

GREATER NELSON & WEST ARM KOOTENAY LAKE

CITY OF NELSON & ELECTORAL AREAS E AND F

KEY THEMES & POINTS

- There is a general lack of affordable and available housing in the Greater Nelson subregion.
- Housing availability is seasonal, with some leases only available for 10 months of the year, and workforce housing need fluctuating seasonally.
- Vacation rentals are seen as significantly reducing available year-round rental units.
- Transportation is an issue for housing accessibility particularly for rural residents, those without cars, and during the winter.
- The physical condition of many rental homes is inadequate.

SURVEY RESPONDENT DEMOGRAPHICS

RESPONDENT DEMOGRAPHICS

Greater Nelson and West Arm Kootenay Lake (Greater Nelson subregion) refers to the communities located within the City of Nelson and Electoral areas E and F. The Greater Nelson subregion is home to an evenly age-distributed population, with a younger average age than other subregions. A majority (68%) of survey respondents identify as female. The survey in the Greater Nelson subregion received 202 complete surveys and 44 partially completed surveys.

INCOME AND EMPLOYMENT DEMOGRAPHICS

Members of the Greater Nelson subregion also have a broad range of annual incomes and employment statuses. 27% of respondents make less than \$30,000 per year, while 44% of respondents make over \$60,000 per year. The remaining 29% of respondents make between \$30,000 and \$60,000 per year. A majority of the survey respondents are currently employed full (40%) or part-time (20%). 21% of respondents report their employment status as retired.

DWELLING DEMOGRAPHICS

The Greater Nelson subregion is majority comprised of single-detached, stand-alone homes. As a result, a significant majority (65%) of respondents reported living in a single-detached home. The next largest category, with 11% of responses, reported living in a self-contained unit that is a part of a single-detached home, such as a basement suite. The next largest category is evenly divided between residents of apartments (7%) and residents of mobile homes (6%). The rest of the respondents reported living in a semi-detached home/duplex, rowhouse, or other.

SURVEY ANALYSIS

TENURE DEMOGRAPHICS

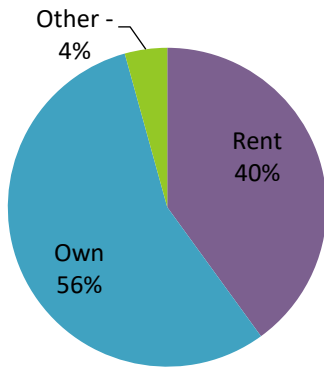


Figure 1: Proportion of Owners vs Renters

Tenure	Percent	Count
Rent	40.0%	92
Own	55.7%	128
Other	4.3%	10
	Totals:	230

Table 1: Proportion of Owners vs Renters

As we can see in Figure 1 and Table 1 above, 56% of respondents own their homes, whereas a somewhat smaller proportion rent.

