, co-housing, and efficiently sized strata condos – sometimes called the ‘missing middle,’ which refers to housing types that are often overlooked in the current market, but are crucial for providing diverse and affordable housing options.

Town of Creston Housing Hub Website development – 2024

In 2024, the Town of Creston launched the Creston Housing Hub Website, which offers housing-specific resources for homeowners, developers, landlords, tenants, and those searching for homes to buy or rent.

Bill 44 – Zoning update – 2024

In 2023, the provincial government mandated that municipalities with a population over 5,000 update their zoning bylaws to comply with changes to the Local Government Act by June 2024. These changes permitted small-scale multi-unit housing in areas previously restricted to single-family dwellings or duplexes. On June 4, 2024, the Town of Creston revised its Zoning Bylaw to allow the majority of single-family and duplex lots to be developed with up to four units.

Creston Valley Housing Corporation establishment - 2024

The Town of Creston is beginning to establish and operate a municipal housing corporation. The corporation intends to address housing needs in the community by participating in the direct delivery of housing.

9 Appendix B:

Glossary

Accessibility	Accessibility refers to the manner in which housing is designed, constructed or modified (such as through repair/ renovation/ renewal or modification of a home), to enable independent living for persons with diverse abilities. Accessibility is achieved through design, but also by adding features that make a home more accessible, such as modified cabinetry, furniture, space, shelves and cupboards, or even electronic devices that improve the overall ability to function in a home.
Accessory Dwelling Unit (ADU)	A term used in the Creston zoning bylaw that means a home that is accessory (or secondary) to the principal use and includes either an Attached Accessory Dwelling Unit within or attached to the principal building (often understood as a secondary suite) or a Detached Accessory Dwelling Unit that is a self-contained building.
Affordability/ Affordable Housing	In Canada, housing is considered “affordable” if it costs less than 30% of a household’s before-tax income. Many people think the term “affordable housing” refers only to rental housing that is subsidized by the government. In reality, it’s a very broad term that can include housing provided by the private, public and non-profit sectors. It also includes all forms of housing tenure: rental, ownership and co-operative ownership, as well as temporary and permanent housing.
Apartment or flat in a duplex	One of two dwellings, located one above the other.
Community Housing	The term “community housing” is an umbrella term that typically refers to either housing that is owned and operated by non-profit housing societies and housing co-operatives, or housing owned by provincial, territorial or municipal governments.

<p>Core Housing Need</p>	<p>A household is in core housing need if its housing does not meet one or more of the adequacy, suitability or affordability standards and it would have to spend 30% or more of its before-tax income to pay the median rent (including utility costs) of alternative local market housing that meets all three standards:</p> <p>Acceptable housing Housing that is adequate in condition, suitable in size, and affordable.</p> <p>Adequate Housing Does not require any major repairs, according to residents. Major repairs include those to defective plumbing or electrical wiring, or structural repairs to walls, floors or ceilings.</p> <p>Suitable Suitable housing has enough bedrooms for the size and make-up of resident households, according to guidelines outlined in National Occupancy Standard (NOS). For example, enough bedrooms based on NOS means one bedroom for each cohabiting adult couple, one for unattached household member 18 years of age and over and one for each same-sex pair of children under age 18. A household of one individual can occupy a bachelor unit (i.e. a unit with no bedroom).</p>
<p>Emergency Housing (Shelter)</p>	<p>Emergency Housing is defined as facilities providing temporary, short-term accommodation for homeless individuals and families. This may or may not include other services such as food, clothing or counselling. Emergency housing is short-term accommodation for people who are homeless or in crisis.</p> <p>Shelters and hostels are two common examples of emergency housing. There may also be smaller religious or community-based organizations that provide emergency housing.</p>
<p>Homeless</p>	<p>The situation of an individual or family that does not have a permanent address or residence; the living situation of an individual or family who does not have stable, permanent, appropriate housing, or the immediate prospect, means and ability of acquiring it.</p> <p>It is often the result of what are known as systemic or societal barriers, including a lack of affordable and appropriate housing, the individual/household's financial, mental, cognitive, behavioural or physical challenges, and/or racism and discrimination.</p>
<p>Homelessness</p>	<p>Homelessness describes the situation of an individual, family or community without stable, safe, permanent, appropriate housing, or the immediate prospect, means and ability of acquiring it. It is often the result of what is known as systemic or societal barriers, including a lack of affordable and appropriate housing, the individual/household's financial, mental, cognitive, behavioural or physical challenges, and/or racism and discrimination.</p>

