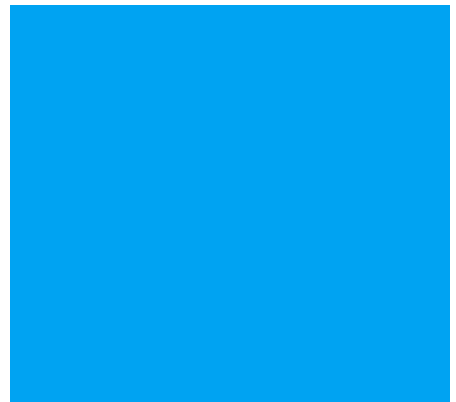


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District of Invermere

Housing Needs Assessment

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The preparation of this report was carried out by WCS Engagement + Planning, with assistance from M'akola Development Services.

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Contents

- Introduction 1**
 - Purpose 1
 - Policy Context 1
 - Housing 101 4
 - Methodology 4
- Community Profile 7**
 - About 7
 - Population and Demographic Context 8
 - Households Context 9
 - Economic Context 10
- Current Housing..... 14**
 - Current Dwellings 14
 - Housing Costs 18
 - Housing Needs and Affordability 20
 - Supportive Housing Needs and Other Groups 26
 - Housing for Employees/ Transient Workforce 27
 - Current Housing Need Summary 28
- Anticipated Housing Needs (5 Year Timeframe) 30**
 - Anticipated Population 30
 - Anticipated Number of Households 33
 - Engagement Feedback 36
- Key Findings 38**
 - Housing stock 38
 - Affordability 38
 - Current housing needs 39
 - Anticipated housing needs 40
- Appendices 41**

Executive Summary

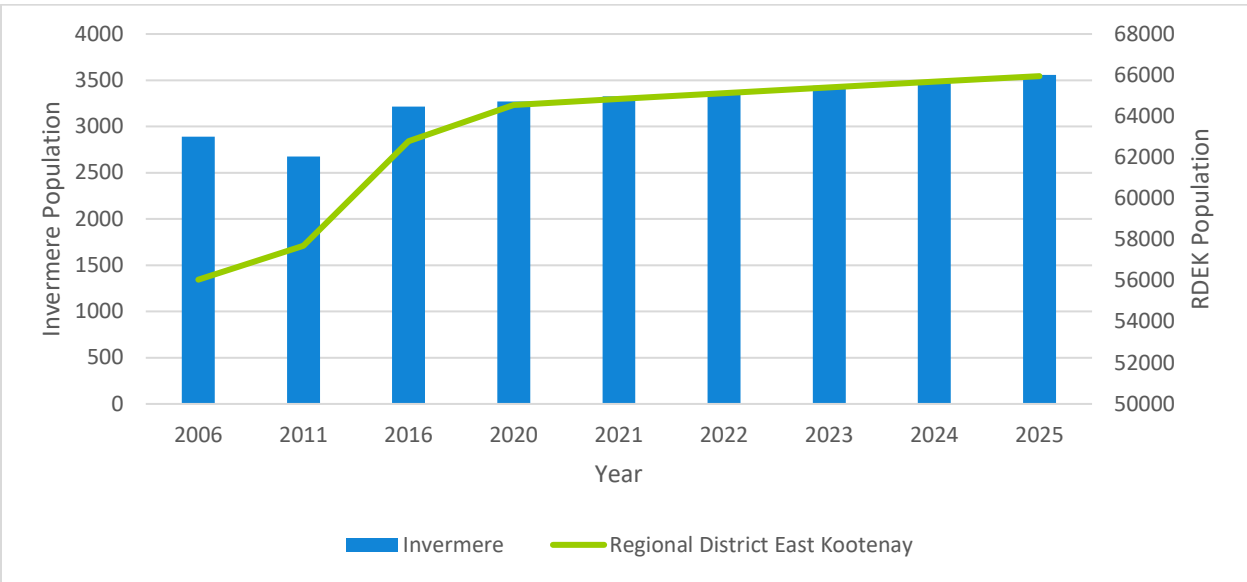
This Housing Needs Report provides an overview of Invermere’s current housing availability, suitability, and affordability across the entire housing continuum from basic shelter to the availability of high-end real estate. The report also speaks to projections and makes recommendations for future population growth and significant expected changes in housing demand and provide a breakdown of housing units by typology in the District, and information on number of bedrooms, condition and state of repair, where available.

The report is intended to fulfill the District’s requirements under Bill 18 - 2018: Local Government Statutes (Housing Needs Reports) Amendment Act, 2018.

COVID-19: The global pandemic over the past 10 months has translated to population shifts to smaller communities such as Invermere where a large proportion of dwellings are vacation homes. In many cases, property owners, many with families moved to their vacation homes over the past 10 months resulting in population growth. Anecdotal reports from Invermere suggest the presence of this trend. Growth projections for this report from 2020 to 2025 have not factored in this recent trend as it is not yet clear whether it will continue or reverse over the next year.

Population

- The District of Invermere’s population was 3,215 in 2016, a 20% increase from 2011. This increase is larger than both the Regional District of East Kootenay increase of 6.6% and the provincial increase of 6.6%.
- The population of Invermere is slightly younger than the region: Invermere’s median age is 42.9, compared to the median age in the Regional District of 45.1, but is almost exactly the same as the provincial median age of 43.
- Estimated future population numbers for Invermere are based on recent studies completed for the District and a constant growth rate of 1.7% was chosen for consistency. Projections show Invermere growing to 3,557 residents by 2025.

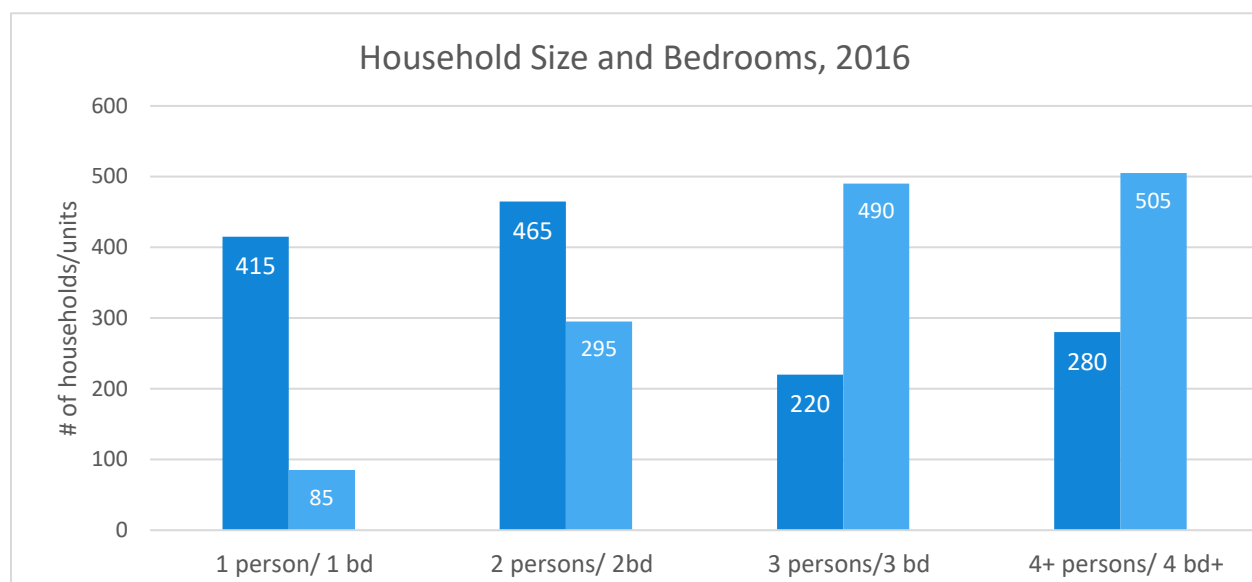
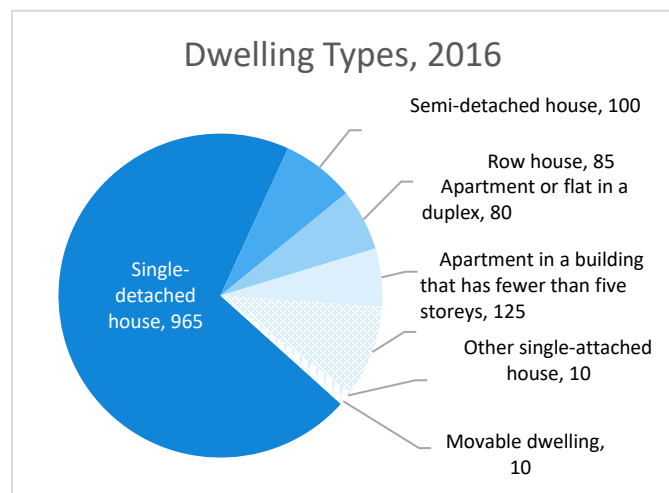


Economy

- The participation rate in 2016 was at 70% of the working age population, down by 3% points from 2006. The employment rate of 66% is higher than in the Regional District, where 60% of the population 15 years of age and over were employed.
- Seven sectors account for 71% of the 1,855 job positions in Invermere. As Invermere is a resort municipality, tourism-related jobs account for the largest employment sectors, and the remaining sectors include a mix of health care, construction, education and manufacturing. Tourism related job growth is evident compared to 2006.
- The 2016 median household income of \$74,798 in Invermere is about 3% lower than the RDEK household income of \$76,887.

Current Housing Stock

- There are 2,032 dwellings in Invermere and 68% of those, or 1,375, are considered inhabited by full-time residents. About 32% (about 650) are not utilized permanently.
- The majority of dwelling types are single-detached home.
- Despite a very large number of one and two-person households, most dwellings have 3 or more bedrooms.



- There were 104 dwellings constructed in Invermere from 2016 to 2018 and 64 of those were single detached homes. Recent construction reveals a slight shift toward multi-unit homes compared to the baseline in 2016.
- Just over half of the occupied dwellings were built before 1990 and very few homes were constructed in the period from 2011 to 2016. The housing stock is slightly newer than in the greater region.

Current Housing Suitability

- The vast majority of both renter (86%) and owner (94%) respondents to the Invermere housing survey indicated that their current housing type and size meets their needs or is “okay” given their household/family situation.

Current Housing Affordability

- Overall monthly shelter costs¹ are increasing in Invermere, and the average monthly cost of renting a home (\$1,130) is slightly lower than the average monthly cost of owning a home (\$1,193). That said, since 2006, incomes for both renters and owners have increased at a slightly faster rate than shelter costs, making shelter costs slightly lower when compared to income.
- Average 2016 monthly shelter costs are higher than in the regional district, and shelter costs compared to incomes are slightly higher than in the regional district.

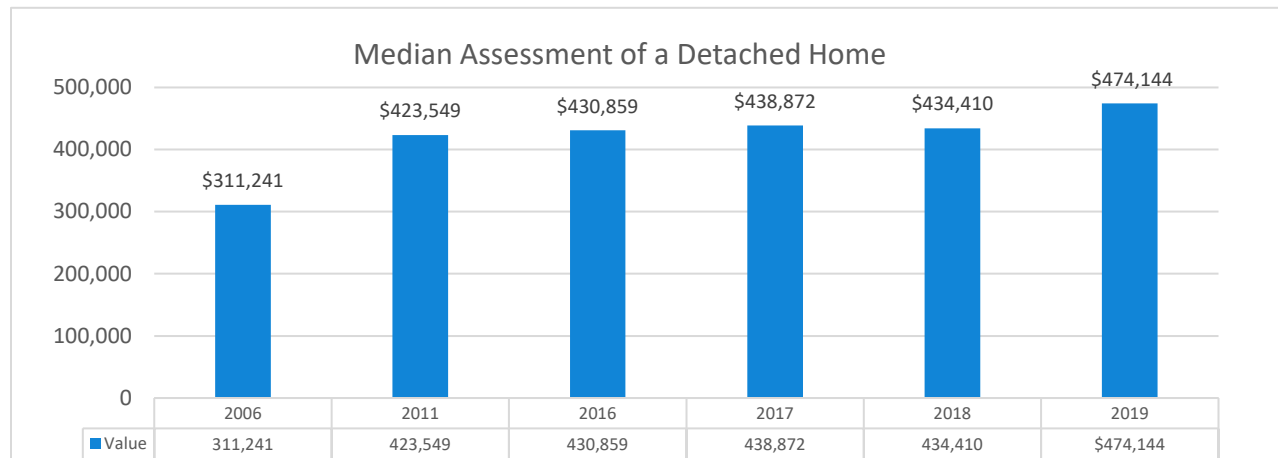
	Invermere	RDEK
Average monthly shelter cost	\$1,175	\$1,035
Average (shelter cost-to-income ratio ²)	.21	.18

- For owners, housing values have increased by one third from \$311,241 in 2006 to \$474,144 in 2019, though are moderately assessed compared to elsewhere in BC.
- Of the 390 renter and 985 owner householders in Invermere, 275 households (155 out of 390 renter and 120 out of 985 owner) in Invermere are spending 30% or more of their before-tax income on shelter costs.
- There are up to 355 households without the income to support the median priced rental dwelling shelter costs of \$1,049/month.

¹ Shelter cost refers to the average or median monthly total of all shelter expenses paid by households that own or rent their dwelling. Owner costs include mortgage payments, property taxes and condominium fees, along with the costs of electricity, heat, water and other municipal services. Renter costs include rent, electricity, heat, water and other municipal services.

² Proportion of average total income of household which is spent on shelter costs.

- There are up to 500 households in Invermere without the income to support the average strata based³ one-bedroom residential dwelling ownership costs of \$1,236/month.



Core Need

- There are 125 households in Invermere with a “core need” for housing (85-90 renter households and 45 owner households) This means they are in unsuitable housing due to affordability challenges, major repairs needed or inadequate number of rooms for the family type, and they cannot afford alternative housing options in the community.
- Most of these households in a core need are one or two-person households.

Other Needs

- Other groups with identified housing needs included seniors, those with special needs and the homeless.

District of Invermere, Current High Priority Housing Needs

Targeted Demographic	Core Need Households (families and other)	Seniors	Special Needs	Housing for Homeless	Total increase
Current Housing Increase Needed	95+	40+	Required, Amount Unclear	Required, Amount Unclear	145+

- It is hard to determine the unit-sizes required for the high priority housing needs, but most of those in a core need for housing are currently one or two-person households.

³ Strata units on average have slightly lower costs than non-strata units so strata prices are used to for this statistic.

Anticipated Housing Demand

From 2020 to 2025 the number of households in Invermere is expected to increase from 1,391 to 1,514. The most anticipated demand is expected to be in 3+ bedroom units, which will continue to make up more than 50% of total housing stock. This anticipated demand aligns with survey responses, and could be met by townhomes. However, when asked what housing type respondents expect to need in the next five years, 66% of respondents indicated that their needs would be best met by a single-detached home.

- Interviewees were asked what other forms of housing were needed in the next five to ten years, and the top answers were aging in place and duplexes.

District of Invermere, Anticipated Change in Number of Households by Unit Size, 2020-2025

Unit type	0-bedroom/1-bedroom	2-bedroom	3-3+ bedroom	Total increase
Increase	+9	+29	+85	+123

Introduction

Purpose

Municipalities and regional districts in B.C. are required to complete housing needs reports by April 2022, and every five years thereafter. This report, Invermere’s Housing Needs Assessment, will help Invermere better understand and respond to housing needs over the next five to ten years.

