

FERNIE
CITY OF FERNIE

2025

CITY OF FERNIE
HOUSING NEEDS REPORT

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LAND ACKNOWLEDGMENT

We acknowledge that the City of Fernie is located within Qukin ʔamakʔis, the unceded traditional territory of Yaq̓it ʔa·knuqƛi'it. We recognize that we live and work within their vast lands. ʔakanuxunik̓ are from Yaq̓it ʔa·knuqƛi'it and are members of the Ktunaxa (Kootenay) speaking peoples of British Columbia, Idaho and Montana.



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EXECUTIVE SUMMARY

The City of Fernie's 2025 Housing Needs Report (HNR) provides a detailed report on the required housing units for the City over the next 5 and 20 years as well as in-depth analysis of the City's housing situation. Based on the provincial methodology, the Report indicates the City needs over 551 housing units in the next 5 years and over 1856 units in the next 20 years. This Report expands the understanding of housing needs by incorporating a broader equity lens, considering accessibility, affordability, and inclusivity. These additional perspectives could help support future housing policies to be responsive not only to projected growth and market trends, but also to the lived experiences of vulnerable and equity-deserving populations. The Report provides City Council, City staff, decision-makers, community members, service providers, businesses, and housing developers with the information necessary to better understand the City's current and future housing needs, helping identify existing and projected gaps in housing supply. The HNR fulfills the provincial legislative requirements for housing needs reports and is to be updated every five years. The HNR also addresses many of the comprehensive requirements for housing needs assessments put forward by the federal government.

Housing needs reports must be completed by every local government in British Columbia and this Report is organized following the Ministry of Municipal Affairs and Housing guidance document, "Guide to Requirements for Housing Needs Reports" and provides a detailed analysis of:

- The number of housing units required to meet current housing and anticipated housing needs for at least the next five years, by housing type.
- The number and percentage of households in core housing need and extreme core housing need.



5-YEAR NEED: 551 NEW HOUSING UNITS

20-YEAR NEED: 1,856 NEW HOUSING UNITS

Prior project work from the 2020 Interim Housing Needs Report included engagement and consultation with agencies that work with vulnerable populations and offer housing support programs in Fernie. Additional engagement and consultation were completed in 2025 to understand what has changed and what has worked from the last check-in point in 2020. This community engagement provided valuable insights into local and regional housing issues and trends, filled gaps left by quantitative data collection around extreme core housing needs and homelessness, and helped ground-truth other findings uncovered by the policy review and quantitative data analysis.

A wide spectrum of stakeholders were contacted, including:

- The Interior Health Authority;
- The Fernie Family Housing Society;
- The Elk Valley Family Society;
- The Fernie Citizens Housing Society;
- Major employers (Fernie Alpine Resort, North Coal, Elk Valley Resources); and
- Local real estate agents and property managers.

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HOUSING NEED

Over the next 5 years, Fernie will require **551 new housing units** to address a combination of immediate and emerging needs. This includes extreme core housing need (18 units), homelessness (11 units), and suppressed household formation (87 units), indicating that a portion of the population is currently unable to form households due to barriers such as affordability or lack of available housing. The bulk of the 5-year need is driven by anticipated population growth (302 units) and additional local demand (130 units), which captures hidden or future demand not reflected in population growth projections alone.

Looking ahead over the 20-year horizon, the total projected need rises significantly to **1,856 new housing units**. This figure includes growing demand in all categories, most notably anticipated growth (883 units) and suppressed household formation (347 units). These figures suggest that without intervention, Fernie will continue to face mounting pressure on its housing system due to population increases, affordability challenges, and the compounding effects of underhoused or overcrowded residents.

Fernie must plan not only to accommodate future population growth, but also to address existing unmet needs in the community. The inclusion of people experiencing homelessness, those in extreme core housing need, and those unable to form households due to housing barriers shows that the housing crisis is multifaceted. The City will need a proactive, multi-pronged approach that includes both market and non-market housing, targeted support for vulnerable groups, and strategies to increase rental vacancy and affordability.

THERES NOTHING MORE IMPORTANT THAN A

GOOD, SAFE, SECURE HOME.

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COMPONENT	5-YEAR NEED	20-YEAR NEED
Extreme Core Housing Need	18	71
Persons Experiencing Homelessness	11	23
Suppressed Household Formation	87	347
Anticipated Growth	302	883
Rental Vacancy Rate Adjustment	3	12
Additional Local Demand	130	520
Total New Units – 5 years	**551**	
Total New Units – 20 years		**1856**



CITY OF FERNIE:

SMALL TOWN CHARM, BIG MOUNTAIN ADVENTURE

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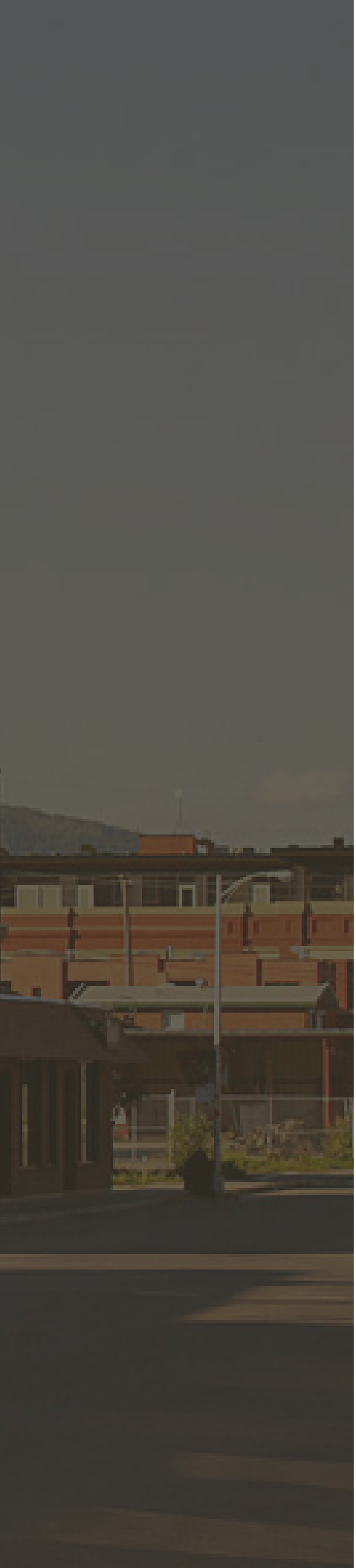


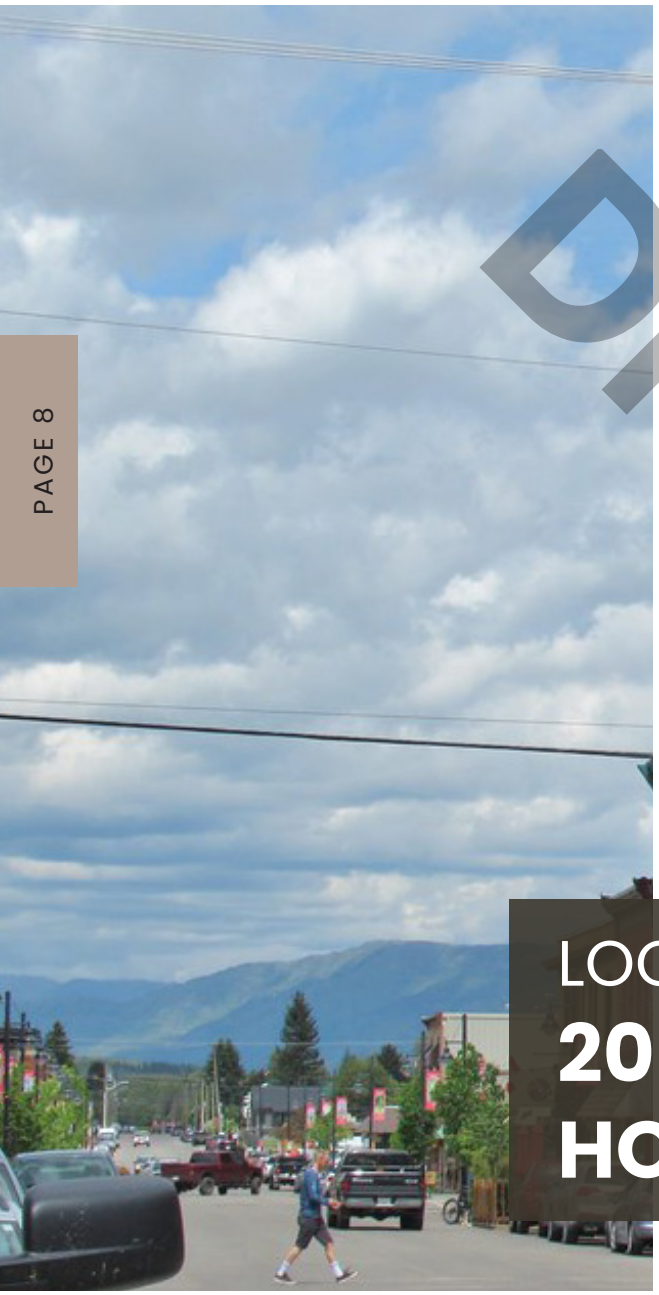
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1 | PROJECT OVERVIEW

This Housing Needs Report (HNR) represents the most comprehensive analysis of housing ever completed within the City. Spurred on by provincial legislation, this HNR looks in-depth at available growth and housing data as well as interpretation and commentary on what the data means for people living in the City and future policy.



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In April 2019, provincial legislative requirements took effect that require all local governments in British Columbia (BC) to collect data and analyze trends on approximately 50 distinct kinds of data related to housing and local economic and demographic conditions. HNRs must follow provincial reporting guidelines and include historical data, current data, and projections in order to assess current and anticipated housing needs.

To inform the City of Fernie's growth over a 20-year horizon and to meet the requirements of British Columbia's provincial legislation of Local Government Housing Initiatives set out in Bill 44, an updated HNR was required. Building off the 2020 HNR, this Report uses current data to provide a more comprehensive analysis of Fernie's housing to support the Official Community Plan. This report has been developed with consideration of federal legislative requirements, under the Housing Accelerator Fund.

By meeting the requirements, the City of Fernie could seek federal funding. A separate standardized Housing Needs Reports – Summary Form that the Province requires for all housing needs reports is provided in Appendix A.

LOOKING AT THE **20-YEAR HORIZON**

This report also provides statements about key areas of local need in addition to summary tables, figures, and estimates that illustrate key information for the following areas:

POPULATION

- Population and Households, 2006 – 2021
- Population Growth Rate, 1996 – 2021
- Median Age (Local, Regional District, BC), 2006 – 2021
- Seniors 65+ (Local, Regional District, BC) 2006 - 2021

HOUSING

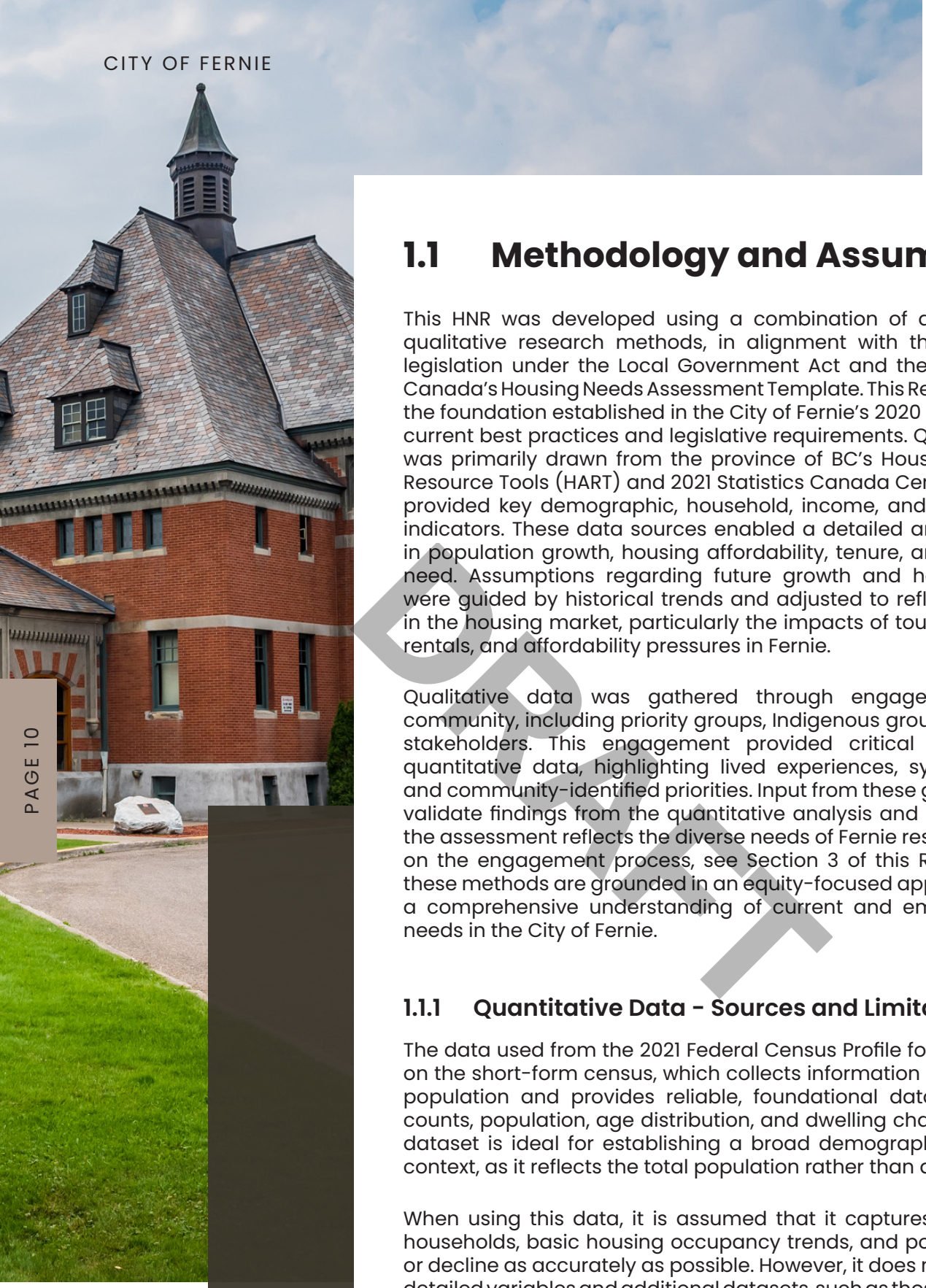
- Owner and Renter Households, 2021
- Number of Units by Size, 2006 – 2021
- Average Household Size, 2021
- Average Housing Values, 2016 – 2020
- Market and Subsidized Housing (Local, Regional District), 2021

ECONOMY

- Household Median Income (Owner and Renter), 2006 – 2016
- Median Income (Local, Regional District, BC), 2006 – 2021
- Major Local Industries (Sectors), 2006 – 2021



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1.1 Methodology and Assumptions

This HNR was developed using a combination of quantitative and qualitative research methods, in alignment with the BC provincial legislation under the Local Government Act and the Government of Canada's Housing Needs Assessment Template. This Report builds upon the foundation established in the City of Fernie's 2020 HNR and reflects current best practices and legislative requirements. Quantitative data was primarily drawn from the province of BC's Housing Assessment Resource Tools (HART) and 2021 Statistics Canada Census data, which provided key demographic, household, income, and housing supply indicators. These data sources enabled a detailed analysis of trends in population growth, housing affordability, tenure, and core housing need. Assumptions regarding future growth and housing demand were guided by historical trends and adjusted to reflect recent shifts in the housing market, particularly the impacts of tourism, short-term rentals, and affordability pressures in Fernie.

Qualitative data was gathered through engagement with the community, including priority groups, Indigenous groups, and housing stakeholders. This engagement provided critical context to the quantitative data, highlighting lived experiences, systemic barriers, and community-identified priorities. Input from these groups helped to validate findings from the quantitative analysis and established that the assessment reflects the diverse needs of Fernie residents. For more on the engagement process, see Section 3 of this Report. Together, these methods are grounded in an equity-focused approach and offer a comprehensive understanding of current and emerging housing needs in the City of Fernie.

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1.1.1 Quantitative Data - Sources and Limitations

The data used from the 2021 Federal Census Profile for Fernie is based on the short-form census, which collects information from 100% of the population and provides reliable, foundational data on household counts, population, age distribution, and dwelling characteristics. This dataset is ideal for establishing a broad demographic and housing context, as it reflects the total population rather than a sample.

When using this data, it is assumed that it captures the number of households, basic housing occupancy trends, and population growth or decline as accurately as possible. However, it does not include more detailed variables and additional datasets, such as those from the long-form census or custom tabulations. The short-form data is treated as a consistent and comprehensive baseline, but users should recognize its limitations when analyzing more complex housing issues that depend on socioeconomic characteristics. The census uses rounding to 0 or

5 to maintain confidentiality; some totals may not sum correctly, and some percentages may not reach 100.0%. It is important to acknowledge that this data is now nearly five years old and reflects a snapshot captured during the height of the COVID-19 pandemic. As such, it may not fully account for the economic shifts, migration patterns, or changes in housing demand that occurred during and after the pandemic. These factors should be considered when interpreting the data and applying it to current planning decisions.

The statistics also do not fully capture the impacts of seasonal migration. Fernie experiences significant population fluctuations throughout the year, particularly during the winter and summer months, due to the influx of temporary workers and tourists. These seasonal residents are often not included in permanent population counts or household data, which means the true demand for housing, especially short-term rentals and worker accommodations may be underestimated. As such, housing needs related to seasonal migration should be considered alongside the available data so that the City can pursue an accurate and responsive approach to planning.

In addition to census data, this Report draws on the Housing Assessment Resource Tools (HART) developed by the University of British Columbia's Housing Research Collaborative. HART provides a standardized, equity-focused framework for assessing housing needs at the local level. The tool uses a combination of census data, Canada Mortgage and Housing Corporation (CMHC) information, and provincial benchmarks to identify core and extreme housing need across income categories and priority populations. It estimates affordable shelter costs based on income quintiles and assesses the gap between what households can afford and what is available on the market. HART also projects future housing need by estimating suppressed household formation, homelessness, and income-based demand over a 20-year period. By integrating HART data, this Report benefits from a more comprehensive and forward-looking picture of housing need in Fernie, with particular attention to affordability, equity, and population-specific vulnerabilities.

Population projections are based on BC Stats' Population Estimates & Projections for British Columbia, as growth projection data is not available at a municipal level. The Province recommends downscaling regional growth rates to calculate municipal population growth projections. Three growth scenarios were applied: a low projection of 0.5% based on long-term provincial trends for the Regional District of East Kootenay (RDEK), a medium projection of 1.57% based on BC Stats' 2022 estimates, and a high projection of 1.7% from the August 2020 Integrated Infrastructure Capital Plan. The City of Fernie is within the RDEK and this projection offers a stable, long-term perspective that reflects the broader demographic and economic patterns influencing the region. The higher rates reflect Fernie's considerable "shadow population," or non-permanent residents with vacation properties and second residences. City of Fernie analysis indicates that approximately 30% of all housing units are occupied only seasonally by vacation homeowners or part-time residents.

Rental building calculations are based on assessed/sale values from BC Assessment. BC Assessment does include stratified rentals, but the dataset may not capture all stratified townhouse rentals in Fernie.

Non-market housing data, including emergency shelter and housing for the homeless, assisted living, social housing, and rent assistance, was provided by BC Housing. BC Housing only tracks units where they have a financial relationship. There may be other subsidized housing units in the community.

All figures referencing housing units in this Report are rounded to the nearest whole number, as it is not logical to represent a fraction of a physical dwelling (e.g., 0.3 of a unit). While some underlying data sources may contain decimal values for modeling or projection purposes, final figures are presented as whole units for practical and communicative purposes.

Note: This Report does not account for changes to the administrative boundaries of local municipalities and electoral areas.

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2 | DEFINITIONS

The following definitions provide clarity on key terms and concepts used throughout this HNR. These standardized definitions help maintain consistency with provincial guidelines and support a shared understanding of housing conditions, needs, and data sources.

Definitions marked with a symbol are adapted from the corresponding glossary; those with no symbol were developed specifically for this Report:

- ♦ Sourced from the HART Housing Glossary
- ♦ Sourced from the The National Housing Strategy Glossary of Common Terms

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TERM	DEFINITION
Adequate housing ♦	According to the International Covenant on Economic, Social and Cultural Rights, there are seven elements to adequate housing: (1) security of tenure; (2) access to basic services; (3) affordability; (4) habitability; (5) accessibility; (6) location; (7) cultural adequacy. While the definition of core housing need acknowledges two of these concerns (affordability and habitability), Statistics Canada and the CMHC have not yet created definitions or measurements for adequate housing in Canada.
Affordable housing ♦	Housing where all shelter costs (e.g. rent, utilities, property taxes) make up a maximum of 30% of before-tax household income. Some think the term "affordable housing" refers only to rental housing that is subsidized by the government, but it's a very broad term that can include housing provided by the private, public and non-profit sectors. It also includes all forms of housing tenure: rental, ownership and co-operative ownership, as well as temporary and permanent housing.
Area Median Household Income (AMHI) ♦	This is the median income of all households within a given area. Statistics Canada calculates this as part of HART's custom data order in order to categorize households into HART's specified income categories, which are based on this AMHI for each area. AMHI is calculated for each area within each geographic level of data, which includes: Canada as a whole, provinces and territories, census divisions, and census subdivisions. Each of these areas has its own AMHI.
At risk of homelessness	Individuals or households whose current housing situation is unstable or unsustainable, putting them in danger of losing their housing and becoming homeless. This may include people living in unaffordable, overcrowded, or unsafe conditions, those facing eviction or financial hardship, and individuals with limited social supports or facing barriers such as mental health issues, substance use, or discrimination. While not currently homeless, they lack the security, resources, or support systems needed to maintain stable, long-term housing.
Boomerang kids	Young adults who return to live with their parents or guardians after a period of living independently, often due to financial constraints, housing affordability issues, job instability, or life transitions such as post-secondary education or relationship changes. This trend reflects broader economic and housing pressures that delay permanent household formation.
Congregate housing ♦	Accommodation that offers separate rooms or apartments but shared amenities, including kitchens, bathrooms, or other facilities. Includes some rooming houses, seniors' homes, nursing homes, group homes, or assisted living facilities.
Co-operative housing ♦	A type of residential housing option whereby the owners do not own their units outright; each resident is a shareholder in the corporation. Co-op housing is often far less expensive than market rent, and there is shared responsibility and decision-making. While co-ops can have a variety of governance structures, most Canadian models use a rental-type format that requires residents to pay housing charges each month, and there is no equity purchase.

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TERM	DEFINITION
Core housing need ♦	A household is in core housing need if its housing does not meet one or more of the adequacy, suitability or affordability standards and it would have to spend 30% or more of its before-tax income to pay the median shelter costs (including utility and municipal costs) of alternative local market housing (i.e. they are in unsuitable, inadequate, or unaffordable housing and they could not afford another home in the community). • Adequate – Does not require any major repairs, according to residents. Major repairs include those to defective plumbing or electrical wiring, or structural repairs to walls, floors or ceilings. • Suitable – Has enough bedrooms for the size and make-up of resident households, according to guidelines outlined in the National Occupancy Standard (NOS). • Affordable – All shelter costs total less than 30% of a household's before-tax income.
Couple families	Households consisting of two partners, either married or in a common-law relationship, living together in the same dwelling, with or without children. This family structure includes both opposite-sex and same-sex couples and is one of the primary household types used in demographic and housing analyses.
Extreme core housing need ♦	Extreme core housing need has the same meaning as core housing need except that is often used to describe households that spend 50% or more of their before-tax income on shelter costs, indicating a more severe level of housing affordability challenge.
Factory-Build Housing Policy	Factory-Built housing is the umbrella term used to describe homes that are substantially constructed in a factory, and are often referred to as off-site construction in contrast to homes constructed on-site. These homes are of high quality and are built to last as long as other forms of ground-oriented housing. It was recommended in the Affordable Housing Strategy (2017) that a Factory-Build Housing Policy be introduced into the OCP to encourage factory-Built housing in all low-density residential areas.
High-density apartment	Multi-unit residential buildings typically consisting of five or more storeys and designed to accommodate a large number of households within a compact footprint. These developments are usually located in urban or transit-oriented areas and are intended to maximize land use efficiency, support walkability, and provide a range of housing options in proximity to services and amenities. High-density apartments often include rental or strata units and may be part of mixed-use developments with commercial or community space.
Homelessness ♦	The situation of an individual or family that does not have a permanent address or residence; the living situation of an individual or family who does not have stable, permanent, appropriate housing, or the immediate prospect, means and ability of acquiring it. It is often the result of what are known as systemic or societal barriers, including a lack of affordable and appropriate housing, the individual/household's financial, mental, cognitive, behavioural or physical challenges, and/or racism and discrimination.

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TERM	DEFINITION
Household maintainers ♦	A census term meaning the person in a household identified as someone who pays the rent or the mortgage, or the taxes, or the electricity bill, and so on, for the dwelling. In the case of a household where two or more people are listed as household maintainers, the first person listed is chosen as the primary household maintainer. Generally, an adult is listed first followed, if applicable, by that person's spouse or common-law partner and by their children. The order does not necessarily correspond to the proportion of household payments made by the person.
Income categories ♦	• Very Low Income: Households earning 20% or less of the Area Median Household Income (AMHI), often facing the most severe housing affordability challenges. • Low Income: Households earning 21% to 50% of AMHI, typically with limited access to market-rate housing without assistance. • Moderate Income: Households earning 51% to 80% of AMHI, often able to afford some market options but still vulnerable to rising housing costs. • Median Income: Households earning 81% to 120% of AMHI, generally able to access average-priced housing in the community. • High Income: Households earning 121% or more of AMHI, with the greatest ability to afford a range of housing options, including homeownership.
Indigenous peoples ♦	'Indigenous Peoples' is a collective name for the original peoples of North America and their descendants. The Canadian Constitution recognizes three groups of Indigenous peoples (sometimes, still named 'Aboriginal peoples'): First Nations, Inuit and Métis. These are three distinct peoples with unique histories, languages, cultural practices and spiritual beliefs. 'First Nations people' include Status and non-Status Indians.
Lock-off units	Self-contained living spaces within a larger dwelling that have a separate entrance, bathroom, and often a kitchenette, allowing them to function independently from the main unit. Commonly found in condominiums, suites, or vacation properties, lock-off units can be rented out separately or used for extended family or guests, providing flexible living and income-generating options within the same property.
Market housing ♦	Also known as for-profit housing; housing that is privately owned by an individual (or a company) who generally does not receive direct subsidies to purchase or maintain it. Prices are set by the private market. About 95% of households in Canada live in market housing, either rental market housing or home ownership.
Migrant	A person who changes their place of usual residence, either within a country or across international borders. International migrants can be either permanent residents (immigrants) who have been granted the right to live in Canada permanently, or temporary residents such as foreign workers, international students, and visitors.
Missing middle housing ♦	Housing that accommodates more people than a single family home but does not come in the form of a large apartment building. Typically it means anything from a duplex to a small apartment building but, significantly, it is housing that would blend in in a residential neighborhood dominated by single-family homes. It's called "missing" middle because many communities do not have very much of this sort of mid-range housing.

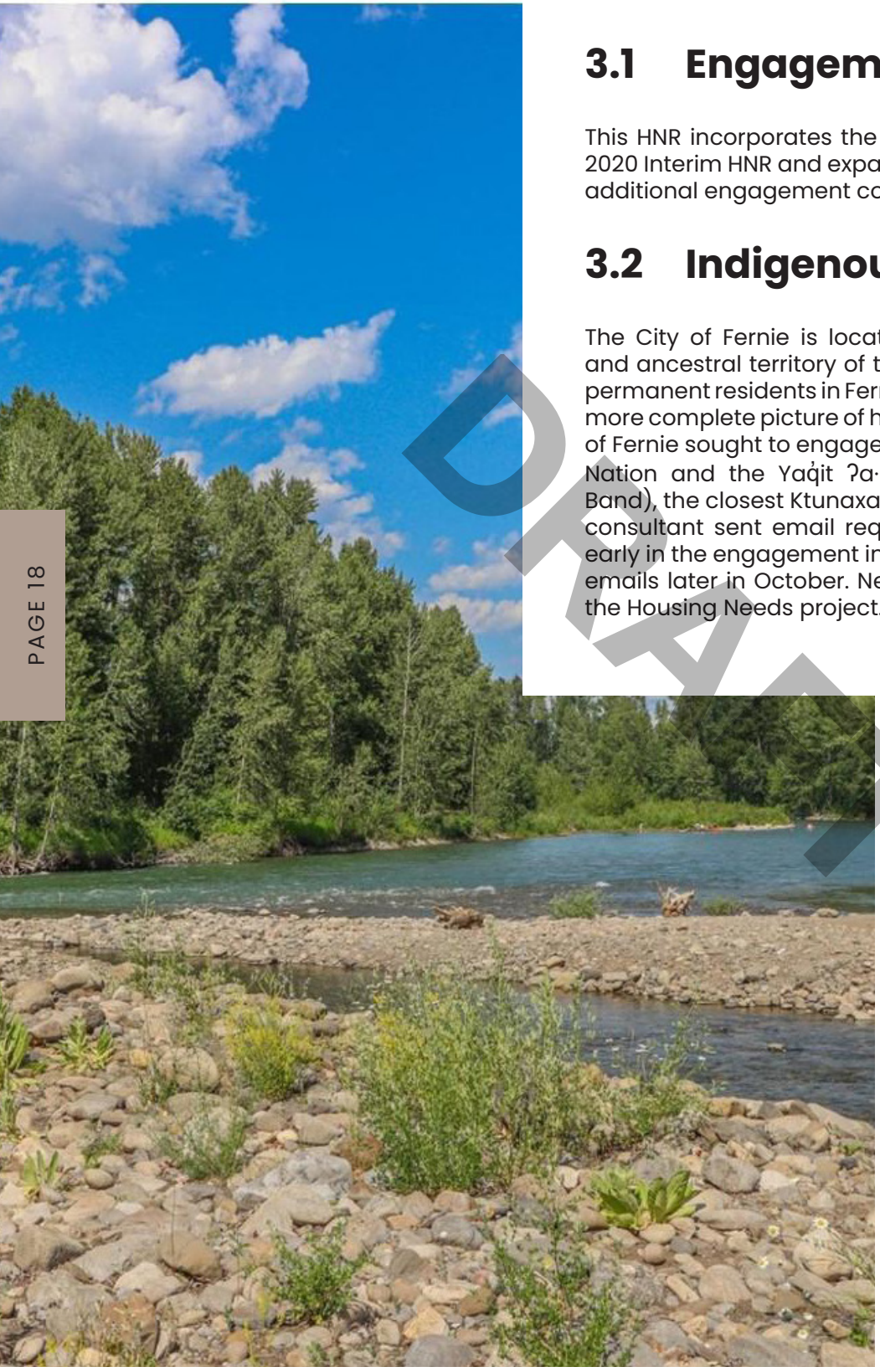
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TERM	DEFINITION
Non-market rentals	Housing units that are rented at below-market rates and are typically provided by government agencies, non-profit organizations, or housing cooperatives. These units are intended to serve low- to moderate-income individuals and families and are often subsidized to ensure affordability. Non-market rentals prioritize housing stability and equity, and access is usually based on income eligibility or specific housing needs.
One-census-family households	Households that contain a single census family, which consists of a married or common-law couple (with or without children), or a lone parent living with one or more of their children. These households may also include additional individuals who are not part of the census family, such as roommates or extended family members, but only one primary family unit is present within the dwelling.
Over-housed situations	Households living in dwellings that are larger than needed for their household size, often with more bedrooms or space than required. This can occur when household members move out (e.g., adult children) or when individuals or couples remain in family-sized homes after downsizing in life stage. While not inherently negative, over-housing can contribute to inefficient use of housing stock, higher living costs, and reduced availability of appropriately sized homes for larger households in need.
People with disabilities ♦	People can have developmental disabilities and/or physical disabilities. A developmental disability (also called intellectual disability) is characterized as people with significant limitations in both intellectual capacity and adaptive skills. Physical disability is the existence of a long–lasting condition that substantially limits one or more basic physical activities such as walking, climbing stairs, reaching, lifting or carrying. This includes sensory disability conditions such as blindness, deafness, or a severe vision or hearing impairment that noticeably affects activities of daily living.
Shadow population	Individuals who are temporarily residing in a community but are not counted as permanent residents in official population statistics. This includes seasonal workers, temporary contractors, or others living in the area for employment, education, or tourism-related reasons. While not reflected in the permanent population count, the shadow population still uses local infrastructure, housing, and services, placing additional demand on community resources.
Secondary suites	Self-contained residential units located within or on the same property as a primary dwelling. They typically include a private kitchen, bathroom, and entrance, and may be located in a basement, above a garage, or in an accessory building. Secondary suites provide flexible, often more affordable housing options and are commonly used for rental income, multi-generational living, or housing for extended family members.
Suppressed household formation ♦	New households that would have been formed but are not due to a lack of attainable options. The persons who would have formed these households include, but are not limited to, many adults living with family members or roommates and individuals wishing to leave unsafe or unstable environments but cannot due to a lack of places to go.

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BIG BANG BAGELS
FRESH BAGELS
& COFFEE

3 | CONSULTATION



3.1 Engagement Methodology

This HNR incorporates the engagement completed for the 2020 Interim HNR and expands on that consultation through additional engagement conducted in 2025.

3.2 Indigenous Outreach

The City of Fernie is located on the unceded, traditional, and ancestral territory of the Ktunaxa Nation. In 2016, 6% of permanent residents in Fernie were Indigenous. To develop a more complete picture of housing needs in the area, the City of Fernie sought to engage and inform the broader Ktunaxa Nation and the Yaq̓it ʔa·knuqƛi'it (Tobacco Plains Indian Band), the closest Ktunaxa Nation community to Fernie. The consultant sent email requests to discuss housing needs early in the engagement in mid-October and sent follow up emails later in October. Neither were able to participate in the Housing Needs project.

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3.3 Community Consultation

Project work included engagement and consultation with agencies that work with vulnerable populations and offer housing support programs in Fernie. These discussions provided valuable insights into local and regional housing issues and trends, filled gaps left from quantitative data collection around extreme core housing needs and homelessness, and helped ground-truth other findings uncovered by the policy review and quantitative data analysis.

A wide spectrum of stakeholders was contacted, including the Interior Health Authority, Fernie Family Housing Society, Elk Valley Family Society, Fernie Citizens Housing Society, and others, such as major employers (Fernie Alpine Resort, North Coal, Elk Valley Resources) and local real estate agents and property managers.

From these conversations, several areas of concern were heard repeatedly.

THERE IS A SHORTAGE OF HOUSING OF ALL TYPES

The most common concern throughout these discussions was a lack of available housing, demonstrated by the limited availability of both rental housing and homes for purchase.

Despite exceeding the estimated additional units required to meet basic housing demand, the City of Fernie has limited rental availability, including single rooms in shared rentals, apartments, and houses. Respondents reported long waitlists, very few postings of rentals on social media and forum sites, and rental housing providers overwhelmed with postings from those in search of suitable housing. Property managers rarely need to publicly post rentals, as turnover rates are low, and when homes do become available, they are quickly filled through word of mouth. When there are new postings for rentals, property managers commented that they receive multiple eligible requests within a day.

Property managers noted an acute shortage of rentals suitable for families (2-3 bedrooms), and a shortage of wheelchair accessible rentals. While respondents acknowledged that there are housing developments in progress, it was clear that with already long waitlists and low turnover rates, there is a need for much more supply.

Real estate agents noted an increasing shortage in homes below $500,000, with these homes often receiving multiple offers in a day, and sometimes cash offers with no subject conditions (e.g., home inspection, financing). Homes between $500,000 and $700,000 that may have previously sat on the market for 100 days are now receiving multiple offers in one day. A quick search on a local realtor site as of July 7, 2025, shows approximately 17 listings in the $500,000–$700,000 range, but 7 of those are empty lots. Of the 23 listings under $500,000, 14 were also empty lots, further emphasizing the limited availability of actual housing in these price ranges.



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THE "SHADOW POPULATION" CONTINUES TO PUT PRESSURE ON HOUSING AVAILABILITY FOR LOCAL RESIDENTS

As a major recreation destination, Fernie has a significant number of non-resident property owners. These temporary residents are referred to colloquially as the "shadow population." Analysis by the City of Fernie, including modelling carried out for the August 2020 Integrated Infrastructure Capital Plan, indicates that approximately 30% of all housing units are occupied seasonally. According to AirDNA (an analytics platform that provides global short-term rental data for properties listed on the Airbnb and VRBO vacation rental platforms), as of July 2025, there are 351 active vacation rental listings (VRBO and Airbnb), 329 for entire homes in Fernie ranging from studio units to 5-bedroom houses. Further, the shadow population market is helping drive the new housing market to create product for this segment and puts further pressure on sales of existing housing as noted in the previous finding.





THERE ARE LIMITED AFFORDABLE RENTAL HOUSING AND OWNERSHIP HOUSING OPPORTUNITIES

Housing affordability was the biggest concern for nearly all respondents.

A significant concern for housing and support providers was the lack of suitable housing available for vulnerable populations, including seniors, people with disabilities, low-income residents, and single parents.

Property managers noted a lack of rental availability for low to moderate income families and single parents, and acknowledged a shortage in suitable, affordable housing for families. Real estate agents discussed the difficulties first-time home buyers are experiencing to find suitable and affordable housing within a highly competitive Fernie market, especially for homes under $500,000.

Employers commented on their workers' inability to find suitable housing that they could afford to purchase or to rent both temporarily (for a season) and long-term.

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WAITLISTS FOR SENIORS HOUSING AND HOUSING FOR THOSE ON RENTAL ASSISTANCE ARE STEADILY INCREASING

While there are existing residences for seniors, housing support providers noted increasing demand for entry into these homes. One provider illustrated this with their current 52-person waitlist for occupancy in their facility, which has increased in recent years from a 10 to 15-person waitlist.

Further, respondents noted that there is very little supply of affordable, wheelchair accessible rentals for seniors and disabled residents who could otherwise live independently. As well, residents on fixed incomes (e.g., pensions, disability assistance) are struggling to find rentals in a competitive market.

