



Regional District of Central Kootenay Housing Needs Report:

SLOCAN 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 Slokan 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 Slokan Valley compares to and fits within the regional context.

KEY FINDINGS

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

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

Slokan Valley's population grew 4% between 2006 and 2016, while projections anticipate greater gains (5%) until 2025. Growth is led by senior cohorts (65+), which grew 48% over the ten years leading to 2016.

Having more seniors typically impacts the availability of sub-regional and regional services and amenities for seniors, while also affecting local labour markets. However, between 2006 and 2016, labour force (people working or actively seeking work) participation growth equated growth in non-labour force participation (e.g. retirees), indicating local employment growth has kept up with demographic changes.

With a growing population and smaller household sizes, Slokan Valley will likely demand more market housing units over the short-term. By 2025, residents may demand 2,980 total market units, about 200 more than 2016 (or 22 annually). Based on historical construction rates, Slokan Valley may build just enough to satisfy local resident demand.

Renting is becoming more popular.

The percentage of people renting jumped 21% 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.

There is a general lack of available, affordable housing in the Slocan 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 Slocan 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.

“My situation has been great but now that I am ready to expand my family, I do not have enough space. I do have money to pay higher rent but there is nothing available to rent. Once in awhile a viable rental will pop up but so many people want it that I am not able to get in.”

“I have been looking for an upgrade that has more closed bedrooms and more square footage for 2 years. When rentals do come up, they have been snatched up quickly before I can access them. There just aren't many rentals available.”

“It is nearly impossible to find affordable housing in the slocan valley that is reasonably maintained, includes standard amenities, and the person renting has reasonable boundary/communication skills.”

Renters and homeowners report significantly different experiences of housing affordability and suitability in the Slocan Valley.

Almost half of all owners (48%) who responded to the community survey no longer pay a mortgage, which significantly decreases their monthly housing costs. In comparison, a majority of renters (58%) pay between \$500 - \$999 per month for housing costs. When asked if their current housing situation meets their needs, 50% of renter respondents said no while 97% of owner respondents said their current housing situation meets their needs.

Incomes are rising and housing prices appear to be decreasing after inflation is accounted for, which should translate to less financial burden for residents to meet the basic needs of themselves and their families, but not always.

The median Slocan Valley household earned more in 2015 than it did in 2005, even with inflation removed from the comparison. Also without inflation, single family home prices decreased about

10%, suggesting that higher earnings should be making living costs more affordable. However, a reason for the income increase was the distributional shift towards more households earning \$100,000 or greater; this segment grew 50%. Both owner and renter household incomes did grow over the decade, with the latter increasing enough to reduce the income disparity between both tenures.

Statistics Canada reports that about 31% 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 39% of households with children younger than 6 are likely struggling financially. Income metrics may be showing improvements, but there remain those in need that can be overlooked by positive trends.

The size and quality of housing is improving, allowing residents to live more comfortably and securely. Statistics Canada also reported greater affordability.

New construction is often larger and of higher quality than the past, pushed by changes in building regulations and consumer preference; however, their prices tend to be higher than the existing stock. Those who cannot afford newer homes seek older, smaller, and less up to date alternatives to fit their budgets. Nevertheless, housing prices (after inflation) have declined while incomes have risen, partially contributing to a decrease in the total and percentage of households living in unaffordable housing between 2006 and 2016.

Even with affordability improvements, lone parent and low income earning households can barely afford a bachelor apartment and cannot afford more than a movable dwelling, emphasizing the importance of non-market support.

Energy poverty is a significant issue within the Slocan Valley subregion, with almost a third of respondents saying that their energy bills are unaffordable.

When accounting for fuel cost, the average household in the Slocan Valley subregion cannot reasonably afford their energy expenses. Generally, no households can reasonably afford their energy expenses, not even couples with children who are often the most financially capable to meet their needs. Single or very low-income households may potentially pay almost 3 times more than they can actually afford.

Twenty-eight percent (28.3%) of survey respondents indicated their energy bills, without transportation fuel, were unaffordable. When respondents had issues paying their monthly energy bills, 64.7% recorded that they kept their homes at a temperature too cold to be comfortable to offset costs. Fifty-three percent (52.9%) recorded that they didn't have enough money for food as a result of energy costs. Seventy-six percent (76.5%) held off on paying other bills like credit cards, mortgages or rent.

“age of the house, quality of equipment ex. appliances old, furnace not efficient, insulation for electricity leaking, heating loss, windows heat loss,

utility costs by FORTIS ridiculous, live on Pass Creek road rural, no bus service”

Key Resident Quotes:

“Not one but many experiences of discrimination based on age, gender income, ability. Very common in a housing crisis for landlords to pick and choose based on their particular preferences, and even have bidding wars for tenants which significantly raises rent. Most people I know who rent expect this and often have to move away because of landlord discrimination, unaffordable housing, lack of housing options, lack of safe or structurally sound housing”

“I hope to own a home sometime in the next 10 years but there are few houses available here, and the prices are lower in other areas.”

“Build small scale mutli-unit housing in a few select areas with good transport and amenities, like Playmor Junction and Slocan Park. If this possibility was opened up, community organizations could mobilize to create solutions.”

“We need more affordable, not-for-profit, seniors' housing and housing for young families. More access to government supported in-home services such as grocery shopping and delivery, expansion or restoration of work previously done by home care workers.”

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 E – 0a: RDCK & Slovan 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

Slocan Valley's population grew modestly and may continue this pace in the short-term

Slocan Valley grew 4% overall between 2006 and 2016. Projections anticipate a slightly higher growth of 5% from 2016 to 2025.

Household growth has and will continue to outpace population growth

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

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

Families with children grew 3% between 2006 and 2016, but sub-regional youth totals fell 2% over the same time, highlighting the impact of declining birth rates and the subsequent smaller household sizes.

Rapid senior growth is the new normal

Most Slocan Valley communities had at least 35% senior growth from 2006 to 2016 (only Slocan declined at 10%). Projections anticipate growth in all areas from 2016 to 2025.

Families with children are renting more often than previously

The number of families with 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

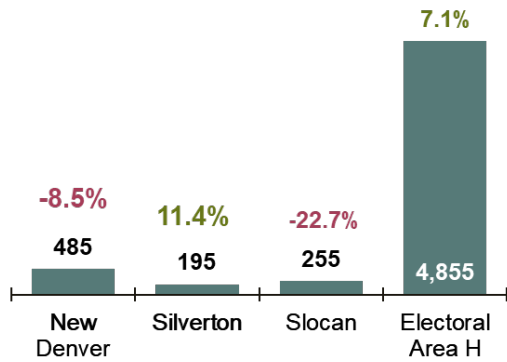
Slocan Valley grew from 5,570 residents to 5,790 between 2006 and 2016, marking 4% growth over the decade. Growth occurred in Silverton and Electoral Area H, rising 11% and 7%, respectively.

Population projections anticipate a positive trajectory for each member community, except for New Denver which may retain the same population total. Slocan may experience the greatest change, decreasing 23% from 2006 to 2016 but growing 8% from 2016 to 2025.

Projections anticipate 6,105 people will live in the Sub-Region by 2025, meaning there will be at least 315 new residents over 9 years (a 5% increase).

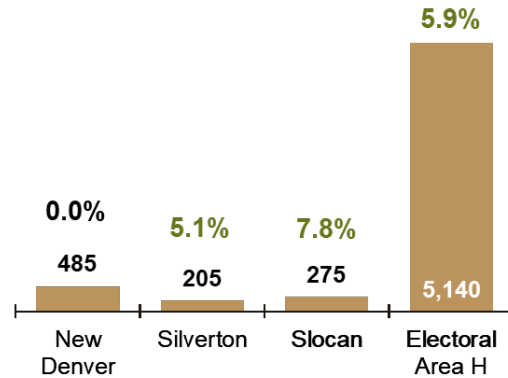
Please note that population totals discussed above and seen below may not equate to what is provided by traditional Statistics Canada datasets. Populations are adjusted to recognize Census undercounting.

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



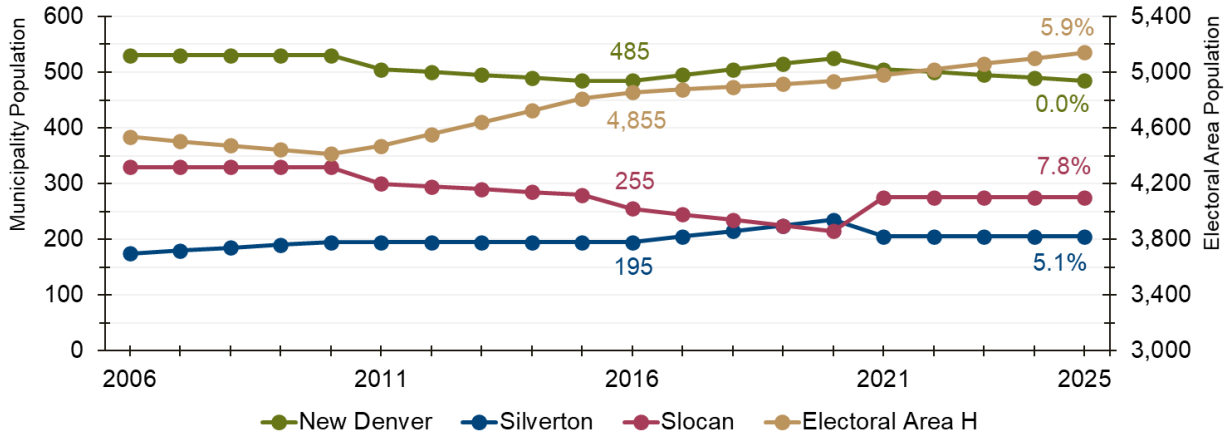
Source: Statistics Canada

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



Source: Statistics Canada, BC Stats

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



Source: Statistics Canada, BC Stats

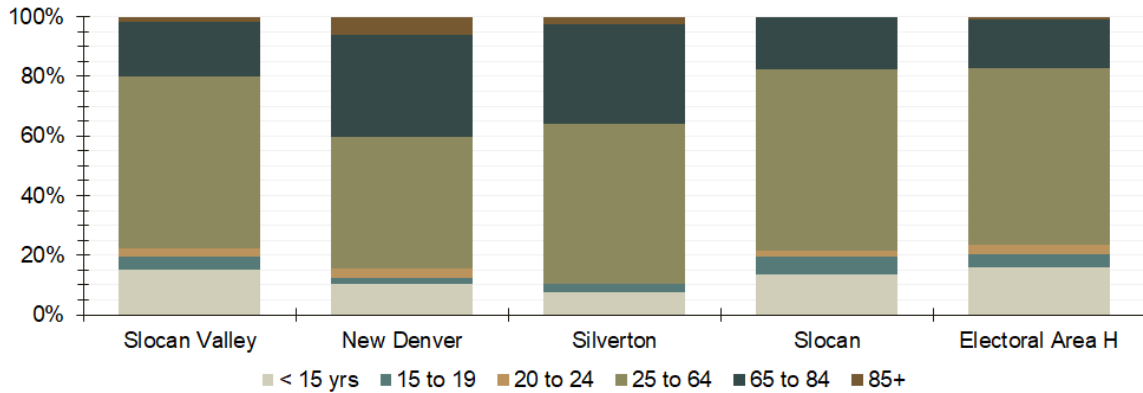
2. POPULATION STRUCTURE

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

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

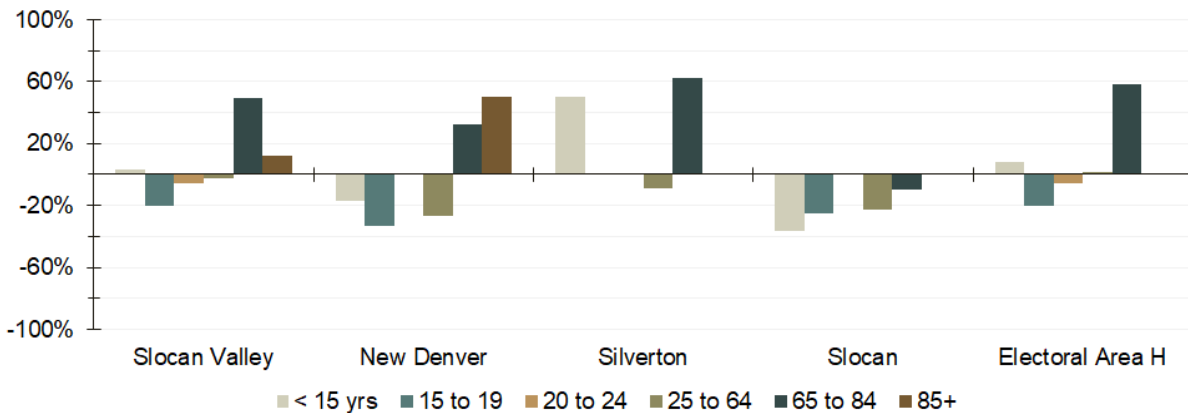


Source: Statistics Canada

In 2016, the Sub-Region had 1,120 youth, (below 20 years old) 3,520 working age persons (20 to 64), and 1,150 seniors (65+), representing 19%, 61%, and 20% of the total sub-regional population, respectively. These totals are the result of a 2% loss, 2% loss, and 48% gain in each cohort since 2006.

Slokan Valley had a modest increase in children below 15, followed by declines or no change in 15 to 19 and 20 to 24 year cohorts. All communities but Electoral Area H lost people 25 to 64. All communities had substantial gains in residents 65 to 84.

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

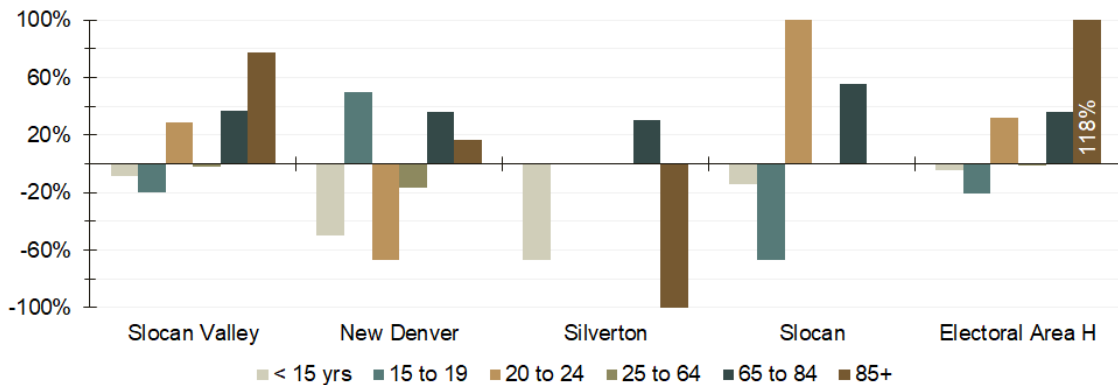


Source: Statistics Canada

Projections anticipate the Sub-Region may be home to 995 youth, 3,500 working age persons, and 1,610 seniors by 2025, representing 16%, 57%, and 27%, respectively. . These totals are the result of a 11% loss, 1% loss, and 40% gain in each cohort, respectively, from 2016.

This anticipated loss of children below 15 applies across all member communities (though with differing magnitudes). All communities will likely see continued expansion of their senior populations.

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



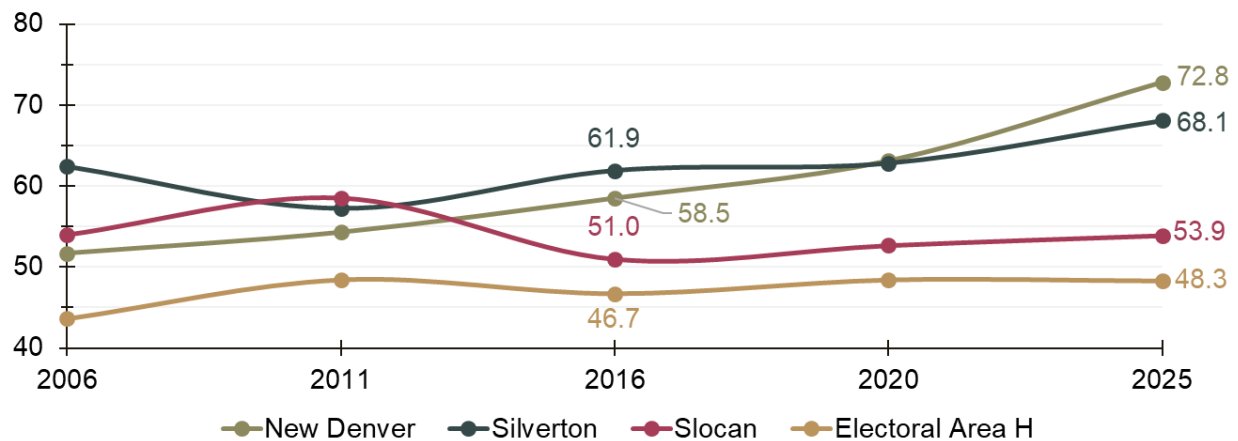
Source:

Statistics Canada, BC Stats

Median Age

In 2016, Silvertown's median age was highest at 61.9, followed by New Denver, Slokan, and Electoral Area H. Projections anticipate that Slokan and Electoral Area H's ages will increase gradually until at 2025, while Silvertown and New Denver may experience a substantial rise.

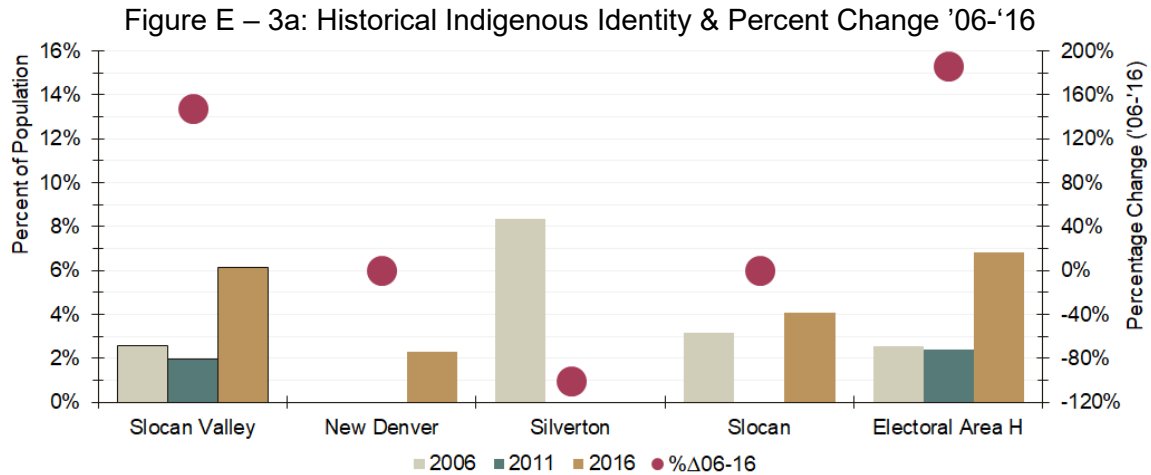
Figure E – 2d: Historical & Anticipated Median Age '06-'25



Source: Statistics Canada, BC Stats

3. INDIGENOUS IDENTITY

As of 2016, 335 people identify as Indigenous in Slokan Valley, about 6% of the sub-regional total population; 7% of renters are Indigenous while 6% of owners are. The number of Indigenous people and percent share almost tripled since 2006 (see **Figure E – 3a**). Although in-migration of Indigenous peoples over the last decade is possible, it is not possible to distinguish what proportion of the increase is from migration versus better data collection.



Source: Statistics Canada

4. HISTORICAL & ANTICIPATED HOUSEHOLDS

Slokan Valley grew from 2,530 households to 2,780 between 2006 and 2016, 10% growth over the decade. Only the Village of Slokan lost households, dropping about 15%.

Household projections anticipate continued growth, rising 8% from 2016 to 2025 for Slokan Valley. The overall area may reach 3,000 households by 2025, 220 more than 9 years prior. Two factors largely contribute to household growth: (1) increased population means more demand from residents and their households and (2) smaller household sizes attributed to smaller families, empty-nesters, and seniors mean that there is greater housing demand per capita. Projections do not anticipate household losses in any of Slokan Valley's communities.

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

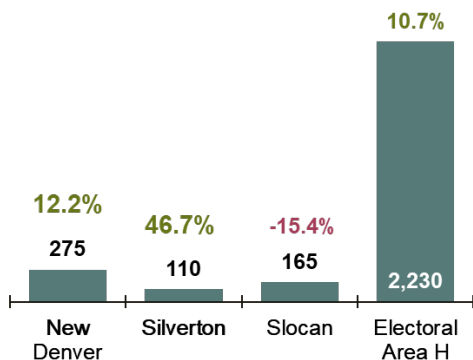
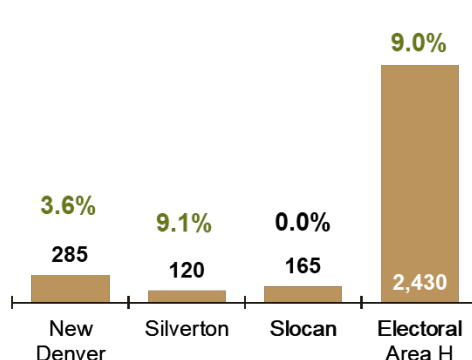


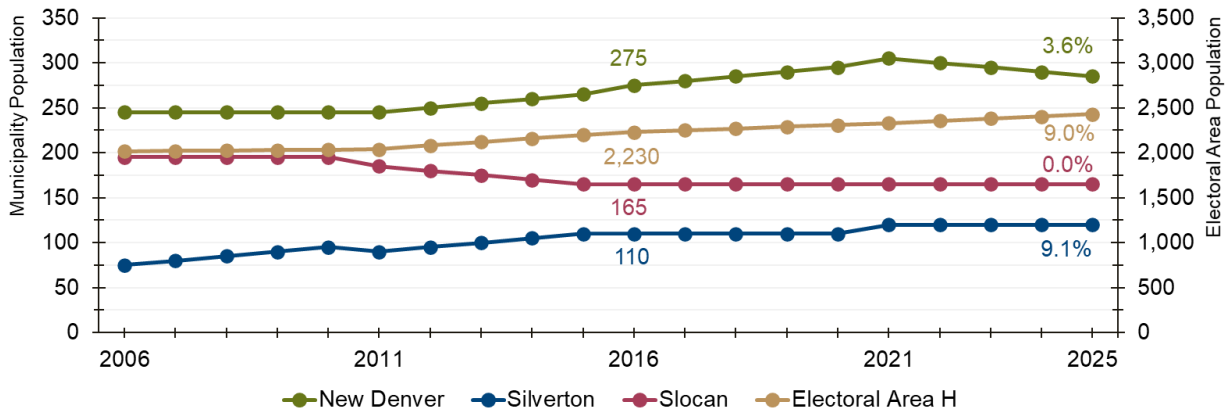
Figure E – 4b: 2025 Anticipated Households & Percent Change '16-'25



Source: Statistics Canada

Source: Statistics Canada, BC Stats

Figure E – 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 Slocan Valley and its member communities.

Household Tenure

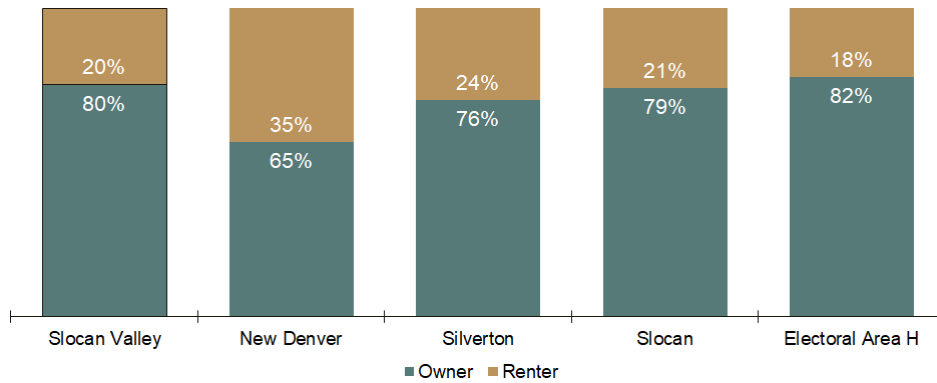
Statistics Canada data divides “tenure” into three categories: (1) owner, (2) renter, and (3) band housing. Band housing is often not reported or is suppressed for confidentiality. This report illustrates only the relationship between owner and renter households.

Overall, the Sub-Region is made up of 80% owners and 20% renters, or 2,100 and 520 households respectively. **Figure E - 5a** describes the owner to renter relationships across the Slocan Valley and its communities.

New Denver had the highest proportion of renter households (35%), followed by Silverton (24%). Electoral Area H had the lowest rate of renters (18%).

Between 2006 and 2016, renter households grew by of 21%, higher than owner households at 4%. Renter growth was particularly strong in Electoral Area H (31%); owner growth was highest in Silverton (7%).

