

# **HOUSING SURVEY REPORT**

## **LEADING COMMUNITIES BC**

**July 2008**

**Submitted by the Leading Communities BC group**

**Prepared by Carmen Gustafson**

**With assistance from**

**The Town of Golden**

**Barbara Friedli**

# **Section 1:**

# **Introduction**

The Leading Communities BC Housing Survey was one part of a leadership project undertaken by approximately 20 volunteers in the community.

## **METHODOLOGY**

Survey questions were created by the group with guidance from Town of Golden Manager of Planning, Cleo Corbett. Surveys were printed and distributed to every mail box in Golden, with funding from the Town of Golden. An online survey was also available at [www.surveymonkey.com](http://www.surveymonkey.com). The deadline for surveys was June 1<sup>st</sup>. On June 3<sup>rd</sup> there was one final blitz with tables set up at Sobey's and the Post Office which volunteers sat at and asked people passing by to fill out.

All hardcopies of the surveys were transferred to the online survey by LCBC members. Raw data was reviewed by Carmen Gustafson and Barbara Friedli and compiled in this report which was prepared by Carmen Gustafson.

In total, there were 219 responses to the survey (hard copy and online combined).

This report gives data in a few different forms and the following should be noted:

- Percentages are given as the percentage of the number of responses to the particular question, not the total number of survey responses, as not all respondents answered all questions.
- Open ended questions have a complete list of responses provided in the Appendix. Some open-ended responses have been analyzed and a summary provided.
- Ranges are provided for questions where appropriate, to give a greater scope of the responses.

Besides ranges and a few averages, no statistical analysis of this survey have been completed, it is an overview only.

# **Section 2:**

# **SURVEY RESPONSES**

## **PART 1: PARTICIPANT PROFILE SUMMARY**

### **Demographic**

#### **1) Age of Respondents**

Average 46 years old

Range 17-83 years

#### **2) Gender**

65% Female

35% Male

### **Residency**

#### **3) Where do you reside?**

Town of Golden 69%

Area A 31%

#### **4) Nature of residency in this area?**

Permanent 96%

Seasonal 4%

#### **5) Number of years living in Golden/Area A?**

Average number of years living in Golden/Area A: 18 years

Range: less than one year to 72 years

## **Employment**

### **6) Employment Status**

Employed	63%
Retired	14%
Self-employed	13%
Unemployed	9.6%
Student	1.4%
Retired	13.7%

### **7) Occupation/Job**

Open-ended response

(See 2.7)

## **PART 2: HOUSING SITUATION**

### **1) Which best describes your present housing situation?**

Single-detached House	72.6%
Mobile Home	6.4%
Other*	5.9%
Apartment/Condominium	4.8%
Town/Row House	4.6%
Basement Suite	3.2%
Vacation Home	0.5%

*\*Responses include: Senior's complex, acreages/farms, shared, duplex*

### **2) Number of Bedrooms in current living situation**

Less than three	73%
Greater than three	26.9%

**3) Number of inhabitants in your household**

One or two	60.3%
Greater than two	39.7%
Average Number of People per Household: 2.5	
Adults per household	2
Children per household	1.7
Seniors per household	1.4

**Average number of rooms/person: 1.27**

Percentage of households with children	66%
Percentage of households with seniors	17.8%
Adults only	52.1%

**PART 3: INCOME**

**1) Household Income (before tax and payroll deductions)**

Greater than \$ 60,000	40.6%
\$15,000-30,000	20.5%
\$45,000-60,000	20.1%
\$30-45,000	12.3%
\$7,000-15,000	4.1%
Less than 7,000	2.3%

**2) Number of Income Earners per household**

0 (or pension)	5.5%
1	30.1%
2	56.6%
3	6.4%
4	1.4%

## **PART 4: HOME OWNERSHIP**

Do you own a house/condo?

Yes	68%
No	32%

## **PART 5: FOR HOME OWNERS**

### **1) Property Assessment 2008**

Under \$50,000	3.5%
50-150,000	4.2%
150,001-300,00	45.1%
300,001-500,000	35.9%
Over 500,001	9.2%

### **2) Mortgage Amount\***

Under \$50,000	9.9%
50-150,000	43.7%
150,001-300,00	40.8%
300,001-400,000	9.9%

*\*Out of 142 home owners, 50% said they had no mortgage or did not answer this question*

### **3-5) Other Loans, Interest Payments...**

- 32% of homeowners reported having other loans
- 18.9% reported having other loans greater than \$50,000.

## Housing Costs

### 6) Monthly expenses for heat, electricity, water, garbage (monthly)

\$250 and under	63.8%
\$250-500	27.7%
\$500-1000	6.9%
\$1001 and over	1.5%
Average	\$260.13

### 7) Annual repair/maintenance

Up to \$500	23.9%
\$501-2000	59.8%
\$2000-5000	13.7%
Over \$5000	2.6%

### 8) Property Taxes

Up to \$500	10.7%
\$500-1500	44.3%
\$1501-2500	34.4%
\$2501-4000	9%
> \$4000	0.8%
Unknown	0.8%

## **Rental Units**

### **9) Do you rent part of your residential property?**

18.3% of respondents said that they rent part of their residential property.

#### **Portion of property rented**

5.6% rent a basement suite

8.5% rent a room

4.2% rent another part of their home

### **10) Rental Agreement Type**

80.8% rent per month

3.8% rent per day

15.4% chose "unknown" for rental agreement type

### **11) How much rent do you charge?**

Open-ended response, range from \$200-800.

Average \$430/month.

### **12) In some areas, the Town of Golden does not allow rental suites in residential areas. Would you be willing to have a rental suite in your home, if the bylaws were changed?**

48% of homeowners would NOT consider a rental suite if bylaws were changed

19.7% said yes

46.5% responded that this did not apply to their property

## **PART 6: RENTING**

### **1) Are you a tenant/renter of your home?**

Yes	31.3%
No	68.7%

## **PART 7: FOR TENENTS**

### **1) Rent per Month**

Average	\$549.79
Range	\$1-1275

### **2) Monthly expenses for heat, electricity, water, garbage (monthly)**

\$0	8%
\$250 and under	74%
\$251-500	6%
Included	10%
Average	\$145.47

### **3) Reasons for renting your present home**

(More than one response was allowed)

Can't afford to buy	37.6%
Unable to obtain a mortgage	18.8%
Want flexibility	14.9%
Other reasons	9.9%
Don't want responsibility	6.9%
Don't know how to buy a home	6.9%
Short term stay	5%

**4) Have you experienced barriers to finding a suitable home to rent?**

Yes	57.8%
No	42.2%

**5) What is the main barrier for you in obtaining suitable rental housing?**

(More than one response was allowed)

Limited availability of housing	68.8%
Difficulty in finding a suitable location	50%
Personal/family income	41.7%
Other	27.1%
Prejudice and discrimination	14.6%

**6) Have you ever felt taken advantage of by your landlord?**

Yes*	37.8%
No	62.2%

(\*See 7.6)

## **PART 8: OTHER GENERAL QUESTIONS ABOUT YOUR LIVING SITUATION**

### **1) What are the reasons you chose to make Golden/Area A your home?**

Open ended question. Below are some general classes of responses.

Lifestyle	47.6%
Employment	22%
Family	9%
Grew up here	4%
Other	4%

See 8.1 for complete answers.

### **2) Why did you choose the housing you currently live in?**

Fits most of my needs	53.4%
Affordable	41.3%
Other*	26%
Close to services for children and dependants	16.3%
Couldn't find any better	15.9%
Dream home	10.6%
Place to crash	1.9%

See 8.2

\*\*Note: this question allowed multiple answers and the percentage is based on the number of people who responded to the question, not the total number of responses.

**3) How long did it take you to find your present place to live?**

Average	15.6 months
Range	a few days to up to 30 years!

**4) If you are having housing issues, please check all that apply:**

No issues	61.5%
Heat/electricity too expensive	17.3%
Other*	13.5%
Rent too expensive	10.6%
Mortgage/loans too high	6.3%
Neighbourhood not desirable	6.3%
Housing doesn't suit needs	4.8%
Crowded	3.4%
Landlord uncooperative	2.4%

\*See 8.4

\*\*Note: this question allowed multiple answers and the percentage is based on the number of people who responded to the question, not the total number of responses.

**5) Are you personally affected by the present housing situation in our community? If yes, how? Explain**

See t 8.5

## **PART 9: NEW HOME**

### **1) Are you looking for a new home?**

No	60.6%
Yes	39.4%

## **PART 10: HOUSING NEEDS**

### **1) What kind of home would you want?**

Single detached house	68.4%
Town or Row House	3.8%
Apartment/Condo	10.1%
Suite	3.8%
Other	13.9%

### **2) Are you looking to**

To rent	26.6%
To buy	72.4%

### **3) What housing would you need?**

Seasonal	3.8%
Permanent	96.2%

**4) How many bedrooms would you want?**

1	8.9%
1-2	6.3%
2	26.6%
2-3	16.5%
3	22.8%
3-4	5.1%
4	8.9%
5	5.1%

**5) How many persons would live in that house?**

The average represented about 1 person per bedroom.

**6) Do you need housing for...**

Pets	43%
Children	29%
Seniors	22.8%
No special requirements	13.9%
Other	16.5%
Physically handicapped	5.1%
Assisted living	5.1%
Wheelchair accessible	5.1%
Employees	1.3%

\*\*Note: this question allowed multiple answers and the percentage is based on the number of people who responded to the question, not the total number of responses.