SHORTAGE OF HOMES
below $500,000

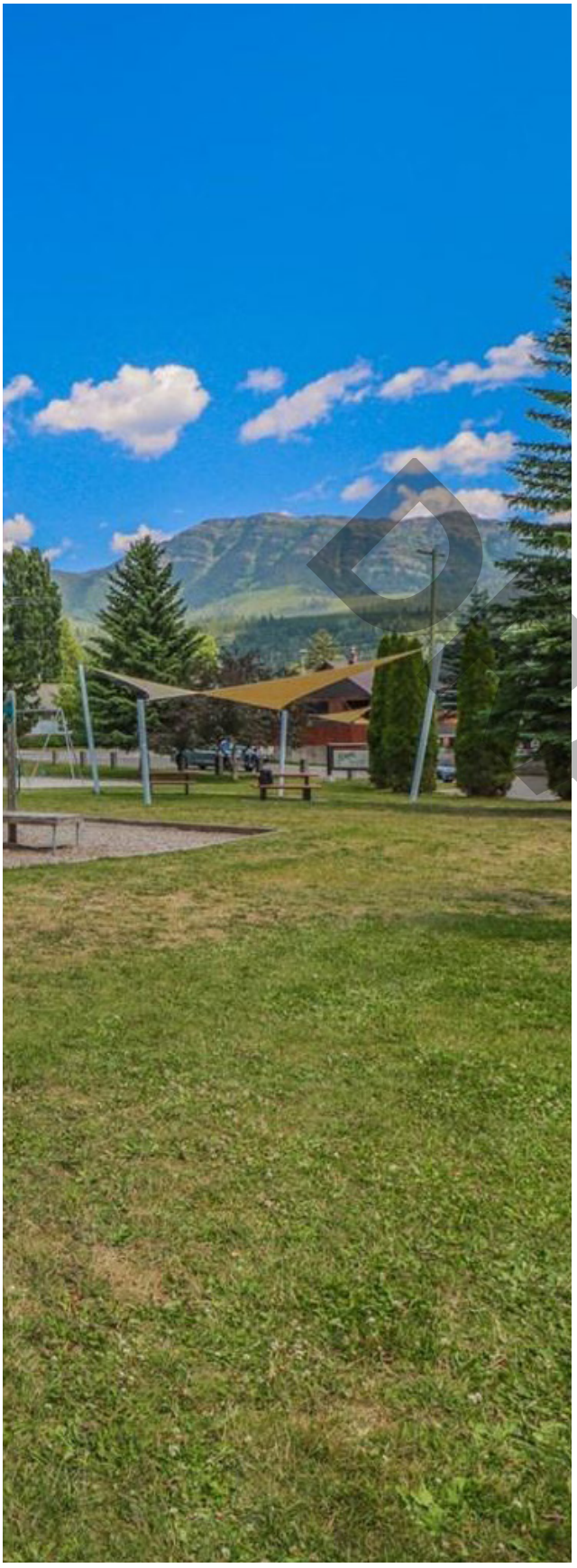
INCREASED WAITLISTS
for seniors housing

30% OF HOUSING
is occupied seasonally

LGBTQ2+ COMMUNITY
needs housing services



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HOMELESSNESS IS AN INVISIBLE ISSUE

While most respondents noted that there were very few "visible" homeless residents in Fernie, many noted that there are likely "invisible" homeless populations who do not have suitable housing but are sleeping on couches, renting motels week to week, and in temporary conditions. In addition, many acknowledged that it is possible to live in a vehicle or camp in the summer, and therefore people might just move on when those options are no longer tenable. A growing concern is the number of residents living in unsuitable or precarious housing situations.

Respondents noted that there is a shortage of supportive housing for vulnerable populations, particularly noting that there is no supportive gender diverse housing for LGBTQ2+ community members1, a lack of wheelchair accessible housing, and no emergency housing shelter for men.

Visible homelessness includes those unsheltered as well as those who are sheltered and staying in homeless shelters and transition houses.

Hidden Homelessness includes those without a regular address of their own where they have security of tenure. This includes those temporarily staying with friends, living in vehicles, parks, or abandoned buildings.

Due to low vacancy rates and incomes not keeping pace with rising housing costs there is a significant increase in the number of people at risk of losing their housing, described as At Risk of Homelessness.

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EMPLOYER PROJECTIONS FOR JOB GROWTH IN THE REGION WILL INCREASE PRESSURE ON HOUSING SUPPLY

Three major employers in the region discussed their current and future staffing needs in light of changing economic conditions and post-COVID realities. Instead of growth tied to pandemic compliance, employers now report that staffing demand is shaped by global market trends, seasonal tourism pressures, and housing availability. All noted ongoing challenges in securing accommodation for existing employees and new hires, with housing shortages continuing to limit workforce stability. It remains the case that some workers are unable to find secure housing in Fernie and rely on temporary arrangements such as shared rooms, couch-surfing, or living in vehicles, contributing to hidden homelessness in the city.

- North Coal is a new mine operation in development located east of Sparwood. Currently, temporary construction crews are typically housed in hotels for the duration of their work (approx. 8-12 weeks). North Coal is projecting their operational workforce will increase by 300, with an additional 500 in temporary (18-24 months) construction crews; however the project remains in the environmental assessment process and has not yet received regulatory approval to move forward with construction. While the project anticipates both temporary construction and long-term operational workforces, timelines remain uncertain. If approved, some of these workers could seek housing in Fernie, provided appropriate rental and ownership options exist.
- Fernie Alpine Resort has a workforce of approximately 800 in the winter and 200 in the summer. While some limited staff accommodation is offered on the mountain, the majority of employees rely on private market rentals in Fernie. Rising rental costs and the growth of short-term rentals continue to squeeze housing supply, forcing many workers into crowded or informal living arrangements. The resort has expanded shuttle services, but the lack of dedicated year-round staff housing remains a constraint.
- Elk Valley Resources (Glencore), which assumed ownership of Teck's former coal operations in 2024, continues to employ over 5,000 workers across the region, with about 700 living in Fernie. Recent announcements of staff reductions in 2025 point to a period of downsizing rather than growth, although coal operations will continue to support a large, stable workforce. New hires, however, continue to struggle to secure appropriate housing in Fernie despite relatively high salaries.

During the pandemic, housing providers and stakeholders reported mixed impacts. Most saw little direct change, though some raised concerns about financial strain once federal supports such as CERB ended, and noted difficulties with shared or room rentals under COVID-19 restrictions.

Since the COVID-19 pandemic, local housing pressures have shifted from concerns about income support and shared living arrangements to broader structural challenges tied to affordability and supply. The City of Fernie has responded with measures such as zoning reforms to allow more small-scale multi-unit housing, as well as new provincial legislation regulating short-term rentals. While these changes are expected to gradually increase housing availability for local residents and workers, the mismatch between seasonal labour needs and available housing continues to be a defining challenge for Fernie's post-COVID landscape.

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4 |CITY OF FERNIE AND HOUSING

Many local governments across the Province are witnessing declining affordability and limited supply of affordable housing. These challenges are no different in the City of Fernie. As a local government, Fernie can help support the provision and expansion of affordable housing across the continuum of housing through a range of policies, regulations, partnerships, and advocacy and education, many of which are already in use.

SUPPORTING HOUSING ***AFFORDABILITY IN FERNIE***

The Local Government Act (LGA) provides several means to aid local governments in addressing affordable housing, including at a policy level:

- Require an Official Community Plan (OCP) to contain policies addressing the approximate location, amount, type, and density of residential development required to meet anticipated housing needs over a period of at least 5 years -Section 473(1)(a), LGA;
- Require the OCP to include housing policies respecting affordable housing, rental housing, and special needs housing - Section 473(2), LGA;
- May include OCP policies relating to social needs, social wellbeing, and social development - Section 474 (1)(a), LGA;
- Ability to promote medium density, ground-oriented housing as a way to address affordability in urban and town centres; and,
- Ability to direct and encourage where different types of residential housing can occur.
- Require local governments to undertake Housing Needs Reports every five years and to zone for the housing supply identified, and mandating minimum zoning capacity for small-scale, multi-unit housing (SSMUH) in most residential areas, under Bill 44.

At a regulatory level, through zoning, local governments may:

- Create policy around inclusionary zoning which requires that a certain proportion of new development consists of affordable units - Section 482, LGA;
- Provide density bonus program which allows a higher level of density on a class of sites in exchange for amenities or affordable housing - Section 482, LGA;
- Limit the form of tenure to residential rental tenure within a zone where multi-family residential is permitted - Section 481.1, LGA;
- Provide comprehensive development zoning for specific sites to allow flexibility in negotiating amenities and or affordable housing;
- Offer small lot zoning which allows for more affordable single-detached units; and,
- Enter into Housing agreements (registered in the Land Titles Office) for securing affordable and special needs housing - Section 483, LGA.

Other measures for local governments to support a range of affordable housing can include:

- Reducing or waiving development cost charges, building permit fees, or property taxes for buildings owned or held by a charitable, philanthropic, or other non-profit corporation - Section 224/226, Community Charter and Part 14, Division 19, LGA;
- Reducing parking requirements, amenity space requirements, and excluding parking from floor area calculations to reduce construction costs;
- Reducing development cost charges for smaller, more affordable new units;
- Creating housing reserve funds for enhancing affordable housing - Section 188, Community Charter;
- Donating land or leasing land at or below market value for developing affordable market and non-market housing in the region;
- Developing strong community partnerships with non-profit organizations and the development community; and,
- Providing support for non-profit groups seeking funding from senior levels of government.

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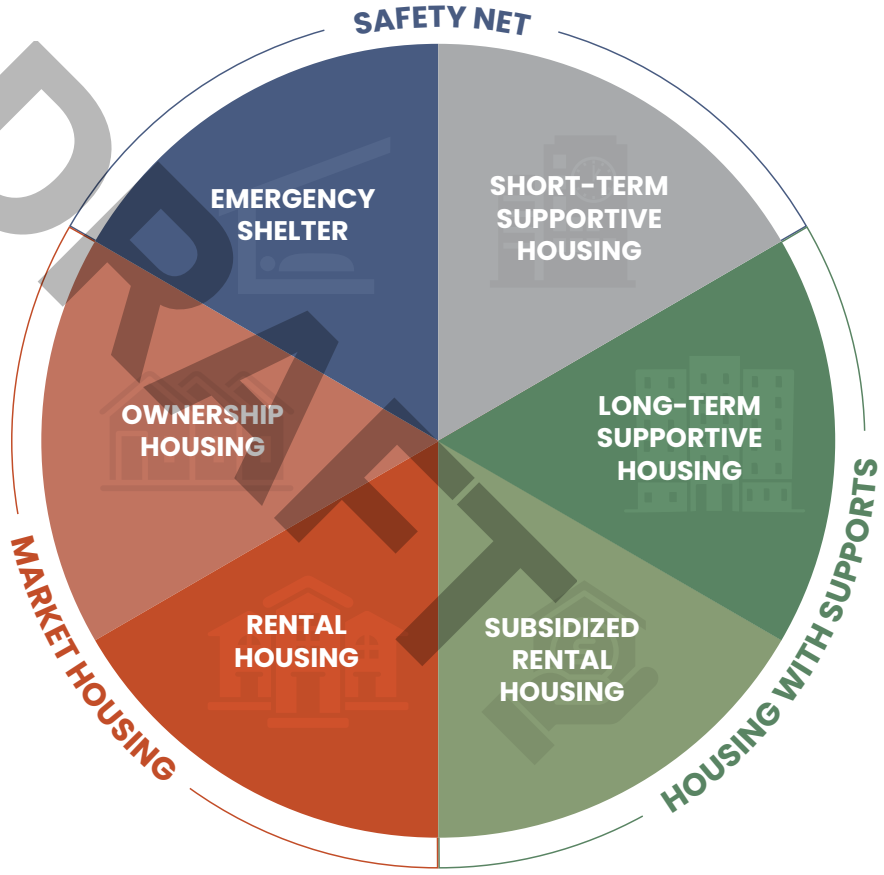


Figure 1 illustrates the spectrum or wheel of housing support that a local government like Fernie can support, from emergency shelters through to owned housing. The housing wheel is made up of a range of market and non-market housing options and emphasizes that housing is not a linear journey. Rather, individuals may move between different types of housing depending on their circumstances, such as changes in income, health, family structure, or age. A healthy housing system has a variety of options to support the diversity of residents' needs, promoting equity and inclusion by recognizing that no single housing type fits all stages of life. This Report uses qualitative and quantitative data to understand housing needs and gaps in Fernie throughout the housing wheel.

SUPPORT SERVICES

FINANCIAL SUPPORT

FIGURE 1. HOUSING WHEEL



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EMERGENCY SHELTER

Temporary housing provided by non-profit organizations that typically includes shelter, food, and basic supportive services on a night-to-night basis for individuals experiencing homelessness or crisis.

SHORT-TERM SUPPORTIVE HOUSING

Transitional housing that offers residents temporary shelter (usually two-three years) along with access to on-site support services to help stabilize their housing and move toward independence.

LONG-TERM SUPPORTIVE HOUSING

Housing providers offer long-term accommodations with ongoing supports tailored to individual needs. The level of support varies along a continuum, ranging from supportive housing (low support), to assisted living (moderate support), to residential care (full support for daily living activities).

SUBSIDIZED RENTAL HOUSING

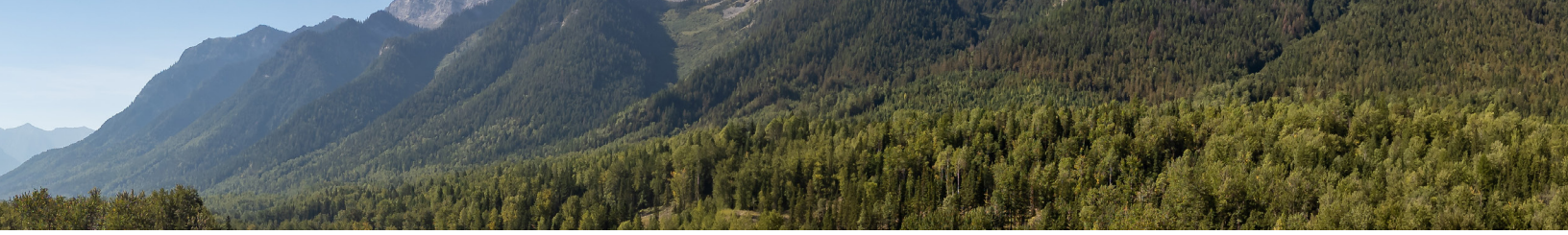
Housing where rents are reduced through government or non-profit support, typically targeted at low- to moderate-income households to ensure affordability relative to income.

RENTAL HOUSING

Primary rental market: Purpose-built rental buildings with five or more units, typically in the form of apartments or townhomes. Secondary rental market: Private housing that is rented out, such as apartments, townhomes, secondary suites, carriage homes, and single-family dwellings, and plays a significant role in meeting local rental demand.

OWNERSHIP HOUSING

Home ownership can take various forms, including fee simple, strata ownership, or shared equity arrangements such as cooperative housing or mobile home parks. It encompasses a range of housing types, including both multi-unit dwellings and single detached homes, where the property is owned by the occupant.



There are a number of organizations in Fernie providing support along this housing wheel:



EVFS's Timber's Landing

Elk Valley Family Society (EVFS) offers a wide range of housing options to meet the needs of various groups in the community. They provide emergency shelter and second stage housing for women and children who have experienced or are at risk of domestic violence, offering secure units with access to support services. EVFS also manages affordable rental housing for families, singles, and students, as well as housing tailored for seniors and individuals with disabilities. In partnership with BC Housing and the City of Fernie, they are also working on new affordable housing developments to address growing demand in the area.



FCHS's Trinity Lodge

Fernie Citizens Housing Society (FCHS) focuses on providing affordable housing for seniors in the community. Their primary facility, Trinity Lodge, offers independent living accommodations for people aged 55 and older in a supportive, community-oriented environment. The building includes accessible amenities and offers low, fixed rental rates to help seniors live comfortably and affordably in Fernie.



FFHS's Tom Uphill Manor

Fernie Family Housing Society (FFHS) is dedicated to increasing the availability of affordable housing for low- to moderate-income families, seniors, and individuals with disabilities. They operate a variety of developments, including townhouse complexes and apartment buildings, with a mix of rent-geared-to-income and low-end market units. Their projects, such as New Horizon Village and North End Court, aim to create long-term, stable housing opportunities and foster inclusive, mixed-income communities.



FWRC's Early Years Team

Fernie Women's Resource Centre (FWRC) provides essential support and advocacy services for women and their families. While not a direct housing provider, the centre plays a key role in connecting individuals to emergency shelter and supportive housing through partnerships like the Safe Homes program. They also offer outreach, counseling, and parenting programs that help women navigate housing instability, domestic violence, and other challenges, contributing to their overall wellbeing and access to safe living environments.



GLM's Rocky Mountain Village

Golden Life Management (GLM) provides a continuum of housing and care options for seniors in Fernie through Rocky Mountain Village. The community includes independent living suites, assisted living units, and residential care beds, enabling older adults to age in place as their needs change. Residents benefit from on-site amenities such as dining services, recreational activities, and health and wellness supports, all within a safe and socially engaging environment.

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4.1 Housing Plans and Policies

The following is an overview of existing policies, plans, and strategies relevant to housing.



COUNCIL STRATEGIC PLAN (2023-2028)

The City of Fernie Council Strategic Plan 2023–2028 is a five-year roadmap outlining Council's vision, mission, values, and strategic objectives. The plan is structured around three main pillars: Quality Services, Liveable Community, and Organizational Excellence. It emphasizes improving service delivery, supporting community wellbeing, and enabling long-term sustainability through inclusive planning, asset management, and modernized operations.

Housing is one of the core components under the "Liveable Community" objective and is directly addressed through several goals:

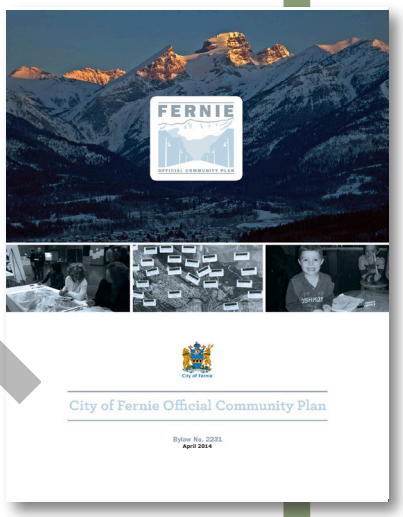
- **Housing and Childcare:** The City commits to improving access to non-market housing by leveraging city-owned lands and facilities. This demonstrates a strategic municipal role in facilitating affordable housing development.
- **Housing Diversity:** The Plan calls for policies and incentives to support age-in-place, multi-generational, and diverse housing options. This aligns with the need to address housing across different life stages and demographics.
- **Affordability:** The City plans to manage the overall financial burden of services, including housing-related infrastructure, by reviewing fees, setting support targets, and equitably redistributing lifecycle costs.
- **Community Services & Inclusion:** By developing partnerships and supporting community capacity, the City indirectly supports housing by strengthening the ecosystem of support services that enable housing stability.
- **Asset Management:** Improved understanding and planning for city-owned assets (including housing-related infrastructure) so that the City can sustainability, better plan for future growth and housing demand.

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CITY OF FERNIE OFFICIAL COMMUNITY PLAN (2014)

Fernie's OCP includes a policy chapter on housing with specific policies for Housing, Housing Affordability, Housing Diversity, Multi-Family Housing, Secondary Suites, Seniors Housing, Staff Housing, and Part-Time Rentals. The OCP includes a number of supportive policies for increasing the diversity and affordability of housing in Fernie. Some of these include:

- Updating the Zoning Bylaw to address short-term rentals (which was achieved with the 2017 Short-Term Rental Regulatory Framework);
- Consideration of zoning that would allow for hostel development for temporary and seasonal employees;
- Encouraging developers to provide 15% affordable units in multi-family residential rezoning applications;
- Providing development incentives and fee reductions to redevelop poor quality housing, with an emphasis on housing owned by seniors;
- Waiving rezoning application fees for affordable developments;
- Considering the waiver or reduction of development cost charges (DCCs) and application fees for seniors-focused housing; and
- Permitting secondary suites or lock-off units within townhouses, row houses, and apartments.



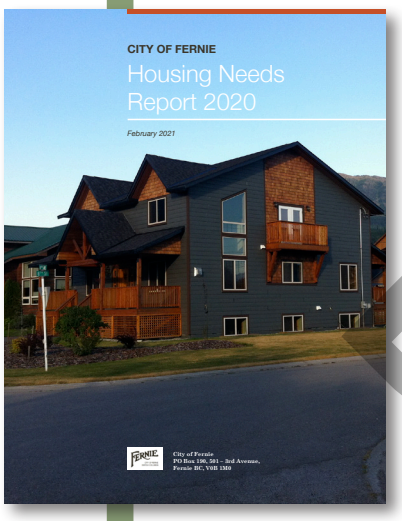
Additional policy measures to address housing affordability included:

- Identifying City-owned residential lands that are suitable to lease to non-profit housing societies or affordable housing development and rent controlled rental suites; and,
- Continuing to acquire land as opportunities become available, and banking this land for the use of affordable and special needs housing in the future.

The OCP also outlined the potential to work with regional employers to develop staff housing, with partners to develop seniors housing, and opportunities to encourage multi-family and affordable housing developments throughout the City. An OCP update is currently underway alongside this HNR so that there is aligned policy direction with the City's current needs.

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CITY OF FERNIE HOUSING NEEDS REPORT (2020)



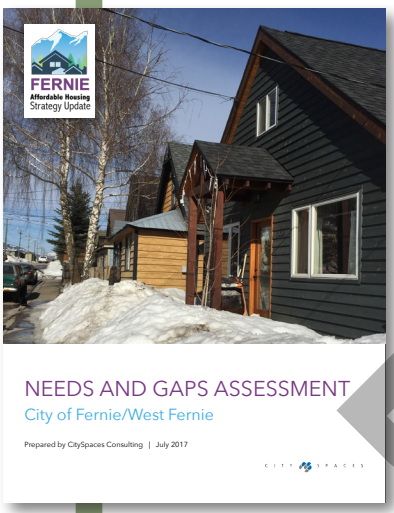
The 2020 City of Fernie HNR provides an overview of current housing challenges and conditions in Fernie, and is directly relevant to informing housing needs assessments in similar communities. The report outlines key demographic and market shifts using 2016 Canada Census data, highlighting a growing population, particularly among adults aged 25 to 44, and an increasing number of renter households and seasonal residents. It notes that the housing supply has not kept pace with demand, especially for long-term rental units, and that many new builds are geared toward higher-income households or used as vacation homes. The rise of short-term rentals has further reduced the availability of permanent rental housing, intensifying affordability issues. A significant portion of households, especially seniors, lone-parent families, and low-income renters, are now in core housing need, defined as living in housing that is unaffordable, overcrowded, or in poor condition. The 2020 HNR was created as an interim report and a Memorandum added in December 2024 to fully meet provincial legislation. At that time, the housing unit required currently and anticipated were outlined, shown in ***Table 1***. BC legislation requires an HNR to be done every 5 years, hence this HNR.

TABLE 1. HOUSING UNITS REQUIRED CURRENT AND ANTICIPATED (2021 TO 2026) (HOUSING NEEDS REPORT 2020, CITY OF FERNIE).

UNIT TYPE	TIMEFRAME	TOTAL HOUSEHOLDS	OWNER HOUSEHOLDS	RENTER HOUSEHOLDS
1 Bedroom	Current	10	7	3
	Anticipated	7	5	2
2 Bedroom	Current	31	22	9
	Anticipated	20	14	6
3 Bedroom	Current	37	26	10
	Anticipated	24	17	7
4 Bedroom	Current	35	25	10
	Anticipated	23	16	7
5 Bedroom	Current	113	80	32
		74	52	22

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AFFORDABLE HOUSING NEEDS AND GAP ASSESSMENT (2017)



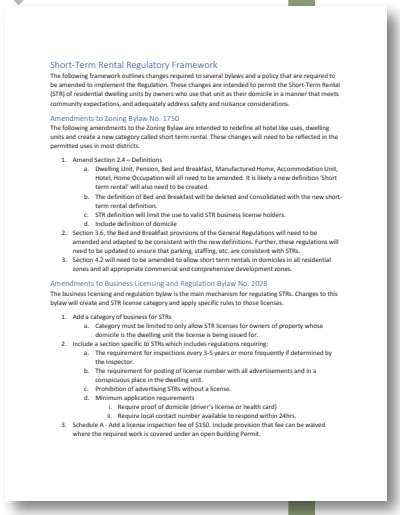
The 2017 Affordable Housing Needs and Gap Assessment was prepared for the City of Fernie as part of a 2017 Affordable Housing Strategy. Similar key findings to the current HNR included:

- Single parent families identified as having the most difficulty in finding suitable, adequate, affordable housing;
- Limited housing options for renters;
- Home ownership is not attainable for moderate income working people;
- Lack of affordable housing to support employee recruitment and retention; and
- Single people with low or fixed incomes have difficulty finding suitable, affordable housing.

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SHORT-TERM RENTAL REGULATORY FRAMEWORK (2017)

In 2017 Council adopted Bylaw No. 2324, Zoning Bylaw No. 1750, Amendment Bylaw #188, 2017, and Bylaw No. 2325, Short-Term Rental Regulation Consequential Amendments Bylaw. Prior to these amendments, short-term rentals were illegal in the City of Fernie. With the changes, residents are now able to apply for a business license to operate a legal short-term rental in their principal dwelling. Short-term rentals are not allowed in secondary homes, secondary suites, garden suites, and garage suites.



Short-Term Rental Regulatory Framework

The following framework outlines changes required to several bylaws and a policy that are required to be amended to implement the Regulation. These changes are intended to permit the Short-Term Rental (STR) of residential dwelling units by owners who use that unit as their domicile in a manner that meets community expectations, and adequately address safety and nuisance considerations.

Amendments to Zoning Bylaw No. 1750

The following amendments to the Zoning Bylaw are intended to redefine all hotel like uses, dwelling units and create a new category called short term rental. These changes will need to be reflected in the permitted uses in most districts.

1. Amend Section 2.4 – Definitions
   a. Dwelling Unit, Pension, Bed and Breakfast, Manufactured Home, Accommodation Unit, Hotel, Home Occupation will all need to be amended. It is likely a new definition 'Short term rental' will also need to be created.
   b. The definition of Bed and Breakfast will be deleted and consolidated with the new short-term rental definition.
   c. STR definition will limit the use to valid STR business license holders.
   d. Include definition of domicile
2. Section 3.6, the Bed and Breakfast provisions of the General Regulations will need to be amended and adapted to be consistent with the new definitions. Further, these regulations will need to be updated to ensure that parking, staffing, etc. are consistent with STRs.
3. Section 4.2 will need to be amended to allow short term rentals in domiciles in all residential zones and all appropriate commercial and comprehensive development zones.

Amendments to Business Licensing and Regulation Bylaw No. 2028

The business licensing and regulation bylaw is the main mechanism for regulating STRs. Changes to this bylaw will create and STR license category and apply specific rules to those licenses.

1. Add a category of business for STRs
   a. Category must be limited to only allow STR licenses for owners of property whose domicile is the dwelling unit the license is being issued for.
2. Include a section specific to STRs which includes regulations requiring:
   a. The requirement for inspections every 3-5 years or more frequently if determined by the Inspector.
   b. The requirement for posting of license number with all advertisements and in a conspicuous place in the dwelling unit.
   c. Prohibition of advertising STRs without a license.
   d. Minimum application requirements
      i. Require proof of domicile (driver's license or health card)
      ii. Require local contact number available to respond within 24hrs.
3. Schedule A - Add a license inspection fee of $150. Include provision that fee can be waived where the required work is covered under an open Building Permit.

AFFORDABLE HOUSING STRATEGY UPDATE (2017)



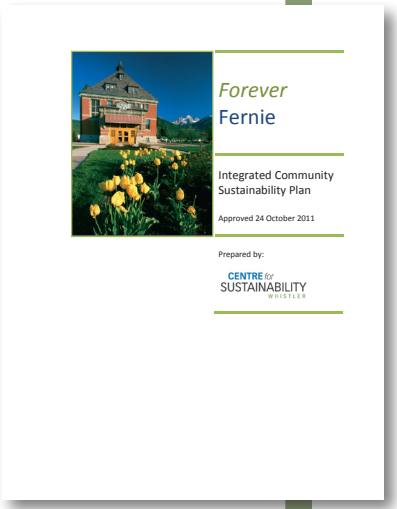
The 2017 Affordable Housing Strategy Update was prepared for the City of Fernie to update a previous (2007) Affordable Housing Strategy. The resulting strategy outlined key roles for the City of Fernie in implementation including:

- Setting policy, with the addition of a Factory-Build Housing Policy;
- Establishing regulations around types of housing, parking permits, fees reductions, and development cost charges;
- Using resources such as City-owned properties, land banking, an affordable housing reserve fund, and tax exemptions;
- Forming partnerships including collaboration with the non-profit and business communities, Columbia Basin Trust, and the federal and provincial governments; and,
- Demonstrating leadership by researching the need for an emergency shelter and initiating the prospect of setting up a rent bank.

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FOREVER FERNIE – INTEGRATED COMMUNITY SUSTAINABILITY PLAN (2011)

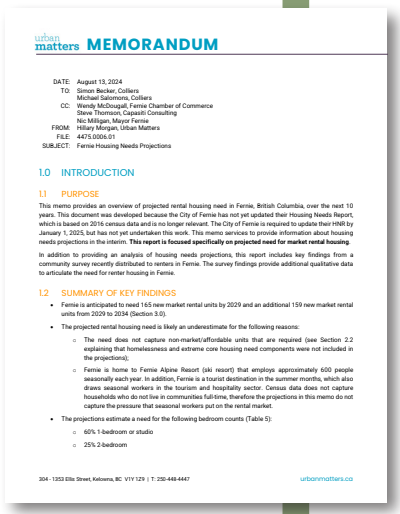
This document is an overarching policy document that integrates existing plans and policies and gives direction to future initiatives. An accessible, appropriate, and attainable housing strategy is outlined as part of the Plan, as well as indicators for success. These include enabling a range of housing options throughout the City, increasing mixed-use developments, housing options for all housing needs, convenient locations, and partnerships to address needs of the seasonal workforce.



MARKET RENTAL HOUSING PROJECTION MEMORANDUM (2024)

The 2024 Rental Housing Projections Memorandum identified an urgent and growing need for market rental housing over the next two decades. Key findings include:

- Fernie will require approximately 324 new rental units by 2034, including 165 units by 2029;
- 60% of this demand is for studio or one-bedroom units, with two-bedroom units accounting for 25%, and three-bedroom units 16%;
- The projections likely underestimate total need, as they do not include households in core housing need, those experiencing homelessness, or seasonal workers;
- A renter-focused survey found that 73% of renters have considered leaving Fernie to find more affordable housing, and the majority currently live in shared accommodations despite preferring to live alone or with a partner;
- The highest demand is for 2-bedroom units, followed closely by 1-bedroom and 3-bedroom units, highlighting a need for more diverse and purpose-built housing options;
- Survey respondents identified affordability, proximity to employment, unit size/configuration, and pet-friendliness as top housing priorities.



urban matters **MEMORANDUM**

DATE: August 13, 2024
TO: Simon Becker, Colliers
Michael Salomons, Colliers
CC: Wendy McDougall, Fernie Chamber of Commerce
Steve Thomson, Capasiti Consulting
Nic Milligan, Mayor Fernie
FROM: Hillary Morgan, Urban Matters
FILE: 4475.0006.01
SUBJECT: Fernie Housing Needs Projections

1.0 INTRODUCTION

1.1 PURPOSE

This memo provides an overview of projected rental housing need in Fernie, British Columbia, over the next 10 years. This document was developed because the City of Fernie has not yet updated their Housing Needs Report, which is based on 2016 census data and is no longer relevant. The City of Fernie is required to update their HNR by January 1, 2025, but has not yet undertaken this work. This memo services to provide information about housing needs projections in the interim. **This report is focused specifically on projected need for market rental housing.**

In addition to providing an analysis of housing needs projections, this report includes key findings from a community survey recently distributed to renters in Fernie. The survey findings provide additional qualitative data to articulate the need for renter housing in Fernie.

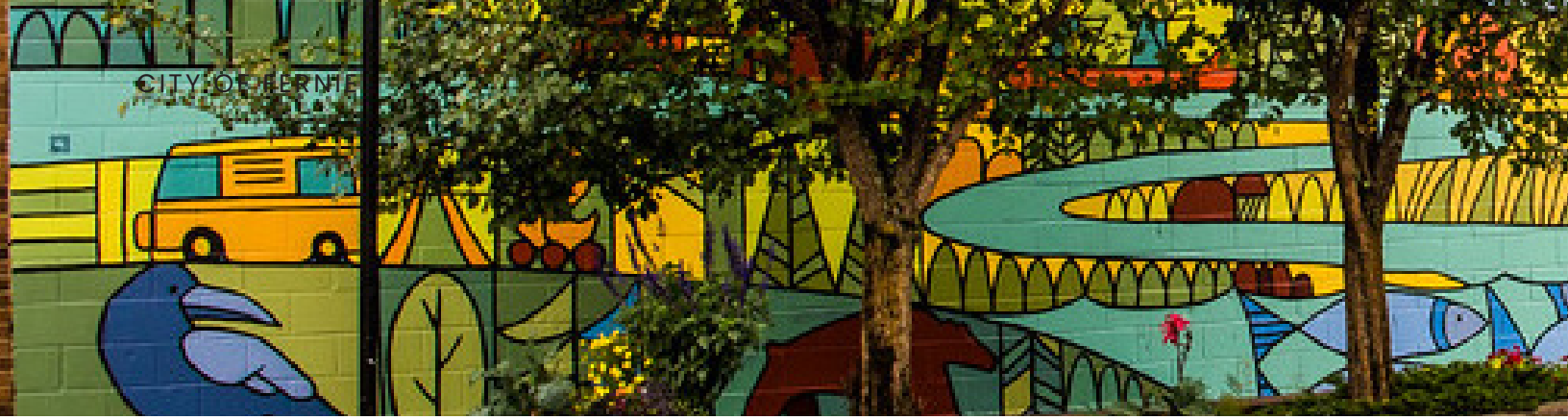
1.2 SUMMARY OF KEY FINDINGS

- Fernie is anticipated to need 165 new market rental units by 2029 and an additional 159 new market rental units from 2029 to 2034 (Section 3.0).
- The projected rental housing need is likely an underestimate for the following reasons:
  - The need does not capture non-market/affordable units that are required (see Section 2.2 explaining that homelessness and extreme core housing need components were not included in the projections);
  - Fernie is home to Fernie Alpine Resort (ski resort) that employs approximately 600 people seasonally each year. In addition, Fernie is a tourist destination in the summer months, which also draws seasonal workers in the tourism and hospitality sector. Census data does not capture households who do not live in communities full-time, therefore the projections in this memo do not capture the pressure that seasonal workers put on the rental market.
- The projections estimate a need for the following bedroom counts (Table 5):
  - 60% 1-bedroom or studio
  - 25% 2-bedroom

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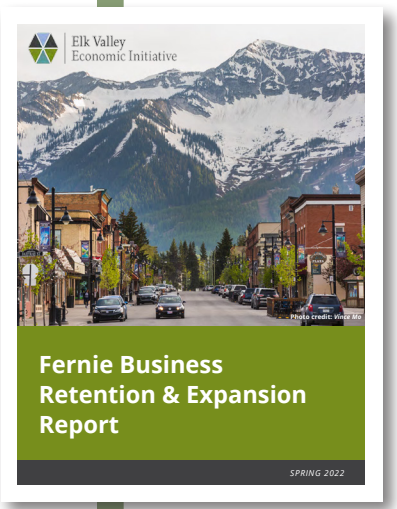




FERNIE WORKFORCE HOUSING BUSINESS PLAN (2025)

The 2025 Fernie Workforce Housing Business Plan, prepared in collaboration with the Fernie Chamber of Commerce, reaffirmed many of the challenges previously identified in earlier housing reports. Key findings include:

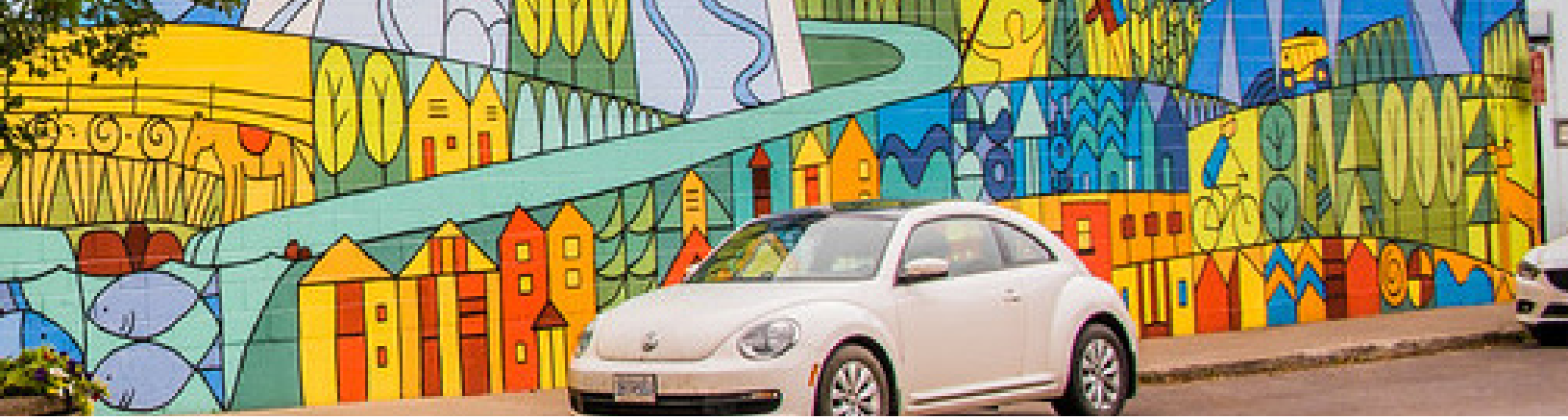
- Housing is not attainable for many local residents, particularly those earning service-sector wages;
- A lack of private rental options has left individuals and couples, especially single people, unable to afford market rents for anything beyond shared accommodations;
- Employers are increasingly providing housing supports, but many lack the capacity or resources to act as landlords;
- Pet-friendly, long-term rental units close to employment and services remain a high priority for workers;
- There is a critical shortage of affordable studio, 1 and 2 bedroom units to meet the needs of the community's diverse workforce, including individuals, couples, families, and new Canadians.



The report highlights the growing gap between what working residents can afford and what the market offers, especially for seasonal and lower-income workers. To address these needs, the report recommended:

- Prioritizing studio and 1 bedroom units and providing 2 and 3 bedroom units closer to market rent;
- Having both large lot and medium lot developments;
- Securing a housing operator so that proposed development meets operational needs; and
- Applying for a funding stream.

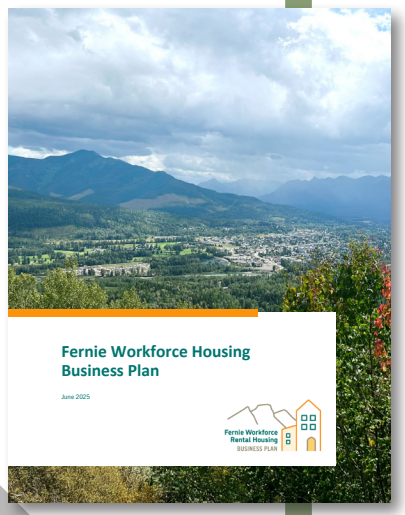
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FERNIE BUSINESS RETENTION & EXPANSION REPORT (2022)

The Fernie BRE Report, produced by the Elk Valley Economic Initiative (EVEI), captures insights from 245 Fernie-based businesses through a comprehensive survey. Its goal is to assess local business challenges, opportunities, and the conditions necessary for economic sustainability and growth. Key themes include workforce shortages, cost of living, regulatory barriers, and the critical need for housing. The report outlines action items for improving business retention and expansion in Fernie and highlights collaboration between businesses, the City, and community organizations.

