



Regional District of Central Kootenay Housing Needs Report:

# SALMO RIVER VALLEY

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 Salmo River Valley 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 Salmo River Valley 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.

### **Salmo River Valley's population grew modestly, and will likely quicken its pace in the short-term, but not evenly across age categories.**

Salmo River Valley's population grew 5% between 2006 and 2016, while projections anticipate greater gains (8%) until 2025. Growth is led by senior cohorts (65+), which grew 38% over the ten years leading to 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 2006 and 2016 census periods, the labour force (people working or actively seeking work) declined while those not participating (e.g. retirees) grew.

With a growing population and smaller household sizes, Salmo River Valley will likely demand more market housing units over the short-term. By 2025, residents may demand 1,485 total units, 140 more than 2016 (about 16 annually). Based on historical construction rates, Salmo River Valley may not build enough units to satisfy this demand.

### **Renting is becoming more popular.**

The percentage of people renting jumped 43% between 2006 and 2016; particularly, total families with children who rent increased while those who own decreased, suggesting an increased preference to rent or a response to housing availability and affordability in the local and broader market.



**Incomes are rising, but housing costs grew even more, putting greater financial burden on residents to meet the basic needs of themselves and their families.**

The median Salmo River Valley household earned more in 2015 than it did in 2005, even with inflation removed from the comparison. Also without inflation, home prices jumped almost a third, 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 69%. Both owner and renter household incomes did grow over the decade, but the latter did not increase enough to reduce the disparity in purchasing power between both tenure types.

Statistics Canada reports that about 28% 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 33% of households with children younger than 18 are likely struggling financially.

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

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

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*“Lack of rentals, lack of affordable rentals, no apartments, age limited only apartments available, limits on row housing and secondary houses/units allowed on property”*

*“A severe housing shortage crisis. Due to such a shortage, landlords can and do charge whatever they want. No homes to buy under \$300,000. Young people have a difficult time getting into the homeownership market due to the shortage of affordable homes for sale and the price of homes available”*

---

**The size and quality of housing is improving, allowing residents to live more comfortably and securely. Even with higher housing prices, Statistics Canada reported greater affordability as well.**

New construction is often larger and of higher quality than the past, pushed by changes in building regulations and consumer preference; however, prices tend to be higher than in older stock. Those

who cannot afford newer homes seek older, smaller, and less up to date alternatives to fit their budgets.

Total households in an unaffordable living situation slightly increased between 2006 and 2016; however, the proportion of households who struggle financially with housing relative to all households was lower in 2016. Theoretically, the latter would suggest affordability concerns are decreasing when in actuality more households struggle than prior. Significant growth in higher earning cohorts is a likely contributor to the perception of improvement.

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

**Energy poverty is a significant issue within the Salmo River Valley subregion, with almost half of respondents saying that their energy bills are unaffordable.**

When accounting for fuel cost, the average household in the Salmo River Valley subregion cannot reasonably afford their energy expenses. Generally, only couple families with children can meet their energy budget as they often earn the highest incomes. Single or very low-income households may potentially pay almost 3 times more than they can actually afford.

Forty-eight percent (48%) of survey respondents indicated their energy bills, without transportation fuel, were unaffordable. When respondents had issues paying their monthly energy bills, 58.3% recorded that they kept their homes at a temperature too cold to be comfortable to offset costs. Sixteen percent (16.7%) 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 (e.g. by distance or economically). The regional report defines seven sub-regions, each corresponding to a relationship between one or multiple municipalities and one or multiple electoral areas.

*Figure D – 0a: RDCK & Salmo River Valley Sub-Region*



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

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

## DEMOGRAPHY

### SECTION SUMMARY

#### **Salmo River Valley's population grew modestly, but may quicken its pace in the short-term**

Salmo River Valley grew 5% overall between 2006 and 2016. Projections anticipate 8% growth from 2016 to 2025, supported mostly by increases in Salmo.

#### **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 renting families with children than a decade ago**

Families with children declined 4% overall between 2006 and 2016. Those that rent grew 33%.

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

Salmo River Valley's senior population grew 38% between 2006 and 2016. Projections anticipate even greater growth until at least 2025.

#### **Families are renting more often than previously**

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.

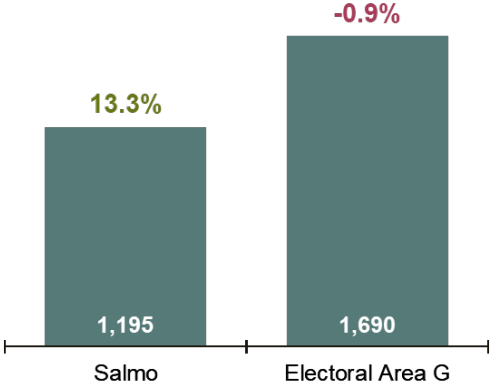
# 1. POPULATION CHANGE

Salmo River Valley grew from 2,760 residents to 2,885 between 2006 and 2016, marking 5% growth over the decade. Most growth came from the Village of Salmo, which rose 13%. Electoral Area G lost about 1% of its population.

Population projections anticipate a slight acceleration of growth – 8% over the following 9 years, reaching 3,125 people. Salmo may rise 19% while Electoral Area G will push slightly upwards (1%), returning to 2006 totals.

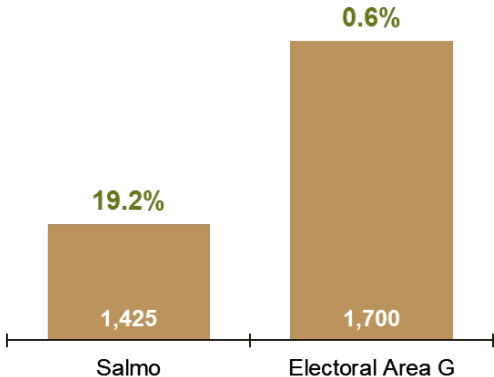
Please note that population totals discussed above and seen below may not equate to what is provided by traditional Statistics Canada datasets. Populations are adjusted to reflect Census undercounting.

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



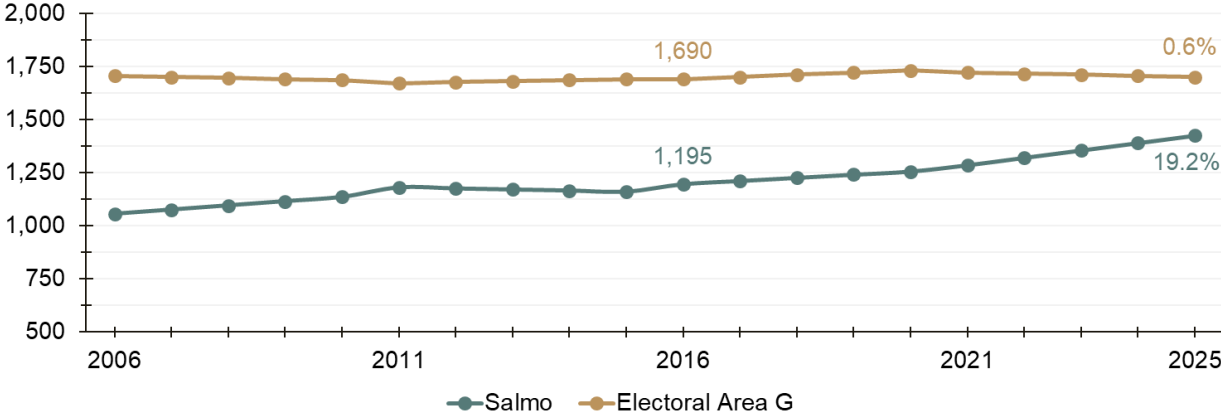
Source: Statistics Canada

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



Source: Statistics Canada, BC Stats

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



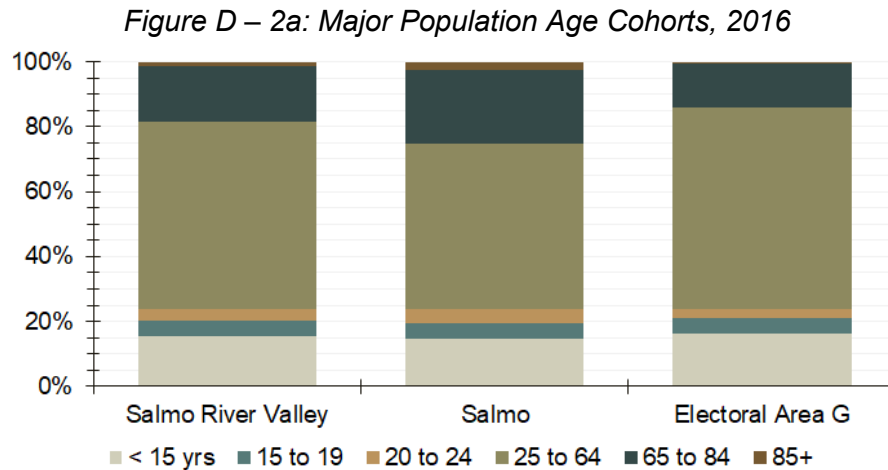
Source: Statistics Canada, BC Stats

# 2. POPULATION STRUCTURE

## Age Distribution

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

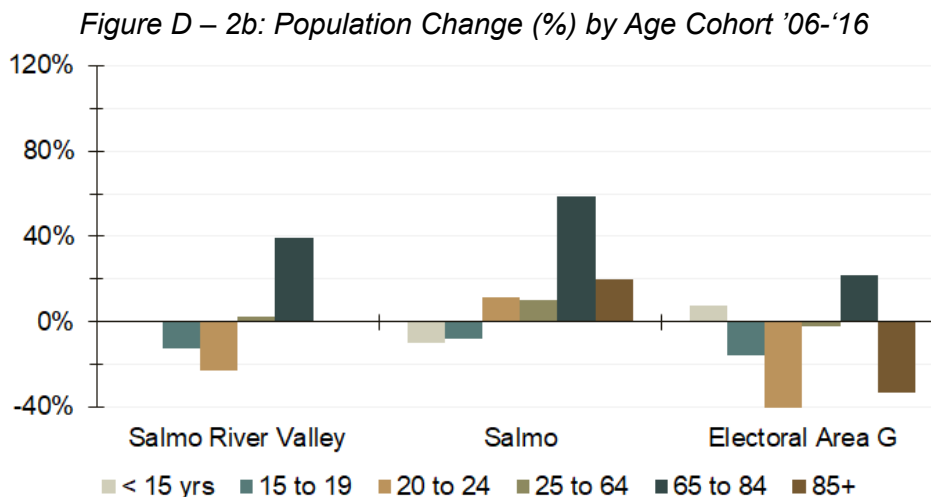
**Figure D – 2a** illustrates the distribution of age among six main cohorts (as defined by Housing Needs legislation) in 2016: children below 15, 15 to 19, 20 to 24, 25 to 64, 65 to 84, and 85 years or older. **Figure D – 2b** and **2c** illustrate how each main age cohort has changed since 2006 and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



Source: Statistics Canada

In 2016, the Sub-Region had 590 youth (less than 20 years old), 1,760 working age persons (20 to 64), and 535 seniors (65+), representing 20%, 61%, and 19% of the total sub-regional population, respectively. These totals are the result of a 3% loss, 1% gain, and 38% gain in each cohort since 2006.

Electoral Area G had a slight increase in children below 15 but a decrease in all other cohorts until seniors aged 65 to 84. Interestingly, G is one of few communities to show a decrease in people 85 or older.

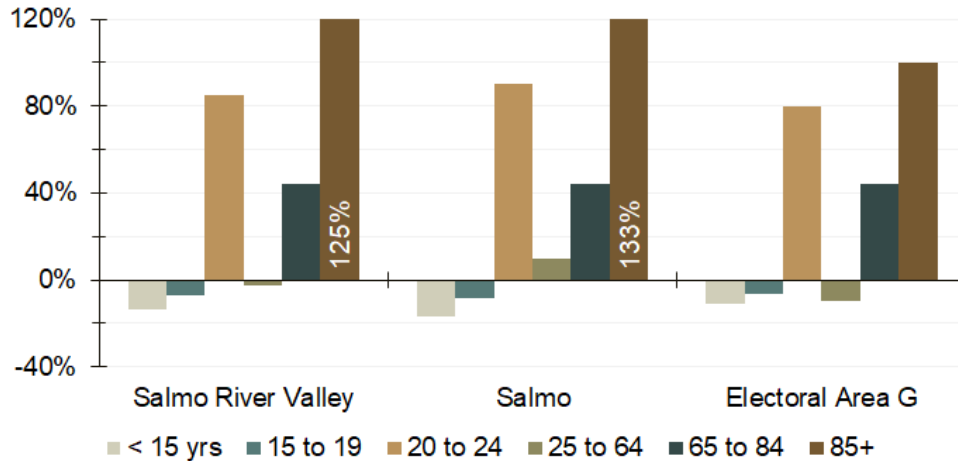


Source: Statistics Canada

Projections anticipate the Sub-Region will be home to 520 youth, 1,800 working age persons, and 805 seniors by 2025, representing 17%, 56%, and 26% of the total sub-regional population, respectively. These totals are the result of a 12% loss, 2% gain, and 50% gain in each cohort from 2016.

This anticipated loss of youth applies across all member communities. However, the 20 to 24 year cohort may rise substantially over the 9 year period (magnified by a historically smaller cohort size). This growth will be surpassed by growth in elderly residents (85 or older).

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

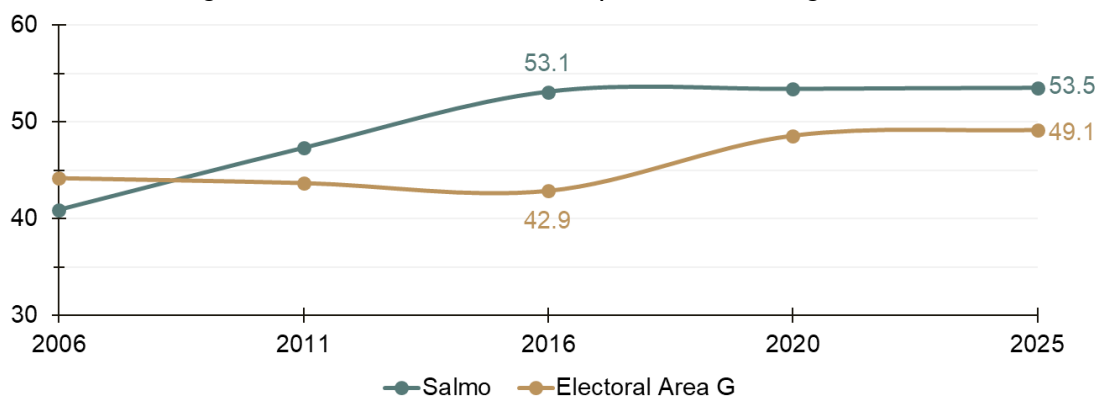


Source: Statistics Canada, BC Stats

### Median Age

In 2016, Salmo's median age was 53.1, almost 10 years older than Electoral Area G. Projections anticipate that by 2025 the median age gap between communities will shrink to about 4 years, with Salmo slightly increasing to 53.5 and Electoral Area G jumping to 49.1.

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

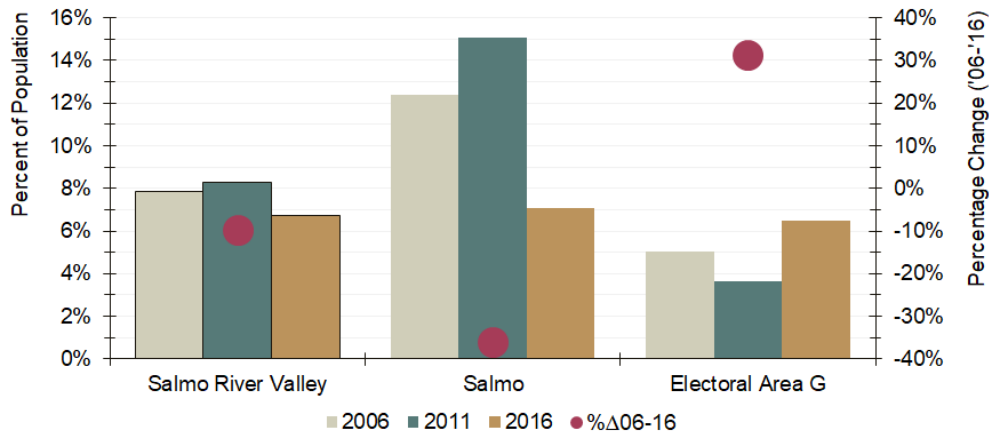


Source: Statistics Canada, BC Stats

### 3. INDIGENOUS IDENTITY

As of 2016, 185 people identify as Indigenous in Salmo River Valley, about 7% of the sub-regional total population; 5% of renters are Indigenous while 8% of owners are. The number of Indigenous people and percent share declined about 10% since 2006, impacted mostly by lower populations in the Village of Salmo (see **Figure D – 3a**).

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



Source: Statistics Canada

#### 4. HISTORICAL & ANTICIPATED HOUSEHOLDS

Salmo River Valley grew from 1,245 households to 1,355 between 2006 and 2016, 9% growth over that decade. Household projections anticipate continued growth, possibly rising 11% from 2016 to 2025. The Sub-Region may reach 1,505 households by 2025, 150 more than 9 years prior. Electoral Area G had greatest historical growth (23%) and has the greatest anticipated growth (24%).

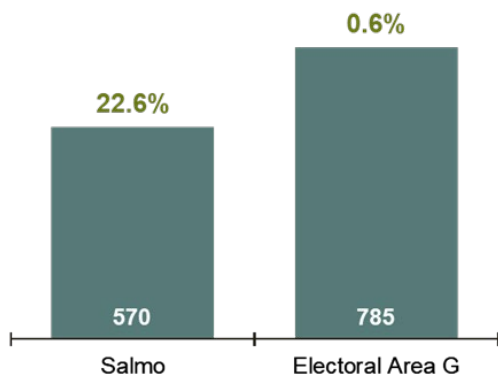
Two factors largely contribute to increasing household total: (1) increased population means more demand from residents and their households and (2) smaller household sizes attributed to smaller families, empty-nesters, and seniors mean that there is greater housing demand per capita.

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).

