



Regional District of Central Kootenay Housing Needs Report:

GREATER CASTLEGAR & KOOTENAY COLUMBIA RIVERS

SUB-REGIONAL REPORT
SEPTEMBER 2020



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EXECUTIVE SUMMARY

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

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

The sub-regional report contains housing data and market analysis that describe that specific area. Although it can be used as a standalone document, it is meant to function alongside the RDCK's Regional Housing Needs Report which illustrates how Greater Castlegar compares and fits within the regional context. Please note that the City of Castlegar did not take part in this rendition of the housing needs report project and is thus not contemplated in all findings.

KEY FINDINGS

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

Electoral Area I and J's populations quickly grew and may continue to do so at a greater pace, but not evenly across age categories.

Electoral Area I and J's combined population grew 8% between 2006 and 2016, while projections anticipate greater gains (12%) until 2025. Growth is supported by ripple effects from urban Castlegar and noticeable senior population growth. The senior cohort (65+) grew about 42% over the ten years leading to 2016.

With a growing population and smaller household sizes, the demand for housing in the short-term for Electoral Area I and J will likely increase. By 2025, residents may demand 2,830 total market units, about 295 more than 2016 (or 33 annually). Based on historical construction rates, the electoral areas may not build enough to satisfy this local demand.

Renting is becoming more popular.

The percentage of people renting grew 22% between 2006 and 2016, double the growth of owner households. Particularly, total families with children who rent jumped 55% while those who own grew 7%, 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 Greater Castlegar 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 Greater Castlegar. 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. Greater Castlegar has one of the most affordable housing markets in the RDCK, but availability is a key challenge.

“The rental prices are way to high. That is our biggest problem, and that’s why we are forced to stay in a home that is in need of alot of work. We managed to get this place 3 years ago before rentals started sky rocketing and now we cant afford anything else.”

“Not enough rentals in my current city.”

“nothing is affordable on pwd. all low income housing is taken--huge waitlists of 2 years, women with children are priority”

Incomes are rising and housing prices remained about the same 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 Greater Castlegar household earned more in 2015 than it did in 2005, even with inflation removed from the comparison. Also without inflation, single family home prices remained about the same from 2010 to 2019. Although different comparison periods, this could suggest 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 45%. Both owner and renter household incomes grew over the decade, but the latter did not increase enough to reduce the disparity in purchasing power between both household tenure types.

Statistics Canada reports that about 14% 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 19% of households with children younger than 18 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. However, Statistics Canada reports that housing has actually become less affordable.

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 be higher than the existing

stock. Those who cannot afford newer homes seek older, smaller, and less up to date alternatives to fit their budgets. Even with seemingly stagnant housing prices relative to income growth, the total and percentage of household living in an unaffordable increased. Although the cause cannot be expressly identified, possible reasons could include that rising incomes represent improvements for those with already high earnings, meaning benefits are not distributed equally among residents.

Lone parents and low income households can reasonably afford most rental unit sizes and may have the opportunity to purchase denser dwelling types like row houses. That said, rising energy costs (utilities and vehicle gas) place additional burdens on households to maintain their homes.

Energy poverty is an issue within the Greater Castlegar subregion, but not as pronounced as other areas of the RDCK. About one-fifth of respondents say that their energy bills are unaffordable.

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

Nineteen percent (19%) of survey respondents indicated their energy bills, without transportation fuel, were unaffordable. When respondents had issues paying their monthly energy bills, 75% recorded that they kept their homes at a temperature too cold to be comfortable to offset costs, 100% held off on paying other bills, and 75% recorded that they didn't have enough money for food as a result of energy costs.

Key Resident Quotes:

"I know of a number of individuals who have challenges finding affordable and safe housing in our community, who find themselves living in situations off the radar, so perhaps don't get the representation they need. When disability cheques are \$1200 and rents are \$800, that doesn't leave much for meds, utilities, transportation, let alone food."

"There seems to be a lack of housing available and the housing that is available , people are charging way to much"

"As we age our challenges are the accesibility of this old home. The ALR makes it almost impossible for seniors to stay on their land. The obscene house prices make it impossible for younger people and lower income people to purchase housing."

"if we can no longer maintain our home and garden by ourselves because of our age. We have no physical structure available to have family or a another"

couple live on the property with us to help out. We would like to be able to build a small dwelling for that purpose.”

“I need a house with more rooms and more affordable to heat that has no radon. It's getting expensive around here.”

PREFACE

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

Figure F – 0a: RDCK and Greater Castlegar & Kootenay Columbia Rivers 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.

The City of Castlegar did not take part in this rendition of RDCK's housing needs assessment. Nevertheless, some sections (specifically, those that use historical Statistics Canada data) do refer to Castlegar to properly convey sub-regional trends where possible. Other analyses, like projections or estimates, do not include the City; readers will notice several sections that refer only to Electoral Area I and Electoral Area J.

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. Finally, this report refers to the Sub-Region as "Greater Castlegar" for short.

DEMOGRAPHY

SECTION SUMMARY

Electoral Area I and J's populations quickly grew and may continue to do so over the short-term

The electoral areas grew 8% between 2006 and 2016. Projections anticipate a larger gain of 12% from 2016 to 2025.

Population growth will catch up with household growth

Growing populations and declining average household sizes often translates to diverging growth rates of population and households (the latter typically grows faster). Between 2006 and 2016, population growth fell behind by 11 percentage points. Projections anticipate a closing of the gap to 1 percentage point between 2016 and 2025.

There are more families with children than a decade ago, yet youth totals fell

Families with children grew 12% between 2006 and 2016 across the electoral areas, but their youth totals fell during that same time, highlighting the impact of declining birth rates and declining household sizes.

Rapid senior growth is the new normal

The electoral areas had about 42% more seniors in 2016 than 2006. Projections anticipate sustained growth until at least 2025.

Families are renting more often than a decade ago

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

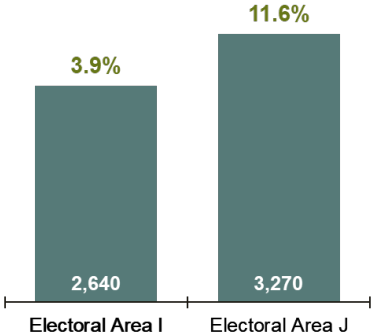
1. POPULATION CHANGE

Electoral Area I and Electoral Area J grew from 5,470 residents to 5,910 between 2006 and 2016, marking 8% growth over the decade. Most growth came from the Electoral Area J, which rose 12%. Electoral Area I also had gains at 4%.

Population projections anticipate a slight acceleration of past trends. The electoral areas may possibly reach 6,640 people, growing by 730 residents over 9 years (a 12% increase).

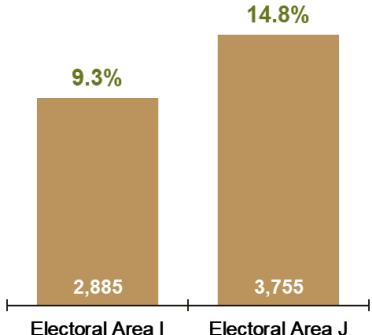
Please note that population totals discussed above and seen below may not equate to what is provided by traditional Statistics Canada datasets. Populations are adjusted to recognize Census undercounting.

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



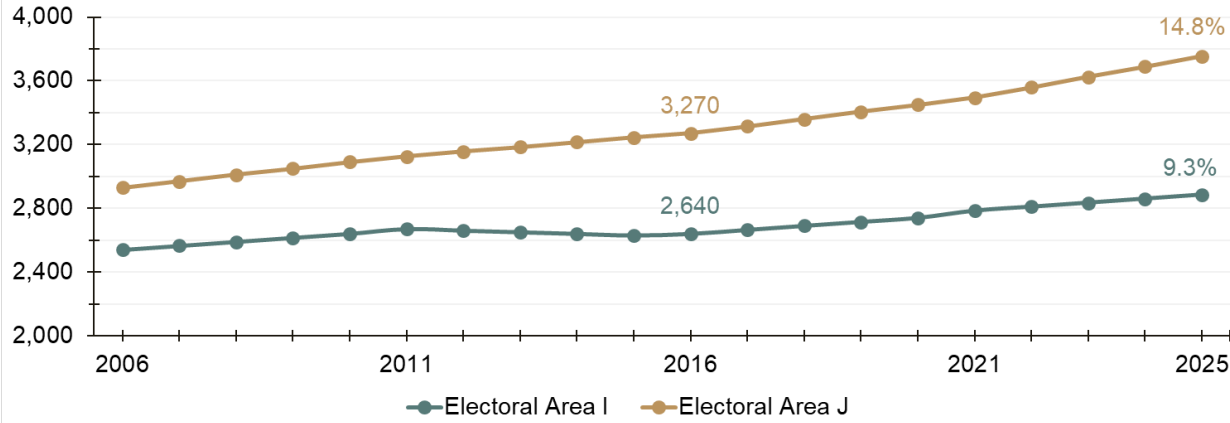
Source: Statistics Canada

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



Source: Statistics Canada, BC Stats

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



Source: Statistics Canada, BC Stats

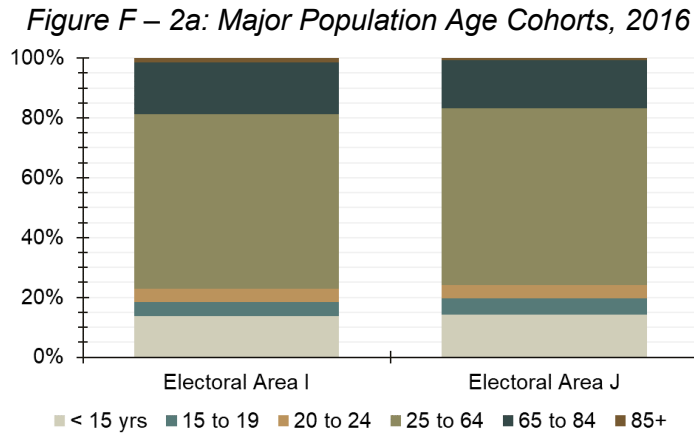
2. POPULATION STRUCTURE

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 F – 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

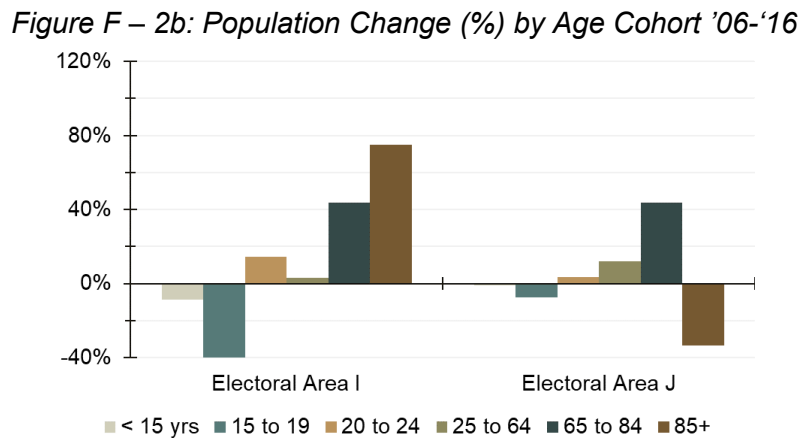
or older. **Figure F – 2b** and **2c** illustrate how each main age cohort has changed since 2006 and may change to 2025.



Source: Statistics Canada

In 2016, Electoral Area I and J had a combined 1,130 youth, 3,740 working age persons, and 1,040 seniors, representing 19%, 63%, and 18% of their total population, respectively. These totals are the result of a 10% loss, 8% gain, and 42% gain in each cohort since 2006.

Losses of youth was more pronounced in Electoral Area I. Electoral Area J had largest proportional gains in people 25 to 64. Both saw general increase in seniors; however, Electoral Area J experienced a decline in residents 85 or older.

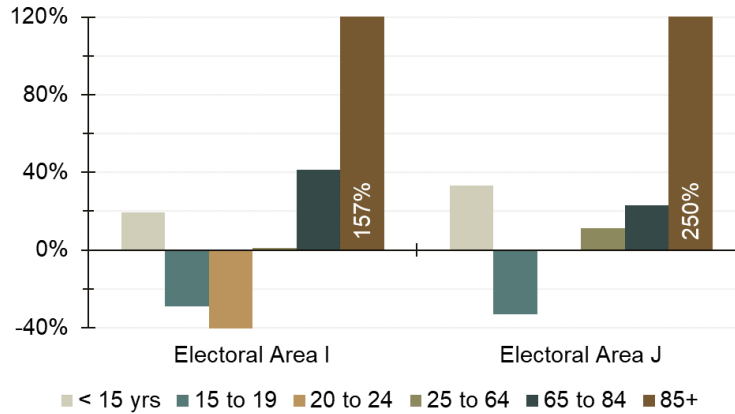


Source: Statistics Canada

Projections anticipate the electoral areas will be home to a combined 1,260 youth, 3,925 working age persons, and 1,455 seniors by 2025, representing 19%, 59%, and 22% of their total population. These represent a 12% gain, 5% gain, and 40% gain in each cohort from 2016.

This anticipated loss of children below 15 applies across both Electoral Areas . Area J may increase across all cohorts except people 15 to 19. Total people 85 or older may jump considerably over the 9 years, amplified by historically small cohort sizes.

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

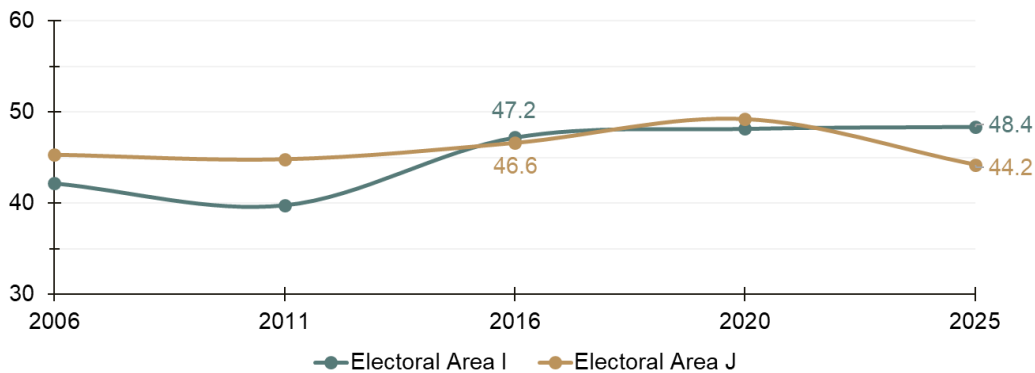


Source: Statistics Canada, BC Stats

Median Age

In 2016, Electoral Area I and J had similar median ages (47.2 and 46.6, respectively). Projections do not anticipate significant changes in age over the next 9 years. Electoral Area I may rise slightly, while projections anticipate a small decrease for Electoral Area J.

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

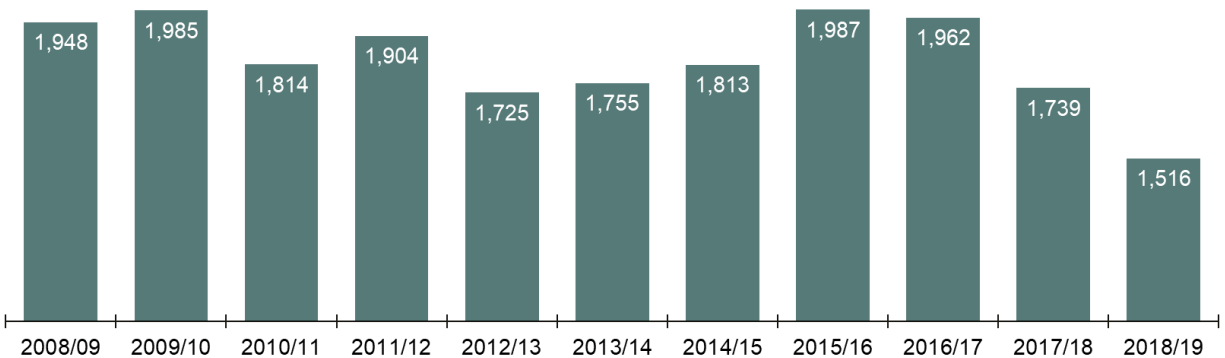


Source: Statistics Canada, BC Stats

Post-Secondary Enrollment

Castlegar is one of four municipalities that have a Selkirk College campus. During the 2018/19 semester, 1,516 full-time equivalent (FTE, see **Glossary**) students were enrolled (total) at the College, the lowest it has been over the last decade. This number does not reflect international education, offshore enrollments, and FTEs funded by the Industry Training Authority.

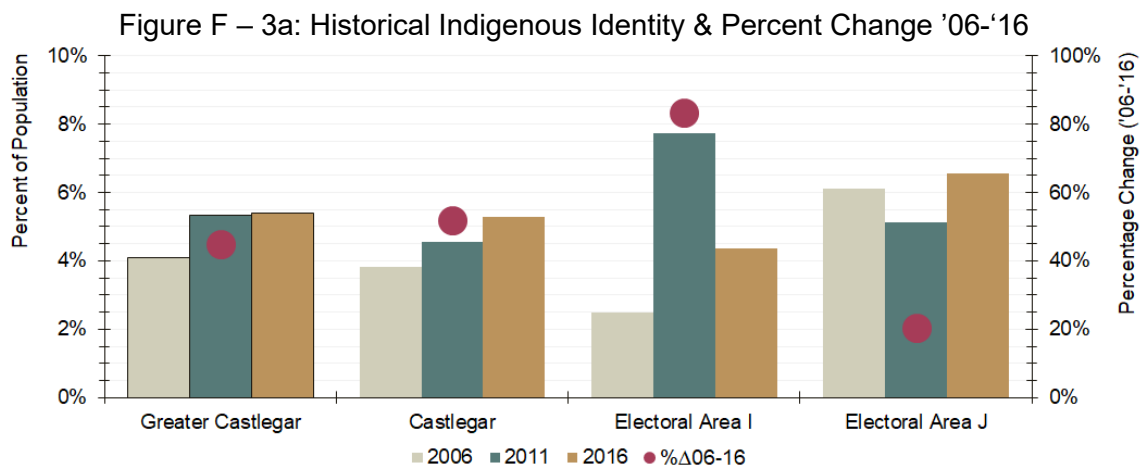
Figure F – 2e: Selkirk College Total Enrollment (Full-Time Equivalent Students)



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

3. INDIGENOUS IDENTITY

As of 2016, 725 people identify as Indigenous in Greater Castlegar, about 5% of the sub-regional total population; 10% of renters are Indigenous while 5% of owners are. The number of Indigenous people and percent share of the total population rose 45% (see **Figure F – 3a**). Although immigration of Indigenous peoples over the last decade is possible, data is not available to distinguish what proportion of the increase is from migration versus improved data collection.



Source: Statistics Canada

4. HISTORICAL & ANTICIPATED HOUSEHOLDS

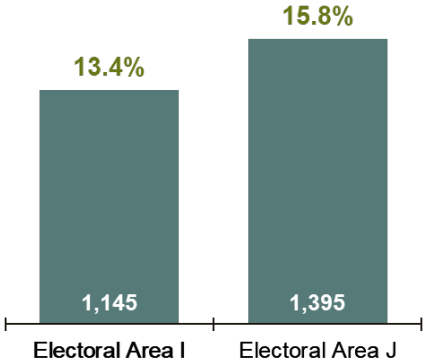
Electoral Area I and Electoral Area J grew from 2,215 households to 2,540 between 2006 and 2016, 15% growth over the decade. Neither area lost households over the decade.