Housing emerges as a central issue throughout the report, and its relevance to Fernie's economic health is evident in the fact that over 54% of businesses identified housing as a barrier to employee recruitment, and nearly 56% saw it as a barrier to employee retention. Businesses explicitly linked the lack of housing to their inability to attract and keep staff—especially skilled or seasonal workers. Additionally, a majority (55.3%) of surveyed businesses rated housing as "very to extremely important" to their success. Housing also ranked among the top three community weaknesses alongside cost of living and supply chain issues.



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ELK VALLEY REGIONAL ACCESSIBILITY PLAN (2025-2028)

The Elk Valley Regional Accessibility Plan 2025–2028 outlines a regional approach to improving accessibility for persons with disabilities across the Elk Valley area. It connects closely with housing needs by identifying physical, social, and systemic barriers that hinder equitable access to spaces and services, including housing. This plan highlights the importance of designing inclusive communities and supports the notion that housing must accommodate a diversity of needs, including those of people with mobility, sensory, cognitive, and other disabilities.

The plan emphasizes the importance of accessible and adaptable housing that allows people to live independently, age in place, or receive care in the home. It supports the need for housing that goes beyond minimum building code requirements, using a universal design approach that can influence housing policy and development standards. To implement this, the plan stresses meaningful involvement of persons with disabilities in planning processes, which should also apply to housing needs assessments. Using this framework for equity and diversity, the plan supports this HNR in identifying and addressing the housing challenges of underrepresented populations, particularly those with disabilities.

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ACTIVE TRANSPORTATION MASTER PLAN (2021)

The Fernie Active Transportation Master Plan (ATMP) is a 25-year strategic framework designed to improve and expand Fernie's walking, cycling, rolling, and transit infrastructure. It aims to make active transportation safe, accessible, and convenient for all residents and visitors, year-round. Developed through robust public engagement and technical analysis, the plan includes a series of catalyst projects, sidewalk expansions, dedicated cycling routes, and enhancements to public realm infrastructure—particularly around Fernie's Historic Downtown and Highway 3 corridor.

The plan responds to local challenges like winter conditions, aging infrastructure, disconnected neighbourhoods, and barriers such as highways and rivers. It integrates provincial best practices and aligns with Fernie's Official Community Plan (OCP) policies and BC's Active Transportation Strategy.



The ATMP directly intersects with housing needs in several key ways:

- **Access to Affordable Housing:** Many affordable or proposed residential areas in Fernie, such as West Fernie or Ridgemont, are currently underserved by safe, accessible active transportation options. This can limit the viability of those housing options for residents without cars.
- **Connectivity Between Housing and Services:** The Plan identifies critical gaps between residential neighbourhoods and key destinations like schools, grocery stores, downtown, and recreational spaces. Improving those links makes living in more remote or affordable housing locations more feasible and appealing.
- **Equity in Transportation and Housing:** By prioritizing year-round, all-ages-and-abilities infrastructure, the ATMP supports residents who rely on walking, cycling, or assistive mobility devices—often those in lower-income, seniors, or youth households.
- **Land Use and Infrastructure Planning:** Future housing developments can be aligned with ATMP's designated pedestrian and cycling networks, enabling new homes to be integrated into a safe and accessible mobility network. The plan also identifies the need to revise subdivision standards to include active transportation, which will impact future residential developments.

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5 |KEY FINDINGS

This section is organized to provide information on core housing needs and key areas of local need. These topics are the focus of the provincial HNRs program and intended to strengthen the ability of local governments, such as Fernie, to understand what kinds of housing are most needed in their community, and help inform local plans, policies, and development decisions.



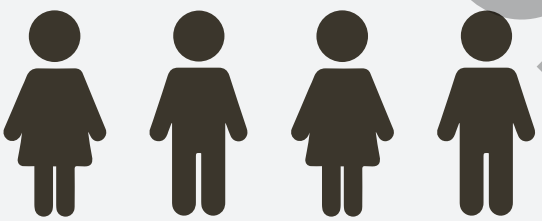
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5.1 Population and Households

Understanding Fernie's population and household characteristics are essential for planning a housing system that reflects the community's current and future needs. This section provides an overview of population distribution, household income, and household types in Fernie, with a focus on how these factors influence housing demand. It examines the composition and size of households, income disparities, and indicators of housing stress such as suppressed household formation, which are individuals that are unable to form independent households due to affordability or availability constraints. In addition, this section includes household projections to 2031 and 2041, highlighting anticipated growth and shifts in household composition that will shape housing requirements over the short and long term. Together, these insights lay the foundation for identifying priority areas for housing development and investment.

FERNIE IS HOME TO

6,320 PEOPLE



5.1.1 Population Distribution

Since 2016, Fernie has experienced significant population growth, increasing by 17.1% from 5,396 in 2016 to 6,320 in 2021 (see ***Table 2***). These numbers include permanent residents, and do not reflect Fernie's significant "shadow population." At certain times of the year, such as over winter and summer holidays, Fernie experiences seasonal spikes in population and may serve a population that is as much as 30% larger (over 1,500 more people) than the year-round population.

The 17.1% in growth has not been accompanied by a proportional increase in housing supply, leading to suppressed household formation, people experiencing homelessness, spiked housing demand and associated diminishing affordability. Since 2016, Fernie has experienced growing housing pressures that suggest both suppressed household formation and growing housing demand. The 2021 Census shows that 1,240 people in Fernie live outside of census families, and 690 of them live alone, accounting for over 26% of all households. There are also 495 people living with non-relatives—indicating shared housing possibly driven by affordability constraints.

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TABLE 2. POPULATION DISTRIBUTION (2021 CENSUS OF POPULATION, STATISTICS CANADA).

CHARACTERISTIC	DATA	VALUE
Total Population (Number)	Previous Census 2016	5,396
	2021	6,320
Population Growth (Number)	Total	924
	Percentage	17.1
Age (Years)	Average	39.3
	Median	38.0
Age Distribution	0-14 years	1,110
	15-64 years	4,280
	65+ years	925
Mobility	Non-movers	5,240
	Non-migrants	490
	Migrants	410

Despite population growth, only 2,595 households were recorded in 2021, with an average of 2.4 members per household. The relatively high number of two-or-more-person non-family households, alongside the low number of multigenerational households (just 20), may suggest that some younger individuals are delaying independent living and choosing to cohabitate with roommates rather than form new households. This trend could reflect financial housing pressures, but could also indicate a broader cultural shift to choosing shared living arrangements for social or lifestyle reasons.

As shown in ***Figure 2***, Fernie has a balanced population, with a median age of 38.0 and a strong base of working-age adults (67.7%). Children and youth make up 17.6% of the population, while seniors represent 14.6%, indicating a need for housing that supports young adults, young families, and aging residents.

Population growth in Fernie has been changing slowly over the past 25 years. Fernie's population declined by approximately -1.5% annually from 1996 until 2006, at which point population grew rapidly with an average annual growth rate of 2.4%. It is important to note that City boundary was expanded in 2017 and 2018 to annex West Fernie (population 425) into the City in order to provide infrastructure and services to the once separate (Electoral Area C, RDEK) community. This rapid increase in population was significant for Fernie, as the City quickly exceeded a population threshold of 5,000, at which point municipalities are responsible for greater policing costs.

As shown in ***Figure 3***, From 2011 to 2021, the population of Fernie increased by approximately 42% (an increase of 1,872 residents). Fernie has experienced rapid population growth, increasing by 17.1% between 2016 and 2021 (see ***Figure 3*** and ***Figure 4***). This growth has placed upward pressure on the housing market, increasing demand across a range of housing types. However, majority of new residential builds have been geared towards single detached residential development, which hints there are not enough new dwelling units being constructed that are geared towards other, more vulnerable demographics. A balanced age distribution with a strong working-age population and a growing share of both young families and seniors has led to the need for more diverse housing options. Migration, including new residents from other provinces and countries, has added to this demand, especially for rental and entry-level housing. Meanwhile, the rising number of seniors suggests increasing demand for accessible and age-friendly units. Overall, these demographic shifts have intensified the need for a flexible and inclusive housing supply that can accommodate changing household needs.

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FIGURE 2. POPULATION BY FIVE-YEAR AGE GROUPS AND GENDER (2021) (2021 CENSUS OF POPULATION, STATISTICS CANADA).

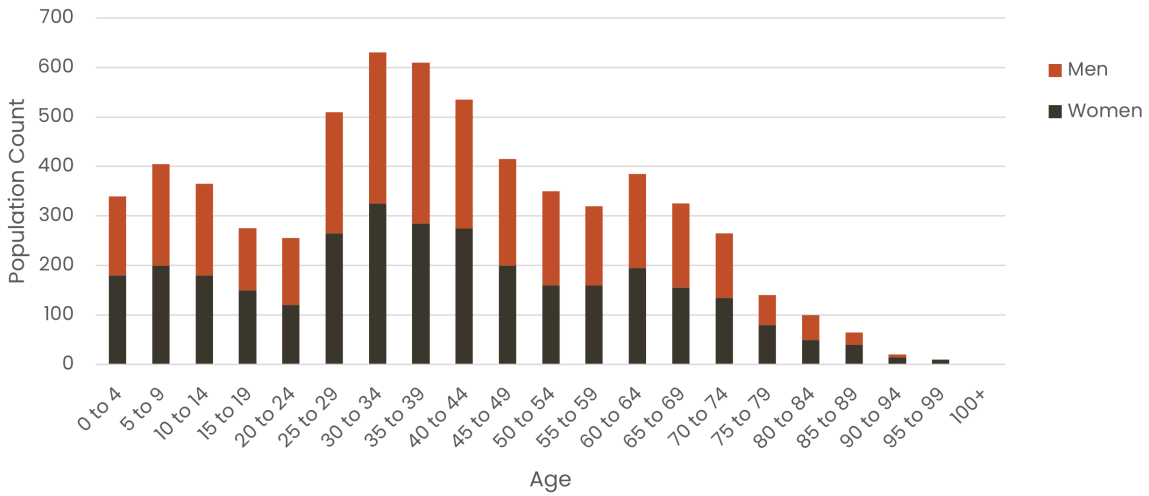
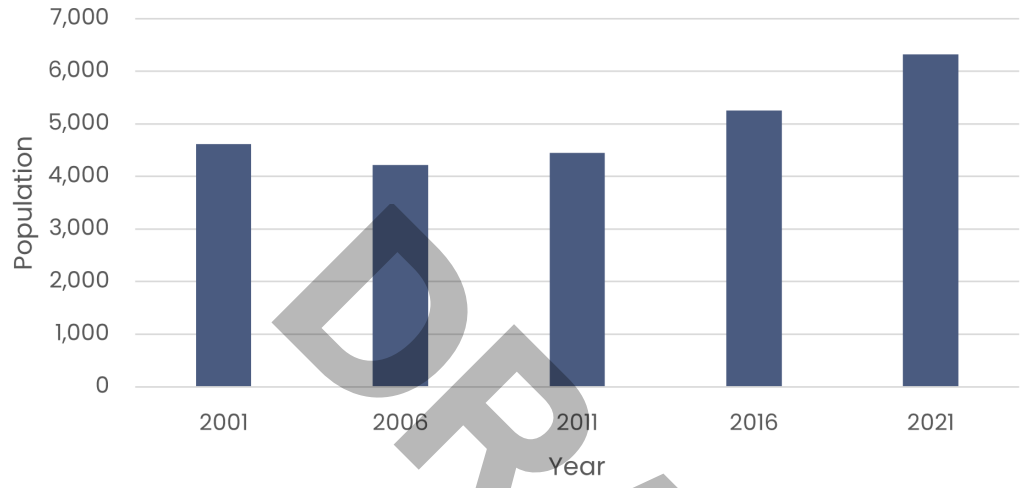
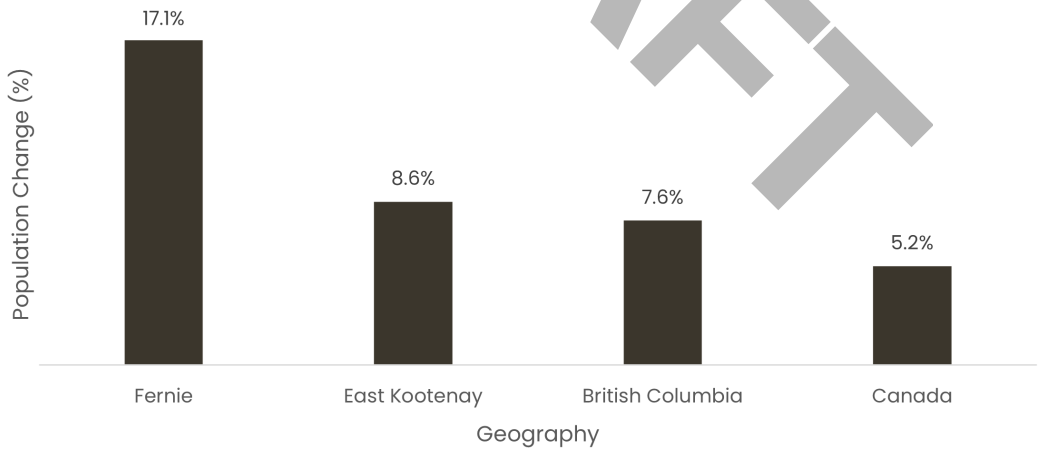


FIGURE 3. CHANGE IN POPULATION OVERTIME 2001 - 2021 (CENSUS, STATISTICS CANADA).



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FIGURE 4. POPULATION CHANGES FOR FERNIE AND HIGHER LEVEL GEOGRAPHICS FROM 2016 TO 2021 (CENSUS, STATISTICS CANADA).



STUDENT POPULATION

The College of the Rockies (COTR) operates a campus in Fernie, which is part of a broader regional post-secondary system serving southeastern British Columbia. As the only post-secondary institution in Fernie, the college plays a critical role in providing accessible education and training for local and regional residents.

Between 2021–22 and 2023–24, the College of the Rockies saw a 10.7% increase in student headcount, growing from 9,090 to 10,060 students, as shown in ***Table 3***. This steady rise, particularly the sharp 8.8% increase between 2021–22 and 2022–23, has implications for the local housing market in Fernie, especially considering the limited rental stock and affordability challenges already present in the community. These increases could have been caused from the return to on-campus learning and post-pandemic rebound, and program expansions.

As the only post-secondary institution in Fernie, the College draws students from outside the immediate area, many of whom require housing during their studies. This added demand can place further pressure on Fernie's tight rental market, particularly for affordable, short-term, and shared accommodations. Even a modest increase in student enrollment can reduce rental availability for local workers and families, especially in a community where purpose-built rental stock is limited and seasonal tourism demand already strains housing supply.

The continued enrollment growth also highlights the need to consider dedicated student housing options, whether purpose-built by the institution or in partnership with the City and non-profit housing providers, to help prevent displacement and maintain that both students and year-round residents have access to affordable places to live.

TABLE 3. NUMBER OF STUDENTS ENROLLED IN POST-SECONDARY INSTITUTIONS (POST-SECONDARY CENTRAL DATA WAREHOUSE, GOVERNMENT OF BRITISH COLUMBIA).

ACADEMIC YEAR	VALUE
2021-22	9,090
2022-23	9,890
2023-24	10,060

Note: This data reflects all campuses of the COTR.

DEMOGRAPHIC INFORMATION

Demonstrated in ***Table 4***, the community shows signs of both stability and movement. Most residents (5,240) did not change addresses during the census period, though there was moderate internal and external migration, including 410 newcomers and 490 local movers.

Fernie has 855 immigrants (195 arriving since 2016), 230 interprovincial migrants, and 270 residents identifying as Indigenous, as shown in ***Table 4***. Majority of the immigrants come from the United Kingdom with a mix of the group coming from Australia, the United States of America, German, Italy, New Zealand, Japan, France, the Philippines, and Hong Kong. This diversity reinforces the importance of inclusive and accessible housing options.

Together, these trends highlight growing demand for a variety of housing types, ranging from family-oriented units (e.g. 3+ bedroom units), small units for young adults, to accessible or downsized homes, which need to be designed to meet the needs of a changing and diverse population.

TABLE 4. DEMOGRAPHIC INFORMATION (2021 CENSUS OF POPULATION, STATISTICS CANADA).

CHARACTERISTIC	VALUE
Immigrants	855
Non-immigrants	5,120
Recent Immigrants (2016-2021)	645
Interprovincial migrants (2016-2021)	980
Indigenous identity	270

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POPULATION PROJECTIONS

Figure 5 illustrates population projections for Fernie. The top line shows population projection. Three projections area shown:

- A "low" (0.5%) projection based on provincial projections for RDEK
- A "medium" (1.57%) projection based on 2022 BC Stats Population Estimates and Projections
- A "high" (1.7%) projection based on 2020 Integrated Infrastructure Capital Plan modelling

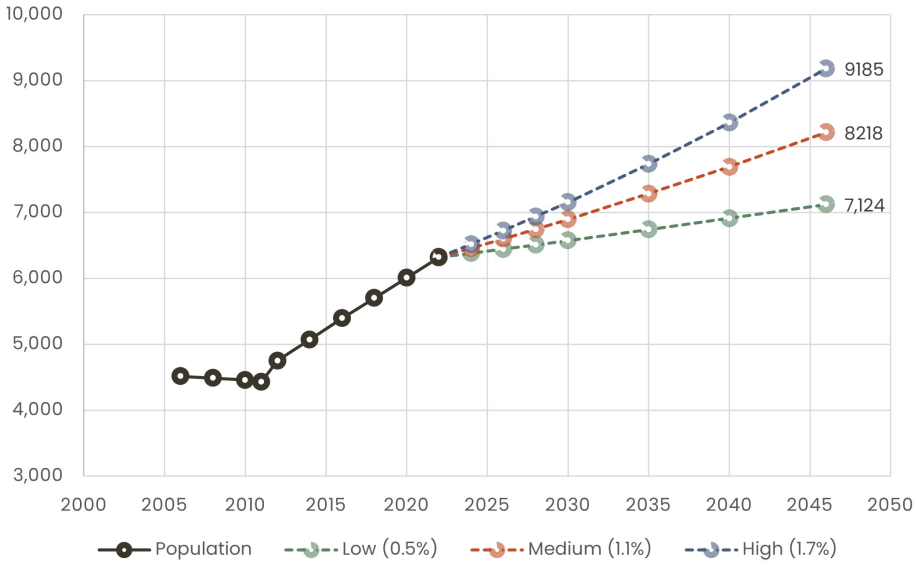
Based on regional projections, growth is expected to slow. Between 2016 and 2026, Fernie's population is projected to increase by 4.6% (0.5% annually) and households by 8.4% (0.8% annually), totaling 237 new permanent residents and 185 new households in Fernie. A higher growth rate of 1.7% was developed for modelling carried out for the recent August 2020 Integrated Infrastructure Capital Plan to account for a non-resident "shadow population" that occupies an estimated 30% of all housing units. Using this higher growth rate suggests that Fernie may welcome nearly 950 new residents (permanent and seasonal) and 407 new households by 2026. While there is no concrete data currently to confirm a shift, anecdotal evidence and observed trends in other nearby mountain communities, such as the Village of Radium Hot Springs, suggest that some seasonal or vacation homeowners are increasingly choosing to live in these areas full-time, which may be contributing to more rapid population growth without a corresponding increase in new housing supply.

TABLE 5. POPULATION DISTRIBUTION (2021 CENSUS OF POPULATION, STATISTICS CANADA).

CHARACTERISTIC	DATA	VALUE
Anticipated population (for 2041)	Total	8,051
Anticipated population growth (from 2021)	Total	1,731
	Percentage	27.4%
Anticipated age	Average	39.8
	Median	39
Anticipated age distribution (# and %)	0-14	1,139
	15-19	341
	20-24	410
	25-64	5,046
	65-84	902
	85+	213

Note: The anticipated population of 2041 is based on BC Population Projections.

FIGURE 5. POPULATION GROWTH FROM 2006 TO 2046 (STATISTICS CANADA).



Note: Population projections 2026-2041 are based on provincial projections for RDEK (low), 2022 BC Stats Population Estimates and Projections (medium), and 2020 Integrated Infrastructure Capital Plan modelling (high).

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MEDIAN AGE

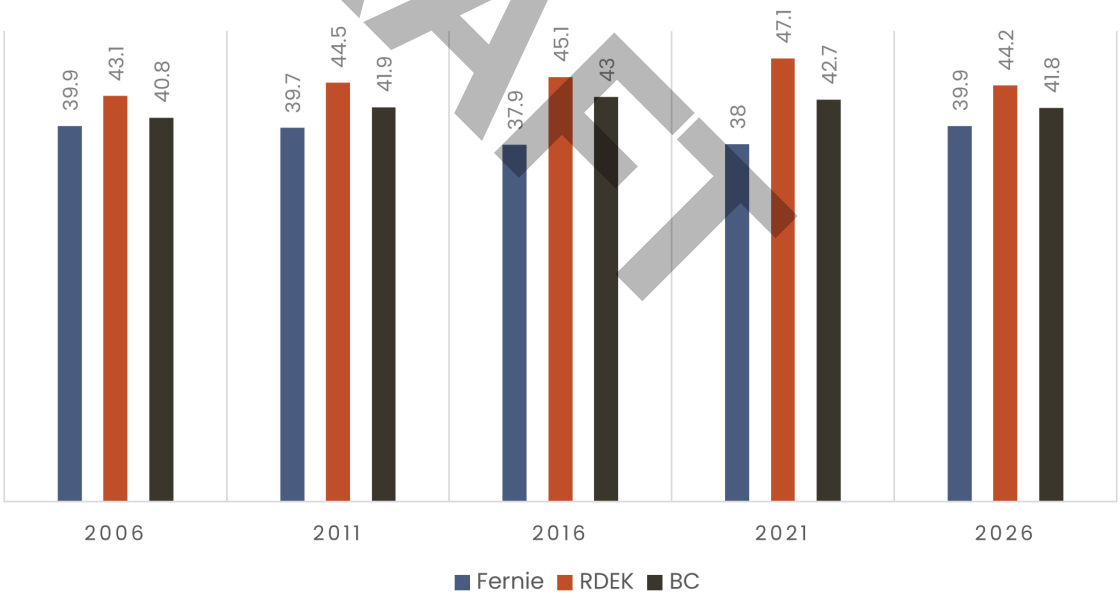
Based on the 2021 Census data, the average age in Fernie is 39.3 years, and the median age is 38.0 years, as shown in ***Figure 6***. This reflects a slight increase from 2016, when the average age was 38.6 years, and the median age was 37.9 years. Despite this increase, Fernie's median age remains relatively low compared to the Regional District of East Kootenay (RDEK) at 47.1 years and British Columbia at 42.7 years, which have higher median ages.

Since 2006, Fernie's median age has increased by approximately two years, while the median age in the RDEK and BC has risen by about four years. In 2021, Fernie's median age was seven years lower than the RDEK and five years lower than BC's median age.

These trends suggest that while Fernie maintains a younger demographic profile compared to the broader RDEK region, both areas are experiencing gradual aging. This demographic shift has implications for housing needs, particularly in planning for age-appropriate accommodations and services.

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FIGURE 6. FERNIE, REGIONAL DISTRICT OF EAST KOOTENAY, AND BRITISH COLUMBIA MEDIAN AGES BY YEAR (STATISTICS CANADA 2006 TO 2026).



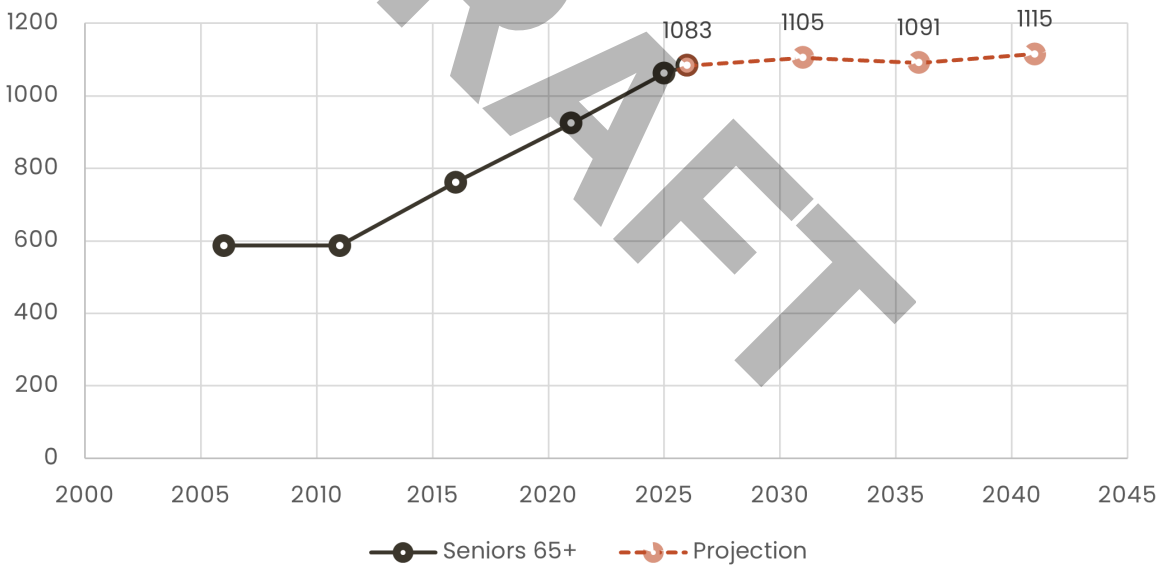
SENIORS 65+

In 2016, 11.8% of Fernie's population was aged 65 and over. By 2021, this had increased to 14.6%, a rise of nearly 3 percentage points over five years (see ***Figure 7***). Although this remains about 4% to 5% lower than the proportions seen in the RDEK and BC overall, the senior population in Fernie is steadily growing and is projected to reach approximately 17% of growth by 2026. This trend underscores the importance of planning for housing that supports aging in place through more accessible, adaptable, and senior-friendly options.

Looking ahead, Fernie's population is expected to continue aging, with the 65–85 age group projected to see the most significant growth. As a result, while the median age is anticipated to rise modestly, the demand for accessible and supportive housing will become increasingly important in addressing the evolving needs of older residents to allow them to age in Fernie.

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FIGURE 7. FERNIE'S SENIORS 65+ POPULATION FROM 2006 TO 2041 (STATISTICS CANADA).



Note: Population projections 2026-2041 are based on 2022 BC Stats Population Estimates and Projections.



5.1.2 Household Income and Profile

In Fernie, the majority of households (61.7%) are one-census-family households, with 56.1% being couple families. Of these, 25.2% have children, indicating a need for family-oriented housing. Single-parent families represent 5.6% of households, and although a smaller group, they often face greater housing affordability challenges. Additionally, 26.4% of households are single-person, highlighting a significant demand for smaller, affordable units, as shown in ***Table 6*** which uses 25% sample data from Statistics Canada.

The majority of households were relatively small, with one-person households accounting for 685 (26.3%) and two-person households making up 995 (38.3%) of the total. Households with three people numbered 385 (14.8%), while four-person households totaled 360 (13.8%). Larger households with five or more members were less common, comprising just 165 households (6.3%). Between 2016 and 2021, the number of households in Fernie grew from 2,330 to 2,595, an increase of 265 households. This growth, coupled with the predominance of smaller household sizes, suggests demographic shifts toward more compact living arrangements, potentially influenced by changing family structures, housing availability, and in-migration.

TABLE 6. ANTICIPATED POPULATION BY 2041 (BC POPULATION PROJECTIONS).

CHARACTERISTIC	DATA	VALUE
Total number of households	Previous Census 2016	2,330
	2021	2,595
Household income (Canadian dollars per year, only available at CMA or CA Level) – Data from [CMA or CA name]	Average	121,500
	Median	107,000
Average household size (Number of members)	Total	2.4
Breakdown of household by size (Number of households)	Total	2600
	1 person	685
	2 persons	995
	3 persons	385
	4 persons	360
	5 or more persons	165
Tenant households (Number of households)	Total	720
	Percentage	27.7
Owner households (Number of households)	Total	1,880
	Percentage	72.3
Percentage of tenant households in subsidized housing	Percentage	15.4
Households within 800m of a local higher-order/high frequency transit stop or station (#)	Total	N/A
Number of one-parent families	Total	170
	Percentage	9.5
Number of one-parent families in which the parent is a woman+	Total	125
Number of one-parent families in which the parent is a man+	Total	45
Number of households by Income Category *based on HART methodology	Very Low (up to 20% below Area Median Household Income (AMHI)	80
	Low (21% – 50% AMHI)	495
	Moderate (51 – 80% AMHI)	450
	Median (81% - 120% AMHI)	550
	High (>120% AMHI)	1,025

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HOUSEHOLD MEDIAN INCOME

The median household income in Fernie has increased for both renters and owners since 2006. According to the Census, Fernie's median household income rose from $90,112 in 2016 to $107,000 in 2021, indicating growth for both renters and owners. While renter and owner incomes aren't reported separately, the widening gap between them suggests increasing income disparity by housing tenure, as shown in ***Figure 8***. In 2021, the median monthly shelter for owners was $1,290 and the average monthly shelter was $1,494.

In 2021, the median monthly shelter cost for rented dwellings in Fernie was $1,100 and average monthly shelter cost is $1,284. In order for renter households to obtain affordable housing, at least half of them (around 360) need to spend less than this amount on shelter costs. However, consultation with key housing stakeholders indicates that rental prices often exceed this median. Rent costs range from approximately $900 for a bedroom in a shared house to as much as $3,000 for a 3-bedroom unit.

175 tenant households (or 24.5%) in Fernie are spending 30% or more of their income on shelter costs, indicating a significant affordability issue for a quarter of the rental population. Furthermore, 15.4% of tenant households in Fernie live in subsidized housing, reflecting the continued demand for affordable housing solutions for lower-income renters. Combined together, it shows that approximately 40% of tenant households have affordability challenges when it comes to rent. This highlights the need for increased availability of affordable housing in the community.

In April 2024, BC Assessment reported the average value for a single-detached dwelling in Fernie was $847,000. This represents a very significant 53% increase from the average value of $554,200 reported just four years prior in April 2020. Basic home purchasing assumptions are made in order to determine the maximum purchase price and the maximum amount that households can borrow.

In 2016, the Government of Canada announced new rules for government-backed mortgage loan insurance. The new rules include the application of a mortgage rate stress test to all insured mortgages, and changes to low-ratio mortgage loan insurance eligibility requirements. The mortgage loan to the borrower must be qualified for a loan using the Bank of Canada's conventional five-year fixed posted rate.

Federal regulations also require federally regulated lenders to obtain mortgage default insurance ("mortgage insurance") for homebuyers who make a down payment of less than 20% of the property purchase price, known as "high loan-to-value"

2016 median income

$90,112

2021 median income

$107,000

2021 average shelter cost

$1,284

2021 median shelter cost

$1,100

2024 average cost for single detached home

$847,000

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or "high-ratio" insurance. The homebuyer pays the premium for this insurance, which protects the lender against mortgage loan losses if the homebuyer defaults.

As of May 2025, the average five-year fixed mortgage rate in Canada is approximately 3.8%. With an example sale price of $847,000, a 5% down payment ($42,350), and a 3.8% interest rate, the monthly mortgage payment would be approximately $4,200. Including property tax, utilities, and property insurance, monthly housing costs would total around $5,000. To carry these housing costs without exceeding 30% of gross household income, a household would need to earn approximately $200,000 annually.

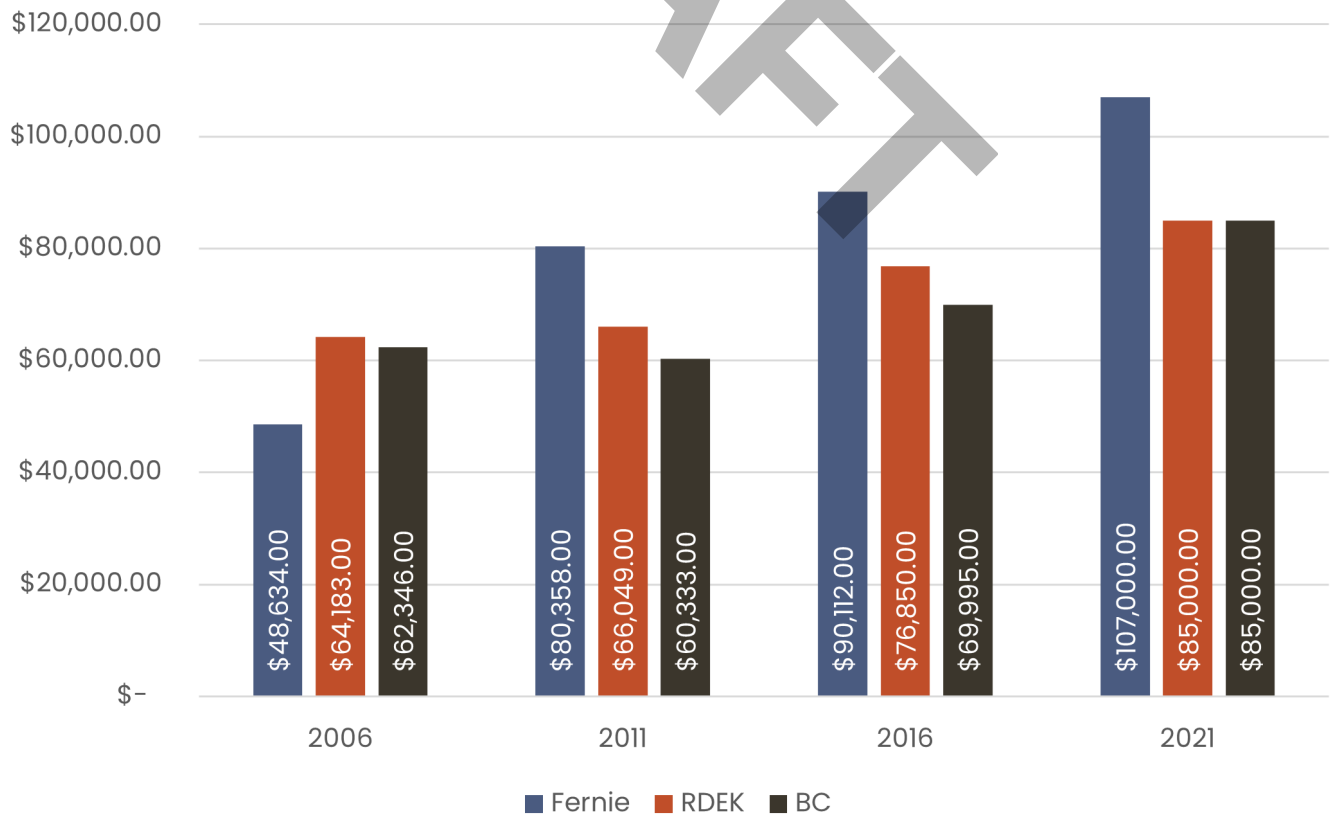
According to the 2021 Census, the median total household income in Fernie in 2020 was $107,000 (see ***Figure 8***). This highlights a significant gap between the income required to purchase the average home in Fernie and the actual median earnings of many local households.

While homeownership remains possible for some households, they are more likely to be existing homeowners with higher-than-median incomes and have downpayments from selling elsewhere and moving to Fernie, rather than first-time buyers.

The median household income in Fernie has been high relative to the RDEK and BC over the past census periods. Though the median income of all three jurisdictions has increased since 2006, the difference between the median household income in Fernie and the RDEK and BC is increasing, indicating that the median income is rising more rapidly in Fernie.

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FIGURE 8. MEDIAN INCOME OF HOUSEHOLDS (STATISTICS CANADA 2006-2021).



5.1.3 Household Projections

PROJECTION METHODOLOGY

Making household projections is not a precise science. Many organizations and government bodies do some kind of population projections (see Statistics Canada) using a number of variables ranging from fertility, age distribution, migration patterns, employment, and even building permits.

The household projections in this Report uses the provincial HART methodology, which are done assuming "Business as Usual", which means the data has not accounted for any changes in the policy or population landscape (let alone the dramatic shifts since 2021). The projections estimate the increase or decrease in the total number of households (not housing need) using a "line of best fit" between 2006, 2016, and 2021 census. These projections are simple guides to give an idea of how a community might grow or decline if past trends continue into the future, not definitive assessments on which targets should be based.



2031 HOUSEHOLD PROJECTIONS BY INCOME CATEGORY

Table 7 shows the total number of households in 2021, for each household income category, the projected gain (positive) or loss (negative) of households between 2021 and 2031, and the total projected households in 2031. ***Figure 9*** illustrates ***Table 7***, displaying the projected gain of households between 2021 and 2031 stacked on top, and the projected loss of households stacked underneath.

The projections show there may be growth across all income categories, but especially among very low-, low-, and moderate-income households, which collectively are expected to increase by 303 households, representing nearly half of the total projected household growth. The very low-income category alone is expected to nearly double, increasing from 80 to 154 households, suggesting a rising demand for deeply affordable housing.

Similarly, moderate-income households are projected to see the largest absolute gain, with an increase of 160 households, reaching a total of 610 by 2031. This trend signals a growing segment of the population that may not qualify for subsidized housing but will still struggle to afford market-rate homes, highlighting a pressing need for "missing middle" housing options such as townhomes, secondary suites, and non-market rentals.

While high-income households remain the largest category, growing from 1,025 to 1,108, their proportional growth is less steep than that of lower-income groups, indicating a slightly narrowing income gap in relative growth but a persistent affordability divide. The modest growth in median-income households (only 27 additional households by 2031) reinforces concerns that housing affordability pressures may be limiting the ability of middle-income earners to establish or remain in Fernie.

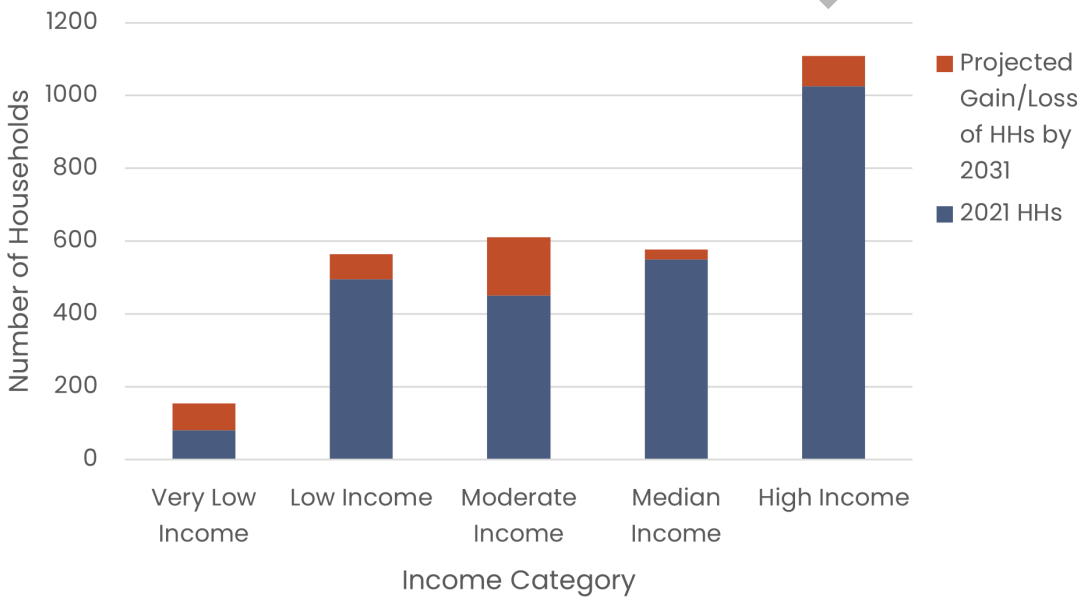
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TABLE 7. 2031 HOUSEHOLD PROJECTIONS BY INCOME CATEGORY (HOUSING NEEDS ASSESSMENT TOOL, HART).

