



REVELSTOKE'S HOUSING ACTION PLAN

Phase 1: Baseline Report and Housing Projections

April 2022



urban
matters

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1 INTRODUCTION AND BACKGROUND

1.1 Background

Revelstoke is a resort municipality located in the Columbia-Shuswap Regional District. Like many communities across British Columbia, and in particular many resort communities, Revelstoke has struggled in developing sufficient housing that keeps pace with the demands of a growing population of long- and short-term residents. With tourism as a major economic driver, thousands of visitors are attracted to Revelstoke each year, and the City's hotel and short-term vacation rentals can accommodate nearly 10,000 visitors per year. However, this success in attracting visitors has also placed pressure on the community of permanent residents and the shadow population who reside in Revelstoke. The rental market is considered extremely tight, while average home values increased by over \$100,000 between 2006 and 2018. Housing pressures are a present and growing concern, particularly amongst renter households, of whom over 30% are currently experiencing core housing need (for a definition of core housing need see Section 2.1).

Revelstoke is therefore undertaking the development of a Housing Action Plan in order to mobilize meaningful action to support the development of a diversity of housing types to support all residents of Revelstoke.

1.2 Methods

The figures in this report are largely based on Revelstoke's *Housing Needs and Demands Assessment* report and *Populations and Projections* report, as well as supplementary data from the 2016 Census. While updated population and household figures were available from the 2021 Census at the time of this report's finalization (March 2022), more detailed affordability indicators (e.g. core housing need) were not yet available.

During focus groups with the community conducted in February of 2022, participants noted that both the projected population and household growth rates and the rates of core housing need presented in these figures may be lower than the community is currently experiencing. 2021 data shows that population grew by 1.8% between 2016 and 2021, higher than the project 1.5%. While it is unclear whether this growth is a short or long-term trend, it does highlight that the housing projections and targets developed in this report should be understood to be a minimum threshold in planning for housing. It is likely that the community will need both more forms of

market and more forms of non-market housing to support increased growth and housing pressures in the community than these targets capture.

While this report strives to be as up to date as possible, the specific figures related to housing in the 2021 census were not available in time for the publishing of this report. However, based on anecdotal information from the community, the trend of increasing home prices in Revelstoke has continued into 2022 and was exasperated between 2020 and 2022 as part of the housing market reaction to the COVID 19 pandemic.

1.3 The Purpose of this Report

This report is intended to support the development of the Housing Action Plan by providing an evidence base upon which to develop recommendations on policies, measures and tools the City can implement. This report does the following:

- Reviews and summarizes baseline sources of information regarding housing in Revelstoke, as well as senior government and other initiatives that could impact;
- Collects and analyzes data to set 10-year housing targets for housing types across the housing continuum; these targets are intended to ensure that the housing pressures and issues faced by households in Revelstoke are meaningfully addressed and reduced by 2031 for all income levels;
- To identify and establish key municipal roles for the City to take action on housing; and
- To identify a preliminary or 'long list' policy that will help contribute to housing targets.

1.3.1 Housing Continuum

Figure 1 shows the housing continuum and associated income levels for a diversity of housing types ranging from transitional housing all the way to market ownership. A healthy community must have a range of these types of housing, to ensure safe, affordable, adequate, and suitable housing for all households. This report is intended to support the development of housing targets that ensure the right mix of affordable forms of housing are developed in Revelstoke over the next 10 years.

Figure 1: The Housing Continuum



1.3.2 Background Reports

This section outlines two key reports produced to support the City's actions on housing:

- The City of Revelstoke's Housing Needs and Demands Assessment Report (2018)
- The Population and Housing Projections (2021)

These reports are both based on 2016 Census figures and do not include updated 2021 Census figures, which are discussed further in Section 2.0.

1.3.2.1 City of Revelstoke Housing Needs and Demands Assessment Report

In 2018, the City of Revelstoke produced their *Housing Needs and Demands Assessment* to better understand the current housing context, projected housing needs, and gaps in the City's housing supply. This report was produced prior to the release of the province's custom Census package to support the municipal delivery of housing needs reports, and as such several important data points that were not available are discussed in Section 2.

In 2016, Revelstoke had a population of 7,535, with a median age of 39.1.¹ The city had a greater population of young, working age people between the ages of 25 and 45 years of age (32.8%), in comparison to the greater Columbia-Shuswap Regional District (CSRD) and Province of BC (25.9%). Analysis of household characteristics shows that there has been an increase of families with children in Revelstoke between 2006 and 2016. In this same time period, the percentage of families with children increased by 25%. Between 2011 and 2016, lone-parent families also saw an increase (23.3%). Revelstoke's age 55+ senior population is slightly lower than the other three bodies.

Revelstoke's tourism industry draws thousands of visitors to the city every year, impacting both housing availability and affordability. The rise in home values has reflected these impacts over the years, increasing by over \$100,000 between 2006 and 2016, according to Federal 2016 Census owner-reported dwelling values. The same Census data shows the housing market has impacted both renters and owners alike, with 23.4% of households spending over 30% of their pre-tax income on shelter costs.

Housing tenure in Revelstoke over the past 10 years saw a trend of people moving from home ownership towards renting. The City's tracking system for short-term rental accommodations showed 175 units in 2018 being available for short term (accommodation for

¹ As of the 2021 Census the population had increased to 8,275, by 9.4%.

<30 days) and long-term periods (accommodate >30 days). The stock of housing in Revelstoke as of 2016 was primarily made up of single-detached dwellings (62.8% of the current stock). Apartment buildings five storeys or less made up 12.1% of housing stock. There was a relatively small percentage of ground-oriented housing (semi-detached dwelling, row houses, and apartment duplexes), which made up 9.8% of the City's housing stock. Movable dwellings occupied a higher percentage (14.7%) of housing stock in comparison to that of CSRD (10.6%) and BC (2.6%).

The report identifies housing needs when they align with one of the three housing standards: adequacy, suitability, and affordability. Renter maintained households and owner-maintained households are both experiencing housing needs, 50.6% and 23.7% respectively, with affordability impacting across the housing spectrum. A consistent theme among interviewed stakeholder groups indicates that lower-income housing is in a state of disrepair, further limiting current housing options because feelings of safety are compromised.

Historical sales and assessment data from 2015-2018 showed the average sales price for dwellings averaged at \$314,291 over this period of time.² The average income before taxes required to purchase a home at this price is \$57,768. At the average purchasing cost, this means that 40% of the City's population can purchase a dwelling based on their before-tax household income. Based on reported household incomes, Revelstoke needs approximately 208 more subsidized rental units and 216 market rental units to meet demands of income groups.

Quantitative and Qualitative analysis completed for the City of Revelstoke identifies several key gaps that need to be addressed across the housing continuum. Demographic groups most impacted by current market gaps and absence of emergency shelter facilities include the City's most vulnerable populations, low-income earners, single parent households, families with children, and seniors.

1.3.2.2 Populations and Housing Projections

The 2021 *Populations and Housing Projections* report developed by the Rennie Consulting Group highlights demographic trends and provides forecasting to 2041, accounting for the City's three distinct populations including the resident population, the City's shadow population (residents not captured within traditional Census counts due to seasonality but are living within the City's housing stock), and the City's visitor and tourist population. The report accounts for the unique demographic make up of the community, as a resort community with seasonal populations having implications on infrastructural, engineering and planning initiatives

² It should be noted that data from the Interior Realtors Association reflects significantly higher median sales prices in 2021, ranging from \$664,330 (Jan 2021) to \$1,273,000 (April 2021). This shifts the required income to purchase significantly higher in Revelstoke.

The 2016 Census shows the City's usual resident population being 7,547 in 2016. Migration to the City is largely made up of those moving from elsewhere within British Columbia, averaging nearly 900 people over 5-year periods. Those moving to Revelstoke from out of province total just over 400 people, and those moving from international origins total approximately 100 people.

