



Regional District of Central Kootenay Housing Needs Report:

GREATER NELSON & WEST ARM 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 Greater Nelson & West Arm 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 Greater Nelson compares and fits within the regional context.

KEY FINDINGS

The following key themes were found throughout the data and community engagement portions of this project.

Greater Nelson's population grew, and will likely continue to do so, but not evenly across age categories.

Greater Nelson's population grew about 9% between 2006 and 2016, while projections anticipate smaller growth of 7% until 2025. The increase in residents comes mostly from the City of Nelson and the jump in senior aged persons (65+); youth and working age people declined and may continue to do so. Each Greater Nelson community had at least 30% senior growth between 2006 and 2016.

The impact of more 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 aforementioned census periods, the labour force (people working or actively seeking work) did grow; however, it was outpaced by growth in totals for those not participating in the labour force (i.e. retirees).

Families with children grew from 2006 to 2016, but the number of children fell, highlighting the move towards smaller family sizes.

Population growth and smaller household size will likely push the demand for housing upwards over the short-term. By 2025, Greater Nelson residents may demand 9,815 total market units, or 970 more than the 2016 supply (about 108 annually). Based on historical construction trends, Greater Nelson's future total supply may fall slightly short of this demand.

Renting is becoming increasingly popular, whether by choice or necessity.

The percentage of people renting is generally increasing across each population cohort, demonstrating a cross generational shift towards the tenure type. Notably, families with or without children who rent grew significantly faster than those who own, likely representing both an increase in the preference for renting, as well as a compromise driven by housing affordability and availability.

Incomes are rising, but housing costs are following a similar trajectory, putting greater financial burden on residents to meet the basic needs of themselves and their families.

The median Greater Nelson household earned more in 2015 than it did in 2005, even with inflation removed from the comparison. Also without inflation, home prices grew noticeably, suggesting that higher earnings are not necessarily making living costs more affordable.

A reason for the income increase was the distributional shift towards more households earning \$100,000 or greater; this segment grew 51%. Both owner and renter household incomes did grow over the decade, but the latter did not increase enough to reduce the purchasing power disparity between both tenures.

Statistics Canada reports that about 18% 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 24% of households with children younger than 18 are likely struggling financially.

There is a need for more non-market, supportive, and emergency housing options.

The Greater Nelson subregion provides the vast majority on non-market, supportive, and emergency housing options in the RDCK. As of January 2020, the BC Housing wait list for the 143 subsidised unit stock in the RDCK had 123 applications, including: 27 families, 25 residents with disabilities, and 30 seniors. As of 2018, 101 people were identified as experiencing homelessness in the Greater Nelson region, 72% of whom were unsheltered. Thirty-five percent identified as being Indigenous; comparatively, 6% of the total population identifies as Indigenous. Of all respondents to the 2018 Point-In-Time (PIT) count, 18 percent were youth below the age of 26.

This is likely an underrepresentation of the actual need as those who are in “hidden homeless” situations (couch surfing, living in campers, boats and other vehicles) are often hard to identify. Community engagement activities highlighted this need. Many key informants made it clear that people with the least ability to weather unstable housing conditions are the most likely to be affected by the current housing deficit. Those in equity-seeking groups, and especially those of Indigenous identity were at a higher risk of housing instability. Informants overwhelmingly pointed to deficits in emergency shelters, transition housing, supportive housing and senior’s housing, noting that while these options were limited for all residents, the options for residents that were not classified as seniors were even more limited. Several key informants highlighted the need for supportive housing for youth and young adults with Fetal Alcohol Spectrum Disorders (FASD).

One of the identified challenges in providing non-market, affordable housing in the RDCK is the perception in communities that low income housing will not be well maintained, stigma around affordable housing projects, and rental horror stories. Interviewees working in housing or social services noted that a recognition that poverty can happen to anyone is crucial.

“not able to afford any higher rent. Low income housing wait list absurdly long - Kiwanis - 3 years, Links - 5 years. With zero vacancy in our area, one bedroom rents for as much as I currently pay in the mobile home I am in”

“[there is a] stigma around affordable housing and [it is] hard to make money renting”

“The thought as well in the community is that if you build housing for low/affordable it will be trashed. The community is not educated or aware of how these projects run or the supports within them”

There is a general lack of affordable and available housing in the Greater Nelson subregion, especially rental housing. Access to appropriate housing is very difficult for families, singles, seniors, those with lower incomes, 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 Greater Nelson’s housing market. This was especially apparent for renter households, who feel like they are being forced to move more often as landlords sell and renovate homes in response to a gentrifying market. Older residents who live on a fixed-income or who wished to downsize to a smaller unit, singles, and younger families also struggle to find appropriate housing. Individuals or families who may be relying on only one income and anyone with a specialized need particularly struggle to meet their needs. If they can find an available unit, singles and very low income households cannot afford current market rental prices. Detached home ownership is generally out of reach for any household making the median income or less.

“There is extremely limited affordable/accessible housing for people with mobility issues, specifically people in wheelchairs. After an accident, a member of my family cannot live in their own community because they cannot afford to do so.”

“People with low or fixed incomes cannot afford safe, appropriate housing in our community. Many people live in unsafe or precarious situations. Many people who work at lower paying jobs in Nelson cannot afford to live in the community in which they work, but we need those people to do those jobs.”

“Complete lack of availability of reasonably priced, well maintained affordable rental housing.”

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.

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.

Lone parent and low income earning households do not earn enough to comfortably rent or purchase a dwelling in Greater Nelson. This emphasizes the importance of non-market support, particularly for those segments that can be looked over when metrics like household income are rising. Nelson is the non-market housing centre of the RDCK and is positioned to continue as such for the foreseeable future.

Energy poverty is a significant issue within the Greater Nelson subregion, with over a quarter of respondents saying that their energy bills are unaffordable. Energy poverty hits renters harder, with 44% finding their energy bills unaffordable.

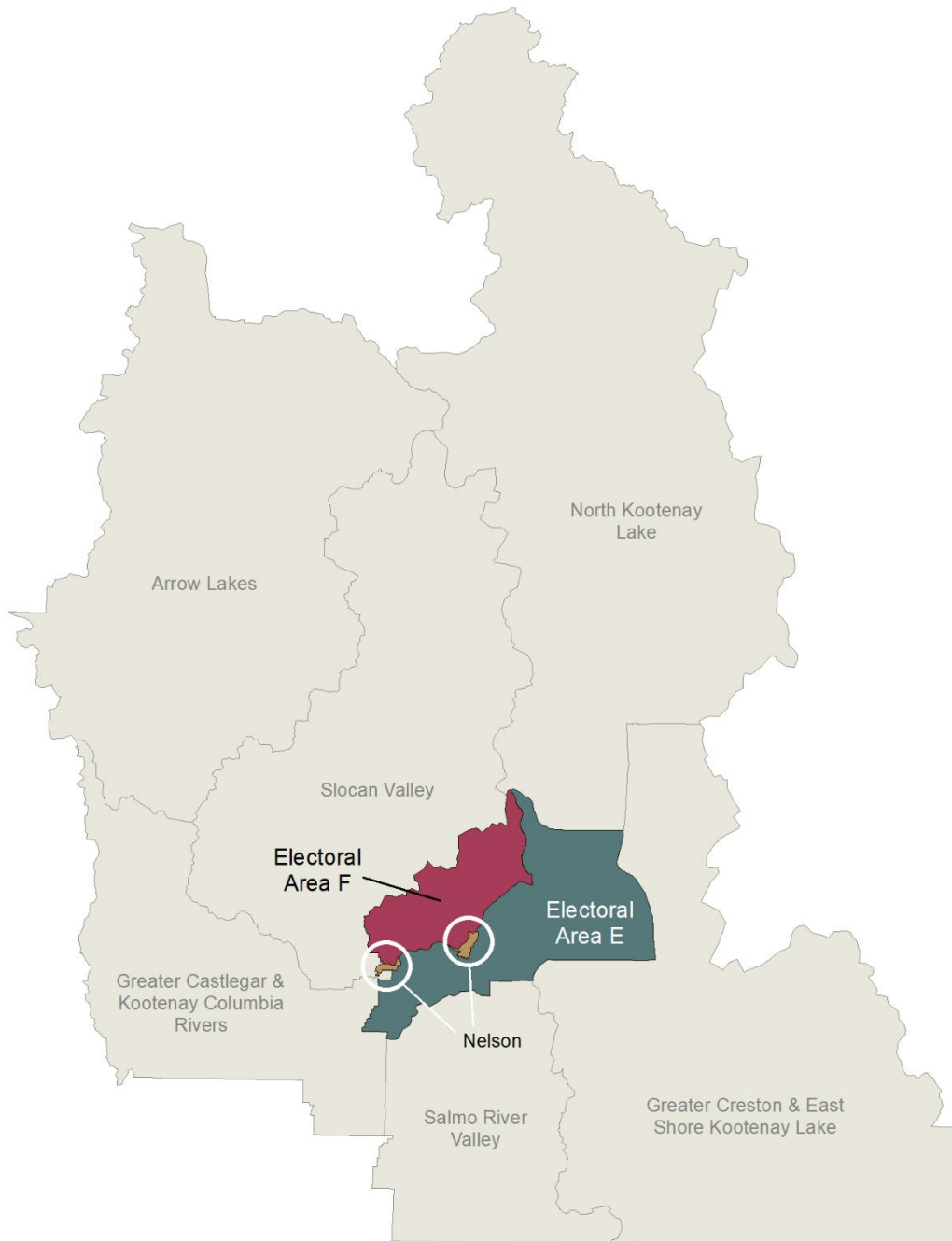
When accounting for fuel cost, the average Greater Nelson household is considered to be in energy poverty relative to the average income. Thirty percent (30%) of survey respondents indicated their energy bills were unaffordable, without accounting for transportation fuel. Energy bills are more burdensome for rental households, with 44% of this subset reporting that their home's energy bills are unaffordable.

When respondents had issues paying their monthly energy bills, 54% recorded that they kept their homes at a temperature too cold to be comfortable to offset costs, 71% held off on paying other bills, and 13% recorded that they didn't have enough money for food as a result of energy costs.

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 (for example, by distance or by economy). The regional report defines seven sub-regions, each corresponding to a relationship between one or multiple municipalities and one or multiple electoral areas.

Figure C – 0a: RDCK and Nelson & West Arm 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.

At the request of the RDCK, this report includes the City of Revelstoke to identify how the sub-region (specifically, the City of Nelson) compares and/or contrasts to similar communities outside the regional boundary. To not distract from the primary goal of highlighting local trends, comparisons to Revelstoke are only made visually. Some sections may not include Revelstoke.

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

Greater Nelson's population grew and will continue to do so at a slightly reduced rate

Greater Nelson grew 9% overall between 2006 and 2016. Projections anticipate a 7% gain from 2016 to 2025, supported mostly by increase in the Nelson population.

Household growth has and will continue to outpace population growth

Population growth and declining household sizes mean more people are contributing to the demand for housing.

There are more families with children than a decade ago, but youth totals continue to fall

Families with children grew 8% between 2006 and 2016, yet sub-regional youth totals fell 4% over the same time, highlighting the impact of declining birth rates (particularly for younger families).

Rapid senior growth is the new normal

All communities had at least 30% growth in senior people from 2006 to 2016; projections anticipate similar growth until at least 2025.

Families are renting more often than before

The number of families with or without children living in rental tenured housing grew significantly faster than those in owner occupied housing. This likely represents both an increase in preferences for renting, as well as a compromise driven by housing unaffordability.

1. POPULATION CHANGE

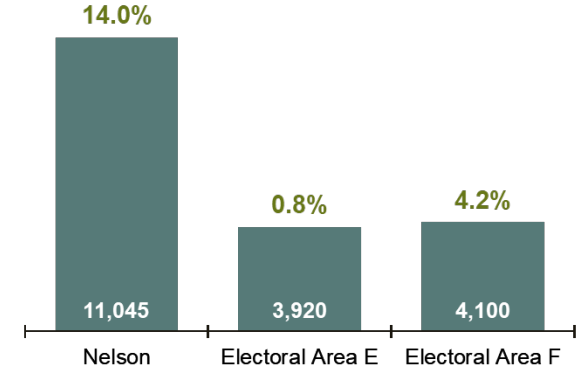
Greater Nelson grew from 17,510 residents to 19,065 between 2006 and 2016, marking 9% growth over the decade. Most growth came from the City of Nelson, which rose 14%. Electoral Area F had moderate gains with 4%.

Population projections anticipate similar trajectories as historically seen, with varying intensity. Nelson’s may continue to grow but less rapidly at 8%. Both Electoral Area E and F growth may accelerate to 2% and 7%, respectively.

Projections anticipate 20,300 people will live in the Sub-Region by 2025, meaning there will be at least 1,235 new residents over 9 years (a 7% increase).

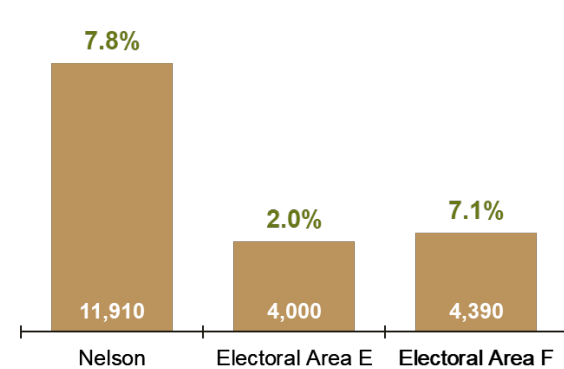
Please note that population totals discussed above and seen below may not equate to what is provided by traditional Statistics Canada datasets. Populations are adjusted to recognize Census undercounting.

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



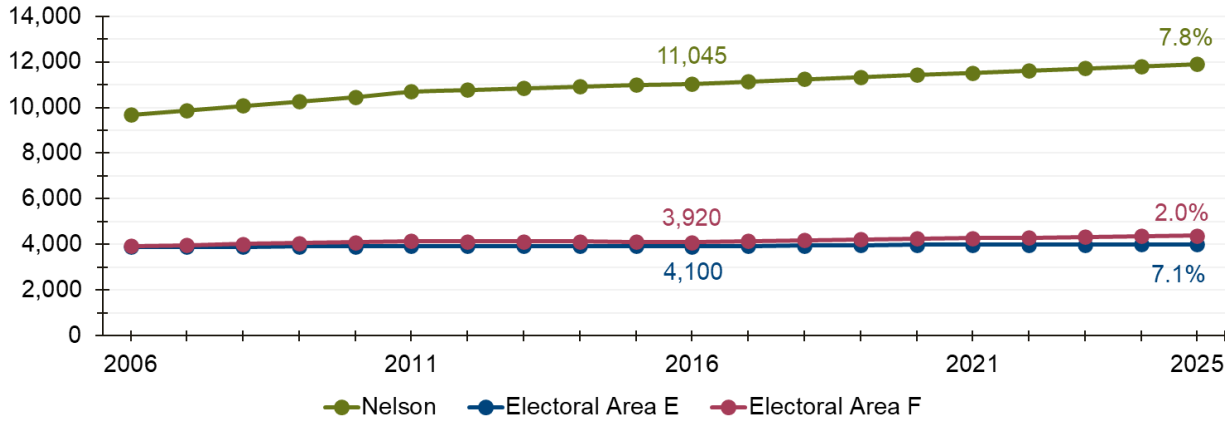
Source: Statistics Canada

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



Source: Statistics Canada, BC Stats

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



Source: Statistics Canada, BC Stats

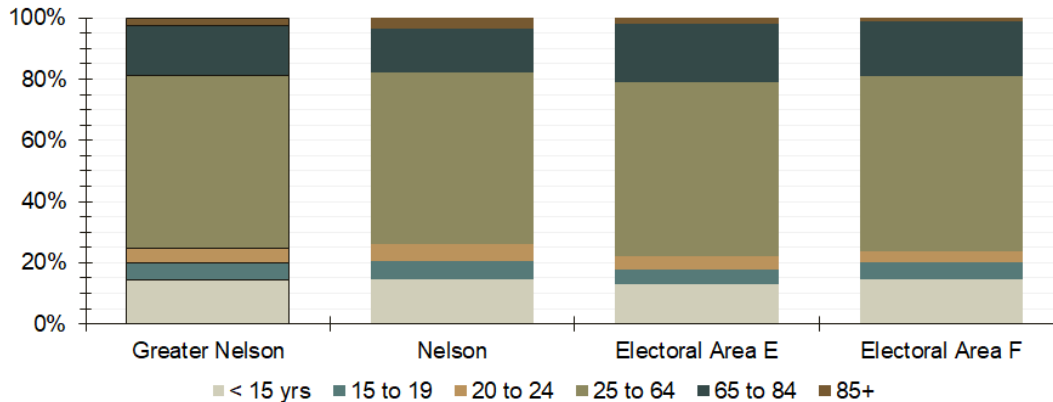
2. POPULATION STRUCTURE

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 C – 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 C – 2b** and **2c** illustrate how each main age cohort has changed since 2006 and may change to 2025.

Figure C – 2a: Major Population Age Cohorts, 2016

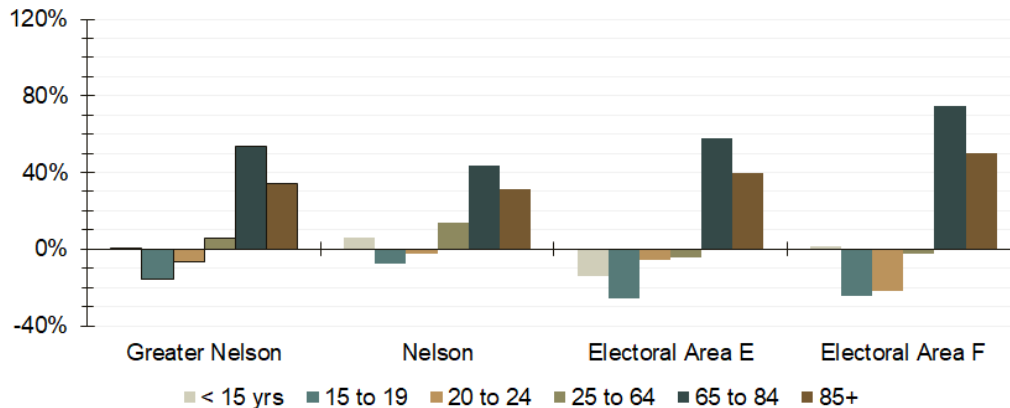


Source: Statistics Canada

In 2016, the Sub-Region had 3,775 youth (less than 20), 11,720 working age persons (20 to 64), and 3,570 seniors (65 or older), representing 20%, 61%, and 19% of the total sub-regional population, respectively. These totals are the result of a 4% loss, 5% gain, and 51% gain in each cohort since 2006.

Both Nelson and Electoral Area F had an increase in children below 15. Nelson was the only community to have more people 25 to 64 than a decade ago. All communities' seniors grew substantially, particularly between 65 to 84.

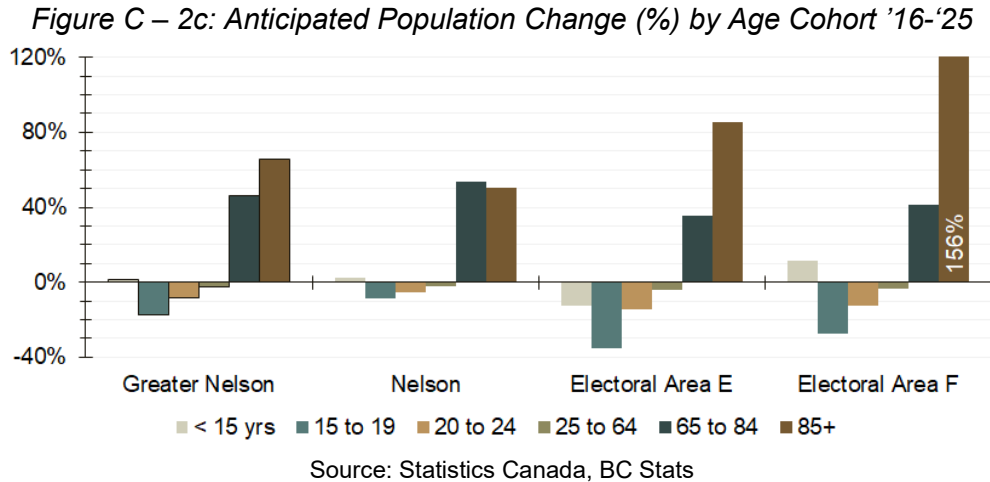
Figure C – 2b: Population Change (%) by Age Cohort '06-'16



Source: Statistics Canada

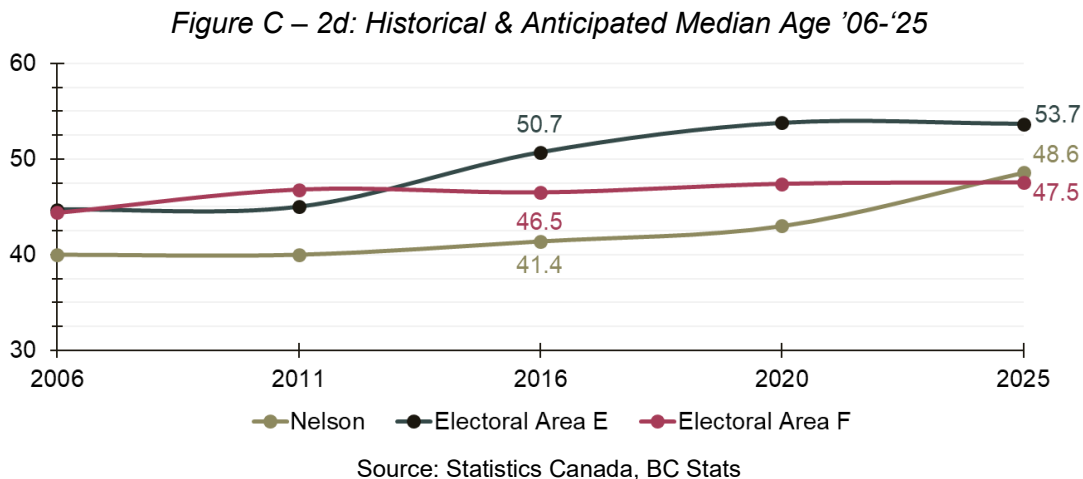
Projections anticipate the Sub-Region will be home to 3,630 youth, 11,350 working age persons, and 5,315 seniors by 2025, representing 18%, 56%, and 26% of the total sub-regional population. These are the result of a 4% loss, 3% loss, and 49% gain in each cohort since 2016. Note that 2025 senior totals would signify a greater proportion than youth, which was higher in 2016.

Projections anticipate losses of youth across most communities; Electoral Area F anticipates 10% gain in children below 15, but about 20% and 10% loss for those 15 to 19 and 20 to 24, respectively. 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.



Median Age

In 2016, Electoral Area E was the oldest community based on median age, followed by Electoral Area F and Nelson. Projections anticipate Electoral Area E will remain the oldest, reaching a median age of 53.7. Nelson demographics may change substantially enough to push its median age above Electoral Area F, reaching 48.6.

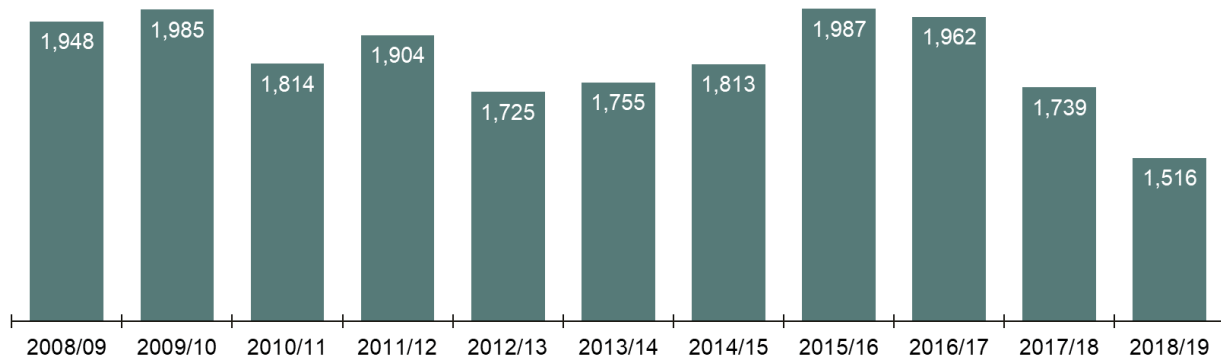


Post-Secondary Enrollment

Nelson is one of four municipalities that have a Selkirk College campus. Nelson has three: Tenth Street, Victoria Street, and Silver King. During the 2018/19 semester, 1,516 full-time equivalent

(FTE, see **Glossary**) students were enrolled (total) at the College, the lowest it has been over the last decade. This number does not reflect international education, offshore enrollments, and FTEs funded by the Industry Training Authority.

Figure C – 2e: Selkirk College Total Enrollment (Full-Time Equivalent Students)

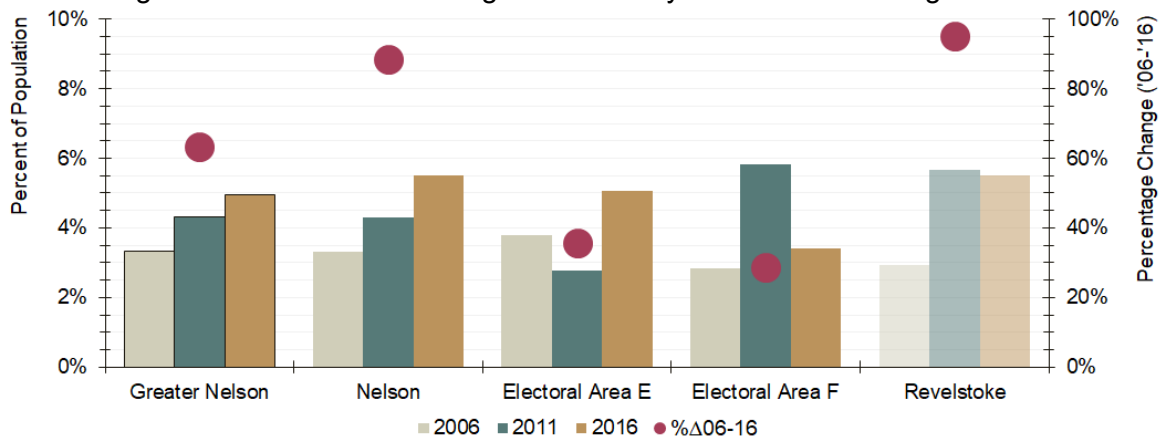


Source: BC Ministry of Advanced Education Skills and Training (AEST), Post-Secondary Finance Branch

3. INDIGENOUS IDENTITY

As of 2016, 890 people identify as Indigenous in Greater Nelson, about 5% of the sub-regional total population; 8% of renters are Indigenous while 4% of owners are. The number of Indigenous people and percent share of the total population grew by about two thirds since 2006; no community had below 20% growth (see **Figure C – 3a**). Although in-migration of Indigenous peoples over the last decade is possible, data is not available to distinguish what proportion of the increase is from migration versus improved data collection.