HH INCOME CATEGORY	2021 HHS	PROJECTED GAIN/ LOSS OF HHS BY 2031	TOTAL
Very Low Income	80	74	154
Low Income	495	69	564
Moderate Income	450	160	610
Median Income	550	27	577
High Income	1025	83	1108

FIGURE 9. 2031 HOUSEHOLD PROJECTIONS BY INCOME CATEGORY (HOUSING NEEDS ASSESSMENT TOOL, HART).



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Table 8 shows the total number of household size in 2021, for each household size, the projected gain (positive) or loss (negative) of households over the period between 2021 and 2031, and the total projected households in 2031. ***Figure 10*** illustrates ***Table 8***, displaying the projected gain of households between 2021 and 2031 stacked on top, and the projected loss of households stacked underneath.

Overall, the total number of households is expected to grow from 2,600 in 2021 to 3,004 by 2031, representing a net increase of 404 households, or approximately 15.5% over the ten-year period. The most significant growth is projected among 2-person households, which are expected to increase by 191, rising from 1,020 in 2021 to 1,211 in 2031. This reflects broader demographic trends such as aging couples, downsizing retirees, or young adult pairings without children.

3-person households are projected to increase by 106, and 4-person households by 74, indicating a moderate rise in family-sized households, possibly due to younger families settling or staying in Fernie. 5-or-more person households are expected to grow by 34, which, while smaller in scale, still suggests a need for larger housing options to accommodate extended or multi-generational families.

Notably, 1-person households are projected to slightly decline by 1, remaining relatively stable at around 664 households. This contrasts with trends in many other communities where single-person households are growing, and may reflect local housing availability or affordability issues that make it harder for individuals to live alone. It could also reflect a broader trend of individuals choosing to live with non-relatives, such as friends or roommates, in two-person households as a response to high housing costs. In this context, affordability constraints may be suppressing the formation of single-person households, not due to a lack of demand, but due to the economic barriers to living alone.

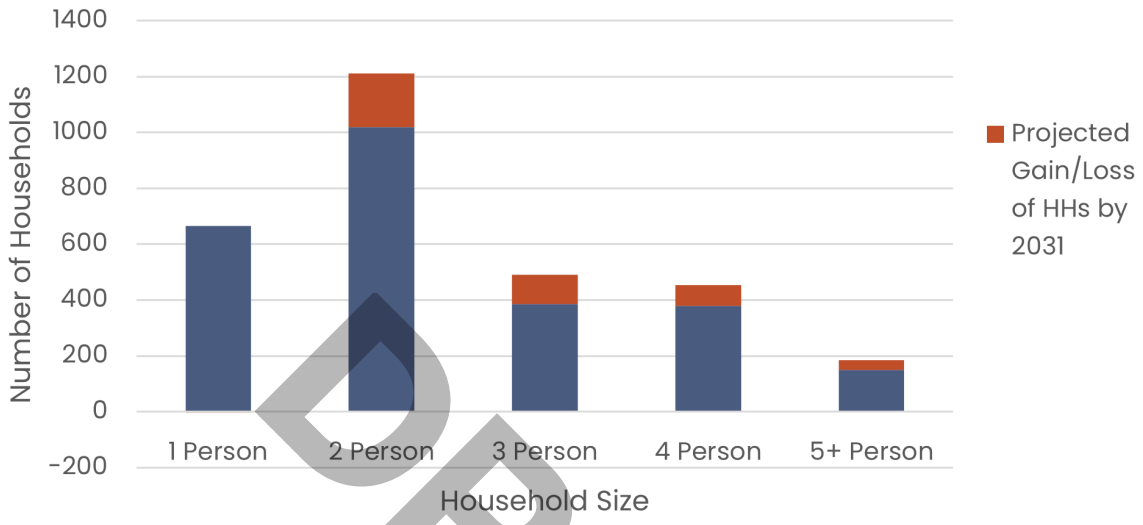
Shown in ***Figure 11***, in 2016 the average household size in Fernie was 2.3 persons. By 2021, the average household size slightly increased to 2.4 persons per household. Looking ahead, BC Stats projects that the average household size in Fernie will be approximately 2.37 persons by 2031. This slight decrease may reflect broader demographic shifts, including an aging population and a size in smaller households. This trend reflects broader demographic shifts, including smaller household sizes. However, when accounting for the "shadow population" (non-resident occupants), the average household size could be somewhat higher than the official figures suggest.

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TABLE 8. 2031 HOUSEHOLD PROJECTIONS BY HOUSEHOLD SIZE (HOUSING NEEDS ASSESSMENT TOOL, HART).

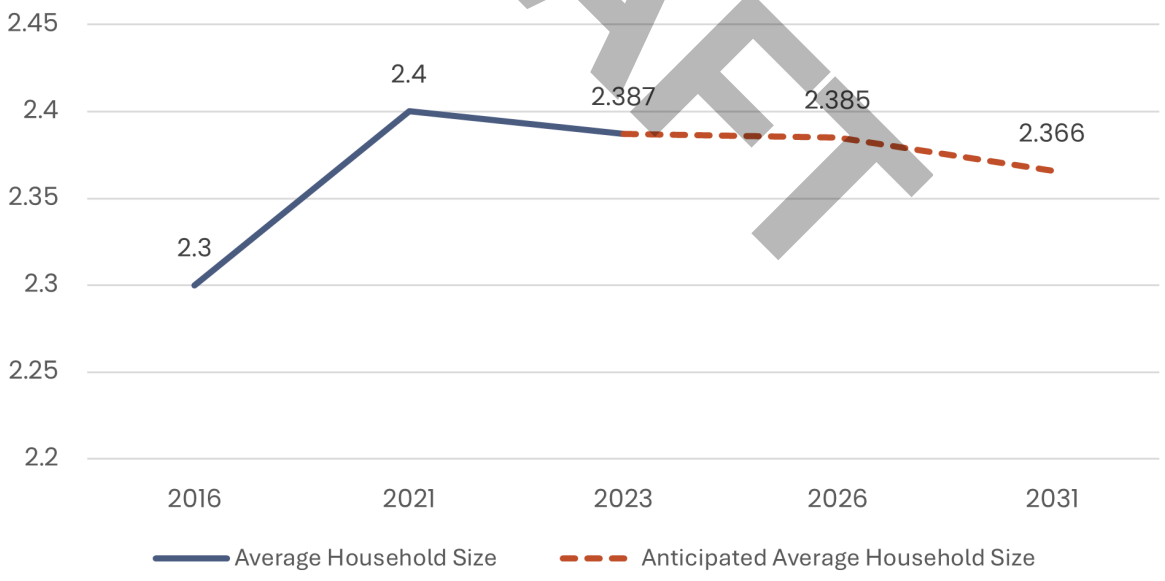
HH SIZE	2021 HHS	PROJECTED GAIN/ LOSS OF HHS BY 2031	TOTAL 2031 HHS
1 Person	665	-1	664
2 Person	1020	191	1211
3 Person	385	106	491
4 Person	380	74	454
5+ Person	150	34	184
Total	2600	404	3004

FIGURE 10. 2031 HOUSEHOLD PROJECTIONS BY HOUSEHOLD SIZE (HOUSING NEEDS ASSESSMENT TOOL, HART).



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FIGURE 11. ESTIMATED AND PROJECTED AVERAGE HOUSEHOLD SIZE (HOUSEHOLD ESTIMATES & PROJECTIONS FOR BRITISH COLUMBIA).



Note: 2026-2031 projections are based on Household Estimates & Projections for BC.



Table 9 shows the projected total number of households in 2031 by household size and income category, providing insights into how income distribution and family and/or household composition will influence future housing needs. The table was projected forward using the line of best fit to the combined income and household size category. Since the combined categories have unique values, and are also subject to Statistics Canada's random rounding, the resulting totals here may not match the totals when projecting households by either income or household size alone (as done in previous tables). ***Figure 12*** illustrates ***Table 9***, displaying the projected total number of households in 2031 by household size and income category. Each bar is broken out by the projected total number of households within each income category.

By 2031, Fernie is expected to have 2,989 households, with the largest segment, 1,090 households, falling into the high-income category. Many of these are larger households, with 315 4-person and 150 5-or-more person households, suggesting a continued and growing demand for family-oriented and multi-generational housing. These households may include blended families, extended family living arrangements, or families with children and aging parents under one roof, which require larger homes with more bedrooms and flexible layouts.

The median income category is projected to account for 710 households, with the majority being 2-person (378) and 3-person (131) households, reflecting a middle-income demographic that may seek mid-range housing options such as townhomes or small detached units. The high number of 2-person households in this category and the moderate-income category is likely influenced by the presence of working couples, dual-income households, and young professionals, many of whom are in the early stages of their careers or family planning. These households may not yet have children or may have chosen not to, but still require modest-sized homes that offer space, privacy, and the potential to grow.

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Low-income households make up 575 households, most notably in the 1-person (289) and 2-person (219) categories. This indicates that a significant portion of lower-income residents are likely to be older adults, individuals living alone, or couples, reinforcing the need for affordable 1- and 2-bedroom rental units. The very low-income group, totaling 141 households, consists entirely of 1-person households, emphasizing a critical demand for deeply affordable, accessible housing for individuals with extremely limited incomes, many of whom are likely to be seniors, persons with disabilities, or those on fixed incomes.

Fernie's future housing stock must respond to a diverse set of household needs. There is a clear demand for larger, family-friendly housing suitable for moderate- and high-income families, including those in multi-generational living situations, alongside a critical need for smaller, affordable units for individuals and couples with lower incomes.

TABLE 9. 2031 PROJECTED HOUSEHOLDS BY HOUSEHOLD SIZE AND INCOME CATEGORY (HOUSING NEEDS ASSESSMENT TOOL, HART).

HH INCOME CATEGORY	1 PERSON HH	2 PERSON HH	3 PERSON HH	4 PERSON HH	5+ PERSON HH	TOTAL
Very Low Income	141	0	0	0	0	141
Low Income	289	219	58	9	0	575
Moderate Income	59	309	37	68	0	473
Median Income	116	378	131	72	13	710
High Income	60	298	267	315	150	1090
Total	665	1204	493	464	163	2989

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FIGURE 12. 2031 PROJECTED HOUSEHOLDS BY HOUSEHOLD SIZE AND INCOME CATEGORY (HOUSING NEEDS ASSESSMENT TOOL, HART).

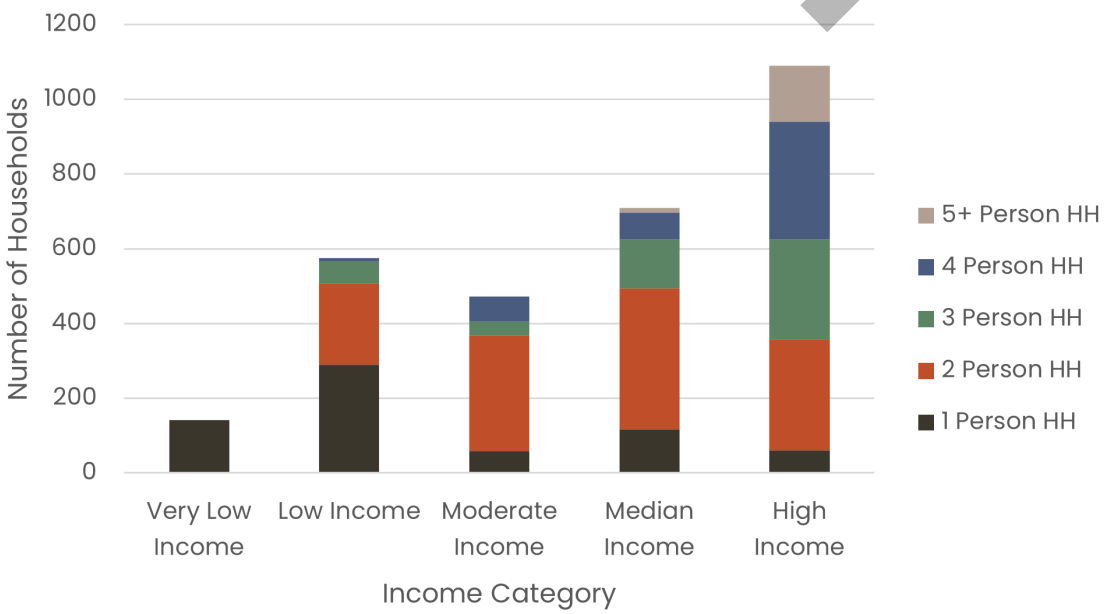


Table 10 shows the projected gain or loss of households by household size and income. These values represent projections of total households for the period between 2021 and 2031. Please note that gains and losses represent both increases or decreases in population, as well as mobility between income categories and household sizes. For this reason, growth and decline in the lower incomes may be especially impacted by Canada Emergency Response Benefit (CERB). ***Figure 13*** illustrates ***Table 10***, displaying the projected gain or loss of households between 2021 and 2031 for each size of household. Each bar is broken out by the projected number of households within each income category. Projected loss of households are stacked underneath.

Over the 10-year period, Fernie is expected to gain a total of 419 households, with the most significant growth occurring among 2-person households (+199) and 3-person households (+108). These gains suggest a strong demand for housing suited to smaller families, couples, and young professionals, particularly in the moderate to median income brackets.

The very low income group is projected to increase exclusively in 1-person households (+71), indicating a growing population of individuals. In contrast, the low income group shows more varied growth, gaining a total of 90 households, mainly in 2-person (+54), 3-person (+33), and 4-person (+9) households. This trend points to a rising need for small- to mid-sized affordable homes for lower-income families and couples.

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In the moderate income category, the overall gain is 33 households, concentrated among 2-person (+69) and 3-person (+3) households, though offset by notable losses in 1-person (−66) and 5+ person (−33) households. These shifts may reflect economic mobility or out-migration of individuals and larger families in this income range due to affordability constraints or limited housing stock suitable for their needs.

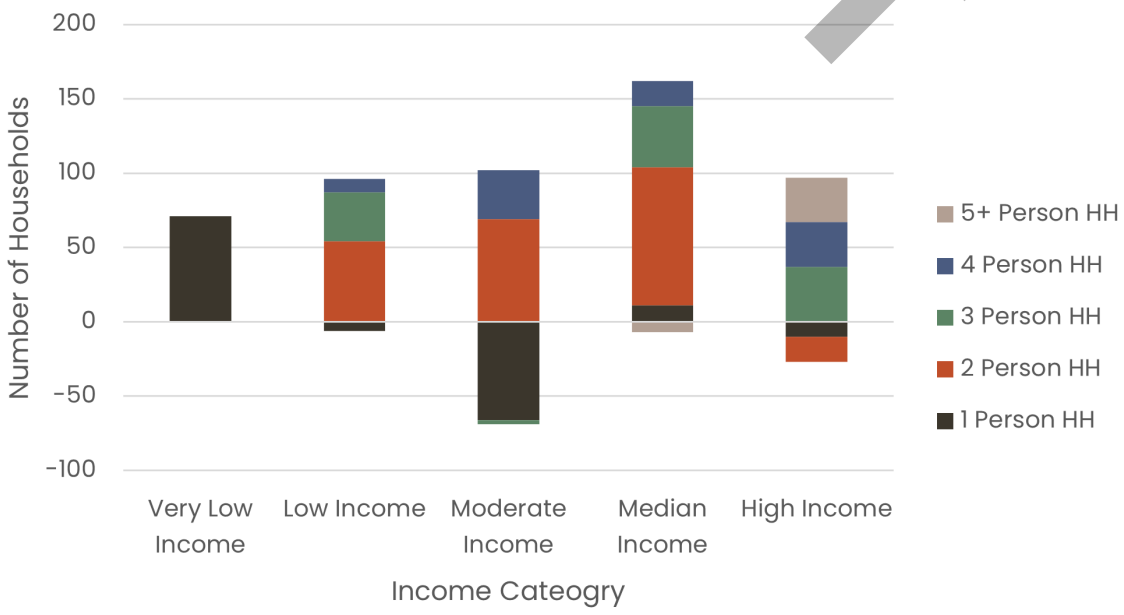
The median income group shows the highest net growth, adding 155 households, with the majority being 2-person (+93), 3-person (+41), and 4-person (+17) households. This reinforces the continued need for mid-range housing options for working families and professional households. Conversely, high income households are expected to grow more modestly (+70 overall), with gains in 3-, 4-, and 5+ person households, while showing declines in 1- and 2-person households, possibly reflecting aging demographics or changes in migration patterns.

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TABLE 10. 2031 PROJECTED HOUSEHOLD GAIN/LOSS (2021 TO 2031) (HOUSING NEEDS ASSESSMENT TOOL, HART).

HH INCOME CATEGORY	1 PERSON HH	2 PERSON HH	3 PERSON HH	4 PERSON HH	5+ PERSON HH	TOTAL
Very Low Income	71	0	0	0	0	71
Low Income	-6	54	33	9	0	90
Moderate Income	-66	69	-3	33	0	33
Median Income	11	93	41	17	-7	155
High Income	-10	-17	37	30	30	70
Total	0	199	108	89	23	419

FIGURE 13. 2031 PROJECTED HOUSEHOLD GAIN/LOSS (2021 TO 2031) (HOUSING NEEDS ASSESSMENT TOOL, HART).



Comparing a local community's projected rate of growth to that of the region provides insight on the community's alignment to broader growth patterns. There are numerous potential causes for discrepancies, which are further discussed in HART's project methods. ***Table 11*** and ***Figure 14*** illustrates the projected total household growth rates between 2021 and 2031 in the community and its surrounding region for each income category.

The growth rates highlight that Fernie is expected to experience disproportionately high growth in Very Low Income households compared to the surrounding region, indicating a growing need for deeply affordable housing options within the city. The median household income category also has a high growth rate in comparison to the surrounding region. This could be because the city is attracting more middle-income earners due to lifestyle, employment opportunities, or shifting demographics. The very low income category and high income category is on par with the regional growth rate.

This data suggests a potential shift in Fernie's household composition, with a significant increase in the number of very low-income residents, raising concerns about housing affordability and social support infrastructure. The City may need to prioritize affordable and supportive housing initiatives to accommodate this demographic change and prevent displacement or housing insecurity. At the same time, the relatively modest growth in median-income households indicates a need for a more balanced housing strategy that supports a range of income levels to maintain community diversity and economic stability.

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TABLE 11. MUNICIPAL VS. REGIONAL GROWTH RATE BY INCOME CATEGORY (HOUSING NEEDS ASSESSMENT TOOL, HART).

HH INCOME CATEGORY	2021 HHS	MUNI. GROWTH RATE (%)	REGIONAL GROWTH RATE (%)	2031 HHS (MUNI. RATE)	2031 HHS (REGION. RATE)
Very Low Income	80	92.9%	9.5%	154	789
Low Income	495	13.9%	11.9%	564	5694
Moderate Income	550	6.0%	11.7%	583	5812
Median Income	450	29.1%	5.1%	581	6132
High Income	1,025	8.1%	9.6%	1,108	11,941

FIGURE 14. 2031 PROJECT MUNICIPAL VS. REGIONAL HOUSEHOLD GROWTH RATES BY INCOME CATEGORY (HOUSING NEEDS ASSESSMENT TOOL, HART).

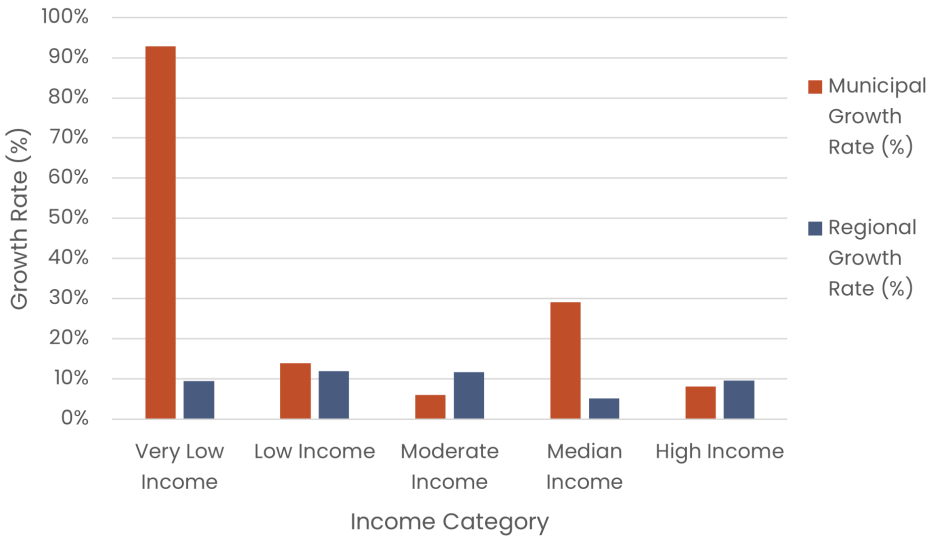


Table 12 and ***Figure 15*** illustrates the projected household growth rates between 2021 and 2031 in the community and its surrounding region for each household size. There is a large contrast in growth rates between Fernie and the broader region, particularly for 1-person households, indicating stagnation or even mild out-migration of single-person households from the city. This suggests a potential lack of smaller, affordable units or housing types that cater to individuals living alone.

In contrast, Fernie is projected to experience stronger growth than the region in all other household sizes. Notably, 3-person households are expected to grow by 27.5% in Fernie, significantly outpacing the regional growth of 6.7%. Similarly, 4-person households are projected to grow by 19.5% in Fernie versus just 2.9% regionally. These figures indicate a trend toward more family-sized households settling or growing within the city. The 5+ person household category also shows robust municipal growth (22.9%) compared to 5.0% regionally, reinforcing this pattern.

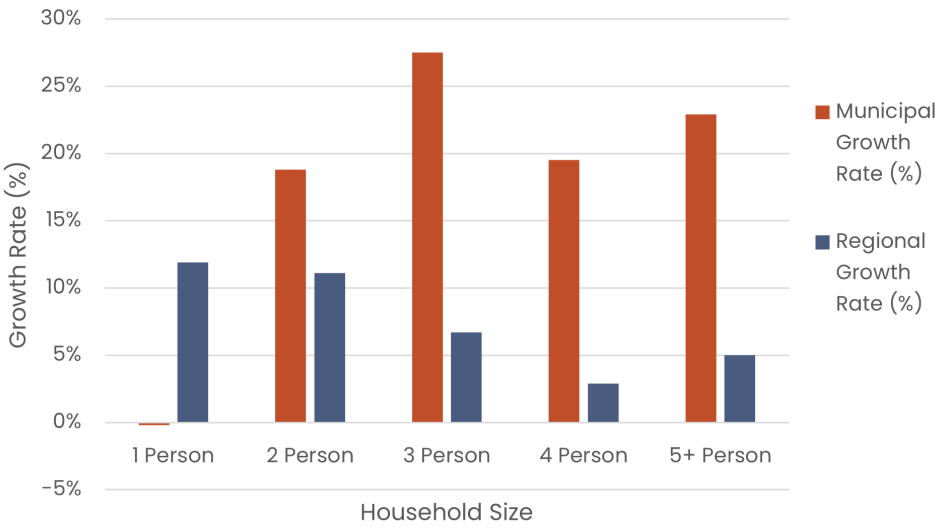
This data suggests that Fernie may be becoming increasingly attractive to families or larger households, possibly due to quality-of-life factors, employment opportunities, or educational infrastructure. It is also possible that families are relocating from higher-cost urban areas like Vancouver or Kelowna, where Fernie's housing market, while still expensive, may offer better value or more space for a similar price, making it a financially viable option for those already accustomed to high housing costs. However, the declining growth in single-person households may signal a gap in housing diversity or affordability for individuals, including seniors or young adults.

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TABLE 12. MUNICIPAL VS. REGIONAL GROWTH RATE BY HOUSEHOLD SIZE (HOUSING NEEDS ASSESSMENT TOOL, HART).

HH SIZE	2021 HHS	MUNI. GROWTH RATE (%)	REGIONAL GROWTH RATE (%)	2031 HHS (MUNI. RATE)	2031 HHS (REGION. RATE)
1 Person	665	-0.2%	11.9%	664	8,887
2 Person	1,020	18.8%	11.1%	1,211	12,540
3 Person	385	27.5%	6.7%	491	3,904
4 Person	380	19.5%	2.9%	454	3,381
5+ Person	150	22.9%	5.0%	184	1,664

FIGURE 15. 2031 PROJECT COMMUNITY AND REGIONAL HOUSEHOLD GROWTH RATES (HOUSING NEEDS ASSESSMENT TOOL, HART).





5.1.4 Suppression of Household Formation

"Suppressed household formation" refers to individuals or groups who would typically form their own independent household, such as young adults moving out of their family home, roommates choosing to live separately, or couples starting a new household, but are unable to do so because of a lack of attainable, suitable, or affordable housing options. These households remain "suppressed" in the data because they are living in shared, overcrowded, or temporary arrangements rather than in a dwelling that reflects their actual housing needs or preferences.

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FIGURE 16. HEADSHIP RATES BY AGE (2016 & 2021) (FEDERAL HNA TEMPLATE, HART).

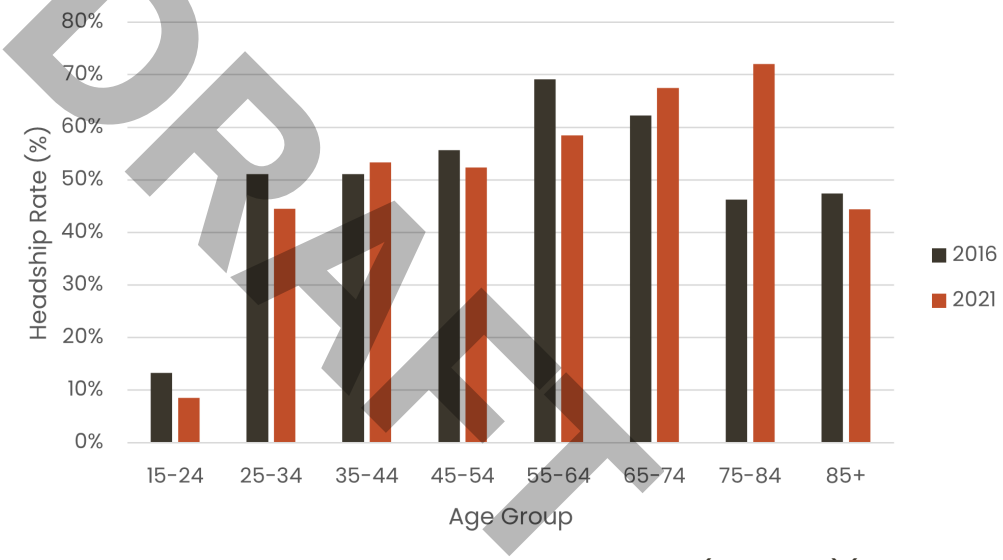
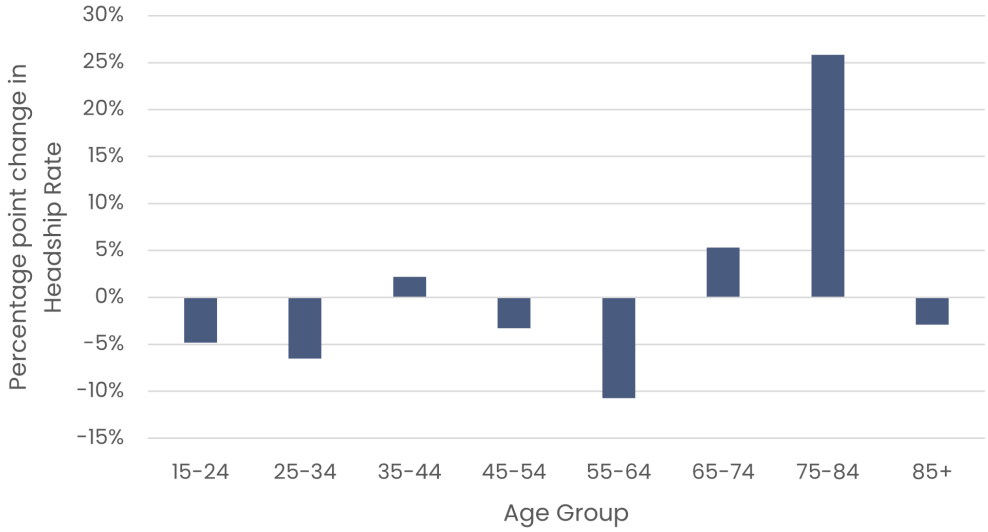


FIGURE 17. PERCENTAGE POINT CHANGE IN HEADSHIP RATE BY AGE (2016 & 2021) (FEDERAL HNA TEMPLATE, HART).



CHANGES IN HEAD OF HOUSEHOLD RATES BY AGE BETWEEN 2016 AND 2021

"Headship rates" represent the percentage of people in each age group who were identified as maintaining their household. ***Figure 16*** visualizes the Headship Rate for each age group in 2016 and 2021 and ***Figure 17*** visualizes that change by percentage point for each age group (i.e. Headship Rate in 2021 minus Headship Rate in 2016). For example, if a headship rate was 10% in 2016 and 9% in 2021, the change would be -1 percentage point. Most notably:

- Ages 15–24: dropped from 13.3% to 8.5% (-4.8 points)
- Ages 25–34: dropped from 51.1% to 44.5% (-6.5 points)
- Ages 55–64: dropped significantly from 69.1% to 58.5% (-10.7 points)

This decline in headship rates, particularly among younger adults, indicates suppressed household formation where many individuals who would typically form independent households are remaining in shared or family living arrangements due to a lack of attainable housing options. This aligns with trends such as "boomerang kids" or adults delaying leaving the parental home.

Table 13 shows the detailed figures for 2016 and 2021, as well as the percentage point change in Headship Rate by age group between 2016 and 2021 as seen in ***Figure 16*** and ***Figure 17***.

Table 13 shows that the population aged 25–34 grew from 920 to 1,145, but the number of household maintainers increased by only 40 (from 470 to 510). Similarly, the 15–24 age group grew from 415 to 530, yet household maintainers declined from 55 to 45. While the population of younger age groups (15–44) increased substantially between 2016 and 2021, the number of household maintainers did not keep pace. This suggests that new household formation is not keeping up with population growth, particularly in younger age groups.

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TABLE 13. CHANGES IN HEADSHIP RATE OF PRIMARY HOUSEHOLD MAINTAINER BY AGE BETWEEN 2016 AND 2021 (FEDERAL HNA TEMPLATE, HART).

AGE GROUP	2016 POPULATION	2016 NUMBER OF PRIMARY HOUSEHOLD MAINTAINERS	2016 HEADSHIP RATE*	2021 POPULATION	2021 NUMBER OF PRIMARY HOUSEHOLD MAINTAINERS	2021 HEADSHIP RATE*	CHANGE IN HEADSHIP RATE BETWEEN 2016 AND 2021
15-24	415	55	13.3%	530	45	8.5%	-4.8
25-34	920	470	51.1%	1145	510	44.5%	-6.5
35-44	900	460	51.1%	1135	605	53.3%	2.2
45-54	630	350	55.6%	765	400	52.3%	-3.3
55-64	680	470	69.1%	710	415	58.5%	-10.7
65-74	450	280	62.2%	585	395	67.5%	5.3
75-84	195	90	46.2%	250	180	72.0%	25.8
85 and older	95	45	47.4%	90	40	44.4%	-2.9

**Note that the data for small geographies may show there to be more primary household maintainers in a given age range than there are people. This happens in a few geographies where the population is low. This is not a realistic result and can be attributed to Statistics Canada's random rounding of cell counts. In these cases, the headship rate has been set to equal 100% of the age group.*

ESTIMATED HOUSEHOLD SUPPRESSION BY AGE OF PRIMARY HOUSEHOLD MAINTAINERS

To understand how many households are suppressed, an understanding of the age categories of primary households maintainers and their housing situation needs to be established. The method used to evaluate this involves:

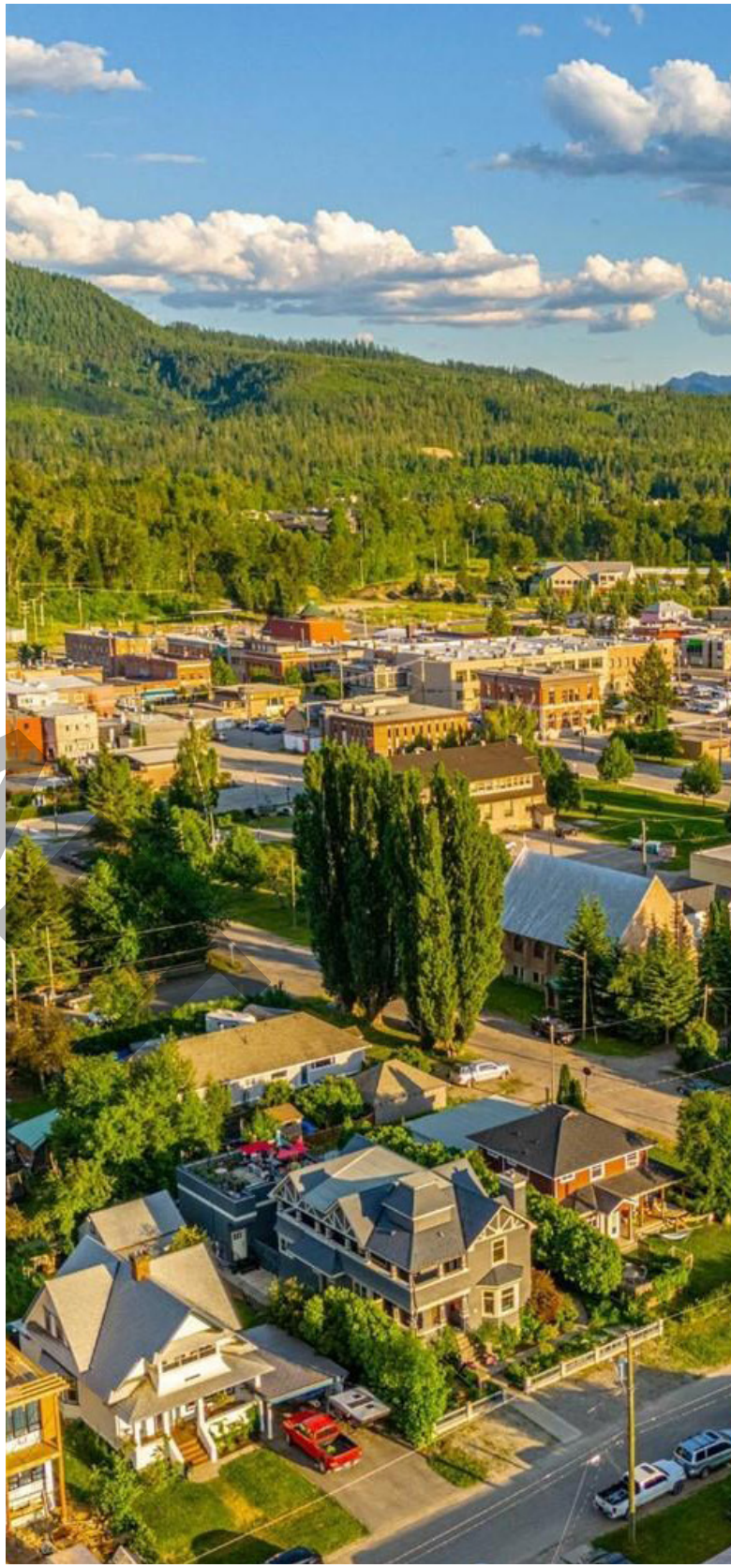
- Comparing historical and current headship rates by age;
- Applying these rates to projected age-specific population growth;
- Calculating the expected vs. actual number of households formed; and
- Identifying the resulting gap as suppressed household formation.

Table 14 and ***Table 15*** shows the number of owner and renter households in 2006 and 2021 by age of the primary household maintainer, respectively. Together they show a shift in tenure composition over time, revealing growing rental demand:

- For ages 25–34, renter households increased from 100 to 250, while owner households rose from 200 to 265.
- For 15–24, renters declined from 75 to 35, while owners fell from 25 to 10.

This shift suggests that ownership is becoming increasingly out of reach for younger residents, with more turning to renting, when rental options are available. Yet, for the 15–24 group, even rental formation declined, reinforcing that affordability or availability is a barrier.

Table 16 shows the population by age category in 2006 and 2021. Population increases in younger and mid-career age brackets (25 to 44 years) between 2006 and 2021 would typically result in a proportional increase in household formation. However, this did not occur at expected rates, confirming that housing supply has not kept pace with demographic pressure, leading to latent or "suppressed" demand.



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TABLE 14. NUMBER OF OWNERS VS. RENTERS IN 2006 BY AGE OF PRIMARY HOUSEHOLD MAINTAINER (BC HNR CALCULATOR, HART).

AGE – PRIMARY HOUSEHOLD MAINTAINER 2006 CATEGORIES	2006 HOUSEHOLDS	
	OWNER	RENTER
Under 25 years	25	75
25 to 34 years	200	100
35 to 44 years	275	110
45 to 54 years	380	35
55 to 64 years	260	45
65 to 74 years	135	30
75 years and over	140	75
Under 25 years	25	75

TABLE 15. NUMBER OF OWNERS VS. RENTERS IN 2021 BY AGE OF PRIMARY HOUSEHOLD MAINTAINER (BC HNR CALCULATOR, HART).

AGE – PRIMARY HOUSEHOLD MAINTAINER 2021 CATEGORIES	2006 HOUSEHOLDS	
	OWNER	RENTER
15 to 24 years	10	35
25 to 34 years	265	250
35 to 44 years	455	150
45 to 54 years	320	80
55 to 64 years	345	70
65 to 74 years	305	95
75 to 84 years	150	30
85 years and over	30	0

TABLE 16. POPULATION BY AGE CATEGORY IN 2006 AND 2021 (BC HNR CALCULATOR, HART).

		2006		2021	
AGE CATEGORIES - HOUSEHOLD MAINTAINERS	AGE CATEGORIES – POPULATION	ALL CATEGORIES	SUMMED CATEGORIES	ALL CATEGORIES	SUMMED CATEGORIES
15 to 24 years	15 to 19 years	325	595	265	525
	20 to 24 years	270		260	
25 to 34 years	25 to 29 years	275	575	475	1110
	30 to 34 years	300		635	
35 to 44 years	35 to 39 years	290	590	540	1085
	40 to 44 years	300		545	
45 to 54 years	45 to 49 years	425	790	395	700
	50 to 54 years	365		305	
55 to 64 years	55 to 59 years	305	465	320	720
	60 to 64 years	160		400	
65 to 74 years	65 to 69 years	155	255	395	645
	70 to 74 years	100		250	
75 years and over	75 to 79 years	130	245	160	310
	80 to 84 years	65		105	

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Table 17 shows the 2006 headship rate of each age category for both renters and owners revealing significant disparities across age groups. Headship rate is calculated by Households divided by total population.