MONTHLY HOUSING COSTS

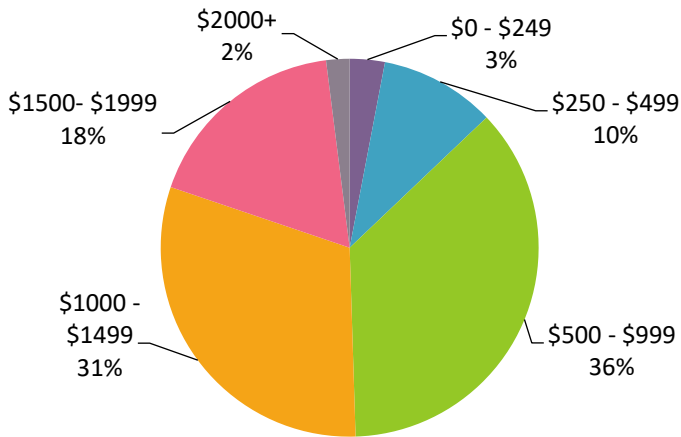


Figure 2: Monthly Rental Amounts

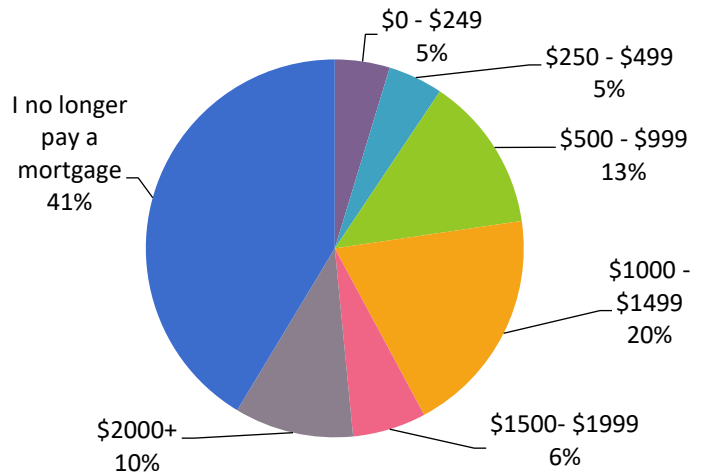


Figure 3: Monthly Mortgage Amounts

Figures 2 and 3, presented above, indicate the average housing costs to renters and owners. Over forty percent of owners no longer pay a mortgage, which has a significant impact on their regular housing costs. Meanwhile, the most common rental costs for renters are roughly split between the \$500 - \$999 range and the \$1000 - \$1499 monthly range, with some outliers on either end of the spectrum.

HOUSING NEEDS

The experiences of housing need differ significantly between renters and the broader population. Over 40% of renters in the Greater Nelson subregion report that their current housing does not meet their needs (Figure 4), which is over four times the unmet housing need experienced by homeowner respondents (Figure 5).

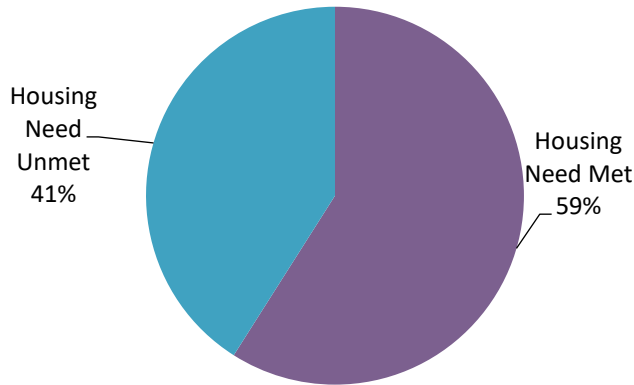


Figure 5: Housing Need – Renters

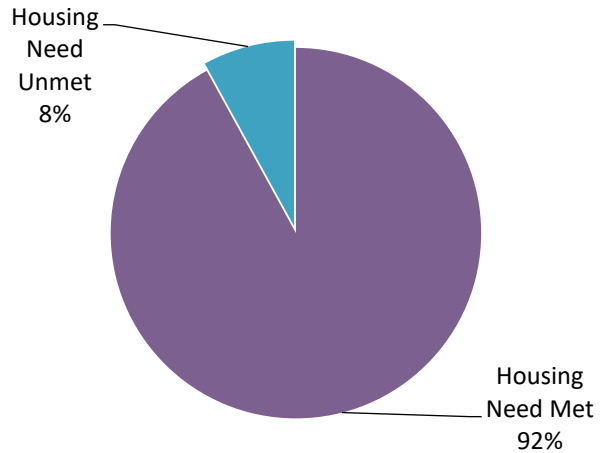


Figure 4: Housing Need – Homeowners

Residents of the Greater Nelson subregion also have concerns about the physical condition of their homes. Figure 6 and Figure 7 show the need for repairs for both renters and homeowners. Nearly a third of renters live in homes that require major repairs, twice the proportion reported by homeowners.