**7) How much would you be willing to pay for your housing needs?**

**Purchase: House/Condo Price**

44 Respondants

up to \$100.000	6.8%
100.001 - 150.000	9.1%
150.001 - 200.000	20.5%
200.001 - 250.000	11.4%
250.001 - 300.000	22.7%
300.001 - 350.000	13.6%
350.001 - 400.000	2.3%
more than 400.000	0.0%
unknown	13.6%

**House/condo Cost per month**

30 Respondents

up to \$500	10.0%
600	6.7%
700	16.7%
800	16.7%
900	3.3%
1.000	3.3%
1.200	10.0%
1.300	6.7%
1.500	20.0%
more than 1.500	6.7%

## Rent Per month

29 respondents

\$300	6.9%
\$400	6.9%
\$500	20.7%
\$600	24.1%
\$700	10.3%
\$800	10.3%
\$900	3.4%
\$1000	10.3%
unknown	6.9%

## % of your income would you spend on housing costs?

24 respondents

15%	4.2%
20%	16.7%
25%	8.3%
30%	37.5%
35%	8.3%
40%	12.5%
more than 40%	8.3%
unknown	4.2%

**8) Do you or a member of your immediate family require supportive housing that is not found in Golden and Area A, and if so, what is the need?**

Yes

8 respondents

Responses

- seniors, full care, secure facility
- we need the houses to not cost so much. I would like to not be paying someone else's mortgage
- we will eventually need assisted living/group home situation for our special needs son, now 11 yrs old
- Physical challenge - need ground floor with fenced yard and few stairs
- affordable housing
- yes
- Members of my family (who do not live with me at present) will, but I will make sure I don't live in Golden when that happens. I will probably just move to where they are now which is the Sunshine Coast. There are more resources there and the living expenses are not as high.
- Seniors Housing - 2 bedroom apartment – reasonable

**9) In your opinion: who needs specialized housing in Golden and Area A?**

Responses fell into these categories:

- Seniors
- Families
- Lots of people
- Long time locals
- Young people
- Handicapped
- Low income residents
- Seasonal employees
- Single parents
- Touques

## PART 11: FOR EMPLOYERS

### Do you have employees?

Yes: 21 respondents (10.2%)

#### 1) What type of business do you have?

Open-ended response. Responses varied.

#### 2-4) Number of employees

0	1
<=10	12
11-20	5
21-50	1
=>50	1

Number of employees	Number of businesses with class of employees			
	Permanent, full time	Permanent, part time	Seasonal, full time	Seasonal, part time
1	2	5	14	14
<=10	16	12	5	4
11-20	1	1	1	0
21-50	2	1	0	0
>=50	0	0	0	0

## 5) Gross Monthly Pay

How many employees earning...

up to \$1,660	62.5%
\$1,661 - \$2,900	81.3%
\$2,901 - \$5,400	37.5%
More than \$5,401	6.3%

*\*\*Note: this question may not be reported accurately, as it does not report the actual number of employees that earn these monthly amounts, it simply demonstrates if the company is paying at least one employee this monthly amount. This is a reporting error.*

## 6) Is your business affected by the current housing situation in Golden and Area A? If yes, how?

15 responses

No 8 respondents

- no, we provide housing to our staff

Yes 10 respondents

- live elsewhere and commute here
- hard to attract good quality employees with families as housing is so expensive
- too expensive
- we are always looking for adult workers. not available.
- in a recent job search we were told by one prospective employee that the housing costs here were too high for her to relocate
- we focus on local residents who know the area and have housing established if more housing was available we may look elsewhere to mitigate skill shortage

- Yes, I hire mostly locals and new arrivals to Golden that are looking to stay in Golden to make a life here.

**7) Do you feel responsible to help find housing for your employees?**

Yes	31.6%
No	68.4%

**8) In your opinion, who should be responsible to provide staff housing?**

- I would need to pay enough for staff to find housing themselves
- maybe employers having 25+ employees at lower wages, especially if those employees are seasonal.
- Employers
- well balanced community
- shared between community and developers
- large companies
- Provincial Government
- Let the market dictate
- everybody--local and provincial governments, employers
- Depends on the business. All my employees already reside in Golden
- It becomes a problem when there are no staff to hire... then it is every ones problem
- large, seasonal-worker employers like KHMR, large hotels and motels
- KH Mountain should be providing housing - period, no questions asked.
- community - everyone who benefits from coffee at T.H. to those who run the town
- It should be the Government/Town and Employers together.
- perhaps larger businesses with financial means to purchase homes and or subsidize housing.
- employer for seasonal staff

**9) What kind of housing would be most suitable for your staff? Check all that applies**

	Seasonal	Own	Rent	Response Count
House	33.3% (3)	88.9% (8)	44.4% (4)	9
Apartment	64.3% (9)	14.3% (2)	64.3% (9)	14
Suite	71.4% (5)	14.3% (1)	57.1% (4)	7
Room	85.7% (6)	14.3% (1)	71.4% (5)	7

**PART 12: LANDLORDS AND LANDLADIES**

**1) Are you a landlord/landlady renting to tenants?**

21 respondents (10.3% of the overall responses) said that they rent units to tenants.

Of those respondents, the following responses were collected:

**2) What type of rental units do you have?**

House	47.6%
Suite	38.1%
Room	33.3%
Apartment	28.6%

*Note: some landlords responded that they rent more than one kind of unit.*

Number of Units: the respondents rent from 1-4 units of housing each.

**3) What is the monthly rent you charge per unit?**

House	\$400-900
Apartment	\$200-700
Suite	\$350-800
Room	\$300-500

**4) What are the estimated monthly utility costs per unit?**

House	\$100-600
Apartment	\$100-250
Suite	\$60-100
Room	\$50-303

**4) How does seasonality of renting affect you?**

Open-ended response.  
(see 12.4)

**5) How does lack of rental units in Golden affect you?**

Open-ended response.  
(see 12.5)

**6) Have you ever felt taken advantage of by your tenants?**

13 said no  
8 said yes

Open-ended response.  
(see 12.6)

## **PART 13: GENERAL QUESTIONS**

### **1) If the housing market growth in Golden and Area A continues, how will this trend affect you?**

Open-ended responses

(see 13.1)

### **2) Who should take responsibility for providing affordable housing?**

(note: respondents chose more than one answer)

Provincial government	76.5%
Local government	73.3%
Federal government	58.8%
Private developers	48.7%
Business owners/employers	24.6%
Non-profit organizations	23.5%
Home owners	14.4%
Other	11.2%

Other includes:

- staff housing for seasonal workers
- in general society must help itself through taxes, volunteer work
- real estate speculators
- landlords shouldn't gouge tenants
- we all need to take responsibility to provide adequate housing to the people in our community
- large employers of seasonal low paid employees
- real estate agents
- believe in free market economy

- everyone
- business owners should provide staff accom.
- People themselves have to learn to save and be responsible
- Wherever our property taxes go
- Why not everyone?
- Rent a room
- Free market, no level of government should interfere
- Governments by reducing taxation
- For assisted living
- Everyone working together as a team
- Employers should help out their staff, give them an option, esp. for responsible staff
- Habitat for humanity
- It's everyone's responsibility to keep an eye on each other and not allow property and housing become outrageously expensive
- Government regulations (private business builds, with rent-controlled units set aside as part of meeting a government regulation).
- Supply and demand should be the only factor
- in partnerships, if possible or necessary
- that each employer work on providing affordable housing for their employees
- tricky - I don't know if anyone is really responsible - it is based on a free market economy - and this is apparently where the free market is going all over Canada - especially BC and AB

### **3) How does ideal affordable housing look like to you?**

Open-ended responses (105 responses)

(see 13.3)

**4) Additional comments?**

61 Responses

(see 13.4)

# Appendix

## 2.7 Occupation

### Occupation(s) / Job(s)

- home maker
- home inspector, first aid instructor, raft guide
- professional driver, photographer
- real estate marketing
- natural health practitioner, yoga instructor, cafe worker
- conductor CPR
- business owner
- none
- teacher
- manager
- retired
- substitute teacher
- retired
- dentist
- wicket clerk for Canada Post
- clerk
- retired teacher
- financial institution employee
- Supervisor CPR
- LP
- truck driver
- retired kennel manager/owner
- retired
- ??
- retired
- ??
- communications officer Parks Canada
- crane operator for CPR
- ??
- retired
- massage therapist, server
- retired
- chemical engineer
- retired
- lift operator KHMR
- none
- school district employed
- personal care aid, gardener, housekeeper
- retired
- volunteer work
- retired
- nothing
- Equipment operator/trail guide
- office manager/book keeper
- retired
- retired

- teacher on call
- retired
- professional
- secretary
- electrician
- manager
- house cleaning
- none
- Multiple
- accounting
- Music Teacher
- childcare
- Realtor
- Carpentry
- Retired
- Income Assistance
- Timber Framer
- Registered Nurse
- Teacher
- Medic
- Retired
- Teachers Assistant
- Traffic Control
- Forest Technician
- Meat cutter
- Sobey's
- Sobey's
- Deli Clerk
- Railcar mechanic/Real estate appraiser
- Homemaker
- Administrative Assistant
- n/a
- Mom
- Sobey's manager
- ski guide/ landscaper/ construction
- Artist, contract painter, massage practitioner
- n/a
- chef/manager
- Business owner
- Mountain Guide
- retired
- Homeopath
- mill
- Early childhood coalition
- student
- retired
- retired
- forester
- Dental Clinic
- Business owner/partnership
- Business owner/partnership
- Real Estate agent

- retired
- retired
- retired
- Town worker
- Business Owner
- Manager
- Business Manager
- manager office/community service
- retired
- retired
- milling engineer
- retired
- secretarial
- computer support
- hotel
- accountant / administrator
- addiction counsellor
- retired
- business person
- Golden Golf Course
- retired
- bookkeeper
- office manager
- massage therapist / trail crew  
Parks Canada
- retired
- RN
- Dairy Queen
- Disabled
- Disability
- administration
- Hospitality
- ski guide, logger, musician
- sawyer
- Dairy Queen self employed
- Clerical
- Tourism/Hospitality
- housekeeper
- manager
- ski instructor/hotel staff
- Program Coordinator
- CPRail Signals
- University Professor
- interpreter
- Retail
- professional
- Manager
- Skier
- Mortgage Broker
- Ski Guide, Glacier Guide
- KHMR
- food service industry
- Director

- landscaping/snowmobile trail grooming
- Mill Worker
- designer
- server
- Store Manager
- unemployed
- Grocery Store Junior Clerk
- casual care aide
- retired
- server
- Administrative Assistant
- Receptionist
- Social Services
- School District
- Stock manager-retail
- Executive Assistant
- paramedic
- Principal
- Education
- Human Resources Manager
- Stone mason
- Snowboard Instructor, Server, Bartender
- CAP C Site Coordinator-Golden
- teacher
- own business
- Retired clergyman
- L.P. supervisor
- Mother Wife Me
- ceramic artist
- retired/school secretary.
- Accountant
- logger
- retired
- tourism/accommodation
- Bookkeeper
- domestic engineer
- Retired
- photo journalist
- Executive Assistant
- Kicking Horse Mountain Resort
- Network Administrator
- licensed practical nurse
- manager
- Physiotherapist / Business owner
- BUSINESS OWNER
- Sales Coordinator for local tourism operator
- casual
- lawyer
- health care provider
- Sales Rep
- student/ part time work
- MLA constituency assistant & self employed consultant

- Financial Services
- Builder/Developer
- secretary
- Office manager
- Clerical/Some Vocational
- customer care rep
- Marketing Coordinator
- manager
- General Manager
- 
- stay at home mom
- manager
- college instructor
- Yoga Instructor, Natural Health Practitioner, Café worker
- Co-ordinator, KHMR
- councilor
- Retired
- Lodging

## 7.6 Have you ever felt taken advantage of by your landlord?

Have you ever felt taken advantage of by your landlord? Explain.