Household projections anticipate continued growth, rising 13% from 2016 to 2025. The overall area may reach 2,860 households by 2025, 320 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.

Household growth is an important fundamental component of housing demand: by definition a household requires an available dwelling to occupy. Household projections are therefore

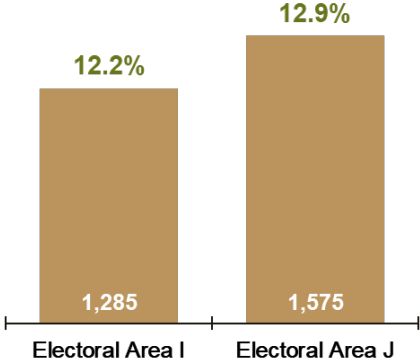
synonymous with the increase in housing stock required to accommodate expected population changes (note overall housing demand is also influenced by economic and fiscal factors). Projecting future growth in the number of households requires two related data inputs: (1) population projections (see **Section 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 F – 4a: 2016 Historical Households & Percent Change '06-'16



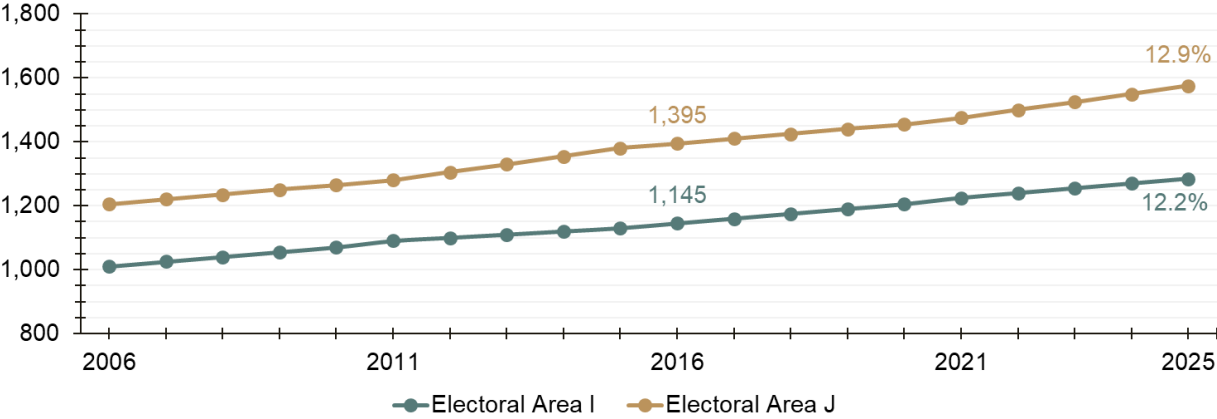
Source: Statistics Canada

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



Source: Statistics Canada, BC Stats

Figure F – 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 Greater Castlegar and its member communities.

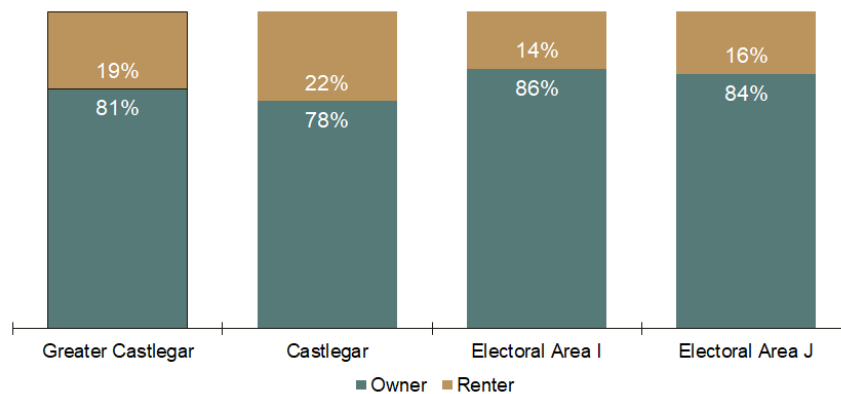
Household Tenure

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 81% owners and 21% renters, or 4,790 and 1,155 households respectively. **Figure F - 5a** describes the owner to renter relationships across Greater Castlegar and its communities.

Castlegar, as the urban centre to Greater Castlegar, had the highest proportion of renters (22%) – attributed to the greater mix of dwelling types. The electoral areas were around 15%. Between 2006 and 2016, renter households grew by 22%, double owner household growth.

Figure F – 5a: Household Tenure, 2016

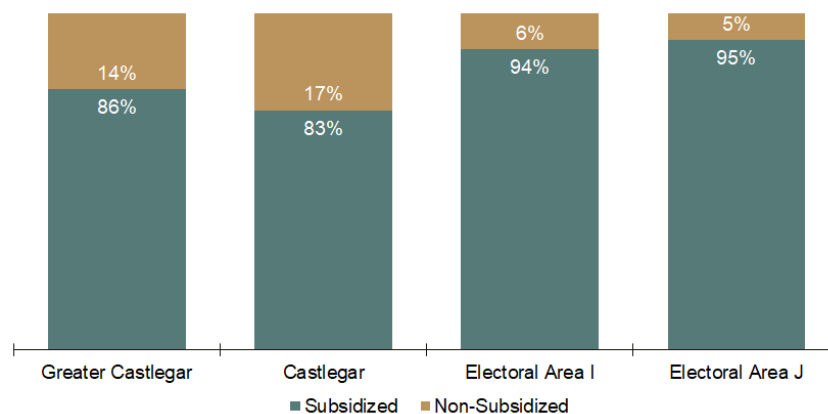


Source: Statistics Canada

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 F – 5b: Subsidized Renter Households, 2016



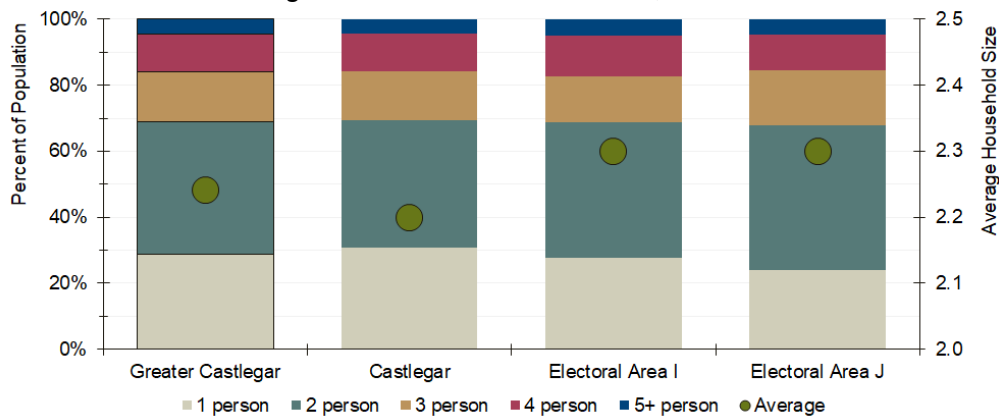
Source: Statistics Canada

On average, 14% of sub-regional renter households use a subsidy to afford their accommodation. As the urban centre, Castlegar reports the highest share of renter households using a subsidy (17%). Electoral Areas I and J have lower rates at 6% and 5%, respectively. The total and share of subsidized household can often be partially explained by higher shares of 1 person households (typically in urban areas) since they must live off a single income. All three communities demonstrate similar distributions of household size, which would normally suggest similar subsidy rates. However, they are dissimilar, possibly due to greater concentration of programs and services in the City of Castlegar.

Household Size

The average household size was just above 2.2 in 2016, down from 2.3 in 2006. Owner household sizes shrank (2.4 to 2.3) while renter households grew (1.9 to 2.0), reflecting the shift of larger households (like families) to rentals.

Figure F – 5c: Household Size, 2016



Source: Statistics Canada

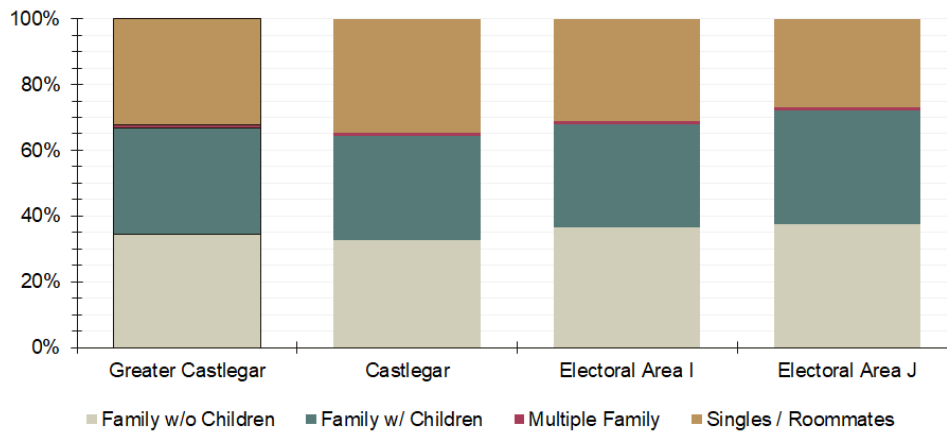
Castlegar demonstrates the lowest average household size with 2.2 due to a greater share of single or 2-person households. All Greater Castlegar communities demonstrate similar shares of 3+ person homes.

Household Type

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

As of 2016, about 32% of sub-regional households were families with children, 35% were families without children, and 33% were other. Families with children grew 7% for owners and jumped 55% for renters since 2006, while those without grew 18% and 30%. An increase in the former highlights that the area can be seen in part as being attractive for local young couples looking to have children or others moving from elsewhere in British Columbia or farther.

Figure F – 5d: Household Family Type, 2016



Source: Statistics Canada

Electoral Area J has the greatest percent of families with children (35%) and Castlegar has the highest share of single/roommate households (35%), typical of an urban community.

Household Maintainers

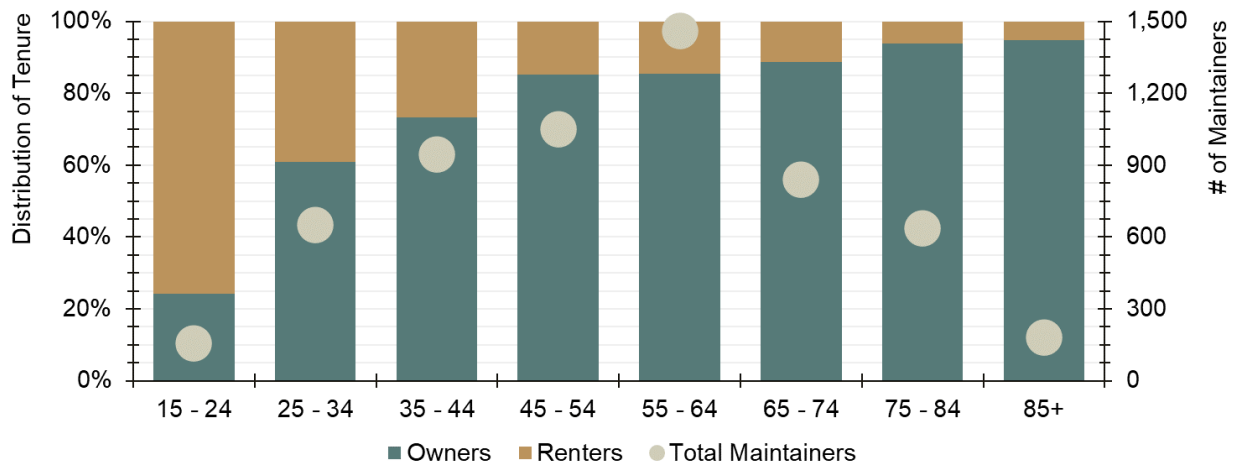
Household maintainers describes the number of people who are financially responsible for the upkeep of the dwelling. In their younger years, maintainers mostly occupy rental units as they progress through school, new jobs, and saving money. As they age, the prevalence of ownership increases, reaching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

A strong proportion of maintainers fall between 55 and 64 years old, indicating that a lot of the 2016 housing stock is held by soon to be retired persons. The housing stock, particularly ownership, available for young cohorts will depend on the needs and wants of more senior people regarding their accommodation (e.g. choosing to age in place can be a positive experience for aging adults but keeps dwelling options, often older and more affordable, from those entering the market for the first time).

There are more maintainers aged 35 to 54 (1,995) than those aged 65 to 84 (1,475), atypical of the average community. Historical data indicates that this trend may not hold over the long-term as the former fell 13% over the decade while the latter rose 21%.

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

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



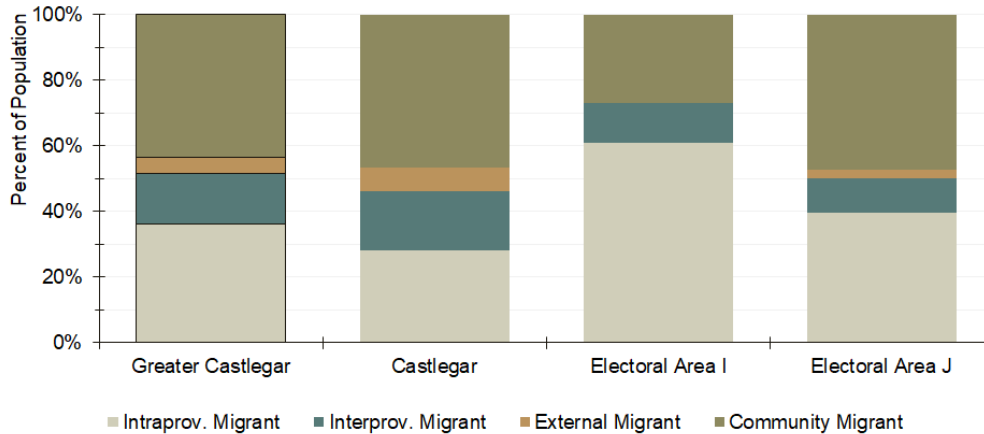
Source: Statistics Canada

Household Mobility (1-Year)

One-year mobility refers to whether a person changed their location of residence within the prior twelve months. Overall, about 43% of residents who moved over the previous year did so within their own community, 36% moved from within the Province (inclusive of within the RDCK), 15% moved from within Canada, and 5% moved from outside Canada. Please note Sub-Region percentages reflect the weighted average of the communities within it.

Figure F - 5f illustrates how proportions of movers differs across communities. Notably, Castlegar has the greatest proportion of community migrants, largely attributed to the availability of diverse housing that allows households to transition easier between different dwelling types and tenures, and between different categories of the housing wheel. Electoral Area I has the greatest immigration from outside the community but within the Province.

Figure F – 5f: Household Mobility, 2016



Source: Statistics Canada

ECONOMY

SECTION SUMMARY

Median incomes are rising

Greater Castlegar households generally earn more money than they used to. About 45% more households earn more than \$100,000 and 13% fewer earn below \$20,000.

Renter household incomes are growing faster than owner incomes, but not fast enough to reduce the purchasing power gap

Median owner households historically earn almost double that of renter households. Renter growth was about 17%, not strong enough to reduce the purchasing power gap between them and owner households. The earnings gap grew about \$3,800 over the decade.

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

About 14% of households fall below the Low-Income Measure, indicating substantially increased potential to experience financial hardship. The most prevalent family type to experience this difficulty are those with children younger than 18 years old. Of these, 19% 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

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

More people are unemployed

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

6. INCOME

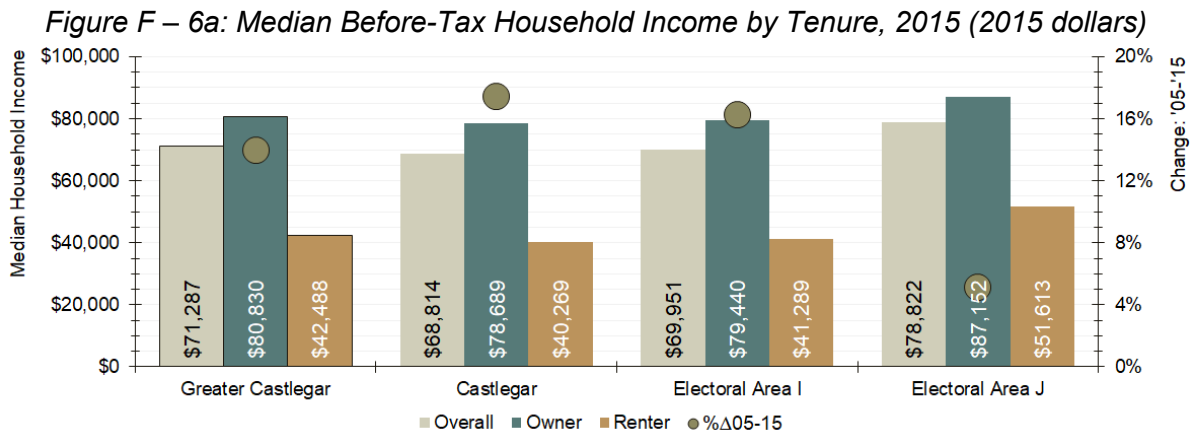
Unless otherwise indicated, all incomes within this report are adjusted for inflation to represent 2015 constant dollars. Please note that 2005 and 2015 comparison years differ from the normal 2006 and 2016 used by Statistics Canada. The reason is that census incomes come from the previously reported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

Median Before-Tax Household Income

Overall, Greater Castlegar's median before-tax household income grew about 14% to \$71,287. The median owner household earned \$80,830 and the median renter household earned \$42,488, representing 14% and 17% growth since 2005, respectively.

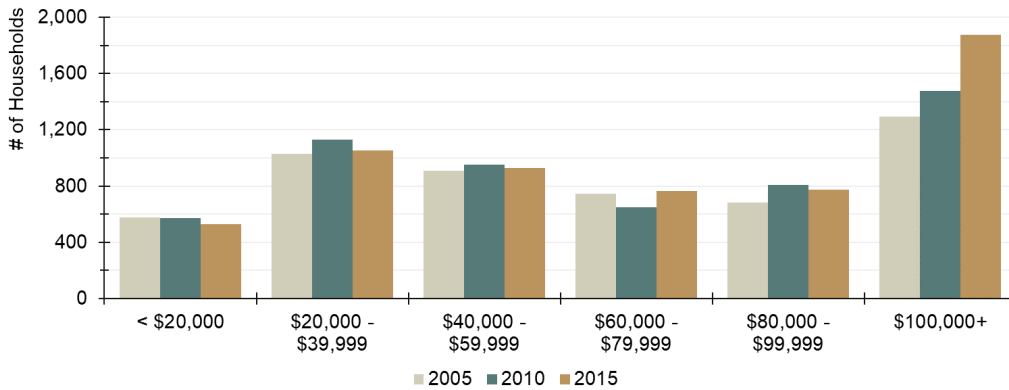
Castlegar's income grew fastest at 18%. Electoral Area I owner household incomes grew 23% and Electoral Area J's renter incomes grew 37%. No community or tenure type had their earnings decline over the decade.

Total permanent households grew 13% between 2006 and 2016, while households earning more than \$100,000 grew 45%. All \$20,000 range categories (see **Figure F -**) had more people than a decade prior, except those earning less than \$20,000 which fell 8%. 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.