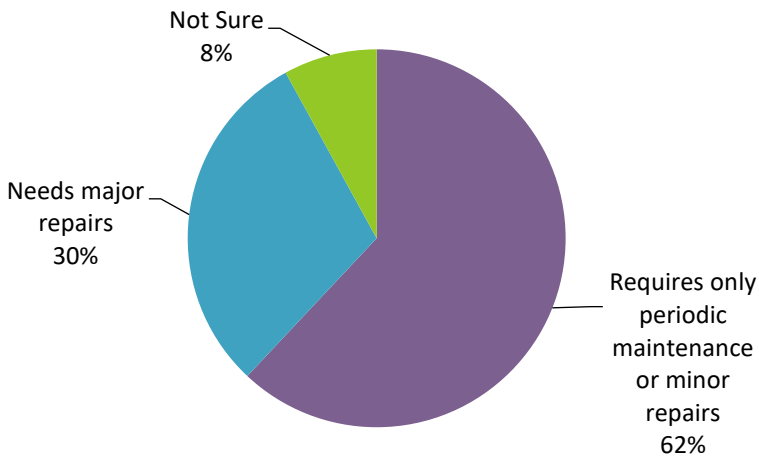


Figure 7: Physical Condition of Home – Renters

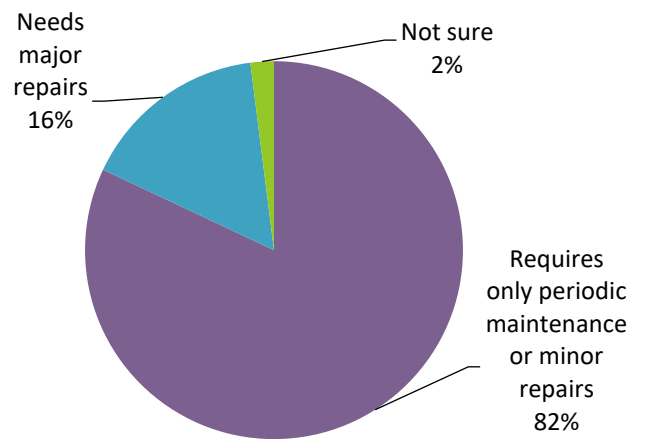


Figure 6: Physical Condition of Home – Homeowners

Survey responses illustrate that many renters have little confidence that these repairs will be undertaken in a timely or adequate manner:

“Good rent shouldn't come with unhealthy, collapsing houses but with respectable homes.”

“Our landlord takes forever to do needed maintenance. Often we wait 6 months to a year.”

Further information on housing needs experienced by renters in the area is described in the following survey responses:

“Lease only for 10 months/year. We move out for summer months when owners return.”

“Size, cost, transportation, it’s rotting around me at a rate faster than it can be repaired. There’s no room for any household possessions.”

“Plumbing system is not up to code and not fully work. Far away from community, services, bus system, loft house is too small for 2 persons. Difficult landlord.”

HOME OWNERSHIP & RENTAL BARRIERS

Although 68% of renters report that home ownership is important to them, they experience a variety of barriers to this goal. The most significant barrier to home ownership is cost of the home and of the down payment, indicating a need for affordable home ownership options in the Greater Nelson subregion.

Barrier	Percent	Count
Homes are too expensive.	90.2	74
Required down payment is too expensive.	64.6	53
No homes are available in my price range.	75.6	62
Homes in my price range are not suitable for my needs.	50.0	41
I’m worried interest rates will go up.	19.5	16
I have credit issues.	19.5	16
Other	17.1	14

Table 2: Barriers to Home Ownership

Of those currently renting their homes, 31% reported that they are looking for new rental housing. Unfortunately, finding appropriate and affordable rentals has been a difficult process for many. The following comments illustrate some of the barriers people living in the Greater Nelson subregion face when looking for new rental housing:

“High rental rates and lack of housing due to vacation rentals.”

“Lack of options, lack of long term availability, people don't want to rent to families with children, houses go fast - lots of competition, often homes are not advertised in advance and I

can't afford to pay rent at 2 homes (need to give 1 month notice on current rental), many homes unsuitable, lack of public transit, no pets allowed"

"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"

These responses indicate that affordability and limited availability are both barriers to suitable housing. People on income assistance and families, particularly single parent households, indicate that there are few landlords willing to rent to them. Vacation rentals and owners returning during the summer months mean that housing can be unavailable during peak tourist season.

Of all respondents, 25% reported experiences of being refused housing or discriminated against because of their ethnicity, age, gender, sexual orientation, ability and/or other reasons. In their words:

"Being on Income Assistance does not make landlords feel like I have a secure income, even though I do work on top of receiving it and have multiple employer and landlord references from previous years. Most posts for housing say that they are searching for a "full time employed individual" and don't even give you a chance."

"I am a single mother with 2 small children and a dog. It is very hard to convince a homeowner to allow children and pets. Especially in Nelson."

"Finding adequate housing as a young, mentally ill, lgbt, non-binary person, with middle eastern background and a young child under 5 can be very difficult. Landlords can be rude and make assumptions about my lifestyle and my abilities as a parent."

ENERGY POVERTY

In general, 70% of respondents find their home's energy bills affordable, while 30% of respondents recorded their energy bills as being unaffordable. Energy bills are more burdensome for rental households, with 40% of this subset reporting that their home's energy bills are unaffordable.

When respondents had issues paying their monthly energy bills, 60% recorded that they kept their homes at a temperature too cold to be comfortable to offset costs, 56% held off on paying other bills, and 32% recorded that they didn't have enough money for food as a result of energy costs. Figure 8 below shows the first things a household sacrifices when money is tight.

