TOWN OF GOLDEN Housing Needs Report

Prepared for the Golden Community Coop and the Town of Golden

CitySpaces Consulting

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- Representatives from various local developers and builders

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Executive Summary

The Golden area is experiencing common patterns observed in many communities across British Columbia, such as increasing housing costs, concerns for housing low-income and vulnerable populations, and a need for more diverse housing options for local residents. In addition, the resort municipality designation of the Town of Golden and the amenity-rich characteristics of the Golden area makes it attractive for tourists, seasonal workers, short-stay recreationalists, and a wide variety of households looking for a new permanent home.

The *Housing Needs Assessment for the Golden Area* is the culmination of a six-month-long process, involving extensive engagement with the community and collaboration with government and non-profit partners. A key observation of the Golden area housing situation is the need for more diverse and affordable housing forms to meet the current and emerging housing needs of the community. Specific examples include:

- The median home prices and rental rates have increased in the Golden area over a short period of time. The median price for a home to purchase in the Town of Golden increased by 26% between 2016 and 2019, and rental rates increased by 35% in the Town and 29% in Electoral Area A. Incomes have also increased, but not to the same extent. Households are allocating more of their income towards housing costs than years previous;

- Low-income households, of all demographics, are challenged to afford the average rents in the Golden area and, as a result, are: utilizing an unsustainable proportion of their income towards housing costs, leaving them with less financial means to pay for other basic necessities; living in inappropriate, precarious, and sub-standard housing accommodation such as RVs, campers, tents; and

- The rental housing stock also has a disproportionate number of large units (e.g., three- and four-bedroom units) and few one-bedroom units in good condition. The large units are 'too big' for singles and couples looking to rent a small, affordable place to live including short-stay residents.

Within this context, key findings outlined in this report include the following:

- **The Town of Golden is estimated to need up to 307 net new housing units by the year 2028,** which could fluctuate more or less depending on future economic diversification and various projects. This report presents two potential housing composition scenarios for the estimated net new units: (i) more of the same (predominately two-, three-, and four-bedroom units); and (ii) potential pattern shift to accommodate more singles and short-stay residents (a balance of bachelor units, one-, two-, three-, and four-bedroom units). The allocation of non-market housing units could range from 15% to 30% of total units needed (46 to 92 units).

- **Electoral Area A is estimated to need up to 255 net new housing units by the year 2028,** which would also fluctuate depending on economic conditions. The housing composition mix aligns with the current and anticipated demographics, and as such, an alternative mix has not been proposed. The allocation of non-market housing units could range from 5% to 24% of the total units needed (13 to 61 units).

- **Groups experiencing the greatest challenges finding and affording housing include:** seasonal and low-income workers; low to moderate income young adults and families; single-parents; people experiencing mental health issues and substance use issues; and low-income seniors.

- **Housing gaps identified include:** market rental housing; affordable (subsidized) rental housing; affordable homeownership; affordable (subsidized) seniors rental housing; supportive housing; and alternative housing typologies such as ground-oriented multi-unit housing and apartments.

The path to addressing housing needs and gaps in the Golden area is achievable with the delivery of few, big impact projects such as market rental housing and affordable housing. Strategies to enable this development is outlined in the companion report, *Golden Area Affordable Housing Strategy*.

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Introduction

Project Overview

The Golden Community Coop (Coop)[1] and the Town of Golden have collaborated in the undertaking of understanding housing needs and actions for the community of Golden and the surrounding area. A key driver for initiating this process has been the community's expressed concern over recent increases in housing costs, as well as the anticipated influx of newcomers to the area from a variety of influences including the proposed highway construction project. The purpose of this process is to collect information to understand the myriad of factors that influence the local housing market, including external factors encroaching on the community and to identify measures that can alleviate housing pressures and deliver new units that can meet local need.

Two reports have been prepared as an outcome of this process:

1. **Golden Housing Needs Assessment:** this report summarizes the housing gaps and populations most in need of housing in the Golden area. Key indicators from data collection and community engagement are included in this report to demonstrate the evidence for key concerns.

2. **Golden Affordable Housing Strategy:** a companion report that outlines a number of strategies the Coop and the Town can consider towards address local housing gaps to pursue meeting the community's housing needs.

Legislative Requirement

In April 2019, the Ministry of Municipal Affairs and Housing introduced new legislation under Part 14 of the *Local Government Act.* The new regulation requires local governments to complete Housing Needs Reports by 2022 and thereafter every five (5) years. The purpose of the legislation is to: (i) enable the provincial government to gain an understanding of recent changes in demographics and housing and provide important context to plan for future housing needs; (ii) enable municipalities to better understand the current and future housing needs; and, (iii) assist local governments in implementing policies and bylaws that respond to current and projected housing needs. The indicators gathered in this report align with the Ministry's requirements.

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[1] Consortium members are the Golden Community Resources Society, Golden Family Center Society, Golden Women's Resource Centre Society, and the Golden Food Bank Society. The Coop is also on contract with the Town and CSRD for Community Economic Development.

Study Area

The study area includes the Town of Golden and Columbia Shuswap Regional District Electoral Area A. In this report, combined referred to as "the Golden area".

Figure 1: Scope of Study – Golden Area
Source: Google Earth and CitySpaces Consulting

Process

The process comprised three phases:

- **Phase 1: Housing Needs Assessment:** The initial phase involved the creation of a Housing Needs Assessment to provide a baseline understanding of housing need and demand in the Golden area. This entailed assembling and analyzing relevant and reliable data, as well as conducting interviews with community stakeholders and a Housing Needs Survey of the community. Following data analysis, this first stage identified key housing gaps in the community and priority groups experiencing challenges finding affordable and suitable housing.

- **Phase 2: Community Consultation and Strategies Identification:** The second phase of the Affordable Housing Strategy involved on-the-ground community consultation, in which findings from the Housing Needs Assessment were shared with the community. Community stakeholders and members of the public were invited to an open house to provide information on local housing needs and gaps, as well as to get input on community preferences regarding possible housing actions and priorities. Focus groups with local stakeholders were convened to identify potential housing actions.

- **Phase 3: Finalize Affordable Housing Strategy:** Feedback from the community informed the third phase of the development of the Affordable Housing Strategy, in which specific strategic actions that respond to the unique housing needs of Golden were identified, as well as a set of specific actions and timelines for implementation. Golden's Affordable Housing Strategy provides the community with a roadmap of short and long-term actions that can be implemented to respond to the community's unique housing needs.

The Housing Continuum

The housing continuum is an illustrative diagram that helps communicate the full range of potential housing types and tenures in a community.

The non-market side of the continuum includes emergency shelters, safe houses, transitional and supportive housing options. These housing options offer community members affordable, sometimes temporary, accommodation including for low-income households, vulnerable populations and persons experiencing homelessness.

Moving along the continuum is independent social housing for low-income households. While this type of housing is still government subsidized, there is no additional support required for households to be able to live independently and often less subsidy is needed to maintain these units. Rent supplements bridge the non-market and market sides, and the remaining tenures include rental and ownership housing forms that are available through the private market without any subsidy.

Each source of supply along the housing continuum is interrelated, and constraints in any one supply type will impact others. With an aging population, for example, senior residents are challenged to find suitable and accessible housing, which has led to seniors being 'stuck' in oversized large maintenance homes that could otherwise be available for young families.

Figure 2: The Housing Continuum
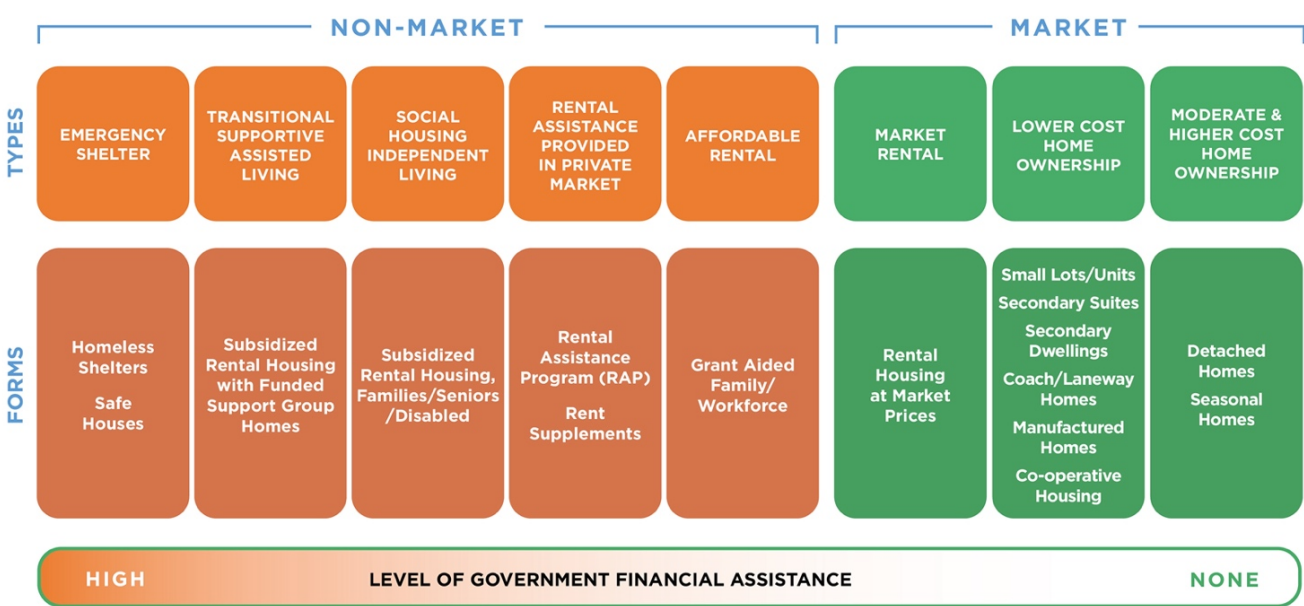
Housing for All

The housing continuum is not linear, nor a ladder. It is a fluid network of housing options that allow households to find and afford a home that meets their needs. A household should be able to navigate this network of housing options as their lifecycle, and life circumstances, change over time – including in times of crisis. There is no final destination, or ideal location, along the housing continuum; it is simply intended as a framework to understand the range of possible housing types and tenures individuals may need during their lifetime. When a household is unable to find and/or afford housing in a community that meets their needs, this signifies a housing gap along the housing continuum.

Community Context

The Golden area has approximately 6,856 residents and is located in southeastern British Columbia. The Golden area is separated into two distinct local government jurisdictions: the Town of Golden and the Columbia Shuswap Regional District (CSRD). CSRD's Electoral Area A (Area A) is a rural area that surrounds the Town of Golden and includes the unincorporated communities of Donald, Blaeberry, Field, Nicholson, and Parson.

The mountainous geography of the Golden area means that the community is relatively isolated from other communities. Lake Louise is the nearest municipality (83km to the east), with Radium Hot Springs nearest to the south (105km), and Revelstoke to the west (148km). Banff and Canmore are also somewhat close-by along the Trans-Canada Highway. Collectively, the Golden area is part of a chain of major tourist destination communities and landmarks including Banff National Park, Yoho National Park of Canada, Glacier National Park of Canada, Mount Revelstoke, Banff, Canmore, Jasper, and the Kootenays. While Kicking Horse Mountain Resort is a key attraction for visitors to the Golden area (72% of all visitors), the amenity rich area is a magnet for mountain biking, hiking, and backcountry exploration[2].

- Aside from tourism, other economic drivers in the Golden area include the Louisiana-Pacific Building Products mill and a Canadian Pacific (CP) rail yard. The Louisiana-Pacific mill produces wood veneer, plywood, and engineered wood – also known as laminated veneer lumber (LVL), which requires a relatively skilled workforce to produce compared to typical forestry jobs in the province. About 20% of Louisiana-Pacific's workforce are tradespeople, with the balance comprising administrative personnel and labourers. The CP rail yard allows many engineers, conductors, and other CP employees to be based in the Golden area, providing another source of skilled and generally higher paying jobs. Collectively between the tourism sector and these other economic drivers, the local Golden economy is more diversified than many small communities in the BC interior with multiple sources of relatively stable employment.

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[2] Town of Golden Resort Development Strategy (2019 to 2022).

Golden's Housing Situation

The analysis of housing needs and gaps demonstrates that housing affordability and availability is challenging for many households in the Golden area. The aging population, increasing housing costs, and increasing number of homes in need of repair are common patterns experienced by communities across BC. However, the Golden area has unique challenges given the Town's resort status and amenity-rich features that makes it a magnet for visitors, short-stay and transient populations, and new permanent residents.

- A stable population base seeing an increase of newcomers moving into the area, and a relatively young population including a high proportion of family households, and households consisting of roommates/friends living together.

- Escalation in the cost of homeownership amongst all types of housing forms, with single-detached housing typically being the most expensive. Other housing forms, such as townhouses and duplexes, are more affordable for homebuyers however there are far fewer of these units available to purchase.

- The cost of rental housing has also been increasing in Golden, and there appears to be an association between the rise of local housing costs and increased prevalence of Short-Term Rentals (STRs) in the area, having risen by 183% in the Town of Golden and 284% in Area A between 2016 and 2019.

- There are very caring non-profit housing providers in the Golden area operating affordable housing to low-income households; however, there are wait lists for many of the units and is indicative of demand for non-market housing units including housing projects with integrated supports.

Key housing indicators outlined in the following section demonstrate the contributing factors to the housing issues in the Golden area (comprehensive list of indicators can be found in *Appendix B: Housing Indicators*. These include demographics, housing bedroom mix, and rental rates. Excerpts from community engagement activities are also illustrated in relation to the indicators to provide supporting qualitative evidence of housing issues in the Golden area.

Key Indicators

Demographics, Population, Household Arrangements, and Income

There are over 6,800 people living in the Golden area, with slightly more people residing within the Town (approximately 3,708 people) than the surrounding Electoral Area A (approximately 3,148). Over the past decade, the Town of Golden experienced a slight population decrease of –2.7%, while Electoral Area A increased in population by +1.6%. During the same period of time, the total population of the CSRD grew by +2.4% and the province of B.C. grew by +13%. BC Statistics projects that the region (Local Health Area) will experience population growth in the coming years, with an estimated annual growth rate of 1.42%.

Table 1: Golden Area Population Change (2006-2016)
Source: Statistics Canada, 2006 and 2016 Census of Population

	2006 Population	2016 Population	Percent Change
Town of Golden	3,811	3,708	-2.7%
Electoral Area A	3,097	3,148	1.6%
Total Golden Area	6,908	6,856	-0.75%

Why Population Matters

Historic population trends are a key factor for determining growth patterns and estimating the number of housing units needed to accommodate the local population. The population decline in the Golden area may suggest that there is less pressure on the housing stock and perhaps a signal that less housing is needed. However, there are challenges to relying on census numbers to get an accurate estimate of population growth or loss in resort communities given the transient nature of a segment of the population. In the absence of other information, and accounting for data limitations, it appears that the population in the area is relatively stable. The total and projected number of households is a more important indicator to inform the number of units needed.

With respect to age, residents living in the Town of Golden are relatively young (median age of 40.2 years) compared to the Electoral Area A (46 years) and the CSRD as a whole (56.5 years). In terms of youth, there has been a slight decrease in the proportion of residents under the age of 14, falling from 15% to 7% in the Town of Golden and 18% to 16% in Area A over the past decade. This trend may be related to a general decline in the birth rate in Canada. That said, data signals that there is a large cohort in their "family formation years" and signals a likely demand for family-oriented housing.

Both jurisdictions have also experienced an increase in the number of people aged 65 and above, rising from 10% to 16% in the Town of Golden and 11% to 15% in Area A. The proportion of residents aged 65 and above throughout BC is 18%. As with the decline in youth potentially being related to general population trends, part of this increase in among people aged 65 and above may be due to increased longevity and an aging population that is being observed in most regions in BC.

An additional observation obtained from the demographic data is the slightly higher proportion of people approaching retirement years in Electoral Area A, particularly among people aged 55 to 64. The proportion of the population aged 55 to 64 is 14% in Golden and 20% in Electoral Area A. Key informants from the engagement process suggested that early retirees from other parts of BC are relocating to the rural areas of Golden in search of alternative housing markets that are more affordable than where they currently live.

Figure 3: Town of Golden Population by Age (2016)
Source: Statistics Canada, 2016 Census of Population
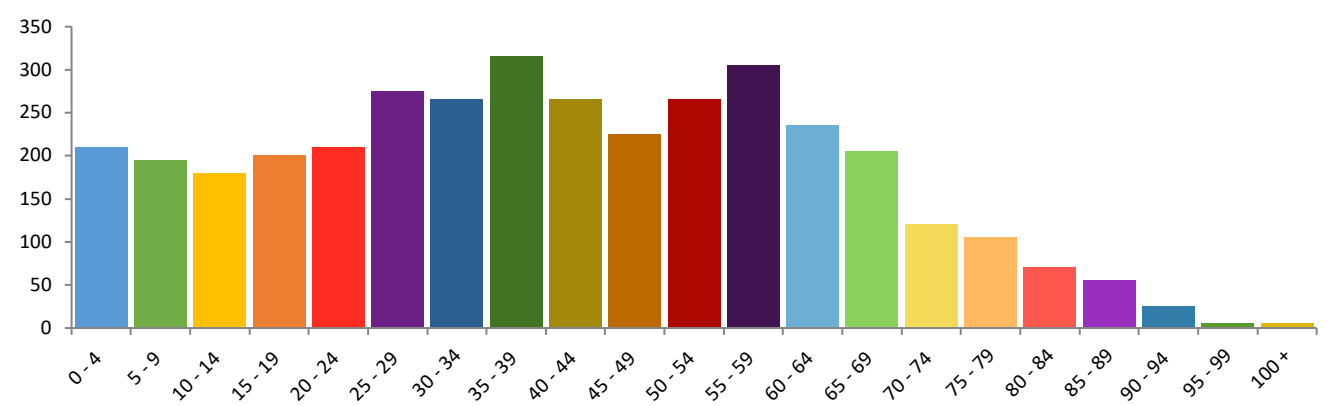
Figure 4: CSRD Electoral Area A Population by Age (2016)
Source: Statistics Canada, 2016 Census of Population
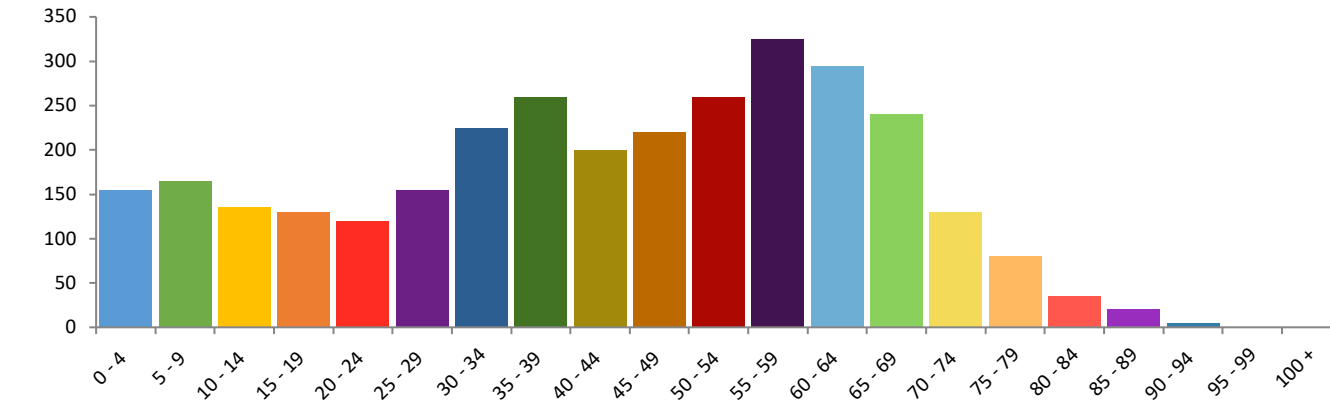
Migration Patterns

Over the past decade, there has been a pronounced increase in the number of newcomers moving to the Town of Golden, with the number of migrants increasing by 82%. Approximately 37% of migrants came from other parts of BC, 53% of migrants originate from other parts of Canada and 10% came from outside Canada. While the total population appears to be declining, this data indicates that there is an increasing number of people moving to the Town of Golden.