Figure C – 3a: Historical Indigenous Identity and Percent Change '06-'16



Source: Statistics Canada

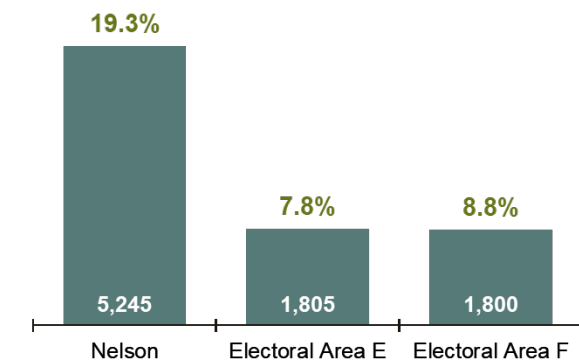
4. HISTORICAL & ANTICIPATED HOUSEHOLDS

Greater Nelson grew from 7,725 households in 2006 to 8,465 by 2016, 15% growth over the decade. No member community had growth below 7%. The sub-region's growth almost doubled that of the RDCK and mirrored that experienced by the whole of British Columbia.

Household projections anticipate a continued increase, rising 11% overall between 2016 and 2025, possibly reaching 9,845 households, 1,380 more than 9 years prior. No community is poised to lose households by 2025.

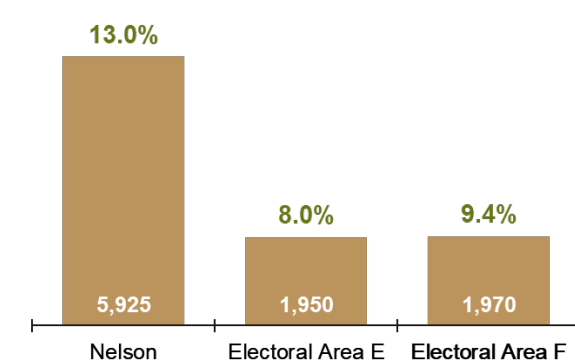
Household growth is an important fundamental component of housing demand: by definition a household requires an available dwelling to occupy. Household projections are therefore synonymous with the increase in housing stock required to accommodate expected population changes (note overall housing demand 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 C – 4a: 2016 Historical Households & Percent Change '06-'16



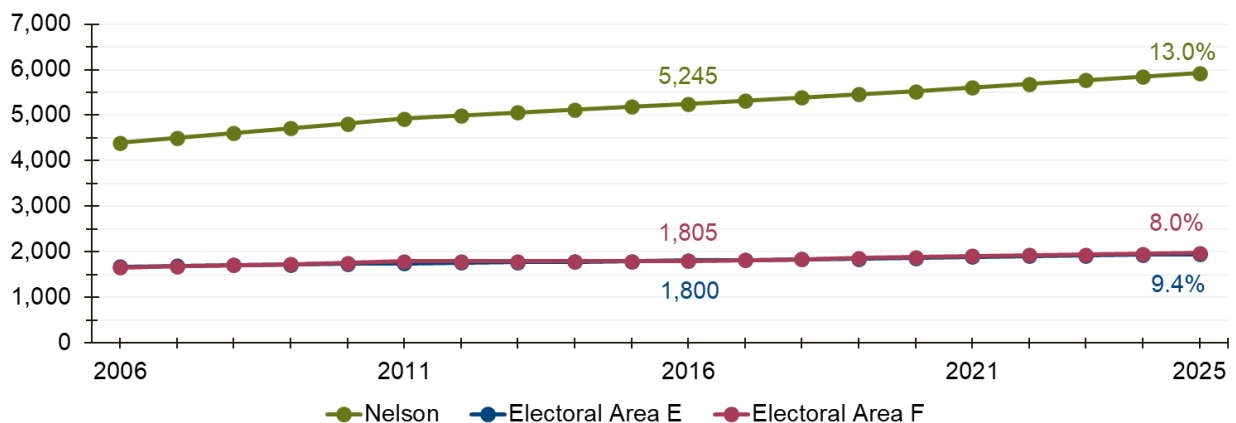
Source: Statistics Canada

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



Source: Statistics Canada, BC Stats

Figure C – 4c: Households '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). Later 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 Greater Nelson and its member communities.

Household Tenure

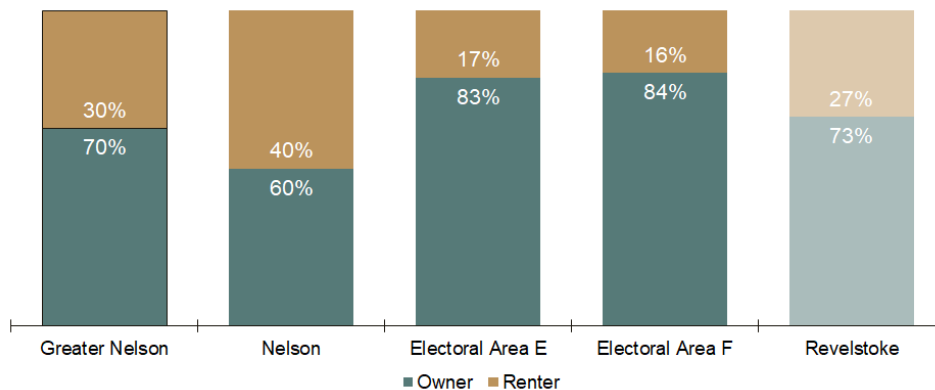
Statistics Canada data divides “tenure” into three categories: (1) owner, (2) renter, and (3) band housing. Band housing is often not reported or is suppressed for confidentiality. This report illustrates only the relationship between owner and renter households.

Overall, the Sub-Region is made up of 70% owner and 30% renter households, or 5,505 and 2,335 permanent households respectively. **Figure C - 5a** describes the owner to renter relationships across the Sub-Region and its communities.

Nelson, as the urban centre to Electoral Area E and F, had the highest proportion of renters (40%) – attributed to the greater mix of dwelling types. The electoral areas were both below 20%.

Between 2006 and 2016, renter households grew 18%, higher than owner households at 10%. Renter growth was particularly strong in Electoral Area F (31%). Electoral Area E renters fell 13% while its owners grew 13%.

Figure C – 5a: Household Tenure, 2016

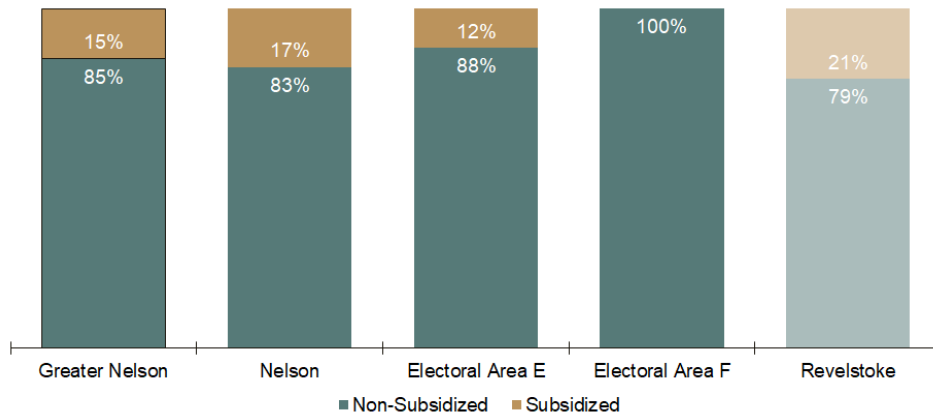


Source: Statistics Canada

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 C – 5b: Subsidized Renter Households, 2016



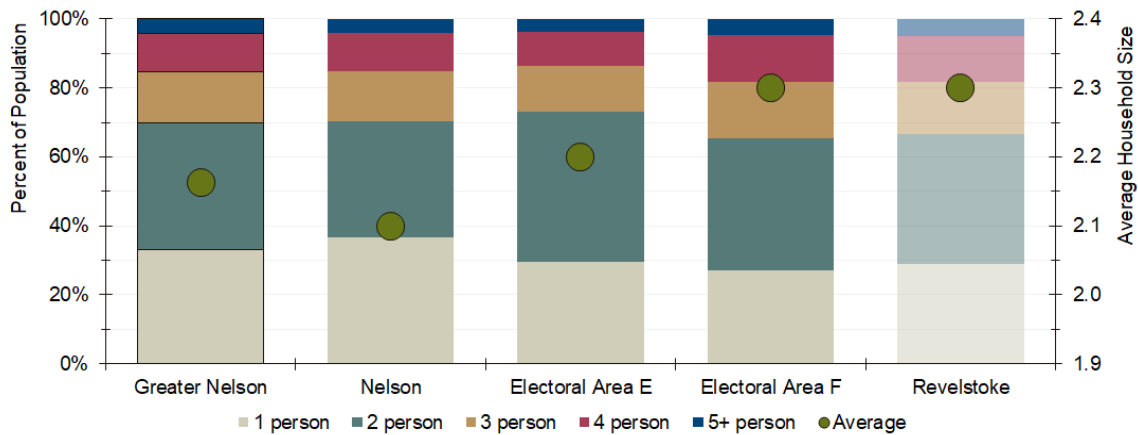
Source: Statistics Canada

On average, 15% of Sub-Region renter households use a subsidy to afford their accommodation. As the urban centre, Nelson demonstrates greater proportions (17%) use a subsidy, related to the higher number of single person homes (see next section).

Household Size

The average household size was 2.2 in 2016, the same as 2006. Interestingly, both owner and renter households shrank – 2.4 to 2.3 and 1.9 to 1.9, respectively.

Figure C – 5c: Household Size, 2016



Source: Statistics Canada

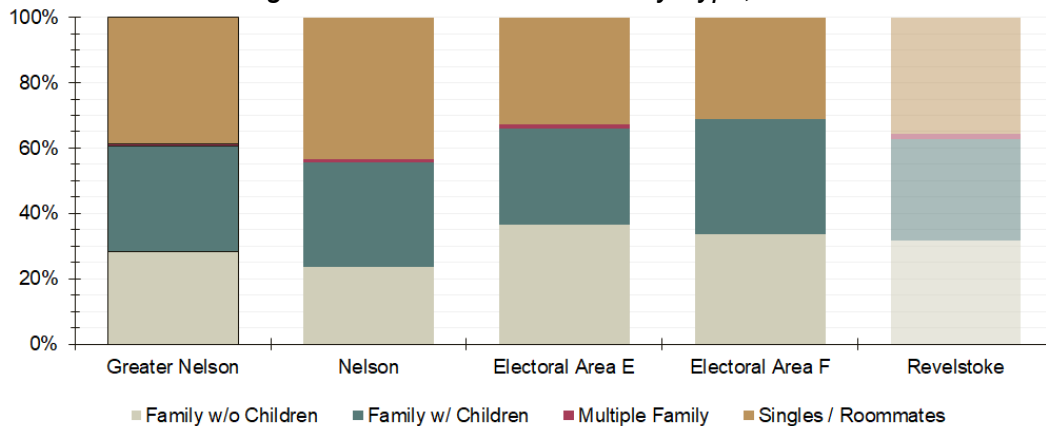
Nelson has the lowest average household size with 2.1, driven mostly by the City’s greater proportion of 1 person households. Electoral Area F’s average size is 2.3, the highest of Greater Nelson. F has the largest rates of 3+ person households.

Household Type

Household type refers to the type of “census-family” that occupies a dwelling (see **Glossary**). **Figure C - 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).

As of 2016, about 32% of Greater Nelson households were families with children, 28% were families without children, and 40% were other. Families with children grew 2% for owners and jumped 32% for renters, while those without grew 19% and 44%. An increase in the former highlights that the area can be seen in part as being attractive for local young couples looking to have children or others moving from elsewhere in British Columbia or farther. However, families without children totals grew more rapidly, indicating a future loss of youth relative to future anticipated populations.

Figure C – 5d: Household Family Type, 2016



Source: Statistics Canada

Mirroring its greater average household size, Electoral Area F has the highest proportion of families with children (35%). Electoral Area E has an elevated rate of families without children (37%), but the smallest of those with (30%), while Nelson has greater rates of single people or roommate households (43%) – typical of an urban community.

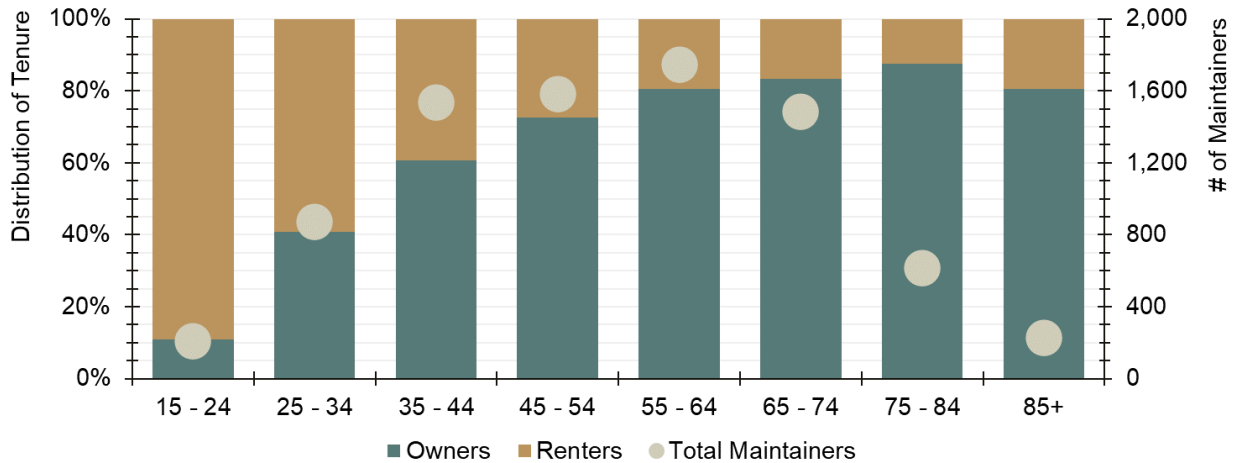
Household Maintainers

Household maintainers describes the number of people who are financially responsible for the upkeep of the dwelling. 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 in Greater Nelson between 75 and 84 years old.

A strong proportion of maintainers are distributed between 35 and 74 years old, demonstrating that heads of households are multi-generational.

Nelson exhibits a strong presence of younger maintainers This diverges from the typical maintainer distribution across BC (most concentrate within the 55 to 74 range) but is generally in line with larger urban areas. Atypical for rural areas is that Electoral Area E and F also exhibit considerable young maintainer totals relative to their populations. For more detail, please refer to their individual data appendices or the tables attached to this report.

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



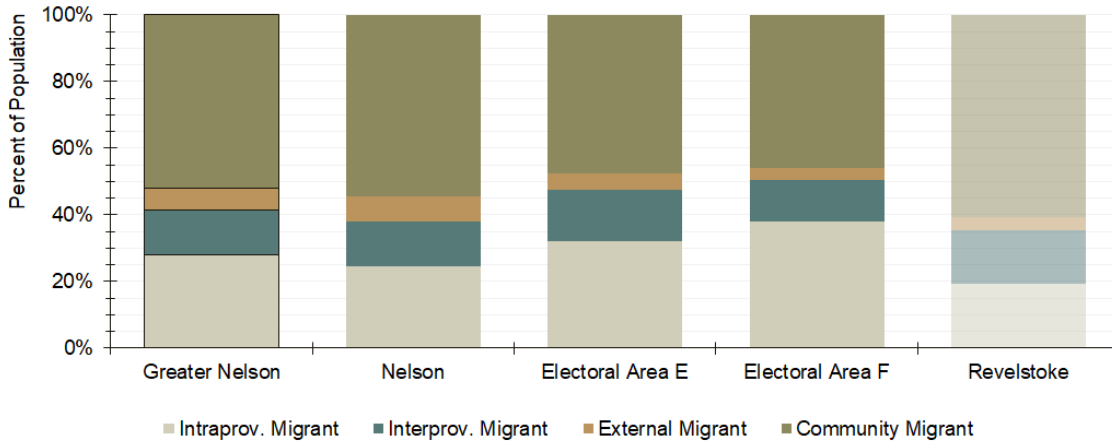
Source: Statistics Canada

Household Mobility (1-Year)

One-year mobility refers to whether a person changed their location of residence within the prior twelve months. Overall, about 52% of sub-regional residents who moved over the previous year did so within their own immediate community, 28% moved from inside the Province (inclusive of within the RDCK), 14% moved from within Canada, and 6% moved from outside Canada. Please note Sub-Region percentages reflect the weighted average of the communities within it.

Figure C - 5f illustrates how proportions of movers differs across communities. Notably, Nelson has the greatest proportion of community migrants, largely attributed to the availability of diverse housing that allows people or households to transition easier within the housing wheel.

Figure C – 5f: Household Mobility, 2016



Source: Statistics Canada

ECONOMY

SECTION SUMMARY

Median incomes are rising

Greater Nelson households generally earn more money than they used to. Much of the 14 percent income growth may be due incoming higher earning households. The share of those earning \$100,000 or more jumped from 19% to 25% of total households.

Renter household incomes are growing faster than owner incomes

Renter household incomes grew twice as fast as owners, but the income gap between the two tenures grew almost \$1,000. Median owner households continue to earn about double that of renters.

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

About 24% of children below 18 belong to a household that is substantially worse off financially than the average, possibly attributed to young families who earn less at the beginning of their careers.

Less people are participating in the economy

More people are in the labour force (working or seeking work) than not. Nevertheless, non-labour force totals grew faster, slightly reducing the labour participation rate since 2006, a partial consequence of an aging/retiring population.

More people are unemployed

The labour force grew from 2006 and 2016, with growth in both employed and unemployed persons. The latter rose more rapidly, resulting in a larger unemployment rate than a decade prior.

6. INCOME

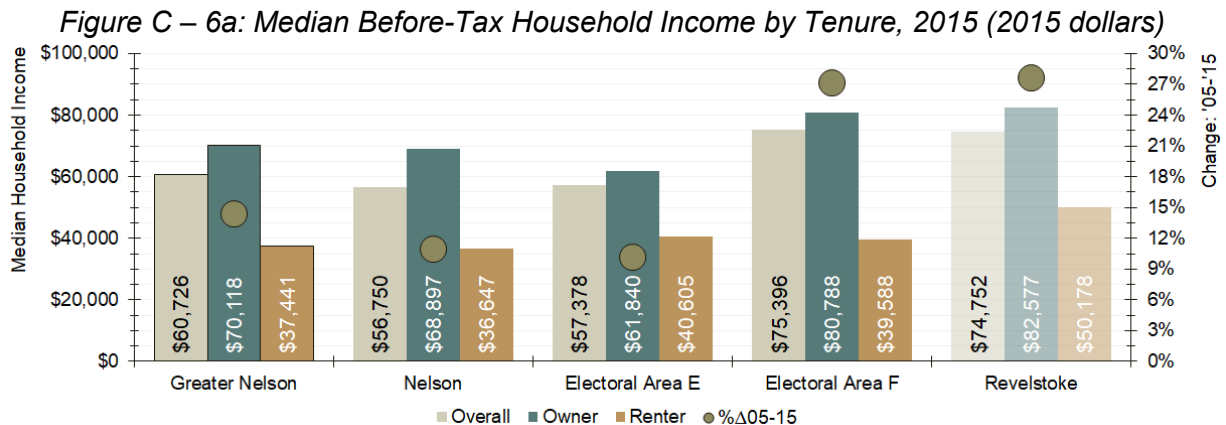
Unless otherwise indicated, all incomes within this report are adjusted for inflation to represent 2015 constant dollars. Please note that 2005 and 2015 comparison years differ from the normal 2006 and 2016 used by Statistics Canada. The reason is that census incomes come from the previously reported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

Median Before-Tax Household Income

Overall, Greater Nelson's median before-tax household income grew about 14% to \$60,726. The median owner household earned \$70,118 and the median renter household earned \$37,441, representing 10% and 22% growth since 2006, respectively. Even with more than double the growth, the disparity between renter and owner household incomes grew.

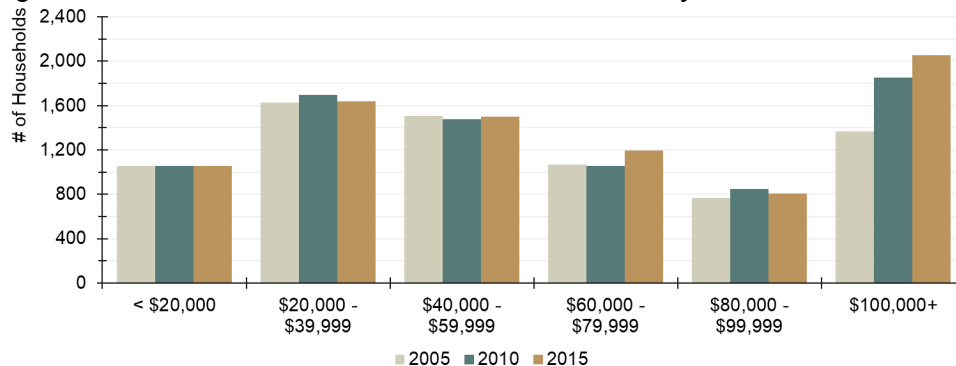
Electoral Area F's income grew fastest since 2005 at 27%. No community experienced a decline. For owners, Electoral Area F is the most affluent at \$80,788, while Electoral Area E's \$40,605 is highest for renters.

Total households grew 15% between 2006 and 2016, while households earning more than \$100,000 grew 51%. Only households earning above \$60,000 had noticeable growth over the decade. It is possible that increases in high-earning people has had a larger impact on median incomes than the progression of existing households into higher income brackets; however, this is mostly speculative since no data is available to verify trends within the data.



Source: Statistics Canada

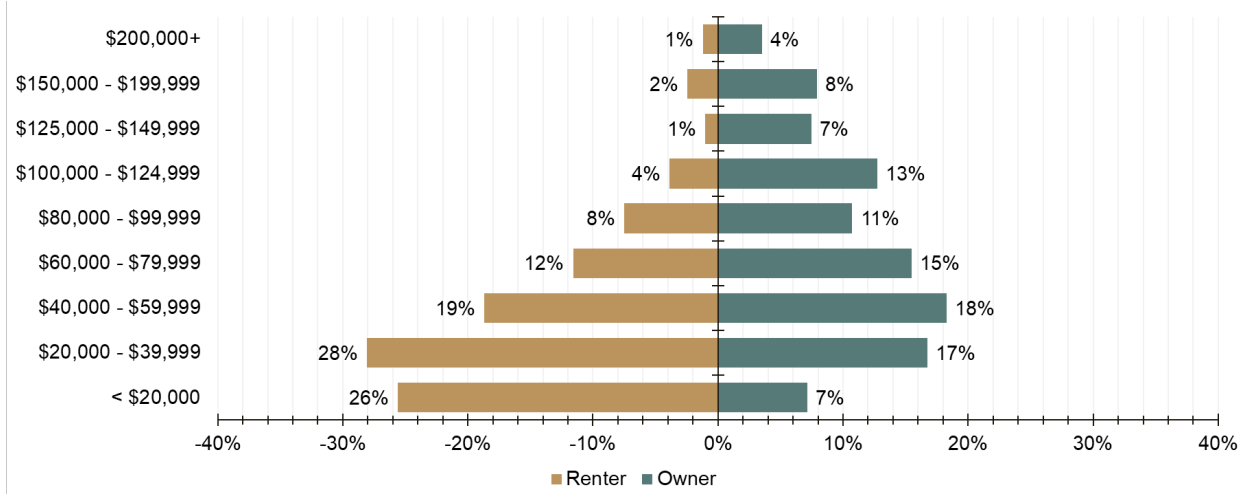
Figure C – 6b: Historical Distribution of Households by Median Income, 2015



Source: Statistics Canada

Figure C – 6c illustrates the distribution of how many households fall within each income category based on their tenure. Renters are considerably more likely to earn less than \$40,000 (54%) compared to owners (24%). Another perspective is that 32% of owners earn above \$100,000 versus 8% of renters.

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

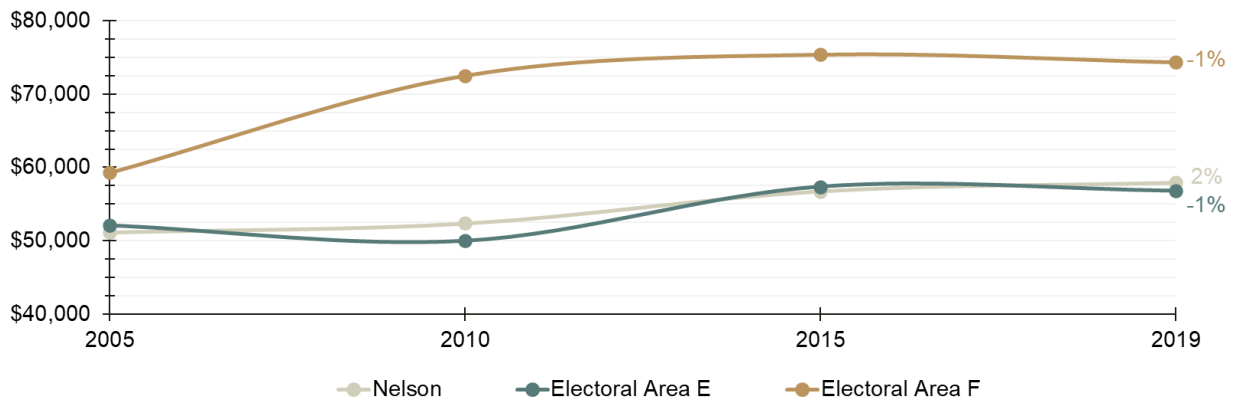


Source: Statistics Canada

Working with census data means that this report often must report outdated information. For many topics, the change from 2015 to 2019 may be minor; for others, like income, changes can occur rapidly. To help bridge the gap, this report uses some estimates produced by Environics Analytics, inclusive of 2019 median household income estimates.

Estimates suggest that all community incomes remained relatively constant between 2015 and 2019. All communities grew since 2010 and 2005, indicating a long-run rise in the purchasing power of sub-regional households.

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



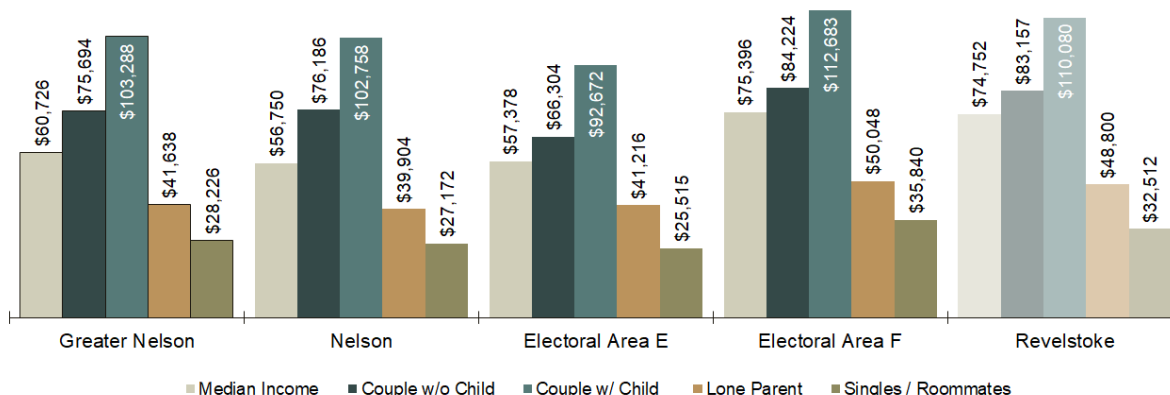
Source: Environics Analytics, Statistics Canada

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



Source: Statistics Canada

Statistics Canada data from 2015 reports that Electoral Area F is the most affluent across all sub-regional family types. Although Nelson demonstrates higher incomes in each family type compared to Electoral Area E, its overall median income is lower because of its higher proportion of non-family households (singles or roommates).