The shift of people moving to the City from elsewhere in Canada than from within the province likely results from economic growth and diversification in recent years, linked to the expansion of the Revelstoke Mountain Resort. Over the past decade, the largest growth in employment sectors were the arts and cultural industries (+66%) and in professional and business services (+16%). The accommodation and food sector in Revelstoke makes up 17% of the job base, nearly doubling the 9% provincial average.

The City's housing composition comprises mostly of traditional single-family homes. As of 2016, single family/mobile dwellings made up 78% of all dwellings in the City. The majority of these homes are single detached houses, with attached forms of housing making up the minority, and row/duplex and apartment dwellings representing 10% and 12% respectively. In 2016, the Census reported 3,250 occupied dwellings and 230 unoccupied dwellings.

In forecasting projections for city growth, the High-Growth projection estimates an equivalent of 2,709 new City residents between 2019 and 2041, or an average annual growth rate of 1.5%. Net migration will continue to add to the City's population over the coming decades, averaging 30-40 new people to the City under the Baseline projection. For age groups, the 65+ age group will grow most significantly by more than 40% by 2041.

Analysis of lifecycle patterns and population projections identifies key trends moving forward for the City and its housing stock. Firstly, the ongoing but curtailed proportional increase in individuals in the youngest age cohorts choosing to remain in the familial home to pursue higher education, labour or lifestyle opportunities. This mimics historical provincial trends; in British Columbia 64% of those aged 20-24 were still living with their parents in 2016. A second trend to account for is increased life expectancy and associated increases in independent living for the senior population. Longer life expectancy will continue to broaden the range of housing choice and housing transitions periods, such the move from private households to accommodated living arrangements for seniors. Lastly, maintainer rates for age groups aligned with the family-rearing stages of the lifecycle (mostly ages 35-64) are expected to remain constant in the coming years.

From 2019 to 2031, Revelstoke's high-growth population projection for the usual resident population projects that the City will grow by 20% (1,665 residents). This change means the number of occupied units needed will increase from 3,646 to approximately 4,392, or 746 homes. From 2031 to 2041, the housing stock would need to grow by 473 new homes, totalling 4,865 homes total. Of this growth,

there should be approximately 957 dedicated to ground-oriented accommodation and 262 apartments added to the city to meet projected demands in 2041.

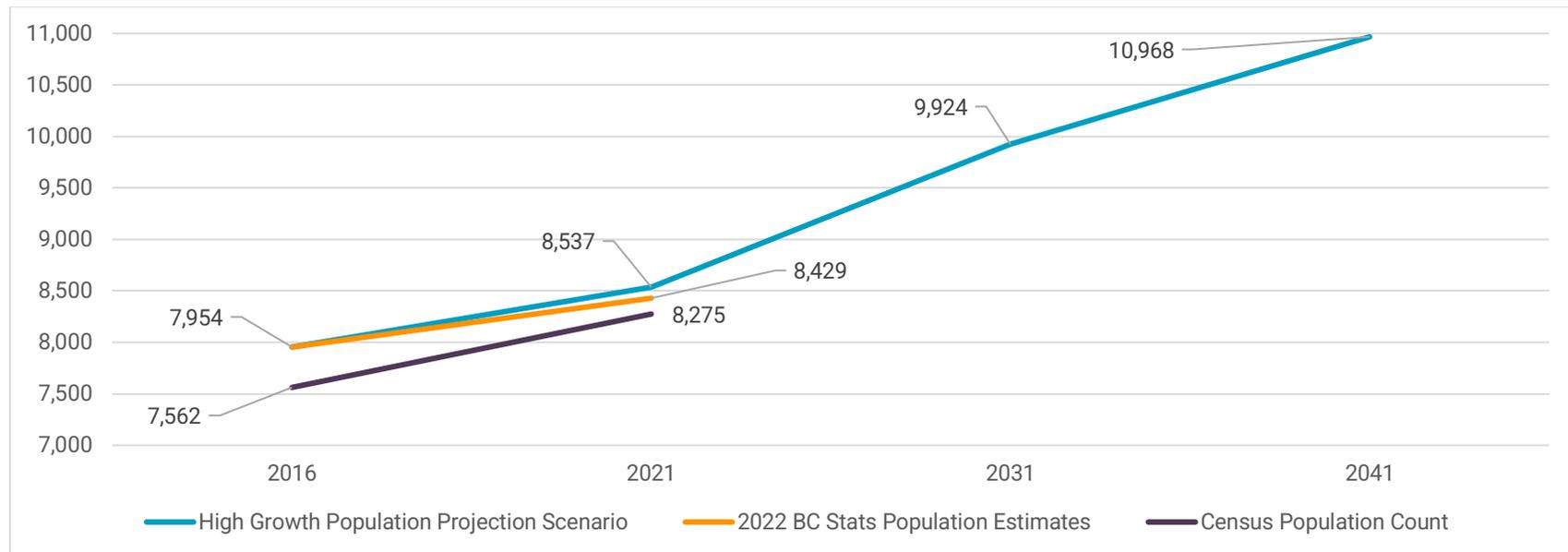
The combination of projected populations inclusive of the usual residents, shadow population, and tourists, equals the potential peak population for the City. The shadow population is estimated to increase alongside the projection for usual residents, resulting in an increase from an estimated 560 in 2019 to 700 by 2041. The number of potential visitors/tourists is based on the 2019 hotel room and short-term vacation rental (STVR) inventory, which indicates that the City could accommodate a total of 8,728 guests. With all three population groups combined, the peak population for Revelstoke as of 2019 would be over 17,547 people, and approximately 21,765 residents by 2041.

2 BASELINE DATA

2.1 Population Changes 2016–2021

As of the 2021 Census, the population of Revelstoke had increased from 7,562 residents in 2016 to 8,275 residents, a growth rate of 9.4% (annual growth of 1.9%). The *Populations and Housing Projections* report identified that the Census typically undercounts the population and adjusted for this (as does BC Stats). The report identifies an actual 2016 population of 7,954 residents in 2016, and a projected population of 8,537 residents in 2021. As of 2022, BC Stats estimated Revelstoke’s population at 8,429 residents, or about 1.2% below the high growth population projection scenario developed in the *Populations and Housing Projections* report. This shows that overall the direction of the high-growth scenario is still accurate at predicting the population of permanent residents in Revelstoke; however, it does not include short-term (i.e. seasonal) residents or tourists.

Figure 2: Population, Historical and Projected, 2016–2041



Source: Statistics Canada 2021 Census, Rennie Consulting Services, 2021, BC Statistics 2022

2.2 Core Housing Need in Revelstoke

Table 1 shows the total number of households experiencing housing issues,³ as well as those in core housing need⁴ and extreme core housing need (paying more than 50% of their income toward shelter costs). In 2016 more renters than owners were experiencing core housing need (295 households compared with 115 households respectively). Renters were also more likely to experience core housing need than owners (34.1% and 5.0% respectively).

During focus groups conducted in early 2022, community members noted that the current pressure in the housing market has likely resulted in higher rates of core housing need, particularly for renters, than are apparent in the 2016 figures.