- Open-Ended Response
- - not really, all in all things are pretty fair
- - no
- - we were in a dump ground floor suite, told it was "just us", and had to move to an upper floor. Turned out that they've had past problems with mold
- - no
- - no
- - no
- - yes. invasive, inconsistent. takes advantage of inexperience of tenants
- - no
- yes. we do not have good roads and upkeep on roads
- - yes, because we are young our landlord comes in as she pleases
- - no
- - no
- - no
- - no
- - no
- - no
- - no
- - Charged for fixing hot water tank Kicking out for letting people stay with us
- - No
- - Building is very unclean, but the landlord won't clean it up and he also won't fix anything, many appliances are broken.
- - No, we have a good rental situation.
- - Yes. General maintenance of the house and property was not taken care of.
- - no
- - No
- - no
- - no
- - no
- - when there is nothing to rent, people charge what they want and service isn't great
- - we were evicted from our last place to allow for a family member of the landlord to move in. this however was not the case; we left, rent went up and a new tenant moved in.
- - no

- - no. our landlord is excellent and always there in need of help or any questions
- - no
- - we have no protection for rent raises or eviction of trailer off property if he sold land
- - Yes. My rent is based on income. When I went to submit current pay stubs when hours at work went down they told me to wait for my tax assessment and then submit that. For 6-months now I have been paying approximately 40-45% of my income in rent alone, other bills are not included in my rent.
- - not yet
- - no
- - Yes. Rent was increased by \$150 when a member of my extended family moved in with us.
- - no
- - 1st of every month when we have to pay the rent.
- - No. They are good to us
- - No
- - Not my current one, no.
- - The house is a "rental" state of repair
- - yes, the liberals allowed the landlord to increase their rents without needing justification. Landlord has increase the rate twice since.
- - Paid for cable but did not receive it for 3 months. Furnace does not work. Landlord has not fixed it. Have to use electric heater.

## 8.1 What are the reasons you chose to make Golden/Area A your home?

### Open-Ended Response

- a job
- outdoor pursuits
- friends
- work activities, low cost of living (rent), isolation (which saves money)
- family lives here (step son), great community, quality of life
- last town that was affordable with a ski hill and still close to Alberta where we used to work
- outdoor interests, ski hill, place for accommodation business, good community
- small town, outdoor recreation, mountain bike, ski, paddle, hike, accessible from Calgary airport
- my husband was born and raised here. Golden has become my home as well
- skiing, small town vibe
- employment
- mountains, outdoor active lifestyle, nice community, job availability
- the people and the outdoor activities available
- family lives here
- proximity to great recreational activities, mountain environments, scenery, great small community atmosphere
- employment, community
- employment, community
- when I moved here it was less expensive than where I came from. It is now too expensive
- this is where my job took me
- spouse born in Golden
- work, and love the area
- I was born and raised south of Golden. I raised all my children here
- the mountains, activities, small town living, slower pace

- work related
- ski hill, natural surroundings, proximity to National Parks, enjoy small town lifestyle
- grew up here. like the area and lifestyle
- wanted to retire in Golden
- employment
- it's a town where there is help and work, but the creeps have taken over. so let's get the town of Golden back
- mountains and rivers. convenient to walk into town and other places
- affordable rent and outdoor activities
- close to school, hospital and other facilities
- family
- retirement from rural area
- It is home
- I grew up in Golden, job, skiing, climbing, hang gliding, paddling
- It's home
- small town, beautiful setting
- mountains. rural remote opportunities for land purchase. proximity to parks

- Home town- like what the area has to offer (recreationally mostly).
- full time job in 1981
- Parents moved here
- Spouse lived here
- Lifestyle; family
- Small nice town to raise family
- Worked and owned business here
- The River & the People
- Lifestyle
- Lifestyle
- Spouse lived here
- Weather
- chose to marry a man who lived here
- Born here, work here
- weather
- Born and raised in Golden and I want the same experiences for my kids.
- Good employment, great recreation, beautiful.
- Love it.
- Lived here my whole life, love the mountains

- Family is nearby. Lifestyle.
- Employment
- Lifestyle, location, economics
- Outdoor activities, employment
- Family roots
- N/A
- Central location. Lots of recreation, good winter temps.
- love the community, the lack of billboards, parking meters, traffic, malls etc.
- n/a
- Nice community, close to work, schools
- Transferred here.
- Benefits of surrounding area and proximity to a variety of guiding works.
- my children are here and I love living in the solitude of the Rockies
- Aesthetics, lifestyle choice, friends
- ski, golf, fishing, good drinking water, great weather, no fires, clean living, fun place
- Quietness, freedom to make choices, after living for 30 years in a natural park

- National Parks, small town ambience, mountains
- primarily for employment reasons as all family live away from Golden. however we truly enjoy being part of this community
- clean air (Area A), clean water, lack of commercial development
- clean air, clean water, lack of commercial development
- parents moved here. never felt secure enough to leave home
- job located here
- to move to a more quiet area and downsize as we retired
- work, size of community and amenities
- lifestyle, business opportunity, outdoor recreation
- job, no pulp mills here
- employment
- great place to live, lifestyle choice
- small town community life, natural environment, rugged spiritual scenery
- skiing
- can't stand living in a city. really enjoy the area.
- work

- where the job is
- grew up here, have family here, like closeness to nature
- perfect seasons, nice people
- want to retire here
- work - people - location
- retirement
- my girlfriend and I really enjoy the town and also for recreational hobbies
- worked for Forest Service for 12,5 years and made friends. convenient for my children to come here
- moved here in 1968, found work in logging industry. had a brother here who mentioned there was lots of work here at that time
- active lifestyle, nice community of friends
- safe place to raise children, good long term living location, good services, nice sized town, good all - round feeling of peace
- I was raised here. When my marriage fell apart I moved back home. Family is here/near.
- affordable
- ski hill, good school

- Love it!!!
- Work
- more space, scenery, privacy, people living in our area
- I got married. I love Golden. I got pregnant and legally separate from husband. He will never leave Golden, he will not let me take our child out of Canada to the states where my family is. I now feel I am locked into staying even though I know I can find better, higher paying work elsewhere.
- Lived in Golden all my life and would like to stay here.
- lifestyle diversity not too redneck
- All the outdoor activities available to me
- Work, small town lifestyle, partner's work and lifestyle, family friendly community for the most part
- good job, small town
- scenic beauty; friendships; quality of life
- recreation and young population
- Golden is where my children's grandparents and extended family live.
- available work and scenery
- Quality of Life

- beautiful area
- My husband and his work are here.
- Community and Geography, Skiing, climbing and biking.
- Recreational area
- Best place on earth!!!
- life style
- lifestyle
- Work
- I was living in Parson with my family(mom, brother and sister) once my son was old enough and I had everything figured out I moved into town to be closer to friends and more activities and eventually work
- Location, pace of living, activities available
- Bought an existing business in the area so had to move here to run it. First choice was the mistake--buying the business with inflated costs involved.
- Kicking Horse Mountain Resort. I am here for the winter season and will return for the next.
- It is a great place to raise children.
- I have lived here for a long time and I have family and friends here

- Kicking horse river, mountain resort, mountain biking, backcountry touring, wonderful people...can it get any better
- We moved here for work and really enjoy the community.
- The mountains, work and recreation.
- I came here to ski and found a "real" job and fell in love with the community. However, since I will never be able to own my own home on my current salary, I am planning on going back to school for my master's degree in the fall and will be leaving Golden.
- Transferred here by employer
- Transferred with C.P. Rail
- Mountain sports
- Employment and proximity to immediate family.
- Location and available work
- Kicking Horse Mountain Resort, College of the Rockies, and access to the outdoors
- Born and raised here, both myself and husband, family lives here
- outdoor combine with job opportunity
- personal
- We liked the mountains. Easy transportation routes East, South and

West. Midway between where our children live. Climate is not as severe as some places. Rural -- not highly congested. Easy access to excellent medical services.

- born and raised here, Full time work here. Like the town and the area

- It's majestic mountains and wildlife

- Enjoyable small town atmosphere, near my children.

work

- Surrounding beautiful area. Proximity to National Parks. Friendliness of people in town. Recreation such as skiing & Mountain Biking

- I love the people. Golden provided me with the best chance at a satisfying career and an affordable home and lifestyle.

- Mountains and trails

- I was born and raised here. I left to go to school/travel and now choose to make Golden my permanent home.

- Beautiful location.

- grew up here, work and family here.

- Family lives in the area. Had a business in Golden for 40 years. Like the community and the surroundings.

- work

- work, lifestyle

- Kicking Horse Mountain Resort

- Good place for a family, low crime, friendly people, work,

- I moved here because I was offered a full time job. In reality, no full time job existed.

work

- The location in the mountains... winter!

- The natural beauty, people, recreation opportunities, Kicking Horse Mountain, and the general Golden lifestyle.

- wonderful place to live and raise a family

- look around you

- Came from Canmore; Golden is more affordable.