Source: Statistics Canada

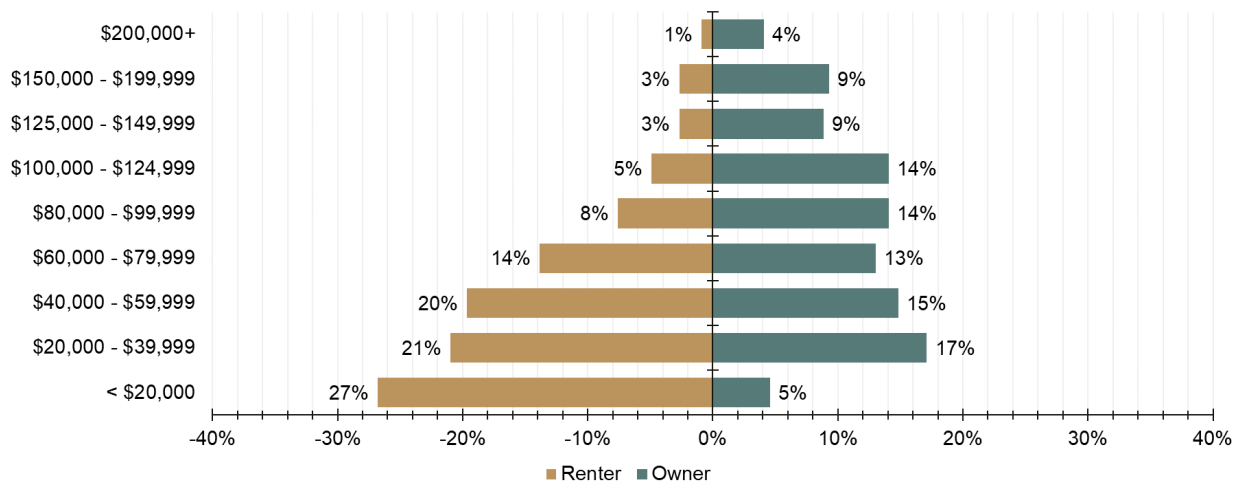
Figure F – 6b: Historical Distribution of Households by Median Income, 2015



Source: Statistics Canada

Figure F – 6c illustrates the distribution of how many households fall within each income category based on their tenure. Renters are considerably more likely to earn less than \$40,000 (48%) compared to owners (22%). Alternatively, 46% of owners earn above \$100,000 versus 12% of renters.

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

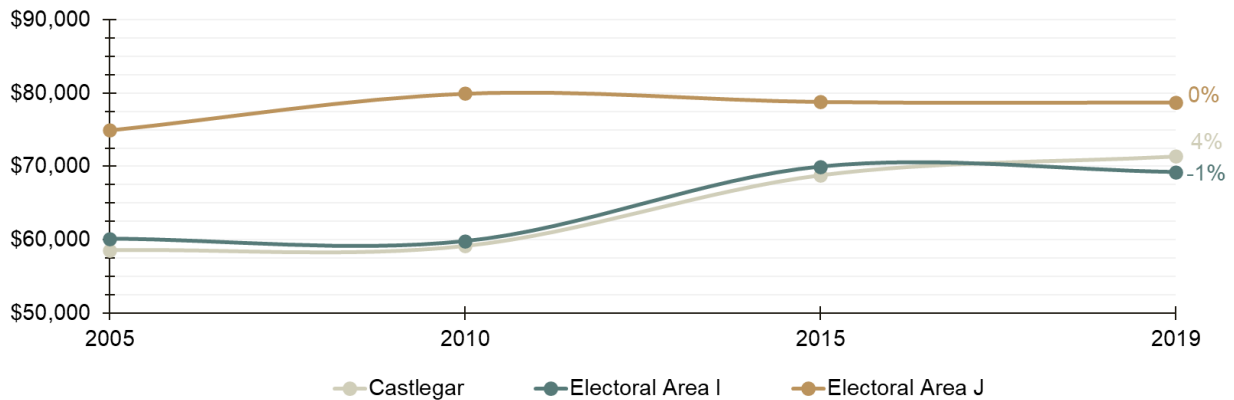


Source: Statistics Canada

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 not all communities grew equally (in constant 2015 dollars) between 2015 and 2019. Castlegar may have grown 4% to \$71,381, Electoral Area I may have decreased 1% to \$69,200, and Electoral Area J may about the same at \$78,743. All community estimates remain above 2005 levels.

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

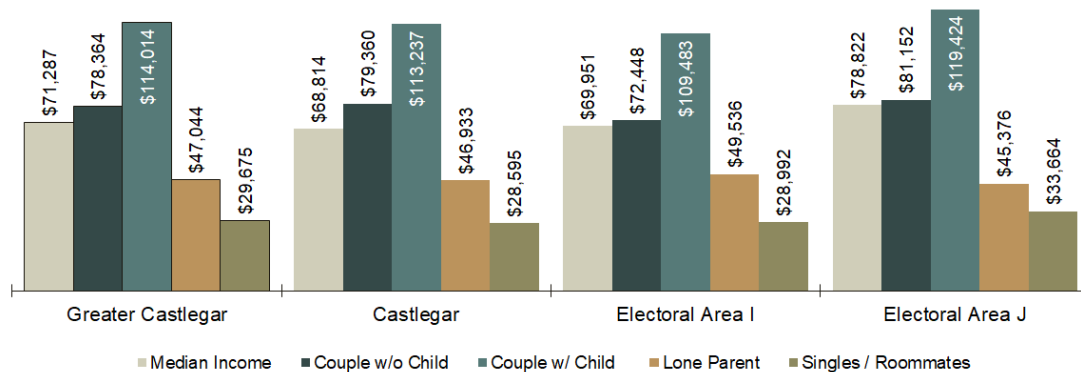


Source: Environics Analytics, Statistics Canada

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



Source: Statistics Canada

Statistics Canada data from 2015 reports that most Electoral Area J family types earn more than other sub-regional communities, with Castlegar not far behind. Nevertheless, all communities demonstrate higher median incomes per family type than most other RDCK communities.

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

7. LOW-INCOME MEASURE

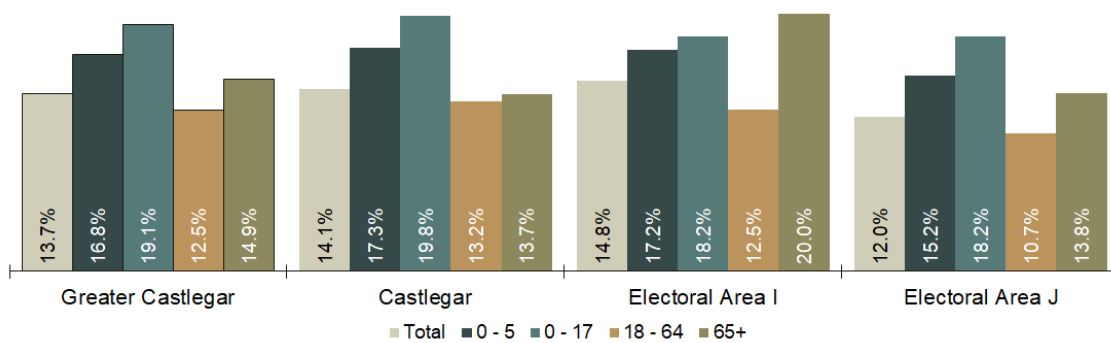
The Low-Income Measure (LIM) is a threshold calculated by Statistics Canada that identifies Canadians belonging to a household whose overall incomes are below 50% of median adjusted household income. “Adjusted” refers to the idea that household needs increase as the number of household members increase. In other words, if a person belongs to a household that earns 50% than that community’s median income (after adjustments), then Statistics Canada considers them

to be in low-income. Statistics Canada emphasizes that the LIM is not a measure of poverty, but that it identifies those who are substantially worse off than the average.

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

Most communities do not stray far from the sub-regional average, particularly for cohorts below senior age. For seniors, Electoral Area I demonstrates substantially higher rates relative to its counterparts.

Figure F – 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.

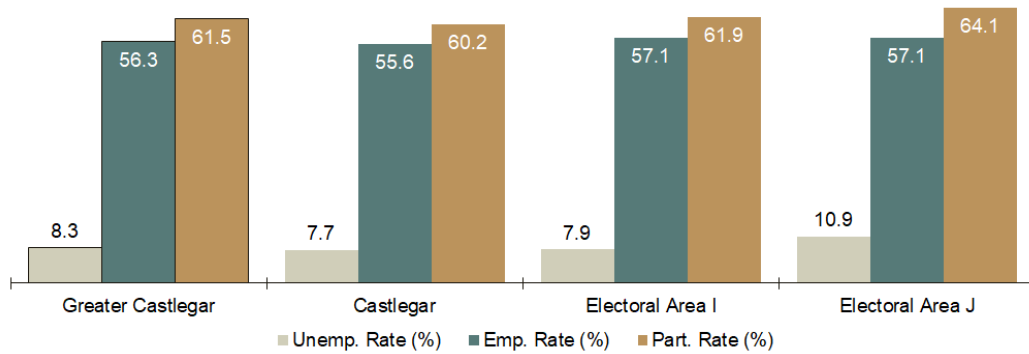
Labour Force Statistics

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

In 2016, the labour force totaled 7,025 people (those working or actively seeking work), equating a 61.5% labour force participation rate. In other words, more people are engaged in the local or broader economy through employment than otherwise. The labour force increased since 2006 but was eclipsed by the rise of the non-labour force (8% versus 18%). The latter’s magnitude is a partial consequence of a quickly aging population and the increased number of retired persons.

Over the decade, total unemployed increased by 135 people (30%), resulting in a rise in the unemployment rate to 8.3%. Unemployment spiked around the time of the great recession (reported most recently as the 2011 census); 2016 data suggests the economy has improved since then but still has not returned to the form of 2006. No data existed at the time of this report as an indicator of the impacts of COVID-19.

Figure F – 8a: Labour Force Statistics, 2016

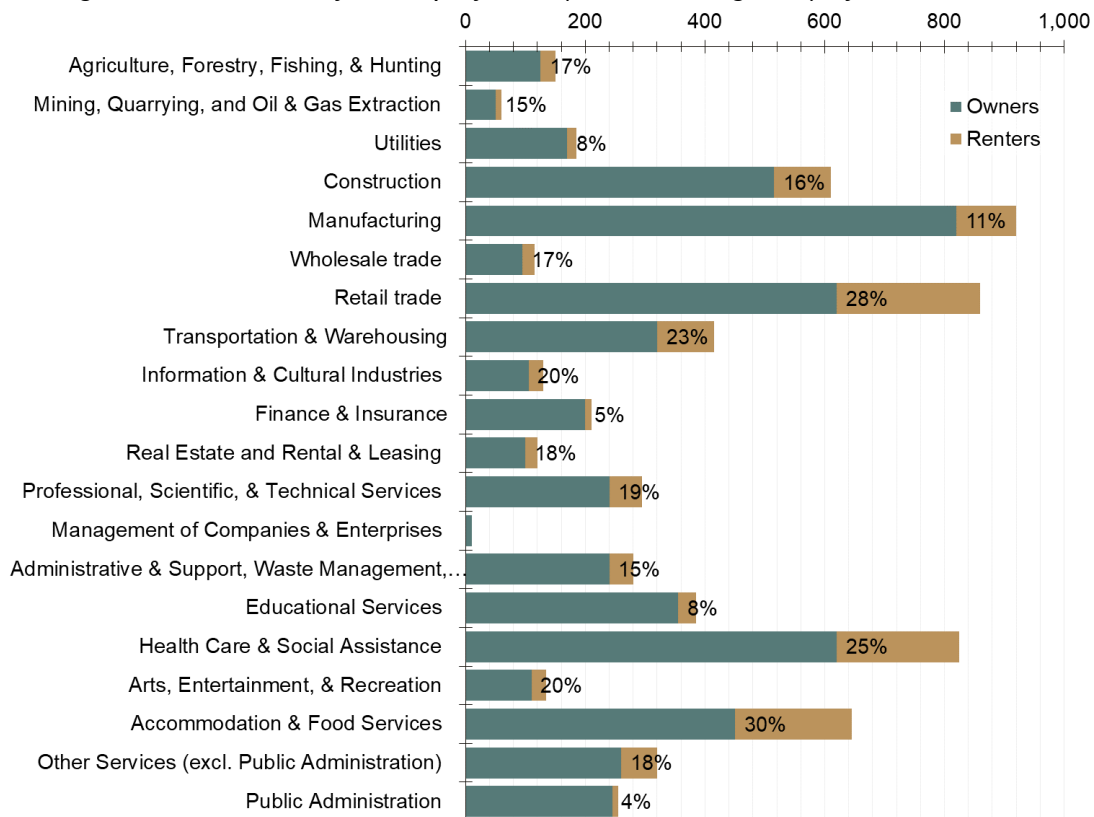


Source: Statistics Canada

Industry

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

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



Source: Statistics Canada

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

- (1) Manufacturing – 915 (13.2%);
- (2) Retail Trade – 860 (12.4%); and
- (3) Health Care & Social Assistance – 825 (11.9%).

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

- (1) Mining, Quarrying, and Oil & Gas Extraction – 117% (30 to 65);
- (2) Utilities – 70% (115 to 195); and
- (3) Accommodation & Food Services – 46% (440 to 640).

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

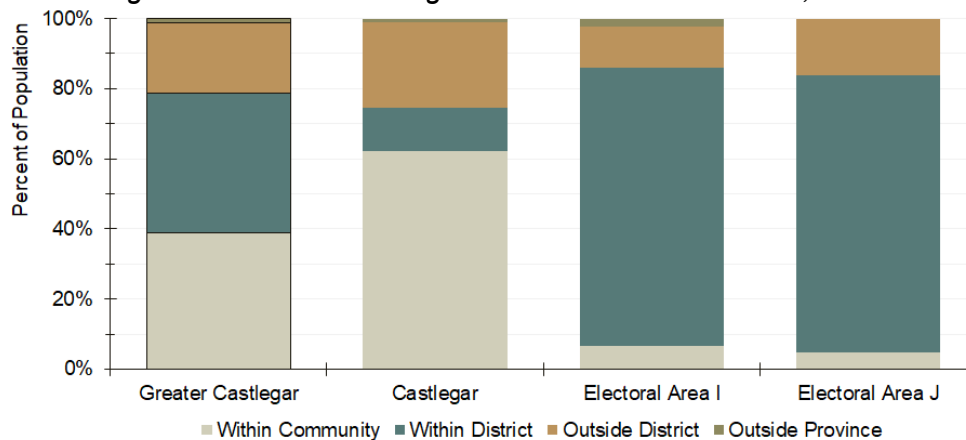
- (1) Educational Services – 19% (490 to 395);
- (2) Agriculture, Forestry, Fishing, & Hunting– 19% (185 to 150); and
- (3) Manufacturing – 10% (1,020 to 915).

Commuting

Statistics Canada reported that the Sub-Region had 5,045 usual workers (see **Glossary**) in 2016, making up about 79% of total employed persons in the same year. Of those workers, their average commuting patterns were as follows:

- (1) 39% commuted within their municipality or electoral area;
- (2) 40% commuted elsewhere within the Regional District or Sub-Region; and
- (3) 21% travelled outside of the RDCK, whether within or out of province.

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



Source: Statistics Canada

The highest rates of commuting within the Regional District occurred in the electoral areas; employment often clusters in urban areas like Castlegar, illustrated by the fact that the City had the greatest percentage of commuting within its own boundaries.

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

Given that housing is a choice about shelter as well as location, housing costs are intertwined with transportation costs, and these combined typically represent the two largest components of a household's cost of living. All else being equal, housing prices are lower in locations where

transportation costs are higher. For households of limited financial capacity, housing options that are accessible to them frequently come hand-in-hand with transportation costs that impose hardship. This is particularly true when it comes to the use of private automobiles; the practical need to own one or more vehicles, and the distance they are driven, can largely negate the savings realised on the housing cost side of the family budget (refer to the discussion under **Section 20: Affordability – Energy Poverty**).

Where the ultimate goal of improvements to housing affordability is lowering a household's cost of living, efforts to 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% 2006 and 2016, or 41 units annually. Local government housing starts data since 2016 shows slower annual starts than prior. Most of the stock was built in the 1960s and 70s.

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 about the same as a decade ago

Single family homes appreciated 1% between 2010 and 2019 in constant dollars, suggesting that most of the homes appreciation over the decade was because of inflation.

Commercial short-term rental properties are becoming more popular

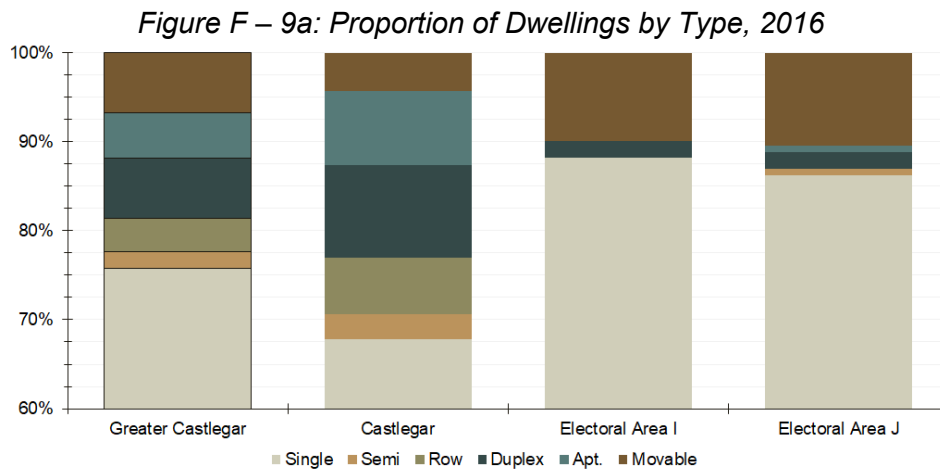
About 50 commercial short-term rental units existed as of April 2020, accounting for less than 1% of the total estimated housing demand for the same year.

9. DWELLING CHARACTERISTICS

Dwelling Type

Greater Castlegar's 2016 total dwellings occupied by a usual resident was 5,925, up 13% since 2006. Overall, single-detached homes made up 75% of all dwelling types. In the electoral areas, movable (manufactured or mobile) dwellings were the dominant alternative. Total movable dwellings rose 7% since 2006.

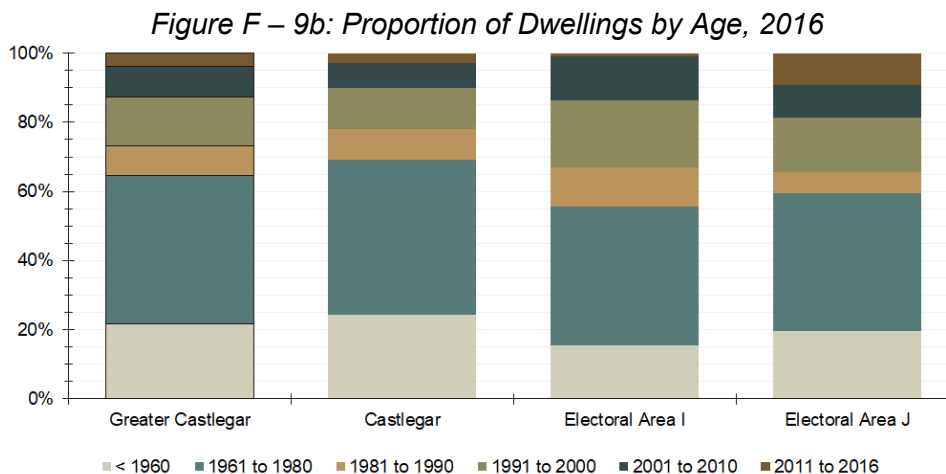
Castlegar provides the most alternatives to single-detached homes (like duplexes, rowhouses, or apartments), typical of urban communities where increased land values encourage higher density development. Overall, the diversity of housing types increased slightly in Greater Castlegar; the proportion of single-family homes to total dwellings dropped from 78% to 75% between 2006 and 2016.