Table 1: Households in Core Housing Need by Tenure and Size, Revelstoke, 2016

	Owners		Renters		Total	
	#	%	#	%	#	%
Below Adequacy Standard	185	8.0%	55	6.4%	245	7.7%
Below Suitability Standard	15	0.6%	35	4.0%	60	1.9%
Below Affordability Standard	335	14.4%	355	41.0%	700	21.9%
Households in Core Housing Need	115	5.0%	295	34.1%	405	12.7%
1 Person	55	2.4%	225	26.0%	275	8.6%
2 Person	30	1.3%	40	4.6%	70	2.2%
3 Person	10	0.4%	25	2.9%	35	1.1%

³ Housing issues are defined by Statistics Canada as follows:

- Adequate housing is reported by their residents as not requiring any major repairs.
- Affordable housing has shelter costs equal to less than 30% of total before-tax household income.
- Suitable housing has enough bedrooms for the size and composition of resident households according to National Occupancy Standard (NOS) requirements (i.e. overcrowding)

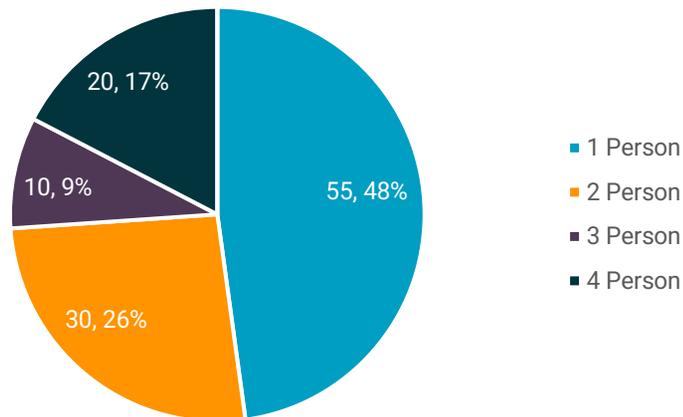
⁴ Statistics Canada defines a household as in core housing need when it falls below at least one of the adequacy, affordability or suitability standards and would have to spend 30% or more of its total before-tax income to pay the median rent of alternative local housing that is acceptable (meets all three housing standards).

	Owners		Renters		Total	
4 Person	20	0.9%	10	1.2%	30	0.9%
5 Person	0	0.0%	0	0.0%	10	0.3%
Households in Extreme Core Housing Need	40	1.7%	130	15.0%	170	5.3%
1 Person	10	0.4%	105	12.1%	115	3.6%
2 Person	0	0.0%	10	1.2%	15	0.5%
3 Person	10	0.4%	10	1.2%	25	0.8%
4 Person	15	0.6%	0	0.0%	15	0.5%
5 Person	0	0.0%	0	0.0%	0	0.0%
Total Households	2,320		865		3,190	

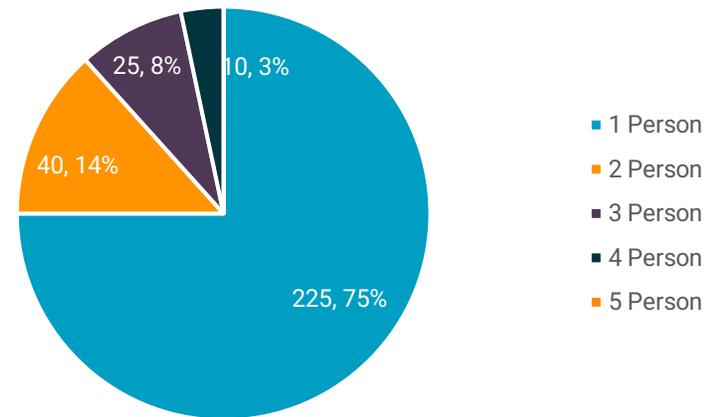
Source: Custom Census Data by Community, Statistics Canada 2016 Census

Figure 3: Owner and Renter Households in Core Housing Need by Households Size, 2016.

Owners in Core Housing Need, 2016



Renters in Core Housing Need. 2016



Source: Custom Census Data by Community, Statistics Canada 2016 Census

2.3 Renter Incomes in Revelstoke

Table 2 shows a breakdown of renter households by income groups in Revelstoke. In 2016 there were 870 households who rented. Of these, 295 households (34%) earned less than \$30,000 annually, 205 households (24%) earned between \$30,000 and \$60,000 annually, and 360 households (40%) earned more than \$60,000 annually. The table also shows the average affordable rent for households in each income group. Affordable rent is assumed to cost 30% of pre-tax household income. Households earning less than \$30,000 year require units that are priced between \$125 per month and \$750 per month to be considered affordable.

However, little data is available on rentals in Revelstoke. There is currently no CMHC data on average market rents, and a review of online rental listings shows little available data.

Table 2: Renter Households by Income Group and Average Affordable Rent, 2016

	2016		Average Affordable Rent
	#	%	
Total	870	100%	
Under \$ 5,000	10	1%	\$125
\$5,000 to \$9,999	0	0%	\$188
\$10,000 to \$14,999	90	10%	\$313
\$15,000 to \$19,999	50	6%	\$438
\$20,000 to \$24,999	90	10%	\$563
\$25,000 to \$29,999	55	6%	\$688
\$30,000 to \$34,999	20	2%	\$813
\$35,000 to \$39,999	55	6%	\$938
\$40,000 to \$44,999	30	3%	\$1,063
\$45,000 to \$49,999	20	2%	\$1,188

	2016		Average Affordable Rent
\$50,000 to \$59,999	100	11%	\$1,375
\$60,000 to \$69,999	45	5%	\$1,625
\$70,000 to \$79,999	60	7%	\$1,875
\$80,000 to \$89,999	55	6%	\$2,125
\$90,000 to \$99,999	45	5%	\$2,375
\$100,000 to \$124,999	65	7%	\$2,812
\$125,000 and Up	90	5%	\$3,438

Source: Custom Census Data by Community, Statistics Canada 2016 Census

The housing needs report identified a number of affordable housing resources in the community. These include:

- 15 rent supplements for individuals experiencing homelessness
- 21 second-stage housing units or supplements
- 12 low-income family units
- 94 low-income seniors units
- 8 rent supplements for families in the private market (RAP subsidy)
- 16 rent supplements for seniors households in the private market (SAFER subsidy)

However, as of 2016 there were 295 renter households experiencing core housing need in Revelstoke (34.1% of all renters). These are renter households that are currently experiencing housing issues and unable to afford reasonable alternatives in the rental market, and are the primary group that a range of affordable housing resources should be directed toward. In Revelstoke the majority of these households would be earning less than \$50,000, and would benefit from rental housing that is provided at or below the thresholds set by BC Housing, Housing Income Limits.⁵ Table 3 shows the maximum income thresholds a range of unit sizes in Revelstoke, ranging from studio and one-bedroom units to four-or-more bedroom units.

⁵ BC Housing's Housing Income Limits represent the maximum gross household income for eligibility in many affordable housing programs. The HILs are based on figures established by CMHC and are intended to reflect the minimum income required to afford appropriate accommodation in the private market.

Table 3: Housing Income Limits and Maximum Affordable Rent for Revelstoke, 2021

	Studio/One Bed	Two Bedroom	Three Bedroom	Four+ Bedroom
Rent Thresholds for Deeply Affordable Rental	\$375	\$570	\$665	\$715
Rent Thresholds for Below Market Rental	\$805	\$1,038	\$1,225	\$1,488
Rent Thresholds for Market Rental	\$1,000	\$1,350	\$1,550	\$1,975

Sources: Adapted from BC Housing, Moderate Income Limits, Housing Income Limits 2021, and British Columbia Income Assistance Rate Table

2.4 Owner Incomes in Revelstoke

Table 4 shows a breakdown of owner households by income groups in Revelstoke. In 2016 there were 2,380 households who rented. Of these, 210 households (9%) earned less than \$30,000 annually, 545 households (23%) earned between \$30,000 and \$60,000 annually, and 1,640 households (69%) earned more than \$60,000 annually. Unlike renter households, a much larger proportion of owners has an annual income above \$60,000, and over half of all owners earn more than \$80,000 annually. Owners are far less likely to experience core housing need, and in 2016, 115 owner households (4.8% of all owner households) were in core housing need.

Table 4 also shows the average affordable mortgage and other shelter costs payments for households in each income group.⁶ In Revelstoke 1,030 owner households (43% of all owner households) have no mortgage on their homes. Owners who earn very little or have low incomes are therefore likely to be older households with limited or fixed incomes, but whose mortgages have been fully or largely paid off.

⁶ For ownership, shelter costs include mortgage payments, property taxes, insurance and municipal utilities.