- I was born here

- Employment, small town lifestyle, friends, family

- Sense of community (not as much now as in the past) - small town flavour - fairly reliable employment opportunities (in the past)

- Because that was where my husband was able to obtain work at the time, from a position he had previously held.

- work
- We both have jobs and family here. My husband is a very outdoorsy person also.
- outdoor activities, people, friends, grew up here
- the people the view the area and its proximity to city
- The community and the activities available in the area.
- Opportunities for business, great place to raise a family, great central location, small town lifestyle, outdoor activities.
- Best place on earth
- employment. we like the small town community. we like the beautiful natural areas surrounding Golden.
- My husband and stepson are based here, so there was no question of where to live right now.
- Family, friends live here. I like the lifestyle here. It's BEAUTIFUL and a real, authentic community where people care about each other.
- It was work when I moved here, now it is home

- geographical location: on TransCanada, in the midst of 5 National Parks scenery, our property general business potential (tourism)

## 8.2. Why did you choose the housing you currently live in

Other (please specify)

- it had a garden and a space to have my home-based business
- location in town close to everything, bike everywhere, rental income (basement), yard/shed, good condition
- my husband bought his mom's family home. we renovated it to become our own
- owner built
- nice lot. built house to suit us
- close to work, good community to raise children
- good neighborhood, investment (purchased just when housing prices started to rise)
- apartments not available, houses overpriced
- looking for house to buy, renting in interim
- location preference
- Really like it - it is a nice place
- Allowed me to keep my dog
- We owned land in Moberly where my husband grew up and decided to move to the area to retire.
- did not have to put up down payment
- built house to own needs at the time, location
- we had owned land here since 1982 and the year 2000 was the right time to build a house on that property
- there isn't much choice
- close to forest
- have been in it since 1972, "on the river"
- my boyfriend owns the house
- can't find what we want
- Need for horses
- Lately I would not call it affordable. When funding ran out for the position I held for 3 years I could no longer afford the mortgage on the home my spouse and I purchased together. I was fortunate to get into subsidized housing, however now

I feel stuck there too because of the work situation in Golden and the cost of living.

- Close to services for adults - walk to amenities, don't have to use car
- nice neighbourhood, good investment potential
- It was originally our weekend house
- Were in temp accommodation and had to be out on a pre-set date. A deal fell through so we had to live somewhere and refused to move in to a 30 yr old mobile with additions everywhere, dirty old carpet, wood paneling cabinets etc.
- Needed enough space to share with a couple
- We have to live in-town rather than out of town
- Country living on 1-1/2 acres. Plenty of room for children, animals. Privacy
- Better than we expected to find for the value (probably because it was in Area A and not in town).
- The only thing that I could find, that would include utilities and flexibility.
- good location, quiet
- I bought a mobile home because it was cheaper than paying rent and I could not afford to buy a house or condo - the prices

here are really inflated. Even if I could afford to buy a house here, I don't think I would because you don't get good value for your dollar.

- Temporary, with the intent of saving money faster to buy our own home.
- readily re-sellable in the event of job re-location
- Home was in an area that we wanted to live in and had most of the requirements that we were looking for.
- rent from my mom
- affordable - but just!
- It doubles as my place of business and it's beautiful.

## 8.4 If you are having housing issues, please explain. Responses to “Other” category

- upstairs neighbors too noisy
- \*only house we could afford and was priced accordingly. still required extensive renos but was priced better than anything else on the market
- I only rent 1 rooms out of the house
- would prefer to own our own home, but houses have become too expensive
- we need to do some work to better insulate our house. hydro very expensive in winter
- not the most desirable location and not close to services, no parks or play areas
- No one wants to rent to us, we are too young
- Current housing costs are too high compared to local wages.
- My house is 15-20ft.
- Challenges and expenses of subdivision. The rules often don't make sense.
- mold, old place. I'm ok right now, but would like to own my own house
- would rather own a home than rent
- \*rented until we found the right piece of land for the right price and we built slowly ourselves (straw bale)
- we have no complaints, couldn't be happier with our housing
- \*we bought a trailer situated in a court. once we decided to buy it only took us a few months. built addition. took 10 more years to build present home on same land Cost of renovation extremely high. this home not suitable for seniors; stairs, etc.
- Just cannot afford to live in Golden
- It's an older house, and I'd prefer a newer house, but that option is too \$\$\$\$\$
- considering renovating, but apprehensive about the red tape.
- house old - needs major renovation

- old and moldy, bad views
- Neighbours, in class 1 subdivision, not looking after their properties. Ugly, empty building lots bought on spec. Too many people "sightseeing" from their cars and driving through the street where our children are playing. Deer eating my shrubs and flowers. Overall, nothing that important.
- people that whine about affordable housing
- Flood plain area
- The train is very scary in the evening. It has woken me up in the night and it gives me anxiety. Doesn't anyone worry about the vibrations causing a landslide or damage to the foundations of the nearby housing?
- Because there are few regulations when building in Rural Golden, we've been finding buried construction waste in our yard and actually found lumber scraps in our septic tank.
- there is nothing suitable to buy within our price range, for a family of four with young children
- This place is 33 years old and it needs a lot of work. It is difficult

to save enough money to get work done on it because it is expensive to live here, plus it is hard to find trades people to do the work. BC Hydro has some rebate programs for windows, etc., but they do not apply to mobile homes. I rent out a room to seasonal workers, but they drink a lot and this year, mine met a lot of people and they decided to all go in together on a place, so she left without even giving notice, so I've been unable to pay for furnace oil since February. It's really cold. I don't think I'll rent to seasonal workers anymore.

- Difficult to find a place to rent with a dog.
- We found that the pricing of the housing in Golden and Area A to be quite expensive for what was being offered. It is very hard to find affordable housing even on the salary we earn collectively. Not only that, the cost of insurance for our property is prohibitive (and almost priced us out of the market) at over \$3,000.00 per year since we are a rural property and the cost of replacement is very expensive (rebuilding) in Golden and the surrounding area.
- Cost of gasoline and food is also prohibitive.

- we have no housing issues
- I share a space that is too small for two people, but too expensive for just one.

## 8.5. Are you personally affected by the present housing situation in our community? If yes, how?

### Explain

#### Open-Ended Response

- no
- I don't think so
- In a household that earns 80.000 it is still very difficult to find an acceptable 1st home because of the inflated (compared to the national average) prices. The old homes are inflated because development land prices are too high for developers to build and make a profit
- yes. rent is very high, not enough reasonable houses to rent, not able to afford to buy
- no
- no
- no
- this neighborhood is old, many old homes and rental homes. "riff-raff" is renting in the area "druggies" + crime in the area not to mention dogs running freely which scatters garbage around often. many renters do not take pride in their homes and not bother to mow their lawns, and the landlords do not take action to assume responsibility. we are paying taxes for sidewalks and curbs while we are yet to receive any. we paid taxes for these in the 70's to no fruition.
- need a full care nursing home. am presently on a list and there is present fear that a care facility from a different community may open up first
- can't afford to buy
- no
- yes. my home was quite expensive and hence have a very large mortgage

- hard to find something that's affordable and is decent inside. hard to find a place with animals.

- no

- I want to buy my first home and there are no entry level houses for me to buy. we need more affordable town houses. not the ones that are going for \$250,000 (that is not affordable). I have one of the higher paying jobs in Golden and I can't afford a house or even a town house.

- no

- yes, have considered moving to Golden to be closer to schools + services for special needs child, but can't afford rent or mortgage there. given that we are a special needs family, dual income is not an option.

- there is no low rental housing for seniors that is accessible to stores, hospital and clinic

- yes, I would like to eventually stop renting and buy a home. with housing prices increasing so fast, I'm not sure I'll be able to afford Golden once I'm able to obtain a mortgage (2-3 yrs)

- no

- I would like to move but can't find any place cheap enough to live

- no

- yes

- yes, see 9.4.

- my trailer needs major renovations which I can't afford and there are no affordable apartments to rent

- expensive older houses need expensive renovation. newer, nicer homes are too large

- my children are looking for affordable/suitable housing - it's not available

- Yes. Taxes increasing due to value increase with ski resort. Now with LP slow down and Revelstoke ski resort overtaking Golden's, I believe real estate values will drop but I wonder if assessed values will be reflected.

- There aren't any affordable, decent houses available here

- Transportation

- No

- Limited choices in places to live

- Yes, we would like to buy our own home but the prices are way too high.

- Yes, it seems unattainable for me to purchase a home even though I work a full time job.

- The landlords raise the rent up higher and higher.
- Although we were fortunate to have purchased in 2000, to upgrade to a bigger acreage closer to services would still be unattainable.
- Housing prices.
- No
- No
- not currently, but have in the past has difficulty finding bachelor's apartment housing. not much to choose from.
- The cost of property is high. Difficult to afford provided what the local economy can provide.
- No
- No, but very concerned about children's ability to return to the community they were raised in, and ability to find affordable housing/land.
- yes. they are getting too expensive. I have trouble finding a good paying job
- No
- no
- no, but I can understand how difficult it must be to find good and affordable housing

- I'm concerned that the real estate boom and influx of people will get out of control like we've seen happen to Invermere
- no
- no
- everyone is. it affects work and personal life.
- yes, housing for our staff. unfortunately many commute from other towns to work their shifts here.
- no, but our children can't afford to buy housing here
- no
- no because I own my own home, would not want to be looking to buy now
- my children are
- feel that rent is much too high for what we are staying in. this place is very old and about to collapse.
- housing too expensive. looking for affordable senior apartments or homes
- too many people living in rental houses and homes/property not cared for
- location and affordability of typical rental suite not desirable
- no

- yes. assessments are climbing very quickly and property taxes follow

- not now

- no, we rent an affordable 2 bedroom apartment and are on the edge of town. if the town grows more and with it the housing costs, we will move.

- yes. price of land is out of reach for young people starting out. our son and his wife are unable to afford to purchase land to settle on. they do not want to live in town. prefer an acreage or a large lot. our 6.75 acres cost \$4.500 in 1972 which was a lot for us at that time. Now 1 acre is out of reach.

- no

- yes. mobile home court property sold. can't afford to move. afraid, we'll have to move away.

