

WEST KOOTENAY BACKGROUND: POPULATION, INCOME AND HOUSING

1) Population¹

Between 2001 and 2006, the total population of the West Kootenay Boundary declined by approximately 2.5%. Note that this figure is still an estimate as the initial census figures are typically low. In 2001, the initial population census numbers were subsequently adjusted upward by 3% nationally to address “under count.” That scale of adjustment would mean population would be stable or even slightly increasing, but overall trends in terms of demographic trends would not change.

The key demographic that impacts housing demand and affordability is the aging population. The population in all age categories under the age of 50 is declining, and over the age of 50 is increasing. The need for housing has shifted from families with children, to couples and individuals. (Tables 1, 2)

2) Households

That shift in demand is also reflected in reported household types. The numbers of households with children has declined by over 10% 2001 to 2006 while couple and one person households have increased by approximately 10% (Table 3).

Over half (52.3%) of the households in Central Kootenay are located in the rural area, compared to 32.5% in Kootenay Boundary. In both regions, the proportion of rural households increased between 2001 and 2006.

There has been a significant change in the number of households reporting rental accommodation. Between 2001 and 2006, those numbers declined by over 8% in Central Kootenay and over 15% in Kootenay Boundary, both significantly higher than the provincial decline of 3.6%. (Table 4) Some decline can be expected as the population ages. However, in an increasing real estate market, rental accommodation is very important for lower income households.

3) Dwelling Types

Single family dwellings constitute 78.1% of the households in Central Kootenay and 81.7% in Kootenay Boundary. Most of that single family dwelling inventory (56.9%) is located in the rural areas in Central Kootenay, and in Kootenay Boundary, 34% is located in rural areas. In Central Kootenay, approximately 90% of multi family and apartment dwellings are located in urban areas while 80% of mobiles are located in rural areas. The pattern is different in Kootenay Boundary where approximately 94% of multi family, 95% of apartment dwellings are located in urban areas. Mobile homes are mostly (80.2%) located in rural areas. (Table 5)

4) Second Homes

As “boomers” retire, some look for “recreational” properties that they use as second homes. One indicator of that phenomenon in the census is difference between dwellings “occupied by usual residents” and the total number of dwelling units. In most areas, the proportion of dwellings occupied by usual residents has remained relatively stable or even increased 2001 to 2006. The exceptions are Electoral Areas B and D, Nakusp, Salmo and Silverton in Central Kootenay and Fruitvale, Montrose Rossland and Electoral areas C and E in Kootenay Boundary. (Table 5)

¹ All data tables are based on BC Stats or Census Canada data unless otherwise noted.

Another way of looking at second homes is to compare the number of census households to building permit activity. That data (Table 7) shows very limited household growth in Central Kootenay (262) compared to the number of building permits (1,313.) The difference could be second homes or seasonal rental units. However, in Kootenay Boundary, there was a greater increase in dwelling units compared to new units built! (1,650 dwelling units, 1,385 permits) Conversion of seasonal rental to condo could account for some of that difference. There is no reliable measure of the number of second homes based on census data.

5) Building Activity

There were a total of 1,462 building permits for new dwellings in Central Kootenay and 1,485 in Kootenay Boundary between 2001 and June 2007. In Central Kootenay, the majority of those were for single family residences (80.1%) and 55% were located in the rural area. In Kootenay Boundary, 38.7% of the new dwellings were for single family residences, and 73.6% of all building permits were located in rural areas. In the single family category, 65% of new building permits were in the rural area. There were also 609 new apartment units and 110 row houses in the rural Kootenay Boundary area during this period. That reflects recreational use rental development at Big White ski resort.

6) The Housing Market

The Census Canada and the BC and Kootenay Real Estate Board provide sales data on a quarterly basis. Since 2001, the value of residential unit sales through MLS has doubled. MLS sales do not entirely reflect the market as private sales are not included.

Rental rates are difficult to determine accurately. CMHC monitors rates in apartment type accommodations, but they do not track house, or suite rentals and rates. Apartment rental rates (2006) for communities in the region are shown in Table 9, along with average rental rates reported by households in the 2001 census. Data from 2006 is not yet available. Rental rates do not appear to have increased proportional to real estate values. That may explained by rent controls.