Families with children incomes 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.

Living Wage

In Spring 2019, the Canadian Centre for Policy Alternatives (CCPA) reported the living wage for communities across British Columbia. Among them was the City of Nelson (the only community within the RDCK). A living wage refers to the hourly amount that each of two working parents with two young children must earn to meet their basic expenses after taxes, deductions, and subsidies.

The 2019 living wage for Nelson was \$18.46 per hour, up from the previous calculation of \$18.21 in 2017. If we apply historical growth of the median after-tax household income (about 1%) and adjust for inflation to 2019, this would be about equivalent to the described household earning at least \$55,900 after-tax.

Based provincial numbers, shelter continues to be among the most expensive items in the living wage budget and the fastest growing in many communities. As highlighted later in the report, Nelson rents remain high and its vacancy rate remains nonexistent.

7. LOW-INCOME MEASURE

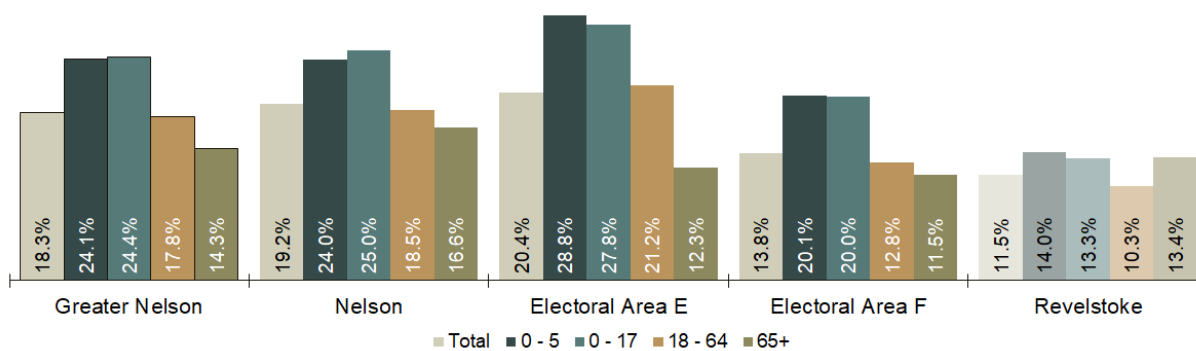
The Low-Income Measure (LIM) is a threshold calculated by Statistics Canada that identifies Canadians belonging to a household whose overall incomes are below 50% of median adjusted household income. “Adjusted” refers to the idea that household needs increase as the number of household members increase. 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.

About 18% of Sub-Region residents fall below the after-tax LIM. Children 17 or younger are most likely to be in a household below the measure (24%); similar rates of children younger than 6 belong to a household below the LIM.

The sub-regional average mostly reflects the City of Nelson. In Electoral Area E rates are generally higher, except for seniors, while Electoral Area F is lower for all cohorts.

Figure C – 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

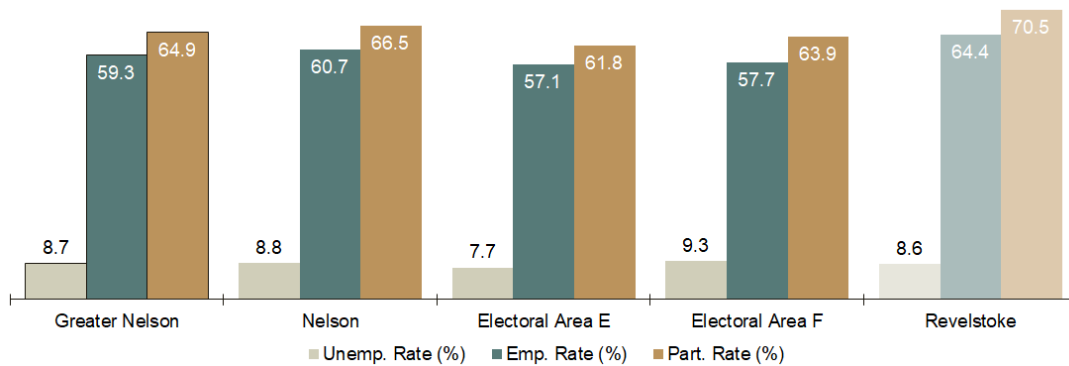
The **Glossary** defines participation, employment, and unemployment in regards to summarizing labour force activity. **Figure C – 8a** summarizes the corresponding 2016 labour force rates for each Greater Nelson community.

In 2016, the labour force totalled 9,905 people (those working or actively seeking work), equating to a 64.9% participation rate. In other words, there are more people contributing to the local or broader economy through employment than otherwise.

A growing senior population often impacts labour statistics; labour force participation dropped from 2006's 65.8% due in part to the growth of retired persons. All communities had more contributors than non-contributors in 2016.

Total unemployed persons almost doubled between 2006 and 2016, accompanied by an increase in the unemployment rate from 4.9% to 8.7% over the decade. Unemployment rates declined slightly since 2011, suggesting that labour markets have yet to return to pre-recession form. No data existed at the time of this report to demonstrate the impacts of COVID-19.

Figure C – 8a: Labour Force Statistics, 2016

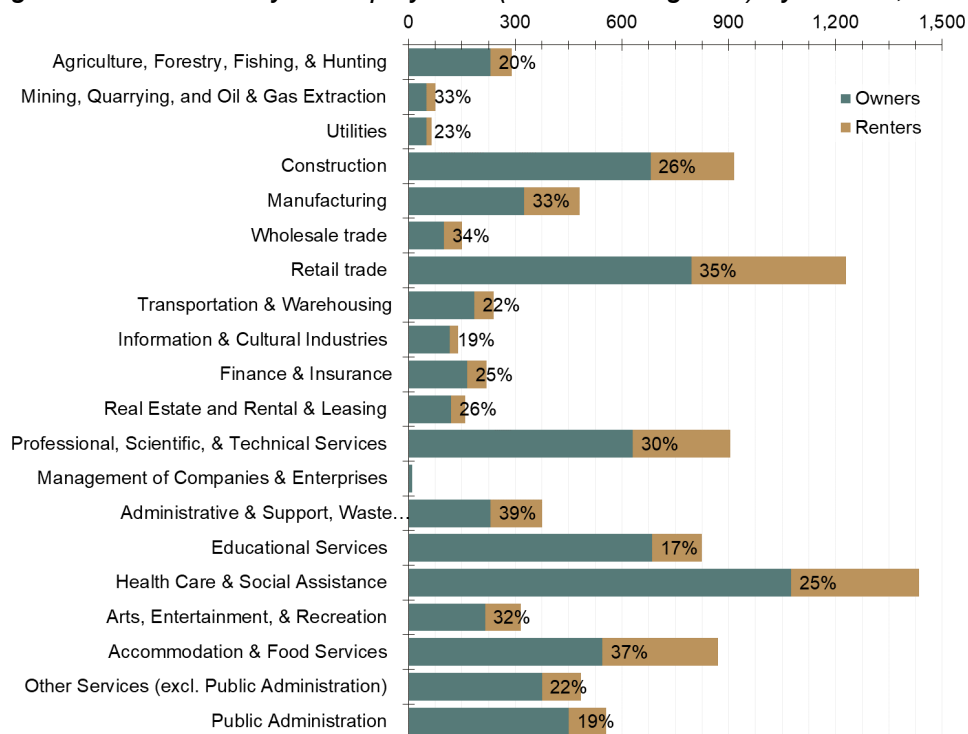


Source: Statistics Canada

Industry

The North American Industry Classification System (NAICS) categorizes employment in the broad industries described in **Figure C – 8b**. Percentages reflect the proportion of workers in each industry that are renters.

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



Source: Statistics Canada

The three *largest* Greater Nelson industries based on employment (2016):

- (1) Health Care & Social Assistance – 1,440 (14.8%);
- (2) Retail Trade – 1,230 (12.6%); and
- (3) Construction – 910 (9.3%).

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

- (1) Resource Extraction – 67% (45 to 75);
- (2) Accommodation & Food Services – 59% (550 to 875); and
- (3) Health Care & Social Assistance – 42% (1,015 to 1,440).

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

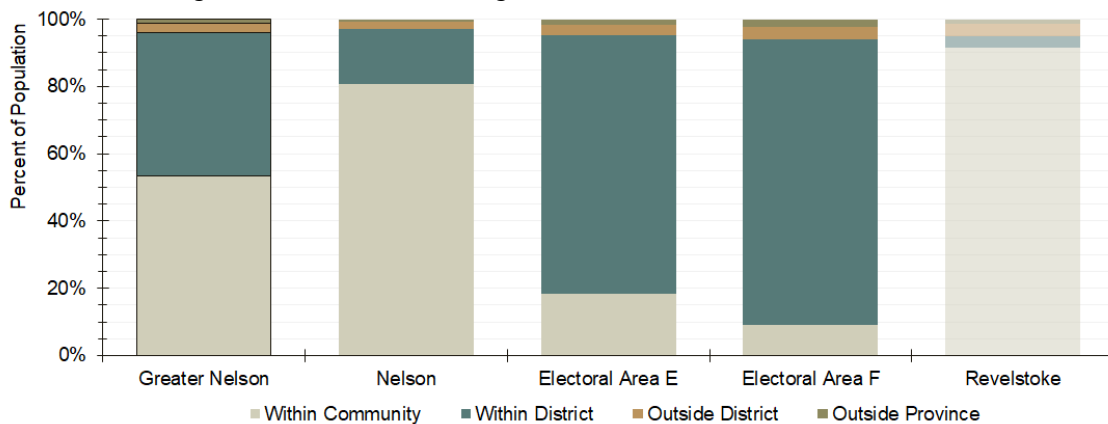
- (1) Utilities – 50% (130 to 65);
- (2) Manufacturing – 29% (670 to 475); and
- (3) Information & cultural Industries – 27% (185 to 135).

Commuting

Statistics Canada reported that the Sub-Region had 6,560 usual workers (see **Glossary**) in 2016, making up about 73% of total employed persons in the same year. Of those workers, their average commuting patterns were as follows:

- (1) 54% commuted within their municipality or electoral area;
- (2) 43% commuted elsewhere within the Regional District or Sub-Region; and
- (3) 4% travelled outside of the RDCK, whether within or out of province.

Figure C – 8c: Commuting Patterns for Usual Workers, 2016



Source: Statistics Canada

The highest rates of sub-regional commuting within the Regional District occurred in the electoral areas; employment often clusters in urban areas like Nelson while people choose to live elsewhere for a multitude of reasons (often lower cost for the same quality dwelling or larger parcel), illustrated by the fact that the City has a substantial percentage of commuting within its 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 under **Section 20: Affordability – Energy Poverty**).

Where the ultimate goal of improvements to housing affordability is lowering a household's cost of living, efforts to improve 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

The housing supply is growing

Statistics Canada reports that total Greater Nelson dwellings occupied by usual residents grew 12% between 2006 and 2016, or 91 units annually. Local government housing starts data since 2016 show higher starts than the preceding decade. The highest proportion of dwellings were built prior to 1960.

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 family homes cost more than a decade ago

Single family homes appreciated 12% between 2010 and 2019 in constant dollars, demonstrating that Greater Nelson homes values are rising faster than inflation.

Commercial short-term rental properties are becoming more popular

About 274 commercial short-term rental units existed as of April 2020, accounting for just less than 2% of the total estimated housing demand for the same year.

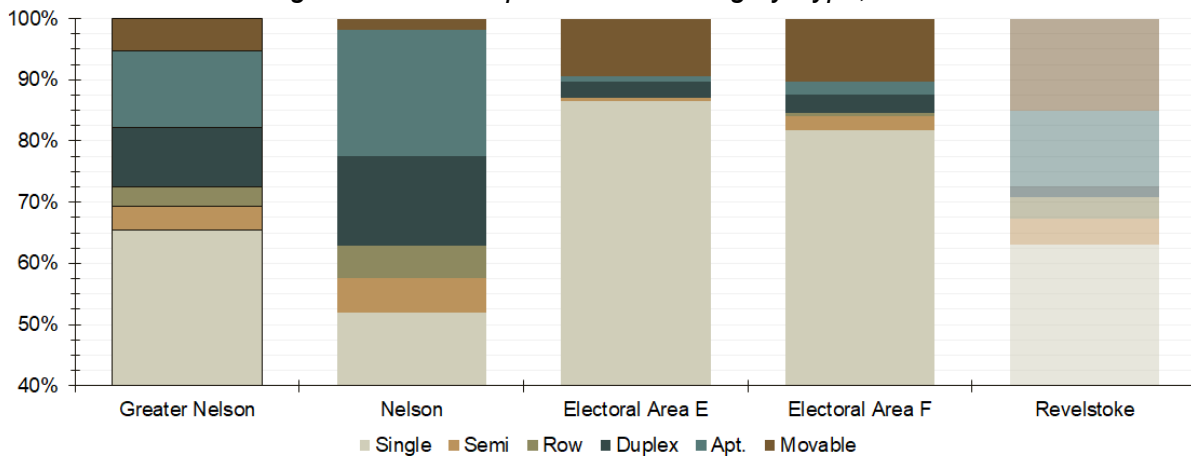
9. DWELLING CHARACTERISTICS

Dwelling Type

Greater Nelson's 2016 total dwellings occupied by a usual resident was 8,265, up 12% since 2006. Overall, single-detached homes made up 65% of all dwelling types. In the electoral areas, movable (manufactured or mobile) dwellings were the dominant alternative. Total movable dwellings declined 12% since 2006.

Nelson provides the most alternatives to single-detached homes (like duplexes, rowhouses, or apartments), typical of larger communities. General planning best practice supports the provision of denser housing typologies, which appears to be followed in Greater Nelson; the proportion of single-family homes to total dwellings dropped from 69% to 65% between 2006 and 2016.

Figure C – 9a: Proportion of Dwelling by Type, 2016

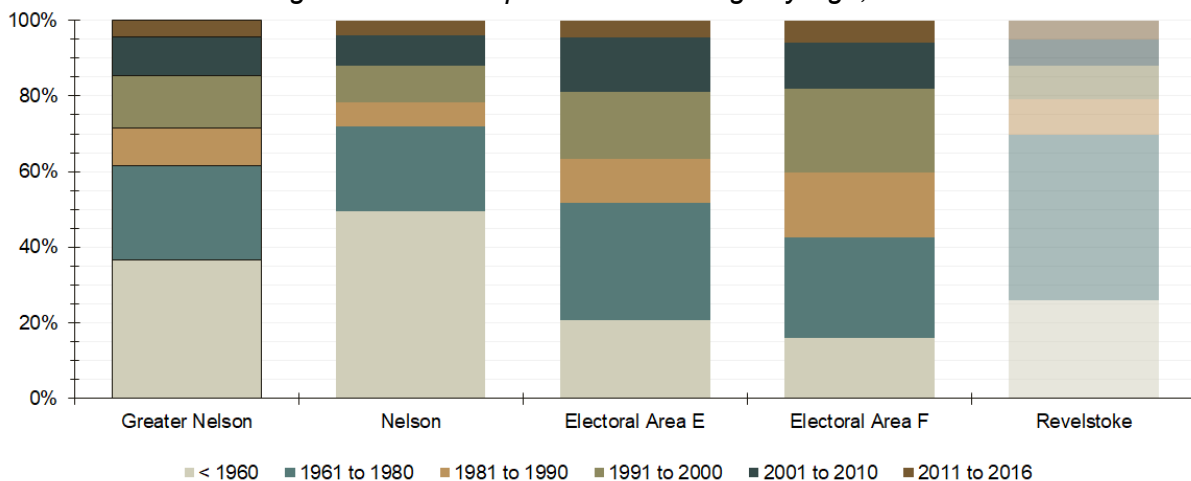


Source: Statistics Canada

Dwelling Age

Most of Greater Nelson's homes (62%) were built before 1980 – 37% were built before 1960. Electoral Area F is the only area to have more dwellings built after 1980. Nelson has a substantially older dwelling stock (before 1960) at close to 50%.

Figure C – 9b: Proportion of Dwellings by Age, 2016

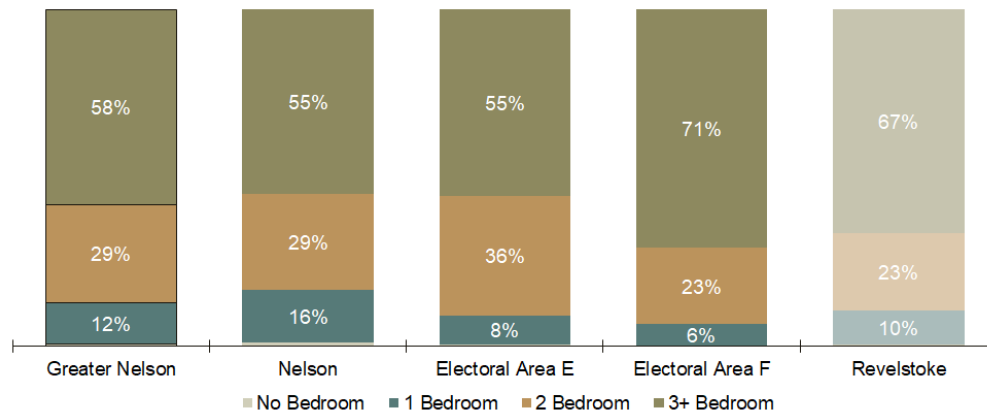


Source: Statistics Canada

Dwelling Size

The majority of Greater Nelson homes (58%) are at least 3 bedrooms large, with the greatest share occurring in Electoral Area F. Nelson demonstrated a noticeable share of 1-bedroom units, which may be partially related to its greater diversity of housing types.

Figure C – 9c: Proportion of Dwellings by Age, 2016



Source: Statistics Canada

10. CO-OPERATIVE HOUSING

According to BC Stats, the City of Nelson has one BC Housing affiliated co-operative: the Links Housing Co-operative. The organization provides 31 units, broken down as follows:

- 8 – One Bedroom Units
- 10 – Two Bedroom Units
- 12 – Three Bedroom Units
- 1 – Four Bedroom Units

11. POST-SECONDARY HOUSING

According to Ministry of Advanced Education, Skills, and Training data from November 2019, Nelson has 107 beds available for students. In total, 207 beds are available across Castlegar and Nelson, representing about 14% of all full-time students. This means the remaining student population must find housing in the Castlegar and Nelson rental markets.

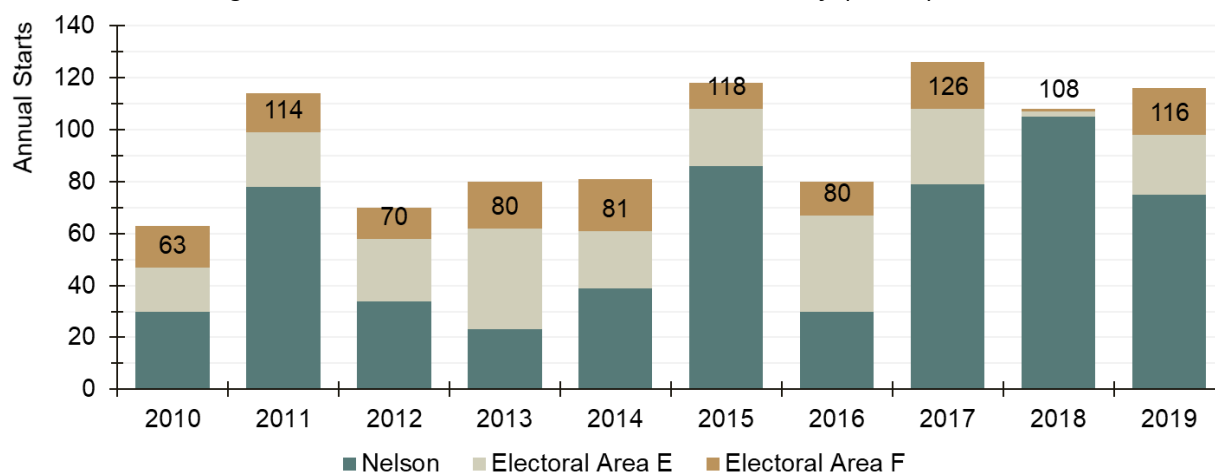
According to interviews with Selkirk College, the institution needs about 250 more beds to appropriately house its students.

12. CONSTRUCTION ACTIVITY (STARTS)

Greater Nelson begins building an average of 96 dwellings annually, ranging from 63 in 2010 to 126 in 2017.

Over the past decade, about 61% of yearly starts occur in Nelson, meaning the remaining 39% are likely attributed to urban periphery or rural growth that is without municipal water and wastewater infrastructure.

Figure C – 12a: Residential Construction Activity (Starts) '10-'19



Source: BC Stats, Local Government

13. RENTAL MARKET

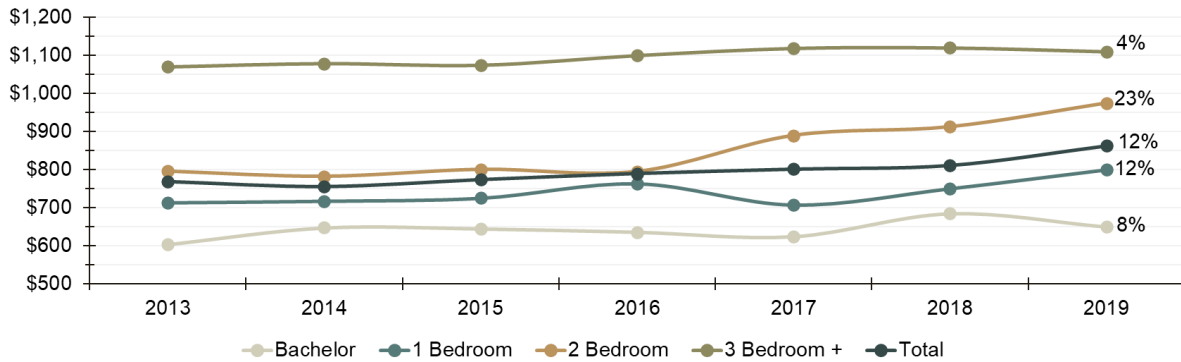
Prices

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 primarily 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).

Figure C – 13a 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 C – 13a: Median Rent, RDCK (2019 dollars)



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 September 2020, the Nelson Committee on Homelessness (NCOH) produced their 12th 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 306 rentals were costed in their research, a significant undertaking. We consider that, at the time of this report, it is the best review of local rental trends available. The weighted average of the City of Nelson and adjacent rural areas results equate to:

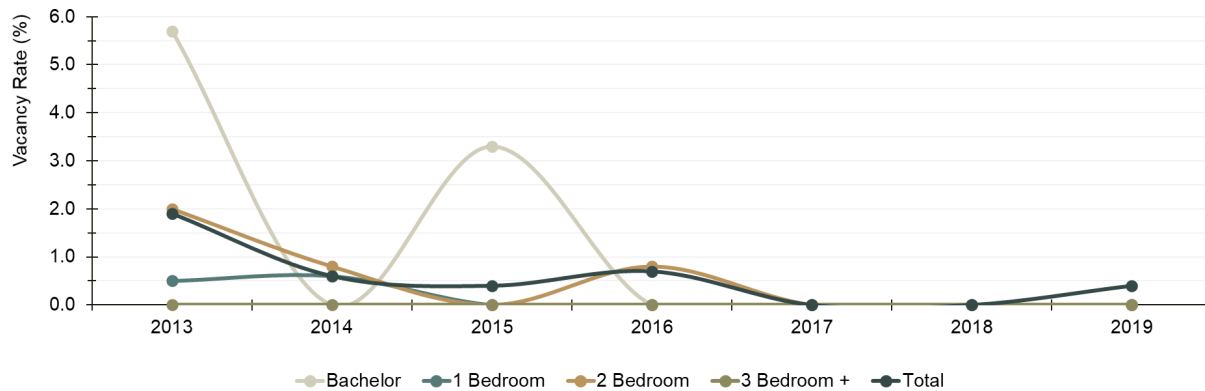
- Bedroom: \$631
- Studio: \$960
- 1-Bedroom: \$1,189
- 2-Bedroom: \$1,486
- 3-Bedroom: \$1,797
- 4-Bedroom: \$2,235

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 the Nelson area is 52% 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 20: Affordability**. Numbers are rounded for cleaner results. Where some unit rents are not available in the 2020 NCOH report, 2019 figures are used to supplement.

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 C – 13b: Primary Market Vacancy Rate, RDCK



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.

14. REAL ESTATE MARKET

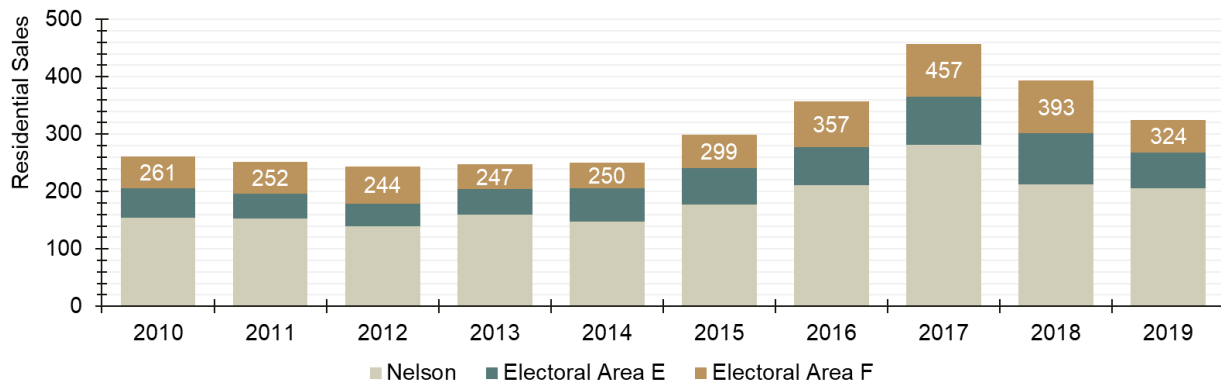
The real estate market refers to the buying and selling of land and buildings, mostly by individuals or companies who seek stable, permanent tenancy or investment opportunities. Many factors play into the health of the market. Unfortunately, data availability is often only obtainable at provincial or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

Sales Activity

Greater Nelson residential sales increased over the last decade, rising from 261 in 2010 to 324 in 2019 (with a peak of 457 in 2017), illustrating a combination of two main things: (1) more homes are experiencing turnover (potentially people of old age) and becoming available on the market; and/or (2) sub-regional demand is on the rise.

On average, Nelson makes up about 59% of sub-regional sales. In 2019, Electoral Area E and F made up 19% and 17% of total sales, respectively.

