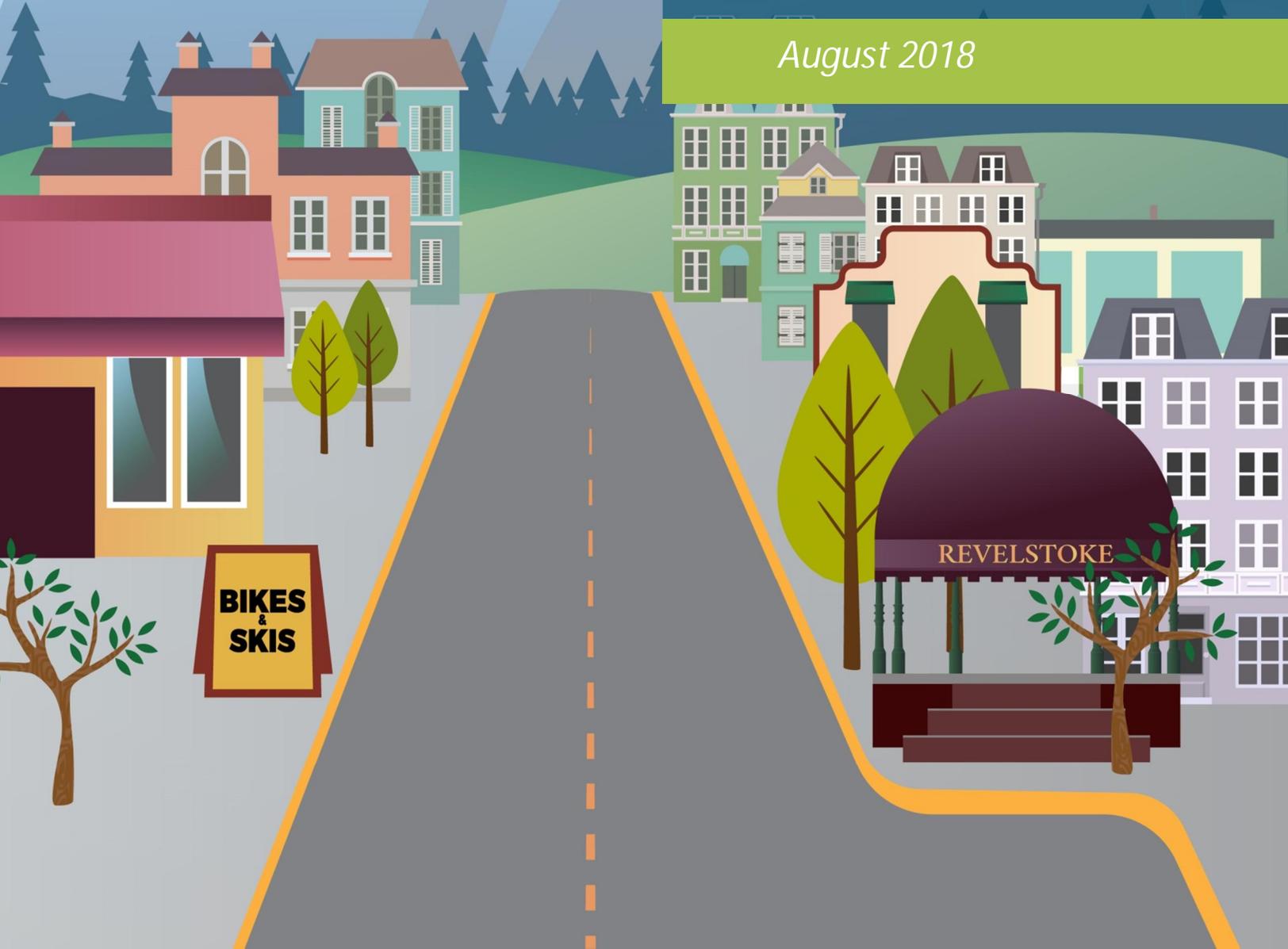


**DILLON**  
CONSULTING

Revelstoke  
**HOUSING  
NEEDS AND  
DEMANDS  
ASSESSMENT**  
Final

*August 2018*





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# 1.0 Introduction

This Housing Needs and Demands Assessment provides an overview of the City of Revelstoke's (the City, or Revelstoke) current housing availability and suitability, projected future housing needs given current demographic trends and qualitative input, and identifies gaps in the City's current housing supply. The Housing Needs and Demands Assessment will support future evidence-based decision making for a future Housing Strategy as well as the Official Community Plan review.

In January 2018, the City issued a request for proposals from professional consulting firms to complete a Housing Needs and Demands Assessment for the community. Dillon Consulting Limited (Dillon) was selected as the successful proponent and began the project in early March 2018. The work program focused on a background review of key housing statistics, a community survey to capture housing concerns, key stakeholder interviews, and reporting.

The Housing Needs and Demands Assessment used a mixed-methods approach, consisting of a quantitative analysis of available data such as Statistics Canada and British Columbia Assessment Data as well as qualitative data from the key stakeholder interviews and community survey, in order to develop a baseline understanding of the current housing spectrum in Revelstoke.

## 1.1 Community Background

Revelstoke, like many resort municipalities, struggles with balancing the economic benefits of increased tourism with the need to accommodate affordable housing for long-term residents of the community.

Early development of Revelstoke can be attributed to the presence of Canadian Pacific Rail (CPR). Using CPR as a catalyst, Revelstoke became a working class city with a local economy thriving around the rail industry, mining and forestry.

Today, tourism is a major driver of the local economy and attracts thousands of visitors to the community each year. Tourism in Revelstoke is driven by an incredible backdrop of mountains and an abundance of outdoor activities. There are multiple national parks as well as the Revelstoke Mountain Resort, a ski resort which opened in 2007. There has been a shift in housing pressures due to these influences and transition of the City over time.

The opening of the Revelstoke Mountain Resort, along with other tourist industries, has put pressure on the housing market in the community, leading to an increase in housing sales and costs. While the rise in home values appears to have moderated, average home values have increased by over \$100,000 since 2006, according to Federal Census, owner-reported dwelling values (Statistics Canada, 2017). Overall housing affordability in Revelstoke has mirrored this trend with an increase in the percentage of



households (both renters and owners) spending 30% or more on shelter costs. Currently, 23.4% of households in Revelstoke spend more than 30% of pre-tax income on shelter costs (Statistics Canada, 2017).



## 2.0 Demographics and Population

The following information provides a summary of the current population and demographic breakdown.

### 2.1 Population 2016

#### 2.1.1 Demographics and Age

The 2016 Census indicates that the population of Revelstoke is 7,535. With a median age of 39.1, the population is younger than the Columbia-Shuswap Regional District (CSRD or Region) and younger than the population of British Columbia (BC or Province).

Table 1 depicts the age categories of Revelstoke compared against the CSRD and BC. Over 32% of Revelstoke's population is between the ages of 25 to 44 years old which is higher than the CSRD (21.1%) and BC (25.9%). Revelstoke has a similar proportion of school aged children (9.8%) to the CSRD (9.3%) and the province (10.1%). Revelstoke has a younger median age and smaller proportion of its population aged 55+ (28.1%), when compared with the region (42.8%) and the Province (32.8%).

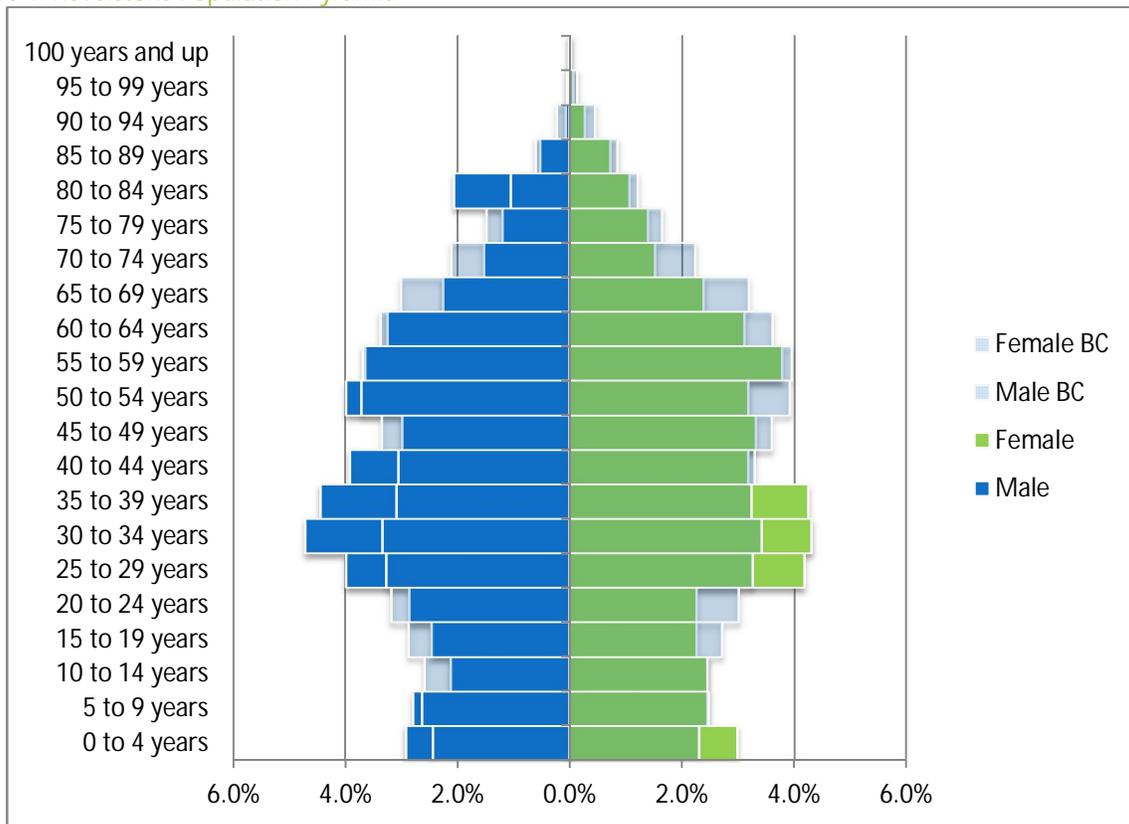
Table 1: Revelstoke Age Categories, 2016 (Statistics Canada, 2017)

Ages - 2016	Revelstoke	% Total	CSRD	% Total	BC	% Total
0 to 4 years	450	6.0%	2,275	4.4%	220,625	4.7%
5 to 14 years	735	9.8%	4,765	9.3%	470,760	10.1%
15 to 19 years	355	4.7%	2,395	4.7%	258,980	5.6%
20 to 24 years	390	5.2%	2,140	4.2%	287,560	6.2%
25 to 44 years	2,475	32.8%	10,830	21.1%	1,205,385	25.9%
45 to 54 years	1,020	13.5%	6,955	13.5%	676,740	14.6%
55 to 64 years	1,045	13.9%	9,470	18.4%	679,020	14.6%
65 to 74 years	585	7.8%	7,355	14.3%	489,305	10.5%
75 to 84 years	345	4.6%	3,785	7.4%	250,480	5.4%
Over 85	135	1.8%	1,405	2.7%	109,190	2.3%
Totals	7,535	100.0%	51,375	100.0%	4,648,045	100.0%
Median Age	39.1		50.5		43.0	



Figure 1 below shows a population pyramid, comparing cohort populations for Revelstoke and the Province. Revelstoke has a greater proportion of people (32.8%) between the ages of 25 and 44 years of age.

Figure 1: Revelstoke Population Pyramid



### 2.1.2 Seniors and Retirees

Table 2 displays senior population counts and their total percentages, comparing the City with the Region and the Province. All three centres share similar trends and have a majority of their senior populations between the ages of 55 and 64.