The report provides an overview of Invermere’s current housing availability, suitability, and affordability across the entire housing continuum from basic shelter to the availability of high-end real estate. The report also speaks to projections and makes recommendations for future population growth and significant expected changes in housing demand and provide a breakdown of housing units by typology in the District, and information on number of bedrooms, condition and state of repair, where available. In addition, the report provides high level bylaw and policy recommendations for an update to the specific residential policies contained within the Official Community Plan (OCP).

Policy Context

Invermere’s housing needs and future efforts to address them should be considered within the context of Invermere’s Imagine Invermere Official Community Plan, which draws from vision descriptors within the sustainability plan and articulates goals, objectives and policies, with some related to housing.

IMAGINE INVERMERE INTEGRATED SUSTAINABILITY PLAN

In 2010-2011 the District of Invermere crafted an Integrated Community Sustainability Plan (ICSP) as a commitment to sustainability and a shared vision. The plan identifies four priorities that are applied across nine strategy areas. Each strategy area offers up visions of future success and many related to housing. For example:

<p>Buildings and Sites</p> <ul style="list-style-type: none"> • Housing stock and accommodation options are diverse, affordable, and accessible for residents through all life stages • Sustainable design and building practices are used to produce buildings with minimal environmental impacts • Energy systems within buildings are flexible and adaptable and use locally generated energy sources 	<p>Economy and Work</p> <ul style="list-style-type: none"> • Invermere’s work culture offers fair wages and innovative approaches to lifestyle benefits. • Invermere’s economy is mostly locally-based and owned, attracts and sustains a diverse workforce and population. • There is an integrated approach to economic development that includes the necessary social and physical infrastructure to support it.
<p>Land Use and Natural Areas</p> <ul style="list-style-type: none"> • The community of Invermere is compact, with a distinct urban boundary and well-understood limits to growth. Smart growth strategies and principles guide development planning and decisions • Land development practices have transitioned to energy conservation and efficiency in neighbourhood design and sustainably harvested materials in buildings. 	<p>Community and Individual Health</p> <ul style="list-style-type: none"> • Neighbourhoods are diverse, healthy, safe and multi-generational, supporting families and seniors to age-in-place

IMAGINE INVERMERE OFFICIAL COMMUNITY PLAN

Building off the ICSP and community input, the four goals articulated for the Official Community Plan include:

Goal 1: Building a Complete Community

Goal 3: Protecting the Environment

Goal 2: Managing Growth

Goal 4: Improving Infrastructure

Under **Goal 1: Building a Complete Community** the Objectives related to housing include:

- To support initiatives developing a well-balanced mix of housing types, tenure options and prices that will meet the accommodation needs of a full range of socio-economic groups and maintain demographic diversity.
- To support the provision of affordable housing.
- To ensure efficient residential development and redevelopment of the limited land base that exists within the District.
- To support architectural and urban design that reflects Invermere's natural environment, unique setting, and sustainability aspirations.

Residential policies include:

- *The District will encourage a well-balanced mixture of housing types, tenure options and prices that will strive to meet the accommodation needs of all socio-economic groups. Council will encourage initiatives to supply affordable forms of accommodation. These initiatives could include the development of new zones that would permit higher densities, different forms of housing, endorsement of secondary suites, and the introduction of density bonus provisions.*
- *The District will encourage residential development that efficiently utilizes the existing land base to prevent further sprawl.*
- *The District will encourage the development of entry level and rental accommodations within existing and future residential areas and mixed-use developments within the downtown commercial area.*
- *The District will ensure the housing stock accommodates a mix of permanent and seasonal residents to facilitate vibrant neighbourhoods throughout the entire year.*
- *The District will encourage appropriate and affordable accommodation for seniors. The District will support initiatives that will utilize "aging in place" principles, graduated care facilities and principles that support the retention of family members within the community.*
- *The District may consider negotiating development amenities (as defined in the glossary) as part of a development approval. [amenities to be considered include affordable housing units]*

Growth Management policies include:

- *The District will evaluate potential areas for expanding the District's boundaries into lands that will assist the District in achieving the policies of this OCP. 1 of 8 - b) Affordable, attainable, or seniors housing initiatives that cannot be accommodated within existing boundaries.*

Energy & Water Conservation policies Include:

- *The District will encourage developers and builders to implement the latest green building technologies.*
- *The District will encourage developers and builders to design subdivisions and individual buildings to take advantage of passive solar gains.*

OCP DEVELOPMENT PERMIT AREAS (DPA)

DPAs are a further articulation of OCP policy in specific geographical areas in the community. There are three DPAs with strongly related objectives/guidelines to housing.

Hollybow Kane Neighbourhood Plan DPA

The development permit area for the Hollybow Kane Neighbourhood includes objectives and specific guidelines related specifically to housing (and affordable/seniors housing) in this area.

Invermere is a community that requires the provision of forms of housing that will address the needs of a diverse economic and social population.

1. To address the housing needs of seniors in the community by providing a wide range of housing options and services to retain seniors within the community.
2. Due to an increased rate of growth in the Invermere area the District is under pressure to grow and expand its boundaries. The provision of affordable entry level housing units in close proximity to Invermere's schools will assist in the creation of an economically and socially diverse neighborhood.
3. As the population of Invermere and the Upper Columbia Valley continues to age, the demand for a range of seniors housing and services will increase. Due to the increased growth in the senior population, the need for a seniors housing complex is required.

Residential Infill DPA

The development permit area for residential infill is located in pockets through Invermere to encourage development in already developed areas. The document articulates justification, objectives and specific design requirements. Justification and objectives include:

1. The designated infill and redevelopment area consists of vacant land or sites presently occupied by older single family dwellings. With continuing growth and development, more intensive use of these areas is encouraged including multiple unit dwellings.
2. Due to an increased rate of growth in the Invermere area the District is under pressure to grow and expand its boundaries. Infill residential redevelopment in areas of low density surrounding the downtown core is needed to offset this concern.
3. Increasing the density of residential development in areas surrounding the downtown core of Invermere will increase the its economic viability of the downtown area by providing a greater population base within close proximity.
4. Guidelines concerning the form and character of multi- family residential development are required to ensure that new development in existing neighbourhoods is compatible with adjacent land uses and the general character of Invermere. As well it should be effectively integrated with the natural setting. These guidelines are contained in following sections and chapters of this plan.

Energy Efficiency & Water Conservation DPA

The development permit area for energy efficiency and water conservation is located in pockets through Invermere where growth is expected. The document articulates justification, objectives and specific design requirements. Justification and objectives include:

1. The District has committed to targets for greenhouse gas emissions for both corporate and community greenhouse gas emissions. Development guidelines for energy efficiency and water conservation will help the District achieve these milestones.
2. Create a positive impact on the natural environment; locally in the protection of air quality and globally in the mitigation of climate change and its associated impacts.
3. Optimize building energy performance to reduce costs associated with the operation of buildings.
4. Reduce the long-term infrastructure costs associated with sourcing and supplying potable water.
5. Support innovation in building design including the use of passive solar, local materials and renewable energy.

DESIGN GUIDELINES

Design guidelines clearly define the objectives and expectations in terms of design quality and assist developers, designers and staff to evaluate development proposals for housing and other. The guidelines apply to new buildings in the areas of architectural style and character, size and scale, etc. and may have an impact on housing exterior design.

Housing 101

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



Source: *Canada Mortgage and Housing Corporation*

Methodology

In order to estimate current and future housing needs for the District of Invermere, demographic and housing data from a variety of government data sources such as BC Statistics and Statistics Canada were compiled, reviewed and analyzed. Much of this data was from custom tables provided by the Ministry of Municipal Affairs and Housing. Due to the smaller population, the full suite of government agency housing data for the analysis (e.g. market rental rates by home size) was not

available; therefore, the housing data retrieved was supplemented with a community housing survey, questions to local government officials, internet research and stakeholder interviews. The community survey had a large response with 294 respondents and good mix of age demographics, though the responses were weighted toward the 68% of respondents who were female (or identified as).

PROJECTION METHODOLOGY

To determine future needs, communities rely on projections of population and anticipated household demand. A well constructed projection can give stakeholders and decision-makers an idea of where to allocate resources, which issues to prioritize, and what the future might look like.

To fulfil the requirements of BC's Housing Needs Reports legislation, the province requires two core projections be undertaken: first, a projection of population from 2020 to 2025 with breakdowns of different age cohorts and special consideration of cohorts that may be growing or diminishing; and second, a projection of anticipated number of households with breakdowns of different unit types by number of bedrooms.

To help communities through the projection process, the Province has commissioned a specialized projection dataset that is available through the Statistics BC website. However, the dataset is only available on a regional level and is not granular enough to offer meaningful information for the District of Invermere. To keep all studies in Invermere consistent, this report adopted the population projection metrics from the Development Cost Charge update process which was agreed upon by District of Invermere staff.

Population projections are typically developed using two main modelling techniques:

1. The Cohort Survival Method

Population projections use the Cohort Survival Method to anticipate growth every five years until the chosen cut-off period using historical birth, mortality, and migration rates. Essentially, each five-year cohort is given a coefficient representing the number of members of the cohort who are likely to die or give birth during any given period. That coefficient determines how many members will make it to the next cohort and how many new members will be added to the 0-5 cohort. Younger cohorts typically have a coefficient of around 1 as they have high survival rates, but low birth rates. Middle-age cohorts tend to have a coefficient of greater than 1 as they have high survival rates and high birth rates. Older cohorts tend to have a coefficient of less than one as they have lower survival rates and low birth rates. This data is supplemented with immigration and emigration data. The Cohort Survival Method is generally considered to be the most accurate when working with larger populations and is the method used by the Province to construct regional projections.

2. Constant Share Method

Constant Share is typically applied to smaller populations and relies on a well constructed cohort survival projection to work properly. The constant share technique assumes that a smaller community will make up a consistent proportion of a larger population and that it will broadly follow the same growth or decline trends. This is the projection model used to project the population and household demand of Invermere. Over the past three census periods, Invermere has made up an average of 4.9% of the population of the Regional District East Kootenay (RDEK), never varying more than 0.5% from the number. However, due to recent studies completed for the District of Invermere and to avoid conflicting data, a standard population growth rate of 1.7% was chosen to keep consistency across all reports. Housing demand by unit size is projected by analysing the historical

share of the housing stock that each unit type occupies and assuming that those trends will continue as the population grows. For example, if the proportion of 2-bedroom units grew between 2006 and 2016, it is assumed that the proportion of 2-bedroom units will continue to grow from 2016 to 2025. Housing demand is projected by analysing historical demand and population size assuming household size will remain relatively constant as the populations grows.

Like any projection exercise, results become less accurate over longer periods. These methods assume the District of Invermere will remain in a constant state economically, socially, and environmentally. In reality, population and household demand can change constantly due to local, regional, and wider influences. The numbers reported in this study are meant as one tool in a complete toolbox. Engagement and anecdotal data can be just as important when determining how to build your community.

STATISTICS CANADA DATA LIMITATIONS

Data reported here was provided by Statistics Canada. Statistics Canada data rounds to the nearest five in its data sets, which creates different rounding results when data is combined and when cross tabulations are undertaken for analysis. Due to methodological changes for the 2011 Census, many comparisons can only be made between 2006 and 2016. Finally, Census data for incomes and housing costs are for 2015, though reported as 2016 Census data.

Total population and household reporting data are collected through the Short Form Census, distributed to 100% of Canadian households, so the data has a high degree of accuracy. Data for renter and owner populations and information on housing unit size (number of bedrooms) rely on the Long Form Census, which is only distributed to 25% of households, making it less accurate. Also, as a result, the data for renters, owners and housing unit size may not always add up perfectly.

Community Profile

About

The District of Invermere is situated in British Columbia's Columbia Valley, about 100km from the Alberta border in the Regional District of East Kootenay. It sits within the Columbia River Wetlands (one of North America's largest intact wetlands) nestled between the Canadian Rocky Mountains to the east, the Purcell Mountains to the west and the shores of Lake Windermere. It lies within the traditional territories of the Ktunaxa Nation and the Secwepemc peoples.

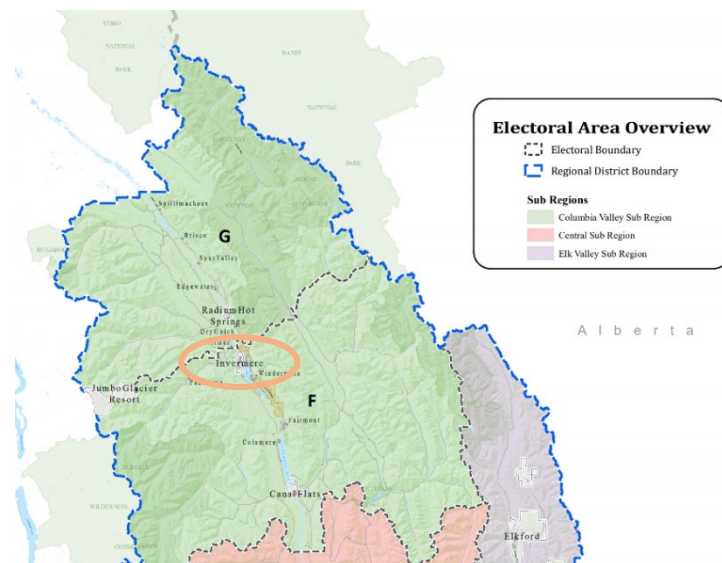
Invermere was incorporated as a village on May 22, 1951, as a district municipality in 1983, and became a provincially designated 'resort municipality' in 2008, allowing it to receive special privileges in hotel taxation for tourism development initiatives.

Approximately 3,400 people live permanently in the community and 4,200 in the surrounding Columbia Valley area – the rural area between Golden and Canal Flats⁴. The rural area population figure includes the 300 Aqkisque First Nation members on reserve near Windermere south of Invermere.

Residents are proud of their community and their enviable quality of life. The region's hospitable climate and natural beauty have also attracted retirees, seasonal home owners and recreationalists from across Canada and the world.⁵

Invermere is anchored by a lively downtown that is occupied by unique, boutique-style shops, local restaurants and cafes, and professional services for residents and visitors alike. Invermere is the home to most of the Valley's major services including the Invermere and District Hospital, Eddie Mountain Arena, David Thompson Secondary School, the College of the Rockies, Pynelogs Cultural Centre, Windermere Valley Museum Invermere and District Curling Club and the Invermere Public Library. Since 1951 several boundary expansions have taken place adding the neighbouring Westside and Athalmer Improvement Districts.