Figure C – 14a: Total Residential Sales



Source: BC Assessment

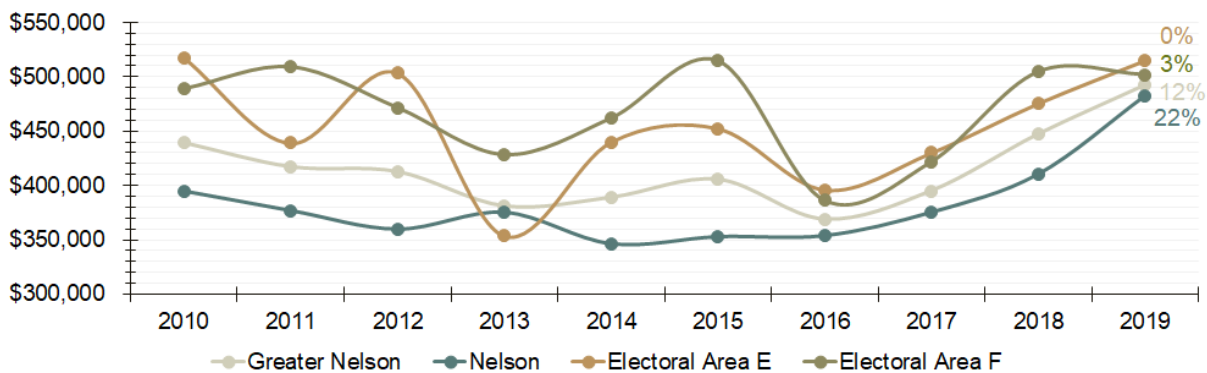
Prices

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 C – 14b**. Prices are in 2019 dollars. For detail about the cost per dwelling type, please see individual community datasheets.

Greater Nelson’s single-family home prices grew 12% since 2010. Nelson had 22% growth, followed by Electoral Area F with 3%. Electoral Area E constant prices remained the same as 10 years prior.

Adjusting prices for inflation (e.g. 2019 dollars) allows the reader to understand the actual overall appreciation or depreciation in housing that does not simply come from the general rise in prices across the Canadian economy. For instance, Nelson’s unadjusted prices grew 49% since 2010, meaning inflation contributed to about 55% of dwelling price appreciation.

Figure C – 14b: Single-Detached Dwelling Price (2019 dollars) & Percent Change '10-'19



Source: BC Assessment

15. SHORT-TERM RENTALS

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

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

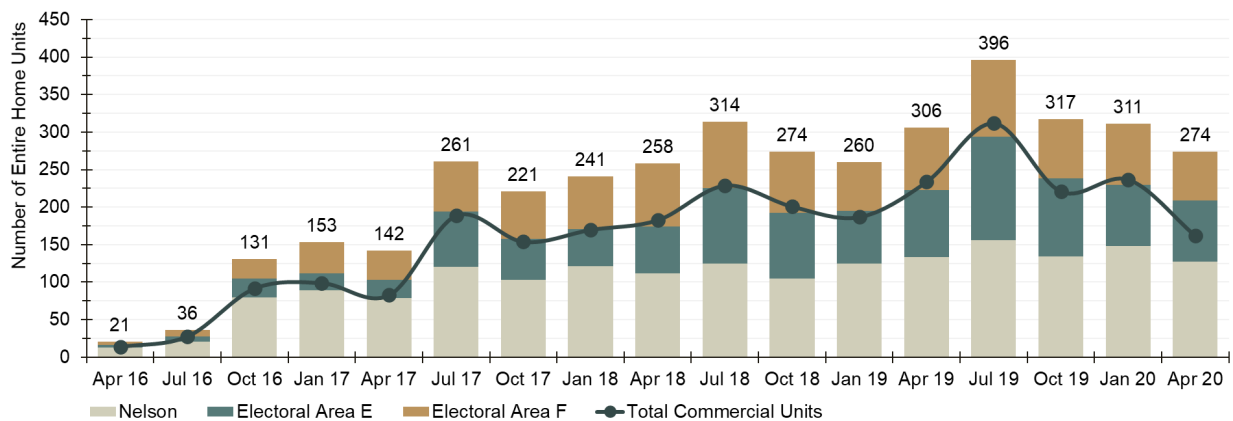
The following discussion reports on the overall change in STR units and aims to estimate the maximum units potentially removed from the market. To do so required the use of third-party data provided by the company AirDNA, which provides monthly data on STR markets, scraped from the public-facing websites 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 non-resident STR operators operating income/investment properties. The commercial market only considers entire homes or apartments, not listings that are hotels, private rooms, or other.

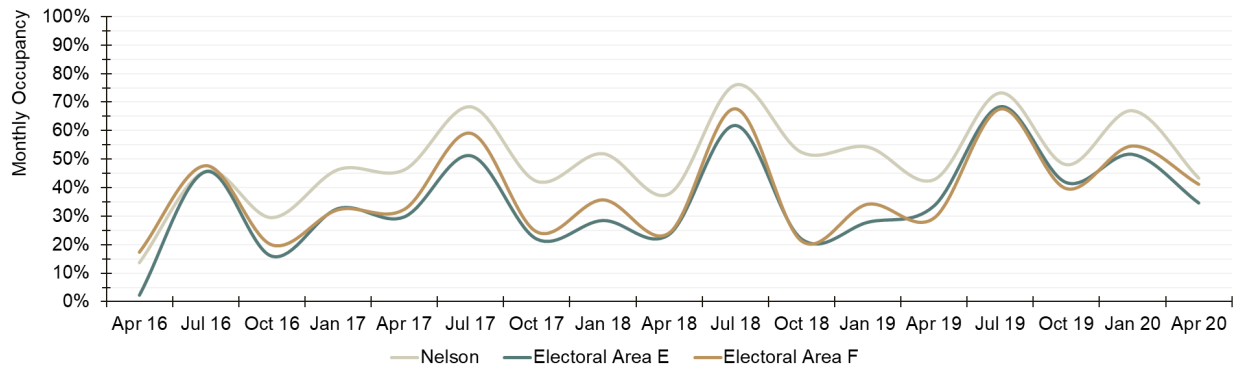
Shown in **Figure C – 15a**, the Sub-Region’s STR market hit a maximum 396 available units in July 2019. In April 2020, the last available reported month for this study, 274 STR units were active (booked or available at least one day of the month) on their respective platforms. In that same month, estimates indicate a maximum 162 units may be commercial properties, or 59% of listings. Contextualized, 162 units is just below 2% of the estimated 2020 sub-regional housing demand.

Figure C – 15a: Total Market STR Units & Estimated Commercial Units



Source: AirDNA

Figure C – 15b: Historical Unit Occupancy of Short-Term Rentals



Source: AirDNA

Figure C - 15b illustrates monthly (reported every 4 months) 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. Occupancy normally rebounds as after April; the impacts of COVID-19 are not yet visible.

HOUSING NEED & AFFORDABILITY ANALYSIS

SECTION SUMMARY

Nelson is the primary provider of non-market housing facilities and programs

As the urban centre of the RDCK, Nelson is the main non-market housing and programs provider. The City is also the only jurisdiction to provide emergency or homeless shelters associated with BC Housing.

Historical annual construction starts may not be enough to meet future demand

Housing projections to 2025 anticipate a possible annual deficit of 3 units, which is negligible compared to the size of Greater Nelson. Nevertheless, this does not account for non-permanent household demand, which may put greater pressure for construction.

Proportionally, housing is less overcrowded, requires fewer major repairs, and is slightly less affordable

New homes are larger and do not yet require substantial repairs; however, their price tags tend to be higher. Furthermore, shrinking average household sizes reduces (in part) issues of overcrowding.

Lone parents and low income households cannot afford to purchase housing

Lone parents and low income households do not earn enough to comfortably purchase a single-detached, semi-detached, rowhouse, or duplex; only manufactured/movable dwellings are within the 30% budget threshold. Both households types can afford to rent a 1-bedroom unit.

Vehicle fuel costs are putting significant financial pressure on Greater Nelson households

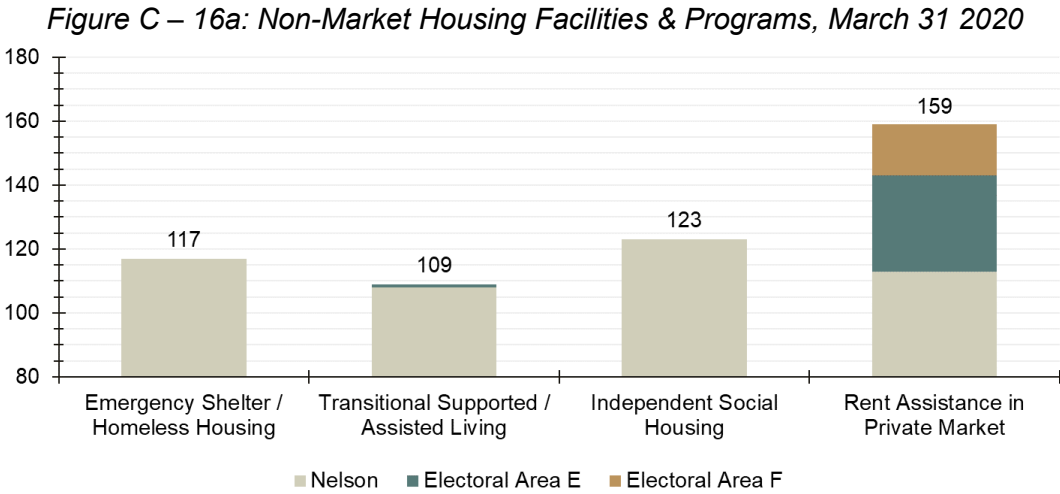
The average sub-regional household can reasonably afford their utility bill; however, when gas expenses are considered, annual energy costs at minimum double. Many households are considered to be in energy poverty due to the costs of transportation.

16. 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 following 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 provides emergency shelter or homeless housing for 117 people, located entirely within the City of Nelson. Similarly, Nelson is the main contributor to transitional support and assisted living (108) and independent social housing (123). Although Nelson does provide the most private market rental assistance (113), some people/households in the electoral areas do also benefit from the programs. Nelson has 33 subsidized rental units affiliated with BC Housing.



Source: BC Housing

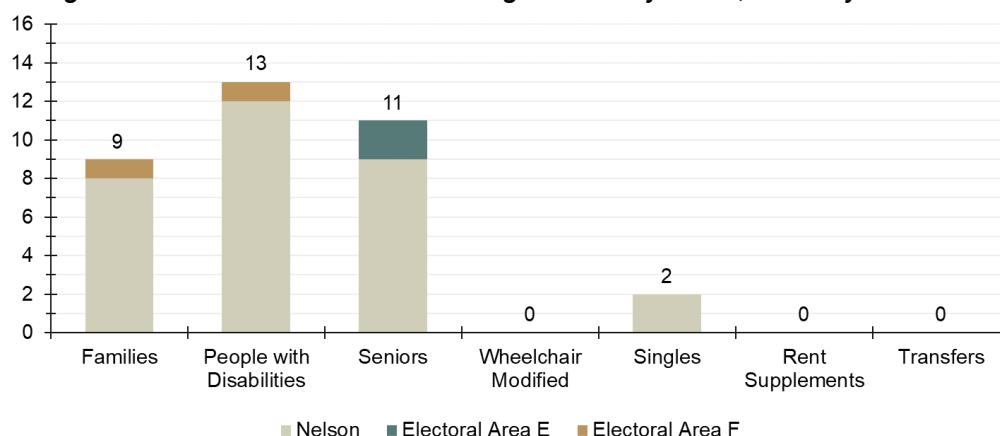
In addition to facilities provided through BC Housing, the Nelson CARES Society manages 155 affordable housing units across 5 locations. Nelson CARES Society provides safe, comfortable, and affordable housing to low-income seniors, families and single adults. Two new buildings are under development, Lakeside Place and Hall Street, which will add 88 units. No vacancies exist for their current units.

The 12th Annual Report Card on Homelessness for Nelson indicates that there are another 105 subsidised units that exist across Kiwanis Projects Society (62 units for seniors), Cicada Place (10 units for youth), and Anderson Gardens (33 units for people with disabilities and seniors).

Non-Market Housing Waitlist

As of January 2020, the BC Housing wait list for subsidised Greater Nelson residents had 35 applications, including: 9 families, 13 residents with disabilities, and 11 seniors. Greater Nelson accounts for 29% of total BC Housing wait list applicants in the RDCK.

Figure C – 16b: Non-Market Housing Waitlist by Need, January 31 2020



Source: BC Housing

The totals provided only reflect active applications with BC Housing and do not represent the true total of people who can or should be accessing services. In some cases, this can be due to stigmatization of accessing services or feeling disheartened by long wait list numbers or times. In others, applicants are predominantly for local housing providers not associated with BC Housing.

The Nelson CARES Society has 619 people requesting accommodation. Of this 619, 37 are for 1 bedroom seniors housing, 85 are for single residential occupancy units, 33 are for 2 bedroom units, 17 are for 3 bedroom units, 11 are for 4 bedroom units, and 436 unique names seek a unit in either upcoming Lakeside Place or Hall Street developments.

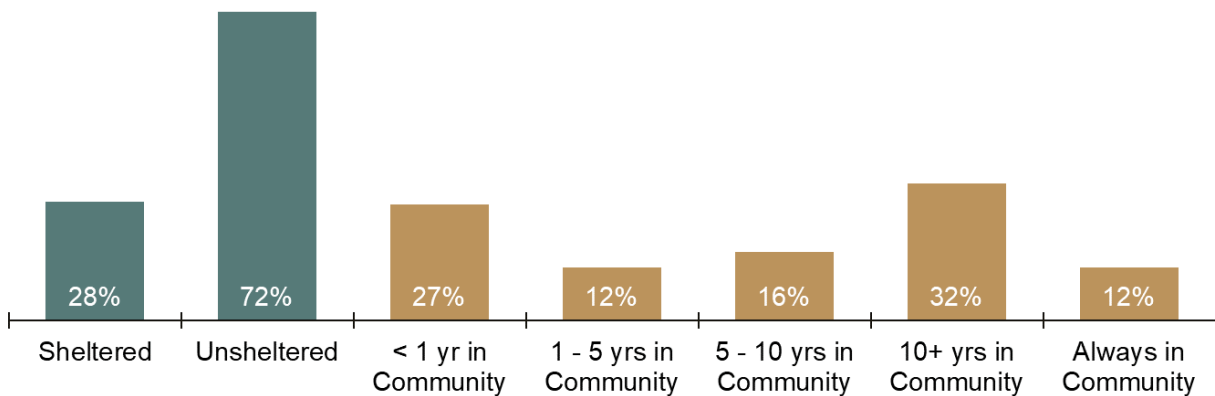
Furthermore, there are 42 people currently waiting for a unit with Kiwanis, 34 for Cicada Place, and 136 for Anderson Gardens.

Homelessness

BC Housing, in association with the Homelessness Services Association of BC (HSABC), Urban Matters, and the BC Non-Profit Housing Association (BCNPHA), produced the 2018 Report on Homeless Counts in B.C., which integrates Point-in-Time (PiT) counts of homeless people in select communities across the Province. The following is a summary of key data provided by the report regarding those surveyed in the City of Nelson:

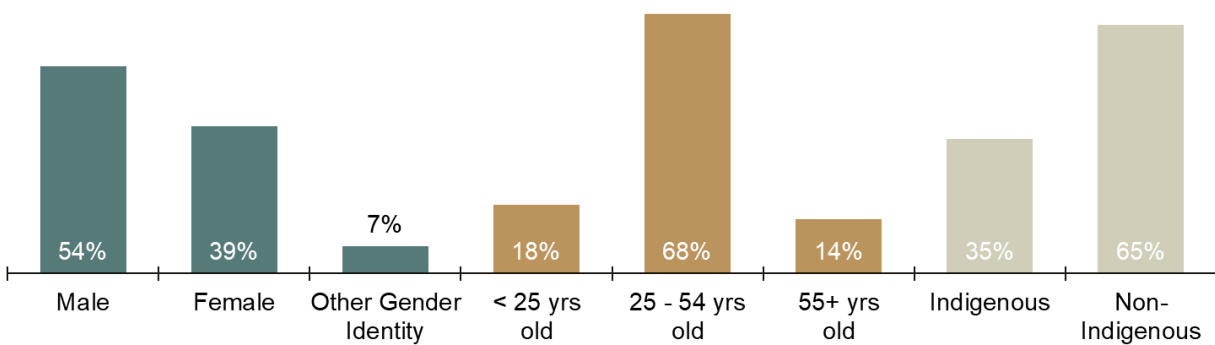
- 72% of homeless people are unsheltered;
- 44% have called Nelson home for at least 10 years;
- 54% are male, 39% are female, and 7% identify as having a different gender identity;
- 18% are “youth” or people younger than 25 years old; and
- 35% identify as Indigenous.

Figure C – 16c: Community Homelessness (%) in Nelson, June 2018



Source: 2018 Report on Homeless Counts in B.C.

Figure C – 16d: Homeless Demographics (%) in Nelson, June 2018



Source: 2018 Report on Homeless Counts in B.C.

Aggregated provincial results provide greater detail on the homeless population, including:

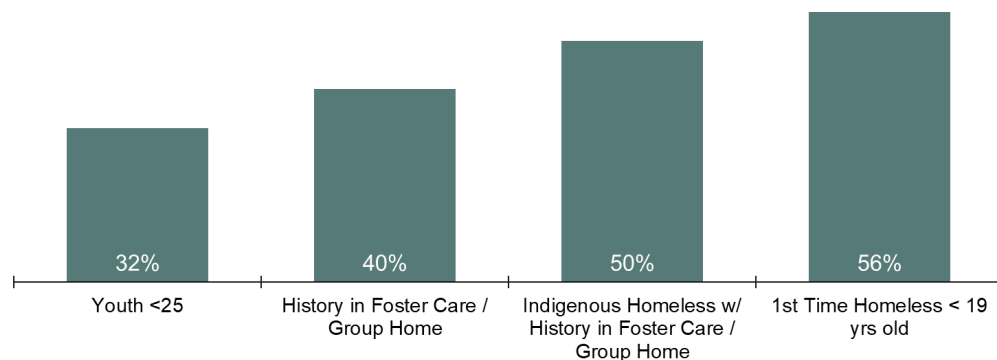
- 4% are immigrants or refugees;
- 8% identify as LGBTQ2S;
- addiction or substance abuse is the most common reason (23%) for a loss of housing, followed by eviction (18%), and finances (18%); and
- 51% of people reported their income as the primary barrier to accessing housing.

The Nelson Committee on Homelessness (NCOH) contributes to the PiTs described above and also produces an Annual Report Card on Homelessness that sheds light on the causes and experiences of Nelson homelessness. In June 2019, the NCOH published its 11th report card. June 2019 findings indicate the following (originally documented as part of the 2018 PiT counts):

- LGBTQ2S, transgender and indigenous youth are overrepresented among Nelson's homeless population.
- There is a high degree of hidden youth homelessness in Nelson; 57% of youth surveyed (101 people) had crashed at someone's place the night before while 75% had done so at least 1 time in the previous 12 months.

- Almost 60% of people surveyed who experienced homelessness did so before age 19.

Figure C – 16e: Youth Homelessness (%), June 2019



Source: 11th Annual Report Card on Homelessness for Nelson BC

Homelessness counts represent the number of people who could be found on a given day. Consequently, the counts do not represent the entirety of the homeless population; totals are likely noticeably higher than what PiT counts report. That said, the counts aim to illustrate who these people may be (e.g. what age, background, and gender), which is important for understanding where resources can or should be allocated to.

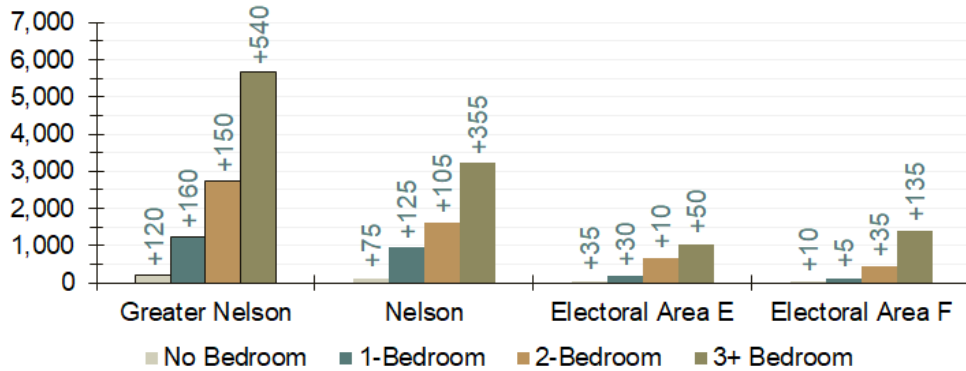
17. MARKET HOUSING DEMAND & SUPPLY

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 C – 17a** illustrates this demand for Greater Nelson 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 C – 17a: Housing Demand by 2025 & Change from 2016-2025



Source: Statistics Canada

Overall, Greater Nelson may demand 190 no bedroom (bachelors), 1,245 1-bedroom, 2,725 2-bedroom, and 5,655 3-bedroom units by 2025, or 970 more units total (9,815) than 9 years prior.

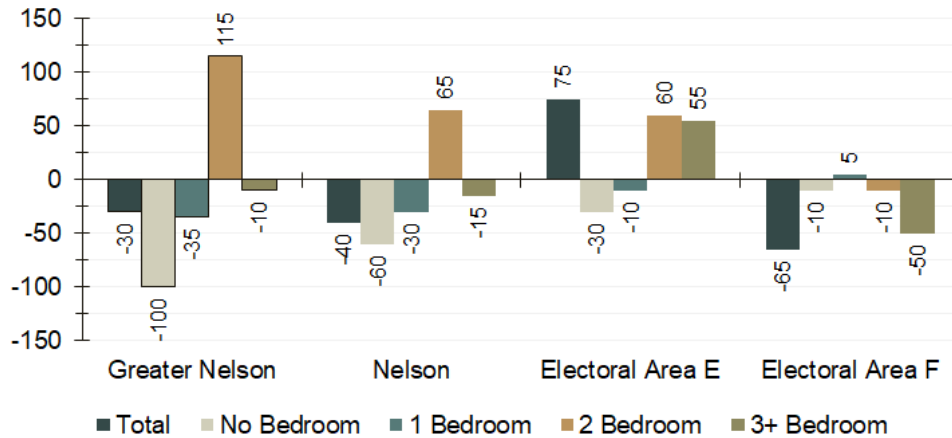
For clarity, these projections are not commentary on the form of housing, only its size. A 3-bedroom unit does not necessarily mean a single-detached home; other housing formats can provide the necessary unit sizes. Furthermore, demand projections only speak to market housing. Non-market housing preferences differ; smaller unit sizes are in greater demand due to greater affordability constraints by those seeking non-market housing.

Supply

Using local building permit statistics, projections of future housing supply are possible. It is important to note that this report's projection of housing supply is a simplification of historical trends; supply is the culmination 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 may be divided in each projection year.

By subtracting demand from supply, the possible gap in housing can be estimated, as shown in **Figure C – 17b** 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.

Figure C – 17b: Housing Supply Surplus (+) or Deficit (-) by 2025



Source: Statistics Canada

By 2025, Greater Nelson may have a deficit of 30 units (about 0.3% of housing demand). The local population may demand about 108 units annually while projections anticipate yearly unit output of about 105 dwellings.

18. MARKET HOUSING CONDITION

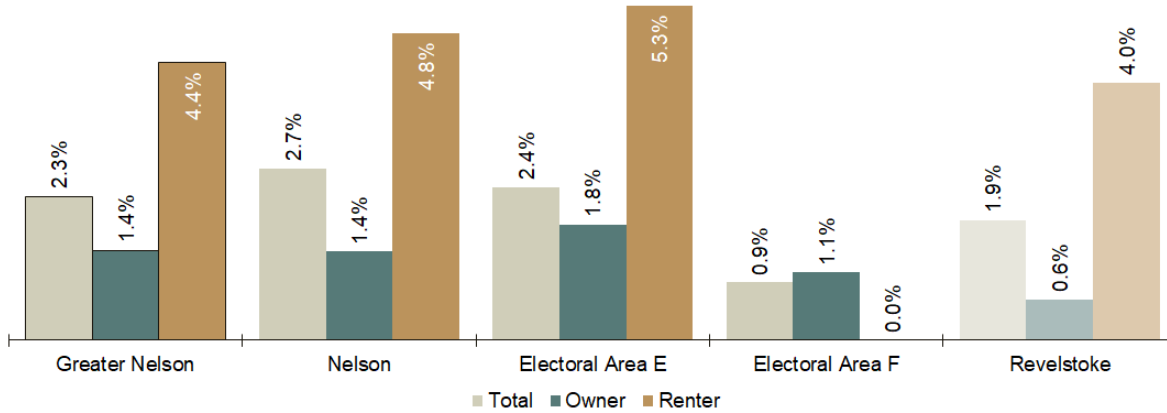
A dwelling’s housing condition is normally described using Statistics Canada’s components of “Core Housing Need:” suitability, adequacy, and affordability. The **Glossary** provides definitions for each of these; however, a quick guide is that unsuitable means overcrowded, inadequate means a need for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

Unsuitable Housing

About 2.3% of sub-regional households (180) were living in an overcrowded accommodation in 2016. Most communities closely resemble the Sub-Region, but Electoral Area F is an outlier. Larger household size and greater percentages of families with children would normally translate to higher rates, but F demonstrates the lowest rates across both tenures. This could be related to its newer dwelling stock and higher household incomes that can be spent on upgrades.

Overall, total unsuitable households and the rate of unsuitability decreased since 2006.

Figure C – 18a: Unsuitable Housing by Tenure, 2016

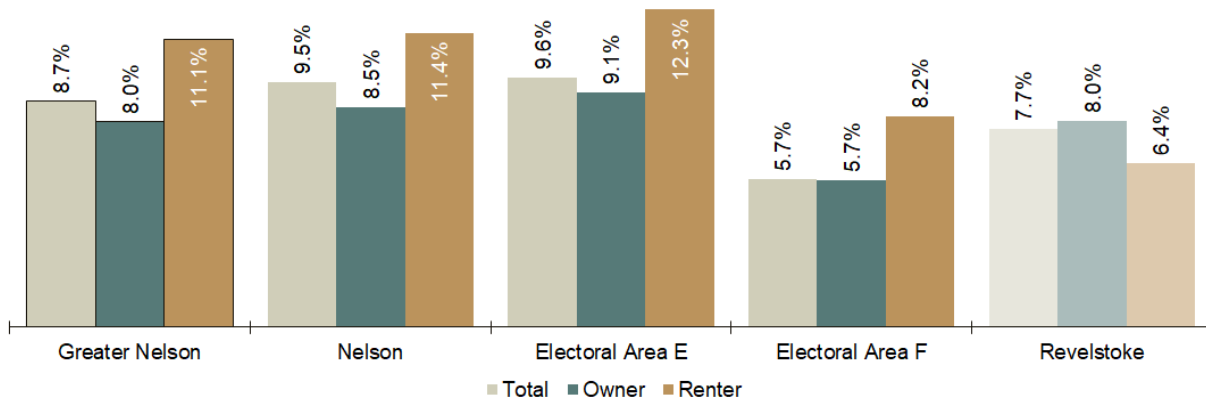


Source: Statistics Canada

Inadequate Housing

About 9% of households (695) required major repair in 2016, a decrease since 2006. Again, Electoral Area F is lower than the average. The distribution of dwelling age is often the best indicator of the need for repair (the older the home the greater tendency for quality to diminish). That said, Nelson has a substantially older housing stock but exhibits similar repair needs as Electoral Area E. It is possible that Nelson’s greater turnover of its homes increases the likelihood of repairs or updates being done; whereas, rural areas may have greater tendencies of long-term occupants/owners.