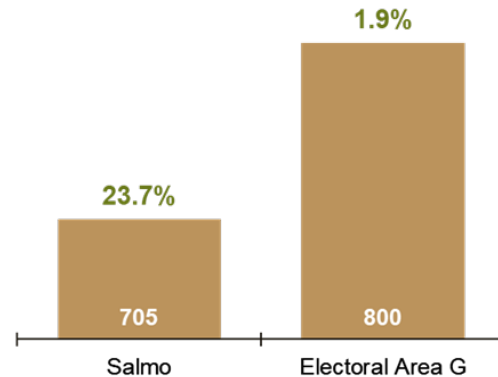
Figure D – 4a: 2016 Historical Households & Percent Change '06-'16

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



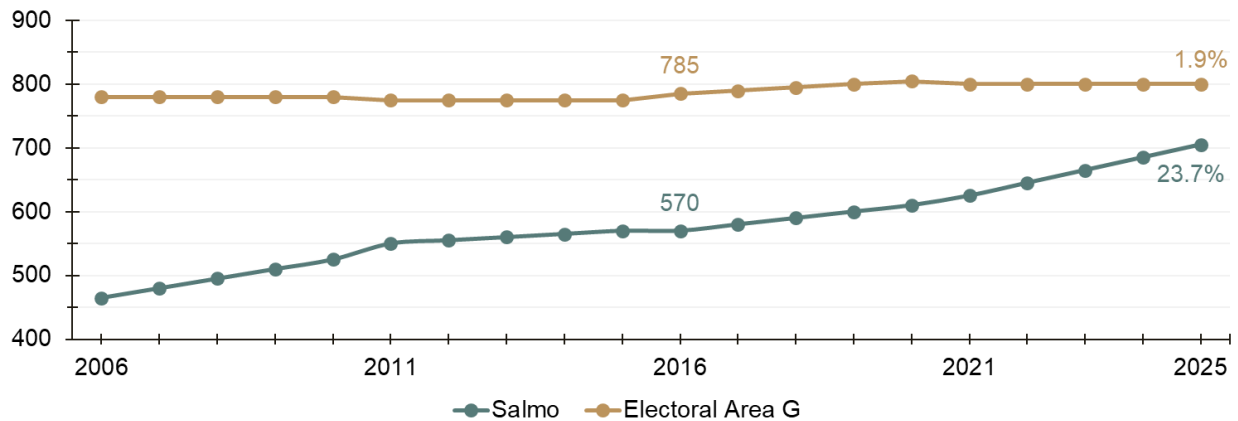


Source: Statistics Canada



Source: Statistics Canada, BC Stats

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



Source: Statistics Canada, BC Stats

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

## 5. HOUSEHOLD CHARACTERISTICS

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

### Household Tenure

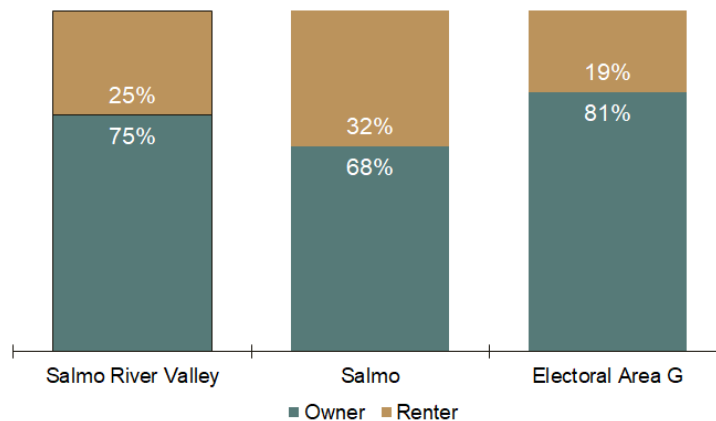
Statistics Canada data divides “tenure” into three categories: (1) owner, (2) renter, and (3) band housing. Band housing is often not reported or is suppressed for confidentiality. This report illustrates only the relationship between owner and renter households.

Overall, the Sub-Region is made up of 75% owners and 25% renters, or 970 and 315 households respectively. **Figure D - 5a** describes the owner to renter relationships across the Salmo River Valley and its communities.

Salmo, as the municipal centre to Electoral Area G, had the highest proportion of renters (32%); Electoral Area G had about 19%.

Between 2006 and 2016, renter households grew 43%, higher than owner households' 2%. Renter growth was particularly strong in Salmo (106%). Electoral Area G households grew negligibly for both tenures.

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

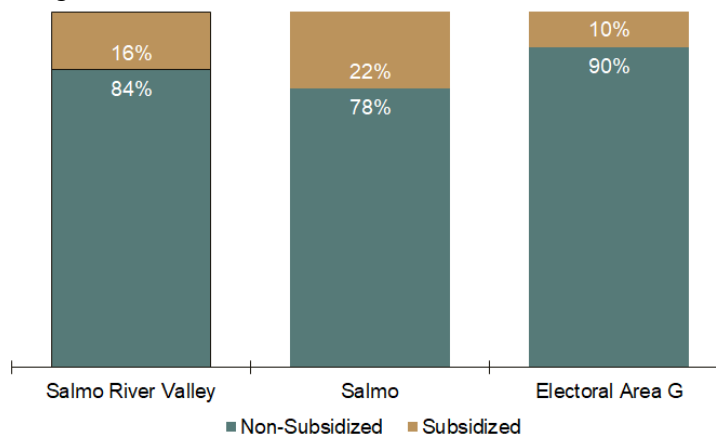


Source: Statistics Canada

### 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 D – 5b: Subsidized Renter Households, 2016*



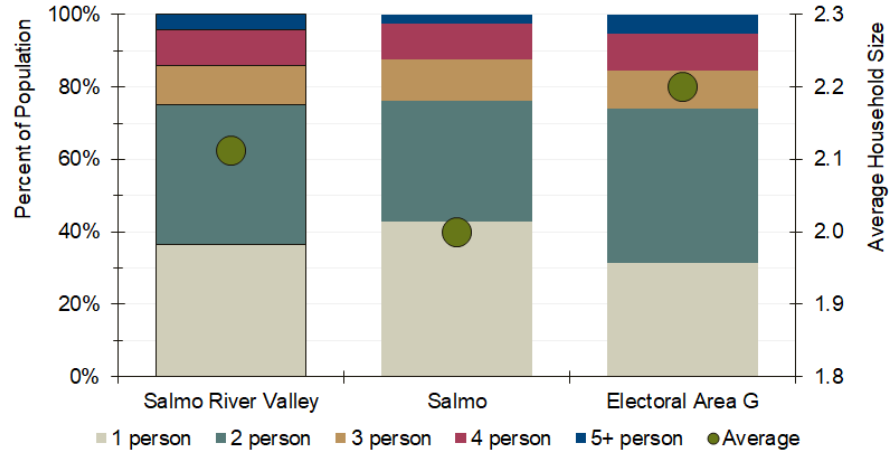
Source: Statistics Canada

On average, 16% of sub-regional renter households use a subsidy to afford their accommodation. As the municipal centre, Salmo demonstrates greater proportions (22%) use a subsidy, related to the higher number of single person homes (see next section).

## Household Size

The average household size was 2.1 in 2016, the same as 2006. Owner household sizes remained the same at 2.2 while renter households shrank (2.1 to 2.0).

Figure D – 5c: Household Size, 2016



Source: Statistics Canada

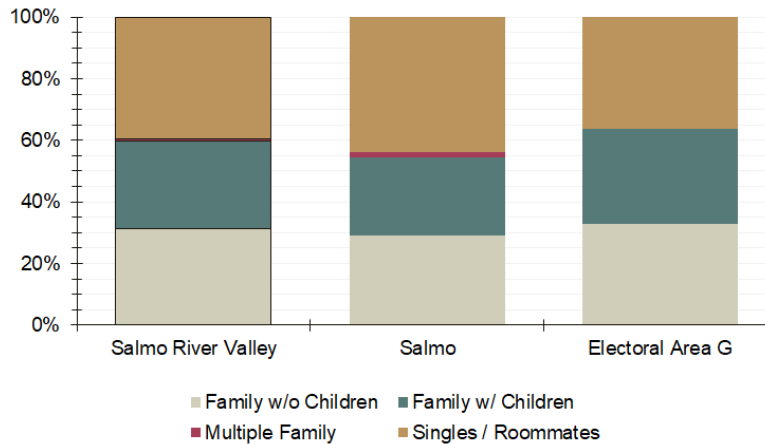
Electoral Area G has the higher household size of the two Salmo River Valley communities (2.2), impacted by noticeably greater shares in two person households and slightly increased shares of homes that are 3+ people large.

## Household Type

Household type refers to the type of “census-family” that occupies a dwelling (see **Glossary**). **Figure D - 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 29% of sub-regional households were families with children, 31% were families without children, and 40% were other. Families with children fell 13% for owners and jumped 33% for renters, while those without grew 12% and fell 25%. Renter family type trajectories suggest the area can be seen in part as being attractive to rent for local young couples looking to have children or others moving from elsewhere in British Columbia or farther.

Figure D – 5d: Household Family Type, 2016



Source: Statistics Canada

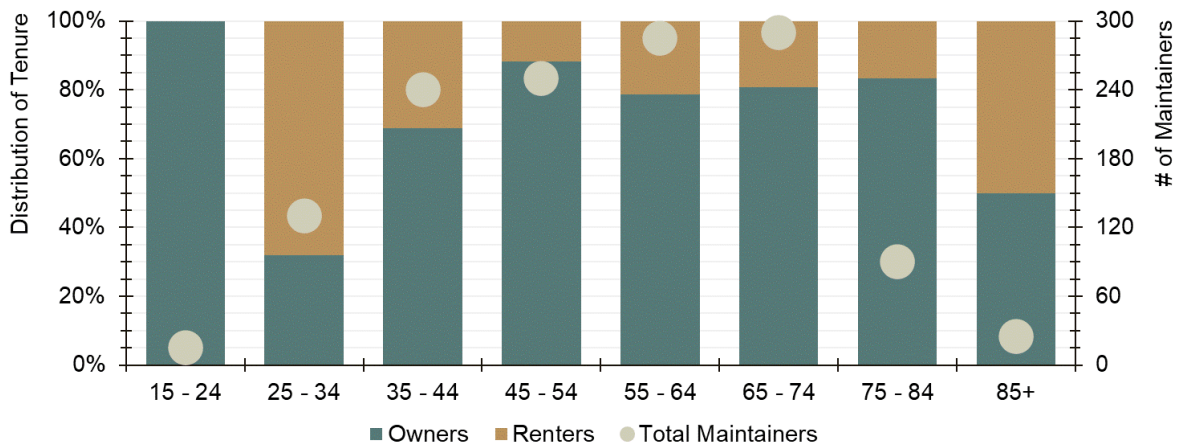
Mirroring its greater average household size, Electoral Area G has higher rates of families with children (but also those without). Salmo has a greater share of single people or roommate households.

### 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, typically reaching its proportional peak between 75 and 84 years old. However, the Sub-Region achieves this peak for maintainers 45 to 54, after which it falls slightly in the next cohort and increase gradually until the 75 to 84 cohort.

A strong proportion of maintainers are distributed between 35 and 74 years old, demonstrating that heads of households are multi-generational. The greater totals of younger maintainers mostly come from Electoral Area G, which also has higher rates of families with children.

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

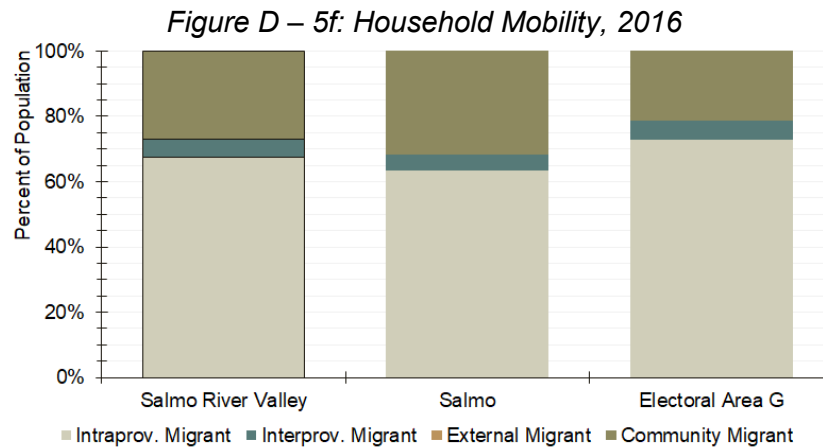


Source: Statistics Canada

## Household Mobility (1-Year)

One-year mobility refers to whether a person changed their location of residence within the prior twelve months. Overall, about 27% of Salmo Rivery Valley residents who moved over the previous year did so within their own community, 68% moved from within the Province (inclusive of inside the RDCK), 5% moved from within Canada, and 0% moved from outside Canada. Please note Sub-Region percentages reflect the weighted average of the communities within it.

**Figure D - 5f** illustrates how proportions of movers differs across communities.



Source: Statistics Canada

# ECONOMY

## SECTION SUMMARY

### **Median incomes are rising**

Salmo Rivery Valley households generally earn more money than they used to. Overall, median before-tax incomes increased by 15%, though the data is not sufficient to tell how much of this overall change is due to increases in the same household's income over time, versus changes in the overall pool of households, e.g. outmigration of lower-income households and in-migration of those with higher incomes. The share of those earning \$100,000 or more jumped from 11% to 17% while the share of households earning \$60,000 or less decreased from 72% to 64%.

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

The median renter is younger than the median owner, meaning that more renters receive working incomes while aging owners rely more and more on retirement incomes. However, incomes did not grow fast enough to contract the gap between tenures; renter households have increasingly less purchasing power than owners.

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

About 28% of households fall below the Low-Income Measure, indicating substantially increased potential to experience financial hardship. The most prevalent family type to experience this difficulty are those with children younger than 6 years old. Of these, 33% are classified as substantially worse off than the average. In part, this can be attributed to the fact that young families who are at the beginning of their careers tend to earn lower incomes, yet have higher expenses due to the presence of dependents.

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

The labour force (people working or actively seeking work) shrank since 2006 while those not in the labour force grew by 20%. As people age, more will enter retirement and no longer contribute (in employment terms) to the local economy.

### **Unemployment has been consistent over the decade**

The total people unemployed and the unemployment rate remain consistent at about 140 people and 11%, respectively.

## 6. INCOME

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

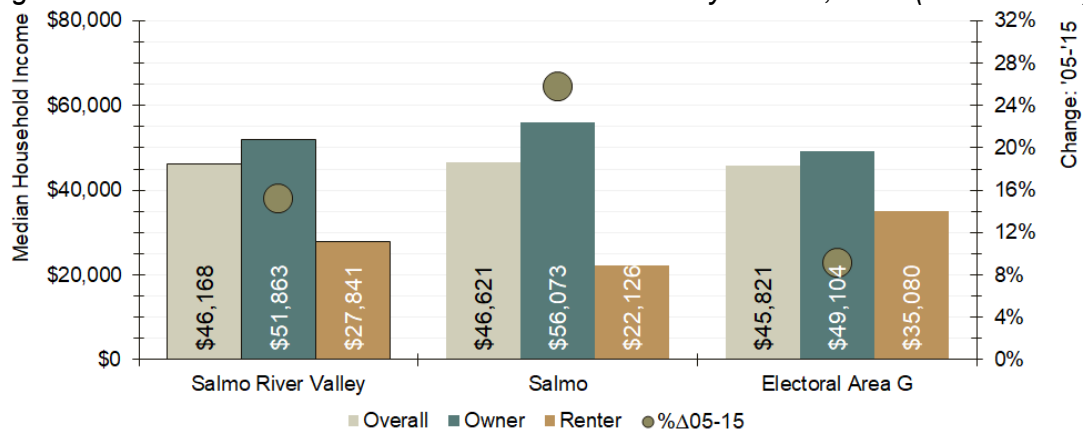
### Median Before-Tax Household Income

Overall, the Sub-Region's median before-tax household income grew about 15% to \$46,168. The median owner household earned \$51,863 and the median renter household earned \$27,841, representing 21% and 26% growth since 2005, respectively. Though renter household incomes grew faster, the disparity between tenure incomes grew; owners earn about \$24,000 more than renters, \$3,000 more than 2005.

Salmo and Electoral Area G has distinct changes in their incomes. Salmo experienced 45% growth in owner household incomes but 17% decline for renters. Electoral Area G had moderate gains of 8% for owners but made significant strides for renters (82%).

Total households grew 10% between 2006 and 2016, while households earning more than \$100,000 grew 69%. It is possible that inflows of new, high-earning people has had a larger impact on median incomes than the progression of existing households into higher income brackets. However, the data is not available to verify these types of dynamics.

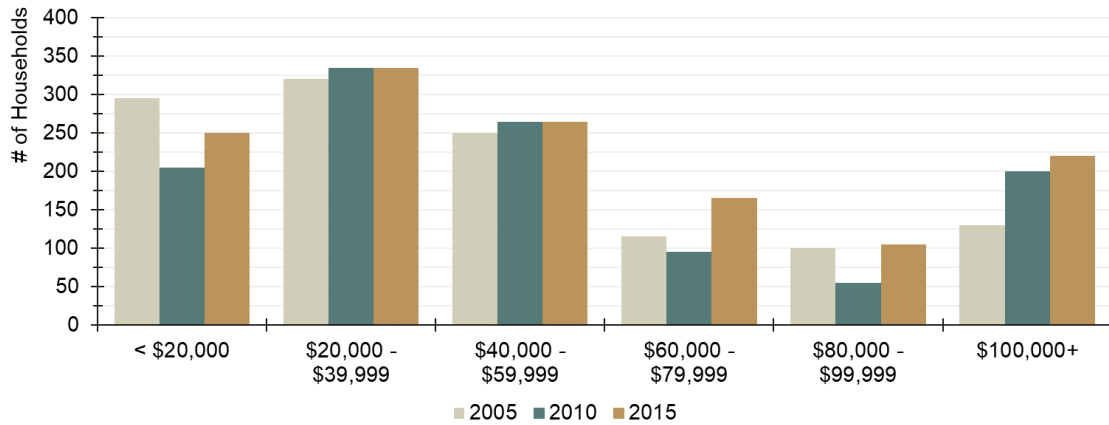
Figure D – 6a: Median Before-Tax Household Income by Tenure, 2015 (2015 dollars)



Source: Statistics Canada



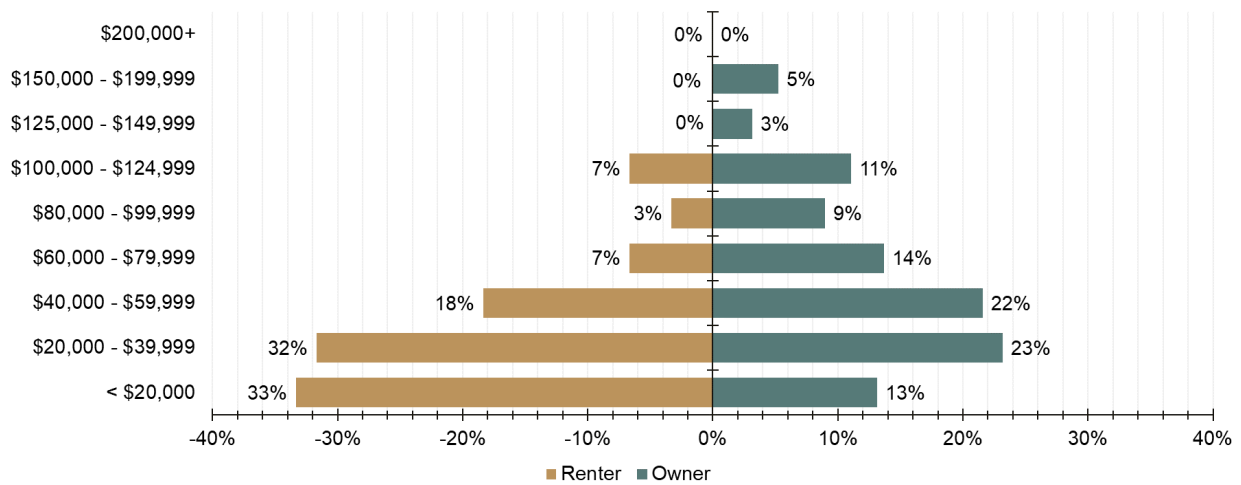
Figure D – 6b: Historical Distribution of Households by Median Income, 2015



Source: Statistics Canada

Figure D – 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 (65%) compared to owners (36%). Alternatively, 19% of owner households earn above \$100,000 versus 9% of renters.