Regional District of East Kootenay map⁶



⁴ RDEK G and F

⁵ BC Touring

⁶ <https://rdek.maps.arcgis.com/home/index.html#>

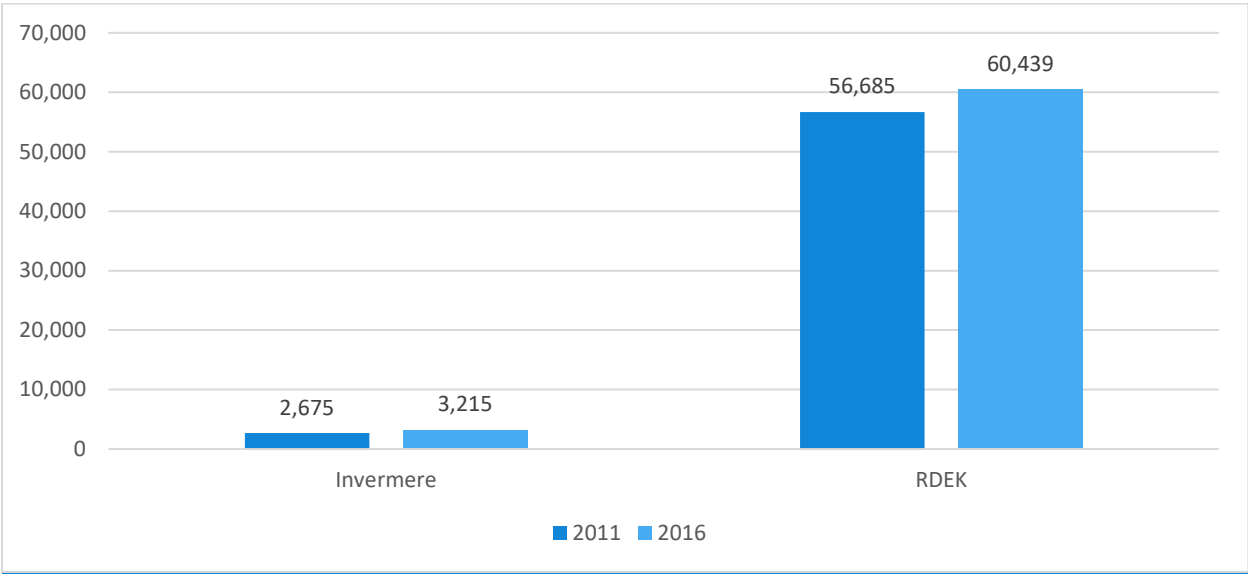
Due to the spectacular surroundings and tourism offerings, the community is now a year-round destination drawing visitors from across Canada and the world. At its doorstep, residents and visitors have the opportunity to golf, ski, mountain bike, hike, boat and enjoy the wildlife and natural beauty of the physical setting. A short 18km drive to the west of Invermere is Panorama Mountain Resort, ranking in the top 10 ski resorts in North America.

Population and Demographic Context

POPULATION

The District of Invermere’s population was 3,215⁷ in 2016, a 20% increase from 2011 as shown in Figure 1. This increase is much higher than both the Regional District of East Kootenay increase of 6.6%, and than the provincial increase of 6.6%.

Figure 1: Population 2011-2016.



AGE

Median age

The population of Invermere is slightly younger than the region: Invermere’s median age is 40.1 compared to the median age in the Regional District of 44.6, but is almost exactly the same as the provincial median age of 43.

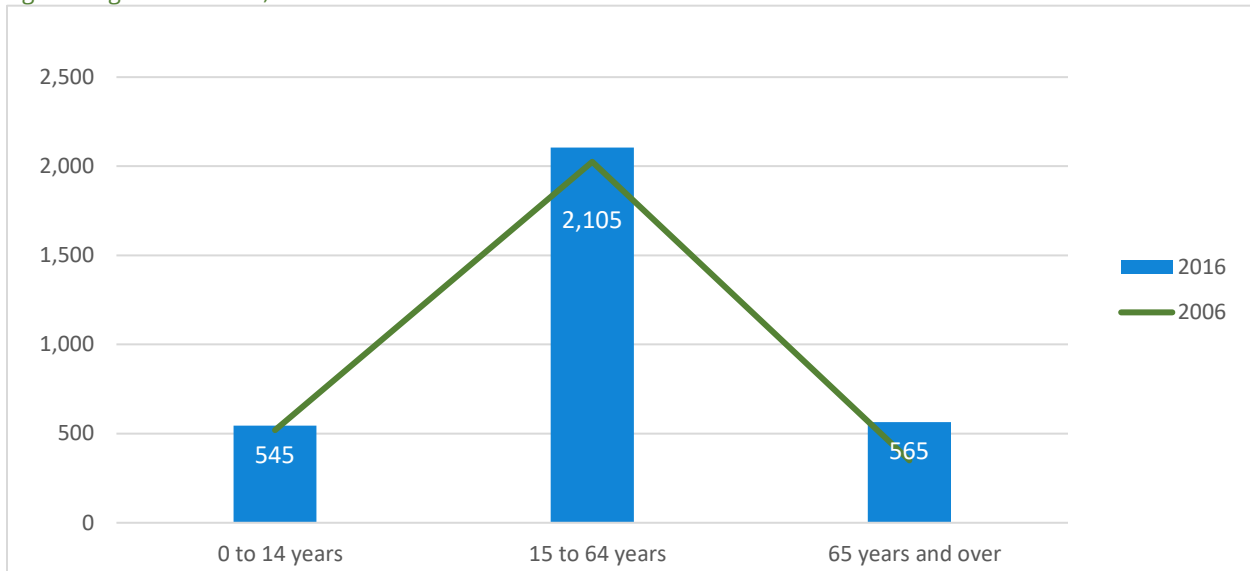
- The age of home owner households (median age of 45 years) tends to be older than that of renter households (median age 31 years) in 2016.
- Invermere’s median age has increased slightly from 2006 (40 years) to 2011 (44 years) and 2016 (40.1).

Age distribution

Those aged 0-14 years of age make up 17% of the population and those aged 65 and over make up 18% of the population. The population across all age categories increased from 2006 and those aged 65 and over make up a larger proportion compared to 2006.

⁷ Sourced from BC Statistics Housing Data from the 2016 Census

Figure 2 Age Distribution, 2006-2016



Households Context

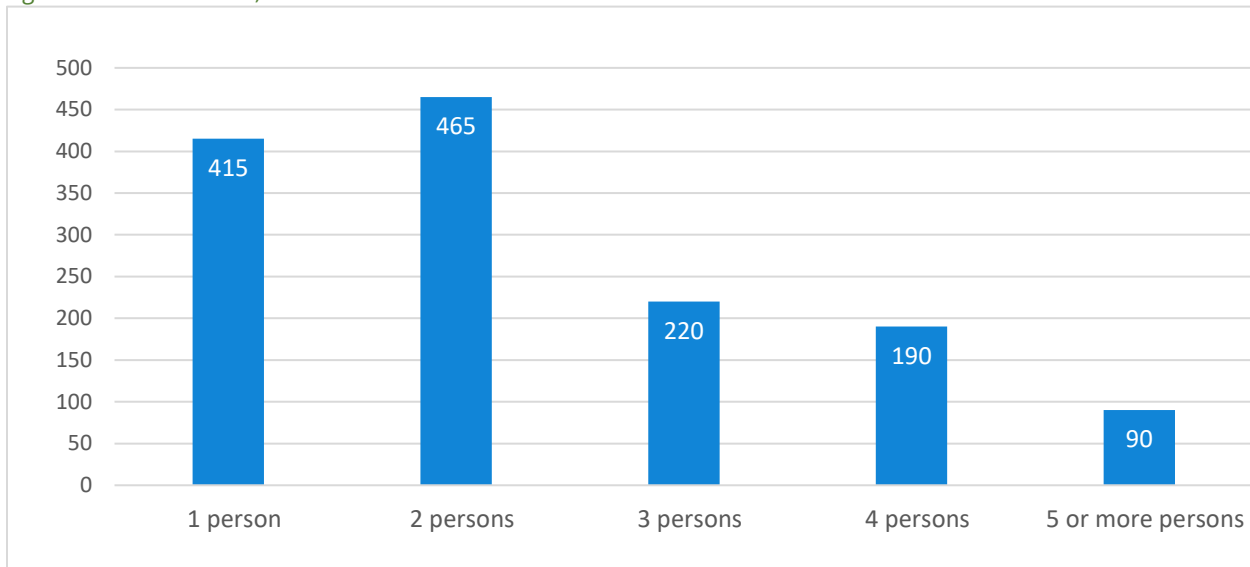
Number of households

- The number of households in 2016 increased to 1,375 from 1,195 in 2006.

Household size

- In general, households in Invermere are small, with most being one or two persons.
- The average household size is 2.3 with owner households being slightly larger at 2.4 compared to the average renter household size of 2.1.

Figure 3 Household Size, 2016



Household tenure

- About three quarters of households are owner households, and Invermere leans toward less home ownership than the region.

Geography	Owner	Renter
Invermere	985 (72%)	390 (28%)
RDEK	20,180 (78%)	5,670 (22%)

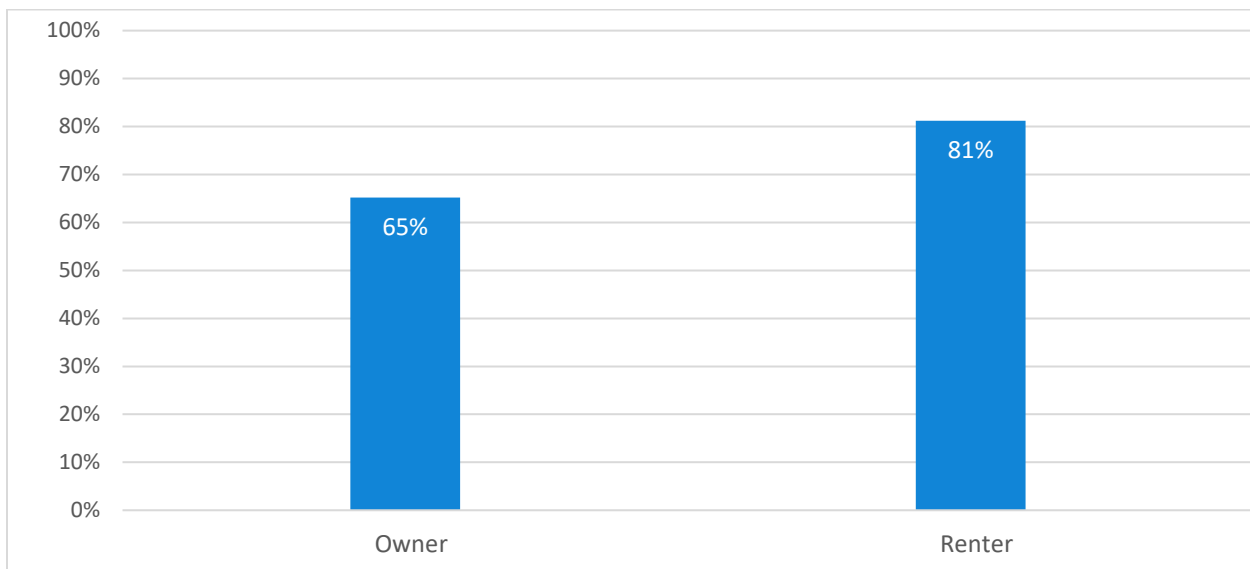
Economic Context

UNEMPLOYMENT AND PARTICIPATION RATE

In 2016, 66% of the population (1,750) 15 years of age and over in Invermere were employed with 70% (1,855) employed or looking for work (participation rate). The employment rate is higher than in the Regional District, where 60% of the population 15 years of age and over were employed.

- Participation in the economy slowed since 2006 as those employed or looking for work in Invermere dropped by 3 percentage points in 2016.
- Renter households in Invermere participate more in the economy than owner households.

Figure 4 Participation rate of those 15 years of age and over by household tenure, 2016



NUMBER OF WORKERS BY INDUSTRY

Seven sectors account for 71% of the 1,855 job positions in Invermere. Being a resort municipality, tourism-related jobs account for the largest employment sectors, and the remaining sectors include a mix of health care, construction, education and manufacturing.

Table 1 Employment sectors, 2016

District of Invermere				Regional District of East Kootenay			
Sector	Rank	#	%	Sector	Rank	#	%
Accommodation and food services	1	285	15%	Retail trade	1	4,045	13%
Retail trade	2	245	13%	Mining, quarrying, and oil and gas extraction	2	3,395	11%
Health care and social assistance	3	210	11%	Health care and social assistance	3	3,390	11%
Construction	4	200	11%	Accommodation and food services	4	3,220	10%
Arts, entertainment and recreation	5	140	7.5%	Construction	5	2,730	8.5%
Educational services	6	125	6.7%	Educational services	6	1,975	6.1%
Manufacturing	7	120	6.5%	Manufacturing	7	1,720	5.4%

Since 2006 there has been a significant increase in tourism sector-related jobs:

District of Invermere 2016				District of Invermere 2006			
Sector	Rank	#	%	Sector	Rank	#	%
Accommodation and food services	1	285	15%	Construction	1	210	12%
Retail trade	2	245	13%	Accommodation and food services	2	195	11%
Health care and social assistance	3	210	11%	Retail trade	2	195	11%
Construction	4	200	11%	Arts, entertainment and recreation	4	165	10%
Arts, entertainment and recreation	5	140	7.5%	Health care and social assistance	5	115	7%

COMMUTING

There was a similar proportion of workers commuting in 2016 as in 2006. The majority of those work in the District of Invermere; however, the percentage of workers commuting outside of Invermere (within the Regional District) has increased from 21% in 2006 to 31% in 2016.

- In 2016, 760 workers from outside the District commuted to it from the region, including 100 from the Shuswap IR.

Table 2 Commuting flow, Census 2016

District of Invermere	2016	2006
Total - Labour force population aged 15 years and over	1,855	1,720
Commuters with a usual place of work	1,390 (75%)	1,340 (78%)
within the District of Invermere	67%	75%
different area with the immediate region	31%	21%

HOUSEHOLD INCOME

The 2016 median household income of \$74,798 in Invermere is about 3% lower than the RDEK household income of \$76,887.

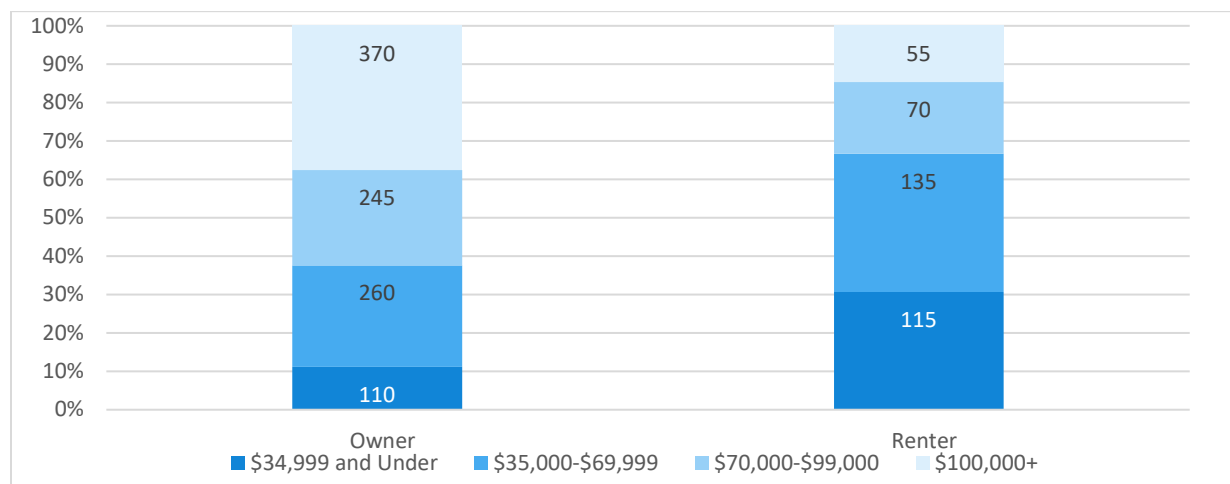
- Median household incomes in today's dollars trended upwards by 13% from 2006 to 2016, indicating an increase in purchasing power.
- Owner households' median income was greater than renter households' median income in 2016.