7) Incomes and Housing Affordability

Income data is very dated. The most recent tax filer data is 2005 and the 2006 census income data has not yet been released. Based on what is available (Table 10), regional individual and household incomes are below the provincial average with the exception of incomes of males in Kootenay Boundary. The provincial/regional income differences are however relatively minor compared to the average provincial/regional residential value differences. That resulted in a substantially lower proportion of households spending more than 30% on shelter in 2001 compared to the provincial average. Comparable data for 2006 will not be available until March 2008.

Population For Central Kootenay, Kootenay Boundary	0 to 4 years	5 to 9 years	10 to 14 years	15 to 19 years	20 to 24 years	25 to 29 years	30 to 34 years	35 to 39 years	40 to 44 years	45 to 49 years	50 to 54 years	55 to 59 years	60 to 64 years	65 to 69 years	70 to 74 years	75 to 79 years	80 to 84 years	85 years and over	Total	Ages 15-64
Population 2001	4,125	5,240	6,180	6,560	4,155	4,015	4,695	6,120	7,515	7,775	7,190	5,430	4,720	4,345	3,835	3,015	2,090	1,760	88,740	58,175
Population 2006	3,770	4,355	5,380	5,595	3,780	3,470	4,170	5,005	6,115	7,580	7,890	7,435	5,765	4,705	3,950	3,225	2,255	2,045	86,501	56,805

	>20	20-44	45-64	65+	80+
BC	23.20%	33.80%	28.40%	14.60%	4.00%
RDCK	22.50%	26.90%	32.70%	17.80%	4.60%
RDKB	21.30%	24.70%	33.80%	20.20%	5.50%
Source: Business Indicators, July 2007					

	Household Characteristics 2001						Household Characteristics 2006					
	Couples With Children	Couple No Children	One person	Other	Lone parent families (part of "other")	Total	Couples With Children	Couple No Children	One person	Other	Lone parent families (part of other)	Total
Central Kootenay	5,865	7,830	7,000	3,520	2,590	24,215	5,275	8,550	7,605	3,255	2,440	24,685
Rural	3375	4395	3100	1645	1200	12,515	2955	4810	3595	1550	1195	12,910
Castlegar	740	930	795	425	335	2,890	725	1,025	885	430	305	3,065
Creston	360	815	775	275	200	2,225	290	945	905	215	205	2,355
Kaslo	100	135	130	90	90	455	105	145	165	55	60	470
Nakusp	165	225	215	100	85	705	155	240	210	75	45	680
Nelson	890	1,005	1,375	810	565	4,080	845	1,010	1,500	805	520	4,160
New Denver	40	80	105	35	30	260	40	80	110	15	15	245
Salmo	120	140	155	70	55	485	110	155	130	60	60	455
Silverton	20	25	45	25	15	115	0	60	35	10	10	105
Slocan	35	60	20	20	15	135	20	65	50	15	15	150
Kootenay Boundary	3,435	4,505	4,080	1,635	1,330	13,655	3,045	4,840	4,215	1,530	1,160	13,630
Rural	1200	1610	1020	460	360	4,290	1035	1840	1150	400	270	4,425
Fruitvale	280	215	180	95	85	770	235	270	185	105	110	795
Montrose	120	170	75	40	40	405	135	160	90	25	15	410
Rossland	280	215	180	95	85	770	415	420	375	140	120	1,350
Trail	650	1,055	1,430	460	375	3,595	615	1,065	1,440	405	285	3,525
Warfield	215	220	255	65	50	755	180	240	230	90	60	740
Greenwood	45	125	95	50	40	315	55	100	120	40	35	315
Grand Forks	365	595	575	270	240	1,805	310	630	555	285	235	1,780
Midway	65	120	80	10	10	275	50	120	75	30	25	275