In the 15 to 24 years category, the headship rate was notably low, with only 4.2% of the age group owning homes and 12.6% renting. This suggests that very few young adults were forming independent households, particularly through homeownership, likely due to limited income, affordability barriers, or a tendency to live with parents or roommates.

For the 25 to 34 and 35 to 44 age groups, which are typically key years for household formation, the owner headship rates rose to 34.8% and 46.6%, respectively, indicating an increase in homeownership with age. However, renter headship rates remained relatively modest at 17.4% for 25 to 34 age groups and 18.6% for 35 to 44 age groups. These figures highlight that while ownership was more attainable for these age groups in 2006, a sizable portion still relied on renting, and overall headship remained lower than population size might predict.

Among older age groups, ownership rates continued to rise: 48.1% for ages 45 to 54, 55.9% for ages 55 to 64, and peaking at 57.1% for those 75 and over. These high ownership rates among older residents reflect both the accumulation of wealth and long-term settlement patterns in the community. In contrast, renter headship rates stayed consistently low for these age groups, with the exception of the 75+ cohort, where 30.6% were renters, possibly reflecting a shift from ownership to rental due to downsizing, financial need, or health-related relocation.

Using 2006 headship rates as a baseline, ***Table 18*** estimates the number of households that should have existed in 2021 if household formation had not been suppressed. The expected number of households (based on historical headship rates) is consistently higher than actual 2021 counts, especially for younger age groups. Among 25–34-year-olds, expected households were approximately, 579 (386 owners + 193 renters), yet actual was 515 (265 owners + 250 renters), indicating a shortfall of approximately, 64 households. For 15–24-year-olds, the expected was 88 households, but the actual was only 45, a nearly 50% suppression in expected formation. The decline in headship rates combined with slower-than-expected household formation despite population growth strongly supports the conclusion that household formation in Fernie is being suppressed by affordability pressures and insufficient housing supply.

Over the next 5–10 years, if current trends continue and no intervention is made, the pattern of suppressed household formation is likely to persist, particularly in the under-45 demographic. Fernie's housing market shows clear signs of strain, with younger residents disproportionately affected by inability to form independent households. The combination of declining headship rates, mismatched housing supply, and increasing pressure on the rental market points to a need for housing intervention. Strategies should include increasing the supply of attainable rental and ownership housing, targeting subsidies or incentives toward younger and lower-income households, and planning for growth that reflects true household demand, not just visible household formation.

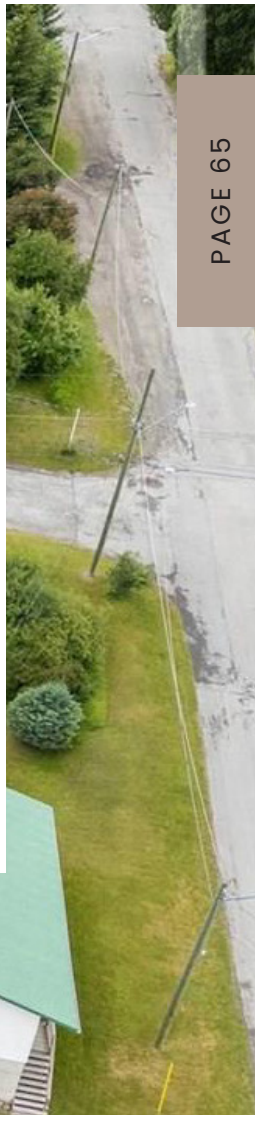
TABLE 17. 2006 HEADSHIP RATE FOR OWNERS VS. RENTER FOR EACH AGE CATEGORY (BC HNR CALCULATOR, HART).

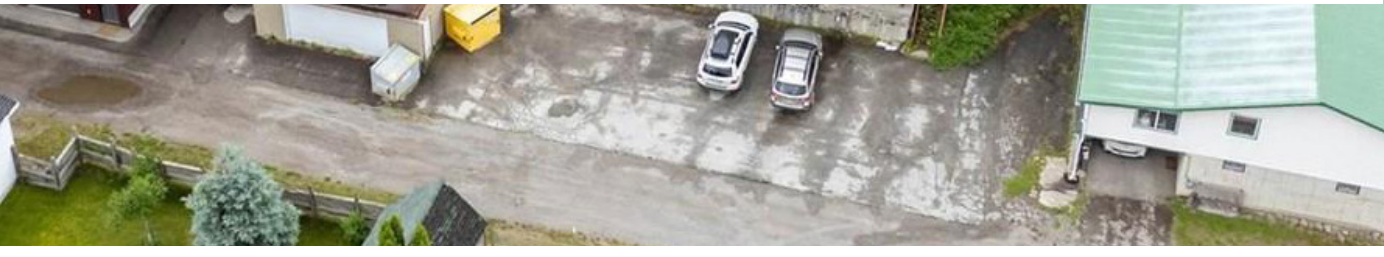
	2006 HOUSEHOLDS		2006 POPULATION	2006 HEADSHIP RATE	
AGE CATEGORIES - HOUSEHOLD MAINTAINERS	OWNER	RENTER	TOTAL	OWNER	RENTER
15 to 24 years	25	75	595	4.2%	12.6%
25 to 34 years	200	100	575	34.8%	17.4%
35 to 44 years	275	110	590	46.6%	18.6%
45 to 54 years	380	35	790	48.1%	4.4%
55 to 64 years	260	45	465	55.9%	9.7%
65 to 74 years	135	30	255	52.9%	11.8%
75 years and over	140	75	245	57.1%	30.6%

TABLE 18. 2006 HEADSHIP RATE FOR OWNERS VS. RENTER FOR EACH AGE CATEGORY USING 2006 HEADSHIP RATE (BC HNR CALCULATOR, HART).

	2006 HEADSHIP RATE		2021 POPULATION	2021 POTENTIAL HOUSEHOLDS	
AGE CATEGORIES - HOUSEHOLD MAINTAINERS	OWNER	RENTER	TOTAL	OWNER	RENTER
15 to 24 years	4.20%	12.61%	525	22.1	66.8
25 to 34 years	34.78%	17.39%	1110	386.1	193.0
35 to 44 years	46.61%	18.64%	1085	505.7	202.3
45 to 54 years	48.10%	4.43%	700	336.7	31.0
55 to 64 years	55.91%	9.68%	720	402.6	69.7
65 to 74 years	52.94%	11.76%	645	341.5	75.9
75 years and over	57.14%	30.61%	310	177.1	94.9

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5.2 Housing

Housing in Fernie reflects both the community's historical development patterns and the evolving pressures of a tourism-driven economy and amenity-driven housing market. The City's housing stock has been shaped by a strong preference for single-detached dwellings and family-oriented homes, resulting in a landscape dominated by low-density housing forms. However, recent shifts, including population growth, increased demand from seasonal workers and non-permanent residents, and escalating housing costs, have exposed critical gaps in the diversity, affordability, and adequacy of available units. This section analyzes the structural characteristics, tenure, size, age, and value of Fernie's housing supply, providing a foundation for understanding the local housing market.

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5.2.1 Housing Units

Table 19 provides a breakdown of Fernie's housing stock by structural type, size, date built, rental vacancy rate, and number of primary, secondary, and short-term rental units, highlighting the composition of the community's 3,256 private dwellings. Out of the 3,256 private dwellings, approximately 2,600 dwellings are occupied. Of those occupied dwellings, 1,620 units of Fernie's housing supply (62.3%), are single-detached dwellings, confirming Fernie's reliance on low-density, traditional housing forms. The next largest category is apartments in buildings with fewer than five storeys, with 490 units (18.8%), which reflects the presence of some medium-density development, though there are no apartments in buildings with five storeys or more, suggesting a lack of higher-density or vertical housing options.

Other dwelling types are far less common. There are 85 semi-detached units (3.3%), 170 row houses (6.5%), and 70 units in duplexes (2.7%), indicating that attached housing types, which can provide more affordable alternatives to single-detached homes, make up a relatively small portion of the total housing stock. Fernie also includes 160 movable dwellings (6.2%), such as mobile homes or trailers, which often serve as more affordable housing options but may be at risk due to tenure insecurity or limited long-term infrastructure support. For example, mobile home parks can be subject to removal due to redevelopment for more expensive permanent housing, or flooding or other infrastructure risks due to poor location of the site, all of which typically displaces the current tenants.

This distribution shows a housing landscape skewed toward single-detached homes, but with some diversity in unit types. The absence of moderate density housing and the small share of attached dwellings suggests a constrained supply of more affordable, compact housing options, particularly for renters, smaller households, or those with lower incomes.

For distribution of bedroom types, the majority of homes have three bedrooms (940 units), followed by four or more bedrooms (770 units), together accounting for over 65% of the housing stock. This reflects a strong emphasis on family-sized homes, which aligns with Fernie's history as a community oriented around single-detached housing. While this housing stock supports larger households, it may also result in limited options for singles, couples, or seniors looking to downsize.

In contrast, smaller units are underrepresented. Only 235 one-bedroom units and 20 studio or no-bedroom units exist, suggesting that supply is not well-aligned with the growing number of 1- and 2-person households in the community. Although there are 625 two-bedroom units, this still falls short of matching projected demand for smaller, more affordable housing. Increasing the supply of smaller units will be important for addressing affordability challenges and supporting a more diverse population in Fernie.

Fernie's housing stock is predominantly aging, with nearly 60% of the total 2,600 units built before 1980, specifically, 580 units constructed in 1960 or earlier and 970 between 1961 and 1980. This indicates a strong likelihood of maintenance and energy efficiency challenges, particularly as homes built over 40 years ago tend to require more frequent repairs and upgrades. Post-1980 housing development has occurred at a much slower pace, with only modest increases per decade. Notably, just 105 units were built between 2016 and 2021, reflecting limited recent construction and potentially insufficient housing supply to meet current and future population growth. This limited new development further stresses the existing aging housing stock and underscores the urgent need for investment in both new housing construction and the rehabilitation of older homes to so that there is long-term adequacy, safety, and livability.

TABLE 19. BREAKDOWN OF DWELLING TYPES (2021 CENSUS OF POPULATION, STATISTICS CANADA).

CHARACTERISTIC	DATA	VALUE
Total private dwellings	Total	3,256
Total occupied private dwellings	Total	2,600
Breakdown by structural types of units (number of units)	Single-detached	1,620
	Semi-detached	85
	Row house	170
	Apartment/flat in a duplex	70
	Apartment in a building that has fewer than 5 storeys	490
	Apartment in a building that has 5 or more storeys	0
	Other single attached	10
	Movable dwelling	160
Breakdown by size (number of units)	Total	2,600
	No bedrooms	20
	1 bedroom	235
	2 bedrooms	625
	3 bedrooms	940
	4 or more bedrooms	770
Breakdown by date built (number of units)	Total	2,600
	1960 or before	580
	1961 to 1980	970
	1981 to 1990	250
	1991 to 2000	215
	2001 to 2005	170
	2006 to 2010	225
	2011 to 2015	95
	2016 to 2021	105

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OWNER AND RENTER HOUSEHOLDS

Shown in ***Figure 18***, between 2016 and 2021, Fernie experienced continued growth in both owner and renter households, but the pace of growth was faster among renters. The number of renter households increased from 600 to 720—an increase of 20%—while owner households grew from 1,615 to 1,880, a 16% rise. As a result, renters now make up a slightly larger share of the total 2,600 households in the community. The trend of a rising proportion of renters has been ongoing since 2006 and may reflect changing demographics, housing preferences, or affordability pressures in Fernie. In a 2024 memorandum for projected need for market rental housing, Fernie is anticipated to need 165 new market rental units by 2029 and an additional 159 new market rental units from 2029 to 2034, but even these numbers can be an underestimate because the need does not capture non-market/affordable units or the seasonal population.

SUMMARY OF HOUSING CHANGES, 2006 – 2021

Between 2006 and 2021, the number of occupied private dwellings in Fernie grew significantly – from 1,845 in 2006 to 2,600 in 2021, an increase of 755 units over 15 years. The most significant growth occurred between 2016 and 2021, when 380 units were added – a sharp rise compared to 230 units added between 2011 and 2016, and 110 units from 2006 to 2011, shown in ***Figure 19***.

According to the 2021 Census, single-detached homes made up 62.4% of all dwellings in Fernie, a decrease from earlier decades when they accounted for more than two-thirds of all units. Apartments in buildings with fewer than five storeys accounted for 15% of Fernie's housing stock in 2016, a proportion that has grown modestly since 2006. By 2021, this share had increased to 18.9% increasing proportion of single-detached dwelling units and fewer multi-family dwelling units registered annually. Since 2010, the majority of registered new units are single-detached dwellings, averaging around 25 units annually.

It also shows that no purpose-built rental accommodation has been built in 17 years, although some rental units may be part of developments that are not strictly purpose-built rental. The proportion of new secondary suites has remained relatively consistent over this time, averaging around five new units per year. In 2003, 2006, and 2007, a notable number of institutional care units were registered.

However, recent developments have begun to address these trends. As of May 2024, the Fernie Family Housing Society completed the North End Court, which is a 49-unit affordable housing project, comprising 35 apartments and 14 townhomes, aimed at providing mixed affordable housing for families, singles, seniors, and people with disabilities. Elk Valley Family Society has set out for construction for 44 units with a mix of studio, one, and two bedroom apartment rentals is set to start in 2025 and finish in 2027, contributing to the rental market. Seymour Pacific Homes is also intending to launch the start of their Peakside Townhomes consisting of 79 units sometime in 2025. Other initiatives that have been announced include the Child Care and Affordable Housing Pilot Project to create 100 new child care spaces and approximately 27 units of housing to be prioritized for early childhood educators.

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FIGURE 18. RENTER VS. OWNER HOUSEHOLDS PERCENTAGE (2021) (2021 CENSUS OF POPULATION, STATISTICS CANADA).

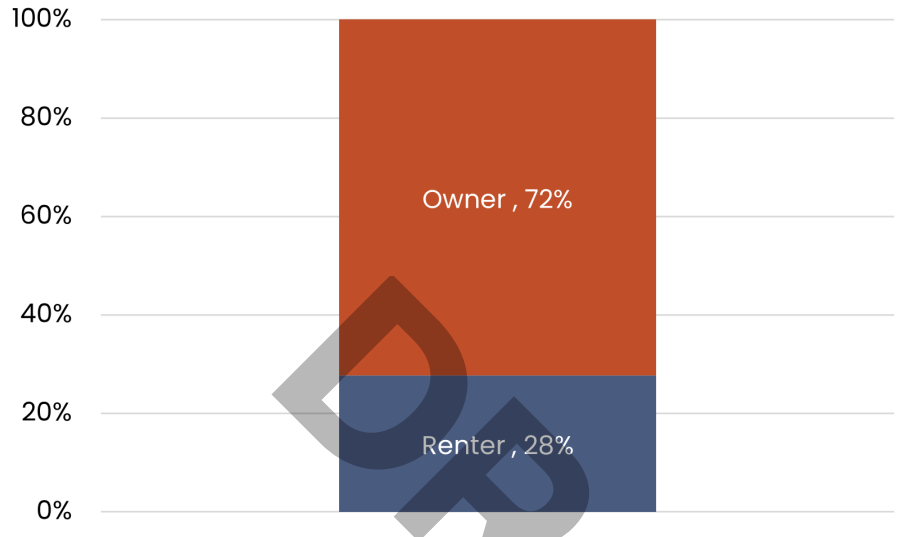
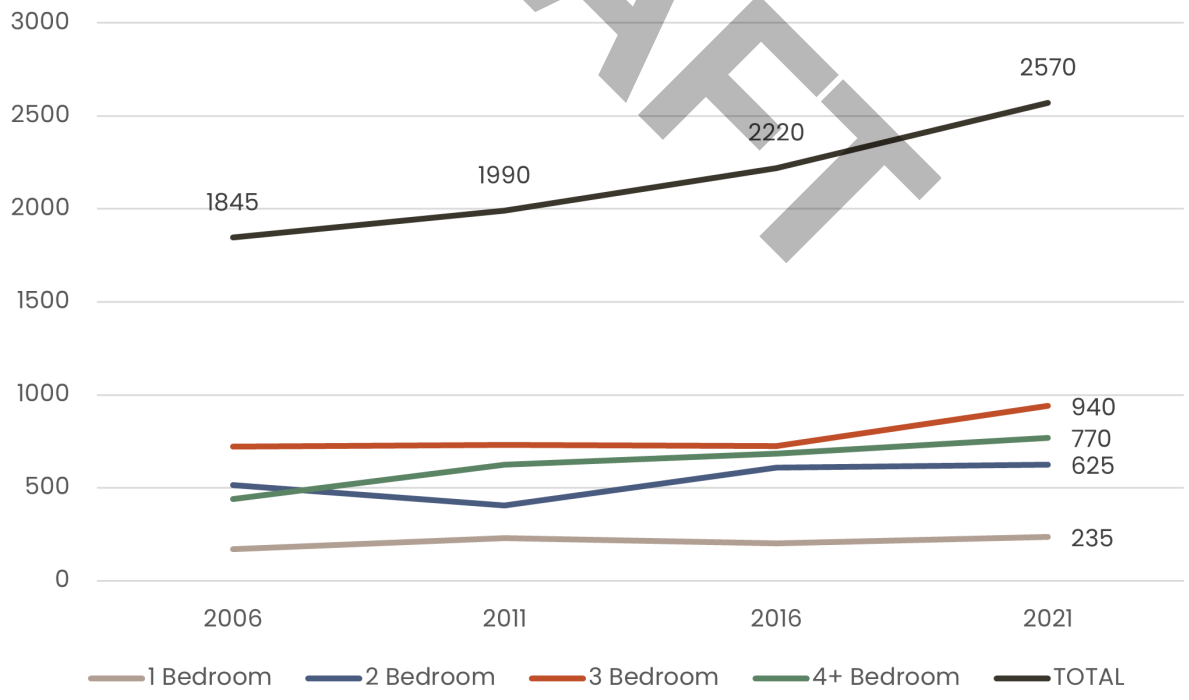
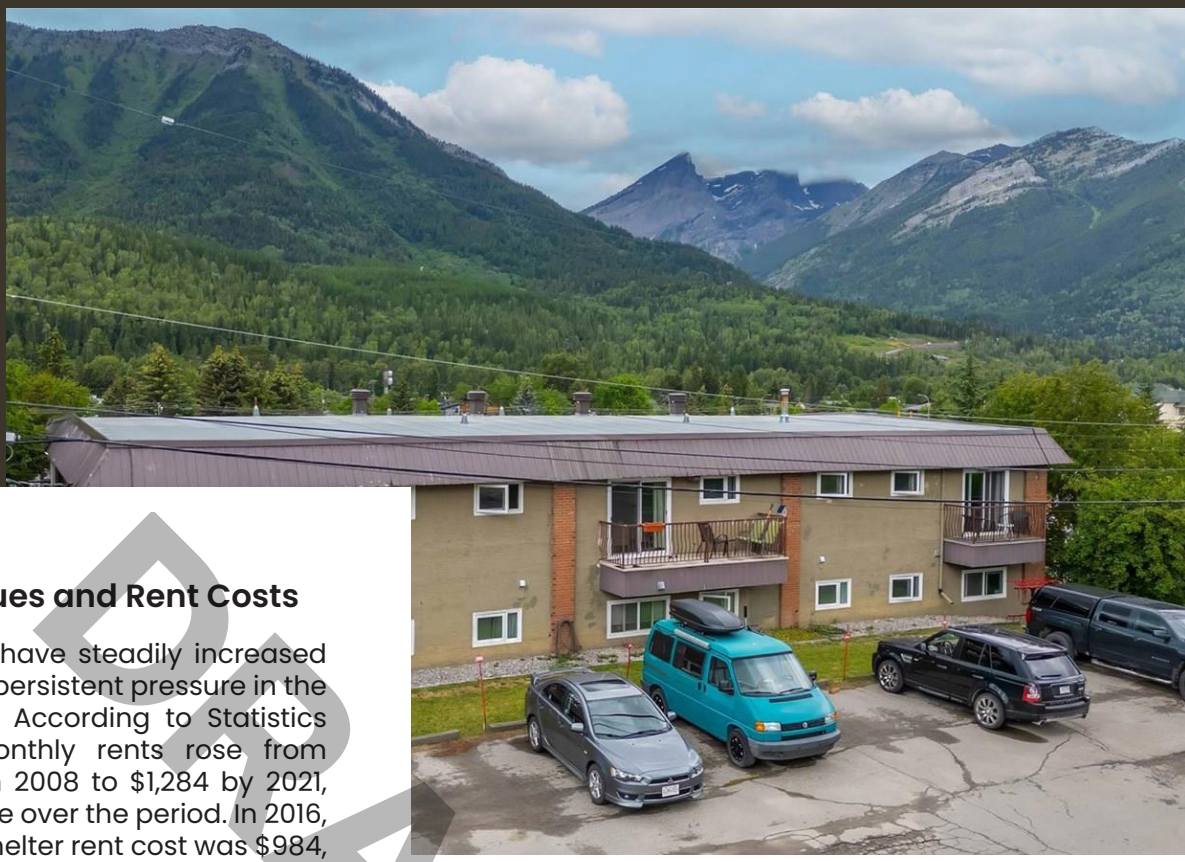


FIGURE 19. NUMBER OF UNITS BY SIZE, 2006 - 2021 (STATISTICS CANADA).



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5.2.2 Housing Values and Rent Costs

Rental rates in Fernie have steadily increased since 2008, indicating persistent pressure in the local housing market. According to Statistics Canada, average monthly rents rose from approximately $675 in 2008 to $1,284 by 2021, marking a 90% increase over the period. In 2016, the median monthly shelter rent cost was $984, and the average was $1,023, meaning rents increased by $260-$300 respectively over just five years. By 2021, the median rent had reached $1,100, reflecting continued escalation.

While Fernie's median rent remains slightly below the national median of $1,430, the pace of growth is significant for a small, tourism-oriented community. This trend has been driven by several factors. Fernie's strong tourism economy—especially winter and summer recreation—has created ongoing demand for seasonal and short-term rentals. This, combined with limited rental supply and the presence of a shadow population occupying up to 30% of local housing, has contributed to upward pressure on rental prices.

As a result, affordability is becoming a greater concern, particularly for lower-income residents, seasonal workers, and young renters. These dynamics highlight the importance of policies that preserve and expand the long-term rental stock, stabilize prices, and address seasonal housing needs in Fernie's increasingly competitive housing market.

VACANCY RATE CHANGES

Vacancy rates in Fernie have declined, with the rental vacancy rate dropping from 3.4% in 2017 to just 0.5% in 2021. A vacancy rate below 1% is seen as functionally zero as renters have little to no options. This low vacancy is driven by sustained population growth, limited new rental construction, and competition from short-term rentals, which reduces the long-term rental stock. The pandemic temporarily shifted demand patterns, but in Fernie, the return of tourism and ongoing demand from remote workers and retirees have kept vacancy rates low. Limited affordable rental options have also constrained tenant mobility, further tightening the market. Due to low vacancy rates and incomes not keeping pace with rising housing costs, there is a significant increase in the number of people at risk of losing their housing, described as "at risk of homelessness."

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HOUSING VALUES

Figure 20 shows the average owner-estimated value of dwellings in Fernie by structural type between 2016 and 2021, based on Statistics Canada Census data. Across all categories, housing values increased over the five-year period, with the most significant growth seen in single-detached dwellings. In 2016, these homes had an average value slightly above $500,000, but by 2021, that figure rose to over $700,000, marking a substantial increase, indicative of a desire for detached housing, likely driven by both permanent residents and the community's seasonal "shadow population."

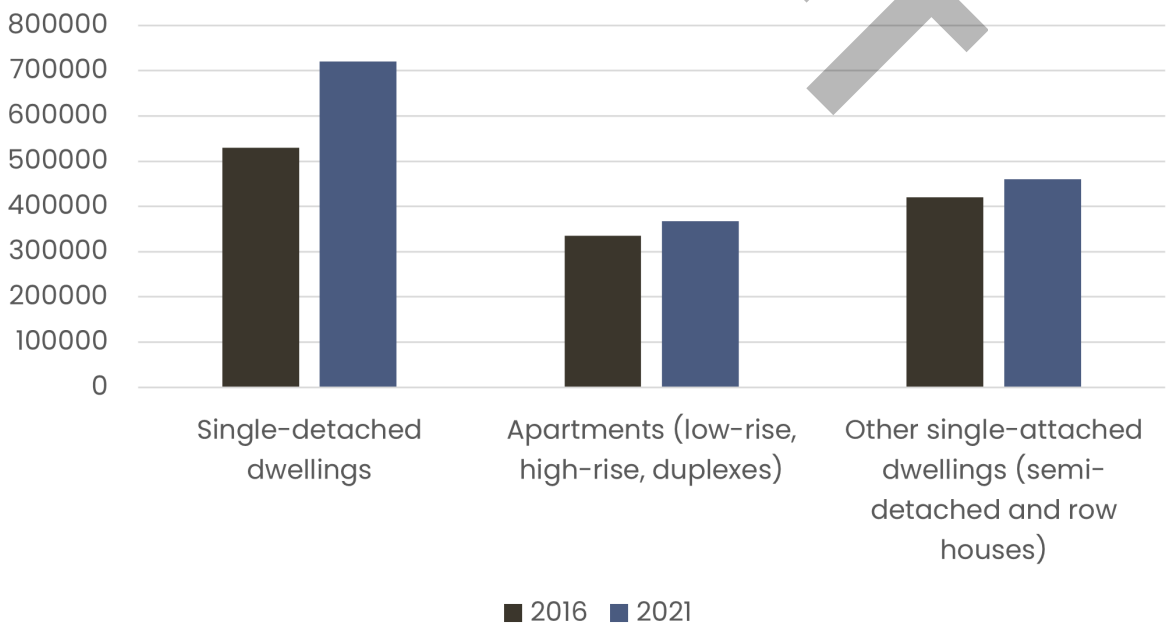
Apartments (including low-rise, high-rise, and duplex forms) experienced a more modest rise in average value, increasing from approximately $330,000 in 2016 to around $375,000 in 2021. This may reflect a relatively stable market for multi-unit housing, which is often more affordable and available in limited quantities in Fernie.

Other single-attached dwellings, such as semi-detached homes and row houses, saw a mid-range increase, from about $430,000 to roughly $475,000 over the same period. While more affordable than detached homes, their rising value suggests that even traditionally "middle-market" options are becoming less accessible.

This data reinforces the trend of increasing housing costs across all structural types in Fernie, with the most pronounced escalation in single-detached homes. This dynamic places additional pressure on affordability, especially for first-time buyers and moderate-income households, and highlights the growing need for diverse housing forms and price points in the local market.

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FIGURE 20. AVERAGE VALUE (OWNER-ESTIMATED) OF DWELLING BY STRUCTURAL TYPE, 201 - 2021 (2021 CENSUS OF POPULATION, STATISTICS CANADA).



SINGLE-DETACHED HOUSING VALUES, 2007 – 2024

As originally reported in the March 2017 Housing Indicators Report, prices for single-detached housing have fluctuated between the high $300,000s and high $400,000s. Since 2007, however, prices have steadily increased, with particularly sharp growth in recent years. According to BC Assessment, the average value of a single-detached dwelling in Fernie reached $847,000 in April 2024, representing a 53% increase from the $554,200 reported in April 2020.

While BC Assessment data reflects assessed values based on the prior year and includes all homes, market activity data from the Kootenay Real Estate Board (KREB) offers a snapshot of recent sales in the wider region. As of early 2025, KREB reported a median sale price of $590,750 and a benchmark price of $631,000 for single-detached homes. Local realtors noted that most single-detached homes currently sell between $650,000 and $750,000, with limited inventory contributing to price escalation. The presence of homes selling for over $1 million has also raised the overall average.

Since 2007, prices of single-detached housing in Fernie have steadily increased, with particularly sharp growth in recent years. According to the Census 2021 data, the median value of owned dwellings is $645,000, while the average value is $643,000. ***Figure 21*** represents a substantial increase from earlier years reflecting a strong upward trend in housing values. As of the fourth quarter of 2024, the median sale price

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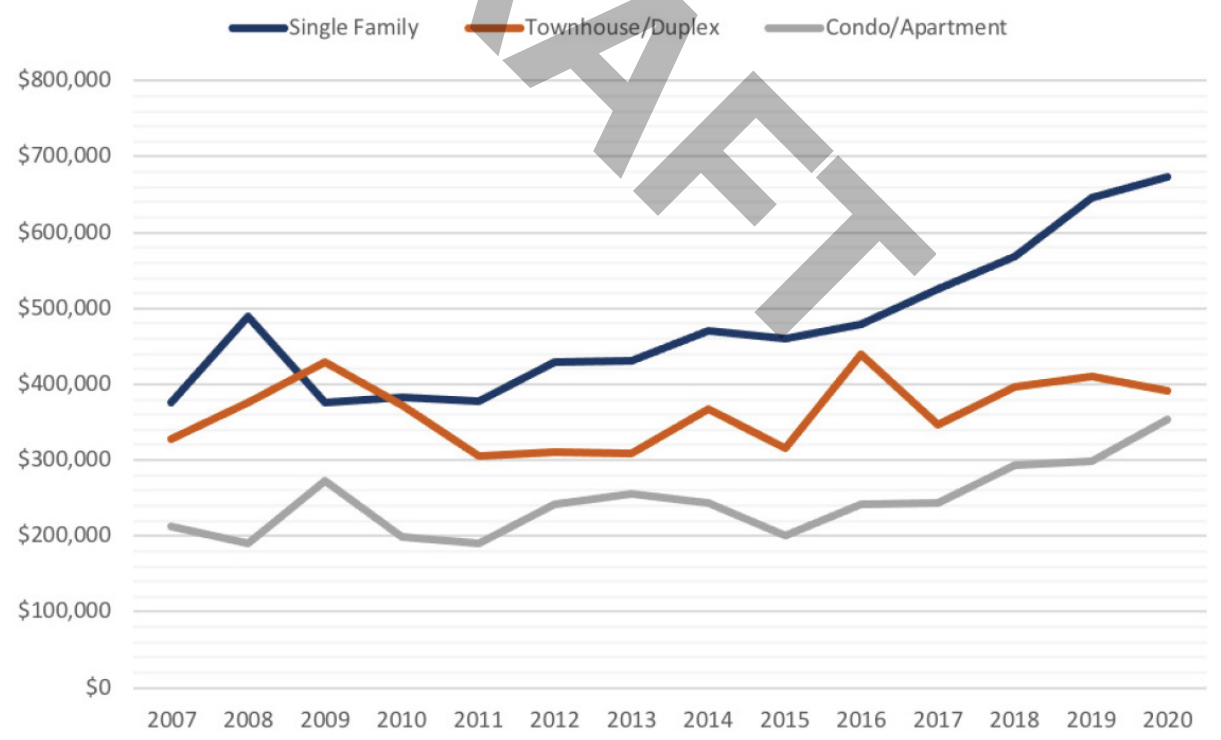


for single-detached homes in the Kootenay region reached $575,000, marking an 11% increase compared to the same period in 2023. Additionally, the benchmark price—which reflects the value of a typical home—was reported at $612,800 in November 2024, representing a 10.7% year-over-year increase. This figure indicate a continued upward trend in single-detached home prices in the region, surpassing the average sale price of $673,000 reported in November 2020.

Resale prices have fluctuated across housing types, with apartments experiencing the least variation over time. However, in 2024, median apartment prices surged to $285,000—a 29% increase from the previous year—with a benchmark value of $319,200, reflecting heightened demand and limited supply. Townhouses showed the most year-to-year variation, largely due to fewer transactions, but the Kootenay Real Estate Board's 2024 benchmark price reached $480,000 indicating growing interest as more affordable alternatives to single-detached homes as shown in Kootenay Monthly Statistics for November 2024.

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FIGURE 21. AVERAGE SALE PRICE BY BUILDING TYPE 2007-2020 (HOUSING NEEDS REPORT, 2020, CITY OF FERNIE).



NUMBER OF AFFORDABLE RENTAL UNITS FOR LOW AND VERY LOW-INCOME HOUSEHOLDS BUILT, AND THE NUMBER LOST

The following tables estimate the number of rental dwellings affordable to low and very low-income households built and lost between 2016 and 2021. Low and very low-income rental households are defined as those rental households whose income is equal to or less than 50% of the area median household income in a given year.

Table 20, ***Table 21***, and ***Table 22*** shows the number and net change of affordable rentals for:

- Very Low- and Low-Income households (i.e. households earning less than 50% of AMHI);
- Very Low-Income households (i.e. households earning less than 20% of AMHI); and
- Low-Income households (i.e. households earning 20-50% of AMHI).

For Very Low- and Low-Income households, no new affordable units were built during the 2016–2021 period, while 15 units were lost, resulting in a net loss of 15 affordable rentals for low and very low-income households. This indicates a shrinking stock of affordable housing for low-

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income earners, which intensifies pressure on those already in core housing need and limits options for residents seeking housing at or below affordable rent thresholds.

The Very Low-Income households group experienced an even greater proportionate loss: 20 affordable rental units were lost between 2016 and 2021, with zero new units constructed, resulting in a net loss of 20 units. This reflects an alarming erosion of deeply affordable housing for the most financially vulnerable residents, such as seniors on fixed incomes, people with disabilities, or those experiencing or at risk of homelessness.

The Low-Income households group experienced the largest net loss overall, with 35 affordable rental units lost during the same period. This further underscores the affordability crisis in Fernie, as the supply of rentals affordable to working low-income residents, such as service industry employees, single parents, or seasonal workers, continues to decline.

Collectively, these tables reveal Fernie's affordable rental stock for households earning less than 50% of AMHI has shrunk in just five years, with no new units added during that time. This loss of affordable rental housing in Fernie may be attributed to market pressures and changing use of existing units. A significant share of long-term rentals may have been converted into short-term accommodations to capitalize on tourism demand, while older, lower-rent homes may have been demolished, renovated, or re-tenanted at higher market rates. At the same time, steadily rising land and housing values have pushed rents well above affordable thresholds, effectively removing units from the affordable stock even when they remain physically available.

However, in 2024 new units are starting to be established such as 49 units from the North End Court development and more anticipated in 2025. This data strongly supports the urgent need for investment in non-market housing, rent-geared-to-income programs, and housing preservation policies to prevent further losses of affordability and to rebuild the supply of deeply affordable homes.

TABLE 20. NET CHANGE OF AFFORDABLE RENTALS FOR VERY LOW- AND LOW-INCOME HOUSEHOLDS (HOUSEHOLDS EARNING LESS THAN 50% OF AMHI) (FEDERAL HNA TEMPLATE, HART).

	UNITS
Number of affordable rental units for low and very low-income households built between 2016 and 2021	0
Number of affordable rental units for low and very low-income households lost between 2016 and 2021*	15
Net change in affordable rental units for low and very low-income households between 2016 and 2021	-15

TABLE 21. NET CHANGE OF AFFORDABLE RENTALS FOR VERY LOW-INCOME HOUSEHOLDS (HOUSEHOLDS EARNING LESS THAN 20% OF AMHI) (FEDERAL HNA TEMPLATE, HART)

	UNITS
Number of affordable rental units for very low-income households built between 2016 and 2021	0
Number of affordable rental units for very low-income households lost between 2016 and 2021*	20
Net change in affordable rental units for very low-income households between 2016 and 2021	-20

TABLE 22. NET CHANGE OF AFFORDABLE RENTALS FOR LOW-INCOME HOUSEHOLDS (HOUSEHOLDS EARNING LESS THAN 20%-50% OF AMHI) (FEDERAL HNA TEMPLATE, HART).

	UNITS
Number of affordable rental units for low-income households built between 2016 and 2021	0
Number of affordable rental units for low-income households lost between 2016 and 2021*	35
Net change in affordable rental units for low-income households between 2016 and 2021	-35

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5.2.3 Non-Market Housing

Table 23 shows the number of rental housing units in 2021 that were subsidized or unsubsidized, per the census. ***Figure 22*** reflects ***Table 23*** by showing the relative size of the subsidized and unsubsidized rental units as a share of all rental units. Subsidized housing includes rent geared to income, social housing, public housing, government-assisted housing, non-profit housing, rent supplements and housing allowances. Unsubsidized housing is in the private rental market without rent assistance.

A large proportion of rental units in Fernie are market housing units, with 84.6% of the rental stock being market rentals and only 15.4% classified as subsidized rental housing. Canada's National Housing Council suggests municipalities strive for 20% of rental housing stock to be non-market housing. This imbalance highlights a significant affordability challenge for low- and moderate-income households. Market rental units are typically priced according to local demand and private landlord expectations, often placing them out of reach for those with limited or fixed incomes, such as seniors, people with disabilities, or households earning below the median income.



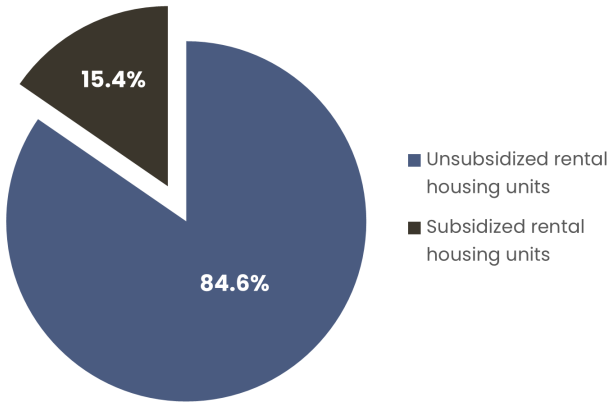
Heavy reliance on market rental housing also makes Fernie's rental market more vulnerable to fluctuations in the local economy, tourism trends, and speculative investment.

The limited availability of subsidized rental housing means the population who may need subsidized housing may be competing for a small pool of affordable units, leading to longer waitlists and increased housing instability. This is particularly concerning given Fernie's projected growth in very low-income households, as highlighted in section 5.1.3 Household Projections. Without an expansion of the subsidized rental housing stock, many of these households could face overcrowding, housing precarity, or displacement. This could also result in market demand for certain styles of low-income housing, such as boarding homes or hostels, where individuals rent incomplete housing units; often without the necessary amenities or privacy of other types of housing.

TABLE 23. NUMBER OF RENTAL HOUSING UNITS THAT ARE SUBSIDIZED OR UNSUBSIDIZED (FEDERAL HNA TEMPLATE, HART).

	UNITS
Number of private (i.e. unsubsidized) rental market housing units	605
Number of rental housing units that are subsidized	110
Total rental units (subsidized + unsubsidized)	715

FIGURE 22. SHARE FOR SUBSIDIZED VS. SUBSIDIZED RENTAL UNITS (FEDERAL HNA TEMPLATE, HART).



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Table 24 shows the number of unsubsidized occupied rental housing units with below-market* rent in 2021, per the census. It also shows the percentage of occupied housing units with a below-market* rent as a percentage of all private occupied rental housing units.

The fact that 515 below-market rental units make up 85.8% of Fernie's unsubsidized rental housing stock means that the vast majority of affordable rentals in Fernie exist in the private market, rather than through government-subsidized programs. Specifically, of all the rental units that are not formally subsidized (i.e., not public or non-profit housing), nearly nine out of ten are being rented at below market rent.

