



Regional District of Central Kootenay Housing Needs Report:

# NORTH KOOTENAY LAKE

SUB-REGIONAL REPORT

SEPTEMBER 2020



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## EXECUTIVE SUMMARY

Safe, affordable, and inclusive housing is vital to societal, economic, and individual health and well-being of communities and residents within the Regional District of Central Kootenay (RDCK). Unfortunately, safe, affordable, and inclusive housing is increasingly difficult to find.

Funded by the Union of British Columbia Municipalities (UBCM) Housing Needs Report program, this sub-regional report serves as descriptive analysis of the current housing characteristics, conditions, and needs within the North Kootenay Lake Sub-Region.

The sub-regional report contains housing data and market analysis that describe that specific area. Although it can be used as a standalone document, it is meant to function alongside the RDCK's Regional Housing Needs Report which illustrates how North Kootenay Lake compares to and fits within the regional context.

## KEY FINDINGS

The following key themes were found throughout the project's data and community engagement components.

### **North Kootenay Lake's population decreased, and will likely continue to do so, but not evenly across age categories.**

North Kootenay Lake's population fell 12% between 2006 and 2016, while projections anticipate smaller loss of 5% until 2025. The sole cohort experiencing growth is senior persons (65+), which grew 45% from 2006 to 2016. Total families with children shrank from 2006 to 2016 alongside declines in the number of local children.

The increase in retirees will not only impact the availability of sub-regional and regional services and amenities for seniors, but it will also affect local labour markets. Between the 2006 and 2016 census periods, the labour force (people working or actively seeking work) declined while those not participating (e.g. retirees) increased.

Regardless of the decrease, smaller household sizes will likely push the demand for housing upwards. By 2025, residents may demand 15 more units than 2016 (just under 2 units annually). Historical construction activity suggests local overbuilding (there may be a surplus); however, non-usual residents may speak for some of the added supply.

### **Renting is becoming less popular.**

The percentage of people renting fell between 2006 and 2016; particularly, families with or without children who rent declined much faster than those who own, suggesting either an aging demographic (i.e. empty nesters) or a departure of residents to other communities.

### **Incomes are rising, but housing prices are on a slight decline (after removing inflation), which would suggest less financial burdens for residents to meet the basic needs of themselves and their families.**



The median North Kootenay Lake household earned more in 2015 than it did in 2005, even with inflation removed from the comparison. Without inflation, home prices slightly declined, suggesting that higher earnings could make living costs more affordable. However, a reason for the income increase was the distributional shift towards more households earning \$100,000 or greater; this segment grew 45%. Both owner and renter household incomes did grow over the decade, but the latter did not increase enough to lessen the purchasing power disparity between both tenures.

Statistics Canada reports that about 27% of households are “low income,” illustrating that a noticeable portion of the population is truly experiencing financial hardship. When broken down by segments, it is shown that about 40% of households with children younger than 6 are likely struggling financially.

**There is a general lack of available, affordable housing in the North Kootenay Lake subregion. Access to appropriate housing is very difficult for families, people on income assistance, and anyone with a specialized need.**

Interviews with residents and responses from surveys universally pointed to a lack of available and affordable housing as the main challenge impacting the communities in North Kootenay Lake. This was especially apparent for older residents who lived on a fixed-income or who wished to downsize to a smaller unit that was easier to maintain. Younger residents also struggle to find appropriate housing, especially those individuals or families who may be relying on only one income. Detached home ownership is generally out of reach for most singles or single-income households, and renting (when units are available) is similarly challenging.

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*“As we age I am concerned about how we will be able to maintain our home in terms of cleaning, repairs, and yard work.”*

*“As a single mom, all I ever wanted was an apartment that I didn't have yard to maintain, didn't have to argue with landlords over the rules, and wasn't going to have to move because it was sold.”*

*“This community is becoming gentrified and those with money do not give a damn about low income people who have lived and worked here all their lives.”*

*“There is no housing security for an elderly renter, you really feel at the mercy and whims of the land barons.”*

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**The size and quality of housing is improving, allowing residents to live more comfortably and securely. Unfortunately, the compromise appears to be less affordable housing for many.**



New construction is often larger and of higher quality than the past, pushed by changes in building regulations and consumer preference; however, their prices tend to be higher than the existing stock. Those who cannot afford newer homes seek older, smaller, and less up to date alternatives to fit their budgets. Even with rising incomes and relatively stagnant housing prices, affordability concerns remain, possibly attributed to higher earnings not being adequately distributed across households; higher earnings only benefit some but are represented in averages that may suggest an entire community is when that is in actuality not the case.

Lone parent and low income earning households do not earn enough to comfortably rent or purchase a dwelling in North Kootenay Lake. This emphasizes the importance of non-market support, particularly for those segments that can be overlooked when metrics, like household income, are rising.

**Energy poverty is a significant issue within the North Kootenay Lake subregion, with almost one quarter of respondents saying that their energy bills are unaffordable.**

When accounting for fuel cost, the average household in the North Kootenay Lake subregion cannot reasonably afford their energy expenses, not even couples with children who are often the most financially capable of meeting their needs. Single or very low-income households may potentially pay almost 3 times more than they can afford.

Twenty-three percent (23.4%) of survey respondents indicated their energy bills, without transportation fuel, were unaffordable. When respondents had issues paying their monthly energy bills, 70% recorded that they kept their homes at a temperature too cold to be comfortable to offset costs. 20% recorded that they didn't have enough money for food as a result of energy costs.

**Key Resident Quotes:**

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*“A tiny home village could be very feasible in this area. Even currently there are many properties in the area with multiple small cabins on them, and even some really dreadful ones are occupied. An organized system of serviced lots with a central hub for laundry and social space would work really well for those most in need.”*

*“There needs to be a comprehensive low income and supportive housing program, such that 25% of all housing is available for low income individuals, families (with and without children) and supportive housing for seniors.”*

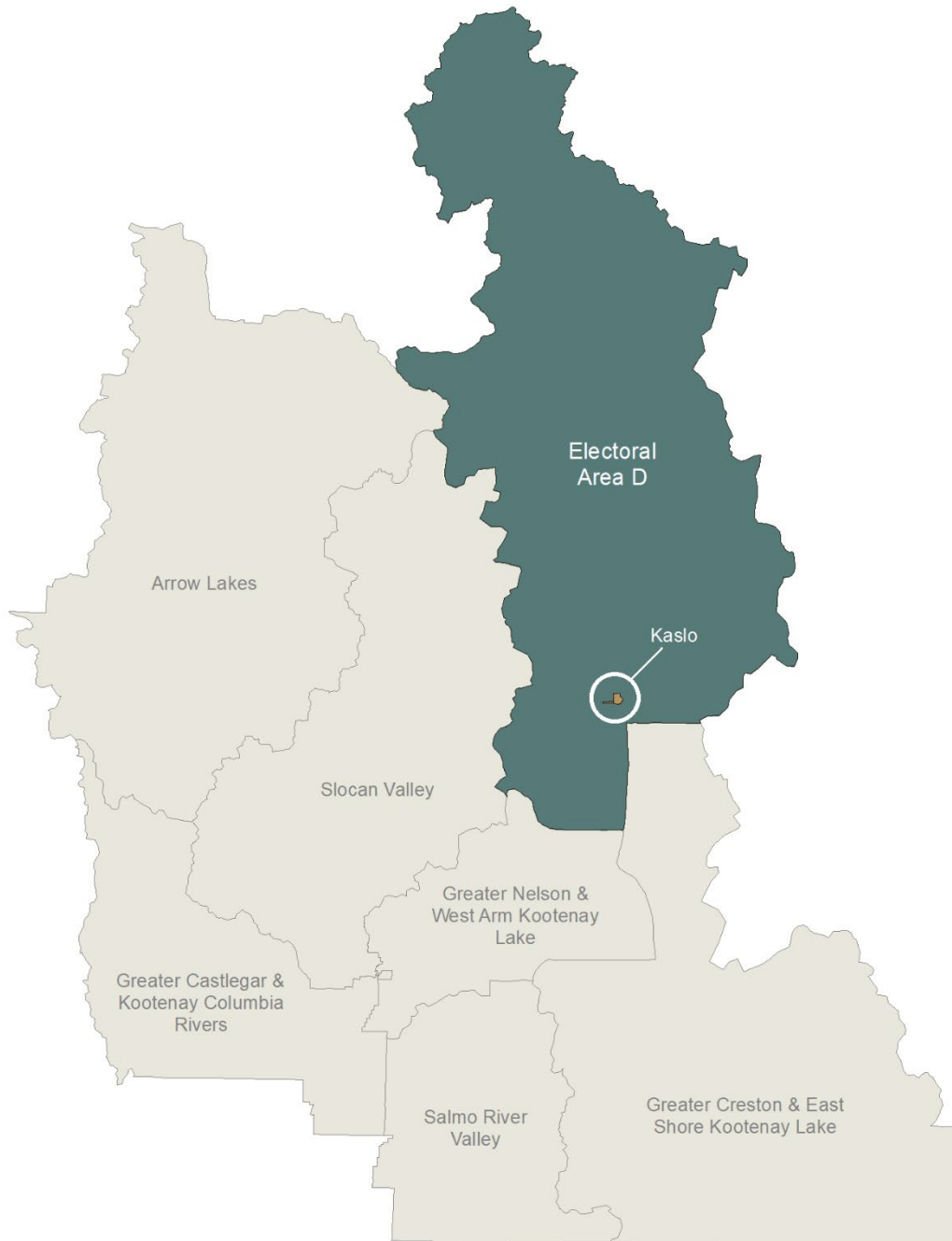
*“The need in Kaslo can, at times, be acute. I am very concerned that, because of our low population, public funding that will help to alleviate this concern will be directed to more populous places. Exacerbating this situation is the very real possibility of burnout for the volunteers that are pushing for solutions. I do find it incredible that the weight of trying to find a solution to the housing crisis in rural areas like Kaslo & area falls on the shoulders of unpaid volunteers.”*

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## PREFACE

This report investigates regional report topics at a smaller, sub-regional scale in an effort to distinguish what is occurring in those communities perceived to be most tightly connected (e.g. by distance or economically). The regional report defines seven sub-regions, each corresponding to a relationship between one or multiple municipalities and one or multiple electoral areas.

*Figure B – 0a: RDCK & North Kootenay Lake Sub-Region*



Readers may notice some discrepancy between the type of detail or number of sections available in the regional report and this one; some data cannot be appropriately conveyed locally since the trends reflect the combination of many communities. One major exception is rental data, which is only available for the City of Nelson through CMHC but still serves as an illustration of what may be occurring in nearby markets that do not benefit from federal data collection practices.

Lastly, this report presents data graphically for ease of reading. Tables with detailed data relating to each section are available in the appendix attached at the end.

## DEMOGRAPHY

### SECTION SUMMARY

#### **North Kootenay Lake grew modestly, but will slow its pace in the short-term**

North Kootenay Lake's population declined 12% between 2006 and 2016. Projections anticipate a smaller loss of 5% from 2016 to 2025.

#### **Household totals fell but are anticipated to recover to above 2006 levels by 2025**

Declining household sizes mean more people (even with a lowering population) are contributing to the demand for sub-regional housing.

#### **There are less families with children than a decade ago, and youth totals continue to fall**

Families with children contracted 32% between 2006 and 2016, and sub-regional youth totals fell 38% over the same time.

#### **Rapid senior growth is the new normal**

The sub-regional senior cohort grew 45% from 2006 to 2016; projections anticipate similar growth until 2025.

#### **Fewer families are renting more often than before**

The number of families with or without children living in rental tenured housing fell significantly faster than those in owner occupied housing. This likely represents either the increased choice to own locally or move elsewhere for rental accommodation.

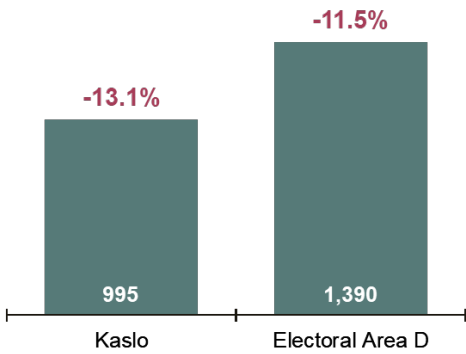
# 1. POPULATION CHANGE

North Kootenay Lake decreased from 2,715 residents to 2,385 between 2006 and 2016, marking a 12% loss over the decade. Most occurred in Kaslo (13%) but Electoral Area D was close with 12%.

Population projections anticipate similar trajectories as historically seen, with lesser intensity. The Sub-Region may reach 2,265 people by 2025, contracting by about 120 residents (a 5% decrease).

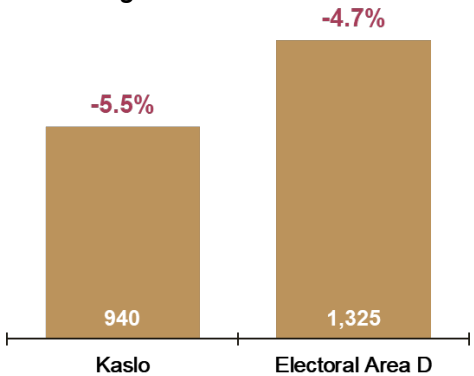
Please note that population totals discussed above and seen below may not equate to what is provided by traditional Statistics Canada datasets. Populations are adjusted to reflect Census undercounting.

Figure B – 1a: 2016 Historical Population & Percent Change '06-'16



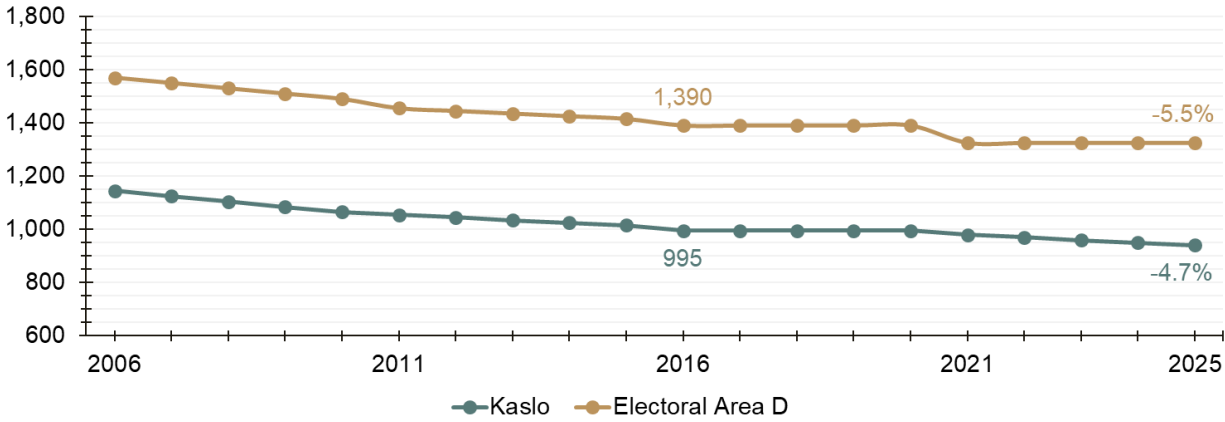
Source: Statistics Canada

Figure B – 1b: 2025 Anticipated Population & Percent Change '16-'25



Source: Statistics Canada, BC Stats

Figure B – 1c: Population Change '06-'25 & Percent Change '16-'25



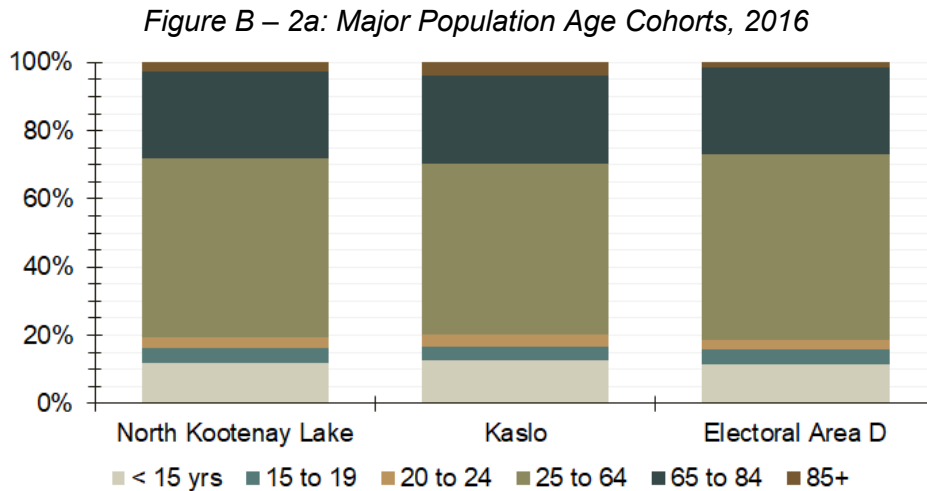
Source: Statistics Canada, BC Stats

# 2. POPULATION STRUCTURE

## Age Distribution

Across the RDCK, British Columbia, and Canada, residents are aging. The Baby Boomers (those born between 1946 to 1964) are a large generation now entering retirement and declining birth rates mean younger people will not balance this trend.

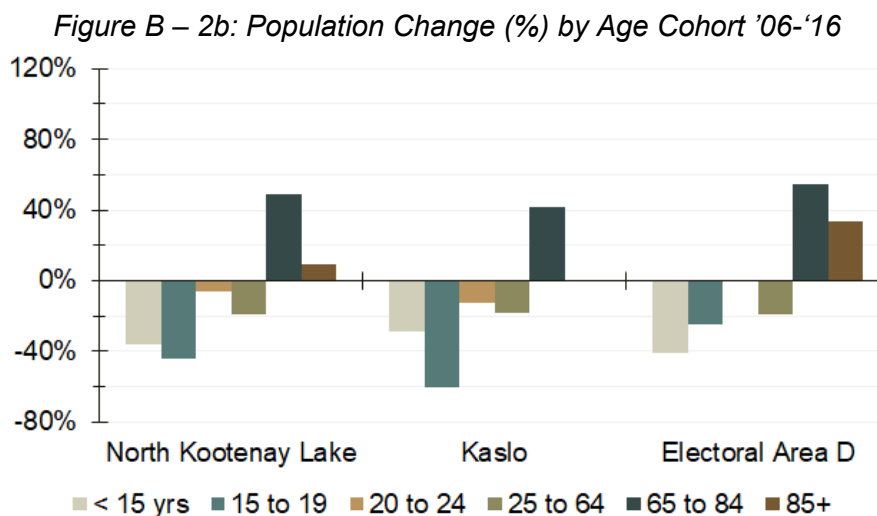
**Figure B – 2a** illustrates the distribution of age among six main cohorts (as defined by Housing Needs legislation) in 2016: children below 15, 15 to 19, 20 to 24, 25 to 64, 65 to 84, and 85 years or older. **Figure B – 2b** and **2c** illustrate how each main age cohort has changed since 2006 and may change to 2025.



Source: Statistics Canada

In 2016, the Sub-Region had 385 youth (below 20 years old), 1,330 working age persons (20 to 64), and 670 seniors (65+), representing 16%, 56%, and 28% of the total sub-regional population, respectively. These totals are the result of a 38% loss, 19% loss, and 45% gain in each cohort, respectively, since 2006.

Both Kaslo and Electoral Area D lost at least 37% of their youth and 18% of their working age people, but had minimum 34% growth in seniors, led mostly by a rise in residents between 65 and 84 years old.

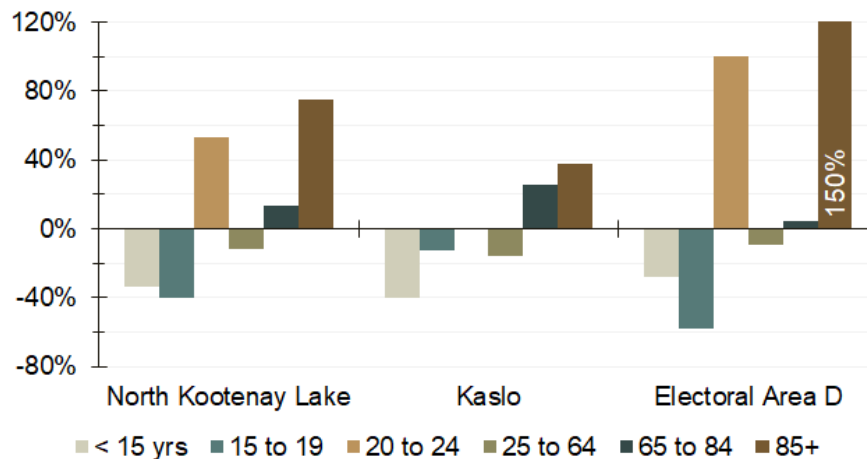


Source: Statistics Canada

Projections anticipate the Sub-Region will be home to 250 youth, 1,220 working age persons, and 785 seniors by 2025, representing 17%, 59%, and 35%, respectively. These result from a 35% loss, 8% loss, and 17% gain in each cohort, respectively, from 2016.

Once again, both Kaslo and Electoral Area D are likely to lose young and working age residents while attracting or retaining its older cohorts. All communities could see continued growth in seniors, with substantial gains in people 85 or older. Please note the significant percent change for this cohort is mostly due to beginning at a small cohort size in 2016.

Figure B – 2c: Anticipated Population Change (%) by Age Cohort '16-'25

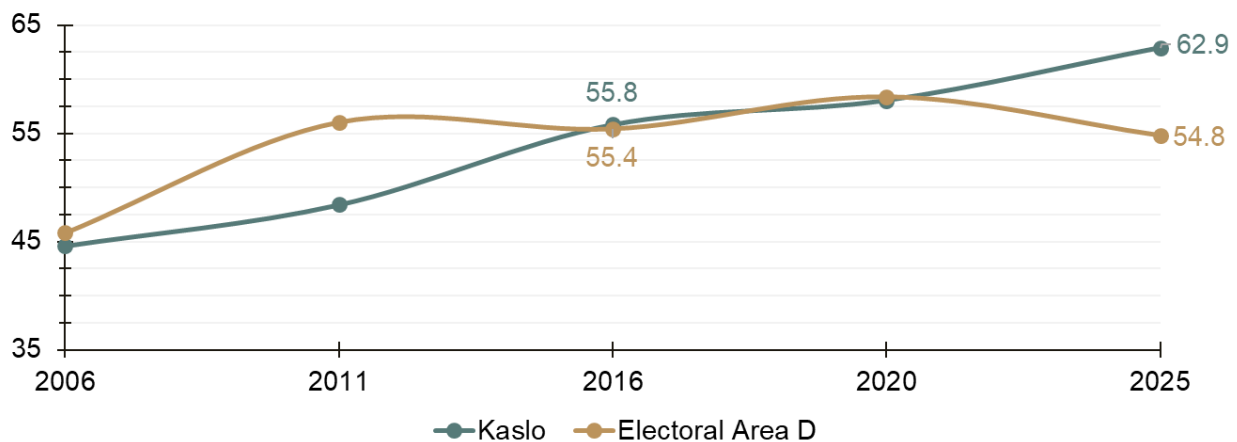


Source: Statistics Canada, BC Stats

### Median Age

In 2016, Kaslo and Electoral Area D had similar median ages. Projections anticipate that by 2025, the two will diverge. Kaslo may continue to age, reaching 62.9 while Electoral Area D may decrease slightly to 54.8.

Figure B – 2d: Historical & Anticipated Median Age '06-'25

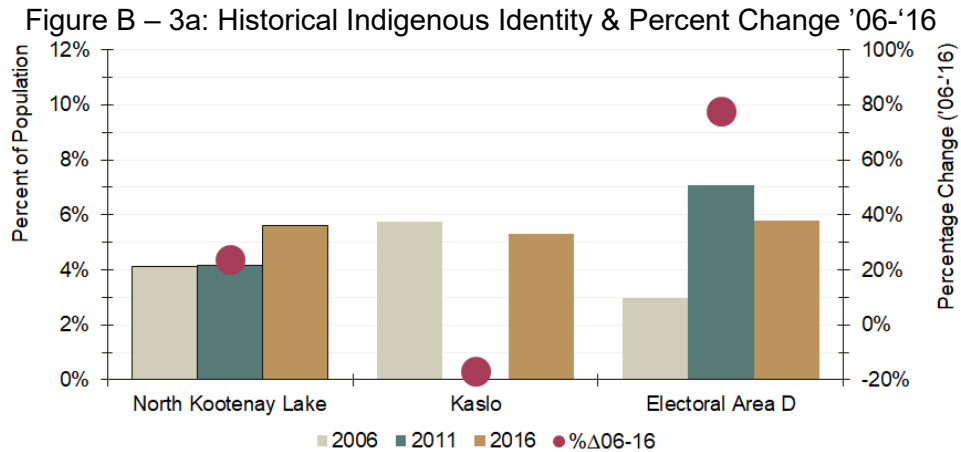


Source: Statistics Canada, BC Stats

### 3. INDIGENOUS IDENTITY

As of 2016, 130 people identify as Indigenous in North Kootenay Lake, about 3% of the total sub-regional population; 14% of renters identify as Indigenous while 4% of owners do. The number of Indigenous people and percent share of the total population grew slightly since 2006, mostly occurring in Electoral Area D (see **Figure B – 3a**). Although in-migration of Indigenous peoples over the last decade is likely, there is no available information to distinguish what proportion of the increase is from migration versus improved data collection.