Households, which means a group of related or unrelated people who live together[3], has remained relatively stable in the Town of Golden and slightly increased in Electoral Area A, even while the population has slightly declined. The Golden area has experienced a decline in household size from 2.4 persons per household to 2.3. One key observation is the high proportion of two or more non-family households in the Golden area (7%) which is higher than the BC as a whole (5%).

Household data can also help describe the characteristics of families, such as vulnerable groups for example lone parent families. The number of single parent families in Golden is 15%, the exact same proportion as the province as a whole. Comparatively, the proportion of single parents in Electoral Area A is 10% which is below the provincial average.

Table 2: Golden Area Household Mix (2016)
Source: Statistics Canada, 2016 Census of Population

	Town of Golden	Electoral Area A	BC
Family households	62%	69%	64%
Unrelated households	37%	31%	34%
Unrelated households with 2 or more people	30%	27%	29%
Single person households	7%	3%	5%

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[3] Households are defined as "census-family households," which includes households in which people are related by birth, marriage, or adoption, and "non-census family households," which includes two or more people living together who are not related (such as roommates)

Roommates Wanted

The high proportion of households that consist of roommates, friends and unrelated people has increasingly become more common in communities across Canada. For the Town of Golden, considering housing options that meet the needs of these household arrangements is an important consideration.

Household income is a key indicator used to understand the maximum amount of rent or mortgage that a household can afford. In the Town of Golden, the median household income annually was $73,940 and in Electoral Area A it was $66,136[4].

Household income has increased for both renters and owners over the past ten years. However, there is a major discrepancy between the incomes of renters and owners. In 2016, the median household income for homeowners was nearly double the median household income of renters. In reflection, this makes sense – low-to moderate-income earners are less likely able to save for a down payment and/or qualify for a mortgage. Higher income earners will likely invest their earnings into property, building equity over time.

Figure 5: Golden Area Household Income Comparison (2016)
Source: Source: Statistics Canada, 2016 Census of Population

	Town of Golden	Electoral Area A
Renter Median Income	$48,803	$58,539
Owner Median Income	$86,214	$69,808
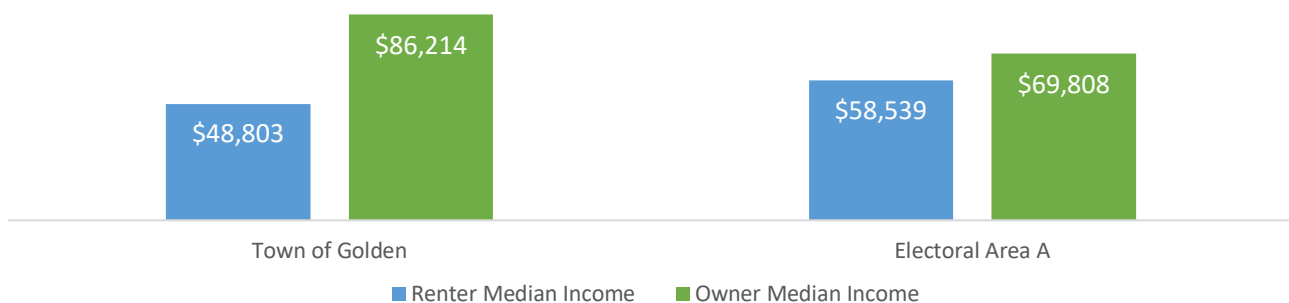
Income is a Key Determinant of Affordability

The income gap between renters and homeowners is common in communities across BC.
A consequence is renters are more likely to live in lower quality housing units and make trade-offs such not having enough bedrooms for all members of their family and having fewer financial means to cover other living costs such as recreation, transportation and childcare.

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[4] Fluctuations in income levels may be the result of data limitations, particularly the 2011 National Household Survey which is much more unreliable for communities the size of Golden.

The Existing Housing Stock

There are approximately 1,753 housing units in the Town of Golden. Most of this housing stock (91%) is occupied by year-round, permanent residents. Single detached homes[5] are the predominant housing form in the Golden Area, comprising 55% of housing units in the Town of Golden and 80% of housing units in Electoral Area A. Although 45% of the housing stock in the Town of Golden is semi-detached, row houses, apartment buildings and movable dwellings, this number is only 19% in Electoral Area A. Data from the new home registry indicate that new units being delivered in the Town of Golden are predominately single detached homes (60%) compared to multi-unit homes (40%) between 2016 and 2020.

Table 3: Town of Golden – Total Number of Housing Units (2016)
Source: Statistics Canada, 2016 Census of Population

	2016
Total private dwellings	1,753
Private dwellings occupied by usual residents	1,597

Temporary Residents in Golden

It is important to recognize the distinction between private dwellings occupied by usual ('permanent') residents versus private dwellings, which may be occupied by foreign residents and/or by temporarily present persons (i.e., students, temporary foreign workers). In most municipalities, there are more private dwellings than private dwellings occupied by usual residents. In 2016, 91% of the housing stock was occupied by permanent residents, with 156 housing units occupied by non-permanent residents.

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[5] Single detached homes Includes manufactured homes on mobile home park pads, but not recreational vehicles as defined by Census Canada structural types

Figure 6: Golden Area Household by Type (2016)

Source: Source: Statistics Canada, 2016 Census of Population

Town of Golden
- Single-Detached 55%
- Row House 11%
- Apartment 14%
- Movable Dwelling 20%

Electoral Area A
- Single-Detached 81%
- Row House 1%
- Apartment 3%
- Movable Dwelling 15%

Legend:
- Single-Detached
- Row House
- Apartment
- Movable Dwelling
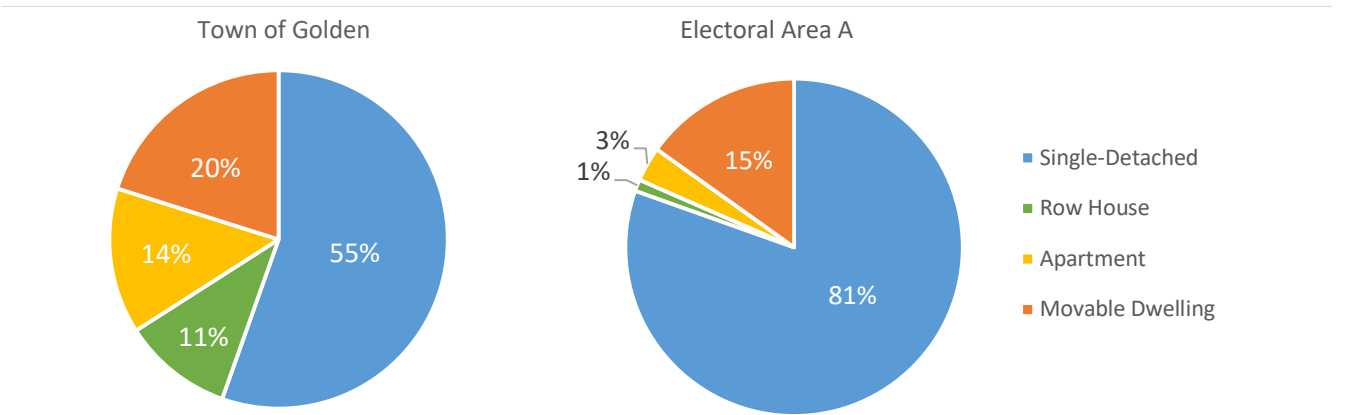
Table 4: Town of Golden – New Homes Registered (2006-2020)

Source: BC Housing, New Home Registry

	2016	2017	2018	2019	2020	Total
Single detached units	16	35	28	25	28	132
Multi-family units	0	26	14	18	28	85

What is Suitable and Adequate Housing?

Suitable housing means that there are enough bedrooms in a home for all members of a household, and **adequate housing** means that housing is in good condition and does not require major repairs. Movable dwellings are a housing type that typically comprise mobile homes, which can often meet the suitability and adequacy needs of many households. That said, census numerators also count camper vans, recreational vehicles, motorhomes, campers, and tents as movable dwellings. These are sub-standard and not considered appropriate accommodation for long stay and permanent residents.

The majority of households in the Golden Area own their homes, and that amount has remained relatively constant over the past 10 years. While there is a higher proportion of renter households in the Town of Golden, at 27%, than in Electoral Area A, at 20%, these proportions are far lower than the proportion of renter households throughout the province, which is 47%[6]. The number of renters has experienced a notable increased

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[6] Although there are fluctuations around the number and proportion of owner and renter households in the Golden area, this may be more reflect of issues of data quality and accuracy

in Electoral Area A over the past 10 years, from 15% to 20%, which might be indicative of fewer rental housing option available within the Town although the key drivers to rental change in Area A is unclear.

Figure 7: Golden Area Household by Tenure (2016)
Source: Source: Statistics Canada, 2016 Census of Population
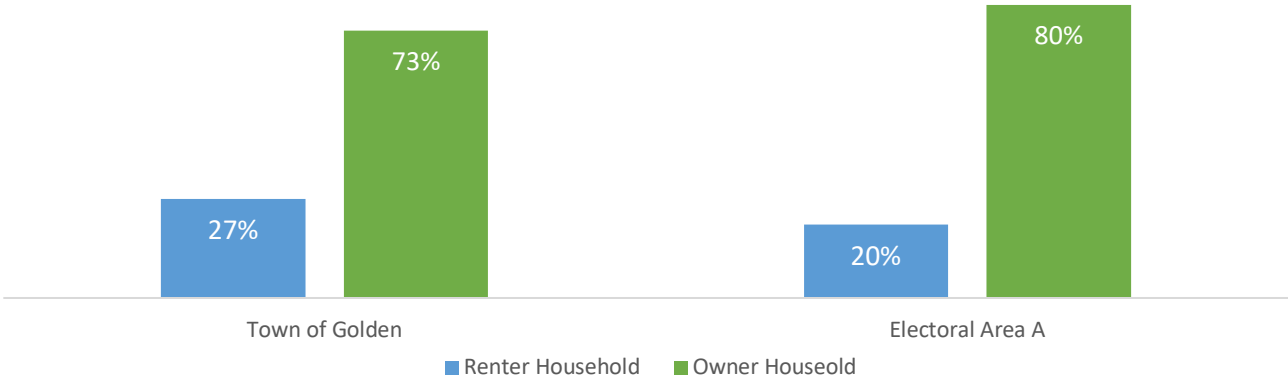
There are various sources that provide insight into the cost of purchasing a home: Statistics Canada Census, BC Ministry of Finance, and BC Assessment. According to census, the median price of a home to purchase in 2016, which includes houses and strata apartments, was $299,382 in the Town of Golden and $348,808 in Electoral Area A[7]. The BC Ministry of Finance suggests that the median price for the Town of Golden has increased by 26% between 2016 to 2019[8], which reflects what was heard by the community about the concern of rising housing prices. BC Assessment provides a snapshot of housing prices by type, which demonstrates that single-detached homes are the most expensive homes in the Golden area. Even more revealing is the total number of units available for sale – 98 single detached units, 42 strata apartments, 31 manufactured homes, 11 townhouses, and 5 half duplex units.

The More Affordable Homes for Purchasing is not Available
Multi-unit housing forms, such as townhouses, are more affordable for households to purchase compared to single-detached homes. However, there are far fewer of these units available for home buyers. This is an indication of less choice in the housing market for households who cannot afford a standard detached home in the Golden Area.

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[7] Source: Statistics Canada, Census. Note: these figures include all forms of owned housing, include single-detached homes, townhomes, and strata apartments
[8] Source: BC Ministry of Finance. Note: this information is not available at the Electoral Area for Regional Districts)

Figure 8: Town of Golden – Median Value of Single Detached Homes (2016)

Source: BC Ministry of Finance, 2009-2016 Taxes & Charges on a Representative House – Schedule 704
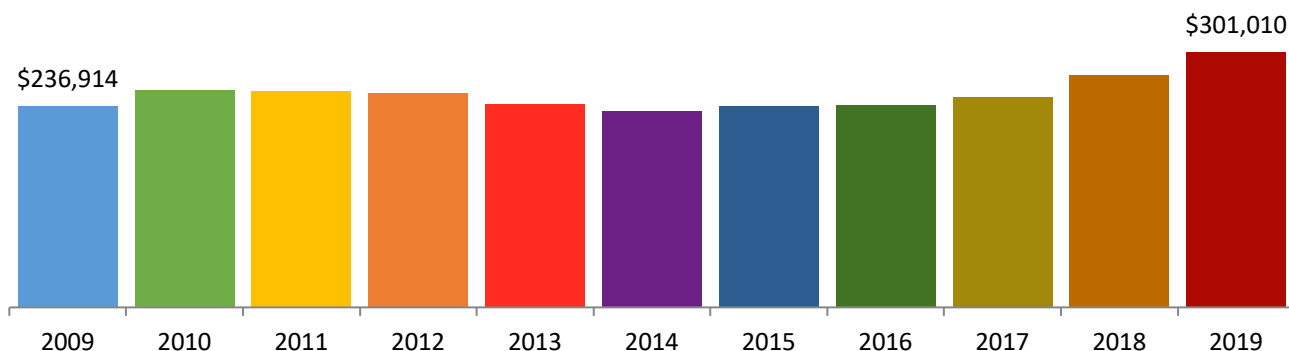
Table 5: Golden Area Number of Sales and Median Sale Prices (2019)

Source: BC Assessment Sales Prices, 2019

	Town of Golden		Electoral Area A	
	#	$	#	$
Single detached home	67	$348,694	31	$355,117
Half duplex	3	$348,383	2	$891,190
Townhouse	10	$247,850	1	$175,000
Strata Apartment	15	$275,500	27	$263,007
Manufactured home	32	$32,965	9	$54,056

Figure 9: Golden Area – Units for Sale (2019)

Source: BC Assessment Sales Prices, 2019
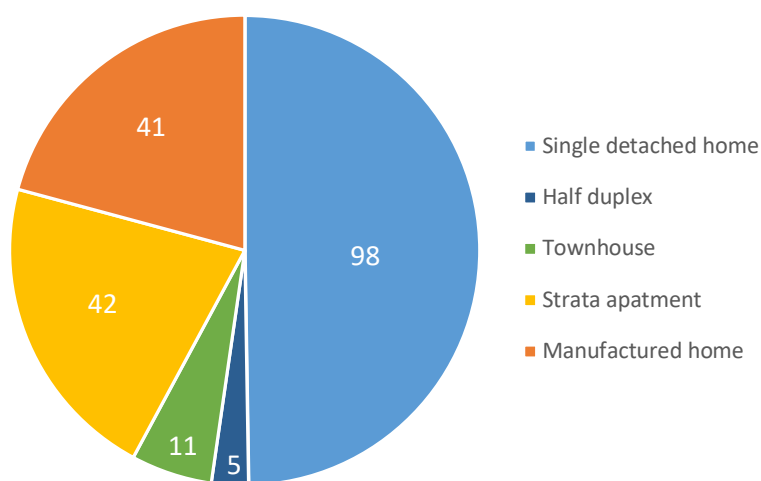
Vacancy rate is a key indicator that demonstrates if there are year-over-year pressures on the rental housing stock in communities. CMHC does not include the Golden area in its Rental Market Reports, which makes it

difficult to get a complete picture of the rental situation in Golden. That said, stakeholders from the community indicated that the availability of rental housing is extremely low and it is difficult for renters to find a place to live. Nearby communities may be proxies to the rental vacancy in the Golden area, such as Canmore which had a 5% vacancy rate in 2019 and Banff which had a vacancy rate of 1.08% in 2018[9].

> "There is 0% vacancy, high rents, workers can't find accommodations and it's worsening recently – workers living in trailers, living in places with mold, increasing number of homeless, long-term rentals are becoming short-term"
>
> Quote from focus group (abbreviated)

Rental rates were reported to be approximately $849 per month for renters living in the Town of Golden and $819 per month for renters living in Electoral Area A. Rental rates have increased by 35 in the Town of Golden and 29% in Electoral Area A.

Table 6: Golden Area Median Rents per Month (2006-2016)
Source: Statistics Canada, 2006 and 2016 Census of Population

	2006	2016	Net Change	
			#	%
Town of Golden	$630	$849	$219	35%
Electoral Area A	$634	$819	$185	29%

More recent data collected suggests that census numbers may significantly underestimate the current cost of renting in the Golden area. Over the course of 2019 and early 2020, the Coop has collected data on rental housing in the community by reviewing rental advertisements on local social media pages (the most common way of advertising rental housing in the community) and by calling known landlords, motels, and rental housing providers. In terms of prices, a single person renting a bedroom in shared accommodation with several roommates would expect to pay $500 to $600 plus utilities for rent per month. A single person sharing a two-bedroom unit with another person or couple would expect to pay $700 to 800 plus utilities for rent per month. A couple that rents a bedroom would typically pay $150 to $200 more in rent for shared accommodation than single people. A one-bedroom unit would typically rent for $900 to $1,100 plus utilities, a two-bedroom unit would typically rent for $1,400 plus utilities, and a three-bedroom unit would typically rent for $1,800 plus utilities (all per month). Month-to-month rental in older motels in the area, a precarious form of housing which

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[9] Government of Alberta, Adapted from Statistics Canada, Cansim table 027-0040 (CMHC, average rents for areas with a population of 10,000 and over) and the Government of Alberta's Rural Apartment Vacancy and Rental Cost Survey. 2019 data was not available for Banff.

is typically used as housing of last resort for many vulnerable households, typically rent for $850 to $1,250 per month. Interviews with other community stakeholders confirmed these numbers.

Interviews with stakeholders also indicate that there was a sudden escalation in the cost of rental housing to current rent levels over a relatively brief three-year period. During this period, the cost of typical one- or two-bedroom apartments has increased by $200–$250 per month, but the cost of typical single-detached homes increased by about $600. Depending on the type of housing, this would equate to a rental cost increase of between 20% to 40%.

Data on market housing prices generally conform to information provided by key informants, whom indicated that there has been a very recent increase in the cost of homeownership in the community, following a long period of general stability in the housing market. Additionally, there appears to be an association between the rise of local housing costs and increased prevalence of short-term rentals (STRs) in the area, often referred to as Bed and Breakfasts (B&Bs), Airbnbs, vacation rentals, and home sharing. STRs provide a wonderful means for local residents to create businesses and generate incomes; however, it can sometimes remove units that would otherwise be available for long-term rental and inadvertently limit the housing choice of renters.

The Town of Golden as well as Tourism Golden, the local Destination Marketing Organization representing accommodations and local tourism businesses in the Golden area, has tracked the growth of STRs since 2016 using a third-party Host Compliance data analysis. Within the Town of Golden, the number of short-term rentals increased from 54 in May 2016 to 153 in August 2019 (183% increase). In Area A, the numbers have grown from 125 in May 2016 to 480 in August 2019 (284% increase). Visitor studies conducted by Tourism Golden also indicated the increase in demand for STRs. In 2016, only 6% of visitors whom stayed in roofed accommodations in the Golden area used STRs, while in 2017 23% of visitors used STRs.

It was reported by key informants that many dwellings where STRs are operating were previously used as long-term rentals. However, some STRs are relatively new secondary suites in new or remodeled homes that are used by households as mortgage helpers or home-based businesses. The Town of Golden is currently finalizing a strategy for the regulation of STRs.

There may be additional reasons driving the cost of market housing in the community. Interviews with stakeholders indicated a rise in amenity migration to the area, a phenomenon in which relatively higher-income households move to a community perceived as having a higher quality of natural environment and/or distinctive culture. The motivation to move is based on an expectation that quality of life will be enhanced, and not for economic reasons, such as for jobs. A specific category of amenity migrants was identified by participants as people over the age of 50 and contemplating early retirement, selling their homes in relatively more expensive urban markets, as well as those leaving more urban areas to work remotely or work shift work outside of the community.

Demand for housing appears to be driven by spillover effect from other regional resort communities, such as Banff and Canmore. As prices in those communities continue to rise, some households may see Golden as a less costly alternative. Other factors for rising housing costs could include a rise in private dwellings occupied by usual residents, a rising demand for second or vacation properties, the purchase of real estate as an investment vehicle, and a sustained period of low interest rates that makes it easier to finance the purchase of real estate.