Table 4: Owner Households by Income Group and Average Affordable Rent, 2016

	2016		Average Affordable Mortgage and Other Shelter Cost Payments
	#	%	
	2,380	100%	
Under \$ 5,000	15	1%	\$125
\$5,000 to \$9,999	10	0%	\$188
\$10,000 to \$14,999	10	0%	\$313
\$15,000 to \$19,999	40	2%	\$438
\$20,000 to \$24,999	75	3%	\$563
\$25,000 to \$29,999	60	3%	\$688
\$30,000 to \$34,999	75	3%	\$813
\$35,000 to \$39,999	90	4%	\$938
\$40,000 to \$44,999	105	4%	\$1,063
\$45,000 to \$49,999	100	4%	\$1,188
\$50,000 to \$59,999	175	7%	\$1,375
\$60,000 to \$69,999	170	7%	\$1,625
\$70,000 to \$79,999	195	8%	\$1,875
\$80,000 to \$89,999	185	8%	\$2,125
\$90,000 to \$99,999	180	8%	\$2,375
\$100,000 to \$124,999	305	13%	\$2,812
\$125,000 and Up	605	25%	\$3,438

Source: Custom Census Data by Community, Statistics Canada 2016 Census

In 2018, Dillon’s Consulting’s Housing Need and Demands Assessment for Revelstoke found that the median sale price for homes in Revelstoke was \$307,000, meaning that an income of \$56,614 is required to purchase a median-priced home and affordably pay for associated shelter costs. This means that approximately 70% of current owners can reasonably afford a median priced home in Revelstoke. However, only about one-third (34%) of renters (who earn more than \$60,000) can reasonably afford a median-priced home.

2.5 Recent Development

Table 5 shows building permits issued in Revelstoke between 2016 and 2020. In this period permits were issued for 224 new units: 126 new single-family homes and 98 apartments. These homes were primarily ownership rather than rental units,⁷ and would accommodate all projected growth between 2016 and 2021 if they are all occupied dwellings.

Table 5: Building Permits in Revelstoke, 2016–2020

	2016	2017	2018	2019	2020	Total
Single Family	31	24	23	23	25	126
Row Houses	0	0	0	0	0	0
Apartments	2	52	12	22	10	98
Total	33	76	35	45	35	224

Source: British Columbia Building Permits, 2021⁸

⁷ In 2020 there were 24 units of proposed non-market or near market housing under development by BC Housing. The remaining 200 units were developed for market ownership.

⁸ https://www2.gov.bc.ca/assets/gov/data/statistics/economy/building-permits/building_permits_detail.pdf

2.6 Affordable Housing Projects Underway

Table 6 shows that there are currently 310 units planned or under renovation in Revelstoke. River's Edge and Columbia Gardens are both existing apartment complexes that are being renovated by BC Housing, and do not add new stock to the community, but they do protect both the affordability and adequacy of that existing stock. Overall, the majority of the units receiving BC Housing investment (both planned or being renovated) are one-bedroom (43%) and two-bedroom (40%). There will also be a small number of larger family units (6%) and studio units (12%).

Table 6: BC Housing Units by Bedroom Size Being Planned or Under Development in Revelstoke, 2021

	Studio	1-bedroom	2-bedroom	3-bedroom	Total
River's Edge	2	30	10	2	44
Columbia Gardens	2	31	34	6	73
Total Renovated	4	61	54	8	117
Downie Street	32	45	78	12	167
297 Humbert	0	26	0	0	26
Total New Units	32	71	78	12	193

Source: BC Housing, 2021

These units will range in price to align with BC Housing's Housing Income Limits and Moderate Income Limits in Revelstoke, serving moderate to median-earning households. These units will serve households earning between \$40,000 and \$79,000 annually. Although rental information is not yet available for the Downie Street development, it is anticipated that these units will be a mix of units meeting BC Housing's Housing Income Limits and their Moderate Income Limits.⁹

⁹ The Moderate Income Limits are defined by BC Housing as:

- For residential units with less than two (2) bedrooms, a gross household income that does not exceed the median income for couples without children in B.C., as determined by BC Housing from time to time. For 2021, this figure is **\$75,730** (compared to \$74,150 last year).
- For residential units with two (2) or more bedrooms, a gross household income that does not exceed the median income for families with children in B.C., as determined by BC Housing from time to time. For 2021, this figure is **\$117,080** (compared to \$113,040 last year).

Table 7: Cost of Rental for Units Planned and Under Development by BC Housing, 2021

	Bachelor	1-bedroom	2-bedroom	3-bedroom
River's Edge	\$1,000	\$1,350	\$1,450	\$1,900
Columbia Gardens	\$1,000	\$1,100	\$1,550	\$1,975
Downie Street	n/a	n/a	n/a	n/a
297 Humbert	n/a	\$805 (18 units)	n/a	n/a
297 Humbert	n/a	\$705 (8 units)	n/a	n/a

Source: BC Housing

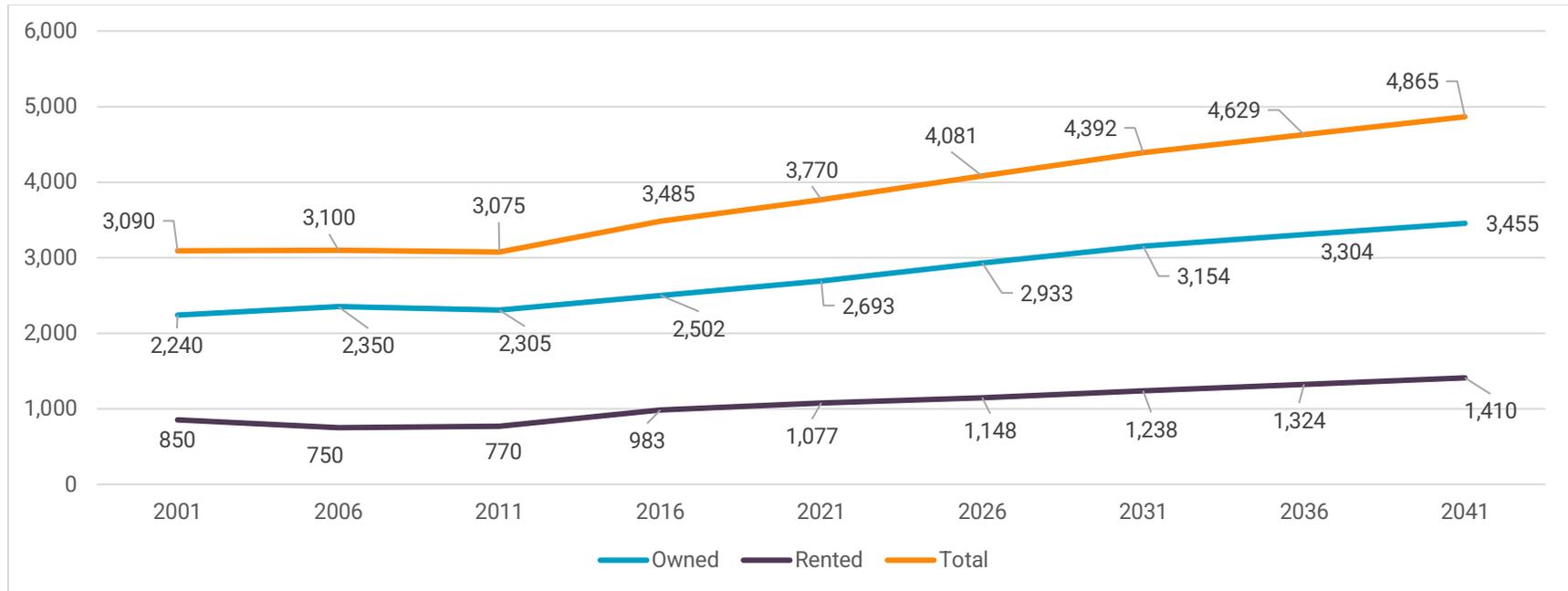
3 ANALYSIS OF HOUSING NEEDS

3.1 Projections by Tenure Type

Based on high-growth scenarios in the projections provided in the 2020 *Populations and Housing Projections* report, between 2016 and 2031 the total number of households in Revelstoke is projected to increase from 3,485 households to 4,392 households, an increase of 907 households. The majority of this growth is projected to take place through ownership, with 652 new owner households forming (72% of all new households). A total of 255 new renter households are projected to form (28% of all new households in this period of time).