#### 4. HISTORICAL & ANTICIPATED HOUSEHOLDS

North Kootenay Lake households declined from 1,190 to 1,170 between 2006 and 2016, 2% loss over the decade. Like population, most loss occurred in Kaslo (3%).

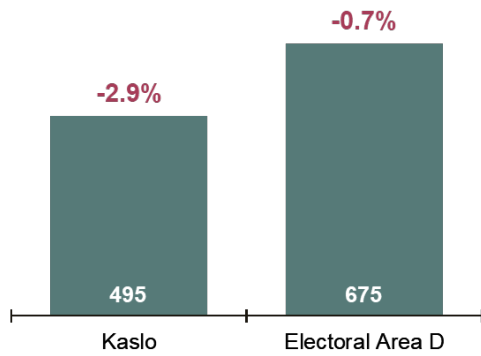
Household projections anticipate growth, rising 3% from 2016 to 2025. The Sub-Region may reach 1,200 households by 2025 (30 more than 9 years prior), marking a 10 household increase over 2006. Gains are likely to only occur in Kaslo, with Electoral Area D households remaining the same.

Two factors largely contribute to general household growth: (1) increased population means more demand from residents and their households and (2) smaller household sizes attributed to smaller families, empty-nesters, and seniors mean that there is greater housing demand per capita. In this case, the increase in households is due to item (2).

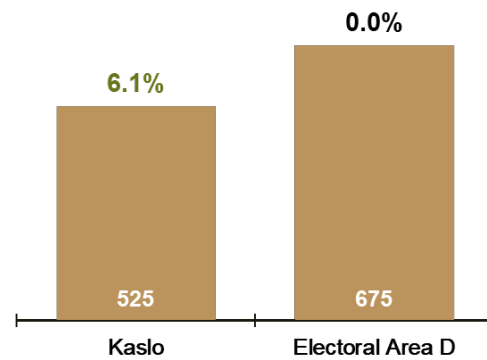
Household growth is an important fundamental component of housing demand: by definition a household requires an available dwelling to occupy. Household projections are therefore synonymous with the increase in housing stock required to accommodate expected population changes (note overall housing demand is also influenced by economic and fiscal factors). Projecting future growth in the number of households requires two related data inputs: (1) population projections (see **Section 1: Population Change**) and (2) the historical proportion of maintainers (see **Glossary**) by age cohort, divided by the total people in that cohort. Total demand is calculated by applying the proportions of (2) to the change in how many people there are at a given age determined by (1).

Figure B – 4a: 2016 Historical Households & Percent Change '06-'16

Figure B – 4b: 2025 Anticipated Households & Percent Change '16-'25

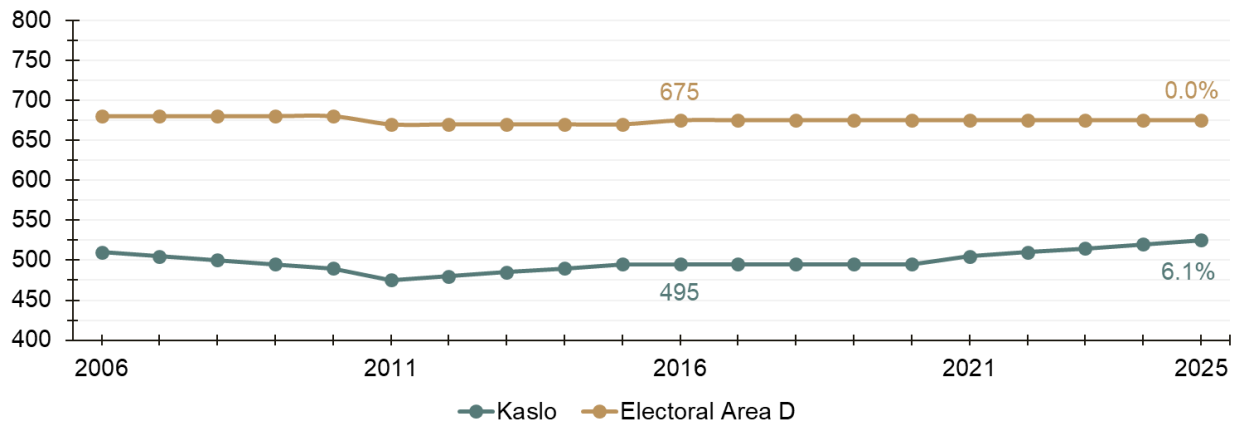


Source: Statistics Canada



Source: Statistics Canada, BC Stats

Figure B – 4c: Household Change '06-'25 & Percent Change '16-'25



Source: Statistics Canada, BC Stats

Please note that, like population, household totals are estimates based on adjustments made to reflect Census undercounting. Furthermore, households in this section refer to total private dwellings (inclusive of both permanent and non-permanent households). Proceeding sections speak only to those that are permanent (who live in the area the majority of the year, also known as usual residents) because Statistics Canada’s data level of detail is only for said households.

## 5. HOUSEHOLD CHARACTERISTICS

Statistics Canada defines a household as a person or group of persons who occupy the same dwelling and do not have a usual place of residence elsewhere in Canada or abroad. One household could be a couple with children, multiple families residing in the same dwelling, a single person, or roommates. In essence, a household is the highest-level descriptor of many unique living situations. The following subsections aim to illustrate the key highlights of North Kootenay Lake and its member communities.

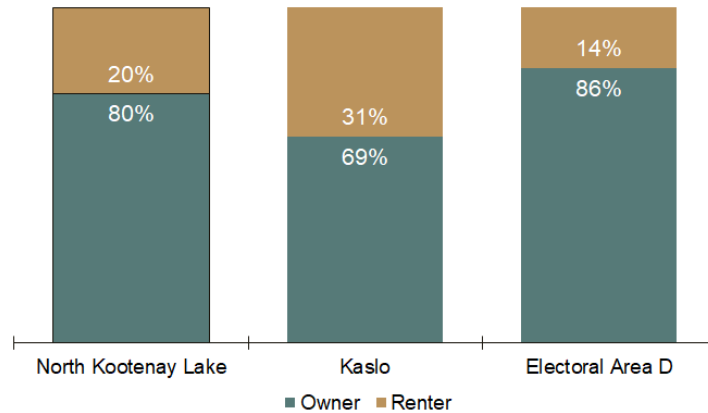
### Household Tenure

Statistics Canada data divides “tenure” into three categories: (1) owner, (2) renter, and (3) band housing. Band housing is often not reported or is suppressed for confidentiality. This report illustrates only the relationship between owner and renter households.

Overall, the Sub-Region is made up of 80% owners and 20% renters, or 835 and 215 households respectively. **Figure B - 5a** describes the owner to renter relationships across the North Kootenay Lake and its communities.

Between 2006 and 2016, renter households fell 25%. Owners only declined slightly (0.5%), most of which occurred in Electoral Area D. Kaslo owner households rose 6%

*Figure B – 5a: Household Tenure, 2016*

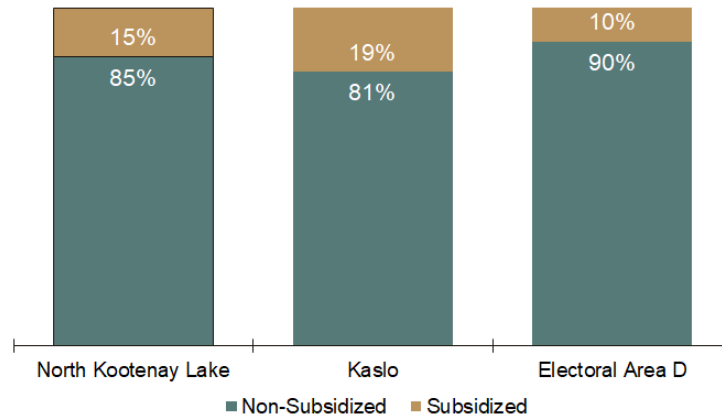


Source: Statistics Canada

### Subsidized Households

Statistics Canada reports on the number and percentage of renter households that rely on a subsidy or subsidies to acquire and maintain full-time accommodation, such as rent supplements, rent geared to income, or housing allowances (see Subsidized Housing in **Glossary**).

*Figure B – 5b: Subsidized Renter Households, 2016*



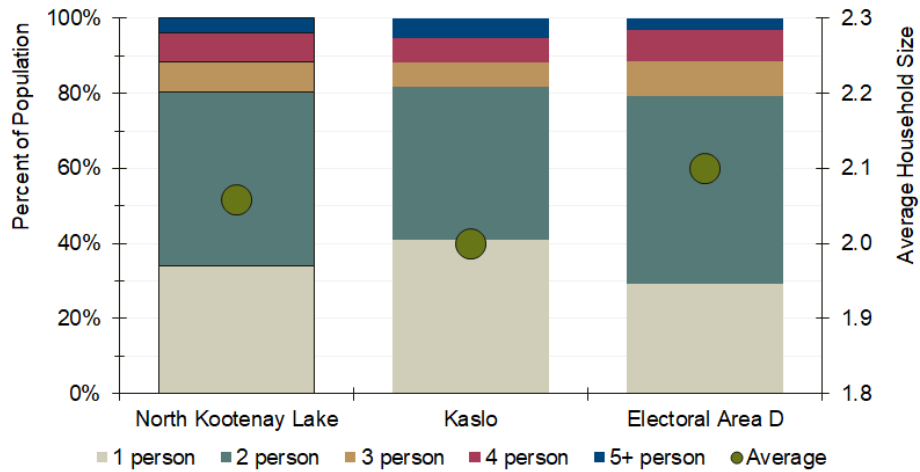
Source: Statistics Canada

On average, 15% of North Kootenay Lake renter households use a subsidy. Greater proportions of the Kaslo population (19%) use a subsidy, related to the higher number of single person homes (see next section).

### Household Size

The average household size was about 2.05 in 2016, down from 2.15 in 2006. Owner and renter household sizes shrank (2.2 to 2.0 and 2.2 to 2.1, respectively).

Figure B – 5c: Household Size, 2016



Source: Statistics Canada

Larger average owner household sizes occur in Electoral Area D (2.1). Average renter household size is greatest in Kaslo (2.2). Overall, Kaslo households are smaller thanks to greater proportions of 1-person homes.

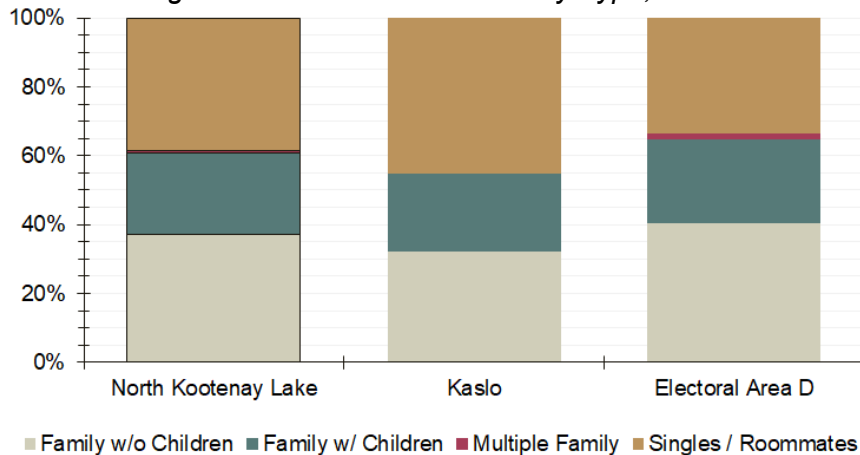
### Household Type

Household type refers to the type of “census-family” that occupies a dwelling (see **Glossary**). **Figure B - 5d** depicts the most common types, being: (1) families without children, (2) families with children, (3) multiple families, or (4) non-census families (herein known as single people or roommates).

In 2016, about 24% of North Kootenay Lake households were families with children, 37% were families without children, and 39% were other. Families with children dropped 30% for owners and 21% for renters, while those without grew 13% and fell 38%, respectively. Overall, the Sub-Region is losing much of its youth and young families, either by moving away or aging.

Mirroring its greater household size, Electoral Area D has a higher percentage of families (both with and without children). Kaslo has significant share of single/roommate households.

Figure B – 5d: Household Family Type, 2016



Source: Statistics Canada

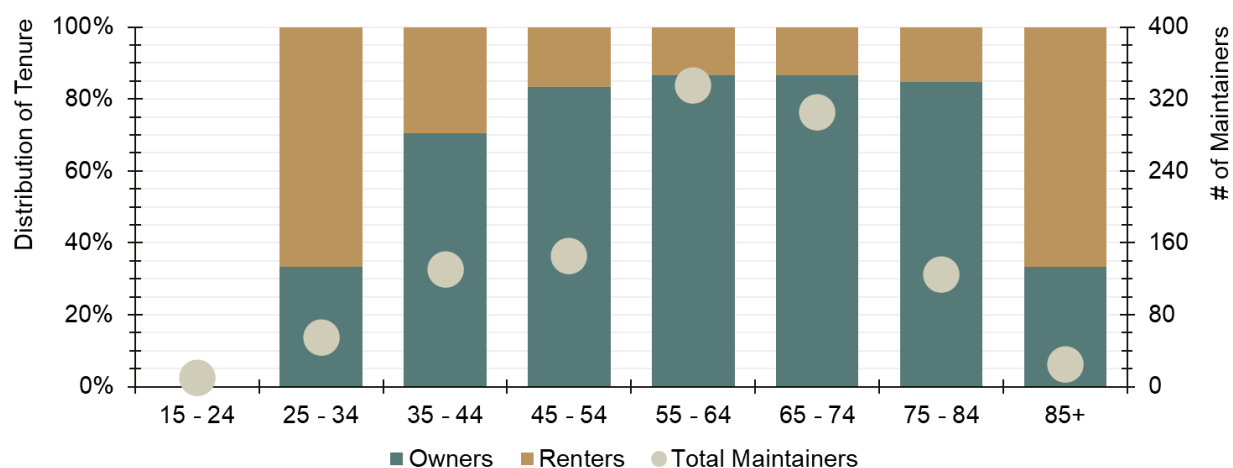
## Household Maintainers

Household maintainers describes the number of people who are financially responsible for the upkeep of the dwelling in a community. In their younger years, maintainers mostly occupy rental units as they progress through school, new jobs, and saving money. As they age, the prevalence of ownership increases, reaching its proportional peak between 75 and 84 years old.

A strong proportion of maintainers fall between 55 and 74 years old, indicating that a lot of the 2016 housing stock is held by retired or soon to be retired persons. The housing stock, particularly ownership, available for young cohorts will depend on the needs and wants of more senior people regarding their accommodation (e.g. choosing to age in place can be a positive experience for aging adults but keeps dwelling options, often older and more affordable, from those entering the market for the first time).

Household maintainer patterns across the North Kootenay Lake communities differs only slightly. For more detail, please refer to their individual data appendices or the tables attached to this report.

Figure B – 5e: Household Maintainers by Age Total & Tenure, 2016



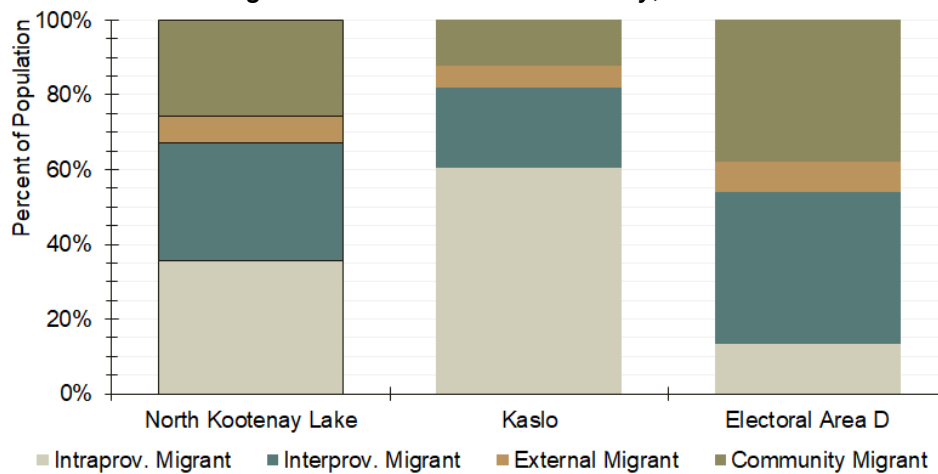
Source: Statistics Canada

## Household Mobility (1-Year)

One-year mobility refers to whether a person changed their location of residence within the prior twelve months. Overall, about 26% of the 350 North Kootenay Lake residents who moved over the previous year did so within their own community, 36% moved from inside the Province (inclusive of within the RDCK), 31% moved from within Canada, and 7% moved from outside Canada. Please note Sub-Region percentages reflect the weighted average of the communities within it.

**Figure B - 5f** illustrates how proportions of movers differs across communities. Kaslo demonstrates the least movement within its own boundaries and relies on people moving from within British Columbia. Electoral Area D is the opposite, with an added emphasis on movement from elsewhere in Canada.

Figure B – 5f: Household Mobility, 2016



Source: Statistics Canada

# ECONOMY

## SECTION SUMMARY

### **Median incomes are rising**

North Kootenay Lake households generally earn more money than they used to, with growth predominantly in Electoral Area D. Overall, median before-tax incomes increased by 12%, though the data is not sufficient to tell how much of this overall change is due to increases in the same household's income over time, versus changes in the overall pool of households, e.g. outmigration of lower-income households and in-migration of those with higher incomes. The share of those earning \$100,000 or more jumped from 12% to 19%. Households earning between \$20,000 and \$40,000 increased from a 21% to 26% share.

### **Renter incomes are growing faster than owner incomes**

The median renter is younger than the median owner, meaning that more renters receive working incomes while aging owners rely more and more on retirement incomes. Owner household incomes remain higher.

### **Households with children are the most likely to be considered in low income**

About 27% of households fall below the Low-Income Measure, indicating substantially increased potential to experience financial hardship. The most prevalent family type to experience this difficulty are those with children younger than 18 years old. Of these, 40% are classified as substantially worse off than the average. In part, this can be attributed to the fact that young families who are at the beginning of their careers tend to earn lower incomes, yet have higher expenses due to the presence of dependents.

### **Fewer people are participating in the economy**

The total labour force (people working or actively seeking work) decreased between 2006 and 2016. During that decade, the non-labour force increased by 65 people, 90 less than labour force losses, suggesting a possible loss of the population to other communities.

### **Less people are unemployed**

Unemployed person totals declined faster than the overall labour force, resulting in a smaller unemployment rate than a decade prior.



## 6. INCOME

Unless otherwise indicated, all incomes within this report are adjusted for inflation to represent 2015 constant dollars. Please note that 2005 and 2015 comparison years differ from the normal 2006 and 2016 used by Statistics Canada. The reason is that census incomes come from the previously reported tax year. In addition, because incomes are reported in constant 2015 dollars, any changes between the two years are already adjusted for the impacts of inflation.

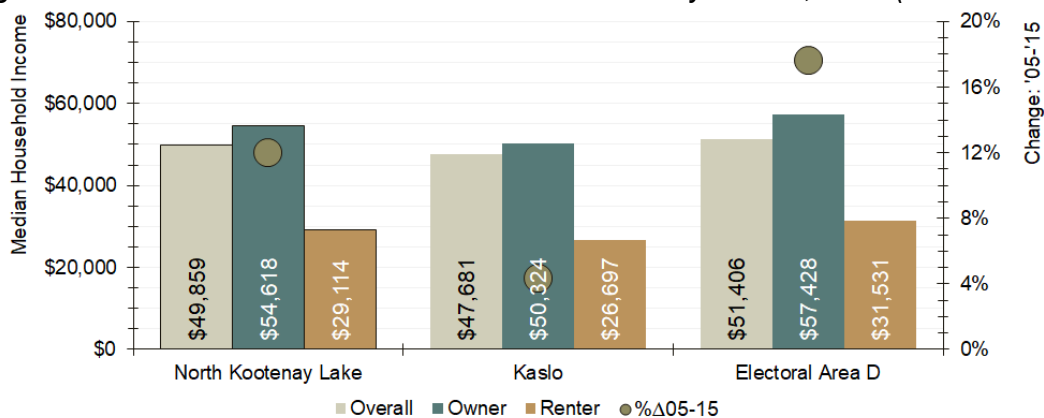
### Median Before-Tax Household Income

Overall, the Sub-Region's median before-tax household income grew about 12% to \$49,859. The median owner household earned \$54,618 and the median renter household earned \$29,114, representing 0% and 9% growth since 2005, respectively. It is possible that inflows of new, high-earning people has had a larger impact on median incomes than the progression of existing households into higher income brackets. However, the data is not available to verify these types of dynamics.

Electoral Area D's incomes grew fastest at 18%. Kaslo's owner household incomes declined 17%, most likely related to the loss of working age people and the large increase in seniors. This means retirement incomes (pensions, investments, or savings), which are generally lower than working incomes, become more common among local households.

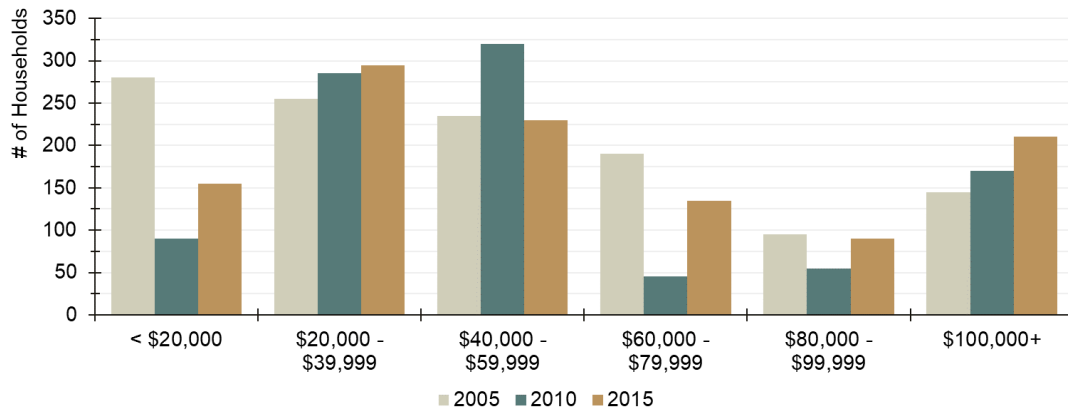
Households earning more than \$100,000 grew 45% from 2005 to 2015. Households earning between \$60,000 and \$100,000 fell 53%. Those earning \$20,000 to \$40,000 grew 16%.

Figure B – 6a: Median Before-Tax Household Income by Tenure, 2015 (2015 dollars)



Source: Statistics Canada

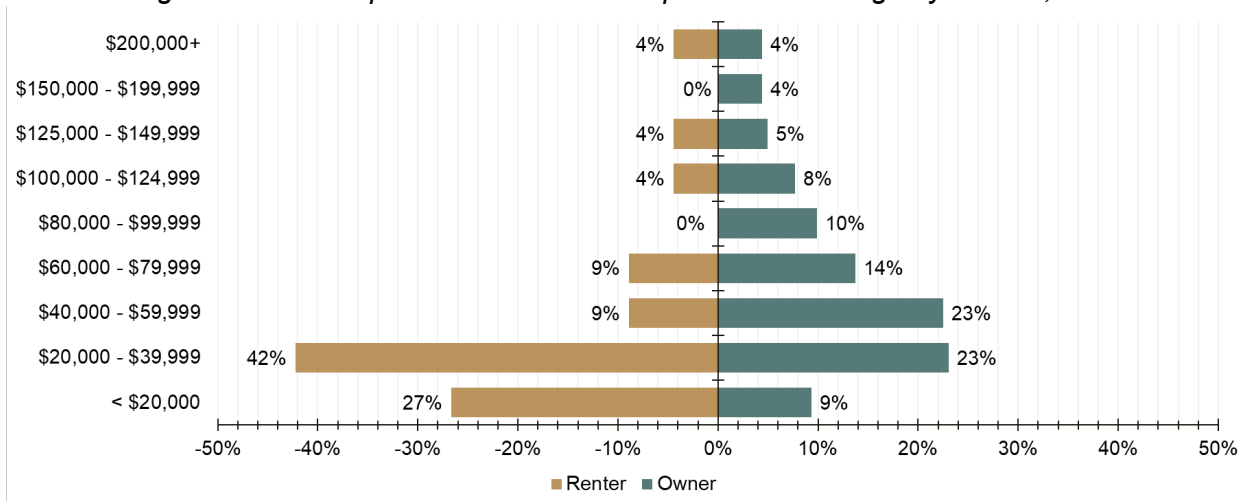
**Figure B – 6b: Historical Distribution of Households by Median Income, 2015**



Source: Statistics Canada

**Figure B – 6c** illustrates the distribution of how many households fall within each income category based on their tenure. Renter households are considerably more likely to earn less than \$40,000 (69%) compared to owners (32%). Alternatively, 21% of owners earn above \$100,000 versus 12% of renters.