Table 2: Revelstoke Seniors Populations (Statistics Canada, 2017)

Seniors Ages	Revelstoke	% Total	CSRD	% Total	BC	% Total
55 to 59 years	570	27.0%	2,300	21.6%	354,925	23.2%
60 to 64 years	475	22.5%	2,260	21.2%	324,095	21.2%
65 to 69 years	355	16.8%	2,130	20.0%	287,520	18.8%
70 to 74 years	230	10.9%	1,530	14.4%	201,785	13.2%
75 to 79 years	190	9.0%	1,125	10.6%	145,225	9.5%
80 to 84 years	155	7.3%	765	7.2%	105,255	6.9%
Over 85	135	6.4%	550	5.2%	109,190	7.1%
Totals	2,110	100.0%	10,660	100.0%	1,527,995	100.0%
% Total Population		28.0%		20.7%		32.9%

### 2.1.3 Seasonal Population Fluctuations

As a result of influence of the tourism industry in Revelstoke, there are also seasonal population fluctuations that impact housing availability and affordability. There are limited quantitative statistics available to accurately estimate the seasonal population changes in Revelstoke. However, during qualitative discussions with key stakeholders revealed that seasonal population changes could be as high as doubling the population. It should also be noted that stakeholders suggested that there is less of a shoulder season between winter and summer tourism and Revelstoke is becoming a year-round tourist destination. It is recommended that more quantitative information should be collected on seasonal population fluctuations in order to better understand the impact on housing availability. The information collected would help inform future decisions for staff accommodations as well as hotel developments.

## 2.2 Household Characteristics

### 2.2.1 Household Composition

The City has an even mix of households, with approximately one-third of household populations either being families with children (31%), without children (31.8%), or one person households (28.9%). Revelstoke's percentage of household composition contains a higher percentage of families with children than the Region (27.8%) but less than the Province (35.5%). Table 3 below depicts statistics taken from the past Census (2017), which has assisted in determining 'Household Composition' for the City, the surrounding Region and the Province.



Table 3: Revelstoke Household Composition (Statistics Canada, 2017)

Household Composition	Revelstoke	% Total	CSRD	% Total	BC	% Total
Families with children	1,010	31.0%	6,235	27.8%	668,035	35.5%
Lone parent families	265	8.1%	1,785	7.9%	197,940	10.5%
Families without children	1,035	31.8%	8,825	39.3%	527,700	28.0%
One person households	940	28.9%	6,230	27.7%	541,915	28.8%
Multiple census family households	40	1.2%	290	1.3%	55,620	3.0%
Two or more person non-census family households	230	7.1%	875	3.9%	88,705	4.7%
Total Households	3,255	100%	22,455	100%	1,881,975	100%

Over the last 10 years, there has been an increase of families with children within Revelstoke. Over 200 more households have identified themselves as families with children since 2006. This group has seen an increase of 810 households to 1,010 (approximately 25%). Table 4 below identifies this change, along with other changes such as the increase of lone parent families (23.3%) within the past five years.

Table 4: Revelstoke Household Composition (2006, 2011, 2016, Statistics Canada)

Household Composition	2006	2011	2016	5 Year Change	% Change	10 Year Change	% Change
Families with children	810	940	1,010	70	7.4%	200	24.7%
Families without children	980	915	1,035	120	13.1%	55	5.6%
Lone parent families	280	215	265	50	23.3%	-15	-5.4%
One person households	920	875	940	65	7.4%	20	2.2%
Other households	395	385	270	-115	-29.9%	-125	-31.6%
Total Households	3,105	3,115	3,255	140	4.5%	150	4.8%
Average Household Size	2.3	2.3	2.3	0.0	0.0%	0.0	0.0%

## 2.2.2 Tenure – Rental and Ownership

Tables 5, 6 and 7 identify household tenure for the City, the CSRD and the Province using statistics taken from past Censuses (2006 – 2016).

Table 5 shows that the majority of the City's households were owned (73.2%), according to data collected through the 2016 Census. This percentage is less than that of the Region (79.8%) but higher than the Province (68.1%). Since 2006, the percentage of households owned by tenants within the City has slightly decreased (-2.6%), which is similar to the Province (-5.1%). The Region has seen a small growth of households now owned by their tenants (+4.8%).

Over the past 10 years, Revelstoke has witnessed more people moving from home ownership to renting (Table 7). Approximately 150 people indicated that they altered their tenure. 120 of those 150 people were moving towards renting a home.

Table 5: Revelstoke Household Tenure (Statistics Canada, 2017)

Household Tenure	Revelstoke	% Total	CSRD	% Total	BC	% Total
Rented	870	26.8%	4,525	20.2%	599,360	31.9%
Owned	2,380	73.2%	17,890	79.8%	1,279,020	68.1%
Total Households	3,250	100%	22,415	100%	1,878,380	100%

Table 6: Revelstoke Household Tenure (Rental/ Ownership) 2006-2016 (Statistics Canada, 2017)

Household Tenure	2006	% Total	2011	% Total	2016	% Total
Rented	750	24.2%	770	25.0%	870	26.8%
Owned	2,350	75.8%	2,305	75.0%	2,380	73.2%
Total Households	3,100	100%	3,075	100%	3,250	100%

Table 7: Revelstoke Changes in Household Tenure (Rental/ Ownership) 2006-2016 (Statistics Canada, 2006, 2012, 2017)

Changes in Tenure	Revelstoke 2006-2011	% Total	Revelstoke 2011-2016	% Total	Revelstoke 2006-2016	% Total
Rented	20	1%	100	3.3%	120	3.7%
Owned	-45	-1%	75	2.4%	30	0.9%
Total Households	(25)	-0.8%	175	5.7%	150	4.6%

## 2.2.3 Household Sizes

Table 8 below displays statistical information (Census 2016) for the size of households found within the City, Region and Province. Using this comparison, we see that all geographic regions have a majority of one-person and two-person households. Revelstoke contains a majority of '2 persons' households (37.7%), which is similar to findings of the Province (35.3%). The Region contains a higher percentage of '2 persons' households (44.5%), than both the City and the Province.

Table 8: Revelstoke Household Size (Statistics Canada, 2017)

Household Size	Revelstoke	% Total	CSRD	% Total	BC	% Total
1 person	940	28.9%	6,230	27.7%	541,910	28.8%
2 persons	1,225	37.7%	10,000	44.5%	663,770	35.3%
3 persons	495	15.2%	2,740	12.2%	277,690	14.8%
4 persons	430	13.2%	2,315	10.3%	243,125	12.9%
5 or more persons	160	4.9%	1,175	5.2%	155,470	8.3%
# Private households	3,250	100%	22,455	100%	1,881,970	100%
# Persons in private households	7,445		50,195		4,560,240	
Average # Persons	2.3		2.2		2.4	

## 2.3 Income 2015

The 2016 Census captures income from the previous year; in this case 2015.

### 2.3.1 Taxable Income Distribution

The distribution of individual income (before tax) is shown in Table 9. In Revelstoke, 43.3% of individuals make less than \$40,000 a year. This is lower than the Region and the Province which are the same at 50.1%.



Table 9: Total Taxable Individual Income (Statistics Canada, 2017)

Total Income 2015	Revelstoke	% Total	CSRD	% Total	BC	% Total
Without income	115	1.8%	935	2.2%	142,970	3.7%
Under \$10,000 (including loss)	700	11.4%	5,520	13.1%	573,315	15.4%
\$10,000 to \$19,999	925	15.1%	7,850	18.6%	653,915	17.5%
\$20,000 to \$29,999	925	15.1%	6,860	16.2%	503,290	13.5%
\$30,000 to \$39,999	810	13.2%	5,365	12.7%	424,330	11.4%
\$40,000 to \$49,999	665	10.8%	4,295	10.2%	366,220	9.8%
\$50,000 to \$59,999	510	8.3%	3,145	7.4%	286,310	7.7%
\$60,000 to \$69,999	430	7.0%	2,565	6.1%	222,975	6.0%
\$70,000 to \$79,999	325	5.3%	1,835	4.3%	171,625	4.6%
\$80,000 to \$89,999	240	3.9%	1,315	3.1%	134,090	3.6%
\$90,000 to \$99,999	165	2.7%	930	2.2%	96,825	2.6%
\$100,000 and over	455	7.4%	2,555	6.1%	294,475	7.9%
Total Reporting Income	6,145	100%	42,230	100%	3,727,360	100%

### 2.3.2 Household Income

Household income is used as an indicator of housing affordability, as it includes every person in a dwelling who may be contributing to paying for housing costs. The average household income before tax in Revelstoke is \$83,655, 5.2% higher than the CSRD and 7.9% lower than the BC average.

Table 10 compares median household incomes (before tax) for different economic family compositions between the City, the Region and the Province using statistical information acquired in 2015. 44.7% of households within the City identify themselves as not being in an economic family and contain the smallest proportion of median income (\$32,512). When comparing all economic family compositions, we can see that the City has a higher median income than that of the Region and the Province.

Table 10: Revelstoke Median Household Income, 2015 (Statistics Canada, 2017)

Economic Family Composition	Revelstoke	% Total	CSRD	% Total	BC	% Total
Couple families with children	\$110,080	20.2%	\$104,204	19.0%	\$111,736	24.4%
Lone parent families	\$48,800	6.9%	\$46,240	7.1%	\$51,056	9.0%
Families without children	\$83,157	28.2%	\$71,533	36.4%	\$80,788	26.3%
Not in an economic family	\$32,512	44.7%	\$29,526	37.5%	\$31,255	40.2%
All Households	\$74,659	100%	\$64,009	100%	\$69,995	100%

From 2011 to 2016, the City witnessed household income increase 29.3%, which is approximately 5.9% per year (Table 11). The majority of increase in median household income has come from primarily lone parent families (35%) and families without children (22.5%).

Table 11: Revelstoke Changes 2011 - 2016 Median Household Income, 2015 (Statistics Canada, 2017)

Economic Family Composition	2011	2016	Change \$	Change %	Avg. %/yr
Couple families with children	\$101,069	\$110,080	\$9,011	8.9%	1.8%
Lone parent families	\$36,161	\$48,800	\$12,639	35.0%	7.0%
Families without children	\$67,904	\$83,157	\$15,253	22.5%	4.5%
Not in an economic family	\$30,838	\$32,512	\$1,674	5.4%	1.1%
All Households	\$57,724	\$74,659	\$16,935	29.3%	5.9%

### 2.3.3 Household Income Distribution

Household income distribution can be used to determine the approximate number of affordable housing options for different income groups. While the median household income of Revelstoke is \$74,659, the 32.2% of households within the City make over \$100,000 (Table 12). This case is similar to that of the Region and the Province.

Table 12: Revelstoke Household Income Distribution, 2015 (Statistics Canada, 2017)

Total Income 2015	Revelstoke	% Total	CSRD	% Total	BC	% Total
Under \$5,000	35	1.1%	280	1.2%	43,415	2.3%
\$5,000 to \$9,999	25	0.8%	290	1.3%	27,140	1.4%
\$10,000 to \$14,999	105	3.2%	640	2.9%	55,745	3.0%
\$15,000 to \$19,999	105	3.2%	995	4.4%	77,565	4.1%
\$20,000 to \$24,999	145	4.5%	1,130	5.0%	78,695	4.2%
\$25,000 to \$29,999	105	3.2%	980	4.4%	72,985	3.9%
\$30,000 to \$34,999	120	3.7%	1,120	5.0%	78,080	4.1%
\$35,000 to \$39,999	130	4.0%	1,110	4.9%	78,395	4.2%
\$40,000 to \$44,999	130	4.0%	1,035	4.6%	76,775	4.1%
\$45,000 to \$49,999	115	3.5%	980	4.4%	75,860	4.0%
\$50,000 to \$59,999	280	8.6%	1,945	8.7%	143,475	7.6%
\$60,000 to \$69,999	215	6.6%	1,775	7.9%	132,845	7.1%
\$70,000 to \$79,999	255	7.8%	1,665	7.4%	122,350	6.5%
\$80,000 to \$89,999	230	7.1%	1,390	6.2%	111,350	5.9%
\$90,000 to \$99,999	210	6.5%	1,240	5.5%	99,420	5.3%
\$100,000 and over	1,045	32.2%	5,880	26.2%	607,855	32.3%
Total Reporting Income	3,250		22,455		1,881,965	
Median Income	\$74,659.00		\$64,009.00		\$69,995.00	
Average Income	\$83,665.00		\$79,251.00		\$90,354.00	

The proportions of all household income groups in Revelstoke earning \$49,999 (before tax) and below have significantly declined since 2005, while the highest income households have seen the most significant increase (129.7%) in the period between 2005 and 2015 (Table 13). Median income has increased over 50% between 2005 and 2015.