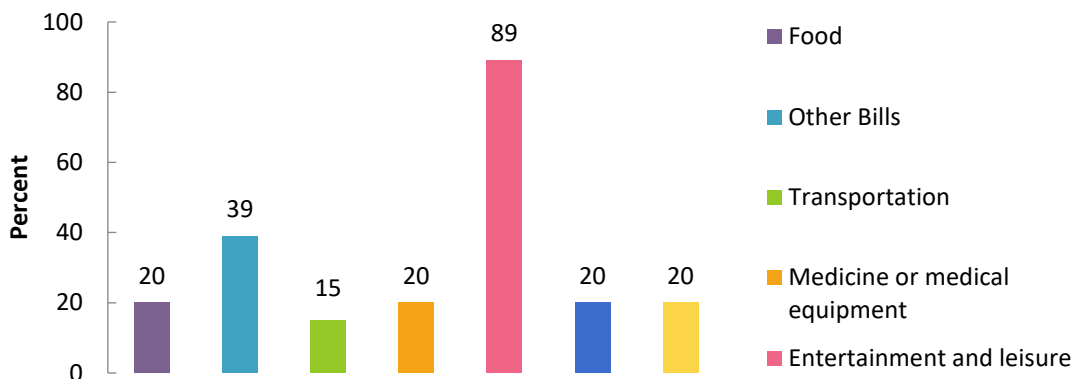


Figure 8 - Household Sacrifices when Money is Tight

OPEN-RESPONSE QUESTIONS

The survey ended with three broad, open-response questions. Respondents were not limited by length. The following outlines those questions, and some of the responses we got.

ARE YOU CONSIDERING MOVING OUT OF THE COMMUNITY YOU CURRENTLY LIVE IN BECAUSE OF HOUSING ISSUES?

Twenty-nine percent (29%) of respondents indicated that they are considering moving out of the Greater Nelson subregion due to housing issues. However, 83% of renter residents were considering leaving their community and 15% were not sure, indicating a very difficult rental market. When asked why they are considering moving, respondents provided the following:

“Wages low, living costs high. Lack of housing, stress about housing, lack of community support”

“We are seniors and my husband is having hard time looking after our property”

“I am in low income housing where there is a great deal of domestic violence, substance problems, and overall low quality of life. There are police sent to my complex on an almost weekly basis and I do not want to have to raise my child in such a toxic environment but currently have no means of escape as this is the only living place i can afford.”

“To Live closer to my work as I currently commute 1 1/2 hrs each day. I want a place that offers 12 month year round lease.”

ARE THERE PARTICULAR HOUSING CHALLENGES FACED BY YOUR COMMUNITY THAT YOU THINK WE NEED TO KNOW?

Respondents report that housing is unavailable or unaffordable for many community members. Access to appropriate housing is very difficult for families and people on income assistance. They face a number of barriers, which results in settling for housing that is poorly maintained, expensive, and too small. There are also concerns about the impact of vacation rentals. Some comments include:

“Most of the newer secondary suites or laneway homes seem to be used as short term rentals which means that the current rental stock is really aging.”

“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.”

DO YOU HAVE IDEAS FOR HOW HOUSING COULD BE IMPROVED FOR YOUR COMMUNITY?

Respondents were strongly in favour of more affordable housing, suggesting construction of purpose-built affordable housing, increased housing type options through apartment, duplex, and co-op housing construction, and easing zoning and subdivision regulations to allow for secondary units on existing large parcels. Respondents also suggested purpose-built student housing, strongly regulating vacation rentals, and aid for high energy costs.

“Continue incentivizing things like secondary suites and laneway homes but also need to continue to regulate short terms rentals -Continue collaborative partnerships to build purpose-built rentals (below and market rental)”

“We need affordable childcare, affordable housing options for single mothers. Specific housing programs for single mothers not receiving adequate child support.”

“Connect elderly with students for shared housing.”

“broader and more accessible and affordable energy retrofit program.”

“More affordable units should be built by the city. If the city becomes the landlord, fewer landlords will set high prices for crappy units.”

IS THERE ANYTHING ELSE YOU WOULD LIKE TO TELL US ABOUT YOUR HOUSING EXPERIENCES?

Respondents emphasised again that affordable and appropriate housing is difficult for many people to access. Members of the community who have lower incomes are being pushed out because of high rental prices. Young people, single-parent families, and seniors are particularly in need of increased housing options. Renters also note that pet owners have minimal options, as high demand means landlords almost always have the option to choose a non-pet-owner over a pet-owner.

“A lot of the 'affordable' market rental housing is in awful condition; they may not be raising the rent, but they're not maintaining the housing. Dangerous levels of mold, asbestos, and many other concerns. This region is a bit of a gongshow.”

“Most of the time, the reason that I had to move was because the house went up for sale. Each time, my rent went up a lot at the next house. If you're low-income, it feels like this community doesn't want you. Because there is very very little affordable housing.”

“I think if there were more affordable senior complexes that you might find more housing opening up for the first time buyers. Duplex senior housing is more appealing to many seniors who have dogs and still like to do some yard work”

“I love Nelson and I have lived here for over 10 years, but with it being such a struggle to find affordable rentals I am not sure I will be able to stay and it is breaking my heart.”