Figure C – 18b: Inadequate Housing by Tenure, 2016



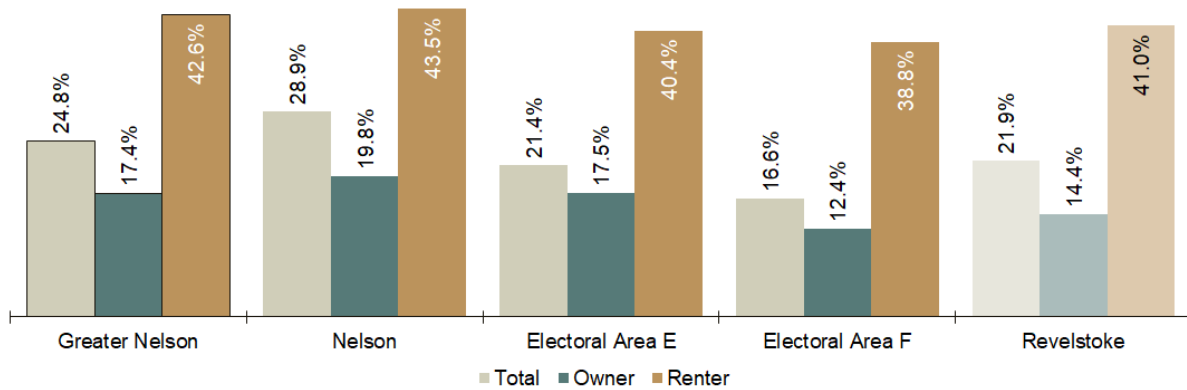
Source: Statistics Canada

Unaffordable Housing

In 2016, Statistics Canada reported that 1,970 Greater Nelson households lived outside their means (using more than 30% of their before-tax household income on shelter costs), equating to 25% of surveyed households. Renters, who on average earn less than owners, are much likelier to allocate unreasonable amounts to shelter (43%). Greatest affordability challenges are in Nelson (20% for owners and 44% for renters) due to greater proportions of single person households (see **Section 5 – Household Characteristics**). Lesser rates of unaffordability can be found in Electoral Area F.

Overall, total unaffordable housing and the rate of unaffordability increased since 2006. This could either mean that shelter costs are generally growing faster than incomes, putting involuntary strain on household finances, or that households may be less risk averse and are voluntarily choosing to purchase or rent housing that is above their financial means but meets their living needs. Although more renter households now face affordability challenges, there are proportionally fewer in 2016 than 2006.

Figure C – 18c: Unaffordable Housing by Tenure, 2016



Source: Statistics Canada

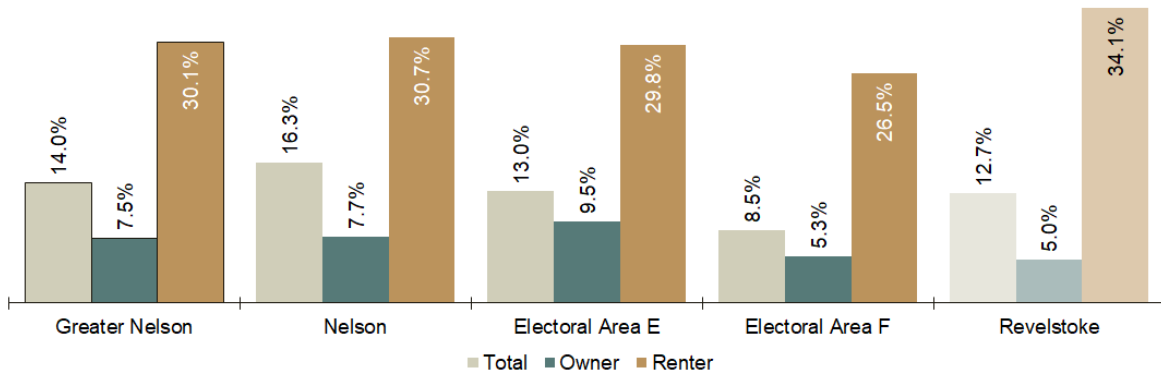
19. CORE HOUSING NEED

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 dwelling 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 more comfortable with high housing costs. 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, 14% of sub-regional households (1,110) were in core housing need, a decrease from 2006's 18%. As mentioned, renter households experience greater difficulty, largely due to lower incomes. Even so, their rate of core housing need did decrease since 2006.

Figure C – 19a: Households in Core Housing Need by Tenure, 2016

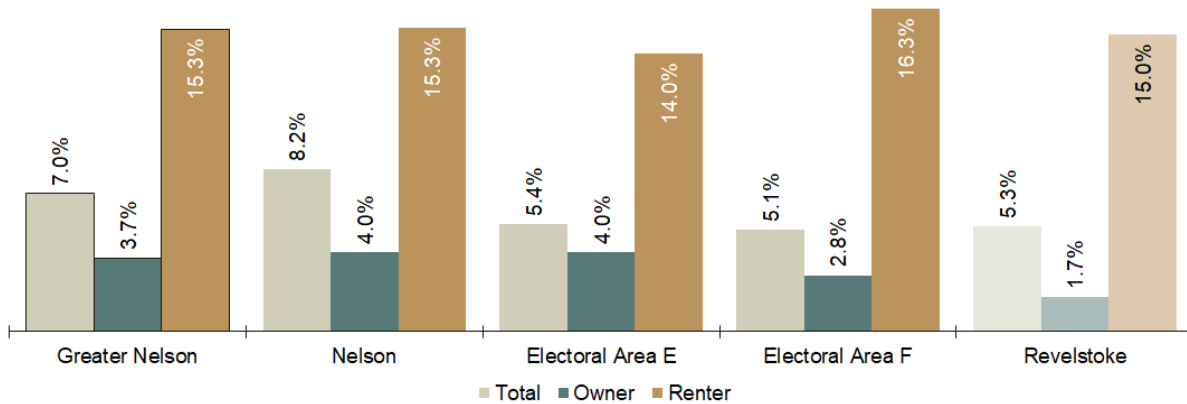


Source: Statistics Canada

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 7% (555 households), slightly below 2006. Renters continue to be most impacted relative to their totals, but once again experienced a decline in the proportion of households in need, 17% to 15%.

Figure C – 19b: Households in Extreme Core Housing Need by Tenure, 2016



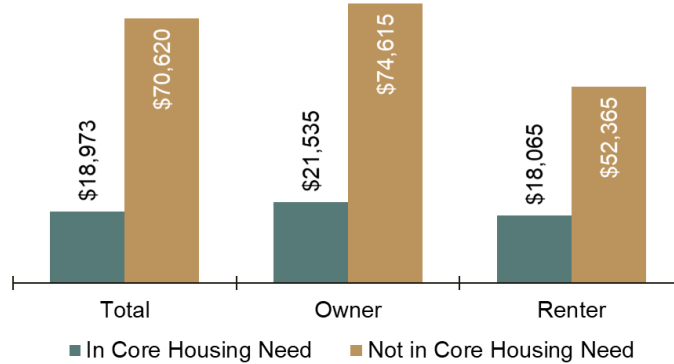
Source: Statistics Canada

Core Housing Need – Household Income

Household earnings are a major determinant of whether a household experiences core housing need or not. **Figure C – 19c** illustrates that the median household in core housing need earns 27% of a non-core housing need income (\$18,973 versus \$70,620).

There does not appear to be a substantial difference between the financial circumstances of an owner or renter household in core housing need; their incomes are relatively similar (\$21,535 and \$18,065, respectively), demonstrating again that incomes are the primary determinant of need, not the type of tenure.

Figure C – 19c: Core Housing Need Household Incomes by Tenure, 2016



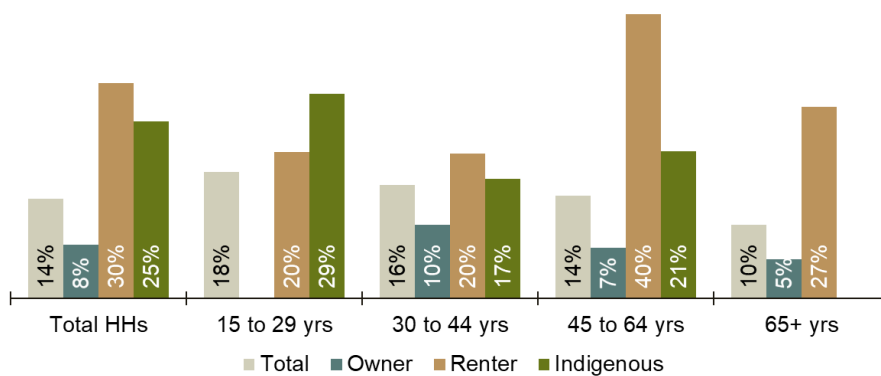
Source: Statistics Canada (Custom Data Table)

Core Housing Need – Maintainer Age

Since core housing need is largely tied to a household’s income, there is often an inverse relationship between a household maintainer’s age and the overall rate of core need due to income growth over one’s lifetime. **Figure C – 19d** shows that as you move from one age cohort to the next, the rate decreases. For instance, 18% of 15 to 29 year old maintainers were possibly in core housing need, whereas 10% of seniors (65+) were.

There are, of course, deviations within the overall totals. Renter household maintainers between 45 and 64 years old were most likely to experience core housing need (40%), followed by seniors at 27%. Indigenous households, although generally better off than non-Indigenous renter households, have higher rates of core housing need than the overall population (65+ Indigenous data is unavailable due to suppression and/or rounding).

Figure C – 19d: Core Housing Need by Maintainer Age, 2016



Source: Statistics Canada (Custom Data Table)

Core Housing Need – Household Type

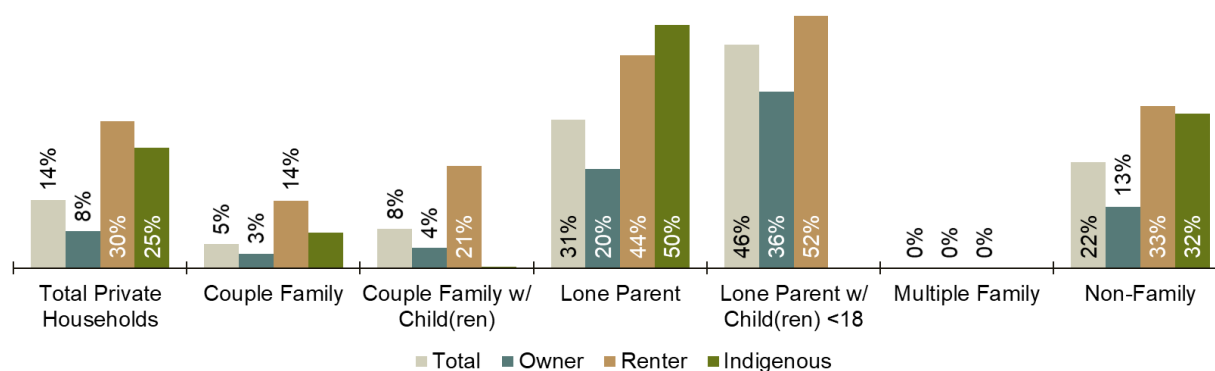
When regarding household type, two person households (i.e. couples) are less likely to experience core housing need. **Figure C – 19e** demonstrates that, overall, 5% of couples are in core need, compared to 31% of lone parent and 22% of non-family households.

Families with children generally have greater need, largely due to different standards for space requirements and dwelling condition. Core housing need is particularly present for lone parents

(especially those with children below 18) as their financial capacity is generally limited to their sole income.

Regardless of the household type, renter and Indigenous (where data is available) households exhibit greater rates of core housing need.

Figure C – 19e: Core Housing Need by Household Type, 2016



Source: Statistics Canada (Custom Data Table)

20. 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; and
- (3) compare these calculations to median market rents and median house prices.

The proceeding 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. 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 simplicity;
- 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 assume a 10% down payment, a 3% interest rate, and a 25-year amortization period;
- median income will grow by the historical 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.

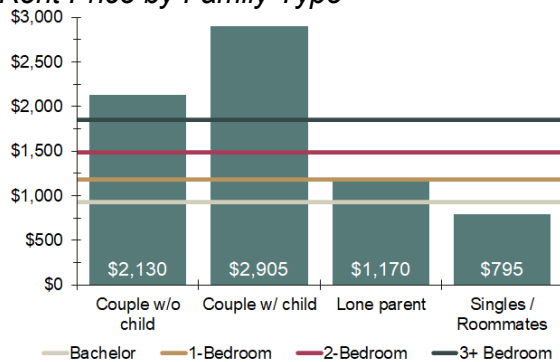
Rental Market Affordability

Figures A - 20a and **20b** illustrate how the affordable rents for each median family type and income category defined above compare to the actual costs of renting.

Generally, couples and at least moderate income households earn enough to comfortably rent all unit sizes. Singles and very low income households cannot afford current market rental prices.

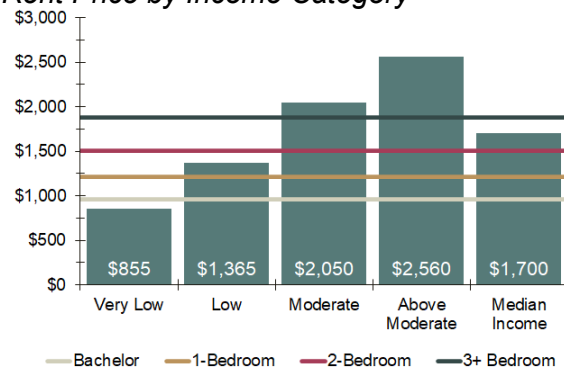
The median lone parent can just reasonably afford a 1-bedroom unit. The maximum possible income for a low income household can reasonably afford the same size.

Figure C – 20a: 2019 Unit Rents v. Affordable Rent Price by Family Type



Source: CMHC, Local Listings, Statistics Canada

Figure C – 20a: 2019 Unit Rents v. Affordable Rent Price by Income Category



Source: CMHC, Local Listings, Statistics Canada

Owner Market Affordability

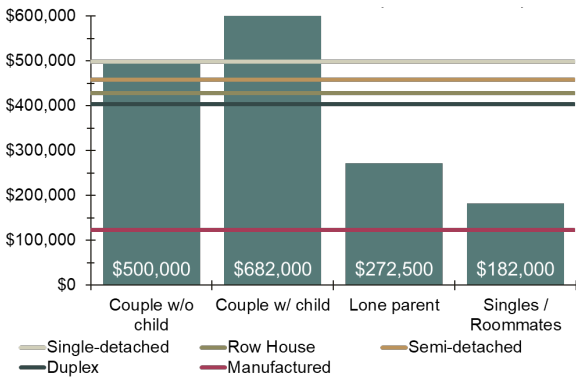
Figures A - 20c and **20d** illustrate how the affordable dwelling prices for each median family type and income category defined above compare to actual housing prices.

Generally, couples and above moderate income households earn enough to comfortably purchase a single-detached dwelling. Lone parents and low income households can only reasonably afford a movable dwelling.

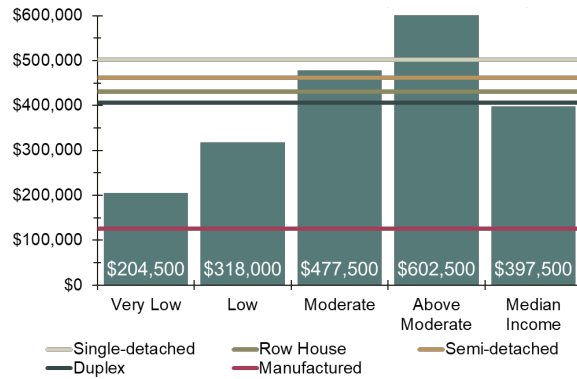
Housing prices jumped dramatically between 2018 and 2019. The median single-detached, semi-detached, and row home sold for \$404,500, \$327,000, and \$316,000. Even with those prices, lone parents could not reasonably afford any of those dwelling types. That does not mean they could not purchase them anyways by extending themselves financially. Many consider this an option to pursue in order to access housing stability, even if this means greater financial hardship.

Figure C – 20c: 2019 Dwelling Prices v. Affordable Price by Family Type

Figure C – 20d: 2019 Dwelling Prices v. Affordable Price by Income Category



Source: BC Assessment, Statistics Canada



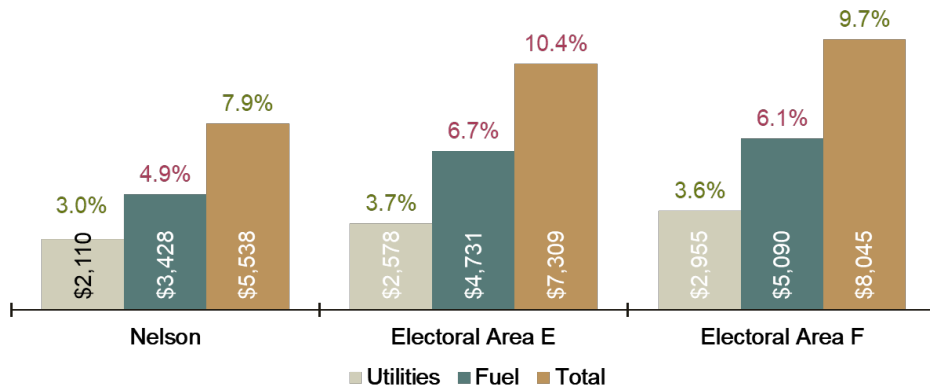
Source: BC Assessment, Statistics Canada

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 C – 20e: 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

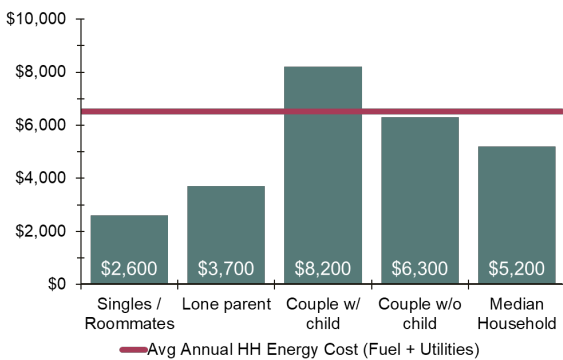
Based on their respective after-tax household incomes, utilities are “affordable” for all communities. When considering fuel, all communities spend above their means. When the two are combined, two Greater Nelson areas are not in energy poverty: Nelson and Electoral Area F. On average, Electoral Area E residents experience the most financial hardship when it comes to meeting their energy expenses.

Figure C – 20f and 20g 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.

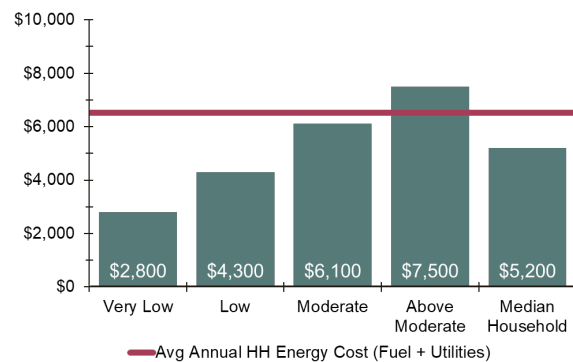
Generally, only households earning above moderate incomes can reasonably afford their energy expenses, which typically means couple families with children are the most financially capable to meet their needs. Single or very low-income households may potentially pay almost 3 times more than they can actually afford if their expenses matched the average.

Figure C – 20f: 2019 Avg Total Energy Cost v. Affordable Budget by Family Type



Source: Environics Analytics, Statistics Canada

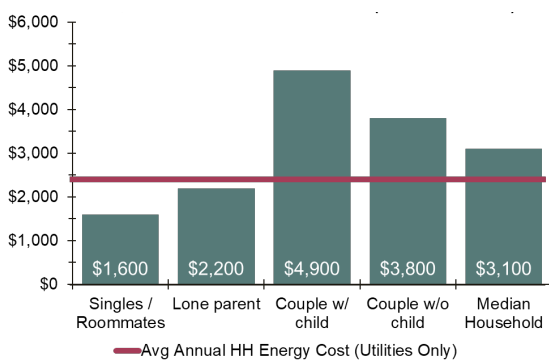
Figure C – 20g: 2019 Avg Total Energy Cost v. Affordable Budget by Income Group



Source: Environics Analytics, Statistics Canada

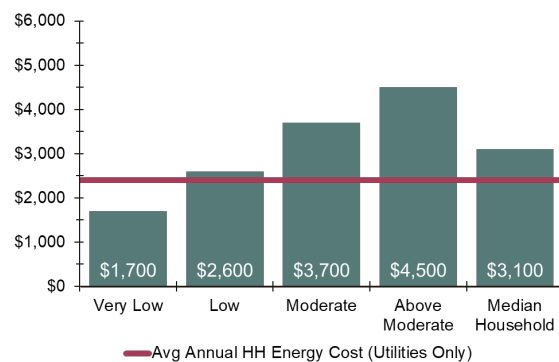
Fuel costs are the most significant contributor to overpaying on energy expenses. In the RDCK, transportation by car is often the only way to access services, work, and social events. When comparing only utility costs (no fuel) to affordable budgets for utility expenses, we see a vastly different picture. **Figure C – 20h** and **20i** demonstrate that most families or households can afford their utilities (based on the median). Unfortunately, single and very low-income households are still far from meeting their budget (6% of average after-tax income).

Figure C – 20h: 2019 Avg Utility Cost v. Affordable Budget by Family Type



Source: Environics Analytics, Statistics Canada

Figure C – 20i: 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 – Nelson 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
Total	9,685	10,700	11,045	11,145	11,245	11,345	11,445	11,530	11,625	11,720	11,815	11,910	14.0%	7.8%
< 14 yrs	1,525	1,645	1,620	1,635	1,650	1,665	1,680	1,695	1,685	1,675	1,665	1,655	6.2%	2.2%
15 to 19 yrs	695	705	640	615	590	565	540	505	525	545	565	585	-7.9%	-8.6%
20 to 24 yrs	640	640	625	640	655	670	685	710	680	650	620	590	-2.3%	-5.6%
25 to 64 yrs	5,430	6,145	6,190	6,165	6,140	6,115	6,090	6,065	6,065	6,065	6,065	6,065	14.0%	-2.0%
65 to 84 yrs	1,110	1,260	1,595	1,695	1,795	1,895	1,995	2,090	2,180	2,270	2,360	2,450	43.7%	53.6%
85+ yrs	285	305	375	395	415	435	455	465	490	515	540	565	31.6%	50.7%
Median Age	40.0	40.0	41.4	41.8	42.2	42.6	43.0	43.4	44.7	46.0	47.3	48.6	3.5%	17.5%
Average Age	39.5	40.2	41.6	41.9	42.3	42.6	42.9	43.2	43.5	43.8	44.2	44.5	5.2%	7.0%
Households (HHs)	10,720	4,925	5,245	5,315	5,385	5,455	5,525	5,605	5,685	5,765	5,845	5,925	-51.1%	13.0%
Average HH Size	0.9	2.2	2.1	2.1	2.1	2.1	2.1	2.1	2.0	2.0	2.0	2.0	133.1%	-4.5%

* distributions graphically represented in report

Indigenous Identity

Source: Statistics Canada

	Total			Owners			Renters		
	2006	2011	2016	2006	2011	2016	2006	2011	2016
Total Population	9,035	9,985	10,250	6,325	7,125	6,780	2,710	2,855	3,470
Indigenous Identity	300	430	565	120	150	255	175	275	305
Non-Indigenous Identity	8,735	9,555	9,690	6,200	6,980	6,525	2,535	2,575	3,165
	Total			Owners			Renters		
	2006	2011	2016	2006	2011	2016	2006	2011	2016
Total Population	100%	100%	100%	100%	100%	100%	100%	100%	100%
Indigenous Identity	3.3%	4.3%	5.5%	1.9%	2.1%	3.8%	6.5%	9.6%	8.8%
Non-Indigenous Identity	96.7%	95.7%	94.5%	98.0%	98.0%	96.2%	93.5%	90.2%	91.2%

Mobility

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

	Total			Owners			Renters		
	2006	2011	2016	2006	2011	2016	2006	2011	2016
Total Population	8,950	9,910	10,160	6,260	7,080	6,725	2,690	2,835	3,435
Non-Mover	7,390	8,155	8,415	5,735	6,410	6,050	1,660	1,745	2,360
Mover	1,555	1,755	1,745	525	660	680	1,030	1,095	1,070
Non-Migrant	790	1,005	950	215	355	380	575	645	570
Migrants	765	755	800	305	305	295	460	445	500
Internal Migrants	665	730	660	245	285	235	425	445	425
Intraprovincial Migrant	420	510	430	140	210	145	280	295	285
Interprovincial Migrant	245	220	230	105	75	90	145	145	140
External Migrant	95	25	135	65	25	60	35	0	75

Post-Secondary Enrollment

HNRR Section 3(1)(c) * – Source: AEST

	2008/09	2009/10	2010/11	2011/12	2012/13	2013/14	2014/15	2015/16	2016/17	2017/18	2018/19
Selkirk College	1,948	1,985	1,814	1,904	1,725	1,755	1,813	1,987	1,962	1,739	1,516

* total enrollment across Nelson and Castlegar campuses

Homelessness

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

See applicable section in report.