Figure E – 5a: Household Tenure, 2016

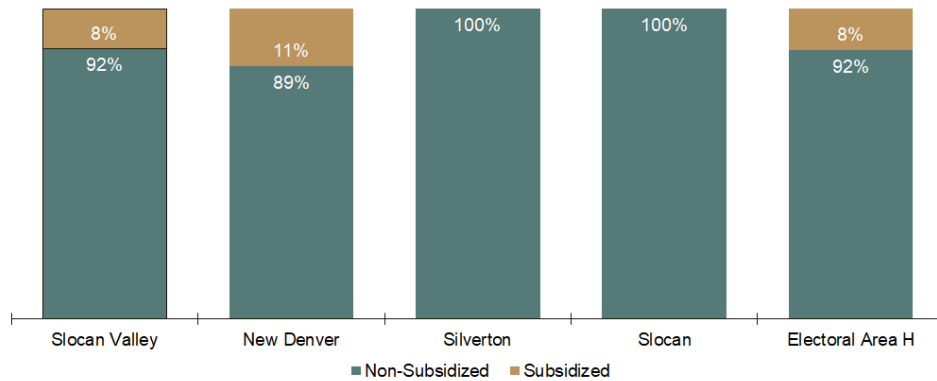


Source: Statistics Canada

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 E – 5b: Subsidized Renter Households, 2016



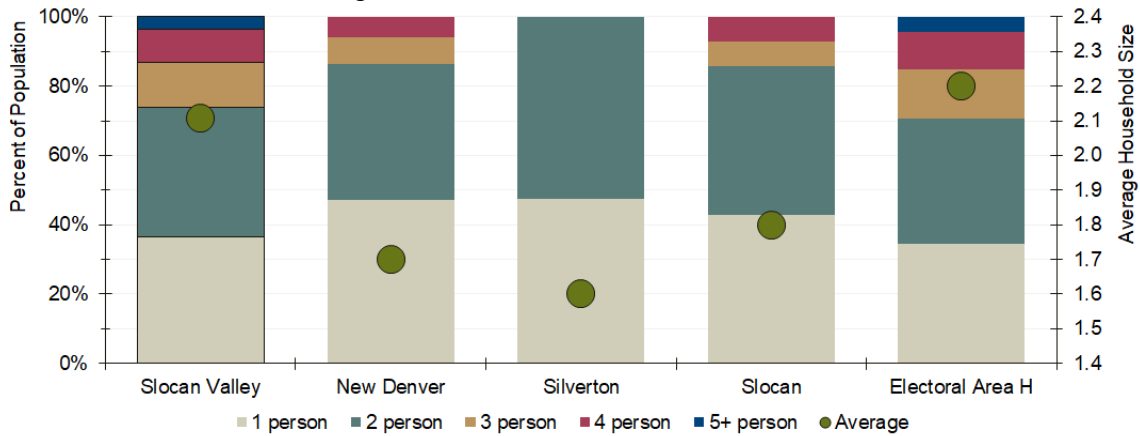
Source: Statistics Canada

On average, 8% of renter households use a subsidy to afford their accommodation. The only municipal centre to report rental households with subsidies was New Denver (11%). Electoral Area H had about 8% of its renter households using a subsidy.

Household Size

The average household size was 2.1 in 2016, below 2006. Owner household sizes shrank (2.2 to 2.1) while renter households remained the same at 1.9.

Figure E – 5c: Household Size, 2016



Source: Statistics Canada

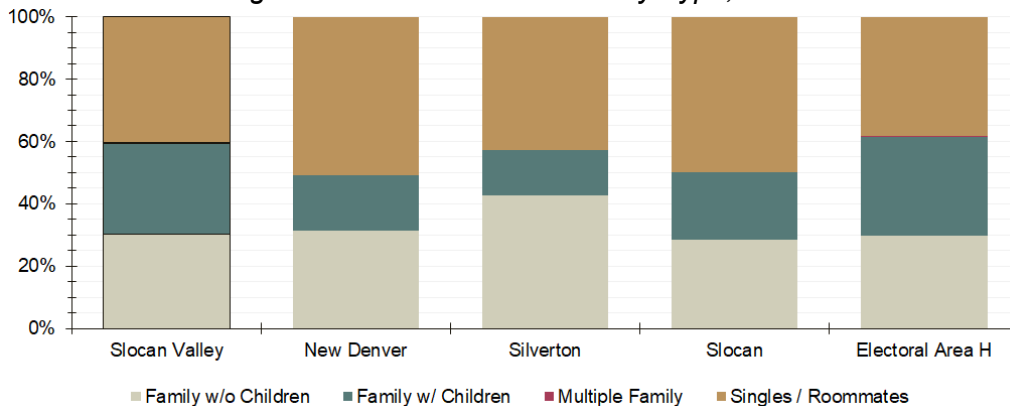
Electoral Area H has the highest average household size with 2.2. Given it is also the largest population in Slokan Valley, it has significant influence on sub-regional averages. All municipalities have an average size below 2. The lowest is Silvertown (1.6), which has no households bigger than 2 people.

Household Type

Household type refers to the type of “census-family” that occupies a dwelling (see **Glossary**). **Figure E - 15d** 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 households were families with children, 30% were families without children, and 41% were other. Families with children declined 1% for owners and jumped 20% for renters. An increase for in the latter highlights that the area can be seen in part as being attractive for local young couples looking to have children or others moving from elsewhere in British Columbia or farther. Owner families without children grew 3% and fell 7% for renters.

Figure E – 5d: Household Family Type, 2016



Source: Statistics Canada

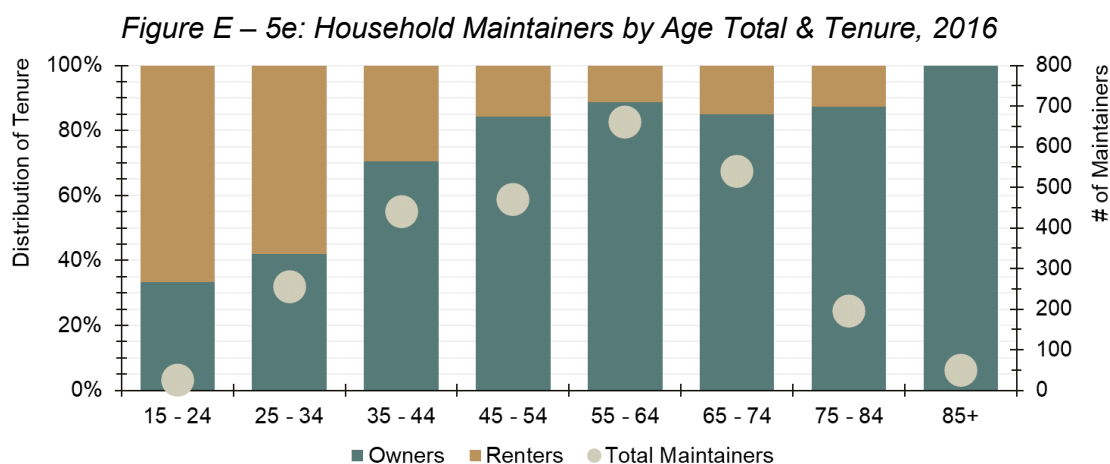
Mirroring its greater average household size, Electoral Area H has the highest rate of families, supported mostly by a noticeably larger share of families with children (32%). New Denver has the highest rate of single person or roommate households (51%).

Silverton shows a small percentage of families with children, which would suggest there do exist households that have more than 2 people in them (assuming not all children families or lone parents). This is opposite of what **Figure E - 5c** shows (no 3+ person households). Silverton's population size may be magnifying the impact of Statistics Canada's data rounding.

Household Maintainers

Household maintainers describes the number of people in a community that are financially responsible for the upkeep of their 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 peaks between 55 to 64 (which also has the highest total maintainers), after which it falls slightly in the next cohort and increase gradually until the 75 to 84 cohort. Those 85+ are 100% owners but represent a minute portion of the total maintainer population.

Household maintainer patterns across the Sub-Region communities do differ, particularly the municipalities. For more detail, please refer to their individual data appendices or the tables attached to this report.



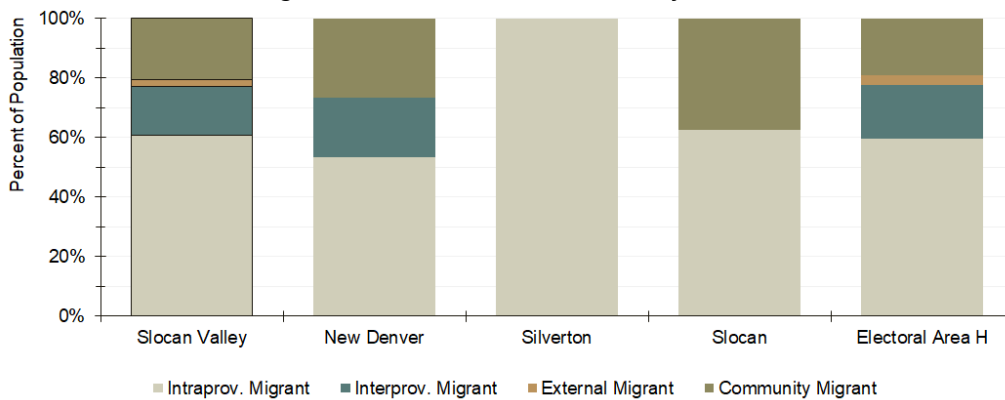
Source: Statistics Canada

Household Mobility (1-Year)

One-year mobility refers to whether a person changed their location of residence within the prior twelve months. Overall, about 21% of residents who moved over the previous year did so within their own community, 61% moved from within the Province (inclusive of within the RDCK), 17% moved from within Canada, and 2% moved from outside Canada. Please note Sub-Region percentages reflect the weighted average of the communities within it.

Figure E - 5f illustrates how proportions of movers differs across communities. Notably, Silverton and Slokan had no movers from outside the province and Electoral Area H was the only community to receive a household internationally.

Figure E – 5f: Household Mobility, 2016



Source: Statistics Canada

ECONOMY

SECTION SUMMARY

Median incomes are rising

Slocan Valley households generally earn more money than they used to. Overall, median before-tax incomes increased by 13%, 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 10% to 15%.

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. Renter household income growth was substantial enough to reduce the income disparity between both tenures by about \$2,000.

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

About 31% 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, 39% 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

Although the labour force grew since 2006, there was even greater growth in those not in the labour force (people not working or actively seeking work), a consequence of aging/retiring population.

More people are unemployed

While the labour force increased, so did the total people unemployed at a greater pace than those employed. The result was a higher unemployment rate in 2016 than a decade prior.

6. INCOME

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

Median Before-Tax Household Income

Overall, Slokan Valley's median before-tax household income grew about 13% to \$42,105. The median owner household earned \$47,957 and the median renter household earned \$26,822, representing 13% and 41% growth since 2005, respectively. Renter income growth over the decade was rapid enough to reduce the gap between owner and renter incomes by about \$2,000, contracting the purchasing power disparity between the tenures.

Please note that data is unavailable for Silverton and Slokan, meaning the sub-regional data does not include them in the calculations.

Total permanent households grew 7% between 2006 and 2016, while households earning more than \$100,000 grew 50%. Those earning between \$80,000 and \$100,000 grew 21%. 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.

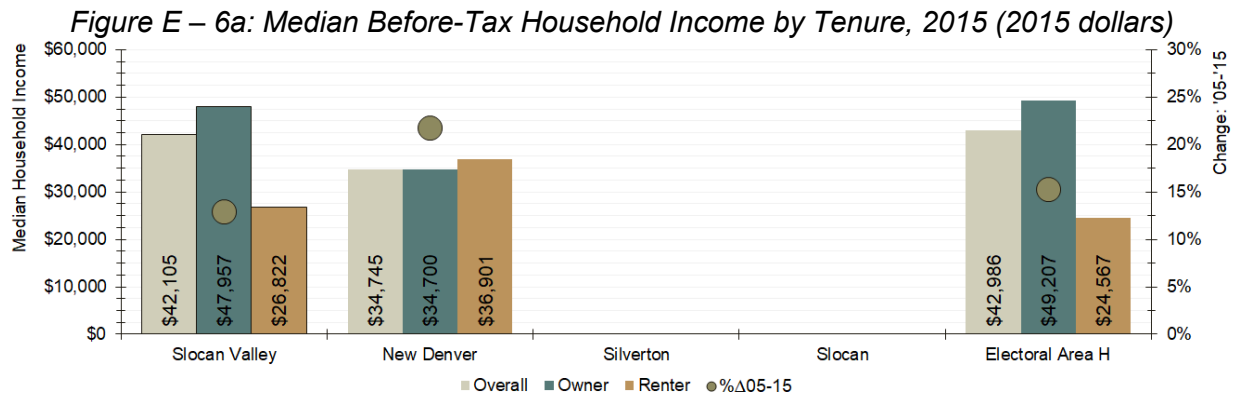


Figure E – 6b: Historical Distribution of Households by Median Income, 2015

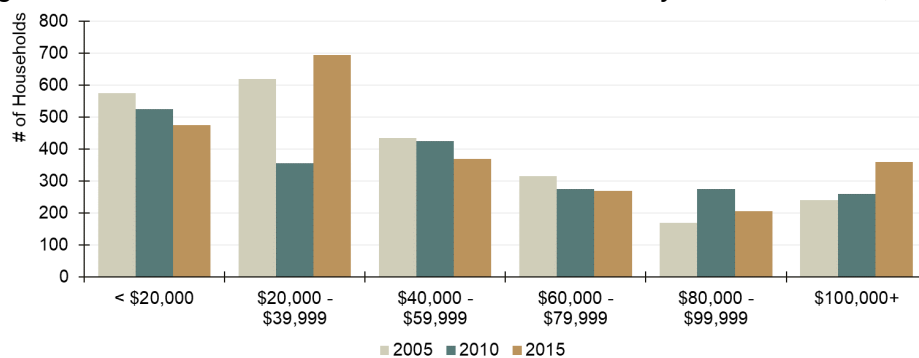
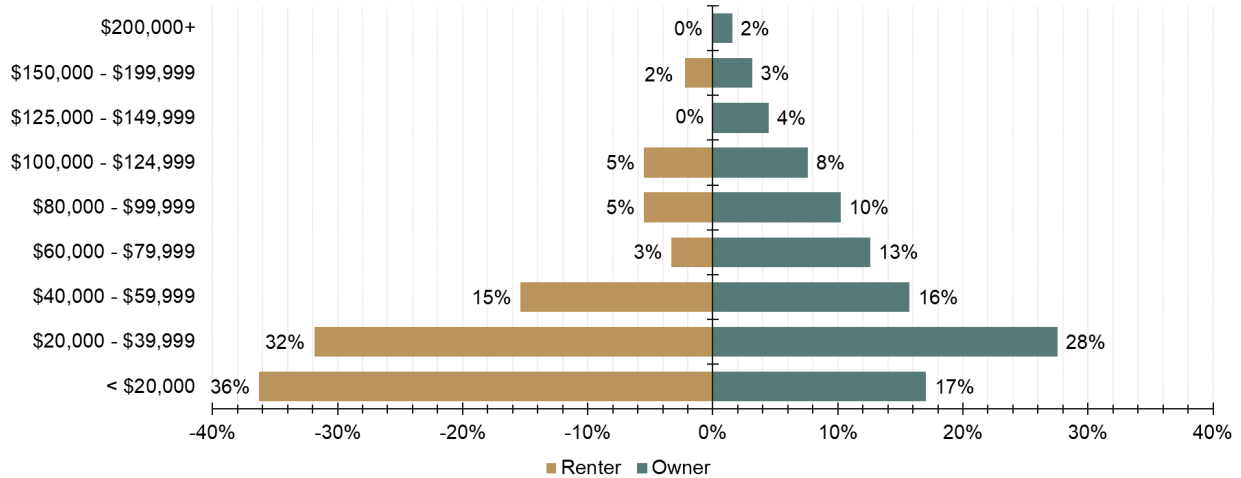


Figure E – 6c illustrates the distribution of how many households fall within each income category based on their tenure. Renters are more likely to earn less than \$40,000 (68%) compared to owners (45%). The share of owner household earning below \$40,000 is higher than most other sub-regions. Alternatively, 17% of owners earn above \$100,000 versus 7% of renters.

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

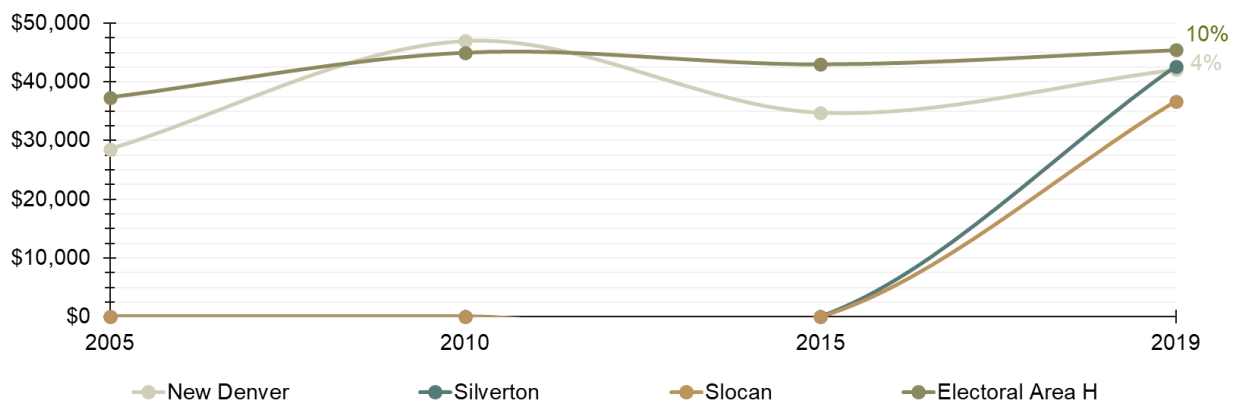


Source: Statistics Canada

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 New Denver and Electoral Area H incomes grew 4% and 10% from 2015 to 2019. Estimates suggest that median household incomes for Silverton and Slokan are \$42,632 and \$36,667, respectively. **Figure E - 6d** does not allocate a percentage change to Silverton or Slokan since the change originates from data that is unavailable and defaults to \$0.

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

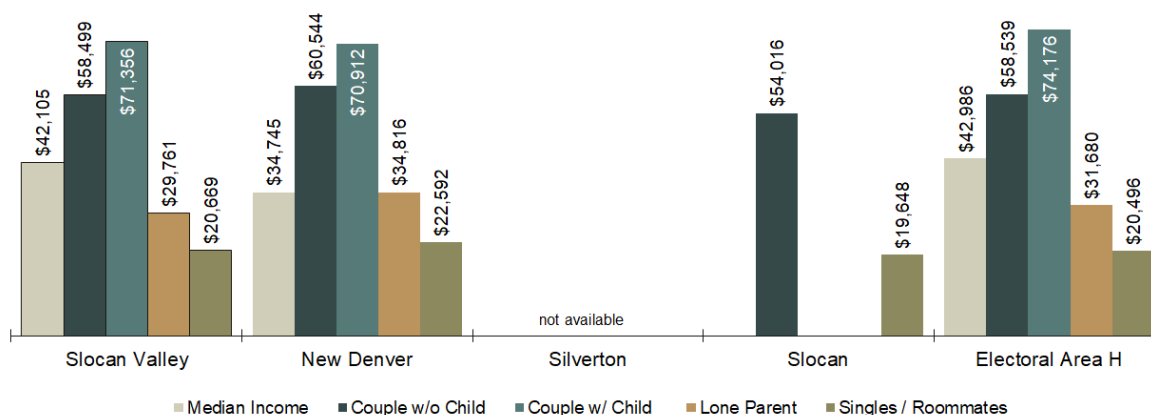


Source: Environics Analytics, Statistics Canada

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



Source: Statistics Canada

Statistics Canada data from 2015 reports that Electoral Area H families with children. Although New Denver demonstrates higher incomes in each other family type compared to Electoral Area H, its overall median income is lower because of its higher proportion of non-family households (singles or roommates).

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

7. LOW-INCOME MEASURE

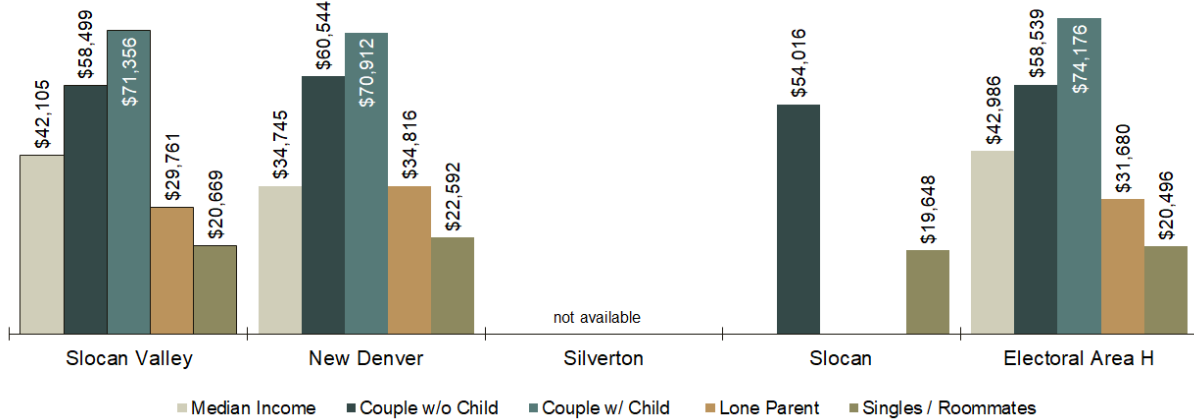
The Low-Income Measure (LIM) is a threshold calculated by Statistics Canada that identifies Canadians belonging to a household whose overall incomes are below 50% of median adjusted household income. “Adjusted” refers to the idea that household needs increase as the number of household members increase. 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 31% of Slokan Valley residents fall below the after-tax LIM. Children 5 or younger are most likely to be in a household below the measure (39%); 35% of children younger than 18 are in a household below the LIM.

Slokan has remarkably higher rates than the sub-regional average. New Denver had more than half of its children 5 or younger under the LIM.

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



Source: Statistics Canada

8. EMPLOYMENT

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

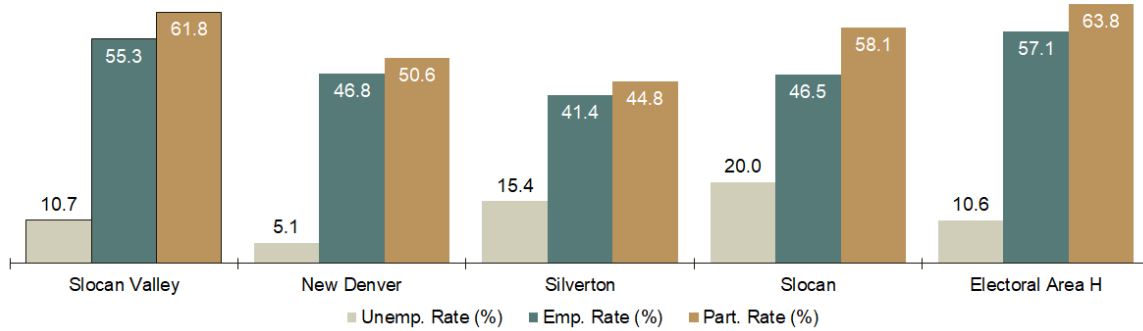
Labour Force Statistics

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

In 2016, the labour force totaled 2,845 people (those working or actively seeking work), equating to a 61.8% participation rate. In other words, more people are engaged in the local or broader economy via employment than otherwise. The Sub-Region is one of the only areas in the RDCK to report a slightly higher participation rate than 2006 (61.7%). Most common is that participation declines over time as more residents retire. For instance, Slokan’s rate fell from 66% to 58.1% over the decade.

Within the labour force increase was a proportionally larger rise in unemployed versus employed people resulting in an unemployment rate (10.7%) that is higher than 2006. There was a jump in unemployment after the great recession; 2016 data suggests that labour markets had gradually been returning to pre-recession form. No data existed at the time of this report regarding the local economy pre- and post-COVID-19.