In 2021 the total number of households was estimated to be 3,770, or 0.8% higher than the 2021 Census count of 3,739 permanent resident households in the community. The projections therefore account somewhat for the Census undercount, but may not fully account for the difference between Census households and actual households living in Revelstoke. Additionally, these figures do not include short-term households in the community.

Figure 4: Household Projections by Tenure Type, 2001-2041¹⁰



Source: Rennie Consulting Services, 2020

3.2 Income Groups by Tenure Type

Table 8 shows a breakdown of renter households by income group, average affordable rents for each income group, the type of housing those households would need, and the existing gap, using core housing need as the core indicator for housing vulnerability. Using

¹⁰ The household figures in 2016 for this table show a higher number of households than the 2016 Census figures. This is due to a widely accepted undercount in Statistics Canada's Census, which is accounted for through BC Stats' population projections. Those population projections formed the basis for the household projections, and consequently the total number of historical households was adjusted upward in developing housing/household projections to account for this undercount. This undercount has been accounted for in all projection tables and figures.

projections by tenure type, we can estimate the number of renter households by income group, assuming they have the same distribution as in 2016.

Table 8: Renter Income, Affordability and Core Housing Need, 2016 and 2021

	2021		Income Group	Required Housing	Current stock	Core Housing Need Gap
	#	%				
Total	1,077	100%				
\$0-\$14,999	124	11%	Little or No Income	Deep Subsidy and Below Market Rental	15 rent supplements for individuals experiencing homelessness	335 households (adjusted 2016); 364 households (2021)
\$15,000 to \$39,999	334	16%	Low Income			
\$40,000 to \$59,999	186	26%	Low to Moderate Income	Near Market Rental	21 second stage housing units or supplements 12 low-income family units 94 low-income senior's units 8 rent supplements for families in the private market 16 rent supplements for senior households in the private market	
\$60,000 to \$79,999	130	22%	Moderate Income	Market Rental	Near Market and Market Rental	
\$80,000 to \$99,999	124	19%	Above Moderate Income	High-End Rental		
\$100,000 or more	130	15%	Above Moderate to High Income			

Source: Statistics Canada Custom Package of Census Data

Table 9: Owner Income, Affordability and Core Housing Need, 2016 and 2021

	2021		Income Group	Required Housing	Current Stock	Core Housing Need Gap
	#	%				
Total	2,693	100%				
\$0-\$14,999	39	1%	Little or No Income	Deep Subsidy and Below Market Rental	Below Median Priced Homes	115 Owner Households in Core Housing Need (Census) (2016); 125 (2016 adjusted); 133 Owners (2021)
\$15,000 to \$39,999	382	14%	Low Income			
\$40,000 to \$59,999	427	16%	Low to Moderate Income	Near Market Rental		
\$60,000 to \$79,999	410	15%	Moderate Income	Market Rental	Median Priced Homes	158 New Market Home Ownership (2016-2021)
\$80,000 to \$99,999	410	15%	Above Moderate Income	High-End Rental		
\$100,000 or more	1,023	38%	Above Moderate to High Income			

Source: Statistics Canada Custom Package of Census Data

3.3 Homelessness

Community Connections provides rent supplements that are funded by BC Housing. These support individuals that are living in precarious housing situations such as couch surfing, staying with friends, renting a room, or renting a spot for an RV. Without these rent supplements, many people accessing the service would be living outside.

In 2019 Community Connections served 61 individual cases over the course of 12 months. These individuals were typically supported in maintaining their tenancy and preventing homelessness through the rent subsidy. Community Connections reports that their ERF

funding was not able to fully meet demand in the community over this period of time. However, the pandemic further increased demand for rent supplements. BC Housing met this increased demand by increasing the rent supplement funding.

Table 10: Emergency Resource Funds Cases and Expenditures, Revelstoke, 2019

	Jan-19	Feb-19	Mar-19	Apr-19	May-19	Jun-19	Jul-19	Aug-19	Sep-19	Oct-19	Nov-19	Dec-19
Individual Cases	5	4	9	3	4	9	4	4	1	10	7	1
Total Expenditures on Rent Supplement	\$1,800	\$1,200	\$2,700	\$1,100	\$1,200	\$3,500	\$2,100	\$1,200	\$300	\$4,130	\$2,525	\$575
Average Expenditure per Client	\$360	\$300	\$300	\$367	\$300	\$389	\$525	\$300	\$300	\$413	\$361	\$575

Source: Community Connections

As of April 2020 when the COVID-19 pandemic started, Community Connections received an increase in donations to our Emergency Resource Fund (ERF) and used those funds to support requests for help with rent. The organization lowered access to the HOP funding to save it for the end of the year when the ERF funds had been depleted. In August 2020 BC Housing provided additional rent supplements through their Homelessness Prevention Program (HPP), which is indicated by the bold line separating August and September, as the program was able to better meet existing demand. While the ERF funds used from January 2020 to August 2020 were primarily preventing homelessness by allowing clients to pay their rent, HPP funds used in September through December did this, but also supported individuals staying in hotels due to lack of available affordable rentals. In total there were 112 individual cases accessing rent supplements over the course of twelve months, a near-doubling of total case load. While some of this is attributable to COVID, some is also attributable to the fact that in 2019 rent supplements were not sufficient to support all individuals who tried to access them.

Table 11: Emergency Resource Funds and Homeless Prevention Program Cases and Expenditures, Revelstoke, 2020

	Jan-20	Feb-20	Mar-20	Apr-20	May-20	Jun-20	Jul-20	Aug-20	Sep-20	Oct-20	Nov-20	Dec-20
Individual Cases	6	8	8	6	4	3	3	4	11	13	21	25
Total Expenditures on Rent Supplement	\$2,075	\$2,110	\$2,441	\$1,532	\$1,100	\$800	\$800	\$1,600	\$4,328	\$5,328	\$9,028	\$11,308
Average Expenditure per Client	\$346	\$264	\$305	\$255	\$275	\$267	\$267	\$400	\$393	\$410	\$430	\$452

Source: Community Connections

As of 2021, Community Connections continued to have funding for rent supplements through various streams of funding.

Table 12 shows how many supplements monthly were provided to prevent homelessness. As of April 2021, HPP clients had to meet certain criteria to remain on this supplement so the accessibility to this funding decreased. Community Connections used the remaining HOP funding, ERF, and surplus to compensate for this change. In 2021, there were 284 individual case accessing rent subsidies, more than double 2020 case load. Community Connections advises that the current subsidy program is sufficient to meet need being seen today in Revelstoke.

Table 12: Program Usage to Prevent Homelessness, Revelstoke, 2020

Month	HOP	HPP	ERF	Total
Jan		25		25
Feb		26	2 hotels	28
Mar		25	2 hotels	27

Month	HOP	HPP	ERF	Total
Apr		19	4 hotels	23
May	6	17		21
June	6	16	1 hotel	32
July	3	16		36
Aug	4	16	3 hotels	35
Sept	1	16	1	25
Oct	5	16		32

3.4 Core Housing Need Projections

If we apply core housing need figures to the projections, we can determine what housing need may look like by 2026 and beyond for renters and owners. Renters form the primary focus of this analysis, as they are both more likely to experience core housing need (34.1% of renters compared to 5.0% of owners were in core housing need in 2016) and have a higher number of households experiencing core housing need: according to the Census in 2016 there were 115 owner households in core housing need and 295 renter households in core housing need. Owners are also included, but remain both a smaller group, and a group that is at lower risk of core housing need.