Housing Continuum	The 'housing continuum' is a concept used to describe the broad range of housing options available to help a range of households in different tenures to access affordable and appropriate housing. The concept enables to move away from a one-size-fits-all strategy, towards 'the range of housing options available to different households on a continuum.' The housing continuum includes homelessness, shelters and transitional housing, community housing, affordable rental, market rental, and homeownership.
Independence / Independent living	Access to living arrangements and community features for disabled people, individuals with special needs, and/or diverse abilities, seniors and others that provides individuals with as much independence and autonomy as possible at home, work, school or in social and recreational settings.
Mixed-Use Development	Mixed-use development is the development of land or in a building with two or more different uses, such as residential, office and retail. Mixed-use can occur vertically within a building, or horizontally on a site.
Mobile home	<p>A single dwelling, designed and constructed to be transported on its own chassis and capable of being moved to a new location on short notice. It may be placed temporarily on a foundation pad and may be covered by a skirt.</p> <p>A mobile home must meet the following two conditions:</p> <ul style="list-style-type: none"> • It is designed and constructed to be transported on its base frame (or chassis) in one piece. • The dwelling can be moved on short notice. This dwelling can be easily relocated to a new location, because of the nature of its construction, by disconnecting it from services, attaching it to a standard wheel assembly and moving it without resorting to significant renovations and reconstructions.
Movable dwelling	A single dwelling, including mobile homes and other movable dwellings such as houseboats, recreational vehicles and railroad cars.
On-site Support	On-site support refers to services offered to occupants on the premises in order to maintain their optimal level of health and well-being. These services may take a variety of forms and may vary in intensity based on people's needs. Examples of support services include: case management, counselling, supervision/monitoring, assistance with medication, psychosocial rehabilitation, child care, meal services, personal care, housekeeping, and other forms of support that help people to live independently and remain stably housed.
Other single-attached house	A single dwelling that is attached to another building and that does not fall into any of the other categories, such as a single dwelling attached to a non-residential structure (e.g. store or church) or occasionally to another residential structure (e.g. apartment building).

Row house	One of three or more dwellings joined side by side (or occasionally side to back), such as a town house or garden home, but not having any other dwellings either above it or below.
Secondary Rental Market	A term used by CMHC that means rental homes that are provided in privately owned dwellings and may not be consistently part of the rental market (e.g., secondary suites, rental of individual strata-apartment units).
Semi-detached house	One of the two dwellings attached side by side (or back to back) to each other, but not attached to any other dwelling or structure (except its own garage or shed.) A semi-detached dwelling has no dwellings either above it or below it and the two units, together, have open space on all sides.
Single-detached house	<p>A single dwelling not attached to any other dwelling or structure (except its own garage or shed.) A single-detached house has open space on all sides, and has no dwellings either above it or below it.</p> <p>A mobile home fixed permanently to a foundation should be coded as a single-detached house</p>
Total Income	<p>Receipts that are included as income are:</p> <ul style="list-style-type: none"> • employment income from wages, salaries, tips, commissions and net income from self employment (for both unincorporated farm and non farm activities); • income from investment sources, such as dividends and interest on bonds, accounts, guaranteed investment certificates (GICs) and mutual funds; • income from employer and personal pension sources, such as private pensions and payments from annuities and registered retirement income funds (RRIFs); • other regular cash income, such as child support payments received, spousal support payments (alimony) received and scholarships; • income from government sources, such as social assistance, child benefits, Employment Insurance benefits, Old Age Security benefits, COVID 19 benefits and Canada Pension Plan and Québec Pension Plan benefits and disability income. <p>Receipts excluded from this income definition are:</p> <ul style="list-style-type: none"> • one time receipts, such as lottery winnings, gambling winnings, cash inheritances, lump sum insurance settlements and tax free savings account (TFSA) or registered retirement savings plan (RRSP) withdrawals; • capital gains because they are not by their nature regular and recurring. It is further assumed that they are more relevant to the concept of wealth than the concept of income; • employers' contributions to registered pension plans, Canada Pension Plan, Québec Pension Plan and Employment Insurance; • voluntary inter household transfers, imputed rent, goods and services produced for barter and goods produced for own consumption.

CRESTON VALLEY

TOWN of CRESTON