This is a significant and somewhat unusual situation. It suggests that Fernie's private rental market currently includes a large number of units that are being rented at prices lower than what the open market would typically demand. This could be due to many of Fernie's rental units that may be older homes or buildings that have not been significantly upgraded. Landlords of these units may be charging lower rents than newer or renovated properties, either because of condition, outdated amenities, lack of incentive to reinvest, or rental control. Additionally, a stable base of long-term renters can suppress rental increases and a significant portion of newer or more expensive housing in Fernie may be used as short-term rentals or second homes, not part of the long-term rental pool. This means the remaining long-term rentals are older and often cheaper, contributing to a high share of below-market rents within the private rental segment. These units are effectively providing informal affordability, filling a gap that the small number of subsidized units (only 15.4% of all rentals) cannot meet.

However, a reliance on below-market units in the unregulated private sector creates vulnerability in the housing system. These units can quickly become unaffordable if landlords decide to renovate, sell, or increase rents when tenants leave. Because they are not protected by affordability requirements or oversight like subsidized housing, they offer no long-term guarantee of remaining affordable.



A summary of non-market housing is shown in ***Table 25*** demonstrates that these proportions remain the same, with a minimum of 8 new non-market housing units required by 2026 to maintain this level of non-market housing support in Fernie. The City of Fernie does not have any co-operative housing units.

TABLE 24. OCCUPIED HOUSING THAT ARE BELOW-MARKET RENT (FEDERAL HNA TEMPLATE, HART).

	2021
Number of occupied housing units that are below-market rent* in the private market	515
Percentage of occupied housing units that are below-market rent* in private market	85.8%

**Note: There are varying definitions of "below market"; HART has calculated this figure by calculating shelter that is affordable to households earning 80% of Area Median Household Income. Across Canada, median household incomes for renters in 2020 were only slightly over half (54%) of median household income for homeowners. Therefore, it should be noted that a renter household making 80% of AMHI in 2020 should be considered relatively high-income, and this value should not be considered a proxy for how many homes are affordable.*

TABLE 25. SUMMARY OF NON-MARKET HOUSING (FEDERAL HNA TEMPLATE, HART).

CHARACTERISTIC	VALUE
Number of housing units that are subsidized	110
Number of housing units that are below market rent in the private market (can either be rent or income-based definition)	515
Number of co-operative housing units	N/A

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5.3 Core Housing Need

This section provides an overview of housing vulnerability in Fernie by examining four interconnected areas: core housing need, extreme core housing need, individuals experiencing homelessness, and those living in congregate housing settings. Together, these indicators offer a deeper understanding of the most acute housing challenges facing the community.

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5.3.1 Core Housing Need

"Core housing need" is a two-step measure used to determine whether a household is living in housing that meets basic standards of suitability, adequacy, and affordability. First, it identifies households whose current housing is acceptable for their circumstance, meaning assessing whether it is overcrowded or in poor condition. Second, it assesses if the housing is more than 30% of their income. It also considers whether those households have the income necessary to access alternative suitable and adequate housing in their community that meets all three standards:

- **Adequate:** Does not require any major repairs, according to residents. Major repairs include those to defective plumbing or electrical wiring, or structural repairs to walls, floors or ceilings.
- **Suitable**: Has enough bedrooms for the size and make-up of resident households, according to guidelines outlined in National Occupancy Standard (NOS).
- **Affordable:** All shelter costs total less than 30% of a household's before-tax income.

If both conditions are not met, the household is considered to be in core housing need. This indicator is a key tool for understanding who is most at risk of housing instability or exclusion in a given community.




ADEQUATE
BASIC STANDARDS OF CORE HOUSING NEED
AFFORDABLE
SUITABLE

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HOUSEHOLDS IN CORE HOUSING NEED

To understand the proportion of households (HH) in core housing need, affordable housing must be calculated. Income categories are determined by their relationship with each geography's Area Median Household Income (AMHI), which is $103,000 annually in the City of Fernie. For Fernie, ***Table 26*** outlines the distribution of income categories and what the affordable shelter cost is for each income category (30% of the annual HH income) in 2020 dollar values.

Notably, over 38% of households fall into the low and moderate income categories (i.e., earning less than $82,400 annually), with 2.3% in the very low income range (earning $20,600 or less). For these households, affordable shelter costs range from less than $515 to $2,060 per month. Given that Fernie's rental and homeownership markets are characterized by high costs and limited supply, households in these income brackets are likely to struggle with affordability and may be at higher risk of core housing need.

While 21.4% of households fall within the median income bracket ($82,400–$123,600), nearly 40% of households are in the high-income category, earning over $123,600 annually and affording shelter costs above $3,091. This distribution indicates a significant income disparity in Fernie, where a substantial share of the population has purchasing power that may drive up housing prices and exacerbate affordability challenges for lower- and middle-income households.

Figure 23 shows the percentage of households in each income category that are in core housing need. When there is no bar for an income category, it means that either there are no households in core housing need within an income category, or that there are too few households to report.

Almost 80% of households in the very low income category (earning 20% or less of the area median household income) are in core housing need, indicating a severe mismatch between their income and the availability of suitable, adequate, and affordable housing in Fernie. This high percentage reflects the extremely limited housing options for those with the lowest incomes, who often face multiple barriers such as high rental costs, lack of deeply affordable housing, and limited access to social or subsidized housing programs.

Additionally, nearly 20% of households in the low income category (earning between 21% and 50% of the area median income) are also in core housing need. While this group may have slightly more housing options compared to the very low income group, they still face affordability pressures, especially given rising housing costs and the shrinking availability of low-cost rental units.

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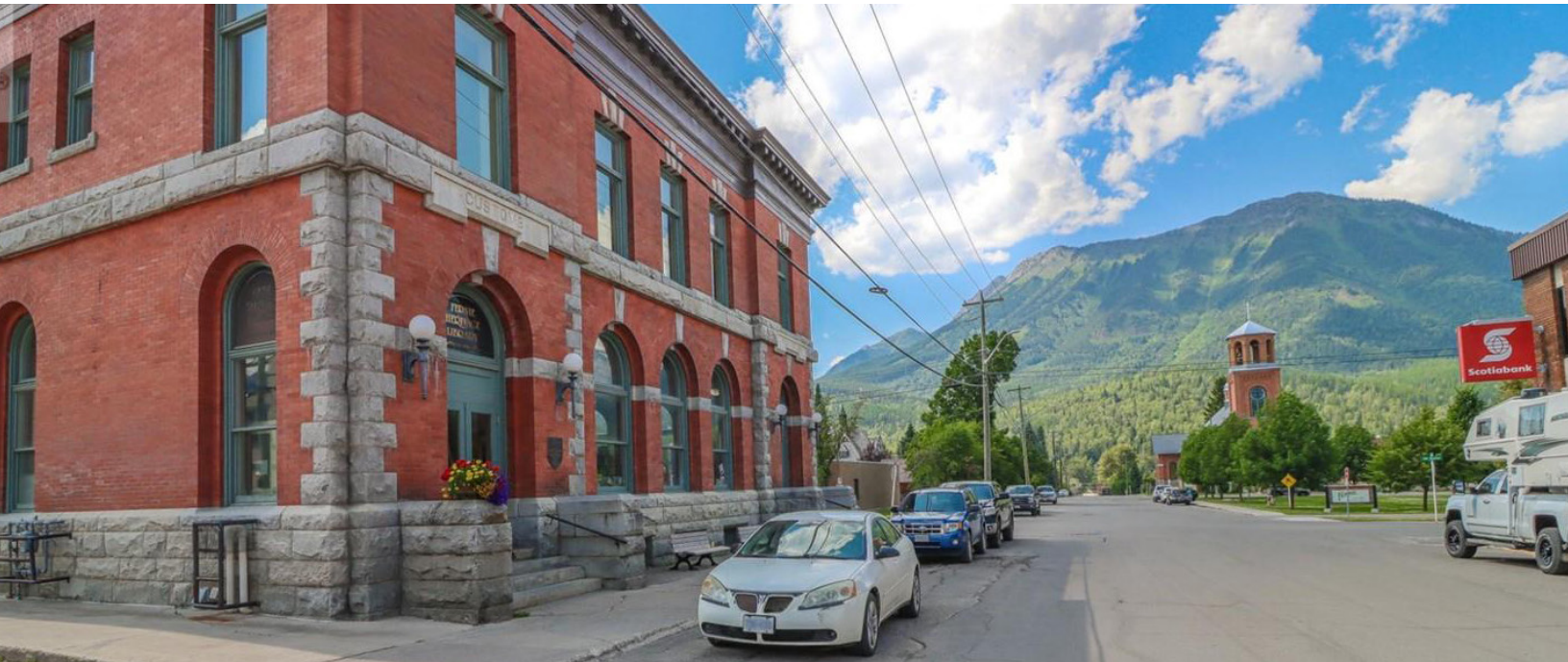
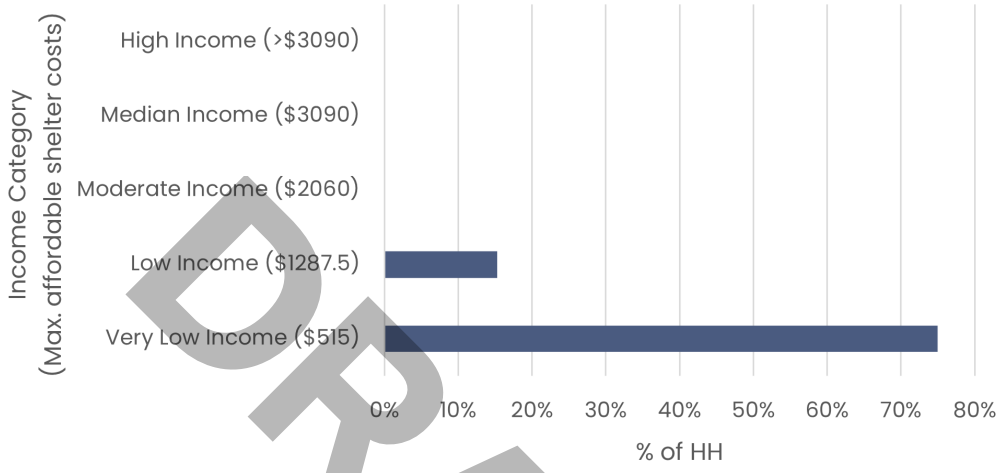


FIGURE 23. PERCENTAGE OF HOUSEHOLDS IN CORE HOUSING NEED, BY INCOME CATEGORY (HOUSING NEEDS ASSESSMENT TOOL, HART).



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TABLE 26. INCOME CATEGORIES AND AFFORDABLE SHELTER COSTS FOR TOTAL HOUSEHOLDS IN FERNIE (HOUSING NEEDS ASSESSMENT TOOL, HART).

INCOME CATEGORY	% OF TOTAL HHS	ANNUAL HH INCOME	AFFORDABLE SHELTER COST (2020 CAD$)
AREA MEDIAN HOUSEHOLD INCOME		$103,000	$2,575
Very Low Income (20% or under of AMHI)	2.33%	<= $20,600	<= $515
Low Income (21% to 50% of AMHI)	19.07%	$20,600 - $51,500	$515 - $1,288
Moderate Income (51% to 80% of AMHI)	17.32%	$51,500 - $82,400	$1,288 - $2,060
Median Income (81% to 120% of AMHI)	21.4%	$82,400 - $123,600	$2,060 - $3,090
High Income (121% and more of AMHI)	39.88%	>= $123,601	>= $3,091

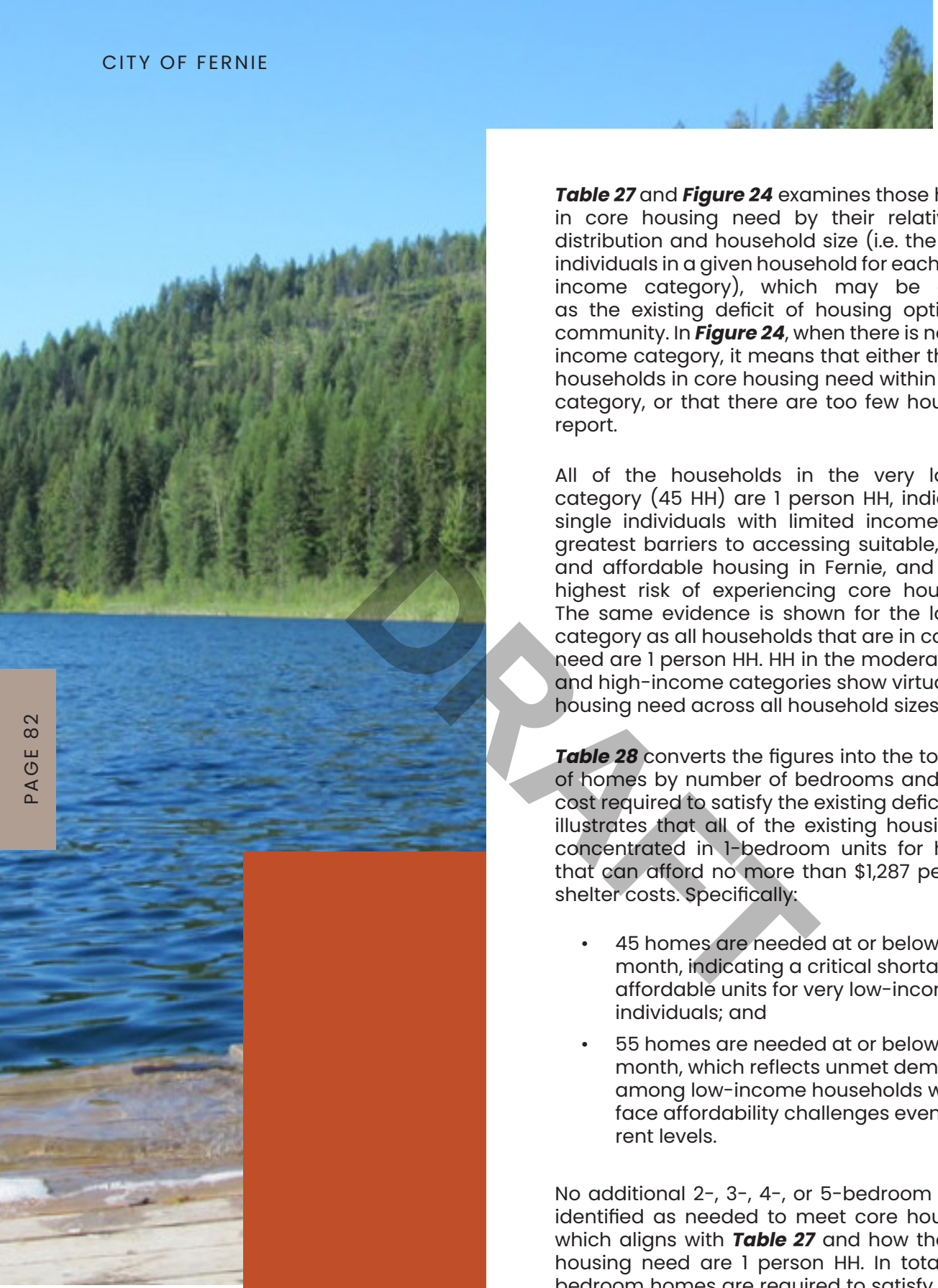


Table 27 and ***Figure 24*** examines those households in core housing need by their relative income distribution and household size (i.e. the number of individuals in a given household for each household income category), which may be considered as the existing deficit of housing options in the community. In ***Figure 24***, when there is no bar for an income category, it means that either there are no households in core housing need within an income category, or that there are too few households to report.

All of the households in the very low-income category (45 HH) are 1 person HH, indicating that single individuals with limited incomes face the greatest barriers to accessing suitable, adequate, and affordable housing in Fernie, and are at the highest risk of experiencing core housing need. The same evidence is shown for the low-income category as all households that are in core housing need are 1 person HH. HH in the moderate, median, and high-income categories show virtually no core housing need across all household sizes.

Table 28 converts the figures into the total number of homes by number of bedrooms and maximum cost required to satisfy the existing deficit. The data illustrates that all of the existing housing need is concentrated in 1-bedroom units for households that can afford no more than $1,287 per month in shelter costs. Specifically:

- 45 homes are needed at or below $515/ month, indicating a critical shortage of affordable units for very low-income individuals; and
- 55 homes are needed at or below $1,287/ month, which reflects unmet demand among low-income households who still face affordability challenges even at modest rent levels.

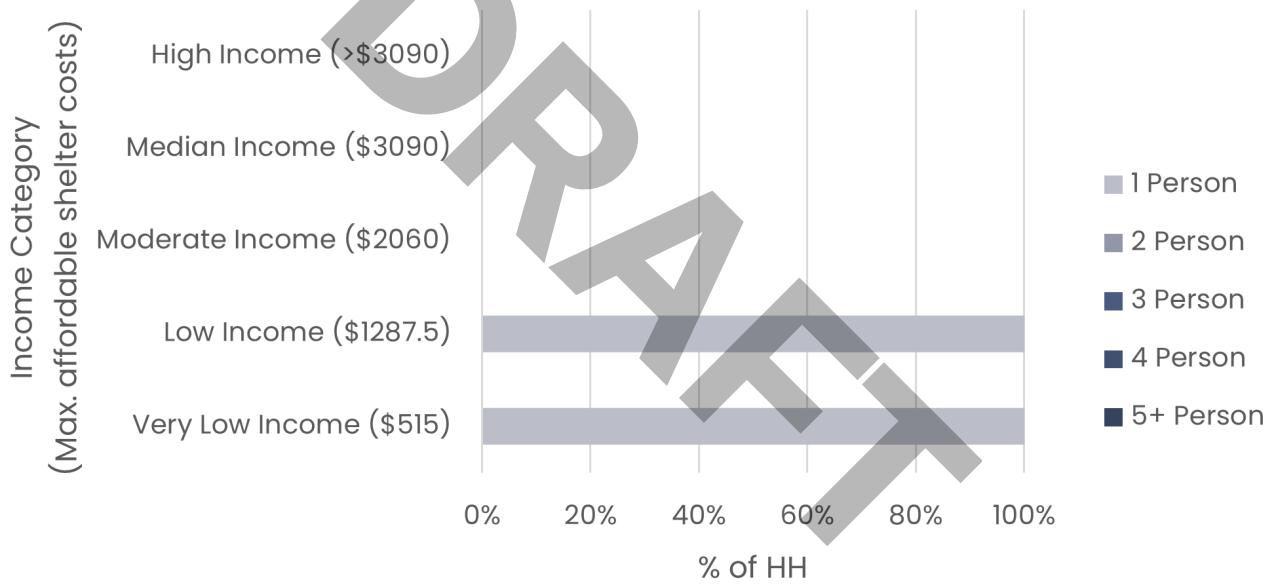
No additional 2-, 3-, 4-, or 5-bedroom homes are identified as needed to meet core housing need, which aligns with ***Table 27*** and how those in core housing need are 1 person HH. In total, 100 one-bedroom homes are required to satisfy the current housing deficit in Fernie for those in core housing need.

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TABLE 27. CORE HOUSING NEED BY INCOME CATEGORY AND HOUSEHOLD SIZE (HOUSING NEEDS ASSESSMENT TOOL, HART).

INCOME CATEGORY (MAX. AFFORDABLE SHELTER COST)	1 PERSON HH	2 PERSON HH	3 PERSON HH	4 PERSON HH	5+ PERSON HH	TOTAL
Very Low Income ($515)	45	0	0	0	0	45
Low Income ($1,288)	55	0	0	0	0	55
Moderate Income ($2,060)	0	0	0	0	0	0
Median Income ($3,090)	0	0	0	0	0	0
High Income (>$3,090)	0	0	0	0	0	0
Total	100	0	0	0	0	100

FIGURE 24. PERCENTAGE OF HOUSEHOLDS IN CORE HOUSING NEED, BY INCOME CATEGORY AND HOUSEHOLD SIZE (HOUSING NEEDS ASSESSMENT TOOL, HART).



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TABLE 28. CORE HOUSING NEED OF NUMBER OF HOMES BY NUMBER OF BEDROOMS (HOUSING NEEDS ASSESSMENT TOOL, HART).

INCOME CATEGORY (MAX. AFFORDABLE SHELTER COST)	1 BEDROOM HOMES	2 BEDROOM HOMES	3 BEDROOM HOMES	4 BEDROOM HOMES	5 BEDROOM HOMES	TOTAL
$515	45	0	0	0	0	45
$1287	55	0	0	0	0	55
$2060	0	0	0	0	0	0
$3090	0	0	0	0	0	0
>$3090	0	0	0	0	0	0
Total	100	0	0	0	0	100

RENTER HOUSEHOLDS VS. OWNER HOUSEHOLDS IN CORE HOUSING NEED

To understand the proportion of owner households and rental households in core housing need, affordable housing must be calculated. Income categories are determined by their relationship with each geography's Area Median Household Income (AMHI), which is $103,000 annually in the City of Fernie. For Fernie, ***Table 29*** outlines the distribution of income categories and what the affordable shelter cost is for each income category (30% of the annual HH income) with the percentage of owner households and rental households in 2020 dollar values.

Renters are significantly more likely to fall into lower income brackets compared to homeowners. 33.1% of rental households are classified as low income (earning between $20,600 and $51,500 annually), and 5.63% fall into the very low-income category (earning less than $20,600). In contrast, only 13.4% and 1.34% of owner households fall into those same categories, respectively. This disparity highlights the vulnerability of renters in Fernie's housing market, as many of them can only afford between $515 and $1,288 per month in shelter costs, which is far below current market rates.

Meanwhile, a large proportion of owner households (nearly 70%) are in the moderate to high income categories, with annual earnings exceeding $51,500 and affordable shelter costs ranging from $1,288 to over $3,090 per month.



This concentration of higher-income households in ownership suggests that homeownership in Fernie is largely out of reach for those in lower income brackets. Notably, moderate-income households (earning $51,500 to $82,400) account for a sizable portion of both owners and renters (15.6% and 22.5%, respectively), indicating that even middle-income families may struggle to find housing they can afford, particularly given Fernie's rising housing costs.

Figure 25 demonstrates the correlation between income level, housing tenure (ownership vs. rental), and the likelihood of being in core housing need in Fernie. Among households in the very low-income category, the data is particularly stark: 100% of owners and nearly 80% of renters are in core housing need. This suggests that at extremely low-income levels, both owning and renting are unaffordable or unsuitable options. However, the fact that all very low-income owners are in core housing need may also reflect that some individuals may have acquired homes but lack the income to maintain them adequately, leading to issues such as major repair needs or overcrowding.

In the low-income category, 10% of owners and just over 20% of renters are in core housing need. While these rates are notably lower than those of very low-income households, they still point to considerable housing vulnerability, particularly for renters. Renters continue to be more likely to experience core housing need than owners in the same income bracket, reflecting the challenges of accessing affordable rental housing in Fernie's competitive market, especially for those not protected by long-term tenancy agreements or public housing support.

For households in the moderate, median, and high-income categories, there are no reported cases of core housing need. This indicates that housing stress is almost entirely concentrated among lower-income households and reinforces that income is the primary driver of housing insecurity. As income increases, households have more access to suitable and affordable housing options, whether through the market or by maintaining ownership.

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TABLE 29. AFFORDABLE SHELTER COSTS BY INCOME CATEGORY, HOUSEHOLD SIZE, AND PERCENTAGE OF OWNER VS RENTAL HOUSEHOLDS (HOUSING NEEDS ASSESSMENT TOOL, HART).

INCOME CATEGORY AREA MEDIAN HOUSEHOLD INCOME	% OF OWNER HHS	% OF RENTAL HHS	ANNUAL HH INCOME $103,000	AFFORDABLE SHELTER COST (2020 CAD$) $2,575
Very Low Income (20% or under of AMHI)	1.34%	5.63%	<= $20,600	<= $515
Low Income (21% to 50% of AMHI)	13.4%	33.1%	$20,600 - $51,500	$515 - $1,288
Moderate Income (51% to 80% of AMHI)	15.55%	22.54%	$51,500 - $82,400	$1,288 - $2,060
Median Income (81% to 120% of AMHI)	23.32%	16.2%	$82,400 - $123,600	$2,060 - $3,090
High Income (121% and more of AMHI)	46.11%	22.54%	>= $123,601	>= $3,091

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FIGURE 25. PERCENTAGE OF HOUSEHOLDS IN CORE HOUSING NEED, BY INCOME CATEGORY, RENTER HOUSEHOLDS VS. OWNER HOUSEHOLDS (HOUSING NEEDS ASSESSMENT TOOL, HART).

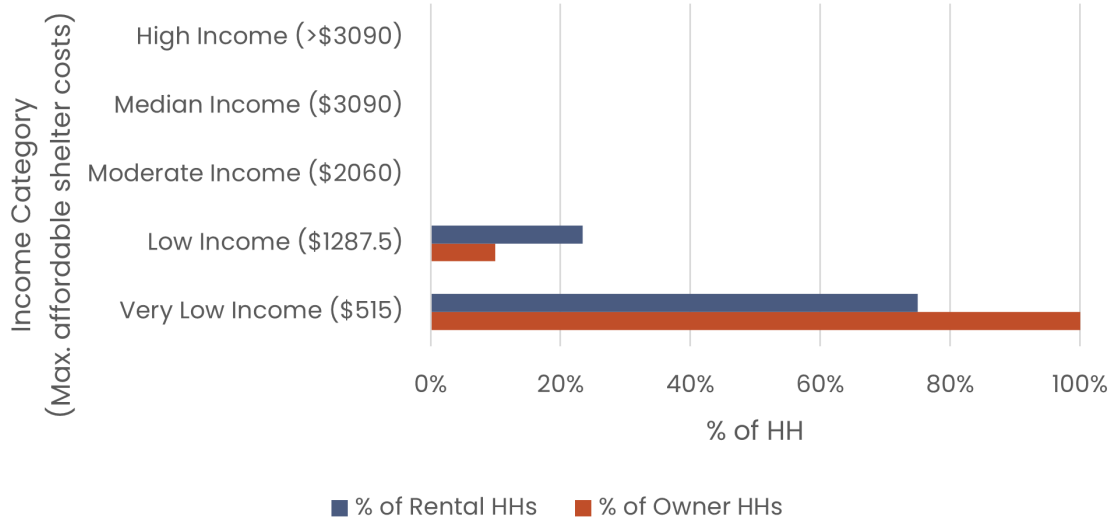


Table 30 provides a numerical breakdown of core housing need in Fernie by both income category and tenure type (owner vs. renter), which may be considered as the existing deficit of housing options in the community. ***Table 30***, reflects ***Figure 25***, by revealing significant disparities and reinforcing the connection between low income and housing vulnerability. In the very low-income category, all 25 owner households and 30 renter households (a total of 55 households) are in core housing need. This means that 100% of owner households and nearly 80% of renter households at this income level are unable to access housing that is affordable, suitable, and adequate, underscoring the extreme affordability gap for Fernie's lowest-income residents.

In the low-income category, 25 owner households and 55 renter households are in core housing need, for a total of 80 households. While the proportions are lower than in the very low-income category, this still represents a significant number of households struggling with unaffordable or inadequate housing. Renters continue to be more affected than owners, comprising nearly 70% of those in core housing need within this category.

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TABLE 30. CORE HOUSING NEED OF NUMBER OWNER VS RENTAL HOMES (HOUSING NEEDS ASSESSMENT TOOL, HART).

INCOME CATEGORY (MAX. AFFORDABLE SHELTER COST)	OWNER HOUSEHOLDS	RENTER HOUSEHOLDS	TOTAL
Very Low Income ($515)	25	30	55
Low Income ($1287)	25	55	80
Moderate Income ($2060)	0	0	0
Median Income ($3090)	0	0	0
High Income (>$3090)	0	0	0
Total	50	85	135



SUBSIDIZED VS. UNSUBSIDIZED RENTERS IN CORE HOUSING NEED

Subsidized rental housing is a type of affordable housing where the government aids in paying rental owners to reduce rent for low-income tenants. This assistance helps make housing more affordable for those who qualify. ***Table 31*** shows the range of household incomes and affordable shelter costs for each income category, in 2020 dollar values, and compares subsidized and unsubsidized renters for what percentage of the total number of households falls within each category.

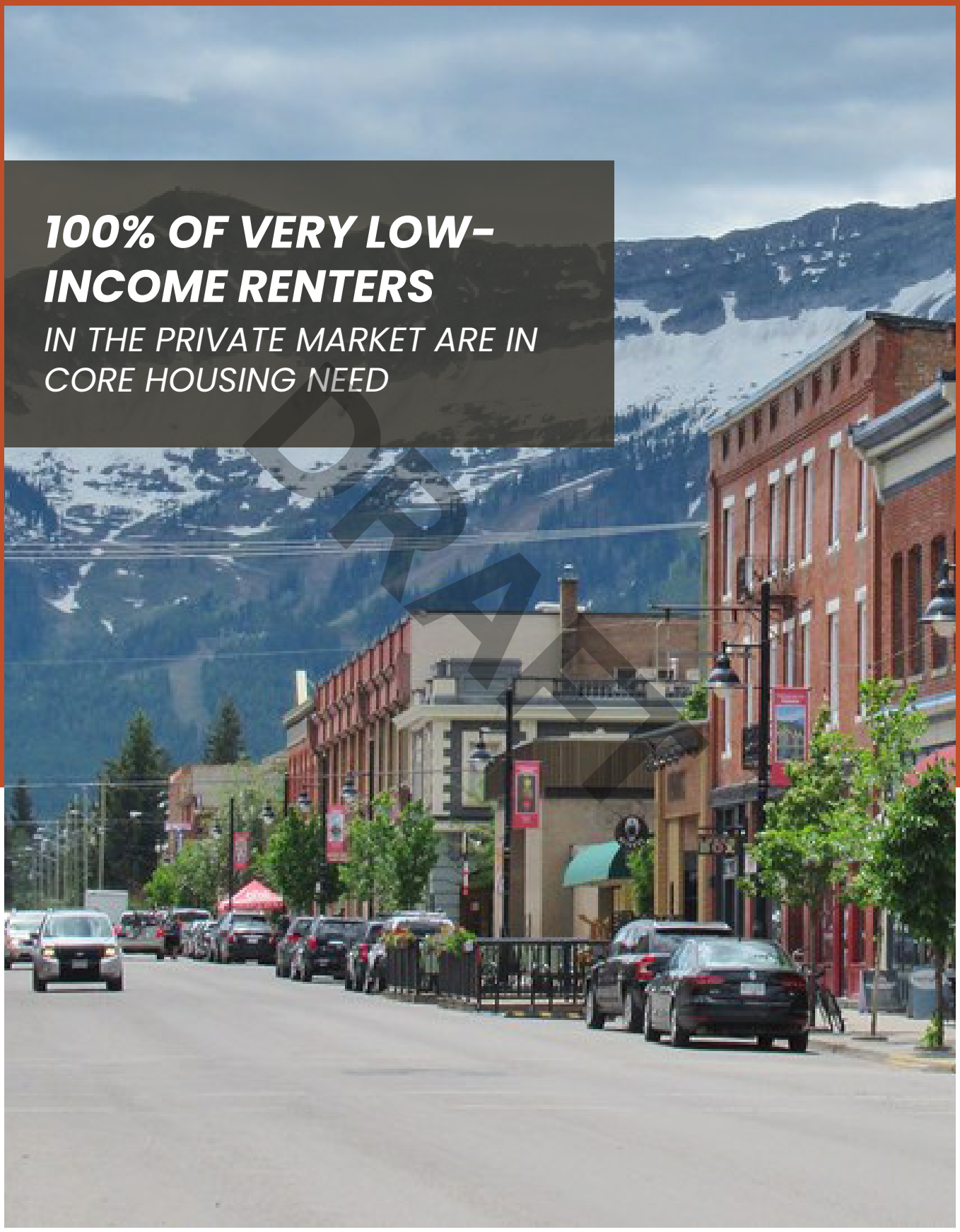
The most critical needs are observed among the very low income category (earning less than or equal to $20,600 annually), who make up 13.6% of subsidized rental households and make up 3.4% of the unsubsidized rental market. The low income category (earning $20,600 to $51,500) also show high levels of need, comprising 74.7% of subsidized rental households, yet only 26.9% of the unsubsidized rental sector. Together, these numbers demonstrate that very low- and low-income households are disproportionately dependent on subsidized housing to achieve even basic levels of affordability. The relatively low representation of these groups in the unsubsidized rental market underscores a lack of affordable options available to them.

This dynamic highlights a critical gap in Fernie's housing market: the private rental sector is not affordable for a significant portion of the population, particularly for those earning below 50% of the area median household income. Without a significant increase in affordable rental supply, both through government-subsidized units and potentially through innovative non-market or deeply affordable housing models, these vulnerable populations will continue to face housing insecurity and will remain in core housing need. Furthermore, given that Fernie relies heavily on the lower wage sector of tourism, it could jeopardize the ability of Fernie to attract tourism workers. This has been witnessed in other tourism towns, such as Revelstoke, Golden, Banff, and Canmore where high housing costs diminish the tourism potential because restaurants and other service providers cannot find staff and must reduce hours of operation. In contrast, moderate-, median-, and high-income households (earning above $51,500 annually) are entirely absent from the subsidized rental housing sector, according to the data. They are represented in the unsubsidized market, but their representation in the graph of households in core housing need is minimal to nonexistent, suggesting these income groups generally have adequate access to suitable housing within their affordability range or reason being that they do not qualify for subsidized housing.

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TABLE 31. AFFORDABLE SHELTER COSTS BY INCOME CATEGORY AND PERCENTAGE OF UNSUBSIDIZED VS SUBSIDIZED HOUSEHOLDS (HOUSING NEEDS ASSESSMENT TOOL, HART).

INCOME CATEGORY	% OF UNSUBSIDIZED RENTAL HHS	% OF SUBSIDIZED RENTAL HHS	ANNUAL HH INCOME	AFFORDABLE SHELTER COST (2020 CAD$)
AREA MEDIAN HOUSEHOLD INCOME			**$103,000**	$2,575
Very Low Income (20% or under of AMHI)	3.36%	13.64%	<= $20,600	<= $515
Low Income (21% to 50% of AMHI)	26.89%	74.73%	$20,600 - $51,500	$515 - $1,288
Moderate Income (51% to 80% of AMHI)	25.21%%	0.0%	$51,500 - $82,400	$1,288 - $2,060
Median Income (81% to 120% of AMHI)	18.49%	0.0%	$82,400 - $123,600	$2,060 - $3,090
High Income (121% and more of AMHI)	26.89%	0.0%	>= $123,601	>= $3,091



100% OF VERY LOW-INCOME RENTERS

IN THE PRIVATE MARKET ARE IN CORE HOUSING NEED

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Figure 26 shows the percentage of subsidized and unsubsidized renter households in each income category that are in core housing need. When there is no bar for an income category, it means that either there are no households in core housing need within an income category, or that there are too few households to report.

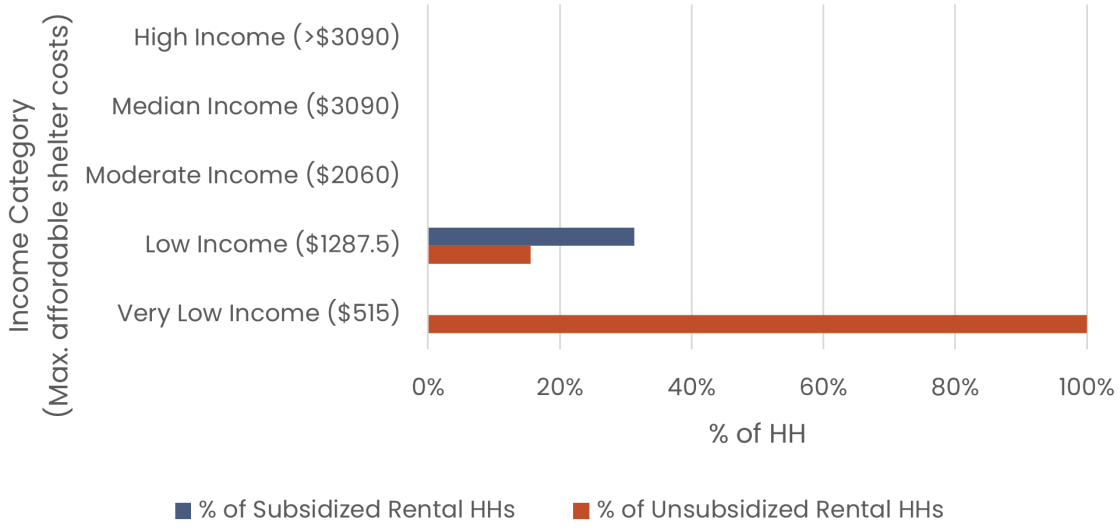
All households in unsubsidized housing that are in the very low-income category are in core housing need, while none of those in the same income group living in subsidized housing fall into core housing need. This contrast underscores the critical role that subsidized housing plays in preventing housing inadequacy and unaffordability for the lowest-income households. For individuals and families earning $20,600 or less annually (who can only afford housing costs up to $515 per month), the private rental market in Fernie offers little to no viable options, pushing all very low-income renters in unsubsidized housing into core housing need. This finding suggests that without external financial aid or access to deeply affordable rental units, households in this income bracket cannot secure adequate, suitable, and affordable housing.

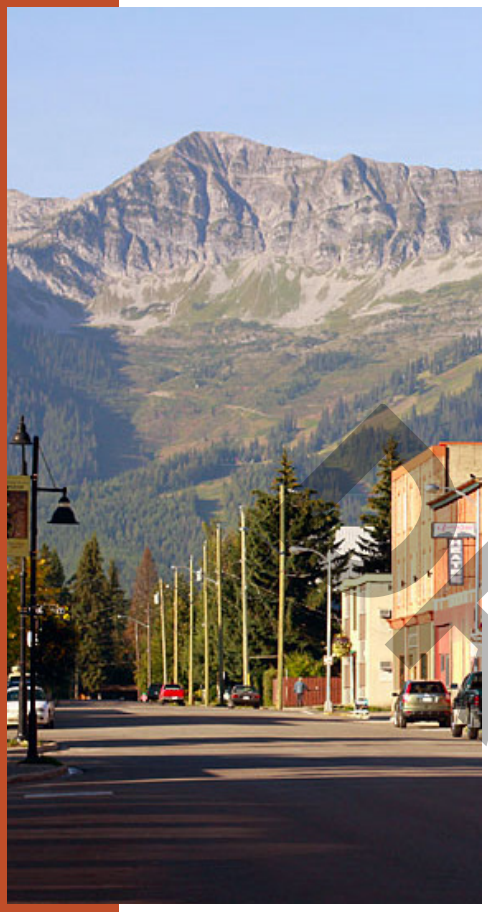
Roughly 20% of low-income households in unsubsidized housing and approximately 30% of those in subsidized housing are in core housing need. While subsidized housing reduces core housing need levels compared to unsubsidized housing, the fact that nearly one-third of subsidized households in this income range still experience core housing need indicates that existing subsidies may not be deep enough or that other housing standards (such as adequacy or suitability) are not being met. This suggests a need for both more subsidized units and better-targeted subsidies that align more closely with actual income and household needs, such as unit size or accessibility features.