Private Household Size

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

	Total			% of Total	Owners			Renters			Renter %		
	2006	2011	2016		2006	2011	2016	2006	2011	2016	2006	2011	2016
Total Private HHs	4,160	4,625	4,820	100%	2,640	2,920	2,935	1,525	1,705	1,885	37%	37%	39%
1 person	1,500	1,675	1,765	36.6%	695	685	850	805	995	910	54%	59%	52%
2 persons	1,390	1,515	1,625	33.7%	1,010	1,120	1,050	390	395	570	28%	26%	35%
3 persons	620	660	710	14.7%	410	445	475	210	215	240	34%	33%	34%
4 persons	440	585	535	11.1%	345	495	410	95	95	120	22%	16%	22%
5+ persons	210	185	190	3.9%	180	170	150	20	0	35	10%	0%	18%
Average HH Size	2.2	2.2	2.1		2.4	2.4	2.3	1.8	1.7	1.8	-	-	-

Household Maintainers

Source: Statistics Canada

	Total				Owners			Renters		
	2006	2011	2016	10yr % Δ	2006	2011	2016	2006	2011	2016
Total Household	4,160	4,625	4,825	16.0%	2,640	2,920	2,940	1,520	1,710	1,885
15 - 24 yrs	155	200	175	12.9%	15	25	20	145	175	150
25 - 34 yrs	645	750	640	-0.8%	240	295	225	410	460	415
35 - 44 yrs	760	815	935	23.0%	495	520	470	265	295	460
45 - 54 yrs	1,010	970	865	-14.4%	715	705	575	295	265	290
55 - 64 yrs	700	875	915	30.7%	530	680	655	175	195	260
65 - 74 yrs	375	530	775	106.7%	295	370	585	80	160	190
75 - 84 yrs	310	260	345	11.3%	220	200	265	90	65	75
85+ yrs	190	225	170	-10.5%	130	130	135	65	100	35

Owners w/ Mortgages & Renters in Subsidized Housing

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

	2006	2011	2016
Owners	2,635	2,920	2,935
w/ Mortgage (#)	1,385	1,525	1,575
w/ Mortgage (%)	53%	52%	54%
Renters	1,520	1,710	1,885
Subsidised (#)	0	270	325
Subsidised (%)	0%	16%	17%

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
Total Household	4160	4625	4825	100.0%	2640	2915	2940	100.0%	1520	1710	1885	100.0%
< \$5,000	70	110	80	1.7%	20	55	25	0.9%	55	55	50	2.7%
\$5,000 - \$9,999	95	80	85	1.8%	20	40	30	1.0%	75	40	55	2.9%
\$10,000 - \$14,999	210	190	255	5.3%	40	75	55	1.9%	175	120	200	10.6%
\$15,000 - \$19,999	260	275	265	5.5%	100	115	55	1.9%	160	160	210	11.1%
\$20,000 - \$24,999	345	330	255	5.3%	160	105	120	4.1%	185	225	135	7.2%
\$25,000 - \$29,999	205	245	265	5.5%	115	130	130	4.4%	90	120	140	7.4%
\$30,000 - \$34,999	155	250	235	4.9%	65	100	125	4.3%	90	150	110	5.8%
\$35,000 - \$39,999	205	300	245	5.1%	110	135	100	3.4%	95	165	145	7.7%
\$40,000 - \$44,999	190	175	235	4.9%	115	105	160	5.4%	75	70	80	4.2%
\$45,000 - \$49,999	300	220	210	4.4%	200	90	125	4.3%	100	130	90	4.8%
\$50,000 - \$59,999	395	380	410	8.5%	255	260	255	8.7%	135	125	155	8.2%
\$60,000 - \$69,999	300	335	415	8.6%	250	185	300	10.2%	50	150	110	5.8%
\$70,000 - \$79,999	330	290	320	6.6%	235	230	230	7.8%	95	60	90	4.8%
\$80,000 - \$89,999	240	245	240	5.0%	175	210	150	5.1%	60	30	95	5.0%
\$90,000 - \$99,999	175	225	200	4.1%	160	200	155	5.3%	20	25	40	2.1%
\$100,000+	680	975	1095	22.7%	630	895	920	31.3%	55	85	175	9.3%
\$100,000 - \$124,999	325	385	425	8.8%	290	350	365	12.4%	35	30	65	3.4%
\$125,000 - \$149,999	170	180	250	5.2%	150	160	225	7.7%	20	20	25	1.3%
\$150,000 - \$199,999	130	240	285	5.9%	130	215	225	7.7%	0	25	60	3.2%
\$200,000+	60	165	130	2.7%	55	170	105	3.6%	0	0	30	1.6%
Median Income	\$51,150	\$52,372	\$56,750		\$65,603	\$73,080	\$68,897		\$30,397	\$34,290	\$36,647	
Average Income	\$61,190	\$70,754	\$69,361		\$74,445	\$87,918	\$82,691		\$38,208	\$41,448	\$48,586	

* 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
Total Population (15+ yrs)	7,530	8,285	8,660	5,225	5,940	5,790	2,305	2,345	2,870
In Labour Force	4,965	5,435	5,755	3,315	3,800	3,615	1,650	1,635	2,140
Employed	4,715	4,970	5,255	3,140	3,550	3,350	1,570	1,420	1,895
Unemployed	250	465	505	170	250	260	80	215	240
Not In Labour Force	2,560	2,855	2,905	1,910	2,140	2,170	650	710	735
Participation Rate (%)	65.9	65.6	66.5	63.4	64.0	62.5	71.6	69.5	74.4
Employment Rate (%)	62.6	60.0	60.7	60.1	59.8	57.9	68.1	60.5	66.1
Unemployment Rate (%)	5.0	8.5	8.8	5.1	6.6	7.2	5.2	12.9	11.0

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
Labour Force	4,935	5,305	5,660	100.0%	3,295	3,750	3,595	1,640	1,560	2,065
Agriculture, Forestry, Fishing, & Hunting	115	75	105	1.9%	55	70	65	60	0	35
Mining, Quarrying, and Oil & Gas Extraction	20	45	45	0.8%	15	40	15	15	0	25
Utilities	70	30	30	0.5%	70	25	15	0	0	15
Construction	395	435	445	7.9%	265	280	300	135	155	145
Manufacturing	380	320	235	4.2%	215	150	130	160	170	110
Wholesale trade	140	90	80	1.4%	85	65	45	55	25	35
Retail trade	685	815	715	12.6%	355	510	390	330	305	325
Transportation & Warehousing	150	135	100	1.8%	95	115	60	50	20	40
Information & Cultural Industries	100	65	100	1.8%	75	55	75	25	0	25
Finance & Insurance	125	95	155	2.7%	95	65	115	30	30	45
Real Estate and Rental & Leasing	70	60	80	1.4%	55	55	55	15	0	30
Professional, Scientific, & Technical Services	370	515	605	10.7%	275	390	375	90	120	225
Management of Companies & Enterprises	0	0	0	0.0%	0	0	0	0	0	0
Administrative & Support, Waste Management, and Remediation Services	150	170	200	3.5%	105	140	100	45	25	100
Educational Services	490	395	520	9.2%	385	350	430	110	45	85
Health Care & Social Assistance	590	600	855	15.1%	450	475	560	145	130	295
Arts, Entertainment, & Recreation	225	260	205	3.6%	155	175	120	70	85	85
Accommodation & Food Services	305	445	565	10.0%	130	215	300	175	225	265
Other Services (excl. Public Administration)	245	315	295	5.2%	165	210	195	75	110	100
Public Administration	305	415	325	5.7%	250	325	250	50	90	80

Commuting

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

	Total			'16 % of Total	Owners			Renters		
	2006	2011	2016		2006	2011	2016	2006	2011	2016
Total Usual Workers	3,500	3,900	3,905	100%	2,330	2,820	2,525	1,170	1,085	1,380
Commute within Community	2,930	3,355	3,150	80.7%	1,890	2,460	2,015	1,040	900	1,135
Commute within RDCK	455	365	635	16.3%	340	235	415	115	135	225
Commute within Province	45	160	85	2.2%	35	115	65	0	45	20
Commute outside of Province	65	0	30	0.8%	60	0	30	10	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
Total Occupied Dwellings	4,160	4,625	4,820	100%	2,640	2,920	2,935	1,520	1,705	1,880
Single-Detached	2,445	2,515	2,445	50.7%	2,120	2,260	2,025	320	255	420
Apartment (5+)	0	0	0	0.0%	0	0	0	0	0	0
Other	1,640	1,990	2,300	47.7%	460	540	850	1,175	1,450	1,455
Semi-Detached	135	205	265	5.5%	85	85	160	50	120	110
Row House	145	180	250	5.2%	70	70	130	75	105	115
Duplex	450	450	690	14.3%	175	190	330	280	260	355
Apartment	910	1,155	975	20.2%	135	190	220	775	960	760
Other single-attached	0	0	110	2.3%	0	0	10	0	0	100
Movable	80	120	85	1.8%	55	115	65	25	0	15

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
Total Dwellings	4,160	4,625	4,820	100%	2,640	2,915	2,935	1,520	1,705	1,885
No bedroom	155	70	45	0.9%	0	0	0	150	60	45
1 bedroom	660	780	755	15.7%	125	130	125	535	650	625
2 bedroom	1,080	1,230	1,385	28.7%	535	575	645	545	660	745
3+ bedroom	2,265	2,545	2,635	54.7%	1,970	2,205	2,165	295	335	470

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	
Total Dwellings	4,160	4,625	4,820	100%	2,640	2,920	2,940	100%	1,520	1,710	1,885	100%
< 1960	2,325	2,280	2,395	49.7%	1,570	1,535	1,490	50.7%	760	750	905	48.0%
1961 to 1980	1,070	1,110	1,080	22.4%	575	620	600	20.4%	500	490	485	25.7%
1981 to 1990	255	230	310	6.4%	155	135	150	5.1%	95	100	160	8.5%
1991 to 2000	390	460	460	9.5%	275	320	290	9.9%	120	145	165	8.8%
2001 to 2010	115	540	395	8.2%	65	310	260	8.8%	55	225	130	6.9%
2011 to 2016	0	0	185	3.8%	0	0	145	4.9%	0	0	40	2.1%

Housing – Subsidized

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

Housing Registry Subsidized Unit Stock = 33 (BC Housing) + 348 (local providers)

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		Secondary	
			Market	% of Total	Market	% of Total
Total	4,820	1,885	500	100%	1,385	100%
No Bedroom	45	45	59	12%	-14	-1%
1 Bedroom	750	625	170	34%	455	33%
2 Bedroom	1,390	745	255	51%	490	35%
3+ Bedroom	2,635	470	16	3%	454	33%

* 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	43	110	191	200	217	175
Monthly Revenue / Listing	-	\$3,250	\$3,668	\$10,180	\$11,755	\$13,711	\$6,744
Annual Available Days / Listing	-	52	60	73	79	83	31
Annual Reserved Days / Listing	-	27	32	83	95	110	51
Average Occupancy	-	35%	34%	53%	55%	57%	62%
Commercial Properties	0	31	70	134	144	155	125

* 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

There is only 1 cooperative affiliated with BC Housing in the City of Nelson: the Links Housing Co-operative. It has a total of 31 units, broken down as 8 one-bedrooms, 10 two-bedrooms, 12 three-bedrooms, and 1 four-bedroom.

Housing – Post-Secondary Beds

HNRR Section 6 (1)(o) – Source: AEST

AEST data indicates that Selkirk College has a total of 207 student beds, of which 100 are in the City of Castlegar and 107 are in the City of Nelson.

Housing – Shelter Beds

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

The City of Nelson has houses 70 people, shelters 17 people, and provides homeless rental supplements to 30, for a total of 117 people using shelter or housing services. Nelson is the only area in the RDCK to provide such services.

Housing – Non-Market Housing

Source: BC Housing

	Nelson
Emergency Shelter / Homeless Housing	
Homeless Housed	70
Homeless Rent Supplements	30
Homeless Shelters	17
<i>Emergency Subtotal</i>	117
Transitional Supported / Assisted Living	
Frail Seniors	42
Special Needs	58
Women and Children Fleeing Violence	8
<i>Transitional Subtotal</i>	108
Independent Social Housing	
Low Income Families	78
Low Income Seniors	45
<i>Social Housing Subtotal</i>	123
Rent Assistance in Private Market	
Rent Assist Families	37
Rent Assist Seniors	76
<i>Rent Assistance Subtotal</i>	113
Community Total	461

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
Single-Detached	9	10	9	14	10	13	6	9	27	-
Row	7	7	4	0	8	0	0	0	0	-
Apartment	13	61	17	9	21	73	24	70	62	-
Total	30	78	34	23	39	86	30	79	105	75

* 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	32	40	51
Multi Unit	12	26	12
Purpose Built Rental	*	12	*

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	\$334	\$403	\$441	\$432	\$444	\$433	\$414	\$397	\$404	\$401	\$406	\$446	\$471	\$581
Semi-Detached	\$244	\$331	\$367	\$363	\$371	\$385	\$355	\$357	\$354	\$350	\$329	\$377	\$396	\$463
Row House	\$120	\$161	\$196	\$194	\$353	\$364	\$358	\$326	\$310	\$318	\$319	\$312	\$330	\$698
Manufactured Home	\$116	\$103	\$100	\$98	\$136	\$127	\$120	\$115	\$110	\$108	\$105	\$114	\$109	\$106
Duplex	\$264	\$421	\$449	\$383	\$394	\$463	\$390	\$374	\$392	\$379	\$402	\$442	\$422	\$488
Apartment	\$603	\$734	\$815	\$791	\$812	\$779	\$783	\$760	\$810	\$775	\$761	\$785	\$729	\$811
Total	\$397	\$489	\$534	\$509	\$525	\$515	\$496	\$480	\$482	\$471	\$466	\$505	\$504	\$593

Bedrooms	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
0	-	-	-	-	-	-	-	-	-	-	-	\$267	\$288	\$305
1	\$590	\$682	\$759	\$723	\$674	\$636	\$641	\$635	\$637	\$640	\$614	\$639	\$609	\$665
2	\$401	\$502	\$557	\$540	\$516	\$518	\$485	\$469	\$478	\$448	\$453	\$505	\$514	\$617
3+	\$322	\$401	\$429	\$424	\$463	\$448	\$419	\$409	\$401	\$398	\$399	\$442	\$467	\$561
Total	\$402	\$498	\$545	\$522	\$541	\$526	\$508	\$493	\$496	\$485	\$481	\$522	\$523	\$609

Average Assessment in '000s (2019 dollars)

	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
Single-Detached	\$341	\$412	\$449	\$441	\$452	\$442	\$419	\$408	\$416	\$410	\$415	\$457	\$487	\$595
Semi-Detached	\$247	\$337	\$373	\$369	\$374	\$385	\$356	\$359	\$355	\$351	\$334	\$377	\$396	\$462
Row House	\$115	\$154	\$186	\$185	\$357	\$369	\$363	\$336	\$321	\$325	\$316	\$325	\$348	\$706
Manufactured Home	\$121	\$107	\$105	\$104	\$140	\$130	\$123	\$118	\$114	\$111	\$109	\$120	\$115	\$114
Duplex	\$264	\$421	\$449	\$383	\$394	\$463	\$391	\$374	\$393	\$379	\$402	\$442	\$422	\$488
Apartment	\$600	\$728	\$806	\$782	\$800	\$768	\$774	\$744	\$799	\$752	\$738	\$767	\$752	\$833
Total	\$399	\$491	\$536	\$512	\$526	\$515	\$497	\$481	\$485	\$469	\$464	\$506	\$516	\$604

Bedrooms	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
0	-	-	-	-	-	-	-	-	-	-	-	\$267	\$288	\$305
1	\$586	\$675	\$751	\$714	\$664	\$627	\$632	\$621	\$628	\$624	\$600	\$625	\$631	\$682
2	\$405	\$509	\$563	\$547	\$520	\$520	\$485	\$475	\$485	\$453	\$460	\$515	\$523	\$625
3+	\$327	\$406	\$434	\$430	\$468	\$455	\$426	\$415	\$409	\$404	\$401	\$446	\$476	\$569
Total	\$405	\$501	\$547	\$524	\$542	\$527	\$509	\$494	\$498	\$484	\$480	\$522	\$535	\$620

Real Estate – Sales Price

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

Median Sale Price in '000s (2019 dollars)

	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
Single-Detached	\$331	\$406	\$426	\$459	\$414	\$378	\$438	\$418	\$354	\$395	\$360	\$393	\$435	\$511
Semi-Detached	\$255	\$274	\$327	\$398	\$289	\$331	\$384	\$282	\$323	\$307	\$242	\$381	\$362	\$458
Row House	\$167	-	\$229	\$176	\$249	\$370	\$290	\$394	\$301	\$213	\$387	\$368	\$320	\$508
Manufactured Home	\$94	\$44	\$74	\$75	\$96	\$121	\$95	\$52	\$49	\$35	\$58	\$91	\$58	\$91
Duplex	-	-	-	-	-	\$265	\$408	-	-	\$529	\$384	\$312	-	\$463
Apartment	\$393	\$752	\$820	\$751	\$459	\$798	-	\$960	-	\$2,270	\$908	\$744	\$1,090	\$422
Total	\$297	\$390	\$431	\$432	\$366	\$360	\$387	\$418	\$324	\$504	\$356	\$399	\$425	\$476

Bedrooms	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
0	-	-	-	-	-	-	-	-	-	-	-	\$354	-	-
1	\$250	\$680	\$648	\$391	\$290	\$313	\$370	\$520	\$330	\$886	\$279	\$508	\$444	\$448
2	\$283	\$288	\$416	\$405	\$296	\$389	\$360	\$347	\$301	\$303	\$330	\$331	\$337	\$449
3+	\$310	\$393	\$386	\$468	\$424	\$346	\$427	\$466	\$361	\$420	\$409	\$380	\$501	\$519
Total	\$297	\$390	\$431	\$432	\$366	\$360	\$387	\$418	\$324	\$504	\$356	\$399	\$425	\$476

Average Sale Price in '000s (2019 dollars)

	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
Single-Detached	\$335	\$415	\$439	\$459	\$422	\$390	\$435	\$419	\$346	\$396	\$368	\$401	\$444	\$524
Semi-Detached	\$260	\$278	\$329	\$397	\$292	\$331	\$383	\$285	\$324	\$308	\$234	\$379	\$369	\$458
Row House	\$167	-	\$229	\$176	\$258	\$391	\$320	\$394	\$297	\$213	\$383	\$360	\$332	\$506
Manufactured Home	\$95	\$48	\$77	\$79	\$109	\$117	\$96	\$53	\$51	\$41	\$61	\$87	\$56	\$98
Duplex	-	-	-	-	-	\$265	\$408	-	-	\$529	\$384	\$312	-	\$463
Apartment	\$393	\$752	\$820	\$751	\$459	\$798	-	\$960	-	\$2,270	\$908	\$744	\$1,090	\$422
Total	\$300	\$397	\$440	\$432	\$373	\$368	\$388	\$419	\$319	\$505	\$359	\$401	\$433	\$483

Bedrooms	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
0	-	-	-	-	-	-	-	-	-	-	-	\$354	-	-
1	\$237	\$680	\$650	\$391	\$301	\$312	\$370	\$520	\$315	\$888	\$272	\$514	\$441	\$450
2	\$273	\$291	\$421	\$405	\$307	\$390	\$361	\$346	\$293	\$305	\$334	\$326	\$340	\$451
3+	\$321	\$402	\$397	\$467	\$428	\$364	\$428	\$472	\$367	\$421	\$416	\$385	\$520	\$534
Total	\$300	\$397	\$440	\$432	\$373	\$368	\$388	\$419	\$319	\$505	\$359	\$401	\$433	\$483

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
Total Households	4,015	4,370	4,635	2,585	2,820	2,875	1,425	1,555	1,760
Above Affordable Threshold	1,125	1,155	1,340	500	505	570	625	650	765
1 person household	535	500	665	190	150	235	350	345	430
2 persons household	340	320	355	170	170	145	175	150	210
3 persons household	125	195	180	55	85	100	70	110	85
4 persons household	85	115	110	50	70	85	35	40	30
5+ persons household	35	25	30	30	0	15	0	0	10
Unaffordable Housing (%)	28.0%	26.4%	28.9%	19.3%	17.9%	19.8%	43.9%	41.8%	43.5%

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
Total Households	4,015	4,370	4,635	2,585	2,820	2,875	1,425	1,555	1,760
Below Adequacy Standard	445	490	440	285	290	245	155	200	200
1 person household	165	215	155	90	65	80	80	150	70
2 persons household	125	160	175	90	135	90	35	30	85
3 persons household	80	30	50	45	15	35	35	0	20
4 persons household	40	75	50	40	70	40	10	0	10
5+ persons household	30	0	10	25	0	0	10	0	15
Inadequate Housing (%)	11.1%	11.2%	9.5%	11.0%	10.3%	8.5%	10.9%	12.9%	11.4%

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
Total Households	4,015	4,370	4,635	2,585	2,820	2,875	1,425	1,555	1,760
Below Suitability Standard	175	120	125	55	45	40	125	75	85
1 Person	0	0	0	0	0	0	0	0	0
2 Persons	70	25	20	25	0	0	40	25	25
3 Persons	40	35	40	10	0	10	35	25	25
4 Persons	60	0	35	20	0	15	45	0	20
5+ Persons	10	35	25	0	25	10	10	0	20
Unsuitable Housing (%)	4.4%	2.7%	2.7%	2.1%	1.6%	1.4%	8.8%	4.8%	4.8%

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
Total Households	4,010	4,370	4,640	2,585	2,815	2,875	1,430	1,555	1,760
Household not in CHN	3,375	3,630	3,885	2,380	2,550	2,660	995	1,080	1,225
Household in CHN	635	745	755	205	270	220	430	475	540
1 person household	340	395	420	80	115	115	255	290	305
2 persons household	170	185	165	75	90	30	100	90	130
3 persons household	70	90	110	15	20	45	55	70	65
4 persons household	45	60	55	25	35	30	15	0	30
5+ persons household	10	0	10	10	0	10	10	0	0
Household in CHN (%)	15.8%	17.0%	16.3%	7.9%	9.6%	7.7%	30.1%	30.5%	30.7%

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
Total Households	4,010	4,370	4,640	2,585	2,815	2,875	1,430	1,555	1,760
Household not in ECHN	3,695	4,070	4,260	2,490	2,680	2,760	1,210	1,390	1,490
Household in ECHN	315	300	380	95	135	115	220	165	270
1 person household	190	190	195	40	80	40	150	120	155
2 persons household	90	70	85	40	35	20	55	35	60
3 persons household	20	20	55	0	0	25	15	0	25
4 persons household	20	0	40	15	0	15	0	0	25
5+ persons household	0	0	0	0	0	0	0	0	0
Household in ECHN (%)	7.9%	6.9%	8.2%	3.7%	4.8%	4.0%	15.4%	10.6%	15.3%

Income Category v. Price

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

Income Category	Budget v. Market Rent					
	Maximum Household Income	Maximum Budget for Rent	Bachelor	Bedroom	Bedroom	3+ Bedroom
Very Low	\$32,500	\$790	-\$190	-\$390	-\$680	-\$1,170
Low	\$52,000	\$1,260	\$280	\$80	-\$210	-\$700
Moderate	\$78,000	\$1,890	\$910	\$710	\$420	-\$70
Above Moderate	\$97,500	\$2,365	\$1,385	\$1,185	\$895	\$405
Median Income	\$65,017	\$1,575	\$595	\$395	\$105	-\$385

Income Category	Budget v. Real Estate Prices						
	Maximum Household Income	Maximum Possible Purchase Price	Single Detached	Semi Detached	Row House	Duplex	Mobile Home
Very Low	\$32,500	\$182,000	-\$328,000	-\$278,000	-\$168,000	-\$280,500	\$92,000
Low	\$52,000	\$295,500	-\$214,500	-\$164,500	-\$54,500	-\$167,000	\$205,500
Moderate	\$78,000	\$443,000	-\$67,000	-\$17,000	\$93,000	-\$19,500	\$353,000
Above Moderate	\$97,500	\$557,000	\$47,000	\$97,000	\$207,000	\$94,500	\$467,000
Median Income	\$65,017	\$375,000	-\$135,000	-\$85,000	\$25,000	-\$87,500	\$285,000

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	\$26,100	\$1,600	-\$510	\$2,600	-\$2,940	
Low	\$40,000	\$2,400	\$290	\$4,000	-\$1,540	
Moderate	\$57,000	\$3,400	\$1,290	\$5,700	\$160	
Above Moderate	\$69,600	\$4,200	\$2,090	\$7,000	\$1,460	
Median Income	\$48,500	\$2,900	\$790	\$4,900	-\$640	

Family Income v. Price

Source: Statistics Canada, 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	\$31,130	\$755	-\$225	-\$425	-\$715	-\$1,205
Lone parent	\$45,717	\$1,110	\$130	-\$70	-\$360	-\$850
Couple w/ child	\$117,727	\$2,855	\$1,875	\$1,675	\$1,385	\$895
Couple w/o child	\$87,284	\$2,115	\$1,135	\$935	\$645	\$155
Median Income	\$65,017	\$1,575	\$595	\$395	\$105	-\$385

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	\$31,130	\$182,000	-\$328,000	-\$278,000	-\$168,000	-\$280,500	\$92,000
Lone parent	\$45,717	\$261,500	-\$248,500	-\$198,500	-\$88,500	-\$201,000	\$171,500
Couple w/ child	\$117,727	\$670,500	\$160,500	\$210,500	\$320,500	\$208,000	\$580,500
Couple w/o child	\$87,284	\$500,000	-\$10,000	\$40,000	\$150,000	\$37,500	\$410,000
Median Income	\$65,017	\$375,000	-\$135,000	-\$85,000	\$25,000	-\$87,500	\$285,000

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	\$25,186	\$1,500	-\$610	\$2,500	-\$3,040	
Lone parent	\$35,580	\$2,100	-\$10	\$3,600	-\$1,940	
Couple w/ child	\$81,340	\$4,900	\$2,790	\$8,100	\$2,560	
Couple w/o child	\$63,068	\$3,800	\$1,690	\$6,300	\$760	
Median Income	\$48,500	\$2,900	\$790	\$4,900	-\$640	

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
Total Population	11,045	11,145	11,245	11,345	11,445	11,530	11,625	11,720	11,815	11,910
Total Households	5,240	5,320	5,400	5,480	5,560	5,600	5,675	5,750	5,825	5,900
No Bedroom	50	65	80	95	110	125	125	125	125	125
1 Bedroom	815	830	845	860	875	880	895	910	925	940
2 Bedroom	1,510	1,515	1,520	1,525	1,530	1,535	1,555	1,575	1,595	1,615
3+ Bedroom	2,865	2,910	2,955	3,000	3,045	3,060	3,100	3,140	3,180	3,220
Household Size	2.11	2.10	2.09	2.08	2.07	2.06	2.04	2.03	2.02	2.01
Renter Demand	39.1%	38.9%	38.7%	38.5%	38.3%	37.9%	37.8%	37.7%	37.7%	37.6%

APPENDIX B – Electoral Area E 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
Total	3,890	3,930	3,920	3,935	3,950	3,965	3,980	3,980	3,985	3,990	3,995	4,000	0.8%	2.0%
< 14 yrs	595	540	510	500	490	480	470	465	460	455	450	445	-14.3%	-12.7%
15 to 19 yrs	250	225	185	175	165	155	145	140	135	130	125	120	-26.0%	-35.1%
20 to 24 yrs	180	170	170	175	180	185	190	185	175	165	155	145	-5.6%	-14.7%
25 to 64 yrs	2,340	2,380	2,235	2,220	2,205	2,190	2,175	2,165	2,160	2,155	2,150	2,145	-4.5%	-4.0%
65 to 84 yrs	475	565	750	785	820	855	890	915	940	965	990	1,015	57.9%	35.3%
85+ yrs	50	50	70	80	90	100	110	110	115	120	125	130	40.0%	85.7%
Median Age	44.7	45.0	50.7	51.5	52.2	53.0	53.8	54.6	54.3	54.1	53.9	53.7	13.4%	5.9%
Average Age	40.9	43.1	45.0	45.5	45.9	46.3	46.7	47.0	47.3	47.5	47.8	48.1	10.0%	6.8%
Households (HHs)	1,705	1,750	1,805	1,820	1,835	1,850	1,865	1,890	1,905	1,920	1,935	1,950	5.9%	8.0%
Average HH Size	2.3	2.2	2.2	2.2	2.2	2.1	2.1	2.1	2.1	2.1	2.1	2.1	-4.8%	-5.5%