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

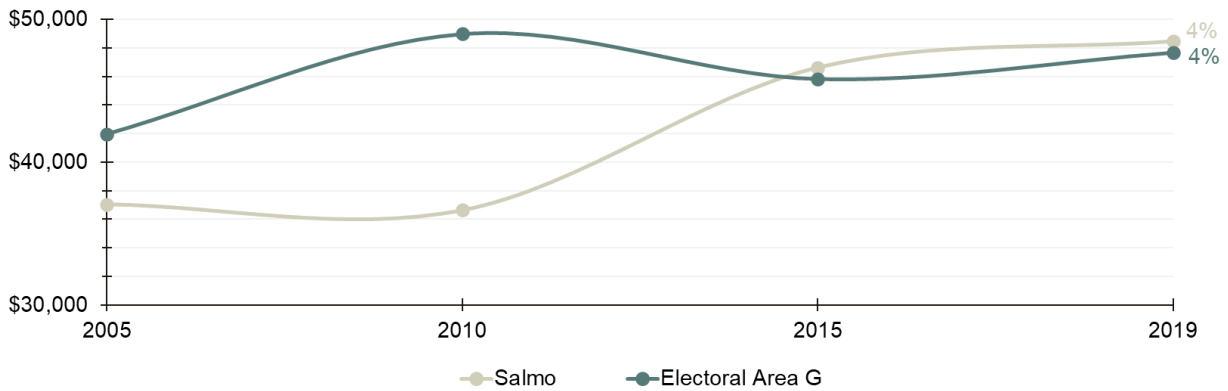


Source: Statistics Canada

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

Estimates suggest that all communities had an increase in their incomes (in constant 2015 dollars) between 2015 and 2019, except for Electoral Area A. Most community incomes decreased since 2010 and all communities grew since 2005, indicating a long-run rise in the purchasing power of sub-regional households.

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

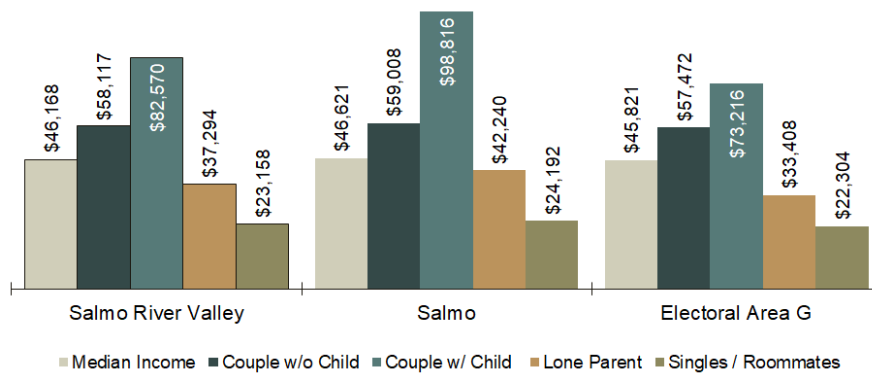


Source: Environics Analytics, Statistics Canada

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



Source: Statistics Canada

Statistics Canada data from 2015 reports that Salmo families with children were the wealthiest of all Salmo River Valley. Salmo demonstrates higher median income for all other family types.

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

## 7. LOW-INCOME MEASURE

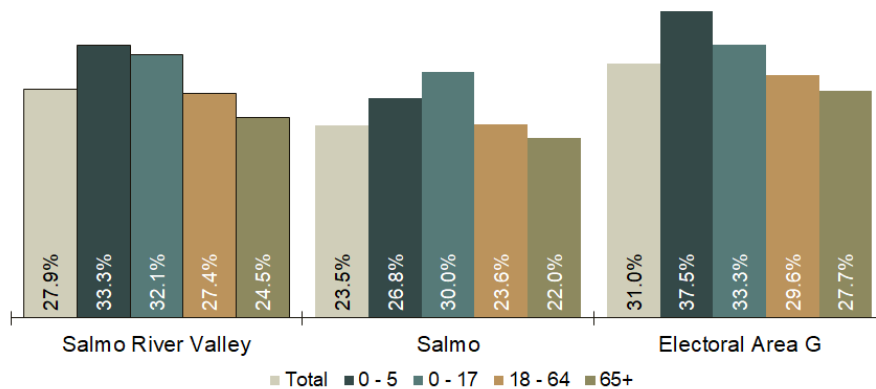
The Low-Income Measure (LIM) is a threshold calculated by Statistics Canada that identifies Canadians belonging to a household whose overall incomes are below 50% of median adjusted household income. “Adjusted” refers to the idea that household needs increase as the number of household members increase.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

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

About 28% of Salmo River Valley residents fall below the after-tax LIM. Children 5 or younger are most likely to be in a household below the measure (33%); 32% of children younger than 18 are in a household below the LIM.

All cohorts in Salmo are slightly below average. Its children below 18 are the most likely to belong to a household below the LIM. All Electoral Area G cohorts are above the sub-regional average.

Figure D – 7a: Low Income Measure After-Tax (LIM-AT) Prevalence by Cohort, 2016



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 as tools to summarize labour force activity. **Figure D – 8a** summarizes the corresponding 2016 labour force rates for each Salmo River Valley community.

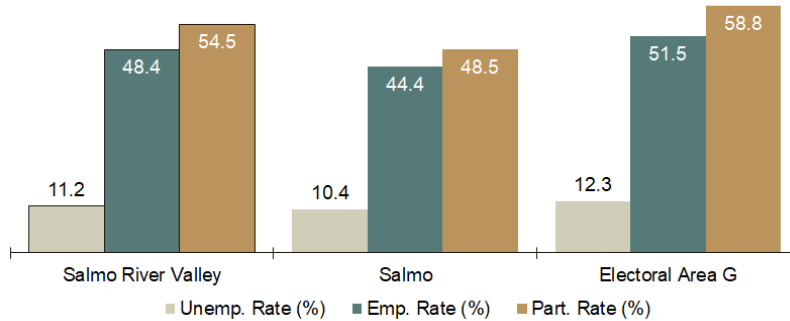
In 2016, the labour forced totaled 1,250 people (those working or actively seeking work), equating to a 54.5% participation rate. In other words, more people are engaged in the local or broader economy than otherwise. Senior population growth often impacts labour statistics; labour force participation dropped from 2006's 59.5% due in part to the growth of retired persons.

Since 2006, Salmo has had a participation rate below 50%. Even as its participation rate decreased, its labour force grew 20%. Within the labour force, those employed grew 28% and unemployed fell 25%.

The overall unemployed rate and total unemployed people were about the same in 2016 as 2006 (11.2% and 140 people). Interestingly, unemployment fell by 2011 (8.1%), uncommon for most

communities because of the great recession. No data existed at the time of this report to indicate of the impacts of COVID-19.

Figure D – 8a: Labour Force Statistics, 2016

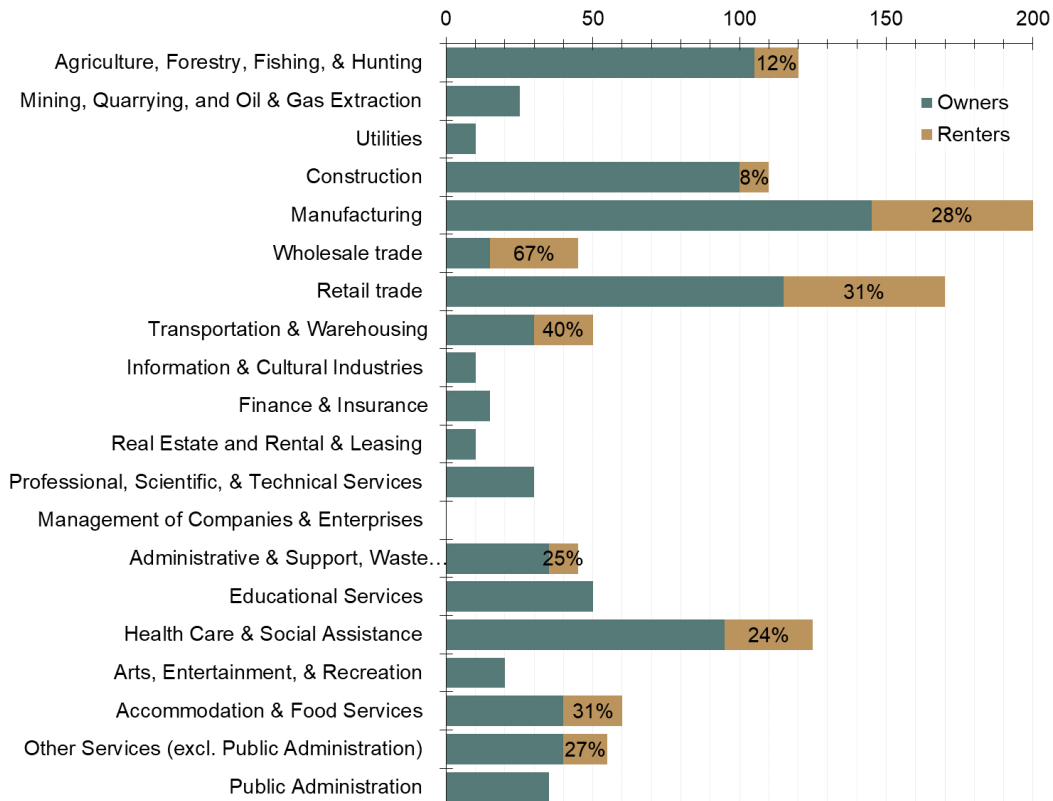


Source: Statistics Canada

## Industry

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

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



Source: Statistics Canada

The three *largest* Salmo River Valley industries based on employment (2016):

- (1) Manufacturing – 200 (16.2%);
- (2) Retail Trade – 175 (14.2%); and
- (3) Agriculture, Forestry, Fishing, & Hunting – 130 (10.5%).

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

- (1) Utilities – 100% (10 to 20);
- (2) Educational Services – 67% (30 to 50); and
- (3) Manufacturing – 54% (130 to 200).

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

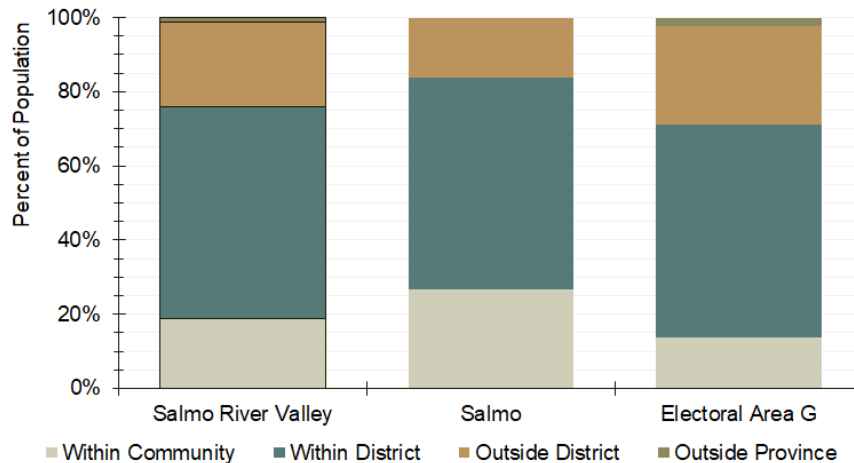
- (1) Professional, Scientific, & Technical Services – 42% (60 to 35);
- (2) Public Administration – 42% (60 to 35); and
- (3) Mining, Quarrying, and Oil & Gas Extraction – 38% (40 to 25).

### Commuting

Statistics Canada reported that the Sub-Region had 745 usual workers (see **Glossary**) in 2016, making up about 67% of total employed persons in the same year. Of those workers, their average commuting patterns were as follows:

- (1) 19% commuted within their municipality or electoral area;
- (2) 58% commuted elsewhere within the Regional District or Sub-Region; and
- (3) 24% travelled outside of the RDCK, whether within or out of province.

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



Source: Statistics Canada

Salmo had the highest rates of sub-regional commuting within the RDCK and residents commuting with their immediate boundaries; Electoral Area G had higher shares of residents commuting outside the RDCK.

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 18: Affordability – Energy Poverty**).

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

# HOUSING

## SECTION SUMMARY

### **The housing supply is growing**

Statistics Canada reports that total number of Salmo River Valley dwellings which serve as a primary residence (“occupied by usual residents” in technical terms) grew about 11% 2006 and 2016, or 13 units annually. Local government housing starts data since 2016 shows slower annual starts than prior.

### **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 much more than a decade ago**

Single family appreciated 31% between 2010 and 2019 in constant dollars, indicating that about half of property increases have been to factors unrelated to inflation.

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

About 15 commercial short-term rental units existed as of April 2020, accounting for about 1% of the total estimated housing demand for the same year.

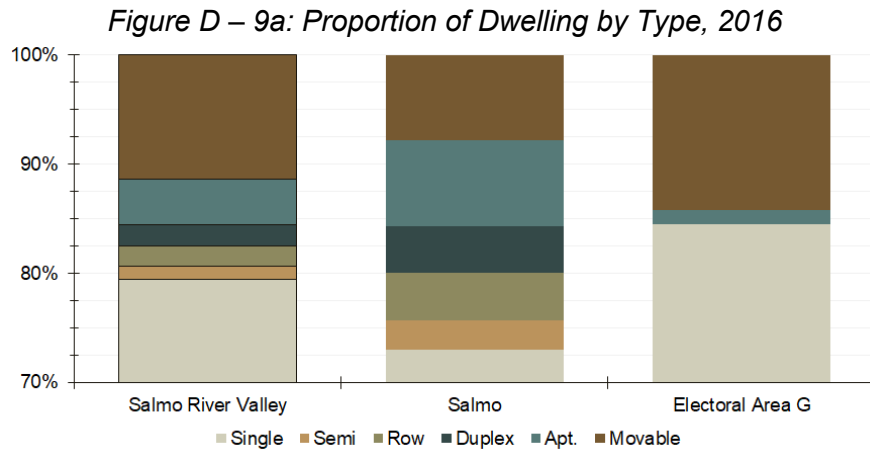


## 9. DWELLING CHARACTERISTICS

### Dwelling Type

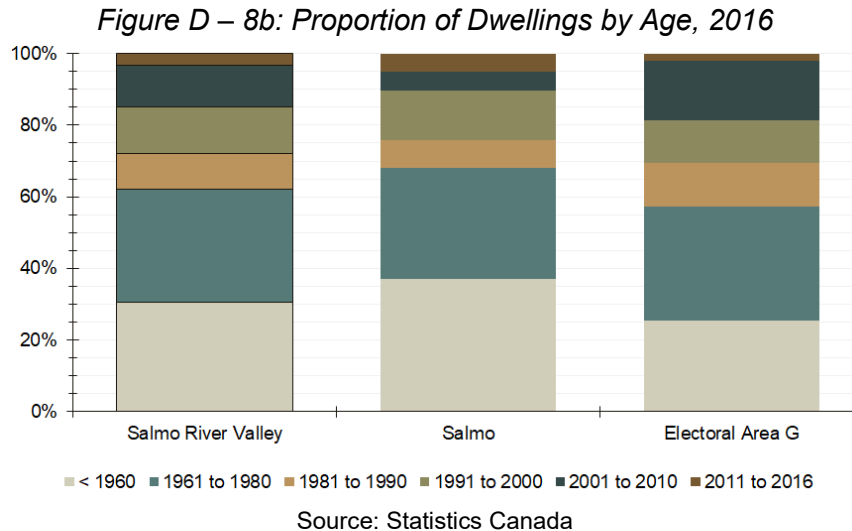
Salmo River Valley's 2016 total dwellings occupied by a usual resident was 1,315, up 11% since 2006. Overall, single-detached homes made up about 79% of all dwelling types. In Electoral Area G, movable (manufactured or mobile) dwellings are the primary dwelling alternative (14%). Total movable dwellings fell 32% since 2006.

Salmo does provide greater alternative to single-detached homes.



### Dwelling Age

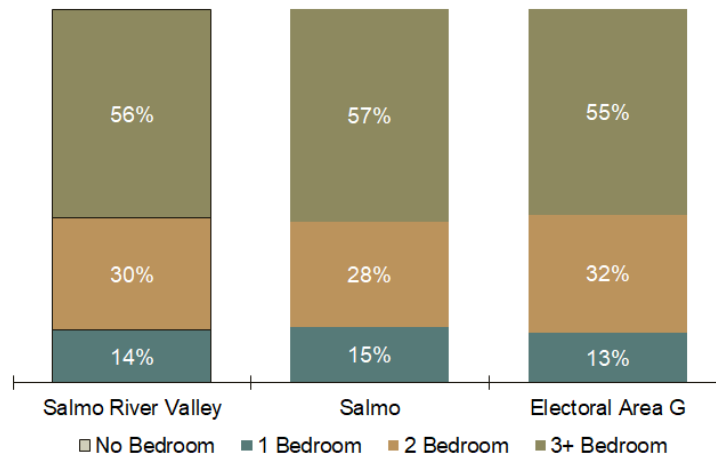
Most of the Sub-Region's homes (62%) were built before 1980 – 31% were built before 1960. Proportionally, Electoral Area G has more dwellings built post 1980.



### Dwelling Size

The majority of sub-regional homes (56%) are at least 3 bedrooms large, with the greatest share in Salmo. Both communities exhibit similar distributions, though Salmo has a slightly higher rate of 1-bedroom units.