In 2016, 10% of homeowners and 24% of renters in the Town of Golden were spending greater than 30% of their income towards housing costs. In addition, 10% of renters in the Town of golden and 14% of renters in Electoral Area A were living in homes considered in need of major repair – a key indicator of adequacy and livability. Further to this investigation on affordability is core housing need, which is the measure of households are paying more than 30% of pre-tax income for shelter, live in crowded conditions, and/or live in a home that requires major repairs. In 2016, 2% of homeowners and 20% of renters in Cranbrook were considered to be in core housing need. An additional 1% of homeowners and 114 of renters were considered to be in extreme core housing need, meaning they experience all of these issues but are paying half their pre-tax income (50%) towards shelter costs.

Condition of Rental Housing
Major repair means homes have livability issues, such as faulty plumbing, electrical wiring, and heating (e.g., no heat). Major repairs also include homes that may have mould, defective door locks, and inaccessible windows (e.g., cannot open a window / exit during an emergency). Poor quality rental housing is often more affordable (but not always) compared to well-maintained homes but can be unsafe and unhealthy for households. The Provincial average for homes in need of major repair is typically 6% to 7%. Rental housing in the Golden Area exceeds the provincial average, as does the ownership housing.

Figure 10: Golden Area Households Spending Greater than 30% of Income towards Housing Costs (2016)
Source: Statistics Canada, 2006, 2011, and 2016 Census of Population

Town of Golden: Renter Household 30%, Owner Household 10%
Electoral Area A: Renter Household 24%, Owner Household 16%

■ Renter Household   ■ Owner Houseold
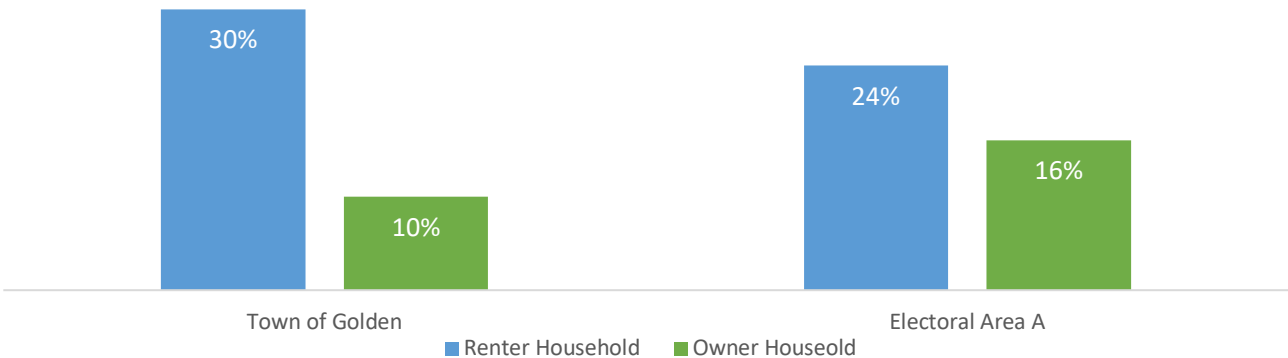
Figure 11: Golden Area Housing in Need of Major Repair (2016)
Source: Statistics Canada, 2006, 2011, and 2016 Census of Population

Legend: ■ Renter Household ■ Owner Houseold

Town of Golden: Renter Household 10%, Owner Houseold 4%
Electoral Area A: Renter Household 14%, Owner Houseold 9%
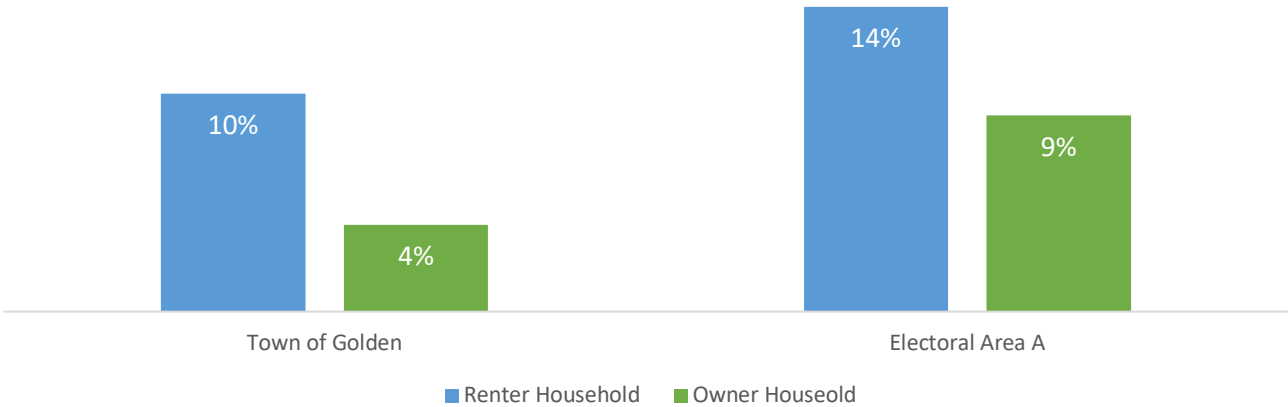
Affordable, non-market housing refers to housing below market rents or prices, ranging from emergency shelters through various forms of supportive to rent-geared-to-income (RGI) rentals and housing co-operatives. The lower rents are maintained as a result of ongoing government subsidy or created through a collection of rents and donations on a not-for-profit business model. There are currently five non-market housing facilities operating in the community, all within the Town of Golden serving various residents in need.

- **Purcell View Apartments:** A 15-unit independent seniors housing including five studios(bachelor) and 10 one-bedroom units (which historically had 20 units). Many of the studio units were converted to one-bedroom units due to poor demand, which reduced the overall number of units at the site. The facility is operated by the Golden & District Senior Citizens Housing Society, which does not receive a subsidy from BC Housing and is mortgage and debt free. With no debt, the Society is able to offer very low rents at about $260 for a studio and $380 for a one-bedroom unit. The wait list for one-bedroom apartments was 18 people at the time this report was written.

- **Mountainview Apartments:** Independent seniors housing operated by the Golden Community Resources Society (GCRS). The Society operates eight units of housing for independent seniors, as well as eight additional assisted living units, providing meal service and support services. Rent at the Mountainview Apartments is based on rent geared to income (RGI). The eight assisted living units were built with funding from BC Housing and Interior Health, and the Society currently receives ongoing funding from Interior Health. There are currently 10 people on the wait list, and access to the assisted living units is by referral by Interior Health.

- **St. Paul's Abbeyfield House:** Assisted living for seniors in Golden, which has 10 studio units, with meals provided in a common dining room. The Society receives no subsidies and operates based on rent received and donations. Because of this, rent is quite a bit higher than other non-market housing in the community, most recently about $1,200 per month. This can cause some difficulties in filling units, and there have been

times when units have not been occupied. Despite the high rent, low-income seniors could use BC Housing's Shelter Aid For Elderly Renters (SAFER), which provides rent supplements to eligible low-income seniors renting in the private market. However, key informants reported that many seniors in the community are unaware of the program.

- **Molnar Gardens:** Offers 30 housing units for low-income families with a mix of one-, two-, three-, and four-bedroom units. The facility is owned by BC Housing and operated by the Canadian Mental Health Association (CMHA). Demand for one- and two-bedroom units is typically highest, as these units can accommodate seniors and lone-parent households, which is typically a large part of their clientele. Access to the facility is through the BC Housing Registry Waitlist. Although the wait list is currently 32 households, many on the waitlist are not currently living in the community, and CMHA typically screens applications to prioritize people in the Golden Area.

- **Women's Shelter:** A volunteer-run safe house available for women fleeing violence, operated by the Golden Women's Resource Centre and staffed by volunteers. The organization receives funding from BC Housing and currently consists of a two-bedroom apartment designed to accommodate a single woman and a woman with children. Women and families using the safe house typically will stay for 10 days until longer-term accommodation can be found, but stays are often longer due to difficulty in finding new accommodation. Occupancy at the safe house is usually around 50% on any given week. However, at times demand exceeds the number of units and emergency housing might be accommodated in local hotels.

In addition to SAFER, BC Housing also offers the Rental Assistance Program (RAP), which provides eligible low-income working families with cash assistance to help with their monthly rent payments. BC Housing reports that 10 households are currently receiving rental assistance through either the SAFER or RAP program.

> "Cost of housing in remote communities continues to impact budgets of service providers"
>
> Quote from focus group (abbreviated)

> "Affordable housing shortages causing issues for staffing small businesses, and families are leaving Golden due to housing shortages"
>
> Quote from focus group (abbreviated)

Image 1: Golden Area Open House Participants
Source: Golden Community Coop
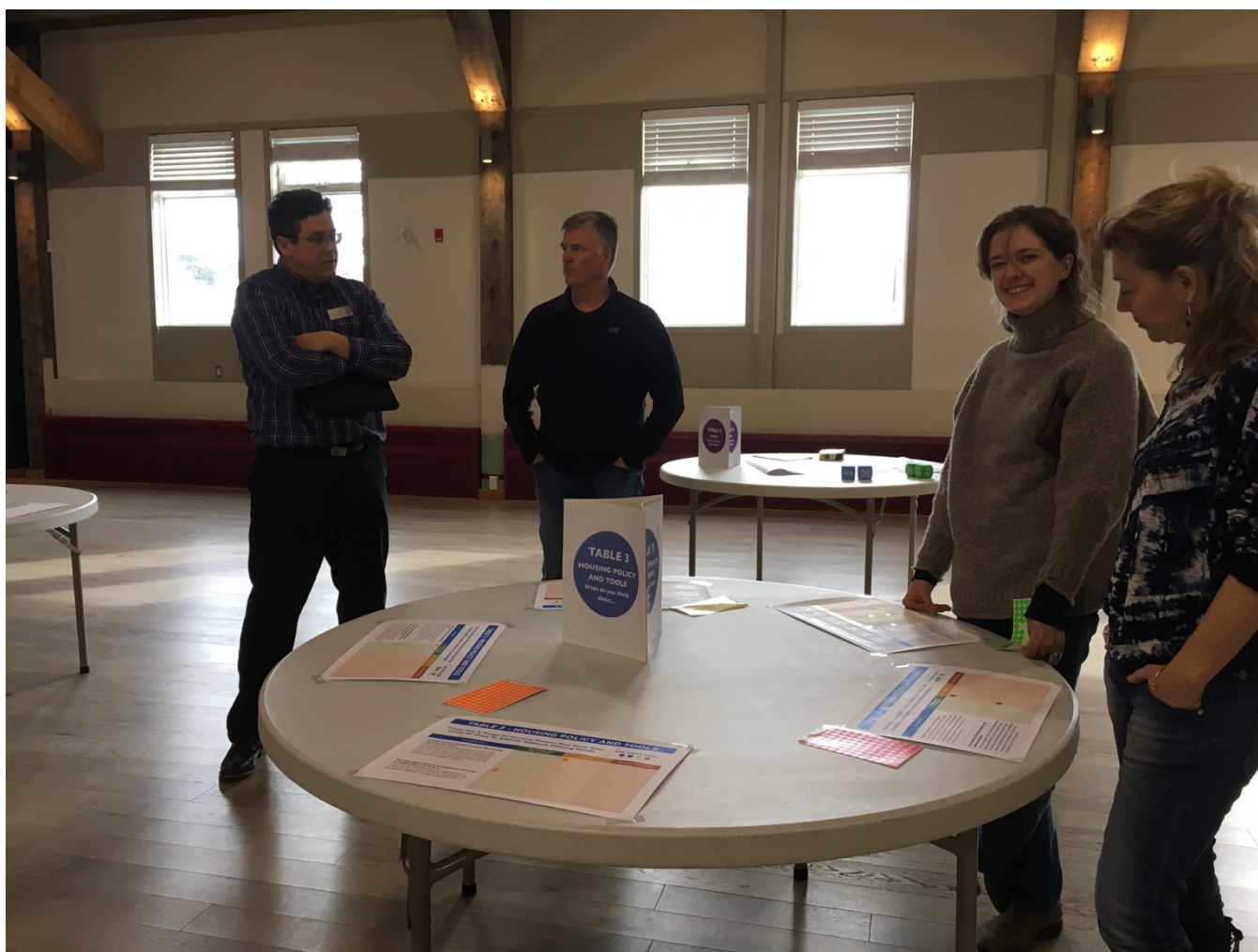
Housing Units Required

An essential consideration of the housing needs assessment is anticipating the number of housing units that are needed to accommodate the population of the Golden area today and in the future, utilizing the annual growth rate projection for the region as calculated by BC Statistics (1.42%)[10]. In summary, the Golden Area is expected to have an additional 1,235 people by the year 2028 which equates to 562 additional households, and 562 net demand for housing units (combined market and non-market housing units).

> **Population Uncertainty**
>
> There is a high degree of uncertainty with using population projections to determine housing need, which are based on high-level trends in fertility, mortality, and migration, along with historic growth patterns. Equally important is the economic climate. For example, the aspirations for diversifying the economy could all influence the demographics in terms of how many people migrate in the area, who stay, and how much income they earn. For a resort community like Golden with seasonal population fluctuations, household projections may also not account for the full housing demand placed on the community during peak seasons. For these reasons, caution should be used in using these number as the sole source of information to guide housing needs.

Town of Golden

In the Town of Golden, the anticipated number of households is expected to increase gradually from 1,595 in 2016 to approximately 1,902 households by the year 2028. This equates to a net increase of 307 households.

Table 7: Town of Golden – Anticipated Households and Household Size (2016-2030)
Source: BC Statistics, Consultants Calculations

	2016	2020	2024	2028	Net Gain (2016 to 2028)
Projected population	3,708	3,918	4,141	4,376	+668
Persons per household	2.3	2.3	2.3	2.3	-
Total number of households	1,595	1,704	1,800	1,902	+307

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[10] Population and household projections are derived from BC Statistics, which reports on the Local Health Area for Golden. Given that projections are calculated for both the Town of Golden and Electoral Area A, the methodology of calculations used the projection from the LHA as a proxy and applied the growth rate to both the Town and Area A. BC Statistics projects the Golden LHA to increase in population from 7,155 to 8,373 people between 2016 and 2028 – a net increase of 1,218 people. This calculates to a projected annual growth rate of 1.42%.

The anticipated number of housing units (by size) required in the Town of Golden between 2016 and 2028 have been calculated in two ways: (i) baseline scenario, which assumes the development pattern in the Town of Golden will continue to be the same in the future as is occurring today; and, (ii) potential patterns shift, which includes accommodating an anticipated population related to major development projects in the area as well as explores changing the housing mix composition to better meet the needs between the available housing units and what the population needs in the future. Both scenarios consider BC Statistics population projections and persons per unit assumptions.

The baseline scenario assumes that historical development patterns / housing mix will continue into the future to accommodate future households. This scenario projects that an additional 307 housing units will be needed in the Town of Golden by the year 2028, with the majority of units consisting of two-, three-, and four-bedroom units. This baseline scenario is "more of the same".

Table 8: Town of Golden – Anticipated Number of Housing Units by Size, Baseline Scenario (2016-2030)
Source: BC Statistics, Consultants Calculations

	2016	2020	2024	2028	Net Gain (2016 to 2028)
Bachelor	0	0	0	0	0
1-bedroom	120	128	135	143	+23
2-bedroom	420	449	474	501	+81
3-bedroom	560	598	632	668	+108
4+ bedroom	495	529	559	590	+95
Total	1,595	1,704	1,800	1,902	+307

The baseline scenario falls short of addressing some of the current housing issues and anticipated housing needs. For example, there is a limited number of smaller units in Cranbrook (e.g., bachelor units and one-bedroom units) to accommodate temporary residents and single-person households. As such, a second scenario was created that adjusts the housing mix to better accommodate this particular need This potential development pattern shift scenario also projects an additional 307 housing units needed in the Town of Golden by the year 2028, with the majority of units consisting of one, two, and three-bedroom units. This scenario would 'shift' the overall housing composition of new housing units being delivered in the Town of Golden housing market.

Table 9: Town of Golden – Anticipated Number of Housing Units by Size, Potential Pattern Shift (2016-2030)

Source: BC Statistics, Consultants Calculations

	2016	2020	2024	2028	Net Gain (2016 to 2028)
Bachelor	0	34	36	38	+38
1-bedroom	120	170	180	190	+70
2-bedroom	420	426	450	476	+56
3-bedroom	560	579	612	647	+87
4+ bedroom	495	494	522	552	+57
Total	1,595	1,704	1,800	1,902	+307

Both scenarios anticipate an additional 307 units for the Town of Golden between 2016 and 2028. The key difference is the housing mix by bedroom size. The baseline scenario assumes more of the same (larger units) and the potential shift assumes more smaller units (e.g., bachelor units and one-bedroom units). Collectively, the entire composition of the Town's housing stock does not change drastically overall. For example, the baseline scenario could result in 4+ bedrooms comprising 31% of the housing stock, compared to 29% of the housing stock if development patterns 'shifted'. A big difference is shifting bachelor units from 0% to 2% of the mix, adding 38 bachelor units to the community; and, shifting one-bedroom units from 7.52% to 10% of the mix, adding 70 one-bedroom housing units to the community.

Table 10: Town of Golden – Anticipated Number of Housing Units by Size, Scenario Comparison (2016-2030)

Source: BC Statistics, Consultants Calculations

	Baseline Scenario			Potential Shift Scenario		
	Net New Units	Total Units	Mix	Net New Units	Total Units	Mix
Bachelor	0	0	0.00%	+38	38	2.00%
1-bedroom	+23	143	7.52%	+70	190	10.00%
2-bedroom	+81	501	26.33%	+56	476	25.00%
3-bedroom	+108	668	35.11%	+87	647	34.00%
4+ bedroom	+95	590	31.03%	+57	552	29.00%
Total	+307	1,902	100.00%	+307	1,902	100.00%

Electoral Area A

In Electoral Area A, the anticipated number of households is expected to increase at the same rate as the Town, from 1,360 in 2016 to approximately 1,615 households by the year 2028. This equates to a net increase of 255 households for Electoral Area A.

Table 11: Electoral Area A – Anticipated Households and Household Size (2016-2030)
Source: BC Statistics, Consultants Calculations

	2016	2020	2024	2028	Net Gain (2016 to 2028)
Projected population	3,148	3,327	3,515	3,715	+567
Persons per household	2.3	2.3	2.3	2.3	-
Total number of households	1,360	1,446	1,528	1,615	+255

The baseline scenario assumes that an additional 255 housing units will be needed in Electoral Area A by the year 2028, with the majority of units consisting of two, three, and four-bedroom units. Considering the Electoral A demographics, the current housing mix appears to be aligned with need and does not warrant a substantial shift in development patterns. As such, it is anticipated that adding smaller units (e.g., bachelor units and one-bedroom units) is better suited for the Town. That said, the CSRD may want to consider alternative forms of housing typology that can accommodate two, three and four-bedroom units such as ground-oriented multi-unit projects (e.g., townhouses) to diversify the housing stock.

Table 12: Electoral Area A – Anticipated Number of Housing Units by Size, Baseline Scenario (2016-2030)
Source: BC Statistics, Consultants Calculations

	2016	2020	2024	2028	Net Gain (2016 to 2028)
Bachelor	10	11	11	12	+2
1-bedroom	145	154	163	172	+27
2-bedroom	385	409	433	457	+72
3-bedroom	480	510	539	570	+90
4+ bedroom	335	356	376	398	+63
Total	1,360	1,446	1,528	1,615	+255

Rental versus Homeownership Allocation

There are no projections available for tenure, as such it is difficult to estimate the future rental and homeowner household mix. That said, trends in communities like the Golden Area are demonstrating a slight shift from predominately homeowners to more rental households. In addition, the percentage of homeowners paying more than 30% of their gross income on housing costs is an indication that they are overstretched on their mortgage payments and may be better suited to have access to more affordable homeownership options or more desirable rental options. While the rental and homeownership markets are private market driven sectors, the Town of Golden and the CSRD may consider opportunities to increase more rental options with a conservative approach, monitor absorption rates and occupancy levels, and adjust expectations as needed. More on this topic can be found in the companion *Golden Area Affordable Housing Strategy*.

Non-Market Housing Allocation

At minimum, the number of non-market housing units needed in the Golden area should coincide with wait list data. BC Housing maintains wait list data for various housing types, as well as some of the local non-profit housing providers (e.g., there are 32 households on the wait list for Molnar Gardens and 10 people on the wait list for Mountainview Apartments). BC Housing's wait list data is updated every March and can be requested annually to both monitor the need for non-market housing units as well as determine the immediate need of non-market housing units.