* distributions graphically represented in report

Indigenous Identity

Source: Statistics Canada

	Total			Owners			Renters		
	2006	2011	2016	2006	2011	2016	2006	2011	2016
Total Population	3,695	3,790	3,750	2,965	3,410	3,160	735	375	590
Indigenous Identity	140	105	190	90	90	135	50	0	55
Non-Indigenous Identity	3,555	3,690	3,560	2,880	3,320	3,025	680	365	535
	Total			Owners			Renters		
	2006	2011	2016	2006	2011	2016	2006	2011	2016
Total Population	100%	100%	100%	100%	100%	100%	100%	100%	100%
Indigenous Identity	3.8%	2.8%	5.1%	3.0%	2.6%	4.3%	6.8%	0.0%	9.3%
Non-Indigenous Identity	96.2%	97.4%	94.9%	97.1%	97.4%	95.7%	92.5%	97.3%	90.7%

Mobility

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

	Total			Owners			Renters		
	2006	2011	2016	2006	2011	2016	2006	2011	2016
Total Population	3,680	3,750	3,730	2,950	3,385	3,140	735	365	590
Non-Mover	3,375	3,380	3,310	2,805	3,120	2,880	570	260	430
Mover	305	375	420	145	270	265	160	105	155
Non-Migrant	125	145	200	70	105	120	55	40	85
Migrants	180	225	220	70	160	145	105	65	70
Internal Migrants	175	205	200	70	145	125	105	60	75
Intraprovincial Migrant	130	125	135	40	80	75	90	50	60
Interprovincial Migrant	45	75	65	25	70	55	15	0	10
External Migrant	10	25	20	0	0	20	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
Total Private HHs	1,620	1,690	1,740	100%	1,265	1,465	1,435	355	225	300	22%	13%	17%
1 person	450	480	510	29.4%	290	350	380	160	125	135	36%	26%	26%
2 persons	645	680	755	43.5%	540	615	670	110	65	90	17%	10%	12%
3 persons	260	230	230	13.3%	240	205	175	20	0	55	8%	0%	24%
4 persons	180	260	170	9.8%	145	255	150	35	0	25	19%	0%	15%
5+ persons	85	40	65	3.7%	55	35	60	30	0	0	35%	0%	0%
Average HH Size	2.3	2.2	2.2		2.3	2.3	2.2	2.1	1.7	1.9	-	-	-

Household Maintainers

Source: Statistics Canada

	Total				Owners			Renters		
	2006	2011	2016	10yr % Δ	2006	2011	2016	2006	2011	2016
Total Household	1,620	1,695	1,735	7.1%	1,270	1,465	1,435	350	230	305
15 - 24 yrs	35	0	20	-42.9%	25	0	0	10	0	15
25 - 34 yrs	255	125	100	-60.8%	125	80	55	125	45	45
35 - 44 yrs	245	345	295	20.4%	200	325	215	50	20	80
45 - 54 yrs	420	395	350	-16.7%	305	380	250	120	0	100
55 - 64 yrs	310	495	415	33.9%	270	415	380	35	85	30
65 - 74 yrs	190	210	375	97.4%	180	170	345	0	0	30
75 - 84 yrs	100	75	155	55.0%	90	70	150	10	0	0
85+ yrs	70	30	30	-57.1%	70	30	30	0	0	0

Owners w/ Mortgages & Renters in Subsidized Housing

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

	2006	2011	2016
Owners	1,250	1,455	1,405
w/ Mortgage (#)	670	675	630
w/ Mortgage (%)	54%	46%	45%
Renters	355	225	300
Subsidised (#)	0	25	35
Subsidised (%)	0%	11%	12%

Household Income

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

	Total			% of Total	Owners			% of Total	Renters			% of Total
	2005	2010	2015		2005	2010	2015		2005	2010	2015	
Total Household	1620	1690	1740	100.0%	1270	1465	1435	100.0%	355	230	300	100.0%
< \$5,000	50	105	25	1.4%	35	95	20	1.4%	15	0	0	0.0%
\$5,000 - \$9,999	30	0	20	1.1%	20	0	10	0.7%	10	0	10	3.3%
\$10,000 - \$14,999	80	60	70	4.0%	50	45	45	3.1%	35	0	25	8.3%
\$15,000 - \$19,999	95	140	95	5.5%	50	120	65	4.5%	45	20	30	10.0%
\$20,000 - \$24,999	105	90	105	6.0%	45	80	70	4.9%	55	0	35	11.7%
\$25,000 - \$29,999	70	70	70	4.0%	55	25	50	3.5%	10	0	15	5.0%
\$30,000 - \$34,999	110	65	65	3.7%	100	50	45	3.1%	10	0	25	8.3%
\$35,000 - \$39,999	90	110	85	4.9%	65	105	90	6.3%	20	0	0	0.0%
\$40,000 - \$44,999	65	110	145	8.3%	40	90	115	8.0%	25	20	30	10.0%
\$45,000 - \$49,999	85	95	70	4.0%	65	90	45	3.1%	20	0	30	10.0%
\$50,000 - \$59,999	155	140	165	9.5%	135	135	140	9.8%	15	0	25	8.3%
\$60,000 - \$69,999	150	135	115	6.6%	140	100	100	7.0%	15	0	15	5.0%
\$70,000 - \$79,999	105	75	150	8.6%	100	65	120	8.4%	10	0	30	10.0%
\$80,000 - \$89,999	90	85	95	5.5%	75	80	90	6.3%	15	0	10	3.3%
\$90,000 - \$99,999	100	80	70	4.0%	80	75	65	4.5%	15	0	10	3.3%
\$100,000+	255	335	380	21.8%	210	325	355	24.7%	40	15	25	8.3%
\$100,000 - \$124,999	165	175	180	10.3%	150	160	155	10.8%	15	15	20	6.7%
\$125,000 - \$149,999	15	60	85	4.9%	10	65	85	5.9%	10	0	0	0.0%
\$150,000 - \$199,999	50	50	70	4.0%	35	50	75	5.2%	15	0	0	0.0%
\$200,000+	25	45	45	2.6%	15	40	40	2.8%	10	0	0	0.0%
Median Income	\$52,079	\$49,968	\$57,378		\$58,985	\$53,040	\$61,840		\$30,589	\$32,633	\$40,605	
Average Income	\$60,453	\$62,387	\$69,621		\$63,840	\$65,280	\$74,788		\$48,244	\$43,741	\$45,154	

* 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
Total Population (15+ yrs)	3,125	3,220	3,245	2,530	2,880	2,750	590	340	500
In Labour Force	1,935	2,220	2,010	1,490	1,980	1,645	450	240	365
Employed	1,835	1,955	1,855	1,415	1,800	1,525	425	150	335
Unemployed	95	265	160	75	180	125	25	95	35
Not In Labour Force	1,190	995	1,235	1,045	895	1,105	150	95	135
Participation Rate (%)	61.9	68.9	61.8	58.8	68.9	59.9	75.4	70.6	73.7
Employment Rate (%)	58.9	60.7	57.1	55.8	62.7	55.6	72.0	44.1	66.7
Unemployment Rate (%)	4.9	12.2	7.7	5.0	8.8	7.6	4.5	37.5	9.6

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
Labour Force	1,900	2,135	1,965	100.0%	1,465	1,920	1,625	435	215	345
Agriculture, Forestry, Fishing, & Hunting	120	215	140	7.1%	90	205	120	30	0	15
Mining, Quarrying, and Oil & Gas Extraction	15	0	20	1.0%	10	0	25	0	0	0
Utilities	30	40	20	1.0%	30	40	20	0	0	0
Construction	240	190	240	12.2%	205	145	195	35	0	45
Manufacturing	150	100	110	5.6%	90	100	85	60	0	25
Wholesale trade	10	30	20	1.0%	15	35	15	0	0	15
Retail trade	280	290	245	12.5%	225	260	185	55	25	60
Transportation & Warehousing	90	100	50	2.5%	85	90	35	0	0	15
Information & Cultural Industries	45	0	20	1.0%	40	0	20	0	0	0
Finance & Insurance	45	70	30	1.5%	30	65	20	15	0	10
Real Estate and Rental & Leasing	30	25	40	2.0%	0	20	35	25	0	0
Professional, Scientific, & Technical Services	135	175	110	5.6%	115	175	100	15	0	10
Management of Companies & Enterprises	10	0	0	0.0%	0	0	0	0	0	0
Administrative & Support, Waste Management, and Remediation Services	70	100	105	5.3%	45	90	75	25	0	35
Educational Services	125	165	140	7.1%	85	160	135	40	0	10
Health Care & Social Assistance	190	135	255	13.0%	140	115	215	50	0	35
Arts, Entertainment, & Recreation	15	95	50	2.5%	20	75	35	0	0	15
Accommodation & Food Services	140	160	160	8.1%	105	135	120	35	30	35
Other Services (excl. Public Administration)	90	80	125	6.4%	60	70	110	30	0	10
Public Administration	75	140	90	4.6%	65	120	80	15	15	15

Commuting

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

	Total			'16 % of Total	Owners			Renters		
	2006	2011	2016		2006	2011	2016	2006	2011	2016
Total Usual Workers	1,250	1,250	1,245	100%	965	1,140	1,010	290	115	235
Commute within Community	105	175	230	18.5%	100	155	185	10	0	40
Commute within RDCK	1,045	1,055	965	77.5%	780	960	780	260	95	185
Commute within Province	95	25	40	3.2%	75	25	25	20	0	15
Commute outside of Province	10	0	20	1.6%	10	0	15	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
Total Occupied Dwellings	1,620	1,690	1,735	100%	1,265	1,465	1,435	350	230	305
Single-Detached	1,310	1,280	1,505	86.7%	1,060	1,095	1,300	250	185	200
Apartment (5+)	0	0	0	0.0%	0	0	0	0	0	0
Other	50	90	70	4.0%	10	75	30	35	0	40
<i>Semi-Detached</i>	20	0	10	0.6%	0	0	0	20	0	10
<i>Row House</i>	0	0	0	0.0%	0	0	0	0	0	0
<i>Duplex</i>	25	75	45	2.6%	10	60	30	15	0	20
<i>Apartment</i>	10	0	15	0.9%	0	0	0	0	0	10
<i>Other single-attached</i>	0	0	0	0.0%	0	0	0	0	0	0
Movable	260	320	165	9.5%	200	295	105	65	30	60

Housing – Unit Size

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

	Total			'16 % of	Owners			Renters		
	2006	2011	2016	Total	2006	2011	2016	2006	2011	2016
Total Dwellings	1,620	1,690	1,735	100%	1,270	1,465	1,435	355	225	300
No bedroom	65	0	10	0.6%	25	0	0	40	0	10
1 bedroom	175	100	145	8.4%	65	65	95	110	35	50
2 bedroom	515	690	625	36.0%	425	595	480	95	90	150
3+ bedroom	865	890	965	55.6%	750	790	860	110	35	95

Housing – Date Built

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

	Total				Owners				Renters			
	2006	2011	2016	'16 % of Total	2006	2011	2016	'16 % of Total	2006	2011	2016	'16 % of Total
Total Dwellings	1,620	1,690	1,735	100%	1,265	1,465	1,435	100%	350	225	305	100%
< 1960	355	370	360	20.7%	250	295	285	19.9%	105	75	75	24.6%
1961 to 1980	625	490	540	31.1%	480	435	425	29.6%	140	50	110	36.1%
1981 to 1990	220	155	200	11.5%	165	130	155	10.8%	50	30	45	14.8%
1991 to 2000	300	355	305	17.6%	260	305	275	19.2%	45	45	35	11.5%
2001 to 2010	125	325	250	14.4%	115	305	225	15.7%	10	0	40	13.1%
2011 to 2016	0	0	80	4.6%	0	0	70	4.9%	0	0	0	0.0%

Housing – Subsidized

HNRR Section 6 (1)(e)

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		Primary Market		Secondary Market	
	Total	Rental	Market % of Total	% of Total	Market % of Total	% of Total
Total	1,740	305	0	-	305	100%
No Bedroom	10	10	0	-	10	3%
1 Bedroom	145	50	0	-	50	16%
2 Bedroom	630	150	0	-	150	49%
3+ Bedroom	955	95	0	-	95	31%

* 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	18	41	94	164	172	108
Monthly Revenue / Listing	-	\$2,403	\$2,794	\$6,671	\$6,087	\$10,379	\$3,928
Annual Available Days / Listing	-	46	59	86	97	99	41
Annual Reserved Days / Listing	-	18	20	57	53	93	35
Average Occupancy	-	28%	25%	40%	35%	48%	46%
Commercial Properties	0	11	33	76	129	140	94

* 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] No 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 E	
Emergency Shelter / Homeless Housing	
Homeless Housed	0
Homeless Rent Supplements	0
Homeless Shelters	0
<i>Emergency Subtotal</i>	0
Transitional Supported / Assisted Living	
Frail Seniors	-
Special Needs	-
Women and Children Fleeing Violence	-
<i>Transitional Subtotal</i>	1
Independent Social Housing	
Low Income Families	0
Low Income Seniors	0
<i>Social Housing Subtotal</i>	0
Rent Assistance in Private Market	
Rent Assist Families	11
Rent Assist Seniors	19
<i>Rent Assistance Subtotal</i>	30
Community Total	31

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 E	17	21	24	39	22	22	37	29	2	23
Single-Detached	12	24	19	13	18	0	0	0	0	0
Manufactured	4	3	7	5	3	3	3	3	4	2
Multi Family	0	0	1	1	0	0	1	1	1	1

* 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	\$431	\$600	\$718	\$727	\$718	\$682	\$633	\$615	\$642	\$600	\$574	\$552	\$596	\$673
Semi-Detached	\$192	\$238	\$286	\$283	\$290	\$262	\$278	\$265	\$259	\$276	\$284	\$289	\$288	\$494
Manufactured Home	\$207	\$273	\$327	\$310	\$327	\$312	\$305	\$298	\$303	\$317	\$320	\$315	\$347	\$359
Duplex	\$192	\$264	\$350	\$346	\$348	\$347	\$331	\$320	\$324	\$316	\$309	\$295	\$311	\$344
Apartment	-	-	-	-	-	-	-	-	-	-	-	\$454	\$871	\$1,071
Grand Total	\$363	\$489	\$587	\$593	\$588	\$554	\$528	\$513	\$533	\$505	\$486	\$472	\$511	\$578

Bedrooms	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
0	\$337	\$464	\$524	\$519	\$500	\$480	\$452	\$439	\$431	\$383	\$397	\$393	\$500	\$486
1	\$346	\$464	\$588	\$597	\$599	\$567	\$524	\$482	\$512	\$510	\$494	\$399	\$451	\$507
2	\$336	\$463	\$557	\$548	\$586	\$558	\$534	\$579	\$573	\$509	\$486	\$501	\$530	\$576
3+	\$413	\$558	\$633	\$648	\$608	\$562	\$529	\$470	\$511	\$509	\$500	\$508	\$554	\$648
Total	\$366	\$496	\$592	\$597	\$596	\$561	\$529	\$513	\$533	\$508	\$491	\$479	\$519	\$584

Average Assessment in '000s (2019 dollars)

	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
Single-Detached	\$450	\$631	\$752	\$759	\$755	\$712	\$663	\$642	\$661	\$616	\$594	\$572	\$616	\$695
Semi-Detached	\$192	\$238	\$286	\$283	\$290	\$262	\$278	\$265	\$259	\$276	\$284	\$289	\$288	\$494
Manufactured Home	\$213	\$282	\$339	\$324	\$339	\$323	\$317	\$307	\$314	\$325	\$332	\$327	\$359	\$377
Duplex	\$192	\$264	\$350	\$346	\$348	\$347	\$331	\$320	\$324	\$316	\$309	\$295	\$311	\$344
Apartment	-	-	-	-	-	-	-	-	-	-	-	\$454	\$871	\$1,071
Grand Total	\$378	\$511	\$613	\$618	\$616	\$576	\$551	\$534	\$548	\$518	\$503	\$487	\$527	\$597

Bedrooms	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
0	\$337	\$464	\$524	\$519	\$500	\$480	\$452	\$439	\$431	\$383	\$397	\$393	\$500	\$486
1	\$345	\$465	\$589	\$599	\$602	\$568	\$526	\$485	\$513	\$511	\$498	\$404	\$458	\$515
2	\$362	\$493	\$593	\$582	\$618	\$581	\$557	\$598	\$593	\$524	\$509	\$525	\$550	\$603
3+	\$439	\$589	\$666	\$680	\$648	\$599	\$582	\$517	\$546	\$542	\$534	\$542	\$593	\$686
Total	\$384	\$519	\$618	\$622	\$623	\$583	\$557	\$538	\$554	\$526	\$513	\$501	\$543	\$610

Real Estate – Sales Price

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

Median Sale Price in '000s (2019 dollars)

	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
Single-Detached	\$380	\$471	\$651	\$699	\$588	\$492	\$547	\$361	\$487	\$471	\$482	\$521	\$507	\$529
Semi-Detached	-	\$184	-	-	-	-	-	\$303	-	-	-	-	-	\$465
Manufactured Home	\$154	\$176	\$339	\$280	\$199	\$135	\$143	\$184	\$102	\$117	\$146	\$186	\$186	\$147
Duplex	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Apartment	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Grand Total	\$308	\$373	\$562	\$574	\$480	\$387	\$395	\$302	\$441	\$382	\$403	\$419	\$404	\$425

Bedrooms	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
0	-	-	-	-	-	-	-	-	-	-	-	-	\$568	-
1	\$214	\$483	\$545	\$650	\$683	\$232	\$370	\$259	\$626	\$414	\$378	\$499	\$644	\$470
2	\$262	\$386	\$544	\$569	\$396	\$309	\$313	\$258	\$296	\$317	\$355	\$350	\$349	\$350
3+	\$355	\$382	\$579	\$562	\$500	\$555	\$469	\$351	\$414	\$421	\$434	\$444	\$393	\$446
Total	\$308	\$400	\$562	\$574	\$480	\$387	\$395	\$302	\$441	\$389	\$403	\$419	\$404	\$425

Average Sale Price in '000s (2019 dollars)

	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
Single-Detached	\$401	\$504	\$670	\$707	\$593	\$501	\$562	\$368	\$501	\$488	\$490	\$527	\$532	\$532
Semi-Detached	-	\$184	-	-	-	-	-	\$303	-	-	-	-	-	\$465
Manufactured Home	\$159	\$182	\$349	\$294	\$199	\$133	\$148	\$190	\$118	\$122	\$138	\$179	\$193	\$152
Duplex	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Apartment	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Grand Total	\$324	\$397	\$578	\$583	\$483	\$393	\$407	\$308	\$456	\$396	\$407	\$421	\$424	\$428

Bedrooms	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
0	-	-	-	-	-	-	-	-	-	-	-	-	\$568	-
1	\$214	\$518	\$569	\$650	\$694	\$232	\$370	\$259	\$626	\$416	\$378	\$512	\$644	\$463
2	\$273	\$400	\$570	\$581	\$396	\$312	\$340	\$264	\$316	\$356	\$354	\$348	\$392	\$355
3+	\$377	\$410	\$587	\$571	\$505	\$568	\$475	\$359	\$434	\$423	\$441	\$445	\$401	\$452
Total	\$324	\$422	\$578	\$583	\$483	\$393	\$407	\$308	\$456	\$402	\$407	\$421	\$424	\$428

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
Total Households	1,525	1,530	1,660	1,200	1,315	1,375	325	215	285
Above Affordable Threshold	330	325	355	180	230	240	150	95	115
1 person household	145	135	155	60	80	100	90	55	55
2 persons household	105	100	100	65	85	70	40	0	30
3 persons household	50	25	60	45	0	40	10	0	20
4 persons household	15	55	30	10	50	25	0	0	0
5+ persons household	10	0	10	0	0	0	15	0	0
Unaffordable Housing (%)	21.6%	21.2%	21.4%	15.0%	17.5%	17.5%	46.2%	44.2%	40.4%

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
Total Households	1,525	1,530	1,660	1,200	1,315	1,375	325	215	285
Below Adequacy Standard	185	120	160	120	95	125	60	30	35
1 person household	65	20	65	40	0	50	30	0	10
2 persons household	65	65	45	50	45	35	20	20	15
3 persons household	30	20	10	30	20	0	0	0	0
4 persons household	10	0	30	10	0	25	10	0	10
5+ persons household	15	0	15	0	0	10	15	0	10
Inadequate Housing (%)	12.1%	7.8%	9.6%	10.0%	7.2%	9.1%	18.5%	14.0%	12.3%

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
Total Households	1,525	1,530	1,660	1,200	1,315	1,375	325	215	285
Below Suitability Standard	55	90	40	35	80	25	20	0	15
1 Person	0	0	0	0	0	0	0	0	0
2 Persons	15	0	10	0	0	0	10	0	0
3 Persons	15	0	15	10	0	10	0	0	0
4 Persons	10	65	15	0	65	15	0	0	0
5+ Persons	10	0	10	15	0	0	0	0	0
Unsuitable Housing (%)	3.6%	5.9%	2.4%	2.9%	6.1%	1.8%	6.2%	0.0%	5.3%

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
Total Households	1,525	1,530	1,660	1,195	1,310	1,375	325	220	285
Household not in CHN	1,150	1,345	1,445	985	1,170	1,245	165	180	200
Household in CHN	375	180	215	215	145	130	160	40	85
1 person household	150	70	120	55	55	70	95	20	55
2 persons household	125	40	45	75	0	35	50	20	10
3 persons household	80	0	45	75	0	20	0	0	20
4 persons household	15	65	0	10	60	0	0	0	10
5+ persons household	15	0	0	0	0	0	10	0	0
Household in CHN (%)	24.6%	11.8%	13.0%	18.0%	11.1%	9.5%	49.2%	18.2%	29.8%

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
Total Households	1,525	1,530	1,660	1,195	1,310	1,375	325	220	285
Household not in ECHN	1,415	1,460	1,570	1,145	1,245	1,320	265	205	245
Household in ECHN	110	70	90	50	65	55	60	15	40
1 person household	35	35	50	15	25	30	15	0	20
2 persons household	50	0	15	30	0	10	20	0	10
3 persons household	15	0	25	10	0	15	0	0	10
4 persons household	0	0	0	0	0	0	0	0	0
5+ persons household	15	0	0	0	0	0	15	0	0
Household in ECHN (%)	7.2%	4.6%	5.4%	4.2%	5.0%	4.0%	18.5%	6.8%	14.0%

Income Category v. Price

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

Income Category	Maximum Household Income	Maximum Budget for Rent	Budget v. Market Rent			
			Bachelor	1- Bedroom	2- Bedroom	3+ Bedroom
Very Low	\$32,800	\$795	-\$85	-\$425	-\$705	-\$915
Low	\$52,400	\$1,270	\$390	\$50	-\$230	-\$440
Moderate	\$78,700	\$1,910	\$1,030	\$690	\$410	\$200
Above Moderate	\$98,300	\$2,385	\$1,505	\$1,165	\$885	\$675
Median Income	\$65,553	\$1,590	\$710	\$370	\$90	-\$120

Income Category	Maximum Household Income	Maximum Possible Purchase Price	Budget v. Real Estate Prices			
			Single Detached	Semi Detached	Row House	Mobile Duplex Home
Very Low	\$32,800	\$182,000	-\$345,500	-\$283,000	-	-\$34,500
Low	\$52,400	\$295,500	-\$232,000	-\$169,500	-	-\$148,000
Moderate	\$78,700	\$443,000	-\$84,500	-\$22,000	-	-\$295,500
Above Moderate	\$98,300	\$557,000	\$29,500	\$92,000	-	-\$409,500
Median Income	\$65,553	\$375,000	-\$152,500	-\$90,000	-	-\$227,500

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	\$26,300	\$1,600	-\$980	\$2,600	-\$4,710	
Low	\$40,300	\$2,400	-\$180	\$4,000	-\$3,310	
Moderate	\$57,400	\$3,400	\$820	\$5,700	-\$1,610	
Above Moderate	\$70,100	\$4,200	\$1,620	\$7,000	-\$310	
Median Income	\$48,900	\$2,900	\$320	\$4,900	-\$2,410	

Family Income v. Price

Source: Statistics Canada, 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	\$29,150	\$705	-\$175	-\$515	-\$795	-\$1,005
Lone parent	\$47,088	\$1,140	\$260	-\$80	-\$360	-\$570
Couple w/ child	\$105,875	\$2,565	\$1,685	\$1,345	\$1,065	\$855
Couple w/o child	\$75,750	\$1,835	\$955	\$615	\$335	\$125
Median Income	\$65,553	\$1,590	\$710	\$370	\$90	-\$120

Family Types	Maximum Household Income	Maximum Possible Purchase Price	Budget v. Real Estate Prices			
			Single Detached	Semi Detached	Row House	Mobile Duplex Home
Singles / Roommates	\$29,150	\$170,500	-\$357,000	-\$294,500	-	-\$23,000
Lone parent	\$47,088	\$272,500	-\$255,000	-\$192,500	-	-\$125,000
Couple w/ child	\$105,875	\$602,500	\$75,000	\$137,500	-	-\$455,000
Couple w/o child	\$75,750	\$432,000	-\$95,500	-\$33,000	-	-\$284,500
Median Income	\$65,553	\$375,000	-\$152,500	-\$90,000	-	-\$227,500

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	\$23,809	\$1,400	-\$1,180	\$2,400	-\$4,910	
Lone parent	\$36,545	\$2,200	-\$380	\$3,700	-\$3,610	
Couple w/ child	\$74,686	\$4,500	\$1,920	\$7,500	\$190	
Couple w/o child	\$55,533	\$3,300	\$720	\$5,600	-\$1,710	
Median Income	\$48,900	\$2,900	\$320	\$4,900	-\$2,410	

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
Total Population	3,920	3,935	3,950	3,965	3,980	3,980	3,985	3,990	3,995	4,000
Total Households	1,805	1,830	1,855	1,880	1,905	1,890	1,900	1,910	1,920	1,930
No Bedroom	10	20	30	40	50	45	45	45	45	45
1 Bedroom	150	160	170	180	190	180	180	180	180	180
2 Bedroom	655	650	645	640	635	645	650	655	660	665
3+ Bedroom	990	1,000	1,010	1,020	1,030	1,020	1,025	1,030	1,035	1,040
Household Size	2.17	2.16	2.15	2.14	2.13	2.11	2.09	2.08	2.06	2.05
Renter Demand	17.5%	18.0%	18.6%	19.1%	19.7%	19.6%	19.5%	19.4%	19.3%	19.2%

APPENDIX C – Electoral Area F 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
Total	3,935	4,140	4,100	4,140	4,180	4,220	4,260	4,270	4,300	4,330	4,360	4,390	4.2%	7.1%
< 14 yrs	590	620	600	610	620	630	640	650	655	660	665	670	1.7%	11.7%
15 to 19 yrs	290	250	220	205	190	175	160	140	145	150	155	160	-24.1%	-27.3%
20 to 24 yrs	205	185	160	170	180	190	200	200	185	170	155	140	-22.0%	-12.5%
25 to 64 yrs	2,400	2,500	2,340	2,325	2,310	2,295	2,280	2,245	2,250	2,255	2,260	2,265	-2.5%	-3.2%
65 to 84 yrs	420	550	735	775	815	855	895	940	965	990	1,015	1,040	75.0%	41.5%
85+ yrs	30	35	45	55	65	75	85	95	100	105	110	115	50.0%	155.6%
Median Age	44.4	46.8	46.5	46.7	46.9	47.2	47.4	47.6	47.6	47.6	47.6	47.5	4.7%	2.2%
Average Age	40.4	42.0	43.5	43.7	43.9	44.1	44.3	44.6	44.8	44.9	45.0	45.1	7.6%	3.7%
Households (HHs)	1,670	1,790	1,800	1,820	1,840	1,860	1,880	1,910	1,925	1,940	1,955	1,970	7.8%	9.4%
Average HH Size	2.4	2.3	2.3	2.3	2.3	2.3	2.3	2.2	2.2	2.2	2.2	2.2	-3.3%	-2.2%