Table 3 Household Income all, adjusted to 2015, 2006-2016 Census

Median Household Income	2006	2016
All	\$65,262	\$74,798
Owners	\$ 73,749	\$87,208
Renters	\$ 36,035	\$49,928
One-person households - with no family		\$ 37,248
Two-or-more person households		\$ 91,676

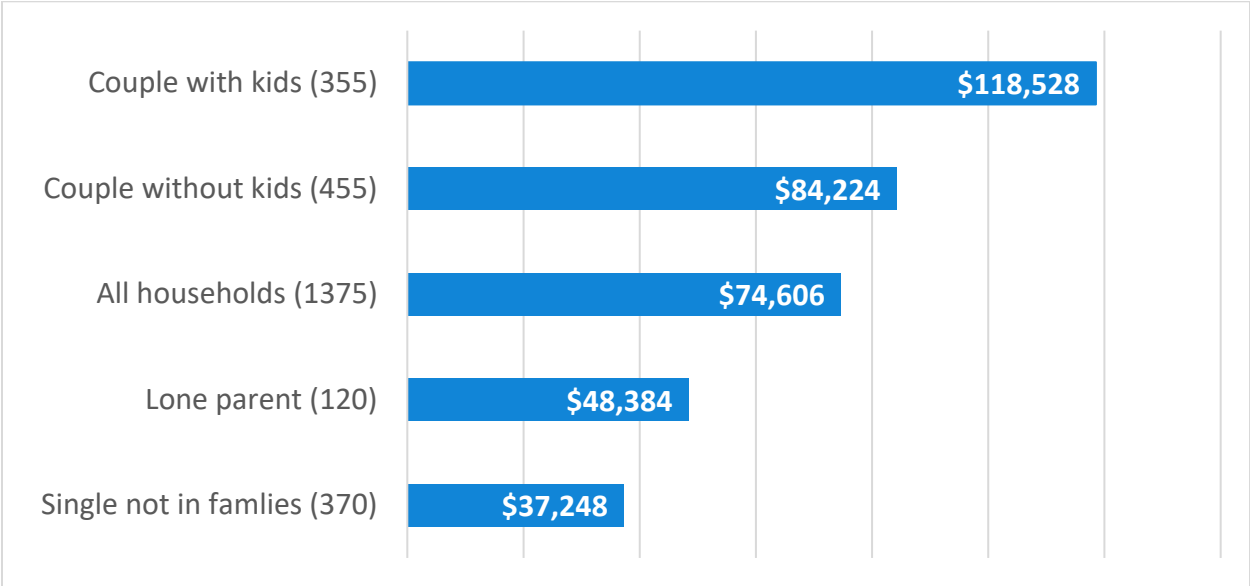
- A disparity in income between owners and renters is displayed in Figure 5 with a much higher percentage of renter households than owner households with incomes below \$35,000.

Figure 5 Household Income Distribution, 2016 Census



In 2016, the median income of a single person living alone was \$37,248 and for two or more-person households it was \$91,676. Lone parent households have significantly less income than couples with kids.

Figure 6 Median Incomes by Household Type, Census 2016



Current Housing

This section of the document summarizes information on Invermere dwellings, housing stock, market values and affordability, core housing need indicators, as well as other types of housing. Most of the data in this section is taken from Statistics Canada Census program data as processed and organized in the custom information delivered to the BC Ministry of Municipal Affairs (direct Census data is used where significant differences exist); other sources include BC Assessment, BC Housing, District of Invermere and local interviews.

Current Dwellings

Statistics Canada collects data on private dwellings occupied by “usual residents”, which means dwellings occupied on a permanent basis.

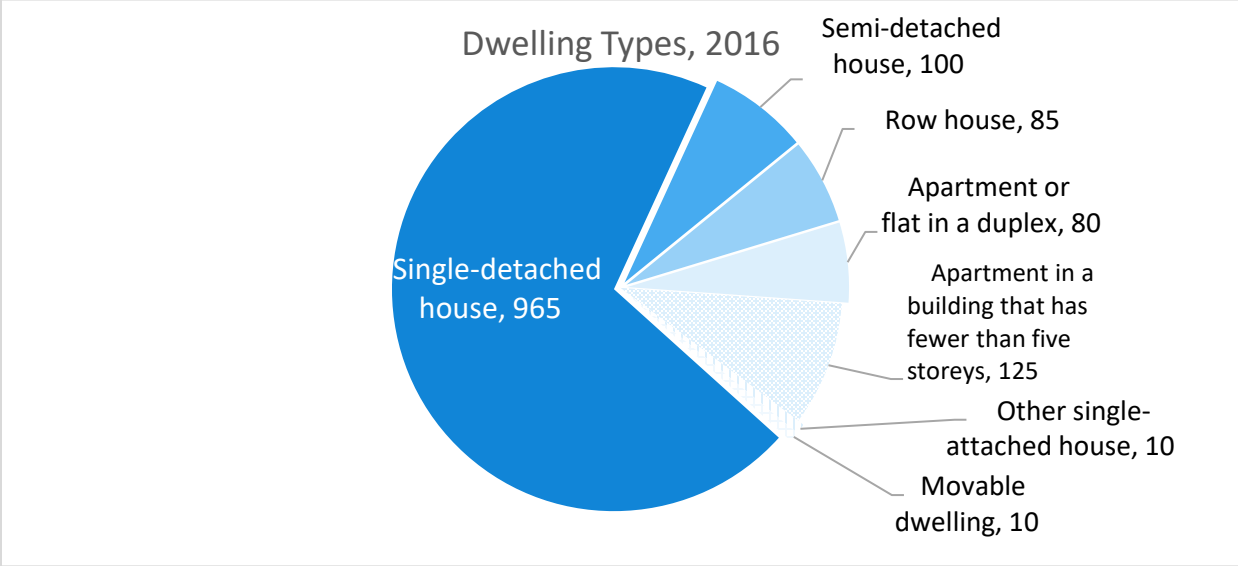
DWELLINGS AND STRUCTURAL TYPE

The District of Invermere neighbouring region housing demand and supply is strongly influenced by non-resident owners. There are 2,032 dwellings in Invermere and only 68% of those, or 1,375, are considered inhabited by usual residents. About 32% or about 650 are not utilized permanently. In 2018, a survey by Host Compliance Inc. of vacation rentals showed 171 units⁸ in Invermere, so most of the 650 are likely for personal vacation use or other.

Note the Statistics Canada data in the following sections refers to only occupied private dwellings and does not include information on homes that are occupied seasonally or that are not used.

Of the 1,375 occupied dwellings in Invermere, the majority are single detached dwellings providing more than two thirds (70%) of all housing options. In comparison, the provincial rate of single detached dwellings is only 44%.

Figure 7 Dwelling Type by Number

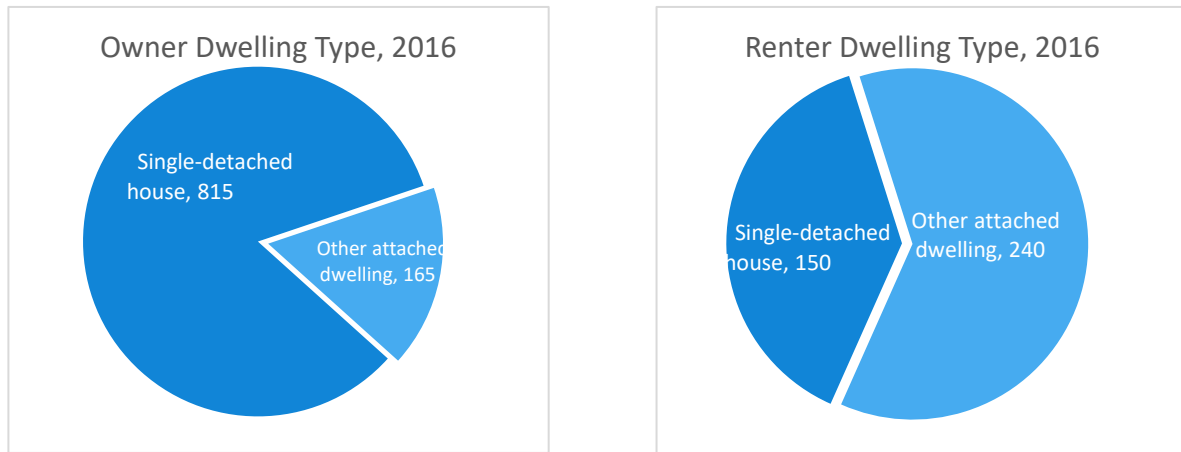


⁸ Emailed note from the RDEK.

Other dwelling types make up 30% of all dwellings and refer to semi-detached houses (duplexes), apartments or flats in a duplex (may include secondary suites), row houses, apartments in buildings less than five storeys, and movable dwellings such as a trailer.

Owners in Invermere mostly live in single detached dwellings (82%) and only 38% of the renter households in Invermere live in single detached dwellings.

Figure 8 Dwelling Types by Tenure

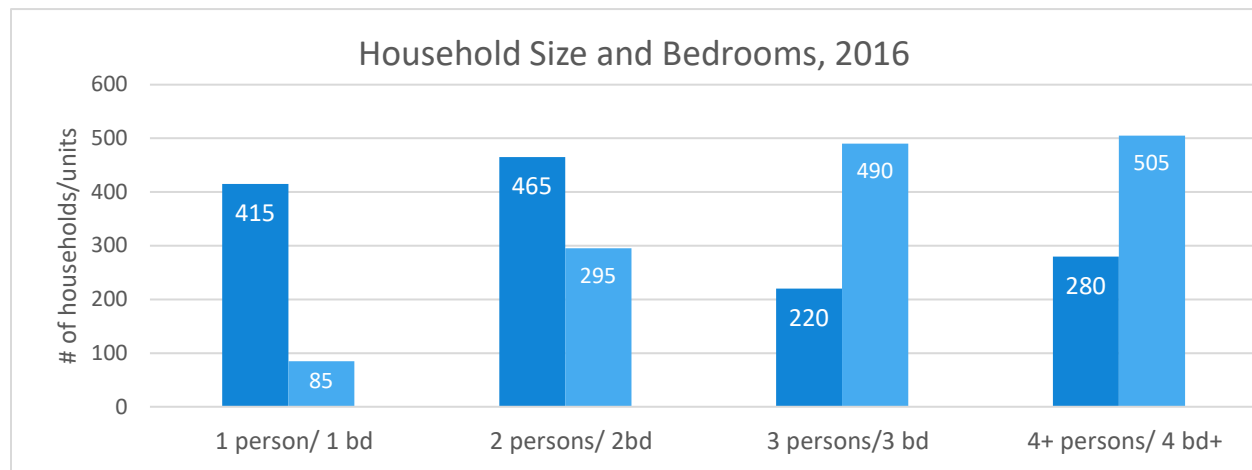


The breakdown of housing types is essentially unchanged for owners between 2006 and 2016; however, there is now a greater percentage of renters living in single detached homes: 39% in 2016 vs. 29% in 2006.

NUMBER OF BEDROOMS

Despite a very large number of one and two-person households, most dwellings have 3 or more bedrooms. There is potentially a mismatch (shown in Figure 9) between housing needs and housing supply and perhaps an opportunity to better meet community housing needs by better aligning dwellings and households based on size. However, even with the significant number of 3 or more-bedroom dwellings, some survey respondents indicated a need for 3 bedrooms and focus group participants noted a trend for 3 plus bedrooms for guests and families to visit. Additional consideration will be required to better understand market needs.

Figure 9 Comparison of the number of households by size to the number of bedrooms in dwellings



PERIOD OF CONSTRUCTION

- Just over half of the occupied dwellings were built before 1990 and very few homes were constructed in the period from 2011 to 2016.
- The housing stock is slightly newer than in the greater region. See Table 4.
- There were 104 dwellings constructed in Invermere from 2016 to 2018 and while the list includes five secondary suites, 64 of the 104 were single detached homes. Recent construction reveals a slight shift toward multi-unit homes compared to the baseline in 2016.

Table 4 Dwelling Age, Census 2016

Dwelling Age	2016 #	2016 %	2016 % RDEK
1960 or before	215	16%	18%
1961 to 1980	375	27%	37%
1981 to 1990	185	13%	13%
1991 to 2000	245	18%	14%
2001 to 2010	340	24%	13%
2011 to 2016	15	1%	4%

RENTALS AND SECONDARY SUITES

Interviews highlighted the importance of secondary suites for rental housing, but also the challenge of these units being rented out for short-term use in the summer months, impacting access to long-term leases.

BC Assessment records from 2020 specifically indicate that there are 129 single family “residential dwellings with suite” and a few other arrangements with suites such as large rural lots with a home and a suite. However, not all suites are registered⁹. According to interviewees most of the rentals in the community are in secondary suites and these units play an important role for workforce housing. The same BC Assessment actual property use data shows four purpose-built rental facilities in the community ranging from four to 18 units..

SENIORS

Current seniors’ housing can be broken down into independent seniors’ housing and assisted housing. Independent housing includes market units such as detached homes or adult townhome communities such as the 18 multi-family units at Osprey Lane and eight units at Fieldstone Glen. These multi-family units along with some others specific to older adults were built in the early 1990s, though they may not be resided only by seniors at the moment. Independent seniors’ housing is also included in the 24-unit Lake View Manor Society building.

Seniors’ housing type	Name of rental residence	Units
Independent Living	Lakeview Manor – Lion’s Club	24
	Osprey Lane (Ownership)	18
	Fieldstone Glen	8
	Columbia Garden Village	55

⁹ Interviews

Assisted Living	Columbia Garden Village	8
Residential/Long-Term Care	Columbia House/Hospital	35 (2 for short stays)
Total		148

Assisted and independent living situations are housed in the Columbia Garden Village building, which has 63 units. Most (55) units are market units and rented out on a private pay basis and eight of the units are subsidized units based on incomes. Full residential care with around the clock nursing services is offered at Columbia House with 35 beds (two for short stays), which is subsidized by the Interior Health Authority and located beside the hospital. While it appears there is an adequate number of public and private seniors' housing units in Invermere it should be noted that this housing serves the greater region, not just Invermere residents.

SUPPORTIVE AND OTHER NON-MARKET HOUSING

Community Living BC supports housing for adults with diverse abilities at Mount Nelson Place. This housing residence provides 24/7 support for up to 12 residents.

BC Housing data of non-market housing, with which BC Housing has a financial relationship, shows 61 services mixed between rent assistance, independent social housing units and transition/assisted living units. See Table 5. The 42 services of independent social housing make up the majority of the 61 services with 18 units targeted at low income families (of all life stages) in Carriage Court (managed by Family Dynamix Association, a registered not for profit society based in Invermere) and 24 units targeted at low income seniors in Lakeview Manor, supported and subsidized by the Lions Club of Invermere.

At time of writing, all units at Carriage Court (managed by Family Dynamix (FDx)) were being used as affordable housing to meet the demand despite the ability to rent up to nine units at market rental rates.

In addition to these units there are nine units of transitional/assisted living housing for frail seniors, special needs, or women and children fleeing violence. The remaining 10 services from BC Housing includes rent assistance for families/seniors as of 2019.