Figure D – 8c: Proportion of Dwellings by Age, 2016

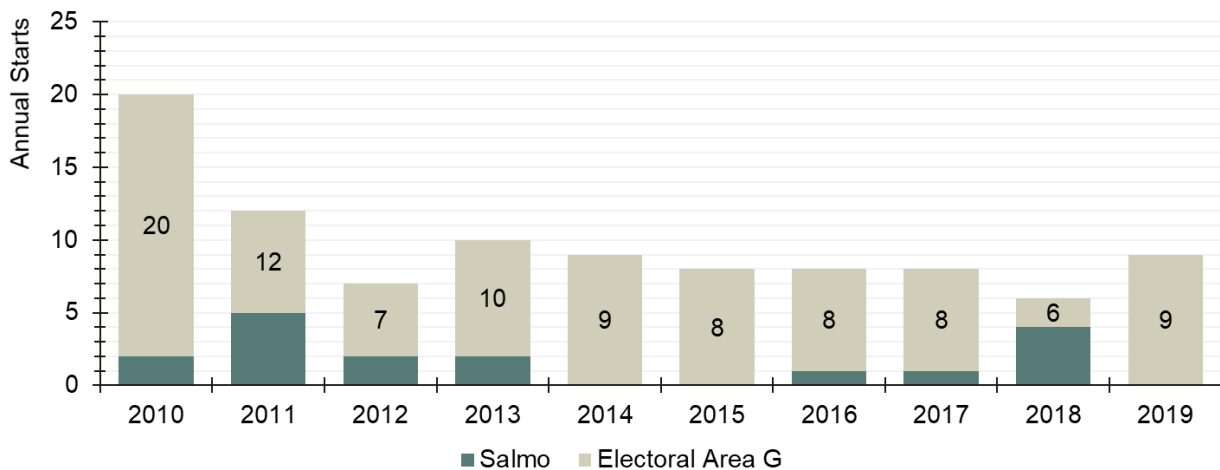


Source: Statistics Canada

## 10. CONSTRUCTION ACTIVITY (STARTS)

Over the past decade, Salmo River Valley has built an average of 10 dwellings per year. About 18% of yearly starts occur in Salmo.

Figure D – 10a: Residential Construction Activity (Starts)



Source: BC Stats, Local Government

## 11. RENTAL MARKET

### Prices

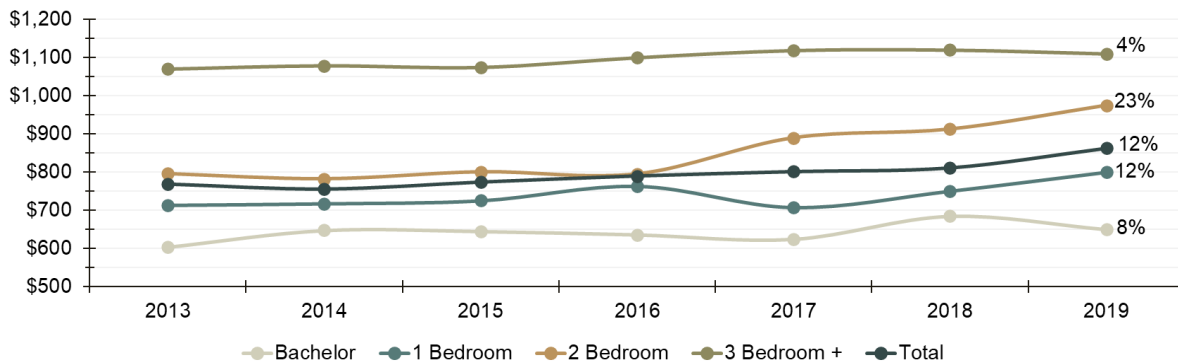
The Canadian Housing & Mortgage Corporation (CMHC) conducts an annual Rental Market Survey to estimate rental market strength. The survey collects samples from all urban areas with populations greater than 10,000 and targets only private apartments with at least three rental units. Among the information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

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

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

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

*Figure D – 11a: 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. Salmo and adjacent area results are as follows:

- 1-Bedroom: \$750
- 2-Bedroom: \$1,350

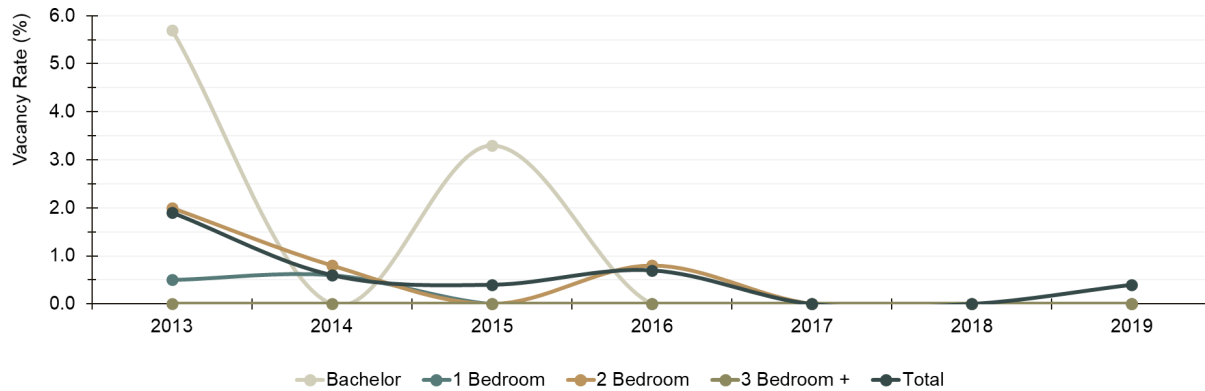
Comparing NCOH prices to CMHC’s demonstrates a clear gap in what residents are truly experiencing. For instance, NCOH’s 2-bedroom unit cost is 38% higher than that reported by CMHC, demonstrating a greater higher financial burden imposed on RDCK rental populations. Because of the significant difference, this report uses the NCOH numbers to illustrate gaps in

housing affordability, found in **Section 18: Affordability**. 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 (again, 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 D – 11b: 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.

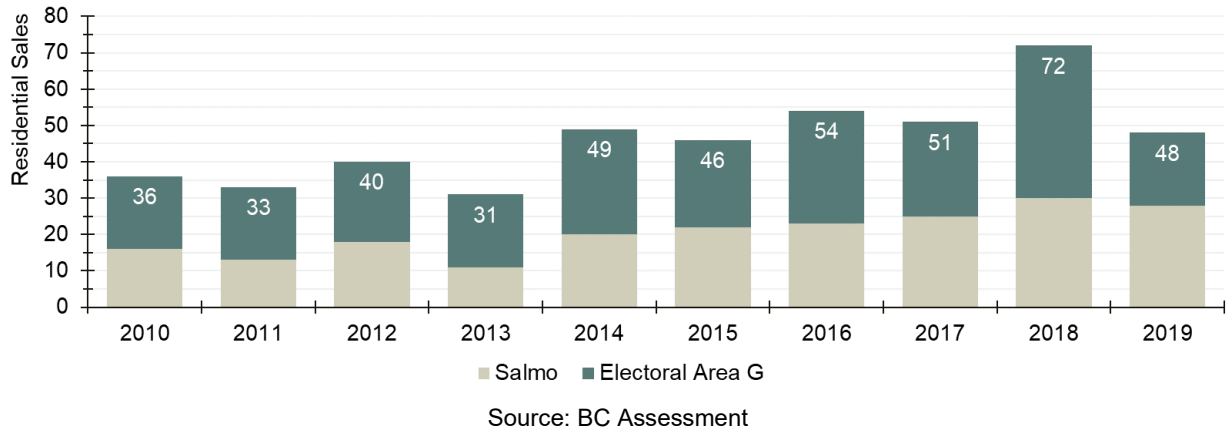
## 12. REAL ESTATE MARKET

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

### Sales Activity

Salmo River Valley residential sales grew gradually between 2010 and 2016, with a small spike to 72 in 2018. On average, Salmo makes up about 44% of sub-regional sales. In 2019, 58% of sales occurred in the Village.

Figure D – 12a: Total Residential Sales



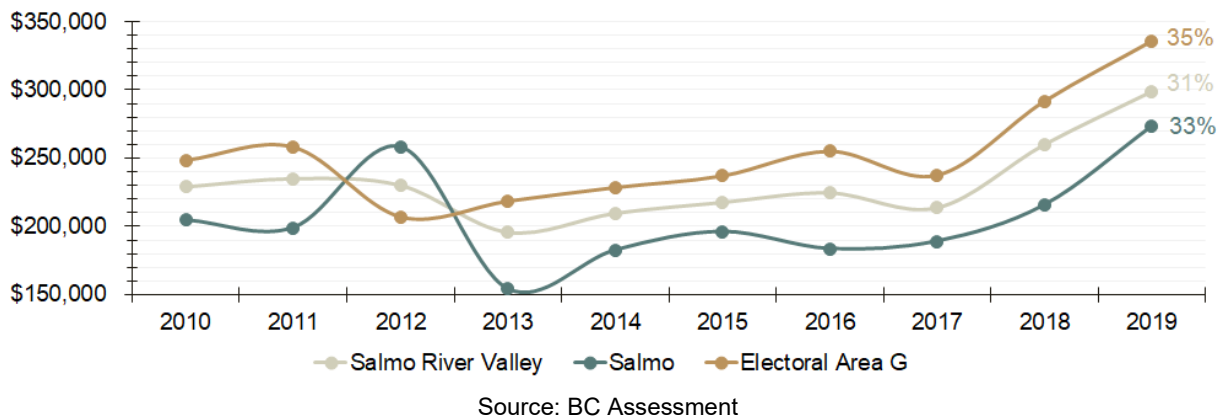
### Prices

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 D – 12b**. Prices are in 2019 dollars. For detail about the cost per dwelling type, please see individual community datasheets.

Salmo River Valley’s single-family home prices grew 31% since 2010. Salmo single homes grew 33% while Electoral Area D’s grew 35%.

Adjusting prices for inflation (e.g. 2019 dollars) allows the reader to understand the actual overall appreciation or depreciation in housing in real. For instance, Salmo’s unadjusted prices grew 62% since 2010, however inflation accounted for almost half this price appreciation.

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



## 13. SHORT-TERM RENTALS

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

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

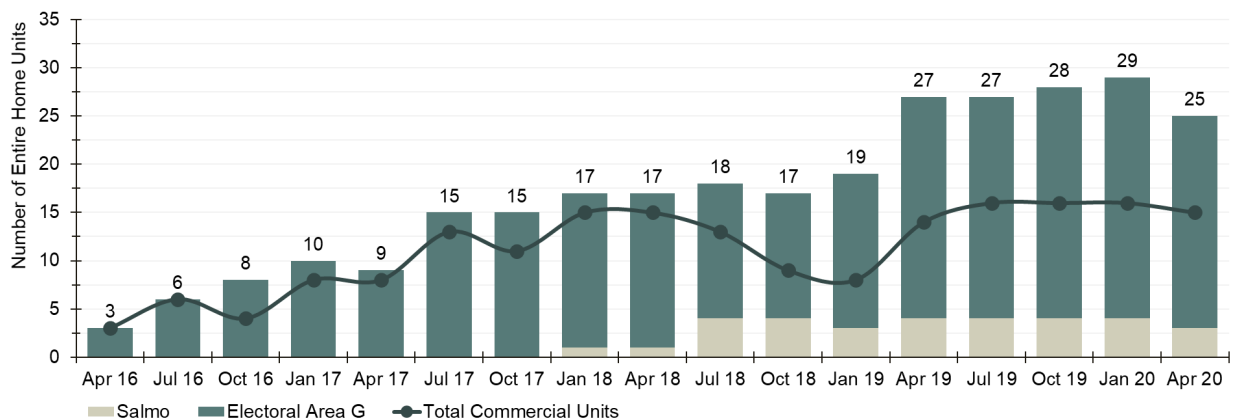
The following discussion reports on the overall change in STR units and aims to estimate the maximum units potentially removed from the market. To do so required the use of third-party data provided by the company AirDNA, which compiles monthly data on STR markets, scraped from the public-facing websites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

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

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

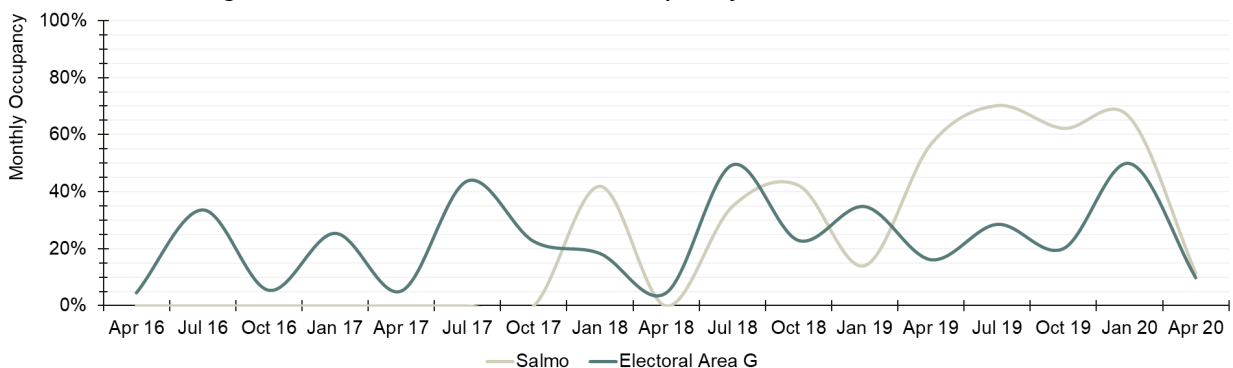
Shown in **Figure D – 13a**, the Sub-Region’s STR market hit a maximum 29 available units in January 2020. In April 2020, the last available reported month for this study, 25 STR units were active (booked or available at least one day of the month) on their respective platforms. In that same month, estimates indicate a maximum 15 units may be commercial properties, or 60% of listings. Contextualized, 15 units is about 1% of the estimated 2020 sub-regional housing demand.

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



Source: AirDNA

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



Source: AirDNA

**Figure D - 13b** illustrates monthly occupancy of active short-term rentals. Occupancy refers to the total days reserved divided by the total days the listing was available in that month. Occupancy peaks around July of each year (with some variation), corresponding with summer vacation.

Occupancy normally rebounds in Salmo after April. No data is available to see what impacts COVID-19 may have on STR activity in Summer 2020. Generally speaking, COVID-19 has created a short-term decrease in STR activity across the globe, however as the pandemic becomes increasing under control it appears STR markets are returning to their previous state.



# HOUSING NEED & AFFORDABILITY ANALYSIS

## SECTION SUMMARY

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

As the municipal centre of Salmo River Valley, Salmo is the main non-market housing and programs provider. The Village does not have emergency or homeless shelters associated with BC Housing. Some people and/or households in Electoral Area G are benefitting from rent assistance.

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

Housing projections to 2025 anticipate a possible annual deficit of 11 units, meaning Salmo River Valley may not be able to meet the demand of both permanent and non-permanent residents.

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

New homes are larger and do not yet require substantial repairs; however, their prices tend to be higher. Nevertheless, rates of unaffordability have fallen. Overcrowded living may be due to increases in renting families who may be renting older homes (which are often smaller) because rents are typically lower.

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

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

### **Vehicle fuel costs are putting significant financial pressure on Salmo River Valley households**

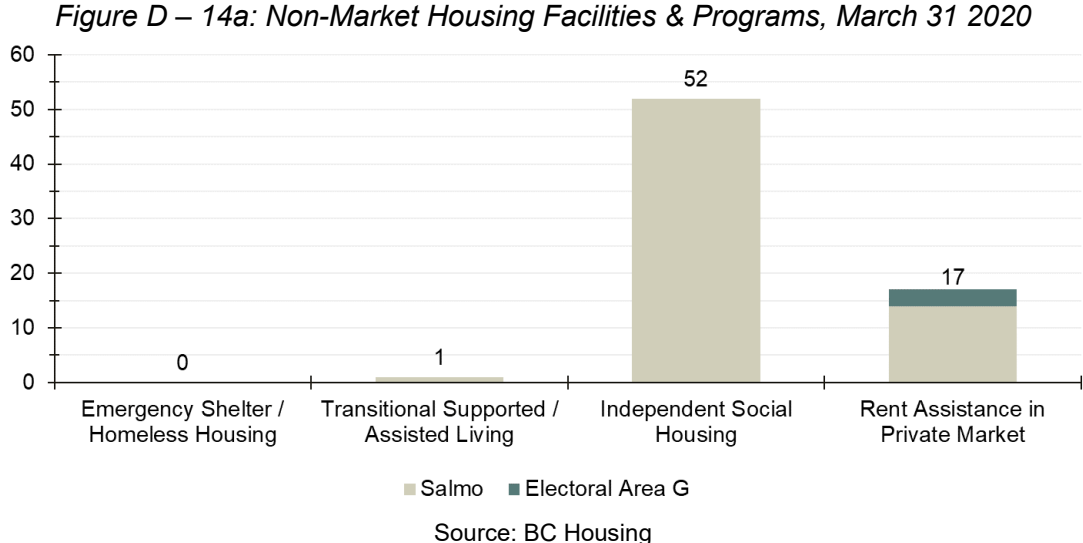
The average sub-regional household can reasonably afford their utility bill; however, when gas expenses are considered, annual energy costs triple. The average household is in energy poverty due to the costs of transportation.

## 14. NON-MARKET HOUSING SUPPLY & PROGRAMS

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

### Facilities & Programs

As of March 31, 2020, the Sub-Region does not provide any emergency shelter or homeless housing; these are located entirely within the City of Nelson. Salmo is the main contributor to non-market housing, specifically for transitional support and assisted living (1 person) and independent social housing (52). Salmo also provides the most private market rental assistance (14 people); some households (3) in Electoral Area G do also benefit from the programs.



### Non-Market Housing Waitlist

As of January 2020, the BC Housing wait list for subsidised units no applications for the Village of Salmo and Electoral Area G.

## 15. MARKET HOUSING DEMAND & SUPPLY

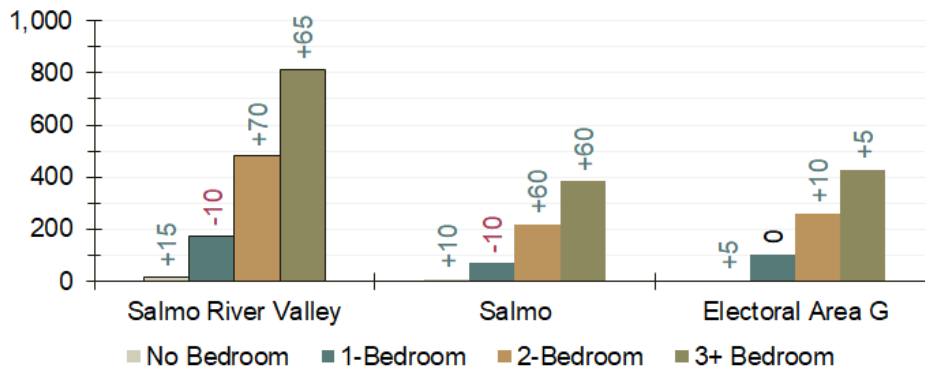
### Demand

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

This section expands on the household projections of **Section 4** to provide an expectation of the unit sizes these future households are likely to require. **Figure D – 15a** illustrates this demand for Salmo River Valley 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 D – 15a: Housing Demand by 2025 & Change from 2016-2025



Source: Statistics Canada

Overall, Salmo River Valley may demand 15 no bedroom (bachelors), 175 1-bedroom, 480 2-bedroom, and 815 3-bedroom units by 2025, or 140 more units total (1,485) than 9 years prior.