**Figure B – 6c: Proportion of Households per Income Range by Tenure, 2015**

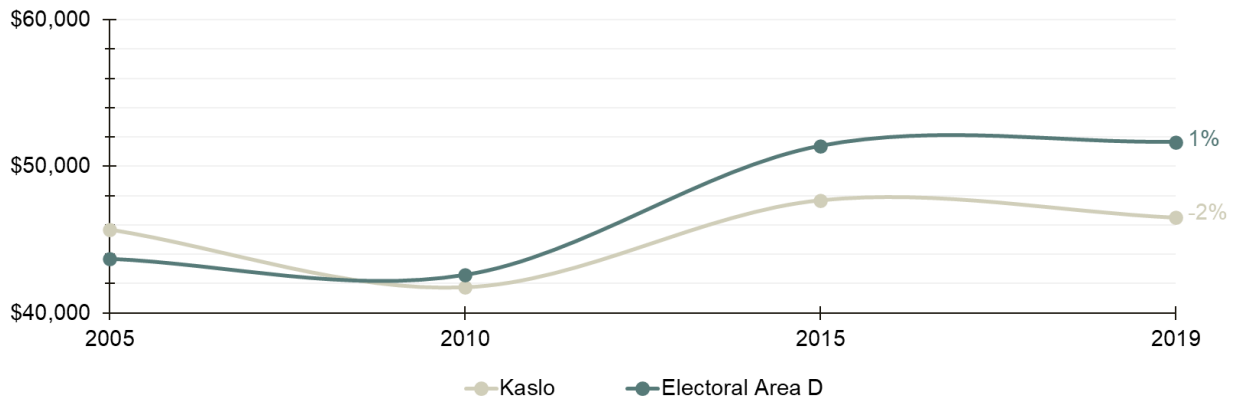


Source: Statistics Canada

Many sections of this report rely on data sourced from the Census, which was last conducted in 2016. For many topics, such as demographic trends, the changes since the last Census may be minor; for others, like income, changes can occur more rapidly. To help bridge the gap, this report uses some estimates produced by private third party data firms, inclusive of 2019 median household income estimates.

Estimates suggest that Kaslo incomes continued to drop by 2% from 2015 to 2019, almost returning to 2005’s \$45,698 (constant dollars). Electoral Area D may have risen, but by only 2% over four years. Area D’s purchasing power remains stronger than 2005 and 2010.

Figure B – 6d: Before-tax Household Income '05-'19 (2015 dollars) & Percent Change '15-'19

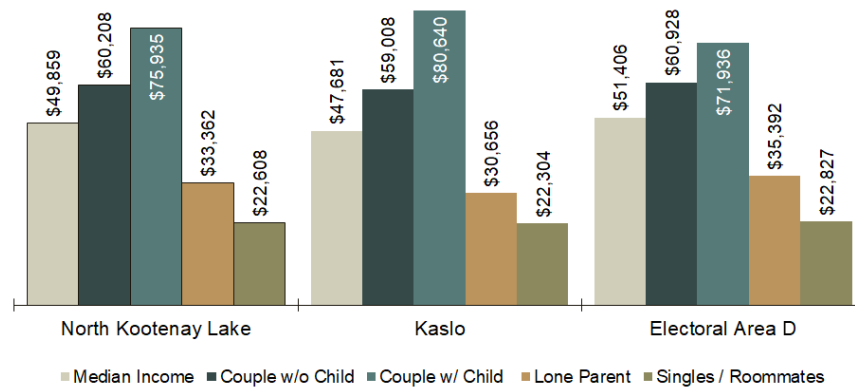


Source: Environics Analytics, Statistics Canada

### Median Before-Tax Household Income by Family Type

Statistics Canada provides income statistics for different family structures, categorizing them by their “economic family” types (see **Glossary**). Briefly, the family types are as follows: couples without children, couples with children, lone parents, and non-economic families (also known as singles / roommates).

Figure B – 6e: Median Before-Tax Household Income by Family Type, 2015



Source: Statistics Canada

Statistics Canada reports that Kaslo families with children were the wealthiest of North Kootenay Lake. Electoral Area D demonstrates higher median incomes than Kaslo for all other family types.

Families with children are often higher than those without because the latter includes young couples who typically earn less, or retired couples who live off investments and savings.

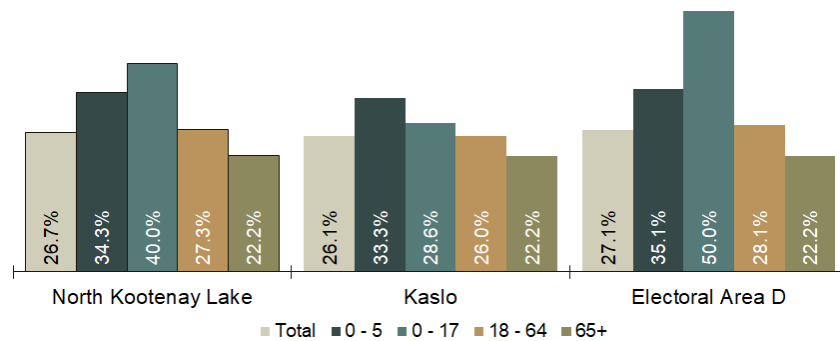
## 7. LOW-INCOME MEASURE

The Low-Income Measure (LIM) is a threshold calculated by Statistics Canada that identifies Canadians belonging to a household whose overall incomes are below 50% of median adjusted household income. “Adjusted” refers to the idea that household needs increase as the number of household members increase. In other words, if a person belongs to a household that earns 50% than that community’s median income (after adjustments), then Statistics Canada considers them to be in low-income. Statistics Canada emphasizes that the LIM is not a measure of poverty, but that it identifies those who are substantially worse off than the average.

To reiterate, the LIM refers to people in households, not the households themselves. By doing so, Statistics Canada can identify what percentage of individual children (defined as either 5 or younger, or 17 or younger) live in a family or household that earns below 50% of the median income. Similar results are available for people 18 to 64 and 65 or older.

Kaslo and Electoral Area D are relatively similar across most cohorts; however, D has a significant proportion of its youth population (50%) living in a household with financial hardship.

*Figure B – 7a: Low Income Measure After-Tax (LIM-AT) Prevalence by Cohort, 2015*



Source: Statistics Canada

## 8. EMPLOYMENT

Economic development, and the resulting employment opportunities, is a key contributor to the overall demand and supply of housing within a community. However, it is often easy to assume when a labour force statistic (i.e. participation, employment, or unemployment) changes, it automatically suggests a positive or negative trend. The following sections hope to briefly clarify what trends have occurred in the sub-regional labour market.

### Labour Force Statistics

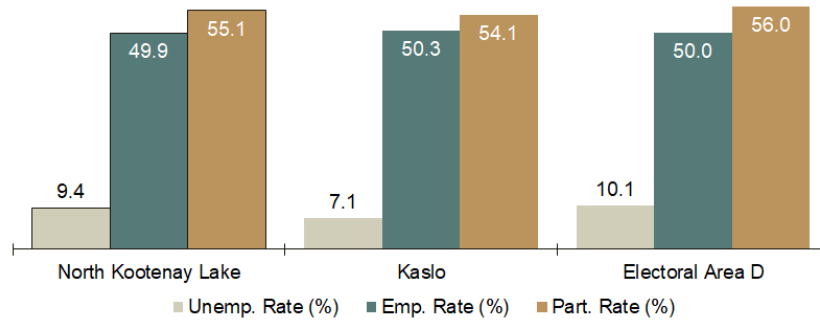
The **Glossary** defines participation, employment, and unemployment in regards to summarizing labour force activity. **Figure B – 8a** summarizes the corresponding 2016 labour force rates for each North Kootenay Lake community.

In 2016, the labour force totalled 1,115 people (those working or actively seeking work), equating to a 55.1% participation rate. In other words, more people are engaged in the local or broader economy through employment than otherwise. Senior population growth has impacted local labour statistics; labour force participation dropped from 2006's 60.5% due in part to the growing proportion of retired persons. Both Kaslo and Electoral Area D had more people engaged in the economy than not.

Non-participating residents grew by less than the loss of participating residents (65 versus 155, respectively), suggesting people are looking for work elsewhere.

Related to declining participation is the decrease in total employed and unemployed people. The unemployed rate was 9.4% in 2016, below 2006's 11.4%. Given the jump in unemployment in 2011 after the great recession (19.8%), 2016 data suggests that labour markets have possibly returned to pre-recession form. No data existed at the time of this report to indicate the impacts of COVID-19.

Figure B – 8a: Labour Force Statistics, 2016

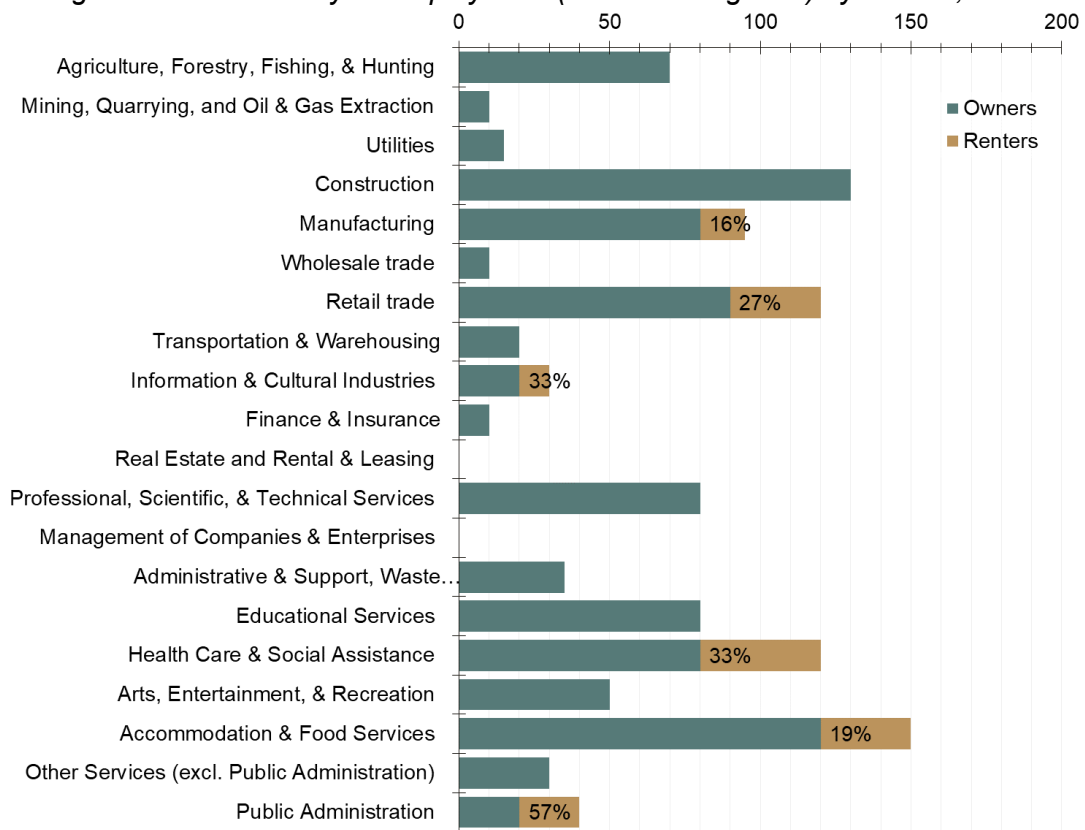


Source: Statistics Canada

## Industry

The North American Industry Classification System (NAICS) categorizes employment in the broad industries described in **Figure B – 8b**. Percentages indicate what proportion of the total workers by industry are renters.

Figure B – 8b: Industry of Employment (NAICS Categories) by Tenure, 2016



Source: Statistics Canada

The three *largest* North Kootenay Lake industries based on employment (2016):

- (1) Accommodation & Food Services – 160 (14.4%);
- (2) Construction – 140 (12.6%); and

(3) Health Care & Social Assistance – 120 (10.8%).

The three greatest *increases* in employment (2006 to 2016)\*:

- (1) Professional, Scientific, & Technical Services – 113% (40 to 85);
- (2) Utilities – 100% (10 to 20); and
- (3) Health Care & Social Assistance – 9% (110 to 120).

\*does not include “Other Services.”

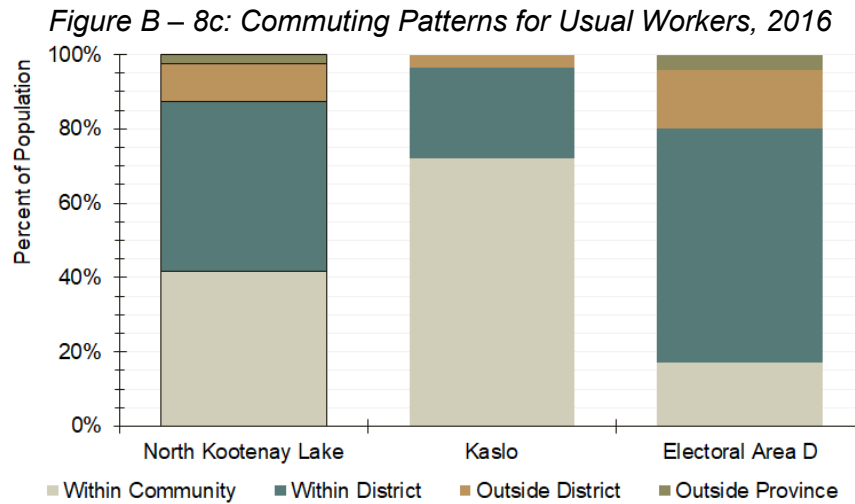
The three greatest *decreases* in employment (2006 to 2016):

- (1) Transportation & Warehousing – 56% (45 to 20);
- (2) Manufacturing – 44% (170 to 95); and
- (3) Agriculture, Forestry, Fishing, & Hunting – 44% (151 to 65).

### Commuting

Statistics Canada reported that the Sub-Region had 630 usual workers (see **Glossary**) in 2016, making up about 63% of total employed persons in the same year. Of those workers, their average commuting patterns were as follows:

- (1) 42% commuted within their municipality or electoral area;
- (2) 46% commuted elsewhere within the Regional District or Sub-Region; and
- (3) 13% travelled outside of the RDCK, whether within or out of province.



Source: Statistics Canada

The highest rates of sub-regional commuting within the Regional District occurred in Electoral Area D. Kaslo residents mostly commute within its community boundaries.

How people/households commute or travel within their community and others demonstrates an important fact about housing issues; markets are integrated across regions. Households make choices about their living situation that is the result of a compromise between multiple competing preferences: cost, style and size, and proximity to important locations such as school, work, extended family or other social supports, and other services they need to frequent. As a result, housing conditions, availability, prices, and construction in one community can and does impact others.

Given that housing is a choice about shelter as well as location, housing costs are intertwined with transportation costs, and these combined typically represent the two largest components of a household's cost of living. All else being equal, housing prices are lower in locations where transportation costs are higher. For households of limited financial capacity, housing options that are accessible to them frequently come hand-in-hand with transportation costs that impose hardship. This is particularly true when it comes to the use of private automobiles; the practical need to own one or more vehicles, and the distance they are driven, can largely negate the savings realised on the housing cost side of the family budget (refer to the discussion of Energy Poverty under **Section 18: Affordability**).

Where the ultimate goal of improvements to housing affordability is lowering a household's cost of living, efforts to improving transportation options locally and regionally can be a significant contributor to success. Policies which support a household's ability to use other modes of transportation, such as active transportation, public transportation, or car-sharing in place of a private vehicle – especially if it allows a them to reduce the number of vehicles they own – can be an important supplement or replacement for direct housing affordability initiatives.



# HOUSING

## SECTION SUMMARY

### **Permanent households are falling but housing supply continues to grow**

Statistics Canada reports that total number of North Kootenay Lake dwellings which serve as a primary residence (“occupied by usual residents” in technical terms) decreased 6% but construction starts continues by about 8 units annually. This possibly demonstrates a continued shift towards non-resident ownership.

### **Rents are increasing**

Overall rents grew 12% from 2013 to 2019 after adjustments for inflation, outpacing the estimated growth in incomes during that time.

### **When adjusted for inflation, single families cost a little less than a decade ago**

Single family depreciated 2% between 2010 and 2019 in constant dollars, suggesting that most of the added value experienced by homeowners in the last decade has been related to overall increases in prices (i.e. inflation).

### **Commercial short-term rental properties are becoming more popular**

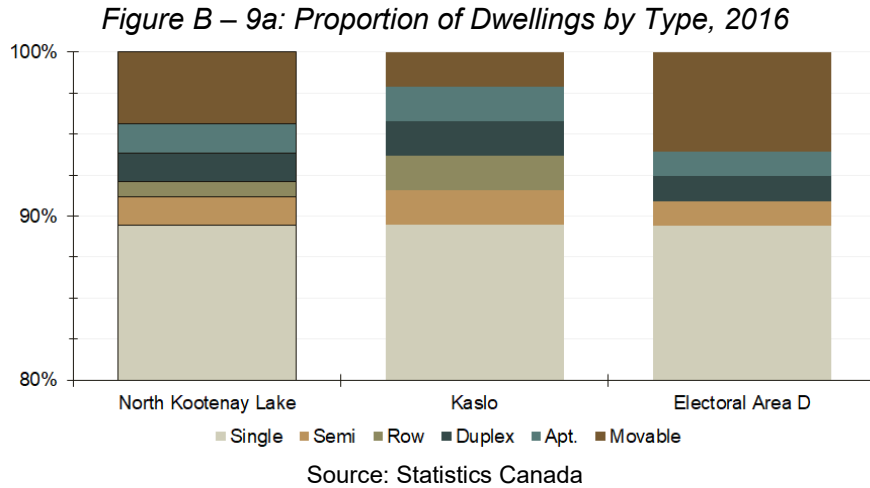
About 45 commercial short-term rental units existed as of April 2020, accounting for just below 4% of the total estimated permanent housing demand for the same year.

## 9. DWELLING CHARACTERISTICS

### Dwelling Type

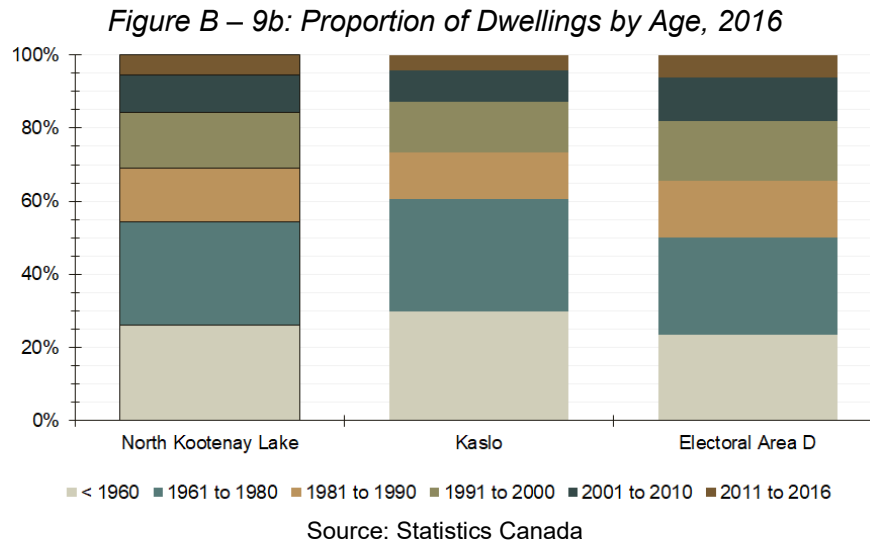
North Kootenay Lake's 2016 total dwellings occupied by a usual resident was 1,135, down 6% since 2006. Overall, single-detached homes made up about 89% of all dwelling types. In Electoral Area D, movable (manufactured or mobile) dwellings are the dominant alternative (6%). Total movable dwellings fell 23% since 2006.

Kaslo does provide greater alternative to single-detached homes, although the stock remains proportionally limited relative to urban areas like Creston or Nelson.



### Dwelling Age

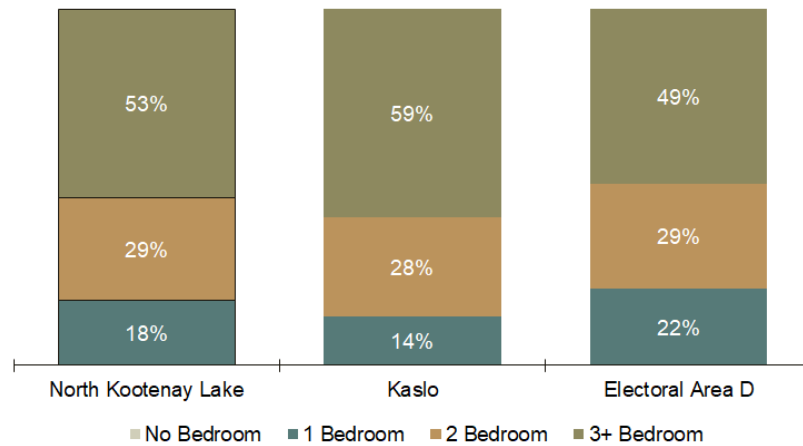
Most of the Sub-Region's homes (54%) were built before 1980 – 26% were built before 1960. Proportionally, Electoral Area D has more dwellings built after 1980.



### Dwelling Size

The majority of sub-regional homes (53%) contain at least 3 bedrooms, with a greater share occurring in Kaslo. Electoral Area D demonstrated a noticeable share of 1-bedroom units, which may be partially related to its higher share of movable dwellings relative to Kaslo.

Figure B – 9c: Proportion of Dwellings by Size, 2016

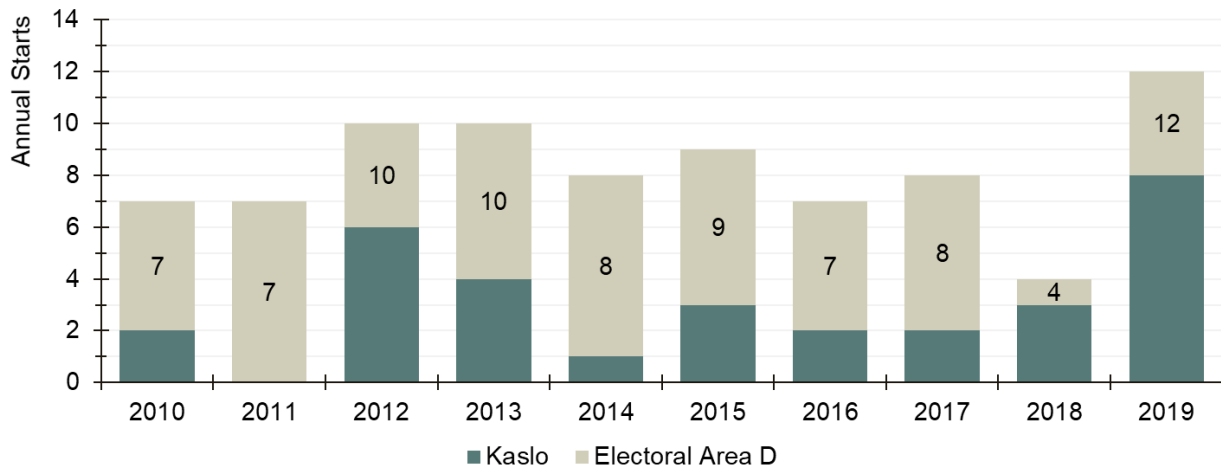


Source: Statistics Canada

## 10. CONSTRUCTION ACTIVITY (STARTS)

Construction starts on about 8 dwellings per year in North Kootenay Lake. About 38% of yearly starts occur in Kaslo.

Figure B – 10a: Residential Construction Activity (Starts) '10-'19



Source: BC Stats, Local Government

## 11. RENTAL MARKET

### Prices

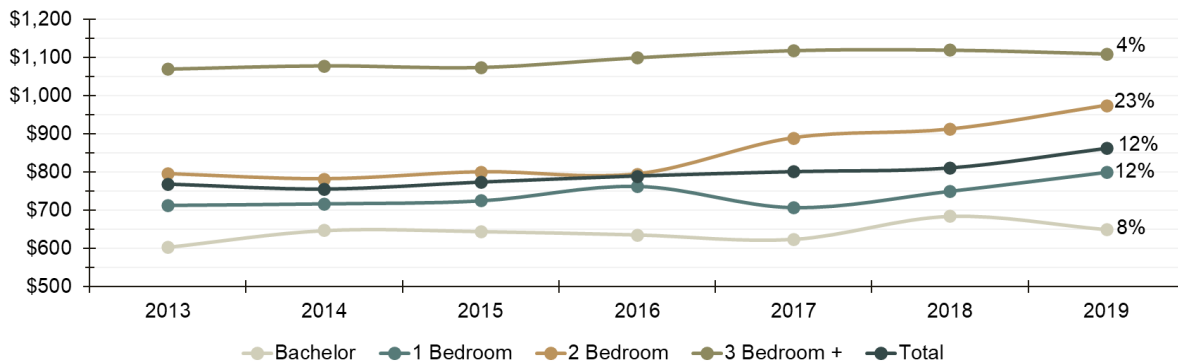
The Canadian Housing & Mortgage Corporation (CMHC) conducts an annual Rental Market Survey to estimate rental market strength. The survey collects samples from all urban areas with populations greater than 10,000 and targets only private apartments with at least three rental units. Among the information provided are median rental prices for units within the primary rental market (see **Glossary**).