Another reference to determine the extent of affordable housing units needed in the Golden area is to address the number of households in core housing need, specifically households paying greater than 30% of their income towards housing costs. For the Golden area, 30% of renters in the Town and 24% of renters in Electoral Area A are spending more than 30% of their income towards housing costs. Some of these households may be eligible for rent supplements through BC Housing programs (and are not aware of their eligibility), others may be better suited for an affordable housing unit should one become available. As such, the percentage of renters overstretched in the Golden area has been applied to the overall housing unit projections to identify a window of non-market housing need in the community. These households are already housed and, should they have the opportunity to relocate to a unit that is more affordable to them, it would free up a market rental unit that can be made available for other households including newcomers to the region. This opportunity can alleviate pressure on the overall housing continuum.

The companion *Golden Area Affordable Housing Strategy* outlines more detail about the different options to pursue non-market housing units, full extent versus a more conservative approach. Again, some of the units could be addressed through rent supplements and not necessarily built units.

Table 13: Golden Area – Non-Market Housing Need (2016-2028)
Source: BC Statistics, Consultants Calculations

	Total Units Needed	# of Renters Spending Greater than 30% of Income on Housing	Total allocation of Non-Market Housing Units (30% and 24%)	Total allocation of Non-Market Housing Units (15% and 5%)
Town of Golden	307	30%	92 units	46 units
Area A	255	24%	61 units	13 units

Other Contributing Factors

There is a high degree of uncertainty with using population projections to determine housing need, which are based on high level trends in fertility, mortality, and migration, along with historic growth patterns. Equally important is the economic climate. The projected housing units required is based on BC Statistics projections, with some uncertainty:

- **Kicking Horse Canyon Phase 4 Project:** Major projects in a region can influence the demand for housing either a temporary basis or a long-term basis. For the Golden area, the proposed highway expansion project (Highway 1 Kicking Horse Canyon Phase 4 Project) estimated at $601 capital costs, will improve the 26km stretch of highway into a four-laned, 100km/hr standard route. This construction project will create jobs, specifically for carpenters, electrical workers, labourers, operators, pile drivers, and other technical staff such as surveyors and technicians[11]. Contractors have been selected for the project and plans for traffic management is underway. It is unclear how many workers will be hired for the project. It is also unclear how many temporary jobs Phase 4 will generate and how this population will be housed. In any case, the current housing supply in Golden does not have the flexibility to accommodate the potential influx of new workers generated from this project, with respect to rental unit availability. Any absorption of the temporary workers for this project will create pressure on the rental housing stock and limit the housing choice for local residents in the market. That said, it is unlikely that all of the workers will look for accommodation in the Golden area. Some may be located as far as Calgary and bused in, for example, but the actual accommodation plan is unclear.

- **Shadow population:** There is likely a "shadow population" of seasonal workers, short-stay recreationalists, and job seekers scattered throughout the Golden area that are not documented through BC Stats or Statistics Canada, and the numbers are impossible to say with certainty.

In aggregate terms, there is a projected shortfall in the total number of housing units required in the Golden area to meet the need of the future population, let alone to withstand an influx of new workers to the region in relation to projects like the highway project. This statement is only in relation to the total universal supply of

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[11] Source: BC Infrastructure Benefits, Highway 1 upgrade and expansion.

units and must be layered with ensuring that a proportion of the projected 562 housing units be designated as affordable to meet the needs of low-income households, minimum wage earners, and households you struggle to afford market housing based on their income. The companion report, *Golden Area Affordable Housing Strategy*, outlines key considerations to addressing the shortfall and ensuring that some of the units be allocated for affordability.

> "The highway project has to be hired locally – contractors have struggled for the last two summers – lost staff to highway projects previously – has been hiring for this summer since last November"
>
> Quote from focus group (abbreviated)

Image 2: Golden Area Open House Participants
Source: Golden Community Coop

Summary of Housing Needs and Gaps

Although there are indications that overall housing affordability for the Golden area is better than in other parts of BC, housing appears to be unaffordable for many vulnerable groups. These are groups that are typically most impacted by rising housing costs, including seasonal and low-income workers, low-to-moderate income young adults and families, lone-parent households, and low-income seniors. Although there are a number of non-profit affordable housing providers, there is a general lack of affordable housing options in the community, including affordable rental housing and affordable homeownership opportunities in the Golden area.

Priority Groups

Based on an analysis of data in this report, as well as observations from community stakeholders interviewed as part of this report, the following priority groups have been identified (in no particular order):

- **Seasonal and low-income workers:** Much of the entry-level and low-skilled employment in the area is seasonal in nature, particularly jobs in the hospitality and recreation sectors. Whether employees are temporary or permanent residents of the community, this group faces issues of income insecurity related to the low-income nature of work in the sector, particularly for those earning minimum wage. This group is also significantly challenged to find appropriate housing in the private rental market. Interviews with key informants indicate that many seasonal workers rent rooms in shared houses and may also share bedrooms to make housing more affordable, often at relatively high rent levels. This can contribute to issues of overcrowding in some households.

  Community stakeholders indicated that there are instances in which seasonal and low-income workers may turn to sleeping on couches of friends or family, a term described as being "relatively homeless." Similarly, people may choose to use a recreational vehicle or travel trailer as housing. Some community stakeholders indicated that there were a handful of instances of individuals in the area experiencing "absolute homelessness," in which an individual or household is without stable, permanent, appropriate housing, or the means and ability of acquiring it. In particular, there have been some instances in which single men have been without permanent housing, and there are currently few resources, such as community social service organizations, serving the needs of men in the community.

  The lack of housing options for this group may be contributing to difficulty filling low-income jobs within the hospitality and recreation sectors. Interviews with key informants indicated that some businesses are having difficulties filling positions at peak seasons and some businesses are using temporary foreign workers to fill positions.

- **Low to moderate income young adults and families:** A frequent theme to emerge in stakeholder interviews was the lack of housing available for young adults and young families, particularly those with low-to-

moderate incomes. Young adults and families frequently choose to stay at home with their parent(s) longer or rent when they enter the housing market, often saving money for a down payment for future homeownership opportunities. However, opportunities in the rental market are scarce, particularly for family-friendly rental housing. The lack of affordable homeownership opportunities was also identified by informants as a significant problem for young households. The lack of supply of rental properties for this demographic means that young adults and families could eventually choose to leave the area. In interviews with stakeholders, there is a perception that the lack of housing appropriate for young adults and young couples in the process of family formation may have long-term economic impacts on the community, causing a loss of the community's future workforce.

- **Single-parents:** Single-parent households have fewer choices in finding suitable, adequate, and/or affordable housing. Lone-parent households have median incomes lower than the provincial median, and most would not be able to buy a house and may have difficulty finding suitable rental housing. Women fleeing violence, often with children, are a particularly vulnerable population. Although there is a safe house operated by volunteers in the community, women fleeing violence face challenges finding permanent rental housing in the area, which means these women may frequently seek permanent housing in communities outside of the Golden area.

- **People experiencing with mental health and substance use issues:** This is a broad group of people with special support needs that are challenging to deliver in any community. This group of people also face some of the highest risks of homelessness. In the Golden area, there are limited social service supports for people experiencing mental health and substance use problems, and as a group this population is challenged to find affordable, safe, and stable housing. This can exacerbate mental health issues and make addictions treatment more challenging. There were reports from key informants that some individuals with mental health and substance use issues may find housing in older motel units on a month-to-month basis, which is a precarious living situation. Other individuals in this category may rely on recreational vehicles, camping trailers, and other forms of movable dwellings, which is also a precarious form of housing.

- **Low-Income seniors:** Although there are currently three facilities providing affordable housing for seniors in the Golden area, there can be some challenges for low-income seniors to find housing in the community. Although the Golden area is generally a younger community compared to the province as a whole, a large number of baby boomers is expected to enter retirement in the next 10 years, and many of these seniors will have limited incomes. As time goes on, it is likely that waitlists for existing seniors housing in the community may grow as these retiring seniors will require housing appropriate to their needs to allow them to age-in-place in the community, with increasing level of supports as they age.

Housing Gaps

In the Golden area, the predominant form of housing is single-detached and the most common form of tenure is ownership. While these homes are generally in good condition and are affordable to many households in the area, the lack of diversity of other housing forms creates notable housing gaps for priority groups in need.

The lack of quality rental housing options was a consistent and significant theme that was brought up in multiple interviews with stakeholders, as well as evident in available data. The lack of suitable rental housing options means that some vulnerable households must live in substandard living situations, such as couch surfing, the use of recreational vehicles and travel trailers as temporary, and semi-permanent housing in older motels in the community.

Based on an analysis of data in this report, as well as observations from community stakeholders interviewed as part of this report, the following housing gaps have been identified:

- **Market Rental Housing:** Housing indicators and interviews with stakeholders indicate that the Golden area has a very limited supply of purpose-built rental housing, and the condition of existing rental housing may be poor and in need of improvements. A large number of groups would benefit from an increased supply of market rental housing, including single people, young adults, couples, young families, and seniors.

  An increase in the number of market rental housing units may particularly help seniors living in larger homes interested in downsizing to more age-friendly homes, but whom cannot currently find housing suitable to their needs. Key stakeholders have reported that such senior households, often couples, are generally of moderate or higher income and not interested in downsizing to one-bedroom units typical of the existing seniors affordable housing in the community. Many are forced to remain in their homes even when meeting their needs, with larger homes often comprising multiple levels and property to maintain. Many of these households will not move out of their homes due to pet ownership, which many housing providers do not allow. Covered parking is also an amenity for which seniors are looking. Allowing seniors to downsize from larger homes to more age-friendly and pet-friendly homes, such as apartments, could help provide another source of single-detached homes appropriate for families in the community.

  Some key informants suggested that there could be an opportunity to create some unique forms of housing to accommodate seasonal and low-income workers in the community. Suggestions included dorm-like accommodations, studio units, or micro apartments, which are smaller-than-average studios intended for a single resident with efficient kitchens, bathrooms, and storage spaces (for bikes and skis).

- **Affordable (Subsidized) Rental Housing:** Based on the analysis of median incomes, there are a number of households that cannot afford to rent or buy housing at a price within 30% of their gross income. This is true among many single-person and lone-parent households, and it is also true for many young families. There is

a need for more subsidized housing options in the area to provide housing for these low-income households. Affordable rental housing is needed in a variety of forms, including units appropriate for single people, families, and people with disabilities.

- **Affordable Homeownership Opportunities:** It appears that a number of households are close to being able to afford homeownership in the Golden area but remain priced-out of the housing market. Additional forms of housing could help these households purchase smaller and more compact homes, such as townhouses, duplexes, or multi-unit housing. This could present an affordable homeownership option for additional moderate-income households.

- **Affordable (Subsidized) Seniors Rental Housing:** Based on the expected demographic changes and an aging population, there will be a need for additional subsidized rental housing options for seniors, including both options for independent living and supportive housing with meals and additional supports. Although there is already a supply of affordable seniors housing in the area, demand for seniors housing is likely to grow as the population continues to age.

- **Supportive Housing:** Based on information provided by the key informants, there could be a need for forms of supported and supportive housing in the community, particularly for people with mental health and substance use issues. Although typically a form of housing found in larger urban areas, such housing types could benefit a population at high-risk of experiencing homelessness. Supportive housing means support services can be accessed on-site during the day, and these services are linked to housing, such as mental health care and addictions treatment. Supported housing offers different kinds of support services not linked to the housing, with these services being accessed from outside organizations even if residents move or relocate.

- **Alternative Housing Typologies:** There is a growing need and appetite for non-single-detached housing forms in the Golden area. We heard from stakeholders and the public that there is a desire to have smaller, ground-oriented homeownership options which can offer amenity needs (e.g., private yard) as well as financially more aligned to their income (e.g., manageable mortgage payments). Accessible, ground-oriented detached units that are affordable to families is particularly needed in the Golden area in the coming years (such as townhouses).

APPENDIX A:

Key Terms and Definitions

KEY TERMS AND DEFINITIONS

ACCESSIBLE HOUSING means dwellings that include features, amenities, or products to better meet the needs of people with disabilities and thereby maximize the number of people who can readily use them.

ADEQUATE HOUSING means housing that does not require major repairs.

AFFORDABLE HOUSING means a safe, secure, accessible living environment that allows people to live within their income level and maintain quality of life. Affordable housing may take a number of forms that exist along a continuum — from emergency shelters, to transitional housing, to mass-market rental (also known as subsidized or social housing), to formal and informal rental, and homeownership. According to Canada Mortgage and Housing Corporation, for housing to be affordable, a household should not spend more than 30 percent of gross income on shelter costs.

APARTMENT means a residential use contained in a building for three or more dwelling units, the majority of which share ground-level access. Typically, apartments are classified as one: (i) apartments in a building that has fewer than five storeys; and, (ii) apartments in a building that has five or more storeys.

ASSISTED LIVING is defined under BC's Community Care and Assisted Living Act, and generally includes services such as meals, housekeeping, laundry, and some assistance with personal care such as grooming, mobility, and medication. These units are also designated as Independent Living.

CORE HOUSING NEED means a household living in housing that falls below at least one of the adequacy, affordability, or suitability standards set by the Canada Mortgage and Housing Corporation and spends 30 percent or more of total before-tax income to pay the median rent of alternative local housing that is acceptable.

HOMELESSNESS is the situation of an individual or family without stable, permanent, appropriate housing, or the immediate prospect, means, and ability of acquiring it.

HOUSING CONTINUUM is a concept used to describe and categorize different types of housing, from non-market to market housing. Housing continuums are developed to assist with planning and program development and are usually tailored to the community or region in question. On the non-market end of the continuum are emergency services and transitional housing, which often require the most public funding, moving towards supportive and social housing options in the middle of the continuum and then towards independent housing options on the right, where housing is typically provided by the private market.

MAJOR REPAIRS NEEDED includes dwellings needing major repairs, such as dwellings with defective plumbing or electrical wiring and dwellings needing structural repairs to walls, floors, or ceilings.

MARKET RENTAL HOUSING means the private rental market that provides the majority of rental housing affordable to households with low- to moderate-incomes. This can include purpose-built rental housing as well as housing supplied through the secondary rental market such as basement suites, rented condominium units, or other investor-owned houses / units.

MEDIAN INCOME means the halfway point of a population's income, meaning half of the population is making more than the median income and half of the population is making below the median income.

MOBILE HOME means a single dwelling, designed and constructed to be transported on its own chassis and capable of being moved to a new location on short notice. It may be placed temporarily on a foundation pad and may be covered by a skirt.

MOVABLE DWELLING means a single dwelling, other than a mobile home, used as a place of residence, but capable of being moved on short notice, such as a tent, recreational vehicle, travel trailer, houseboat, or floating home.

NON-MARKET HOUSING means affordable housing that is owned or subsidized by government, a non-profit society, or a housing cooperative; whereby rent or mortgage payments are not solely market driven.

PRECARIOUS HOUSING means an individual or family paying for temporary, insecure, or unstable housing, including overcrowded housing or unaffordable rents, given their income.

RELATIVELY HOMELESS means an individual or family sleeping on couches of friends or family, temporarily sheltered in a holding cell or in a hospital but with no permanent address.

RENTAL ASSISTANCE PROGRAM (RAP) is a program operated by BC Housing that provides eligible low-income working families with cash assistance to help with their monthly rent payments.

ROWHOUSE means one of three or more dwellings joined side-by-side, side-to-back, or possibly stacked one on top of the other, but with direct exterior access from ground level to the dwelling. Also known as **TOWNHOUSE**.

SEMI-DETACHED DWELLING means one of two dwellings attached side-by-side (or back-to-back) to each other, but not attached to any other dwelling or structure (except its own garage or shed). A semi-detached dwelling has no dwellings either above or below and the two units, together, have open space on all sides.

SENIORS INDEPENDENT LIVING means a home dedicated to seniors whom need little or no assistance with daily living, and whom do not require medical care or nursing staff.

SHELTER AID FOR ELDERLY RENTERS (SAFER**)** is a program operated by BC Housing that helps make rent affordable for with low- to moderate-incomes by providing monthly cash payments to subsidize rents for eligible B.C. residents who are age 60 or over, and who rent their homes.

SINGLE-DETACHED DWELLING means a single dwelling not attached to any other dwelling or structure (except its own garage or shed). A single-detached house has open space on all sides and has no dwellings either above or below it.

SUITABLE HOUSING means housing that has enough bedrooms for the size and make-up of resident households, according to National Occupancy Standard (NOS) requirements.

APPENDIX B: Town of Golden – Housing Indicators

DATA LIMITATIONS

The following tables provided housing need indicators as required by the Province of British Columbia through the Local Government Act and associated housing needs report regulations. Please note that Statistics Canada census data provided in these tables is based on custom tabulations based on a 25% sample and may differ from Census Profile data that is based on a 100% sample. The reason for any differences is due to the estimation and weighting involved in the calculation. The smaller the geographic area, the greater the likelihood that estimates will differ.

It should be noted that relatively small population counts for communities in this study may negatively impact quality and accuracy of population and household counts, age composition profiles, and household income, as well as information about housing tenure, units, and values. This is particularly relevant for analysis of subpopulations, for instance when comparing household characteristics between those whom own versus rent their homes. Census data for many of these characteristics is sourced from the mandatory long-form census using a 25% sample size of the population (except for the year 2011) and may be rounded or suppressed due to the quality of the data and to protect the privacy of census participants. Use of a sample size of the population can also introduce the possibility of sampling error, in which the sample selected for analysis differ from the characteristics of the actual population. It is difficult to calculate this margin of error as it is different for each data variable collected. However, it is conceivable that the margin of error could be up to +/- 5% to 10%. Due to these factors, trends may appear either understated or exaggerated.

An additional data limitation is the point-in-time snapshot nature of the Canadian Census. Specifically, Statistics Canada carries out the census every five years on a specific day in May, capturing a community's population on that specific date. As May is typically a low point in the tourism season in Golden, missing the peak tourism seasons in both the summer and winter, census data may not capture seasonal populations that reside in Golden at other times of the year.