Region	2001	2006	Change	% Change
British Columbia †	512,365	493,995	-18,370	-3.59%
Central Kootenay	5,750	5,270	-480	-8.35%
Rural	2,185	2,025	-160	-7.32%
Urban	3,560	3,230	-330	-9.27%
Kootenay Boundary	2,865	2,415	-450	-15.71%
Rural	645	460	-185	-28.68%
Urban	2,220	1,950	-270	-12.16%
Overall Rural	2,830	2,485	-345	-12.19%
Overall Urban	5,780	5,180	-600	-10.38%

Dwelling Types and Occupancy	Dwelling Types 2006				Total	Occupied by usual residents 2001	2001 % Occupied	Occupied by usual residents 2006	2006 % Occupied	2001 - 2006 Change
	Detached House	Multi Family	Apartment	Mobile						
Central Kootenay	19,265	890	2,445	2,075	24,675	24,205	89.35%	24,680	90.23%	0.88%
Central Kootenay A	910	5	15	50	980	1,000	68.26%	986	67.58%	-0.68%
Central Kootenay B	1,410	5	45	350	1,810	1,780	92.23%	1,808	91.27%	-0.96%
Central Kootenay C	470	5	5	60	540	555	90.69%	534	91.60%	0.91%
Central Kootenay D	620	0	20	70	710	675	75.42%	709	74.63%	-0.79%
Central Kootenay E	1,325	15	35	250	1,625	1,485	83.24%	1,625	85.48%	2.24%
Central Kootenay F	1,335	35	70	150	1,590	1,490	92.20%	1,587	92.16%	-0.04%
Central Kootenay G	550	0	15	170	735	595	92.39%	740	92.62%	0.22%
Central Kootenay H	1,750	10	25	160	1,945	1,930	85.63%	1,952	88.33%	2.70%
Central Kootenay I	885	0	10	120	1,015	1,010	93.17%	1,013	95.75%	2.57%
Central Kootenay J	915	5	10	240	1,170	1,415	87.72%	1,175	94.00%	6.28%
Central Kootenay K	765	15	15	25	820	860	87.58%	820	87.51%	-0.06%
Castlegar	2,295	255	385	125	3,060	2,890	95.32%	3,062	94.95%	-0.37%
Creston	1,705	165	390	90	2,350	2,220	94.31%	2,360	95.74%	1.43%
Kaslo	450	15	20	5	490	455	88.35%	480	91.78%	3.43%
Nakusp	600	15	20	45	680	730	93.71%	679	91.88%	-1.83%
Nelson	2,425	325	1,315	90	4,155	4,075	93.29%	4,160	93.97%	0.68%

New Denver	235	0	5	0	240	260	82.02%	243	83.22%	1.20%
Salmo	350	15	35	50	450	480	96.39%	458	95.22%	-1.17%
Silverton	100	0	5	0	105	115	85.82%	103	78.03%	-7.79%
Slocan	130	0	0	20	150	140	86.42%	146	88.48%	2.07%
Rural	10,935	95	265	1,645	12,940					
Urban	8,290	790	2,175	425	11,680					
RD Kootenay Boundary	11,205	560	1,230	660	13,655	13,650	86.76%	13,632	78.42%	-8.34%
Fruitvale	610	50	115	20	795	770	94.71%	794	94.52%	-0.19%
Montrose	395	5	15	0	415	410	97.85%	406	97.60%	-0.26%
Rossland	1,170	25	135	30	1,360	1,440	88.56%	1,353	81.70%	-6.86%
Trail	2,650	250	595	20	3,515	3,595	92.82%	3,517	93.44%	0.62%
Warfield	630	5	105	0	740	750	93.98%	748	94.68%	0.70%
Greenwood	290	10	10	5	315	315	85.60%	321	89.42%	3.82%
Grand Forks	1,385	260	190	50	1,885	1,805	94.35%	1,786	95.92%	1.56%
Midway	270	5	5	0	280	270	91.84%	279	93.31%	1.47%
Kootenay Boundary A	665	10	10	100	785	740	94.99%	780	97.26%	2.26%
Kootenay Boundary B	495	0	5	130	630	635	94.63%	626	95.14%	0.50%
Kootenay Boundary C	610	0	0	55	665	635	53.09%	671	47.66%	-5.44%
Kootenay Boundary D	1,230	0	0	110	1,340	1,325	93.91%	1,348	95.74%	1.83%
Kootenay Boundary E	815	30	45	110	1,000	955	60.75%	1,003	32.14%	-28.61%
Rural	3,815	40	60	505	4,420					
Urban	7,400	610	1,170	125	9,305					