It should be noted that during focus groups, participants noted that housing pressures, particularly for renters, have increased significantly since 2016. As such, the core housing need figures used in this report may be low and may indeed be significantly higher than 34.1% of all renters. However, without updated figures it is impossible to factor this growing pressure into the figures. However, these numbers should be considered absolute minimum thresholds to understand affordability in Revelstoke. **This would be an absolute minimum baseline requirement to start addressing rental need in Revelstoke.**

Figure 5 and

Figure 6 show projected core housing need for renter and owner households respectively between 2016 and 2041. The total number of households in the baseline year (2016) has been adjusted upward by applying the same rate of core housing need for renters (34.1%) to the Rennie Consulting Services projections for every year between 2016 and 2021. After 2021 we have applied three scenarios that aim to answer the following questions:

- **High Growth Scenario:** What will happen if rates of core housing need amongst renters continue to increase at the same rate as they did between 2006 and 2016?
- **Baseline Scenario:** What if the overall proportion of renters in core housing need remains the same between 2016 and 2041?
- **Reduction in Core Housing Need:** What happens if, through effective planning and policy, the City is able to reduce the rate of core housing need back down to 2006 levels of core housing need (20.3% of renters were in core housing need in 2006) by 2031, while also accommodating growth?

3.4.1 Renters in Core Housing Need

Scenario 1: High Growth Scenario

In the high growth scenario in This **would be an absolute minimum baseline requirement to start addressing rental need in Revelstoke.**

Figure 5 we assume that between 2021 and 2041 that the rate of core housing need increased at the same rate as it increased between 2006 and 2016, from 20.3% to 34.1%, or a year over year increase of about 1.4%. In this scenario by 2026 core housing need amongst renters would be 41%, by 2031 it would be 48%, and by 2041 it would be 62%. While it is completely reasonable that core housing need could continue to increase above current rates, it is unlikely to continue to increase on a year-over-year basis for the next twenty years. As such, Scenario 1 constitutes a ‘What if?’ scenario, in that it illustrates an absolute worst-case scenario that is unlikely to prove out, particularly with senior investments and local government action on rental housing.

Scenario 2: Baseline Scenario

Scenario 2 provides a baseline scenario, where it is assumed that core housing need rates stay static (34.1%), while the number of renter households continue to grow. This scenario is one which is likely if there is no ongoing action taken by local government, and no significant investments from senior government. However, given that there are senior government resources being invested in

Revelstoke and the City is being proactive in the development of affordable and market rental housing, we anticipate that this scenario could be significantly impacted by policy and planning interventions and investments.

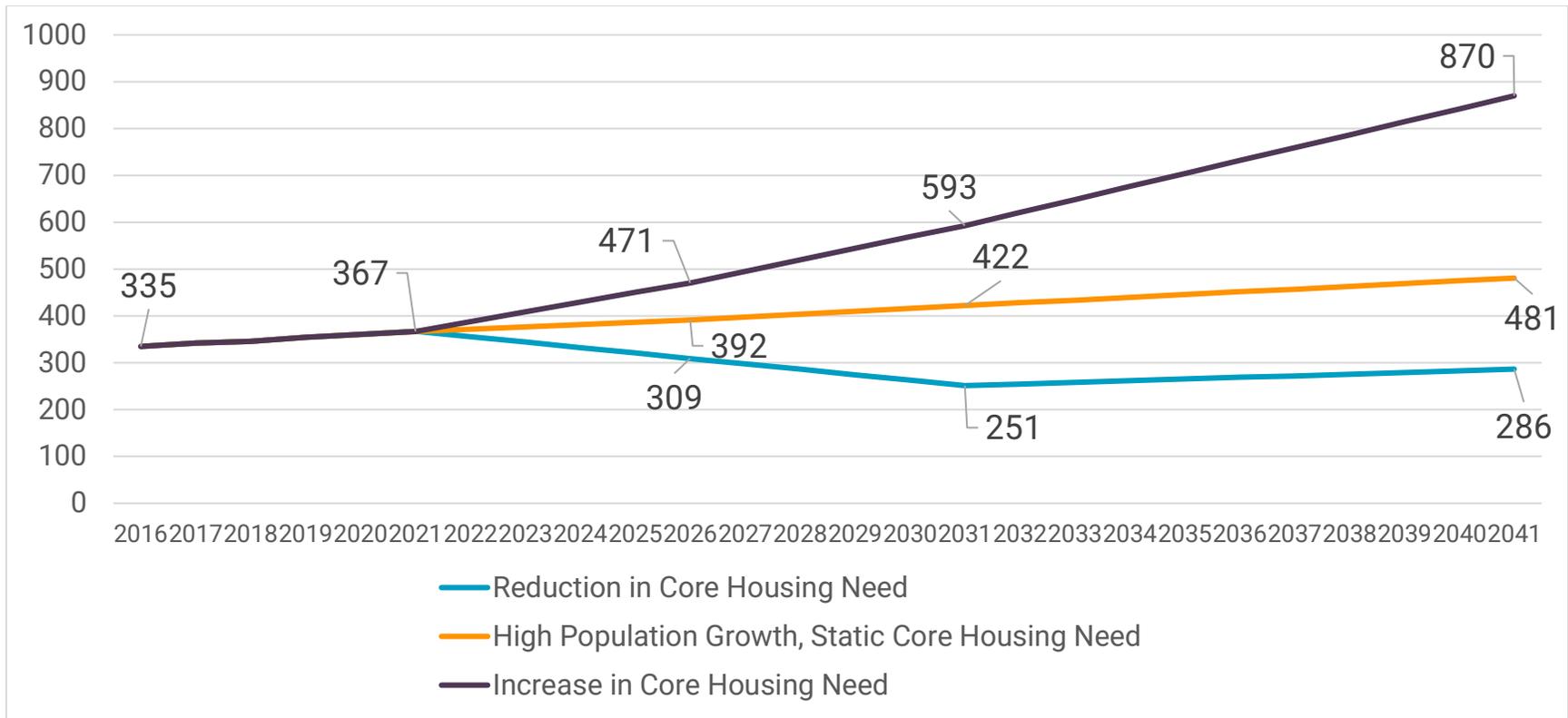
Scenario 3: Reduction in Core Housing Need

Scenario 3 constitutes an aspirational scenario: what if the City, in partnership with senior government, non-profits, and other stakeholders and partners, is able to significantly reduce core housing need by addressing both new household growth and supporting existing households in core housing need. In this scenario, the target is to reduce core housing need, by 2031, to the rate of core housing need for renters through significant investments, partnerships and interventions. In this scenario we assume that while there will be 1,238 renter households by 2031, only 251 will be in core housing need.

This means that the City would need to support the development of 171 units of new affordable housing by 2031: 116 to address existing demand,¹¹ and an additional 55 units to accommodate new households in core housing need that formed between 2021 and 2031. This would be an absolute minimum baseline requirement to start addressing rental need in Revelstoke.

Figure 5: Core Housing Need Projections for Renter Households

¹¹ This will accommodate about 31% of existing core housing need as of 2021



Source: Adapted from Rennie Consulting and Statistics Canada Custom Package of Census Data

3.4.2 Owners in Core Housing Need

Scenario 1: High Growth Scenario

In the high growth scenario in

Figure 6 we assume that between 2021 and 2041 that the rate of core housing need increased at the same rate as it increased between 2006 and 2016, from 3.1% to 5.0%, or a year over year increase of about 0.2%. In this scenario by 2026 core housing need amongst renters would be 5.9%, by 2031 it would be 6.9%, and by 2041 it would be 8.7%. If housing prices in Revelstoke continue to increase this is not an unreasonable scenario; however, senior and local government interventions could reduce this number.