Source: Statistics Canada

Dwelling Age

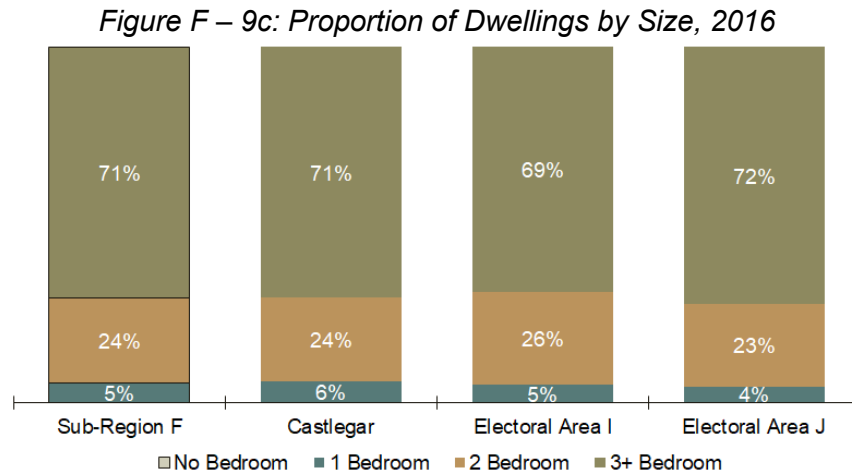
Most of the Sub-Region's homes (65%) were built before 1980; 43% were built between 1960 and 1980. Electoral Area I had a greater share of dwellings built after 1980, with noticeable built out between 2001 and 2010. Castlegar demonstrates the proportionally oldest housing stock in Greater Castlegar.



Source: Statistics Canada

Dwelling Size

The majority of homes (71%) are at least 3 bedrooms large, with the greatest share in Electoral Area J. Nevertheless, all communities demonstrated similar distributions, as shown in **Figure F - 9c**.



Source: Statistics Canada

10. CO-OPERATIVE HOUSING

According to BC Stats, the City of Castlegar has one BC Housing affiliated co-operative: the Woodland Park Housing Co-operative. The organization provides 59 units, broken down as follows:

- 20 – Two Bedroom Units
- 39 – Three Bedroom Units

11. POST-SECONDARY HOUSING

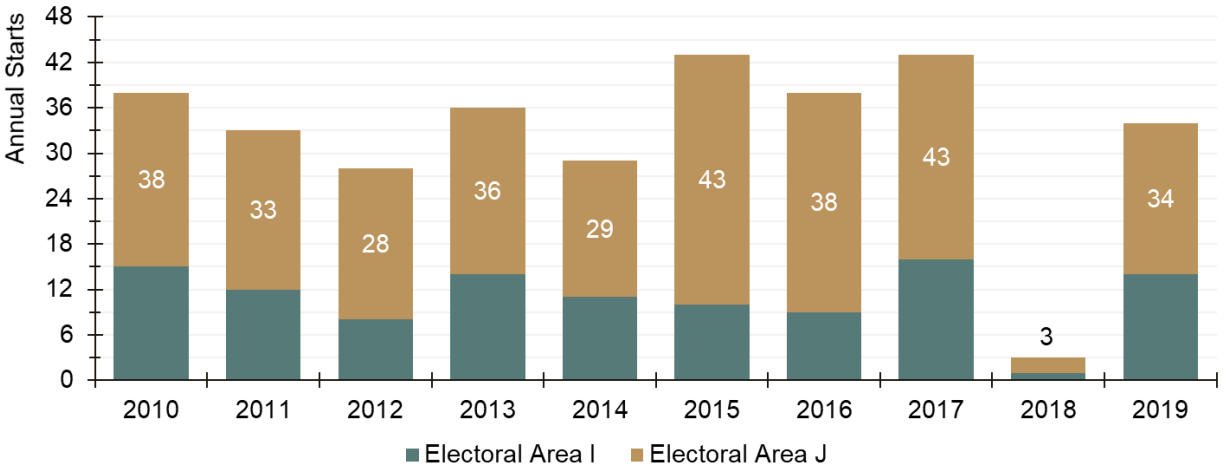
According to Ministry of Advanced Education, Skills, and Training data from November 2019, Castlegar has 100 beds available for students. In total, 207 beds are available across Castlegar and Nelson, representing about 14% of all full-time students. This means the remaining student population must find housing in the Castlegar and Nelson rental markets.

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

12. CONSTRUCTION ACTIVITY (STARTS)

Over the past decade, the electoral areas have built an average of 33 dwellings per year. About 76% of yearly electoral area starts occur in Electoral Area J.

Figure F – 12a: Residential Construction Activity (Starts)



Source: BC Stats, Local Government

13. RENTAL MARKET

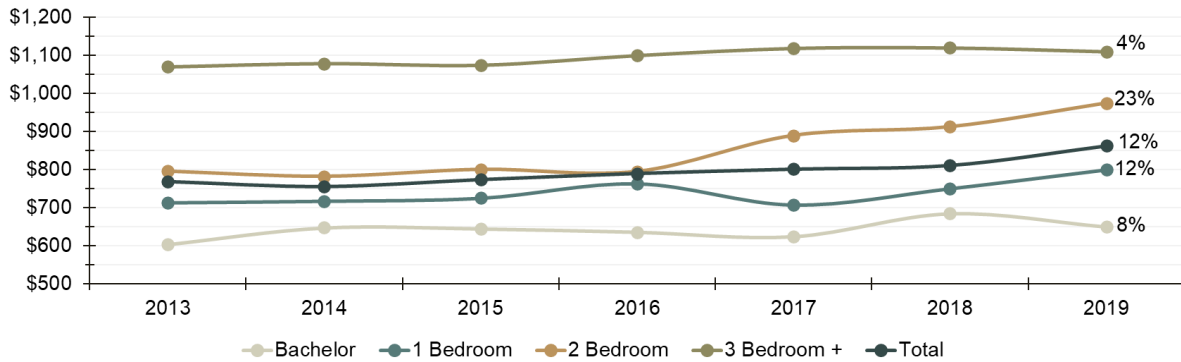
Prices

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

The City of Nelson is the only geography in the RDCK to qualify for the survey, so any substantial data collection about rents in the RDCK reflects 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 F – 13a illustrates Nelson’s historical median rents, adjusted to 2019 dollars, with the percent change from 2013 to 2019 provided for each unit type. It is important to note that the CMHC survey covers all rental units, whether currently occupied or vacant and available. As a result, rent prices reported in this survey are typically lower than the asking rents of currently available units; the inclusion of long-term tenancies whose rents are comparatively low and relatively stable tends to drive down averages. Therefore, this data reflects the overall cost of rental housing, but likely understates the current asking rent for a unit that has recently become available, representing the true cost to people entering or moving within the rental market. CMHC does differentiate between rental prices in larger survey areas and this can help give an impression of local differences. Across all Census Metropolitan Areas in British Columbia, CMHC reports vacant rents are higher than occupied by, on average, 15% for bachelors, 20% for 1-bedrooms, 25% for 2-bedrooms, 31% for 3-bedrooms, and 23% overall. Costs for available units in Nelson may be off by similar margins compared to the average rents reported below.

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



Source: CMHC

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

In 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 the Castlegar area are as follows:

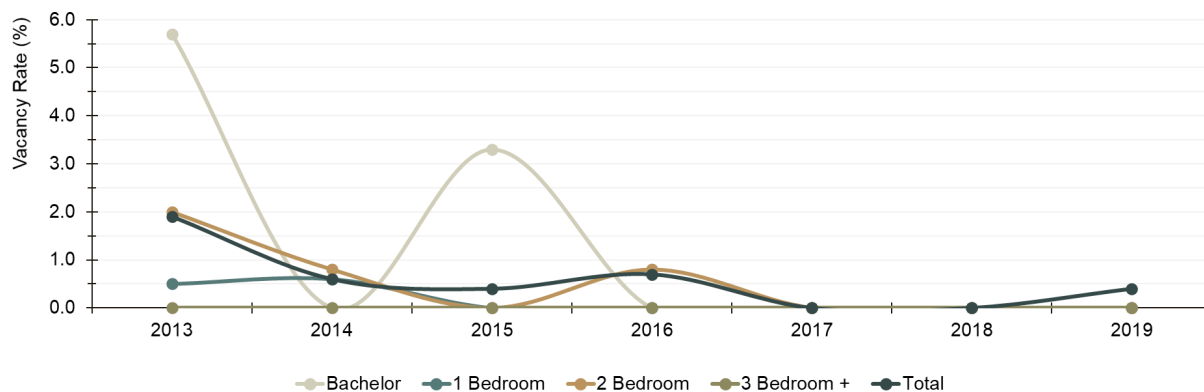
- Bedroom: \$630
- Studio: \$700
- 1-Bedroom: \$1,014
- 2-Bedroom: \$1,130
- 3-Bedroom: \$1,550
- 4-Bedroom: \$2,000

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

Vacancy

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

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



Source: CMHC

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

14. REAL ESTATE MARKET

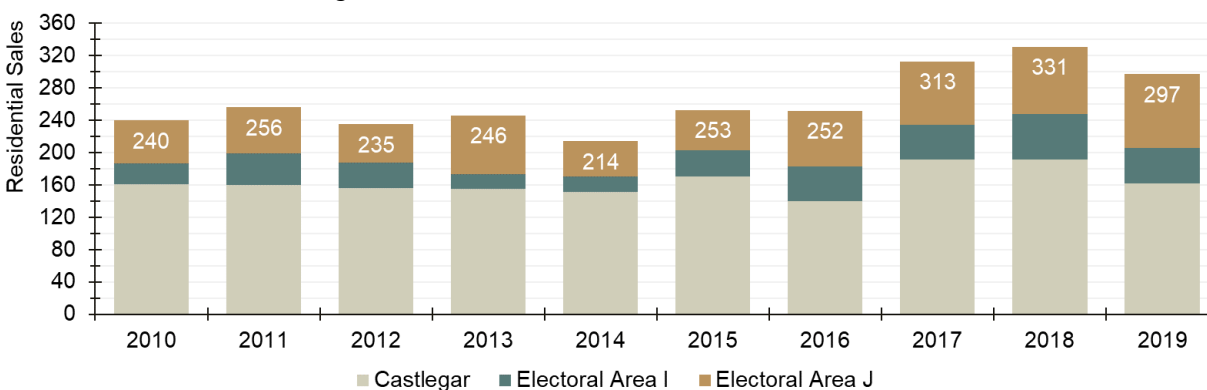
The real estate market refers to the buying and selling of land and buildings, mostly by individuals or companies who seek stable, permanent tenancy or investment opportunities. Many factors play into the health of the market. Unfortunately, data availability is often only obtainable at provincial or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

Sales Activity

Greater Castlegar 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 63% of total sub-regional sales occurred in Castlegar. In 2019, Electoral Area I and J had 15% and 31% shares of sales.

Figure F – 14a: Total Residential Sales '10-'19



Source: BC Assessment

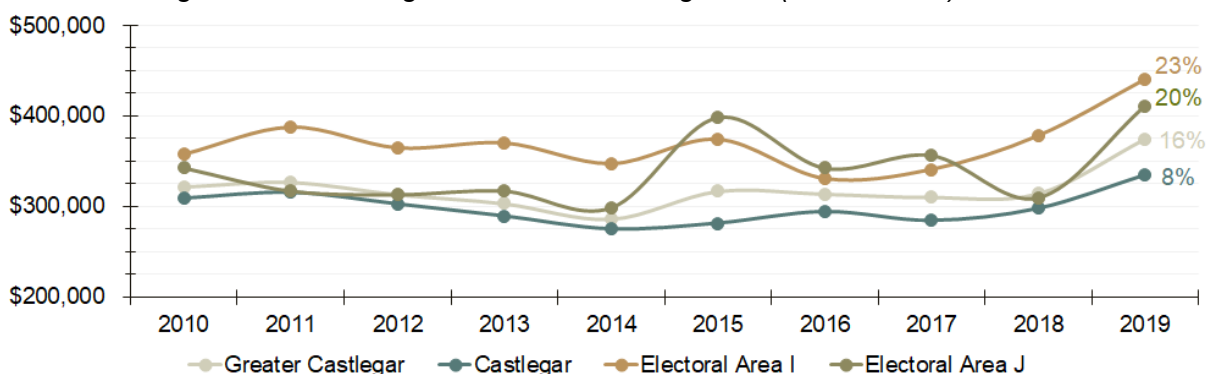
Prices

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

Greater Castlegar’s single-family home prices grew 16% since 2010. Growth was most prominent in the electoral areas; Electoral Area I prices rose 23% and J rose 20%.

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, Castlegar’s unadjusted prices grew 32% since 2010, however inflation accounted for three-quarters of this price appreciation.

Figure F – 14b: Single-Detached Dwelling Price (2019 dollars) '10-'19



Source: BC Assessment

15. 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.

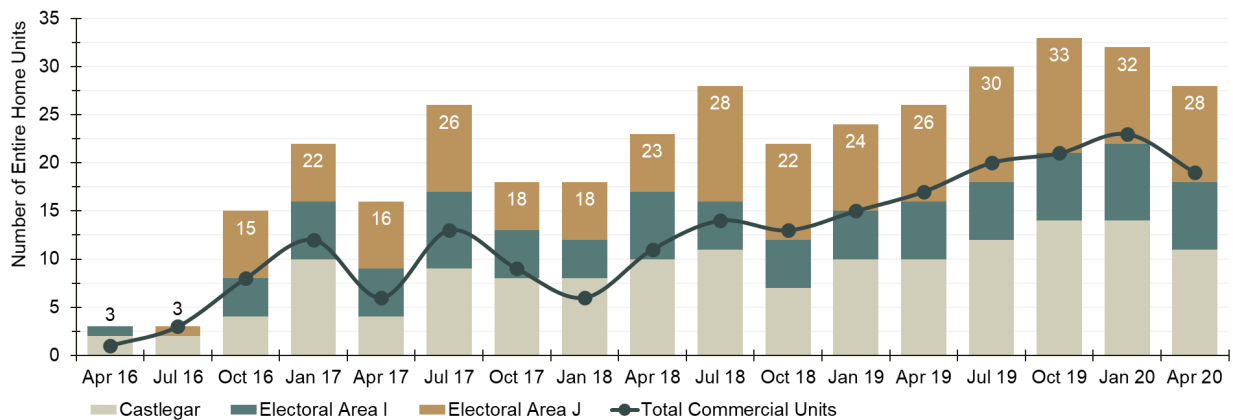
The following discussion reports on the overall change in STR units and aims to estimate the maximum units potentially removed from the market. To do so required the use of third-party data provided by the company AirDNA, which compiles monthly data on STR markets, scraped from the public-facing websites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

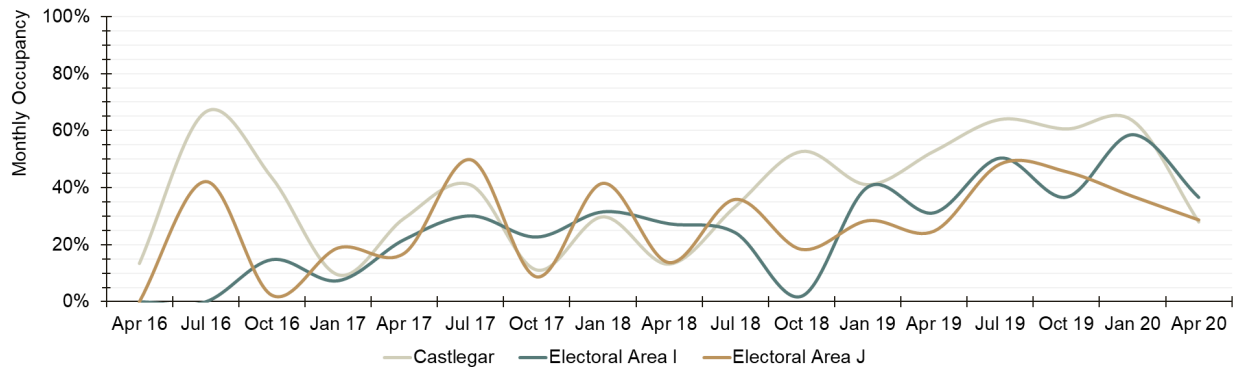
Shown in **Figure F – 15a**, the Sub-Region’s STR market hit a maximum 33 available units in October 2019. In April 2020, the last available reported month for this study, 28 STR units were active (booked or available at least one day of the month) on their respective platforms. In that same month, estimates indicate a maximum 19 units may be commercial properties, or 68% of listings. Contextualized, 19 units is less than 1% of the estimated 2020 sub-regional housing demand.

Figure F – 15a: Total Market STR Units & Estimated Commercial Units '16-'20



Source: AirDNA

Figure F – 15b: Historical Unit Occupancy of Short-Term Rentals '16-'20



Source: AirDNA

Figure F - 15b 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 and January of each year (with some variation), corresponding with summer and winter vacations. Occupancy normally rebounds after April and October. Unfortunately, data was unavailable at the time this report was written to determine what impacts COVID-19 may have on the STR market locally. 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

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

As an urban centre of the RDCK, Castlegar one of the main non-market housing and programs providers, though the City does not have emergency or homeless shelters associated with BC Housing.

Historical annual construction starts may not be enough to satisfy demand

Housing projections anticipate a possible annual deficit of 3 units annually from 2016 to 2025, mostly due to high demand for 2-bedroom units. The deficit is small and may have negligible impact on the housing market. However, not enough data is available to report on how much more demand may come from non-permanent households.

Proportionally, housing is less overcrowded and requires more major repairs

Overcrowding conditions are improving as household sizes decreases. Greater need for repair suggests some older homes are not being updated or maintained.

Greater Castlegar is relatively affordable to rent and purchase

Lone parents and low income households can reasonably afford most rental unit sizes and may have the opportunity to purchase at least a row house.