POPULATION

Table GOLD-1: Population Change, Town of Golden (2006 to 2016)

Community	2006 Population	2011 Population	2016 Population	Growth, 2006-2016	Percent Change, 2006-2016	Annual Growth Rate
Golden	3,765	3,655	3,590	-175	-4.6	-0.46

Source: Statistics Canada, 2006, 2011, 2016 Census of Population

Table GOLD-2: Average and Median Age, Town of Golden (2006 to 2016)

Year	Average Age	Median Age
2006	36.9	36.6
2011	38.7	38
2016	41.5	40.8

Source: Statistics Canada, 2006, 2011, 2016 Census of Population

Table GOLD-3: Age Group Distribution, Town of Golden (2006 to 2016)

Age Group	2006		2011		2016	
	#	%	#	%	#	%
0 to 14	640	17%	565	15%	540	15%
15 to 19	270	7%	225	6%	205	6%
20 to 24	275	7%	245	7%	190	5%
25 to 64	2,190	58%	2,225	61%	2,080	58%
65 to 84	385	10%	355	10%	525	15%
85+	10	0%	0	0%	55	2%

Source: Statistics Canada, 2006, 2011, 2016 Census of Population

Table GOLD-4: Mobility, Town of Golden (2006 to 2016)

Mobility Status	2006	2011	2016
Movers	840	590	725
Non-movers	2,895	3,040	2,820
Migrants	235	220	430

Source: Statistics Canada, 2006, 2011, 2016 Census of Population

HOUSEHOLDS

Table GOLD-5: Households, Town of Golden (2006 to 2016)

Golden	2006	2011	2016
Total Number of Households	1,595	1,560	1,600
Average Household Size	2.40	2.40	2.30

Source: Statistics Canada, 2006, 2011, 2016 Census of Population

Table GOLD-6: Household Size Distribution, Town of Golden (2006 to 2016)

Household Size	2006		2011		2016	
	#	%	#	%	#	%
1 person	465	29%	470	30%	450	28%
2 people	565	35%	530	34%	625	39%
3 people	250	16%	280	18%	285	18%
4 people	205	13%	160	10%	185	12%
5+ people	115	7%	115	7%	45	3%

Source: Statistics Canada, 2006, 2011, 2016 Census of Population

Table GOLD-7: Housing Tenure, Town of Golden (2006 to 2016)

Housing Tenure	2006		2011		2016	
	#	%	#	%	#	%
Renter	450	28%	345	22%	430	27%
Owner	1,145	72%	1,210	78%	1,170	73%
Total	1,595		1,560		1,600	

Source: Statistics Canada, 2006, 2011, 2016 Census of Population

Table GOLD-8: Renter Households in Subsidized Housing, Town of Golden (2006 to 2016)

Community	2006		2011		2016	
	#	%	#	%	#	%
Golden	0	0%	55	16%	65	15%

Source: Statistics Canada, 2006, 2011, 2016 Census of Population

ANTICIPATED POPULATION

Table GOLD-9: Anticipated Population, Golden Local Health Area (2006 to 2016)

	2016	2020	2024	2028	Net Gain (2016 to 2028)
Projected population	3,708	3,918	4,141	4,376	+668
Persons per household	2.3	2.3	2.3	2.3	-
Total number of households	1,595	1,704	1,800	1,902	+307

Source: BC Statistics, Consultants Calculations

Table GOLD-10: Anticipated Age, Golden Local Health Area (2016 2016)

Year	0 - 14		15 - 19		20 - 24		25 - 64		65-84		85+		Total
	#	%	#	%	#	%	#	%	#	%	#	%	
2016	1,021	14%	307	4%	313	4%	4,411	62%	969	14%	166	2%	7,155
2022	1,000	14%	299	4%	287	4%	4,418	62%	1,332	19%	145	2%	7,462
2026	924	13%	354	5%	278	4%	4,197	59%	1,677	23%	171	2%	7,575
2030	803	11%	366	5%	333	5%	4,024	56%	1,902	27%	233	3%	7,624

Source: BC Statistics

HOUSEHOLD INCOME

Table GOLD-11: Average and Median Household Income, Town of Golden (2006 to 2016)

Community		2006	2011	2016
Golden	Average Income	$69,401	$84,117	$81,069
	Median Income	$62,946	$76,786	$73,940

Source: Statistics Canada, 2006, 2011, 2016 Census of Population

Table GOLD-12: Number of Households in Specified Income Brackets, Town of Golden (2016)

Golden	2006		2011		2016	
	#	%	#	%	#	%
Under $ 5,000	30	2%	0	0%	30	2%
$5,000 to $9,999	15	1%	0	0%	20	1%
$10,000 to $14,999	55	3%	35	2%	50	3%
$15,000 to $19,999	75	5%	50	3%	60	4%
$20,000 to $24,999	80	5%	130	8%	85	5%
$25,000 to $29,999	80	5%	30	2%	40	3%
$30,000 to $34,999	75	5%	25	2%	55	3%
$35,000 to $39,999	55	3%	50	3%	80	5%
$40,000 to $44,999	50	3%	70	5%	45	3%
$45,000 to $49,999	135	8%	60	4%	55	3%
$50,000 to $59,999	110	7%	110	7%	125	8%
$60,000 to $69,999	110	7%	85	5%	105	7%
$70,000 to $79,999	135	8%	160	10%	145	9%
$80,000 to $89,999	125	8%	120	8%	120	8%
$90,000 to $99,999	100	6%	115	7%	100	6%
$100,000 to $124,999	220	14%	260	17%	220	14%
$125,000 to $149,999	95	6%	90	6%	130	8%
$150,000 to $199,999	45	3%	85	5%	80	5%

Golden	2006		2011		2016	
	#	%	#	%	#	%
$200,000 and over	10	1%	60	4%	60	4%
Total	1,600		1,555		1,600	

Source: Statistics Canada, 2006, 2011, 2016 Census of Population

Table GOLD-13: Average and Median Renter Household Income, Town of Golden (2006 to 2016)

Community		2006	2011	2016
Golden	Renter Average Income	$45,702	$56,329	$53,327
	Renter Median Income	$40,148	$36,470	$48,803

Source: Statistics Canada, 2006, 2011, 2016 Census of Population

Table GOLD-14: Number of Renter Households in Specified Income Brackets, Town of Golden (2006-2016)

Golden	2006		2011		2016	
	#	%	#	%	#	%
Under $ 5,000	0	0%	0	0%	15	3%
$5,000 to $9,999	10	2%	0	0%	10	2%
$10,000 to $14,999	35	8%	0	0%	45	10%
$15,000 to $19,999	40	9%	30	9%	40	9%
$20,000 to $24,999	45	10%	100	29%	25	6%
$25,000 to $29,999	45	10%	0	0%	10	2%
$30,000 to $34,999	20	4%	0	0%	15	3%
$35,000 to $39,999	15	3%	0	0%	20	5%
$40,000 to $44,999	30	7%	0	0%	10	2%
$45,000 to $49,999	65	14%	0	0%	25	6%
$50,000 to $59,999	40	9%	20	6%	45	10%
$60,000 to $69,999	10	2%	0	0%	35	8%
$70,000 to $79,999	40	9%	50	14%	35	8%
$80,000 to $89,999	10	2%	0	0%	30	7%
$90,000 to $99,999	10	2%	0	0%	15	3%
$100,000 to $124,999	35	8%	0	0%	20	5%
$125,000 to $149,999	0	0%	0	0%	10	2%
$150,000 to $199,999	0	0%	0	0%	10	2%
$200,000 and over	0	0%	0	0%	0	0%
Total	450		345		430	

Source: Statistics Canada, 2006, 2011, 2016 Census of Population

Table GOLD-15: Owner Household Income, Town of Golden (2006 to 2016)

Community		2006	2011	2016
Golden	Owner Average Income	$78,745	$92,050	$91,297
	Owner Median Income	$77,135	$82,354	$82,387

Source: Statistics Canada, 2006, 2011, 2016 Census of Population

Table GOLD-16: Number of Owner Households in Specified Income Brackets, Town of Golden (2016)

Golden	2006		2011		2016	
	#	%	#	%	#	%
Under $ 5,000	20	2%	0	0%	15	1%
$5,000 to $9,999	0	0%	0	0%	0	0%
$10,000 to $14,999	20	2%	10	1%	10	1%
$15,000 to $19,999	40	3%	20	2%	10	1%
$20,000 to $24,999	30	3%	0	0%	60	5%
$25,000 to $29,999	40	3%	30	2%	30	3%
$30,000 to $34,999	55	5%	20	2%	35	3%
$35,000 to $39,999	35	3%	30	2%	55	5%
$40,000 to $44,999	20	2%	65	5%	35	3%
$45,000 to $49,999	70	6%	50	4%	30	3%
$50,000 to $59,999	75	7%	80	7%	75	6%
$60,000 to $69,999	105	9%	85	7%	70	6%
$70,000 to $79,999	95	8%	110	9%	110	9%
$80,000 to $89,999	115	10%	105	9%	85	7%
$90,000 to $99,999	95	8%	100	8%	85	7%
$100,000 to $124,999	185	16%	250	21%	200	17%
$125,000 to $149,999	90	8%	90	7%	120	10%
$150,000 to $199,999	45	4%	70	6%	70	6%
$200,000 and over	10	1%	45	4%	50	4%
Total	1,145		1,210		1,170	

Source: Statistics Canada, 2006, 2011, 2016 Census of Population

ECONOMIC SECTORS & LABOUR FORCE

Table GOLD-17: Total Number of Workers, Town of Golden (2006 to 2016)

Community	2006	2011	2016
Golden	2,245	2,200	2,100

Source: Statistics Canada, 2006, 2011, 2016 Census of Population

Table GOLD-18: Number of Workers by Industry, Town of Golden (2006 to 2016)

Industry	Number of Workers		
	2006	2011	2016
Agriculture, forestry, fishing and hunting	130	45	70
Mining, quarrying, and oil and gas extraction	10	20	15
Utilities	0	0	0
Construction	290	140	155
Manufacturing	260	90	190
Wholesale trade	30	40	10
Retail trade	230	200	215
Transportation and warehousing	200	300	180
Information and cultural industries	10	0	15
Finance and insurance	60	45	30
Real estate and rental and leasing	20	85	20
Professional, scientific and technical services	45	85	85
Management of companies and enterprises	0	0	0
Administrative and support, waste management and remediation services	40	55	90
Educational services	85	135	125
Health care and social assistance	155	195	160
Arts, entertainment and recreation	75	220	160
Accommodation and food services	450	265	385
Other services (except public administration)	40	85	90
Public administration	105	140	105
Total	2,235	2,165	2,095

Source: Statistics Canada, 2006, 2011, 2016 Census of Population

Table GOLD-19: Unemployment Rate and Participation Rate, Town of Golden (2006 to 2016)

Community		2006	2011	2016
Golden	Unemployment Rate (%)	7.3	8.6	8.6
	Participation Rate (%)	72.0	71.2	68.9

Source: Statistics Canada, 2006, 2011, 2016 Census of Population

Table GOLD-20: Commuting Destination, Town of Golden (2016)

Community	Within Census Subdivision	To Different Census Subdivision	To Different Census Division	To Another Province/Territory
Golden	1,340	75	50	55

Source: Statistics Canada, 2006, 2011, 2016 Census of Population

HOUSING UNITS

Table GOLD-21: Number Housing Units, Town of Golden (2016)

Housing Units	2016
Total number of housing units	1,595

Source: Statistics Canada, 2016 Census of Population

Table GOLD-22: Number Breakdown by Structural Type of Units, Town of Golden (2016)

Housing Mix	2016 #	2016 %
Single-Detached	895	56%
Semi-Detached	85	5%
Row House	75	5%
Apartment or Flat in a Duplex	50	3%
Apartment with fewer than 5 storeys	175	11%
Apartment with 5 or more storeys	0	0%
Other Single-Attached House	10	1%
Movable Dwelling	325	20%
Total	1,595	

Source: Statistics Canada, 2016 Census of Population

Table GOLD-23: Housing Composition by Size, Town of Golden (2016)

Housing Mix	2016
Bachelor Units (0 bedrooms)	0
1 Bedroom Units	120
2 Bedroom Units	420
3 Bedroom Units	560
4+ Bedroom Units	495

Source: Statistics Canada, 2016 Census of Population

Table GOLD-24: Breakdown by Date Built, Town of Golden (2016)

Date Built	2016 #	%
Pre-1960	200	13%
1961-1980	750	47%
1981-1990	215	13%
1991-2000	220	14%
2001-2005	75	5%
2006-2010	80	5%
2011-2016	60	4%
Total	1,595	

Source: Statistics Canada, 2016 Census of Population

CORE HOUSING NEED

Table GOLD-25: Households Spending 30%+ of Income on Shelter Costs, Town of Golden (2016)

Household Type	2006		2011		2016	
	#	%	#	%	#	%
All Households	280	18%	365	24%	225	15%
Renter	140	32%	170	51%	120	30%
Owner	145	13%	190	16%	110	10%

Source: Statistics Canada, 2006, 2011, 2016 Census of Population

Table GOLD-26: Households in Dwellings Requiring Majors Repairs, Town of Golden (2006-2016)

Household Type	2006		2011		2016	
	#	%	#	%	#	%
All Households	145	9%	85	6%	80	5%
Renter	35	8%	15	4%	40	10%
Owner	110	10%	70	6%	40	4%

Source: Statistics Canada, 2006, 2011, 2016 Census of Population

Table GOLD-27: Households in Overcrowded Dwellings, Town of Golden (2006-2016)

Household Type	2006		2011		2016	
	#	%	#	%	#	%
All Households	25	2%	0	0%	30	2%
Renter	10	2%	0	0%	20	5%
Owner	10	1%	0	0%	15	1%

Source: Statistics Canada, 2006, 2011, 2016 Census of Population

Table GOLD-28: Households in Core Housing Need, Town of Golden (2006-2016)

Household Type	2006		2011		2016	
	#	%	#	%	#	%
All Households	115	7%	165	11%	100	7%
Renter	60	14%	115	34%	80	20%
Owner	55	5%	55	5%	20	2%

Source: Statistics Canada, 2006, 2011, 2016 Census of Population

Table GOLD-29: Households in Extreme Core Housing Need, Town of Golden (2006-2016)

Core Housing Need Indicators	2006		2011		2016	
	#	%	#	%	#	%
All Households	50	3%	55	4%	65	4%
Renter	40	9%	0	0%	55	14%
Owner	15	1%	45	4%	10	1%

Source: Statistics Canada, 2006, 2011, 2016 Census of Population

APPENDIX C: CSRD Electoral Area A Housing Indicators

POPULATION

Table AREA-1: Population Change, CSRD Electoral Area A (2006 to 2016)

Community	2006 Population	2011 Population	2016 Population	Growth, 2006-2016	Percent Change, 2006-2016	Annual Growth Rate
CRSD Area A	3,040	3,010	3,000	-40	-1.3	-0.13

Source: Statistics Canada, 2006, 2011, 2016 Census of Population

Table AREA-2: Average and Median Age, CSRD Electoral Area A (2006 to 2016)

Year	Average Age	Median Age
2006	38.5	41.3
2011	39.2	42.8
2016	41.8	43.8

Source: Statistics Canada, 2006, 2011, 2016 Census of Population

Table AREA-3: Age Group Distribution, CSRD Electoral Area A (2006 to 2016)

Age Group	2006		2011		2016	
	#	%	#	%	#	%
0 to 14	540	18%	550	18%	480	16%
15 to 19	170	6%	200	7%	130	4%
20 to 24	135	4%	85	3%	120	4%
25 to 64	1,875	62%	1,855	62%	1,835	61%
65 to 84	295	10%	305	10%	405	14%
85+	30	1%	10	0%	30	1%

Source: Statistics Canada, 2006, 2011, 2016 Census of Population

Table AREA-4: Mobility, CSRD Electoral Area A (2006 to 2016)

Mobility Status	2006	2011	2016
Movers	425	235	405
Non-movers	2,575	2,750	2,570
Migrants	270	95	230

Source: Statistics Canada, 2006, 2011, 2016 Census of Population

HOUSEHOLDS

Table AREA-5: Households, CSRD Electoral Area A (2006 to 2016)

Golden	2006	2011	2016
Total Number of Households	1,295	1,305	1,360
Average Household Size	2.3	2.3	2.2

Source: Statistics Canada, 2006, 2011, 2016 Census of Population

Table AREA-6: Household Size Distribution, CSRD Electoral Area A (2006 to 2016)

Household Size	2006		2011		2016	
	#	%	#	%	#	%
1 person	355	27%	345	26%	405	30%
2 people	520	40%	590	45%	545	40%
3 people	165	13%	145	11%	210	15%
4 people	160	12%	150	11%	145	11%
5+ people	100	8%	75	6%	55	4%

Source: Statistics Canada, 2006, 2011, 2016 Census of Population

Table AREA-7: Housing Tenure, CSRD Electoral Area A (2006 to 2016)

Housing Tenure	2006		2011		2016	
	#	%	#	%	#	%
Renter	190	15%	200	15%	270	20%
Owner	1,100	85%	1,110	85%	1,090	80%
Total	1,295		1,305		1,360	

Source: Statistics Canada, 2006, 2011, 2016 Census of Population

Table AREA-8: Renter Households in Subsidized Housing, CSRD Electoral Area A (2006 to 2016)

Community	2006		2011		2016	
	#	%	#	%	#	%
CRSD Area A	0	0%	0	0%	20	7%

Source: Statistics Canada, 2006, 2011, 2016 Census of Population

ANTICIPATED POPULATION

Table AREA-9: Anticipated Population, Golden Local Health Area (2006 to 2016)

	2016	2020	2024	2028	Net Gain (2016 to 2028)
Projected population	3,148	3,327	3,515	3,715	+567
Persons per household	2.3	2.3	2.3	2.3	-
Total number of households	1,360	1,446	1,528	1,615	+255

Source: BC Statistics, Consultants Calculations

Table AREA-10: Anticipated Age, Golden Local Health Area (2016 2016)

Year	0 - 14		15 - 19		20 - 24		25 - 64		65-84		85+		Total
	#	%	#	%	#	%	#	%	#	%	#	%	
2016	1,021	14%	307	4%	313	4%	4,411	62%	969	14%	166	2%	7,155
2022	1,000	14%	299	4%	287	4%	4,418	62%	1,332	19%	145	2%	7,462
2026	924	13%	354	5%	278	4%	4,197	59%	1,677	23%	171	2%	7,575
2030	803	11%	366	5%	333	5%	4,024	56%	1,902	27%	233	3%	7,624

Source: BC Statistics

HOUSEHOLD INCOME

Table AREA-11: Average and Median Household Income, CSRD Electoral Area A (2006 to 2016)

Community		2006	2011	2016
CRSD Area A	Average Income	$68,024	$65,614	$81,809
	Median Income	$58,724	$56,818	$66,136

Source: Statistics Canada, 2006, 2011, 2016 Census of Population

Table AREA-12: Number of Households in Specified Income Brackets, CSRD Electoral Area A (2016)

Golden	2006		2011		2016	
	#	%	#	%	#	%
Under $ 5,000	10	1%	20	2%	40	3%
$5,000 to $9,999	15	1%	0	0%	0	0%
$10,000 to $14,999	70	5%	55	4%	30	2%
$15,000 to $19,999	75	6%	15	1%	65	5%
$20,000 to $24,999	50	4%	115	9%	55	4%
$25,000 to $29,999	55	4%	90	7%	50	4%
$30,000 to $34,999	45	3%	70	5%	70	5%
$35,000 to $39,999	90	7%	15	1%	70	5%
$40,000 to $44,999	40	3%	100	8%	65	5%
$45,000 to $49,999	90	7%	80	6%	45	3%
$50,000 to $59,999	130	10%	115	9%	105	8%
$60,000 to $69,999	80	6%	125	10%	120	9%
$70,000 to $79,999	85	7%	55	4%	80	6%
$80,000 to $89,999	105	8%	105	8%	125	9%
$90,000 to $99,999	110	8%	115	9%	85	6%
$100,000 to $124,999	100	8%	165	13%	100	7%

Golden	2006		2011		2016	
	#	%	#	%	#	%
$125,000 to $149,999	105	8%	35	3%	95	7%
$150,000 to $199,999	25	2%	35	3%	105	8%
$200,000 and over	20	2%	10	1%	50	4%
Total	1,295		1,305		1,360	

Source: Statistics Canada, 2006, 2011, 2016 Census of Population

Table AREA-13: Average and Median Renter Household Income, CSRD Electoral Area A (2006 to 2016)

Community		2006	2011	2016
CRSD Area A	Renter Average Income	$49,613	$37,478	$63,914
	Renter Median Income	$35,902	$25,053	$58,539

Source: Statistics Canada, 2006, 2011, 2016 Census of Population

Table AREA-14: Number of Renter Households in Specified Income Brackets, CSRD Electoral Area A (2006-2016)

CRSD Area A	2006		2011		2016	
	#	%	#	%	#	%
Under $ 5,000	0	0%	0	0%	15	6%
$5,000 to $9,999	0	0%	0	0%	0	0%
$10,000 to $14,999	45	24%	0	0%	0	0%
$15,000 to $19,999	0	0%	0	0%	20	7%
$20,000 to $24,999	15	8%	0	0%	10	4%
$25,000 to $29,999	15	8%	0	0%	10	4%
$30,000 to $34,999	20	11%	0	0%	15	6%
$35,000 to $39,999	10	5%	0	0%	10	4%
$40,000 to $44,999	10	5%	0	0%	25	9%
$45,000 to $49,999	10	5%	0	0%	10	4%
$50,000 to $59,999	30	16%	15	8%	10	4%
$60,000 to $69,999	10	5%	0	0%	35	13%
$70,000 to $79,999	10	5%	0	0%	15	6%
$80,000 to $89,999	10	5%	0	0%	25	9%
$90,000 to $99,999	0	0%	0	0%	15	6%
$100,000 to $124,999	10	5%	0	0%	0	0%
$125,000 to $149,999	10	5%	0	0%	30	11%
$150,000 to $199,999	10	5%	0	0%	0	0%
$200,000 and over	0	0%	0	0%	10	4%
Total	190		195		270	

Source: Statistics Canada, 2006, 2011, 2016 Census of Population

Table AREA-15: Owner Household Income, CSRD Electoral Area A (2006 to 2016)