The City of Nelson is the only geography in the RDCK to qualify for the survey, so any substantial data collection about rents in the RDCK reflects predominantly Nelson trends. Nonetheless, reviewing Nelson rental data is not without merit since the RDCK rental market is interconnected. For instance, changes in rent and the magnitude of these changes can be an indicator of what to

expect elsewhere in the region. In addition, changes in vacancy can put pressure on other communities or the secondary market to fulfill demand (discussed in the next section). Therefore, while the specific numbers for Nelson may not directly apply to other locations, it is reasonable to expect trends in those numbers over time may be similar.

**Figure B – 11a** illustrates Nelson’s historical median rents, adjusted to 2019 dollars, with the percent change from 2013 to 2019 provided for each unit type. It is important to note that the CMHC survey covers all rental units, whether currently occupied or vacant and available. As a result, rent prices reported in this survey are typically lower than the asking rents of currently available units; the inclusion of long-term tenancies whose rents are comparatively low and relatively stable tends to drive down averages. Therefore, this data reflects the overall cost of rental housing, but likely understates the current asking rent for a unit that has recently become available, representing the true cost to people entering or moving within the rental market. CMHC does differentiate between rental prices in larger survey areas and this can help give an impression of local differences. Across all Census Metropolitan Areas in British Columbia, CMHC reports vacant rents are higher than occupied by, on average, 15% for bachelors, 20% for 1-bedrooms, 25% for 2-bedrooms, 31% for 3-bedrooms, and 23% overall. Costs for available units in Nelson may be off by similar margins compared to the average rents reported below.

*Figure B – 11a: Median Rent, RDCK (2019 dollars) '13-'19*



Source: CMHC

In 2019, the median unit rented for \$863, a 12% increase since 2013 (adjusted for inflation). Two-bedroom unit rents grew 23% over the same period, reaching \$975. Three-bedrooms grew slowest at 4% to \$1,110.

In June 2019, the Nelson Committee on Homelessness (NCOH) produced an Annual Report Card on Homeless for the City of Nelson, which included a survey of local advertised rental rates across the RDCK. A total of 376 rentals were costed in their research, a significant undertaking. This study also performed a supplemental scan of rental market prices, which had similar results; however, NCOH’s detail, scope, and sample size could not be matched. We consider that, at the time of this report, it is the best review of local rental trends available. Results for the Kaslo area were as follows:

- Bedroom: \$450
- 1-Bedroom: \$775
- 2-Bedroom: \$1,218
- 3-Bedroom: \$1,495

Comparing NCOH prices to CMHC's demonstrates a clear gap in what residents are truly experiencing. For instance, NCOH's 2-bedroom unit cost for Kaslo is 25% higher than that reported by CMHC, demonstrating a greater higher financial burden imposed on RDCK rental populations. Because of the significant difference, this report uses the NCOH numbers to illustrate gaps in housing affordability, found in **Section 18: Affordability**.

## Vacancy

The RDCK's overall vacancy rate (based on Nelson) has been remarkably low. In 2019, it was about 0.5%, with the highest rate (based on available data) occurring in 2013 at 2%. For context, the generally accepted healthy vacancy falls between 3% and 5%; the RDCK's overall vacancy has not been within this range since CMHC began collecting its data.

Figure B – 11b: Primary Market Vacancy Rate, RDCK '13-'19



Source: CMHC

Although CMHC data is specific to Nelson, its trend does impact those of the secondary market, both in Nelson and around the RDCK. For example, with a growing rental population and declining vacancy, housing demand will be on the rise (inclusive of apartments). As renters find little to no stock available in the City, they will begin to find alternatives, moving to secondary market units. In other words, declining urban vacancy rates induce demand for substitutes, thereby decreasing secondary market vacancy rates. Unfortunately, the specific rate and how it may change cannot be determined.

## 12. REAL ESTATE MARKET

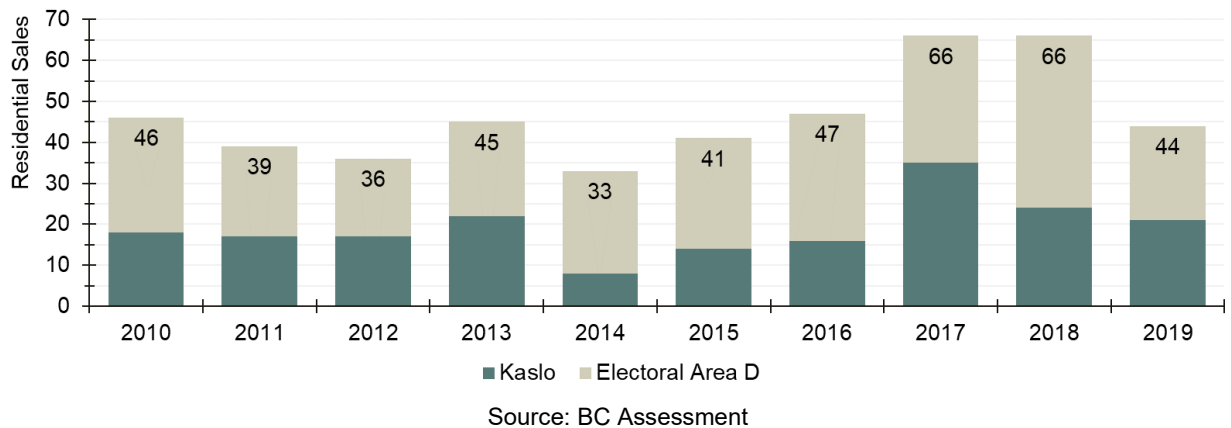
The real estate market refers to the buying and selling of land and buildings, mostly by individuals or companies who seek stable, permanent tenancy or investment opportunities. Many factors play into the health of the market. Unfortunately, data availability is often only obtainable at provincial or national levels, making it difficult to summarize or predict local trends. Fortunately, sales activity and dwelling prices are available from BC Assessment for municipalities to consider in their housing needs reports.

### Sales Activity

North Kootenay Lake residential sales were relatively stable from 2010 to 2016, followed by a small spike in 2017 and 2018, and a return to historical levels in 2019.

On average, Kaslo makes up about 43% of sub-regional sales. In 2019, 48% of sales occurred in the Village.

Figure B – 12a: Total Residential Sales '10-'19



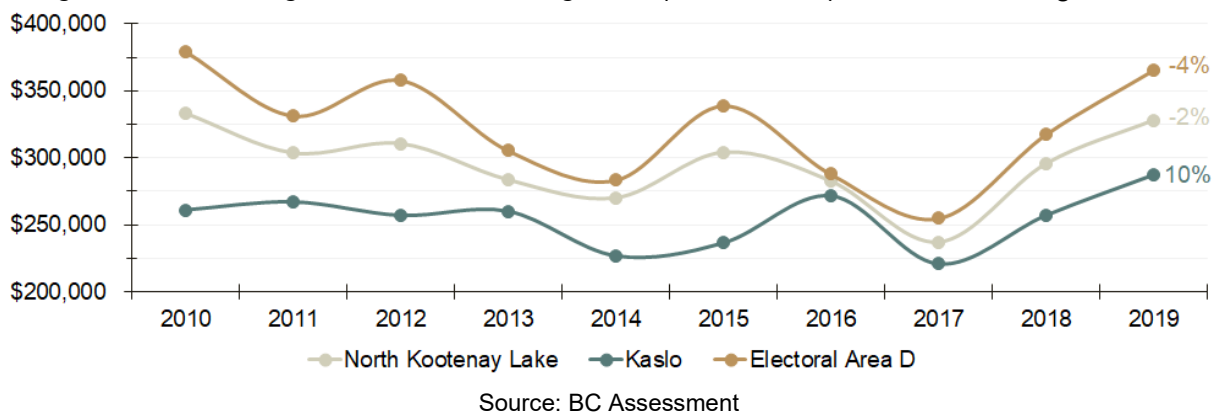
### Prices

BC Assessment reports sale prices for multiple dwelling types; however, the type of dwellings within each community varies, particularly when comparing urban versus rural. In an effort to relate similar variables, the report uses single-detached housing (the dominant dwelling form across the RDCK) as the measuring stick, illustrated by **Figure B – 12b**. Prices are in 2019 dollars. For detail about the cost per dwelling type, please see individual community datasheets.

North Kootenay Lake’s single-family home prices fell 2% since 2010. Kaslo’s single home prices grew 10% while Electoral Area D’s declined 4%. Both saw a dips leading up to 2017 but appear to have recovered or are on route to recover.

Adjusting prices for inflation (e.g. 2019 dollars) allows the reader to understand the actual overall appreciation or depreciation in housing in real terms. For instance, Kaslo’s unadjusted prices grew 34% since 2010, however inflation accounts for nearly three-quarters of this price appreciation.

Figure B – 12b: Single-Detached Dwelling Price (2019 dollars) & Percent Change '10-'19



### 13. SHORT-TERM RENTALS

Short-term rentals (STRs) have grown as a more fluid and flexible use of residential dwelling space for temporary accommodations that blurs the line between rental housing and commercial hospitality.

Alongside this market growth is concern about the impact of STR units on traditional residential market sector; specifically, whether STRs are removing housing stock from the traditional market, reducing supply and increasing the difficulty for resident households to find suitable places to live.

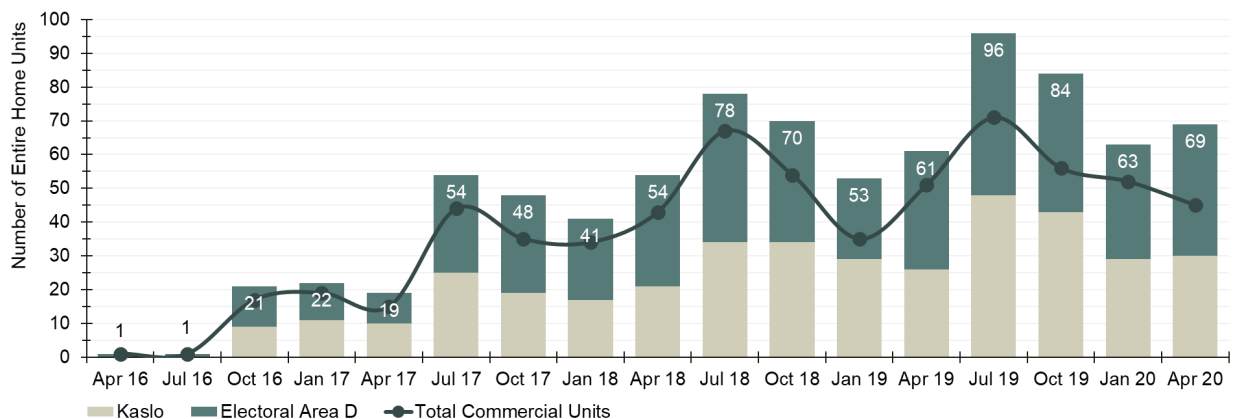
The following discussion reports on the overall change in STR units and aims to estimate the maximum units potentially removed from the market. To do so required the use of third-party data provided by the company AirDNA, which compiles monthly data on STR markets, scraped from the public-facing websites of several STR platforms, including AirBnB. This report’s analysis combed said data and applied the following definitions to the exercise:

**Total market:** all short-term rental units that were active (meaning, reserved or available at least one day in a month) within a given time period.

**Commercial market:** all short-term rental units that were active within a given time period, but are available and/or reserved more than 50 percent of the days that they have been active. The 50 percent cut off is meant to separate residents using the service to generate supplemental income from units operating *primarily* as STRs in an income/investment business. The commercial market only considers entire homes or apartments, not listings that are hotels, private rooms, or other.

Shown in **Figure B – 13a**, the Sub-Region’s STR market hit a maximum 96 available units in July 2019. In April 2020, the last available reported month for this study, 69 STR units were active (booked or available at least one day of the month) on their respective platforms. In that same month, estimates indicate that a maximum 45 units may be commercial properties, or 65% of listings. Contextualized, 45 units is just less than 4% of the estimated 2020 sub-regional permanent housing demand.

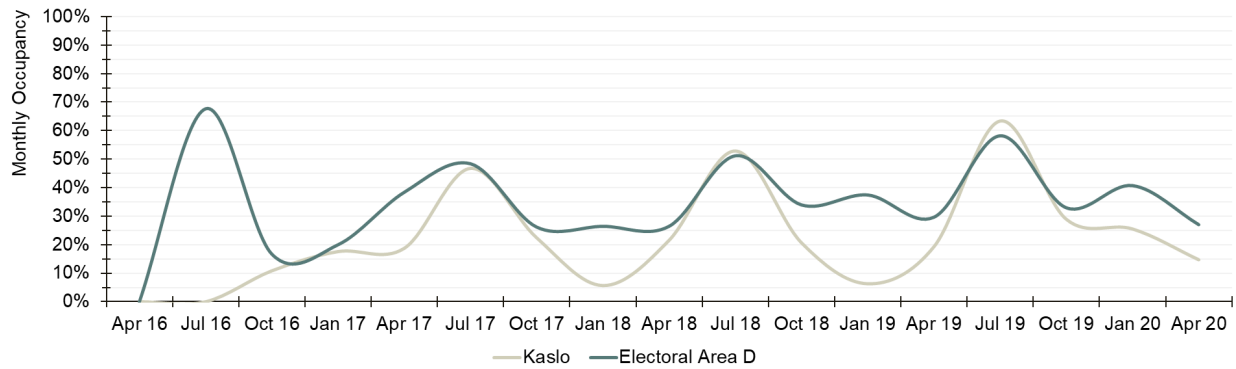
*Figure B – 13a: Total Market STR Units & Estimated Commercial Units*



Source: AirDNA



Figure B – 13b: Historical Unit Occupancy of Short-Term Rentals



Source: AirDNA

**Figure B - 13b** illustrates monthly occupancy of active short-term rentals. Occupancy refers to the total days reserved divided by the total days the listing was available in that month. Occupancy peaks around July of each year (with some variation), corresponding with summer vacation; Electoral Area D's fluctuations are less severe from quarter to quarter.

Occupancy normally rebounds in Kaslo as of April. In April 2020 it did the opposite, possibly due to COVID-19. Generally speaking, COVID-19 has created a short-term decrease in STR activity across the globe, however as the pandemic becomes increasing under control it appears STR markets are returning to their previous state.

# HOUSING NEED & AFFORDABILITY ANALYSIS

## SECTION SUMMARY

### **Kaslo is the primary provider of non-market housing facilities and programs**

As the municipal centre of North Kootenay Lake, Kaslo is the main non-market housing and programs provider. The Village does not have emergency or homeless shelters associated with BC Housing. Some people and/or households in Electoral Area D are benefitting private market rental assistance.

### **Historical annual construction starts should be enough to meet future annual demand**

Housing projections to 2025 anticipate a possible annual surplus of 7 units.

### **Proportionally, housing is less overcrowded and requires fewer major repairs**

New homes are larger and do not yet require substantial repairs. Household sizes are shrinking, resulting in less overcrowding or the need for fewer bedrooms.

### **Single people and low income households cannot reasonably afford any market housing**

Single households, who are often younger and hold lower wage jobs or are older and live off investments or savings, do not earn enough to comfortably rent or purchase a traditional dwelling in North Kootenay Lake, emphasizing the importance of non-market support.

### **Vehicle fuel costs are putting significant financial pressure on North Kootenay Lake households**

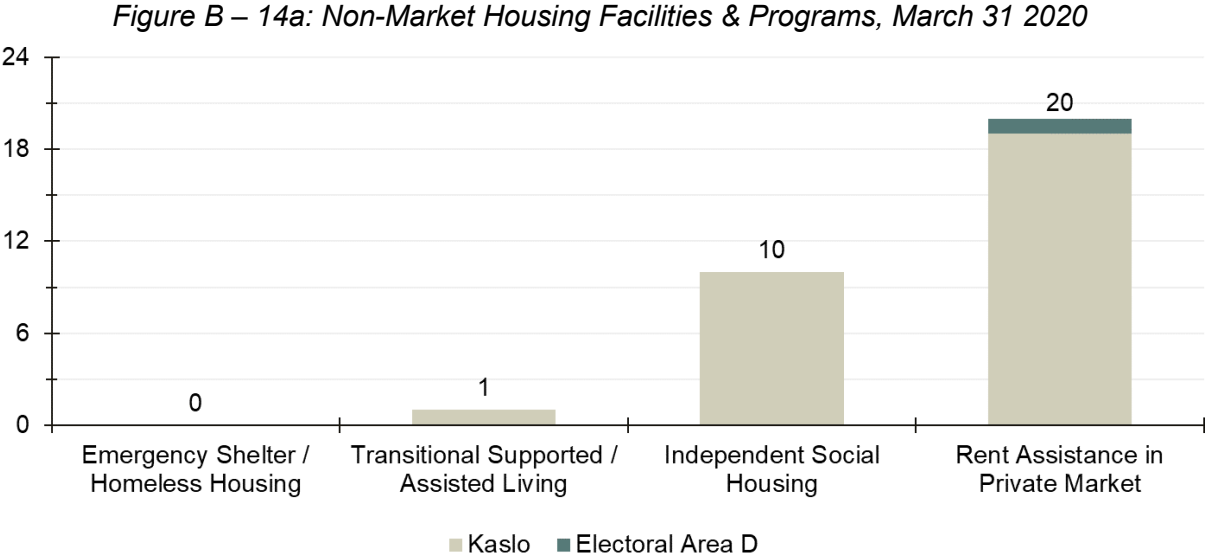
The average sub-regional household can reasonably afford their utility bill; however, when gas expenses are considered, annual energy costs almost double. The average household is in energy poverty due to the costs of transportation.

### 14. NON-MARKET HOUSING SUPPLY & PROGRAMS

BC Housing provides annual reports regarding the provision of non-market housing across communities like Central Kootenay. The report, made available in March 2020, details the total persons or households using forms of emergency shelters, transitional and assisted living, independent social housing units, or private market rental assistance programs. The proceeding subsections summarize the current stock of these facilities and program offerings and number of waitlists corresponding to population need.

#### Facilities & Programs

As of March 31, 2020, the Sub-Region does not provide any emergency shelter or homeless housing; these are located entirely within the City of Nelson. Kaslo is the primary contributor to non-market housing and programs, specifically for independent social housing (10) and rental assistance (19).



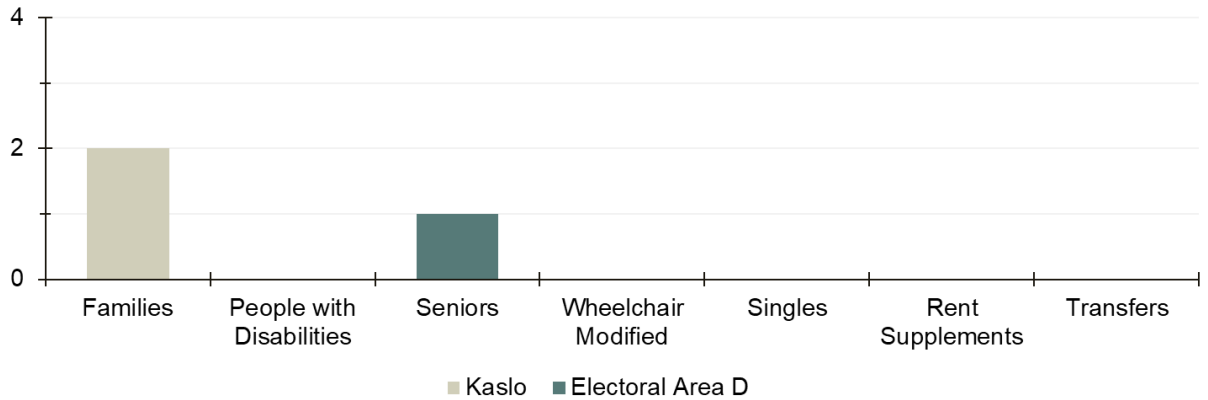
Source: BC Housing

#### Non-Market Housing Waitlist

As of January 2020, the BC Housing wait list for subsidised units had 3 applications from sub-regional residents/households, including: 2 families and 1 senior. North Kootenay Lake accounts for 1% of total wait list applicants in the RDCK.

The totals provided only reflect active applications and do not represent the true total number of people who can or should be accessing services but are not, either due to stigmatization of accessing services or feeling disheartened by long wait list numbers or times.

Figure B – 14b: Non-Market Housing Waitlist by Need, January 31 2020



Source: BC Housing

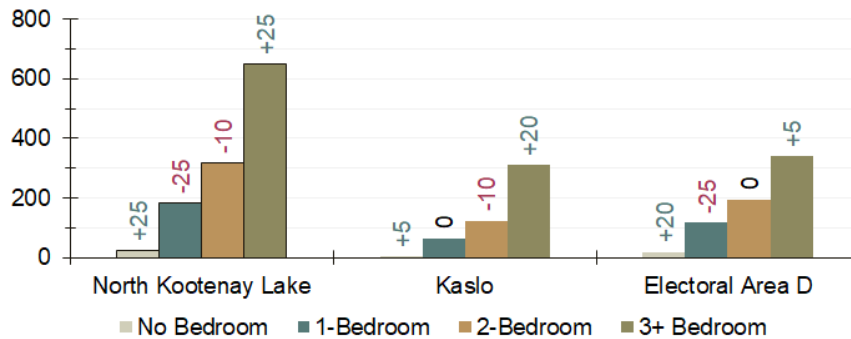
## 15. MARKET HOUSING DEMAND & SUPPLY

### Demand

Household growth, presented in **Section 4: Historical & Anticipated Households**, is an important fundamental component of housing demand: by definition a household requires an available dwelling to occupy. Household projections are therefore synonymous with the increase in housing stock required to accommodate expected population changes (note overall housing demand is also influenced by economic and fiscal factors).

This section expands on the household projections of **Section 4** to provide an expectation of the unit sizes these future households are likely to require. **Figure B – 15a** illustrates this demand for North Kootenay Lake and its communities. Please note that demand calculations by unit sizes are based on the assumption that future growth will reflect historical trends in terms of the sizes of units that households have occupied. These expectations may therefore be inaccurate if other demographic, cultural, economic, or social factors deviate from the past.

Figure B – 15a: Housing Demand by 2025 & Change from 2016-2025



Source: Statistics Canada

Overall, North Kootenay Lake may demand 25 no bedroom (bachelors), 185 1-bedroom, 320 2-bedroom, and 650 3-bedroom units by 2025, or 15 more units total (1,180) than 9 years prior.

For clarity, these projections are not commentary on the form of housing, only its size. A 3-bedroom unit does not necessarily mean a single-detached home; other housing formats can provide the necessary unit sizes. Furthermore, demand projections only speak to market housing.

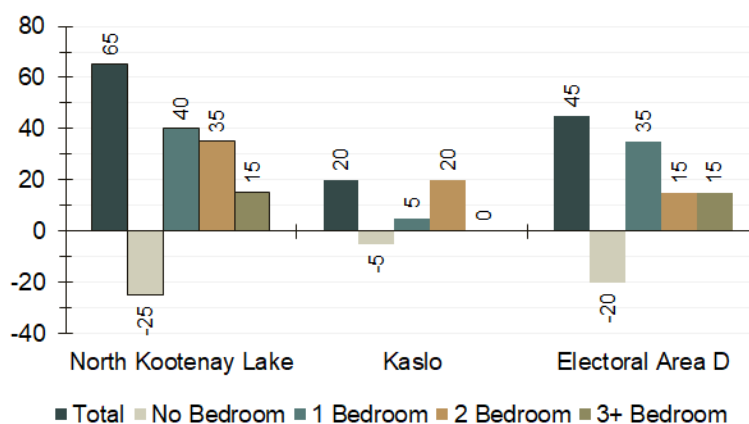
Non-market housing preferences differ; smaller unit sizes are in greater demand due to greater affordability constraints by those seeking non-market housing.

## Supply

Projections of future housing supply are generated based on past trends in building permit activity. It is important to note that this report’s projection of housing supply is a simplification of historical trends; supply is the result of several local, provincial, and national trends which cannot be quantified within the scope of this report. Briefly, supply calculations apply 10-year moving averages of year-to-year construction totals from the most recent census period onwards and uses Statistics Canada’s historical distribution of unit sizes to determine how the total unit count is divided in each projection year.

By subtracting demand from supply, the possible gap in housing can be estimated, as shown in **Figure B – 15b** below. Please note that the gap represents variation from the base year of 2016. For example, a gap of zero suggests that market conditions have not changed (for better or for worse); more supply than demand may suggest decreasing prices and higher vacancy. It may also suggest units are being built to meet non-resident demand, like vacation homes.

*Figure B – 15b: Housing Supply Surplus (+) or Deficit (-) by 2025*



Source: Statistics Canada, Local Government, BC Stats

By 2025, North Kootenay Lake may have a unit surplus of about 65 units (about 6% of housing demand). The local population may demand about 2 units annually while projections anticipate yearly unit growth of about 9 dwellings.

## 16. MARKET HOUSING CONDITION

A dwelling’s condition is normally described using Statistics Canada’s components of “Core Housing Need:” suitability, adequacy, and affordability. The **Glossary** provides definitions for each of these; however, a quick guide is that unsuitable means overcrowded, inadequate means a need for major repair, and unaffordable is when shelter costs exceed 30% of before tax household earnings.