- no

- cost is too high to buy

- no

- Yes, I am a 40 year old single mother who cannot get ahead, let alone purchase a home. It kills my spirit, limits what I can do with my child, makes me feel useless and very scared for our future.

- I am a single mother of 2 children and i just find that my income and the rent just don't match very well.

- YES. I'd like to buy a house, but A) the houses in Golden that are for sale are too expensive. B) and even those ones are run down. Houses worth around \$150,000 are priced at \$350,000!!!! WAY TOO HIGH!!!!

- Tim Horton's not open 24hrs. occasional noisy parties in neighbouring houses.

property prices and resulting taxes too high

- very difficult to find suitable and affordable place to live.

- Yes in a sense that I have limited options and choices where I can AFFORD to live.

- I've made a lot of money if the house prices remain

- By the noise of people whining about housing prices

- Very expensive,

- No, I bought when good houses were affordable in this town.

- I can't afford anything bigger than 2 bedrooms. There are not a lot of 3 bedroom places available at reasonable price

- Not really apart from not having a very good way of finding room mates. Website?

- Yes - ridiculous prices of houses in Golden compared to the average earnings.

- No

- See all the previous responses

- Not at present, but when I return later (November/December) in the year it will be a struggle to find suitable accommodation due to all the skiers returning for the winter

- Only friends having problems due to price and having children. If there is somewhere nice it's too expensive, and if it's affordable it's a dump.

- No

- I am very worried about the housing situation. When we have people with degrees with professional jobs, living in basement suites and trailers, where does that leave the people working minimum wage jobs, with families? At work, as a social service provider, I daily work with people looking for housing, that cannot find anything.

- Yes! We have two incomes which are pretty good (union) and, for the most part, job security. Yet we needed to carry a big mortgage in order to have a home that

met our needs. How are others doing it with lower incomes and less security??

- no

- I would like to live in a renovated house for the amount of rent I pay. It is difficult to find good room mates whom are responsible and long term. However, most of my peers are forced to live way outside of town and community about an hour to reach work up at the mountain.

- we can't afford any house in town, or out of town. A trailer, maybe, but they're all so dilapidated that I wouldn't feel comfortable putting our young children in them.

- yes, it is easy to rent my basement suite. It was also hard to find a house we liked that we could afford.

- No

- high taxes

- the current housing situation is pushing up the value of my home. If this is allowed to continue then my investment will be worth more therefore I will have more money when I decide to sell.

- no

- No

- No

- There is a lack of decent furnished short term accommodations.

- Families can't afford to live here, which means less students in our schools. Little choice of housing when looking for a home to purchase or rent. We need more houses being built to increase the supply and lower the price.

- Yes. I would love to live in a house. This trailer park is very noisy and there are a lot of drug dealers here. I do shift work and it is hard to sleep here because of all the noisy kids during the day and all the loud music at night. When I am not here I worry about break-ins. The poor insulation makes it very cold here in the winter and I am sick a lot. This is my only option however because there is no housing in the budget that my bank would allow me to borrow which is \$150 000 or less. It is like the middle class has disappeared, and only the rich and the poor are left. I will be leaving Golden as soon as I can find full-time work somewhere else - everything is just too expensive here.

- When I did look for a house there was no housing available in the price range that I was able to buy.

- No.

- Yes. My husband and I would like to purchase our first home in Golden.

However, the current market prices are not aligned with the quality/age/shape of the houses that are within our price range. As a young couple looking to start a family and grow our roots in Golden, it is frustrating to feel shut out of the housing market.

- no

- will be priced out of housing options as am getting older and have limited pension income

- Yes, we were unable to find a suitable rental home.

- No

- A number of homes in our neighborhood are owned by absentee landlords who rent them out to large numbers of young people resulting in no pride of ownership, noise issues, lack of community spirit, parking problems.

- Not since we bought our house, but it will be a struggle to do much beyond paying for the house, upkeep, repairs that are needed, food and transportation.

- not at the present

- No - except it is costing us a lot of money to live in Golden.

- yes, I can't afford to buy a house on my own, housing pricing doesn't reflect incomes in golden

- last year we had 2 students from Calgary and housing was a concern - they roomed with staff and former staff family - we had to be very resourceful

- Yes. We need the next generation of Golden's employees to have a place to live and families to be able to purchase homes for their families to live in.

- We own a business that employs young people (generally speaking) and it is sometimes difficult to fill the positions. This may be due to the fact that it is difficult for young low-income earners to find housing.

- no - because we already own our house

- Of course. I can never afford a house here and therefore am doomed to compromise my business and my living situation according to the minimal choice of rental property in Golden.

- I would like to purchase a home but I cannot. There are no homes in the price range I am looking for and I don't want to buy a trailer and pay pad rental on top of a mortgage. It is too difficult to move from renting to owning on the money I make. In order to own a home I would have to work too many hours to be able to volunteer and be a full participant in building our community, which is important to me.

- We get a lot of inquiries from seasonal workers who are looking for a place to stay.

## 12.4. Landlords: How does seasonality of renting affect you?

### Open-Ended Response

- short term renters moving on again after season
- not always able to get a renter when I need to
- not at all. my renters are long term
- it doesn't
- the renters leave a lot of stuff behind that the landlords have to get rid of.
- we have a condo and we lease it by the year. for last 3 years we have not had any problems
- I get long term tenants
- doesn't
- well
- not
- it doesn't for the time being
- not really affected
- not
- it doesn't at the moment
- Risk of losing room mates, and lull periods of unoccupied rooms
- We often are in the situation of looking for new renters.
- it doesn't, we have long term renters
- Doesn't
- Having a renter in the winter is important to me or I can't afford enough furnace oil to make the place comfortable. It is difficult to tolerate the lifestyles of the seasonal workers. If I didn't need the money that I get from the renters, I definitely would not rent out a room. If I owned a separate home that I could rent out, I would definitely need someone to rent year-round.
- So far, we have had mostly long term residents renting from us.

## 12.5. How does lack of rental units in Golden affect you?

### Open-Ended Response

- relatively easy to find people to rent
- makes my out of town rental seem plausible
- it doesn't
- we have people who want their friends to live with them in a single person unit
- it affects us positively because then we can charge more rent because the demand is great
- makes rent higher
- my units are full of local residents, not seasonal
- loss of staff
- none
- THEORETICALLY makes it easier to find tenants
- keeps it rented
- takes up space in the newspaper and government time
- it doesn't at the moment
- Rent is way above and beyond what is the true costs of owning a home. Similar housing in non-tourist town would be 100,000 however the cost of this house is 300,000. Next upping the cost of a mortgage and it carries on to the rent of 1275 for upstairs suite 3 bedrooms ult inc, and 875 2 bdr ult inc.
- Our suite is easy to rent.
- it doesn't
- Lots of tenants available
- It doesn't. I didn't even know there was a lack.
- It is comforting knowing that with supply and demand our mortgage payments on the rental units won't be in jeopardy.

## 12.6. Landlords - Have you ever felt taken advantage of by your tenants? Explain

### Open-Ended Response

- no, not yet. I choose people I know/friends as tenants
- we used to rent several houses but sold them - renters years ago were responsible. but last 10-15 years only had problems with them wrecking everything. one rental left on property. after 1 year renters ruined a remodeled home
- no
- only once. I had a renter that caused me to have to do a \$7.000 repair and reno because of damage they had done
- no
- yes, they think they don't have to pay on time or the whole amount. they don't respect the building even when asked not to do things in the unit
- not really
- just little things. smoking inside when they shouldn't, bringing in pets without asking, letting the yard dry up. leaving a mess when they move out.
- yes. tenants don't have pride in rental units generally and some treat them pretty badly. generally we have good tenants
- no
- no
- no
- no
- yes, taking my stuff and not paying the rent
- no
- NO
- no, we have had great luck so far.
- no
- Yes. Using social services as a cover they stayed too long and eventually trashed the place.
- Yes. They know that life is very expensive in Golden, so they know that we Goldenites depend on them for money, and as a result they are not very respectful, they aren't very punctual with

the rent, they take things from my home (e.g. music CDs and dishes) and do not bring them back, even when you ask for them repeatedly, they are not very clean, they ask for a lot of rides.

- No

## 13.1 If the housing market growth in Golden and Area A continues, how will this trend affect you?

### Open-Ended Response

- we will just add on to what we have
- my business will do better
- will be difficult to live close to work, increasing monthly expenditure
- it will make housing less and less affordable, it will hurt my business and I will not be able to ever buy a house here.
- it will cause my taxes to increase, but won't benefit me unless I sell and move to another town
- my home will be worth more but my property taxes will be higher
- don't know. taxes go up?
- not being able to buy
- not at all
- my investment will increase in value
- areas zoned as R1 or R2 should be left that way – that's the area people bought houses in look at new development or more dense zoning areas to get more affordable housing, do not change existing zonings.
- I will have to leave
- it will provide increased property/resale value
- if only homes for rich are built, that only helps the rich. even unemployed mill workers will have trouble. taxes will go up

- we will probably have to move elsewhere, very reluctantly

property values will increase

- area AR increase ad hoc development with no plan for local residence or expansion

- we as seniors will not be able to live in Golden. The very rich are the ones benefiting in Golden now

less affordable housing for actual residents wanting to go from renting to owning. i.e. if more new housing is built for high income buyers, there is not much left for 1st time home buyers (e.g. people wanting to start families in Golden), and often the new "high-end" homes are 2nd homes for wealthy people from out of town, This may result in an "absent owner", one who has little to no interest in maintaining or building within the community of Golden. Basically, the town may lose its identity over time if care is not taken to ensure that long time renters turned potential home buyers have options if they are choosing to purchase a home here.

- positive for my housing investment

- very difficult to live on my own (not with parents)

- property taxes increase to astronomical amounts. not enough professional people like doctors to service the area

- it won't

- not sure

- we would have to move for another affordable town

- probably increase taxes and change laws for living rural

- not sure

- if growth is up my taxes and expenses go up

- move

- housing will be too expensive

- it won't. the only effect would be that the high cost of construction may prevent me from building a new home

- unable to upgrade housing (current house over priced to sell, but nothing affordable to replace it with)

- it won't

- too many people moving in - if it gets too crowded and expensive we will have to move further north

- I will never be able to own anything in the area.