Table 13: Revelstoke Household Income Distribution 2005-2015 (Statistics Canada, 2017)

Household Income	2005	% Total (2005)	2010	% Total (2010)	2015	% Total (2015)	2005-2015	% Change (2005 – 2015)
Under \$9,999	115	3.7%	90	2.9%	60	1.8%	-55	-47.8%
\$10,000 to \$19,999	290	9.4%	270	8.8%	210	6.5%	-80	-27.6%
\$20,000 to \$29,999	440	14.2%	280	9.1%	250	7.7%	-190	-43.2%
\$30,000 to \$39,999	320	10.3%	330	10.7%	250	7.7%	-70	-21.9%
\$40,000 to \$49,999	425	13.7%	335	10.9%	245	7.5%	-180	-42.4%
\$50,000 to \$59,999	285	9.2%	270	8.8%	280	8.6%	-5	-1.8%
\$60,000 to \$79,999	435	14.0%	410	13.3%	470	14.5%	35	8.0%
\$80,000 to \$99,999	340	11.0%	385	12.5%	440	13.5%	100	29.4%
\$100,000 and over	455	14.7%	365	11.9%	1,045	32.2%	590	129.7%
Total Reporting Income	3,100	100.0%	3,080	100.0%	3,250	100.0%	150	4.8%
Median Income	\$49,483		\$57,724		\$74,659		\$25,176	50.9%
Average Income	\$58,433		\$68,984		\$83,665		\$25,232	43.2%

### 2.3.4 Household Income Groups and Income Disparity

Table 14 provides a comparison of the proportion of income earners distributed based on median income (before tax) of \$74,659. Almost 40% of households in Revelstoke report before tax earnings of less than \$59,999.

Table 14: Revelstoke Household Income Groups, 2015 (Statistics Canada, 2017)

Income Groups	Definition	Income Range	Revelstoke	% Total
Little to no income	under \$15,000	under \$15,000	165	5.1%
Low income	15,000 to 50% median	\$15,000 to \$39,999	605	18.6%
Low to moderate income	50% - 80% median	\$40,000 to \$59,999	525	16.2%
Moderate	80% - 110% median	\$60,000 to \$79,999	470	14.5%
Moderate to above moderate	110% - 130% median	\$80,000 to \$99,999	440	13.6%
Above moderate to high	130% - 160% median	\$100,000 to \$119,999	395	12.2%
High income	160% median +	\$120,000 and over	645	19.9%
All Households	\$74,659			100%

Table 15 illustrates income distribution in Revelstoke compared to the Region and the Province. Revelstoke has a higher proportion of higher income earners (19.9%) compared to the Region (15.7%) but lower than the Province (21.8%).

Table 15: Revelstoke Household Income Groups, 2015 (Revelstoke, CSRD, BC) (Statistics Canada, 2017)

Total Income 2015	Revelstoke	% Total	CSRD	% Total	BC	% Total
Median Income	\$74,659		\$64,009		\$69,995	
Little to no income	165	5.1%	1,210	5.3%	126,300	6.7%
Low income	605	18.6%	5,335	23.4%	385,720	20.5%
Low to moderate income	525	16.2%	3,960	17.4%	296,110	15.7%
Moderate	470	14.5%	3,440	15.1%	255,195	13.6%
Moderate to above moderate	440	13.6%	2,630	11.5%	210,770	11.2%
Above moderate to high	395	12.2%	2,630	11.5%	198,140	10.5%
High income	645	19.9%	3,580	15.7%	409,710	21.8%
Total	3,245	100%	22,785	100%	1,881,945	100%



# 3.0 Current Housing Supply

The following information provides a summary of the current stock, age and indicators of housing affordability for the City in comparison to the Region and the Province.

## 3.1 Existing Housing Stock

### 3.1.1 Structure Type

Table 16 below indicates that Revelstoke has a mix of housing supply which is comprised primarily of single-detached dwellings (62.8% of the current stock). The City also contains apartment buildings (five storeys or less) that make 12.1% of its housing stock and provide more housing options outside of a single-detached dwelling.

Overall, Revelstoke has a housing stock which offers more housing options outside single-detached dwellings, when compared to the surrounding Region; however, the City has a small percentage of ground-oriented housing (semi-detached dwelling, row houses, and apartment duplexes), which comprises a total of 9.8% of the City’s housing stock. An outlier in Revelstoke is that 14.7% of the housing stock is comprised of moveable dwellings. This is higher than the CSRD and BC, at 10.6% and 2.6% respectively.

Table 16: Revelstoke Housing by Structure Type (Statistics Canada, 2017)

Structure Type	Revelstoke	% Total	CSRD	% Total	BC	% Total
Single-detached house	2,045	62.8%	15,880	70.7%	830,660	44.1%
Apartment 5+ storeys	5	0.2%	20	0.1%	177,830	9.4%
Movable dwelling	480	14.7%	2,390	10.6%	49,290	2.6%
Semi-detached house	140	4.3%	590	2.6%	57,395	3.0%
Row house	105	3.2%	875	3.9%	147,830	7.9%
Apartment, duplex	75	2.3%	920	4.1%	230,075	12.2%
Apartment < 5 storeys	395	12.1%	1,680	7.5%	385,140	20.5%
Other single-attached house	10	0.3%	100	0.4%	3,755	0.2%
Total Private Dwellings	3,255	100%	22,455	100%	1,881,975	100%

### 3.1.2 Housing Indicators and Tenure

Tables 17 and 18 show the total number and proportion of households in core housing need for renters and owners, respectively. A household is in core housing need if it falls below at least one of the three housing standards: adequacy, suitability or affordability. Adequacy refers to the condition of the home, and whether it requires major repairs

*“Housing is considered affordable if shelter costs account for less than 30 per cent of before-tax household income.” (Canadian Mortgage and Housing Corporation, 2017)*



according to residents. A suitable home is one that has enough bedrooms for the size and makeup of the household, and an **affordable** home is one that costs less than 30% of before-tax household income.

According to statistics information from the last Census (2016), 440 (50.6%) households (maintained by renters) are in core housing need (Table 17). Similarly, 565 (23.7%) households (maintained by owners) are in core housing need (Table 18). The majority of these rented and owned households are faced primarily with the issue of household affordability. The issue of household affordability is present not within just Revelstoke but also the Region and the Province.

Table 17: Revelstoke Housing Indicators - Renters (Statistics Canada, 2017)

Households in Rented Dwellings	Revelstoke	% Total	CSRD	% Total	BC	% Total
Adequacy: major repairs needed	55	6.3%	440	9.7%	44,120	7.4%
Suitability: not suitable	40	4.6%	195	4.3%	59,485	9.9%
Affordability: 30% or more of household income is spent on shelter costs	370	42.5%	1,815	40.1%	255,960	42.7%
Adequacy, suitability or affordability: major repairs needed, or not suitable, or 30% or more of household income is spent on shelter costs (at least one)	440	50.6%	2,205	48.7%	315,465	52.6%

Table 18: Revelstoke Housing Indicators - Owners (Statistics Canada, 2017)

Households in Owned Dwellings	Revelstoke	% Total	CSRD	% Total	BC	% Total
Adequacy: major repairs needed	190	8.0%	1,060	5.9%	66,915	5.2%
Suitability: not suitable	20	0.8%	205	1.1%	37,540	2.9%
Affordability: 30% or more of household income is spent on shelter costs	395	16.6%	2,695	15.1%	256,250	20.0%
Adequacy, suitability or affordability: major repairs needed, or not suitable, or 30% or more of household income is spent on shelter costs (At least one)	565	23.7%	3,670	20.5%	332,015	26.0%

### 3.1.3 Age of Housing Stock

Approximately 44% of housing found within Revelstoke was built between 1961 and 1980 (Table 19). In addition, a large proportion of the City's current housing stock was constructed before 1960 (25.8%). Approximately 70% of the City's housing stock was built before 1980. This percentage is higher than that of the Region (47.6%) and the Province (43.9%).

Although the City has an older housing stock in comparison to the Region and the Province, it has remained consistent in growth over the past 5 years, with 170 new dwellings constructed since 2011.



Table 19: Revelstoke Dwelling Age (Statistics Canada, 2017)

Construction Period	Revelstoke	% Total	CSRD	% Total	BC	% Total
1960 or before	840	25.8%	2,700	12.0%	267,560	14.2%
1961 to 1980	1,430	43.9%	7,980	35.6%	559,485	29.7%
1981 to 1990	305	9.4%	2,810	12.5%	289,565	15.4%
1991 to 2000	285	8.8%	4,405	19.6%	331,865	17.6%
2001 to 2005	60	1.8%	1,345	6.0%	125,335	6.7%
2006 to 2010	165	5.1%	2,060	9.2%	171,945	9.1%
2011 to 2016	170	5.2%	1,145	5.1%	136,210	7.2%
Total	3,255	100%	22,445	100%	1,881,965	100%

### 3.1.4 Non-Resident Ownership

Over the past 10 years, the City has witnessed a slight decline (-2.8%) of residents occupying their dwellings year-round. In comparison, this decline is much less than that of the Region, which has seen a decline of -24.3%. More residents who own a dwelling within Revelstoke are considering themselves as 'part-time residents' now than in the past 10 years (Table 20).

Table 20: Revelstoke Dwellings Occupied by Usual Residents 2006-2016 (Statistics Canada, 2017)

Census Year	Revelstoke	CSRD	BC
2016	92.1%	75%	91%
2011	91.0%	91.2%	90.7%
2006	94.7%	93.6%	91.9%
% Change 2006-2016	-2.8%	-24.3%	-0.7%

## 3.2 Rental Availability and Affordability

### 3.2.1 Private Market Listings

The Canada Mortgage and Housing Corporation (CMHC) conducts rental market surveys on a sample basis in all urban areas with populations of 10,000 and more. As a result of the base population in Revelstoke, CMHC does not conduct rental market surveys within the municipality.

The City has a limited inventory of rental properties which have been designated legal short-term vacation rentals. The City currently tracks short-term rental accommodations through *Host Compliance*. *Host Compliance* is an external agency which uses algorithms to monitor short-term rental accommodation activity for a defined geography.

Based on *Host Compliance* data pulled on Wednesday, June 27 there were 175 units available in Revelstoke for short and long-term rental. Short-term rentals are those posted for rental for less than 30 days whereas long-term rentals are those posted for rental for over 30 days. Over the past year there have been 260 short-term rental units made available for rental. Note that some of the listings can be counted twice if they are posted for different dates or on multiple websites.

Figure 2 shows the breakdown of rentals found by *Host Compliance*. Of those short-term rental accommodation listings 74 are compliant and 48 are non-compliant. There are a number of short-term and long-term rental units that have yet to be determined whether or not they are compliant with municipal regulations.