Table 6: Residential Building Permits	Single Dwelling								Row Dwelling								Apartment							
	2001	2002	2003	2004	2005	2006	to Jun 2007	Total	2001	2002	2003	2004	2005	2006	to Jun 2007	Total	2001	2002	2003	2004	2005	2006	to Jun 2007	Total
Central Kootenay	122	137	142	173	216	250	141	1289					3		1	4	80	20	2		124	44	7	277
Rural	87	102	114	113	133	155	178	882								0					11			11
Castlegar	14	13	8	26	17	27	11	116								0	76	3				3		82
Creston	7	11	4	17	31	22	24	116							1	1	2	15			74		1	92
Kaslo	1	1	5	2	5		2	16								0					30			30
Nakusp	2	4	1	2	2	13	3	27								0					4			4
Nelson	10	5	10	13	25	25	10	98					3		3	2	2	2			5	41	6	58
Salmo	1	1	0	0	3	8	1	14								0								0
New Denver		0	0	1	0	3	5	9								0								0
Silverton		1	0	0	0	0	6	7								0								0
Slocan City		0	0	1	0	1	2	4								0								0
Kootenay Boundary	70	65	78	75	100	119	68	575		12	10	41	26	56	4	149	93	60	236	152	113	79	28	761
Rural	54	57	50	52	62	67	33	375		12	7	31		56	4	110	93	49	231	119	108		9	609
Fruitvale	1		2	2		8	3	16								0								0
Grand Forks	4	1	4	8	8	11	5	41								0				3				3
Greenwood			1			1	3	5								0								0
Midway			3	1	2	3	2	11								0								0
Montrose	1			1	2	1	2	7								0								0
Rossland	6	3	12	4	11	4	5	45			3	10	26		39		11	5	28	5	79	19		147
Trail	4	4	6	7	9	20	7	57								0				2				2
Warfield					6	4	8	18								0								0

Table 7: Dwelling Change Relative to Building Permits	2006 Total Private Dwellings	2001 Total Private Dwellings	Change 2001 - 2006	Total Residential Building Permits (2001- 2006)
RD Central Kootenay	27,351	27,089	262	1,313
RD Kootenay Boundary	17,383	15,733	1,650	1,385

Table 8: Average Residential Values (\$)	2001	2002	2003	2004	2005	2006	To Sept. 2007	% increase since 2001
British Columbia	220,952	238,758	259,835	288,967	332,137	390,760	436,026	97%
Okanagan - Mainline	160,218	177,510	197,538	228,206	271,605	324,964	385,943	141%
Kamloops	153,511	136,177	143,134	152,555	177,065	221,279	271,782	77%
Kootenay	123,396	131,720	136,531	149,543	173,280	206,382	251,986	104%

Table 9: Average Apartment Rents (\$) (CMHC 2006)					
Location	Bach.	One Bed.	Two Bed.	Three Bed.	Avg. 2001
Castlegar	n/a	n/a	n/a	n/a	593
Creston	n/a	436	519	n/a	536
Grand Forks	n/a	445	533	n/a	579
Nelson	422	525	643	n/a	611
Trail Area	341	415	491	n/a	504 (Trail)

Table 10: Regional Incomes and Housing Affordability	Total Tax filers (2005)			Median Income \$ (2005)			Median Household Income 2001	% of Households, 30% or More of Household Income on Shelter 2001
	Male	Female	Total	Male	Female	Total		
BC				32,431	19,680	24,978	\$46,802	25.9%
Central Kootenay RD	20,840	21,480	42,380	29,591	16,796	22,019	\$37,285	21.0%
Kootenay-Boundary RD	11,810	12,130	23,940	33,893	17,665	24,207	\$41,371	17.5%