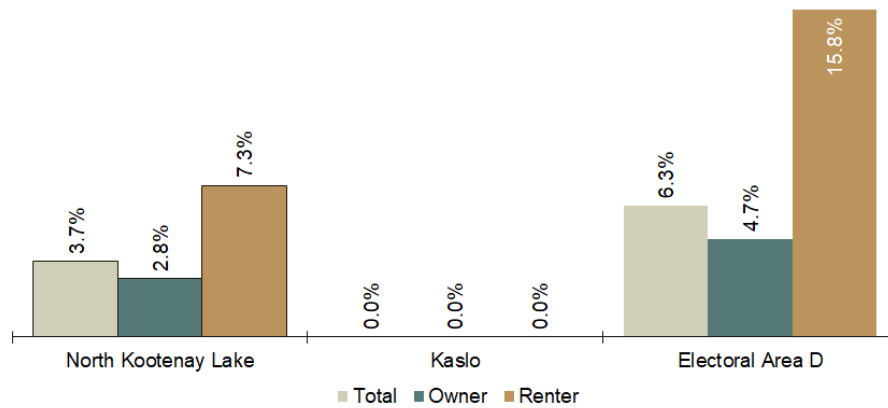
### Unsuitable Housing

About 4% of sub-regional households (40) were living in an overcrowded accommodation in 2016. Kaslo reported no households experiencing overcrowding; Electoral Area D had all cases of unsuitability in 2016, with particularly high rates for renters. Census rounding may be impacting Kaslo results, though the true number or rate is probably not far off. Kaslo results show 0%

unsuitably across both tenures. This can either mean: (1) numbers are so low that suppression and rounding are too impactful to properly report, or (2) there is actually no reported overcrowding.

Overcrowding results from multiple factors, one of which is the average household size of a community. The smaller the size, the less unsuitability. Consequently, total unsuitable households and the rate of unsuitability decreased since 2006.

Figure B – 16a: Unsuitable Housing by Tenure, 2016



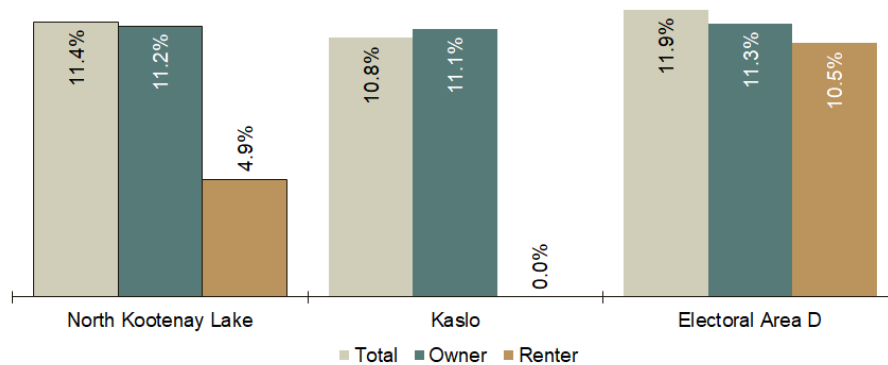
Source: Statistics Canada

### Inadequate Housing

About 11% of households (125) lived in a dwelling requiring major repairs in 2016, a decrease since 2006.

The distribution of dwelling age is often the best indicator of the need for repair (the older the home, the more likely it requires repair). Kaslo and Electoral Area D have similar distributions of dwelling age, so their similarities are not surprising. However, Kaslo does report no renter households are in need of major repair. Some may actually exist that are not reported due to suppression or data rounding.

Figure B – 16b: Inadequate Housing by Tenure, 2016



Source: Statistics Canada

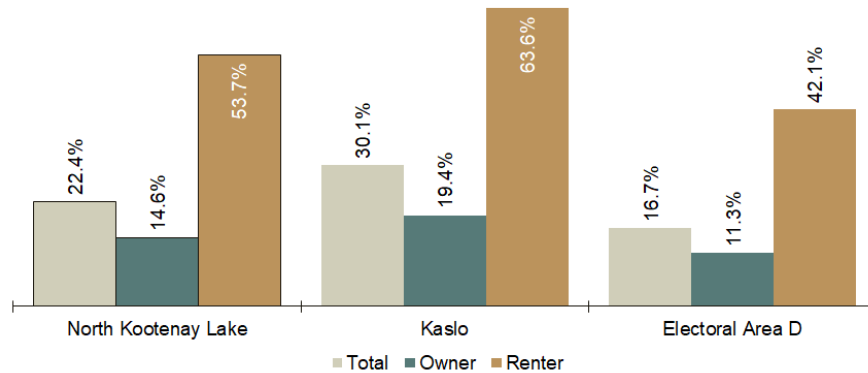
### Unaffordable Housing

In 2016, 245 households reported living in a dwelling that pushed them outside their financial means (using more than 30% of their before-tax household income on shelter costs), equating to

22% of households. Renters, who as a whole earn less than owners, are much more likely to allocate large proportions to shelter (54%). Greater unaffordability is found in the Village of Kaslo, due to greater proportions of single person households (see **Section 5: Household Characteristics**).

Overall, total unaffordable housing and the rate of unaffordability remained the same as 2006.

Figure B – 16c: Unaffordable Housing by Tenure, 2016



Source: Statistics Canada

## 17. CORE HOUSING NEED

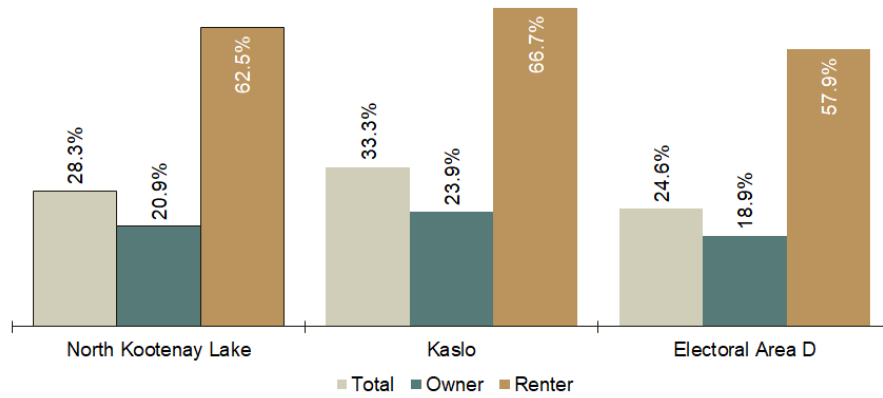
### Overall Core Housing Need

If a household is in core housing need, it means that they experience at least one of the above hardships with one major difference: affordability is not only whether expenses surpass the 30% threshold, but also takes into account whether an affordable alternative option exists in the market (given a household's needs). Simply, core housing need filters out those who voluntarily spend more money on housing because their means (generally) allow them to. For instance, a household earning \$300,000 would likely be able to spend a significant proportion of their income on housing without seriously impacting their ability to afford other necessities. Unfortunately, Core Housing Need does still undercount total households experiencing financial hardship due to housing, particularly owner households who may pay more than they can afford to get their foot in the market, receive higher quality, or simply meet their nuanced family needs.

In 2016, 28% of sub-regional households (245) were in core housing need, an increase from 2006's 27%. As is typical, renter households experience greater difficulty, largely due to lower disposable incomes. Almost two thirds of renter households were in core housing need.

What is common for communities is that core housing need rates fall below that of unaffordability, demonstrating that there are many households choosing to purchase or rent accommodation that surpasses their ideal budget. In the case of North Kootenay Lake, core housing need is greater, suggesting that many households do not have alternatives and possibly live in circumstances that have more than one core housing issue (suitability, adequacy, or affordability).

Figure B – 17a: Households in Core Housing Need by Tenure, 2016

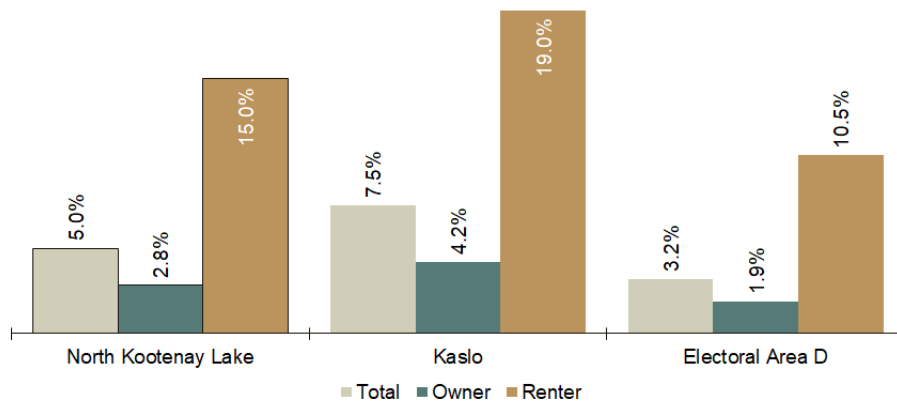


Source: Statistics Canada

### Extreme Core Housing Need

Extreme core housing need adjusts the original definition by amending the 30% threshold to 50% in an effort to determine how many households are facing substantial financial hardship. In 2016, extreme need was at about 5% (55 households), below 2006. Renters continue to be most impacted relative to their totals, marked by an overall increase over the decade from 6% to 15%.

Figure B – 17b: Households in Extreme Core Housing Need by Tenure, 2016



Source: Statistics Canada

## 18. AFFORDABILITY

Since it is impossible to express every household's experience, this report developed specific income categories based on the sub-regional median before-tax household income. The categories are defined as follows:

- **Very low income** – making less than 50% of median income
- **Low income** – making between 50 and 80% of median income
- **Moderate income** – making between 80 and 120% of median income
- **Above moderate income** – making between 120 and 150% of median income
- **High income** – those making above 150% of median income

The report applies the following steps to calculate affordable house and rental prices:

- (1) determine the maximum achievable income in a particular income category range;



- (2) calculate an affordable monthly rent or dwelling price for said category using Statistics Canada's 30% affordability threshold; and
- (3) compare these calculations to median market rents and median house prices.

The following tables and figures are the combination of multiple data sources (BC Assessment, CMHC, Statistics Canada, and custom tabulations from Environics Analytics). Each source uses different ways to collect, organize, or define its data. Although efforts have been taken to make the data as compatible as possible, results should not be taken as absolute fact; rather, they are estimates intended to illustrate a high-level trend. The following rules and assumptions were used for this exercise:

- values are rounded for readability;
- rental rates are based a scan of current asking rates in the entire RDCK (determining specific unit prices per community was not feasible);
- estimated dwelling values are derived from an affordable mortgage payment with 10% down payment, a 3% interest rate, and a 25-year amortization period;
- median income will grow by the historical annual growth rate until 2019; and
- households will spend 6% of their income on utilities.

Calculations do not consider the added cost of property taxes or insurance, which can quickly change an accommodation from affordable to unaffordable.

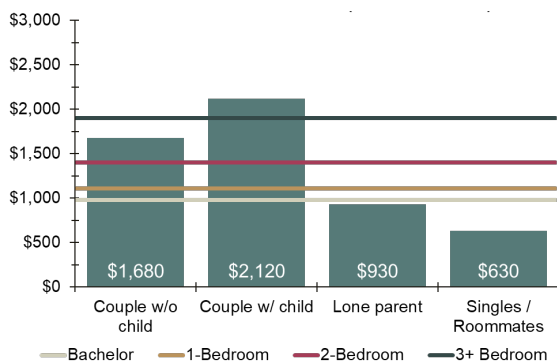
### Rental Market Affordability

**Figures A - 18a** and **18b** illustrate how the affordable rents for each median family type and income category defined above compare to the actual costs of renting.

Generally, couples with children and above moderate income households earn enough to comfortably rent all unit sizes. Couples without children or moderate income earners cannot typically afford a 3-bedroom unit; the former's family size may not require them to seek larger rentals.

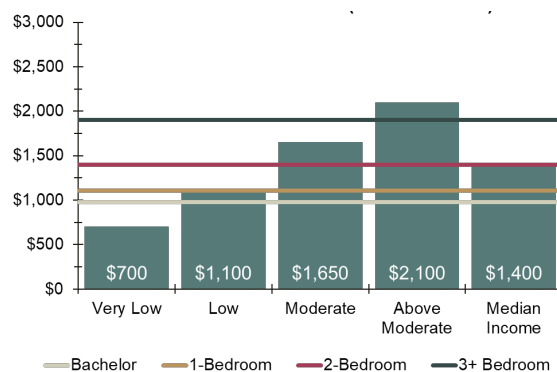
The median lone parent can just reasonably afford a bachelor unit. The maximum possible income for a low income household can reasonably attain a 1-bedroom unit. Singles and very low income households would need to greatly exceed their budgets to afford any unit size.

*Figure B – 18a: 2019 Unit Rents v. Affordable Rent Prices by Family Type*



Source: CMHC, Local Listings, Statistics Canada

*Figure B – 18b: 2019 Unit Rents v. Affordable Rent Prices by Income Category*



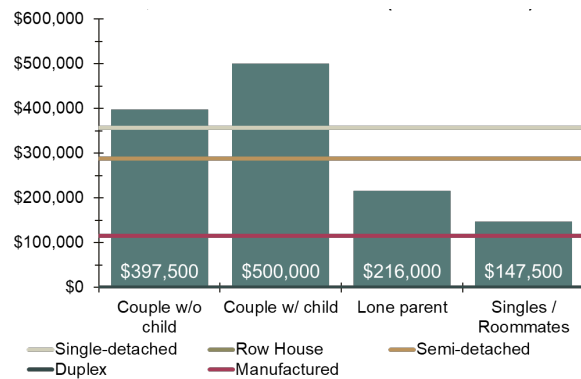
Source: CMHC, Local Listings, Statistics Canada

## Owner Market Affordability

**Figures A - 18c and 18d** illustrate how the affordable dwelling prices for each median family type and income category defined above compare to actual housing prices.

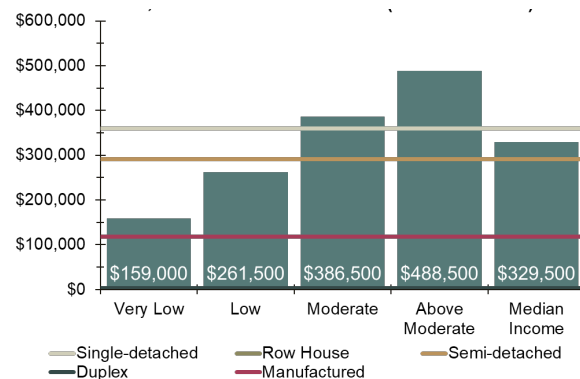
Generally, couples (with or without children) and moderate income households earn enough to comfortably purchase a single-detached dwelling. Lone parents cannot reasonably afford traditional dwelling types (singles or semis). All households can generally afford a manufactured home, the largest alternative housing type in North Kootenay Lake.

*Figure B – 18c: 2019 Dwelling Prices v. Affordable Prices by Family Type*



Source: BC Assessment, Statistics Canada

*Figure B – 18d: 2019 Dwelling Prices v. Affordable Prices by Income Category*



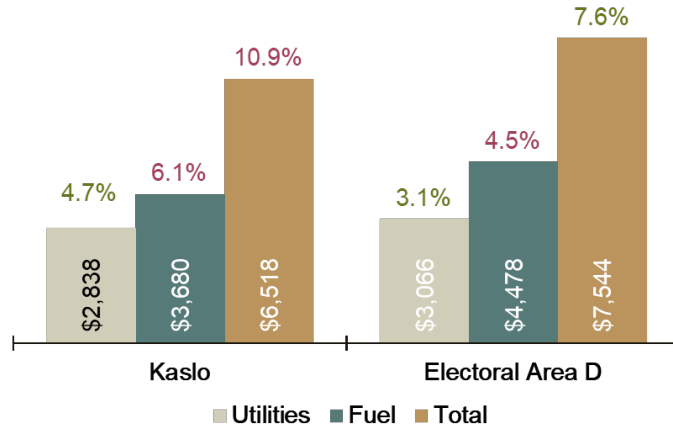
Source: BC Assessment, Statistics Canada

## Energy Poverty

According to the Canadian Urban Sustainability Practitioners (CUSP), energy poverty refers to the experience of households or communities that struggle to heat and cool their homes and power their lights and appliances. Canadian academics consider those households that take on a disproportionate energy cost burden relative to their average after-tax income are said to be experiencing energy poverty. Three thresholds exist for energy poverty: (1) 6% of after-tax income when considering utilities only, (2) 4% of after-tax income for fuel used for transportation, and (3) 10% of after-tax income for the combined of (1) and (2).

For greater detail about the calculation process and the assumptions used, please refer to the Regional Housing Needs Report.

*Figure B – 18e: Annual Energy Expenses & Percent of Income by Utility Type, 2019 dollars*  
(red: in energy poverty, green: not in energy poverty)



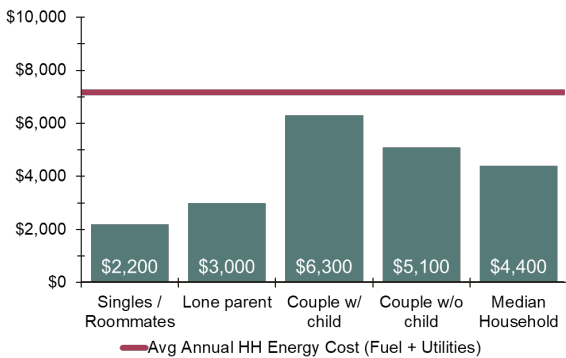
Source: Statistics Canada, Environics Analytics

Based on their respective median after-tax household incomes, utilities are “affordable” for all communities. When considering fuel, all communities spend above their means. When the two are combined, only Electoral Area D is not in energy poverty (7.6%, below the 10% threshold).

**Figure B – 18f and 18g** illustrate how the average annual energy cost (utilities and vehicle fuel combined) compares to the maximum amount of an affordable budget for a household’s energy expenses, based on the type of family or income category within said household. It is important to note that the value compared is an average. In many cases households will spend less either by ability to upgrade their homes to be more efficient or by necessity (for example, a low-income home may have to decide what utilities to sacrifice when budgets are tight). Conversely, some may pay more as energy expenses are often an afterthought of living costs (rent and mortgages are primary concerns) or they have larger household sizes that draw more energy. As such, please consider the following a high-level review.

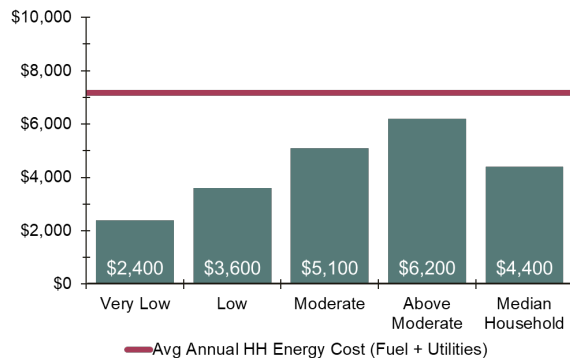
Generally, no households can reasonably afford their energy expenses, not even couples with children who are often the most financially capable to meet their needs. Single or very low-income households may potentially pay almost 3 times more than they can actually afford if their expenses matched the average.

*Figure B – 18f: 2019 Avg Total Energy Cost v. Affordable Budget by Family Type*



Source: Environics Analytics, Statistics Canada

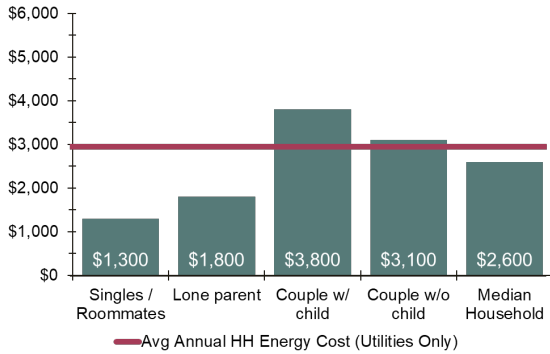
*Figure B – 18g: 2019 Avg Total Energy Cost v. Affordable Budget by Income Group*



Source: Environics Analytics, Statistics Canada

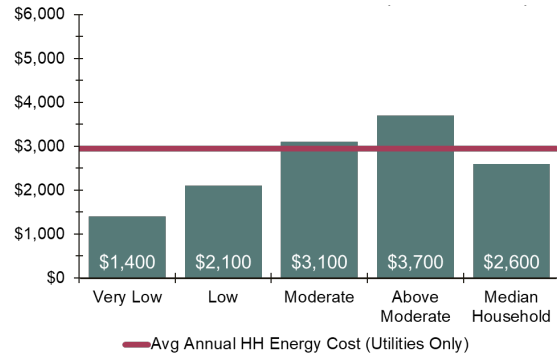
Fuel costs are the most significant contributor to overpaying on energy expenses. In the RDCK, transportation by car is often the only way to access services, work, and social events. When comparing only utility costs (no fuel) to affordable budgets for utility expenses, we see a vastly different picture. **Figure B – 18h** and **18i** demonstrate that couples or moderate income households can afford their utilities. The median household is just shy of meeting their budget. Unfortunately, single and very low-income households are still far from meeting their budget (6% of average after-tax income).

*Figure B – 18h: 2019 Avg Utility Cost v. Affordable Budget by Family Type*



Source: Environics Analytics, Statistics Canada

*Figure B – 18i: 2019 Avg Utility Cost v. Affordable Budget by Income Group*



Source: Environics Analytics, Statistics Canada

## GLOSSARY

“**activity limitation**” refers to difficulties that people have in carrying out daily activities such as hearing, seeing, communicating, or walking. Difficulties could arise from physical or mental conditions or health problems.

“**bedrooms**” refer to rooms in a private dwelling that are designed mainly for sleeping purposes even if they are now used for other purposes, such as guest rooms and television rooms. Also included are rooms used as bedrooms now, even if they were not originally built as bedrooms, such as bedrooms in a finished basement. Bedrooms exclude rooms designed for another use during the day such as dining rooms and living rooms even if they may be used for sleeping purposes at night. By definition, one-room private dwellings such as bachelor or studio apartments have zero bedrooms;

“**census**” means a census of population undertaken under the *Statistics Act* (Canada);

“**census division (CD)**” means the grouping of neighbouring municipalities, joined together for the purposes of regional planning and managing common services – Regional District of Central Kootenay is a census division;

“**census family**” is defined as a married couple and the children, if any, of either and/or both spouses; a couple living common law and the children, if any, of either and/or both partners; or a lone parent of any marital status with at least one child living in the same dwelling and that child or those children. All members of a particular census family live in the same dwelling. A couple may be of opposite or same sex;

“**census subdivision (CSD)**” is the general term for municipalities (as determined by provincial/territorial legislation) or areas treated as municipal equivalents for statistical purposes (i.e. electoral areas);

“**child**” refers to any unmarried (never married or divorced) individual, regardless of age, who lives with his or her parent(s) and has no children in the same household.