Figure E – 8a: Labour Force Statistics, 2016

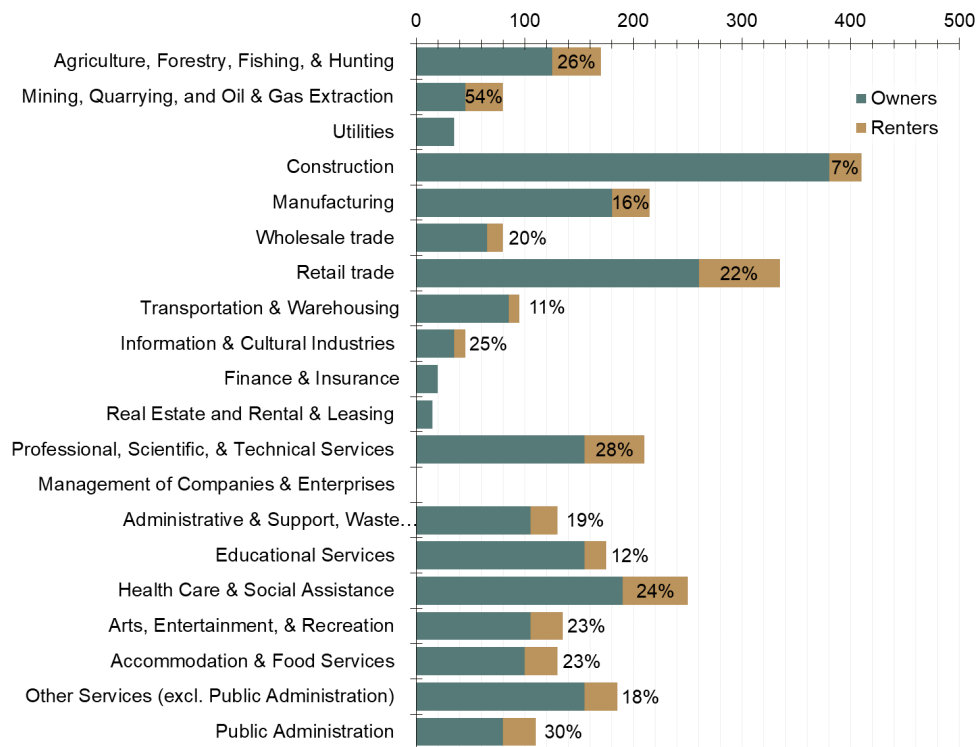


Source: Statistics Canada

Industry

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

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



Source: Statistics Canada

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

- (1) Construction – 420 (15.1%);
- (2) Retail Trade – 345 (12.4%); and
- (3) Health Care & Social Assistance – 245 (8.8%).

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

- (1) Mining, Quarrying, and Oil & Gas Extraction – 117% (30 to 65);
- (2) Wholesale Trade – 88% (40 to 75); and
- (3) Arts, Entertainment, & Recreation – 45% (90 to 130).

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

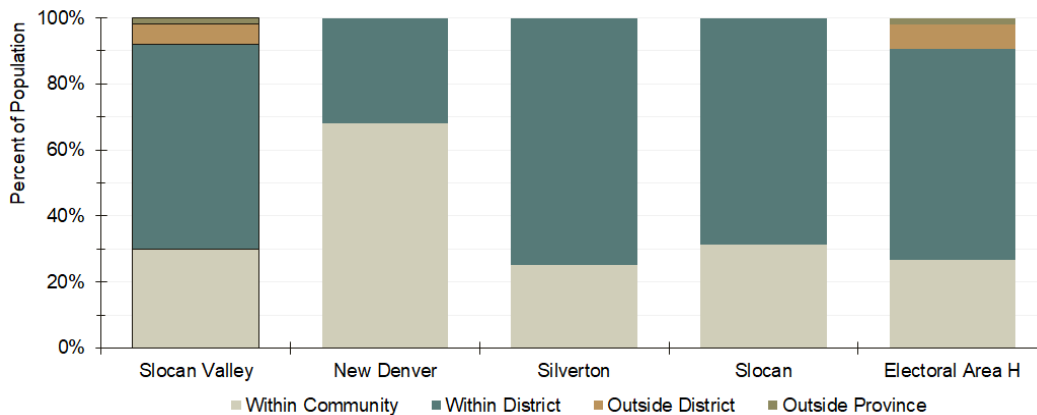
- (1) Real Estate and Rental & Leasing – 60% (25 to 10);
- (2) Manufacturing – 34% (340 to 225); and
- (3) Accommodation & Food Services – 26% (175 to 130).

Commuting

Statistics Canada reported that Slokan Valley had 1,490 usual workers (see **Glossary**) in 2016, making up about 59% of total employed persons in the same year. Of those workers, their average commuting patterns were as follows:

- (1) 30% commuted within their municipality or electoral area;
- (2) 62% commuted elsewhere within the Regional District or Sub-Region; and
- (3) 8% travelled outside of the RDCK, whether within or out of province.

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



Source: Statistics Canada

Generally, workers commute within the Regional District. The exception is New Denver that has almost 70% of workers commuting within its own boundaries. Only Electoral Area H has people commuting outside of 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 sub-regional dwellings which serve as a primary residence (“occupied by usual residents” in technical terms) grew about 7% between 2006 and 2016, or 16 units annually. Local government housing starts data since 2016 shows on average slightly higher 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 10% less than a decade ago

Single family homes depreciated 9% between 2010 and 2019 in constant dollars, indicating that the real estate appreciation experienced by homeowners over the last decade has been, on average, entirely from inflation.

Commercial short-term rental properties are becoming more popular

About 30 commercial short-term rental units existed as of April 2020, accounting for less than 1% of the total estimated housing demand for the same year.

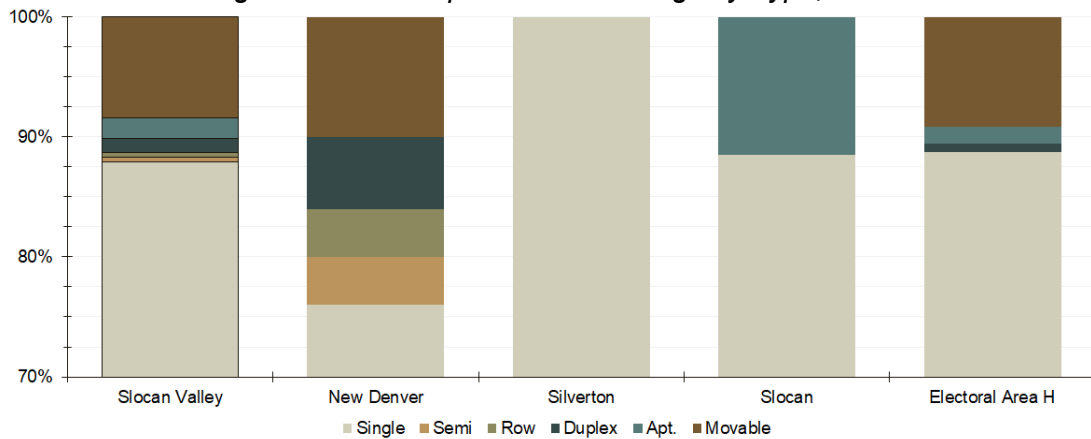
9. DWELLING CHARACTERISTICS

Dwelling Type

Slocan Valley's 2016 total dwellings occupied by a usual resident was 2,605, up 7% since 2006. Overall, single-detached homes made up 87% of all dwelling types. Movable dwellings are the dominant form of alternative housing (8%). Total movable dwellings rose 19% since 2006.

New Denver provides the most alternatives to single-detached homes (like semi-detached or row houses). Overall, the diversity of housing types increased slightly in Slocan Valley; the proportion of single-family homes to total dwellings dropped from 90% to 87% between 2006 and 2016.

Figure E – 9a: Proportion of Dwellings by Type, 2016

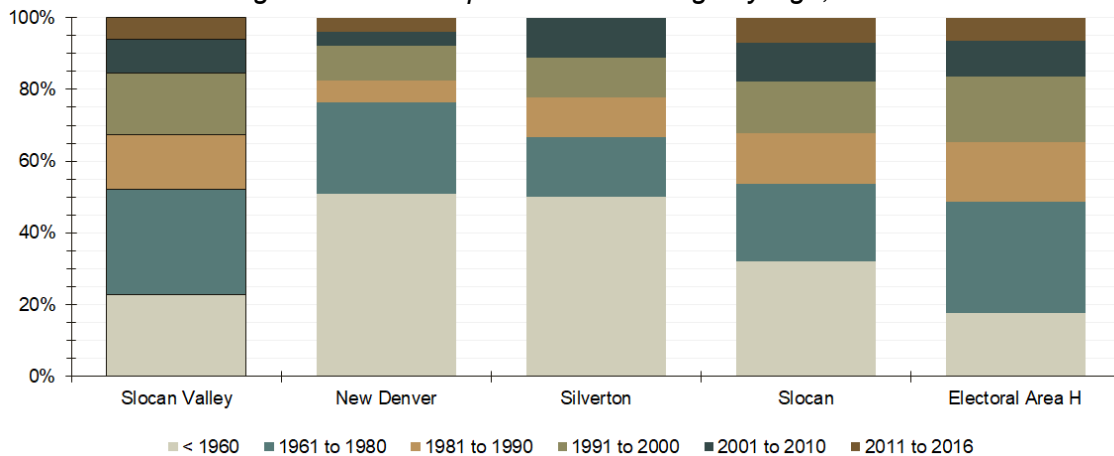


Source: Statistics Canada

Dwelling Age

Most of the Sub-Region's homes (52%) were built before 1980 – 23% were built before 1960. About 50% of New Denver and Silvertown homes are built before 1960. Only Electoral Area H has more dwellings built after 1980.

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

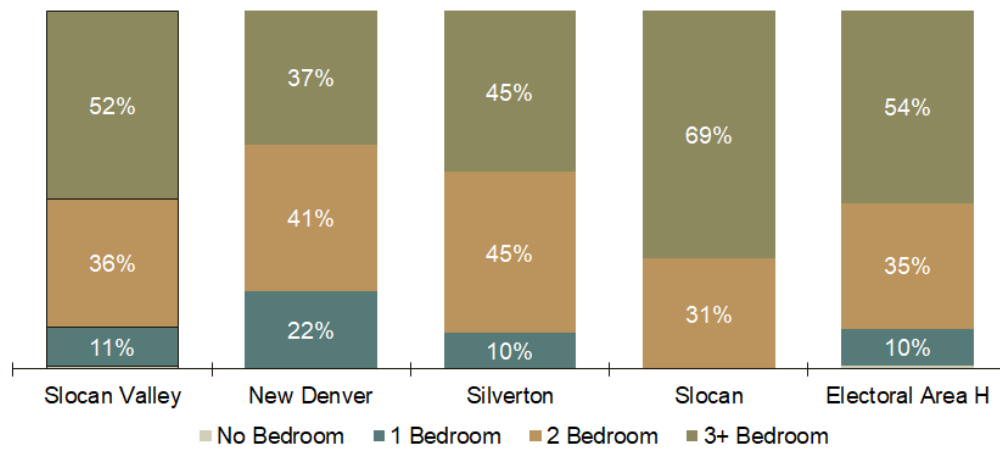


Source: Statistics Canada

Dwelling Size

The majority of homes (52%) are at least 3 bedrooms large, with the greatest share in Slokan. New Denver reported the highest share of 1-bedroom units, in part related to greater housing type diversity coupled with higher shares of movable dwellings.

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

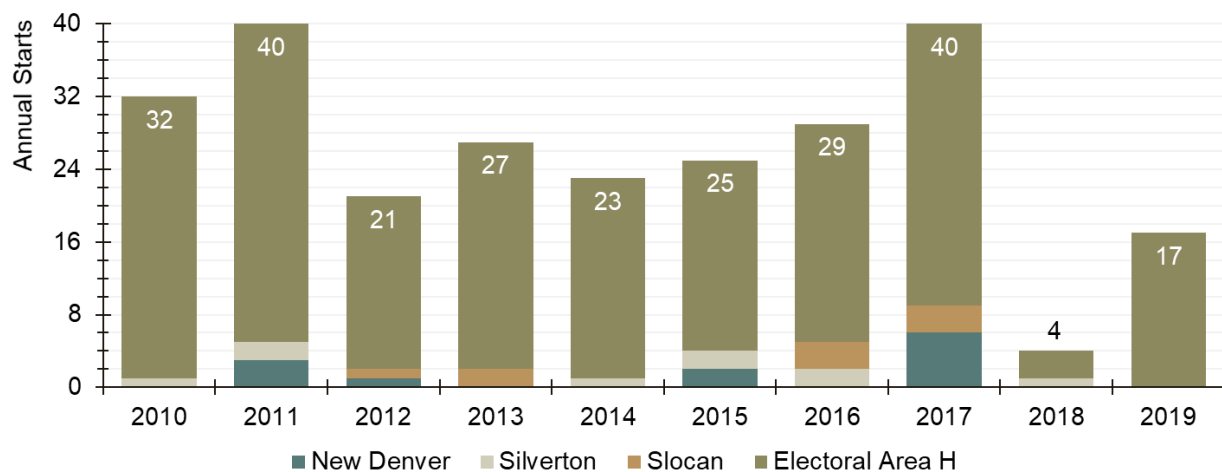


Source: Statistics Canada

10. CONSTRUCTION ACTIVITY (STARTS)

Over the past decade, Slokan Valley has built an average of 15 dwellings per year. About 83% of yearly starts occur in Electoral Area H, which means significant growth is attributed to municipal periphery or rural growth.

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



Source: BC Stats, Local Government

11. RENTAL MARKET

Prices

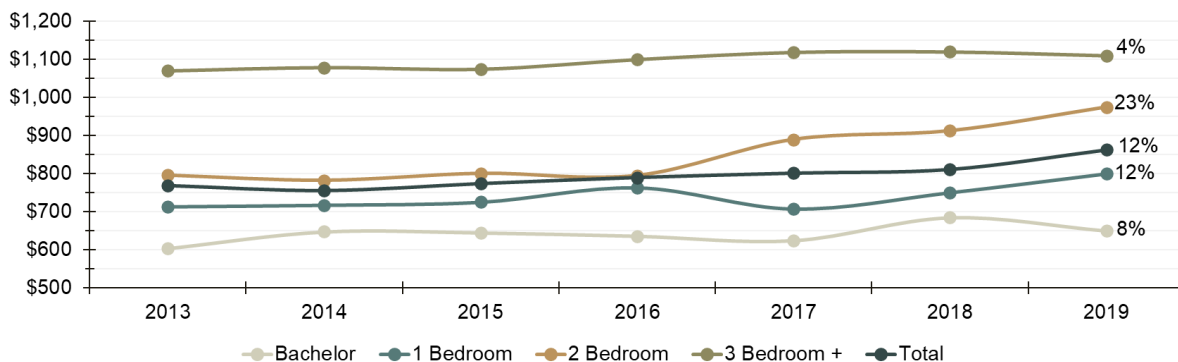
The Canadian Housing & Mortgage Corporation (CMHC) conducts an annual Rental Market Survey to estimate rental market strength. The survey collects samples from all urban areas with populations greater than 10,000 and targets only private apartments with at least three rental

units. Among the information provided are median rental prices for units within the primary rental market (see **Glossary**).

The City of Nelson is the only geography in the RDCK to qualify for the survey, so any substantial data collection about rents in the RDCK reflects predominantly Nelson trends. Nonetheless, reviewing Nelson rental data is not without merit since the RDCK rental market is interconnected. For instance, changes in rent and the magnitude of these changes can be an indicator of what to expect elsewhere in the region. In addition, changes in vacancy can put pressure on other communities or the secondary market to fulfill demand (discussed in the next section). Therefore, while the specific numbers for Nelson may not directly apply to other locations, it is reasonable to expect trends in those numbers over time may be similar.

Figure E – 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 E – 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. Results for Slokan Valley are as follows:

- Bedroom: \$600
- Studio: \$900
- 2-Bedroom: \$1,433
- 3-Bedroom: \$1,100

Comparing NCOH prices to CMHC’s demonstrates a clear gap in what residents are truly experiencing. For instance, NCOH’s 2-bedroom unit cost for the Slokan Valley area is 16% 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 (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 E – 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

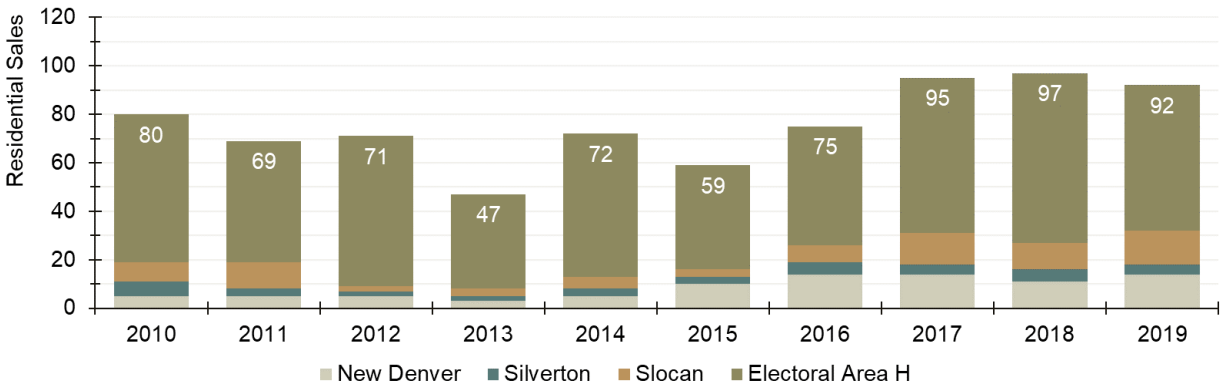
The real estate market refers to the buying and selling of land and buildings, mostly by individuals or companies who seek stable, permanent tenancy or investment opportunities. Many factors play into the health of the market. Unfortunately, data availability is often only obtainable at provincial or 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

Slocan Valley residential sales have been stable over the last decade, if not improving – greater 2019 sales may be more indicative of more stock to sell or purchase rather than the market “heating up.”

In each year between 2010 and 2019, about 74% of total sub-regional sales occurred in Electoral Area H (due mostly to its size). New Denver, Silverton, and Slocan had 15%, 4%, and 15%, respectively.

Figure E – 12a: Total Residential Sales



Source: BC Assessment

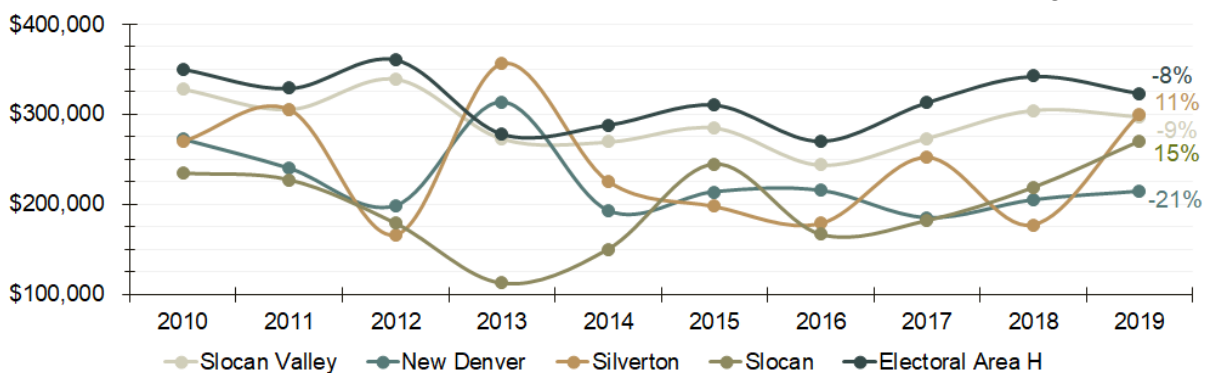
Prices

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

Slocan Valley’s single-family home prices fell 9% since 2010. Silverton and Slocan grew 11% and 15%, respectively, while New Denver and Electoral Area H fell 21% and 8%.

Adjusting prices for inflation (e.g. 2019 dollars) allows the reader to understand the actual overall appreciation or depreciation in housing in real terms. For instance, Silverton’s unadjusted prices grew 35% since 2010, however inflation accounted for over half of this appreciation.

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



Source: BC Assessment

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.

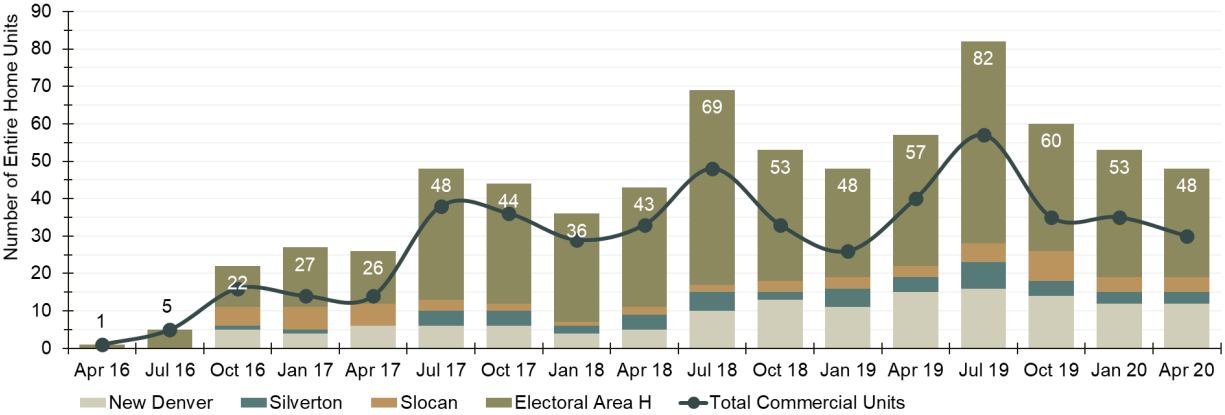
The following discussion reports on the overall change in STR units and aims to estimate the maximum units potentially removed from the market. To do so required the use of third-party data provided by the company AirDNA, which compiles monthly data on STR markets, scraped from the public-facing websites 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.

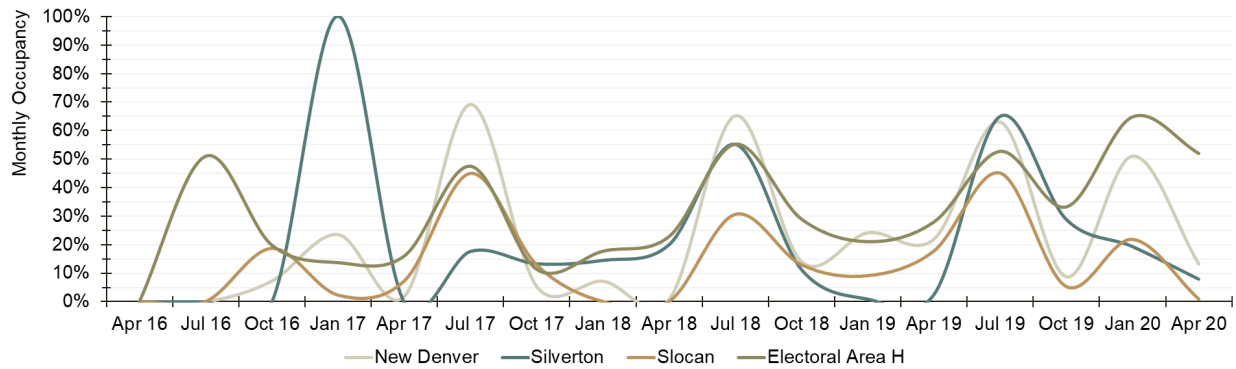
Shown in **Figure E – 13a**, the Sub-Region’s STR market hit a maximum 82 available units in July 2019. In April 2020, the last available reported month for this study, 48 STR units were active (booked or available at least one day of the month) on their respective platforms. In that same month, estimates indicate a maximum 30 units may be commercial properties, or 63% of listings. Contextualized, 30 units is less than 1% of the estimated 2020 sub-regional housing demand.

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



Source: AirDNA

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



Source: AirDNA

Figure E - 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 as after April; the impacts of COVID-19 are not yet visible. 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

There is no primary provider of non-market housing facilities and programs

New Denver, Slocan, and Electoral Area H each contribute to non-market housing and programs. Neither of them has emergency/homeless shelters or transitional/supported living housing affiliated with BC Housing.

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

Housing projections to 2025 anticipate average annual deficit of 1 unit annually, suggesting that demand and supply may remain fairly close of the short-term. Nevertheless, this only accounts for permanent households; data is unavailable to project the possible demand of non-permanent households.

Proportionally, housing is less overcrowded and requires fewer major repairs

New homes are larger and do not yet require substantial repairs, though this does often increase the cost of housing. Nevertheless, rates of unaffordability have fallen. Declining average household sizes are contributing to the reduction of need for bedrooms and thus reducing overcrowding.

Lone parent and low income households are struggling to reasonably afford market housing

Calculated using Statistics Canada's 30% affordability threshold, lone parent and low income households can barely afford a bachelor apartment and cannot afford more than a movable dwelling, emphasizing the importance of non-market support.

Vehicle fuel costs are putting significant financial pressure on Slocan 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.