* distributions graphically represented in report

Indigenous Identity

Source: Statistics Canada

	Total			Owners			Renters		
	2006	2011	2016	2006	2011	2016	2006	2011	2016
Total Population	3,710	3,950	3,950	3,355	3,670	3,490	355	280	465
Indigenous Identity	105	230	135	75	190	120	35	45	15
Non-Indigenous Identity	3,605	3,715	3,820	3,285	3,480	3,365	320	230	455
	Total			Owners			Renters		
	2006	2011	2016	2006	2011	2016	2006	2011	2016
Total Population	100%	100%	100%	100%	100%	100%	100%	100%	100%
Indigenous Identity	2.8%	5.8%	3.4%	2.2%	5.2%	3.4%	9.9%	16.1%	3.2%
Non-Indigenous Identity	97.2%	94.1%	96.7%	97.9%	94.8%	96.4%	90.1%	82.1%	97.8%

Mobility

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

	Total			Owners			Renters		
	2006	2011	2016	2006	2011	2016	2006	2011	2016
Total Population	3,705	3,945	3,920	3,350	3,660	3,460	350	280	465
Non-Mover	3,185	3,580	3,485	3,065	3,345	3,170	120	235	315
Mover	520	365	435	290	320	290	230	40	145
Non-Migrant	260	210	200	125	185	130	135	25	75
Migrants	260	150	235	165	130	160	100	20	70
Internal Migrants	220	150	220	120	130	150	95	20	75
Intraprovincial Migrant	185	120	165	110	100	115	75	20	50
Interprovincial Migrant	35	25	55	15	30	35	20	0	20
External Migrant	45	0	15	40	0	15	10	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			% of Total	Owners			Renters			Renter %		
	2006	2011	2016		2006	2011	2016	2006	2011	2016	2006	2011	2016
Total Private HHs	1,580	1,680	1,705	100%	1,390	1,510	1,450	195	170	260	12%	10%	15%
1 person	395	430	460	26.9%	315	360	305	85	70	145	22%	16%	32%
2 persons	650	680	655	38.3%	580	585	605	70	95	55	11%	14%	8%
3 persons	200	245	280	16.4%	160	250	260	35	0	20	18%	0%	7%
4 persons	280	255	230	13.5%	270	250	215	10	0	15	4%	0%	7%
5+ persons	65	65	80	4.7%	65	65	60	0	0	20	0%	0%	25%
Average HH Size	2.3	2.3	2.3		2.4	2.4	2.4	1.8	1.6	1.8	-	-	-

Household Maintainers

Source: Statistics Canada

	Total				Owners			Renters		
	2006	2011	2016	10yr % Δ	2006	2011	2016	2006	2011	2016
Total Household	1,580	1,680	1,705	7.9%	1,390	1,515	1,450	190	170	255
15 - 24 yrs	45	0	15	-66.7%	10	0	0	35	0	0
25 - 34 yrs	145	80	130	-10.3%	120	55	75	25	30	55
35 - 44 yrs	310	265	305	-1.6%	250	220	240	55	40	60
45 - 54 yrs	385	500	365	-5.2%	365	440	320	25	60	45
55 - 64 yrs	390	465	415	6.4%	370	435	365	25	30	50
65 - 74 yrs	175	195	335	91.4%	170	195	310	10	0	30
75 - 84 yrs	105	145	115	9.5%	80	145	115	20	0	0
85+ yrs	20	15	25	25.0%	20	15	20	0	0	10

Owners w/ Mortgages & Renters in Subsidized Housing

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

	2006	2011	2016
Owners	1,385	1,505	1,450
w/ Mortgage (#)	795	775	795
w/ Mortgage (%)	57%	51%	55%
Renters	195	165	255
Subsidised (#)	0	0	0
Subsidised (%)	0%	0%	0%

Household Income

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

	Total			% of Total	Owners			% of Total	Renters			% of Total
	2005	2010	2015		2005	2010	2015		2005	2010	2015	
Total Household	1580	1680	1705	100.0%	1385	1510	1450	100.0%	195	170	255	100.0%
< \$5,000	35	0	10	0.6%	30	0	10	0.7%	0	0	0	0.0%
\$5,000 - \$9,999	35	35	40	2.3%	30	0	20	1.4%	10	0	15	5.9%
\$10,000 - \$14,999	40	20	40	2.3%	25	0	25	1.7%	10	0	20	7.8%
\$15,000 - \$19,999	55	40	70	4.1%	55	35	55	3.8%	0	0	15	5.9%
\$20,000 - \$24,999	85	75	85	5.0%	50	75	55	3.8%	30	0	35	13.7%
\$25,000 - \$29,999	85	65	70	4.1%	55	50	65	4.5%	30	0	10	3.9%
\$30,000 - \$34,999	95	35	45	2.6%	80	35	35	2.4%	10	0	10	3.9%
\$35,000 - \$39,999	75	60	115	6.7%	65	55	90	6.2%	10	0	30	11.8%
\$40,000 - \$44,999	90	60	100	5.9%	60	60	80	5.5%	25	0	25	9.8%
\$45,000 - \$49,999	75	105	75	4.4%	70	105	65	4.5%	10	0	15	5.9%
\$50,000 - \$59,999	150	190	90	5.3%	130	175	80	5.5%	20	0	10	3.9%
\$60,000 - \$69,999	80	110	75	4.4%	80	100	50	3.4%	10	0	20	7.8%
\$70,000 - \$79,999	100	110	120	7.0%	90	75	100	6.9%	0	30	20	7.8%
\$80,000 - \$89,999	85	60	115	6.7%	80	60	105	7.2%	10	0	10	3.9%
\$90,000 - \$99,999	75	155	85	5.0%	75	145	60	4.1%	0	0	20	7.8%
\$100,000+	430	545	580	34.0%	410	495	560	38.6%	15	45	20	7.8%
\$100,000 - \$124,999	200	155	230	13.5%	200	125	220	15.2%	0	0	10	3.9%
\$125,000 - \$149,999	95	130	125	7.3%	95	120	125	8.6%	0	0	0	0.0%
\$150,000 - \$199,999	70	165	165	9.7%	55	165	160	11.0%	15	0	0	0.0%
\$200,000+	65	95	65	3.8%	65	85	60	4.1%	0	0	0	0.0%
Median Income	\$59,293	\$72,525	\$75,396		\$64,332	\$73,243	\$80,788		\$33,730	\$72,383	\$39,588	
Average Income	\$75,839	\$88,737	\$84,938		\$79,775	\$90,347	\$91,583		\$47,720	\$74,332	\$47,328	

* 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
Total Population (15+)	3,135	3,400	3,355	2,840	3,130	2,945	300	270	405
In Labour Force	2,170	2,230	2,140	1,920	2,040	1,835	245	195	305
Employed	2,070	2,080	1,940	1,840	1,910	1,680	230	175	260
Unemployed	100	155	200	85	130	155	15	25	45
Not In Labour Force	970	1,170	1,210	915	1,095	1,115	55	75	100
Participation Rate (%)	69.4	65.6	63.9	67.7	65.0	62.1	83.3	72.2	74.4
Employment Rate (%)	66.0	61.0	57.7	64.9	60.9	57.0	78.3	63.0	63.4
Unemployment Rate (%)	4.4	7.0	9.3	4.4	6.4	8.5	6.0	12.8	14.8

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
Labour Force	2,130	2,225	2,115	100.0%	1,890	2,035	1,810	245	190	300
Agriculture, Forestry, Fishing, & Hunting	95	90	55	2.6%	80	90	45	15	0	10
Mining, Quarrying, and Oil & Gas Extraction	10	10	10	0.5%	0	15	10	0	0	0
Utilities	30	45	15	0.7%	20	40	15	10	0	0
Construction	135	220	225	10.6%	110	175	185	25	0	45
Manufacturing	140	95	130	6.1%	120	90	110	15	0	20
Wholesale trade	45	30	45	2.1%	45	25	40	0	0	0
Retail trade	365	350	270	12.8%	315	325	220	50	20	50
Transportation & Warehousing	65	70	95	4.5%	65	60	90	0	0	0
Information & Cultural Industries	40	0	15	0.7%	40	0	20	0	0	0
Finance & Insurance	60	55	35	1.7%	50	50	30	10	0	0
Real Estate and Rental & Leasing	45	55	35	1.7%	45	55	30	0	0	10
Professional, Scientific, & Technical Services	155	180	190	9.0%	135	170	155	20	0	40
Management of Companies & Enterprises	0	0	10	0.5%	0	0	10	0	0	0
Administrative & Support, Waste Management, and Remediation Services	50	20	70	3.3%	45	15	55	0	0	10
Educational Services	235	210	165	7.8%	225	190	120	10	0	45
Health Care & Social Assistance	235	355	330	15.6%	210	330	300	20	25	30
Arts, Entertainment, & Recreation	85	85	60	2.8%	75	80	60	0	0	0
Accommodation & Food Services	105	115	150	7.1%	70	110	125	40	0	25
Other Services (excl. Public Administration)	85	95	75	3.5%	70	85	70	15	0	0
Public Administration	165	135	135	6.4%	155	120	120	0	15	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
Total Usual Workers	1,510	1,465	1,410	100%	1,315	1,320	1,220	195	140	185
Commute within Community	60	0	130	9.2%	35	0	100	25	0	25
Commute within RDCK	1,355	1,370	1,195	84.8%	1,180	1,230	1,040	175	140	155
Commute within Province	80	90	55	3.9%	85	90	55	0	0	0
Commute outside of Province	10	0	30	2.1%	10	0	25	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
Total Occupied	1,580	1,680	1,710	100%	1,390	1,510	1,450	195	170	255
Single-Detached	1,325	1,395	1,385	81.0%	1,165	1,300	1,225	160	95	165
Apartment (5+)	10	0	0	0.0%	10	0	0	0	0	0
Other	105	70	145	8.5%	85	50	90	25	0	50
<i>Semi-Detached</i>	0	0	40	2.3%	0	0	25	0	0	10
<i>Row House</i>	20	0	10	0.6%	20	0	10	0	0	0
<i>Duplex</i>	25	0	50	2.9%	20	0	15	10	0	35
<i>Apartment Over single-attached</i>	65	40	35	2.0%	45	35	25	20	0	10
<i>attached</i>	0	0	10	0.6%	0	0	10	0	0	0
Movable	140	220	175	10.2%	130	165	135	10	55	40

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
Total Dwellings	1,580	1,685	1,705	100%	1,385	1,515	1,450	195	170	260
No bedroom	30	0	0	0.0%	0	0	0	20	0	10
1 bedroom	100	130	110	6.5%	55	85	45	40	50	70
2 bedroom	340	365	385	22.6%	285	290	305	50	75	85
3+ bedroom	1,110	1,180	1,205	70.7%	1,045	1,140	1,100	75	35	105

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	
Total Dwellings	1,580	1,680	1,710	100%	1,385	1,510	1,450	100%	195	170	255	100%
< 1960	305	290	275	16.1%	245	275	225	15.5%	60	20	50	19.6%
1961 to 1980	500	385	450	26.3%	445	320	355	24.5%	60	70	95	37.3%
1981 to 1990	345	350	295	17.3%	295	330	240	16.6%	45	0	60	23.5%
1991 to 2000	305	405	375	21.9%	300	345	360	24.8%	15	55	20	7.8%
2001 to 2010	125	250	210	12.3%	115	240	175	12.1%	15	0	20	7.8%
2011 to 2016	0	0	100	5.8%	0	0	90	6.2%	0	0	10	3.9%

Housing – Subsidized

HNRR Section 6 (1)(e)

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		Secondary	
			Market	% of Total	Market	% of Total
Total	1,720	270	0	-	270	100%
No Bedroom	10	10	0	-	10	4%
1 Bedroom	115	70	0	-	70	26%
2 Bedroom	390	85	0	-	85	31%
3+ Bedroom	1,205	105	0	-	105	39%

* 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	4	45	107	134	134	95
Monthly Revenue / Listing	-	\$3,777	\$2,048	\$9,432	\$8,339	\$10,145	\$4,624
Annual Available Days / Listing	-	40	53	91	117	106	35
Annual Reserved Days / Listing	-	31	21	62	70	90	36
Average Occupancy	-	44%	29%	40%	37%	46%	51%
Commercial Properties	0	3	30	80	108	118	83

* 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] No 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 F	
Emergency Shelter / Homeless Housing	
Homeless Housed	0
Homeless Rent Supplements	0
Homeless Shelters	0
<i>Emergency Subtotal</i>	0
Transitional Supported / Assisted Living	
Frail Seniors	0
Special Needs	0
Women and Children Fleeing Violence	0
<i>Transitional Subtotal</i>	0
Independent Social Housing	
Low Income Families	0
Low Income Seniors	0
<i>Social Housing Subtotal</i>	0
Rent Assistance in Private Market	
Rent Assist Families	-
Rent Assist Seniors	-
<i>Rent Assistance Subtotal</i>	16
Community Total	16

Housing – Demolitions

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

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

Housing – Starts

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

	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
Electoral Area F	16	15	12	18	20	10	13	18	1	18
Single-Detached	8	6	11	10	15	0	0	0	0	0
Manufactured	0	7	5	4	1	1	3	4	1	1
Multi Family	0	0	0	3	10	0	0	0	0	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	\$515	\$651	\$754	\$745	\$759	\$737	\$691	\$667	\$649	\$664	\$604	\$642	\$665	\$748
Semi-Detached	\$436	\$574	\$637	\$628	\$605	\$560	\$520	\$505	\$496	\$477	\$301	\$294	\$348	\$780
Row House	-	-	-	-	\$269	\$255	\$233	\$229	\$224	\$214	\$211	\$205	\$224	\$279
Manufactured Home	\$150	\$235	\$305	\$275	\$307	\$274	\$273	\$257	\$255	\$267	\$170	\$208	\$242	\$295
Apartment	\$372	\$328	\$370	\$366	\$361	\$368	\$371	\$406	\$414	\$435	\$649	\$477	\$466	\$530
Grand Total	\$453	\$567	\$662	\$656	\$639	\$612	\$574	\$553	\$545	\$558	\$517	\$534	\$555	\$653

Bedrooms	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
0	-	-	-	-	-	-	-	-	-	-	-	-	\$1,275	-
1	\$560	\$731	\$922	\$901	\$726	\$670	\$617	\$590	\$606	\$639	\$449	\$429	\$410	\$535
2	\$385	\$478	\$545	\$533	\$613	\$572	\$537	\$520	\$504	\$513	\$488	\$503	\$523	\$624
3+	\$473	\$577	\$640	\$644	\$644	\$638	\$608	\$582	\$573	\$581	\$612	\$654	\$673	\$762
Total	\$462	\$576	\$670	\$664	\$651	\$623	\$587	\$563	\$556	\$570	\$531	\$552	\$577	\$667

Average Assessment in '000s (2019 dollars)

	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
Single-Detached	\$535	\$683	\$796	\$785	\$793	\$767	\$717	\$694	\$672	\$690	\$631	\$673	\$701	\$787
Semi-Detached	\$436	\$574	\$637	\$628	\$605	\$560	\$520	\$505	\$496	\$477	\$301	\$294	\$348	\$780
Row House	-	-	-	-	\$266	\$252	\$230	\$226	\$222	\$213	\$245	\$237	\$272	\$309
Manufactured Home	\$153	\$238	\$309	\$280	\$308	\$274	\$273	\$258	\$256	\$269	\$173	\$215	\$249	\$304
Apartment	\$372	\$328	\$370	\$366	\$361	\$368	\$371	\$406	\$414	\$435	\$649	\$477	\$466	\$530
Grand Total	\$468	\$592	\$695	\$687	\$663	\$633	\$592	\$571	\$562	\$576	\$538	\$559	\$584	\$682

Bedrooms	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
0	-	-	-	-	-	-	-	-	-	-	-	-	\$1,275	-
1	\$566	\$739	\$931	\$909	\$734	\$677	\$621	\$593	\$605	\$632	\$463	\$441	\$438	\$556
2	\$404	\$506	\$577	\$570	\$639	\$600	\$556	\$540	\$524	\$538	\$508	\$529	\$552	\$658
3+	\$488	\$606	\$683	\$682	\$673	\$660	\$630	\$605	\$593	\$604	\$636	\$683	\$701	\$787
Total	\$476	\$600	\$703	\$695	\$675	\$644	\$604	\$581	\$573	\$588	\$552	\$577	\$606	\$694

Real Estate – Sales Price

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

Median Sale Price in '000s (2019 dollars)

	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
Single-Detached	\$297	\$562	\$519	\$641	\$537	\$519	\$487	\$463	\$509	\$615	\$384	\$438	\$607	\$518
Semi-Detached	\$312	-	\$315	-	-	-	-	-	-	-	-	-	-	\$465
Row House	-	-	-	-	\$205	\$284	\$275	\$170	\$198	\$234	\$352	\$236	\$264	\$311
Manufactured Home	\$93	\$184	\$175	\$187	\$122	\$135	\$213	\$147	\$103	\$142	\$136	\$142	\$145	\$182
Apartment	-	-	-	-	-	-	-	-	-	-	\$544	-	-	-
Grand Total	\$279	\$490	\$466	\$528	\$454	\$418	\$413	\$385	\$441	\$487	\$363	\$358	\$513	\$434

Bedrooms	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
0	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1	\$150	\$370	\$249	\$216	\$205	-	\$417	\$428	\$478	\$494	\$257	\$354	\$365	\$349
2	\$268	\$340	\$499	\$589	\$500	\$277	\$340	\$288	\$438	\$315	\$338	\$321	\$368	\$380
3+	\$304	\$577	\$498	\$487	\$442	\$482	\$462	\$430	\$428	\$543	\$418	\$397	\$612	\$497
Total	\$274	\$490	\$466	\$528	\$454	\$418	\$413	\$385	\$441	\$487	\$363	\$358	\$495	\$434

Average Sale Price in '000s (2019 dollars)

	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
Single-Detached	\$313	\$567	\$520	\$671	\$539	\$509	\$489	\$474	\$512	\$647	\$408	\$449	\$616	\$522
Semi-Detached	\$312	-	\$315	-	-	-	-	-	-	-	-	-	-	\$465
Row House	-	-	-	-	\$205	\$284	\$275	\$170	\$198	\$234	\$350	\$234	\$268	\$322
Manufactured Home	\$94	\$188	\$175	\$192	\$123	\$136	\$212	\$152	\$93	\$141	\$138	\$142	\$145	\$181
Apartment	-	-	-	-	-	-	-	-	-	-	\$544	-	-	-
Grand Total	\$292	\$495	\$466	\$551	\$456	\$411	\$415	\$394	\$443	\$509	\$380	\$366	\$520	\$438

Bedrooms	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
0	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1	\$150	\$370	\$249	\$216	\$205	-	\$417	\$428	\$478	\$494	\$257	\$354	\$365	\$349
2	\$292	\$346	\$501	\$605	\$503	\$269	\$335	\$287	\$426	\$350	\$365	\$323	\$375	\$379
3+	\$308	\$583	\$498	\$527	\$442	\$476	\$468	\$449	\$437	\$563	\$429	\$411	\$620	\$506
Total	\$286	\$495	\$466	\$551	\$456	\$411	\$415	\$394	\$443	\$509	\$380	\$366	\$502	\$438

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
Total Households	1,500	1,640	1,655	1,320	1,485	1,410	180	145	245
Above Affordable Threshold	275	370	275	200	355	175	75	20	95
1 person household	105	170	100	60	155	45	45	0	50
2 persons household	90	55	90	80	45	70	10	0	25
3 persons household	50	75	35	30	75	25	20	0	0
4 persons household	30	65	45	30	70	35	0	0	10
5+ persons household	0	0	0	0	0	0	0	0	10
Unaffordable Housing (%)	18.3%	22.6%	16.6%	15.2%	23.9%	12.4%	41.7%	13.8%	38.8%

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
Total Households	1,500	1,640	1,655	1,320	1,485	1,410	180	145	245
Below Adequacy Standard	95	225	95	90	205	80	10	20	20
1 person household	15	130	30	15	120	10	0	0	20
2 persons household	40	45	25	45	45	25	0	0	10
3 persons household	0	30	10	10	30	15	0	0	0
4 persons household	30	0	10	30	0	10	0	0	0
5+ persons household	0	0	15	0	0	20	0	0	0
Inadequate Housing (%)	6.3%	13.7%	5.7%	6.8%	13.8%	5.7%	5.6%	13.8%	8.2%

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
Total Households	1,500	1,640	1,655	1,320	1,485	1,410	180	145	245
Below Suitability Standard	40	45	15	20	30	15	15	0	0
1 Person	0	0	0	0	0	0	0	0	0
2 Persons	10	0	0	0	0	0	10	0	0
3 Persons	15	0	15	10	0	10	0	0	0
4 Persons	10	0	0	15	0	0	0	0	0
5+ Persons	0	0	10	0	0	10	0	0	0
Unsuitable Housing (%)	2.7%	2.7%	0.9%	1.5%	2.0%	1.1%	8.3%	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
Total Households	1,505	1,635	1,655	1,325	1,490	1,405	180	150	245
Household not in CHN	1,245	1,545	1,510	1,140	1,405	1,335	110	140	180
Household in CHN	260	90	140	180	90	75	75	0	65
1 person household	95	30	65	50	25	20	45	0	45
2 persons household	90	0	45	80	0	30	15	0	15
3 persons household	35	0	15	20	0	10	20	0	0
4 persons household	35	40	20	35	40	15	0	0	10
5+ persons household	0	0	0	0	0	0	0	0	0
Household in CHN (%)	17.3%	5.5%	8.5%	13.6%	6.0%	5.3%	41.7%	0.0%	26.5%

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
Total Households	1,505	1,635	1,655	1,325	1,490	1,405	180	150	245
Household not in ECHN	1,410	1,570	1,570	1,270	1,430	1,365	135	150	205
Household in ECHN	95	65	85	55	60	40	45	0	40
1 person household	25	0	45	0	0	15	30	0	35
2 persons household	35	0	25	35	0	20	0	0	0
3 persons household	15	0	10	10	0	0	15	0	0
4 persons household	15	35	10	15	40	10	0	0	0
5+ persons household	0	0	0	0	0	0	0	0	0
Household in ECHN (%)	6.3%	4.0%	5.1%	4.2%	4.0%	2.8%	25.0%	0.0%	16.3%

Income Category v. Price

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

Income Category	Maximum Household Income	Maximum Budget for Rent	Budget v. Market Rent			
			Bachelor	Bedroom	2- Bedroom	3+ Bedroom
Very Low	\$45,600	\$1,105	\$225	-\$115	-\$395	-\$605
Low	\$73,000	\$1,770	\$890	\$550	\$270	\$60
Moderate	\$109,500	\$2,655	\$1,775	\$1,435	\$1,155	\$945
Above Moderate	\$136,800	\$3,315	\$2,435	\$2,095	\$1,815	\$1,605
Median Income	\$91,222	\$2,210	\$1,330	\$990	\$710	\$500

Income Category	Maximum Household Income	Maximum Possible Purchase Price	Budget v. Real Estate Prices				
			Single Detached	Semi Detached	Row House	Duplex	Mobile Home
Very Low	\$45,600	\$261,500	-\$256,000	-\$203,500	-\$48,500	-	\$79,000
Low	\$73,000	\$420,500	-\$97,000	-\$44,500	\$110,500	-	\$238,000
Moderate	\$109,500	\$625,000	\$107,500	\$160,000	\$315,000	-	\$442,500
Above Moderate	\$136,800	\$772,500	\$255,000	\$307,500	\$462,500	-	\$590,000
Median Income	\$91,222	\$522,500	\$5,000	\$57,500	\$212,500	-	\$340,000

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	\$35,500	\$2,100	-\$860	\$3,600	-\$4,450	
Low	\$53,700	\$3,200	\$240	\$5,400	-\$2,650	
Moderate	\$76,700	\$4,600	\$1,640	\$7,700	-\$350	
Above Moderate	\$91,800	\$5,500	\$2,540	\$9,200	\$1,150	
Median Income	\$65,600	\$3,900	\$940	\$6,600	-\$1,450	

Family Income v. Price

Source: Statistics Canada, 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	\$43,363	\$1,050	\$170	-\$170	-\$450	-\$660
Lone parent	\$60,553	\$1,470	\$590	\$250	-\$30	-\$240
Couple w/ child	\$136,335	\$3,305	\$2,425	\$2,085	\$1,805	\$1,595
Couple w/o child	\$101,903	\$2,470	\$1,590	\$1,250	\$970	\$760
Median Income	\$91,222	\$2,210	\$1,330	\$990	\$710	\$500

Family Types	Maximum Household Income	Maximum Possible Purchase Price	Budget v. Real Estate Prices			
			Single Detached	Semi Detached	Row House	Mobile Duplex Home
Singles / Roommates	\$43,363	\$250,000	-\$267,500	-\$215,000	-\$60,000	- \$67,500
Lone parent	\$60,553	\$341,000	-\$176,500	-\$124,000	\$31,000	- \$158,500
Couple w/ child	\$136,335	\$772,500	\$255,000	\$307,500	\$462,500	- \$590,000
Couple w/o child	\$101,903	\$579,500	\$62,000	\$114,500	\$269,500	- \$397,000
Median Income	\$91,222	\$522,500	\$5,000	\$57,500	\$212,500	- \$340,000

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	\$33,892	\$2,000	-\$960	\$3,400	-\$4,650	
Lone parent	\$45,605	\$2,700	-\$260	\$4,600	-\$3,450	
Couple w/ child	\$91,535	\$5,500	\$2,540	\$9,200	\$1,150	
Couple w/o child	\$72,302	\$4,300	\$1,340	\$7,200	-\$850	
Median Income	\$65,600	\$3,900	\$940	\$6,600	-\$1,450	

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
Total Population	4,100	4,140	4,180	4,220	4,260	4,270	4,300	4,330	4,360	4,390
Total Households	1,800	1,830	1,860	1,890	1,920	1,925	1,940	1,955	1,970	1,985
No Bedroom	10	10	10	10	10	20	20	20	20	20
1 Bedroom	120	125	130	135	140	125	125	125	125	125
2 Bedroom	410	415	420	425	430	425	430	435	440	445
3+ Bedroom	1,260	1,280	1,300	1,320	1,340	1,355	1,365	1,375	1,385	1,395
Household Size	2.28	2.27	2.27	2.27	2.27	2.24	2.23	2.23	2.23	2.23
Renter Demand	15.8%	15.6%	15.3%	15.1%	14.8%	14.0%	13.9%	13.8%	13.7%	13.6%