Figure 2: Short-term (STR) and Long-term Rentals (LTR) in Revelstoke – June 27, 2018

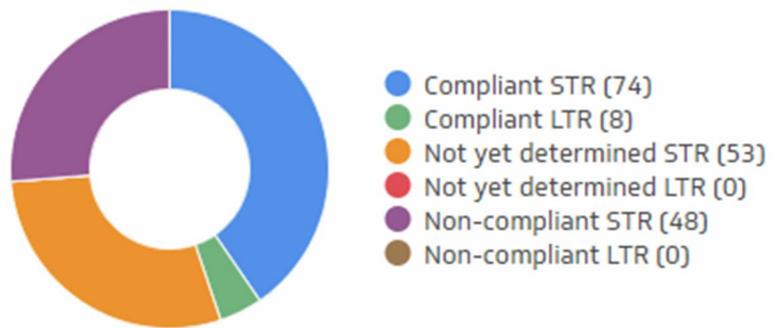
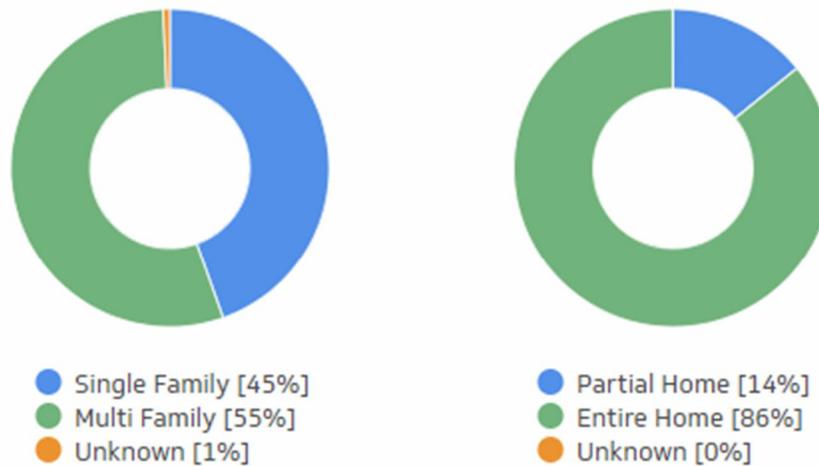


Figure 3 breaks down the dwelling size that is available for renting. 45% of rentals posted are single family dwellings and 55% of rentals are multi-family dwellings. 86% of the posted rentals are offering the entire dwelling unit (i.e., not just a room within a house).

Figure 3: Dwelling Size Rented in Revelstoke – June 27, 2018



## 3.3 Home owner Options

### 3.3.1 Real Estate Sales

Historical sales and assessment data from 2015 to 2018 were obtained in July 2018 by the City of Revelstoke from BC Assessment (BC Assessment, 2018). The BC Assessment data indicates that there have been 829 real estate transactions (Table 21). The average cost of a dwelling for sale over this period in Revelstoke was \$314,291. The average income before taxes required to purchase an average home in Revelstoke would be \$57,768. Currently, this means that over 40% of the City's population would be able to purchase a dwelling at the average cost based on their before-tax household income (Table 13).

Table 21: Revelstoke Sales from 2015 to 2018 (BC Assessment, 2018)

Price Range	# Listed	Average Sale Price	Household Income Required
\$0 - \$149,999	158	\$101,743	\$24,111
\$150,000 - \$199,999	77	\$172,127	\$35,256
\$200,000 - \$299,999	152	\$250,075	\$47,600
\$300,000 - \$399,999	237	\$347,054	\$62,956
\$400,000 - \$499,999	111	\$446,618	\$78,723
\$500,000 - \$599,999	47	\$542,451	\$93,898
\$600,000 - \$699,999	25	\$640,470	\$109,419
\$700,000 - \$799,999	9	\$752,139	\$127,102
\$800,000 - \$899,999	6	\$825,833	\$138,772
\$900,000 - \$999,999	-	-	-
\$1,000,000 - \$1,499,999	7	\$1,164,143	\$192,343
\$1,500,000 - \$1,999,999	-	-	-
\$2,000,000 - \$2,499,999	-	-	-
\$2,500,000 - \$2,999,999	-	-	-
\$3,000,000 - \$3,499,999	-	-	-
\$3,500,000 - \$3,999,999	-	-	-
\$4,000,000 - \$4,499,999	-	-	-
\$4,500,000 - \$4,999,999	-	-	-
\$5,000,000 and up	-	-	-
Total	829		
Average \$		\$314,291	\$57,768
Median \$		\$307,000	\$56,614

Table 22 shows the number of real estate sales in Revelstoke per year. It also includes the average assessment value and the average sale price. The average assessment value of sales has decreased from 2015 whereas the average sale price has increased over this same period.

Table 22: Revelstoke Average Real Estate Sales per year (2015-2018)

Year	# of Sales	Average Assessment Value	Average Sale Price	Difference
2015	193	\$360,846	\$278,872	-\$81,974
2016	261	\$344,387	\$283,809	-\$57,939
2017	267	\$323,291	\$339,683	\$16,393
2018	108	\$314,878	\$388,475	\$73,597
Total	829	\$337,563	\$314,291	-\$23,272

\*Note that 2018 Sales data is only to July 2018.

### 3.3.2 Census Reported Dwelling Values

Table 23 depicts the 'median value of a dwelling', according to statistical information found in the last Census, for the City, the Region and the Province.

The median value of a dwelling within the City compares similarly with dwelling types found in the Region and the Province. However, single-detached homes and moveable dwellings within the City appear to be priced slightly higher than dwellings of a similar stature found within the Region and the Province. Ground-oriented housing (semi-detached) appears to be priced lower than median averages found within the Region and the Province.

Table 23: Revelstoke Median Value by Structure Type, 2016 (Statistics Canada 2017)

Median Value by Structure Type	Revelstoke	CSRD	BC
Single-detached House	\$390,003	\$379,810	\$348,478
Apartment building 5+ storeys	\$-	\$-	\$349,209
Moveable dwelling	\$125,212	\$91,772	\$94,784
Semi-detached house	\$276,007	\$348,712	\$330,569
Row house	\$-	\$269,139	\$348,509
Apartment, duplex	\$449,124	\$400,832	\$499,139
Apartment building, less than 5 storeys	\$200,200	\$203,712	\$275,854
Other single-attached house	\$276,297	\$300,705	\$340,045
Total Private Dwellings	\$349,888	\$349,659	\$341,556
Revelstoke \$ Difference		\$229	\$8,332
Revelstoke % Difference		0.1%	2.4%



# 4.0 Housing Affordability

## 4.1 Affordability targets

### 4.1.1 Household Type

Housing affordability is defined in Section 3.1.2 of this report. Housing is generally considered affordable if it meets suitability and adequacy standards, and does not cost more than 30% of total household income.

Affordable purchase price was calculated on an assumed 4% interest rate, 25-year amortization, and 75% loan-to-value ratio. A conservative cost of \$200 for taxes, insurance and utilities per month was added in order to capture additional costs.

Based on these assumptions Table 24 provides affordability targets for different household groups, based on median incomes of each group provided in the 2016 Census. The percentage of the total population for each group is also provided to indicate the ideal percentage of total housing units available for each household type and income level.

Table 24: Revelstoke Household Affordability Targets

Household Affordability Targets	% Population	Median Income	Affordable Rent	Affordable Purchase
Couple families with children	20.2%	\$110,080	\$2,752	\$605,000
Lone parent families	6.9%	\$48,800	\$1,220	\$242,000
Families without children	28.2%	\$83,157	\$2,079	\$445,000
Not in an economic family	44.7%	\$32,512	\$813	\$146,000
All Households (2015)	100%	\$74,659	\$1,866	\$395,000

### 4.1.2 Income Groups and Ideal Affordable Housing Supply

Table 25 illustrates a breakdown of the ideal housing supply for each of the income groups identified in Table 14 above, based on the percentage of the total households each income group comprises.

Affordable rent and purchase prices have been calculated using the same assumptions previously described in this report. This table presents the ideal housing stock based on reported income in the most recent census.

For example, ideally for the low income group, those making between \$15,000 and \$39,999 there would be 605 units available at a monthly rent of \$938 or lower. Another way to interpret the data would be that 39.9% of households (households below moderate income of \$60,000) need rental housing \$1,375/month or less.

Table 25: Revelstoke Ideal Housing Supply - Rental and Purchase Prices

Household Income Groups	Household Income Range	#	% Households	Average Household Income	Affordable Rent/ Month	Affordable Purchase
Little to no income	Under \$5,000	35	1.1%	\$5,000	\$125	n/a
	\$5,000 to \$9,999	25	0.8%	\$7,500	\$188	n/a
	\$10,000 to \$14,999	105	3.2%	\$12,500	\$313	n/a
Low income	\$15,000 to \$19,999	105	3.2%	\$17,500	\$438	n/a
	\$20,000 to \$24,999	145	4.5%	\$22,500	\$563	n/a
	\$25,000 to \$29,999	105	3.2%	\$27,500	\$688	n/a
	\$30,000 to \$34,999	120	3.7%	\$32,500	\$813	\$193,000
	\$35,000 to \$39,999	130	4.0%	\$37,500	\$938	\$223,000
Low to moderate income	\$40,000 to \$44,999	130	4.0%	\$42,500	\$1,063	\$252,000
	\$45,000 to \$49,999	115	3.5%	\$47,500	\$1,188	\$282,000
	\$50,000 to \$59,999	280	8.6%	\$55,000	\$1,375	\$326,000
Moderate	\$60,000 to \$69,999	215	6.6%	\$65,000	\$1,625	\$385,000
	\$70,000 to \$79,999	255	7.9%	\$75,000	\$1,875	\$445,000
Moderate to above moderate	\$80,000 to \$89,999	230	7.1%	\$85,000	\$2,125	\$504,000
	\$90,000 to \$99,999	210	6.5%	\$95,000	\$2,375	\$563,000
Above moderate to high	\$100,000 to \$120,000	395	12.2%	\$110,000	\$2,750	\$652,000
High income	\$120,000 +	645	19.9%	\$120,000	\$3,000	\$711,000
Median Income		3,245	100%	\$74,659.00	\$1,866	\$443,000

Legend	
Subsidized	
Market Rental	
Market Owner	

Using the distribution of before tax household income and affordability targets for monthly rent as well as purchase price we can categorize those households into three categories: subsidized rental, market rental and market owner. For example, there is very little available rental under \$500 in Revelstoke, therefore those earning less than \$20,000 would need subsidized accommodations. These categories have been assigned based on a qualitative assessment of the current market available and income thresholds. Table 26 shows the target housing tenure vs. the current housing tenure (Table 5) in Revelstoke based on affordability. Based on reported household income, the City needs approximately 208 more subsidized rental units and 216 more market rental units.

Table 26: Housing Tenure Targets vs. Current Tenure

Housing Market	Revelstoke Housing Targets	Target Units	Current Tenure (units)	Current Tenure %	# of Unit Difference
Subsidized	6.4%	270	62	1.8%	208
Market Rental	33.4%	1,025	809	26.8%	216
Market Owner	60.2%	1,950	2,380	73.2%	-430



Note that current tenure is based off of information from Statistics Canada shown in Table 5 with the number of subsidized rental units identified through qualitative interviews isolated for reference.

The targeted number of subsidized rental and market rental units can be further broken down by family size. Available Statistics Canada data for Revelstoke on household size (Table 8) show 28.9% of households have 1 person, 37.7% of households have two persons and 33.3% of households have 3 or more persons. Based on this, the new subsidized, market rental and market owner dwelling units should be a relatively even mix between 1 bedroom, 2 bedroom and 3 + bedroom options.

# 5.0 Projected Population

## 5.1 Revelstoke Population Forecast

Population projection for Revelstoke is based on BC Stats' P.E.O.P.L.E. resource (BC Stats). BC Stats projections makes assumptions based on the larger health region growth and development that may not reflect the unique circumstance of Revelstoke.