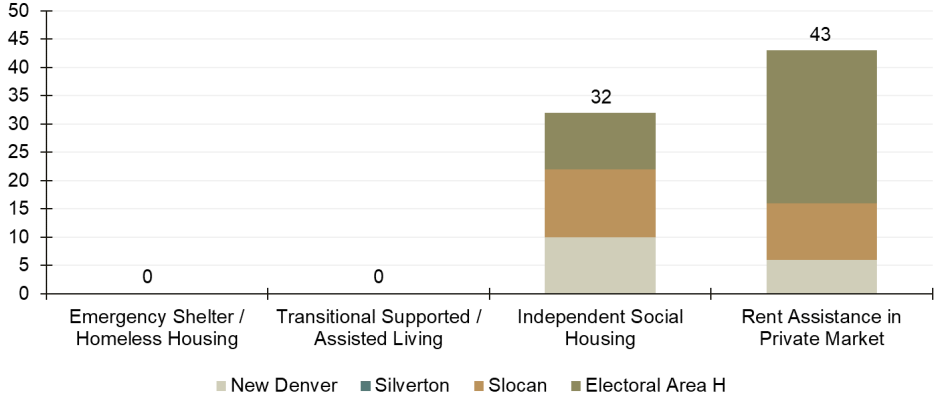
14. NON-MARKET HOUSING SUPPLY & PROGRAMS

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, Slokan Valley does not provide any emergency shelter or homeless housing; these are located entirely within the City of Nelson. New Denver, Slokan, and Electoral Area H each contribute to non-market housing, specifically for independent social housing and private market rental assistance.

Figure E – 14a: Non-Market Housing Facilities & Programs, March 31 2020



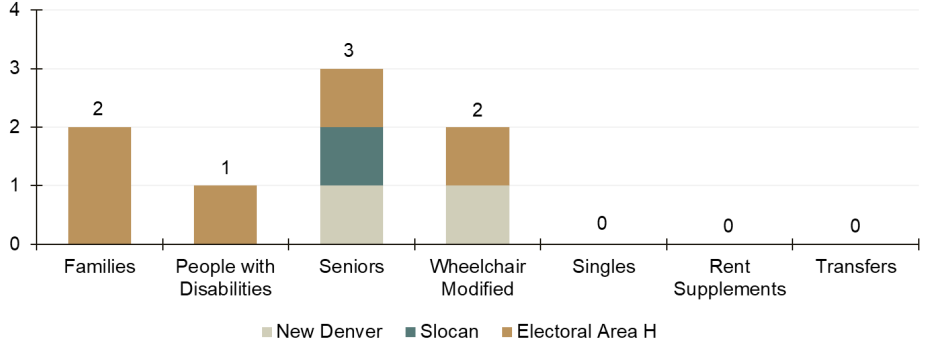
Source: BC Housing

Non-Market Housing Waitlist

As of January 2020, the BC Housing wait list for subsidised units in Slokan Valley had 8 applications, including: 2 families, 1 resident with a disability or disabilities, 3 seniors, and 2 units that are wheelchair modified. The Sub-Region accounts for 7% of total wait list applicants.

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

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



Source: BC Housing

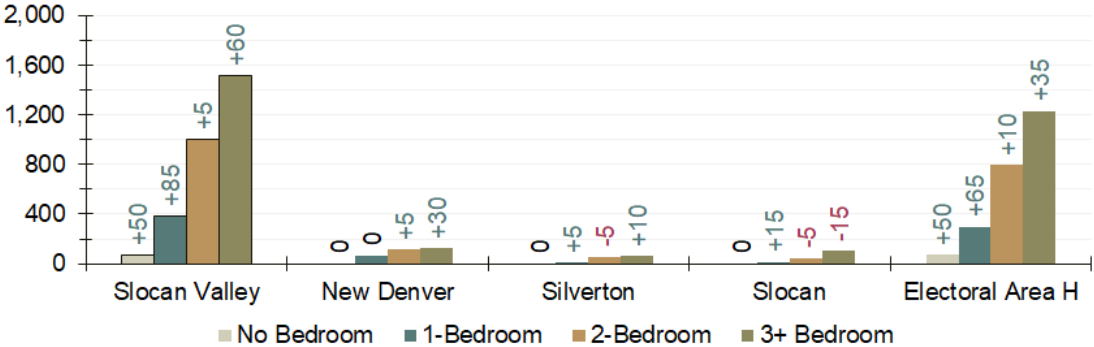
15. MARKET HOUSING DEMAND & SUPPLY

Demand

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

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



Source: Statistics Canada

Overall, Slokan Valley may demand 70 no bedroom (bachelors), 385 1-bedroom, 1,005 2-bedroom, and 1,520 3-bedroom units by 2025, or 200 more units total (2,980) 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.

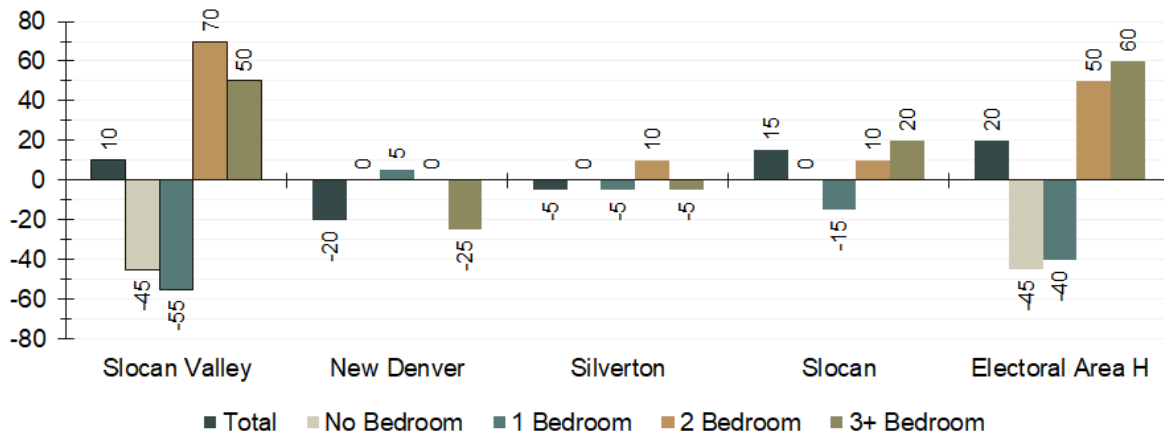
Supply

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



Source: Statistics Canada, Local Government, BC Stats

By 2025, Slocan Valley may have a deficit of about 10 (about 0.3% of housing demand). The local population may demand about 22 units annually while projections anticipate yearly unit growth of about 21 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.

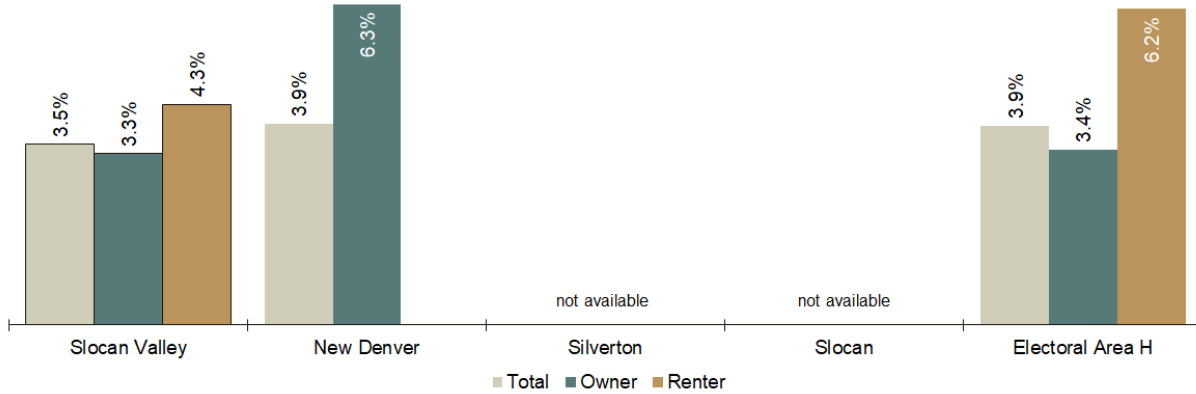
Please note that data is unavailable for Silverton and Slocan.

Unsuitable Housing

About 3.5% of households (85) were living in an overcrowded accommodation in 2016. Electoral Area H has the highest need of reporting communities. With a household size at 2.2 and the greatest percentage of families with children, Area H is likely to have greater total bedroom needs. New Denver reports the highest rate of overcrowding for owner households.

Overcrowding is the result of multiple factors, including a community's average household size; as the number of people in a household decreases, so does the demand for more bedrooms. Mirroring its reduced average size, Slocan Valley's total unsuitable homes and its rate of unsuitability decreased by about half since 2006.

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



Source: Statistics Canada

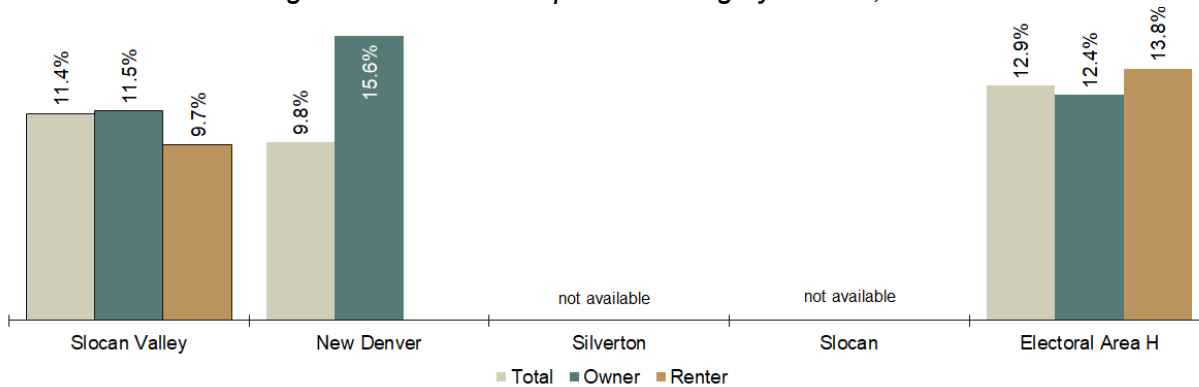
Inadequate Housing

About 11% of households (275) lived a dwelling requiring major repair in 2016, a decrease since 2006.

The distribution of dwelling age is often the best indicator of the need for repair (the older the home, the more likely it requires repair). That said, Electoral Area H has the newest housing stock (built post 1980) within the Sub-Region yet reports higher total and renter inadequacy rates.

New Denver has the highest inadequacy for owner households, but no structural issues for renters.

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



Source: Statistics Canada

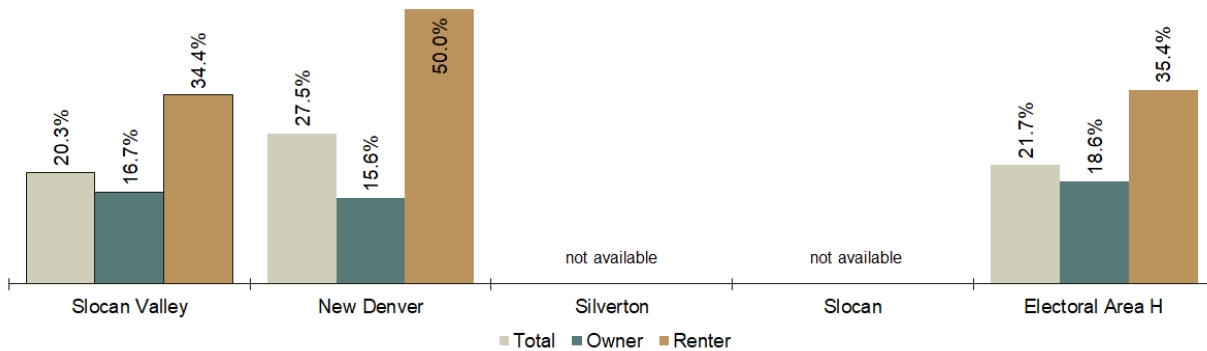
Unaffordable Housing

In 2016, 490 households reported living in an accommodation that pushes them outside their financial means (using more than 30% of their before-tax household income on shelter costs), equating to 20% of households. Renters, who as a whole earn less than owners, are much more likely to allocate unreasonable amounts to shelter (34%); New Denver's renter unaffordability rate was 50%.

Greatest owner challenges are in Electoral Area H. Again, Silverton and Slokan do not have available data and are not included in sub-regional calculations.

Overall, total unaffordable housing and the rate of unaffordability decreased since 2006, suggesting that the Sub-Region has generally more attainable housing than previously.

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



Source: Statistics Canada

17. CORE HOUSING NEED

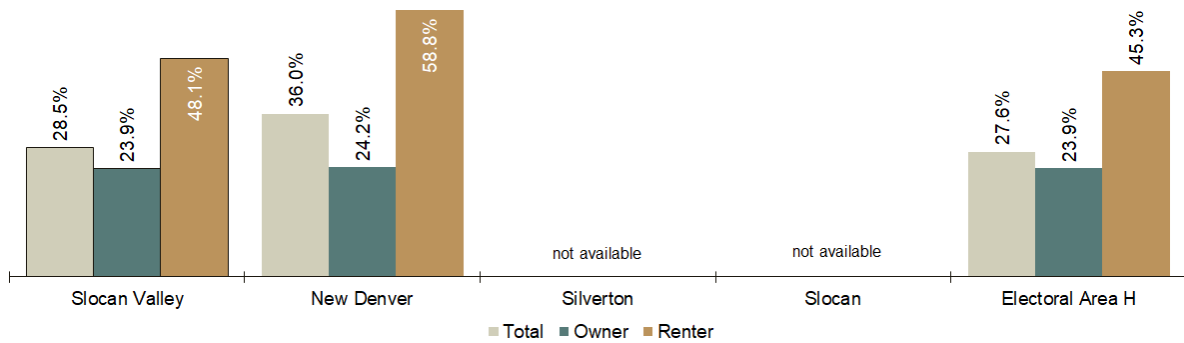
Overall Core Housing Need

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, 29% of households (at least 625) were in core housing need, a decrease from 2006's 34%, indicating an overall decade improvement. Like sections prior, renter households experience greater difficulty, largely due to lower disposable incomes. Renter households had slightly higher rates of core housing need than 2006.

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 Slocan 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 E – 17a: Households in Core Housing Need by Tenure, 2016

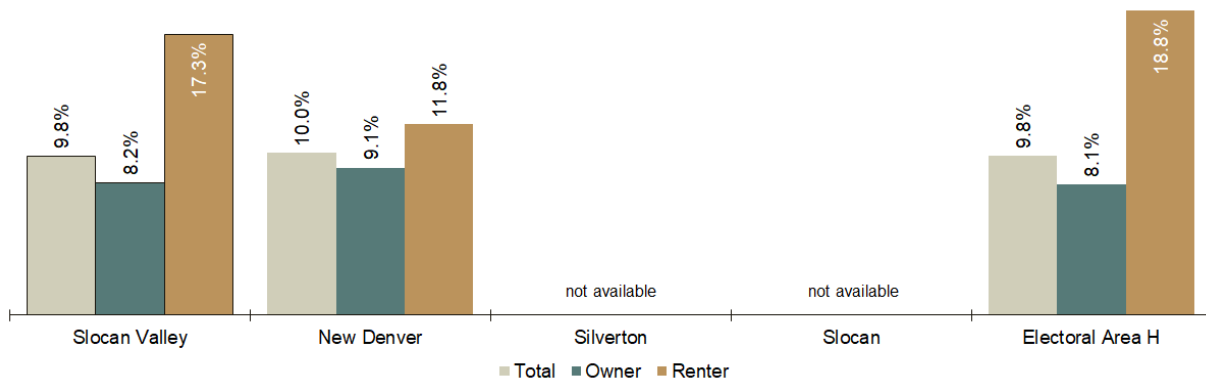


Source: Statistics Canada

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 10% (215 households), about the same as 2006. Renters continue to be most impacted relative to their totals but seem to be have improving circumstances (dropping from 27% to 17%).

Figure E – 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 readability;
- rental rates are based a scan of current asking rates in the entire RDCK (determining specific unit prices per community was not feasible);
- estimated dwelling values are derived from an affordable mortgage payment with 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.

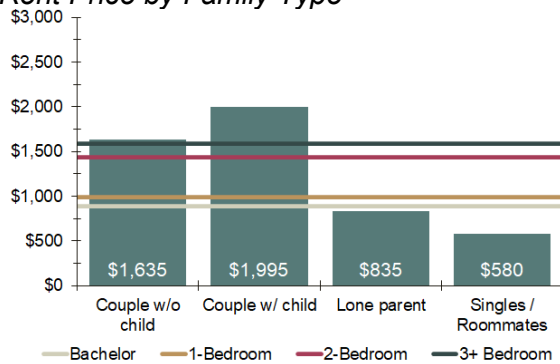
Rental Market Affordability

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 above moderate income households earn enough to comfortably rent all unit sizes. Higher earning moderate income earners can reasonably afford all other units.

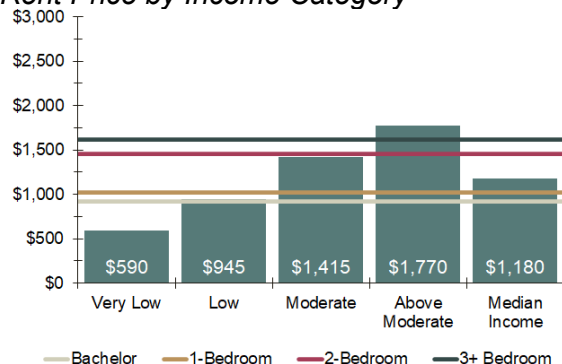
Lone parents and low income households cannot afford the average RDCK rent of any unit size. If they stretch their budgets it is possible. This is far from an option for singles, roommates, or very low income people.

Figure E – 18a: 2019 Unit Rents v. Affordable Rent Price by Family Type



Source: CMHC, Local Listings, Statistics Canada

Figure E – 18b: 2019 Unit Rents v. Affordable Rent Price by Income Category



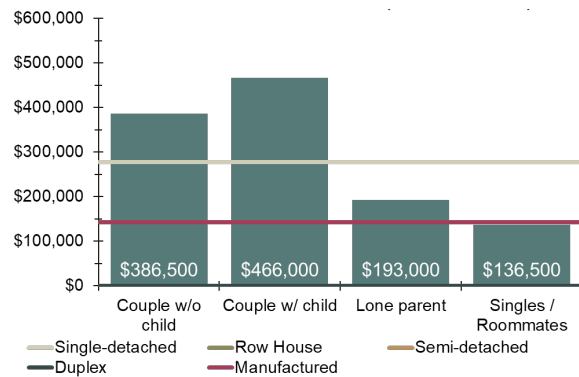
Source: CMHC, Local Listings, Statistics Canada

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.

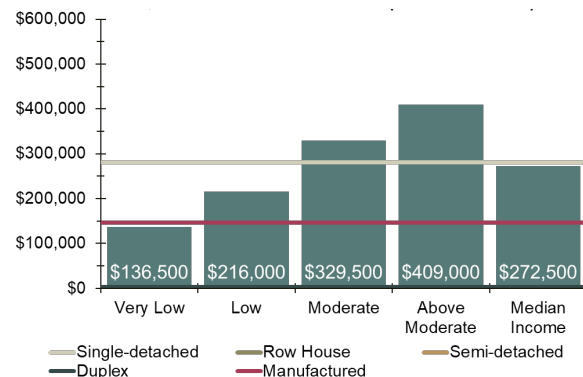
Generally, couples and moderate income households earn enough to comfortably purchase a single-detached dwelling. Lone parents cannot reasonably afford traditional dwelling types (singles or semis). All households can generally afford (or close thereto) a manufactured home, the largest alternative housing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

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



Source: BC Assessment, Statistics Canada

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



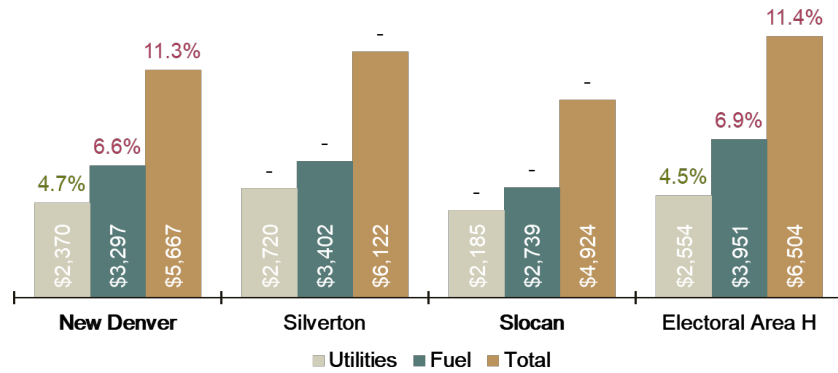
Source: BC Assessment, Statistics Canada

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 E – 18e: Energy Poverty by Utility Type, 2019 dollars



(red: in energy poverty, green: not in energy poverty)

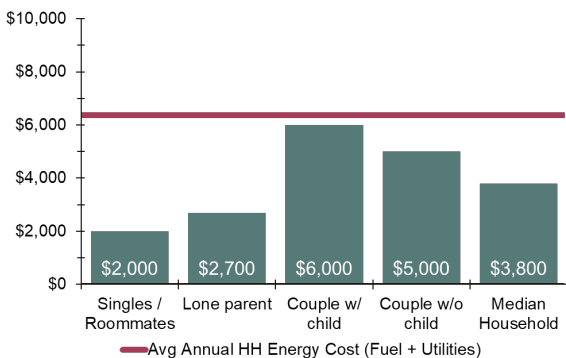
Source: Statistics Canada, Environics Analytics

Based on their respective median after-tax household incomes, utilities are “affordable” for both available communities. When considering fuel, the communities spend above their means. When the two are combined, this pushes the communities into energy poverty. On average, New Denver and Electoral Area H households use 11% of their after-tax income for energy expenses.