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

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

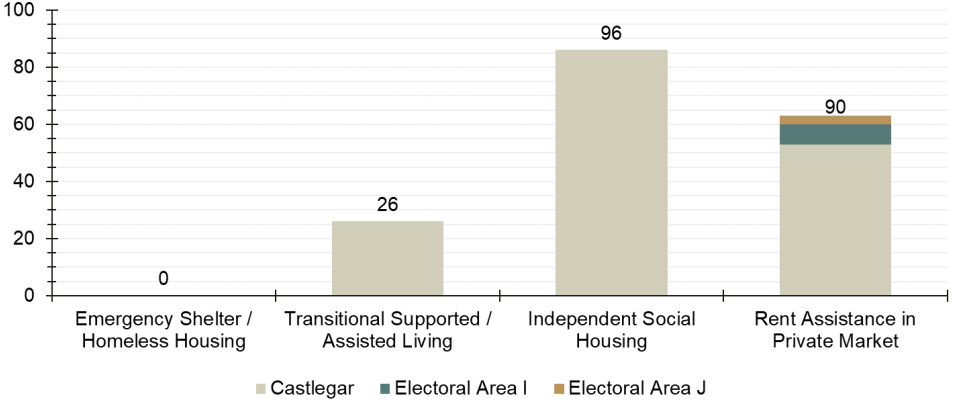
16. NON-MARKET HOUSING SUPPLY & PROGRAMS

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

Facilities & Programs

As of March 31, 2020, the Sub-Region does not provide any emergency shelter or homeless housing; these are located entirely within the City of Nelson. Castlegar is the only contributor to transitional support and assisted living (26 people) and independent social housing (96). Castlegar also provides most of the private market rental assistance, but some assistance is also available in the electoral areas.

Figure F – 16a: Non-Market Housing Facilities & Programs, March 31 2020



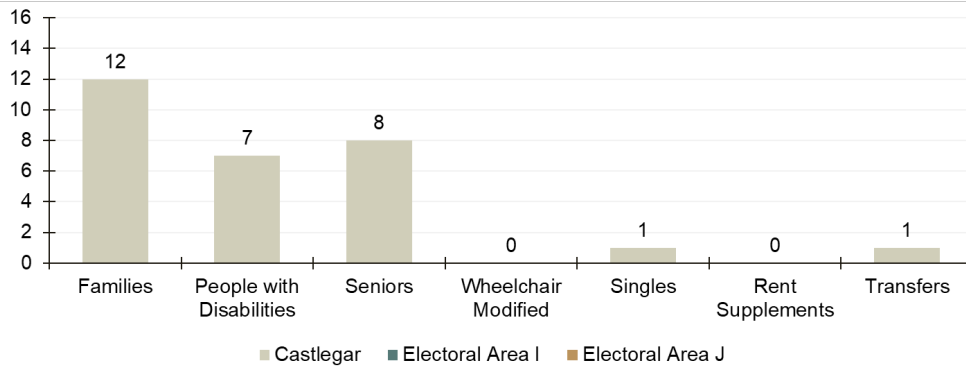
Source: BC Housing

Non-Market Housing Waitlist

As of January 2020, the BC Housing wait list for 86 subsidised units in Greater Castlegar had 29 applications, including: 12 families, 7 residents with disabilities, and 8 seniors. The Sub-Region accounts for 24% of total wait list applicants in the RDCK.

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

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



Source: BC Housing

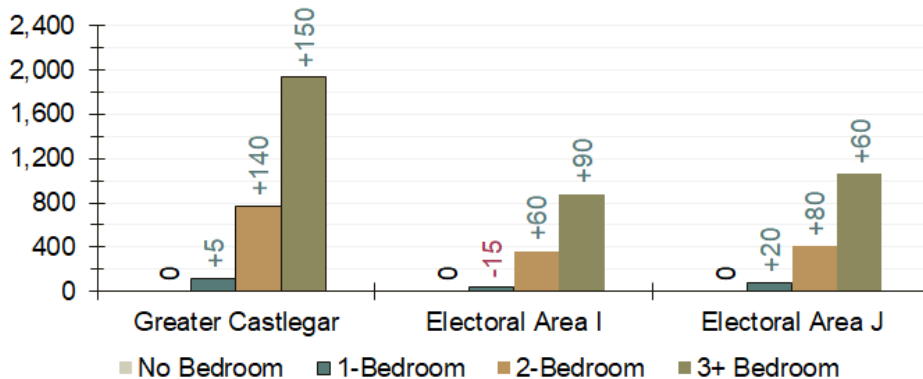
17. MARKET HOUSING DEMAND & SUPPLY

Demand

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

This section expands on the household projections of **Section 4** to provide an expectation of the unit sizes these future households are likely to require. **Figure F – 17a** illustrates this demand for Greater Castlegar and its communities (excluding Castlegar). 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 F – 17a: Housing Demand by 2025 & Change from 2016-2025



Source: Statistics Canada

Overall, Greater Castlegar may demand 0 no bedroom (bachelors), 115 1-bedroom, 775 2-bedroom, and 1,940 3-bedroom units by 2025, or 295 more units total (2,830) 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.

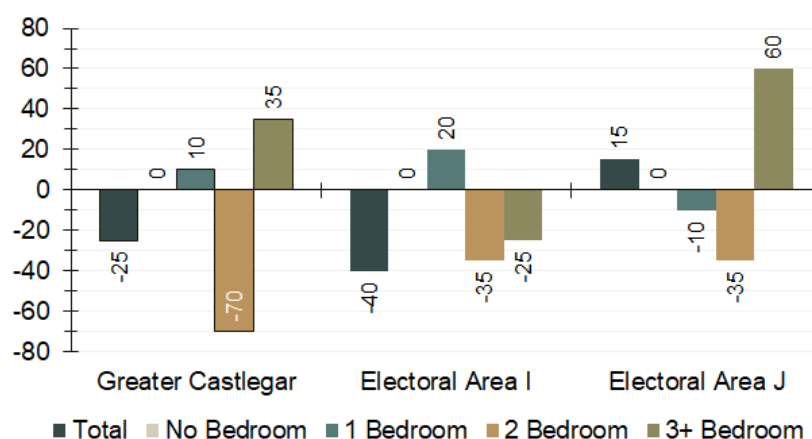
Non-market housing preferences differ; smaller unit sizes are in greater demand due to greater affordability constraints by those seeking non-market housing.

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 F – 17b** below. Please note that the gap represents variation from the base year of 2016. For example, a gap of zero suggests that market conditions have not changed (for better or for worse); more demand than supply may suggest increasing prices and lower vacancy while the opposite may be true if supply is greater than demand.

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



Source: Statistics Canada, Local Government, BC Stats

By 2025, Electoral I and J may have a combined deficit of about 25 units (1% of housing demand). Demand may grow by about 33 units annually while projections anticipate yearly unit growth of about 30 dwellings.

The estimated deficit by bedroom type is for 2-bedroom units. Although the estimate is a simplification, it may suggest a movement towards smaller units that can satisfy new demand (for instance, from seniors downsizing).

18. MARKET HOUSING CONDITION

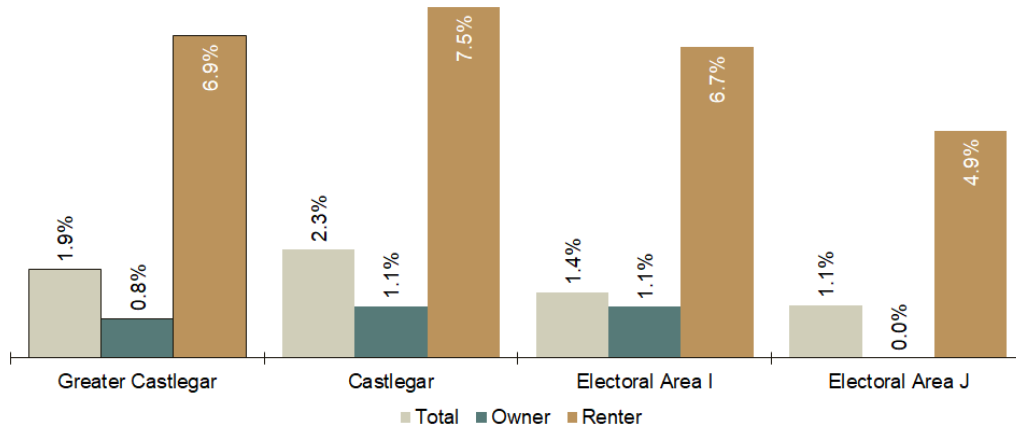
A dwelling’s condition is normally described using Statistics Canada’s components of “Core Housing Need:” suitability, adequacy, and affordability. The **Glossary** provides definitions for each of these; however, a quick guide is that unsuitable means overcrowded, inadequate means a need for major repair,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

Unsuitable Housing

About 2% of households (110) were living in an overcrowded accommodation in 2016. Castlegar has the highest proportion of households living in unsuitable conditions, possibly related to an older housing stock that is most likely to be smaller in size.

Generally, average household size can mirror suitability; if averages fall, overcrowding conditions improve. Overall, average household sizes, total households in unsuitable housing, and the rate of unsuitability decreased since 2006.

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



Source: Statistics Canada

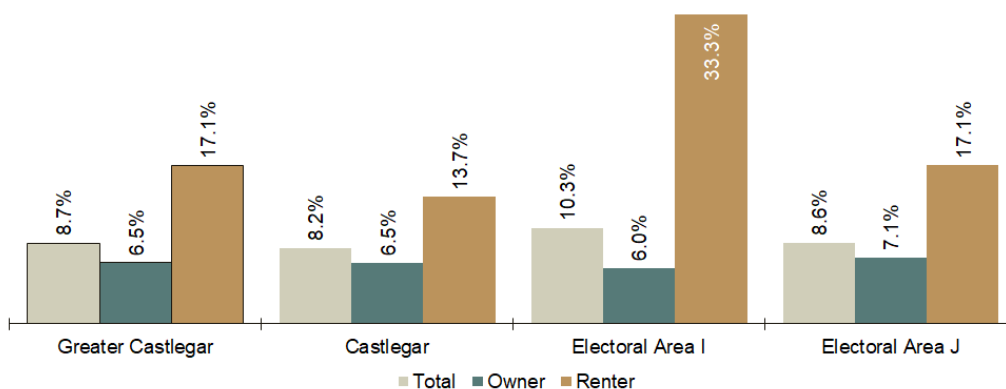
Inadequate Housing

About 9% of households (505) lived in a home requiring major repair in 2016, an increase in both total households and the percent of households since 2006.

Electoral Area I deviates most from the average, reporting a 33% inadequacy rate for rented homes while also reporting the lowest inadequacy for owned homes (6%).

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). However, Castlegar's inadequacy rates are generally the lowest in Greater Castlegar. This is possibly because urban areas have greater mobility, which may increase the likelihood of repairs or updates being done by new owners; whereas, rural areas may have greater tendencies of long-term occupants/owners.

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



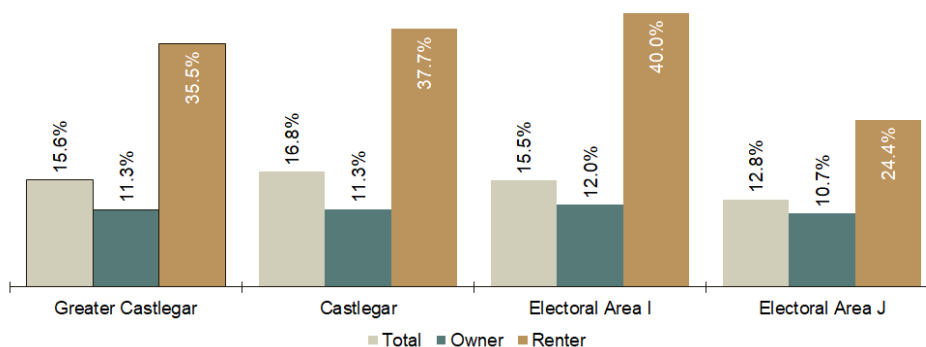
Source: Statistics Canada

Unaffordable Housing

In 2016, 910 households reported living in a dwelling that is outside their financial means (using more than 30% of their before-tax household income on shelter costs), or 16% of households. Renters, who as a whole earn less than owners, are much likelier to allocate unreasonable amounts to shelter (36%). Greatest unaffordability challenges occur in Castlegar, potentially due to higher shares of single person households (see **Section 5: Household Characteristics**).

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

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



Source: Statistics Canada

19. CORE HOUSING NEED

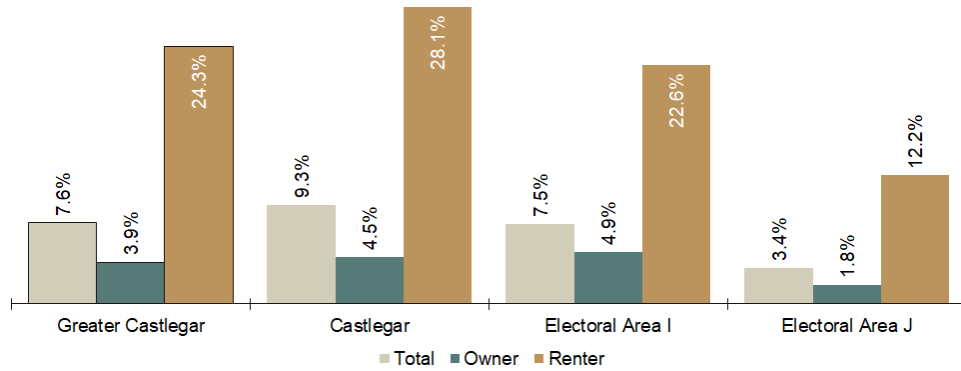
Overall Core Housing Need

If a household is in core housing need, it means that they experience at least one of the above hardships with one major difference: affordability is not only whether expenses surpass the 30% threshold, but also takes into account whether an affordable alternative 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, 8% of households (445) were in core housing need, a decrease from 2006's 10%. Like sections prior, renter households experience greatest difficulty, largely due to lower disposable incomes. Although core housing rates for renters increased over the decade, their totals increased. Owner household rates and totals decreased.

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

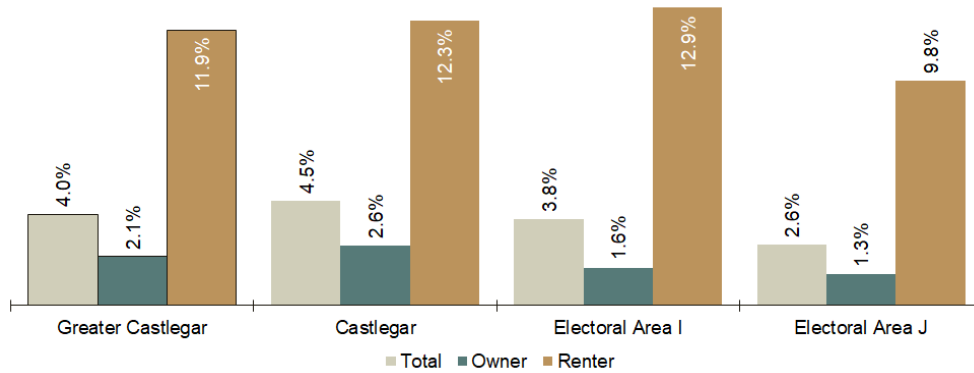


Source: Statistics Canada

Extreme Core Housing Need

Extreme core housing need adjusts the original definition by amending the 30% threshold to 50% in an effort to determine how many households are facing substantial financial hardship. In 2016, extreme need was at about 4% (230 households). Since 2006, the total and percent of people in extreme need almost doubled, with increased for both owner and renter households.

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



Source: Statistics Canada

20. AFFORDABILITY

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

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

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

- (1) determine the maximum achievable income in a particular income category range;
- (2) calculate an affordable monthly rent or dwelling price for said category using Statistics Canada's 30% affordability; and
- (3) compare these calculations to median market rents and median house prices.

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

- values are rounded for simplicity;
- rental rates are based a scan of current asking rates in the entire RDCK (determining specific unit prices per community was not feasible);
- estimated dwelling values 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 - 20a and **20b** illustrate how the affordable rents for each median family type and income category defined above compare to the actual costs of renting.

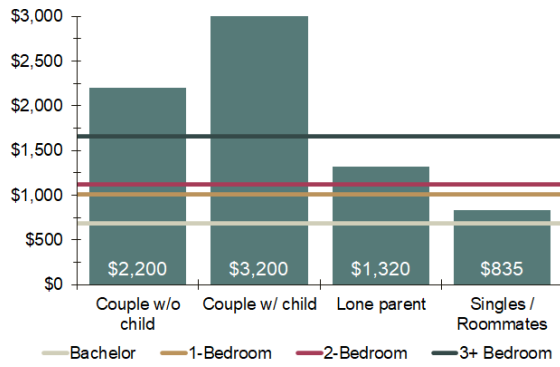
Generally, couples and median income households earn enough to comfortably rent all unit sizes.

The median lone parent can reasonably afford a 2-bedroom unit, ideal for their needs. Low income earners at the top of their distribution can reasonably afford a 2-bedroom.

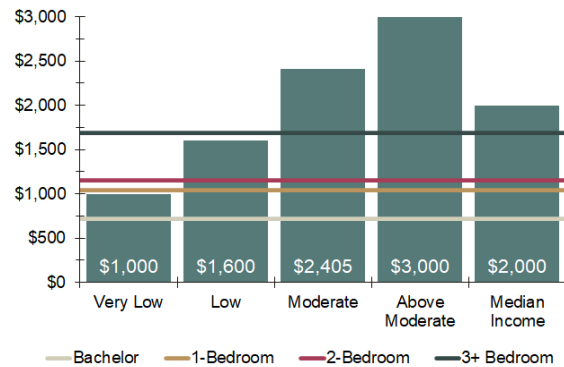
Singles or low income households appear to be able to reasonably afford a bachelor unit.

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

Figure F – 20b: 2019 Unit Rents v. Affordable Rent Price by Income Category



Source: CMHC, Local Listings, Statistics Canada



Source: CMHC, Local Listings, Statistics Canada

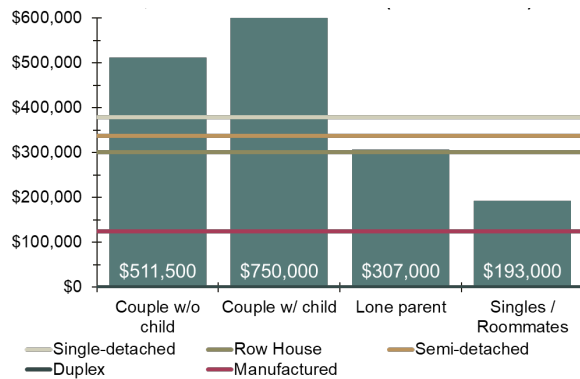
Owner Market Affordability

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

Generally, couple household and the highest earners in the low income category can afford all 2019 dwelling prices. The median lone parent can afford a row house unit. Overall, Greater Castlegar is one of the most accessible jurisdictions within the RDCK.

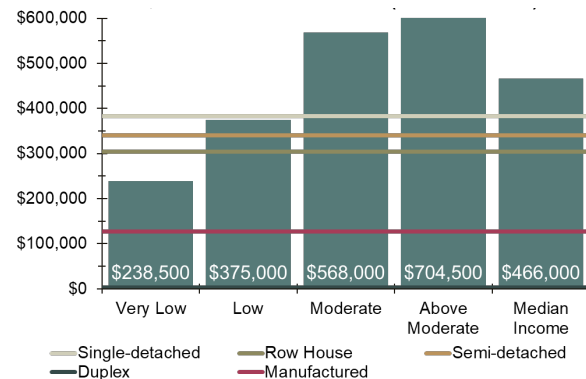
Unfortunately, singles and very low income earners are generally priced out of the ownership market, though they can reasonably afford a manufactured/movable dwelling.