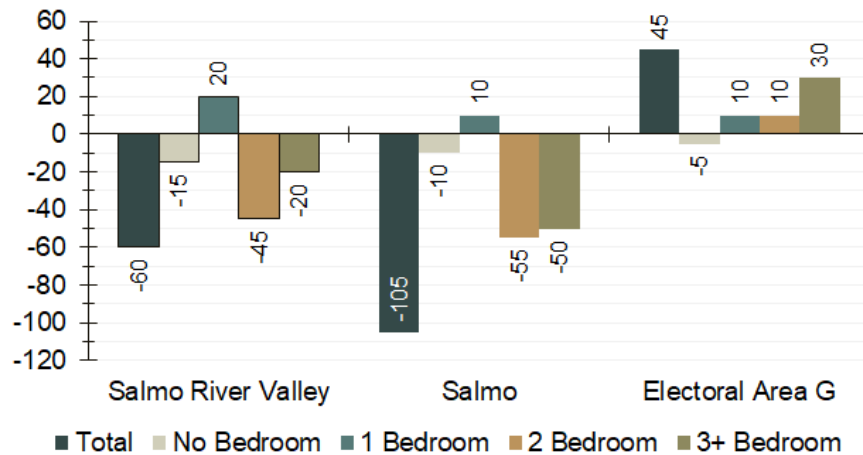
For clarity, these projections are not commentary on the form of housing, only its size. A 3-bedroom unit does not necessarily mean a single-detached home; other housing formats can provide the necessary unit sizes. Furthermore, demand projections only speak to market housing. Non-market housing preferences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

### Supply

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

By subtracting demand from supply, the possible gap in housing can be estimated, as shown in **Figure D – 15b** below. Please note that the gap represents variation from the base year of 2016. For example, a gap of zero suggests that market conditions have not changed (for better or for worse); more demand than supply may suggest increasing prices and lower vacancy.

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



Source: Statistics Canada

By 2025, Salmo River Valley may have a deficit of about 60 units (about 4% of housing demand). The local population may demand about 16 units annually while projections anticipate yearly unit growth of about 9 dwellings.

## 16. MARKET HOUSING CONDITION

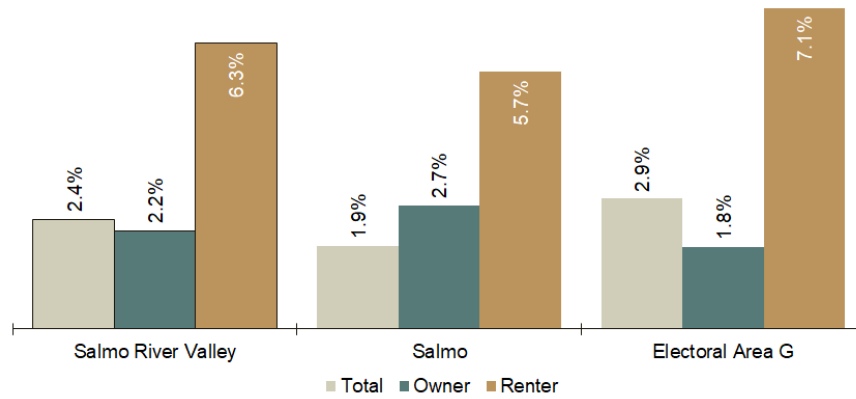
A dwelling's condition is normally described using Statistics Canada's components of "Core Housing Need:" suitability, adequacy, and affordability. The **Glossary** provides definitions for each of these; however, a quick guide is that unsuitable means overcrowded, inadequate means a need for major repair,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

### Unsuitable Housing

About 2% of households (30) were living in an overcrowded accommodation in 2016. Electoral Area G had higher overall and renter suitability issues (35 and 7%, respectively); Salmo had higher rates for owners (3%).

Overcrowding reflects many factors, including average household size; as households become smaller, the need for bedrooms reduces. Interestingly, the Sub-Region had both its total unsuitable dwellings and its rate of unsuitability increase from 2006. This could be due to a large shift in renting families who may occupy older homes (often the most affordable but smaller), though this is speculative.

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



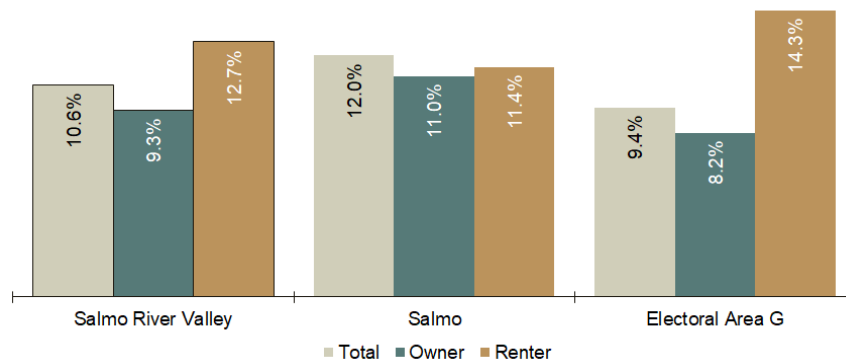
Source: Statistics Canada

### Inadequate Housing

About 11% of households (130) lived a home requiring major repair in 2016, a decrease since 2006. Again, Salmo is higher than the average at 12%.

The distribution of dwelling age is often the best indicator of the need for repair (the older the home, the more likely it requires repair). Salmo has an older housing stock relative to its total compared to Electoral Area G.

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



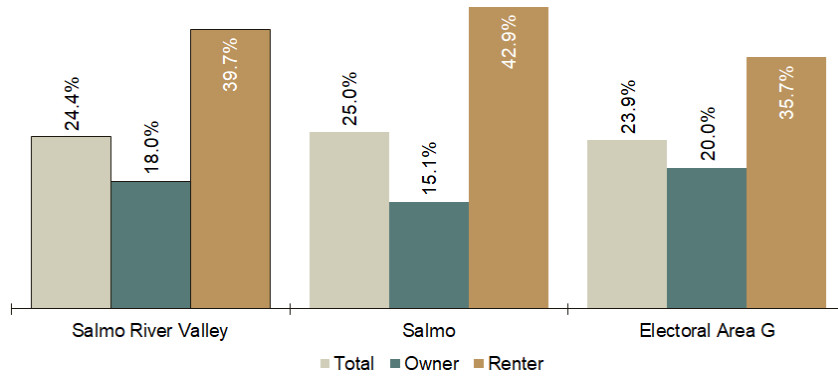
Source: Statistics Canada

### Unaffordable Housing

In 2016, 300 households reported living in a dwelling that pushed them outside their financial means (using more than 30% of their before-tax household income on shelter costs), equating to 24% of households. Renters, who as a whole earn less than owners, are more likely to allocate large proportions to shelter (40%). Greater unaffordability is in the Village of Salmo, due to greater proportions of single person households (see **Section 5: Household Characteristics**).

Overall, total unaffordable housing increased by 10 households but the rate of unaffordability dropped from 26% since 2006.

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



Source: Statistics Canada

## 17. CORE HOUSING NEED

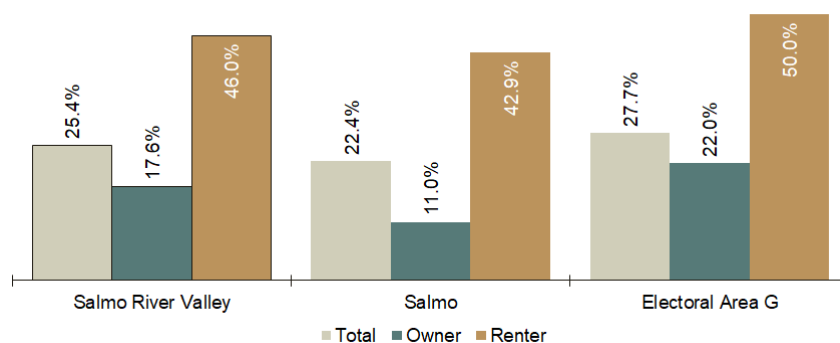
### Overall Core Housing Need

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

In 2016, 25% of households (915) were in core housing need, a decrease from 2006's 34%. Like sections prior, renter households experience greater difficulty, largely due to lower disposable incomes. Almost half of renter households were in core housing need.

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

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

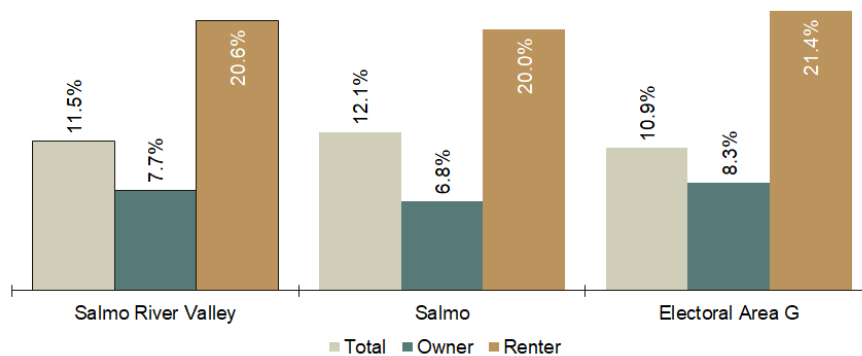


Source: Statistics Canada

### Extreme Core Housing Need

Extreme core housing need adjusts the original definition by amending the 30% threshold to 50% in an effort to determine how many households are facing substantial financial hardship. In 2016, extreme need was at about 11% (140 households), greater than 2006's 7%. Renters continue to be most impacted relative to their totals, marked by an overall increase over the decade from 10% to 21%.

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



Source: Statistics Canada

## 18. AFFORDABILITY

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

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

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

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

- (2) calculate an affordable monthly rent or dwelling price for said category using Statistics Canada's 30% affordability; 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 are derived from an affordable mortgage payment with 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.

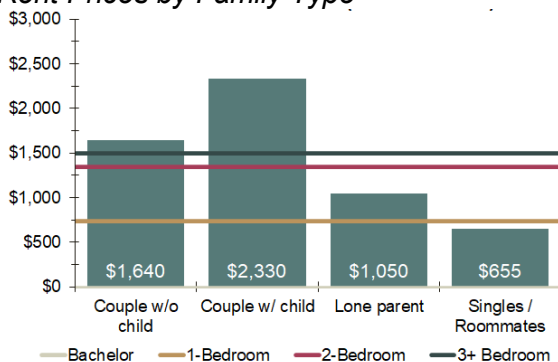
### Rental Market Affordability

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

Generally, couples and higher earning moderate income households earn enough to comfortably rent all unit sizes.

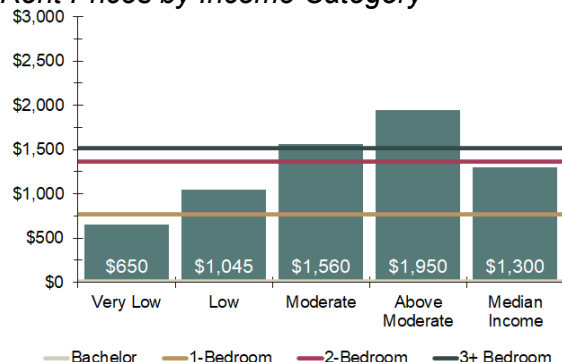
The median lone parent and low income household can afford a 1-bedroom unit. Singles and very low income households cannot afford current market rental prices.

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



Source: CMHC, Local Listings, Statistics Canada

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



Source: CMHC, Local Listings, Statistics Canada

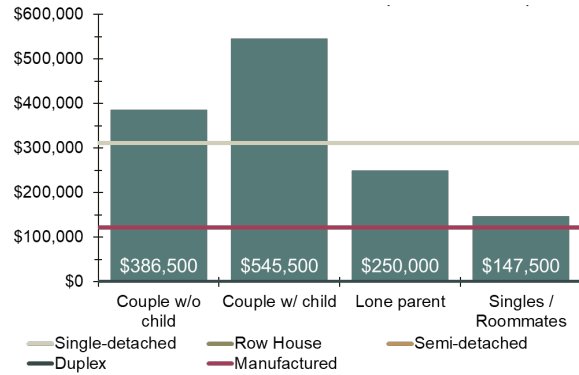
### Owner Market Affordability

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



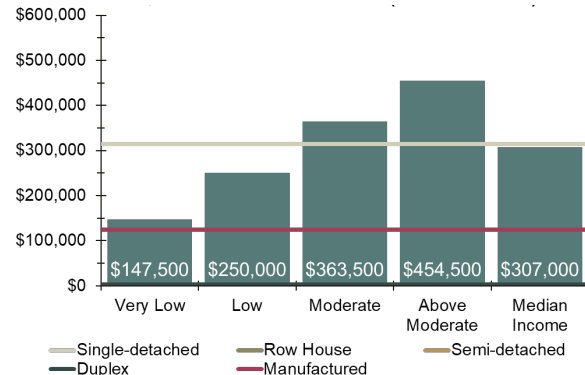
Generally, couples and moderate income households earn enough to comfortably purchase a single-detached dwelling. Lone parents cannot reasonably afford traditional dwelling types (singles or semis). All households can generally afford a manufactured home, the largest alternative housing type in Salmo River Valley.

Figure D – 18c: 2019 Dwelling Prices v. Affordable Price by Family Type



Source: BC Assessment, Statistics Canada

Figure D – 18d: 2019 Dwelling Prices v. Affordable Price by Income Category



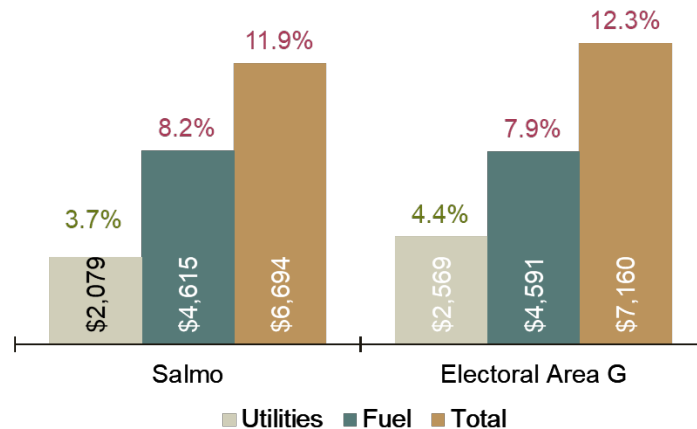
Source: BC Assessment, Statistics Canada

## Energy Poverty

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

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

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



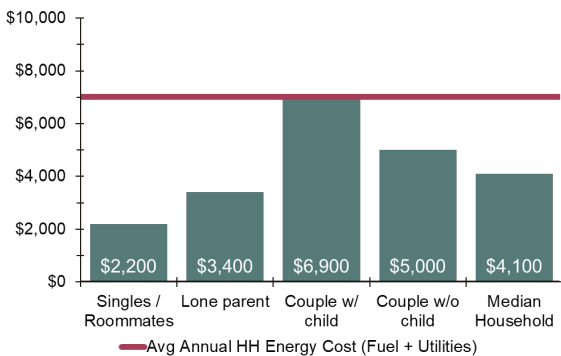
Source: Statistics Canada, Environics Analytics

Based on their respective median after-tax household incomes, utilities are “affordable” for both Salmo and Electoral Area G. When considering fuel, both spend above their means. When the two are combined, both areas fall within energy poverty. On average, Electoral Area G resident experience the most financial hardship when it comes to meeting their energy expenses.

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

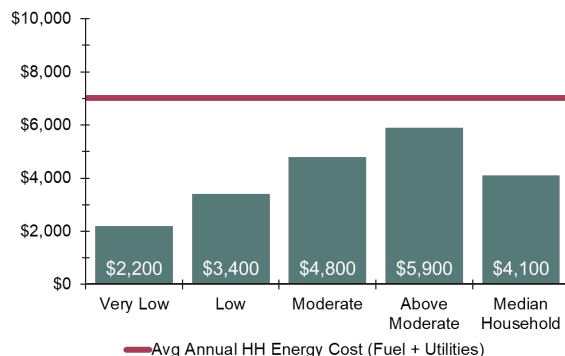
Generally, only couple families with children can meet their energy budget as they often earn the highest incomes. Single or very low-income households may potentially pay almost 3 times more than they can actually afford if their expenses matched the average.

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



Source: Environics Analytics, Statistics Canada

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

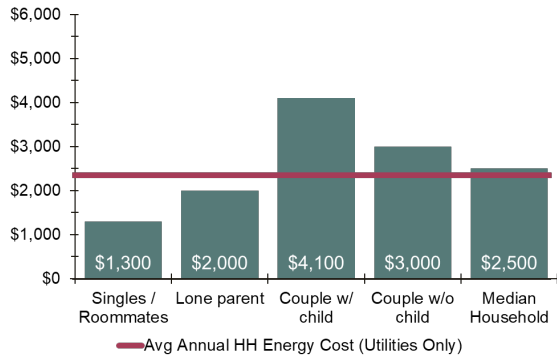


Source: Environics Analytics, Statistics Canada

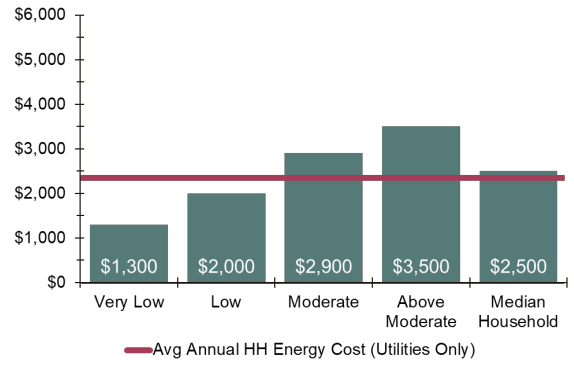
Fuel costs are the most significant contributor to overpaying on energy expenses. In the RDCK, transportation by car is often the only way to access services, work, and social events. When comparing only utility costs (no fuel) to affordable budgets for utility expenses, we see a vastly different picture. **Figure D – 18h** and **18i** 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 D – 18h: 2019 Avg Utility Cost v. Affordable Budget by Family Type*

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



Source: Environics Analytics, Statistics Canada



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 – Salmo Data Tables

### Historical & Anticipated Population & Households

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

Source: Statistics Canada, BC Stats

	2006	2011	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	%Δ '06-'16	%Δ '16-'25
<b>Total</b>	1,055	1,180	1,195	1,210	1,225	1,240	1,255	1,285	1,320	1,355	1,390	1,425	13.3%	19.2%
< 14 yrs	195	190	175	165	155	145	135	145	145	145	145	145	-10.3%	-17.1%
15 to 19 yrs	65	65	60	60	60	60	60	55	55	55	55	55	-7.7%	-8.3%
20 to 24 yrs	45	40	50	60	70	80	90	95	95	95	95	95	11.1%	90.0%
25 to 64 yrs	555	665	610	615	620	625	630	630	640	650	660	670	9.9%	9.8%
65 to 84 yrs	170	195	270	275	280	285	290	310	330	350	370	390	58.8%	44.4%
85+ yrs	25	25	30	35	40	45	50	50	55	60	65	70	20.0%	133.3%
Median Age	40.9	47.3	53.1	53.2	53.2	53.3	53.4	53.5	53.5	53.5	53.5	53.5	29.8%	0.7%
Average Age	41.1	42.6	45.4	45.9	46.3	46.8	47.2	47.6	47.8	48.0	48.2	48.4	10.5%	6.7%
Households (HHs)	500	550	570	580	590	600	610	625	645	665	685	705	14.0%	23.7%
Average HH Size	2.1	2.1	2.1	2.1	2.1	2.1	2.1	2.1	2.0	2.0	2.0	2.0	-0.6%	-3.6%