- Need to move to a bigger house and can't afford it
- Makes it harder to live comfortably
- If you are in the market, it doesn't, only if you leave, the "Golden Advantage "Steady increase in Value"
- Insurance cost go up - less affordable housing
- Property value goes up - good for me
- If rents keep going up, I won't be able to afford to live here
- Positively because I build houses
- We need affordable accommodation for our children - homes are sky high & minimal low rental for students and young adults.
- Taxes will continue to go up
- increased taxes may drive me out
- Yes - rent might go up and my fixed income doesn't'
- Increase of demand on properties; more housing on land parcels
- My landlord could decide to shut down the apartment building I live in - choices will be more limited - transportation to cheap out of town accommodation could become an issue as I don't drive.

- We will be forced to find affordable housing elsewhere or continue renting.
- It affects the Goldenites.
- I will get more money than I paid for my house if I sell it.
- We may be able to purchase if costs are affordable.
- I will always live in a trailer unless i buy with someone else.
- Higher taxes - boooo! It will get like Canmore.
- Taxes will become challenging
- I would want to live out of town
- I won't have as many people to rent to
- It affects our children more than us. May impact community vision if we have too many absentee home owners.
- we may not find suitable tenants and/or may not be able to get enough rent to cover maintenance and expenses
- loss of small town feeling may prompt moving
- seems to have made our property worth more, but on the other hand, we also have fewer options to buy something else.
- higher taxes of course. less peace and quiet, more traffic. I will become more

cynical about Golden having sold out its quality of life for tourism profit

- may have to move to Newfoundland or somewhere on the east coast where housing is cheaper
- have to move to buy
- tax increases
- children won't be able to return to live in Golden
- because I own my own home, the value will just go up, my children may not be able to afford to live here
- my real estate holdings will grow in value. however young people won't /can't now, be able to buy
- rent forever and help pay off someone else's mortgage
- won't be able to afford or get assisted living as there are only 8 units in Golden
- will affect price when I sell
- I won't be able to afford to live here
- taxes rise
- increased property taxes - may have to find an evening job. this would affect my family life.

- as one ages we have to consider the time when we can no longer maintain this residence.

- loss of staff
- we moved here because this town was small, quiet and simple. not much to be made nor spent unlike most of BC and AB
- not
- we need to downsize in the next 5 - 10 years. we feel we would not be able to build a smaller place for what we'd get for our acreage and 2800 sqft home
- won't affect me
- won't ever be able to afford to buy a house
- the value of my house will go up
- I don't know
- totally unaffordable for everyone except those who are extremely wealthy
- stay in a trailer and rent and not be able to get on with my own life
- I'll be glad I already bought, and it will make it harder to invest in the next one.
- it will make it tough to buy bigger house
- When we sell our home, we hope to profit financially

- I really do not know. I believe we could end up homeless, especially if I loose my job.

- I'd never be able to buy a house. Or it'd be out in Parsons, and the money I'd save, I'd be spending it on gas to town and work!!!!

- unable to upgrade.

- increase in property taxes/unable to buy better place

- I would be forced to move to find a hose that is affordable to purchase

- Rent will continue to increase, forcing myself to look for additional employment on top of my now full time employment.

- I'll make a bigger profit when I sell my house.

- I will build some more equity and keep on par with the rest of the world who have borrowed way to much to buy property they can not afford

- Property taxes will continue to go up

- My children will forever share a bedroom. I can't afford anything larger

- Will not

- Positively if my property value increases, and I can charge more for rent on rooms

- Won't be able to move up to a house

- I would never be able to afford to purchase my own home. I would have to depend on low income housing.

- Not

- Hopefully we will be able to sell the business without losing all our investment and we will move out of province.

- It will be harder to find an appropriate rental property

- I will never be able to afford to buy a home or even rent a house because the cost is just to high for me . Especially when I am the only one working. My husband has an injury so he cannot work

- it will be too expensive

- It will make it more difficult for myself and fiancé (who I don't live with) to buy a larger home to start our family.

- Hopefully the housing available will be realistically affordable for people who live year-round in this town.

- N/A

- I don't know how people in my generation are supposed to get in the housing market, especially if we work in Golden. Unless you leave and make a lot of money, you're not likely to even get a job that allows you to buy a home.

- My children will not be able to afford to live on their own if rent prices continue to rise or rental property becomes scarce.

They cannot afford to buy a house in Golden any time in the near future.

- Profitable if we sell and leave Golden. Upon retirement and down-sizing probably couldn't afford to buy a smaller house/condo.

- increase the value of my property

- We will be OK -- we have the house we want for years to come. However, when it is time to downsize, our investment will probably buy something smaller -- there will probably be little equity we can pull out of the house through downsizing.

- property taxes will increase to the point of not being able to afford them

- We won't be able to provide a safe, adequate place close to amenities that our children deserve. - We may have to move elsewhere.

- in a good way, my house will increase in value.

- more lodging opportunities would be better

- Heavier traffic past our place. More wells may affect our well.

- The price of my home which I own will continue to rise.

- Property Taxes become very expensive.

- My investment in my home will be worth more.

- Won't affect

- My place will increase in value, but soon homes would be totally out of reach for the younger generation to start out. Would then have to rely on land barons to house the youth, seedy rentals then become the norm. We have enough of that here now thanks.

- I'm not worried about it affecting me in any way.

- It's not growing. New housing starts are almost at a standstill.

- Next house purchase will likely not be in Golden

- Increased rent.

- Less permanent residents means fewer families and children in schools. We will also be priced out of our own homes, with the property tax increases.

- I don't know. I would like to think that it would help me to sell my mobile home for more money, but people will only pay so much for a trailer. I think it will just make it even more impossible to ever own my own house. I definitely would never have kids here. I was raised in a trailer park and I would never want that for my kids.

- If the value of my house goes up, I will find it difficult to meet all the payments required to live in Golden.

- More difficult to find employees. Cost of hiring employee increases. Businesses become unviable to run. If I cannot run my businesses in Golden, I may have to move, which is the last thing I want to do.

- My husband and I will either be forced to continue renting, or we will move to another community.

- what growth ? in prices ? if so, it will make it harder for us to find new staff and the temptation will be for existing staff to sell and move away. if in supply, there is no supply that appears to be reducing the cost of housing or construction

-I won't be here

- Hopefully in a positive way; if we are able to buy into the market now we stand to gain.

- My house will continue to increase in value and my taxes will continue to increase

- If prices, taxes, utilities continue to increase we will not be able to retire here in our own home.

- It will mean that the value of our property will increase, potentially.

- Luckily, we bought into the market prior to the ski hill.

- less affordable

- it will continue to affect where we look for employees and how many students we can provide coop programs for

- If we don't have affordable housing for the new generation of employees or residents we wont have a labour pool to hire from. Young adults will be forced to move.

- I will build considerable equity with my home and investment properties. The rent that I will be able to charge will increase as well. This could also negatively affect my ability to find tenants, so it's a mixed bag.

- Not a lot , I will profit from it.

Good - our housing investment will appreciate.

- I will probably look elsewhere for a home to buy and have to leave the community I love.

- High taxes

## 13.3 How does ideal affordable housing look like to you?

### Open-Ended Response

Land lords (slum lords). the good landlords do their part.

- the same as other housing, but cheaper
- low interest mortgages with no money down
- housing in town and area A mixed in with all other housing
- according to income, also not so generic but rather with some style
- higher density housing, town house style condos, more rental accommodation.

a decent clean place for Golden's residents to live that's affordable in order for them to maintain a fair quality of life

- setup in new developments or where existing zoning is higher than R2. It is unfair to change zoning in areas where people bought knowing there wouldn't be multi family units put there. people's way of life, traffic, parking, etc. will all be adversely affected
- condos, small apartments

- one that fits individual needs, seniors or low income families, such as young families just starting out, They don't need state of the art exteriors.

- needs to be more. low income housing for young and old
- construction of dwellings that can be purchased by young middle income families. Understanding that income on an annual basis would be below average as a result of seasonal employment offered by the tourism industry. local renters/business owners to fulfill the needs of temporary-seasonal workers
- more places like Fisher road but for young adults and seniors
- we need to keep the price of housing affordable to encourage young, responsible, educated families to move to our area to work and raise their children. we don't need a transient population who don't add real value to Golden. we also don't need expensive resorts that are of no value to local home owners, only drive up our taxes each year. the time will come when local home owners have to give up

and move so they can afford to pay their taxes on a fixed income.

- range of options for seasonal, low income to permanent, long stay, higher income, individual, families
- apartments
- we need safe homes where we can have our dogs
- skip the extras, keep it simple, but solid
- housing that reflects job availability and wages; and not catering to "vacation" homes for city dwellers.
- even poor can rent. now people on disability get only 900\$ pm. well rent is that now pm
- family friendly apartments or townhouses with green space and close to services
- staff accommodation for employers like KHMR
- Fisher road complex or similar, maybe another trailer park for young families unable to afford their first home. more apartments/condos. some stepping stones to help people get to where they want to be. not everyone wants to own. many just need a clean affordable place to live while they enjoy our beautiful valley - be it for a season, or the beginning of the rest of their lives. Bears Paw + Canyon Ridge

areas are great, but not many can afford to start out there, or even finish up there!

would be great

- People in all income brackets should be able to afford to buy a home. There needs to be housing available around \$150,000-200,000.
- Smaller lots, simple box style, CMHC quality - max 1200 Square feet - 3 bedroom, no garage, carport, no fireplaces, back to basics
- Nice 2 bedroom unit at \$800/month - semi furnished - utilities included (including internet) - nice places might be worth more.
- Depends on income
- Group effort - situational according to each individuals situation.
- Subsidy and affordable homes for young working families.
- Ground level; don't call it low income housing; a contract would be signed so rent increases could be anticipated (ie: a percentage per year); should offer quality of life; everything wired in for technology.
- Like the units on Fisher Road
- Investment real estate should be restricted to the rich elite at the ski hill rather than having over-inflated house

prices in town where these people don't even live. We need to look out for the long time residents of Golden than cannot afford a house, rather than people that own multiple houses.