Table 5 BC Housing Services

BC Housing Services (overlaps with seniors table)	Emergency Shelter Support	Transitional/ Assisted Units	Independent Living Support Units	Rent Assistance
Invermere	0	9	42	10

As of 2019 there were no emergency shelters and housing for the general homeless population, of which there are some. However, Family Dynamix owns three single family homes with support from federal funding in Invermere that are used for those at risk of homelessness and/or youth/women who have experienced or are at risk of domestic violence.

The 18 units for Carriage Court created in 2014 targeted at families was funded by the Governments of Canada and British Columbia with contributions from the Columbia Basin Trust. The units were developed by converting an existing apartment complex.¹⁰

¹⁰ https://archive.news.gov.bc.ca/releases/news_releases_2013-2017/2014mngd0007-000159.htm

As for new developments, Family Dynamix is a partner with BC Housing in a new 30-unit Farmhouse¹¹ affordable housing development. Family Dynamix will operate and manage all of the units, 25 of the units will be owned by BC Housing, and five will be owned by Family Dynamix under an agreement with BC Housing.

Housing Costs

RENTAL AND OWNER SHELTER COSTS

Shelter costs provide a snapshot in time of monthly costs for all households. They cover the real costs of those living in the community for potentially many years plus those who've recently moved, and do not necessarily reflect the cost of someone moving to the community with a small down payment for a home, for example.

- Renters' monthly housing costs in 2016 are slightly lower than owners' monthly housing costs.
- While the average monthly shelter cost for renters is similar to that for owners, the shelter cost-to-income ratio¹² for renters is much higher than for owners.
- The shelter cost-to-income ratio slightly improved from 2006 to 2016.
- Rental and ownership costs as well as the shelter cost-to-income ratios are higher than in the regional district.

Table 6 Stats Canada, Shelter Costs 2006, 2016, - 2015 constant dollars

All	Invermere		RDEK
	2006	2016	2016
Average monthly shelter cost	\$1,050	\$1,175	\$1,035
Average (shelter cost-to-income ratio)	.22	.21	.18
Renter (390 Dwellings)			
Average monthly shelter cost	\$855	\$1,130	\$932
Average (shelter cost-to-income ratio)	.31	.29	.28
Owner (985 Dwellings)			
Average monthly shelter cost	\$1,107	\$1,193	\$1,064
Average (shelter cost-to-income ratio)	.20	.18	.16

¹¹ <http://generationhomesinvermere.com/>

¹² Shelter-cost-to-income ratio refers to the proportion of average total income of household which is spent on shelter costs.

OWNERSHIP – ASSESSED VALUES AND PRICES

The median assessed value for a residential home in Invermere in 2019 was \$474,144. **This recent value represents an increase of 12% since 2011 and 52% since 2006.** As expected, single detached dwellings are assessed at a higher value than other dwelling as seen in Table 7.

Figure 10 Median Assessment, BC Assessment 2011-2019

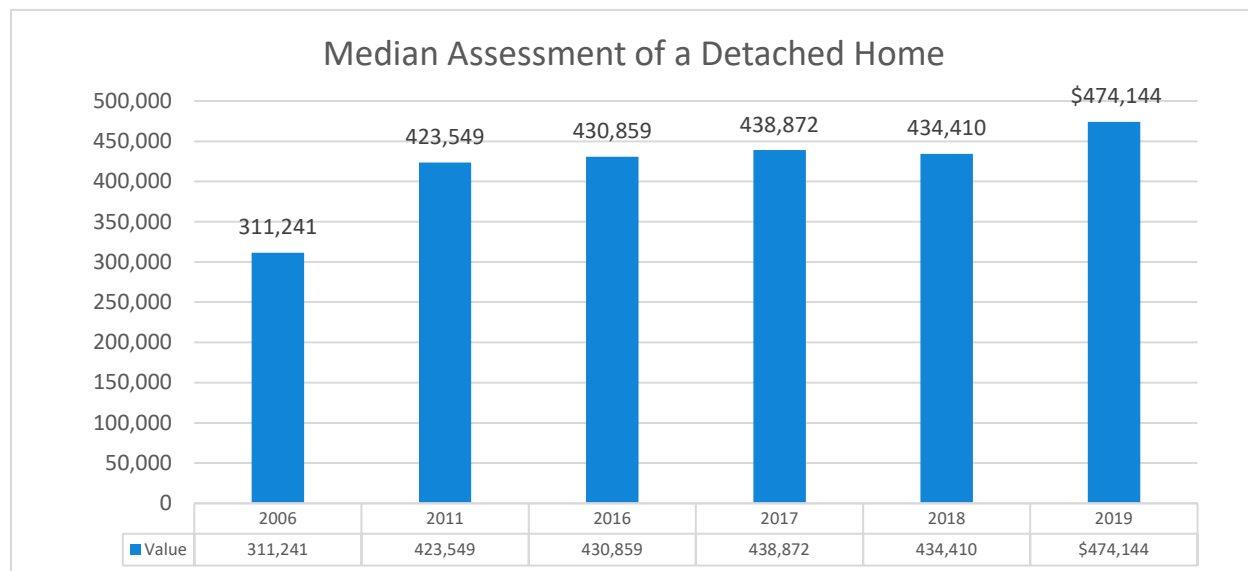


Table 7 Average Value, BC Assessment 2020

Property Type	Number of Units	Average Assessed Value
Residential (Single Detached)	1,116	\$495,481
Other	898	\$333,310
One bedroom	Number of Units	Average Assessed Value
Residential (Single Detached)	13	\$ 342,085
Other	28	\$ 182,957
Two bedroom	Number of Units	Average Assessed Value
Residential (Single Detached)	131	\$ 374,236
Other	404	\$ 253,711
Three bedroom+	Number of Units	Average Assessed Value
Residential (Single Detached)	972	\$ 513,873
Other	466	\$ 411,353

Housing Needs and Affordability

RENTAL HOUSING AFFORDABILITY

Affordable housing is considered affordable when the shelter costs are 30% or less of the occupant's before tax household income.

To better understand housing affordability in Invermere, the annual household income required to afford shelter costs was calculated along with the shelter costs afforded by a different household incomes.

Table 8 highlights that households in Invermere earning the 2016 median renter household income of \$49,928 are able to afford \$1,248/month in shelter costs.

- The median income renter household is able to afford a current one-bedroom unit, but the two bedroom and larger units are a stretch.
- A household with an income of \$42,000 (slightly below the median household income) is able to afford the 2016 median rental shelter costs of \$1,049, however there are 345-355 households in Invermere reporting under that income level.

Table 8: Affordable Shelter, Census 2016 and CMHC (green means affordable, yellow means difficult to afford, orange means unaffordable)

<	30%- 35% of income	>	Renter Median Household Income	Affordable Monthly Rent (30% of Income)	2020 Median Shelter Prices/month
			\$49,928	\$1,248	Census All Rental Shelter: \$1,049 (2016)
					One-bedroom: \$925 ¹³
					Two-bedroom: \$1,325
					Three-bedroom+: \$1,625

Table 9 Affordable Shelter, Census 2016 and CMHC

Household (# of household types)	Median Household Income (All)	Affordable Monthly Rent (30% of Income)	2020 Median Shelter Prices/month
Lone Parent (120)	\$48,384	\$1,210	Two-bedroom: \$1,325 Three-bedroom: \$1,625
One-person household (370)	\$37,248	\$931	One-bedroom: \$925
Couple families without children (455)	\$84,224	\$2,105	One-bedroom: \$925
Couple families with children (355)	\$118,528	\$2,963	Two-bedroom: \$1,325 Three-bedroom: \$1,625

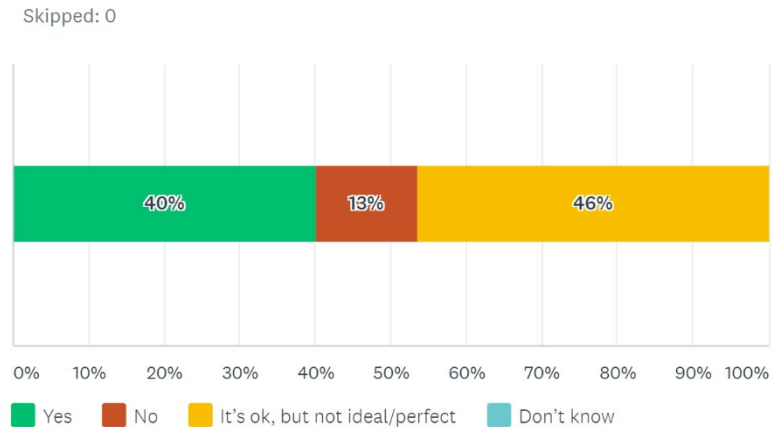
¹³ Estimated rent based on web search and conversation with local property management company, includes \$125 for utilities as per CMHC estimate for owned homes. Facebook Columbia Valley Rentals, <http://www.gdpm.ca/>

RENTER HOUSEHOLD NEEDS

Engagement findings

Most renter survey respondents indicated that their current housing type and size meets the needs or was “ok” given their situation.

Figure 11 Renter, housing type and size perspective – Does your current housing type and size meet the needs of your household/family situation?



Those indicating it did not meet their needs or that it was just “ok” noted a variety of primary concerns in order of frequency:

- “too expensive”
- “too small – general living area”,
- “arrangement is not secure” and “unsafe”.

Additional secondary concerns included:

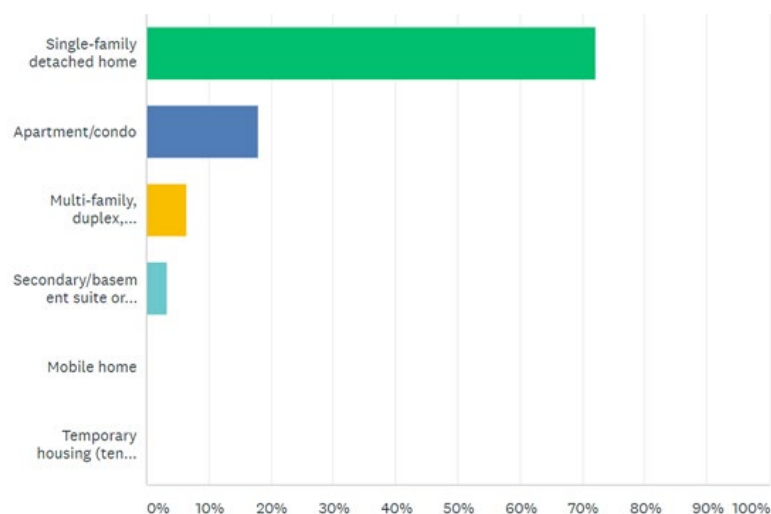
- “not enough storage”/“no garage”
- ‘not enough green space or space for a garden’,
- “poor quality”

A few noted not enough accessibility features.

Only six noted that they didn’t have enough bedrooms and most of those respondents required three bedrooms.

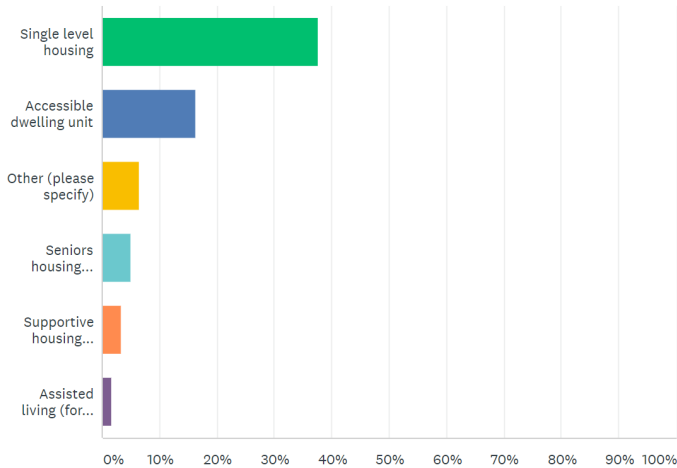
Single-family detached homes are the type of dwelling sought after by those without ideal housing.

What housing type would better meet your needs?



Of those requiring supportive design features most would like single level dwellings, followed by accessible dwelling units and "other".

Please indicate which supportive features would better meet your current housing needs (61 answered)



RENTER CORE HOUSEHOLD NEEDS

Beyond the local housing survey, the most recent Census tracks the core housing issues of affordability, overcrowding and the safety of home systems.

Of the 390 renter households in Invermere, **40% (approx. 155 households) are spending 30% or more of their before tax income on shelter costs.**

- Most of those renters are one and two-person households.
- Of the 155 households, about 10% are in severe affordability need, which is defined as spending between 50% and 100% of income on housing and not able to find other housing.¹⁴

Of all the renter households, **85-90 or 25% are in core housing need**, meaning that they fall into one of the core categories and and cannot afford alternative housing.

Overcrowding can also be an issue and overcrowded conditions may indicate inadequate housing and affordability issues. **About 7-8% or 25-35 of Invermere's rental households are inadequately housed.** Housing requiring significant repairs also challenges tenants.

Only 3% (10) of the renters in Invermere in the 2016 Census indicated that major repairs¹⁵ were needed. RDEK results for renters requiring repairs is higher at 10% of renter households.

¹⁴ Stats Canada Census 2016

¹⁵ The 'major repairs needed' category includes dwellings needing major repairs such as dwellings with defective plumbing or electrical wiring, and dwellings needing structural repairs to walls, floors or ceilings.

OWNERSHIP HOUSING AFFORDABILITY

Housing that costs 30% or less of occupants' before tax household income is considered to be "affordable."

To better understand housing affordability the annual household income required to afford the average assessed values of homes in Invermere was calculated. Assumptions include using a 25-year amortization, 5% down payment, 3.14% interest rate, and other monthly costs¹⁶ including: taxes (\$176), heat etc. (\$125), strata or other costs (\$167).

Table 10 highlights that owner households in Invermere earning the median household income of \$87,208 are able to afford \$2,180/month in housing costs. (Comparatively, renters earning the median income can afford \$1,248/month in housing costs.)

- Current owners with a median household income are more than able to afford the average costs for one- and two-bedroom strata/other and detached dwellings; however, they would be stretched to afford the three bedroom plus units.
- There are up to 500 households in Invermere without the income to support the ownership costs of the average strata based¹⁷ one-bedroom residential dwelling of \$1,236/month.

Table 10: Affordable Ownership, Census 2016 and BC Assessment

<	30%- 35% of income	>	Owner Median Household Income	Affordable Monthly Costs (30% of Income)	Average Detached Monthly Prices 2019	Average Strata/Other Monthly Prices 2019
			\$ 87,208 Owner	\$2,180	2016 Census (med.): \$1,020 ¹⁸	2016 Census (med.): \$1,020 ¹⁹
					One-bedroom: \$1,561	One-bedroom: \$1,236
					Two-bedroom: \$1,708	Two-bedroom: \$1,559
					Three-bedroom: \$2,346	Three-bedroom: \$2,279

¹⁶ http://www.cmhc-schl.gc.ca/en/co/buho/buho_020.cfm

¹⁷ Strata units on average are lower costs than non-strata units so strata prices are used to for this statistic.

¹⁸ This result is likely very low due to the fact that only 51% of owners have a mortgage.

¹⁹ This result is likely very low due to the fact that only 51% of owners have a mortgage.

Table 11 highlights that the affordability junction in Invermere for strata units (the slightly more affordable option) begins below the median owner household income for both one-and two-bedroom units, and right at about the median income for the three-bedroom plus units.