\* distributions graphically represented in report

### Indigenous Identity

Source: Statistics Canada

	Total			Owners			Renters		
	2006	2011	2016	2006	2011	2016	2006	2011	2016
Total Population	1,010	1,130	1,130	845	960	780	160	175	350
Indigenous Identity	125	170	80	125	170	65	0	0	20
Non-Indigenous Identity	885	960	1,050	720	790	720	160	170	335
	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	12.4%	15.0%	7.1%	14.8%	17.7%	8.3%	0.0%	0.0%	5.7%
Non-Indigenous Identity	87.6%	85.0%	92.9%	85.2%	82.3%	92.3%	100.0%	97.1%	95.7%

### Mobility

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

	Total			Owners			Renters		
	2006	2011	2016	2006	2011	2016	2006	2011	2016
<b>Total Population</b>	990	1,130	1,120	835	960	780	155	175	335
Non-Mover	760	1,010	915	635	915	735	125	95	180
Mover	230	125	205	200	45	45	30	0	160
Non-Migrant	70	110	65	50	30	15	20	0	50
Migrants	155	15	135	150	15	35	10	0	105
Internal Migrants	160	15	140	145	15	35	10	0	105
Intraprovincial Migrant	105	15	130	105	15	30	10	0	100
Interprovincial Migrant	50	0	10	45	0	0	0	0	10
External Migrant	0	0	0	0	0	0	0	0	0

### Post-Secondary Enrollment

HNRR Section 3(1)(c) – Source: AEST

[not applicable] No enrollment data available for the community

### Homelessness

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

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



## Private Household Size

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

	Total			'16 % of Total	Owners			Renters			Renter %		
	2006	2011	2016		2006	2011	2016	2006	2011	2016	2006	2011	2016
<b>Total Private HHs</b>	460	565	580	101%	370	455	390	85	110	190	18%	19%	33%
1 person	130	210	245	42.6%	100	160	155	35	50	90	27%	24%	37%
2 persons	175	230	190	33.0%	145	180	135	35	45	55	20%	20%	29%
3 persons	95	45	65	11.3%	75	40	35	20	0	25	21%	0%	38%
4 persons	30	60	55	9.6%	30	60	45	0	0	10	0%	0%	18%
5+ persons	20	15	15	2.6%	25	15	10	0	0	0	0%	0%	0%
Average HH Size	2.2	2.0	2.0		2.3	2.1	2.0	1.9	1.6	1.9	-	-	-

## Household Maintainers

HNRR Source: Statistics Canada

	Total				Owners			Renters		
	2006	2011	2016	10yr % Δ	2006	2011	2016	2006	2011	2016
<b>Total Household</b>	460	560	575	25.0%	370	455	390	85	105	185
15 - 24 yrs	15	0	15	0.0%	10	0	10	10	0	0
25 - 34 yrs	70	80	40	-42.9%	50	80	0	15	0	35
35 - 44 yrs	85	85	70	-17.6%	80	50	45	0	0	25
45 - 54 yrs	100	80	95	-5.0%	70	80	75	30	0	20
55 - 64 yrs	50	100	120	140.0%	45	95	95	10	0	25
65 - 74 yrs	75	140	160	113.3%	60	90	110	10	50	45
75 - 84 yrs	50	40	50	0.0%	40	25	40	10	0	15
85+ yrs	20	35	25	25.0%	10	30	15	0	0	15

## Owners w/ Mortgages & Renters in Subsidized Housing

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

	2006	2011	2016
<b>Owners</b>	370	455	385
w/ Mortgage (#)	230	210	215
w/ Mortgage (%)	62%	46%	56%
<b>Renters</b>	85	110	185
Subsidised (#)	0	10	40
Subsidised (%)	0%	9%	22%

## 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	
<b>Total Household</b>	460	560	575	100.0%	370	455	390	100.0%	90	105	190	100.0%
< \$5,000	10	50	10	1.7%	0	0	0	0.0%	10	0	0	0.0%
\$5,000 - \$9,999	10	0	15	2.6%	10	0	0	0.0%	0	0	10	5.3%
\$10,000 - \$14,999	10	0	40	7.0%	10	0	20	5.1%	0	0	15	7.9%
\$15,000 - \$19,999	30	45	65	11.3%	25	30	20	5.1%	0	15	45	23.7%
\$20,000 - \$24,999	90	25	55	9.6%	70	15	15	3.8%	30	0	35	18.4%
\$25,000 - \$29,999	30	20	20	3.5%	15	25	15	3.8%	15	0	0	0.0%
\$30,000 - \$34,999	45	65	40	7.0%	35	25	25	6.4%	10	0	10	5.3%
\$35,000 - \$39,999	35	15	25	4.3%	35	0	20	5.1%	0	0	0	0.0%
\$40,000 - \$44,999	20	30	20	3.5%	20	30	15	3.8%	0	0	0	0.0%
\$45,000 - \$49,999	30	0	25	4.3%	15	0	15	3.8%	15	0	10	5.3%
\$50,000 - \$59,999	50	55	55	9.6%	50	55	50	12.8%	0	0	10	5.3%
\$60,000 - \$69,999	20	35	35	6.1%	20	35	30	7.7%	0	0	0	0.0%
\$70,000 - \$79,999	25	15	35	6.1%	15	15	25	6.4%	10	0	0	0.0%
\$80,000 - \$89,999	15	30	15	2.6%	15	30	15	3.8%	0	0	0	0.0%
\$90,000 - \$99,999	20	0	40	7.0%	20	0	35	9.0%	0	0	0	0.0%
\$100,000+	25	65	85	14.8%	25	65	75	19.2%	0	0	10	5.3%
\$100,000 - \$124,999	10	55	45	7.8%	10	60	40	10.3%	0	0	10	5.3%
\$125,000 - \$149,999	15	0	0	0.0%	15	0	10	2.6%	0	0	0	0.0%
\$150,000 - \$199,999	0	0	25	4.3%	0	0	20	5.1%	0	0	0	0.0%
\$200,000+	0	0	15	2.6%	0	0	0	0.0%	0	0	0	0.0%
Median Income	\$37,052	\$36,638	\$46,621		\$38,689	\$48,412	\$56,073		\$26,559	\$31,672	\$22,126	
Average Income	\$45,882	\$44,425	\$57,365		\$48,905	\$49,275	\$67,406		\$33,057	\$23,653	\$36,539	

\* smaller income brackets shown in the report for readability

## Labour Force

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

	Total			Owners			Renters		
	2006	2011	2016	2006	2011	2016	2006	2011	2016
<b>Total Population (15+)</b>	820	945	985	670	785	710	150	160	275
In Labour Force	405	420	485	360	395	355	45	20	125
Employed	345	410	440	300	400	335	45	15	100
Unemployed	60	0	45	55	0	20	0	0	25
Not In Labour Force	415	525	505	315	385	355	105	140	155
Participation Rate (%)	49.4	43.9	48.5	53.7	50.3	50.7	30.0	12.5	44.6
Employment Rate (%)	41.5	43.4	44.4	45.5	50.3	47.2	26.7	9.4	35.7
Unemployment Rate (%)	14.8	0.0	10.4	15.3	0.0	5.6	0.0	0.0	20.0

## NAICS Industry Employment

HNRR Section 5(b) – Source: Statistics Canada

	Total			'16 % of Total	Owners			Renters		
	2006	2011	2016		2006	2011	2016	2006	2011	2016
<b>Labour Force</b>	400	415	475	100.0%	360	395	355	40	20	125
Agriculture, Forestry, Fishing, & Hunting	45	85	45	9.5%	35	85	30	10	0	15
Mining, Quarrying, and Oil & Gas Extraction	0	0	10	2.1%	10	0	10	0	0	0
Utilities	0	0	10	2.1%	0	0	0	0	0	0
Construction	60	80	55	11.6%	55	75	45	10	0	10
Manufacturing	40	95	60	12.6%	40	90	35	0	0	25
Wholesale trade	15	0	10	2.1%	15	0	0	0	0	10
Retail trade	30	40	50	10.5%	30	35	30	0	0	20
Transportation & Warehousing	10	0	15	3.2%	10	0	10	0	0	10
Information & Cultural Industries	10	0	10	2.1%	10	0	10	0	0	0
Finance & Insurance	20	0	10	2.1%	20	0	0	0	0	0
Real Estate and Rental & Leasing	0	0	10	2.1%	0	0	0	0	0	0
Professional, Scientific, & Technical Services	15	0	20	4.2%	15	0	20	0	0	0
Management of Companies & Enterprises	0	0	0	0.0%	0	0	0	0	0	0
Administrative & Support, Waste Management, and Remediation Services	0	0	25	5.3%	0	0	20	0	0	10
Educational Services	20	25	20	4.2%	20	25	20	0	0	0
Health Care & Social Assistance	35	25	45	9.5%	30	25	35	0	0	10
Arts, Entertainment, and Recreation	20	0	10	2.1%	20	0	10	0	0	0
Accommodation & Food Services	30	15	35	7.4%	30	10	20	0	0	10
Other Services (excl. Public Administration)	40	0	25	5.3%	20	0	20	25	0	0
Public Administration	10	0	20	4.2%	10	0	20	0	0	0

## Commuting

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

	Total			'16 % of Total	Owners			Renters		
	2006	2011	2016		2006	2011	2016	2006	2011	2016
<b>Total Usual Workers</b>	275	245	275	100%	235	235	215	40	0	55
Commute within Community	15	0	75	27.3%	10	0	60	0	0	10
Commute within RDCK	215	130	160	58.2%	180	125	105	35	0	45
Commute within Province	30	115	45	16.4%	30	115	50	0	0	0
Commute outside of Province	10	0	0	0.0%	10	0	0	0	0	0

## Housing – Structural Types

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

	Total			'16 % of Total	Owners			Renters		
	2006	2011	2016		2006	2011	2016	2006	2011	2016
<b>Total Occupied Dwellings</b>	455	560	575	100%	370	455	385	90	110	185
Single-Detached	365	405	420	73.0%	330	400	345	35	0	70
Apartment (5+)	0	0	0	0.0%	0	0	0	0	0	0
Other	50	90	110	19.1%	10	0	0	45	90	100
<i>Semi-Detached</i>	10	0	15	2.6%	10	0	0	0	0	15
<i>Row House</i>	0	30	25	4.3%	0	0	0	10	35	20
<i>Duplex</i>	0	0	25	4.3%	0	0	0	0	0	20
<i>Apartment</i>	40	55	45	7.8%	0	0	0	40	55	40
<i>Other single-attached</i>	0	0	0	0.0%	0	0	0	0	0	0
Movable	40	60	45	7.8%	35	55	30	0	0	10

## Housing – Unit Size

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

	Total				Owners			Renters		
	2006	2011	2016	'16 % of Total	2006	2011	2016	2006	2011	2016
<b>Total Dwellings</b>	455	560	575	100%	375	455	385	85	105	185
No bedroom	15	0	0	0.0%	0	0	0	15	0	0
1 bedroom	45	95	85	14.8%	20	0	15	20	80	65
2 bedroom	160	95	160	27.8%	135	90	95	25	10	65
3+ bedroom	230	370	325	56.5%	215	355	270	20	0	50

## 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
<b>Total Dwellings</b>	455	565	575	100%	370	455	390	100%	85	105	185	100%
< 1960	190	285	215	37.4%	160	240	160	41.0%	30	45	50	27.0%
1961 to 1980	105	145	180	31.3%	95	125	115	29.5%	15	15	65	35.1%
1981 to 1990	60	40	45	7.8%	45	0	35	9.0%	15	30	10	5.4%
1991 to 2000	100	75	80	13.9%	75	65	55	14.1%	25	0	30	16.2%
2001 to 2010	10	15	30	5.2%	0	0	25	6.4%	0	0	10	5.4%
2011 to 2016	0	0	30	5.2%	0	0	0	0.0%	0	0	25	13.5%

## Housing – Subsidized

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

*Housing Registry Subsidized Unit Stock = 0*

## Housing – Rental Vacancy

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

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

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

## Housing – Primary Rental Universe

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

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

\* reflects the City of Nelson and its surrounding areas

## Housing – Secondary Rental Universe

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

	Total		Primary Market		Secondary Market	
	Total	Rental	% of Total	% of Total	% of Total	% of Total
<b>Total</b>	560	180	0	-	180	100%
No Bedroom	0	0	0	-	0	0%
1 Bedroom	80	65	0	-	65	36%
2 Bedroom	160	65	0	-	65	36%
3+ Bedroom	320	50	0	-	50	28%

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

## Housing – Short Term Rentals

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

	2014	2015	2016	2017	2018	2019	2020
Total Properties	0	0	0	2	4	4	4
Monthly Revenue / Listing	-	-	-	\$0	\$8,842	\$16,933	\$5,833
Annual Available Days / Listing	-	-	-	16	147	160	49
Annual Reserved Days / Listing	-	-	-	0	73	165	52
Average Occupancy	-	-	-	0%	33%	51%	52%
Commercial Properties	0	0	0	2	1	1	1

\* 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

	Salmo
<b>Emergency Shelter / Homeless Housing</b>	
Homeless Housed	0
Homeless Rent Supplements	0
Homeless Shelters	0
<i>Emergency Subtotal</i>	0
<b>Transitional Supported / Assisted Living</b>	
Frail Seniors	-
Special Needs	-
Women and Children Fleeing Violence	-
<i>Transitional Subtotal</i>	1
<b>Independent Social Housing</b>	
Low Income Families	8
Low Income Seniors	44
<i>Social Housing Subtotal</i>	52
<b>Rent Assistance in Private Market</b>	
Rent Assist Families	-
Rent Assist Seniors	-
<i>Rent Assistance Subtotal</i>	14
<b>Community Total</b>	67

## 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	2	2	1	0	0	1	1	1	4	1
Row	0	0	0	0	0	0	0	0	0	0
Apartment	0	1	0	0	0	0	0	0	0	0
<b>Total</b>	<b>2</b>	<b>3</b>	<b>1</b>	<b>0</b>	<b>0</b>	<b>1</b>	<b>1</b>	<b>1</b>	<b>4</b>	<b>0</b>

\* housing starts available in lieu of substantial completions

## Housing – Registered New Homes

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

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

## Real Estate – Assessment

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

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

	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
Single-Detached	\$175	\$196	\$231	\$228	\$287	\$262	\$271	\$245	\$247	\$249	\$243	\$245	\$251	\$295
Semi-Detached	\$208	\$206	\$280	\$277	\$219	\$203	\$196	\$191	\$194	\$214	\$210	\$210	\$215	\$210
Row House	-	-	\$585	\$579	-	-	-	-	-	-	-	-	-	-
Manufactured Home	\$37	\$46	\$85	\$84	\$93	\$86	\$94	\$84	\$88	\$85	\$89	\$88	\$91	\$145
Duplex	-	-	-	-	\$671	\$644	\$629	\$613	\$629	-	-	-	-	-
Apartment	\$264	\$269	\$404	\$400	\$406	\$402	\$380	\$384	\$368	\$635	\$637	\$679	\$664	\$733
<b>Total</b>	<b>\$167</b>	<b>\$181</b>	<b>\$241</b>	<b>\$239</b>	<b>\$272</b>	<b>\$259</b>	<b>\$261</b>	<b>\$245</b>	<b>\$245</b>	<b>\$298</b>	<b>\$296</b>	<b>\$294</b>	<b>\$295</b>	<b>\$322</b>

Bedrooms	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
1	\$228	\$223	\$350	\$346	\$341	\$340	\$347	\$339	\$335	\$467	\$464	\$468	\$463	\$437
2	\$138	\$154	\$192	\$190	\$235	\$216	\$217	\$206	\$204	\$202	\$201	\$207	\$210	\$247
3+	\$182	\$202	\$233	\$231	\$276	\$253	\$259	\$236	\$244	\$249	\$250	\$255	\$264	\$317
<b>Grand Total</b>	<b>\$178</b>	<b>\$192</b>	<b>\$251</b>	<b>\$248</b>	<b>\$282</b>	<b>\$268</b>	<b>\$271</b>	<b>\$255</b>	<b>\$257</b>	<b>\$309</b>	<b>\$308</b>	<b>\$308</b>	<b>\$311</b>	<b>\$339</b>

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

	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
Single-Detached	\$182	\$208	\$242	\$240	\$300	\$273	\$283	\$258	\$260	\$262	\$255	\$258	\$265	\$309
Semi-Detached	\$208	\$206	\$280	\$277	\$254	\$237	\$229	\$223	\$227	\$214	\$210	\$210	\$215	\$210
Row House	-	-	\$585	\$579	-	-	-	-	-	-	-	-	-	-
Manufactured Home	\$42	\$52	\$87	\$90	\$101	\$94	\$101	\$91	\$95	\$96	\$95	\$93	\$94	\$149
Duplex	-	-	-	-	\$671	\$644	\$629	\$613	\$629	-	-	-	-	-
Apartment	\$264	\$269	\$404	\$400	\$406	\$402	\$380	\$384	\$368	\$635	\$637	\$679	\$664	\$733
<b>Total</b>	<b>\$172</b>	<b>\$189</b>	<b>\$248</b>	<b>\$246</b>	<b>\$284</b>	<b>\$269</b>	<b>\$271</b>	<b>\$255</b>	<b>\$255</b>	<b>\$306</b>	<b>\$303</b>	<b>\$301</b>	<b>\$303</b>	<b>\$330</b>

Bedrooms	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
1	\$229	\$223	\$350	\$346	\$349	\$348	\$356	\$347	\$343	\$467	\$464	\$468	\$464	\$438
2	\$140	\$156	\$194	\$192	\$238	\$218	\$219	\$209	\$208	\$206	\$204	\$211	\$213	\$251
3+	\$190	\$217	\$246	\$245	\$293	\$267	\$274	\$251	\$258	\$266	\$263	\$269	\$279	\$333
<b>Grand Total</b>	<b>\$183</b>	<b>\$200</b>	<b>\$258</b>	<b>\$256</b>	<b>\$293</b>	<b>\$278</b>	<b>\$281</b>	<b>\$265</b>	<b>\$267</b>	<b>\$317</b>	<b>\$315</b>	<b>\$316</b>	<b>\$319</b>	<b>\$348</b>

## 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	\$165	\$216	\$254	\$196	\$198	\$203	\$216	\$153	\$170	\$218	\$232	\$198	\$228	\$287
Semi-Detached	-	-	\$234	-	-	-	-	-	-	-	-	-	-	-
Row House	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Manufactured Home	\$70	\$83	\$101	-	\$82	\$20	\$83	\$85	\$76	\$135	\$128	\$9	\$160	\$143
Duplex	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Apartment	\$237	-	\$411	-	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>\$146</b>	<b>\$171</b>	<b>\$220</b>	<b>\$196</b>	<b>\$159</b>	<b>\$166</b>	<b>\$172</b>	<b>\$130</b>	<b>\$134</b>	<b>\$187</b>	<b>\$188</b>	<b>\$144</b>	<b>\$208</b>	<b>\$255</b>