The data signals a need for increased investment in subsidized housing targeted specifically at the very low-income population. With just 13.6% of subsidized rental units currently occupied by this group, compared to their high level of need, it is evident that the supply of appropriate units is insufficient. Expanding subsidized housing opportunities could reduce core housing need for this vulnerable population, offering housing stability and improved well-being.

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FIGURE 26. PERCENTAGE OF HOUSEHOLDS IN CORE HOUSING NEED BY INCOME CATEGORY, SUBSIDIZED HOUSING VS. UNSUBSIDIZED HOUSING (HOUSING NEEDS ASSESSMENT TOOL, HART).





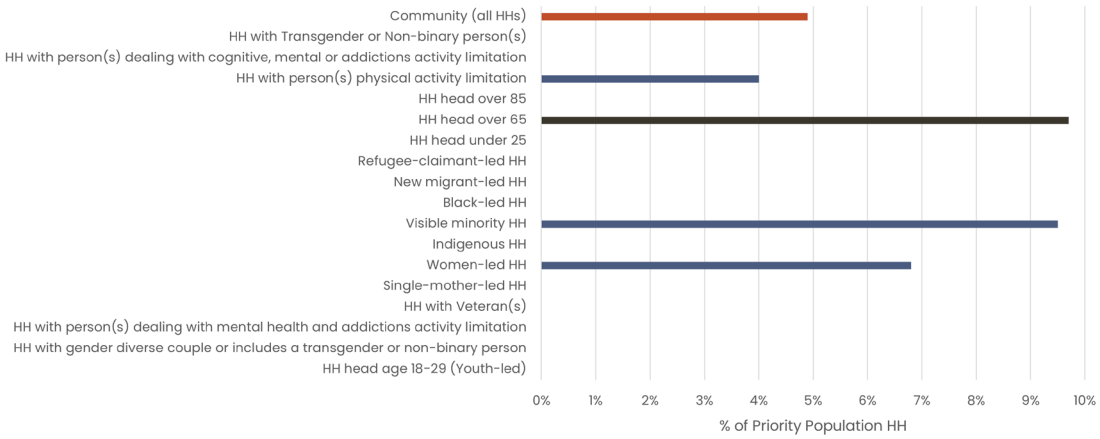
PRIORITY POPULATIONS IN CORE HOUSING NEED

It is important to analyze the priority populations in core housing need because it highlights which groups are most vulnerable to housing instability and helps provide the data needed to enable housing supports to be equitably distributed. Different demographic groups often face unique barriers in accessing adequate, affordable, and suitable housing, including systemic discrimination, health limitations, income disparities, and other social or structural challenges. The National Housing Strategy defined priority groups as outlined in ***Table 32***. By identifying and understanding these disparities, Fernie can better allocate resources, plan inclusive housing strategies, and advocate for funding and programs that address specific community needs.

Table 32 and ***Figure 27*** compares the rates of core housing need across populations that are at high risk of experiencing housing need. The "Community (all HH)" represents the rate of core housing need for all households in the selected community to act as a point of reference. The population with the greatest rate of core housing need is highlighted in dark blue in ***Figure 27***. When there is no bar or the total is 0 for a priority population, it means that either there are no households in core housing need within that

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FIGURE 27. PERCENTAGE OF HOUSEHOLDS IN CORE HOUSING NEED BY PRIORITY POPULATION (HOUSING NEEDS ASSESSMENT TOOL, HART).



priority population, or that there are too few households to report. Rate of core housing need is calculated as the number of households in core housing need divided by the number of households examined for core housing need*.

According to the 2021 data for Fernie, most priority populations report no households in core housing need, with either zero entries or data marked as not available (N/A). However, households headed by individuals over age 65 (60 households, 9.7%) represent the largest groups in core housing need as shown in dark blue in ***Figure 27***. Women-led households (75 households, 6.8%) is the second largest group in core housing need. These findings suggest that older adults and women-led households may face affordability or suitability challenges at higher rates than the general population. Notably, visible minority households, though only 20 in number, show the highest rate of core housing need at 9.5%, indicating significant vulnerability despite the small population size. Households with physical activity limitations also show measurable need (30 households, 4.0%), suggesting accessibility barriers may contribute to housing inadequacy. Several populations, including youth-led households, single-mother households, Indigenous households, and new migrant-led households, report zero or no available data, which could point to either low population representation or gaps in data collection. Overall, the community average core housing need rate is 4.9%, but the disparities among priority groups emphasize the need for tailored housing interventions to address both aging and equity-focused challenges in Fernie.

TABLE 32. HOUSEHOLDS IN CORE HOUSING NEED BY PRIORITY POPULATION (FEDERAL HNA TEMPLATE, HART).

INCOME CATEGORY (MAX. AFFORDABLE SHELTER COST)	OWNER HOUSEHOLDS	RENTER HOUSEHOLDS
HH head age 18-29 (Youth-led)	0*	0.0%
HH with gender diverse couple or includes a transgender or non-binary person	N/A	N/A
HH with person(s) dealing with mental health and addictions activity limitation	0*	0.0%
HH with Veteran(s)	0*	0.0%
Single-mother-led HH	0*	0.0%
Women-led HH	75	6.8%
Indigenous HH	0*	0
Visible minority HH	20	9.5%
Black-led HH	0*	n/a
New migrant-led HH	0*	0.0%
Refugee-claimant-led HH	0*	n/a
HH head under 25	0*	0.0%
HH head over 65	60	9.7%
HH head over 85	0*	0.0%
HH with person(s) physical activity limitation	30	4.0%
HH with person(s) dealing with cognitive, mental or addictions activity limitation	0*	0.0%
HH with Transgender or Non-binary person(s)	0*	N/A
Community (all HHs)	125	4.9%

**Please note that Statistics Canada employs rounding and suppression for small populations, and so a zero count may not necessarily represent zero households, but too few to report. The census does not evaluate all households for Core Housing Need.*

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Figure 28 looks at those households in core housing need for each priority population and shows their relative distribution by household income category. When there is no bar for a priority population, it means that either there are no households in core housing need within that priority population, or that there are too few households to report.

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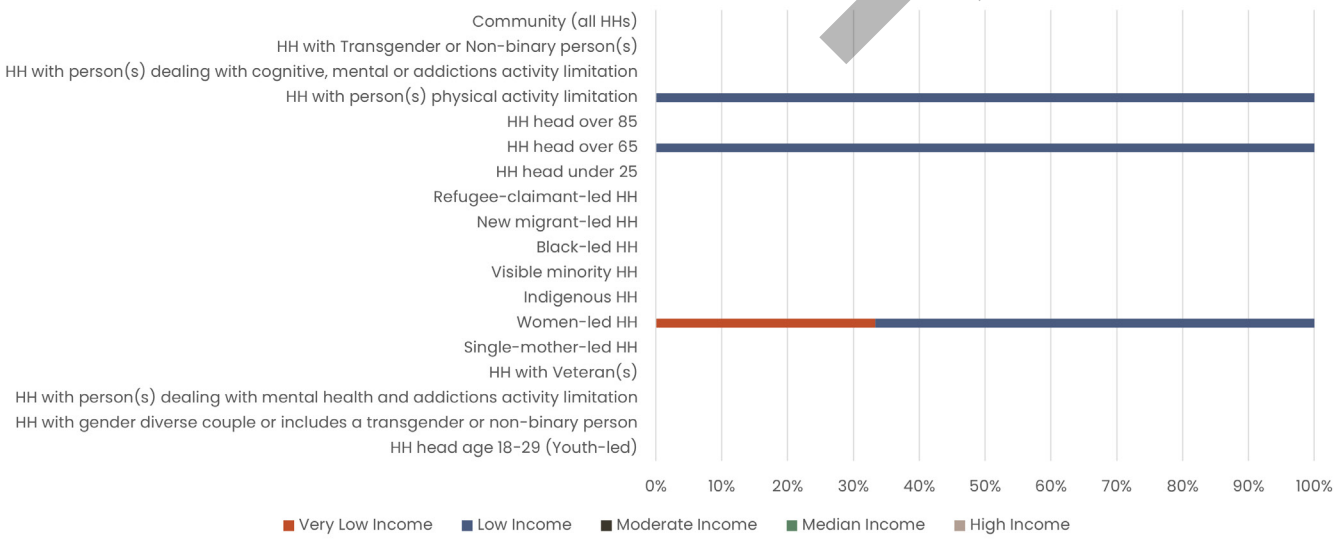


For the priority groups, the fact that all households with physical activity limitations and all households led by individuals over 65 in core housing need fall within the low-income category suggests that these groups are significantly disadvantaged in the housing market due to both economic and structural barriers. Older adults often rely on fixed or limited incomes, such as pensions or government benefits, which may not keep pace with local housing costs. At the same time, individuals with physical activity limitations may require accessible or adapted housing, which is typically more expensive or scarce. This alignment between low-income status and specialized housing needs further narrows their options, increasing their risk of living in unsuitable, inadequate, or unaffordable housing.

In the case of women-led households, the income distribution within core housing need (30% in the very low-income category and 70% in the low-income category) illustrates a stark income disparity that affects their ability to secure stable housing. This pattern likely reflects systemic challenges such as the gender pay gap, caregiving responsibilities, and a higher likelihood of single-parenthood, all of which can constrain income and reduce housing choices. The fact that a significant portion of women-led households are in the very low-income bracket indicates that many are not only struggling to afford market-rate housing but may also fall below the income threshold required to access certain rental units or supports. These figures suggest a need for targeted interventions, such as increased access to subsidized housing, support for accessible units, and gender-sensitive housing policies that take into account the economic realities of women and seniors living on low incomes.

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FIGURE 28. PERCENTAGE OF HOUSEHOLDS IN CORE HOUSING NEED BY PRIORITY POPULATION AND INCOME CATEGORY (HOUSING NEEDS ASSESSMENT TOOL, HART).



CHANGE IN CORE HOUSING NEED

Table 33 and ***Figure 29*** shows the number of households in core housing need among owner-occupied and tenant-occupied households in 2016 and 2021. ***Table 34*** and ***Figure 30*** show the same data but in percentage rate of core housing need. Please note that tenant-occupied includes both primary and secondary rental market households. This data shows a notable decline in core housing need among both owner-occupied and renter-occupied households in Fernie between 2016 and 2021, but with important nuances in the type and scale of change.

The number of owner-occupied households in core housing need decreased modestly from 55 in 2016 to 45 in 2021, a drop of 10 households or about 18%. While this is a positive trend, it represents only a small portion of the total core housing need population and likely reflects a relatively stable or slightly improved affordability situation for homeowners. This group often has more stable housing situations and may have benefited from lower interest rates during parts of that period or rising home equity, allowing some to make necessary repairs or refinance to reduce costs.

In contrast, the number of renter households in core housing need dropped much more sharply, from 170 households in 2016 to 80 in 2021, demonstrating a reduction of 90 households, or over 50%. This is a significant change, and appears to indicate improved conditions for renters as population increased, housing units also increased. However, the decline could reflect actual improvements in affordability or access to adequate rental housing, but it might also be the result of renters leaving the community due to rising costs, a shrinking rental market, or changes in data collection or population composition. In a tourism-driven housing market like Fernie, short-term rentals and rising home prices may have displaced

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TABLE 33. NUMBER OF HOUSEHOLDS IN CORE HOUSING NEED, OWNER-OCCUPIED VS. RENTER-OCCUPIED (FEDERAL HNA TEMPLATE, HART).

NUMBER OF HOUSEHOLDS IN CORE HOUSING NEED	2016	2021	CHANGE 2016-2021
Owner-occupied	55	45	10
Renter-occupied	170	80	90

FIGURE 29. NUMBER OF HOUSEHOLDS IN CORE HOUSING NEED, OWNER-OCCUPIED VS. RENTER-OCCUPIED (FEDERAL HNA TEMPLATE, HART).





lower-income renters, reducing the number of renter households captured in the census but not necessarily reducing unmet housing needs.

The total number of households in core housing need in 2021 is 125. The data suggests that renters remain more vulnerable to housing instability, as they made up the majority of core housing need households in both years, despite the drop. The fact that renters in core housing need still outnumber owners (80 vs. 45 in 2021) highlights a persistent affordability gap and the need for targeted policies to expand and preserve affordable rental housing, particularly for low- and moderate-income households.

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TABLE 34. RATE OF CORE HOUSING NEED, OWNER-OCCUPIED VS. RENTER-OCCUPIED (FEDERAL HNA TEMPLATE, HART).

RATE OF CORE HOUSING NEED (%)	2016	2021
Owner-occupied	3.5%	2.4%
Renter-occupied	29.8%	11.3%

FIGURE 30. RATE OF CORE HOUSING NEED, OWNER-OCCUPIED VS. RENTER-OCCUPIED (FEDERAL HNA TEMPLATE, HART).

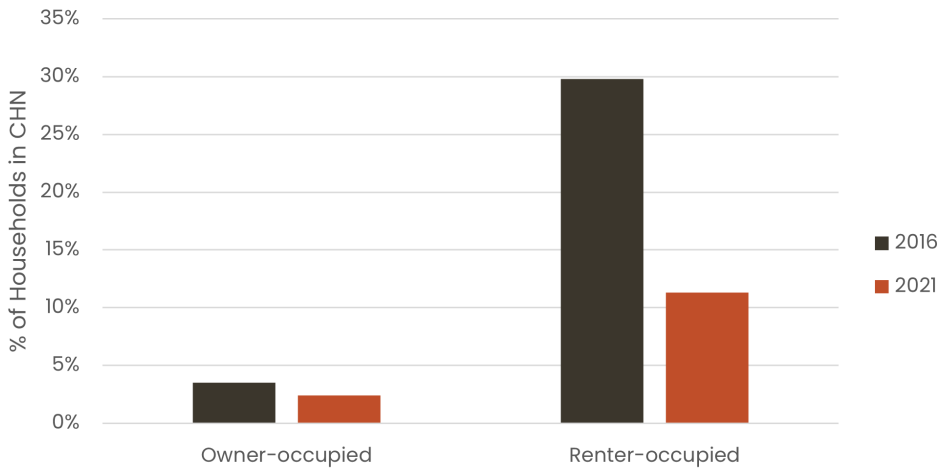




Table 35 presents a breakdown of core housing need indicators for households, highlighting the primary core housing need challenges faced by residents, using 25% sample data from Statistics Canada. The most significant issue is affordability, with 300 households (55.1%) spending 30% or more of their income on shelter costs. This indicates that over half of the households in core housing need are experiencing financial stress related to housing costs alone.

The next most common issue is inadequate housing quality, with 140 households (25.7%) living in dwellings that require major repairs. This suggests a considerable portion of the housing stock is in poor condition and may be unsafe or unhealthy for occupants.

A smaller share, 55 households (10.1%), are classified as living in unsuitable housing, meaning the dwelling does not have enough bedrooms for the household size or composition.

Interestingly, some households experience multiple compounding issues:

- 30 households (5.5%) have a combination of high shelter costs and need for major repairs.
- 25 households (4.6%) are in housing that is both unsuitable and in need of major repairs.

There are no households that report the burden of all three core housing need factors. Because of the lack of data, the distribution of adequacy, suitability, and affordability could not be broken down by tenant households and owner households.

TABLE 35. CORE HOUSING NEED INDICATORS (2021 CENSUS POPULATION, STATISTICS CANADA).

CORE HOUSING NEED INDICATORS	VALUE	PERCENTAGE
Spending 30% or more of income on shelter costs only	300	55.1%
Not suitable only	55	10.1%
Major repairs needed only	140	25.7%
'Spending 30% or more of income on shelter costs' and 'not suitable'	0	0.0%
'Spending 30% or more of income on shelter costs' and 'major repairs needed'	30	5.5%
'Not suitable' and 'major repairs needed'	25	4.6%
'Spending 30% or more of income on shelter costs' and 'not suitable' and 'major repairs needed'	0	0.0%
Total - Households 'spending 30% or more of income on shelter costs' or 'not suitable' or 'major repairs needed'	545	100%

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5.3.2 Extreme Core Housing Need

"Extreme core housing need" has the same meaning as core housing need except that is often used to describe households that spend 50% or more of their before-tax income on shelter costs, indicating a more severe level of housing affordability challenge.

Table 36 shows owner and renter households in Fernie from the four previous census years (2006 to 2021), which reveals steady growth in both ownership and rental housing, though the growth in homeownership has outpaced rental growth, indicating important trends about housing availability and demand in the community.

Between 2006 and 2021, the number of owner households increased from 1,410 to 1,880, a 33.3% increase over 15 years. In comparison, renter households increased from 465 to 720, a 54.8% increase over the same period. While the absolute number of new owner households added (470) is greater than that of renter households (255), the rate of growth among renters has been significantly higher. This suggests a growing demand for rental housing, potentially due to increasing home prices, economic barriers to ownership (especially for younger or lower-income residents), or a shift in lifestyle preferences toward more flexible living arrangements.

TABLE 36. TOTAL OWNERS VS. RENTERS FROM 2006 TO 2021 (STATISTICS CANADA).

TOTAL HOUSEHOLDS	2006	2011	2016	2021
Owners	1410	1455	1615	1880
Renters	465	535	605	720

The data also implies that, although Fernie is still predominantly a community of homeowners, the renter population is becoming a larger share of the overall housing mix. This could have several implications:

- Increased pressure on the rental market, leading to rising rents and tighter vacancy rates.
- Greater need for rental housing policies and protections, such as rent control, tenant support services, and improved rental housing standards.
- A need for diversified housing supply, including purpose-built rentals, secondary suites, and affordable rental developments to meet growing demand.

Additionally, the rising number of renters, especially in a market with known affordability challenges, suggests that rental housing affordability and availability must be a key priority in Fernie's housing strategy. Without adequate attention to this growing segment, more households may face core housing need or displacement as housing costs continue to rise.

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Table 37 shows the extreme core housing need in Fernie between 2006 and 2021, which shows a noticeable decline in both the number and proportion of renter households facing the most severe housing challenges, as well as a recent emergence of extreme core housing need among owners with a mortgage.

In 2006, 45 renter households were in extreme core housing need, representing 9.7% of all renter households. This figure rose to 65 households (12.2%) in 2011, indicating a worsening housing crisis during that period (possibly the 2008 housing crisis). However, by 2016, the number dropped to 40 households (6.6%), and then again to just 20 households (2.8%) in 2021. This trend suggests a significant improvement in housing conditions for renters, or possibly a change in the demographic or economic profile of renters in Fernie, potentially due to increased income levels, changes in housing stock, or out-migration of the most vulnerable residents. Despite the improvement, the average extreme core housing need rate for renters over the four census years remains high at 7.8%, highlighting that renters have consistently been more vulnerable to extreme housing stress than owners.

Notably, 2021 is the first year in the dataset where owners with a mortgage are reported to be in extreme core housing need, with 15 households (0.8%) affected. While this percentage is small, it indicates that even homeowners are not immune to severe housing challenges, particularly as housing costs continue to rise and mortgage burdens increase. This may reflect changing market conditions, such as higher interest rates or inflated home prices, which are placing stress on some mortgaged households.

Overall, while the downward trend in renter extreme core housing need is promising, the data emphasizes that extreme core housing need still exists in Fernie with 35 households in extreme core housing need. The emergence of extreme core housing need among mortgaged owners also signals the need for a more inclusive approach to housing policy, one that supports both low-income renters and at-risk homeowners.

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TABLE 37. NUMBER AND PROPORTION OF OWNERS WITH A MORTGAGE AND RENTER HOUSEHOLDS IN EXTREME CORE HOUSING NEED FROM 2006 TO 2021 (BC HNR CALCULATO, HART).

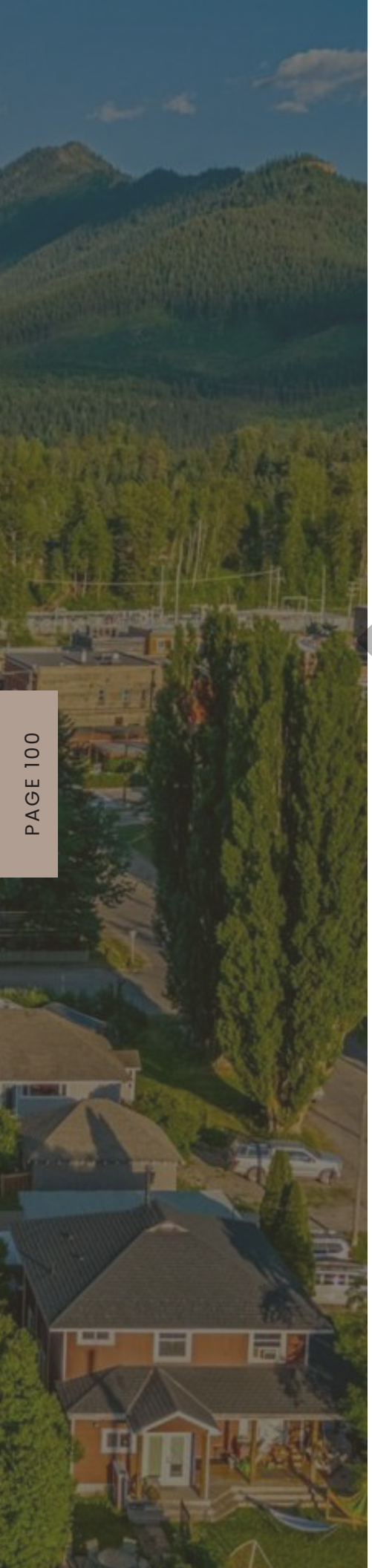
TOTAL HOUSEHOLDS	2006		2011		2016		2021		
Extreme Core Housing Need (ECHN)	#	% of total	#	% of total	#	% of total	#	% of total	Average ECHN Rate
Owners with a mortgage	N/A		N/A		N/A		15	0.8%	0.8%
Renters	45	9.7%	65	12.1%	40	6.6%	20	2.8%	7.8%

Note: Data for owners with a mortgage is only available for 2021.



FERNIE:

STRIVING TO MEET THE HOUSING NEEDS OF OUR RESIDENTS



5.3.3 People Experiencing Homelessness

People experiencing homelessness represent the situation of an individual or family that does not have a permanent address or residence; the living situation of an individual or family who does not have stable, permanent, appropriate housing, or the immediate prospect, means and ability of acquiring it. It is often the result of what are known as systemic or societal barriers, including a lack of affordable and appropriate housing, the individual/household's financial, mental, cognitive, behavioural or physical challenges, and/or racism and discrimination.

Using provincial methodology and the Housing Assessment Resource Tools (HART) framework as shown in ***Table 38***, Fernie's local population is 6,175, which represents 9.6% of the total regional population of 64,420. Within the broader region, there are 239 individuals experiencing homelessness, and Fernie's proportional share of that need is calculated to be 23 individuals (rounded).

Several interrelated local factors can contribute to homelessness in Fernie. The community faces low rental vacancy rates, rising housing costs, and limited availability of affordable rental units, all of which make it difficult for lower-income households to secure stable housing. Seasonal demand for housing related to tourism and temporary employment exacerbates the strain on the rental market, often displacing vulnerable populations.

Additionally, there are limited emergency shelter and transitional housing resources in the region, which constrains the options available to individuals at risk of homelessness. Mental health and substance use services are also limited in Fernie and surrounding areas, which may impact housing stability for individuals with complex needs. While no single event like a facility closure has been identified, the cumulative effects of economic pressures, inadequate support services, and insufficient housing stock have contributed to the current housing insecurity landscape.

HART tool estimates suggest that approximately 23 individuals in Fernie are experiencing homelessness, which includes both visible and hidden forms such as couch-surfing, living in vehicles, or temporary arrangements.

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TABLE 38. EXISTING PEOPLE EXPERIENCING HOMELESSNESS (BC HNR CALCULATOR, HART).

	LOCAL POPULATION			
REGIONAL POPULATION	#	% OF REGION	REGIONAL PEH	PROPORTIONAL LOCAL PEH
64,420	6,175	9.6%	239	22.9

TEMPORARY AND EMERGENCY RELIEF RESOURCES

Fernie does not currently have a dedicated emergency shelter, and temporary or transitional housing options are extremely limited. Individuals experiencing homelessness often rely on informal supports such as staying with friends or family ("hidden homelessness"), or may leave the community to access services in larger regional centres.

Organizations such as the Elk Valley Women's Task Force and local churches may provide limited, short-term support in crisis situations and besides the Elk Valley Family Society that provides 10 private apartments, servicing Fernie and Sparwood, there is limited shelter beds and transitional units. This significant gap in emergency response capacity makes it difficult to respond to individuals in crisis, especially during the winter months or in situations involving domestic violence, illness, or job loss.

The 23 individuals estimated experiencing homelessness in Fernie underscores the urgent need for short-term emergency accommodations, as existing resources are not commensurate with local needs. However, there may be political pushback for creation of short-term emergency accommodations given people might think it will further attract more people experiencing homelessness.



5.3.4 Communities in Congregate Housing

Several groups in Fernie live in congregate or non-traditional housing arrangements that may not be captured in standard housing data, but experience distinct housing needs:

- Temporary foreign workers employed in hospitality, food services, and tourism often reside in seasonal staff accommodations or share overcrowded rental housing. While some positions such as house keeping positions often have the perks of staff accommodations, demand significantly exceeds supply and many other positions do not offer housing, contributing to competition in the local rental market.
- Seasonal workers, including both domestic and international employees, represent a sizable transient population and often face precarious housing conditions, especially during peak tourism seasons.
- Post-secondary students (e.g., College of the Rockies) may also live in rental units that are not formally recognized in core housing statistics and often face affordability challenges, especially if competing with seasonal workers for limited inventory.
- Residents of group homes or shared facilities, including people with disabilities or those accessing supportive housing, have unique housing needs related to accessibility, proximity to services, and affordability.

These groups often experience core housing need, suppressed household formation, and increased vulnerability to displacement, and must be considered in any comprehensive housing strategy for Fernie.



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5.4 Economy

Fernie's economy and labour force have evolved significantly over the past 15 years, shaped by steady employment growth and a diverse mix of industries. As a community rooted historically in mining and increasingly reliant on tourism and service-based sectors, Fernie's economic landscape directly influences its housing market and affordability challenges. The interplay between moderate to high paying resource jobs and lower-wage seasonal or service employment creates a unique set of pressures, particularly for renters and seasonal workers. This section explores key employment trends, labour force characteristics, commuting patterns, and the implications of seasonal population spikes, factors that are crucial to understanding Fernie's current and future housing needs.

5.4.1 Economy and Labour Force

The number of workers in Fernie has steadily increased over the past 15 years, showing an overall increase of 755 workers (nearly 30%) from 2006 to 2021, with most of that growth occurring between 2016 and 2021.

TABLE 39. NUMBER OF WORKERS (2021 CENSUS OF POPULATION, STATISTICS CANADA).

YEAR	NUMBER OF WORKERS
2006	2,555
2011	2,715
2016	3,105
2021	3,310

In 2021, Fernie's unemployment rate was 9.4%, an increase from 7.1% in 2016. The unemployment rate for B.C. in 2021 was 7.6%, lower than Fernie's at the time. Unemployment refers to those without work who are actively seeking work, and labour market participation is the share of the total population in the labour force. The labour force participation rate remained strong at 72.7%, slightly down from 74% in 2016, but still indicating a highly engaged working-age population.

In 2021, the greatest number of permanent residents were employed in:

620 Mining, quarrying, and oil and gas extraction — Jobs involved in extracting natural resources such as coal, minerals, and fossil fuels from the earth.

500 Accommodation and food services — Employment in hotels, restaurants, bars, and other establishments providing lodging and food services to the public.

415 Retail trade — Jobs related to selling goods directly to consumers through stores, shops, or online platforms.

335 Health care and social assistance — Occupations providing medical care, support services, and social programs for individuals and communities.

315 Construction — Work involving the building, repair, and renovation of residential, commercial, and infrastructure projects.

210 Professional, scientific and technical services — Employment in specialized fields such as law, accounting, engineering, architecture, and consulting.

190 Educational services — Jobs in teaching and administrative roles within schools, colleges, and other educational institutions.

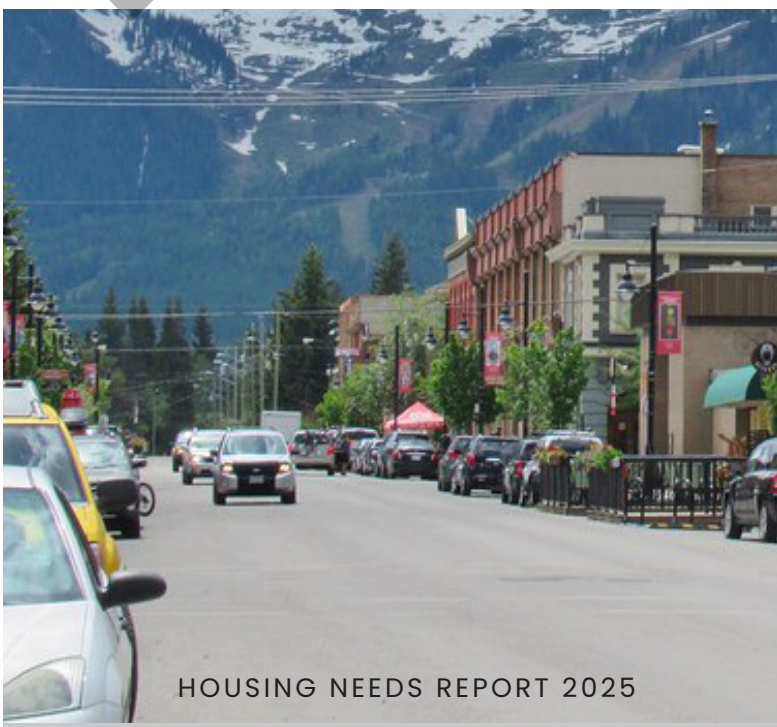
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The housing challenges reflected in Fernie can be tied to the city's economic and employment profile, particularly the dominance of mining, accommodation and food services, and retail trade as the top employment sectors. These sectors tend to produce polarized income levels, with mining jobs typically paying well, while accommodation, food services, and retail trade are associated with low to moderate wages and seasonal or part-time employment.

Between 2006 and 2021, mining, health care and accommodation and food services have seen the most consistent growth. Retail trade, while stable between 2016 and 2021, experienced significant growth earlier, with approximately 285 additional workers added from 2006 to 2016. In 2021, Fernie's largest employment sector, mining, quarrying, and oil and gas extraction (620 workers, likely contributes to a portion of the higher-income, owner-occupied housing market. However, the rapid growth in accommodation and food services (from 360 workers in 2016 to 500 in 2021) reflects an expanding low-wage, service-oriented workforce, likely driven by Fernie's status as a tourism and resort community. While some workers in this sector may supplement their earnings through tips, overall wages remain relatively low and often inconsistent, particularly for seasonal or part-time employees. As a result, workers in this sector typically cannot afford market-rate housing, contributing to the high number of households spending more than 30% of their income on shelter costs, which was indicated as the largest driver of core housing need in the city. More recently, as of June 2025 Glencore-owned Elk Valley Resources, which operates four steelmaking coal mines in British Columbia has cut 140 staff jobs and this trend may continue. While data is not provided for the overall statistics for the employment market, this cutback could signal a shift in the stability of Fernie's largest employment sector. A reduction of this scale may have ripple effects across the local economy, potentially decreasing household incomes and increasing demand for affordable housing and support services.

A significant majority of the employed labour force (1,560 individuals) commute within the same census subdivision, indicating that most residents also work within Fernie itself. 645 commuters travel to a different census subdivision, while 25 commute across census division boundaries. 55 travel to another province or territory for work. This suggests that while Fernie functions as a relatively self-contained labour market, there is still a notable portion of the workforce commuting regionally or even interprovincially, potentially due to limited local employment opportunities in certain sectors.

In terms of commuting methods, the majority (2,180 individuals) rely on private vehicles (cars, trucks, or vans), highlighting the car-dependent nature of the community. In contrast, active transportation modes are more modest but still meaningful: 285 individuals walk to work, and 210 use bicycles, suggesting that some residents benefit from proximity to their workplaces and the presence of pedestrian or cycling infrastructure. Only 60 people use public transit, indicating limited availability or usage of transit services. Overall, this data reinforces the importance of local employment opportunities and points to a need for enhanced transportation options, such as expanded public transit or improved cycling and pedestrian infrastructure, to support sustainability, accessibility, and resilience in Fernie's transportation system. It also has implications for housing policy, as supporting more walkable and transit-friendly neighbourhoods may reduce car dependency and increase affordability for workers.



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TABLE 40. ECONOMY AND LABOUR FORCE (2021 CENSUS OF POPULATION, STATISTICS CANADA).

CHARACTERISTIC	DATA	VALUE
Number of workers in the Labour Force	Total	3,665
Number of workers by industry (Top 10 only)	Mining, quarrying, and oil and gas extraction	620
	Accommodation and food services	500
	Retail trade	415
	Health care and social assistance	335
	Construction	315
	Professional, scientific and technical services	210
	Educational services	190
	Arts, entertainment and recreation	160
	Manufacturing	155
	Administrative and support, waste management and remediation services	115
Unemployment rate and participation rate (Percent)	Unemployment rate	9.4
	Participation rate	71.9
All classes of workers (Number)	Total	3,620
Employees (Number)	Total	3,040
Permanent position (Number)	Total	2,545
Temporary position (Number)	Total	500
Fixed term (1 year or more, Number)	Total	115
Casual, seasonal or short-term position (less than 1 year, Number)	Total	385
Self-employed (Number)	Total	575
Number of commuters by commuting destination	Within census subdivision	1,560
	To different census subdivision	645
	To different census division	25
	To another province/territory	55
Number of commuters by main mode of commuting for the employed labour force with a usual place of work or no fixed workplace address	Car, truck or van	2,180
	Public transit	60
	Walked	285
	Bicycle	210
	Other method	55

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5.4.2 Seasonal Population Spikes

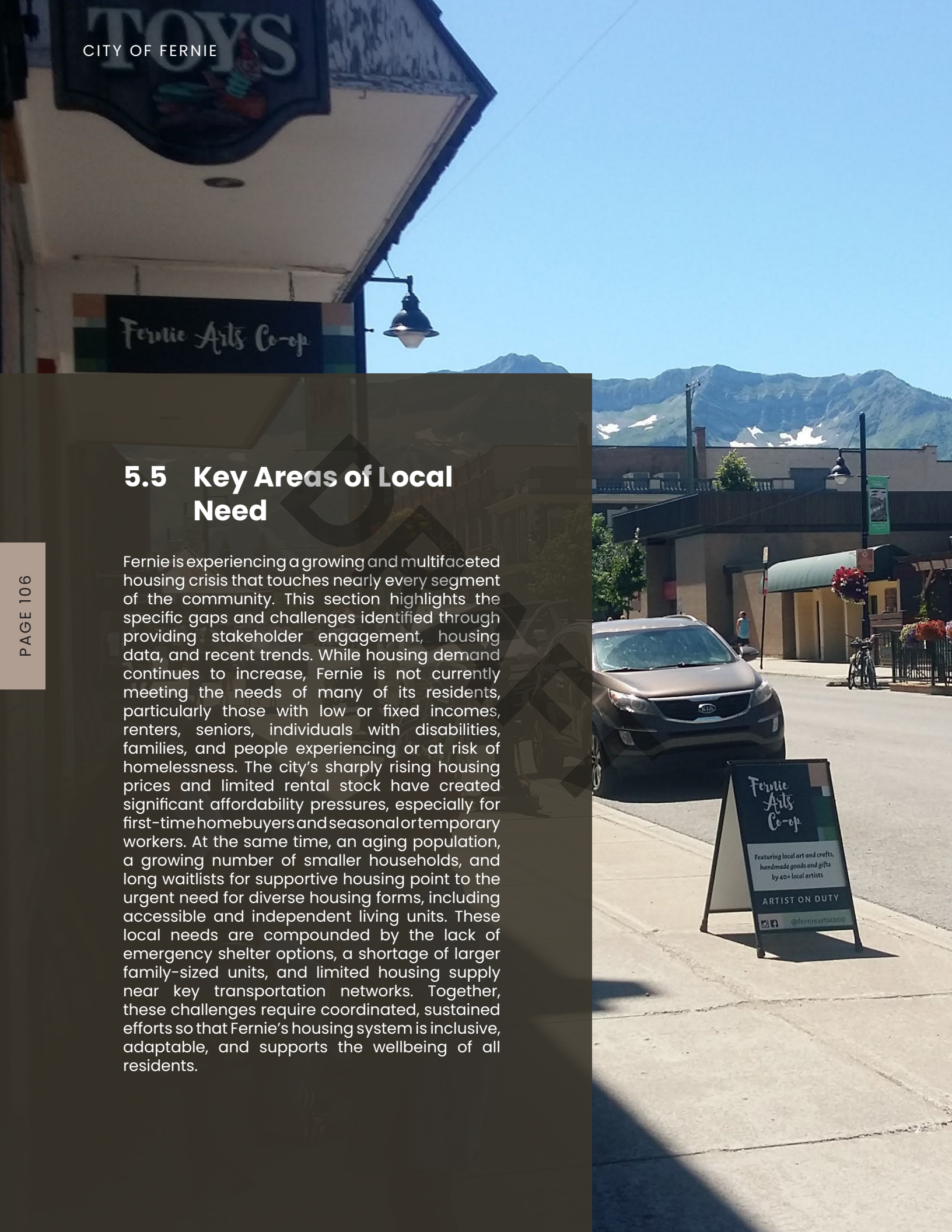
Fernie experiences significant seasonal population increases, particularly during the winter and summer months. During peak tourism periods, the local population may rise by up to 30%, representing an influx of more than 1,500 additional people. This includes both visitors and several hundred seasonal workers, many of whom are employed by Fernie Alpine Resort (FAR) and other tourism-related businesses.

As of 2021, approximately 500 workers held temporary positions, with the majority (385) being in casual, seasonal, or short-term roles, reflecting Fernie's seasonal economy, shown in ***Table 40***. The seasonal workforce plays a vital role in supporting Fernie's tourism economy but often faces challenges securing housing due to limited short-term rental availability and increasing rental costs. While employers such as FAR provide some staff accommodations, these are insufficient to meet demand. As a result, seasonal workers frequently compete with permanent residents for scarce rental housing, adding pressure to an already tight housing market.

This strain on the housing system underscores the need for purpose-built workforce housing and expanded affordable rental options. In response, the City of Fernie and non-profit partners have begun to address these challenges through new housing developments. One example is North End Court, completed in 2024 by the Fernie Family Housing Society (FFHS). This project added 49 rental homes, including 35 apartments and 14 townhomes, located next to Tom Uphill Manor and École Isabella Dicken Elementary School. Funded by BC Housing and the Columbia Basin Trust, the development offers a mix of units for families, singles, seniors, and individuals with disabilities, helping to meet identified areas of local housing need. Additionally, the Elk Valley Family Society, in partnership with the City of Fernie, is planning a new affordable housing project on 3rd Avenue, further expanding the community's affordable housing stock.

These efforts reflect a growing recognition of the impacts of seasonal labour and tourism trends on Fernie's housing system and highlight the importance of proactive planning and investment to prepare for seasonal population fluctuations.