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

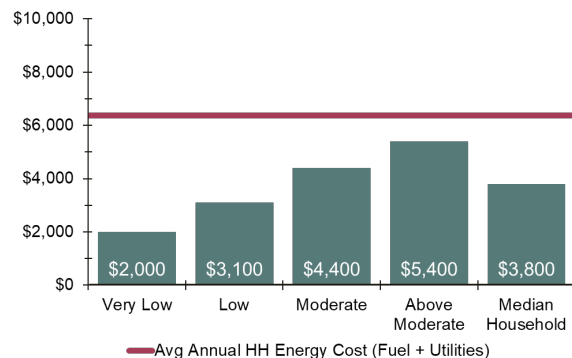
Generally, no households can reasonably afford their energy expenses, not even couples with children who are often the most financially capable to meet their needs. Single or very low-income households may potentially pay almost 3 times more than they can actually afford if their expenses matched the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

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



Source: Environics Analytics, Statistics Canada

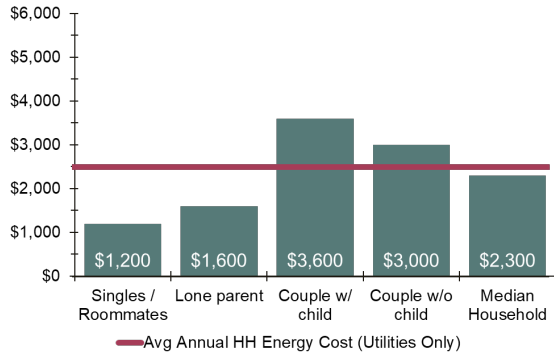
Figure E – 18g: 2019 Avg Total Energy Cost v. Affordable Budget by Income Group



Source: Environics Analytics, Statistics Canada

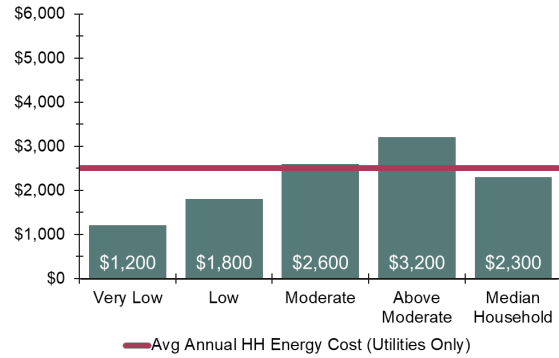
Fuel costs are the most significant contributor to overpaying on energy expenses. In the RDCK, transportation by car is often the only way to access services, work, and social events. When comparing only utility costs (no fuel) to affordable budgets for utility expenses, we see a vastly different picture.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

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



Source: Environics Analytics, Statistics Canada

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



Source: Environics Analytics, Statistics Canada

GLOSSARY

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

APPENDIX A – New Denver Data Tables

Historical & Anticipated Population & Households

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

Source: Statistics Canada, BC Stats

	2006	2011	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	%Δ '06-'16	%Δ '16-'25
Total	530	505	485	495	505	515	525	505	500	495	490	485	-8.5%	0.0%
< 14 yrs	60	50	50	55	60	65	70	45	40	35	30	25	-16.7%	-50.0%
15 to 19 yrs	15	20	10	10	10	10	10	15	15	15	15	15	-33.3%	50.0%
20 to 24 yrs	15	15	15	15	15	15	15	5	5	5	5	5	0.0%	-66.7%
25 to 64 yrs	295	270	215	210	205	200	195	200	195	190	185	180	-27.1%	-16.3%
65 to 84 yrs	125	125	165	175	185	195	205	205	210	215	220	225	32.0%	36.4%
85+ yrs	20	25	30	30	30	30	30	35	35	35	35	35	50.0%	16.7%
Median Age	51.7	54.3	58.5	59.7	60.8	62.0	63.1	64.3	66.4	68.5	70.7	72.8	13.2%	24.5%
Average Age	50.0	51.6	53.6	53.5	53.4	53.4	53.3	55.6	56.4	57.2	58.0	58.8	7.2%	9.7%
Households (HHs)	290	245	275	280	285	290	295	305	300	295	290	285	-5.2%	3.6%
Average HH Size	1.8	2.1	1.8	1.8	1.8	1.8	1.8	1.7	1.7	1.7	1.7	1.7	-3.5%	-3.5%

* distributions graphically represented in report

Indigenous Identity

Source: Statistics Canada

	Total			Owners			Renters		
	2006	2011	2016	2006	2011	2016	2006	2011	2016
Total Population	455	460	430	290	430	265	170	25	170
Indigenous Identity	0	0	10	0	0	0	0	0	10
Non-Indigenous Identity	460	460	425	285	430	265	170	25	160
	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	0.0%	0.0%	2.3%	0.0%	0.0%	0.0%	0.0%	0.0%	5.9%
Non-Indigenous Identity	101.1%	100.0%	98.8%	98.3%	100.0%	100.0%	100.0%	100.0%	94.1%

Mobility

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

	Total			Owners			Renters		
	2006	2011	2016	2006	2011	2016	2006	2011	2016
Total Population	450	455	425	290	430	265	160	30	160
Non-Mover	395	445	350	285	420	230	110	30	125
Mover	50	10	75	0	10	35	50	0	40
Non-Migrant	20	0	20	0	0	15	20	0	0
Migrants	25	10	55	0	10	20	30	0	35
Internal Migrants	25	0	55	0	0	20	25	0	35
Intraprovincial Migrant	25	0	40	0	0	15	30	0	25
Interprovincial Migrant	0	0	15	0	0	10	0	0	0
External Migrant	0	0	0	10	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
Total Private HHs	240	230	250	100%	155	210	165	85	20	90	35%	9%	36%
1 person	105	65	120	48.0%	60	50	75	45	20	40	43%	31%	33%
2 persons	80	105	100	40.0%	75	100	75	0	0	25	0%	0%	25%
3 persons	25	65	20	8.0%	10	60	10	15	0	10	60%	0%	50%
4 persons	30	0	15	6.0%	15	0	0	15	0	10	50%	-	67%
5+ persons	0	0	0	0.0%	0	0	0	0	0	0	-	-	-
Average HH Size	1.9	2.0	1.7		1.8	2.1	1.7	2.0	1.2	1.9	-	-	-

Household Maintainers

Source: Statistics Canada

	Total				Owners			Renters		
	2006	2011	2016	10yr % Δ	2006	2011	2016	2006	2011	2016
Total Household	240	230	250	4.2%	155	210	165	85	25	90
15 - 24 yrs	10	0	0	-100.0%	0	0	0	10	0	0
25 - 34 yrs	0	0	25	-	0	0	0	10	0	25
35 - 44 yrs	30	45	35	16.7%	20	45	10	15	0	20
45 - 54 yrs	50	40	0	-100.0%	25	35	10	20	0	0
55 - 64 yrs	75	40	65	-13.3%	45	40	40	30	0	30
65 - 74 yrs	30	70	95	216.7%	25	65	85	10	0	10
75 - 84 yrs	30	0	25	-16.7%	35	0	15	0	0	10
85+ yrs	10	0	10	0.0%	10	0	10	0	0	0

Owners w/ Mortgages & Renters in Subsidized Housing

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

	2006	2011	2016
Owners	155	210	165
w/ Mortgage (#)	45	135	55
w/ Mortgage (%)	29%	64%	33%
Renters	80	25	90
Subsidised (#)	0	0	10
Subsidised (%)	0%	0%	11%

Household Income

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

	Total				Owners				Renters			
	2005	2010	2015	% of Total	2005	2010	2015	% of Total	2005	2010	2015	% of Total
Total Household	245	230	255	100.0%	155	210	165	100.0%	85	25	85	100.0%
< \$5,000	0	0	0	0.0%	0	0	10	6.1%	0	0	0	0.0%
\$5,000 - \$9,999	10	0	0	0.0%	0	0	0	0.0%	0	0	0	0.0%
\$10,000 - \$14,999	50	0	10	3.9%	15	0	10	6.1%	30	0	10	11.8%
\$15,000 - \$19,999	10	0	40	15.7%	0	0	15	9.1%	10	0	20	23.5%
\$20,000 - \$24,999	40	0	30	11.8%	35	0	20	12.1%	0	0	10	11.8%
\$25,000 - \$29,999	20	0	10	3.9%	15	0	10	6.1%	10	0	0	0.0%
\$30,000 - \$34,999	0	0	35	13.7%	0	0	30	18.2%	0	0	0	0.0%
\$35,000 - \$39,999	15	0	25	9.8%	0	0	10	6.1%	10	0	0	0.0%
\$40,000 - \$44,999	0	30	10	3.9%	10	30	0	0.0%	0	0	10	11.8%
\$45,000 - \$49,999	30	0	20	7.8%	30	0	15	9.1%	0	0	10	11.8%
\$50,000 - \$59,999	10	25	10	3.9%	15	20	0	0.0%	0	0	10	11.8%
\$60,000 - \$69,999	15	0	25	9.8%	10	0	20	12.1%	10	0	0	0.0%
\$70,000 - \$79,999	0	0	10	3.9%	0	0	0	0.0%	0	0	0	0.0%
\$80,000 - \$89,999	15	0	0	0.0%	15	0	10	6.1%	0	0	0	0.0%
\$90,000 - \$99,999	10	20	0	0.0%	10	15	0	0.0%	0	0	0	0.0%
\$100,000+	15	35	30	11.8%	15	30	15	9.1%	0	0	15	17.6%
\$100,000 - \$124,999	0	25	0	0.0%	0	25	0	0.0%	0	0	10	11.8%
\$125,000 - \$149,999	15	10	15	5.9%	10	0	10	6.1%	0	0	0	0.0%
\$150,000 - \$199,999	10	0	10	3.9%	0	0	0	0.0%	0	0	0	0.0%
\$200,000+	0	0	0	0.0%	0	0	10	6.1%	0	0	0	0.0%
Median Income	\$28,540	\$46,964	\$34,745		\$45,568	\$46,977	\$34,700		\$17,486	\$14,777	\$36,901	
Average Income	\$43,443	\$57,297	\$50,069		\$51,117	\$58,730	\$51,155		\$29,228	\$43,592	\$48,070	

* smaller income brackets shown in the report for readability

Labour Force

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

	Total			Owners			Renters		
	2006	2011	2016	2006	2011	2016	2006	2011	2016
Total Population (15+ yrs)	385	420	385	265	390	260	120	25	130
In Labour Force	175	195	195	105	190	100	70	0	95
Employed	160	175	185	90	175	95	70	0	90
Unemployed	20	0	15	20	0	10	10	0	10
Not In Labour Force	210	225	185	160	200	155	50	25	35
Participation Rate (%)	46.8	46.4	50.6	39.6	48.7	39.2	60.0	0.0	73.1
Employment Rate (%)	41.6	41.7	46.8	32.1	43.6	37.3	56.0	0.0	69.2
Unemployment Rate (%)	11.1	0.0	5.1	14.3	0.0	10.0	0.0	0.0	0.0

NAICS Industry Employment

HNRR Section 5(b) – Source: Statistics Canada

	Total			'16 % of Total	Owners			Renters		
	2006	2011	2016		2006	2011	2016	2006	2011	2016
Labour Force	175	180	195	100.0%	105	180	100	75	0	95
Agriculture, Forestry, Fishing, & Hunting	10	0	0	0.0%	0	0	0	10	0	0
Mining, Quarrying, and Oil & Gas Extraction	20	0	15	7.7%	10	0	10	10	0	10
Utilities	10	0	0	0.0%	10	0	0	0	0	0
Construction	20	15	20	10.3%	15	15	15	10	0	0
Manufacturing	15	20	10	5.1%	0	20	0	10	0	0
Wholesale trade	0	0	10	5.1%	0	0	10	0	0	0
Retail trade	25	0	35	17.9%	20	0	20	0	0	15
Transportation & Warehousing	0	0	0	0.0%	10	0	0	0	0	0
Information & Cultural Industries	0	0	0	0.0%	0	0	0	0	0	0
Finance & Insurance	0	0	0	0.0%	0	0	0	0	0	0
Real Estate and Rental & Leasing	0	0	0	0.0%	0	0	0	0	0	0
Professional, Scientific, & Technical Services	10	0	15	7.7%	10	0	10	0	0	10
Management of Companies & Enterprises	0	0	0	0.0%	0	0	0	0	0	0
Administrative & Support, Waste Management, & Remediation Services	0	0	25	12.8%	0	0	15	0	0	10
Educational Services	20	30	0	0.0%	15	35	0	10	0	10
Health Care & Social Assistance	20	0	25	12.8%	10	0	10	10	0	20
Arts, Entertainment, & Recreation	0	0	10	5.1%	0	0	0	0	0	10
Accommodation & Food Services	15	0	10	5.1%	0	0	0	10	0	10
Other Services (excl. Public Administration)	0	0	0	0.0%	0	0	10	0	0	0
Public Administration	15	40	10	5.1%	10	35	0	10	0	10

Commuting

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

	Total			'16 % of Total	Owners			Renters		
	2006	2011	2016		2006	2011	2016	2006	2011	2016
Total Usual Workers	135	120	120	100%	75	110	55	65	0	65
Commute within Community	90	65	75	62.5%	40	65	30	50	0	45
Commute within RDCK	35	50	35	29.2%	20	50	10	10	0	25
Commute within Province	10	0	0	0.0%	0	0	10	0	0	0
Commute outside of Province	10	0	0	0.0%	0	0	10	0	0	0

Housing – Structural Types

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

	Total			'16 % of Total	Owners			Renters		
	2006	2011	2016		2006	2011	2016	2006	2011	2016
Total Occupied Dwellings	245	230	250	100%	155	210	165	85	25	90
Single-Detached	230	215	190	76.0%	150	200	140	75	0	55
Apartment (5+)	0	0	0	0.0%	0	0	0	0	0	0
Other	10	0	30	12.0%	10	0	0	0	0	30
Semi-Detached	0	0	10	4.0%	0	0	0	0	0	0
Row House	0	0	10	4.0%	0	0	0	0	0	10
Duplex	0	0	15	6.0%	10	0	0	0	0	10
Apartment	0	0	0	0.0%	0	0	0	10	0	0
Other single-attached	0	0	0	0.0%	0	0	0	0	0	0
Movable	0	0	25	10.0%	0	0	20	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	
Total Dwellings	240	230	250	100%	160	210	165	85	25	85	
No bedroom	0	0	0	0.0%	0	0	0	0	0	0	
1 bedroom	45	0	55	22.0%	15	0	25	30	0	30	
2 bedroom	85	120	105	42.0%	70	95	70	15	25	25	
3+ bedroom	115	95	95	38.0%	70	95	60	35	0	30	

Housing – Date Built

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

	Total				Owners				Renters			
	2006	2011	2016	'16 % of Total	2006	2011	2016	'16 % of Total	2006	2011	2016	'16 % of Total
Total Dwellings	240	230	255	100%	155	210	165	100%	85	20	90	100%
< 1960	150	95	130	51.0%	95	85	90	54.5%	55	0	40	44.4%
1961 to 1980	75	80	65	25.5%	45	70	50	30.3%	30	0	20	22.2%
1981 to 1990	15	0	15	5.9%	15	0	0	0.0%	0	0	15	16.7%
1991 to 2000	10	35	25	9.8%	0	35	15	9.1%	10	0	10	11.1%
2001 to 2010	0	0	10	3.9%	0	0	10	6.1%	0	0	0	0.0%
2011 to 2016	0	0	10	3.9%	0	0	10	6.1%	0	0	0	0.0%

Housing – Subsidized

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

Housing Registry Subsidized Unit Stock = 0

Housing – Rental Vacancy

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

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

* vacancy reflects the City of Nelson and its surrounding areas

Housing – Primary Rental Universe

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

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

* reflects the City of Nelson and its surrounding areas

Housing – Secondary Rental Universe

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

	Total	Rental	Primary Market	% of Total	Secondary Market	% of Total
Total	240	85	0	-	85	100%
No Bedroom	0	0	0	-	0	0%
1 Bedroom	55	30	0	-	30	35%
2 Bedroom	95	25	0	-	25	29%
3+ Bedroom	90	30	0	-	30	35%

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

Housing – Short Term Rentals

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

	2014	2015	2016	2017	2018	2019	2020
Total Properties	0	0	6	8	15	19	15
Monthly Revenue / Listing	-	-	\$509	\$7,191	\$7,539	\$11,092	\$5,115
Annual Available Days / Listing	-	-	77	181	132	153	42
Annual Reserved Days / Listing	-	-	4	54	57	78	36
Average Occupancy	-	-	5%	23%	30%	34%	46%
Commercial Properties	0	0	4	6	13	16	13

* 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

	New Denver
Emergency Shelter / Homeless Housing	
Homeless Housed	0
Homeless Rent Supplements	0
Homeless Shelters	0
<i>Emergency Subtotal</i>	0
Transitional Supported / Assisted Living	
Frail Seniors	0
Special Needs	0
Women and Children Fleeing Violence	0
<i>Transitional Subtotal</i>	0
Independent Social Housing	
Low Income Families	0
Low Income Seniors	10
<i>Social Housing Subtotal</i>	10
Rent Assistance in Private Market	
Rent Assist Families	-
Rent Assist Seniors	-
<i>Rent Assistance Subtotal</i>	6
Community Total	16

Housing – Demolitions

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

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

Housing – Starts

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

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

* housing starts available in lieu of substantial completions

Housing – Registered New Homes

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

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

Real Estate – Assessment

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

Median Assessment in '000s (2019 dollars)

	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
Single-Detached	\$175	\$242	\$251	\$249	\$278	\$247	\$252	\$232	\$227	\$220	\$234	\$216	\$218	\$267
Semi-Detached	\$227	\$302	\$258	\$255	\$303	\$261	\$279	\$253	\$254	\$235	\$256	\$238	\$221	\$309
Manufactured Home	\$88	\$107	\$167	\$76	\$93	\$130	\$139	\$128	\$125	\$125	\$123	\$114	\$112	\$116
Duplex	-	-	-	-	-	\$302	\$311	\$288	\$283	\$264	\$274	\$264	\$260	\$235
Apartment	\$487	\$491	\$608	\$602	\$596	\$566	\$537	\$527	\$518	-	-	-	-	-
Grand Total	\$181	\$237	\$252	\$250	\$276	\$249	\$256	\$237	\$233	\$206	\$218	\$203	\$203	\$249

Bedrooms	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
1	\$181	\$217	\$269	\$250	\$268	\$243	\$282	\$267	\$264	\$173	\$182	\$175	\$173	\$196
2	\$159	\$218	\$214	\$219	\$239	\$214	\$175	\$160	\$158	\$153	\$179	\$165	\$182	\$210
3+	\$196	\$264	\$265	\$276	\$309	\$271	\$283	\$260	\$254	\$245	\$257	\$237	\$232	\$294
Grand Total	\$181	\$237	\$252	\$250	\$276	\$249	\$256	\$237	\$233	\$206	\$218	\$203	\$203	\$249

Average Assessment in '000s (2019 dollars)

	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
Single-Detached	\$177	\$246	\$254	\$254	\$281	\$249	\$255	\$235	\$230	\$223	\$237	\$221	\$222	\$271
Semi-Detached	\$227	\$302	\$258	\$255	\$303	\$261	\$279	\$253	\$254	\$235	\$256	\$238	\$221	\$309
Manufactured Home	\$94	\$119	\$178	\$80	\$103	\$131	\$133	\$121	\$119	\$117	\$117	\$108	\$106	\$118
Duplex	-	-	-	-	-	\$302	\$311	\$288	\$283	\$264	\$274	\$264	\$260	\$235
Apartment	\$487	\$491	\$608	\$602	\$596	\$566	\$537	\$527	\$518	-	-	-	-	-
Grand Total	\$183	\$241	\$257	\$254	\$280	\$251	\$256	\$237	\$234	\$206	\$219	\$205	\$205	\$252

Bedrooms	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
1	\$184	\$221	\$273	\$254	\$272	\$245	\$284	\$269	\$265	\$174	\$184	\$177	\$176	\$203
2	\$162	\$223	\$220	\$224	\$249	\$222	\$179	\$164	\$162	\$155	\$184	\$168	\$185	\$213
3+	\$198	\$268	\$269	\$279	\$309	\$270	\$281	\$258	\$253	\$243	\$254	\$238	\$233	\$295
Grand Total	\$183	\$241	\$257	\$254	\$280	\$251	\$256	\$237	\$234	\$206	\$219	\$205	\$205	\$252

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	\$155	\$213	\$242	\$287	\$268	\$258	\$232	\$314	\$196	\$221	\$222	\$200	\$223	\$223
Semi-Detached	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Manufactured Home	\$159	\$146	\$208	-	-	\$110	-	-	\$121	\$97	\$77	\$149	-	\$82
Duplex	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Apartment	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Grand Total	\$156	\$196	\$228	\$287	\$268	\$208	\$232	\$314	\$171	\$190	\$193	\$183	\$223	\$195

Bedrooms	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
1	\$132	\$153	-	\$241	\$243	-	\$235	\$151	-	\$242	\$148	-	\$256	\$158
2	\$91	\$162	\$194	\$263	\$240	\$166	\$149	\$527	\$154	\$155	\$185	\$152	\$180	\$141
3+	\$208	\$306	\$251	\$357	\$320	\$293	\$313	\$265	\$205	\$207	\$263	\$245	\$227	\$268
Grand Total	\$156	\$196	\$228	\$287	\$268	\$208	\$232	\$314	\$171	\$190	\$193	\$183	\$223	\$195

Average Sale Price in '000s (2019 dollars)

	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
Single-Detached	\$165	\$207	\$249	\$289	\$268	\$261	\$238	\$314	\$196	\$240	\$241	\$186	\$224	\$235
Semi-Detached	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Manufactured Home	\$164	\$146	\$208	-	-	\$110	-	-	\$121	\$97	\$77	\$140	-	\$82
Duplex	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Apartment	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Grand Total	\$165	\$192	\$233	\$289	\$268	\$211	\$238	\$314	\$171	\$204	\$208	\$170	\$224	\$205

Bedrooms	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
1	\$118	\$172	-	\$247	\$243	-	\$235	\$151	-	\$242	\$148	-	\$256	\$215
2	\$119	\$160	\$199	\$263	\$240	\$169	\$166	\$527	\$154	\$192	\$212	\$145	\$188	\$137
3+	\$211	\$277	\$255	\$357	\$320	\$293	\$313	\$265	\$205	\$191	\$256	\$222	\$227	\$267
Grand Total	\$165	\$192	\$233	\$289	\$268	\$211	\$238	\$314	\$171	\$204	\$208	\$170	\$224	\$205

Real Estate – Rents

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

Median rents (2019 dollars)

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

Average rents (2019 dollars)

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

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

Core Housing Need – Affordability

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

	Total			Owners			Renters		
	2006	2011	2016	2006	2011	2016	2006	2011	2016
Total Households	235	235	255	155	210	160	80	25	90
Above Affordable Threshold	60	55	70	20	45	25	45	0	45
1 person household	40	25	50	10	0	10	35	0	40
2 persons household	10	0	15	10	0	0	0	0	10
3 persons household	10	0	10	0	0	10	10	0	0
4 persons household	10	0	0	0	0	0	10	0	0
5+ persons household	0	0	0	0	0	0	0	0	0
Unaffordable Housing (%)	25.5%	23.4%	27.5%	12.9%	21.4%	15.6%	56.3%	0.0%	50.0%

Core Housing Need – Adequacy

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

	Total			Owners			Renters		
	2006	2011	2016	2006	2011	2016	2006	2011	2016
Total Households	235	235	255	155	210	160	80	25	90
Below Adequacy Standard	45	25	25	25	0	25	20	0	0
1 person household	25	0	10	10	0	0	15	0	0
2 persons household	10	0	10	10	0	10	0	0	0
3 persons household	0	0	0	0	0	10	0	0	0
4 persons household	15	0	0	10	0	0	0	0	0
5+ persons household	0	0	0	0	0	0	0	0	0
Inadequate Housing (%)	19.1%	10.6%	9.8%	16.1%	0.0%	15.6%	25.0%	0.0%	0.0%

Core Housing Need – Suitability

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

	Total			Owners			Renters		
	2006	2011	2016	2006	2011	2016	2006	2011	2016
Total Households	235	235	255	155	210	160	80	25	90
Below Suitability Standard	0	0	10	0	0	10	0	0	0
1 Person	0	0	0	0	0	0	0	0	0
2 Persons	0	0	0	0	0	0	0	0	0
3 Persons	0	0	10	0	0	0	0	0	0
4 Persons	10	0	0	0	0	0	10	0	0
5+ Persons	0	0	0	0	0	0	0	0	0
Unsuitable Housing (%)	0.0%	0.0%	3.9%	0.0%	0.0%	6.3%	0.0%	0.0%	0.0%

Core Housing Need

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

	Total			Owners			Renters		
	2006	2011	2016	2006	2011	2016	2006	2011	2016
Total Households	235	235	250	155	210	165	75	25	85
Household not in CHN	165	165	165	130	165	125	35	0	40
Household in CHN	75	60	90	25	45	40	50	20	50
1 person household	45	20	60	10	0	20	35	0	40
2 persons household	10	0	30	10	0	15	0	0	10
3 persons household	0	0	0	0	0	10	0	0	0
4 persons household	10	0	0	0	0	0	0	0	0
5+ persons household	0	0	0	0	0	0	0	0	0
Household in CHN (%)	31.9%	25.5%	36.0%	16.1%	21.4%	24.2%	66.7%	80.0%	58.8%

Extreme Core Housing Need

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

	Total			Owners			Renters		
	2006	2011	2016	2006	2011	2016	2006	2011	2016
Total Households	235	235	250	155	210	165	75	25	85
Household not in ECHN	205	190	225	155	175	150	50	25	75
Household in ECHN	30	45	25	0	35	15	25	0	10
1 person household	20	25	10	0	0	10	20	0	10
2 persons household	0	0	10	0	0	10	0	0	0
3 persons household	0	0	10	0	0	10	0	0	0
4 persons household	10	0	0	0	0	0	0	0	0
5+ persons household	0	0	0	0	0	0	0	0	0
Household in ECHN (%)	12.8%	19.1%	10.0%	0.0%	16.7%	9.1%	33.3%	0.0%	11.8%

Income Category v. Price

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

Income Category	Maximum Household Income	Maximum Budget for Rent	Budget v. Market Rent			
			1- Bachelor	2- Bedroom	3+ Bedroom	
Very Low	\$20,700	\$500	-\$400	-\$500	-\$940	-\$1,100
Low	\$33,000	\$800	-\$100	-\$200	-\$640	-\$800
Moderate	\$49,600	\$1,205	\$305	\$205	-\$235	-\$395
Above Moderate	\$62,000	\$1,505	\$605	\$505	\$65	-\$95
Median Income	\$41,312	\$1,000	\$100	\$0	-\$440	-\$600

Budget v. Real Estate Prices							
Income Category	Maximum Household Income	Maximum Possible Purchase Price	Single Detached	Semi Detached	Row House	Duplex	Mobile Home
Very Low	\$20,700	\$113,500	-\$109,000	-	-	-	\$13,500
Low	\$33,000	\$193,000	-\$29,500	-	-	-	\$93,000
Moderate	\$49,600	\$284,000	\$61,500	-	-	-	\$184,000
Above Moderate	\$62,000	\$352,500	\$130,000	-	-	-	\$252,500
Median Income	\$41,312	\$238,500	\$16,000	-	-	-	\$138,500

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	\$17,800	\$1,100	-\$1,270	\$1,800		-\$3,870
Low	\$26,500	\$1,600	-\$770	\$2,700		-\$2,970
Moderate	\$38,300	\$2,300	-\$70	\$3,800		-\$1,870
Above Moderate	\$46,500	\$2,800	\$430	\$4,700		-\$970
Median Income	\$32,400	\$1,900	-\$470	\$3,200		-\$2,470

Family Income v. Price

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

Budget v. Market Rent						
Family Types	Maximum Household Income	Maximum Budget for Rent	1- Bachelor	2- Bedroom	3- Bedroom	3+ Bedroom
Singles / Roommates	\$26,862	\$650	-\$250	-\$350	-\$790	-\$950
Lone parent	\$41,397	\$1,005	\$105	\$5	-\$435	-\$595
Couple w/ child	\$84,315	\$2,045	\$1,145	\$1,045	\$605	\$445
Couple w/o child	\$71,988	\$1,745	\$845	\$745	\$305	\$145
Median Income	\$41,312	\$1,000	\$100	\$0	-\$440	-\$600