Bedrooms	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
1	\$172	-	\$171	\$90	\$152	\$85	-	\$95	\$86	-	-	\$103	\$127	\$195
2	\$72	\$136	\$228	\$155	\$84	\$123	\$92	\$141	\$92	\$83	\$134	\$165	\$134	\$188
3+	\$173	\$199	\$228	\$270	\$212	\$249	\$212	\$135	\$161	\$222	\$228	\$137	\$258	\$307
<b>Grand Total</b>	<b>\$146</b>	<b>\$171</b>	<b>\$220</b>	<b>\$196</b>	<b>\$159</b>	<b>\$166</b>	<b>\$172</b>	<b>\$130</b>	<b>\$134</b>	<b>\$187</b>	<b>\$188</b>	<b>\$144</b>	<b>\$208</b>	<b>\$255</b>

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

	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
Single-Detached	\$166	\$217	\$253	\$193	\$204	\$205	\$203	\$157	\$180	\$219	\$239	\$208	\$224	\$288
Semi-Detached	-	-	\$234	-	-	-	-	-	-	-	-	-	-	-
Row House	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Manufactured Home	\$68	\$74	\$101	-	\$82	\$20	\$82	\$85	\$76	\$135	\$128	\$9	\$160	\$143
Duplex	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Apartment	\$237	-	\$411	-	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>\$146</b>	<b>\$169</b>	<b>\$220</b>	<b>\$193</b>	<b>\$163</b>	<b>\$168</b>	<b>\$163</b>	<b>\$133</b>	<b>\$141</b>	<b>\$187</b>	<b>\$192</b>	<b>\$151</b>	<b>\$205</b>	<b>\$256</b>

Bedrooms	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
1	\$172	-	\$171	\$90	\$152	\$85	-	\$95	\$86	-	-	\$103	\$127	\$195
2	\$75	\$137	\$226	\$155	\$97	\$123	\$90	\$140	\$90	\$87	\$138	\$170	\$126	\$194
3+	\$173	\$195	\$228	\$264	\$211	\$254	\$199	\$141	\$172	\$221	\$232	\$148	\$258	\$306
<b>Grand Total</b>	<b>\$146</b>	<b>\$169</b>	<b>\$220</b>	<b>\$193</b>	<b>\$163</b>	<b>\$168</b>	<b>\$163</b>	<b>\$133</b>	<b>\$141</b>	<b>\$187</b>	<b>\$192</b>	<b>\$151</b>	<b>\$205</b>	<b>\$256</b>

## Real Estate – Rents

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

### Median rents (2019 dollars)

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

### Average rents (2019 dollars)

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

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

## Core Housing Need – Affordability

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

	Total			Owners			Renters		
	2006	2011	2016	2006	2011	2016	2006	2011	2016
<b>Total Households</b>	455	505	540	365	420	365	85	80	175
Above Affordable Threshold	105	145	135	70	125	55	30	25	75
1 person household	30	100	80	15	85	40	10	15	40
2 persons household	50	20	30	40	20	15	10	0	15
3 persons household	25	25	10	20	0	0	0	0	10
4 persons household	0	0	0	0	0	0	0	0	0
5+ persons household	0	0	10	0	0	0	0	0	0
Unaffordable Housing (%)	23.1%	28.7%	25.0%	19.2%	29.8%	15.1%	35.3%	31.3%	42.9%

## Core Housing Need – Adequacy

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

	Total			Owners			Renters		
	2006	2011	2016	2006	2011	2016	2006	2011	2016
<b>Total Households</b>	455	505	540	365	420	365	85	80	175
Below Adequacy Standard	105	30	65	75	15	40	25	0	20
1 person household	20	15	25	20	0	15	0	0	10
2 persons household	35	0	20	25	0	15	10	0	0
3 persons household	25	0	10	10	0	0	15	0	0
4 persons household	0	0	10	10	0	10	0	0	0
5+ persons household	15	0	0	15	0	0	0	0	0
Inadequate Housing (%)	23.1%	5.9%	12.0%	20.5%	3.6%	11.0%	29.4%	0.0%	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
<b>Total Households</b>	455	505	540	365	420	365	85	80	175
Below Suitability Standard	10	55	10	0	0	10	10	0	10
1 Person	0	0	0	0	0	0	0	0	0
2 Persons	10	0	0	0	0	0	10	0	0
3 Persons	10	0	10	0	0	0	0	0	10
4 Persons	0	0	0	0	0	0	0	0	0
5+ Persons	0	0	0	0	0	10	0	0	0
Unsuitable Housing (%)	2.2%	10.9%	1.9%	0.0%	0.0%	2.7%	11.8%	0.0%	5.7%

## Core Housing Need

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

	Total			Owners			Renters		
	2006	2011	2016	2006	2011	2016	2006	2011	2016
<b>Total Households</b>	450	505	535	370	425	365	85	80	175
Household not in CHN	275	305	420	245	295	325	25	15	100
Household in CHN	180	200	120	120	130	40	55	70	75
1 person household	45	110	80	30	90	35	15	15	45
2 persons household	60	65	20	40	20	10	25	0	10
3 persons household	45	25	10	30	0	0	20	0	15
4 persons household	10	0	0	10	0	0	0	0	0
5+ persons household	20	0	0	15	0	0	0	0	0
Household in CHN (%)	40.0%	39.6%	22.4%	32.4%	30.6%	11.0%	64.7%	87.5%	42.9%

## Extreme Core Housing Need

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

	Total			Owners			Renters		
	2006	2011	2016	2006	2011	2016	2006	2011	2016
<b>Total Households</b>	450	505	535	370	425	365	85	80	175
Household not in ECHN	420	475	470	340	405	340	85	80	140
Household in ECHN	30	30	65	30	20	25	0	0	35
1 person household	15	0	45	15	0	25	0	0	25
2 persons household	10	0	15	0	0	10	0	0	10
3 persons household	10	0	10	10	0	0	0	0	10
4 persons household	0	0	0	0	0	0	0	0	0
5+ persons household	0	0	0	0	0	0	0	0	0
Household in ECHN (%)	6.7%	5.9%	12.1%	8.1%	4.7%	6.8%	0.0%	0.0%	20.0%

## 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	\$28,100	\$680	\$680	-\$70	-\$670	-\$820
Low	\$44,900	\$1,090	\$1,090	\$340	-\$260	-\$410
Moderate	\$67,400	\$1,635	\$1,635	\$885	\$285	\$135
Above Moderate	\$84,300	\$2,045	\$2,045	\$1,295	\$695	\$545
Median Income	\$56,170	\$1,360	\$1,360	\$610	\$10	-\$140

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	\$28,100	\$159,000	-\$128,500	-	-	-	\$16,500
Low	\$44,900	\$250,000	-\$37,500	-	-	-	\$107,500
Moderate	\$67,400	\$386,500	\$99,000	-	-	-	\$244,000
Above Moderate	\$84,300	\$477,500	\$190,000	-	-	-	\$335,000
Median Income	\$56,170	\$318,000	\$30,500	-	-	-	\$175,500

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	\$23,100	\$1,400	-\$680	\$2,300	-\$4,390	
Low	\$35,000	\$2,100	\$20	\$3,500	-\$3,190	
Moderate	\$50,100	\$3,000	\$920	\$5,000	-\$1,690	
Above Moderate	\$61,100	\$3,700	\$1,620	\$6,100	-\$590	
Median Income	\$42,700	\$2,600	\$520	\$4,300	-\$2,390	

## 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	\$29,147	\$705	\$705	-\$45	-\$645	-\$795
Lone parent	\$50,891	\$1,235	\$1,235	\$485	-\$115	-\$265
Couple w/ child	\$119,055	\$2,885	\$2,885	\$2,135	\$1,535	\$1,385
Couple w/o child	\$71,094	\$1,725	\$1,725	\$975	\$375	\$225
Median Income	\$56,170	\$1,360	\$1,360	\$610	\$10	-\$140



<b>Budget v. Real Estate Prices</b>								
<b>Family Types</b>	Maximum Household Income	Maximum Possible Purchase Price	Single Detached	Semi Detached	Row House	Duplex	Mobile Home	
Singles / Roommates	\$29,147	\$170,500	-\$117,000	-	-	-	\$28,000	
Lone parent	\$50,891	\$284,000	-\$3,500	-	-	-	\$141,500	
Couple w/ child	\$119,055	\$682,000	\$394,500	-	-	-	\$539,500	
Couple w/o child	\$71,094	\$409,000	\$121,500	-	-	-	\$266,500	
Median Income	\$56,170	\$318,000	\$30,500	-	-	-	\$175,500	

<b>Income Category</b>	Est. Maximum AT Household Income	Afford. Energy Budget, Utilities only	<b>Utilities Only</b>		<b>Utilities + Fuel</b>	
			Budget v. Average Utility Expense	Afford. Energy Budget, w/ Fuel	Budget v. Average Total Expense	
Singles / Roommates	\$23,807	\$1,400	-\$680	\$2,400	-\$4,290	
Lone parent	\$39,220	\$2,400	\$320	\$3,900	-\$2,790	
Couple w/ child	\$82,086	\$4,900	\$2,820	\$8,200	\$1,510	
Couple w/o child	\$52,491	\$3,100	\$1,020	\$5,200	-\$1,490	
Median Income	\$42,700	\$2,600	\$520	\$4,300	-\$2,390	

## Housing Units Demanded

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

Source: Statistics Canada, BC Stats

	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
<b>Total Population</b>	1,195	1,210	1,225	1,240	1,255	1,285	1,320	1,355	1,390	1,425
<b>Total Households</b>	565	575	585	595	605	625	640	655	670	685
No Bedroom	0	0	0	0	0	10	10	10	10	10
1 Bedroom	80	75	70	65	60	70	70	70	70	70
2 Bedroom	160	170	180	190	200	200	205	210	215	220
3+ Bedroom	325	330	335	340	345	345	355	365	375	385
Household Size	2.10	2.09	2.08	2.07	2.06	2.06	2.05	2.04	2.03	2.02
Renter Demand	31.9%	30.4%	29.1%	27.7%	26.4%	25.6%	25.0%	24.4%	23.9%	23.4%

## APPENDIX B – Electoral Area G 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	'06-'16	'16-'25
<b>Total</b>	1,705	1,670	1,690	1,700	1,710	1,720	1,730	1,720	1,715	1,710	1,705	1,700	-0.9%	0.6%
< 14 yrs	255	270	275	275	275	275	275	265	260	255	250	245	7.8%	-10.9%
15 to 19 yrs	95	75	80	80	80	80	80	75	75	75	75	75	-15.8%	-6.3%
20 to 24 yrs	85	55	50	60	70	80	90	90	90	90	90	90	-41.2%	80.0%
25 to 64 yrs	1,070	1,080	1,050	1,040	1,030	1,020	1,010	985	975	965	955	945	-1.9%	-10.0%
65 to 84 yrs	185	180	225	235	245	255	265	285	295	305	315	325	21.6%	44.4%
85+ yrs	15	10	10	10	10	10	10	20	20	20	20	20	-33.3%	100.0%
Median Age	44.2	43.7	42.9	44.3	45.7	47.1	48.6	50.0	49.8	49.6	49.4	49.1	-2.9%	14.6%
Average Age	40.1	40.4	41.6	41.6	41.7	41.7	41.7	42.6	42.7	42.8	42.9	43.0	3.8%	3.4%
Households (HHs)	805	775	785	790	795	800	805	800	800	800	800	800	-2.5%	1.9%
Average HH Size	2.1	2.2	2.2	2.2	2.2	2.2	2.1	2.2	2.1	2.1	2.1	2.1	1.6%	-1.3%

\* distributions graphically represented in report

### Indigenous Identity

Source: Statistics Canada

	Total			Owners			Renters		
	2006	2011	2016	2006	2011	2016	2006	2011	2016
Total Population	1,595	1,640	1,620	1,300	1,445	1,315	300	200	305
Indigenous Identity	80	60	105	50	60	95	25	0	10
Non-Indigenous Identity	1,520	1,585	1,510	1,250	1,380	1,220	270	200	295
	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	5.0%	3.7%	6.5%	3.8%	4.2%	7.2%	8.3%	0.0%	3.3%
Non-Indigenous Identity	95.3%	96.6%	93.2%	96.2%	95.5%	92.8%	90.0%	100.0%	96.7%

### Mobility

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

	Total			Owners			Renters		
	2006	2011	2016	2006	2011	2016	2006	2011	2016
<b>Total Population</b>	1,565	1,630	1,605	1,275	1,425	1,305	290	200	300
Non-Mover	1,405	1,365	1,430	1,205	1,230	1,230	200	130	205
Mover	160	265	175	75	190	80	85	70	95
Non-Migrant	25	55	35	15	15	10	15	40	25
Migrants	135	210	135	55	180	70	75	30	70
Internal Migrants	130	60	135	55	30	65	70	30	65
Intraprovincial Migrant	115	50	120	55	20	70	65	30	55
Interprovincial Migrant	10	10	10	10	0	0	10	0	15
External Migrant	0	150	0	0	155	0	0	0	0

### Post-Secondary Enrollment

HNRR Section 3(1)(c) – Source: AEST

[not applicable] No enrollment data available for the community

### Homelessness

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

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

## Private Household Size

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

	Total			'16 % of Total	Owners			Renters			Renter %		
	2006	2011	2016		2006	2011	2016	2006	2011	2016	2006	2011	2016
<b>Total Private HHs</b>	740	725	750	101%	595	620	600	145	100	150	20%	14%	20%
1 person	250	205	235	31.5%	205	180	170	45	30	65	18%	15%	28%
2 persons	285	260	320	43.0%	215	210	285	75	50	40	26%	19%	13%
3 persons	100	105	80	10.7%	90	105	50	0	0	25	0%	0%	31%
4 persons	80	150	75	10.1%	55	135	60	25	0	15	31%	0%	20%
5+ persons	30	0	40	5.4%	30	0	35	0	0	10	0%	-	25%
Average HH Size	2.2	2.3	2.2		2.2	2.3	2.2	2.1	2.0	2.0	-	-	-

## Household Maintainers

Source: Statistics Canada

	Total				Owners			Renters		
	2006	2011	2016	10yr % Δ	2006	2011	2016	2006	2011	2016
<b>Total Household</b>	740	725	745	0.7%	595	625	600	145	100	150
15 - 24 yrs	30	0	0	-100.0%	10	0	0	25	0	0
25 - 34 yrs	55	70	90	63.6%	25	60	40	35	10	50
35 - 44 yrs	180	175	170	-5.6%	135	160	120	40	15	50
45 - 54 yrs	200	220	155	-22.5%	175	175	150	25	0	10
55 - 64 yrs	135	115	165	22.2%	120	110	125	20	10	35
65 - 74 yrs	90	100	130	44.4%	95	100	120	0	0	10
75 - 84 yrs	35	25	40	14.3%	30	20	35	10	0	0
85+ yrs	15	0	0	-100.0%	15	0	0	0	0	0

## Owners w/ Mortgages & Renters in Subsidized Housing

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

	2006	2011	2016
<b>Owners</b>	570	565	580
w/ Mortgage (#)	270	405	345
w/ Mortgage (%)	47%	72%	59%
<b>Renters</b>	145	100	150
Subsidised (#)	0	0	15
Subsidised (%)	0%	0%	10%

## 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	
<b>Total Household</b>	740	725	750	100.0%	595	625	595	100.0%	145	100	150	100.0%
< \$5,000	55	0	25	3.3%	25	0	20	3.4%	25	0	0	0.0%
\$5,000 - \$9,999	20	15	20	2.7%	15	0	10	1.7%	0	0	10	6.7%
\$10,000 - \$14,999	30	80	20	2.7%	15	0	10	1.7%	15	10	10	6.7%
\$15,000 - \$19,999	130	15	55	7.3%	90	10	45	7.6%	40	0	10	6.7%
\$20,000 - \$24,999	25	50	55	7.3%	30	15	40	6.7%	0	0	15	10.0%
\$25,000 - \$29,999	35	20	70	9.3%	20	20	50	8.4%	15	0	25	16.7%
\$30,000 - \$34,999	40	40	20	2.7%	35	40	10	1.7%	0	0	10	6.7%
\$35,000 - \$39,999	20	100	50	6.7%	20	95	45	7.6%	10	0	0	0.0%
\$40,000 - \$44,999	40	20	35	4.7%	30	20	25	4.2%	15	0	10	6.7%
\$45,000 - \$49,999	60	20	55	7.3%	55	20	40	6.7%	0	0	15	10.0%
\$50,000 - \$59,999	50	140	75	10.0%	50	130	60	10.1%	0	0	10	6.7%
\$60,000 - \$69,999	40	45	50	6.7%	40	40	40	6.7%	0	0	10	6.7%
\$70,000 - \$79,999	30	0	45	6.0%	20	0	35	5.9%	10	0	10	6.7%
\$80,000 - \$89,999	50	10	20	2.7%	50	10	20	3.4%	0	0	0	0.0%
\$90,000 - \$99,999	15	15	30	4.0%	15	0	15	2.5%	0	0	10	6.7%
\$100,000+	105	135	135	18.0%	85	135	130	21.8%	20	0	10	6.7%
\$100,000 - \$124,999	50	45	70	9.3%	35	40	65	10.9%	15	0	10	6.7%
\$125,000 - \$149,999	30	50	20	2.7%	30	50	20	3.4%	0	0	0	0.0%
\$150,000 - \$199,999	20	45	30	4.0%	20	40	30	5.0%	0	0	0	0.0%
\$200,000+	0	0	10	1.3%	0	0	0	0.0%	0	0	0	0.0%
Median Income	\$41,961	\$48,985	\$45,821		\$45,652	\$55,113	\$49,104		\$19,332	\$24,265	\$35,080	
Average Income	\$50,243	\$58,934	\$59,657		\$54,843	\$62,342	\$64,011		\$31,289	\$37,428	\$42,285	

\* smaller income brackets shown in the report for readability

## Labour Force

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

	Total			Owners			Renters		
	2006	2011	2016	2006	2011	2016	2006	2011	2016
<b>Total Population (15+)</b>	1,340	1,400	1,310	1,095	1,230	1,080	240	175	225
In Labour Force	880	940	765	725	840	605	155	95	160
Employed	800	825	670	670	740	520	135	85	150
Unemployed	85	110	95	60	95	85	25	15	10
Not In Labour Force	455	465	545	365	390	480	90	75	65
Participation Rate (%)	65.9	66.8	58.8	66.5	68.6	55.8	63.3	57.1	71.1
Employment Rate (%)	59.9	59.3	51.5	61.0	60.8	47.9	55.1	45.7	68.9
Unemployment Rate (%)	9.7	11.8	12.3	8.3	11.9	13.2	12.9	10.0	6.2