“**commuting destination**” refers to whether or not a person commutes to another municipality (i.e., census subdivision), another census division or another province or territory. Commuting refers to the travel of a person between his or her place of residence and his or her usual place of work;

“**core housing need**” is when housing falls below at least one of the adequacy, affordability or suitability standards and it would have to spend 30% or more of its total before-tax income to pay the median rent of alternative local housing that meets all three housing standards;

“**adequate housing**” means that, according to the residents within the dwelling, no major repairs are required for proper use and enjoyment of said dwelling;

“**affordable housing**” means that household shelter costs equate to less than 30% of total before-tax household income;

“**suitable housing**” means that a dwelling has enough bedrooms for the size and composition of resident households according to National Occupancy Standard (NOS) requirements;

**“dissemination area (DA)”** refers to a small, relatively stable geographic unit composed of one or more adjacent dissemination blocks with an average population of 400 to 700 persons based on data from the previous Census of Population Program. It is the smallest standard geographic area for which all census data are disseminated. DAs cover all the territory of Canada;

**“dwelling”** is defined as a set of living quarters;

**“dwelling type”** means the structural characteristics or dwelling configuration of a housing unit, such as, but not limited to, the housing unit being a single-detached house, a semi-detached house, a row house, an apartment in a duplex or in a building that has a certain number of storeys, or a mobile home;

**“economic family”** refers to a group of two or more persons who live in the same dwelling and are related to each other by blood, marriage, common-law union, adoption or a foster relationship. A couple may be of opposite or same sex. By definition, all persons who are members of a census family are also members of an economic family;

**“employment rate”** means, for a particular group (age, sex, marital status, geographic area, etc.), the number of employed persons in that group, expressed as a percentage of the total population in that group;

**“equity seeking groups”** are communities that face significant collective challenges in participating in society. This marginalization could be created by attitudinal, historic, social and environmental barriers based on age, ethnicity, disability, economic status, gender, nationality, race, sexual orientation and transgender status, etc. Equity-seeking groups are those that identify barriers to equal access, opportunities and resources due to disadvantage and discrimination and actively seek social justice and reparation;

**“extreme core housing need”** has the same meaning as core housing need except that the household has shelter costs for housing that are more than 50% of total before-tax household income;

**“family size”** refers to the number of persons in the family;

**“full-time equivalent (FTE) student”** represents all full-time and part-time enrolments, converted to represent the number of students carrying a full-time course load. One student whose course load is equal to the normal full-time number of credits or hours required in an academic year would generate 1.0 Student FTE. A student taking one-half of a normal course load in one year would be a 0.5 Student FTE;

**“household”** refers to a person or group of persons who occupy the same dwelling and do not have a usual place of residence elsewhere in Canada or abroad;

**“household maintainer”** refers to whether or not a person residing in the household is responsible for paying the rent, or the mortgage, or the taxes, or the electricity or other services or utilities. Where a number of people may contribute to the payments, more than one person in the household may be identified as a household maintainer;

**“household size”** refers to the number of persons in a private household;

**“household type”** refers to the differentiation of households on the basis of whether they are census family households or non-census-family households. Census family households are those that contain at least one census family;

**“immigrant”** refers to a person who is, or who has ever been, a landed immigrant or permanent resident. Such a person has been granted the right to live in Canada permanently by immigration authorities;

**“Indigenous identity”** refers to whether the person identified with the Aboriginal peoples of Canada. This includes those who are First Nations (North American Indian), Métis or Inuk (Inuit) and/or those who are Registered or Treaty Indians (that is, registered under the Indian Act of Canada), and/or those who have membership in a First Nation or Indian band;

**“labour force”** refers to persons who, during the week of Sunday, May 1 to Saturday, May 7, 2016, were either employed or unemployed;

**“living wage”** means the hourly amount that each of two working parents with two young children must earn to meet their basic expenses (including rent, childcare, food, and transportation) once government taxes, credits, deductions, and subsidies have been taken into account;

**“low-income measure, after tax,”** refers to a fixed percentage (50%) of median adjusted after-tax income of private households. The household after-tax income is adjusted by an equivalence scale to take economies of scale into account. This adjustment for different household sizes reflects the fact that a household's needs increase, but at a decreasing rate, as the number of members increases;

**“migrant”** refers to a person who has moved from their place of residence, of which the origin is different than the destination community they reported in. Conversely, a non-migrant is a person who has moved within the same community;

**“mobility status, one year”** refers to the status of a person with regard to the place of residence on the reference day in relation to the place of residence on the same date one year earlier;

**“NAICS”** means the North American Industry Classification System (NAICS) Canada 2012, published by Statistics Canada;

**“NAICS industry”** means an industry established by the NAICS;

**“participation rate”** means the total labour force in a geographic area, expressed as a percentage of the total population of the geographic area;

**“primary rental market”** means a market for rental housing units in apartment structures containing at least 3 rental housing units that were purpose-built as rental housing;

**“precarious housing”** means housing that is not affordable, is overcrowded, is unfit for habitation, or is occupied through unstable tenancy;

**“secondary rental market”** means a market for rental housing units that were not purpose-built as rental housing;

**“shelter cost”** refers to the average or median monthly total of all shelter expenses paid by households that own or rent their dwelling. Shelter costs for owner households include, where applicable, mortgage payments, property taxes and condominium fees, along with the costs of

electricity, heat, water and other municipal services. For renter households, shelter costs include, where applicable, the rent and the costs of electricity, heat, water and other municipal services.

**“short-term rental”** means the rental of a housing unit, or any part of it, for a period of less than 30 days;

**“subsidized housing”** refers to whether a renter household lives in a dwelling that is subsidized. Subsidized housing includes rent geared to income, social housing, public housing, government-assisted housing, non-profit housing, rent supplements and housing allowances;

**“tenure”** refers to whether the household owns or rents their private dwelling. The private dwelling may be situated on rented or leased land or be part of a condominium. A household is considered to own their dwelling if some member of the household owns the dwelling even if it is not fully paid for, for example if there is a mortgage or some other claim on it. A household is considered to rent their dwelling if no member of the household owns the dwelling;

**“unemployment rate”** means, for a particular group (age, sex, marital status, geographic area, etc.), the unemployed in that group, expressed as a percentage of the labour force in that group;

**“visible minority”** refers to whether a person belongs to a visible minority group as defined by the *Employment Equity Act* and, if so, the visible minority group to which the person belongs. The *Employment Equity Act* defines visible minorities as “persons, other than Aboriginal peoples, who are non-Caucasian in race or non-white in colour.”



## APPENDIX A – Kaslo Data Tables

### Historical & Anticipated Population & Households

Housing Needs Report Regulation (HNRR) Section 3 (1)(a)(i – iv), (1)(b), & (2)(a –g)\*

Source: Statistics Canada, BC Stats

	2006	2011	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	%Δ '06-'16	%Δ '16-'25
<b>Total</b>	1,145	1,055	995	995	995	995	995	980	970	960	950	940	-13.1%	-5.5%
< 14 yrs	175	150	125	120	115	110	105	95	90	85	80	75	-28.6%	-40.0%
15 to 19 yrs	100	75	40	40	40	40	40	35	35	35	35	35	-60.0%	-12.5%
20 to 24 yrs	40	55	35	35	35	35	35	35	35	35	35	35	-12.5%	0.0%
25 to 64 yrs	610	565	500	490	480	470	460	460	450	440	430	420	-18.0%	-16.0%
65 to 84 yrs	180	170	255	265	275	285	295	300	305	310	315	320	41.7%	25.5%
85+ yrs	40	40	40	45	50	55	60	55	55	55	55	55	0.0%	37.5%
Median Age	44.6	48.4	55.8	56.4	56.9	57.5	58.0	58.6	59.7	60.8	61.8	62.9	25.1%	12.7%
Average Age	42.7	44.5	49.0	49.6	50.2	50.8	51.5	52.3	52.5	52.7	52.9	53.2	14.7%	8.6%
Households (HHs)	535	475	495	495	495	495	495	505	510	515	520	525	-7.5%	6.1%
Average HH Size	2.1	2.2	2.0	2.0	2.0	2.0	2.0	1.9	1.9	1.9	1.8	1.8	-6.1%	-10.9%

\* distributions graphically represented in report

### Indigenous Identity

Source: Statistics Canada

	2006	2011	Total 2016	2006	2011	Owners 2016	2006	2011	Renters 2016
Total Population	1,045	935	940	720	640	710	330	295	230
Indigenous Identity	60	0	50	45	0	25	10	0	25
Non-Indigenous Identity	990	930	885	665	635	685	320	290	205
	2006	2011	Total 2016	2006	2011	Owners 2016	2006	2011	Renters 2016
Total Population	100%	100%	100%	100%	100%	100%	100%	100%	100%
Indigenous Identity	5.7%	0.0%	5.3%	6.3%	0.0%	3.5%	3.0%	0.0%	10.9%
Non-Indigenous Identity	94.7%	99.5%	94.1%	92.4%	99.2%	96.5%	97.0%	98.3%	89.1%

### Mobility

HNRR Section 3 (1)(a)(x) - Source: Statistics Canada

	2006	2011	Total 2016	2006	2011	Owners 2016	2006	2011	Renters 2016
<b>Total Population</b>	1,035	900	935	710	640	710	330	260	220
Non-Mover	705	800	775	565	580	640	145	215	130
Mover	325	100	160	145	55	65	180	40	90
Non-Migrant	15	45	20	0	15	0	15	40	15
Migrants	310	50	140	150	0	60	160	10	80
Internal Migrants	315	55	130	145	0	50	160	0	80
Intraprovincial Migrant	280	50	100	130	0	35	150	10	60
Interprovincial Migrant	30	0	35	15	0	20	15	0	15
External Migrant	0	0	10	0	0	10	0	0	0

### Post-Secondary Enrollment

HNRR Section 3(1)(c) – Source: AEST

[not applicable] No enrollment data available for the community

### Homelessness

HNRR Section 3(1)(d) – Source: BC Housing

[not applicable] Homelessness counts only available for the City of Nelson

## Private Household Size

HNRR Section 3 (1)(v – viii) - Source: Statistics Canada

	Total			'16 % of Total	Owners			Renters			Renter %		
	2006	2011	2016		2006	2011	2016	2006	2011	2016	2006	2011	2016
<b>Total Private HHs</b>	485	460	470	100%	340	330	360	140	135	110	29%	29%	23%
1 person	165	245	190	40.4%	100	170	135	65	80	55	39%	33%	29%
2 persons	170	90	190	40.4%	140	80	170	30	0	20	18%	0%	11%
3 persons	65	45	30	6.4%	50	35	20	10	0	15	15%	0%	50%
4 persons	50	45	30	6.4%	30	40	20	20	0	10	40%	0%	33%
5+ persons	30	0	25	5.3%	0	0	15	20	0	10	67%	-	40%
Average HH Size	2.2	2.0	2.0		2.1	1.9	1.9	2.4	2.3	2.2	-	-	-

## Household Maintainers

HNRR Source: Statistics Canada

	Total				Owners			Renters		
	2006	2011	2016	10yr % Δ	2006	2011	2016	2006	2011	2016
<b>Total Household</b>	480	460	470	-2.1%	335	335	360	145	135	110
15 - 24 yrs	10	0	0	-100.0%	0	0	0	10	0	0
25 - 34 yrs	50	70	20	-60.0%	25	0	0	25	0	15
35 - 44 yrs	80	20	65	-18.8%	35	15	45	50	10	25
45 - 54 yrs	80	65	45	-43.8%	70	55	40	15	0	10
55 - 64 yrs	90	170	145	61.1%	70	145	125	20	0	20
65 - 74 yrs	90	55	125	38.9%	80	50	95	10	0	25
75 - 84 yrs	40	20	50	25.0%	35	20	45	10	0	10
85+ yrs	30	55	15	-50.0%	25	15	10	10	0	10

## Owners w/ Mortgages & Renters in Subsidized Housing

HNRR Section 3 (1)(ix) - Source: Statistics Canada

	2006	2011	2016
<b>Owners</b>	335	335	365
w/ Mortgage (#)	155	125	145
w/ Mortgage (%)	46%	37%	40%
<b>Renters</b>	140	130	105
Subsidised (#)	0	80	20
Subsidied (%)	0%	62%	19%

## Household Income

HNRR Section 4(a – e)\* - Source: Statistics Canada

	Total				Owners				Renters			
	2005	2010	2015	% of Total	2005	2010	2015	% of Total	2005	2010	2015	% of Total
<b>Total Household</b>	480	465	465	100.0%	335	330	360	100.0%	145	135	105	100.0%
< \$5,000	25	0	0	0.0%	10	0	0	0.0%	15	0	0	0.0%
\$5,000 - \$9,999	15	0	10	2.2%	0	0	0	0.0%	10	0	0	0.0%
\$10,000 - \$14,999	25	0	20	4.3%	10	0	15	4.2%	15	0	0	0.0%
\$15,000 - \$19,999	50	0	45	9.7%	35	0	20	5.6%	15	0	25	23.8%
\$20,000 - \$24,999	10	50	50	10.8%	10	45	20	5.6%	0	0	30	28.6%
\$25,000 - \$29,999	65	45	25	5.4%	45	0	15	4.2%	20	0	10	9.5%
\$30,000 - \$34,999	20	0	30	6.5%	15	0	25	6.9%	10	0	0	0.0%
\$35,000 - \$39,999	20	40	30	6.5%	10	45	30	8.3%	15	0	10	9.5%
\$40,000 - \$44,999	10	55	25	5.4%	10	10	20	5.6%	0	0	0	0.0%
\$45,000 - \$49,999	15	30	25	5.4%	0	30	25	6.9%	10	0	0	0.0%
\$50,000 - \$59,999	25	20	55	11.8%	25	15	40	11.1%	10	0	20	19.0%
\$60,000 - \$69,999	50	25	35	7.5%	50	20	35	9.7%	0	0	10	9.5%
\$70,000 - \$79,999	55	0	15	3.2%	45	0	10	2.8%	10	0	10	9.5%
\$80,000 - \$89,999	45	15	20	4.3%	50	20	15	4.2%	0	0	0	0.0%
\$90,000 - \$99,999	15	0	30	6.5%	15	0	30	8.3%	0	0	0	0.0%
\$100,000+	40	90	65	14.0%	20	85	55	15.3%	15	0	10	9.5%
\$100,000 - \$124,999	35	70	35	7.5%	20	70	35	9.7%	10	0	0	0.0%
\$125,000 - \$149,999	0	15	15	3.2%	0	10	0	0.0%	0	0	10	9.5%
\$150,000 - \$199,999	0	0	10	2.2%	0	0	10	2.8%	0	0	0	0.0%
\$200,000+	0	0	10	2.2%	0	0	10	2.8%	0	0	10	9.5%
Median Income	\$45,698	\$41,779	\$47,681		\$60,702	\$47,039	\$50,324		\$25,465	\$29,672	\$26,697	
Average Income	\$50,288	\$51,743	\$59,179		\$55,599	\$58,189	\$62,281		\$37,736	\$35,447	\$48,853	

\* smaller income brackets shown in the report for readability

## Labour Force

HNRR Section 5(a) & Section 7(b – c) - Source: Statistics Canada

	Total			Owners			Renters		
	2006	2011	2016	2006	2011	2016	2006	2011	2016
<b>Total Population (15+ yrs)</b>	850	705	790	630	550	625	220	150	160
In Labour Force	465	340	425	330	310	355	145	30	75
Employed	430	285	390	290	260	320	135	20	70
Unemployed	40	55	30	35	0	30	10	10	0
Not In Labour Force	390	360	360	305	240	270	80	120	95
Participation Rate (%)	54.4	48.9	54.1	52.4	56.4	56.0	63.6	19.4	45.5
Employment Rate (%)	50.3	40.4	50.3	46.8	47.3	51.2	61.4	12.9	45.5
Unemployment Rate (%)	8.6	15.9	7.1	10.6	0.0	8.6	7.1	33.3	0.0

## NAICS Industry Employment

HNRR Section 5(b) - Source: Statistics Canada

	Total			'16 % of Total	Owners			Renters		
	2006	2011	2016		2006	2011	2016	2006	2011	2016
<b>Labour Force</b>	455	335	420	100.0%	315	310	350	145	30	70
Agriculture, Forestry, Fishing, & Hunting	30	0	20	4.8%	30	0	25	10	0	0
Mining, Quarrying, and Oil & Gas Extraction	0	0	10	2.4%	0	0	10	0	0	0
Utilities	0	0	10	2.4%	0	0	0	0	0	0
Construction	50	25	50	11.9%	35	20	45	20	0	0
Manufacturing	70	30	35	8.3%	40	30	20	30	0	15
Wholesale trade	0	0	0	0.0%	0	0	10	0	0	0
Retail trade	45	40	65	15.5%	25	35	55	15	0	15
Transportation & Warehousing	20	0	0	0.0%	15	0	10	0	0	0
Information & Cultural Industries	25	15	10	2.4%	20	15	10	0	0	0
Finance & Insurance	0	0	0	0.0%	0	0	0	0	0	0
Real Estate and Rental & Leasing	10	0	0	0.0%	0	0	0	0	0	0
Professional, Scientific, & Technical Services	10	25	25	6.0%	10	25	25	0	0	0
Management of Companies & Enterprises	0	0	0	0.0%	0	0	0	0	0	0
Administrative & Support, Waste Management, and Remediation Services	10	0	10	2.4%	10	0	10	0	0	0
Educational Services	20	65	40	9.5%	15	55	40	10	0	0
Health Care & Social Assistance	65	20	45	10.7%	35	20	30	30	0	15
Arts, Entertainment, & Recreation	10	0	10	2.4%	10	0	10	10	0	0
Accommodation & Food Services	65	40	65	15.5%	55	40	50	10	0	15
Other Services (excl. Public Administration)	0	0	15	3.6%	0	0	15	0	0	0
Public Administration	25	30	15	3.6%	10	25	10	0	0	10

## Commuting

HNRR Section 7(d – g) - Source: Statistics Canada

	Total			'16 % of Total	Owners			Renters		
	2006	2011	2016		2006	2011	2016	2006	2011	2016
<b>Total Usual Workers</b>	285	210	285	100%	180	190	230	100	25	55
Commute within Community	170	165	205	71.9%	105	150	175	65	15	35
Commute within RDCK	90	25	70	24.6%	55	25	45	35	0	20
Commute within Province	25	15	10	3.5%	25	0	10	0	0	0
Commute outside of Province	0	0	0	0.0%	0	0	0	0	0	0

## Housing – Structural Types

HNRR Section 6 (1)(a – b) - Source: Statistics Canada

	Total			'16 % of Total	Owners			Renters		
	2006	2011	2016		2006	2011	2016	2006	2011	2016
<b>Total Occupied Dwellings</b>	480	465	470	100%	340	335	360	145	130	110
Single-Detached	435	330	425	90.4%	335	270	355	105	60	65
Apartment (5+)	0	0	0	0.0%	0	0	0	0	0	0
Other	45	130	35	7.4%	10	60	0	45	70	40
Semi-Detached	10	0	10	2.1%	0	0	0	10	0	10
Row House	10	0	10	2.1%	0	0	0	10	0	10
Duplex	10	0	10	2.1%	0	0	0	10	0	10
Apartment	10	90	10	2.1%	0	0	0	10	45	10
Other single-attached	10	0	0	0.0%	0	0	0	0	0	0
Movable	0	0	10	2.1%	0	0	0	0	0	10

## Housing – Unit Size

HNRR Section 6 (1)(c) - Source: Statistics Canada

	Total			'16 % of Total	Owners			Renters		
	2006	2011	2016		2006	2011	2016	2006	2011	2016
<b>Total Dwellings</b>	480	465	470	100%	340	335	360	145	130	110
No bedroom	10	0	0	0.0%	0	0	0	10	0	0
1 bedroom	55	110	65	13.8%	25	35	30	35	70	35
2 bedroom	105	130	130	27.7%	60	120	100	45	0	30
3+ bedroom	305	230	275	58.5%	250	180	230	50	45	45

## Housing – Date Built

HNRR Section 6 (1)(c) - Source: Statistics Canada

	Total			'16 % of Total	Owners			'16 % of Total	Renters			'16 % of Total
	2006	2011	2016		2006	2011	2016		2006	2011	2016	
<b>Total Dwellings</b>	480	465	470	100%	335	330	360	100%	140	130	105	100%
< 1960	195	160	140	29.8%	145	155	105	29.2%	45	10	30	28.6%
1961 to 1980	135	225	145	30.9%	70	115	125	34.7%	60	110	25	23.8%
1981 to 1990	85	35	60	12.8%	60	25	25	6.9%	25	0	35	33.3%
1991 to 2000	55	30	65	13.8%	45	30	55	15.3%	10	0	10	9.5%
2001 to 2010	15	0	40	8.5%	15	0	20	5.6%	0	0	20	19.0%
2011 to 2016	0	0	20	4.3%	0	0	20	5.6%	0	0	0	0.0%

## Housing – Subsidized

HNRR Section 6 (1)(e) – Source: BC Housing

*Housing Registry Subsidized Unit Stock = 0*

## Housing – Rental Vacancy

HNRR Section 6 (1)(i – j) \* - Source: CMHC

	2013	2014	2015	2016	2017	2018	2019
Bachelor	5.7	0.0	3.3	**	0.0	0.0	0.0
1 Bedroom	0.5	0.6	0.0	0.0	0.0	0.0	0.0
2 Bedroom	2.0	0.8	0.0	0.8	0.0	0.0	0.0
3 Bedroom +	**	**	**	**	**	**	**
Total	1.9	0.6	0.4	0.7	0.0	0.0	0.4

\* vacancy reflects the City of Nelson and its surrounding areas

## Housing – Primary Rental Universe

HNRR Section 6 (1)(k)(i) – Source: CMHC

UNIT TYPE	2013	2014	2015	2016	2017	2018	2019
Bachelor	74	73	65	59	58	58	52
1 Bedroom	179	174	176	170	174	170	177
2 Bedroom	253	253	255	255	255	271	262
3 Bedroom +	15	15	14	16	16	16	18
Total	521	515	510	500	503	515	509

\* reflects the City of Nelson and its surrounding areas

## Housing – Secondary Rental Universe

HNRR Section 6 (1)(k)(ii) – Source: Statistics Canada, CMHC

	Total	Rental	Primary Market % of Total	Secondary Market % of Total
Total	470	110	0	110
No Bedroom	0	0	0	0
1 Bedroom	65	35	0	35
2 Bedroom	130	30	0	30
3+ Bedroom	275	45	0	45

\* assumes no primary rental market in areas that are not the City of Nelson (expressed in 2016 numbers)

## Housing – Short Term Rentals

HNRR Section 6 (1)(k)(iii) – Source: AirDNA

	2014	2015	2016	2017	2018	2019	2020
Total Properties	0	0	14	37	55	63	37
Monthly Revenue / Listing	-	-	\$1,977	\$5,216	\$5,333	\$6,471	\$2,793
Annual Available Days / Listing	-	-	58	114	111	109	62
Annual Reserved Days / Listing	-	-	11	44	50	68	29
Average Occupancy	-	-	16%	28%	31%	38%	32%
Commercial Properties	0	0	12	29	45	54	32

\* assumes no primary rental market in areas not City of Nelson (expressed in 2016 numbers)

## Housing – Cooperatives

HNRR Section 6 (1)(l) – Source: BC Housing

[not applicable] No cooperatives listed by the Coop Housing Federation of BC

## Housing – Post-Secondary Beds

HNRR Section 6 (1)(o) – Source: AEST

[not applicable] AEST data does not list any beds exist in the community.

## Housing – Shelter Beds

HNRR Section 6 (1)(p) – Source: BC Housing

[not applicable] BC Housing affiliated shelters (emergency shelters or homeless housing) are only available in the City of Nelson.

## Housing – Non-Market Housing

Source: BC Housing

	Kaslo
<b>Emergency Shelter / Homeless Housing</b>	
Homeless Housed	0
Homeless Rent Supplements	0
Homeless Shelters	0
<i>Emergency Subtotal</i>	0
<b>Transitional Supported / Assisted Living</b>	
Frail Seniors	-
Special Needs	-
Women and Children Fleeing Violence	-
<i>Transitional Subtotal</i>	1
<b>Independent Social Housing</b>	
Low Income Families	0
Low Income Seniors	10
<i>Social Housing Subtotal</i>	10
<b>Rent Assistance in Private Market</b>	
Rent Assist Families	7
Rent Assist Seniors	12
<i>Rent Assistance Subtotal</i>	19
<b>Community Total</b>	30

## Housing – Demolitions

HNRR Section 6 (1)(m)(i – iv) – Source: Local Government

[not applicable] Demolition data unavailable at local government level.