Scenario 2: Baseline Scenario

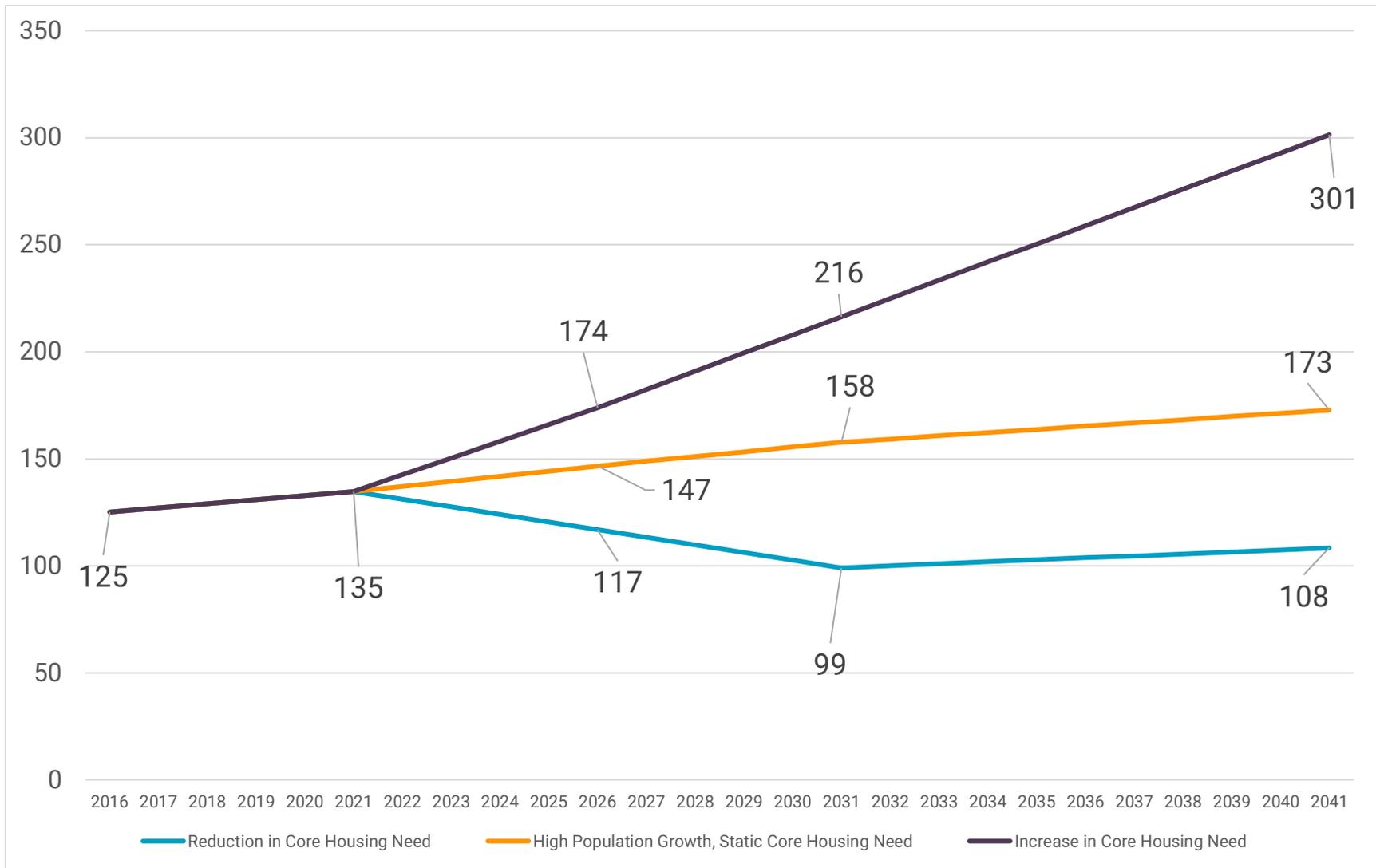
Scenario 2 provides a baseline scenario, where it is assumed that core housing need rates stay static (5.0%), while the number of renter households continue to grow. This scenario is likely conservative, given the trend of home prices in BC, unless interventions are taken by senior government to curtail housing costs in smaller communities in BC, or unless there are investments made in affordable home ownership programs.

Scenario 3: Reduction in Core Housing Need

Scenario 3 constitutes an aspirational scenario: what if the City, in partnership with senior government, non-profits, and other stakeholders and partners, is able to significantly reduce core housing need in owners by addressing both new household growth and supporting existing households in core housing need. In this scenario, the target is to reduce core housing need, by 2031, to the rate of core housing need for renters through significant investments, partnerships and interventions. In this scenario we assume that while there will be 3,154 owner households in Revelstoke by 2031, only 99 will be in core housing need.

This means that the City would need to support the development of 56 units of new affordable ownership housing by 2031: 36 units to address existing need, and an additional 23 units to accommodate new owner households in core housing need who form between 2021 and 2031. This likely represents an absolute minimum to address affordable home ownership in Revelstoke.

Figure 6: Core Housing Need Projections for Owner Households



Source: Adapted from Rennie Consulting and Statistics Canada Custom Package of Census Data

3.5 Summary of Key Housing Needs

Based on the analysis above, Table 13 shows the baseline housing requirements by tenure type and affordability level for 2021 to 2041. As noted above, due to the likely increases in core housing need in the community since 2016, these figures should be viewed as the minimum units required over the next 10 years required to offset affordability issues: the actual need is likely much higher. Between 2021 and 2031 there is a need for 211 market rental and 171 non-market rental units, with an assurance that these units are not to be used for short-term rental housing. These figures are based on the analysis of affordable housing need identified in Section 3.4.1, and the housing projections by tenure provided by Rennie Consulting. These figures assume that little new purpose-built rental has come online since 2016 (as evidenced by significant housing pressure in the community and a lack of overall rental data); market rental requirements therefore incorporate both an element of keeping up with growth, and catching up with a backlog from 2016-2021.

Table 13 also shows estimated need for new ownership units: these include both market and non-market. As noted above, non-market unit projections assume both an element of addressing pent up demand, and keeping up with growth of owner households experiencing core housing need. Market projections, however, do not necessarily factor in backlog from 2016-2021 as there has been building of new ownership units, with 224 building permits issued between 2016 and 2020. It is important to note that these units are what is required to accommodate the growth of permanent households (not shadow population), and would therefore need to be occupied dwellings.

It is important to understand that Revelstoke is currently experiencing a period of significant growth. These projections are assumed to be a *baseline* for growth. It is possible, and indeed likely, that the need for housing – particularly market and non-market rental – will exceed these projections if significant growth continues in the City. These baseline housing requirements should therefore be seen as minimum growth objectives.

Table 13: Baseline Housing Requirements by Tenure Type and Affordability Level, 2021-2041

	2021-2026		2026-2031		2031-2041	Total
	Market Units	Non-Market Units	Market Units	Non-Market Units	Market and Non-Market Units	
Renters	105	86	106	85	172	554
Owners	218	30	219	29	301	797

However, given that there are currently 193 units from BC Housing anticipated for new development across two major projects, Downie Street and 297 Humbert, that will provide a mix of market and non-market housing units (though a unit mix has not been finalized for Downie Street). The units at 297 Humbert will focus primarily on lower-income households, with 1-bedroom units at between about \$700 and \$800 per month. If we assume that the Downie Street project is between 30% and 50% non-market units, this means it would provide between 50 and 84 units of non-market housing. The non-market components of these projects combined could provide an estimated 76 to 110 units of non-market housing. However, rents will not serve the lowest-income members of the community (e.g. individuals accessing rental subsidies through Community Connections). This project would also provide between an estimated 83 and 117 units of market rental.

BC Housing is also currently renovating 117 units of existing rental that was in poor condition (River's Edge and Columbia Gardens). These will provide a range of near-market units for households earning between \$40,000 and \$80,000 per year. However, they were likely already providing a level of affordable rental housing to the community (albeit in poor repair) and would not therefore be counted toward a net gain.

If we assume that 50% of the units in the Downie Street development that are bachelor and one-bedroom units will be supplied at HILs rates, then there will also be 170 units of near market and market rental housing built in Revelstoke through BC Housing projects, which addresses 82% of the projected demand for market rental housing. However, as noted above, there has been little new purpose-built rental, and pent-up demand for new purpose-built rental opportunities may drive additional growth that is not fully reflected in the population and household projections.

However, overall demand for very low-income rental housing (between about \$375/month and \$700/month for a studio or one-bedroom) remains an important overall gap, highlighted by the ERF and HPP rental subsidy programs' increased demand over the last year. While units are being built at below market and market rates, there remains an important need to fill the gap for deeply subsidized housing, which is not currently available under any of BC Housing's proposed projects.