## NAICS Industry Employment

HNRR Section 5(b) – Source: Statistics Canada

	Total			'16 % of Total	Owners			Renters		
	2006	2011	2016		2006	2011	2016	2006	2011	2016
<b>Labour Force</b>	865	935	760	100.0%	715	840	600	150	95	165
Agriculture, Forestry, Fishing, & Hunting	115	100	85	11.2%	75	90	75	35	0	0
Mining, Quarrying, and Oil & Gas Extraction	40	0	15	2.0%	30	0	15	15	0	0
Utilities	10	50	10	1.3%	0	50	10	0	0	0
Construction	110	175	65	8.6%	100	165	55	10	0	0
Manufacturing	90	135	140	18.4%	80	130	110	10	0	30
Wholesale trade	15	75	35	4.6%	10	70	15	0	0	20
Retail trade	90	105	125	16.4%	85	55	85	0	50	35
Transportation & Warehousing	25	25	35	4.6%	25	25	20	0	0	10
Information & Cultural Industries	0	0	0	0.0%	10	0	0	0	0	0
Finance & Insurance	10	0	20	2.6%	10	0	15	0	0	0
Real Estate and Rental & Leasing	0	0	15	2.0%	0	0	10	0	0	0
Professional, Scientific, & Technical Services	45	0	15	2.0%	40	0	10	0	0	0
Management of Companies & Enterprises	0	0	0	0.0%	0	0	0	0	0	0
Administrative & Support, Waste Management, and Remediation Services	65	35	15	2.0%	60	20	15	0	0	0
Educational Services	10	40	30	3.9%	0	40	30	10	0	0
Health Care & Social Assistance	85	50	80	10.5%	60	45	60	25	0	20
Arts, Entertainment, and Recreation	15	0	15	2.0%	20	0	10	0	0	0
Accommodation & Food Services	70	50	30	3.9%	45	50	20	25	0	10
Other Services (excl. Public Administration)	35	45	30	3.9%	35	40	20	0	0	15
Public Administration	50	15	15	2.0%	45	10	15	10	0	0

## Commuting

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

	Total			'16 % of Total	Owners			Renters		
	2006	2011	2016		2006	2011	2016	2006	2011	2016
<b>Total Usual Workers</b>	505	480	470	100%	440	415	365	75	65	105
Commute within Community	125	170	65	13.8%	110	120	60	15	55	0
Commute within RDCK	215	150	270	57.4%	175	150	205	40	10	70
Commute within Province	170	155	125	26.6%	155	145	105	15	0	20
Commute outside of Province	0	0	10	2.1%	0	0	0	0	0	0

## Housing – Structural Types

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

	Total			'16 % of Total	Owners			Renters		
	2006	2011	2016		2006	2011	2016	2006	2011	2016
<b>Total Occupied Dwellings</b>	740	725	745	100%	595	620	600	145	100	150
Single-Detached	555	540	625	83.9%	470	490	510	90	50	120
Apartment (5+)	0	0	0	0.0%	0	0	0	0	0	0
Other	10	0	15	2.0%	10	0	10	0	0	15
<i>Semi-Detached</i>	0	0	0	0.0%	0	0	0	10	0	0
<i>Row House</i>	0	0	0	0.0%	0	0	0	0	0	0
<i>Duplex</i>	0	0	0	0.0%	0	0	0	0	0	0
<i>Apartment</i>	0	0	10	1.3%	0	0	0	0	0	0
<i>Other single-attached</i>	0	0	0	0.0%	10	0	0	0	0	0
Movable	180	180	105	14.1%	130	135	85	55	40	20

## Housing – Unit Size

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

	Total				Owners			Renters		
	2006	2011	2016	'16 % of Total	2006	2011	2016	2006	2011	2016
<b>Total Dwellings</b>	740	725	745	100%	595	625	595	145	100	150
No bedroom	10	0	0	0.0%	10	0	0	0	0	0
1 bedroom	100	155	100	13.4%	65	105	80	30	50	20
2 bedroom	255	180	235	31.5%	185	160	175	65	20	60
3+ bedroom	380	385	410	55.0%	340	360	345	45	15	65

## 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
<b>Total Dwellings</b>	740	725	745	100%	595	625	595	100%	145	100	150	100%
< 1960	180	100	190	25.5%	150	90	145	24.4%	35	0	40	26.7%
1961 to 1980	325	340	240	32.2%	250	275	170	28.6%	75	60	70	46.7%
1981 to 1990	75	30	90	12.1%	55	25	70	11.8%	25	0	15	10.0%
1991 to 2000	125	130	90	12.1%	110	110	80	13.4%	15	15	10	6.7%
2001 to 2010	35	120	125	16.8%	35	125	110	18.5%	0	0	10	6.7%
2011 to 2016	0	0	15	2.0%	0	0	15	2.5%	0	0	0	0.0%

## Housing – Subsidized

HNRR Section 6 (1)(e)

Housing Registry Subsidized Unit Stock = 0

## Housing – Rental Vacancy

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
<b>Total</b>	745	145	0	-	145	100%
No Bedroom	0	0	0	-	0	0%
1 Bedroom	100	20	0	-	20	14%
2 Bedroom	235	60	0	-	60	41%
3+ Bedroom	410	65	0	-	65	45%

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

## Housing – Short Term Rentals

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

	2014	2015	2016	2017	2018	2019	2020
Total Properties	1	9	11	20	30	26	26
Monthly Revenue / Listing	\$0	\$1,101	\$4,058	\$10,020	\$7,294	\$12,268	\$4,288
Annual Available Days / Listing	92	132	142	154	129	203	59
Annual Reserved Days / Listing	0	7	22	50	46	91	37
Average Occupancy	0%	5%	13%	24%	26%	31%	38%
Commercial Properties	1	9	10	18	22	18	18

\* 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 G	
<b>Emergency Shelter / Homeless Housing</b>	
Homeless Housed	0
Homeless Rent Supplements	0
Homeless Shelters	0
<i>Emergency Subtotal</i>	0
<b>Transitional Supported / Assisted Living</b>	
Frail Seniors	0
Special Needs	0
Women and Children Fleeing Violence	0
<i>Transitional Subtotal</i>	0
<b>Independent Social Housing</b>	
Low Income Families	0
Low Income Seniors	0
<i>Social Housing Subtotal</i>	0
<b>Rent Assistance in Private Market</b>	
Rent Assist Families	-
Rent Assist Seniors	-
<i>Rent Assistance Subtotal</i>	3
<b>Community Total</b>	3

## 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 G	18	7	5	8	9	8	7	7	2	9
Single-Detached	0	1	0	1	5	0	0	0	0	0
Manufactured	6	0	2	0	2	1	4	2	2	0
Multi Family	0	0	0	0	0	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	\$253	\$263	\$298	\$307	\$366	\$326	\$323	\$309	\$329	\$314	\$321	\$309	\$305	\$362
Manufactured Home	\$111	\$111	\$140	\$134	\$183	\$171	\$187	\$187	\$188	\$178	\$174	\$168	\$169	\$201
Apartment	-	-	-	-	-	-	-	\$497	\$505	\$495	\$480	\$465	\$526	\$601
<b>Grand Total</b>	\$210	\$221	\$251	\$257	\$309	\$278	\$279	\$272	\$286	\$271	\$272	\$258	\$261	\$310

Bedrooms	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
0	\$252	\$254	\$284	\$281	-	-	-	-	-	-	-	-	-	-
1	\$170	\$197	\$221	\$213	\$264	\$250	\$264	\$259	\$299	\$274	\$250	\$236	\$235	\$287
2	\$223	\$236	\$251	\$295	\$341	\$291	\$295	\$292	\$306	\$292	\$319	\$280	\$284	\$326
3+	\$216	\$224	\$267	\$249	\$308	\$285	\$281	\$271	\$274	\$263	\$256	\$269	\$272	\$323
<b>Total</b>	\$214	\$224	\$254	\$259	\$312	\$281	\$283	\$275	\$289	\$275	\$277	\$264	\$267	\$314

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

	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
Single-Detached	\$256	\$266	\$301	\$313	\$372	\$332	\$329	\$318	\$335	\$321	\$325	\$316	\$312	\$369
Manufactured Home	\$113	\$114	\$143	\$139	\$185	\$174	\$189	\$187	\$189	\$180	\$178	\$172	\$174	\$207
Apartment	-	-	-	-	-	-	-	\$497	\$505	\$495	\$480	\$465	\$526	\$601
<b>Grand Total</b>	\$213	\$224	\$254	\$262	\$314	\$283	\$284	\$278	\$290	\$275	\$276	\$264	\$267	\$316

Bedrooms	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
0	\$252	\$254	\$284	\$281	-	-	-	-	-	-	-	-	-	-
1	\$179	\$206	\$230	\$224	\$273	\$256	\$269	\$266	\$302	\$278	\$253	\$243	\$242	\$295
2	\$223	\$238	\$251	\$298	\$348	\$298	\$301	\$297	\$309	\$295	\$321	\$280	\$285	\$326
3+	\$220	\$225	\$269	\$253	\$311	\$288	\$284	\$276	\$279	\$269	\$263	\$277	\$282	\$333
<b>Total</b>	\$216	\$227	\$257	\$265	\$317	\$286	\$287	\$281	\$294	\$279	\$281	\$269	\$273	\$320

## 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	\$180	\$239	\$283	\$293	\$293	\$289	\$250	\$236	\$219	\$246	\$265	\$232	\$336	\$327
Manufactured Home	\$67	\$150	\$154	\$158	\$155	\$137	\$203	\$144	\$113	\$151	\$135	\$78	\$155	\$155
Apartment	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Grand Total</b>	\$156	\$198	\$243	\$251	\$224	\$235	\$235	\$205	\$190	\$205	\$228	\$190	\$269	\$298

Bedrooms	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
0	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1	\$140	-	\$184	\$205	-	-	\$60	\$88	\$110	\$80	-	\$115	\$299	\$295
2	\$96	\$153	\$189	\$275	\$154	\$213	\$203	\$167	\$183	\$208	\$159	\$173	\$246	\$259
3+	\$222	\$227	\$314	\$240	\$295	\$264	\$310	\$274	\$240	\$219	\$279	\$275	\$285	\$325
<b>Total</b>	<b>\$156</b>	<b>\$198</b>	<b>\$243</b>	<b>\$251</b>	<b>\$224</b>	<b>\$235</b>	<b>\$235</b>	<b>\$205</b>	<b>\$190</b>	<b>\$205</b>	<b>\$228</b>	<b>\$190</b>	<b>\$269</b>	<b>\$298</b>

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

	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
Single-Detached	\$186	\$245	\$279	\$289	\$309	\$286	\$247	\$236	\$225	\$245	\$267	\$239	\$339	\$327
Manufactured Home	\$69	\$152	\$140	\$180	\$156	\$137	\$207	\$144	\$113	\$151	\$138	\$82	\$158	\$165
Apartment	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Grand Total</b>	<b>\$161</b>	<b>\$202</b>	<b>\$236</b>	<b>\$255</b>	<b>\$233</b>	<b>\$233</b>	<b>\$234</b>	<b>\$206</b>	<b>\$194</b>	<b>\$205</b>	<b>\$230</b>	<b>\$196</b>	<b>\$273</b>	<b>\$300</b>

Bedrooms	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
0	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1	\$140	-	\$184	\$205	-	-	\$64	\$88	\$110	\$80	-	\$115	\$299	\$295
2	\$96	\$151	\$179	\$277	\$170	\$209	\$203	\$168	\$191	\$209	\$160	\$175	\$250	\$264
3+	\$232	\$234	\$307	\$247	\$295	\$264	\$307	\$275	\$240	\$217	\$282	\$292	\$288	\$325
<b>Total</b>	<b>\$161</b>	<b>\$202</b>	<b>\$236</b>	<b>\$255</b>	<b>\$233</b>	<b>\$233</b>	<b>\$234</b>	<b>\$206</b>	<b>\$194</b>	<b>\$205</b>	<b>\$230</b>	<b>\$196</b>	<b>\$273</b>	<b>\$300</b>

## Real Estate – Rents

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

### Median rents (2019 dollars)

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

### Average rents (2019 dollars)

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

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

## Core Housing Need – Affordability

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

	Total			Owners			Renters		
	2006	2011	2016	2006	2011	2016	2006	2011	2016
<b>Total Households</b>	660	595	690	550	490	550	110	100	140
Above Affordable Threshold	185	170	165	135	145	110	55	25	50
1 person household	85	25	65	70	0	40	20	15	25
2 persons household	75	60	45	45	65	40	30	0	0
3 persons household	0	25	30	10	25	15	0	0	20
4 persons household	15	60	10	10	55	0	0	0	0
5+ persons household	0	0	15	0	0	15	0	0	0
Unaffordable Housing (%)	28.0%	28.6%	23.9%	24.5%	29.6%	20.0%	50.0%	25.0%	35.7%



## Core Housing Need – Adequacy

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

	Total			Owners			Renters		
	2006	2011	2016	2006	2011	2016	2006	2011	2016
<b>Total Households</b>	660	595	690	550	490	550	110	100	140
Below Adequacy Standard	100	115	65	75	105	45	15	10	20
1 person household	45	15	25	45	15	15	0	0	10
2 persons household	20	30	25	10	25	20	10	0	10
3 persons household	20	35	10	20	35	0	0	0	10
4 persons household	15	35	10	0	30	0	10	0	0
5+ persons household	0	0	10	0	0	0	0	0	0
Inadequate Housing (%)	15.2%	19.3%	9.4%	13.6%	21.4%	8.2%	13.6%	10.0%	14.3%

## 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
<b>Total Households</b>	660	595	690	550	490	550	110	100	140
Below Suitability Standard	10	75	20	10	75	10	0	0	10
1 Person	0	0	0	0	0	0	0	0	0
2 Persons	0	0	10	0	0	0	0	0	0
3 Persons	10	0	0	0	0	0	0	0	0
4 Persons	10	65	10	0	65	10	0	0	0
5+ Persons	10	0	0	0	0	0	0	0	0
Unsuitable Housing (%)	1.5%	12.6%	2.9%	1.8%	15.3%	1.8%	0.0%	0.0%	7.1%

## Core Housing Need

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

	Total			Owners			Renters		
	2006	2011	2016	2006	2011	2016	2006	2011	2016
<b>Total Households</b>	655	590	685	545	495	545	110	95	140
Household not in CHN	465	370	495	405	300	425	60	70	70
Household in CHN	190	225	190	140	200	120	50	25	70
1 person household	90	30	75	75	15	45	20	15	30
2 persons household	75	75	60	55	70	50	25	0	10
3 persons household	10	25	40	0	25	10	0	0	25
4 persons household	20	100	0	15	95	0	10	0	10
5+ persons household	0	0	10	0	0	10	0	0	0
Household in CHN (%)	29.0%	38.1%	27.7%	25.7%	40.4%	22.0%	45.5%	26.3%	50.0%

## Extreme Core Housing Need

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

	Total			Owners			Renters		
	2006	2011	2016	2006	2011	2016	2006	2011	2016
<b>Total Households</b>	655	590	685	545	495	545	110	95	140
Household not in ECHN	605	545	610	515	465	500	90	75	110
Household in ECHN	50	45	75	30	30	45	20	20	30
1 person household	35	20	25	20	0	15	15	0	15
2 persons household	20	10	25	15	10	25	10	0	0
3 persons household	0	0	15	0	0	0	0	0	15
4 persons household	0	0	10	0	0	0	0	0	10
5+ persons household	0	0	0	0	0	0	0	0	0
Household in ECHN (%)	7.6%	7.6%	10.9%	5.5%	6.1%	8.3%	18.2%	21.1%	21.4%

## 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	\$26,100	\$635	\$635	-\$115	-\$715	-\$865
Low	\$41,700	\$1,010	\$1,010	\$260	-\$340	-\$490
Moderate	\$62,600	\$1,520	\$1,520	\$770	\$170	\$20
Above Moderate	\$78,200	\$1,895	\$1,895	\$1,145	\$545	\$395
Median Income	\$52,163	\$1,265	\$1,265	\$515	-\$85	-\$235

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	\$26,100	\$147,500	-\$180,000	-	-	-	-\$7,500
Low	\$41,700	\$238,500	-\$89,000	-	-	-	\$83,500
Moderate	\$62,600	\$352,500	\$25,000	-	-	-	\$197,500
Above Moderate	\$78,200	\$443,000	\$115,500	-	-	-	\$288,000
Median Income	\$52,163	\$295,500	-\$32,000	-	-	-	\$140,500

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	\$21,700	\$1,300	-\$1,270	\$2,200	-\$4,960	
Low	\$32,700	\$2,000	-\$570	\$3,300	-\$3,860	
Moderate	\$46,900	\$2,800	\$230	\$4,700	-\$2,460	
Above Moderate	\$57,200	\$3,400	\$830	\$5,700	-\$1,460	
Median Income	\$40,100	\$2,400	-\$170	\$4,000	-\$3,160	

## 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	\$25,391	\$615	\$615	-\$135	-\$735	-\$885
Lone parent	\$38,032	\$920	\$920	\$170	-\$430	-\$580
Couple w/ child	\$83,350	\$2,020	\$2,020	\$1,270	\$670	\$520
Couple w/o child	\$65,427	\$1,585	\$1,585	\$835	\$235	\$85
Median Income	\$52,163	\$1,265	\$1,265	\$515	-\$85	-\$235

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	\$25,391	\$147,500	-\$180,000	-	-	-	-\$7,500
Lone parent	\$38,032	\$216,000	-\$111,500	-	-	-	\$61,000
Couple w/ child	\$83,350	\$477,500	\$150,000	-	-	-	\$322,500
Couple w/o child	\$65,427	\$375,000	\$47,500	-	-	-	\$220,000
Median Income	\$52,163	\$295,500	-\$32,000	-	-	-	\$140,500

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	\$21,197	\$1,300	-\$1,270	\$2,100	-\$5,060	
Lone parent	\$30,014	\$1,800	-\$770	\$3,000	-\$4,160	
Couple w/ child	\$60,498	\$3,600	\$1,030	\$6,000	-\$1,160	
Couple w/o child	\$48,789	\$2,900	\$330	\$4,900	-\$2,260	
Median Income	\$40,100	\$2,400	-\$170	\$4,000	-\$3,160	

## Housing Units Demanded

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

Source: Statistics Canada, BC Stats

	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
<b>Total Population</b>	1,690	1,700	1,710	1,720	1,730	1,720	1,715	1,710	1,705	1,700
<b>Total Households</b>	780	780	780	780	780	800	800	800	800	800
No Bedroom	0	0	0	0	0	5	5	5	5	5
1 Bedroom	105	105	105	105	105	105	105	105	105	105
2 Bedroom	250	250	250	250	250	260	260	260	260	260
3+ Bedroom	425	425	425	425	425	430	430	430	430	430
Household Size	2.15	2.15	2.15	2.15	2.15	2.15	2.14	2.14	2.13	2.13
Renter Demand	19.2%	19.2%	19.2%	19.2%	19.2%	18.8%	18.8%	18.8%	18.8%	18.8%