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



Source: BC Assessment, Statistics Canada

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



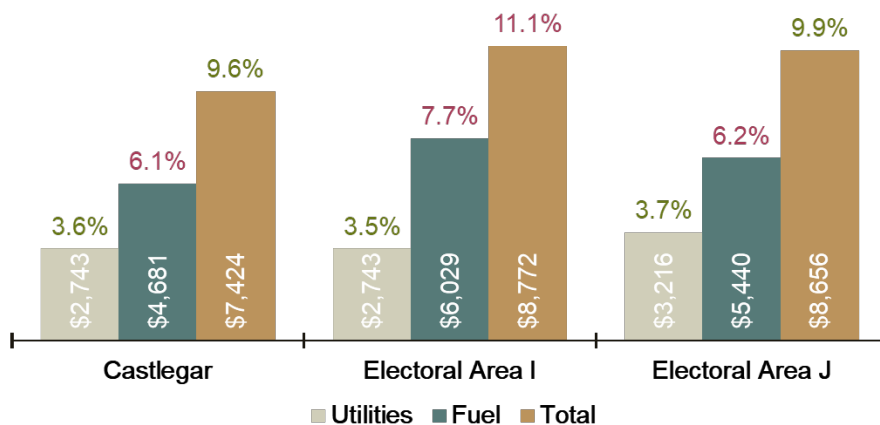
Source: BC Assessment, Statistics Canada

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 F – 20e: Energy Poverty by Utility Type, 2019 dollars
(red: in energy poverty, green: not in energy poverty)



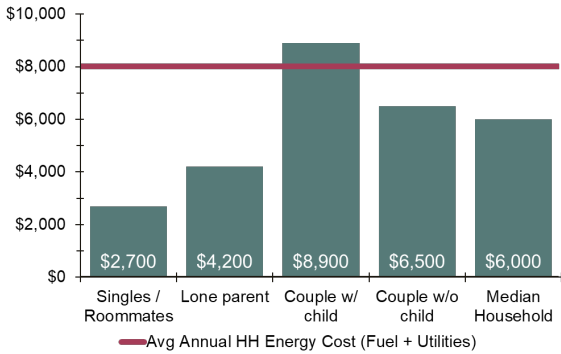
Source: Statistics Canada, Environics Analytics

Based on their respective median after-tax household incomes, utilities are “affordable” for all communities. When considering fuel, all communities spend above their means. When the two are combined, only Electoral Area F surpasses the energy poverty threshold (10%), due entirely to its noticeably higher fuel expenses than other Greater Castlegar communities.

Figure F – 20f and **20g** illustrate how the average annual energy cost (utilities and vehicle fuel combined) compares to the maximum amount of an affordable budget for a household’s energy expenses, based on the type of family or income category within said household. It is important to note that the value compared is an average. In many cases households will spend less either by ability to upgrade their homes to be more efficient or by necessity (for example, a low-income home may have to decide what utilities to sacrifice when budgets are tight). Conversely, some may pay more as energy expenses are often an afterthought of living costs (rent and mortgages are primary concerns) or they have larger household sizes that draw more energy. As such, please consider the following a high-level review.

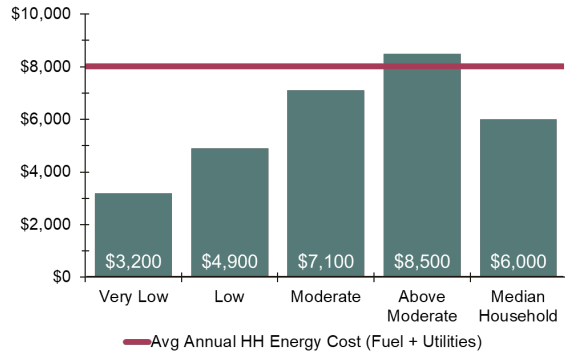
Generally, only households earning above moderate incomes can reasonably afford their energy expenses, which typically means couple families with children are the most financially capable to meet their needs. Single or very low-income households may potentially pay almost 3 times more than they can actually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

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



Source: Environics Analytics, Statistics Canada

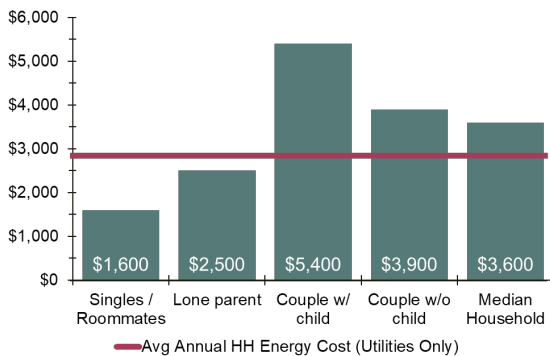
Figure F – 20g: 2019 Avg Total Energy Cost v. Affordable Budget by Income Group



Source: Environics Analytics, Statistics Canada

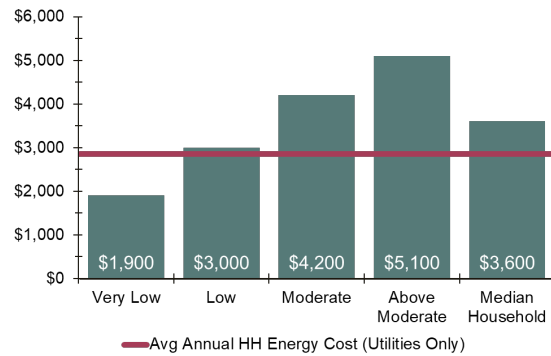
Fuel costs are the most significant contributor to overpaying on energy expenses. In the RDCK, transportation by car is often the only way to access services, work, and social events. When comparing only utility costs (no fuel) to affordable budgets for utility expenses, we see a vastly different picture.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

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



Source: Environics Analytics, Statistics Canada

Figure F – 20i: 2019 Avg Utility Cost v. Affordable Budget by Income Group



Source: Environics Analytics, Statistics Canada

GLOSSARY

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

APPENDIX A – Electoral Area I 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	2,540	2,670	2,640	2,665	2,690	2,715	2,740	2,785	2,810	2,835	2,860	2,885	3.9%	9.3%
< 14 yrs	400	375	365	375	385	395	405	415	420	425	430	435	-8.8%	19.2%
15 to 19 yrs	200	200	120	110	100	90	80	65	70	75	80	85	-40.0%	-29.2%
20 to 24 yrs	105	125	120	120	120	120	120	130	115	100	85	70	14.3%	-41.7%
25 to 64 yrs	1,495	1,560	1,540	1,540	1,540	1,540	1,540	1,555	1,555	1,555	1,555	1,555	3.0%	1.0%
65 to 84 yrs	320	390	460	480	500	520	540	550	575	600	625	650	43.8%	41.3%
85+ yrs	20	20	35	40	45	50	55	70	75	80	85	90	75.0%	157.1%
Median Age	42.2	39.8	47.2	47.4	47.7	47.9	48.2	48.4	48.4	48.4	48.4	48.4	11.8%	2.5%
Average Age	39.9	41.7	43.8	44.0	44.2	44.5	44.7	45.0	45.1	45.3	45.4	45.6	9.7%	4.1%
Households (HHs)	1,085	1,090	1,145	1,160	1,175	1,190	1,205	1,225	1,240	1,255	1,270	1,285	5.5%	12.2%
Average HH Size	2.3	2.4	2.3	2.3	2.3	2.3	2.3	2.3	2.3	2.3	2.3	2.2	-1.5%	-2.6%

* distributions graphically represented in report

Indigenous Identity

Source: Statistics Canada

	Total			Owners			Renters		
	2006	2011	2016	2006	2011	2016	2006	2011	2016
Total Population	2,415	2,715	2,530	2,210	2,325	2,195	205	390	335
Indigenous Identity	60	210	110	45	145	70	15	60	40
Non-Indigenous Identity	2,355	2,505	2,425	2,165	2,175	2,125	195	330	295
	Total			Owners			Renters		
	2006	2011	2016	2006	2011	2016	2006	2011	2016
Total Population	100%	100%	100%	100%	100%	100%	100%	100%	100%
Indigenous Identity	2.5%	7.7%	4.3%	2.0%	6.2%	3.2%	7.3%	15.4%	11.9%
Non-Indigenous Identity	97.5%	92.3%	95.8%	98.0%	93.5%	96.8%	95.1%	84.6%	88.1%

Mobility

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

	Total			Owners			Renters		
	2006	2011	2016	2006	2011	2016	2006	2011	2016
Total Population	2,400	2,640	2,505	2,195	2,260	2,185	205	380	325
Non-Mover	2,090	2,310	2,210	1,990	2,075	1,980	100	230	230
Mover	310	330	295	205	185	200	105	155	100
Non-Migrant	85	140	80	55	55	55	30	85	25
Migrants	220	200	215	150	130	145	75	70	70
Internal Migrants	215	195	220	140	130	145	70	65	75
Intraprovincial Migrant	190	125	180	120	55	105	70	70	75
Interprovincial Migrant	25	75	35	25	75	35	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	1,015	1,070	1,110	100%	885	900	950	125	165	155	12%	15%	14%
1 person	240	255	305	27.5%	175	220	235	65	35	70	27%	14%	23%
2 persons	430	350	455	41.0%	385	285	415	40	70	40	9%	20%	9%
3 persons	145	200	155	14.0%	130	155	130	10	45	25	7%	23%	16%
4 persons	135	180	135	12.2%	130	165	120	10	0	15	7%	0%	11%
5+ persons	65	85	55	5.0%	65	80	45	0	0	10	0%	0%	18%
Average HH Size	2.4	2.5	2.3		2.5	2.6	2.3	1.6	2.3	2.1	-	-	-

Household Maintainers

Source: Statistics Canada

	Total				Owners			Renters		
	2006	2011	2016	10yr % Δ	2006	2011	2016	2006	2011	2016
Total Household	1,010	1,070	1,110	9.9%	885	905	950	125	170	155
15 - 24 yrs	10	20	0	-100.0%	0	0	0	15	0	10
25 - 34 yrs	125	120	105	-16.0%	70	65	70	55	60	40
35 - 44 yrs	245	245	195	-20.4%	205	205	145	35	40	50
45 - 54 yrs	245	270	215	-12.2%	240	250	195	0	0	20
55 - 64 yrs	165	180	280	69.7%	165	165	255	0	0	25
65 - 74 yrs	135	165	160	18.5%	130	140	145	0	0	10
75 - 84 yrs	75	65	120	60.0%	60	65	120	15	0	0
85+ yrs	10	0	15	50.0%	10	0	20	0	0	0

Owners w/ Mortgages & Renters in Subsidized Housing

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

	2006	2011	2016
Owners	870	880	925
w/ Mortgage (#)	495	550	515
w/ Mortgage (%)	57%	63%	56%
Renters	125	155	155
Subsidised (#)	0	0	10
Subsidised (%)	0%	0%	6%

Household Income

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

	Total				% of Total	Owners			% of Total	Renters			% of Total
	2005	2010	2015	2015		2005	2010	2015		2005	2010	2015	
Total Household	1010	1070	1105	100.0%	890	900	950	100.0%	125	170	155	100.0%	
< \$5,000	35	10	10	0.9%	30	0	0	0.0%	0	0	10	6.5%	
\$5,000 - \$9,999	25	50	0	0.0%	20	0	0	0.0%	0	0	0	0.0%	
\$10,000 - \$14,999	25	0	25	2.3%	25	0	0	0.0%	10	0	20	12.9%	
\$15,000 - \$19,999	55	110	45	4.1%	30	85	40	4.2%	30	0	0	0.0%	
\$20,000 - \$24,999	35	50	50	4.5%	35	0	45	4.7%	0	0	10	6.5%	
\$25,000 - \$29,999	30	25	50	4.5%	30	25	40	4.2%	10	0	15	9.7%	
\$30,000 - \$34,999	70	35	45	4.1%	50	30	45	4.7%	15	0	0	0.0%	
\$35,000 - \$39,999	30	90	75	6.8%	30	75	60	6.3%	0	0	15	9.7%	
\$40,000 - \$44,999	45	30	60	5.4%	40	0	45	4.7%	10	0	20	12.9%	
\$45,000 - \$49,999	30	85	50	4.5%	20	80	35	3.7%	10	0	20	12.9%	
\$50,000 - \$59,999	115	50	80	7.2%	90	40	65	6.8%	25	0	20	12.9%	
\$60,000 - \$69,999	95	145	60	5.4%	90	115	60	6.3%	10	0	0	0.0%	
\$70,000 - \$79,999	75	35	55	5.0%	70	0	55	5.8%	10	0	10	6.5%	
\$80,000 - \$89,999	80	50	90	8.1%	80	40	80	8.4%	0	0	0	0.0%	
\$90,000 - \$99,999	35	55	80	7.2%	40	0	75	7.9%	0	0	10	6.5%	
\$100,000+	220	250	325	29.4%	215	245	310	32.6%	10	0	15	9.7%	
\$100,000 - \$124,999	140	75	130	11.8%	130	70	130	13.7%	0	0	0	0.0%	
\$125,000 - \$149,999	25	115	75	6.8%	25	120	70	7.4%	0	0	10	6.5%	
\$150,000 - \$199,999	50	25	85	7.7%	50	25	75	7.9%	0	0	0	0.0%	
\$200,000+	10	35	35	3.2%	10	35	35	3.7%	0	0	0	0.0%	
Median Income	\$60,154	\$59,827	\$69,951		\$64,738	\$60,749	\$79,440		\$37,581	\$23,026	\$41,289		
Average Income	\$66,968	\$70,889	\$80,746		\$70,504	\$76,829	\$85,686		\$41,924	\$39,173	\$50,977		

* 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)	2,005	2,180	2,150	1,820	1,900	1,900	190	280	250
In Labour Force	1,220	1,395	1,340	1,085	1,210	1,165	135	180	175
Employed	1,150	1,295	1,235	1,030	1,120	1,075	125	175	160
Unemployed	65	100	100	55	90	85	10	0	20
Not In Labour Force	790	785	815	735	690	740	60	95	75
Participation Rate (%)	60.5	64.0	61.9	59.8	63.9	61.1	68.4	66.1	68.6
Employment Rate (%)	57.5	59.4	57.1	56.5	59.4	56.6	65.8	60.7	60.8
Unemployment Rate (%)	5.8	7.2	7.9	5.1	7.0	7.3	7.7	0.0	8.6

NAICS Industry Employment

HNRR Section 5(b) – Source: Statistics Canada

	Total			'16 % of Total	Owners			Renters		
	2006	2011	2016		2006	2011	2016	2006	2011	2016
Labour Force	1,220	1,380	1,330	100.0%	1,085	1,200	1,150	135	185	175
Agriculture, Forestry, Fishing, & Hunting	65	60	70	5.3%	55	40	60	15	0	10
Mining, Quarrying, and Oil & Gas Extraction	10	0	30	2.3%	10	0	20	0	0	10
Utilities	35	25	35	2.6%	25	25	30	0	0	0
Construction	140	245	145	10.9%	115	235	110	25	15	35
Manufacturing	235	145	190	14.3%	210	135	175	30	0	15
Wholesale trade	0	50	20	1.5%	0	45	10	0	0	10
Retail trade	125	140	135	10.2%	120	115	105	0	0	30
Transportation & Warehousing	65	40	65	4.9%	55	35	60	10	0	0
Information & Cultural Industries	35	0	10	0.8%	30	0	15	10	0	0
Finance & Insurance	15	0	15	1.1%	15	0	15	0	0	0
Real Estate and Rental & Leasing	10	40	15	1.1%	0	40	15	0	0	0
Professional, Scientific, & Technical Services	70	35	55	4.1%	70	35	60	0	0	0
Management of Companies & Enterprises	0	0	0	0.0%	0	0	0	0	0	0
Administrative & Support, Waste Management, and Remediation Services	50	25	80	6.0%	45	0	75	0	0	10
Educational Services	140	80	85	6.4%	125	70	80	15	0	0
Health Care & Social Assistance	75	155	140	10.5%	65	120	130	10	0	10
Arts, Entertainment, & Recreation	20	50	25	1.9%	20	0	30	0	20	0
Accommodation & Food Services	65	80	70	5.3%	60	55	55	10	0	15
Other Services (excl. Public Administration)	30	95	70	5.3%	25	90	55	10	0	10
Public Administration	35	80	75	5.6%	35	75	70	0	0	0

Commuting

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

	Total			'16 % of Total	Owners			Renters		
	2006	2011	2016		2006	2011	2016	2006	2011	2016
Total Usual Workers	815	865	890	100%	745	715	795	70	155	100
Commute within Community	55	0	60	6.7%	30	0	60	20	0	0
Commute within RDCK	665	765	705	79.2%	615	625	620	50	145	85
Commute within Province	95	70	105	11.8%	100	70	105	0	0	0
Commute outside of Province	0	0	20	2.2%	0	0	15	0	0	0

Housing – Structural Types

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

	Total			'16 % of Total	Owners			Renters		
	2006	2011	2016		2006	2011	2016	2006	2011	2016
Total Occupied Dwellings	1,015	1,070	1,110	100%	885	900	950	125	170	155
Single-Detached	880	980	975	87.8%	810	865	870	75	120	105
Apartment (5+)	0	0	0	0.0%	0	0	0	0	0	0
Other	20	40	20	1.8%	10	0	20	10	0	0
<i>Semi-Detached</i>	10	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	20	1.8%	0	0	20	0	0	0
<i>Apartment</i>	0	0	0	0.0%	0	0	0	0	0	0
<i>Other single-attached</i>	10	0	0	0.0%	10	0	0	10	0	0
Movable	115	50	110	9.9%	70	35	60	40	0	55

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	1,015	1,070	1,105	100%	885	900	950	125	170	155
No bedroom	0	0	0	0.0%	0	0	0	0	0	0
1 bedroom	25	70	55	5.0%	15	45	40	0	0	10
2 bedroom	305	435	290	26.2%	215	330	205	90	110	85
3+ bedroom	680	565	765	69.2%	650	530	700	30	25	60

Housing – Date Built

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

	Total				Owners				Renters			
	2006	2011	2016	'16 % of Total	2006	2011	2016	'16 % of Total	2006	2011	2016	'16 % of Total
Total Dwellings	1,015	1,070	1,110	100%	890	900	950	100%	125	170	155	100%
< 1960	190	190	170	15.3%	150	95	125	13.2%	35	100	45	29.0%
1961 to 1980	440	365	445	40.1%	365	310	380	40.0%	75	60	70	45.2%
1981 to 1990	205	185	125	11.3%	185	190	110	11.6%	15	0	15	9.7%
1991 to 2000	145	140	215	19.4%	145	135	190	20.0%	0	0	25	16.1%
2001 to 2010	35	185	140	12.6%	40	180	135	14.2%	0	0	10	6.5%
2011 to 2016	0	0	10	0.9%	0	0	10	1.1%	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		Primary Market		Secondary Market	
	Total	Rental	Market	% of Total	Market	% of Total
Total	1,100	155	0	-	155	100%
No Bedroom	0	0	0	-	0	0%
1 Bedroom	50	10	0	-	10	6%
2 Bedroom	290	85	0	-	85	55%
3+ Bedroom	760	60	0	-	60	39%