Community		2006	2011	2016
CRSD Area A	Owner Average Income	$71,223	$70,575	$86,214
	Owner Median Income	$61,801	$61,265	$69,808

Source: Statistics Canada, 2006, 2011, 2016 Census of Population

Table AREA-16: Number of Owner Households in Specified Income Brackets, CSRD Electoral Area A (2016)

CRSD Area A	2006		2011		2016	
	#	%	#	%	#	%
Under $ 5,000	10	1%	10	1%	30	3%
$5,000 to $9,999	15	1%	0	0%	0	0%
$10,000 to $14,999	25	2%	0	0%	30	3%
$15,000 to $19,999	75	7%	0	0%	50	5%
$20,000 to $24,999	30	3%	65	6%	45	4%
$25,000 to $29,999	40	4%	50	5%	40	4%
$30,000 to $34,999	30	3%	60	5%	55	5%
$35,000 to $39,999	85	8%	0	0%	55	5%
$40,000 to $44,999	30	3%	70	6%	40	4%
$45,000 to $49,999	85	8%	80	7%	30	3%
$50,000 to $59,999	100	9%	100	9%	100	9%
$60,000 to $69,999	70	6%	105	9%	85	8%
$70,000 to $79,999	75	7%	55	5%	65	6%
$80,000 to $89,999	95	9%	105	9%	100	9%
$90,000 to $99,999	105	10%	110	10%	70	6%
$100,000 to $124,999	85	8%	155	14%	95	9%
$125,000 to $149,999	95	9%	30	3%	70	6%
$150,000 to $199,999	20	2%	35	3%	105	10%
$200,000 and over	20	2%	0	0%	45	4%
Total	1,100		1,110		1,090	

Source: Statistics Canada, 2006, 2011, 2016 Census of Population

ECONOMIC SECTORS & LABOUR FORCE

Table AREA-17: Total Number of Workers, CSRD Electoral Area A (2006 to 2016)

Community	2006	2011	2016
CRSD Area A	1,870	1,580	1,830

Source: Statistics Canada, 2006, 2011, 2016 Census of Population

Table AREA-18: Number of Workers by Industry, CSRD Electoral Area A (2006 to 2016)

Industry	Number of Workers		
	2006	2011	2016
Agriculture, forestry, fishing and hunting	165	130	120
Mining, quarrying, and oil and gas extraction	45	45	55
Utilities	0	0	10
Construction	310	180	205
Manufacturing	170	135	150
Wholesale trade	35	25	35
Retail trade	150	80	185
Transportation and warehousing	175	140	190
Information and cultural industries	10	0	10
Finance and insurance	10	35	20
Real estate and rental and leasing	40	0	65
Professional, scientific and technical services	70	55	45
Management of companies and enterprises	0	0	0
Administrative and support, waste management and remediation services	100	50	110
Educational services	90	60	90
Health care and social assistance	65	145	60
Arts, entertainment and recreation	70	125	135
Accommodation and food services	245	205	200
Other services (except public administration)	65	30	55
Public administration	50	65	50
Total	1,870	1,535	1,800

Source: Statistics Canada, 2006, 2011, 2016 Census of Population

Table AREA-19: Unemployment Rate and Participation Rate, CSRD Electoral Area A (2006 to 2016)

Community		2006	2011	2016
CRSD Area A	Unemployment Rate (%)	2.9	16.1	13.1
	Participation Rate (%)	75.0	64.1	72.6

Source: Statistics Canada, 2006, 2011, 2016 Census of Population

Table AREA-20: Commuting Destination, CSRD Electoral Area A (2016)

Community	Within Census Subdivision	To Different Census Subdivision	To Different Census Division	To Another Province/Territory
CRSD Area A	155	775	70	85

Source: Statistics Canada, 2006, 2011, 2016 Census of Population

HOUSING UNITS

Table AREA-21: Number Housing Units, CSRD Electoral Area A (2016)

Housing Units	2016
Total number of housing units	1,355

Source: Statistics Canada, 2016 Census of Population

Table AREA-22: Number Breakdown by Structural Type of Units, CSRD Electoral Area A (2016)

Housing Mix	2016 #	2016 %
Single-Detached	1,090	80%
Semi-Detached	15	1%
Row House	0	0%
Apartment or Flat in a Duplex	15	1%
Apartment with fewer than 5 storeys	30	2%
Apartment with 5 or more storeys	0	0%
Other Single-Attached House	0	0%
Movable Dwelling	205	15%
Total	1,355	

Source: Statistics Canada, 2016 Census of Population

Table AREA-23: Housing Composition by Size, CSRD Electoral Area A (2016)

Housing Mix	2016
Bachelor Units (0 bedrooms)	10
1 Bedroom Units	145
2 Bedroom Units	385
3 Bedroom Units	480
4+ Bedroom Units	335

Source: Statistics Canada, 2016 Census of Population

Table AREA-24: Breakdown by Date Built, CSRD Electoral Area A (2016)

Date Built	2016	
	#	%
Pre-1960	150	11%
1961-1980	480	35%
1981-1990	230	17%
1991-2000	190	14%
2001-2005	65	5%
2006-2010	140	10%
2011-2016	105	8%
Total	1,360	

Source: Statistics Canada, 2016 Census of Population

CORE HOUSING NEED

Table AREA-25: Households Spending 30%+ of Income on Shelter Costs, CSRD Electoral Area A (2016)

Household Type	2006		2011		2016	
	#	%	#	%	#	%
All Households	160	13%	160	13%	225	18%
Renter	75	41%	75	39%	60	24%
Owner	85	8%	85	8%	160	16%

Source: Statistics Canada, 2006, 2011, 2016 Census of Population

Table AREA-26: Households in Dwellings Requiring Majors Repairs, CSRD Electoral Area A (2006-2016)

Household Type	2006		2011		2016	
	#	%	#	%	#	%
All Households	190	15%	190	16%	130	10%
Renter	55	30%	80	42%	35	14%
Owner	130	12%	105	10%	95	9%

Source: Statistics Canada, 2006, 2011, 2016 Census of Population

Table AREA-27: Households in Overcrowded Dwellings, CSRD Electoral Area A (2006-2016)

Household Type	2006		2011		2016	
	#	%	#	%	#	%
All Households	80	6%	60	5%	25	2%
Renter	25	14%	45	24%	0	0%
Owner	55	5%	0	0%	10	1%

Source: Statistics Canada, 2006, 2011, 2016 Census of Population

Table AREA-28: Households in Core Housing Need, CSRD Electoral Area A (2006-2016)

Household Type	2006		2011		2016	
	#	%	#	%	#	%
All Households	190	15%	230	19%	225	18%
Renter	85	45%	145	76%	65	25%
Owner	110	10%	90	9%	160	16%

Source: Statistics Canada, 2006, 2011, 2016 Census of Population

Table AREA-29: Households in Extreme Core Housing Need, CSRD Electoral Area A (2006-2016)

Core Housing Need Indicators	2006		2011		2016	
	#	%	#	%	#	%
All Households	40	3%	65	5%	90	7%
Renter	25	29%	0	0%	20	8%
Owner	20	18%	25	2%	65	6%

Source: Statistics Canada, 2006, 2011, 2016 Census of Population

APPENDIX D:

Community Housing Needs Survey Results

A short survey on community housing needs was conducted of Golden area residents in 2019. A total 304 responses were collected during that time, including 262 online responses and 42 paper-based responses.

QUESTION 1: HOW WOULD YOU DESCRIBE YOUR RESIDENCY IN THE GOLDEN AREA?

Most people who completed the survey (59%) are year-round homeowners in the Golden area, with around a third (30%) being year-round renters. Only a small number of respondents are seasonal renters.
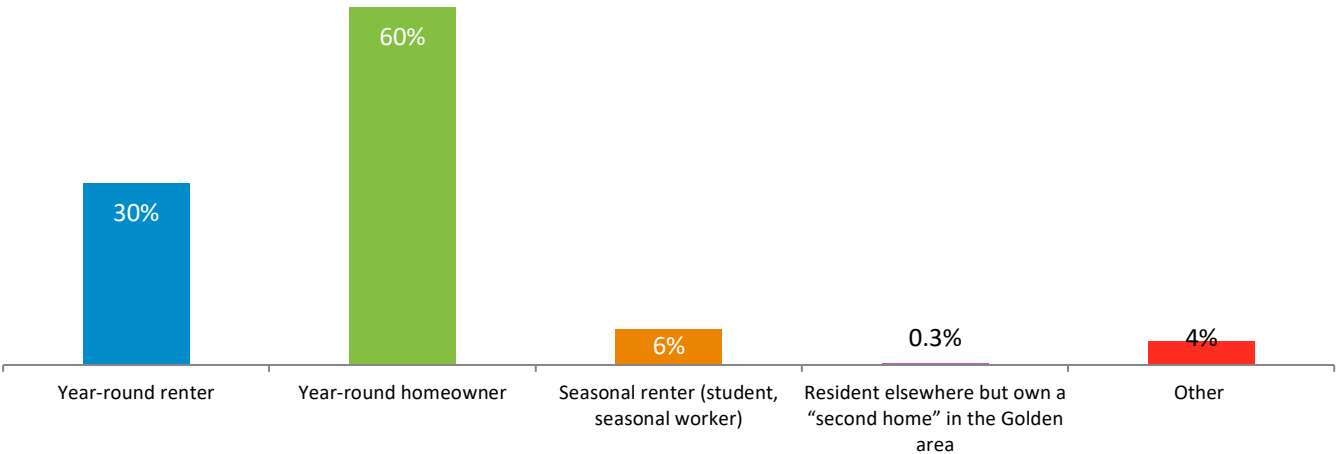
QUESTION 2: IF YOU ANSWERED THE PREVIOUS QUESTION AS BEING A YEAR-ROUND RENTER OR YEAR-ROUND HOMEOWNER, HOW LONG HAVE YOU LIVED IN GOLDEN AREA?

Just over a third of respondents (34%) have lived in the Golden area for more than 20 years, with the next largest group (19%) living in the area for 1 to 3 years. Most of the remaining half of respondents have lived in the area for 4 to 20 years.
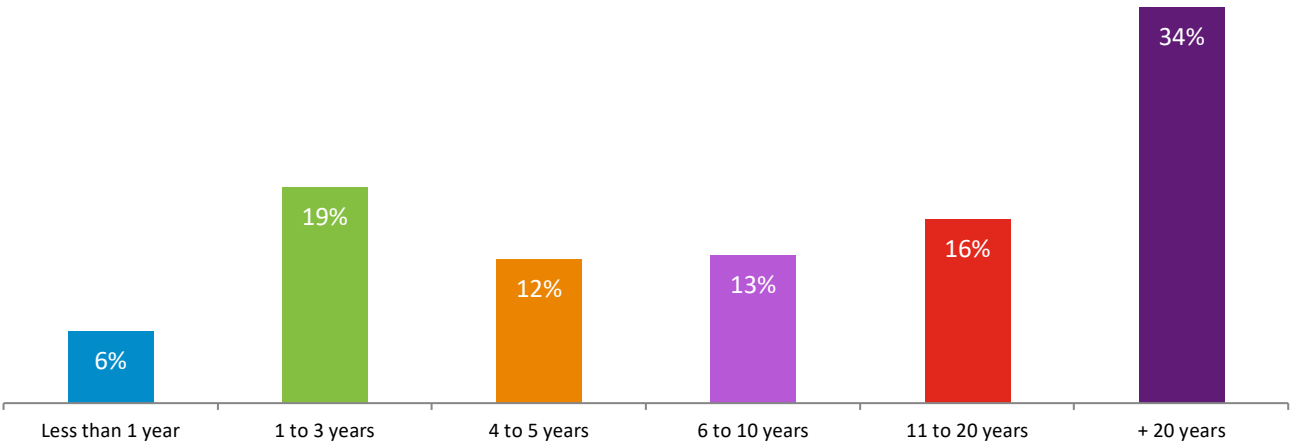
QUESTION 3: DO YOU LIVE…

The majority of respondents (74%) live directly within the Town of Golden, with about a quarter living outside of town. A small number of people have lived both within Golden, and outside of town during their residency in the area.
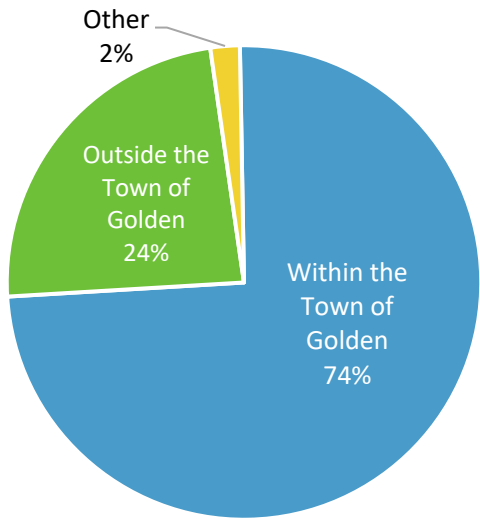
QUESTION 4: PLEASE IDENTIFY YOUR AGE GROUP.

The largest cohort of respondents (30%) are between the age of 31 and 40. There is a relatively even spread of individuals across all the other age groups, with a slight dip in the numbers for those aged 51-60. There were few respondents younger than 20, or older than 75.
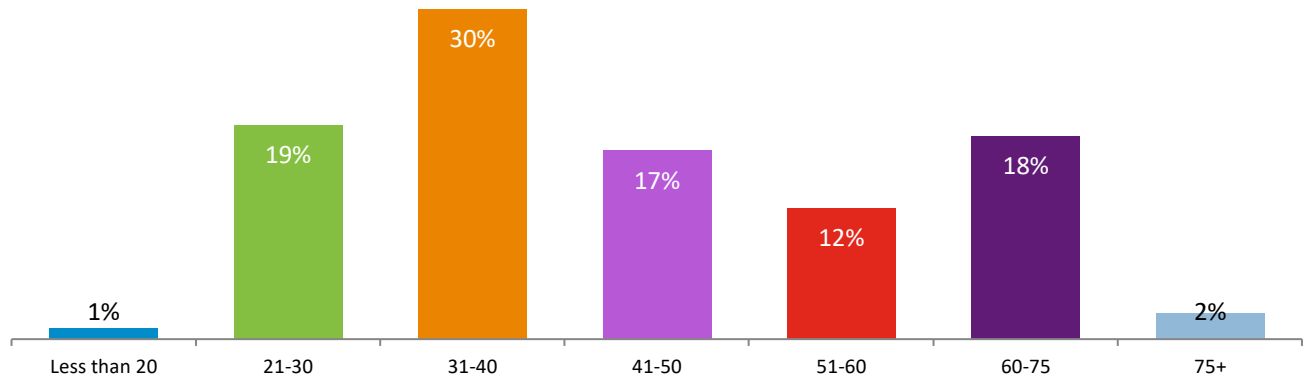
QUESTION 5: IF YOU INDICATED YOU ARE OVER AGE 60, DO YOU THINK YOU / YOUR HOUSEHOLD WILL CONTINUE TO LIVE IN THE GOLDEN AREA AFTER RETIREMENT?

Most respondents (58%) stated they, and/or their households, intend to live in the Golden area after retirement. About a third were unsure of their future plans, with only a small number planning to move away from Golden following retirement (6%).
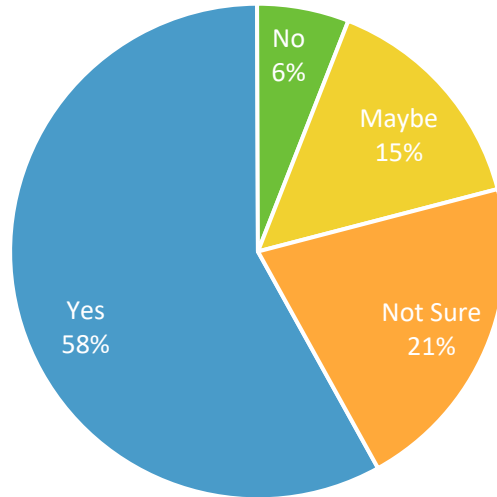
QUESTION 6: ARE YOU…

The majority of respondents (53%) are working full time. A similar number of people report working part time (17%) and being semi- or fully-retired (18%). 10% of respondents report a range of different situations, such as being a stay-at-home parent, being self-employed, or being on social assistance/disability supports.
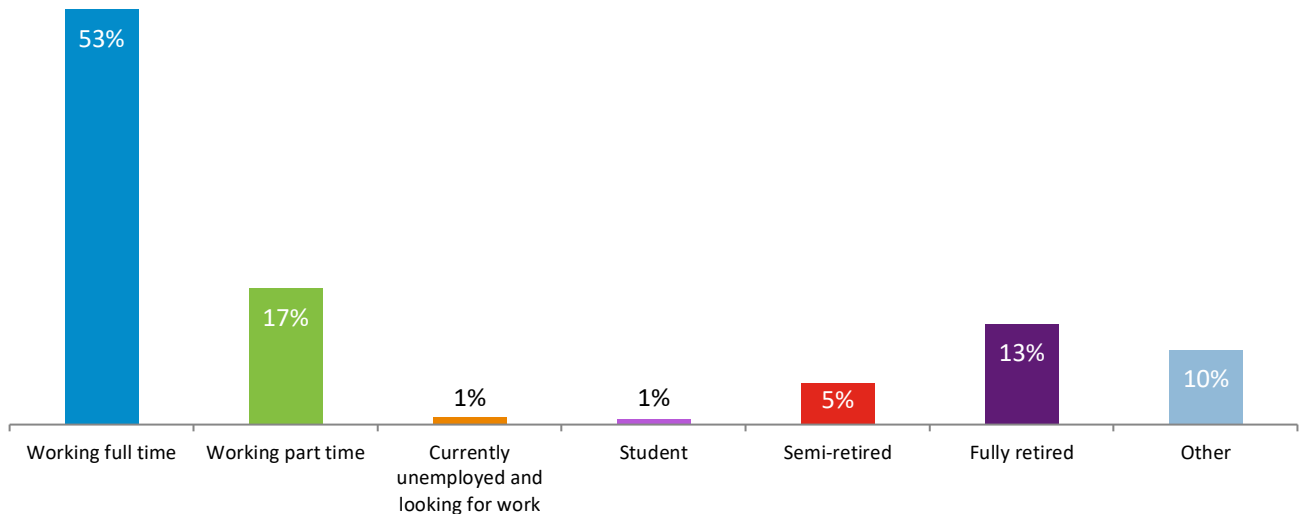
QUESTION 7: I LIVE…

Almost half of respondents live with their partner without any children (43%), while a fifth live with their partner and children aged 19 or under. A number of individuals live alone (13%), or with at least one roommate (12%). 5% of respondents described a different situation, many of which are combinations of non-partner relatives living together, or those living with both partners/family members and one or more roommates.
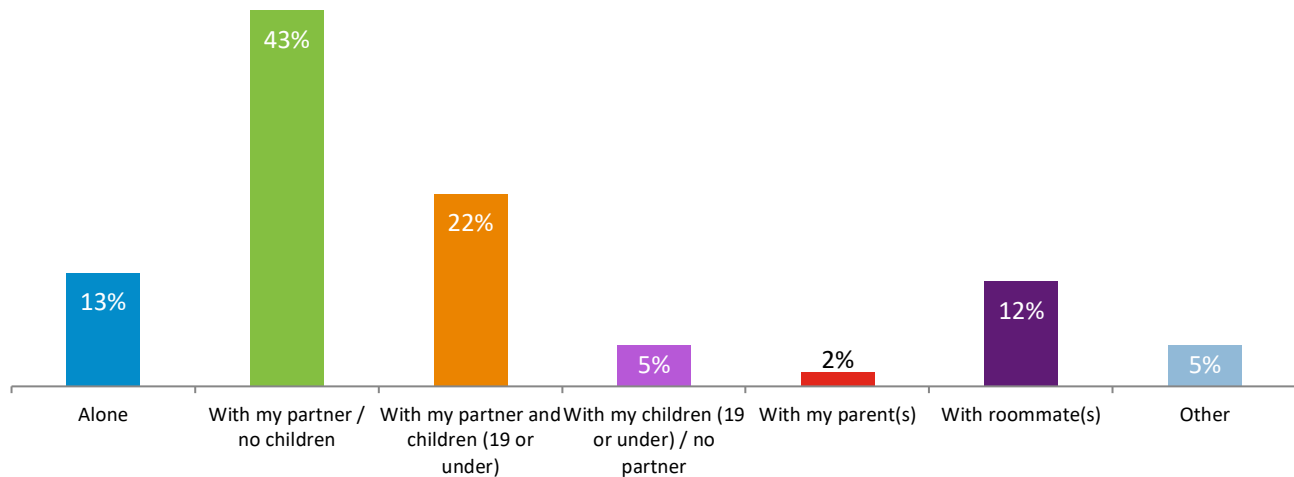

QUESTION 8A: HOW DO YOU FEEL ABOUT YOUR CURRENT HOUSING SITUATION?