## Housing – Starts

HNRR Section 6 (1)(m)(i – iv)\* - Source: Local Government, BC Stats

	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
Kaslo	2	0	6	4	1	3	2	2	3	8
Single-Detached	0	0	2	3	8	0	0	0	0	0
Manufactured	0	0	0	0	0	0	0	0	0	0
Multi Family	0	0	0	0	0	0	0	0	0	0

\* housing starts available in lieu of substantial completions

## Housing – Registered New Homes

HNRR Section 6 (1)(m)(i – iv) – Source: BC Stats

	2016	2017	2018
Single Detached	5	6	7
Multi Unit	*	*	*
Purpose Built Rental	*	*	*

## Real Estate – Assessment

HNRR Section 6 (1)(m)(i – iv) – Source: BC Assessment

Median Assessment in '000s (2019 dollars)

	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
Single-Detached	\$213	\$252	\$329	\$325	\$328	\$316	\$301	\$290	\$308	\$294	\$277	\$297	\$306	\$359
Semi-Detached	\$192	\$213	\$247	\$243	\$283	\$261	\$250	\$230	\$232	\$219	\$251	\$228	\$233	\$282
Manufactured Home	\$81	\$98	\$131	\$89	\$91	\$86	\$80	\$76	\$73	\$73	\$56	\$103	\$107	\$126
Duplex	-	-	-	-	-	-	-	-	-	-	\$152	\$133	\$136	\$250
Apartment	\$336	\$454	\$656	\$539	\$526	\$510	\$481	\$460	\$369	\$280	\$283	\$288	\$260	\$278
<b>Grand Total</b>	\$211	\$247	\$325	\$317	\$321	\$308	\$293	\$281	\$291	\$268	\$254	\$267	\$267	\$311

Bedrooms	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
1	\$234	\$261	\$328	\$324	\$333	\$314	\$302	\$289	\$270	\$199	\$187	\$197	\$188	\$217
2	\$181	\$199	\$245	\$251	\$255	\$235	\$230	\$220	\$251	\$242	\$235	\$254	\$257	\$289
3+	\$217	\$266	\$366	\$367	\$371	\$359	\$340	\$327	\$328	\$314	\$310	\$322	\$335	\$388
<b>Grand Total</b>	<b>\$208</b>	<b>\$244</b>	<b>\$321</b>	<b>\$317</b>	<b>\$321</b>	<b>\$308</b>	<b>\$293</b>	<b>\$281</b>	<b>\$292</b>	<b>\$270</b>	<b>\$257</b>	<b>\$271</b>	<b>\$269</b>	<b>\$313</b>

### Average Assessment in '000s (2019 dollars)

	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
Single-Detached	\$223	\$264	\$341	\$339	\$341	\$329	\$312	\$302	\$315	\$300	\$282	\$302	\$313	\$365
Semi-Detached	\$192	\$213	\$247	\$243	\$283	\$261	\$250	\$230	\$232	\$219	\$251	\$228	\$233	\$282
Manufactured Home	\$78	\$94	\$133	\$92	\$95	\$89	\$84	\$80	\$68	\$65	\$56	\$104	\$103	\$125
Duplex	-	-	-	-	-	-	-	-	-	-	\$152	\$133	\$136	\$250
Apartment	\$336	\$454	\$656	\$585	\$583	\$562	\$531	\$510	\$401	\$318	\$322	\$311	\$275	\$296
<b>Grand Total</b>	<b>\$217</b>	<b>\$255</b>	<b>\$334</b>	<b>\$331</b>	<b>\$336</b>	<b>\$323</b>	<b>\$306</b>	<b>\$294</b>	<b>\$299</b>	<b>\$275</b>	<b>\$261</b>	<b>\$273</b>	<b>\$273</b>	<b>\$317</b>

Bedrooms	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
1	\$241	\$268	\$336	\$332	\$341	\$321	\$309	\$295	\$276	\$205	\$190	\$202	\$194	\$221
2	\$188	\$213	\$262	\$268	\$270	\$251	\$242	\$235	\$256	\$244	\$238	\$258	\$260	\$291
3+	\$222	\$271	\$371	\$382	\$388	\$375	\$355	\$341	\$339	\$325	\$320	\$331	\$343	\$396
<b>Grand Total</b>	<b>\$214</b>	<b>\$252</b>	<b>\$330</b>	<b>\$331</b>	<b>\$336</b>	<b>\$323</b>	<b>\$305</b>	<b>\$294</b>	<b>\$300</b>	<b>\$276</b>	<b>\$264</b>	<b>\$277</b>	<b>\$275</b>	<b>\$318</b>

## Real Estate – Sales Price

HNRR Section 6 (1)(m)(i – iv)\* - Source: Assessment

### Median Sale Price in '000s (2019 dollars)

	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
Single-Detached	\$179	\$256	\$313	\$336	\$243	\$325	\$285	\$269	\$213	\$254	\$227	\$284	\$293	\$296
Semi-Detached	-	-	-	\$365	-	-	-	-	-	-	-	-	\$367	-
Manufactured Home	\$101	\$63	\$95	\$36	-	-	\$39	\$18	-	-	-	\$138	-	-
Duplex	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Apartment	-	\$546	\$948	-	-	-	-	-	-	-	-	-	-	-
<b>Grand Total</b>	<b>\$145</b>	<b>\$268</b>	<b>\$335</b>	<b>\$291</b>	<b>\$243</b>	<b>\$325</b>	<b>\$250</b>	<b>\$233</b>	<b>\$213</b>	<b>\$254</b>	<b>\$227</b>	<b>\$267</b>	<b>\$301</b>	<b>\$296</b>

Bedrooms	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
1	-	\$197	\$292	\$365	\$219	-	\$249	\$176	\$123	-	\$134	\$252	\$214	-
2	\$115	\$173	\$190	\$168	\$235	\$274	\$212	\$102	\$212	\$250	\$233	\$349	\$338	\$301
3+	\$168	\$357	\$492	\$349	\$254	\$359	\$288	\$313	\$259	\$256	\$317	\$214	\$349	\$289
<b>Grand Total</b>	<b>\$145</b>	<b>\$268</b>	<b>\$335</b>	<b>\$291</b>	<b>\$243</b>	<b>\$325</b>	<b>\$250</b>	<b>\$233</b>	<b>\$213</b>	<b>\$254</b>	<b>\$227</b>	<b>\$267</b>	<b>\$305</b>	<b>\$296</b>

### Average Sale Price in '000s (2019 dollars)

	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
Single-Detached	\$188	\$260	\$324	\$350	\$260	\$323	\$291	\$266	\$216	\$257	\$234	\$290	\$298	\$310
Semi-Detached	-	-	-	\$365	-	-	-	-	-	-	-	-	\$367	-
Manufactured Home	\$101	\$63	\$95	\$36	-	-	\$39	\$18	-	-	-	\$138	-	-
Duplex	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Apartment	-	\$546	\$948	-	-	-	-	-	-	-	-	-	-	-
<b>Grand Total</b>	<b>\$151</b>	<b>\$271</b>	<b>\$343</b>	<b>\$300</b>	<b>\$260</b>	<b>\$323</b>	<b>\$255</b>	<b>\$230</b>	<b>\$216</b>	<b>\$257</b>	<b>\$234</b>	<b>\$273</b>	<b>\$305</b>	<b>\$310</b>

Bedrooms	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
1	-	\$172	\$292	\$365	\$219	-	\$257	\$176	\$123	-	\$134	\$252	\$215	-
2	\$112	\$180	\$186	\$166	\$233	\$261	\$215	\$112	\$205	\$254	\$236	\$357	\$341	\$302
3+	\$180	\$364	\$512	\$368	\$282	\$365	\$295	\$303	\$267	\$260	\$332	\$221	\$356	\$322
<b>Grand Total</b>	<b>\$151</b>	<b>\$271</b>	<b>\$343</b>	<b>\$300</b>	<b>\$260</b>	<b>\$323</b>	<b>\$255</b>	<b>\$230</b>	<b>\$216</b>	<b>\$257</b>	<b>\$234</b>	<b>\$273</b>	<b>\$309</b>	<b>\$310</b>

## Real Estate – Rents

HNRR Section 6 (1)(h)(i – ii)\* - Source: CMHC

### Median rents (2019 dollars)

	2013	2014	2015	2016	2017	2018	2019
Bachelor	\$604	\$647	\$645	\$636	\$624	\$685	\$650
1 Bedroom	\$713	\$718	\$725	\$763	\$708	\$750	\$800
2 Bedroom	\$796	\$782	\$801	\$795	\$890	\$913	\$975
3 Bedroom +	\$1,070	\$1,079	\$1,075	\$1,100	\$1,119	\$1,120	\$1,110
Total	\$768	\$755	\$774	\$790	\$801	\$811	\$863

### Average rents (2019 dollars)

	2013	2014	2015	2016	2017	2018	2019
Bachelor	\$578	\$593	\$615	\$641	\$615	\$643	\$650
1 Bedroom	\$721	\$740	\$735	\$757	\$733	\$768	\$803
2 Bedroom	\$869	\$894	\$869	\$880	\$954	\$949	\$1,037
3 Bedroom +	\$1,235	\$1,199	\$1,188		\$1,159		\$1,241
Total	\$779	\$802	\$796	\$818	\$849	\$865	\$913

\* Available only for City of Nelson; rents not available before 2013

## Core Housing Need – Affordability

HNRR Section 7 (a)(i – ii) – Source: Statistics Canada

	Total			Owners			Renters		
	2006	2011	2016	2006	2011	2016	2006	2011	2016
<b>Total Households</b>	450	465	465	325	330	360	125	130	110
Above Affordable Threshold	100	150	140	55	80	70	45	70	70
1 person household	55	80	80	25	55	30	30	0	45
2 persons household	0	0	40	10	0	35	0	0	10
3 persons household	20	20	10	15	0	0	0	0	10
4 persons household	0	0	10	10	0	0	0	0	0
5+ persons household	20	0	10	0	0	0	20	0	10
Unaffordable Housing (%)	22.2%	32.3%	30.1%	16.9%	24.2%	19.4%	36.0%	53.8%	63.6%

## Core Housing Need – Adequacy

HNRR Section 7 (a)(iii – iv) – Source: Statistics Canada

	Total			Owners			Renters		
	2006	2011	2016	2006	2011	2016	2006	2011	2016
<b>Total Households</b>	450	465	465	325	330	360	125	130	110
Below Adequacy Standard	45	65	50	15	65	40	30	0	0
1 person household	10	0	20	0	0	25	0	0	0
2 persons household	10	0	15	10	0	15	0	0	0
3 persons household	10	0	0	0	0	0	0	0	0
4 persons household	0	0	10	0	0	10	0	0	0
5+ persons household	20	0	0	0	0	0	20	0	0
Inadequate Housing (%)	10.0%	14.0%	10.8%	4.6%	19.7%	11.1%	24.0%	0.0%	0.0%

## Core Housing Need – Suitability

HNRR Section 7 (a)(v – vi) – Source: Statistics Canada

	Total			Owners			Renters		
	2006	2011	2016	2006	2011	2016	2006	2011	2016
<b>Total Households</b>	450	465	465	325	330	360	125	130	110
Below Suitability Standard	10	0	0	10	0	0	10	0	0
1 Person	0	0	0	0	0	0	0	0	0
2 Persons	0	0	0	0	0	0	0	0	0
3 Persons	0	0	0	0	0	0	0	0	0
4 Persons	0	0	0	0	0	0	0	0	0
5+ Persons	0	0	0	0	0	0	0	0	0
Unsuitable Housing (%)	2.2%	0.0%	0.0%	3.1%	0.0%	0.0%	8.0%	0.0%	0.0%



## Core Housing Need

HNRR Section 8 (1)(a)(i – ii) – Source: Statistics Canada

	Total			Owners			Renters		
	2006	2011	2016	2006	2011	2016	2006	2011	2016
<b>Total Households</b>	450	465	465	330	330	355	125	130	105
Household not in CHN	345	285	310	270	225	275	80	60	35
Household in CHN	105	180	155	55	105	85	45	70	70
1 person household	55	75	90	25	55	40	30	0	50
2 persons household	10	20	45	10	0	35	0	0	10
3 persons household	15	20	10	15	0	0	0	0	10
4 persons household	10	0	0	10	0	0	0	0	0
5+ persons household	20	0	10	0	0	0	20	0	10
Household in CHN (%)	23.3%	38.7%	33.3%	16.7%	31.8%	23.9%	36.0%	53.8%	66.7%

## Extreme Core Housing Need

HNRR Section 8 (1)(a)(iii – iv) – Source: Statistics Canada

	Total			Owners			Renters		
	2006	2011	2016	2006	2011	2016	2006	2011	2016
<b>Total Households</b>	450	465	465	330	330	355	125	130	105
Household not in ECHN	425	410	430	310	330	340	125	130	85
Household in ECHN	25	55	35	20	0	15	0	0	20
1 person household	15	0	20	10	0	0	0	0	10
2 persons household	0	0	10	0	0	0	0	0	0
3 persons household	0	0	0	10	0	0	0	0	0
4 persons household	10	0	10	10	0	0	0	0	0
5+ persons household	0	0	0	0	0	0	0	0	0
Household in ECHN (%)	5.6%	11.8%	7.5%	6.1%	0.0%	4.2%	0.0%	0.0%	19.0%

## Income Category v. Price

Source: Statistics Canada, NCOH, Local Listings, BC Assessment, Envirionics Analytics

Income Category	Maximum Household Income	Maximum Budget for Rent	Budget v. Market Rent			
			Bachelor	1-Bedroom	2-Bedroom	3+ Bedroom
Very Low	\$26,700	\$650	-\$310	-\$440	-\$730	-\$1,230
Low	\$42,600	\$1,050	\$90	-\$40	-\$330	-\$830
Moderate	\$64,000	\$1,550	\$590	\$460	\$170	-\$330
Above Moderate	\$80,000	\$1,950	\$990	\$860	\$570	\$70
Median Income	\$53,301	\$1,300	\$340	\$210	-\$80	-\$580

Income Category	Maximum Household Income	Maximum Possible Purchase Price	Budget v. Real Estate Prices				
			Single Detached	Semi Detached	Row House	2- Duplex	Mobile Home
Very Low	\$26,700	\$147,500	-\$194,750	-\$139,500	-	-	\$15,000
Low	\$42,600	\$238,500	-\$103,750	-\$48,500	-	-	\$106,000
Moderate	\$64,000	\$363,500	\$21,250	\$76,500	-	-	\$231,000
Above Moderate	\$80,000	\$454,500	\$112,250	\$167,500	-	-	\$322,000
Median Income	\$53,301	\$307,000	-\$35,250	\$20,000	-	-	\$174,500

Income Category	Est. Maximum AT Household Income	Afford. Energy Budget, Utilities only	Utilities Only		Utilities + Fuel	
			Budget v. Average Utility Expense	Afford. Energy Budget, w/ Fuel	Budget v. Average Total Expense	
Very Low	\$22,100	\$1,300	-\$1,540	\$2,200	-\$4,320	
Low	\$33,400	\$2,000	-\$840	\$3,300	-\$3,220	
Moderate	\$47,800	\$2,900	\$60	\$4,800	-\$1,720	
Above Moderate	\$58,300	\$3,500	\$660	\$5,800	-\$720	
Median Income	\$40,900	\$2,500	-\$340	\$4,100	-\$2,420	

## Family Income v. Price

Source: Statistics Canada, BCOH, Local Listings, BC Assessment, Environics Analytics

Family Types	Maximum Household Income	Maximum Budget for Rent	Budget v. Market Rent			
			Bachelor	1- Bedroom	2- Bedroom	3+ Bedroom
Singles / Roommates	\$24,933	\$600	-\$360	-\$490	-\$780	-\$1,280
Lone parent	\$34,269	\$830	-\$130	-\$260	-\$550	-\$1,050
Couple w/ child	\$90,145	\$2,190	\$1,230	\$1,100	\$810	\$310
Couple w/o child	\$65,963	\$1,600	\$640	\$510	\$220	-\$280
Median Income	\$53,301	\$1,330	\$370	\$240	-\$50	-\$550

Family Types	Maximum Household Income	Maximum Possible Purchase Price	Budget v. Real Estate Prices				
			Single Detached	Semi Detached	Row House	Duplex	Mobile Home
Singles / Roommates	\$24,933	\$136,500	-\$205,750	-\$150,500	-	-	\$4,000
Lone parent	\$34,269	\$193,000	-\$149,250	-\$94,000	-	-	\$60,500
Couple w/ child	\$90,145	\$511,500	\$169,250	\$224,500	-	-	\$379,000
Couple w/o child	\$65,963	\$375,000	\$32,750	\$88,000	-	-	\$242,500
Median Income	\$53,301	\$307,000	-\$35,250	\$20,000	-	-	\$174,500

Income Category	Est. Maximum AT Household Income	Afford. Energy Budget, Utilities only	Utilities Only		Utilities + Fuel	
			Budget v. Average Utility Expense	Afford. Energy Budget, w/ Fuel	Budget v. Average Total Expense	
Singles / Roommates	\$20,879	\$1,300	-\$1,540	\$2,100	-\$4,420	
Lone parent	\$27,367	\$1,600	-\$1,240	\$2,700	-\$3,820	
Couple w/ child	\$64,920	\$3,900	\$1,060	\$6,500	-\$20	
Couple w/o child	\$49,139	\$2,900	\$60	\$4,900	-\$1,620	
Median Income	\$40,900	\$2,500	-\$340	\$4,100	-\$2,420	

## Housing Units Demanded

Local Government Act: 585.3 (c)(i – ii); VC: 574.3(c)(i – ii)

Source: Statistics Canada, BC Stats

	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
<b>Total Population</b>	995	995	995	995	995	980	970	960	950	940
<b>Total Households</b>	490	490	490	490	490	505	505	505	505	505
No Bedroom	0	0	0	0	0	5	5	5	5	5
1 Bedroom	65	65	65	65	65	65	65	65	65	65
2 Bedroom	135	130	125	120	115	125	125	125	125	125
3+ Bedroom	290	295	300	305	310	310	310	310	310	310
Household Size	2.01	2.01	2.01	2.01	2.01	1.94	1.90	1.86	1.83	1.79
Renter Demand	22.4%	22.4%	22.4%	22.4%	22.4%	25.7%	25.7%	25.7%	25.7%	25.7%

## APPENDIX B – Electoral Area D Data Tables

### Historical & Anticipated Population & Households

Housing Needs Report Regulation (HNRR) Section 3 (1)(a)(i – iv), (1)(b), & (2)(a – g)\*

Source: Statistics Canada, BC Stats

	2006	2011	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	%Δ '06-'16	%Δ '16-'25
<b>Total</b>	1,570	1,455	1,390	1,390	1,390	1,390	1,390	1,325	1,325	1,325	1,325	1,325	-11.5%	-4.7%
< 14 yrs	270	205	160	150	140	130	120	95	100	105	110	115	-40.7%	-28.1%
15 to 19 yrs	80	70	60	55	50	45	40	45	40	35	30	25	-25.0%	-58.3%
20 to 24 yrs	40	40	40	50	60	70	80	80	80	80	80	80	0.0%	100.0%
25 to 64 yrs	935	850	755	750	745	740	735	685	685	685	685	685	-19.3%	-9.3%
65 to 84 yrs	230	275	355	365	375	385	395	390	385	380	375	370	54.3%	4.2%
85+ yrs	15	15	20	20	20	20	20	30	35	40	45	50	33.3%	150.0%
Median Age	45.8	56.0	55.4	56.1	56.9	57.6	58.4	59.1	58.0	56.9	55.9	54.8	21.0%	-1.1%
Average Age	42.5	45.5	48.5	48.8	49.0	49.3	49.5	50.5	50.3	50.1	49.8	49.6	14.1%	2.3%
Households (HHs)	730	670	675	675	675	675	675	675	675	675	675	675	-7.5%	0.0%
Average HH Size	2.2	2.2	2.1	2.1	2.1	2.1	2.1	2.0	2.0	2.0	2.0	2.0	-4.3%	-4.7%

\* distributions graphically represented in report

### Indigenous Identity

Source: Statistics Canada

	2006	2011	Total 2016	2006	2011	Owners 2016	2006	2011	Renters 2016
Total Population	1,515	1,345	1,380	1,265	1,125	1,185	250	220	200
Indigenous Identity	45	95	80	40	70	45	10	0	35
Non-Indigenous Identity	1,465	1,255	1,305	1,220	1,060	1,140	245	190	160
	2006	2011	Total 2016	2006	2011	Owners 2016	2006	2011	Renters 2016
Total Population	100%	100%	100%	100%	100%	100%	100%	100%	100%
Indigenous Identity	3.0%	7.1%	5.8%	3.2%	6.2%	3.8%	4.0%	0.0%	17.5%
Non-Indigenous Identity	96.7%	93.3%	94.6%	96.4%	94.2%	96.2%	98.0%	86.4%	80.0%

### Mobility

HNRR Section 3 (1)(a)(x) - Source: Statistics Canada

	2006	2011	Total 2016	2006	2011	Owners 2016	2006	2011	Renters 2016
<b>Total Population</b>	1,505	1,335	1,380	1,260	1,115	1,185	250	215	200
Non-Mover	1,370	1,180	1,195	1,190	1,030	1,080	180	155	110
Mover	135	145	190	70	80	105	60	60	85
Non-Migrant	40	0	70	25	0	30	10	0	40
Migrants	95	100	120	40	75	70	50	20	50
Internal Migrants	95	95	100	45	75	70	55	20	30
Intraprovincial Migrant	90	40	25	35	35	0	55	0	20
Interprovincial Migrant	0	55	75	0	35	65	0	20	10
External Migrant	0	0	15	0	0	0	0	0	15

### Post-Secondary Enrollment

HNRR Section 3(1)(c) – Source: AEST

[not applicable] No enrollment data available for the community

### Homelessness

HNRR Section 3(1)(d) – Source: BC Housing

[not applicable] Homelessness counts only available for the City of Nelson

## Private Household Size

HNRR Section 3 (1)(v – viii) - Source: Statistics Canada

	Total			'16 % of Total	Owners			Renters			Renter %		
	2006	2011	2016		2006	2011	2016	2006	2011	2016	2006	2011	2016
<b>Total Private HHs</b>	710	645	650	99%	575	540	550	135	110	100	19%	17%	15%
1 person	235	160	190	29.0%	175	100	150	60	65	45	26%	41%	24%
2 persons	290	355	325	49.6%	255	340	285	35	0	40	12%	0%	12%
3 persons	90	85	60	9.2%	45	75	55	40	0	10	44%	0%	17%
4 persons	75	0	55	8.4%	75	0	40	0	0	10	0%	-	18%
5+ persons	25	35	20	3.1%	25	20	20	0	0	0	0%	0%	0%
Average HH Size	2.1	2.1	2.1		2.2	2.1	2.1	1.9	2.0	1.9	-	-	-

## Household Maintainers

Source: Statistics Canada

	Total				Owners			Renters		
	2006	2011	2016	10yr % Δ	2006	2011	2016	2006	2011	2016
<b>Total Household</b>	710	645	655	-7.7%	575	540	550	135	110	100
15 - 24 yrs	0	0	10	-	0	0	0	0	0	0
25 - 34 yrs	55	20	35	-36.4%	15	15	15	45	0	15
35 - 44 yrs	155	80	65	-58.1%	135	60	50	25	20	15
45 - 54 yrs	165	135	100	-39.4%	115	130	85	45	0	15
55 - 64 yrs	175	195	190	8.6%	165	130	165	10	65	25
65 - 74 yrs	100	120	180	80.0%	100	105	165	0	0	15
75 - 84 yrs	45	45	75	66.7%	35	45	65	15	0	10
85+ yrs	15	0	10	-33.3%	15	0	0	0	0	10

## Owners w/ Mortgages & Renters in Subsidized Housing

HNRR Section 3 (1)(ix) - Source: Statistics Canada

	2006	2011	2016
<b>Owners</b>	575	535	545
w/ Mortgage (#)	245	145	185
w/ Mortgage (%)	43%	27%	34%
<b>Renters</b>	135	110	100
Subsidised (#)	0	0	10
Subsidised (%)	0%	0%	10%

## Household Income

HNRR Section 4(a – e)\* - Source: Statistics Canada

	Total				Owners				Renters			
	2005	2010	2015	% of Total	2005	2010	2015	% of Total	2005	2010	2015	% of Total
<b>Total Household</b>	710	645	655	100.0%	575	540	550	100.0%	135	110	105	100.0%
< \$5,000	35	0	20	3.1%	30	0	10	1.8%	10	0	10	9.5%
\$5,000 - \$9,999	35	0	10	1.5%	10	0	10	1.8%	20	0	0	0.0%
\$10,000 - \$14,999	40	0	20	3.1%	30	0	20	3.6%	15	0	10	9.5%
\$15,000 - \$19,999	55	90	30	4.6%	50	40	10	1.8%	0	0	15	14.3%
\$20,000 - \$24,999	30	30	30	4.6%	15	25	25	4.5%	20	0	0	0.0%
\$25,000 - \$29,999	50	20	40	6.1%	35	20	30	5.5%	10	0	10	9.5%
\$30,000 - \$34,999	30	70	60	9.2%	25	70	40	7.3%	0	0	25	23.8%
\$35,000 - \$39,999	30	30	30	4.6%	15	25	25	4.5%	15	0	10	9.5%
\$40,000 - \$44,999	65	80	25	3.8%	45	75	25	4.5%	15	0	0	0.0%
\$45,000 - \$49,999	30	30	35	5.3%	20	20	35	6.4%	0	0	0	0.0%
\$50,000 - \$59,999	90	105	65	9.9%	85	85	60	10.9%	0	0	0	0.0%
\$60,000 - \$69,999	50	20	40	6.1%	50	20	40	7.3%	0	0	0	0.0%
\$70,000 - \$79,999	35	0	45	6.9%	35	0	40	7.3%	0	0	0	0.0%
\$80,000 - \$89,999	25	0	30	4.6%	25	0	30	5.5%	0	0	0	0.0%
\$90,000 - \$99,999	10	40	10	1.5%	10	40	15	2.7%	0	0	0	0.0%
\$100,000+	105	80	145	22.1%	95	70	135	24.5%	10	0	10	9.5%
\$100,000 - \$124,999	55	30	35	5.3%	60	35	35	6.4%	0	0	10	9.5%
\$125,000 - \$149,999	10	0	45	6.9%	10	0	45	8.2%	0	0	0	0.0%
\$150,000 - \$199,999	25	0	30	4.6%	15	0	30	5.5%	10	0	0	0.0%
\$200,000+	15	0	30	4.6%	15	0	30	5.5%	0	0	0	0.0%
Median Income	\$43,692	\$42,596	\$51,406		\$50,946	\$44,880	\$57,428		\$27,884	\$19,825	\$31,531	
Average Income	\$54,926	\$64,928	\$92,239		\$59,180	\$70,052	\$101,521		\$36,746	\$39,419	\$42,153	

\* smaller income brackets shown in the report for readability

## Labour Force

HNRR Section 5(a) & Section 7(b – c) - Source: Statistics Canada

	Total			Owners			Renters		
	2006	2011	2016	2006	2011	2016	2006	2011	2016
<b>Total Population (15+)</b>	1,250	1,190	1,235	1,050	1,005	1,080	200	190	150
In Labour Force	805	545	690	650	470	595	155	75	95
Employed	700	430	620	600	365	540	100	60	80
Unemployed	105	120	75	50	105	60	50	0	15
Not In Labour Force	445	645	540	395	535	485	45	110	60
Participation Rate (%)	64.4	46.0	56.0	62.2	46.8	55.3	77.5	43.2	61.3
Employment Rate (%)	56.0	36.0	50.0	57.4	36.3	49.8	52.5	32.4	51.6
Unemployment Rate (%)	13.0	20.9	10.1	8.5	21.3	10.0	32.3	0.0	15.8