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

Housing – Short Term Rentals

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

	2014	2015	2016	2017	2018	2019	2020
Total Properties	0	3	5	10	9	12	9
Monthly Revenue / Listing	-	\$162	\$759	\$4,312	\$5,105	\$6,121	\$4,715
Annual Available Days / Listing	-	78	99	115	134	89	47
Annual Reserved Days / Listing	-	2	8	44	59	60	48
Average Occupancy	-	3%	8%	28%	30%	40%	50%
Commercial Properties	0	1	2	4	3	8	6

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

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 i	15	12	8	14	11	10	9	16	1	14
Single-Detached	1	2	10	6	7	0	0	0	0	0
Manufactured	8	9	2	2	1	3	3	2	4	4
Multi Family	0	0	0	0	0	0	0	0	0	1

* housing starts available in lieu of substantial completions

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	\$299	\$347	\$453	\$448	\$463	\$437	\$436	\$415	\$420	\$417	\$419	\$422	\$434	\$460
Semi-Detached	\$201	\$231	\$292	\$289	\$277	\$269	\$259	\$254	\$253	\$252	\$264	\$261	\$251	\$274
Manufactured Home	\$159	\$203	\$221	\$219	\$248	\$242	\$235	\$228	\$228	\$235	\$230	\$239	\$246	\$287
Grand Total	\$260	\$306	\$387	\$381	\$401	\$380	\$377	\$360	\$364	\$361	\$359	\$367	\$372	\$400

Bedrooms	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
1	\$190	\$220	\$300	\$287	\$323	\$302	\$302	\$284	\$296	\$274	\$298	\$325	\$313	\$331
2	\$248	\$303	\$372	\$353	\$390	\$373	\$361	\$344	\$342	\$337	\$350	\$351	\$369	\$384
3+	\$276	\$319	\$406	\$408	\$416	\$400	\$400	\$383	\$386	\$384	\$371	\$378	\$381	\$424
Grand Total	\$257	\$303	\$382	\$376	\$396	\$376	\$373	\$357	\$361	\$358	\$356	\$363	\$369	\$399

Average Assessment in '000s (2019 dollars)

	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
Single-Detached	\$310	\$360	\$474	\$476	\$490	\$461	\$458	\$436	\$442	\$438	\$439	\$438	\$459	\$478
Semi-Detached	\$201	\$231	\$292	\$289	\$277	\$269	\$259	\$254	\$253	\$252	\$264	\$261	\$251	\$274
Manufactured Home	\$157	\$204	\$222	\$221	\$251	\$247	\$240	\$236	\$233	\$239	\$234	\$242	\$249	\$288
Grand Total	\$267	\$316	\$402	\$401	\$421	\$399	\$394	\$377	\$381	\$377	\$373	\$378	\$390	\$413

Bedrooms	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
1	\$207	\$240	\$323	\$336	\$373	\$335	\$339	\$314	\$334	\$316	\$324	\$352	\$339	\$345
2	\$255	\$308	\$381	\$370	\$406	\$388	\$376	\$361	\$360	\$355	\$365	\$363	\$382	\$395
3+	\$282	\$330	\$422	\$425	\$432	\$417	\$413	\$398	\$398	\$395	\$381	\$387	\$399	\$437
Grand Total	\$265	\$313	\$397	\$396	\$416	\$395	\$390	\$374	\$377	\$374	\$370	\$374	\$386	\$411

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	\$259	\$316	\$426	\$448	\$370	\$403	\$355	\$375	\$373	\$357	\$330	\$362	\$368	\$440
Semi-Detached	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Manufactured Home	\$125	\$186	\$170	\$151	\$169	\$115	\$184	\$191	\$178	\$177	\$147	\$224	\$210	\$288
Grand Total	\$223	\$273	\$372	\$349	\$319	\$349	\$294	\$355	\$295	\$292	\$284	\$324	\$336	\$400

Bedrooms	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
1	\$118	-	\$853	-	-	\$467	\$369	-	\$561	\$300	\$312	\$337	\$277	-
2	\$168	\$231	\$259	\$222	\$219	\$244	\$216	\$227	\$200	\$174	\$196	\$258	\$231	\$359
3+	\$294	\$289	\$401	\$440	\$391	\$406	\$347	\$418	\$346	\$366	\$325	\$360	\$443	\$427
Grand Total	\$223	\$273	\$372	\$349	\$319	\$349	\$294	\$355	\$295	\$292	\$284	\$324	\$327	\$400

Average Sale Price in '000s (2019 dollars)

	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
Single-Detached	\$263	\$322	\$431	\$446	\$371	\$407	\$379	\$379	\$373	\$351	\$337	\$353	\$371	\$432
Semi-Detached	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Manufactured Home	\$126	\$176	\$169	\$145	\$180	\$121	\$188	\$191	\$178	\$165	\$154	\$224	\$200	\$281
Grand Total	\$227	\$274	\$375	\$346	\$323	\$353	\$311	\$358	\$295	\$285	\$291	\$317	\$337	\$392

Bedrooms	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
1	\$118	-	\$853	-	-	\$467	\$369	-	\$561	\$300	\$312	\$337	\$277	-
2	\$171	\$222	\$258	\$218	\$226	\$254	\$254	\$231	\$200	\$162	\$217	\$254	\$233	\$355
3+	\$297	\$293	\$407	\$437	\$392	\$407	\$348	\$422	\$347	\$359	\$327	\$351	\$443	\$416
Grand Total	\$227	\$274	\$375	\$346	\$323	\$353	\$311	\$358	\$295	\$285	\$291	\$317	\$327	\$392

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	920	970	1,065	805	855	915	120	120	150
Above Affordable Threshold	120	210	165	95	160	110	25	55	60
1 person household	40	75	90	35	50	60	0	0	35
2 persons household	40	30	45	25	10	35	15	0	10
3 persons household	15	0	30	10	0	15	10	0	15
4 persons household	20	80	0	20	75	0	0	0	0
5+ persons household	10	0	0	10	0	0	0	0	0
Unaffordable Housing (%)	13.0%	21.6%	15.5%	11.8%	18.7%	12.0%	20.8%	45.8%	40.0%

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	920	970	1,065	805	855	915	120	120	150
Below Adequacy Standard	100	80	110	70	75	55	25	0	50
1 person household	20	0	30	20	0	20	0	0	10
2 persons household	45	0	35	30	0	20	15	0	15
3 persons household	10	0	20	0	0	10	0	0	15
4 persons household	15	0	15	10	0	0	10	0	10
5+ persons household	10	0	0	10	0	0	0	0	0
Inadequate Housing (%)	10.9%	8.2%	10.3%	8.7%	8.8%	6.0%	20.8%	0.0%	33.3%

Core Housing Need – Suitability

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

	Total			Owners			Renters		
	2006	2011	2016	2006	2011	2016	2006	2011	2016
Total Households	920	970	1,065	805	855	915	120	120	150
Below Suitability Standard	15	0	15	10	0	10	0	0	10
1 Person	0	0	0	0	0	0	0	0	0
2 Persons	10	0	0	0	0	0	0	0	0
3 Persons	0	0	0	0	0	0	0	0	0
4 Persons	10	0	10	0	0	10	0	0	10
5+ Persons	0	0	0	0	0	0	0	0	0
Unsuitable Housing (%)	1.6%	0.0%	1.4%	1.2%	0.0%	1.1%	0.0%	0.0%	6.7%

Core Housing Need

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

	Total			Owners			Renters		
	2006	2011	2016	2006	2011	2016	2006	2011	2016
Total Households	925	970	1,065	805	855	915	120	120	155
Household not in CHN	800	865	985	710	800	870	90	65	120
Household in CHN	130	95	80	95	50	45	30	50	35
1 person household	40	60	35	30	35	25	10	0	10
2 persons household	55	0	15	40	0	10	20	0	10
3 persons household	0	0	20	0	0	0	0	0	15
4 persons household	15	0	0	15	0	0	0	0	0
5+ persons household	15	0	0	15	0	0	0	0	0
Household in CHN (%)	14.1%	9.8%	7.5%	11.8%	5.8%	4.9%	25.0%	41.7%	22.6%

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	925	970	1,065	805	855	915	120	120	155
Household not in ECHN	890	930	1,025	780	855	900	110	120	135
Household in ECHN	35	40	40	25	0	15	10	0	20
1 person household	15	0	10	10	0	10	10	0	10
2 persons household	10	0	10	0	0	10	10	0	10
3 persons household	0	0	10	0	0	0	0	0	0
4 persons household	10	0	0	10	0	0	0	0	0
5+ persons household	0	0	0	0	0	0	0	0	0
Household in ECHN (%)	3.8%	4.1%	3.8%	3.1%	0.0%	1.6%	8.3%	0.0%	12.9%

Income Category v. Price

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

Income Category	Maximum Household Income	Maximum Budget for Rent	Budget v. Market Rent			
			Bachelor Bedroom	1- Bedroom	2- Bedroom	3+ Bedroom
Very Low	\$40,800	\$990	\$290	-\$30	-\$140	-\$680
Low	\$65,300	\$1,585	\$885	\$565	\$455	-\$85
Moderate	\$98,000	\$2,375	\$1,675	\$1,355	\$1,245	\$705
Above Moderate	\$122,500	\$2,970	\$2,270	\$1,950	\$1,840	\$1,300
Median Income	\$81,662	\$1,980	\$1,280	\$960	\$850	\$310

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	\$40,800	\$227,500	-\$212,500	-	-	-	\$77,500
Low	\$65,300	\$375,000	-\$65,000	-	-	-	\$225,000
Moderate	\$98,000	\$557,000	\$117,000	-	-	-	\$407,000
Above Moderate	\$122,500	\$693,000	\$253,000	-	-	-	\$543,000
Median Income	\$81,662	\$466,000	\$26,000	-	-	-	\$316,000

Utilities Only				Utilities + Fuel	
Income Category	Est. Maximum AT Household Income	Afford. Energy Budget, Utilities only	Budget v. Average Utility Expense	Afford. Energy Budget, w/ Fuel	Budget v. Average Total Expense
Very Low	\$32,000	\$1,900	-\$840	\$3,200	-\$5,570
Low	\$48,700	\$2,900	\$160	\$4,900	-\$3,870
Moderate	\$69,800	\$4,200	\$1,460	\$7,000	-\$1,770
Above Moderate	\$84,000	\$5,000	\$2,260	\$8,400	-\$370
Median Income	\$59,400	\$3,600	\$860	\$5,900	-\$2,870

Family Income v. Price

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

Budget v. Market Rent						
Family Types	Maximum Household Income	Maximum Budget for Rent	1- Bachelor	2- Bedroom	3+ Bedroom	
Singles / Roommates	\$33,846	\$820	\$120	-\$200	-\$310	-\$850
Lone parent	\$57,829	\$1,400	\$700	\$380	\$270	-\$270
Couple w/ child	\$127,812	\$3,100	\$2,400	\$2,080	\$1,970	\$1,430
Couple w/o child	\$84,577	\$2,050	\$1,350	\$1,030	\$920	\$380
Median Income	\$81,662	\$1,980	\$1,280	\$960	\$850	\$310

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	\$33,846	\$193,000	-\$247,000	-	-	-	\$43,000
Lone parent	\$57,829	\$329,500	-\$110,500	-	-	-	\$179,500
Couple w/ child	\$127,812	\$727,500	\$287,500	-	-	-	\$577,500
Couple w/o child	\$84,577	\$477,500	\$37,500	-	-	-	\$327,500
Median Income	\$81,662	\$466,000	\$26,000	-	-	-	\$316,000

Utilities Only				Utilities + Fuel	
Income Category	Est. Maximum AT Household Income	Afford. Energy Budget, Utilities only	Budget v. Average Utility Expense	Afford. Energy Budget, w/ Fuel	Budget v. Average Total Expense
Singles / Roommates	\$27,073	\$1,600	-\$1,140	\$2,700	-\$6,070
Lone parent	\$43,825	\$2,600	-\$140	\$4,400	-\$4,370
Couple w/ child	\$86,936	\$5,200	\$2,460	\$8,700	-\$70
Couple w/o child	\$61,299	\$3,700	\$960	\$6,100	-\$2,670
Median Income	\$59,400	\$3,600	\$860	\$5,900	-\$2,870

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	2,640	2,665	2,690	2,715	2,740	2,785	2,810	2,835	2,860	2,885
Total Households	1,145	1,160	1,175	1,190	1,205	1,220	1,235	1,250	1,265	1,280
No Bedroom	0	0	0	0	0	0	0	0	0	0
1 Bedroom	50	50	50	50	50	35	35	35	35	35
2 Bedroom	305	310	315	320	325	345	350	355	360	365
3+ Bedroom	790	800	810	820	830	840	850	860	870	880
Household Size	2.31	2.30	2.29	2.28	2.27	2.27	2.27	2.26	2.25	2.25
Renter Demand	14.0%	13.8%	13.6%	13.4%	13.3%	12.7%	12.6%	12.4%	12.3%	12.1%

APPENDIX B – Electoral Area J 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	2,930	3,125	3,270	3,315	3,360	3,405	3,450	3,495	3,560	3,625	3,690	3,755	11.6%	14.8%
< 14 yrs	470	500	465	480	495	510	525	520	545	570	595	620	-1.1%	33.3%
15 to 19 yrs	195	210	180	170	160	150	140	120	120	120	120	120	-7.7%	-33.3%
20 to 24 yrs	140	145	145	155	165	175	185	205	190	175	160	145	3.6%	0.0%
25 to 64 yrs	1,730	1,845	1,935	1,960	1,985	2,010	2,035	2,035	2,065	2,095	2,125	2,155	11.8%	11.4%
65 to 84 yrs	365	410	525	525	525	525	525	565	585	605	625	645	43.8%	22.9%
85+ yrs	30	15	20	25	30	35	40	50	55	60	65	70	-33.3%	250.0%
Median Age	45.3	44.8	46.6	47.3	47.9	48.6	49.2	49.9	48.5	47.0	45.6	44.2	2.9%	-5.1%
Average Age	40.9	40.9	42.7	42.5	42.4	42.2	42.0	42.5	42.4	42.3	42.2	42.1	4.5%	-1.5%
Households (HHs)	1,235	1,280	1,395	1,410	1,425	1,440	1,455	1,475	1,500	1,525	1,550	1,575	13.0%	12.9%
Average HH Size	2.4	2.4	2.3	2.4	2.4	2.4	2.4	2.4	2.4	2.4	2.4	2.4	-1.2%	1.7%

* distributions graphically represented in report

Indigenous Identity

Source: Statistics Canada

	Total			Owners			Renters		
	2006	2011	2016	2006	2011	2016	2006	2011	2016
Total Population	2,775	2,925	3,120	2,465	2,590	2,705	310	340	415
Indigenous Identity	170	150	205	135	145	145	30	0	65
Non-Indigenous Identity	2,610	2,775	2,910	2,330	2,445	2,565	280	335	350
	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	6.1%	5.1%	6.6%	5.5%	5.6%	5.4%	9.7%	0.0%	15.7%
Non-Indigenous Identity	94.1%	94.9%	93.3%	94.5%	94.4%	94.8%	90.3%	98.5%	84.3%

Mobility

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

	Total			Owners			Renters		
	2006	2011	2016	2006	2011	2016	2006	2011	2016
Total Population	2,750	2,930	3,060	2,445	2,590	2,670	305	340	385
Non-Mover	2,345	2,510	2,680	2,175	2,250	2,415	175	260	265
Mover	405	415	375	275	340	255	130	80	125
Non-Migrant	165	130	180	125	105	100	40	25	80
Migrants	240	285	195	145	230	150	95	55	45
Internal Migrants	235	265	185	140	215	145	95	45	40
Intraprovincial Migrant	200	220	150	135	175	110	60	45	40
Interprovincial Migrant	35	45	40	0	0	35	40	0	10
External Migrant	0	25	10	10	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	1,175	1,210	1,345	100%	1,030	1,085	1,130	150	120	210	13%	10%	16%
1 person	300	305	325	24.2%	240	255	245	60	50	80	20%	16%	25%
2 persons	470	460	590	43.9%	425	440	515	45	15	70	10%	3%	12%
3 persons	175	175	225	16.7%	145	170	175	25	0	55	14%	0%	24%
4 persons	155	180	145	10.8%	150	170	140	0	0	10	0%	0%	7%
5+ persons	75	90	65	4.8%	65	45	65	0	0	0	0%	0%	0%
Average HH Size	2.4	2.4	2.3		2.4	2.4	2.4	2.0	2.7	1.9	-	-	-

Household Maintainers

Source: Statistics Canada

	Total				Owners			Renters		
	2006	2011	2016	10yr % Δ	2006	2011	2016	2006	2011	2016
Total Household	1,175	1,210	1,345	14.5%	1,025	1,085	1,135	150	120	215
15 - 24 yrs	10	0	30	200.0%	0	0	15	10	0	20
25 - 34 yrs	125	115	145	16.0%	65	90	85	60	30	65
35 - 44 yrs	200	190	200	0.0%	185	170	165	10	15	40
45 - 54 yrs	355	320	265	-25.4%	340	265	245	20	60	20
55 - 64 yrs	245	285	390	59.2%	215	280	345	25	0	45
65 - 74 yrs	155	145	165	6.5%	150	150	150	0	0	20
75 - 84 yrs	80	115	120	50.0%	70	105	110	15	0	10
85+ yrs	10	0	20	100.0%	0	0	25	10	0	0

Owners w/ Mortgages & Renters in Subsidized Housing

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

	2006	2011	2016
Owners	1,010	1,080	1,130
w/ Mortgage (#)	635	550	675
w/ Mortgage (%)	63%	51%	60%
Renters	150	120	210
Subsidised (#)	0	0	10
Subsidised (%)	0%	0%	5%

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	1175	1205	1345	100.0%	1025	1085	1130	100.0%	150	125	210	100.0%
< \$5,000	10	0	15	1.1%	10	0	10	0.9%	0	0	0	0.0%
\$5,000 - \$9,999	20	0	10	0.7%	10	0	10	0.9%	10	0	0	0.0%
\$10,000 - \$14,999	10	0	20	1.5%	15	0	0	0.0%	0	0	20	9.5%
\$15,000 - \$19,999	35	25	45	3.3%	20	20	30	2.7%	15	0	10	4.8%
\$20,000 - \$24,999	85	0	45	3.3%	55	0	30	2.7%	30	0	15	7.1%
\$25,000 - \$29,999	35	20	60	4.5%	25	20	30	2.7%	0	0	25	11.9%
\$30,000 - \$34,999	40	70	65	4.8%	40	35	55	4.9%	0	0	0	0.0%
\$35,000 - \$39,999	60	75	30	2.2%	40	70	20	1.8%	20	0	10	4.8%
\$40,000 - \$44,999	40	30	55	4.1%	35	25	50	4.4%	10	0	0	0.0%
\$45,000 - \$49,999	60	85	40	3.0%	55	75	30	2.7%	10	0	0	0.0%
\$50,000 - \$59,999	60	95	85	6.3%	55	80	60	5.3%	10	0	25	11.9%
\$60,000 - \$69,999	65	115	120	8.9%	70	90	95	8.4%	0	20	30	14.3%
\$70,000 - \$79,999	110	45	80	5.9%	90	45	65	5.8%	20	0	15	7.1%
\$80,000 - \$89,999	145	90	105	7.8%	135	90	80	7.1%	10	0	20	9.5%
\$90,000 - \$99,999	95	155	70	5.2%	90	150	65	5.8%	0	0	0	0.0%
\$100,000+	300	365	495	36.8%	285	340	480	42.5%	20	25	20	9.5%
\$100,000 - \$124,999	150	170	220	16.4%	130	160	210	18.6%	20	0	0	0.0%
\$125,000 - \$149,999	80	45	100	7.4%	75	40	100	8.8%	0	0	0	0.0%
\$150,000 - \$199,999	55	110	120	8.9%	55	105	120	10.6%	0	0	10	4.8%
\$200,000+	20	40	55	4.1%	20	40	50	4.4%	0	0	10	4.8%
Median Income	\$74,949	\$79,945	\$78,822		\$79,615	\$83,190	\$87,152		\$37,705	\$50,022	\$51,613	
Average Income	\$76,687	\$85,748	\$88,687		\$81,012	\$88,222	\$93,806		\$46,905	\$63,923	\$61,375	