Table 27: Revelstoke Population Projection (BC Stats 2017)

Year	Population	Increase	% Increase	Cumulative # Increase	Cumulative % Increase
2016	7,815				
2021	8,051	236	3.0%	236	3.0%
2026	8,257	206	2.6%	442	5.5%
2031	8,425	168	2.0%	610	7.4%
2036	8,601	176	2.1%	786	9.3%
2041	8,806	205	2.4%	991	11.5%

Based on the BC Stats, over the next 25 years, Revelstoke's population could grow by 991 people (a cumulative increase of 11.5%). At Revelstoke's current average housing size of 2.3 (based on the Statistics Canada data), this would require 431 new housing units over the next 25 years to accommodate a population increase of 991 people.

Based on the current housing affordability targets highlighted in Table 27 above, Revelstoke would need 28 new subsidized rental units, 144 market rental units and 259 market owner units in order to meet future demand (Table 28). Note that this number does not reflect the gaps in current demand which are highlighted in Table 26 of this report.

Table 28: Tenure Targets Revelstoke

Housing Continuum	Revelstoke Housing Targets	New Dwellings
Subsidized	6.4%	28
Market Rental	33.4%	144
Market Owner	60.2%	259

As projections, it is important to note that these numbers may not represent the actual change in population in Revelstoke due to economic circumstances, land use planning, and other regulations or influences.



## 6.0 Community Perspectives

In order to better understand the current state of housing in Revelstoke, it was necessary to obtain public input. This project sought to accomplish this in two ways: through a community survey as well as key stakeholder meetings with representatives across the housing spectrum. The data collected in the community survey as well as key stakeholder interviews was used to supplement and contextualize quantitative data collected through available statistics sources. It provides an understanding of the lived experiences of residents of Revelstoke.

During the outset of the Housing Needs and Demands Assessment project, Dillon worked with the City to develop a key stakeholder list that represented groups that worked across the housing continuum. A total of 13 key stakeholder interviews were held in the community during the week of April 23 to April 26, 2018.

### 6.1 Stakeholder Summaries

Each of the interviewees were asked to identify affordable housing gaps through a series of questions on the populations that their respective organizations served. This included a general description of the demographic groups in order to contextualize the answers to the subsequent questions. Table 29 highlights the affordable housing gaps identified by key stakeholders.

Table 29: Identified Affordable Housing Gaps

Theme	Supporting Feedback
Seniors Housing	There is a gap in housing stock available for people to downsize. Lack of smaller single-story homes and rental units. There are waitlists for existing facilities.
Rent Geared to Income	Apartment buildings in poor condition and not close to public transit.
Affordable Rentals	Rents elevated during the winter season. Short-term leases increase prices. Tourism and hospitality service sector workers impacted. Young families unable to save for a down payment for their first home.
Women's Shelter	Lack of second stage housing.
Emergency Shelter	There is no emergency shelter. There is no shelter for homeless men. September referenced as a critical date to have secured housing as no available housing during the winter months.
Townhouses	With greenspace and sufficient storage for Revelstoke lifestyle.
Hostels	Need more hostels that are controlled and managed.

Theme	Supporting Feedback
Transitional and Semi-Independent Housing	Young Indigenous adults who age out of foster care system. Individuals with disabilities. Need for support services.
Starter Homes	Young families are not able to come to Revelstoke and find affordable housing.
Low Income	There is a lack of low-income housing options. Lack of safe and well maintained low-income housing. Location to town centre or close to services for those without vehicles.
Apartments and Duplexes	There seems to be a gap in options for those looking for more than just a room within a house. Families, including single parent families, who require more than two bedrooms. Need for adjoining greenspace for children to play.
Staff Accommodation	Staff accommodation was identified as a gap in housing in Revelstoke. Employers are finding it challenging to attract staff in order to support their businesses. Some employers were forced to purchase homes and rent them to their staff in order to attract them to Revelstoke.
Trailer Parks	There seems to be no growth in this area and some trailer parks are closing. Lack of parking for motorhomes and trailers.

While the focus of the Housing Needs and Demands Assessment project is to identify the gaps in the current and projected housing stock for the City, key stakeholders were asked to identify issues which may be causing issues with Affordable Housing. Table 30 highlights the key themes that emerged as a result of these conversations with stakeholders.

Table 30: Factors Contributing to Lack of Housing Options

Theme	Supporting Feedback
Illegal Vacation Rentals	There is a perception among stakeholders that illegal vacation rentals are a significant contributing factor to lack of affordable housing options. Illegal vacation rentals take housing off the long-term rental housing market and limit options for permanent residents and workers.
Staff Accommodation	It was noted that a driver of housing demand is the lack of staff accommodation for major employers which impacts the availability of housing options in Revelstoke. Available rental housing for families is often taken up by multiple individuals in a house.



Theme	Supporting Feedback
Condition of Lower-Income Housing	A consistent theme between stakeholder groups was that lower-income housing in Revelstoke is in a state of disrepair. This further limits housing options because it is unsafe to live within these buildings.
Housing Stock	Generally older, not always in good repair and historic district restrictions.
Lack of Emergency Housing	It was identified that there currently is no emergency shelter in Revelstoke. This was identified by multiple stakeholders as a gap
Affordable Housing Options <ul style="list-style-type: none"> <li>• Over Two Bedrooms</li> <li>• Both Rental and Ownership</li> </ul>	Although it is recognized that there is a lack of affordable housing options across the housing spectrum in Revelstoke, there was an emergent theme focusing on the lack of affordable and suitable housing which accommodates more than two people.
Spin-off Socio-economic Problems	Housing issues are seen to be at the center of larger socio-economic problems in Revelstoke. There is a perception that if housing issues are solved it will reduce demands on other social programs and increase economic opportunities.
Seasonal Population Fluctuation	Population estimates varied from each stakeholder but most said that the population doubles during ski season.
Building Process	Building Process is onerous due to requirements with snow load etc.
BC Housing	Rules are a barrier, e.g., children and bedrooms.
Rental Agreements	Rental agreements often expire before ski season, forcing tenants out of their homes.
Living Wage	It was noted by multiple stakeholders that the living wage is very high in Revelstoke. When the living wage was released, it became the third-highest in British Columbia.
Official Community Plan and Zoning Bylaw	Stakeholders feel that the City's Official Community Plan and Zoning Bylaw need to be updated to accommodate other housing options such as carriage houses, modular homes and tiny homes and identify areas where future affordable housing can be established, allowing for increased densification. Allow for smaller suite sizes in apartment buildings. No rent controls. If subdividing a property, common driveways not permitted.
Land Availability	Freeing up commercial and light industrial lands for housing.
Increase in Tourism	Housing supply seems to be limited by influx of seasonal populations. <ul style="list-style-type: none"> <li>• Noted that there seems to be no "shoulder season".</li> <li>• Tourism is the driver of increased rents and housing prices.</li> </ul>



A community survey was also developed in order to quickly reach a larger proportion of the population. The survey was posted online and hard copies were distributed at strategic locations throughout the City. The survey received over 700 responses representing over 10% of the population.

A full summary of the stakeholder input for this project, including the key stakeholder interviews as well as the community survey is included as Appendix A of this report.



## 7.0 Affordable Housing Gaps

Through the quantitative and qualitative analysis completed for Revelstoke there are a number of gaps that have been identified, across the housing continuum. Some housing gaps include:

- Vulnerable population (Emergency Shelters);
- Low income earners;
- Single parent households;
- Families with children; and
- Seniors.

Conversations with key stakeholders as well as comments within the survey allude that there are many residents who are staying in unsuitable dwellings due to lack of options. Statistics Canada information shows that over 50% of rental households are in core housing need and 42.5% of rental households currently spend more than 30% of income on shelter costs. More subsidized housing and market rental accommodations are needed in Revelstoke. The City currently has 62 affordable housing units. As previously illustrated in Table 26, housing affordability targets show that Revelstoke needs an additional 208 subsidized housing units and an additional 216 market rental units to meet current demand based on reported household income and household affordability.

There is also a lack of affordable housing options for single-parent households as well as families. This was illustrated through required household income statistics to rent or purchase affordable housing, the existing housing stock and availability on the markets. Lone-parent families in Revelstoke have a median income of \$48,800. Affordable rent for this group is \$1,220/month or purchase at \$242,000. Of the 62 affordable housing units only two units are three-bedroom suites. More affordable housing units need to be secured for lone-parent families. A greater diversity of housing stock such as more townhouses, or row houses will increase the housing options available for lone-parent families and young families moving into the community.

It was also identified that there is a lack of seniors housing options in Revelstoke. This relates to limited options to downsize as well as limited seniors facilities. Qualitative interviews with stakeholders revealed that Revelstoke currently has two seniors housing locations: Moberly Apartments (19 units) and Mount Begbie Villas (16 units). Seniors currently make up 28% (2,110) of Revelstoke's population and almost 50% of seniors are aged 55 to 64 years of age. As this population continues to age, there will be an increased demand for affordable housing options for seniors.

The City can begin to address affordable housing gaps through increased diversity in housing stock. Through the Official Community Plan review, the City should identify land which will be rezoned with the entire housing spectrum in mind to accommodate semi-detached dwellings, row housing and apartment buildings less than 5 storeys.



## 8.0 Summary

The following offers a summary of key findings from the quantitative and qualitative approach to identifying housing needs in Revelstoke. The findings are grouped in order to provide ease of review.

### Demographics and Population

In 2016, Revelstoke had a reported census population of 7,535. The median age of 39.1 is four years less than the province (43) and 11 years younger than the Columbia Shuswap Regional District (CSRD) (50.5). At 28.1% of Revelstoke's population, 55 years or older cohort is less than the Province (32.8%) and the CSRD (42.8%). Household characteristics statistics have remained largely the same in Revelstoke for ten years, except that the proportion of families with children households in which has increased since 2006 by a factor of 25%. These statistics suggest a growing need for housing for young families. Additionally, the 7.1% proportion of "Two or more person non-census family households" (persons living together but not in a family or related) is significantly larger than both the CSRD (3.9%) and Province (4.7%), suggesting that there is a shortage of single-occupancy oriented dwellings.

### Income

Average gross tax-filer household income in Revelstoke is \$83,655, which is 5.2% higher than the CSRD and 7.9% lower than the BC average. Household income has increased over the past ten years in Revelstoke and the median household income before-tax is higher than the Region and the Province. The largest increases have occurred in the higher income bracket, and primarily in lone parent families or families without children. Despite increases in the high-income tax bracket, almost 40% of households in Revelstoke report before tax earnings of less than \$59,999. This suggests that the overall household income increase is the result of higher income earners moving to Revelstoke and a community in economic transition.

### Current Housing Supply

The housing stock in Revelstoke is primarily single-detached dwellings, comprising of over 60% of the current stock. Over the last ten years there has been an increase of renters in Revelstoke. In addition, there has been an increase in non-resident ownership, indicating that Revelstoke is hosting more seasonal and/or transient residents.

### Housing Affordability

Household affordability is one of the dominant housing issues in Revelstoke, with 42.5% of renters spending more than 30% of before-tax household income on shelter costs.

BC assessment data, over the last three, years reveals that the average sale price is \$314,291, which has increased each year. The average sale price has outpaced the average assessed sale value over this period. This could indicate that lower value homes are exchanging hands more than higher-value

homes. It also suggests that the real estate market is strong with buyers paying more in order to enter the market. Seasonal population influxes have also put increased pressure on the rental housing stock. More quantitative information is required in order to accurately assess the full impact of seasonal population changes.

#### Affordable Housing Gaps

Based on reported household income, the City has a current shortage of 208 subsidized units and 216 market rental units or ownership options at a cost of less than \$326,000. There appears to be an oversupply of market ownership dwellings valued at more than \$385,000, based on reported household income. Given that the predominate dwelling is single-detached, it can be assumed that more housing options such as row houses or semi-detached homes, better aligned with the 30% gross income threshold of household earning in Revelstoke, are required to meet the current demand.