Budget v. Real Estate Prices							
Family Types	Maximum Household Income	Maximum Possible Purchase Price	Single Detached	Semi Detached	Row House	Duplex	Mobile Home
Singles / Roommates	\$26,862	\$147,500	-\$75,000	-	-	-	\$47,500
Lone parent	\$41,397	\$238,500	\$16,000	-	-	-	\$138,500
Couple w/ child	\$84,315	\$477,500	\$255,000	-	-	-	\$377,500
Couple w/o child	\$71,988	\$409,000	\$186,500	-	-	-	\$309,000
Median Income	\$41,312	\$238,500	\$16,000	-	-	-	\$138,500

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	\$22,219	\$1,300	-\$1,070	\$2,200		-\$3,470
Lone parent	\$32,462	\$1,900	-\$470	\$3,200		-\$2,470
Couple w/ child	\$61,129	\$3,700	\$1,330	\$6,100		\$430
Couple w/o child	\$53,075	\$3,200	\$830	\$5,300		-\$370
Median Income	\$32,400	\$1,900	-\$470	\$3,200		-\$2,470

Housing Units Demanded

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

Source: Statistics Canada, BC Stats

	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
Total Population	485	495	505	515	525	505	500	495	490	485
Total Households	270	275	280	285	290	305	305	305	305	305
No Bedroom	0	0	0	0	0	0	0	0	0	0
1 Bedroom	65	65	65	65	65	65	65	65	65	65
2 Bedroom	110	110	110	110	110	115	115	115	115	115
3+ Bedroom	95	100	105	110	115	125	125	125	125	125
Household Size	1.76	1.77	1.77	1.78	1.78	1.66	1.67	1.68	1.69	1.70
Renter Demand	35.2%	36.4%	37.5%	38.6%	39.7%	34.4%	34.4%	34.4%	34.4%	34.4%

APPENDIX B – Silverton Data Tables

Historical & Anticipated Population & Households

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

Source: Statistics Canada, BC Stats

	2006	2011	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	%Δ '06-'16	%Δ '16-'25
Total	175	195	195	205	215	225	235	205	205	205	205	205	11.4%	5.1%
< 14 yrs	10	20	15	15	15	15	15	5	5	5	5	5	50.0%	-66.7%
15 to 19 yrs	5	5	5	5	5	5	5	5	5	5	5	5	0.0%	0.0%
20 to 24 yrs	0	5	0	0	0	0	0	5	5	5	5	5	#DIV/0!	#DIV/0!
25 to 64 yrs	115	120	105	110	115	120	125	105	105	105	105	105	-8.7%	0.0%
65 to 84 yrs	40	40	65	70	75	80	85	85	85	85	85	85	62.5%	30.8%
85+ yrs	5	5	5	5	5	5	5	0	0	0	0	0	0.0%	-100.0%
Median Age	62.4	57.2	61.9	62.1	62.4	62.6	62.8	63.0	64.3	65.6	66.8	68.1	-0.8%	10.0%
Average Age	53.3	51.1	54.9	55.5	56.1	56.6	57.0	58.8	58.7	58.6	58.5	58.3	3.1%	6.2%
Households (HHs)	135	90	110	110	110	110	110	120	120	120	120	120	-18.5%	9.1%
Average HH Size	1.3	2.2	1.8	1.9	2.0	2.0	2.1	1.7	1.7	1.7	1.7	1.7	36.8%	-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	180	200	160	135	200	120	40	0	40
Indigenous Identity	15	0	0	10	0	0	0	0	0
Non-Indigenous Identity	165	200	160	130	200	120	40	0	40
	Total			Owners			Renters		
	2006	2011	2016	2006	2011	2016	2006	2011	2016
Total Population	100%	100%	100%	100%	100%	100%	100%	-	100%
Indigenous Identity	8.3%	0.0%	0.0%	7.4%	0.0%	0.0%	0.0%	-	0.0%
Non-Indigenous Identity	91.7%	100.0%	100.0%	96.3%	100.0%	100.0%	100.0%	-	100.0%

Mobility

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

	Total			Owners			Renters		
	2006	2011	2016	2006	2011	2016	2006	2011	2016
Total Population	180	205	160	135	205	125	40	0	35
Non-Mover	150	200	130	140	205	115	15	0	15
Mover	30	0	25	0	0	10	30	0	15
Non-Migrant	0	0	0	0	0	0	0	0	0
Migrants	30	0	25	0	0	10	30	0	20
Internal Migrants	25	0	25	0	0	0	25	0	20
Intraprovincial Migrant	20	0	25	0	0	10	20	0	15
Interprovincial Migrant	10	0	0	0	0	0	10	0	0
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
Total Private HHs	100	110	100	95%	75	115	80	30	0	20	30%	0%	20%
1 person	40	65	45	42.9%	10	60	40	20	0	10	50%	0%	22%
2 persons	60	25	50	47.6%	60	25	45	0	0	10	0%	0%	20%
3 persons	10	0	0	0.0%	0	0	0	10	0	0	100%	-	-
4 persons	0	0	0	0.0%	0	0	0	0	0	0	-	-	-
5+ persons	0	0	0	0.0%	0	0	0	0	0	0	-	-	-
Average HH Size	1.8	1.7	1.6		1.8	1.9	1.6	1.8	0.0	2.0	-	-	-

Household Maintainers

Source: Statistics Canada

	Total				Owners			Renters		
	2006	2011	2016	10yr % Δ	2006	2011	2016	2006	2011	2016
Total Household	105	110	100	-4.8%	75	115	80	30	0	20
15 - 24 yrs	0	0	0	#DIV/0!	0	0	0	0	0	0
25 - 34 yrs	0	0	10	#DIV/0!	0	0	0	0	0	10
35 - 44 yrs	10	0	0	-100.0%	0	0	0	10	0	10
45 - 54 yrs	20	0	0	-100.0%	20	0	0	0	0	0
55 - 64 yrs	35	30	30	-14.3%	20	30	35	10	0	0
65 - 74 yrs	25	25	45	80.0%	25	25	35	0	0	10
75 - 84 yrs	10	0	15	50.0%	15	0	10	0	0	0
85+ yrs	10	0	0	-100.0%	0	0	0	10	0	0

Owners w/ Mortgages & Renters in Subsidized Housing

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

	2006	2011	2016
Owners	75	115	80
w/ Mortgage (#)	20	65	30
w/ Mortgage (%)	27%	57%	38%
Renters	25	0	25
Subsidised (#)	0	0	0
Subsidied (%)	0%	-	0%

Household Income

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

[not applicable] Income data is unavailable for the community due to suppression and/or rounding.

Labour Force

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

	Total			Owners			Renters		
	2006	2011	2016	2006	2011	2016	2006	2011	2016
Total Population (15+ yrs)	165	195	145	140	195	120	30	0	25
In Labour Force	60	70	65	55	70	55	10	0	10
Employed	60	20	60	50	20	50	10	0	10
Unemployed	0	0	10	0	0	0	0	0	0
Not In Labour Force	100	120	80	80	125	65	20	0	15
Participation Rate (%)	36.4	36.8	44.8	37.0	36.8	41.7	33.3	0.0	40.0
Employment Rate (%)	39.4	10.5	41.4	40.7	10.5	41.7	33.3	0.0	40.0
Unemployment Rate (%)	0.0	0.0	15.4	0.0	0.0	0.0	0.0	0.0	0.0

NAICS Industry Employment

HNRR Section 5(b) – Source: Statistics Canada

	Total				Owners			Renters		
	2006	2011	2016	'16 % of Total	2006	2011	2016	2006	2011	2016
Labour Force	65	70	65	100.0%	50	70	50	10	0	10
Agriculture, Forestry, Fishing, & Hunting	0	0	0	0.0%	0	0	0	0	0	0
Mining, Quarrying, and Oil & Gas Extraction	0	0	0	0.0%	10	0	10	0	0	0
Utilities	0	0	0	0.0%	10	0	0	0	0	0
Construction	0	0	10	15.4%	0	0	10	10	0	0
Manufacturing	0	0	0	0.0%	10	0	0	0	0	0
Wholesale trade	0	0	0	0.0%	0	0	0	0	0	0
Retail trade	0	0	10	15.4%	10	0	10	0	0	0
Transportation & Warehousing	0	0	0	0.0%	0	0	0	0	0	0
Information & Cultural Industries	0	0	0	0.0%	0	0	0	0	0	0
Finance & Insurance	0	0	0	0.0%	0	0	0	0	0	0
Real Estate and Rental & Leasing	0	0	0	0.0%	0	0	0	0	0	0
Professional, Scientific, & Technical Services	0	0	10	15.4%	0	0	0	0	0	10
Management of Companies & Enterprises	0	0	0	0.0%	0	0	0	0	0	0
Administrative & Support, Waste Management, and Remediation Services	0	0	10	15.4%	0	0	10	0	0	0
Educational Services	0	0	10	15.4%	0	0	0	0	0	0
Health Care & Social Assistance	0	0	10	15.4%	10	0	10	0	0	0
Arts, Entertainment, & Recreation	0	0	0	0.0%	0	0	0	0	0	0
Accommodation & Food Services	15	0	0	0.0%	15	0	0	0	0	0
Other Services (excl. Public Administration)	0	0	0	0.0%	10	0	0	0	0	0
Public Administration	0	0	0	0.0%	0	0	0	0	0	0

Commuting

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

	Total				Owners			Renters		
	2006	2011	2016	'16 % of Total	2006	2011	2016	2006	2011	2016
Total Usual Workers	45	20	35	100%	40	20	30	10	0	0
Commute within Community	0	0	10	28.6%	0	0	10	0	0	0
Commute within RDCK	45	0	30	85.7%	40	0	25	0	0	10
Commute within Province	0	0	0	0.0%	0	0	0	0	0	0
Commute outside of Province	0	0	0	0.0%	0	0	0	0	0	0

Housing – Structural Types

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

	Total				Owners			Renters		
	2006	2011	2016	'16 % of Total	2006	2011	2016	2006	2011	2016
Total Occupied Dwellings	105	115	105	100%	75	115	80	25	0	20
Single-Detached	105	105	95	90.5%	75	110	80	30	0	15
Apartment (5+)	0	0	0	0.0%	0	0	0	0	0	0
Other	0	0	0	0.0%	0	0	0	0	0	0
<i>Semi-Detached</i>	0	0	0	0.0%	0	0	0	0	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	0	0.0%	0	0	0	0	0	10
<i>Other single-attached</i>	0	0	0	0.0%	0	0	0	0	0	0
Movable	0	0	0	0.0%	0	0	0	0	0	0

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
Total Dwellings	105	115	100	100%	75	115	80	30	0	20
No bedroom	0	0	0	0.0%	0	0	0	0	0	0
1 bedroom	15	0	10	10.0%	0	0	0	10	0	0
2 bedroom	35	70	45	45.0%	15	70	40	15	0	10
3+ bedroom	55	35	45	45.0%	50	40	30	0	0	15

Housing – Date Built

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

	Total				Owners				Renters			
	2006	2011	2016	'16 % of Total	2006	2011	2016	'16 % of Total	2006	2011	2016	'16 % of Total
Total Dwellings	100	115	100	100%	75	115	80	100%	25	0	20	100%
< 1960	55	60	45	45.0%	30	60	35	43.8%	25	0	10	50.0%
1961 to 1980	20	0	15	15.0%	15	0	10	12.5%	0	0	0	0.0%
1981 to 1990	15	0	10	10.0%	15	0	10	12.5%	0	0	0	0.0%
1991 to 2000	10	10	10	10.0%	10	10	10	12.5%	0	0	0	0.0%
2001 to 2010	0	0	10	10.0%	0	0	20	25.0%	0	0	0	0.0%
2011 to 2016	0	0	0	0.0%	0	0	10	12.5%	0	0	0	0.0%

Housing – Subsidized

HNRR Section 6 (1)(e)

Housing Registry Subsidized Unit Stock = 0

Housing – Rental Vacancy

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

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

* vacancy reflects the City of Nelson and its surrounding areas

Housing – Primary Rental Universe

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

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

* reflects the City of Nelson and its surrounding areas

Housing – Secondary Rental Universe

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

	Total		Primary Market		Secondary Market	
	Total	Rental	Market % of Total	% of Total	Market % of Total	% of Total
Total	95	25	0	-	25	100%
No Bedroom	0	0	0	-	0	0%
1 Bedroom	0	0	0	-	0	0%
2 Bedroom	50	10	0	-	10	40%
3+ Bedroom	45	15	0	-	15	60%

* 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	2	7	6	8	4
Monthly Revenue / Listing	-	-	\$188	\$2,441	\$7,943	\$7,902	\$1,476
Annual Available Days / Listing	-	-	53	72	124	125	62
Annual Reserved Days / Listing	-	-	2	23	58	60	10
Average Occupancy	-	-	3%	24%	32%	32%	14%
Commercial Properties	0	0	1	6	6	7	3

* 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

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

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	0	0	0	0	0	0	0	0	0	0
Row	0	0	0	0	0	0	0	0	0	0
Apartment	0	0	0	0	0	0	0	0	0	0
Total	1	2	0	0	1	2	2	0	1	0

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

Housing – Registered New Homes

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

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

Real Estate – Assessment

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

Median Assessment in '000s (2019 dollars)

	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
Single-Detached	\$254	\$304	\$327	\$319	\$348	\$308	\$315	\$287	\$295	\$282	\$308	\$283	\$276	\$330
Manufactured Home	\$121	\$141	\$170	\$148	\$171	\$146	\$140	\$128	\$193	\$187	\$187	\$174	\$169	\$157
Grand Total	\$221	\$263	\$287	\$281	\$304	\$272	\$276	\$252	\$275	\$263	\$284	\$261	\$254	\$296

Bedrooms	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
1	\$98	\$115	\$130	\$127	\$165	\$144	\$143	\$137	\$149	\$149	\$175	\$157	\$161	\$186
2	\$132	\$159	\$190	\$218	\$224	\$212	\$209	\$191	\$195	\$191	\$205	\$188	\$182	\$196
3+	\$281	\$334	\$358	\$350	\$363	\$334	\$343	\$312	\$336	\$318	\$342	\$315	\$306	\$363
Grand Total	\$221	\$263	\$287	\$281	\$304	\$272	\$276	\$252	\$275	\$263	\$284	\$261	\$254	\$296

Average Assessment in '000s (2019 dollars)

	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
Single-Detached	\$275	\$331	\$372	\$356	\$393	\$338	\$340	\$311	\$314	\$301	\$326	\$302	\$292	\$353
Manufactured Home	\$121	\$143	\$171	\$151	\$189	\$152	\$146	\$133	\$200	\$192	\$192	\$181	\$177	\$169
Grand Total	\$236	\$284	\$322	\$311	\$342	\$296	\$297	\$271	\$291	\$279	\$299	\$278	\$269	\$316

Bedrooms	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
1	\$108	\$128	\$147	\$144	\$178	\$159	\$161	\$152	\$159	\$157	\$183	\$168	\$168	\$193
2	\$144	\$178	\$205	\$230	\$259	\$225	\$226	\$207	\$211	\$203	\$217	\$201	\$195	\$219
3+	\$299	\$357	\$403	\$392	\$408	\$367	\$366	\$334	\$354	\$337	\$360	\$334	\$323	\$386
Grand Total	\$236	\$284	\$322	\$311	\$342	\$296	\$297	\$271	\$291	\$279	\$299	\$278	\$269	\$316

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	\$171	\$200	\$213	\$601	\$293	\$306	\$167	\$357	\$230	\$198	\$181	\$253	\$196	\$301
Manufactured Home	-	\$190	\$291	-	-	-	-	-	-	-	-	-	-	-
Grand Total	\$171	\$198	\$232	\$601	\$293	\$306	\$167	\$357	\$230	\$198	\$181	\$253	\$196	\$301

Bedrooms	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
1	-	-	-	-	\$243	-	\$165	-	-	-	-	-	\$105	-
2	\$149	\$211	\$234	-	\$225	\$242	\$168	-	\$218	\$97	\$138	-	\$259	\$203
3+	\$194	\$185	\$231	\$601	\$353	\$433	-	\$357	\$241	\$249	\$203	\$253	\$210	\$333
Grand Total	\$171	\$198	\$232	\$601	\$293	\$306	\$167	\$357	\$230	\$198	\$181	\$253	\$196	\$301

Average Sale Price in '000s (2019 dollars)

	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
Single-Detached	\$174	\$215	\$213	\$601	\$302	\$306	\$167	\$357	\$230	\$198	\$181	\$301	\$196	\$301
Manufactured Home	-	\$190	\$291	-	-	-	-	-	-	-	-	-	-	-
Grand Total	\$174	\$209	\$232	\$601	\$302	\$306	\$167	\$357	\$230	\$198	\$181	\$301	\$196	\$301

Bedrooms	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
1	-	-	-	-	\$243	-	\$165	-	-	-	-	-	\$105	-
2	\$149	\$234	\$234	-	\$260	\$242	\$168	-	\$218	\$97	\$138	-	\$259	\$203
3+	\$199	\$185	\$231	\$601	\$353	\$433	-	\$357	\$241	\$249	\$203	\$301	\$210	\$333
Grand Total	\$174	\$209	\$232	\$601	\$302	\$306	\$167	\$357	\$230	\$198	\$181	\$301	\$196	\$301

Real Estate – Rents

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

Median rents (2019 dollars)

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

Average rents (2019 dollars)

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

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

Core Housing Need – Affordability

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

	Total			Owners			Renters		
	2006	2011	2016	2006	2011	2016	2006	2011	2016
Total Households	95	110	95	65	110	75	30	0	25
Above Affordable Threshold	0	0	0	0	0	0	0	0	0
1 person household	0	0	0	0	0	0	0	0	0
2 persons household	0	0	0	0	0	0	0	0	0
3 persons household	0	0	0	0	0	0	0	0	0
4 persons household	0	0	0	0	0	0	0	0	0
5+ persons household	0	0	0	0	0	0	0	0	0
Unaffordable Housing (%)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	-	0.0%

Core Housing Need – Adequacy

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

	Total			Owners			Renters		
	2006	2011	2016	2006	2011	2016	2006	2011	2016
Total Households	95	110	95	65	110	75	30	0	25
Below Adequacy Standard	0	0	0	0	0	0	0	0	0
1 person household	0	0	0	0	0	0	0	0	0
2 persons household	0	0	0	0	0	0	0	0	0
3 persons household	0	0	0	0	0	0	0	0	0
4 persons household	0	0	0	0	0	0	0	0	0
5+ persons household	0	0	0	0	0	0	0	0	0
Inadequate Housing (%)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	-	0.0%

Core Housing Need – Suitability

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

	Total			Owners			Renters		
	2006	2011	2016	2006	2011	2016	2006	2011	2016
Total Households	95	110	95	65	110	75	30	0	25
Below Suitability Standard	0	0	0	0	0	0	0	0	0
1 Person	0	0	0	0	0	0	0	0	0
2 Persons	0	0	0	0	0	0	0	0	0
3 Persons	0	0	0	0	0	0	0	0	0
4 Persons	0	0	0	0	0	0	0	0	0
5+ Persons	0	0	0	0	0	0	0	0	0
Unsuitable Housing (%)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	-	0.0%

Core Housing Need

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

	Total			Owners			Renters		
	2006	2011	2016	2006	2011	2016	2006	2011	2016
Total Households	0	0	0	0	0	0	0	0	0
Household not in CHN	0	0	0	0	0	0	0	0	0
Household in CHN	0	0	0	0	0	0	0	0	0
1 person household	0	0	0	0	0	0	0	0	0
2 persons household	0	0	0	0	0	0	0	0	0
3 persons household	0	0	0	0	0	0	0	0	0
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 CHN (%)	-	-	-	-	-	-	-	-	-

Extreme Core Housing Need

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

	Total			Owners			Renters		
	2006	2011	2016	2006	2011	2016	2006	2011	2016
Total Households	0	0	0	0	0	0	0	0	0
Household not in ECHN	0	0	0	0	0	0	0	0	0
Household in ECHN	0	0	0	0	0	0	0	0	0
1 person household	0	0	0	0	0	0	0	0	0
2 persons household	0	0	0	0	0	0	0	0	0
3 persons household	0	0	0	0	0	0	0	0	0
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 (%)	-	-	-	-	-	-	-	-	-

Income Category v. Price

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

[not applicable] *Income data is unavailable for the community due to suppression and/or rounding, meaning a gap analysis cannot be done.*

Family Income v. Price

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

[not applicable] *Income data is unavailable for the community due to suppression and/or rounding, meaning a gap analysis cannot be done.*

Housing Units Demanded

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

Source: Statistics Canada, BC Stats

	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
Total Population	195	205	215	225	235	205	205	205	205	205
Total Households	105	110	115	120	125	115	115	115	115	115
No Bedroom	0	0	0	0	0	0	0	0	0	0
1 Bedroom	0	0	0	0	0	5	5	5	5	5
2 Bedroom	55	55	55	55	55	50	50	50	50	50
3+ Bedroom	50	55	60	65	70	60	60	60	60	60
Household Size	1.77	1.86	1.95	2.05	2.14	1.71	1.71	1.71	1.71	1.71
Renter Demand	23.8%	22.7%	21.7%	20.8%	20.0%	26.1%	26.1%	26.1%	26.1%	26.1%

APPENDIX C – SlocaN Data Tables

Historical & Anticipated Population & Households

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

Source: Statistics Canada, BC Stats

	2006	2011	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	%Δ '06-'16	%Δ '16-'25
Total	330	300	255	245	235	225	215	275	275	275	275	275	-22.7%	7.8%
< 14 yrs	55	45	35	30	25	20	15	30	30	30	30	30	-36.4%	-14.3%
15 to 19 yrs	20	20	15	15	15	15	15	5	5	5	5	5	-25.0%	-66.7%
20 to 24 yrs	5	5	5	5	5	5	5	10	10	10	10	10	0.0%	100.0%
25 to 64 yrs	200	180	155	150	145	140	135	155	155	155	155	155	-22.5%	0.0%
65 to 84 yrs	50	45	45	45	45	45	45	70	70	70	70	70	-10.0%	55.6%
85+ yrs	0	5	0	0	0	0	0	5	5	5	5	5	-	-
Median Age	54.0	58.5	51.0	51.4	51.8	52.3	52.7	53.1	53.3	53.5	53.7	53.9	-5.6%	5.7%
Average Age	43.1	43.3	44.8	45.5	46.1	46.9	47.7	48.6	48.5	48.3	48.1	47.9	4.1%	6.8%
Households (HHs)	150	185	165	165	165	165	165	165	165	165	165	165	10.0%	0.0%
Average HH Size	2.2	1.6	1.5	1.5	1.4	1.4	1.3	1.7	1.7	1.7	1.7	1.7	-29.8%	7.8%

* distributions graphically represented in report

Indigenous Identity

Source: Statistics Canada

	2006	2011	Total 2016	2006	2011	Owners 2016	2006	2011	Renters 2016
Total Population	315	180	245	235	175	170	80	0	70
Indigenous Identity	10	0	10	0	0	10	10	0	0
Non-Indigenous Identity	305	180	230	235	175	165	75	0	70
	2006	2011	Total 2016	2006	2011	Owners 2016	2006	2011	Renters 2016
Total Population	100%	100%	100%	100%	100%	100%	100%	-	100%
Indigenous Identity	3.2%	0.0%	4.1%	0.0%	0.0%	5.9%	12.5%	-	0.0%
Non-Indigenous Identity	96.8%	100.0%	93.9%	100.0%	100.0%	97.1%	93.8%	-	100.0%

Mobility

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

	2006	2011	Total 2016	2006	2011	Owners 2016	2006	2011	Renters 2016
Total Population	315	180	245	235	175	175	75	0	70
Non-Mover	275	125	205	195	120	170	80	0	35
Mover	35	50	40	35	50	0	0	0	35
Non-Migrant	20	35	15	20	35	0	0	0	15
Migrants	20	0	25	20	0	0	0	0	20
Internal Migrants	20	0	25	15	0	10	0	0	20
Intraprovincial Migrant	10	0	25	10	0	0	0	0	20
Interprovincial Migrant	10	0	0	10	0	0	0	0	0
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
Total Private HHs	145	65	135	96%	115	65	105	30	0	30	21%	0%	22%
1 person	50	15	60	42.9%	55	0	55	0	0	10	0%	0%	17%
2 persons	65	10	60		50	10	40	20	0	20	31%	0%	33%
3 persons	0	0	10	7.1%	0	0	0	10	0	0	-	-	0%
4 persons	10	0	10	7.1%	0	0	0	0	0	10	0%	-	100%
5+ persons	15	0	0	0.0%	15	0	0	0	0	0	0%	-	-
Average HH Size	2.2	2.6	1.8		2.0	2.7	1.6	2.7	0.0	2.3	-	-	-

Household Maintainers

Source: Statistics Canada

	Total				Owners			Renters		
	2006	2011	2016	10yr % Δ	2006	2011	2016	2006	2011	2016
Total Household	145	65	140	-3.4%	115	60	105	35	0	35
15 - 24 yrs	0	0	10	-	0	0	0	0	0	10
25 - 34 yrs	10	0	10	0.0%	10	0	0	0	0	0
35 - 44 yrs	10	0	25	150.0%	0	0	15	0	0	10
45 - 54 yrs	50	0	20	-60.0%	40	0	10	10	0	10
55 - 64 yrs	40	40	40	0.0%	25	40	30	15	0	10
65 - 74 yrs	15	0	30	100.0%	15	0	30	0	0	0
75 - 84 yrs	15	0	15	0.0%	15	0	20	0	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
Owners	115	60	105
w/ Mortgage (#)	75	25	55
w/ Mortgage (%)	65%	42%	52%
Renters	30	0	30
Subsidised (#)	0	0	0
Subsidised (%)	0%	-	0%

Household Income

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

	Total			% of Total	Owners			% of Total	Renters			% of Total
	2005	2010	2015		2005	2010	2015		2005	2010	2015	
Total Household	145	0	0	-	115	0	0	-	30	0	0	-
< \$5,000	0	0	0	-	0	0	0	-	0	0	0	-
\$5,000 - \$9,999	0	0	0	-	0	0	0	-	0	0	0	-
\$10,000 - \$14,999	10	0	0	-	0	0	0	-	0	0	0	-
\$15,000 - \$19,999	20	0	0	-	15	0	0	-	10	0	0	-
\$20,000 - \$24,999	0	0	0	-	10	0	0	-	0	0	0	-
\$25,000 - \$29,999	0	0	0	-	0	0	0	-	0	0	0	-
\$30,000 - \$34,999	20	0	0	-	20	0	0	-	0	0	0	-
\$35,000 - \$39,999	10	0	0	-	10	0	0	-	0	0	0	-
\$40,000 - \$44,999	0	0	0	-	0	0	0	-	10	0	0	-
\$45,000 - \$49,999	0	0	0	-	0	0	0	-	0	0	0	-
\$50,000 - \$59,999	15	0	0	-	15	0	0	-	0	0	0	-
\$60,000 - \$69,999	25	0	0	-	20	0	0	-	0	0	0	-
\$70,000 - \$79,999	10	0	0	-	0	0	0	-	0	0	0	-
\$80,000 - \$89,999	10	0	0	-	10	0	0	-	0	0	0	-
\$90,000 - \$99,999	10	0	0	-	15	0	0	-	0	0	0	-
\$100,000+	20	0	0	-	10	0	0	-	15	0	0	-
\$100,000 - \$124,999	0	0	0	-	0	0	0	-	0	0	0	-
\$125,000 - \$149,999	15	0	0	-	0	0	0	-	10	0	0	-
\$150,000 - \$199,999	0	0	0	-	0	0	0	-	0	0	0	-
\$200,000+	10	0	0	-	0	0	0	-	0	0	0	-
Median Income	\$52,138	\$0	\$0		\$52,178	\$0	\$0		\$42,711	\$0	\$0	
Average Income	\$63,336	\$0	\$0		\$59,843	\$0	\$0		\$76,289	\$0	\$0	

*Income data is unavailable for the community in 2011 and 2016 due to suppression and/or rounding.