* 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)	2,320	2,405	2,660	2,070	2,145	2,335	245	265	325
In Labour Force	1,620	1,670	1,705	1,465	1,480	1,455	155	190	245
Employed	1,525	1,450	1,520	1,370	1,290	1,310	160	160	215
Unemployed	95	220	180	90	190	150	10	35	30
Not In Labour Force	695	740	955	605	665	875	90	75	85
Participation Rate (%)	70.0	69.4	64.1	70.8	69.0	62.4	64.0	71.7	75.4
Employment Rate (%)	65.7	60.1	57.1	66.4	60.1	56.0	62.0	60.4	66.2
Unemployment Rate (%)	5.8	13.5	10.9	6.1	12.8	10.7	6.3	15.8	12.2

NAICS Industry Employment

HNRR Section 5(b) – Source: Statistics Canada

	Total			'16 % of Total	Owners			Renters		
	2006	2011	2016		2006	2011	2016	2006	2011	2016
Labour Force	1,605	1,620	1,675	100.0%	1,450	1,435	1,430	155	185	240
Agriculture, Forestry, Fishing, & Hunting	50	55	45	2.7%	50	55	40	0	0	0
Mining, Quarrying, and Oil & Gas Extraction	10	0	10	0.6%	10	0	10	0	0	0
Utilities	15	45	60	3.6%	10	35	60	0	0	0
Construction	170	215	185	11.0%	155	210	185	15	0	10
Manufacturing	300	245	220	13.1%	265	235	200	30	15	25
Wholesale trade	30	30	30	1.8%	25	35	25	0	0	0
Retail trade	210	200	220	13.1%	185	195	175	25	0	45
Transportation & Warehousing	90	80	95	5.7%	90	65	90	0	0	10
Information & Cultural Industries	25	25	30	1.8%	25	0	20	0	0	10
Finance & Insurance	30	30	50	3.0%	35	20	55	0	0	0
Real Estate and Rental & Leasing	15	65	30	1.8%	15	30	25	0	0	10
Professional, Scientific, & Technical Services	55	55	85	5.1%	50	45	45	10	0	40
Management of Companies & Enterprises	0	0	0	0.0%	0	0	10	0	0	0
Administrative & Support, Waste Management, and Educational Services	40	20	30	1.8%	40	10	35	10	0	0
Health Care & Social Assistance	90	85	85	5.1%	80	80	85	10	0	0
Arts, Entertainment, & Recreation	150	205	180	10.7%	130	190	140	30	10	40
Accommodation & Food Services	30	0	15	0.9%	20	0	20	15	0	0
Other Services (excl. Public Administration)	110	140	180	10.7%	115	105	150	0	40	30
Public Administration	110	70	65	3.9%	85	75	40	25	0	20
	80	20	40	2.4%	85	20	35	0	0	0

Commuting

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

	Total			'16 % of Total	Owners			Renters		
	2006	2011	2016		2006	2011	2016	2006	2011	2016
Total Usual Workers	1,235	1,230	1,180	100%	1,110	1,090	1,020	120	140	155
Commute within Community	325	135	55	4.7%	300	105	45	25	0	0
Commute within RDCK	700	845	930	78.8%	625	755	800	75	85	135
Commute within Province	190	245	190	16.1%	180	230	170	10	15	20
Commute outside of Province	20	0	0	0.0%	0	0	0	15	0	0

Housing – Structural Types

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

	Total			'16 % of Total	Owners			Renters		
	2006	2011	2016		2006	2011	2016	2006	2011	2016
Total Occupied Dwellings	1,175	1,210	1,345	100%	1,025	1,085	1,130	150	125	210
Single-Detached	930	1,125	1,160	86.2%	840	1,015	1,015	95	105	145
Apartment (5+)	0	0	0	0.0%	0	0	0	0	0	0
Other	10	10	45	3.3%	0	0	25	10	0	25
<i>Semi-Detached</i>	0	0	10	0.7%	0	0	10	0	0	10
<i>Row House</i>	0	0	0	0.0%	0	0	0	0	0	0
<i>Duplex</i>	10	0	25	1.9%	0	0	20	10	0	10
<i>Apartment</i>	0	0	10	0.7%	0	0	0	0	0	0
<i>Other single-attached</i>	0	0	0	0.0%	0	0	0	0	0	0
Movable	235	75	140	10.4%	180	65	90	55	0	45

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	1,175	1,210	1,345	100%	1,025	1,080	1,130	150	125	215	
No bedroom	0	0	0	0.0%	0	0	0	0	0	0	
1 bedroom	70	75	60	4.5%	35	50	30	40	20	30	
2 bedroom	345	405	310	23.0%	305	360	210	45	45	105	
3+ bedroom	750	720	970	72.1%	685	670	890	60	55	80	

Housing – Date Built

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

	Total				Owners				Renters			
	2006	2011	2016	'16 % of Total	2006	2011	2016	'16 % of Total	2006	2011	2016	'16 % of Total
Total Dwellings	1,175	1,210	1,345	100%	1,025	1,080	1,135	100%	145	120	210	100%
< 1960	270	285	265	19.7%	225	255	195	17.2%	50	30	70	33.3%
1961 to 1980	490	470	540	40.1%	400	385	455	40.1%	90	85	85	40.5%
1981 to 1990	140	175	80	5.9%	130	175	70	6.2%	10	0	10	4.8%
1991 to 2000	205	145	215	16.0%	205	140	190	16.7%	0	0	20	9.5%
2001 to 2010	70	130	125	9.3%	65	120	115	10.1%	10	0	20	9.5%
2011 to 2016	0	0	125	9.3%	0	0	115	10.1%	0	0	10	4.8%

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	% of Total	% of Total	% of Total	% of Total
Total	1,345	215	0	-	215	100%
No Bedroom	0	0	0	-	0	0%
1 Bedroom	60	30	0	-	30	14%
2 Bedroom	315	105	0	-	105	49%
3+ Bedroom	970	80	0	-	80	37%

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

Housing – Short Term Rentals

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

	2014	2015	2016	2017	2018	2019	2020
Total Properties	0	4	7	14	18	16	14
Monthly Revenue / Listing	-	\$263	\$1,343	\$5,828	\$6,242	\$9,737	\$3,330
Annual Available Days / Listing	-	50	106	102	94	139	49
Annual Reserved Days / Listing	-	2	8	43	45	75	33
Average Occupancy	-	3%	7%	30%	32%	35%	40%
Commercial Properties	0	3	5	10	16	14	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

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

Housing – Demolitions

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

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

Housing – Starts

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

	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
Electoral Area J	23	21	20	22	18	33	29	27	2	20
Single-Detached	15	13	20	21	15	0	0	0	0	0
Manufactured	7	7	6	3	3	9	5	4	3	4
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	\$237	\$294	\$340	\$342	\$361	\$359	\$354	\$348	\$346	\$323	\$331	\$344	\$353	\$361
Semi-Detached	\$139	\$176	\$209	\$207	\$245	\$254	\$248	\$235	\$232	\$267	\$274	\$285	\$287	\$313
Manufactured Home	\$147	\$184	\$191	\$187	\$220	\$232	\$224	\$227	\$215	\$208	\$212	\$212	\$214	\$227
Apartment	\$313	\$327	\$384	\$380	\$341	\$323	\$315	\$310	\$285	\$259	\$256	\$235	\$229	\$343
Grand Total	\$214	\$265	\$301	\$303	\$324	\$323	\$317	\$311	\$307	\$290	\$299	\$312	\$320	\$331

Bedrooms	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
1	\$190	\$238	\$274	\$271	\$295	\$286	\$279	\$267	\$267	\$251	\$253	\$257	\$252	\$255
2	\$199	\$246	\$279	\$272	\$298	\$298	\$293	\$288	\$286	\$268	\$275	\$281	\$292	\$314
3+	\$271	\$325	\$367	\$365	\$385	\$385	\$382	\$375	\$375	\$363	\$375	\$393	\$411	\$434
Grand Total	\$231	\$281	\$318	\$314	\$336	\$334	\$329	\$322	\$320	\$304	\$313	\$326	\$335	\$350

Average Assessment in '000s (2019 dollars)

	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
Single-Detached	\$242	\$301	\$350	\$352	\$372	\$373	\$369	\$356	\$356	\$332	\$341	\$352	\$362	\$373
Semi-Detached	\$139	\$176	\$209	\$207	\$245	\$254	\$248	\$235	\$232	\$267	\$274	\$285	\$287	\$313
Manufactured Home	\$152	\$193	\$196	\$195	\$227	\$239	\$232	\$233	\$220	\$212	\$214	\$218	\$218	\$236
Apartment	\$313	\$327	\$384	\$380	\$341	\$323	\$315	\$310	\$285	\$259	\$256	\$235	\$229	\$343
Grand Total	\$219	\$272	\$310	\$312	\$333	\$334	\$330	\$318	\$315	\$297	\$307	\$319	\$327	\$342

Bedrooms	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
1	\$191	\$243	\$275	\$272	\$298	\$290	\$288	\$279	\$276	\$255	\$258	\$259	\$256	\$258
2	\$205	\$250	\$288	\$280	\$307	\$305	\$303	\$289	\$289	\$271	\$281	\$287	\$299	\$326
3+	\$277	\$334	\$379	\$379	\$396	\$403	\$397	\$384	\$385	\$374	\$384	\$403	\$420	\$447
Grand Total	\$235	\$288	\$326	\$323	\$345	\$345	\$341	\$329	\$328	\$311	\$320	\$333	\$342	\$360

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	\$214	\$318	\$367	\$430	\$361	\$309	\$394	\$395	\$292	\$393	\$360	\$372	\$335	\$381
Semi-Detached	\$130	-	-	-	-	-	-	-	-	-	\$265	\$307	-	-
Manufactured Home	\$107	\$137	\$126	\$133	\$95	\$176	\$177	\$187	\$126	\$124	\$258	\$174	\$162	\$170
Apartment	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Grand Total	\$187	\$255	\$277	\$387	\$312	\$276	\$316	\$330	\$237	\$303	\$325	\$314	\$282	\$328

Bedrooms	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
1	\$148	\$320	\$164	\$341	\$294	\$281	\$152	\$362	\$201	-	\$265	\$245	\$273	\$154
2	\$147	\$216	\$235	\$266	\$188	\$226	\$187	\$232	\$177	\$259	\$214	\$204	\$271	\$246
3+	\$231	\$278	\$325	\$460	\$398	\$311	\$418	\$398	\$292	\$342	\$381	\$376	\$294	\$421
Grand Total	\$187	\$255	\$277	\$387	\$312	\$276	\$316	\$347	\$237	\$303	\$325	\$314	\$282	\$328

Average Sale Price in '000s (2019 dollars)

	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
Single-Detached	\$218	\$323	\$371	\$421	\$369	\$309	\$407	\$395	\$311	\$383	\$361	\$370	\$348	\$374
Semi-Detached	\$130	-	-	-	-	-	-	-	-	-	\$265	\$307	-	-
Manufactured Home	\$108	\$138	\$132	\$133	\$96	\$174	\$181	\$190	\$126	\$125	\$259	\$174	\$164	\$180
Apartment	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Grand Total	\$190	\$258	\$281	\$380	\$319	\$275	\$326	\$331	\$249	\$297	\$326	\$312	\$292	\$326

Bedrooms	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
1	\$148	\$320	\$164	\$341	\$294	\$281	\$152	\$362	\$201	-	\$265	\$245	\$273	\$154
2	\$152	\$218	\$228	\$253	\$189	\$227	\$191	\$236	\$183	\$259	\$211	\$197	\$281	\$244
3+	\$235	\$282	\$336	\$453	\$410	\$310	\$432	\$399	\$313	\$329	\$383	\$377	\$305	\$417
Grand Total	\$190	\$258	\$281	\$380	\$319	\$275	\$326	\$349	\$249	\$297	\$326	\$312	\$292	\$326

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	1,145	1,175	1,330	1,000	1,070	1,125	145	110	205
Above Affordable Threshold	110	125	170	80	85	120	30	0	50
1 person household	70	35	70	55	30	40	25	0	35
2 persons household	25	25	65	20	25	60	10	0	10
3 persons household	0	0	20	0	0	10	0	0	10
4 persons household	10	15	10	10	15	10	10	0	0
5+ persons household	0	45	10	0	0	10	0	0	0
Unaffordable Housing (%)	9.6%	10.6%	12.8%	8.0%	7.9%	10.7%	20.7%	0.0%	24.4%

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	1,145	1,175	1,330	1,000	1,070	1,125	145	110	205
Below Adequacy Standard	105	100	115	85	90	80	20	0	35
1 person household	15	0	30	0	0	20	15	0	10
2 persons household	15	40	35	15	40	25	0	0	10
3 persons household	35	0	35	30	0	20	0	0	10
4 persons household	25	30	10	25	25	15	0	0	0
5+ persons household	20	0	0	15	0	0	10	0	0
Inadequate Housing (%)	9.2%	8.5%	8.6%	8.5%	8.4%	7.1%	13.8%	0.0%	17.1%

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	1,145	1,175	1,330	1,000	1,070	1,125	145	110	205
Below Suitability Standard	70	30	15	35	0	0	30	0	10
1 Person	0	0	0	0	0	0	0	0	0
2 Persons	10	0	0	0	0	0	10	0	0
3 Persons	15	0	10	0	0	0	10	0	10
4 Persons	20	0	10	20	0	10	0	0	0
5+ Persons	25	0	0	20	0	0	10	0	0
Unsuitable Housing (%)	6.1%	2.6%	1.1%	3.5%	0.0%	0.0%	20.7%	0.0%	4.9%

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	1,140	1,175	1,330	1,000	1,065	1,120	145	110	205
Household not in CHN	1,010	1,120	1,285	910	1,040	1,105	100	80	180
Household in CHN	130	60	45	90	30	20	50	0	25
1 person household	70	0	30	45	0	10	20	0	20
2 persons household	30	0	10	20	0	10	10	0	0
3 persons household	10	0	10	10	0	0	0	0	10
4 persons household	15	0	0	10	0	0	10	0	0
5+ persons household	10	0	0	0	0	0	10	0	0
Household in CHN (%)	11.4%	5.1%	3.4%	9.0%	2.8%	1.8%	34.5%	0.0%	12.2%

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	1,140	1,175	1,330	1,000	1,065	1,120	145	110	205
Household not in ECHN	1,115	1,175	1,295	980	1,065	1,105	135	110	185
Household in ECHN	25	0	35	20	0	15	10	0	20
1 person household	10	0	20	0	0	0	10	0	15
2 persons household	0	0	15	0	0	15	0	0	0
3 persons household	0	0	0	0	0	0	0	0	0
4 persons household	10	0	0	10	0	0	0	0	0
5+ persons household	0	0	0	0	0	0	0	0	0
Household in ECHN (%)	2.2%	0.0%	2.6%	2.0%	0.0%	1.3%	6.9%	0.0%	9.8%

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	\$44,200	\$1,070	\$370	\$50	-\$60	-\$600
Low	\$70,700	\$1,715	\$1,015	\$695	\$585	\$45
Moderate	\$106,100	\$2,575	\$1,875	\$1,555	\$1,445	\$905
Above Moderate	\$132,600	\$3,215	\$2,515	\$2,195	\$2,085	\$1,545
Median Income	\$88,392	\$2,145	\$1,445	\$1,125	\$1,015	\$475

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	\$44,200	\$250,000	-\$130,000	-\$45,000	-	-	\$80,000
Low	\$70,700	\$397,500	\$17,500	\$102,500	-	-	\$227,500
Moderate	\$106,100	\$602,500	\$222,500	\$307,500	-	-	\$432,500
Above Moderate	\$132,600	\$750,000	\$370,000	\$455,000	-	-	\$580,000
Median Income	\$88,392	\$500,000	\$120,000	\$205,000	-	-	\$330,000

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	\$34,500	\$2,100	-\$1,120	\$3,500	-\$5,160	
Low	\$52,200	\$3,100	-\$120	\$5,200	-\$3,460	
Moderate	\$74,800	\$4,500	\$1,280	\$7,500	-\$1,160	
Above Moderate	\$89,500	\$5,400	\$2,180	\$9,000	\$340	
Median Income	\$63,800	\$3,800	\$580	\$6,400	-\$2,260	

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	\$37,751	\$915	\$215	-\$105	-\$215	-\$755
Lone parent	\$50,885	\$1,235	\$535	\$215	\$105	-\$435
Couple w/ child	\$133,923	\$3,250	\$2,550	\$2,230	\$2,120	\$1,580
Couple w/o child	\$91,005	\$2,205	\$1,505	\$1,185	\$1,075	\$535
Median Income	\$88,392	\$2,145	\$1,445	\$1,125	\$1,015	\$475

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	\$37,751	\$216,000	-\$164,000	-\$79,000	-	-	\$46,000
Lone parent	\$50,885	\$284,000	-\$96,000	-\$11,000	-	-	\$114,000
Couple w/ child	\$133,923	\$761,500	\$381,500	\$466,500	-	-	\$591,500
Couple w/o child	\$91,005	\$522,500	\$142,500	\$227,500	-	-	\$352,500
Median Income	\$88,392	\$500,000	\$120,000	\$205,000	-	-	\$330,000

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	\$29,810	\$1,800	-\$1,420	\$3,000	-\$5,660	
Lone parent	\$39,215	\$2,400	-\$820	\$3,900	-\$4,760	
Couple w/ child	\$90,233	\$5,400	\$2,180	\$9,000	\$340	
Couple w/o child	\$65,460	\$3,900	\$680	\$6,500	-\$2,160	
Median Income	\$63,800	\$3,800	\$580	\$6,400	-\$2,260	

Housing Units Demanded

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

Source: Statistics Canada, BC Stats

	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
Total Population	3,270	3,315	3,360	3,405	3,450	3,495	3,560	3,625	3,690	3,755
Total Households	1,390	1,400	1,410	1,420	1,430	1,470	1,490	1,510	1,530	1,550
No Bedroom	0	0	0	0	0	0	0	0	0	0
1 Bedroom	60	60	60	60	60	80	80	80	80	80
2 Bedroom	330	340	350	360	370	390	395	400	405	410
3+ Bedroom	1,000	1,000	1,000	1,000	1,000	1,000	1,015	1,030	1,045	1,060
Household Size	2.34	2.35	2.36	2.36	2.37	2.37	2.37	2.38	2.38	2.38
Renter Demand	15.8%	15.4%	14.9%	14.4%	14.0%	13.9%	13.8%	13.6%	13.4%	13.2%