Most respondents (46%) report feeling 'very stable and secure' in their housing situation, with another third (35%) feeling 'fairly stable and secure.' Only 5% report feeling 'very unstable and insecure.'
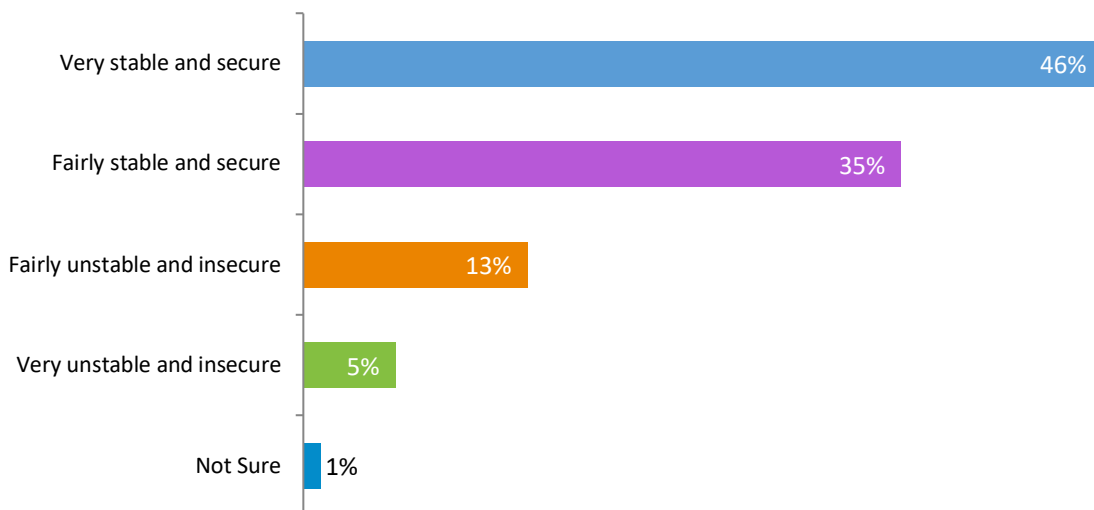
QUESTION 8B: HOW DO YOU FEEL ABOUT YOUR CURRENT HOUSING SITUATION (BY YEAR-ROUND HOMEOWNER AND YEAR-ROUND RENTER)?

Year-round homeowners (63%) are much more likely to describe their current housing situation as 'very stable and secure' than year-round renter households (16%). 38% of year-round renter housing describe their housing situation as either 'fairly unstable and insecure' or 'very unstable and insecure.'
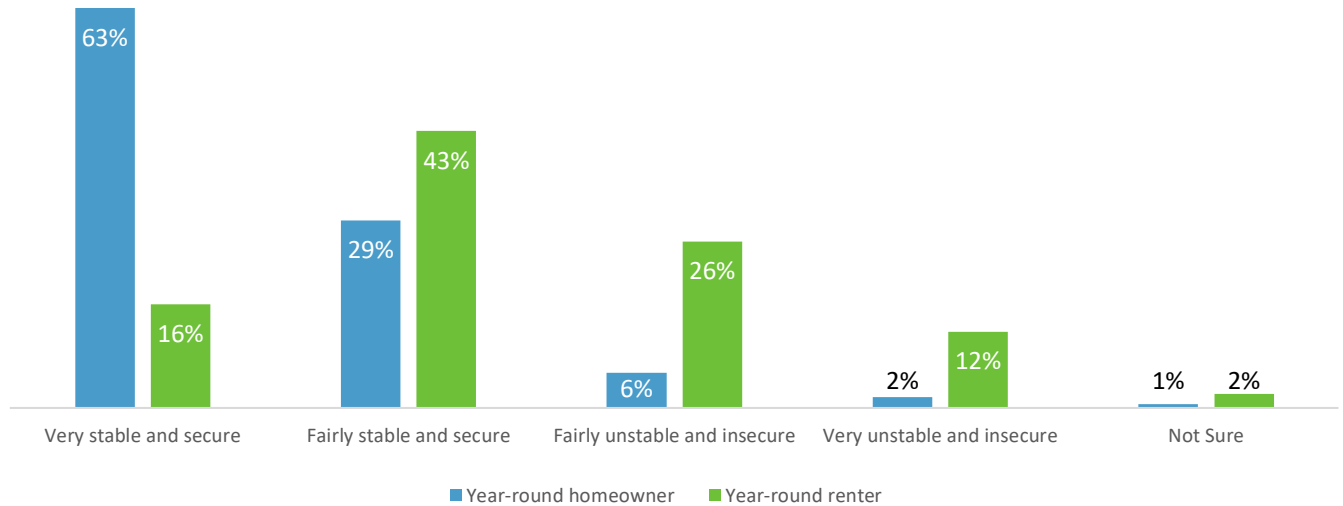

QUESTION 9A: HOW CONCERNED ARE YOU ABOUT OVERALL HOUSING AFFORDABILITY IN THE GOLDEN AREA?

The vast majority of respondents (84%) are at least somewhat concerned about housing affordability in the Golden area, with 56% being very concerned. Only a small number of people (6%) report being not concerned at all.
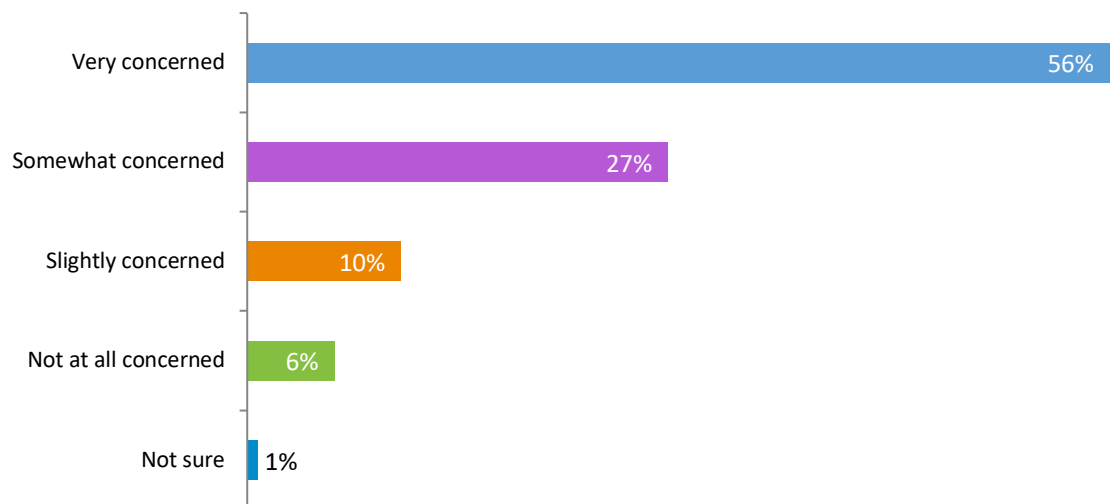
QUESTION 9B: HOW CONCERNED ARE YOU ABOUT OVERALL HOUSING AFFORDABILITY IN THE GOLDEN AREA (BY YEAR-ROUND HOMEOWNER AND YEAR-ROUND RENTER)?

Year-round homeowners (47%) are much less likely to describe feeling 'very concerned' about the overall housing affordability in the Golden area than year-round renter households (79%).
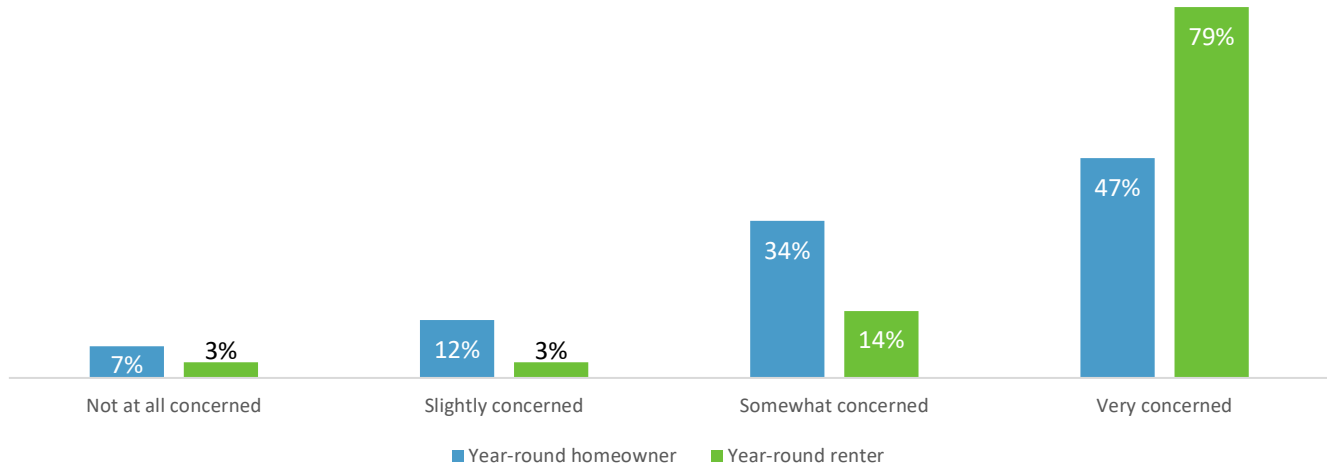
QUESTION 10: WHO DO YOU THINK HAS THE MOST CHALLENGES FINDING HOUSING IN THE GOLDEN AREA? FOR EACH GROUP, INDICATE HOW CHALLENGING IT IS TO FIND SUITABLE HOUSING IN YOUR COMMUNITY:

Respondents feel it is very challenging for almost all identified groups to find housing in the community. Only single people and seasonal workers in the tourism sector were perceived to have a somewhat easier time, but residents still feel these groups generally have a somewhat, or very, challenging experience. Single people is the only group over 20% of respondents felt had a very, or somewhat, easy time finding housing; a similar number of respondents were unsure of the challenge experienced by seniors living independently or requiring complex care. Many respondents reflect having pets, disabilities, or being a long-term renter as factors complicating their housing search.
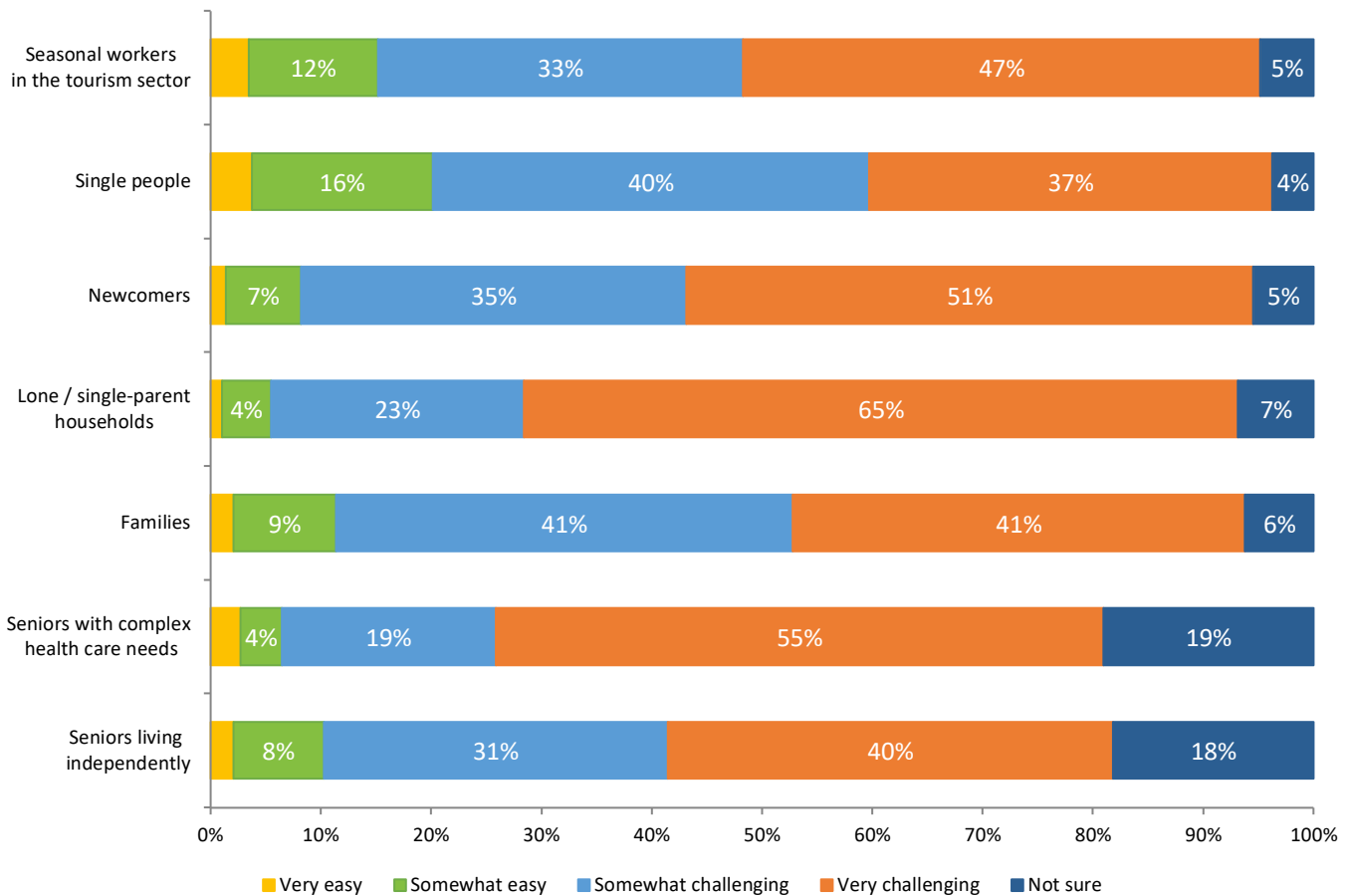
**QUESTION 11: WHAT HOUSING ISSUES ARE A PERSONAL CONCERN TO YOU?**

At least 40% of respondents are very concerned about all five housing issues presented. The issues identified to be of greatest concern is the lack of suitable and adequate housing, and the lack of housing types/options. While still topics of concern overall, the cost of renting and homeownership has the highest proportion of respondents who are not at all, or slightly concerned.
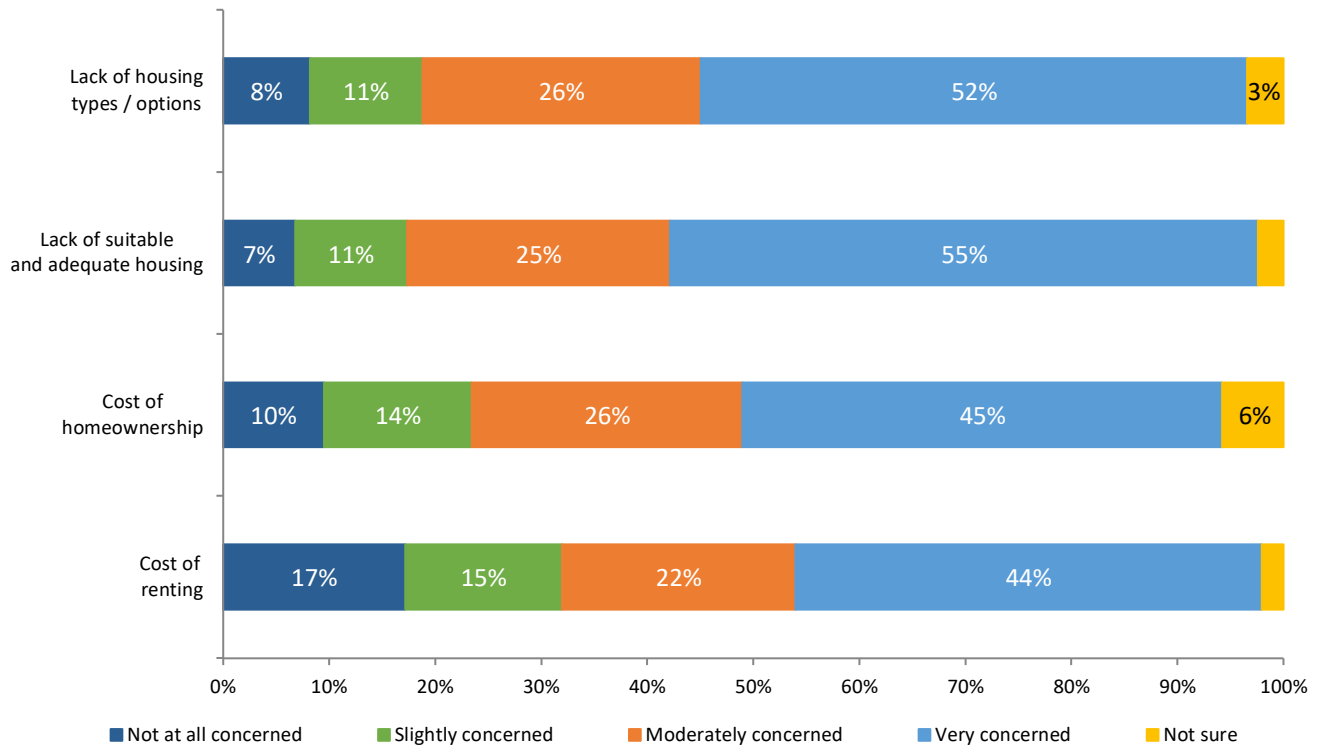
QUESTION 12: DO YOU HAVE ANY OTHER COMMENTS ON THE CURRENT HOUSING SITUATION IN THE GOLDEN AREA?

Many respondents (28%) expressed concerns related to the effects of Airbnb on long-term rental availability and pricing; this was the topic most frequently raised in open ended questions. About of a fifth of responses described a general lack of housing supply in the Golden area, with many (31%) expressing extra challenges for specific demographics, such as seniors, renters with pets and students. Many respondents also noted it is becoming increasingly challenging to acquire all types of housing for a price they can afford, and in many cases the value is poor (rents/prices are increasing, but unit quality is not representative of the cost).

Summary of Responses
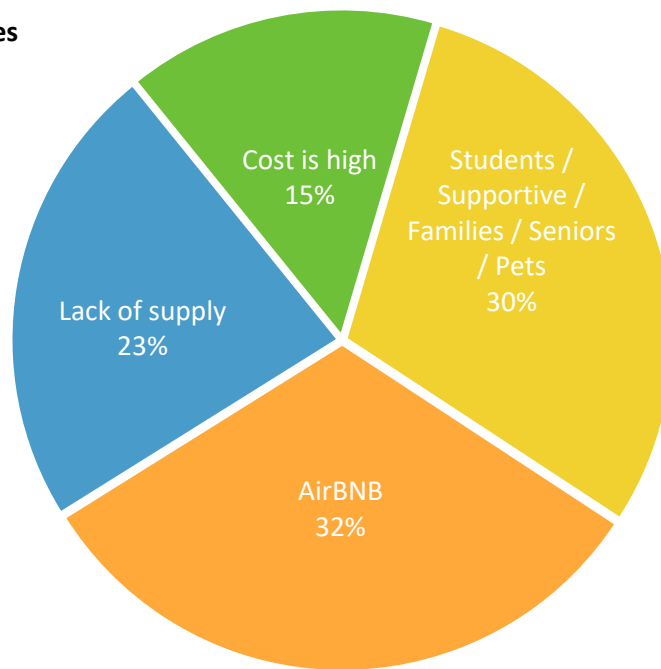
Verbatim Responses
Big companies are not providing enough staff housing
Inflation
Taxes
Emergency shelter is also needed
Houses to rent with many roommates is the cheapest option. Your own apartment is hard to find and many are not in good condition
Rent is very high and expensive grocery as well
Grocery price is very high
expensive house rent
house rent in golden is too high
Expensive house rent
Expensive
Used to be easy to rent in Golden 10 yrs ago.