Labour Force

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

	Total			Owners			Renters		
	2006	2011	2016	2006	2011	2016	2006	2011	2016
Total Population (15+ yrs)	270	165	215	200	160	155	65	0	55
In Labour Force	175	70	125	115	75	85	60	0	40
Employed	130	75	100	85	75	60	45	0	40
Unemployed	40	0	20	25	0	20	15	0	0
Not In Labour Force	90	90	85	80	85	75	10	0	15
Participation Rate (%)	66.0	45.5	58.1	57.5	46.9	54.8	92.3	0.0	66.7
Employment Rate (%)	49.1	45.5	46.5	45.0	46.9	38.7	69.2	0.0	75.0
Unemployment Rate (%)	25.7	0.0	20.0	21.7	0.0	29.4	25.0	0.0	0.0

NAICS Industry Employment

HNRR Section 5(b) – Source: Statistics Canada

	Total			'16 % of Total	Owners			Renters		
	2006	2011	2016		2006	2011	2016	2006	2011	2016
Labour Force	170	70	120	100.0%	115	75	80	60	0	40
Agriculture, Forestry, Fishing, & Hunting	15	0	0	0.0%	10	0	0	0	0	0
Mining, Quarrying, and Oil & Gas Extraction	0	0	0	0.0%	0	0	0	0	0	0
Utilities	0	0	0	0.0%	0	0	0	0	0	0
Construction	35	0	20	16.7%	20	0	20	15	0	0
Manufacturing	25	0	10	8.3%	25	0	10	0	0	0
Wholesale trade	0	0	0	0.0%	0	0	0	0	0	0
Retail trade	30	0	20	16.7%	25	0	0	10	0	10
Transportation & Warehousing	10	0	0	0.0%	0	0	0	0	0	0
Information & Cultural Industries	0	0	0	0.0%	0	0	0	0	0	0
Finance & Insurance	0	0	0	0.0%	0	0	0	0	0	0
Real Estate and Rental & Leasing	0	0	0	0.0%	0	0	0	0	0	0
Professional, Scientific, & Technical Services	10	0	10	8.3%	10	0	0	0	0	15
Management of Companies & Enterprises	0	0	0	0.0%	0	0	0	0	0	0
Administrative & Support, Waste Management, and Remediation Services	15	0	15	12.5%	0	0	15	15	0	0
Educational Services	15	0	10	8.3%	0	0	10	15	0	0
Health Care & Social Assistance	10	0	15	12.5%	10	0	10	0	0	10
Arts, Entertainment, & Recreation	0	0	10	8.3%	0	0	10	0	0	0
Accommodation & Food Services	10	0	0	0.0%	10	0	0	0	0	0
Other Services (excl. Public Administration)	0	0	0	0.0%	0	0	0	0	0	10
Public Administration	10	0	10	8.3%	0	0	10	10	0	10

Commuting

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

	Total			'16 % of Total	Owners			Renters		
	2006	2011	2016		2006	2011	2016	2006	2011	2016
Total Usual Workers	70	15	80	100%	55	15	45	15	0	30
Commute within Community	55	0	25	31.3%	45	0	10	10	0	15
Commute within RDCK	15	0	55	68.8%	10	0	35	10	0	20
Commute within Province	0	0	0	0.0%	0	0	0	0	0	0
Commute outside of Province	0	0	0	0.0%	0	0	0	0	0	0

Housing – Structural Types

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

	Total				Owners			Renters		
	2006	2011	2016	'16 % of Total	2006	2011	2016	2006	2011	2016
Total Occupied Dwellings	150	70	140	100%	120	60	105	30	0	30
Single-Detached	115	65	115	82.1%	95	65	95	20	0	20
Apartment (5+)	0	0	0	0.0%	0	0	0	0	0	0
Other	0	0	20	14.3%	0	0	10	0	0	10
Semi-Detached	0	0	0	0.0%	0	0	0	0	0	0
Row House	0	0	0	0.0%	0	0	0	0	0	0
Duplex	0	0	0	0.0%	0	0	10	0	0	0
Apartment	0	0	15	10.7%	0	0	10	0	0	10
Other single-attached	0	0	0	0.0%	0	0	0	0	0	0
Movable	30	0	0	0.0%	15	0	0	15	0	0

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
Total Dwellings	145	65	140	100%	115	65	105	30	0	30
No bedroom	0	0	0	0.0%	0	0	0	0	0	0
1 bedroom	20	0	0	0.0%	10	0	0	15	0	0
2 bedroom	40	0	40	28.6%	30	0	25	15	0	15
3+ bedroom	80	10	90	64.3%	75	15	80	10	0	15

Housing – Date Built

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

	Total				Owners				Renters			
	2006	2011	2016	'16 % of Total	2006	2011	2016	'16 % of Total	2006	2011	2016	'16 % of Total
Total Dwellings	145	65	135	100%	115	65	105	100%	30	0	30	100%
< 1960	45	0	45	33.3%	25	0	30	28.6%	20	0	10	33.3%
1961 to 1980	75	0	30	22.2%	60	0	30	28.6%	15	0	0	0.0%
1981 to 1990	20	0	20	14.8%	20	0	15	14.3%	0	0	0	0.0%
1991 to 2000	10	0	20	14.8%	0	0	15	14.3%	0	0	0	0.0%
2001 to 2010	0	0	15	11.1%	0	0	10	9.5%	0	0	10	33.3%
2011 to 2016	0	0	10	7.4%	0	0	10	9.5%	0	0	10	33.3%

Housing – Subsidized

HNRR Section 6 (1)(e)

Housing Registry Subsidized Unit Stock = 0

Housing – Rental Vacancy

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

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

* vacancy reflects the City of Nelson and its surrounding areas

Housing – Primary Rental Universe

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

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

* reflects the City of Nelson and its surrounding areas

Housing – Secondary Rental Universe

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

	Total		Primary		Secondary	
	Rental	% of Total	Market	% of Total	Market	% of Total
Total	135	30	0	-	30	100%
No Bedroom	0	0	0	-	0	0%
1 Bedroom	0	0	0	-	0	0%
2 Bedroom	40	15	0	-	15	50%
3+ Bedroom	95	15	0	-	15	50%

* 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	5	7	3	11	5
Monthly Revenue / Listing	-	-	\$1,141	\$4,678	\$11,324	\$4,380	\$2,510
Annual Available Days / Listing	-	-	108	184	189	130	80
Annual Reserved Days / Listing	-	-	8	30	52	32	12
Average Occupancy	-	-	7%	14%	22%	20%	13%
Commercial Properties	0	0	1	3	3	4	4

* 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

	Slocan
Emergency Shelter / Homeless Housing	
Homeless Housed	0
Homeless Rent Supplements	0
Homeless Shelters	0
<i>Emergency Subtotal</i>	0
Transitional Supported / Assisted Living	
Frail Seniors	0
Special Needs	0
Women and Children Fleeing Violence	0
<i>Transitional Subtotal</i>	0
Independent Social Housing	
Low Income Families	0
Low Income Seniors	12
<i>Social Housing Subtotal</i>	12
Rent Assistance in Private Market	
Rent Assist Families	-
Rent Assist Seniors	-
<i>Rent Assistance Subtotal</i>	10
Community Total	22

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
Slocan	0	0	1	2	0	0	3	3	0	0
Single-Detached	0	0	0	0	0	0	0	0	0	0
Manufactured	0	0	0	0	0	0	0	0	0	0
Multi Family	0	0	0	0	0	0	0	0	0	0

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

Housing – Registered New Homes

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

	2016	2017	2018
Single Detached	*	*	*
Multi Unit	*	*	*
Purpose Built Rental	*	8	*

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	\$89	\$134	\$155	\$156	\$189	\$176	\$184	\$160	\$155	\$154	\$161	\$172	\$176	\$183
Row House	-	-	-	-	-	-	-	-	-	-	\$217	\$198	\$201	\$158
Manufactured Home	\$57	\$75	\$88	\$50	\$64	\$58	\$89	\$79	\$107	\$103	\$102	\$103	\$148	\$163
Apartment	-	-	-	-	-	-	-	-	-	-	-	\$239	\$233	\$229
Grand Total	\$77	\$112	\$130	\$125	\$153	\$142	\$148	\$129	\$147	\$145	\$160	\$175	\$179	\$179

Bedrooms	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
1	\$42	\$63	\$85	\$95	\$98	\$96	\$115	\$106	\$103	\$102	\$107	\$171	\$161	\$169
2	\$51	\$71	\$84	\$82	\$102	\$93	\$96	\$83	\$122	\$120	\$155	\$153	\$154	\$135
3+	\$106	\$155	\$175	\$179	\$224	\$207	\$196	\$170	\$178	\$176	\$184	\$199	\$207	\$209
Grand Total	\$77	\$112	\$130	\$125	\$153	\$142	\$148	\$129	\$147	\$145	\$160	\$175	\$179	\$179

Average Assessment in '000s (2019 dollars)

	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
Single-Detached	\$98	\$148	\$169	\$170	\$203	\$193	\$194	\$170	\$166	\$168	\$168	\$180	\$181	\$192
Row House	-	-	-	-	-	-	-	-	-	-	\$210	\$190	\$193	\$156
Manufactured Home	\$58	\$76	\$88	\$50	\$61	\$56	\$88	\$79	\$105	\$103	\$103	\$109	\$149	\$168
Apartment	-	-	-	-	-	-	-	-	-	-	-	\$239	\$233	\$229
Grand Total	\$83	\$121	\$138	\$136	\$163	\$154	\$154	\$136	\$156	\$157	\$165	\$180	\$181	\$184

Bedrooms	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
1	\$58	\$87	\$106	\$121	\$130	\$126	\$134	\$125	\$120	\$120	\$117	\$180	\$167	\$179
2	\$51	\$72	\$84	\$82	\$101	\$94	\$97	\$89	\$128	\$127	\$155	\$154	\$152	\$137
3+	\$113	\$166	\$187	\$194	\$236	\$223	\$202	\$175	\$186	\$190	\$191	\$206	\$209	\$214
Grand Total	\$83	\$121	\$138	\$136	\$163	\$154	\$154	\$136	\$156	\$157	\$165	\$180	\$181	\$184

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	\$129	\$149	\$226	\$235	\$239	\$228	\$179	\$103	\$158	\$244	\$162	\$186	\$218	\$250
Row House	-	-	-	-	-	-	-	-	-	-	-	\$186	\$163	\$166
Manufactured Home	\$76	\$66	\$114	\$172	\$117	\$75	-	-	\$80	\$199	\$117	-	\$178	-
Apartment	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Grand Total	\$108	\$135	\$198	\$224	\$215	\$177	\$179	\$103	\$132	\$229	\$150	\$186	\$196	\$216

Bedrooms	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
1	-	\$48	-	\$288	\$315	-	-	\$74	-	-	-	-	-	-
2	\$69	\$94	\$164	\$176	\$169	\$150	\$106	-	\$107	\$199	\$130	\$201	\$172	\$165
3+	\$134	\$192	\$232	\$235	\$210	\$231	\$251	\$132	\$181	\$244	\$171	\$172	\$219	\$250
Grand Total	\$108	\$135	\$198	\$224	\$215	\$177	\$179	\$103	\$132	\$229	\$150	\$186	\$196	\$216

Average Sale Price in '000s (2019 dollars)

	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
Single-Detached	\$131	\$158	\$222	\$229	\$237	\$218	\$179	\$103	\$158	\$244	\$162	\$195	\$216	\$245
Row House	-	-	-	-	-	-	-	-	-	-	-	\$186	\$163	\$165
Manufactured Home	\$81	\$73	\$114	\$172	\$117	\$75	-	-	\$80	\$199	\$107	-	\$178	-
Apartment	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Grand Total	\$111	\$144	\$195	\$219	\$213	\$170	\$179	\$103	\$132	\$229	\$148	\$193	\$194	\$213

Bedrooms	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
1	-	\$48	-	\$245	\$315	-	-	\$74	-	-	-	-	-	-
2	\$78	\$92	\$168	\$183	\$169	\$151	\$106	-	\$107	\$199	\$125	\$209	\$176	\$165
3+	\$134	\$211	\$222	\$235	\$206	\$209	\$251	\$132	\$181	\$244	\$171	\$177	\$213	\$244
Grand Total	\$111	\$144	\$195	\$219	\$213	\$170	\$179	\$103	\$132	\$229	\$148	\$193	\$194	\$213

Real Estate – Rents

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

Median rents (2019 dollars)

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

Average rents (2019 dollars)

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

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

Core Housing Need – Affordability

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

	Total			Owners			Renters		
	2006	2011	2016	2006	2011	2016	2006	2011	2016
Total Households	150	65	130	115	60	105	35	0	25
Above Affordable Threshold	30	0	0	20	0	0	15	0	0
1 person household	15	0	0	15	0	0	0	0	0
2 persons household	10	0	0	0	0	0	0	0	0
3 persons household	10	0	0	0	0	0	10	0	0
4 persons household	10	0	0	0	0	0	0	0	0
5+ persons household	0	0	0	0	0	0	0	0	0
Unaffordable Housing (%)	20.0%	0.0%	0.0%	17.4%	0.0%	0.0%	42.9%	-	0.0%

Core Housing Need – Adequacy

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

	Total			Owners			Renters		
	2006	2011	2016	2006	2011	2016	2006	2011	2016
Total Households	150	65	130	115	60	105	35	0	25
Below Adequacy Standard	25	0	0	25	0	0	0	0	0
1 person household	0	0	0	0	0	0	0	0	0
2 persons household	15	0	0	15	0	0	0	0	0
3 persons household	0	0	0	0	0	0	0	0	0
4 persons household	0	0	0	0	0	0	0	0	0
5+ persons household	10	0	0	0	0	0	0	0	0
Inadequate Housing (%)	16.7%	0.0%	0.0%	21.7%	0.0%	0.0%	0.0%	-	0.0%

Core Housing Need – Suitability

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

	Total			Owners			Renters		
	2006	2011	2016	2006	2011	2016	2006	2011	2016
Total Households	150	65	130	115	60	105	35	0	25
Below Suitability Standard	10	0	0	0	0	0	10	0	0
1 Person	0	0	0	0	0	0	0	0	0
2 Persons	0	0	0	0	0	0	0	0	0
3 Persons	0	0	0	0	0	0	0	0	0
4 Persons	0	0	0	0	0	0	0	0	0
5+ Persons	0	0	0	0	0	0	0	0	0
Unsuitable Housing (%)	6.7%	0.0%	0.0%	0.0%	0.0%	0.0%	28.6%	-	0.0%

Core Housing Need

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

	Total			Owners			Renters		
	2006	2011	2016	2006	2011	2016	2006	2011	2016
Total Households	145	0	0	115	0	0	30	0	0
Household not in CHN	105	0	0	85	0	0	20	0	0
Household in CHN	40	0	0	30	0	0	10	0	0
1 person household	20	0	0	20	0	0	0	0	0
2 persons household	10	0	0	10	0	0	0	0	0
3 persons household	10	0	0	0	0	0	0	0	0
4 persons household	0	0	0	0	0	0	0	0	0
5+ persons household	10	0	0	0	0	0	0	0	0
Household in CHN (%)	27.6%	-	-	26.1%	-	-	33.3%	-	-

Extreme Core Housing Need

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

	Total			Owners			Renters		
	2006	2011	2016	2006	2011	2016	2006	2011	2016
Total Households	145	0	0	115	0	0	30	0	0
Household not in ECHN	125	0	0	105	0	0	20	0	0
Household in ECHN	20	0	0	10	0	0	10	0	0
1 person household	10	0	0	0	0	0	0	0	0
2 persons household	0	0	0	0	0	0	0	0	0
3 persons household	10	0	0	0	0	0	10	0	0
4 persons household	10	0	0	0	0	0	10	0	0
5+ persons household	0	0	0	0	0	0	0	0	0
Household in ECHN (%)	13.8%	-	-	8.7%	-	-	33.3%	-	-

Income Category v. Price

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

[not applicable] *Income data is unavailable for the community due to suppression and/or rounding, meaning a gap analysis cannot be done.*

Family Income v. Price

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

[not applicable] *Income data is unavailable for the community due to suppression and/or rounding, meaning a gap analysis cannot be done.*

Housing Units Demanded

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

Source: Statistics Canada, BC Stats

	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
Total Population	255	245	235	225	215	275	275	275	275	275
Total Households	170	170	170	170	170	165	165	165	165	165
No Bedroom	0	0	0	0	0	0	0	0	0	0
1 Bedroom	0	0	0	0	0	15	15	15	15	15
2 Bedroom	50	50	50	50	50	45	45	45	45	45
3+ Bedroom	120	120	120	120	120	105	105	105	105	105
Household Size	1.55	1.48	1.42	1.36	1.30	1.67	1.67	1.67	1.67	1.67
Renter Demand	23.5%	23.5%	23.5%	23.5%	23.5%	24.2%	24.2%	24.2%	24.2%	24.2%

APPENDIX D – Electoral Area H Data Tables

Historical & Anticipated Population & Households

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

Source: Statistics Canada, BC Stats

	2006	2011	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	%Δ '06-'16	%Δ '16-'25
Total	4,535	4,470	4,855	4,875	4,895	4,915	4,935	4,980	5,020	5,060	5,100	5,140	7.1%	5.9%
< 14 yrs	715	670	770	765	760	755	750	755	750	745	740	735	7.7%	-4.5%
15 to 19 yrs	275	225	220	205	190	175	160	155	160	165	170	175	-20.0%	-20.5%
20 to 24 yrs	165	175	155	175	195	215	235	265	250	235	220	205	-6.1%	32.3%
25 to 64 yrs	2,830	2,770	2,870	2,845	2,820	2,795	2,770	2,735	2,760	2,785	2,810	2,835	1.4%	-1.2%
65 to 84 yrs	495	590	785	825	865	905	945	990	1,010	1,030	1,050	1,070	58.6%	36.3%
85+ yrs	55	40	55	60	65	70	75	80	90	100	110	120	0.0%	118.2%
Median Age	43.6	48.4	46.7	47.1	47.5	48.0	48.4	48.8	48.7	48.5	48.4	48.3	7.1%	3.3%
Average Age	40.4	41.8	42.5	42.8	43.1	43.4	43.7	43.8	43.9	44.1	44.3	44.5	5.3%	4.6%
Households (HHs)	2,095	2,040	2,230	2,250	2,270	2,290	2,310	2,330	2,355	2,380	2,405	2,430	6.4%	9.0%
Average HH Size	2.2	2.2	2.2	2.2	2.2	2.1	2.1	2.1	2.1	2.1	2.1	2.1	0.6%	-2.8%

* distributions graphically represented in report

Indigenous Identity

Source: Statistics Canada

	Total			Owners			Renters		
	2006	2011	2016	2006	2011	2016	2006	2011	2016
Total Population	4,295	4,190	4,610	3,750	3,625	3,895	545	565	715
Indigenous Identity	110	100	315	65	80	250	50	0	60
Non-Indigenous Identity	4,185	4,095	4,290	3,685	3,545	3,640	500	550	655
	Total			Owners			Renters		
	2006	2011	2016	2006	2011	2016	2006	2011	2016
Total Population	100%	100%	100%	100%	100%	100%	100%	100%	100%
Indigenous Identity	2.6%	2.4%	6.8%	1.7%	2.2%	6.4%	9.2%	0.0%	8.4%
Non-Indigenous Identity	97.4%	97.7%	93.1%	98.3%	97.8%	93.5%	91.7%	97.3%	91.6%

Mobility

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

	Total			Owners			Renters		
	2006	2011	2016	2006	2011	2016	2006	2011	2016
Total Population	4,255	4,180	4,540	3,715	3,615	3,835	540	565	710
Non-Mover	3,760	3,750	4,055	3,455	3,375	3,510	305	375	545
Mover	495	435	485	260	240	325	235	190	155
Non-Migrant	145	130	95	30	75	60	105	55	30
Migrants	350	300	395	225	165	265	125	140	125
Internal Migrants	290	295	380	165	155	255	125	135	130
Intraprovincial Migrant	265	185	295	150	140	185	115	50	105
Interprovincial Migrant	25	110	90	15	0	65	10	0	25
External Migrant	60	0	15	60	0	10	0	0	0

Post-Secondary Enrollment

HNRR Section 3(1)(c) – Source: AEST

[not applicable] No enrollment data available for the community

Homelessness

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

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

Private Household Size

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

	Total			% of Total	Owners			Renters			Renter %		
	2006	2011	2016		2006	2011	2016	2006	2011	2016	2006	2011	2016
Total Private HHs	1,960	2,010	2,130	100%	1,670	1,720	1,750	290	285	380	15%	14%	18%
1 person	630	650	730	34.4%	505	520	550	125	130	185	20%	20%	25%
2 persons	755	910	770	36.2%	660	820	675	100	95	95	13%	10%	12%
3 persons	270	190	305	14.4%	225	160	235	45	30	70	17%	16%	23%
4 persons	200	190	230	10.8%	175	175	205	20	10	20	10%	5%	9%
5+ persons	110	65	90	4.2%	110	45	85	0	0	10	0%	0%	11%
Average HH Size	2.2	2.1	2.2		2.3	2.1	2.2	1.8	1.9	1.9	-	-	-