## NAICS Industry Employment

HNRR Section 5(b) - Source: Statistics Canada

	Total			'16 % of Total	Owners			Renters		
	2006	2011	2016		2006	2011	2016	2006	2011	2016
<b>Labour Force</b>	795	545	690	100.0%	640	470	595	155	70	95
Agriculture, Forestry, Fishing, & Hunting	85	15	45	6.5%	55	15	45	25	0	0
Mining, Quarrying, and Oil & Gas Extraction	0	25	10	1.4%	10	20	0	0	0	0
Utilities	10	0	10	1.4%	10	0	15	0	0	0
Construction	105	35	90	13.0%	75	25	85	30	0	0
Manufacturing	100	100	60	8.7%	95	90	60	10	0	0
Wholesale trade	0	0	0	0.0%	0	0	0	0	0	0
Retail trade	95	90	45	6.5%	75	90	35	20	0	15
Transportation & Warehousing	25	0	20	2.9%	25	0	10	0	0	0
Information & Cultural Industries	25	0	20	2.9%	20	0	10	0	0	10
Finance & Insurance	0	0	10	1.4%	0	0	10	0	0	0
Real Estate and Rental & Leasing	0	0	10	1.4%	10	0	0	0	0	0
Professional, Scientific, & Technical Services	30	20	60	8.7%	30	20	55	0	0	0
Management of Companies & Enterprises	0	0	0	0.0%	0	0	0	0	0	0
Administrative & Support, Waste Management	45	15	30	4.3%	35	0	25	10	0	0
Educational Services	55	30	40	5.8%	55	0	40	0	0	0
Health Care & Social Assistance	45	30	75	10.9%	35	15	50	15	0	25
Arts, Entertainment, & Recreation	40	0	40	5.8%	20	0	40	20	0	0
Accommodation & Food Services	110	65	95	13.8%	70	60	70	40	0	15
Other Services (excl. Public Administration)	15	35	15	2.2%	15	35	15	0	0	0
Public Administration	10	0	20	2.9%	10	0	10	0	0	10

## Commuting

HNRR Section 7(d – g) - Source: Statistics Canada

	Total			'16 % of Total	Owners			Renters		
	2006	2011	2016		2006	2011	2016	2006	2011	2016
<b>Total Usual Workers</b>	435	295	345	100%	355	250	290	80	45	55
Commute within Community	160	80	60	17.4%	130	80	55	30	0	10
Commute within RDCK	235	140	220	63.8%	185	100	160	45	40	50
Commute within Province	35	65	55	15.9%	40	65	55	0	0	0
Commute outside of Province	0	0	15	4.3%	0	0	15	0	0	0

## Housing – Structural Types

HNRR Section 6 (1)(a – b) - Source: Statistics Canada

	Total				Owners			Renters		
	2006	2011	2016	'16 % of Total	2006	2011	2016	2006	2011	2016
<b>Total Occupied Dwellings</b>	710	645	655	100%	575	540	550	135	110	100
Single-Detached	610	630	590	90.1%	510	530	505	95	100	85
Apartment (5+)	0	0	0	0.0%	0	0	0	0	0	0
Other	40	0	25	3.8%	25	0	15	10	0	10
Semi-Detached	0	0	10	1.5%	0	0	10	0	0	0
Row House	0	0	0	0.0%	0	0	0	0	0	0
Duplex	20	0	10	1.5%	15	0	0	0	0	10
Apartment	15	0	10	1.5%	10	0	10	10	0	10
Other single-attached	0	0	0	0.0%	0	0	0	0	0	0
Movable	65	0	40	6.1%	35	0	35	30	0	10

## Housing – Unit Size

HNRR Section 6 (1)(c) - Source: Statistics Canada

	Total				Owners			Renters		
	2006	2011	2016	'16 % of Total	2006	2011	2016	2006	2011	2016
<b>Total Dwellings</b>	710	645	655	100%	575	540	550	135	105	100
No bedroom	40	0	0	0.0%	20	0	0	20	0	0
1 bedroom	100	135	140	21.4%	80	75	115	15	55	25
2 bedroom	210	135	190	29.0%	155	120	150	55	0	40
3+ bedroom	365	375	320	48.9%	315	345	290	45	0	35

## Housing – Date Built

HNRR Section 6 (1)(c) - Source: Statistics Canada

	Total				'16 % of Total				Renters			
	2006	2011	2016	'16 % of Total	2006	2011	2016	'16 % of Total	2006	2011	2016	'16 % of Total
<b>Total Dwellings</b>	710	645	655	100%	575	540	550	100%	135	105	100	100%
< 1960	155	60	150	22.9%	130	40	105	19.1%	25	0	50	50.0%
1961 to 1980	215	230	170	26.0%	150	170	155	28.2%	60	60	20	20.0%
1981 to 1990	200	140	100	15.3%	160	125	95	17.3%	40	0	10	10.0%
1991 to 2000	140	95	105	16.0%	130	90	85	15.5%	10	0	20	20.0%
2001 to 2010	0	120	75	11.5%	0	110	70	12.7%	0	0	10	10.0%
2011 to 2016	0	0	40	6.1%	0	0	45	8.2%	0	0	0	0.0%

## Housing – Subsidized

HNRR Section 6 (1)(e) – Source: BC Housing

*Housing Registry Subsidized Unit Stock = 0*

## Housing – Rental Vacancy

HNRR Section 6 (1)(i – j) \* - Source: CMHC

	2013	2014	2015	2016	2017	2018	2019
Bachelor	5.7	0.0	3.3	**	0.0	0.0	0.0
1 Bedroom	0.5	0.6	0.0	0.0	0.0	0.0	0.0
2 Bedroom	2.0	0.8	0.0	0.8	0.0	0.0	0.0
3 Bedroom +	**	**	**	**	**	**	**
Total	1.9	0.6	0.4	0.7	0.0	0.0	0.4

\* vacancy reflects the City of Nelson and its surrounding areas

## Housing – Primary Rental Universe

HNRR Section 6 (1)(k)(i) – Source: CMHC

UNIT TYPE	2013	2014	2015	2016	2017	2018	2019
Bachelor	74	73	65	59	58	58	52
1 Bedroom	179	174	176	170	174	170	177
2 Bedroom	253	253	255	255	255	271	262
3 Bedroom +	15	15	14	16	16	16	18
Total	521	515	510	500	503	515	509

\* reflects the City of Nelson and its surrounding areas

## Housing – Secondary Rental Universe

HNRR Section 6 (1)(k)(ii) – Source: Statistics Canada, CMHC

	Total	Rental	Primary Market % of Total	Secondary Market % of Total
<b>Total</b>	655	100	0	100
No Bedroom	0	0	0	0%
1 Bedroom	140	25	0	25%
2 Bedroom	190	40	0	40%
3+ Bedroom	325	35	0	35%

\* assumes no primary rental market in areas that are not the City of Nelson (expressed in 2016 numbers)

## Housing – Short Term Rentals

HNRR Section 6 (1)(k)(iii) – Source: AirDNA

	2014	2015	2016	2017	2018	2019	2020
Total Properties	0	0	13	40	49	62	46
Monthly Revenue / Listing	-	-	\$1,789	\$5,527	\$7,607	\$11,600	\$6,540
Annual Available Days / Listing	-	-	73	105	140	114	48
Annual Reserved Days / Listing	-	-	16	56	84	80	30
Average Occupancy	-	-	18%	35%	38%	41%	38%
Commercial Properties	0	0	11	35	42	48	36

\* assumes no primary rental market in areas not City of Nelson (expressed in 2016 numbers)

## Housing – Cooperatives

HNRR Section 6 (1)(l) – Source: BC Housing

[not applicable] No cooperatives listed by the Coop Housing Federation of BC

## Housing – Post-Secondary Beds

Section 6 (1)(o) – Source: AEST

[not applicable] AEST data does not list any beds exist in the community.

## Housing – Shelter Beds

HNRR Section 6 (1)(p) – Source: BC Housing

[not applicable] BC Housing affiliated shelters (emergency shelters or homeless housing) are only available in the City of Nelson.

## Housing – Non-Market Housing

Source: BC Housing

Electoral Area D	
<b>Emergency Shelter / Homeless Housing</b>	
Homeless Housed	0
Homeless Rent Supplements	0
Homeless Shelters	0
<i>Emergency Subtotal</i>	0
<b>Transitional Supported / Assisted Living</b>	
Frail Seniors	0
Special Needs	0
Women and Children Fleeing Violence	0
<i>Transitional Subtotal</i>	0
<b>Independent Social Housing</b>	
Low Income Families	0
Low Income Seniors	0
<i>Social Housing Subtotal</i>	0
<b>Rent Assistance in Private Market</b>	
Rent Assist Families	-
Rent Assist Seniors	-
<i>Rent Assistance Subtotal</i>	1
<b>Community Total</b>	1

## Housing – Demolitions

HNRR Section 6 (1)(m)(i – iv) – Source: Local Government

[not applicable] Demolition data unavailable at local government level.

## Housing – Starts

HNRR Section 6 (1)(m)(i – iv)\* - Source: Local Government, BC Stats

	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
Electoral Area D	5	7	4	6	7	6	5	6	1	4
Single-Detached	6	4	5	7	4	0	0	0	0	0
Manufactured	1	1	1	0	1	0	0	0	1	0
Multi Family	0	0	0	0	0	0	0	1	1	0

\* housing starts available in lieu of substantial completions; aggregate and unit totals differ due to different sources

## Housing – Registered New Homes

HNRR Section 6 (1)(m)(i – iv) – Source: BC Stats

[not applicable] No registered new homes data available for the community.

## Real Estate – Assessment

HNRR Section 6 (1)(m)(i – iv) – Source: BC Assessment

### Median Assessment in '000s (2019 dollars)

	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
Single-Detached	\$310	\$395	\$470	\$441	\$441	\$433	\$402	\$360	\$380	\$331	\$307	\$308	\$358	\$355
Row House	-	-	-	-	-	-	-	-	-	-	\$238	\$230	\$233	\$390
Manufactured Home	\$108	\$115	\$133	\$268	\$271	\$283	\$279	\$238	\$239	\$236	\$118	\$119	\$152	\$153
Apartment	\$108	-	-	-	-	-	-	-	-	-	-	-	\$329	\$350
<b>Grand Total</b>	\$265	\$335	\$398	\$409	\$410	\$403	\$377	\$337	\$353	\$313	\$272	\$272	\$319	\$323



Bedrooms	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
0	\$120	\$133	\$181	\$230	\$215	\$154	\$148	\$141	\$152	\$148	\$142	\$138	\$203	\$189
1	\$336	\$410	\$597	\$585	\$590	\$560	\$486	\$459	\$466	\$340	\$277	\$277	\$354	\$304
2	\$251	\$320	\$377	\$306	\$284	\$275	\$277	\$231	\$251	\$240	\$225	\$224	\$253	\$287
3+	\$249	\$315	\$333	\$419	\$418	\$418	\$398	\$359	\$373	\$360	\$305	\$307	\$348	\$367
<b>Total</b>	\$265	\$334	\$396	\$407	\$407	\$400	\$375	\$336	\$352	\$312	\$272	\$272	\$319	\$323

### Average Assessment in '000s (2019 dollars)

	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
Single-Detached	\$323	\$416	\$509	\$483	\$481	\$461	\$432	\$380	\$398	\$353	\$331	\$333	\$385	\$383
Row House	-	-	-	-	-	-	-	-	-	-	\$242	\$233	\$236	\$441
Manufactured Home	\$111	\$126	\$152	\$272	\$281	\$288	\$283	\$242	\$243	\$239	\$120	\$122	\$159	\$156
Apartment	\$108	-	-	-	-	-	-	-	-	-	-	-	\$329	\$350
<b>Grand Total</b>	\$275	\$354	\$433	\$444	\$444	\$427	\$402	\$354	\$368	\$331	\$292	\$292	\$341	\$347

Bedrooms	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
0	\$120	\$133	\$181	\$230	\$215	\$154	\$148	\$141	\$152	\$148	\$142	\$138	\$203	\$189
1	\$361	\$439	\$659	\$654	\$648	\$596	\$528	\$493	\$501	\$376	\$298	\$297	\$375	\$327
2	\$252	\$334	\$410	\$335	\$313	\$299	\$301	\$248	\$262	\$257	\$244	\$241	\$277	\$307
3+	\$260	\$333	\$357	\$445	\$444	\$436	\$415	\$367	\$379	\$369	\$325	\$329	\$370	\$394
<b>Total</b>	\$275	\$352	\$430	\$441	\$441	\$424	\$400	\$353	\$367	\$330	\$292	\$292	\$341	\$347

## Real Estate – Sales Price

HNRR Section 6 (1)(m)(i – iv)\* - Source: BC Assessmet

### Median Sale Price in '000s (2019 dollars)

	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
Single-Detached	\$385	\$342	\$503	\$402	\$357	\$319	\$354	\$287	\$334	\$395	\$282	\$253	\$319	\$399
Row House	-	-	-	-	-	-	-	-	-	-	-	-	-	\$605
Manufactured Home	\$98	\$131	\$254	\$100	\$106	-	\$184	\$69	\$124	\$140	\$160	\$164	\$183	\$154
Apartment	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Grand Total</b>	\$344	\$280	\$448	\$356	\$312	\$319	\$335	\$247	\$317	\$371	\$266	\$237	\$303	\$376

Bedrooms	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
0	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1	\$429	\$220	\$545	\$199	\$309	\$225	\$342	\$277	\$314	\$283	\$198	\$133	\$240	\$277
2	\$329	\$230	\$301	\$260	\$211	\$307	\$350	\$203	\$364	\$380	\$244	\$252	\$253	\$378
3+	\$331	\$354	\$512	\$488	\$393	\$374	\$320	\$287	\$251	\$429	\$322	\$270	\$382	\$424
<b>Total</b>	\$344	\$280	\$448	\$356	\$312	\$319	\$335	\$247	\$309	\$371	\$266	\$237	\$303	\$376

### Average Sale Price in '000s (2019 dollars)

	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
Single-Detached	\$392	\$351	\$509	\$414	\$392	\$332	\$399	\$286	\$344	\$414	\$287	\$276	\$312	\$401
Row House	-	-	-	-	-	-	-	-	-	-	-	-	-	\$605
Manufactured Home	\$98	\$131	\$254	\$94	\$117	-	\$184	\$69	\$124	\$123	\$160	\$164	\$183	\$154
Apartment	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Grand Total</b>	\$350	\$286	\$452	\$365	\$342	\$332	\$375	\$246	\$326	\$387	\$270	\$256	\$296	\$377

Bedrooms	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
0	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1	\$463	\$279	\$586	\$199	\$309	\$259	\$513	\$277	\$314	\$300	\$215	\$133	\$207	\$277
2	\$326	\$234	\$301	\$275	\$227	\$315	\$350	\$202	\$384	\$415	\$248	\$260	\$250	\$388
3+	\$335	\$348	\$508	\$494	\$448	\$381	\$325	\$287	\$252	\$426	\$320	\$312	\$387	\$421
<b>Total</b>	\$350	\$286	\$452	\$365	\$342	\$332	\$375	\$246	\$317	\$387	\$270	\$256	\$296	\$377

## Real Estate – Rents

HNRR Section 6 (1)(h)(i – ii)\* - Source: CMHC

### Median rents (2019 dollars)

	2013	2014	2015	2016	2017	2018	2019
Bachelor	\$604	\$647	\$645	\$636	\$624	\$685	\$650
1 Bedroom	\$713	\$718	\$725	\$763	\$708	\$750	\$800
2 Bedroom	\$796	\$782	\$801	\$795	\$890	\$913	\$975
3 Bedroom +	\$1,070	\$1,079	\$1,075	\$1,100	\$1,119	\$1,120	\$1,110
Total	\$768	\$755	\$774	\$790	\$801	\$811	\$863

### Average rents (2019 dollars)

	2013	2014	2015	2016	2017	2018	2019
Bachelor	\$578	\$593	\$615	\$641	\$615	\$643	\$650
1 Bedroom	\$721	\$740	\$735	\$757	\$733	\$768	\$803
2 Bedroom	\$869	\$894	\$869	\$880	\$954	\$949	\$1,037
3 Bedroom +	\$1,235	\$1,199	\$1,188		\$1,159		\$1,241
Total	\$779	\$802	\$796	\$818	\$849	\$865	\$913

\* Available only for City of Nelson; rents not available before 2013

## Core Housing Need – Affordability

HNRR Section 7 (a)(i – ii) – Source: Statistics Canada

	Total			Owners			Renters		
	2006	2011	2016	2006	2011	2016	2006	2011	2016
<b>Total Households</b>	650	640	630	530	535	530	120	110	95
Above Affordable Threshold	145	80	105	100	60	60	40	0	40
1 person household	60	30	45	25	20	25	30	0	20
2 persons household	45	25	30	40	25	20	10	0	10
3 persons household	10	0	15	10	0	0	0	0	15
4 persons household	35	0	20	30	0	10	0	0	10
5+ persons household	0	0	0	0	0	0	0	0	0
Unaffordable Housing (%)	22.3%	12.5%	16.7%	18.9%	11.2%	11.3%	33.3%	0.0%	42.1%

## Core Housing Need – Adequacy

HNRR Section 7 (a)(iii – iv) – Source: Statistics Canada

	Total			Owners			Renters		
	2006	2011	2016	2006	2011	2016	2006	2011	2016
<b>Total Households</b>	650	640	630	530	535	530	120	110	95
Below Adequacy Standard	125	115	75	95	90	60	30	0	10
1 person household	55	20	40	50	0	35	0	0	10
2 persons household	35	25	20	20	25	15	15	0	0
3 persons household	15	0	10	10	0	10	10	0	0
4 persons household	15	0	0	15	0	0	0	0	0
5+ persons household	10	0	10	0	0	0	0	0	0
Inadequate Housing (%)	19.2%	18.0%	11.9%	17.9%	16.8%	11.3%	25.0%	0.0%	10.5%

## Core Housing Need – Suitability

HNRR Section 7 (a)(v – vi) – Source: Statistics Canada

	Total			Owners			Renters		
	2006	2011	2016	2006	2011	2016	2006	2011	2016
<b>Total Households</b>	650	640	630	530	535	530	120	110	95
Below Suitability Standard	45	15	40	30	0	25	15	0	15
1 Person	0	0	0	0	0	0	0	0	0
2 Persons	20	0	15	15	0	0	0	0	10
3 Persons	10	0	10	0	0	10	0	0	0
4 Persons	10	0	10	10	0	10	0	0	10
5+ Persons	10	0	0	0	0	0	0	0	0
Unsuitable Housing (%)	6.9%	2.3%	6.3%	5.7%	0.0%	4.7%	12.5%	0.0%	15.8%

## Core Housing Need

HNRR Section 8 (1)(a)(i – ii) – Source: Statistics Canada

	Total			Owners			Renters		
	2006	2011	2016	2006	2011	2016	2006	2011	2016
<b>Total Households</b>	655	640	630	530	535	530	115	105	95
Household not in CHN	455	475	470	400	400	430	55	70	45
Household in CHN	195	170	155	135	130	100	65	35	55
1 person household	80	40	60	45	25	45	30	0	20
2 persons household	60	35	55	45	35	40	15	0	15
3 persons household	25	60	20	10	55	10	20	0	10
4 persons household	35	0	20	35	0	15	0	0	15
5+ persons household	0	20	0	0	0	0	0	0	0
Household in CHN (%)	29.8%	26.6%	24.6%	25.5%	24.3%	18.9%	56.5%	33.3%	57.9%

## Extreme Core Housing Need

HNRR Section 8 (1)(a)(iii – iv) – Source: Statistics Canada

	Total			Owners			Renters		
	2006	2011	2016	2006	2011	2016	2006	2011	2016
<b>Total Households</b>	655	640	630	530	535	530	115	105	95
Household not in ECHN	600	620	610	485	515	520	100	105	85
Household in ECHN	55	20	20	45	20	10	15	0	10
1 person household	30	0	10	25	0	10	0	0	10
2 persons household	20	0	0	15	0	0	10	0	0
3 persons household	0	0	0	0	0	0	0	0	0
4 persons household	10	0	10	10	0	0	0	0	0
5+ persons household	0	0	0	0	0	0	0	0	0
Household in ECHN (%)	8.4%	3.1%	3.2%	8.5%	3.7%	1.9%	13.0%	0.0%	10.5%

## Income Category v. Price

Source: Statistics Canada, NCOH, Local Listings, BC Assessment, Envirionics Analytics

Income Category	Budget v. Market Rent					
	Maximum Household Income	Maximum Budget for Rent	Bachelor	1-Bedroom	2-Bedroom	3+ Bedroom
Very Low	\$30,100	\$750	-\$210	-\$300	-\$850	-\$1,130
Low	\$48,200	\$1,150	\$190	\$100	-\$450	-\$730
Moderate	\$72,400	\$1,750	\$790	\$700	\$150	-\$130
Above Moderate	\$90,400	\$2,200	\$1,240	\$1,150	\$600	\$320
Median Income	\$60,293	\$1,450	\$490	\$400	-\$150	-\$430

Income Category	Budget v. Real Estate Prices					
	Maximum Household Income	Maximum Possible Purchase Price	Single Detached	Semi Detached	Row House	Mobile Home
Very Low	\$30,100	\$170,500	-\$195,000	-	-	\$27,500
Low	\$48,200	\$272,500	-\$93,000	-	-	\$129,500
Moderate	\$72,400	\$409,000	\$43,500	-	-	\$266,000
Above Moderate	\$90,400	\$511,500	\$146,000	-	-	\$368,500
Median Income	\$60,293	\$341,000	-\$24,500	-	-	\$198,000

Income Category	Utilities Only			Utilities + Fuel	
	Est. Maximum AT Household Income	Afford. Energy Budget, Utilities only	Budget v. Average Utility Expense	Afford. Energy Budget, w/ Fuel	Budget v. Average Total Expense
Very Low	\$24,500	\$1,500	-\$1,570	\$2,500	-\$5,040
Low	\$37,400	\$2,200	-\$870	\$3,700	-\$3,840
Moderate	\$53,300	\$3,200	\$130	\$5,300	-\$2,240
Above Moderate	\$65,100	\$3,900	\$830	\$6,500	-\$1,040
Median Income	\$45,400	\$2,700	-\$370	\$4,500	-\$3,040

## Family Income v. Price

Source: Statistics Canada, NCOH, local Listings, BC Assessment, Environics Analytics

Family Types	Maximum		Budget v. Market Rent			
	Household Income	Budget for Rent	Bachelor	1- Bedroom	2- Bedroom	3+ Bedroom
Singles / Roommates	\$26,774	\$650	-\$310	-\$400	-\$950	-\$1,230
Lone parent	\$41,511	\$1,010	\$50	-\$40	-\$590	-\$870
Couple w/ child	\$84,373	\$2,050	\$1,090	\$1,000	\$450	\$170
Couple w/o child	\$71,462	\$1,730	\$770	\$680	\$130	-\$150
Median Income	\$60,293	\$1,510	\$550	\$460	-\$90	-\$370

Family Types	Maximum		Budget v. Real Estate Prices				
	Household Income	Maximum Possible Purchase Price	Single Detached	Semi Detached	Row House	Duplex	Mobile Home
Singles / Roommates	\$26,774	\$147,500	-\$218,000	-	-	-	\$4,500
Lone parent	\$41,511	\$238,500	-\$127,000	-	-	-	\$95,500
Couple w/ child	\$84,373	\$477,500	\$112,000	-	-	-	\$334,500
Couple w/o child	\$71,462	\$409,000	\$43,500	-	-	-	\$266,000
Median Income	\$60,293	\$341,000	-\$24,500	-	-	-	\$198,000

Income Category	Utilities Only		Utilities + Fuel		
	Est. Maximum AT Household Income	Afford. Energy Budget, Utilities only	Budget v. Average Utility Expense	Afford. Energy Budget, w/ Fuel	Budget v. Average Total Expense
Singles / Roommates	\$22,158	\$1,300	-\$1,770	\$2,200	-\$5,340
Lone parent	\$32,545	\$2,000	-\$1,070	\$3,300	-\$4,240
Couple w/ child	\$61,166	\$3,700	\$630	\$6,100	-\$1,440
Couple w/o child	\$52,731	\$3,200	\$130	\$5,300	-\$2,240
Median Income	\$45,400	\$2,700	-\$370	\$4,500	-\$3,040

## Housing Units Demanded

Local Government Act: 585.3 (c)(i – ii); VC: 574.3(c)(i – ii)

Source: Statistics Canada, BC Stats

	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
<b>Total Population</b>	1,390	1,390	1,390	1,390	1,390	1,325	1,325	1,325	1,325	1,325
<b>Total Households</b>	675	670	665	660	655	675	675	675	675	675
No Bedroom	0	0	0	0	0	20	20	20	20	20
1 Bedroom	145	140	135	130	125	120	120	120	120	120
2 Bedroom	195	195	195	195	195	195	195	195	195	195
3+ Bedroom	335	335	335	335	335	340	340	340	340	340
Household Size	2.06	2.06	2.06	2.06	2.06	1.96	1.96	1.96	1.96	1.96
Renter Demand	14.8%	14.9%	15.0%	15.2%	15.3%	17.0%	17.0%	17.0%	17.0%	17.0%