Table 11 Affordable Ownership Levels

<	30% -35%	>	Max Affordable Home Price	Max Affordable Monthly Costs	Actual Month Costs by Unit Size		
					1 BR \$1,236	2 BR \$1,559	3 BR+ \$2,279
Household Income Bracket				Actual costs as a % of household income			
\$20,000	<110,000	\$500	74%	94%	137%		
\$25,000	<110,000	\$625	59%	75%	109%		
\$30,000	<110,000	\$750	49%	62%	91%		
\$35,000	<110,000	\$875	42%	53%	78%		
\$40,000	\$130,000	\$1,000	37%	47%	68%		
\$50,000	\$175,000	\$1,250	30%	37%	55%		
\$60,000	\$220,000	\$1,500	25%	31%	46%		
\$70,000	\$265,000	\$1,750	21%	27%	39%		
\$80,000	\$310,000	\$2,000	19%	23%	34%		
\$90,000	\$355,000	\$2,250	16%	21%	30%		
\$100,000	\$395,000	\$2,500	15%	19%	27%		
\$110,000	\$445,000	\$2,750	13%	17%	25%		
\$120,000	\$490,000	\$3,000	12%	16%	23%		
\$130,000	\$540,000	\$3,250	11%	14%	21%		
\$140,000	\$585,000	\$3,500	11%	13%	20%		
\$150,000	\$630,000	\$3,750	10%	12%	18%		

Table 12 highlights that **lone parent and one-person households in Invermere earning the median income cannot afford ownership prices for the appropriate dwelling size.** Couple families and those with children earning the median income can more than afford the appropriately sized average dwelling prices.

Table 12 Affordable Ownership, Census 2016 and CMHC

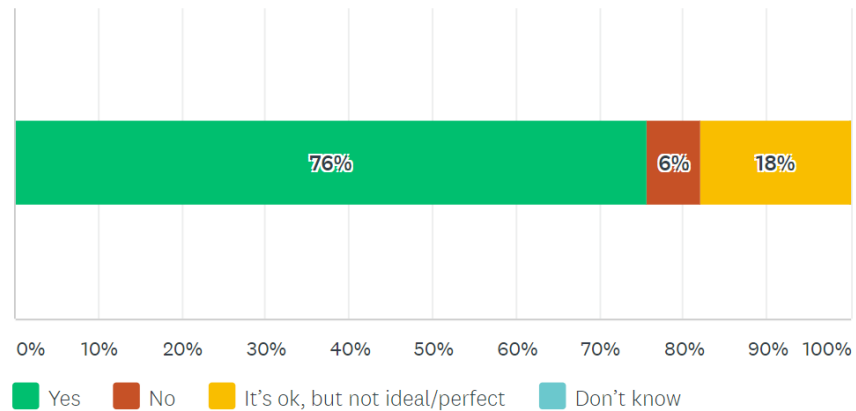
District of Invermere Household (# of household types)	Median Household Income (All)	Affordable Monthly Housing Costs (30% of Income)	Average Home Ownership Monthly Costs (Strata Unit)
Lone Parent (120)	\$ 48,384	\$1,209	Two-bedroom: \$1,559 Three-bedroom: \$2,279
One-person household (370)	\$37,248	\$931	One-bedroom: \$1,236
Couple families without children (455)	\$84,224	\$2,105	One-bedroom: \$1,236 Two-bedroom: \$1,559
Couple families with children (335)	\$118,528	\$2,963	Two-bedroom: \$1,559 Three-bedroom: \$2,279

OWNERSHIP HOUSEHOLD NEEDS

Engagement findings

Almost all home owner survey respondents indicated that their current housing type and size meets the needs or is “ok” given their situation.

Figure 12 Owner, housing type and size perspective – Does your current housing type and size meet the needs of your household/family situation?



Those indicating concerns note the following primary concerns in order of frequency:

- “lack of space”
- “not enough bedrooms”
- “too small – not enough living space”
- “too expensive”

Additional secondary concerns included:

- “not enough storage”/“no garage”
- “not enough greenspace”
- “too old – requires maintenance”.

- Very few indicated not enough bedrooms, but those who did desired 3- and 4-bedroom homes. Single-family detached homes are the type of dwelling sought after by those without ideal housing.
- Of those requiring supportive design features most would like single level dwellings, followed by accessible dwelling units and “other”.

OWNER CORE HOUSEHOLD NEEDS

Beyond the local housing survey, the most recent Census tracks the core housing issues of affordability, overcrowding and the safety of home systems.

Of the 975 owner households in Invermere, **12% or about 120 are spending 30% or more of their before tax income on shelter costs and they may need housing that is below the market rates.** These numbers are higher than for the RDEK where only 10% of owners are spending more than 30% of their income on housing.

- Of the 120 households, 25 **are in severe need as they are spending between 50% and 100% of their income on housing,**²⁰ and likely need housing that is significantly below market rates.
- **Most of the households with affordability needs are one-and two-person (120) households.**

Overcrowded conditions may indicate inadequate housing and affordability issues. **Very few (15-20) owner households in Invermere are inadequately housed based on CMHC guidelines.**

Finally, housing requiring significant repairs also challenges tenants. In Invermere, **about 65 or 7% of owner households in the 2016 Census indicated that major repairs were needed.**

Supportive Housing Needs and Other Groups

Special Needs Housing

The Home Share program that subsidizes home owners to rent and share homes with those with diverse abilities is undersubscribed and more homes are needed for the Columbia Valley area. Housing for those with significant impairments due to injuries is also needed.²¹

Homelessness Needs

There are currently people (no official number) in both in the Columbia Valley and Invermere living outside in the elements and numerous cases of people who have no home of their own and are couch surfing. There is some need for homeless shelters for the general homeless population living in the elements or couch surfing, especially in the cooler months where living outside is often unbearable.

Of all the owner households, **45 or 5% are in core housing need**, meaning that they fall into one of the core categories and cannot afford alternative housing.

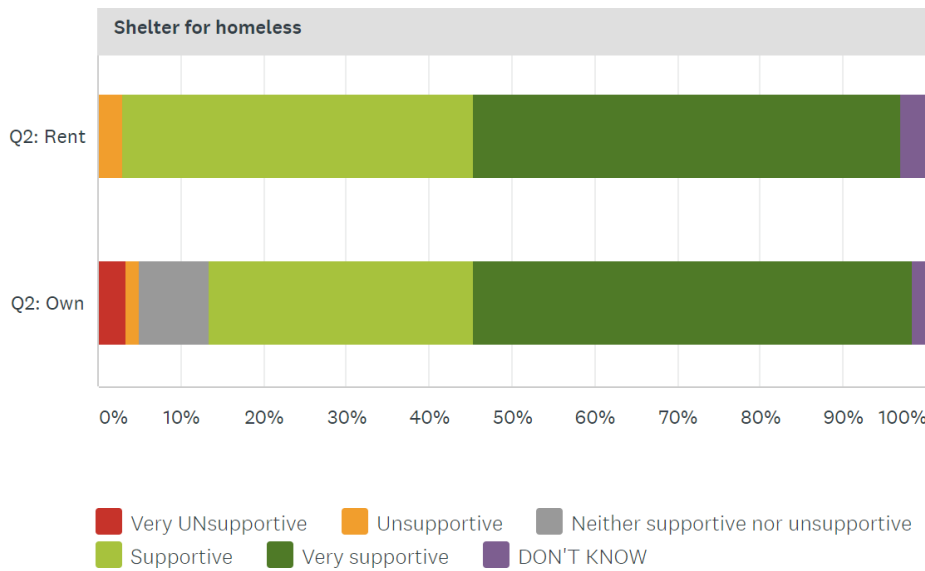
"Our foundation is crumbling, mold in the kitchen"

Survey response

²⁰ Stats Canada Census 2016

²¹ Interviews, 2020

Fortunately there is support from both owners and renters survey participants for some type of housing solution for those who are homeless.



Seniors' Housing

Seniors make up 20% of the population base in Invermere and most (85%) are in owner households as of 2016. Interviewees indicated that there isn't enough housing for seniors as there is a constant waiting list of 30 for housing at Lakeview Manor or for the main non-market seniors' facilities in the Columbia Valley. The Columbia Valley Housing Need and Demand Assessment from 2013 indicated that 200 units would be needed by 2020 for the region. **It would appear the region could be short by 40-50 units based on these projections.**

Families

Housing affordability analysis indicated that two parent families with children were the least housing cost impacted group of households. However, lone parent families earning Invermere's median income or lower cannot afford estimated median shelter costs and do not have enough income to cover the average cost of lower cost (strata) ownership housing. Housing is needed for lone parent families.

Despite the existing 18 units and additional 30 units of non-market family housing being added to the inventory, there will continue to be demand for more affordable family housing given the prevalence of households in a core housing need.

Housing for Employees/Transient Workforce

As there is very little purpose built rental in Invermere, interviewees indicated that that lack of rental housing is most critical during the summer months when seasonal employees in Invermere need to find accommodation and many rental units are turned into short term rental units, or when second home owners want to use their homes. In the winter the rental supply expands, so much so that it helps to house the winter workforce at Panorama Mountain Resort. Despite this there are still some challenges with finding employee housing.²²

²² Interviews

Current Housing Need Summary

Affordable housing needs

Affordable need is represented by the 275 households (155 renter and 120 owner) (out of 1375 households in Invermere) that are spending 30% or more of their before tax income on shelter costs.

- Of those, 30 are in extreme affordable need spending more than 50% of their income on housing.
- About 200 of the 275 households are one-and two-person households, and the remaining households are spread across 3, 4 and 5-person plus households.

The 275 total households do not represent the total number of new units needed, but it does highlight the need for more affordable options in the community and mostly for one and two-person households.

Other needs

- Of all households, only about 40 are living in dwellings that are unsuitable (too small, not enough bedrooms) given the number of residents or family type. These results were reflected in the survey where a minority indicated a need for larger units and units with more rooms. Given the current mismatch between home type and number of rooms and the household size occupying them, this suggests there is likely an adequate supply of larger home types but a need to encourage movement within the current housing stock.
- Only about 75 households (mostly owner) in Invermere are in homes requiring major repairs. This result is lower than what was indicated in the survey with 17% of respondents indicating that major repairs were needed. These households require major support for these repairs or possibly homes to replace these dwellings.

Core need

There are 125-140 households in Invermere with a core need for housing. This means they are in unsuitable housing due to affordability challenges, major repairs needed or inadequate number of rooms for the family type and, they cannot afford alternative housing options in the community.

Most of the households in a core need for housing are one-and two-person households. Providing housing for each of these households means potentially adding another 95+ affordable housing units beyond the soon to be developed Farmhouse project units.²³

Of all households, **125-140 are in core housing need**, meaning that they fall into one of the core categories and cannot afford alternative housing.

²³ (125-140 core need households subtract the 30 units in the Farmhouse project (assuming those will go to core need households) equals 95 more households needing units.

SPECIAL GROUPS

Special Needs and Supportive Housing

In 2012, Statistics Canada noted that 14% of the population over 15 years reported a disability that limited their activities, and the age where difficulty was exacerbated was 43 years on average (Statistics Canada, 2018). There are very few spaces to house this demographic in Invermere, and more is needed²⁴. There is not exact number reported for this housing need and it was beyond the scope of this study to dive into these details.

Seniors

The Columbia Valley Housing Need and Demand Assessment from 2013 indicated that 200 units would be needed by 2020 for the region. It would appear the region could be short by 50 units based on these projections. Of the all the units and unit types (independent, assisted living, etc.) approximately 40 are required for Invermere seniors.²⁵ Within the 200 figure there is a need for 50-55 long-term care units, and with only 35 at present, another 15-20 are needed. Independent living quarters are also needed at present. Fortunately, about 90% of survey respondents indicated some level of support for seniors specific housing.

Families

Lone parent families with Invermere's median income or less cannot afford estimated median shelter costs and do not have enough income to cover the average cost of lower cost (strata) ownership housing. Housing is needed for lone parent families. There continues to be demand for affordable housing for families.

Homelessness

As winter months approach, those couch surfing and living in the elements in Invermere and the greater valley have no place to turn for shelter. Housing to support those who are homeless will achieve uptake especially in the cooler months. A study 2013, indicated that up to 15 units somewhere in the Columbia Valley could support the 10-15 homeless individuals at that time.²⁶

²⁴ Interviews

²⁵ Based on standard of units for 7.9% of the population 65+. Statistics Canada (2012) Living Arrangements of Seniors: Families, Households and Marital Status; Structural Type of Dwelling and Collectives (2011 Census of Population), Catalogue no. 98-312-X2011003.

²⁶ Columbia Valley Housing Need and Demand Update, 2013 via Columbia Basin Affordable Housing Needs, 2017

Anticipated Housing Needs (5 Year Timeframe)

Providing anticipated housing needs projections helps a community to better identify a community's housing needs in the next five years and therefore better plan and pace housing development. The population, household and housing unit projections done for this report used the Constant Share method described in the Introduction section of the report.

Anticipated Population

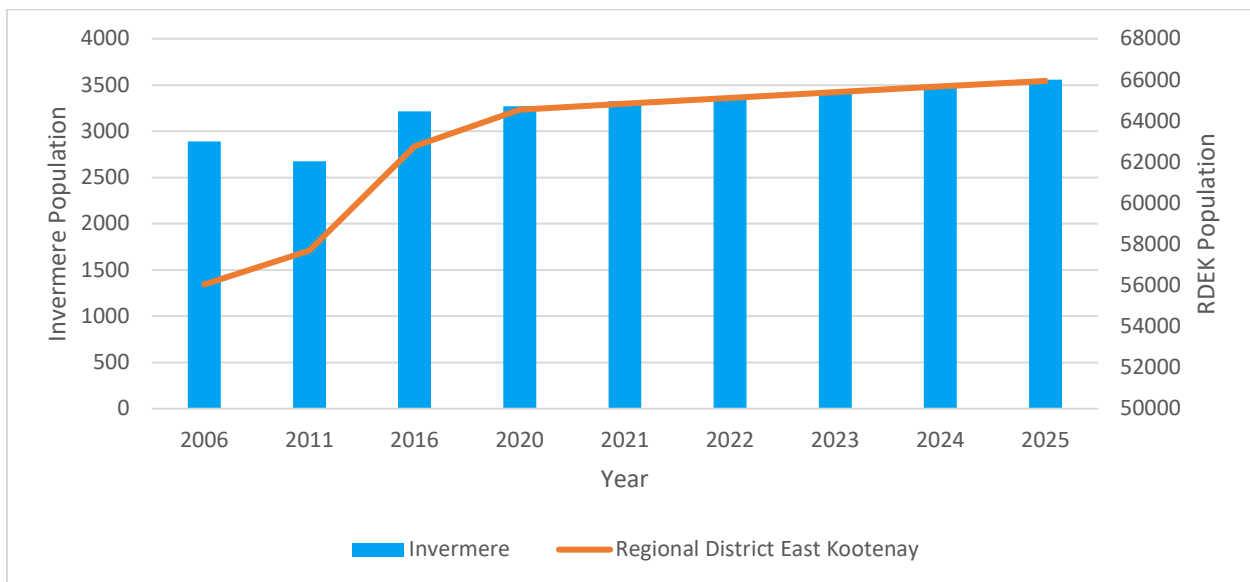
The District of Invermere's estimated population for the year 2020 is 3,270 residents, about a 15% percent increase since 2006. However, the population was inconsistent with gains and losses occurring between 2006 and 2020. The inconsistency can be attributed to many factors including employment growth. The projection model suggests that Invermere will mirror the Regional District, whose population is expected to stabilize and begin to grow again after 2020, but Invermere's growth will be less pronounced, only growing by an estimated 342 people between 2016 and 2025.