- We need it, many people of Golden. We pay too much now.

- I think there needs to be more semi-detached style of housing.

- Clean, well maintained, in an area of town where you don't need a vehicle for transport.

- Most I have ever seen are more like condos or apartments. In Whistler they bunched much of the affordable housing together, much like a trailer park. Probably cheaper in many ways.

selection of small, affordable homes

- A clean nice place to live. Rent that is really affordable. People need to be respectful of places they are living in.

- 100.00; 200.000 and lower property taxes and utilities

- the offering of options 1. habitat housing 2. housing on the mountain (KHMR) for employees 3) some gov. funding options 4) some private options etc. one cookie cutter size won't fit all

decent affordable apartments in one sector of town and fewer restrictions on basement suites.

- not very good

- a mix of type of housing (single family - apartments) that are affordable to people (+/- 30% of income)

- nice and permanent neighbors, be able to walk to work. gardens and play space. clean, safe, and well built

- well blended into community, no slums, no snobby areas

- small-medium units apartment style in town, above stores

- small units in high density locations

- affordable to locals who provide service to those raising housing costs

complex where meals are available if needed and some help.

- efficient, clean, safe, affordable. it should be convenient i.e. close to services (health, education, shopping, entertainment) in order to reduce dependence on autos and to encourage a healthy lifestyle. - care should be taken not to create a ghetto - for the poor, for the rich, for the physically or mentally disabled. - a viable community has a mix of all, old and young

- don't know
- this question is worded very poorly. if you want an opinion, make the question clear. I'll be glad to input...
- I like it
- Clean, sturdy structure; close to amenities; 30-35% of income on rent and utilities/bills; kind, respectful neighbors; a place that is safe for my son.
- smaller, compact, but well-designed apartments multi-family units - duplexes and fourplexes and condos houses with basement suites change on existing properties' zoning to allow existing houses to be subdivided and/or have basement suites retrofitted better use for land so that there are some areas of town and Area A (or all areas) where a higher building density is allowed than is currently permitted
- Price of houses should be based on what the house is worth. Should a house bought in 2001 for \$161,000 really be sold for \$390,000 7 years later??? Esp. if no changes have been made during those 7 years. The gov'n't should see the problem and step up to the plate, at least see what we have to deal with!!!!
- modest real estate increases. rebates for those living/working here. surcharges for recreational property, out of country penalties.
- straight owner townhouse complexes with quality living values - in town.
- clean, newer affordable safe homes
- CLEAN, maintained, REASONABLE housing that is free from neighbouring drug / alcohol problems, where children can be raised in a non threatening environment.
- Attractive condos and high density development within walking distance of town, but NOT located in Class 1 residential areas. Why? Many 20-something seasonal renters are here to party and don't look after their homes so they don't mix well with family oriented subdivisions.
- Functional and suitable housing in a well thought of layout and location.
- Simple, multi functional, community oriented
- Housing that a person making the median wage in the community could afford without taking up more than 30-40% of household income.
- Nice and comfortable, in units of 8 or so.
- Clean and in good repair
- It looks hard to achieve in the near future. More affordable housing needs to be built. Most people in this town earn minimum wage or below - many do not

work full time or at all. Earning minimum wage means housing takes out a very large portion of our income.

- more reasonable mortgages and rent for low income families

- I would like to stay here, but also be comfortable and that I can live with out worrying how to pay for it.

- 40% down on raw land is not a good situation when you have the means to build your own home or cabin. That's how my fiancé and I would be able to afford another house.

- ideal affordable housing, to me, should be based on the cost of the house and the yearly income of local yearly workers rather than profit for private developers etc.

- Depends on a person's income.

- I think that houses in Golden should be lived in. If someone from Calgary wants to buy a condo on the ski hill or rent out a house in Golden that's fine but we should have a by-law that houses need to have someone living in them. We need to have different kinds of affordable, social, supportive housing throughout the community. We don't want to create ghettos of the future by segregating social housing. We should have private affordable housing, staff accommodations, second stage/supportive housing run by

non-profits, and more low-income housing like Fisher Road.

- Condo-type units, similar to Fischer Road, and what Parkland Gardens used to be. These are more family friendly than apartment blocks.

- Probably close to the low-income housing at Fisher road. Closer scrutiny regarding income vs. rent revisited more than once a year. Area for children to run and play safely. Small dogs (on leash)/cats allowed as pets bring responsibility and companionship to owners especially for people living alone.

- apartment buildings

- Mixed housing developments with various price points -- we don't want to build "ghettos" in Golden -- we need to make our neighbourhoods a mixture of housing type and cost, and a renter/owner mix that reflects income levels in the community.

- hard to answer

- a private renting unit. in a concrete building, for privacy.

- Fine -- If it is not only affordable, but is built properly; though, simply, and the tenants and property owners are responsible and meet their part of the contracts. There MUST be laws in place that compel tenants and property owners

to meet their agreements. Affordable housing does NOT mean "a free ride" to the irresponsible -- either tenants or property holders.

- community, family, safe, friendly, clean, happy
- Townhouse type property.
- Golden currently has ideal affordable housing
- A single person working at a minimum wage full-time job should be able to afford a self contained unit without the need of room-mates.
- Allows people who wish to make Golden their home an actual chance to do so and not have to spend half a million dollars.
- Low income like Fisher Estates, well maintained, affordable, and appealing places to take pride in living at.
- Rental that requires no more than 1/3 of gross income for accommodation with green space available close by.
- There needs to be decent housing available in the \$100 000 to \$180 000 range. The housing that is more expensive needs to be worth what the people are asking for it - which, here in Golden, a lot of it is definitely not.
- 1. The opportunity for first time buyers to purchase a home. 2. For small families

to afford to live and work in Golden and that they can find affordable housing. (RCMP have moved into Golden and can not afford to buy a house on the income they make) 3. People who have retired can continue keep their home. 4. That we have affordable rent for people that move into Golden to work. (I have friends that spend more than 50% of their income on rent and this will never let them be able to purchase a home)

- Some sort of private/public housing partnership should be implemented so that projects will be constructed with the purpose of creating attainable housing opportunities for our community members, rather than producing a huge profit for an outside contractor.
- small units (under 600 ft) in small buildings (four units per building) in residential areas or above commercial space (like downtown)
- affordable, basic, well-built, accessible from a pedestrian POV--available for full time residents
- Some should be subsidized by the government; others should be nice looking condos, apartments, duplexes. Affordable housing should be spread out through the community so we don't have some ghetto neighbourhoods

- Not trailer parks - maybe a co-operative.  
More multi family dwellings.

- good

- In Canmore the housing authority allows mid class residents to buy a home for living when it is sold a minimal amount of profit can be made keeping the prices affordable.. this works for mid range salaries and does not address lower wage earners... coop housing or hostel settings may be an option for seasonal and other workers who may not make Golden a permanent choice I would think the college has difficulty getting student housing - why not have student housing that could double as low income wage earner housing in the busy summer season when the college is closed.

- Subdivisions that are affordable for the middle income employees with families.  
Or Apartments managed by a staff housing co-op made up of employers renting or purchasing individual units.

- entry level pricing on townhomes or condominium developments. Or zoning which allows homeowners to have a suite to offset mortgage costs.

- So there is affordable housing for ownership and rental in comparison to income

- I honestly do not know

- Accessible to everyone! Diverse choices to suit a variety of living situations together in the same place to avoid ghettoization. A place that people can feel pride in and will take care of because they feel ownership for something. Affordable can be small, it can be simple, it just has to be secure, clean, safe and accessible. In a community perspective it looks like people having a place to live while still having enough money to pay for the other necessities of life: food, heat, clothing, phone, etc.

- integrated into existing neighbourhoods

## 13.4. Any Comments you have or you would like to add to certain questions:

### Open-Ended Response

- developers building luxury homes should have to build low income housing as well. perhaps a 50-50% split, ex. 1 million dollar house vs. 1 million spent on lower income housing (4 houses) not that 250,000 is all that affordable

- large businesses like the ski hill should be part in housing development to keep our town viable and keep long term residents here

- we do not need more zoning for higher density. however, much consideration needs to be given to areas that have had same zoning for many years before changing. should focus on newer developments and planning for them has local govt ever lobbied prov. govt to lower tax assessments? maybe limit amount of assessment increase each year?

- I like the idea of zoning or developing area of town for permanent residents with limits to the percentage increase in house value when people want to sell. I think Fernie has something like this. For certain special populations - seniors, special needs, single parent families - providing housing with rent based on income also makes sense. Be sure not to segregate

lower income or specialized housing from rest of community - should be integrated throughout

- we would like to see more dwellings for seniors that is not a lot of stairs to climb and easy accessible dwellings. very every day livable housing

- rules or bylaws for developers so that they don't over-saturate the market with luxury homes only. Maybe some benefit for developers to develop affordable units, and/or a certain percentage must be affordable. rent controls for landlords.

- one does not have to re-invent the wheel  
- see what other resort/vacation area small towns have done.

- we all benefit when people have a decent place to live and their children a place to call home

The housing situation in Golden results in part from large numbers of non-resident owners. But Golden also lags other Kootenay Communities in housing starts because the Town is seen as not merely unfriendly but hostile to developers. Also there are large tracts of land in Golden

which could be devoted to housing which sit empty and town authorities (who own some of that land) do nothing. it's easy to toss the responsibility on to private developers, but that approach will be very unlikely to solve any problem - developers will just go elsewhere. If the town wants more houses built they should start treating developers as clients and not as the enemy.

- Worried about young folk starting out

- We paid our share in taxes and we should get our money back

- I love the town and the Goldenites are wonderful people.

- Make assisted living for older and young people that need it and make it affordable for people living off of disability (\$900/month).

- Seniors and low income people need specialized housing in Golden and area A.

- We need the town of Golden to make some positive decisions to attract business that will pay good wages; need to fill the empty spaces in down-town with retail to keep people in town to spend their \$. We really have to enhance our town so we stay alive and vital and not become a town gone-bye!

- Build it in a community view kind of way. Don't build a prison! Lots of shared green space, use of space, etc. LEED specs!