It has also been identified that there are housing gaps in Revelstoke which include vulnerable populations, low income earners, single parent households, families with children and seniors.

#### Projected Population

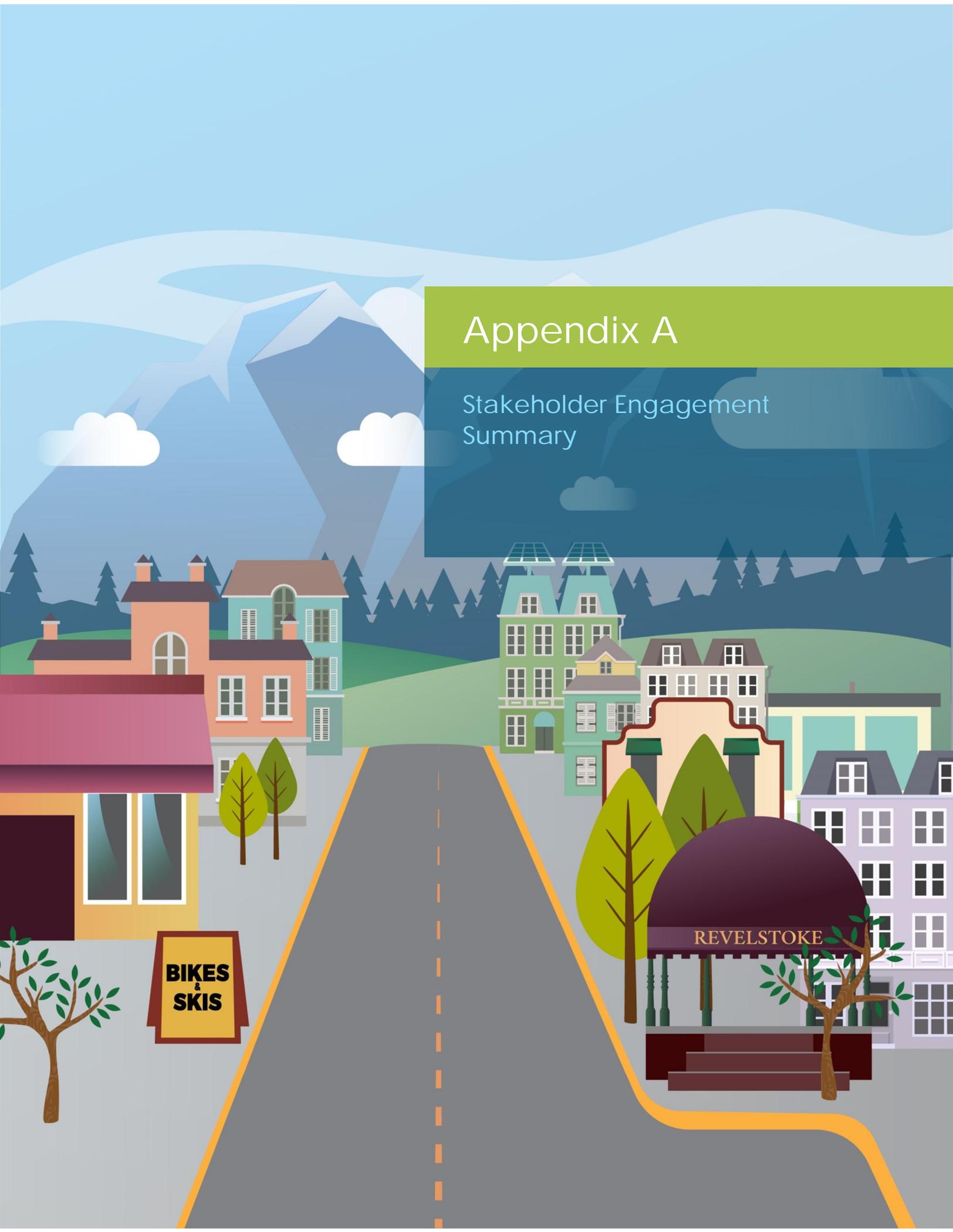
Over the next 25 years, the City's population is projected to increase by 991 people. Based on the average household size of 2.3 people per dwelling, Revelstoke will require 431 additional dwelling units over this time. Of these units, 28 should be subsidized, 144 should be market rental or priced for ownership cost less than \$326,000 and 259 can be priced higher. As previously noted, the number of units should be of a cost which aligns with the proportion of individuals within various cohorts of income in order to meet current demand and provide affordable options.





# Appendix A

## Stakeholder Engagement Summary





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# 1.0 Stakeholder Engagement Overview

Stakeholders can provide valuable input at each step of project processes, providing information about context and background from different perspectives. This helps to identify issues and needs associated with housing in the City of Revelstoke (the City). As well, it provides information that can be used in the future to inform housing implementation strategies and recommendations. Engaging stakeholders within the community helps ensure that multiple perspectives can be brought into the planning process.

To complement and support the development of the Housing Needs and Demands Assessment, an external Engagement Plan was developed. External stakeholder engagement included consultation of community members through key stakeholder interviews as well as a city-wide online and in-person survey. The results of the key stakeholder interviews and the Housing Needs and Demands Survey are summarized in the following sections.



## 2.0 Stakeholder Interviews

Key stakeholder interviews were conducted using a semi-structured interview method, which enabled comparability across stakeholder interviews, while allowing for the opportunity to explore emergent themes and for stakeholders to share information.

Dillon developed the key stakeholders list in collaboration with the City. In total Dillon interviewed 13 stakeholders.

- Emergency Social Services;
- Chamber of Commerce;
- Community Futures;
- Work BC;
- Revelstoke Economic Development;
- Aboriginal Friendship Society;
- Community Connections;
- City of Revelstoke, Social Development;
- Revelstoke Property Services;
- Interior Health;
- Revelstoke Tourism;
- Revelstoke Housing Society; and
- RCMP – Victim Services.

Each stakeholder group was interviewed for approximately one hour. The Stakeholder Interview Guide was sent to stakeholders in advance and was used to ensure consistency in interviews. The guide is attached to this report as **Attachment A**.

### 2.1 Key Stakeholder Interview Summaries

Each of the interviewees was asked a series of questions on the populations that their respective organizations served. This included a general description of the demographic groups in order to contextualize the answers to the subsequent questions.

The cross-section of interviewees represents all interest groups impacted by housing availability in the City including visitors, tourists, and vulnerable, temporary and permanent populations. This also covered the entire housing spectrum from emergency or transitional housing to affordable and market housing.

The following sections summarize the key stakeholder interviews into three main areas:

- Gaps in current housing stock;
- Factors that influence housing issues; and
- Areas to focus on to address housing issues.

Key themes that emerged throughout the conversations are summarized. Note that they are in no particular order and do not represent a ranking of factors.

## 2.1.1 Gaps in Current Housing Stock

Table 1: Gaps in Current Housing Stock

Theme	Supporting Feedback
Seniors Housing	There is a gap in housing stock available for people to downsize. Lack of smaller single-story homes and rental units. Waitlists for existing facilities.
Rent Geared to Income	Apartment buildings in poor condition and not close to public transit.
Affordable Rentals	Rents elevated during the winter season. Short-term leases increase prices. Tourism and hospitality service sector workers impacted. Young families unable to save for a down payment for their first home.
Women's Shelter	There is a need for second stage housing.
Emergency Shelter	There is no emergency shelter. There is no shelter for homeless men. September referenced as a critical date to have secured housing as no available housing during the winter months.
Townhouses	With greenspace and sufficient storage for Revelstoke lifestyle.
Hostels	Need more that are controlled and managed.
Transitional and Semi-Independent Housing	Young Indigenous adults who age out of foster care system. Individuals with disabilities. Need for support services.
Starter Homes	Young families are not able to come to Revelstoke and find affordable housing.
Low Income	There is a lack of low-income housing options. Lack of safe and well maintained low-income housing. Location to town centre or close to services for those without vehicles.
Apartments and Duplexes	There seems to be a gap in options for those looking for more than just a room within a house. Families, including single parent families, who require more than two bedrooms. Need for adjoining greenspace for children to play.
Staff Accommodation	Staff accommodation was identified as a gap in housing in Revelstoke. Employers are finding it challenging to attract staff in order to support their businesses. Some employers were forced to purchase homes and rent them to their staff in order to attract them to Revelstoke.
Trailer Parks	There seems to be no growth in this area and some trailer parks are closing. Lack of parking for motorhomes and trailers.

## 1.1.1

## Factors Contributing to a Lack of Housing Options

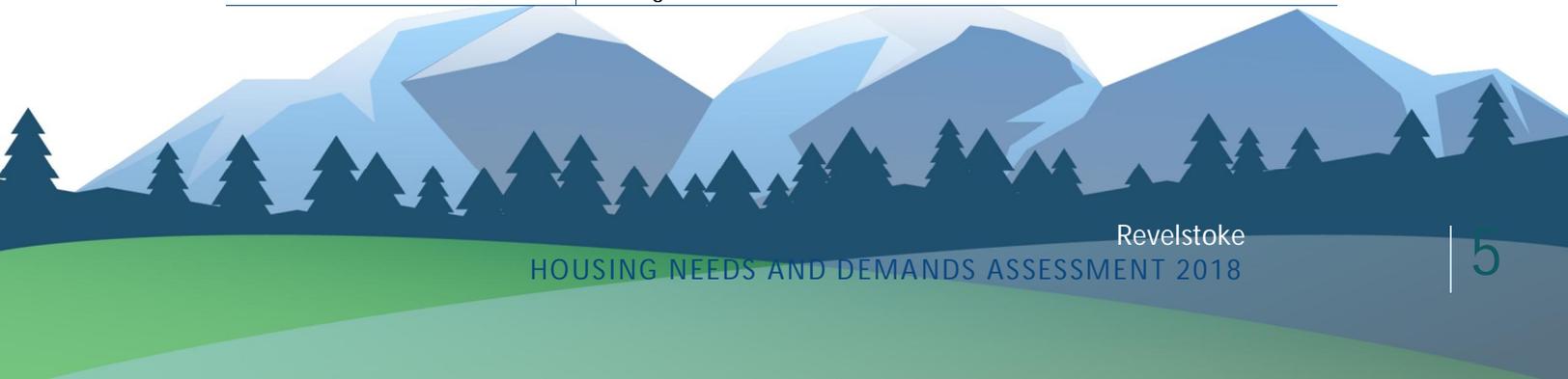
Table 2: Factors Contributing to Lack of Housing Options

Theme	Supporting Feedback
Illegal Vacation Rentals	There is a perception among stakeholders that illegal vacation rentals are a significant contributing factor to lack of affordable housing options. Illegal vacation rentals take housing off the long-term rental housing market and limit options for permanent residents and workers.
Staff Accommodation	It was noted that a driver of housing demand is the lack of staff accommodation for major employers such as Revelstoke Mountain Resort (RMR), which impacts the availability of housing options in Revelstoke. Available rental housing for families is often taken up by multiple individuals in a house.
Condition of Lower-Income Housing	A consistent theme between stakeholder groups was that lower-income housing in Revelstoke is in a state of disrepair. This further limits housing options because it is unsafe to live within these buildings.
Housing Stock	Generally older, not always in good repair and historic district restrictions.
Lack of Emergency Housing	It was identified that there currently is no emergency shelter in Revelstoke. This was identified by multiple stakeholders as a gap.
Affordable Housing Options <ul style="list-style-type: none"> <li>• Over Two Bedrooms</li> <li>• Both Rental and Ownership</li> </ul>	Although it is recognized that there is a lack of affordable housing options across the housing spectrum in Revelstoke, there was an emergent theme focusing on the lack of affordable and suitable housing which accommodates more than two people.
Spin-off Socio-economic Problems	Housing issues are seen to be at the center of larger socio-economic problems in Revelstoke. There is a perception that if housing issues are solved it will reduce demands on other social programs and increase economic opportunities.
Seasonal Population Fluctuation	Population estimates varied from each stakeholder but most said that the population doubles during ski season.
Building Process	Building Process is onerous due to requirements with snow load etc.
BC Housing	Rules are a barrier, e.g., children and bedrooms.
Rental Agreements	Rental agreements often expire before ski season, forcing tenants out of their homes.
Living Wage	It was noted by multiple stakeholders that the living wage is very high in Revelstoke. When the living wage was released, it became the third-highest in British Columbia.
Official Community Plan and Zoning Bylaw	Stakeholders feel that the City's Official Community Plan and Zoning Bylaw need to be updated to accommodate other housing options such as carriage houses, modular homes and tiny homes and identify areas where future affordable housing can be established, allowing for increased densification. Allow for smaller suite sizes in apartment buildings. No rent controls. If subdividing a property, common driveways not permitted.
Land Availability	Freeing up commercial and light industrial lands for housing.
Increase in Tourism	Housing supply seems to be limited by influx of seasonal populations. <ul style="list-style-type: none"> <li>• Noted that there seems to be no "shoulder season".</li> <li>• Tourism is the driver of increased rents and housing prices.</li> </ul>

While the focus of the Housing Needs and Demands Assessment project is to identify the gaps in the current and projected housing stock for the City, key stakeholders were asked to identify areas for the City to focus on to address housing needs. Table 3 highlights the key themes that emerged as a result of these conversations with key stakeholders.