Now almost impossible to find a place to rent.

Even trying to buy a home with the new peramiters is even harder to buy for first time home buyers

My primary concerns are for other people:

-single mother and child being evicted
-young unemployed men sleeping under the bridge
-senior facing rent increase when building sells
-myself if I can't get home care + I have to leave my house

Yes, I was evicted for no reason before, me and son had nowhere to go

I live in a safe house right now as of the end of Janury I will be homeless as S.S. only provides $350.00 and it very hard

The Air B'N'B's that have popped up in the Golden area has made finding rental units very difficult and expensive!!! =(

They should build more apts

Housing in Canada has become more and more out of reach to the average person working for a living. Prices go up much faster than wages. Not sure how to fix it, but should try

It is next to impossible for people with pets to find accommodation in town.

Lack of pet friendly housing is an issue. Loved pets being surrendered due to no, or very few rentals allowing pets

Pet friendly situations need to become more available and support for home owners wanting to rent to pet owners

Luckily we own a house however daily i hear of people trying to find rentals, especially people with kids/pets

It would be nice to see the ski hill invest in golden by providing housing to their seasonal staff so that rentals can be freed up for marginalized renters.

People are having to live in their vehicles, motorhomes etc during the winter months. Very unsafe during extreme cold spells.

Pet friendly not good. Rent way too high and makes it very hard for people to still live comfortable enough to do things after Bill's are paid

Nothing for pet friendly senior housing.

I feel that the selection is more and more limited, and espencial matching personality and lifestyle types into various shared accommodations. Pets and job choices are a factor too, thus narrowing the rental field and good matches for people.

Wage growth seems stagnet within in this area too. Hospitality workers have unsteady hours and variating income every week and suffer from extreem highs and lows in income and our area has very slow off seasons in the Spring & Fall (April to Mid June and mid september to mid December). Compounding the latency beween wage and cost of living in our great town.

A seniors Apartment type complex would be a wonderful asset.

We are currently wanting to bring a new pastor to our church. It appears to be very difficult for a newcomer to get housing in Golden at a fair price either as a renter or homeowner. So this impacts whether someone would choose to come here.

Very nice area

If you don't get here early for winter season..goodluck finding housing. We arrived 2 months early to secure a rental.

Also would like to mention how instable it feels as a renter. As I mentioned, i do everything right as a tenant. I've had unfortunate luck with landlords selling the house under my feet (happened twice) and deciding they wanted to expand their living space and take over the basement. It sucks to get kicked out like that especially during months when there is practically NOTHING else to rent. One time i had to spend a month in a friend's house because I couldn't find another rental in time once the original house sold.

Verbatim Responses

Students have the hardest time, or young individuals struggle with being approved to rent.

Since the AirBNB bylaws are not being enforced and people are buying property for this reason and not to rent long term.Those who choose to have long term rentals should get a tax break or an incentive. There is as well so many illegal AirBNB's not paying the hotel tax or utilities they should.
For people to afford a house in Golden there needs to be an income suit. These in most cases wether AirBNB or long term should be properly built with adequate parking.

Air bnb has created a housing shortage for seasonal employees and has removed many options for long term rentals. It is sad that the town is not taking an initiative on this and realize that the problems it is causing

Support to age in place is severely lacking

I am not sure that there are adequate choices for someone in our position, wanting to eventually move into something smaller but not a senior care facility.

Town should look at provisions to protect affordable long term rental units

I would like to see options for emergency shelters for Men discussed.

Wish it would improve

My concern is for those who need affordable housing, no matter what sector. Social housing needs to be a priority for both local governments. For profit developers can be expected to carry the load for social housing.
overall challenges re all types of housing.
but affordable housing for those with household incomes is desperate. Dignity???

I will be a first time home buyer in the next decade and I am very concerned about how much housing pricing will increase in the next years. I am renting a unit where recently a unit listed for over 260k (last year units in the same complex listed 230k). I fear that I will not be able to purchase a condo or a home in 5 years and will have to move somewhere else.

There should be some type of regulation regarding housing. We live in a small 2 bedroom apartment that had hidden mould issues and was overrun by mice. The landlord did assist with removing mouldy carpeting but there are so many issues still needing fixed. We pay $1100 a month for rent - so many people we know have the same issues on high rental fees - and barely making a wage working full time. Something has to give.

I am very glad to see this survey and step to ensure sustainable and affordable housing in our community for members of our community.

Housing neighbourhoods with community gardens built into the plan - future food security issues that are addressed with proper health and longevity of the community in mind

There should be more low income / subsidized housing, More crisis housing for all genders and an increase in housing development and land use to stabilize prices. Alternately a ban on air BnB or an extra tax for air BnB to make it a less attractive idea. This would free up some housing that is already in the town.

Less Airbnb more long term rentals, make a path to the north bench to make it more bike and walk accessible and less car necessary for people! Create bike lanes and better pedestrian routes throughout the area

Too many people renting as Air B and B's

I live with my partner of 7 years and my cat and it has been extremely difficult for us to find anything for 1200 dollar

Landlords not holding up their responsibilities and forcing renters to pay for things such as: broken sink parts, paint, calking, and labor! Plus them picking on people they don't like and making up complaints for personal petty reasons.

Help stop the rising house prices! Help make buying a lot and building easier - maybe a workshop on how this process works? Realtor doesnt have the info we need to build. Build more housing that is affordable AND has storage. With a mountain lifestyle we have bikes and toys that just dont work in a condo.

Been looking to buy but there's little to no options for us...

 Should illuminate R1 zone.   So people don't have to have illegal suit in house

Verbatim Responses
Give the chance to people who actually follow rules ability to have a secondary suit in house. City make more on taxes. Win win for all.
While many people will blame air BNbs for the lack of housing I can tell you that is not the case. Golden has a few bad landlords that charge too much for too little. The tenancy act also favours tenants so it is hard to get rid of bad tenants, even if they are ripping all the copper wire out of your flooring, no wonder homeowners prefer short term renting. I hear lots of people say they can't find workers because the workers can't find a place to live. As a manager of a hotel that rents staff accommodation for almost all of our employees I can also say that does not happen. We often have rooms sitting empty because there just are not enough workers to go around, especially in the summer.
What is aforable house, what income base are the adorable housing directed at
More senior assistant living options
Hoping that when we can no longer live in our home that there will be a seniors complex built like the one in Invermere. We do not want to leave the area but may be forced to.
Sort out your STR bylaws already! Been talking about it for over 2 years now.
Need more affordable senior housing like mtn. View. Independent housing that transitions to more care. With an easier process to access for older seniors.
It seems like you have no idea what the real issue is. WHY WOULD ANYONE INVEST IN A RENTAL INCOME PROPERTY? House purchase price in Golden $400,000 20% down $80,000 / Interest on investment $0 https://assets.cmhc-schl.gc.ca/sf/project/cmhc/pdfs/factsheets/cmhc-income-property-fact-sheet.pdf Mortgage Amount $320,000 / Monthly Payment $1,600 https://www.cvcu.bc.ca/Personal/ToolsAndCalculators/Calculators/MortgageCalculator/ Property Tax (no grant) $3,600 / Monthly $300 Insurance (rental policy) $2,400 / Monthly $200 Repairs and maintenance $0 Minimum Monthly Income Required $2,100 * rental income is taxable
We need more Senior housing.
The laws support the renters and the owners get stuck with damage , that is why there are more air B@B in golden and will stay that way till the renters are forced to get damage insurance of at least $50,000 A friend had some damage to a floor and window coverings and quoted $1,000.00 damage was forced to give back the deposit because the work could not be done immediately , which would have resulted in the new renter being delayed at least a week ...
People turning rental units into air b&bs so they can get more money
There is a lot of noise about housing being unaffordable in the area, but realistically - we are more affordable than many areas in the province. We also have more capacity than many places. The pressure for rentals seems to come from a) the amount of short term rentals, and b) and overall continued population increase in BC, coupled with rising real estate prices. I think we need to make sure those living around the margins of society are met with social housing, but beyond that - i don't feel we are in a rental crisis here.. i've lived places that are, and trust me - this area is actually pretty good for getting a rental. We may see prices going up - but I actually think that Golden was just slow to see that happen.
too many air b and b's
Town of Golden has done very little to support affordable housing for any segments of the population. I know it's not their mandate but other communities have done much more to support initiatives from both public and private sectors. How many times do we have to do these surveys before the town shows some initiative!!!

Verbatim Responses
Pet friendly housing situation is very challenging. As a business owner the housing situation do affect badly our staff recruitment every season
An extension to Durand will be needed soon, as well as a facility like in Invermere with room for couples too. Out of town folk are getting older and need to move in!!
it is critical!! All around.
Single parents, seniors and young people are most at risk. The jobs in Golden are mostly min. Wage. Most of your income goes to housing with nothing left for food. Multiple roommates, intergenerational homes and double income families are all that can make it.
No building inspection in CSRD area A and sprawl that is not good for the green house gases etc.
Housing prices continue to increase while wages have plateaued in town. We are seeing an increase of movement from Alberta, and a surge in short term rentals eating up available housing for rent or purchase. Town needs to take a stronger stance against the number of short term rentals and should likely consider the impact these have on the quality of our community before approving large developments that are focused on this as they have done recently.
I'm currently a single mom to 3 children struggling with renting. I live in the 'low income' housing were in charged over $1,000 for rent. I do not have an income yet there's no where else for my children and I to live so we are forced to live here and pay a lot of money. There's nowhere in golden for affordable housing, air b&b's are taking away housing for full time residents and it's making landlord jack prices on rentals because they know people are desperate and will pay what they ask. I know many single parents who have been homeless with their children at one point, myself included. Things have to change. We need help.
We will need to relocate to another town or city away from our friends and family . Probably Invermere Cranbrook or Okanogan . Very sad situation
We will need to relocate to another town or city where this is offered such as The Garden s at Invermere or Cranbrook or Okanog
Far to many air BnB because no one can afford to live off what we make full time. Working two jobs one minimum wage and only have 1 day off Fully from both jobs still struggling to stay afloat.
No one rents to pet owners. Everyone rents to seasonal ski bum groups who trash the place and make no one want to rent again.
Any apartment complex is owned by a slum lord that don't fix or maintain the place. Our last place had a soft wall In the bed room to outside. The bathroom roof was layers of paint and mold. and all he did after we moved out was slap some paint over top and increased the price for next tenant saying it was all brand new and re furnished. This was twin rivers. Same stories from everyone in any apartment complex, slum lord only ever comes to town to get the money then leaves and the caretaker can't approve any fixes because he isn't around or do it.
Golden is gentrifying and those dynamics need to be considered in this report and subsequent strategies.
There needs to be opportunity for mixed housing so as not to create segregated neighbourhoods.
We need a seniors independent living complex for those who are still relatively healthy but no longer want the responsibilities of home ownership
In need of subsidized housing for single parents, seasonal/low-income workers. Also a BIG need for a women's and men's shelter in Golden. It is sad to see so many people without shelter, even in the cold seasons.
The Air B and B is what is causing the rental shortage in Golden and by not having a reasonable rules and taxes on them is the reason we have 1% rentals
Golden was a very affordable market 7 years ago, each year affordability becomes a bigger issue. I work 3 jobs to be able to afford my rent, utilities & put food on my table. It has reached a point where I struggle with the thought of needing to move out of Golden due to the cost of living & rent
Very hard for long term renters as most places have turned into air bnbs. We need more regulations that apply to air bnbs in and outside of town limits

Verbatim Responses

It seems there is a lack of stable & affordable housing in Golden and if someone can get stable housing the other costs make it very difficult ~ especially if working for 'service sector' job
- hydro
- insurance - house & renters
- lack of public transportation- need for vehicle

I am concerned about Golden turning into Canmore with neighbourhoods with holiday homes and few year round residents. Although it's not an issue yet, it would be beneficial to the town and our community to take precautions that it doesn't happen. A possible solution might be higher property taxes for people who don't work here?

Myself and 3 kids have been sharing a 2 bedroom apartment for 3 years. I cannot find a rental with more bedrooms because 1)the cost is astronomical for a single income family. And 2) there are SO many "singles" or "couples" sharing home rentals to save money, so families are not able to get into them. It's easier to replace a roommate and keep the rental, making the houses completely inaccessible for those who actually need the space.

I am very disappointed with the rental situation it seams like every landlord has become extremely greedy and places that were fairly reasonable, even 3 years ago, have increased 50-100% In cost. The housing market the same.

Yes we need to somehow facilitate an assisted living complex for persons with special needs

Granting that anecdotes are only worth so much....
- It is overpoweringly obvious to me that the only way to actually, successfully put up *mass* housing affordably is by doing so centrally - whatever level of government we're talking about in the process, there has got to be some bulk to it. I have seen and lived and experienced the reality of mass social housing (n.b: not 'dense' housing, necessarily, or 'tall' or 'walkable' or 'new urbanist' or anything of the sort - but done en masse, and consequently both cheap and high-quality) and it's so far beyond clear that it's a better solution to the 'problem' of housing people that I can hardly bear to smash the keyboard about it.
- I don't think, politically, that that is possible in Canada in 2019 and so anything done 'big' will lack scale.
- There are masses of people who would stay in Golden long term but for the ability to have housing security. Whether that's owning houses or rentals with - key point - absolutely secure tenancies - is probably academic.
- On the practical side - what are needed are *small* houses (say, 500-750sqft) *without extraneous land*. These were built in vast numbers in the past but have been totally discarded as a concept over the last 30-40 years. I am continually astonished by the amount of space that surrounds houses here, most of which never has anything done with it and seems to exist purely so the owners can say they have it. A small house is cheap to erect, cheap to heat, practical for an individual to maintain, doesn't, realistically, imply a lower density than a block of apartments (since those will inevitably 'require' masses of empty space around them to get approval or public acceptance) and *can be extended later*. People who are actually at the most critical point of housing shortage don't need, and often don't want, four bedrooms and five bathrooms much as those would be nice. You can go talk to these people tomorrow - they're all living at the Selkirk Inn (I'd guess that place alone has ~20-30 households living there full time).
- Dreamland? Go back to 1945 - there are shedloads of small, simple, basic house designs that are actually representative of what people want to live in. It doesn't have to involve granite countertops and crystal chandeliers. Figure out what it would actually cost to put up a few dozen of them - land, assembly, utilities - and pitch it as a community project. I'd give you $10,000 as a deposit tomorrow and I guarantee you I wouldn't be alone. Hell, here's a couple of 30 second jobs in paint with a street I copied from over in Trail:
https://i.imgur.com/OPJeJky.png - 60 houses on the same amount of land as used for 6 across the road.
https://i.imgur.com/iV0tSLT.png - 100 houses on a plot of land next to the Kicking Horse River Lodge currently on sale for a hair under $2m - about $20k per house.
These aren't 'tiny homes' (loathsome concept, I hate it with my life) - just small homes. Similar houses exist in Golden already - they're rarely for sale because their owners hang on to them - because they're what they want.

airbnb should also be restricted in area A

If you're a homeowner the only concern is the high prices. Renters have many many more issues.

I feel there needs to be more purpose-built rental housing and more multi-unit residential housing in Golden.

I feel vacation homes have really made things difficult for seasonal workers and my aforementioned children and their homies...
Affordable housing does seem to exist but much of it is dependent on car ownership or untrustworthy methods such as hitching.
I am optimistic at the signs of increased housing density with the rise of carriage houses and other new builds in town. I support increasing density in the older part of town in the hopes that people will be more inclined to walk and cycle for everyday errands.
Selkirk heights and adjacent neighborhoods are too limited by elevation to have an impact onbreducing vehicle use.
Increased housing in downtown should also be encouraged, such as the Oso project, more would be welcome as far as I'm concerned , as long as apartments/condos actually end up providing housing for residents rather than visitors.

It seems the housing problems started only in the past five years as Air bnb has become so popular. If Air bnb regulations were more restrictive, properly managed, and properly enforced it would take a lot of pressure off the problem by re-introducing recently converted Air bnbs back into the long term rental market, and help solve the issue. This is imperative and so evident by looking at other communities.

I believe Airbnb's have become a large part of Golden stable tourism economy. Many people see it as a way to help relieve the pressure of the high home or land cost.

The need to regulate short term rentals is long overdue in town and in area A. This is especially true for secondary suites suitable for single parent families or temporary workers

This place is too expensive

I have seen a lot of unsanitary/unhealthy/unsafe appartment since I am here. (Ex: suspicious electricity, mold, no running water, etc) and people have to stay in them because of a lack of options even if the landlord doesn't seem concerned.

Need age restricted mobile home court

Air Bnb's should be more regulated or outright banned as they deplete an already limited rental market.

My concern is about vacation housing taking a part of the housing market that could go to local workers

The housing situation in Golden is well on its way to becoming a crisis. AirBnB and other short term rentals have driven long term rental supply down while demand continues to rise. Seasonal renters bringing money from elsewhere drive long term rental prices up for locals and large employers like RCR seem happy to mooch off of the local housing supply instead of building staff accom. As a long term renter with a stable salary, I fear being evicted from my rent controlled suite and forced to pay TRIPLE what I currently do for the same housing. IF I can find any. I could well be forced to quit my job and move due to lack of housing. At the same time, the cost of a starter home here has doubled in the past five years (my salary, shockingly, has not). If I can't save enough for a down payment by the time I need to find new housing, I suspect I will be screwed. Soon enough, this will have a detrimental effect on the local labour pool, as well as the culture and fabric of the town. In fact, the latter has already begun.

most of the homes seem very old and outdated. As a renter who can afford a nice place, there are very limited options. The same goes for houses for sale.

People should be allowed to do what they want with their home. Short or long or airbb rentals with less regulation

Coming from Jasper it seems better here

More affordable rent or higher pay

Worry that the property taxes are going to rise up to the sky

Taking unused building to make accommodation

More flexibility on housing like tiny homes

Better planning for housing. Rather than building condo s everywhere.

Verbatim Responses
To many RBNB not enough long term rentals
This town renting situation is the worse I have ever exspinced and if lived coast to coast.
Lack of housing, rental especially (affordable)
Concerned with the second home and RBNB taking up the supplies
More affordable housing is needed
For senior housing would be very very good
More affordable housing More senior oriented housing
I feel insecured with bnb
More Low cost apartments needed
Would be great to see more low income housing

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**	**:**	**%**
	Projected population in 5 years:		**Projected change:**		**%**
	Number of households:		**Change since**	**:**	**%**
	Projected number of households in 5 years:		**Projected change:**		**%**
	Average household size:				
	Projected 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):**	**%**
	Projected 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	$	$	$

1

ECONOMY	Participation rate: %	Unemployment rate: %
	Major local industries:	

HOUSING	Median assessed housing values: $	Median housing sale price: $
	Median monthly rent: $	Rental vacancy rate: %
	Housing units - total:	Housing units – subsidized:
	Annual registered new homes - total:	Annual registered new homes - rental:
	Households below *affordability* standards (spending 30%+ of income on shelter): %	
	Households below *adequacy* standards (in dwellings requiring major repairs): %	
	Households below *suitability* standards (in overcrowded dwellings): %	

Briefly summarize the following:

1. **Housing policies in local official community plans and regional growth strategies (if applicable):**

2. **Any community consultation undertaken during development of the housing needs report:**

3. **Any consultation undertaken with persons, organizations and authorities (e.g. local governments, health authorities, and the provincial and federal governments and their agencies).**

4. **Any consultation undertaken with First Nations:**

PART 2: KEY FINDINGS

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

	Currently 2020	**Anticipated (5 years)** 2024
0 bedrooms (bachelor)		
1 bedroom		
2 bedrooms		
3+ bedrooms		
Total		

Comments:

Table 2: Households in Core Housing Need

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

Comments:

Briefly summarize current and anticipated needs for each of the following:

1. **Affordable housing:**

2. **Rental housing:**

3. **Special needs housing:**

4. **Housing for seniors:**

5. **Housing for families:**

6. **Shelters for people experiencing homelessness and housing for people at risk of homelessness:**

7. **Any other population groups with specific housing needs identified in the report:**

Were there any other key issues identified through the process of developing your housing needs report?