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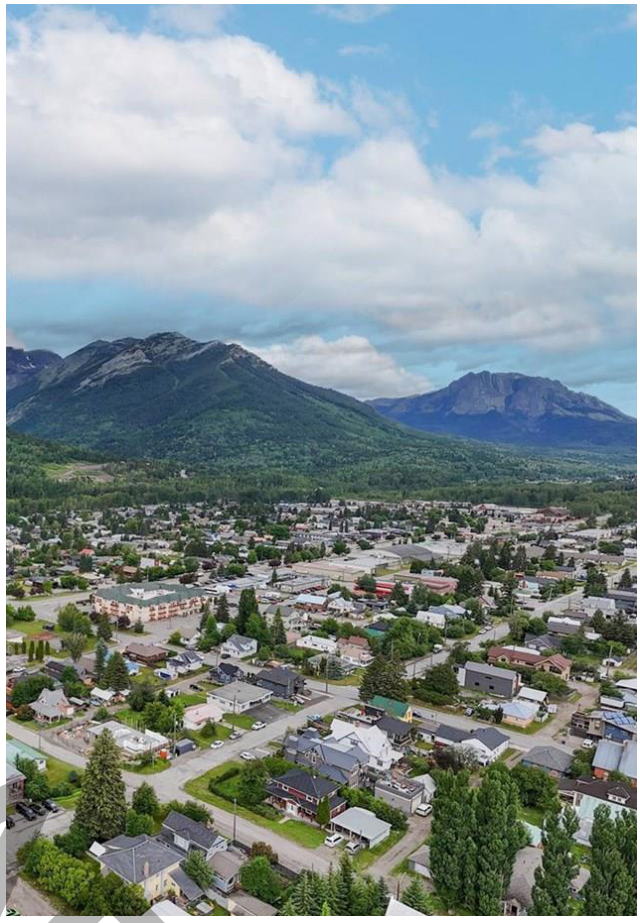


5.5 Key Areas of Local Need

Fernie is experiencing a growing and multifaceted housing crisis that touches nearly every segment of the community. This section highlights the specific gaps and challenges identified through providing stakeholder engagement, housing data, and recent trends. While housing demand continues to increase, Fernie is not currently meeting the needs of many of its residents, particularly those with low or fixed incomes, renters, seniors, individuals with disabilities, families, and people experiencing or at risk of homelessness. The city's sharply rising housing prices and limited rental stock have created significant affordability pressures, especially for first-time homebuyers and seasonal or temporary workers. At the same time, an aging population, a growing number of smaller households, and long waitlists for supportive housing point to the urgent need for diverse housing forms, including accessible and independent living units. These local needs are compounded by the lack of emergency shelter options, a shortage of larger family-sized units, and limited housing supply near key transportation networks. Together, these challenges require coordinated, sustained efforts so that Fernie's housing system is inclusive, adaptable, and supports the wellbeing of all residents.

AFFORDABLE HOUSING

Stakeholders discussed an acute shortage of affordable housing. It was noted that Fernie is a "sellers' market," and home purchases are unattainable for many local residents, especially first-time buyers. Since 2006, the average sale price of a single-detached dwelling in Fernie has increased significantly. In April 2024, BC Assessment reported that the average value for a single-detached dwelling in Fernie was $847,000. This represents a 53% increase from the average value of $554,200 reported in April 2020. There is a considerable gap between the income needed to buy the median house in Fernie, and the actual median income of renter households. While home ownership is within reach for many households in Fernie, these households will tend to be owners and have considerably higher incomes than the median. This finding is consistent with the 2017 Housing Needs and Gap Assessment Report which highlighted affordable housing as a critical issue for single parent families and single people with low and fixed incomes. The 2017 report also found that as house prices rise, home ownership has become unattainable for many moderate-income working people.





RENTAL HOUSING

North End Court, a project to deliver 49 rental homes for families and seniors through a partnership between the Province, the Columbia Basin Trust and the Fernie Family Housing Society, was the first purpose-built rental complex in Fernie in the last 20 years. However, the proportion of renter householders in Fernie is steadily increasing. Elk Valley Family Society has set out for construction for 44 units with a mix of studio, one, and two bedroom apartment rentals is set to start in 2025 and finish in 2027, contributing to the rental market. Stakeholders highlighted an acute shortage of rental availability for all types and sizes of homes, which is consistent with findings from the 2017 Housing Needs and Gap Assessment report which found that there were limited housing options available for renters. Renter households are more likely to be in core housing need. Rental rates have increased prohibitively for many temporary seasonal workers, resulting in many living in over-housed situations.

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SPECIAL NEEDS HOUSING

There are very few housing options for people with disabilities. There are also limited wheelchair accessible rental units, and limited independent living options for people with disabilities. It has been more than 10 years since a substantial number of new institutional care units were registered.



HOUSING FOR FAMILIES

As originally reported in the 2017 Housing Needs and Gap Assessment report, there is a demonstrated shortage of suitable and affordable housing options for single parent families, young families, and low- and moderate-income families. Stakeholders confirmed a lack of suitable, available housing for families in the 3-bedroom and 4-bedroom range. While household size has been decreasing in Fernie, as it has across the Province, and the population as a whole is aging and may, in time, downsize to smaller units (assuming they are available), family housing remains a current issue that will likely persist beyond the short term.





HOUSING FOR SENIORS

Currently, Fernie's population is young relative to other jurisdictions, but it is aging. The 65 to 85 age cohort is expected to experience the most growth over the next five years. There are supportive housing providers and independent living units for seniors however, stakeholders have noted increasingly long waitlists for available units. Further, there is a shortage of wheelchair accessible rentals available for seniors on a fixed income. This finding is consistent with survey results from the 2017 Housing Needs and Gap Assessment report which identified seniors as the third ranked group having greatest housing need.



SHELTERS FOR INDIVIDUALS EXPERIENCING HOMELESSNESS AND HOUSING FOR INDIVIDUALS AT RISK OF HOMELESSNESS

Throughout engagement with stakeholders, it was reported that homelessness is an invisible issue in Fernie and there is a lack of housing supports for those at risk of and experiencing homelessness. There are no emergency shelters available in Fernie other than emergency temporary housing available for women and children experiencing violence. This finding is consistent with the 2017 Housing Needs and Gap Assessment report which indicated a need for emergency shelter options for men who are either episodically or chronically homeless.

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HOUSING IN CLOSE PROXIMITY TO TRANSPORTATION INFRASTRUCTURE THAT SUPPORTS WALKING, BICYCLING, PUBLIC TRANSIT, AND ALTERNATIVE FORMS OF TRANSPORTATION

The Province defines a Complete Community as a:

> *"...diversity of housing to meet identified community needs and accommodate people at all stages of life, and provide a wider range of employment opportunities, amenities, and services within a 15- to 20-minute walk".*

Due to the city's current size, most of the developed neighbourhoods within Fernie are within a 15- to 20-minute walk, meeting the goal of a Complete Community. However, it is important to establish that active and public transportation options are offered and maintained to connect new residential neighbourhoods to employment lands, amenities and services.

The City of Fernie Official Community Plan (OCP) supports:

- Improving, expanding and maintaining bicycle infrastructure;
- Increasing public transit use;
- A range of vehicle transportation options;
- Designing and operating roadways to accommodate all users (complete streets);
- Regional trail planning;
- Developing and maintaining an inter-regional transportation system;
- Establishing Highway 3 as a multi-modal transportation corridor; and
- Using multi-modal transportation to support the continued development of the Historic Downtown.

The City of Fernie Active Transportation Master Plan (2021):

> *"...identifies transportation facilities that builds on existing infrastructure and accommodates and benefits all Fernie residents and visitors regardless of travel mode. It builds upon the Fernie Official Community Plan and was developed to achieve that plan's 2040 targets for transportation sustainability."*

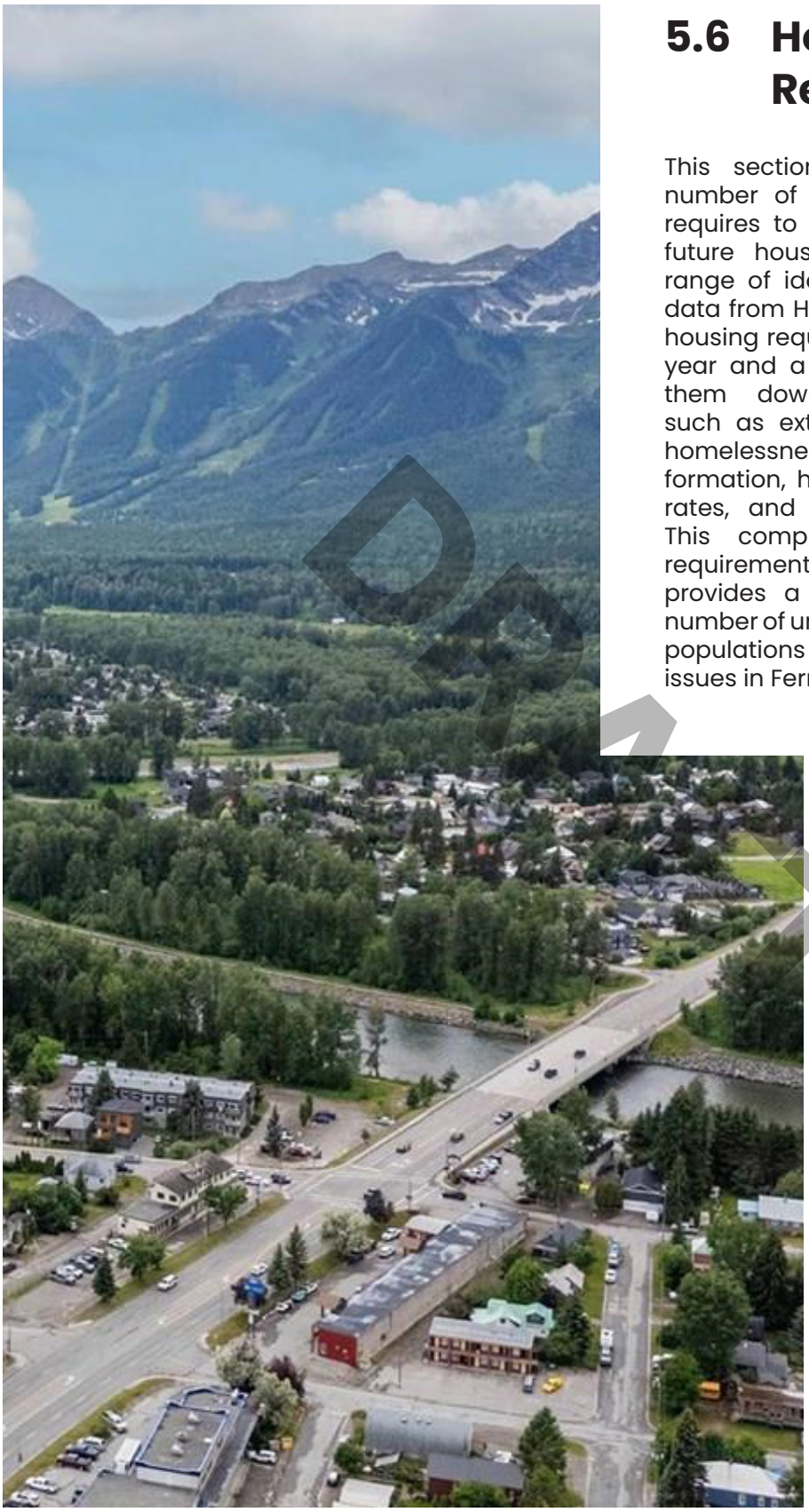
As of December 2024, the following projects listed in the Active Transportation Network have been completed:

- Highway 3 to West Fernie (north side of Mt. Fernie Park Road) multi-modal trail connection;
- 7th Street pedestrian connection from the Annex Dike trail to 9th Avenue;
- 9th Street pedestrian connection from the Annex Dike trail to 8th Avenue; and
- Ridgemont Avenue pedestrian connection from 31 Ridgemont Avenue to 51 Ridgemont Avenue.

Fernie does not have rail or light-rail transit, as its small population size and low urban density do not generate the ridership levels or infrastructure demand needed to support such high-capacity transit systems.

FERNIE'S NEIGHBOURHOODS
ARE COMPLETE COMMUNITIES.

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5.6 Housing Units Required

This section outlines the projected number of new housing units Fernie requires to address both current and future housing challenges across a range of identified local needs. Using data from HART, the analysis quantifies housing requirements over both a five-year and a 20-year horizon, breaking them down by key components such as extreme core housing need, homelessness, suppressed household formation, household growth, vacancy rates, and broader unmet demand. This complies with the provincial requirements for HNRs. Each subsection provides a focused estimate of the number of units needed to serve specific populations or respond to systemic issues in Fernie's housing market.

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Table 41 sums each component of housing needs and rounds the totals to the nearest whole number to determine the total number of new homes needed in the next 20 years, according to provincial guidelines. It also displays 5-year housing need estimates using the multipliers provided in the provincial guidelines and BC Stats household projections from 2021 to 2026. The breakdown of these components reveals the scale and composition of Fernie's projected housing needs.

For the 5-year period, the most significant contributor to housing demand is anticipated growth, which accounts for 302 new units, reflecting short-term population and household increases. Suppressed household formation, at 87 units, highlights hidden demand from individuals who are unable to form independent households, often due to affordability barriers or lack of available housing. Other notable components include extreme core housing need (18 units), homelessness (11 units), and the vacancy rate adjustment (3 units). Additionally, the demand buffer, which captures extra local demand, adds 130 units. Altogether, these components sum to 551 new units needed over the next five years.

Over the 20-year horizon, the trends intensify. Anticipated growth climbs to 883 units, and suppressed household formation surges to 347 units, again pointing to long-term affordability and housing availability challenges. Extreme core housing need and homelessness account for 71 and 23 units, respectively, reflecting persistent systemic issues. The rental vacancy rate adjustment remains modest at 12 units, while the additional local demand buffer increases to 520 units.

In total, Fernie will need approximately 1,856 new housing units over the next two decades to address projected growth and unmet need, emphasizing the importance of planning for a range of housing types and affordability levels. This analysis supports the case for immediate and sustained investment in both market and non-market housing to meet diverse community needs.

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TABLE 41. 5-YEAR NEED AND 20-YEAR NEED FOR HOUSING IN FERNIE (BC HNR CALCULATOR, HART).

COMPONENT	5-YEAR NEED	20-YEAR NEED
Extreme Core Housing Need	18 (17.8)	71 (71.2)
Persons Experiencing Homelessness	11 (11.46)	23 (22.9)
Suppressed Household Formation	87 (86.8)	347 (347.0)
Anticipated Growth	302 (301.7)	883 (883.1)
Rental Vacancy Rate Adjustment	3 (3.0)	12 (12.0)
Additional Local Demand	130 (129.8)	520 (519.3)
Total New Units – 5 years	551	
Total New Units – 20 years		1856

5.6.1 Supply of Units to Reduce Extreme Core Housing Need

Table 42 outlines the estimated number of households in extreme core housing need in Fernie as of 2021, distinguishing between renters and owners. Renters are disproportionately affected: 7.8% of rental households (equivalent to 56.19 households) are in extreme core housing need, compared to only 0.8% of owner households with a mortgage, which represents 15 households. Notably, no data is provided for outright homeowners (those without a mortgage), suggesting that this group is largely unaffected by extreme core housing need or their numbers are negligible. The burden of extreme housing need thus falls heavily on renters, who are more vulnerable to rising costs, housing scarcity, and income instability.

It is estimated that 71 new units of deeply affordable housing will be required over the next 20 years to eliminate extreme core housing need in Fernie, assuming current rates persist. This target underscores the importance of planning and investment in long-term affordable housing solutions, particularly rental housing, to support the city's most at-risk populations.

TABLE 42. EXTREME CORE HOUSING NEED UNITS REQUIRED (BC HNR CALCULATOR, HART).

TOTAL HOUSEHOLDS	2021 HOUSEHOLDS	AVERAGE ECHN RATE	HOUSEHOLDS IN ECHN
Owners	1880	N/A	N/A
Owners with a mortgage		0.8%	15.0
Renters	720	7.8%	56.2
Total New Units to Meet ECHN – 20 years			71 (71.2)

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5.6.2 Supply of Units to Reduce Homelessness

Proportionally, Fernie needs to support approximately 23 individuals experiencing homelessness, based on the regional count of 239. This table highlights the need for a targeted supply of housing in Fernie that is specifically designed to serve people experiencing homelessness. To address this need, Fernie should prioritize the development of at least 23 units of supportive or transitional housing that offer not only affordability but also wraparound services such as mental health support, addiction recovery programs, and case management. These units should be deeply affordable, low-barrier, and integrated into the broader housing strategy to ensure a sustainable and humane response to homelessness in the community.

TABLE 43. PEOPLE EXPERIENCING HOMELESSNESS UNITS REQUIRED (BC HNR CALCULATOR, HART).

	LOCAL POPULATION			
REGIONAL POPULATION	#	% OF REGION	REGIONAL PEH	PROPORTIONAL LOCAL PEH
64,420	6,175	9.6%	239	22.9
Total New Units to Homelessness Needs – 20 years				23 (22.9)



5.6.3 Supply of Units to Address Suppressed Household Formation

Table 44 provides an updated assessment of the housing supply needed to address suppressed household formation in Fernie over the next 20 years. The analysis estimates that 347 new housing units are needed to allow these households to form, reflecting unmet demand across multiple age groups. Of the 347.0 total suppressed households, approximately 257.9 units (74%) are renter households, while 89.2 units (26%) are owner households. This breakdown underscores a significant unmet demand for rental housing, particularly among younger and older age groups.

The most significant suppressed demand is concentrated in the 35 to 44 age group, with a total of 103.0 units needed, highlighting the housing challenges faced by individuals and families in their prime working and child-rearing years. Similarly, the 25 to 34 and 75 and over age groups show high suppressed demand, requiring 64.1 and 62.0 units, respectively. The youth cohort aged 15 to 24 years also exhibits notable demand, with 43.2 units, likely due to affordability barriers and lack of entry-level rental options.

Owner-occupied suppressed demand is highest in the 35 to 44 age group, with a need for 50.7 owner units, indicating that middle-aged adults, likely families or individuals seeking stability, are struggling to find affordable ownership options. Conversely, negative figures for renter households in some age groups (e.g., 25 to 34 and 45 to 54) suggest that actual rental household formation exceeded provincial expectations, possibly due to a reliance on shared housing or non-traditional arrangements or may reflect local demographic shifts, such as intergenerational living or seasonal migration patterns.

To meet the suppressed demand, Fernie must plan for a diverse mix of housing types, particularly affordable rental units for youth and seniors, and ownership options for growing families. Addressing this need will help residents not be forced to delay forming independent households due to a lack of available, appropriate housing.

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TABLE 44. SUPPRESSED HOUSEHOLD FORMATION UNITS REQUIRED TO MEET THE NEED (BC HNR CALCULATOR, HART).

	2021 POTENTIAL HOUSEHOLDS		2021 HOUSEHOLDS		2021 SUPPRESSED HOUSEHOLDS		
AGE CATEGORIES - HOUSEHOLD MAINTAINERS	OWNER	RENTER	OWNER	RENTER	OWNER	RENTER	TOTAL
15 to 24 years	22.1	66.2	10	35	12.1	31.18	43.2
25 to 34 years	386.1	193.0	265	250	121.1	-56.96	64.1
35 to 44 years	505.7	202.3	455	150	50.7	52.29	103.0
45 to 54 years	336.7	31.0	320	80	16.7	-48.99	0.0
55 to 64 years	402.6	69.7	345	70	57.6	-0.32	57.3
65 to 74 years	341.5	75.9	305	95	36.5	-19.12	17.4
75 years and over	177.1	94.9	180	30	-2.9	64.9	62.0
Total New Units to Meet Suppressed Housing Need – 20 years							347 (347.0)

5.6.4 Supply of Units to Meet Household Growth over the next 5 or 20 years

The data presented outlines the 20-year household growth projections and corresponding housing unit needs for Fernie, based on both local and regional growth trends. According to the East Kootenay regional district projections, the number of households is expected to increase from 28,265 in 2021 to 35,858 in 2041, an overall growth rate of 26.9%. Applying this growth rate to Fernie, two growth scenarios are calculated to estimate how many new homes will be needed over the next two decades.

Table 45 shows the calculated number of new homes needed in the next 20 years according to the provincial guidelines, calculated with the average of the municipal and regional growth projections. The Local Household Growth Scenario, based on Fernie-specific trends, projects an increase from 2,595 households in 2021 to 3,664 households in 2041. This would require the construction of approximately 1,069 new housing units. Meanwhile, the Regionally Based Household Growth Scenario, using the 26.9% growth rate from the broader regional projection, estimates a smaller increase, from 2,595 to 3,292 households, requiring 697 new units. By averaging these two scenarios, this Report arrives at a projected need for approximately 883 new housing units over the 20-year period to accommodate expected growth.

This growth projection suggests that even under moderate regional growth conditions, hundreds of new units will be required to avoid future housing shortages. Importantly, this projection does not account for existing housing deficits or core housing needs, it represents only what is needed to keep pace with population growth. Therefore, this figure should be considered the minimum number of new units required, underscoring the importance of proactive housing development and investment in infrastructure to support sustainable growth.

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TABLE 45. 20-YEAR POPULATION PROJECTION AND GROWTH RATE FOR EAST KOOTENAY REGIONAL DISTRICT (BC HNR CALCULATOR, HART).

REGIONAL DISTRICT PROJECTS	2021	2041	REGIONAL GROWTH RATE
Households	28,265	35,858	26.9%

TABLE 46. 20-YEAR HOUSING NEED BASED ON MUNICIPAL AND REGIONAL PROJECTIONS (BC HNR CALCULATOR, HART).

GROWTH SCENARIOS	REGIONAL GROWTH RATE	HOUSEHOLDS		NEW UNITS
		2021	2041	
Local Household Growth	N/A	2,595	3,664	1,069
Regionally Based Household Growth	26.86%	2,595	3,292	697
Scenario Average				883
Total New Units to Meet Household Growth Needs – 20 years				883

5.6.5 Supply of Units to Meet at least 3% Vacancy Rate

Table 47 shows the difference between the existing total number of rental homes and the total number of rental homes required to reach a healthy rental market benchmark of 3%. A 3% vacancy rate is considered the target rate for a balanced rental market, where there is enough flexibility in supply to meet demand without putting upward pressure on rents or forcing renters into unsuitable housing. Currently, Fernie's local vacancy rate is 1.4%, well below this target, indicating a tight rental market with limited available units and high competition among renters.

Based on the 720 renter households currently in Fernie and the respective occupancy and vacancy rates, the analysis estimates that 742 rental units would be needed to achieve a 3% vacancy rate, while only 730 units currently exist. This reveals a deficit of approximately 12 rental units required to bring the vacancy rate up to a healthier 3% level.

While the number appears modest, it represents the minimum additional units needed to ease pressure on the rental market, assuming current demand levels. It's important to note that this estimate does not account for anticipated household growth or current unmet needs such as affordability or core housing need. Therefore, these 12 additional units should be viewed as a baseline figure that complements the broader housing development targets. Achieving a 3% vacancy rate is critical to improving housing accessibility and stability, especially for low- and moderate-income renters who are disproportionately affected by tight rental conditions.

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TABLE 47. EXISTING AND PROJECTED TOTAL NUMBER OF RENTAL HOMES REQUIRED FOR A 3% VACANCY RATE (BC HNR CALCULATOR, HART).

	VACANCY RATE	OCCUPIED RATE	RENTER HOUSEHOLDS	ESTIMATED NUMBER OF UNITS
Target Vacancy Rate	3.00%	97.0%	720	742.27
Local Vacancy Rate	1.40%	98.6%		730.22
Total New Units to Achieve 3% Vacancy Rate - 20 years				12 (12.0)



5.6.6 Supply of Units to Meet Local Demand

The demand factor is a multiplier used to calculate additional local housing demand (or "demand buffer"), determined by the province. ***Table 48*** calculates Fernie's "demand buffer", which estimates additional housing units needed over 20 years to address unmet and emerging housing demand, beyond what is required solely to accommodate population growth. The demand buffer accounts for various factors that create hidden or suppressed demand in the housing market. Collectively, these factors approximately total 453 units, representing households that are currently underserved or not adequately housed.

To reflect the possibility of additional, unforeseen demand, the province applies a demand factor multiplier of 1.15, which adjusts the total need upward so that there is sufficient housing supply. Applying this factor increases the required number of units to 520 over the next 20 years. This table is essential for housing planning, as it captures demand that might not be reflected in traditional growth projections—such as young adults unable to move out, individuals living in overcrowded conditions, or those facing persistent homelessness. Incorporating the demand buffer into future housing targets establishes that Fernie's housing supply is not only reactive to population growth but also proactive in addressing chronic housing challenges and structural undersupply.

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TABLE 48. ADDITIONAL DEMAND FOR NEW HOUSING (BC HNR CALCULATOR, HART).

COMPONENT	RESULT
Extreme Core Housing Need	71 (71.2)
Persons Experiencing Homelessness	23 (22.9)
Suppressed Household Formation	347 (347.0)
Rental Vacancy Rate Adjustment	12 (12.0)
Total	453 (453.2)
Demand Factor	1.15
Total New Units to Address Demand Buffer – 20 years	520 (519.33)

6 |CONCLUSIONS

This HNR highlights both persistent and emerging challenges in the community's housing landscape, including limited rental supply, affordability pressures, and a lack of housing diversity. The overall conclusion of the report is clear: **housing in Fernie is expensive, and the situation is getting worse.** Increasing numbers of people are relocating from larger urban centres like Vancouver and Kelowna, attracted by Fernie's lifestyle, natural surroundings, and relative affordability, which places added demand on a limited housing stock. At the same time, the pace of new housing construction, particularly purpose-built rental and entry-level ownership options, has not kept up with population growth. Fernie's large seasonal population, driven by tourism and resort-based employment, further strains the rental market during peak months, often displacing local residents or pushing prices even higher. Without strong and coordinated action, it will be increasingly difficult for the City to meet its current and future housing needs.

This section outlines what the City has done and next steps forward. Since the previous report, the City has taken important steps to reduce housing pressures, such as updating development bylaws, supporting affordable rental projects, and expanding internal capacity, but these actions must now be scaled and reinforced. Addressing Fernie's housing challenges will require leadership and sustained collaboration with all levels of government and community partners.

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6.1 Actions to Reduce Housing Needs

Since the City's existing HNR was published in 2021, the following actions have been taken, or are being taken to reduce housing needs:

1. Amendment of the City's Delegation Bylaw to delegate the issuance of "minor" development variance permits to Staff. This has reduced the turn-around time for these types of variances from approximately six weeks to approximately one week, contributing to accelerated approval of development projects.

2. City of Fernie Municipal Lands Acquisition and Disposition Policy to guide how we handle lands that we own or wish to own. From this policy, two major developments are occurring on city-owned property through long-term leases to non-profit societies:

   - Childcare Pilot, proposing a ground floor childcare facility for up to 100 children with 27 apartment-style dwelling units to be provided on the upper stories.
   - 692 - 3rd Avenue project, proposing ground floor commercial/offices with 44 apartment-style dwelling units to be provided on the upper stories.

3. Development Approvals Review Report with small-to-large scale recommendations on how the organization can change to better service the development industry to streamline the construction of more homes.

4. Permit Tracking Software: The City has contracted Cloudpermit to implement their software to provide a portal for application, review and inspection of building and development permits.

5. City of Fernie website updates to make self-serve information, such as planning and development processes and zoning regulations more accessible. This reduces the amount of Staff time needed to respond to inquiries.

6. Building Permit Application Requirement checklists have been published to give applicants a better idea of what documentation is required when making an application for a building permit. These checklists were published with the goal of reducing the number of incomplete applications received by the City, therefore reducing permit issuance timelines and increasing staff capacity.

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7 Small-Scale Multi-Unit Housing: As part of the Province's mandated Local Government Housing Initiatives, the City dedicated significant staff resources to re-write a large portion of the zoning bylaw to allow for up to four dwelling units in former low-density zones (such as the R1 zone). The result was adoption of the RSS – Residential Small-Scale zone in June.

8 Official Community Plan update is scheduled for 2025 – 2027. The existing OCP was adopted in 2014 and needs to be updated. The project is currently at RFP stage as the City searches for a suitable consultant to assist.

9 Building Bylaw update to modernize the building bylaw to the current BC Building Code and give Building Officials a solid foundation to review and issue permits, undertake inspections and issue occupancies to building and structures in Fernie. Associated fees are also being updated to ensure that private development "pays for itself" and is not subsidized by the taxpayer.



10 Prioritization of multi-family housing projects: Based on Council's strategic priorities, Staff have prioritized work on several projects that offer an element of multi-family attainable and affordable, or market and below-market rental housing.

11 Amendment to the zoning bylaw to allow for dwelling units to be built accessory to permitted uses in the CS1 – Service Commercial zone.

12 Updated the Development Procedures and Fees Bylaw to streamline application processes and improve development approval timelines, supporting more efficient delivery of new housing.

13 Partnered with the Elk Valley Family Society on two mixed-use/residential rental developments located on City-leased lands, increasing the supply of affordable and attainable rental units.

14 Expanded staff capacity with the addition of a casual Building Official / Building Official-in-Training to help manage increased development activity and permit processing times. The intention is to transition these position into a more permanent role in the future.

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6.2 Next Steps

This HNR provides a foundational understanding of Fernie's current and projected housing challenges, including affordability pressures, rental supply gaps, and shifting household demographics. While the data and analysis highlight critical areas of concern, they also present an opportunity to move forward with evidence-based action. The following next steps outline key directions to support the City in addressing housing pressures while laying the groundwork for longer-term solutions.

DATA COLLECTION

- Focus on key datasets that are essential for aligning with CMHC and BC HNR requirements, while minimizing staff burden.
- Track housing development approvals and completions by unit type, tenure (rental/ownership), and affordability category (e.g., market, below-market, non-market).
- Monitor rental listings bi-annually (e.g., Craigslist, Facebook Marketplace, PadMapper) to approximate average rents and rental availability.
- Collect anecdotal and qualitative data through local partners (e.g., Chamber of Commerce, housing societies, service providers) to supplement gaps in formal data (e.g., seasonal housing demand, housing stress among workers).
- Work with BC Housing and local nonprofits to access anonymized waitlist data for subsidized, supportive, and seniors housing.
- Explore partnerships with academic institutions or regional agencies to support periodic surveys of renters and employers.
- Document informal housing trends (e.g., RVs, couch surfing, shared accommodation) through existing community engagement touchpoints or local advocacy groups.

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- Use building permit data as a proxy for housing supply trends until more robust systems are developed.
- Encourage developers to voluntarily report unit mix, tenure, and expected rents for multi-family projects, especially where rezonings or incentives are provided.
- Periodically revisit data strategies as staff capacity grows or funding becomes available to implement a formal housing monitoring program.

KEY PERFORMANCE INDICATORS (KPI) MODEL

- Establish housing-specific KPIs to track progress on:
  - Number of affordable housing units built or preserved annually (by income category).
  - Changes in core housing need by income and household size.
  - Rental vacancy rate targets (e.g., maintaining 3%).
  - Unit mix delivered by size (1-bedroom, 2-bedroom, etc.) vs. projected need.
  - Time on waitlists for seniors, supportive, and accessible housing.
  - Number of new non-market or below-market housing approvals per year.
- Align KPIs with Official Community Plan (OCP) objectives and Active Transportation or Climate Action strategies where relevant (e.g., proximity of new housing to transit or active transportation routes).
- Report KPIs annually through municipal reporting or budget cycles and use them to guide funding, rezoning decisions, and housing partnerships.
- Use KPIs as triggers for policy review, e.g., if core housing need for very low-income renters increases, revisit zoning or incentive tools.

LAND ASSESSMENT FOR HOUSING

- Conduct an inventory of publicly owned land to identify parcels suitable for affordable or mixed-income housing development.
- Prioritize land near services and transit, aligning with Complete Community principles and the Active Transportation Plan.
- Assess underutilized or vacant parcels for potential upzoning or redevelopment opportunities.
- Map constraints and opportunities (e.g., environmental, servicing, access) to determine development readiness.

SEWER AND WATER CAPACITY ANALYSIS

- Conduct a high-level assessment of existing sewer and water system capacity to understand current constraints and opportunities for additional housing development.
- Map servicing availability against parcels identified for potential housing in the land inventory to flag areas where upgrades may be required.
- Coordinate with Engineering and Public Works to align capital planning for sewer and water upgrades with housing growth priorities.
- Integrate servicing capacity findings into OCP updates and development review processes to ensure housing policies are grounded in infrastructure realities.

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APPENDIX A: HOUSING NEEDS REPORTS – SUMMARY FORM

Housing Needs Reports – Summary Form

MUNICIPALITY/ELECTORAL AREA/LOCAL TRUST AREA: City of Fernie

REGIONAL DISTRICT: Regional District of East Kootenay

DATE OF REPORT COMPLETION: 11/2020 **(MONTH/YYYY)**

PART 1: KEY INDICATORS & INFORMATION

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

LOCATION	**Neighbouring municipalities and electoral areas:** City of Crankbrook, District Municipality of Sparwood **Neighbouring First Nations:** Ktunaxa Nation

POPULATION	**Population:** 5,155 (2016)	**Change since** 2006 **:**	25 **%**
	Projected **population in 5 years:** 5,387 (2026)	**Projected change:**	5 **%**
	Number of households: 2,215 (2016)	**Change since** 2006 **:**	18 **%**
	Projected **number of households in 5 years:** 2,386 (2026)	**Projected change:**	8 **%**
	Average household size: 2.3 (2016)		
	Projected **average household size in 5 years:** 2.3 (2026)		
	Median age (local): 37.9 (2016)	**Median age (RD):** 45.1	**Median age (BC):** 43.0
	Projected median age in 5 years: 45.9 (2026)		
	Seniors 65+ (local): 19.6 **%**	**Seniors 65+ (RD):** 19.6 **%**	**Seniors 65+ (BC):** 18.3 **%**
	Projected **seniors 65+ in 5 years:**		16% (2026) **%**
	Owner households: 73 **%**	**Renter households:**	27 **%**
	Renter households in subsidized housing:		19 **%**

INCOME	Median household income	Local	Regional District	BC
	All households	$ $106,460 (2016)	$ 66,800	$ 69,979
	Renter households	$ $45,689 (2016)	$ 41,255	$ 45,848
	Owner households	$ $107,942 (2016)	$ 75,035	$ 84,333

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ECONOMY	**Participation rate:** 74.0 **%**	**Unemployment rate:** 7.1 **%**
	Major local industries: Mining, quarrying, and oil and gas extraction; Retail trade; Accommodation and food services; Health care and social assistance; Construction; Educational services	

HOUSING	**Median assessed housing values: $** 477,450 (SFD 2019)	**Median housing sale price: $** 375,250 (SFD 2019)
	Median monthly rent: $ 1300	**Rental vacancy rate:** 3.4% (2017) **%**
	Housing units - total: 2,220 (2016)	**Housing units – subsidized:** 184 (2020)
	Annual registered new homes - total: 47 (Units 2019)	**Annual registered new homes - rental:** no data
	Households below *affordability* standards (spending 30%+ of income on shelter):	19 **%**
	Households below *adequacy* standards (in dwellings requiring major repairs):	9 **%**
	Households below *suitability* standards (in overcrowded dwellings):	2 **%**

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Briefly summarize the following:

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

   Fernie's OCP policy chapter on housing and land use planning has policies for Housing, Housing Affordability, Housing Diversity, Multi-Family Housing, Secondary Suites, Seniors Housing, Staff Housing, and Part-Time Rentals. These include policies specific to zoning, including short-term rentals, hostel development for temporary workers, and affordable housing unit incentives.

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

   See below.

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

   Interior Health Authority, Fernie Family Housing Society, Elk Valley Family Society, Fernie Citizens Housing Society, major employers (Fernie Alpine Resort and Teck Resources), local realtors, and property managers.

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

   To develop a more complete picture of housing needs in the area, the City of Fernie sought to engage and inform Ktunaxa Nation and the Tobacco Plains Indian Band, the closest Ktunaxa Nation community to Fernie. Neither were able to participate in the Housing Needs project.

PART 2: KEY FINDINGS

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

	Currently	Anticipated (5 years)
0 bedrooms (bachelor)	0	0
1 bedroom	10	7
2 bedrooms	31	20
3+ bedrooms	72	24
Total	113	47

Comments:

The proportion of renter households grew by 2% (135 households) between 2006 and 2016. This trend is expected to continue and is reflected in the growing demand for rental housing. By 2026, the number of households in Fernie is expected to increase by 8.4%, totaling approximately 2,400 households.

Table 2: Households in Core Housing Need

	2006		2011		2016	
	#	%	#	%	#	%
All households in planning area	1875	100	1985	100	2215	100
Of which are in core housing need	135	7%	130	7%	225	10%
Of which are owner households	50	4%	30	2%	55	3%
Of which are renter households	80	17%	105	20%	170	28%

Comments:

By 2026, a total of 234 households are projected to be in core housing need. The majority will be renter households.

Table 3: Households in *Extreme* Core Housing Need

	2006		2011		2016	
	#	%	#	%	#	%
All households in planning area	1875	100	1985	100	2215	100
Of which are in extreme core housing need	50	3%	80	4%	80	4%
Of which are owner households	10	1%	0	0%	40	2%
Of which are renter households	45	10%	65	12%	40	7%

Comments:

By 2026, a total of 80 households are projected to be in extreme core housing need.

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

1. **Affordable housing:**

   There are limited affordable rental housing and ownership housing opportunities in Fernie.
   A significant concern for housing and support providers was the lack of suitable housing available for vulnerable populations, including low-income residents.

2. **Rental housing:**

   There are limited housing options for renters. The proportion of renter households is steadily increasing.

3. **Special needs housing:**

   A significant concern for housing and support providers was the lack of suitable housing available for vulnerable populations, including people with disabilities.

4. **Housing for seniors:**

   A significant concern for housing and support providers was the lack of suitable housing available for vulnerable populations, including seniors.

5. **Housing for families:**

   A significant concern for housing and support providers was the lack of suitable housing available for vulnerable populations, including single parents. Property managers noted a lack of rental availability for low-moderate income families and single parents, and acknowledged a shortage in suitable, affordable housing for families.

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

   In 2020, there were 15 shelter beds. While most respondents noted that there were very few "visible" homeless residents in Fernie, many noted that there are likely "invisible" homeless populations that do not have suitable housing but are sleeping on couches, renting motels week to week, and in temporary conditions.

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

   Respondents noted that there is a shortage of supportive housing for vulnerable populations, particularly noting that there is no supportive gender diverse housing for LGBTQ2+ community members and no emergency housing shelter for men.

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

The "shadow population" is putting pressure on housing availability for local residents.

Housing providers and stakeholders were asked about the impacts of the pandemic on housing in the region. Most noted that they have seen little to no change as a result of the pandemic. However, some raised concerned that the end of the Canada Emergency Response Benefit (CERB) payments in September will result in some challenges for renters or homeowners struggling to make monthly payments. As well, respondents noted the difficulty some have faced renting single rooms in a home with COVID-19 precautions in place.

Median assessed and sale housing values are provided for single-family dwellings (SFD).

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HOUSING NEEDS REPORT 2025

FERNIE

CITY OF FERNIE