Table 3: Focus Areas to Address Affordable Housing in Revelstoke

Theme	Supporting Feedback
Planning Backlog	Multiple stakeholders identified there is a backlog of planning applications and building permits at City Hall. It was suggested that an area of immediate focus would be to address the current backlog to create more housing starts. There is a recognition that staff are working hard to approve development applications and that there are processes to follow.
Housing Society	Add more units in the Housing Society portfolio to enhance sustainability. Increase support from the City.
City Department Alignment	There is recognition among stakeholders that there are many great resources within City Hall. It was suggested that an area of focus would be to increase alignment and consistency between City departments.
Seniors Housing	Affordable for those on a fixed income.
Political Leadership	Lack of visible and sustained political leadership on this issue.
Secondary Suites	Stakeholders feel that allowing secondary suites and improving clarity on this development approval process will increase housing options in the City.
Staff Accommodation	High-density staff accommodations, dormitory style. Employers pay for the units during the shoulder season if unoccupied, not just RMR but other major employers. Look to other resort communities for best practices that have been successful.
Vacation Rental Cap	Stakeholders indicated that there should be a vacation rental cap.
Mixed Use	Apartment and townhouse development that incorporates low income units.
Emergency Shelter	During the winter months, November to March.
City-Owned Land	Although there is little city-owned land, the City should take advantage of prime locations such as the Mt. Begbie school site.
Bylaws	Maintenance Bylaw - as long term solution to address housing condition, it was suggested that a maintenance bylaw for housing be developed and enforced. Employee Housing Bylaw – establish a threshold that triggers an employer requirement to provide housing with a certain number of employees. A percentage of the cost of a project should fund affordable housing projects. Housing restricted to residents.



## 3.0 Stakeholder Survey

In addition to the key stakeholder interviews, a survey administered primarily online was conducted in order to capture feedback from residents in the City.

The survey was designed by Dillon in collaboration with the City project team. The objective of the survey was to gain a better understanding of how residents feel about the current state of housing and the housing challenges faced by different groups in the City.

The survey was online from March 23, 2018 to April 25, 2018. There were also hard copies made available at locations such as the Food Bank.

A total of 703 people completed the survey, which represents almost 10% of the population of Revelstoke. Note that multiple responses were permitted.

### 3.1 Survey Results

Table 4 shows the age range of respondents to the survey. Over 33% of the respondents were between the ages 30-39. The age distribution is reflective of the overall age range in the City.

Table 4: What is your age range?

Selected Response	Percentage	Frequency
Under 20 years	0.14%	1
20-29 years	20.40%	143
30-39 years	33.38%	234
40-49 years	14.41%	101
50-64 years	18.12%	127
65-74 years	9.99%	70
75 and above	3.57%	25

Table 5 depicts the demographic distribution of respondents to the survey. Over 67% of respondents identified as female.

Table 5: What is your gender?

Selected Response	Percentage	Frequency
Female	67.33%	472
Male	30.81%	216
Prefer not to say	1.85%	13
Other/prefer to self-describe:		1

Table 6 illustrates household composition of respondents to the survey. 32.19% of respondents were married without children. Notably, almost 20% of respondents live with roommates.

Table 6: What best describes your household?

Selected Response	Percentage	Frequency
Live alone	13.71%	92
Live with roommates	19.67%	132
Married or couple with children	29.06%	195
Married or couple without children	32.19%	216
Single parent with children	5.37%	36
Other (please specify)		47

47 respondents selected “other” and preferred to describe their household composition. The responses varied but can be distilled into key themes including:

- Married with children not living at home anymore;
- With pets;
- Common law; and
- Children and elder living within a home.

Other responses expanded on reasons for current living situation. Reasons for housing were focused around costs such as mortgage and heating.

Table 7 shows the reported income distribution of respondents. Over 25% of respondents reported a combined household income \$100,000 and over.



Table 7: What is your household income range before tax?

Selected Response	Percentage	Frequency
Less than \$20,000	5.73%	40
\$20,000 to \$29,999	7.31%	51
\$30,000 to \$39,999	8.31%	58
\$40,000 to \$49,999	8.31%	58
\$50,000 to \$59,999	7.16%	50
\$60,000 to \$79,999	16.33%	114
\$80,000 to \$99,999	14.76%	103
\$100,000 and over	25.93%	181
Prefer not to say	6.16%	43

Table 8 illustrates the current housing situation of respondents. The majority of respondents feel comfortable and safe in their homes, and live close enough to community amenities. Only 12.5% of respondents indicated that there are too many people living in their home.

Table 8: What best describes your housing situation?

Selected Response	Percentage	Frequency
I feel comfortable and safe in my home	72.41%	504
I do not feel comfortable and safe in my home	5.32%	37
I have more than enough room	35.92%	250
There are too many people living in my home	12.50%	87
I live close enough to school/work/shops and services	52.30%	364
Getting to school/work/shops and services from my home is difficult for me	5.60%	39
I am not worried about losing my housing	35.34%	246
I am worried about losing my housing	28.02%	195
Additional comments:	19.54%	136

136 respondents provided additional comments on their current housing situation. Most comments suggest that residents are not uncomfortable but if they had to move it would be challenging.

Table 9 shows the breakdown of respondents who have had someone stay in their homes on a temporary basis. Almost 70% of respondents indicated that they have not had anyone stay in their homes who are not visitors and who do not have a regular home or address of their own.

Table 9: In the past year, have you had anyone stay in your household on a temporary basis, who is not a visitor, and who does not have a regular home or address of their own?

Selected Response	Percentage	Frequency
Yes	30.43%	213
No	69.57%	487

Table 10 illustrates the percentage of respondents who have had difficulty finding affordable housing in Revelstoke that meets their needs. 56.48% of respondents indicated that they have had difficulty finding affordable housing in Revelstoke.

Table 10: Have you had difficulty finding affordable housing in Revelstoke that meets your needs?

Selected Response	Percentage	Frequency
Yes	56.48%	392
No	34.58%	240
Not sure	2.74%	19
Other (please specify)	6.20%	43

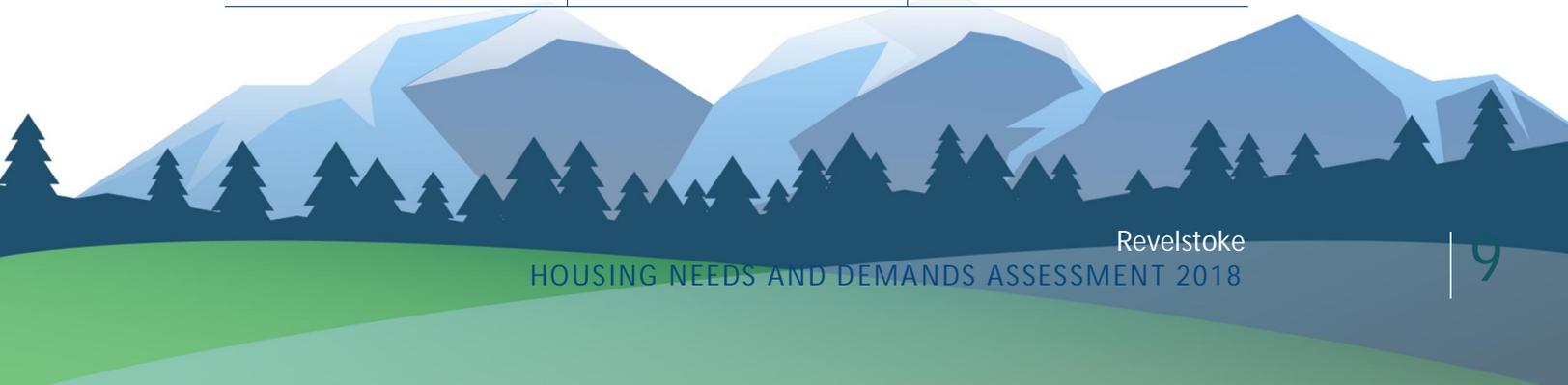
Other comments included:

- Not looking/haven't looked;
- I own my home;
- If I had to look; and
- Yes, due to pets.

Table 11 shows that over 70% of respondents know someone personally who has had to leave Revelstoke because they could not find housing that was suitable and affordable.

Table 11: In the past 5 years, do you personally know anyone who has had to leave Revelstoke because they could not find housing that was suitable and affordable?

Selected Response	Percentage	Frequency
Yes	70.88%	494
No	25.97%	181
Add any relevant details:	3.16%	22



22 respondents provided extra commentary on this question. Respondents indicated that they knew of more than one person, families and elderly friends. Other respondents said that they themselves were considering leaving due to not finding housing that was suitable and affordable.

Table 12 describes current residency status of respondents to this survey. Over 55% of respondents are homeowners, and 37% of respondents are year-round renters. 4.43% of respondents to this survey are seasonal renters or homeowners.

**Table 12: What best describes your residency in Revelstoke?**

Selected Response	Percentage	Frequency
Seasonal homeowner or vacation homeowner	1.00%	7
Seasonal renter	3.43%	24
Year-round homeowner	55.86%	391
Year-round renter	37.14%	260
No fixed address (couch surfing/living in a camper/other)	1.00%	7
I do not have a home/I am experiencing homelessness	1.57%	11
Other (please specify)	0.00%	0

Table 13 shows the estimated value of homes in the current real estate market. Almost 50% of respondents indicated that their homes were estimated to be \$350,000 to \$549,999 in market value. Under 9% of respondents indicated that their homes were less than \$249,999.

**Table 13: What is the estimated value of your home in the current real estate market?**

Selected Response	Percentage	Frequency
Under \$149,999	4.85%	19
\$150,000 to \$249,999	3.83%	15
\$250,000 to \$349,999	12.24%	48
\$350,000 to \$449,999	24.49%	96
\$450,000 to \$549,999	24.49%	96
\$550,000 to \$649,999	14.03%	55
\$650,000 or above	17.09%	67

Table 14 shows the average rental costs of respondents. Over 50% of respondents pay between \$1,000 and \$1,999 per month for rental accommodations.

Table 14: What is your household's monthly rent?