It should also be noted that Revelstoke Mountain Resort projects a total of 495 employees in Phase 2 (2019-2029), and a total of 555 employees in Phase 3 (2030 and beyond). However, the Revelstoke Mountain Resort Master Plan indicates that the Lower Village "will accommodate a minimum of three employee buildings containing 150 to 200 bed units per building. The buildings will include accommodation, lockers, and office space for Resort Operations. Construction of an initial building will begin alongside the development of the Hotel and Conference Centre. Additional employee housing buildings will be developed in later stages of this phase

as required by housing demands for resort staff.”¹²As such, this report assumes that the majority of employee-focused housing will take place on site at RMR, and while some employees will seek housing in the City, these households would be captured by the overall growth projections.

Finally, the Rennie Consulting report also projects growth in the shadow population (defining these as “residents who may not be captured in traditional Census counts due to seasonality but are living in the City’s housing stock”). The projections estimate that in 2019 there were 530 residents in the shadow population, and by 2031 this population will grow to 650 individuals, and to over 700 by 2041, for a total difference of 148 new residents in the shadow population. These individuals are estimated to have needed about 240 dwellings (85 single family, 70 attached homes, and 85 apartments) to accommodate their housing needs. These units would be considered not occupied full time. Assuming a comparable distribution of individuals across unit types, this would mean approximately 65 additional units (about 23 single family, 23 apartment, and 19 attached homes) that would be developed as second homes for non-local owners.¹³

¹² https://www2.gov.bc.ca/assets/gov/farming-natural-resources-and-industry/natural-resource-use/all-seasonsresorts/revelstoke/rmr_master_plan_update_final.pdf

¹³ Based on Statistics Canada data, approximately 5.2% of units are owned by non-resident owners. Some of these are rented out, while others are used as second homes. <https://www150.statcan.gc.ca/n1/daily-quotidien/180625/t003a-eng.htm>

4 POLICY NEXT STEPS

4.1 The Role of Local Government

Local governments can take a wide range of roles in addressing housing needs, ranging from long-established and required regulatory roles to emerging roles, such as incentivizing or investing in projects, and partnering with other agencies in the housing sector to deliver projects. The four key roles we have identified below are the potential roles the City of Revelstoke could take on through its Housing Action Plan.

- **Facilitate Development** of new forms of housing through Official Community Plans (OCPs), local area plans (LAPs), and housing policies (e.g. community amenity contributions, density bonusing provisions, etc.);
- **Regulate** the form and tenure of housing through the zoning bylaw and new provisions for rental-only zoning in BC; local governments can also regulate use, such as short-term vacation rental, and put in place regulations to protect both renters and rental or other at-risk housing stock;
- **Incentivize and Invest:** encourage the development of desired forms of housing through measures such as reduced parking requirements, expedited approvals processes and more; local governments can also invest in new housing through capital or land contributions; however, the latter is much more common than the former; and
- **Education, Partnerships, Advocacy:** Increasingly, local governments are playing the role of convenor and educator, communicating the importance of diverse housing to the community and senior government.

4.2 Long List of Policies

Table 14 provides a starting point for consideration of measures and policies to implement in Revelstoke in order to work toward the required housing units outlined above. It outlines the role required of local government for each policy or measure, and the area of the housing continuum it is most likely to impact. Those policies that are in **bold** are those measures that may be of most interest to the City based on early background reviews of existing policies and efforts. This section is intended to provide a basis for further refinement and action of the Housing Action Plan through later phases of work. The identification of key policies will be filtered through the needs identified in this report, as well as findings from Phase 2 (engagement) and the land economic analysis being conducted in Phase 3 of this project.

Table 14: Potential Housing Policies to Review in Revelstoke’s Housing Action Plan

Policy	Facilitate Development	Incentivize and Invest	Regulate	Education, Partnerships, Advocacy	Emergency Shelters	Supportive/Transitional Housing	Affordable Rental Housing	Affordable Home Ownership	Market Rental Housing	Market Home Ownership
Provide staff assistance to affordable housing projects	X			X	X	X	X		X	
Detailed land use plans and designations identify suitable affordable housing sites	X				X	X	X		X	
Broaden row/town house and multi-unit zoning	X						X	X	X	X
Build local government housing capacity (technical and planning expertise)	X	X			X	X	X	X	X	X
Advocate to Senior Levels of Government				X	X	X	X	X		

Policy	Facilitate Development	Incentivize and Invest	Regulate	Education, Partnerships, Advocacy	Emergency Shelters	Supportive/Transitional Housing	Affordable Rental Housing	Affordable Home Ownership	Market Rental Housing	Market Home Ownership
Collaborate closely with financial institutions to secure private sector funding for affordable housing				X			X	X		
Comprehensive development zone guidelines favour affordable housing	X						X	X	X	X
Condo/strata conversion policies	X						X		X	
City owned sites leased to non-profits at reduced cost		X			X	X	X			
Create an Affordable Housing Strategy or Action Plan / set up a Housing Task Force	X				X	X	X	X	X	
Create municipal partnerships				X	X	X	X	X		

Policy	Facilitate Development	Incentivize and Invest	Regulate	Education, Partnerships, Advocacy	Emergency Shelters	Supportive/Transitional Housing	Affordable Rental Housing	Affordable Home Ownership	Market Rental Housing	Market Home Ownership
Density Bonusing Schemes for affordable housing	X	X				X	X	X		
Detailed land use plans and designations	X				X	X	X	X	X	X
Expand sewer and water capacity to ease development	X								X	X
Speed up DP and rezoning processes (general)	X	X				X	X	X	X	
Waive Development Cost Levies, development permit or other application fees for new affordable housing projects	X	X				X	X	X	X	

Policy	Facilitate Development	Incentivize and Invest	Regulate	Education, Partnerships, Advocacy	Emergency Shelters	Supportive/Transitional Housing	Affordable Rental Housing	Affordable Home Ownership	Market Rental Housing	Market Home Ownership
Housing Agreements to Provide Affordable Housing Units in New Developments	X					X	X	X		
Increase density through rezoning and subdivision policies in areas appropriate for affordable housing	X						X		X	
Instate renter protections	X								X	
Create Affordable Housing Reserve/Trust Fund	X	X				X	X			
Monitor existing housing wait lists to demonstrate demand				X		X	X			

Policy	Facilitate Development	Incentivize and Invest	Regulate	Education, Partnerships, Advocacy	Emergency Shelters	Supportive/Transitional Housing	Affordable Rental Housing	Affordable Home Ownership	Market Rental Housing	Market Home Ownership
Set up a Land Banking / Strategic Land Disposition-Acquisition	X	X			X	X	X	X		
Purchase (or support the purchase) and conversion of existing rental units for non-profit housing		X				X	X			
Monitor number of licensed and secondary market rental units				X			X		X	
Allow flex units (“lock-offs”)	X								X	
Allow infill and small lot development, as well as mixed-used development through regulation	X								X	X

Policy	Facilitate Development	Incentivize and Invest	Regulate	Education, Partnerships, Advocacy	Emergency Shelters	Supportive/Transitional Housing	Affordable Rental Housing	Affordable Home Ownership	Market Rental Housing	Market Home Ownership
Amend zoning bylaws to allow (or mandate) secondary suites and accessory dwelling units, especially in Single Family zoning	X								X	X
Create rental conversion restrictions/ rental replacement requirements	X								X	
Instate rental housing and mobile home demolition controls	X								X	
Demonstrate the feasibility of new building forms and unit types through pilot projects	X	X		X			X		X	
Pre-zoning for priority housing	X						X			

5 NEXT STEPS

This report is intended to inform the public engagement efforts and development of key policies in Revelstoke's Housing Action Plan by setting clear objectives for the plan to achieve in order to address issues of homelessness, core housing need for renters, workforce housing, and opportunities for affordable ownership.

The next step in this process is to take this analysis and initial policy directions back to key stakeholders through an engagement process that will support effective City actions on housing issues. Anticipated work in this phase includes:

- Engagement with the Chamber of Commerce around workforce housing,
- Engagement with housing and service providers and the development community
- Integrating our engagement with the OCP update process