In 2025, the total population of Invermere will have risen to around 3,557 residents. Table 13 contains recorded and anticipated populations for both Invermere and the Regional District East Kootenay. Figure 13 graphs those trends for easy comparison.

Table 13: District of Invermere and Regional District East Kootenay, Recorded and Anticipated Populations (2006-2025)

Total population	2006	2011	2016	2020	2021	2022	2023	2024	2025
Invermere	2,890	2,675	3,215	3,270	3,325	3,382	3,439	3,498	3,557
Regional District East Kootenay	56,047	57,702	62,779	64,541	64,839	65,124	65,410	65,690	65,950

Figure 13: District of Invermere and Regional District East Kootenay, Recorded and Anticipated Population, 2006-2025



Source: BC Statistics

ANTICIPATED POPULATION BY AGE GROUP

Table 14 illustrates how the population of the Invermere has changed across age groups since 2006 and is expected to change over the next five years.

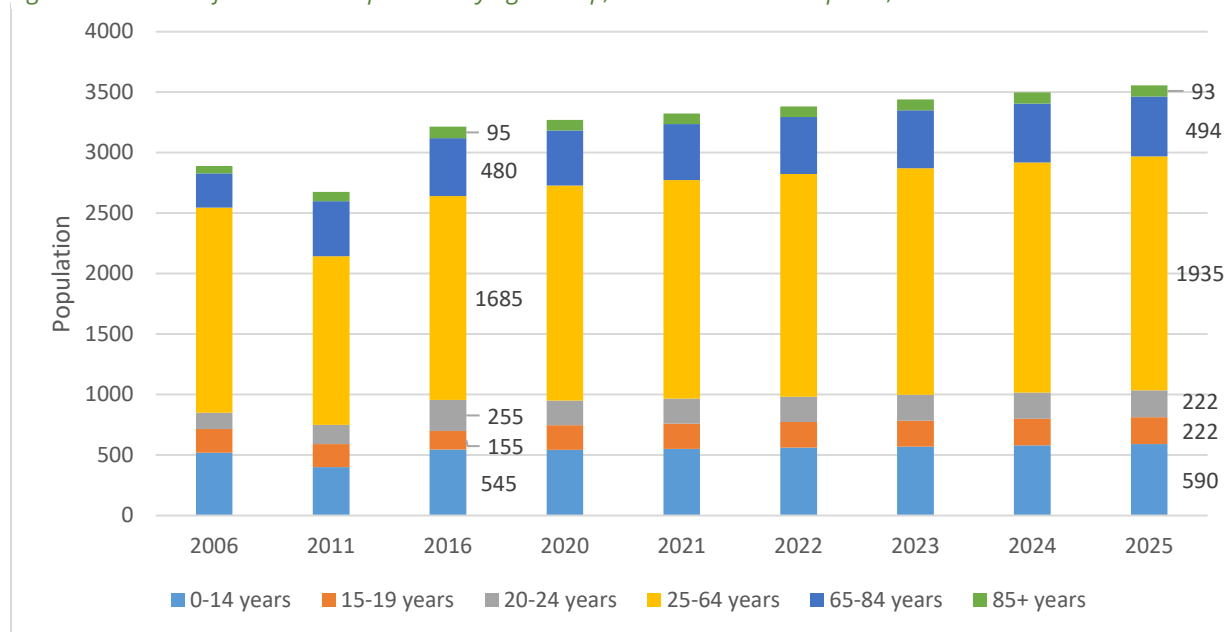
Table 14: District of Invermere, Recorded (2006-2016) and Anticipated (2020-2025) Population by Age Group

	2006	2011	2016	2020	2021	2022	2023	2024	2025
0-14 years	520	400	545	543	552	561	571	581	591
15-19 years	195	190	155	204	207	211	214	218	222
20-24 years	135	160	255	204	207	211	214	218	222
25-64 years	1,695	1,395	1,685	1,779	1,809	1,840	1,872	1,903	1,935
65-84 years	285	455	480	463	463	471	479	487	494
85+ years	60	75	95	85	87	88	89	91	93

Source: BC Statistics

In 2016, 575 Invermere residents were seniors aged 65 and above. In 2025, projections expect that number to increase to 587 residents. Additionally, young people age 0-24 will increase from 955 residents to 1,034. Figure 14 graphs the population of Invermere by age group.

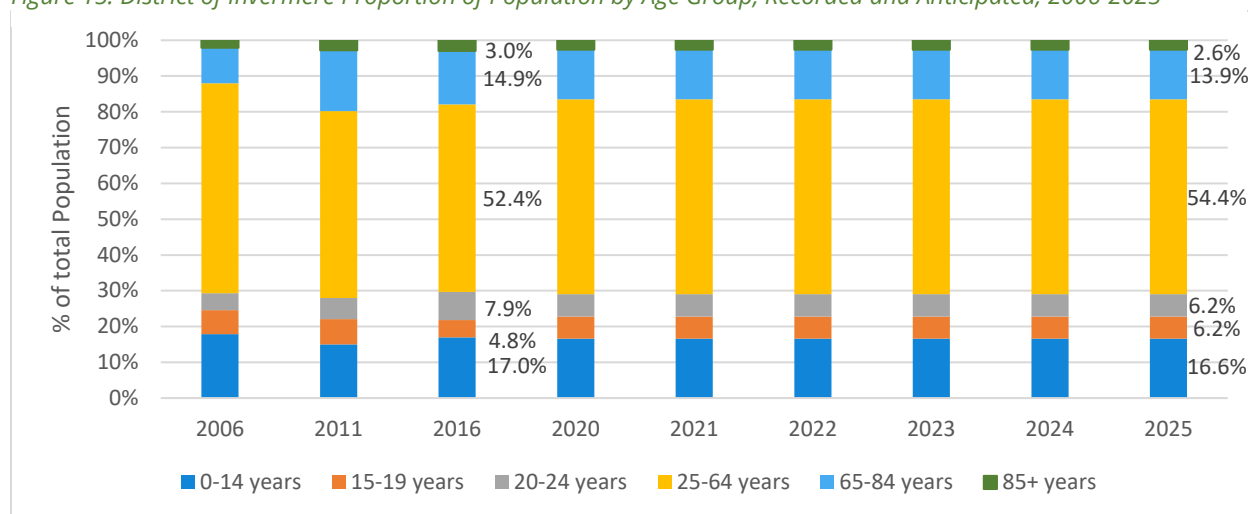
Figure 14: District of Invermere Population by Age Group, Recorded and Anticipated, 2006-2025



Source: BC Statistics

Figure 15 displays the same data, but with each category represented as a percentage of the total population, rather than an absolute number.

Figure 15: District of Invermere Proportion of Population by Age Group, Recorded and Anticipated, 2006-2025



Source: BC Statistics

Residents aged 25-64 are considered “working age” and will continue to make up the largest proportion of the community, between 50% and 55%. The percentage of seniors over the age of 65 is expected to stay consistent between 14% and 18%. This consistency might be due to an expectation that many seniors are content living in Invermere and are close to medical facilities or other family. Growth in younger age cohorts is expected to outpace growth in older cohorts.

MEDIAN AGE

The median age of Invermere residents has been varied over the past three Census periods as a smaller population reacts to smaller changes. As Table 16 shows, median age decreased by almost four years between 2011 and 2016. This correlates to the overall increase in population and increase in residents 25-64 years of age as seen in Figure 16.

Table 15: District of Invermere Median Age, Recorded and Anticipated, 2006-2025

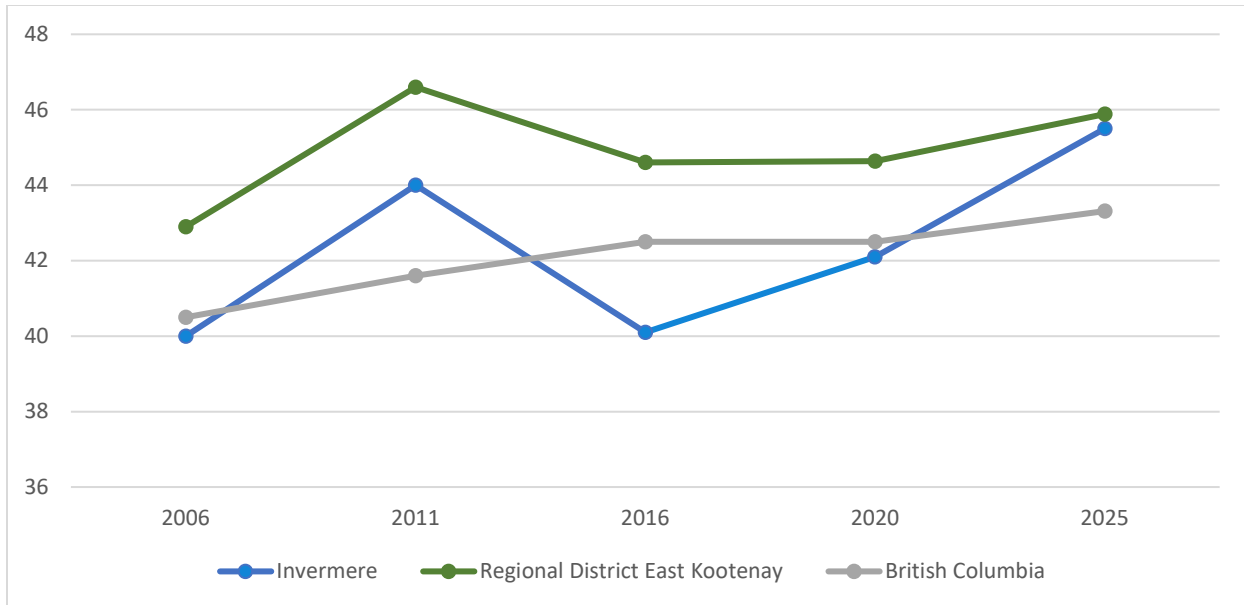
Area	2006	2011	2016	2020	2025
Invermere	40	44	40.1	42.1	45.5
Regional District East Kootenay	42.9	46.6	44.6	44.6	45.9
British Columbia	40.5	41.6	42.5	42.5	43.3

Source: BC Statistics

The Province expects the Regional East Kootenay to grow in older age cohorts; projections expect Invermere to do the same and median age to respond accordingly. The median age is expected to grow to approximately 42.1 in 2020 but will continue to rise over the next 5 years reaching 45.5 in

2025. The median age is expected to approximately be the same as the Regional District in 2025. Figure 4 graphs Invermere’s median relative to the median age of the Regional District and Province.

Figure 16: District of Invermere Median Age, Recorded and Anticipated, 2006-2025



Source: BC Statistics

One thing this figure makes very clear is how much more stable median population ages are in larger populations (e.g. BC as a whole). Invermere’s median age can change dramatically based on a small change in population. The projection methodology for this study accounts for this fluctuation by basing anticipated age on the past three census years, rather than just the change between 2011 and 2016.

The population of the Regional District East Kootenay is slightly older than the Province as a whole and Invermere is expected to have a median age similar to the rest of the Regional District by 2025. Provincial projections and historical trends predict Invermere will level off and return to a median age between 45 and 46 by 2025.

Anticipated Number of Households

Anticipated number of households is a function of population and household size. As population increases, demand for housing typically increases, but demographic trends, changing family structures, and market preferences can impact the number of housing units required to meet the needs of the population. For example, a population of 1,000 people with an average household size of 2 people would need 500 units to meet their needs. The same population with an average household size of 4 people would require only 250 units. As with population, limited projection data exists at the District of Invermere level, but the Province of BC has projected anticipated number of households for the Regional District East Kootenay. Using the Constant Share method (described in the Introduction), we can reasonably predict the number of housing units required to meet needs of Invermere’s anticipated population. Table 16 displays total household housing unit demand for census years 2006, 2011, and 2016, and anticipated demand until 2025.

Table 16: District of Invermere and Regional District East Kootenay, Number of Households, Recorded and Anticipated, 2006-2025

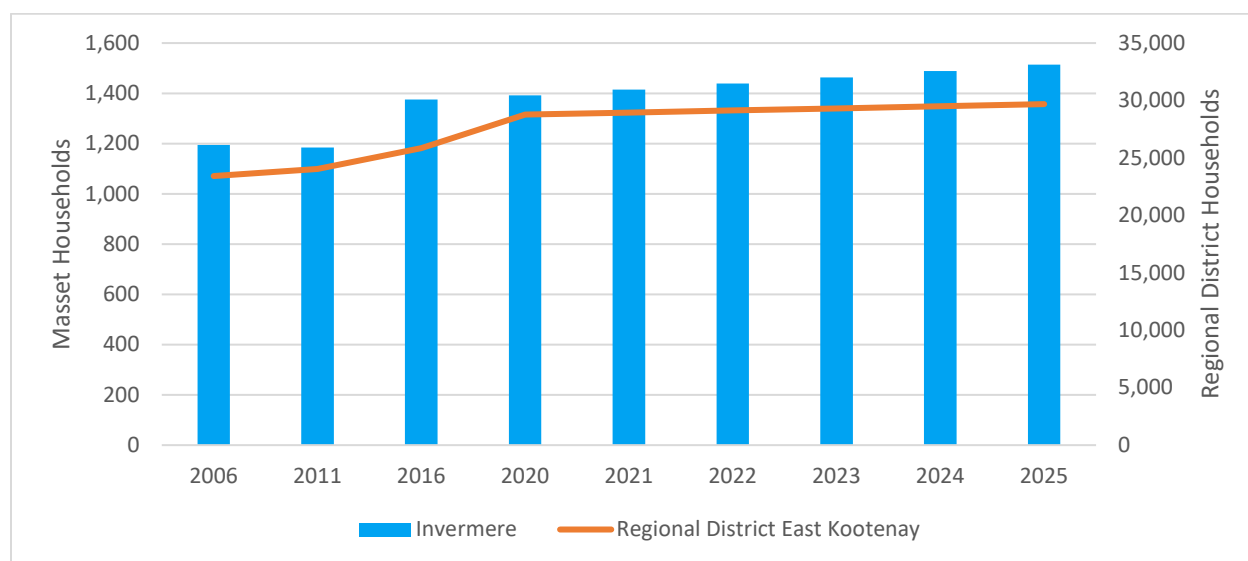
Number of households	2006	2011	2016	2020	2021	2022	2023	2024	2025
Invermere	1,195	1,185	1,375	1,391	1,415	1,439	1,463	1,489	1,514
Regional District East Kootenay	23,425	24,040	25,865	28,782	28,953	29,126	29,312	29,510	29,686

Source: BC Statistics

Between 2006 to 2011, the population and the number of households in Invermere declined.

Between 2011 and 2016, Invermere experienced an increase in households consistent with the rest of the Regional District. From 2020 to 2025, the anticipated number of households will largely mirror population and increase incrementally. Figure 17 graphs the number of households in Invermere against the number of households in the Regional District East Kootenay.