Selected Response	Percentage	Frequency
Under \$500	7.04%	30
\$500-\$999	19.95%	85
\$1,000-\$1,499	32.86%	140
\$1,500-\$1,999	25.35%	108
\$2,000-\$2,499	8.69%	37
\$2,500 and above	6.10%	26

Table 15 illustrates the ideal home purchase prices for renters that are considering purchasing a home. Respondents were encouraged to select multiple ranges. The majority of respondents would feel comfortable purchasing a home between the prices of \$250,000 to \$349,999. It should be noted that 12.56% of respondents indicated that they would prefer to rent their homes.

Table 15: Would you prefer to own your home? If so, at what price range would you consider purchasing a home?

Selected Response	Percentage	Frequency
I prefer to rent my home	12.65%	52
Under \$149,999	20.19%	83
\$150,000 to \$249,999	36.50%	150
\$250,000 to \$349,999	46.47%	191
\$350,000 to \$449,999	25.79%	106
\$450,000 to \$549,999	9.49%	39
\$550,000 to \$649,999	3.65%	15
\$650,000 or above	2.68%	11



Table 16 shows the distribution of respondents who pay more than 30% of pre-tax income on housing costs. Over 50% of respondents pay more than 30% of pre-tax income on housing.

Table 16: Do you pay more than 30% of your pre-tax income on housing costs, including utilities?

Selected Response	Percentage	Frequency
Yes	51.31%	313
No	32.79%	200
Not sure	15.90%	97

Table 17 depicts respondents' perception of the housing affordability in the City. Almost 80% of respondents indicate that they strongly agree that lack of affordable housing is a serious issue.

Table 17: What best describes your thoughts on the statement "Lack of affordable housing is a serious issue in Revelstoke"?

Selected Response	Percentage	Frequency
Strongly agree	79.81%	494
Somewhat agree	15.35%	95
Not sure	1.78%	11
Somewhat disagree	1.29%	8
Strongly disagree	1.78%	11

Table 18 illustrates what type of housing respondents feel are missing in the City. Over 82% of respondents strongly agree and almost 75% of respondents somewhat agree that they felt Revelstoke needs more affordable homes for purchase and affordable rental homes, respectively.

Table 18: Considering the needs of all residents of Revelstoke, what types of housing do you feel are missing?

Selected Response	Percentage	Frequency
Accessible or barrier-free housing	21.97%	138
Affordable homes for purchase ('starter homes')	82.48%	518
Affordable rental homes	74.36%	467
Dormitory housing	14.49%	91
Group housing	13.54%	85
Staff housing	59.87%	376
Rental housing for families	56.85%	357
Seniors housing	40.45%	254
Other (please describe):	12.10%	76

Other responses are illustrated by the following word cloud. Larger words are the more frequently referenced housing types:



Table 19 shows the forms of housing respondents feel are most appropriate to provide more affordable housing options in the city. The majority of respondents indicated that row houses, townhouses or apartment buildings less than five stories are appropriate forms of housing to provide more options.

Table 19: What forms of housing do you feel are most appropriate to help Revelstoke provide affordable options? (Check all that apply)

Selected Response	Percentage	Frequency
Single-detached house	48.78%	301
Duplex or Semi-detached house	53.81%	332
Row house or Townhouse	71.15%	439
Apartment or condominium (less than 5 stories)	64.02%	395
Apartment or condominium (5 stories or more)	18.96%	117
Mobile Homes	29.82%	184
"Tiny Homes"	28.85%	178
Secondary Suites	39.71%	245
Laneway Homes or 'Granny Flats'	40.03%	247
Other (please describe)		45

45 respondents provided additional comments on appropriate housing forms in Revelstoke. Comments included addressing illegal rentals, housing that is safe and maintained, providing more mobile homes, providing more affordable options for pensioners, and staff accommodation.

Table 20 depicts the current housing gaps identified by respondents. The majority of respondents indicated that there is currently a gap in affordable rental and affordable home ownership options in Revelstoke.

Table 20: What housing gaps currently exist in Revelstoke?

Selected Response	Percentage	Frequency
Affordable rental	85.81%	532
Affordable home ownership	84.84%	526
Family rental housing	60.65%	376
Universally accessible housing	25.00%	155
Dormitory housing	20.32%	126
Group housing	17.26%	107
Seniors housing	35.16%	218
Other (please describe)	8.55%	53

53 respondents described other housing gaps that currently exist in Revelstoke. Comments included:

- Staff accommodation;
- Pet friendly;
- Seniors; and
- Vacation rentals.

Table 21 illustrates which groups are not able to access housing in the City. Single parent families were identified as the group most challenged when looking for housing in the City.

Table 21: What groups are not able to access housing in Revelstoke? Please rank from most challenged to least, from your perspective

Selected Response	Frequency
Families	4.94
Seasonal Employees	3.83
Seniors (65 and above)	3.72
Single Parent Families	5.16
Single Individuals	3.72
Young adults (18-29 years)	3.75
People with Disabilities	3.26

Table 22 shows the factors that respondents think contribute to a shortage of affordable housing in the City. Over 72% of respondents indicate that seasonal or short-term rentals and limited supply of housing have the largest contribution to a shortage of affordable housing in the City. Housing speculation was rated the lowest at just over 35%.

Table 22: What factors contribute to a shortage of affordable housing in Revelstoke?

Selected Response	Percentage	Frequency
Seasonal or short term rentals (including AirBnB)	72.15%	443
Seasonal homeowners	55.05%	338
Not enough variety of housing types	53.09%	326
Ownership housing market speculation	35.18%	216
Low rental vacancy rate	56.51%	347
Overall limited supply of housing	72.15%	443
I don't feel that there is a shortage of affordable housing in Revelstoke	1.30%	8
Other (please specify)		73

Other factors are illustrated in the word cloud below. The larger the words, the more frequently they were mentioned.

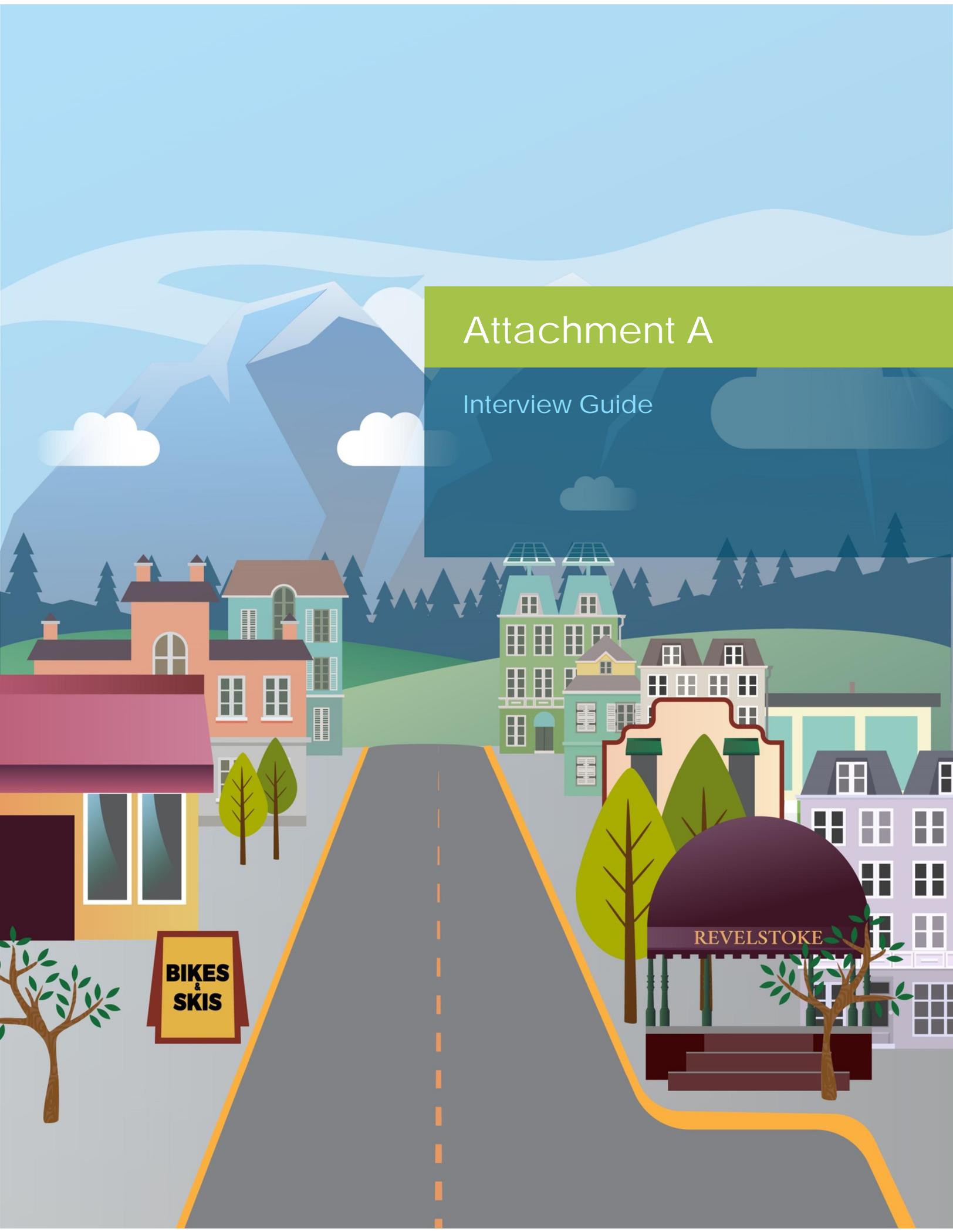


The final question of the survey was: *“Is there anything else you would like to add about affordable housing in Revelstoke or this survey?”*

There were 286 answers to the open-ended question regarding affordable housing in Revelstoke. 274 responses were regarding affordable housing and 12 responses were about the survey/study. The majority of respondents elaborated on living conditions within substandard housing options in Revelstoke. Others spoke about difficulty finding housing in Revelstoke or friends that have experienced trouble finding appropriate housing in Revelstoke. 28 responses spoke about the impact of vacation rentals on the overall housing stock. There were also comments that were optimistic that the housing situation could be addressed. Some respondents thanked the City for starting to take action on some of these issues.

# Attachment A

## Interview Guide





# INTERVIEW GUIDE

Subject: City of Revelstoke Housing Needs and Demands Assessment  
 Date and Time:  
 Organization:  
 Location:  
 Interviewee:

---

1. Introduction
  - 1.1. Tell us a little about your organization, your role in the organization, and your role as it relates to housing in Revelstoke (*i.e., how your clients or employees use housing, or how you contribute to it*)
2. Population Served
  - 2.1. Which groups does your organization typically serve/interact with? (*e.g., particular vulnerable populations or demographics, staff (temporary or permanent), visitors and tourists, families*)
  - 2.2. Can you provide a general description of these demographic groups? (*e.g., age, family structure, gender, income level*)
  - 2.3. What are the housing needs (tenure) of these groups? (*e.g., rental, ownership, emergency and transitional housing*)
  - 2.4. What are the housing needs (type) of these groups? Both from the client or user's perspective, and from your organization's perspective. (*e.g., single family homes, small apartments, family apartments or townhomes, social housing, seniors housing*)
  - 2.5. Do the people/groups you serve face challenges finding housing? (*e.g., price, suitability, availability, condition, location*)
3. Issues
  - 3.1. If you believe there is a housing affordability issue in Revelstoke, what are the major contributing factors from your perspective? (*e.g., regulation (existing or lacking), economics/demand/availability, suitability, other*)
  - 3.2. Do seasonal population fluctuations impact the groups you work with? How does this relate to housing needs?
  - 3.3. What do you feel are the key areas that Revelstoke should focus on to address housing needs? (*e.g., 'pressure points' or strategic points to address housing needs*)
4. Conclusion
  - 4.1. Is there anything that we have not covered that you would like to add?
  - 4.2. Who else do you feel we should speak to about this issue?

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