- due to reaching global negative conditions it's time for Golden to begin to develop sustainability. We need our own food supplies, our own (off grid) power sources, a strong economic base to allow sustainability. We need to regain our sovereignty. we need to use our tax dollars locally and not allow the BC Gov and the Feds to squander these funds. Housing should be a community effort, that's how it used to be; everyone gathered and helped the newcomers/newlyweds to build their homes.

- Make sure housing available in new developments that actually meets 30% of income.

- In 10-15 years when we cannot manage in the country we may need housing - but right now it is not an issue.

- as my husband and I get older, the time will come when we can no longer manage the wood heating and the snow management of our long driveway. we will then be looking for a 2 bedroom home in Golden, hopefully in a Seniors' Village with support services.

- cost of affordable housing can only be provided by market demand.

- the housing area near the airport is excellent and should be expanded or duplicated

- at this time the residents of the area are not making enough money to live comfortably, however, people from overseas and wealthy people from cities are purchasing homes, as well as charging too much to residents for rental homes. Because much of these townspeople have jobs in the service/tourist industry (as well as supply these seasonal tourists with entertainment/services) the housing should be affordable for the locals as well as the wealthy business people.

- I feel there needs to be more multi-unit housing specifically apartments/condos so that there can be more units in a given area of land. Also more multi-purpose building incorporating business and residential. I am not against the development of three or more storey buildings in town for this purpose, i.e. first storey = reduct/restaurant/office, second storey = same or residential, third/fourth storey = residential

- no vacation homes sitting empty and jacking up the prices. tax the vacation homes to substitute for the residents higher taxes.

- affordable housing is necessary for Golden to continue to have this dynamic of residence; i.e. short term vacation,

seasonal workers. If Golden continues to privatize housing the type of people in this unique dynamic will shift & the town will go for the worst. mass marketing our community is terrible, there are better ways than bringing developers with an "urbanization "mind set.

- please do not let any builder build on the flood zone as it is. our condos should have been built on fill and gravel. the first year here I had 10.75" of water in my basement and 3 of 6 years I have lived here had water in the basement (or as they call it in the crawl space) just about too high on my furnace - right under the fan. All of us (8 condos) on this south east side get water. possibly again this year.

433-5th Ave S

- people are building homes that are too big - not enough space between neighbors, the lots are getting too small. ideally new housing should have low maintenance and low heating costs.

- I think that new bylaws & requirements from Town are so costly that persons with property that could be developed for extra housing simply cannot afford to develop. For years there was common sense + fair approach that encouraged development - that no longer exists. Even small home renovations like removing a partial wall between rooms is prohibited by costly requirements from Town Office.

- it is good to have a balance of affordable, under affordable and expensive. Right now middle to lower income are being forced to rent or move elsewhere. It seems like our children will never be able to afford to settle here if the cost of housing stays high with very little affordable housing available. By affordable I mean less than \$175,000

-It is difficult if not impossible for people making \$12 - 15 ph to find affordable housing. The tenants should be made to keep rental houses looking presentable. I know of 2 different rental houses where 8 Australians, who worked at the ski hill, lived in. this is not an optimal situation.

- We would be very interested in affordable housing upon retirement.

- I hope this works for Goldenites.

- I think that the provision and balance of housing should be set by the various government bodies. It should be more detailed in local requirements than federal and probably part of the OCP. I think that the town's charges for building new developments should encourage diversity of housing type in all developments and should mandate a certain portion of affordable housing OR should have higher fees for large single family monotonous type developments.

- This is a great idea, I just hope it doesn't turn into another Aqua Center. Where the town spends \$\$\$\$ on the proposal, and is shut down by less than 30 voters. This is an important issue for me and future residents of Golden and area.

- section 6 mortgage/interest questions unclear. didn't ask how the home is currently zoned. didn't ask if zoning should be changed. didn't ask if considered renting / would consider, how much. Overall very happy living in Golden.

- Do not need high density apartment complex for rentals only - does not build equity in the community. KHMR (and other seasonal employers) should be more responsible for worker housing.

- Stop the whining and sell some of your toys and stop buying them. Homeowners have had to make sacrifices - lots which I do not see happening too often by the whining people who eat out and have the toys and can not make a commitment nor making sacrifices. It's a tough slog so lets pull up the boot straps and hunker down. There is no glory in homeowner ship. If we all spent as much time working extra jobs instead of complaining about housing you could have a good down payment. Suck it up!

- A change of zoning that would allow people to have rental suites may help solve housing issues.

- I believe a lot of seasonal workers are looking to rent in town because of a lack of a vehicle. If the public transit system was improved to include, on a more regular basis areas such as the Blaeberry and Nicholson, I think it would greatly increase the possibility for said workers to find affordable housing. From what I have seen there are numerous properties for rent in Area A, but very few that are accessible for people without vehicles.

- I think the local realtors have added to the problem by pumping up the value with the hype about being a vacation destination town. All this does is attract rich people who with the realtors overvalue land and buildings for selfish greed. This may be a recreation destination but really - face the facts. The core of this town is the wood products industry. Even the average mill worker is finding it difficult to afford housing in this town of overpriced real estate, while the money interests in this town pander to greed.

-I feel that any future housing developments, whether it be right in town or up on Pine Drive, etc., be required to have 10% developed as affordable housing. This may mean semi-detached homes, 4-plexes, or whatever, but I believe this is the only way we can have affordable housing. Even if these are not rented and are able to be purchased, at

least the cost *\*should\** be much lower than the large, single-family homes being built now. I also believe that the Town should not allow any current rental properties such as apartments etc. be re-zoned or redeveloped into condo units as is happening in the cities. We would still have a few more affordable rental properties if Parkland Gardens had been able to remain as rental units.

- As a community, we may need to look at ways to control the housing market. Canmore has restrictions on land ownership (how many lots you can buy, etc.) -- maybe we need to start looking at that. We need to ensure that housing prices reflect the incomes of people living in our community, while providing some return on investment. I certainly don't want to sell my house below market value to provide affordable housing to someone else, but as new areas are being developed (e.g., Spirit Square, subdivisions, condo units) governments should be ensuring that there is a mix of affordable and market-priced housing available.

- I have a 2 bedroom suite for 575\$, sometimes I feel like I offer the cheapest place to stay in town, I feel good about that and will keep it that way. I think people take advantage of the markets and charge way too much for their space.

- Privacy of living is an issue in a small town like Golden.

- Regarding the immediate question #3 above: Over the years, we have rented our property when away for an extended period. 1) One tenant(s) allowed their dog to defecate all over the house and used the hallway for shooting practice paying approximately 30% of rent and finally left when utilities were turned off. Getting utilities back was not easy as we were held responsible for the arrears in payments. 2) One tenant(s) paid full rent but was extremely careless damaging much (inside and outside) and cleaning nothing. 3) One tenant(s) paid no rent (after first payment). No authorities were successful at collecting rent. After each attempt to acquire rent, damage was afflicted to property just short of criminal degree. Finally, tenant moved away after 2 1/2 years of free rent and utilities except for fuel and telephone. 4) One tenant(s) -- for whom we were the contact individual(s) for another party on extended leave -- paid all costs on time and took extremely good care. The place was virtually in better condition after moving out than when moving in. In the three of the four experiences, it would have been wiser to just close-up and pay a higher insurance rate! Since acquiring our property here in Area A, we have NO intention of renting to anyone again!!!

- If you leave it alone the market will adjust itself in time. If you stick your nose in now you will hurt as many people as you help. Many people have bought homes in this area over the last few years at above market value. If you suddenly find a way to lower the cost of housing, these people who have already invested their hard earned dollars in Golden will be hurt so that you can help people who may or may not invest in Golden. It just doesn't make any sense to me to change anything.

- Please get the town to actively have homeowners and landlords to clean up their properties, make this a great looking town to live in and have pride for our surrounding area. More litter barrels, pooper scooper stations to help in the doggy doo area, and downtown public washrooms. We have bylaws, let's get them in action. Too often in the past bylaw offenders have done nothing and the messes are still eyesores for everyone else to deal with. A few come to mind - Chuck Bean's residence, nothing has been done yet, - Wong's old car lot on 9th, - anyone who has unkept grass to the point of fire hazard. - truck loads of firewood in yards. These things look terrible, we have spent many dollars on uptown beautification, lets do some in residential. Positive note \*good job on getting 6 week spring cleanup free dumping, Thank you.

- Question 2.6 makes no sense to a retired person. I am neither employed nor unemployed nor a student.

- I know tourists drive up the prices of everything here, but why do the locals have to pay for it? I have lived all over BC and parts of AB and YT, and I have never seen anything even similar to the price gouging that goes on in this town. I am a nurse and I make a decent wage. I have been in the middle class in the other towns I've lived in but here, between the price of fuel, housing, food, and recreational activities, I am almost destitute. This is a beautiful place, but I do not have the money to take advantage of many of the activities, i.e. skiing. I hate to leave here because I love the area, but I hate being poor.

- The home I have purchased does not have a rental suite and because of building codes will not be able to have a suite in the basement of the house. It certainly is a good source of income to help with the cost of the house but I am unable to do this unless I completely renovate the house.

- If the housing market continues on the current path, Golden is at risk of losing its sense of community. How are young families supposed to afford to live here? The high prices may eventually force families to move on, and all that will be

left is large recreation homes that are empty 3/4 of the year.

- In my experience the shortage of seniors housing is most acute, followed closely by the seasonal shortage for low paid winter workers.

- I think that we need to make it attractive for people to develop affordable housing. People want to make a return on their investment and will charge the maximum that they can do so. If there's no incentive in place to do otherwise, we will see costs spiraling up continually. Affordable housing also has to be made attractive to the people who are going to live there. Who wants to live in a trailer park with run down housing?

- I would like to see us attracting a variety of folks to Golden - those with spirit and perhaps not cash. I do not want to be sold to the highest bidder and miss some cultural opportunities to retain the Golden fit.

- this is an incredibly complex problem - the more desirable a place is , the more \$ people are willing to pay to live there - Golden is a very desirable place to live in my opinion (and obviously in the opinions of the general population) - but what happens to people who want to live here, but cannot afford to?????

- building stand alone affordable housing  
creates a "ghetto" mentality