Household Maintainers

Source: Statistics Canada

	Total				Owners			Renters		
	2006	2011	2016	10yr % Δ	2006	2011	2016	2006	2011	2016
Total Household	1,960	2,010	2,125	8.4%	1,665	1,725	1,745	295	290	375
15 - 24 yrs	45	0	15	-66.7%	15	0	10	30	0	10
25 - 34 yrs	260	220	210	-19.2%	180	135	105	80	85	110
35 - 44 yrs	385	360	380	-1.3%	305	315	285	80	45	90
45 - 54 yrs	525	390	450	-14.3%	480	385	380	45	0	65
55 - 64 yrs	385	580	525	36.4%	345	485	490	35	95	35
65 - 74 yrs	225	265	370	64.4%	205	250	305	15	20	60
75 - 84 yrs	115	155	140	21.7%	110	115	125	0	0	15
85+ yrs	25	40	40	60.0%	25	40	45	0	0	0

Owners w/ Mortgages & Renters in Subsidized Housing

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

	2006	2011	2016
Owners	1,650	1,685	1,700
w/ Mortgage (#)	810	860	870
w/ Mortgage (%)	49%	51%	51%
Renters	290	290	375
Subsidised (#)	0	15	30
Subsidised (%)	0%	5%	8%

Household Income

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

	Total			% of Total	Owners			% of Total	Renters			% of Total
	2005	2010	2015		2005	2010	2015		2005	2010	2015	
Total Household	1960	2015	2130	100.0%	1670	1725	1750	100.0%	290	290	380	100.0%
< \$5,000	120	95	80	3.8%	95	95	50	2.9%	25	0	30	7.9%
\$5,000 - \$9,999	85	140	70	3.3%	50	100	45	2.6%	40	0	25	6.6%
\$10,000 - \$14,999	140	95	120	5.6%	85	70	85	4.9%	60	25	35	9.2%
\$15,000 - \$19,999	130	195	155	7.3%	100	145	110	6.3%	30	50	45	11.8%
\$20,000 - \$24,999	135	85	205	9.6%	125	65	145	8.3%	0	20	55	14.5%
\$25,000 - \$29,999	160	60	105	4.9%	135	45	85	4.9%	25	15	20	5.3%
\$30,000 - \$34,999	175	105	165	7.7%	160	80	125	7.1%	20	0	40	10.5%
\$35,000 - \$39,999	45	105	120	5.6%	50	75	100	5.7%	0	0	20	5.3%
\$40,000 - \$44,999	135	130	75	3.5%	125	130	75	4.3%	0	0	0	0.0%
\$45,000 - \$49,999	115	80	75	3.5%	115	75	70	4.0%	0	0	0	0.0%
\$50,000 - \$59,999	130	160	180	8.5%	115	150	140	8.0%	15	0	40	10.5%
\$60,000 - \$69,999	155	150	135	6.3%	130	90	135	7.7%	25	55	0	0.0%
\$70,000 - \$79,999	110	125	100	4.7%	95	125	85	4.9%	15	0	15	3.9%
\$80,000 - \$89,999	60	170	110	5.2%	50	165	95	5.4%	10	0	15	3.9%
\$90,000 - \$99,999	65	85	95	4.5%	65	90	90	5.1%	0	0	10	2.6%
\$100,000+	205	225	330	15.5%	190	225	305	17.4%	20	0	20	5.3%
\$100,000 - \$124,999	100	140	165	7.7%	85	130	145	8.3%	20	0	15	3.9%
\$125,000 - \$149,999	50	55	75	3.5%	50	60	75	4.3%	0	0	0	0.0%
\$150,000 - \$199,999	10	35	70	3.3%	10	30	60	3.4%	0	0	10	2.6%
\$200,000+	45	0	20	0.9%	45	0	20	1.1%	0	0	0	0.0%
Median Income	\$37,306	\$45,004	\$42,986		\$41,423	\$47,831	\$49,207		\$16,956	\$28,702	\$24,567	
Average Income	\$49,541	\$52,023	\$56,146		\$52,597	\$55,057	\$60,625		\$32,015	\$33,964	\$35,427	

* smaller income brackets shown in the report for readability

Labour Force

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

	Total			Owners			Renters		
	2006	2011	2016	2006	2011	2016	2006	2011	2016
Total Population (15+ yrs)	3,595	3,665	3,855	3,165	3,230	3,270	430	440	590
In Labour Force	2,315	2,355	2,460	2,055	2,100	2,090	265	260	375
Employed	2,140	2,025	2,200	1,910	1,875	1,900	230	145	300
Unemployed	175	330	260	145	220	195	30	115	70
Not In Labour Force	1,280	1,310	1,400	1,110	1,130	1,180	165	175	220
Participation Rate (%)	64.5	64.3	63.8	64.8	65.0	64.0	61.6	59.1	63.6
Employment Rate (%)	59.6	55.3	57.1	60.4	58.0	58.0	54.6	33.0	51.7
Unemployment Rate (%)	7.6	14.2	10.6	7.1	10.5	9.3	11.3	44.2	18.7

NAICS Industry Employment

HNRR Section 5(b) – Source: Statistics Canada

	Total			'16 % of Total	Owners			Renters		
	2006	2011	2016		2006	2011	2016	2006	2011	2016
Labour Force	2,265	2,330	2,405	100.0%	2,005	2,075	2,045	265	255	355
Agriculture, Forestry, Fishing, & Hunting	150	75	170	7.1%	150	70	125	0	0	45
Mining, Quarrying, and Oil & Gas Extraction	10	85	50	2.1%	10	75	25	0	0	25
Utilities	30	0	35	1.5%	30	0	35	0	0	0
Construction	330	415	370	15.4%	285	345	335	50	75	30
Manufacturing	300	80	205	8.5%	255	80	170	40	0	35
Wholesale trade	40	45	65	2.7%	45	35	55	0	0	15
Retail trade	185	220	280	11.6%	170	200	230	15	15	50
Transportation & Warehousing	110	65	95	4.0%	105	55	85	0	0	10
Information & Cultural Industries	35	75	40	1.7%	35	75	35	0	0	10
Finance & Insurance	25	0	30	1.2%	25	0	20	0	0	0
Real Estate and Rental & Leasing	25	75	10	0.4%	30	35	15	0	0	0
Professional, Scientific, & Technical Services	140	95	165	6.9%	130	85	145	10	0	20
Management of Companies & Enterprises	0	0	0	0.0%	0	0	0	0	0	0
Administrative & Support, Waste Management, and Remediation Services	105	20	80	3.3%	80	20	65	25	0	15
Educational Services	115	195	150	6.2%	85	185	145	30	0	10
Health Care & Social Assistance	225	325	195	8.1%	205	310	160	15	0	30
Arts, Entertainment, & Recreation	90	45	110	4.6%	85	35	95	10	0	20
Accommodation & Food Services	135	150	120	5.0%	105	150	100	30	0	20
Other Services (excl. Public Administration)	130	175	165	6.9%	95	170	145	35	0	20
Public Administration	85	160	80	3.3%	85	110	70	0	0	10

Commuting

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

	Total			'16 % of Total	Owners			Renters		
	2006	2011	2016		2006	2011	2016	2006	2011	2016
Total Usual Workers	1,170	1,200	1,255	100%	1,050	1,125	1,105	120	75	145
Commute within Community	205	195	335	26.7%	180	185	290	25	15	40
Commute within RDCK	915	880	805	64.1%	825	825	705	95	50	100
Commute within Province	30	130	95	7.6%	25	115	90	0	0	0
Commute outside of Province	20	0	25	2.0%	20	0	20	0	0	10

Housing – Structural Types

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

	Total			'16 % of Total	Owners			Renters		
	2006	2011	2016		2006	2011	2016	2006	2011	2016
Total Occupied Dwellings	1,960	2,010	2,125	100%	1,665	1,720	1,750	290	290	380
Single-Detached	1,765	1,795	1,890	88.9%	1,510	1,595	1,575	260	200	315
Apartment (5+)	0	0	0	0.0%	0	0	0	0	0	0
Other	40	15	45	2.1%	10	0	20	30	0	25
<i>Semi-Detached</i>	0	0	0	0.0%	10	0	0	0	0	0
<i>Row House</i>	30	0	0	0.0%	10	0	0	25	0	0
<i>Duplex</i>	0	0	15	0.7%	0	0	15	0	0	0
<i>Apartment</i>	0	0	30	1.4%	0	0	0	10	0	30
<i>Other single-attached</i>	0	0	10	0.5%	0	0	10	0	0	0
Movable	155	200	195	9.2%	150	120	155	0	75	35

Housing – Unit Size

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

					Owners			Renters		
	2006	2011	Total 2016	'16 % of Total	2006	2011	2016	2006	2011	2016
Total Dwellings	1,960	2,015	2,125	100%	1,670	1,725	1,750	290	290	380
No bedroom	100	80	20	0.9%	75	0	10	25	0	10
1 bedroom	300	210	220	10.4%	220	115	160	80	100	60
2 bedroom	610	615	745	35.1%	500	500	570	115	115	175
3+ bedroom	950	1,110	1,140	53.6%	880	1,040	1,005	75	60	135

Housing – Date Built

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

					Owners				Renters			
	2006	2011	Total 2016	'16 % of Total	2006	2011	2016	'16 % of Total	2006	2011	2016	'16 % of Total
Total Dwellings	1,955	2,015	2,130	100%	1,665	1,725	1,750	100%	290	290	380	100%
< 1960	440	275	375	17.6%	350	230	275	15.7%	90	45	100	26.3%
1961 to 1980	615	655	660	31.0%	500	555	545	31.1%	115	100	115	30.3%
1981 to 1990	370	190	355	16.7%	340	175	280	16.0%	30	10	75	19.7%
1991 to 2000	400	320	390	18.3%	370	245	355	20.3%	30	75	40	10.5%
2001 to 2010	130	570	215	10.1%	105	515	190	10.9%	25	45	25	6.6%
2011 to 2016	0	0	135	6.3%	0	0	115	6.6%	0	0	25	6.6%

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

			Primary		Secondary	
	Total	Rental	Market	% of Total	Market	% of Total
Total	2,125	380	0	-	380	100%
No Bedroom	20	10	0	-	10	3%
1 Bedroom	220	60	0	-	60	16%
2 Bedroom	745	175	0	-	175	46%
3+ Bedroom	1,140	135	0	-	135	36%

* 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	1	16	51	69	78	41
Monthly Revenue / Listing	-	\$1,850	\$4,147	\$5,246	\$6,242	\$5,782	\$3,920
Annual Available Days / Listing	-	82	95	121	116	94	28
Annual Reserved Days / Listing	-	16	25	41	52	57	39
Average Occupancy	-	16%	21%	25%	31%	38%	58%
Commercial Properties	0	1	13	37	49	54	30

* 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 H	
Emergency Shelter / Homeless Housing	
Homeless Housed	0
Homeless Rent Supplements	0
Homeless Shelters	0
<i>Emergency Subtotal</i>	0
Transitional Supported / Assisted Living	
Frail Seniors	0
Special Needs	0
Women and Children Fleeing Violence	0
<i>Transitional Subtotal</i>	0
Independent Social Housing	
Low Income Families	0
Low Income Seniors	10
<i>Social Housing Subtotal</i>	10
Rent Assistance in Private Market	
Rent Assist Families	14
Rent Assist Seniors	13
<i>Rent Assistance Subtotal</i>	27
Community Total	37

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 H	31	35	19	25	22	21	24	31	3	17
Single-Detached	10	14	16	15	12	0	0	0	0	0
Manufactured	6	12	4	6	3	5	3	10	6	3
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	\$272	\$352	\$435	\$429	\$440	\$426	\$443	\$402	\$401	\$379	\$373	\$370	\$392	\$444
Semi-Detached	\$328	\$456	\$452	\$448	-	-	-	-	-	\$280	\$300	\$284	\$280	\$498
Row House	-	-	-	-	-	-	-	-	-	-	\$426	\$424	\$435	\$388
Manufactured Home	\$132	\$177	\$209	\$206	\$234	\$208	\$212	\$197	\$193	\$205	\$199	\$196	\$207	\$225
Apartment	\$340	\$478	\$531	\$526	\$526	\$526	\$544	\$563	\$542	\$554	\$547	\$588	\$594	\$710
Grand Total	\$241	\$314	\$383	\$378	\$389	\$375	\$394	\$361	\$360	\$344	\$340	\$336	\$354	\$399

Bedrooms	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
0	-	\$332	\$387	\$380	\$427	\$380	\$500	\$456	\$448	\$410	\$372	\$356	\$419	\$430
1	\$231	\$309	\$351	\$352	\$372	\$345	\$342	\$303	\$297	\$283	\$274	\$286	\$310	\$356
2	\$223	\$301	\$375	\$364	\$373	\$353	\$387	\$359	\$360	\$335	\$327	\$320	\$341	\$390
3+	\$254	\$329	\$405	\$402	\$410	\$409	\$422	\$388	\$387	\$380	\$382	\$375	\$386	\$430
Total	\$237	\$314	\$383	\$377	\$389	\$375	\$393	\$361	\$359	\$344	\$340	\$337	\$355	\$400

Average Assessment in '000s (2019 dollars)

	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
Single-Detached	\$276	\$360	\$444	\$441	\$449	\$434	\$448	\$407	\$407	\$385	\$382	\$377	\$399	\$451
Semi-Detached	\$328	\$456	\$452	\$448	-	-	-	-	-	\$280	\$300	\$284	\$280	\$498
Row House	-	-	-	-	-	-	-	-	-	-	\$423	\$422	\$432	\$403
Manufactured Home	\$135	\$181	\$218	\$210	\$239	\$213	\$218	\$200	\$196	\$211	\$206	\$206	\$221	\$245
Apartment	\$340	\$478	\$531	\$526	\$526	\$526	\$544	\$563	\$542	\$554	\$547	\$588	\$594	\$710
Grand Total	\$245	\$322	\$392	\$387	\$397	\$382	\$399	\$366	\$364	\$349	\$348	\$343	\$363	\$409

Bedrooms	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
0	-	\$332	\$387	\$380	\$427	\$380	\$500	\$456	\$448	\$410	\$372	\$356	\$419	\$430
1	\$232	\$313	\$362	\$366	\$376	\$351	\$353	\$309	\$304	\$287	\$278	\$292	\$317	\$368
2	\$228	\$313	\$383	\$376	\$382	\$363	\$391	\$361	\$363	\$340	\$334	\$328	\$350	\$397
3+	\$258	\$333	\$412	\$408	\$419	\$415	\$424	\$395	\$393	\$387	\$391	\$381	\$395	\$443
Total	\$241	\$321	\$391	\$387	\$397	\$382	\$398	\$365	\$364	\$349	\$348	\$344	\$363	\$410

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	\$245	\$295	\$386	\$393	\$336	\$349	\$377	\$273	\$314	\$332	\$287	\$306	\$375	\$322
Semi-Detached	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Row House	-	-	-	-	-	-	-	-	-	-	-	\$338	\$456	-
Manufactured Home	\$111	\$182	\$218	\$143	\$207	\$148	\$136	\$134	\$197	\$209	\$149	\$181	\$83	\$106
Apartment	-	-	-	-	-	-	-	\$490	-	-	-	-	-	-
Grand Total	\$200	\$260	\$337	\$338	\$302	\$285	\$300	\$261	\$280	\$289	\$270	\$276	\$331	\$286

Bedrooms	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
0	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1	\$219	\$316	\$568	\$349	\$220	\$318	\$322	\$198	\$292	\$356	\$231	\$245	\$277	\$220
2	\$158	\$228	\$248	\$315	\$284	\$221	\$243	\$237	\$223	\$238	\$199	\$255	\$317	\$241
3+	\$234	\$282	\$366	\$360	\$361	\$338	\$338	\$327	\$317	\$340	\$343	\$299	\$369	\$336
Total	\$200	\$265	\$337	\$338	\$302	\$285	\$300	\$261	\$280	\$289	\$270	\$276	\$331	\$286

Average Sale Price in '000s (2019 dollars)

	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
Single-Detached	\$255	\$301	\$394	\$397	\$339	\$354	\$378	\$275	\$318	\$336	\$287	\$316	\$375	\$328
Semi-Detached	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Row House	-	-	-	-	-	-	-	-	-	-	-	\$338	\$456	-
Manufactured Home	\$115	\$181	\$224	\$178	\$206	\$148	\$138	\$142	\$195	\$212	\$149	\$174	\$97	\$113
Apartment	-	-	-	-	-	-	-	\$490	-	-	-	-	-	-
Grand Total	\$208	\$265	\$344	\$349	\$304	\$288	\$302	\$263	\$282	\$292	\$270	\$282	\$333	\$292

Bedrooms	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
0	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1	\$233	\$332	\$568	\$349	\$220	\$318	\$322	\$198	\$292	\$365	\$231	\$267	\$277	\$245
2	\$168	\$231	\$257	\$334	\$288	\$230	\$240	\$242	\$227	\$244	\$198	\$250	\$320	\$249
3+	\$239	\$282	\$373	\$366	\$361	\$338	\$344	\$327	\$320	\$335	\$344	\$311	\$370	\$337
Total	\$208	\$269	\$344	\$349	\$304	\$288	\$302	\$263	\$282	\$292	\$270	\$282	\$333	\$292

Real Estate – Rents

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

Median rents (2019 dollars)

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

Average rents (2019 dollars)

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

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

Core Housing Need – Affordability

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

	Total			Owners			Renters		
	2006	2011	2016	2006	2011	2016	2006	2011	2016
Total Households	1,780	1,780	1,935	1,515	1,540	1,610	265	240	325
Above Affordable Threshold	440	435	420	305	345	300	130	90	115
1 person household	185	160	185	115	105	115	65	60	70
2 persons household	140	175	125	95	155	100	45	0	25
3 persons household	45	25	65	30	20	55	15	0	10
4 persons household	65	70	45	55	70	35	10	0	15
5+ persons household	10	0	0	10	0	0	0	0	0
Unaffordable Housing (%)	24.7%	24.4%	21.7%	20.1%	22.4%	18.6%	49.1%	37.5%	35.4%

Core Housing Need – Adequacy

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

	Total			Owners			Renters		
	2006	2011	2016	2006	2011	2016	2006	2011	2016
Total Households	1,780	1,780	1,935	1,515	1,540	1,610	265	240	325
Below Adequacy Standard	265	250	250	215	150	200	50	100	45
1 person household	100	45	75	80	35	60	25	0	10
2 persons household	105	170	90	95	105	70	10	65	25
3 persons household	20	0	40	15	0	40	0	0	10
4 persons household	25	0	20	15	0	10	0	0	10
5+ persons household	10	0	20	15	0	20	0	0	0
Inadequate Housing (%)	14.9%	14.0%	12.9%	14.2%	9.7%	12.4%	18.9%	41.7%	13.8%

Core Housing Need – Suitability

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

	Total			Owners			Renters		
	2006	2011	2016	2006	2011	2016	2006	2011	2016
Total Households	1,780	1,780	1,935	1,515	1,540	1,610	265	240	325
Below Suitability Standard	165	95	75	115	70	55	50	0	20
1 Person	0	0	0	0	0	0	0	0	0
2 Persons	45	0	20	25	0	15	15	0	0
3 Persons	30	0	10	20	0	10	10	0	0
4 Persons	65	0	15	40	0	10	20	0	10
5+ Persons	25	0	35	25	0	30	0	0	10
Unsuitable Housing (%)	9.3%	5.3%	3.9%	7.6%	4.5%	3.4%	18.9%	0.0%	6.2%

Core Housing Need

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

	Total			Owners			Renters		
	2006	2011	2016	2006	2011	2016	2006	2011	2016
Total Households	1,780	1,785	1,940	1,515	1,540	1,610	265	240	320
Household not in CHN	1,155	1,250	1,405	1,045	1,135	1,230	105	115	175
Household in CHN	620	535	535	460	410	385	160	125	145
1 person household	200	175	215	130	105	150	70	65	65
2 persons household	210	230	155	155	200	115	55	25	35
3 persons household	80	25	75	60	20	50	20	0	20
4 persons household	100	75	55	85	70	40	10	0	15
5+ persons household	35	35	30	35	0	30	0	0	10
Household in CHN (%)	34.8%	30.0%	27.6%	30.4%	26.6%	23.9%	60.4%	52.1%	45.3%

Extreme Core Housing Need

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

	Total			Owners			Renters		
	2006	2011	2016	2006	2011	2016	2006	2011	2016
Total Households	1,780	1,785	1,940	1,515	1,540	1,610	265	240	320
Household not in ECHN	1,620	1,670	1,750	1,420	1,450	1,480	200	215	260
Household in ECHN	160	115	190	95	90	130	65	25	60
1 person household	110	90	95	60	65	60	50	25	35
2 persons household	35	0	45	15	0	35	20	0	0
3 persons household	0	0	20	10	0	10	0	0	0
4 persons household	15	0	30	10	0	20	0	0	10
5+ persons household	0	0	0	0	0	0	0	0	0
Household in ECHN (%)	9.0%	6.4%	9.8%	6.3%	5.8%	8.1%	24.5%	10.4%	18.8%

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	\$25,000	\$605	-\$295	-\$395	-\$835	-\$995
Low	\$40,000	\$970	\$70	-\$30	-\$470	-\$630
Moderate	\$60,000	\$1,455	\$555	\$455	\$15	-\$145
Above Moderate	\$75,000	\$1,820	\$920	\$820	\$380	\$220
Median Income	\$49,999	\$1,210	\$310	\$210	-\$230	-\$390

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	\$25,000	\$147,500	-\$175,000	-	-	-	\$42,500
Low	\$40,000	\$227,500	-\$95,000	-	-	-	\$122,500
Moderate	\$60,000	\$341,000	\$18,500	-	-	-	\$236,000
Above Moderate	\$75,000	\$432,000	\$109,500	-	-	-	\$327,000
Median Income	\$49,999	\$284,000	-\$38,500	-	-	-	\$179,000

Income Category	Est. Maximum AT Household Income	Afford. Energy Budget, Utilities only	Utilities Only		Utilities + Fuel	
			Budget v. Average Utility Expense	Afford. Energy Budget, w/ Fuel	Budget v. Average Total Expense	
Very Low	\$20,900	\$1,300	-\$1,250	\$2,100	-\$4,410	
Low	\$31,400	\$1,900	-\$650	\$3,100	-\$3,410	
Moderate	\$45,200	\$2,700	\$150	\$4,500	-\$2,010	
Above Moderate	\$55,000	\$3,300	\$750	\$5,500	-\$1,010	
Median Income	\$38,600	\$2,300	-\$250	\$3,900	-\$2,610	

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	\$23,840	\$580	-\$320	-\$420	-\$860	-\$1,020
Lone parent	\$36,848	\$895	-\$5	-\$105	-\$545	-\$705
Couple w/ child	\$86,277	\$2,090	\$1,190	\$1,090	\$650	\$490
Couple w/o child	\$68,089	\$1,650	\$750	\$650	\$210	\$50
Median Income	\$49,999	\$1,210	\$310	\$210	-\$230	-\$390

Budget v. Real Estate Prices							
Family Types	Maximum Household Income	Maximum Possible Purchase Price	Single Detached	Semi Detached	Row House	Duplex	Mobile Home
Singles / Roommates	\$23,840	\$136,500	-\$186,000	-	-	-	\$31,500
Lone parent	\$36,848	\$204,500	-\$118,000	-	-	-	\$99,500
Couple w/ child	\$86,277	\$488,500	\$166,000	-	-	-	\$383,500
Couple w/o child	\$68,089	\$386,500	\$64,000	-	-	-	\$281,500
Median Income	\$49,999	\$284,000	-\$38,500	-	-	-	\$179,000

Income Category	Est. Maximum AT Household Income	Afford. Energy Budget, Utilities only	Utilities Only		Utilities + Fuel	
			Budget v. Average Utility Expense	Afford. Energy Budget, w/ Fuel	Budget v. Average Total Expense	
Singles / Roommates	\$20,119	\$1,200	-\$1,350	\$2,000	-\$4,510	
Lone parent	\$29,159	\$1,700	-\$850	\$2,900	-\$3,610	
Couple w/ child	\$62,410	\$3,700	\$1,150	\$6,200	-\$310	
Couple w/o child	\$50,528	\$3,000	\$450	\$5,100	-\$1,410	
Median Income	\$38,600	\$2,300	-\$250	\$3,900	-\$2,610	

Housing Units Demanded

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

Source: Statistics Canada, BC Stats

	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
Total Population	4,855	4,875	4,895	4,915	4,935	4,980	5,020	5,060	5,100	5,140
Total Households	2,235	2,260	2,285	2,310	2,335	2,335	2,350	2,365	2,380	2,395
No Bedroom	20	30	40	50	60	70	70	70	70	70
1 Bedroom	235	250	265	280	295	300	300	300	300	300
2 Bedroom	785	780	775	770	765	775	780	785	790	795
3+ Bedroom	1,195	1,200	1,205	1,210	1,215	1,190	1,200	1,210	1,220	1,230
Household Size	2.18	2.17	2.16	2.15	2.14	2.14	2.13	2.13	2.12	2.12
Renter Demand	17.9%	17.7%	17.5%	17.3%	17.1%	16.5%	16.4%	16.3%	16.2%	16.1%