Figure 17: District of Invermere, Anticipated Number of Households, Recorded and Anticipated, 2006-2025



Source: BC Statistics

ANTICIPATED NUMBER OF HOUSING UNITS BY SIZE

Unit (or house) size is typically measured by number of bedrooms, rather than square footage or other quantitative measures of area. To project anticipated number of housing units and their required size (# of bedrooms), the projection model takes the average proportion of total housing units that each bedroom category represented in 2006 and 2016 and applies those proportions to the anticipated number of housing units in future years. Due to unreliable census collection methods, common practice is to eliminate 2011 from average calculations. For example, 2-bedroom units accounted for an average of 23.85% of all houses in 2006 and 2016. Assuming 2-bedroom units will continue account for approximately 23.85% of all units, the models anticipating a 2025 population of 3,557 individuals and 1,514 households will require at least 364 2-bedroom units.

The limitations of projections are obvious here. This model can only project anticipated units by bedroom number based on past preferences or necessary choices. Decisions about future unit construction should consider both these projections and engagement feedback included in the next sections. Using one without the other could result in an inaccurate picture of the anticipated housing needs in Invermere.

Table 17: District of Invermere, Anticipated Number of Households by Unit Size, Recorded and Anticipated, 2006-2025

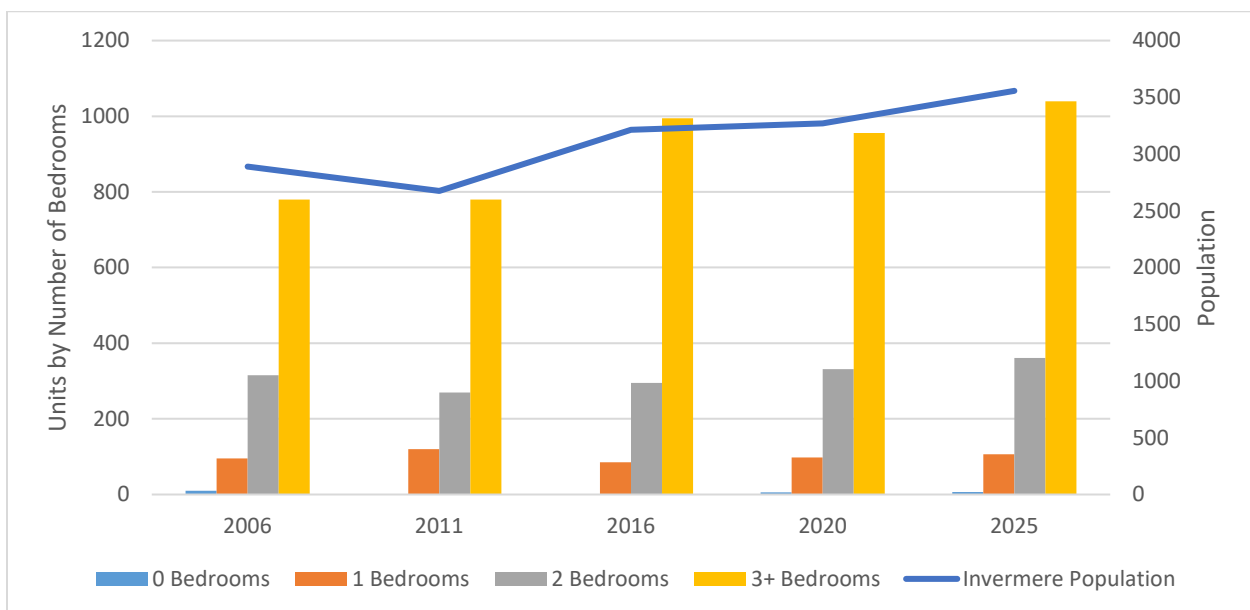
Unit size	2006	2011	2016	2020	2025
0-bedroom	10	0	0	6	6
1-bedroom	95	120	85	98	107
2-bedroom	315	270	295	332	361
3+ bedroom	780	780	995	955	1,040
Total	1,200	1,170	1,375	1,391	1,514

Source: BC Statistics

As Invermere’s population fluctuated between 2006-2016, the total number of households followed the population trend. Similar to the anticipated population from 2020-2025, the anticipated number of households will follow a slow gradual increase.

Figure 18 shows the breakdown of anticipated number of households by unit size compared with the overall Invermere population.

Figure 18: District of Invermere, Anticipated Household Demand by Unit Size, Recorded and Anticipated, 2006-2025



Source: BC Statistics

From 2020 to 2025 the number of households in Invermere is expected to increase from 1,391 to 1,514. The largest increase is anticipated to be in 3+ bedroom units, which will rise from 955 to 1,040 units in 2025. Three-bedroom units will continue to make up more than 50% of total housing due to projections from current demand. One-bedroom units will remain the least used unit type at approximately 107 units in 2025 and 2-bedroom units will account for 361 of the total demand in 2025. Table 18 shows the housing demand increase by unit size between 2020 and 2025 based on

the permanent resident population growth. Data on registered new homes available through BC Statistics shows a slight increase of new homes built from 2017 to 2018, which shows current housing development trends are moving in line with population.

Table 18: District of Invermere, Anticipated Change in Number of Housing Units by Unit Size, 2020-2025

Unit type	0-bedroom/1-bedroom	2-bedroom	3-3+ bedroom	Total increase
Increase	+9	+29	+85	+123

Source: BC Statistics

Note: Projections do not indicate demand for a specific unit type (single-family home, apartment, etc.), rather a specific number of bedrooms. The District may decide to meet this need through a variety of housing types including row homes, apartments and single-detached homes. Likewise, engagement indicated a demand for suites so this is why 0/1 bedrooms are adjoined. Either could work to meet the demand.

These figures are based on anticipated population and number of households and do not necessarily address current housing challenges (e.g. affordability, accessibility, etc.). Essentially, these figures represent the minimum number of housing units that need to be added to the market in order to maintain the current proportion of housing sizes. If the residents of Invermere require 3-bedroom units, a projected increase of 45 units are needed before 2025. For a more complete picture of anticipated housing need, these numbers should be paired with the comprehensive engagement feedback included in the next portion of this section and in other sections of this report.

Engagement Feedback

Along with data collection and projections, this study included a community survey and interviews with key informants to generate a more nuanced understanding of housing need in Invermere. A portion of the survey included questions that asked residents to project their anticipated housing needs. A summary of their responses is included here.

ANTICIPATED HOUSEHOLD SIZE AND COMPOSITION

When asked how they expected their household size/composition to change over the next five years 61% of survey respondents indicated that they expect their household size/composition to stay about the same and 20% expected their household might increase in size. Over the next ten years, 47% of respondents expected that their household size/composition would stay about the same and 19% expected an increase in size. This aligns with projections that anticipate only a marginal increase in population between 2020 and 2025.

Interviewees replied that many of the new housing units being built are larger homes that are replacing smaller ones, which are predominantly being built as second residences or retirement homes. There are few options to purchase smaller homes as most new homes that are being built are 4+ bedrooms. Interviewees stated that “a bunch of people are over housed and a bunch are underhoused” which suggests a variety of household sizes and types are needed and that data could be misrepresented.

ANTICIPATED HOUSING TYPES

Most of the anticipated growth in households is expected to be in 3+ bedroom units, possibly townhomes; however, when asked what housing type respondents expect to need in the next five years, 66% of respondents indicated that their needs would be best met by a single-detached home.

Interviewees were asked “What other forms of housing do you think is needed in the next five to ten years?” The top answers were “aging in place”, “duplexes that reduce the need for stairs”, “high density” and “single family homes with garages”.

SUPPORT FOR DIFFERENT HOUSING TYPES

When asked which alternative tenure types respondents would be likely to support, the majority indicated they would be supportive or very supportive of seniors’ housing, purpose-built rental, emergency shelters for people experiencing homelessness, tiny homes, secondary suites and mobile/modular homes. If the District of Invermere believes it is necessary to address affordability and availability concerns in the next five years, these options may be more likely to receive positive support from most residents. Though interviewees agreed that there is not enough supportive housing they indicated that residents needing supports, such as seniors looking for long-term care, would be better suited in larger cities nearby in order to access more health care services.

Interviewees strongly supported the idea of secondary suites; however, there are concerns regarding monitoring and the trend toward homeowners converting their suites into short-term rentals (STR), especially in the summer months. Invermere policy supports secondary suites by allowing all single-family residences to have a secondary suite.

The consensus from interviewees is that there is not enough employee housing, specifically in the summer months. The shortage of rentals during the two months can be attributed to homeowners converting their secondary suites into STRs in order to maximise their profit. Employers are now trying other options such as securing six-month leases, buying homes or keeping employees on their payroll year-round.

LIKELIHOOD OF MOVING IF HOUSING UNAVAILABLE

About one-third of survey respondents indicated they would be very likely to leave Invermere if the type of housing they needed next was not available. 18% stated they are very *unlikely* to leave if the type of housing needed next is not available. Affordable and available housing is an important part of attracting and retaining residents. While projections expect the population to increase, if residents feel the housing they need is unavailable, they may consider moving out of Invermere to get it.

HOUSING DEMAND

Interviewees were asked what the demand for housing will be in 2025. The general agreement was that currently millennials outnumber baby boomers, and as such, they will be buying homes, most likely single family. Interviewees believed that understanding the specific demographic who will be living and staying in Invermere is as or more important than understanding population growth.

Key Findings

Housing stock

- 1,375 (out of 2032) dwellings occupied full-time; of those, 70% (965 are single-family detached)
- 82% of owner households live in single detached; 38% of renter households live in single detached
- The majority of dwellings (72%) has three or more bedrooms
- There are currently 148 units of seniors-specific housing, and 61 services for supportive and assisted housing; there is a constant waitlist for seniors' housing, and there could be a current shortage of 40-50 units in the region based on the needs for 2020 a 2013 Columbia Valley housing assessment
- Employees face a lack of rental housing, especially in summer months when many rental units are turned into short term vacation rentals
- Renters are employees. The renter household participation rate in the workforce (as employees or looking for work) by those 15 years of age or over is much higher at 81% compared to 65% in owner households

Affordability

- Housing affordability is a challenge for some and more so for renter households than owner households.
 - The average shelter cost to income ratio for renters (29) is much higher than that for owners (18)
 - 40% (approximately 155 households) of the 390 renter households are spending 30% or more of their pre-tax income on shelter costs; of those households, about 10% are in severe affordability need, i.e. spending between 50-100% of income on housing and not able to find other housing
 - Of the 975 owners households, 12% (120) are spending 30% or more of their pre-tax income on shelter costs, and 25 of those households are in severe need
 - **125-140 households are in a core housing need** (spend more than 30% of pre-tax income on shelter costs, are inadequately housed, and/or require significant repairs, and cannot afford alternative housing)
 - 85-90 (25%) of renter households are in core housing need

Of all households, **125-140 are in core housing need**, meaning that they fall into one of the core categories and cannot afford alternative housing.

- 45 (5%) of owner households are in core housing need
- Rental or smaller sized ownership units are difficult for many to afford.
 - There are about 350 households in Invermere with incomes below \$42,000 and are unable to afford the median monthly rental shelter cost of \$1,049
 - Up to 500 of 1,375 households in Invermere do not have a current income to support a purchase of the average strata-based one-bedroom residential dwelling of \$1,236/month
- Units larger than one-bedroom are a stretch for those households with a median income and below, especially lone parents and one-person households.
 - Renters earning the median income of \$49,928 can afford a one-bedroom unit (average monthly rent of \$1,248) but would be stretched to afford a two or more-bedroom unit
 - Lone parents with a median income of \$48,384 would also be stretched to afford a two or more-bedroom unit
 - Lone parent and one-person households earning the median income cannot afford home ownership prices for the appropriate dwelling size
 - Owner households earning the median household income of \$87,208 are able to afford the average costs for one-and two-bedroom units, but would be stretched to afford the three or more-bedroom units

Current housing needs

Housing the most vulnerable households that are in a core housing need as well as other groups with unique housing specification requires more housing units. The following table outlines that need.

District of Invermere, Current High Priority Housing Unit Needs

Targeted Demographic	Core Need Households (families and other)	Seniors	Special Needs	Housing for Homeless	Total increase
Current Housing-Unit Increase Req.	95+	40+	Required, Amount Unclear	Required, Amount Unclear	145+

- It is hard to determine the exact unit-sizes required for the high priority housing needs, but most of those in a core need for housing are renters and currently one or two-person households.
- Supporting these higher priority housing units needs should also free up existing housing units in the community for other renters, as long as some form of short-term rental policies are also enacted to help preserve some.

- In addition to these high priority needs, there are 375 households living in unaffordable situations and future actions need to support these households as well.

Anticipated housing needs

- Invermere’s population is anticipated to grow by approximately 1.7% per year from 2016 reaching 3,557 in 2025.
- The median age is anticipated to grow slightly between 2020 and 2025 from 42.1 to 45.5 years, and residents aged 25-64 (working age) will continue to make up the largest proportion of the community between 50% and 55%
- The number of households is anticipated to increase from 1,375 in 2016 to 1,391 in 2020 to 1,514 in 2025. In order to just maintain supply for that growth requires 123+ more housing units targeted at permanent residents.

District of Invermere, Anticipated Change in Number of Households by Housing Unit Size Demand, 2020-2025

Unit type	0-bedroom/1-bedroom	2-bedroom	3-3+ bedroom	Total increase
Increase	+9	+29	+85	+123

- Three-bedroom unit demand (based on past trends and expressed desires) will make continue to make up more than 50% of total housing. This demand can be met by townhouse, duplex or single family detached designs however.

Appendices

HOUSING NEEDS REPORT – SUMMARY FORM (REQUIRED DELIVERABLE)

Housing Needs Reports – Summary Form

MUNICIPALITY/ELECTORAL AREA/LOCAL TRUST AREA: _____

REGIONAL DISTRICT: _____

DATE OF REPORT COMPLETION: _____ (MONTH/YYYY)

PART 1: KEY INDICATORS & INFORMATION

Instructions: please complete the fields below with the most recent data, as available.

LOCATION	Neighbouring municipalities and electoral areas:
	Neighbouring First Nations:

POPULATION	Population:	Change since	:	%		
	<i>Projected</i> population in 5 years:	Projected change:		%		
	Number of households:	Change since	:	%		
	<i>Projected</i> number of households in 5 years:	Projected change:		%		
	Average household size:					
	<i>Projected</i> average household size in 5 years:					
	Median age (local):	Median age (RD):	Median age (BC):			
	Projected median age in 5 years:					
	Seniors 65+ (local):	%	Seniors 65+ (RD):	%	Seniors 65+ (BC):	%
	<i>Projected</i> seniors 65+ in 5 years:				%	
	Owner households:		%	Renter households:		%
	Renter households in subsidized housing:				%	

	Median household income	Local	Regional District	BC
INCOME	All households	\$	\$	\$
	Renter households	\$	\$	\$
	Owner households	\$	\$	\$

PART 2: KEY FINDINGS

Table 1: Estimated number of units needed, by type (# of bedrooms)

	Currently	Anticipated (5 years)
0 bedrooms (bachelor)		
1 bedroom		
2 bedrooms		
3+ bedrooms		
Total		

Comments:

Table 2: Households in Core Housing Need

	2006		2011		2016	
	#	%	#	%	#	%
<i>All households in planning area</i>		100		100		100
Of which are in core housing need						
Of which are owner households						
Of which are renter households						

Comments:

Table 3: Households in *Extreme* Core Housing Need

	2006		2011		2016	
	#	%	#	%	#	%
<i>All households in planning area</i>		100		100		100
Of which are in extreme core housing need						
Of which are owner households						
Of which are renter households						

Comments:

