



Regional District of Central Kootenay Housing Needs Report:

ARROW LAKES

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 Arrow Lakes 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 Arrow Lakes compares to and fits within the regional context.

KEY FINDINGS

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

Arrow Lakes' population declined, and will likely continue this trajectory at an increased pace in the short-term, but not evenly across age categories.

Arrow Lakes' population declined 1% between 2006 and 2016, while projections anticipate greater losses (4%) until 2025. Growth is only seen in senior cohorts (65+), which grew 52% over the ten years leading to 2016.

Even with a declining population, smaller household sizes will result in an increase in the demand for housing in the short-term. By 2025, residents may demand 1,690 total market units, about 30 more than 2016 (or 3 annually). Based on historical construction rates, Arrow Lakes may build more than enough to satisfy local resident demand, though this surplus may be consumed by non-usual residents (e.g. vacation/recreational properties).

Renting is becoming more popular.

The percentage of people renting jumped 46% between 2006 and 2016; particularly, total families with children who rent increased while those who own decreased, suggesting an increased preference to rent or a response to housing availability and affordability in the local and broader market.

There is a general lack of available, affordable housing in the Arrow Lakes sub-region. 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 the Arrow Lakes sub-region. This was especially apparent for older residents who lived on a fixed-income or who wished to downsize to a smaller unit that was easier to maintain. Younger residents also struggle to find appropriate housing, especially those individuals or families who may be relying on only one income. Detached home ownership is generally out of reach for most singles or single-income households, and renting (when units are available) is similarly challenging.

“I know many young people who struggle to find proper housing and have a hard time paying enormously high rent.”

“There is a serious housing crisis in Nakusp. In particular, there are no available rentals not affordable houses on the market. As a young professional family, we WANT to purchase our first home. We hear a lot about people holding on to homes even if they stay empty for most of the year.”

“landlord told me they are sure I am “nice” but they don;t rent to anyone under 30 due to previous negative experiences.

“No enough housing. If you rent and owners sell, nowhere to go. Nowhere for newcomers to rent, have to buy a place. As places resell, new landlords raise rents.”

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 Arrow Lakes 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, suggesting that higher earnings should be making living costs more affordable. However, a reason for the income increase was the distributional shift towards more households earning \$100,000 or greater; this segment grew 16%. Owner incomes grew over the decade while renter household incomes did not, increasing the disparity in purchasing power between both tenures.

Statistics Canada reports that about 23% 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 29% 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 to be higher than the existing stock. Those who cannot afford newer homes seek older, smaller, and less up to date alternatives to fit their budgets. Even with seemingly stagnant housing prices, the total and percentage of households living in an unaffordable living situation almost doubled. 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.

Single households, who are often younger and hold lower wage jobs or are older and live off investments or savings, do not earn enough to comfortably rent or purchase a traditional dwelling in Arrow Lakes, emphasizing the importance of non-market support. Furthermore, the significant costs associated with energy expenses (vehicle gas and utilities) places additional burden on these households to maintain already unaffordable dwellings.

Energy poverty is a significant issue within the Arrow Lakes subregion, with more than one-fifth of respondents saying that their energy bills are unaffordable.

When accounting for fuel cost, the average household in the Arrow Lakes subregion cannot reasonably afford their energy expenses. 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 afford.

Twenty-two percent (22%) of survey respondents indicated their energy bills, without transportation fuel, were unaffordable.

PREFACE

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

Figure G – 0a: RDCK & Arrow Lakes Sub-Region



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

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

DEMOGRAPHY

SECTION SUMMARY

Arrow Lakes's population fell, and may continue at a greater pace over the short-term

Arrow Lakes's population declined 1% between 2006 and 2016. Projections anticipate greater loss of 4% from 2016 to 2025 as the growth in senior cohorts may no longer buffer the losses in youth and working age people.

Household totals rose but may have hit a peak until 2025

Nakusp's population did increase between 2006 and 2016. This rise, coupled with lower household sizes, led to an overall increase in households during that time. Projections anticipate a negligible decline to 2025, potentially marking a peak in Arrow Lakes household totals.

More families with children are choosing to rent, but there are fewer overall than before

Renting families with children grew 73% between 2006 and 2016, but the total loss of owner families with children means that The Sub-Region has less of this family type than before.

Senior growth is the new normal, but it will have varying magnitude

The sub-regional senior cohort grew 52% from 2006 to 2016; projections anticipate similar that this cohort will continue growing but by about half between 2016 and 2025.

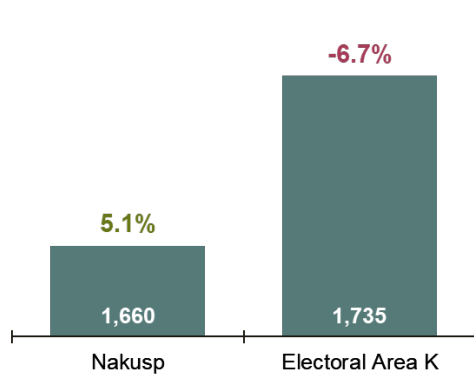
1. POPULATION CHANGE

Arrow Lakes' population fell from 3,440 people to 3,395 between 2006 and 2016, equivalent to just over a 1% decline. Losses only occurred in Electoral Area K (7%); Nakusp reported gains of 5% over the decade.

Population projections anticipate a continued decline with greater intensity. By 2025, the Sub-Region may possibly drop to 3,260 people, contracting by about 135 people over 9 years (4% decrease). The increase in downwards momentum is due to a projected stagnation in Nakusp's population over the 9 years, coupled with sustained losses in Electoral Area K.

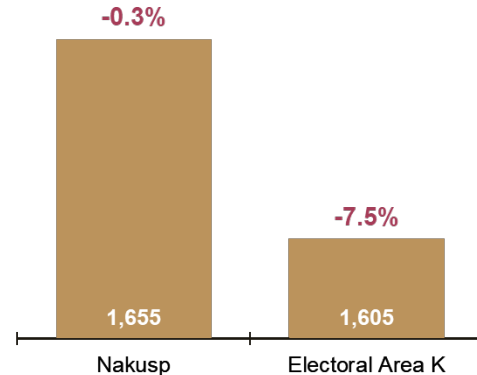
Please note that population totals discussed above and seen below may not equate to what is provided by traditional Statistics Canada datasets. Populations are adjusted to reflect Census undercounting.

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



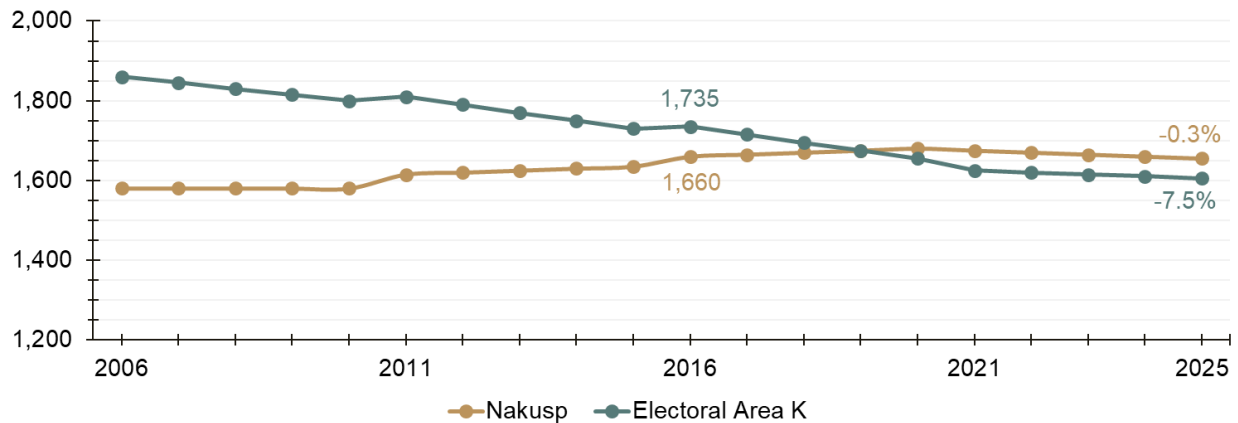
Source: Statistics Canada

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



Source: Statistics Canada, BC Stats

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



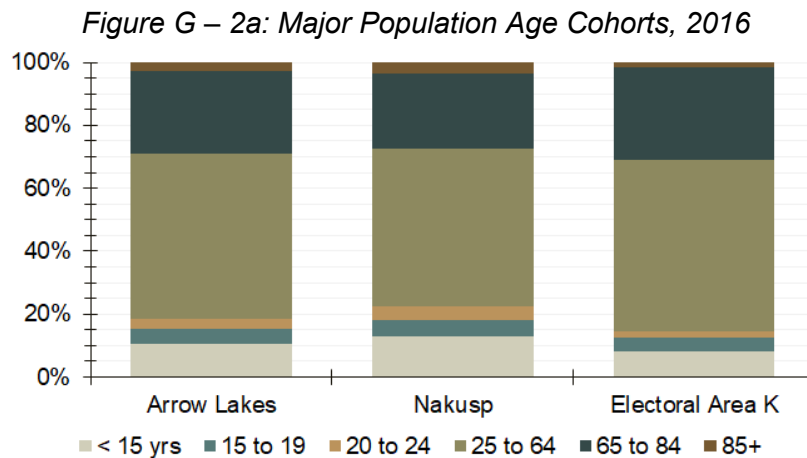
Source: Statistics Canada, BC Stats

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.

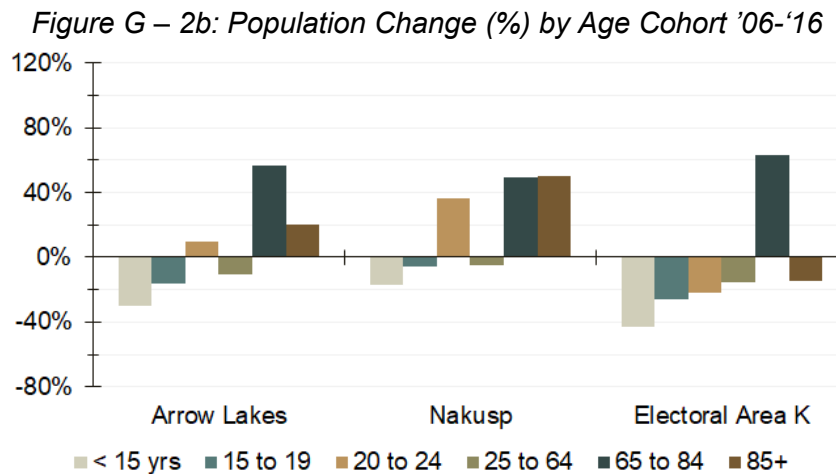
Figure G – 2a illustrates the distribution of age among six main cohorts (as defined by Housing Needs legislation) in 2016: children below 15, 15 to 19, 20 to 24, 25 to 64, 65 to 84, and 85 years or older. **Figure G – 2b** and **2c** illustrate how each main age cohort has changed since 2006 and may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



Source: Statistics Canada

In 2016, Arrow Lakes had 515 youth, 1,890 working age persons, and 990 seniors, representing 15%, 56%, and 29% of the total sub-regional population, respectively. These totals are the result of a 24% loss, 9% loss, and 52% gain in each cohort, respectively, since 2006.

Both Nakusp and Electoral Area K lost young and working age persons. Nakusp did have growth for residents 20 to 24, but the majority of its increase came from senior cohorts.

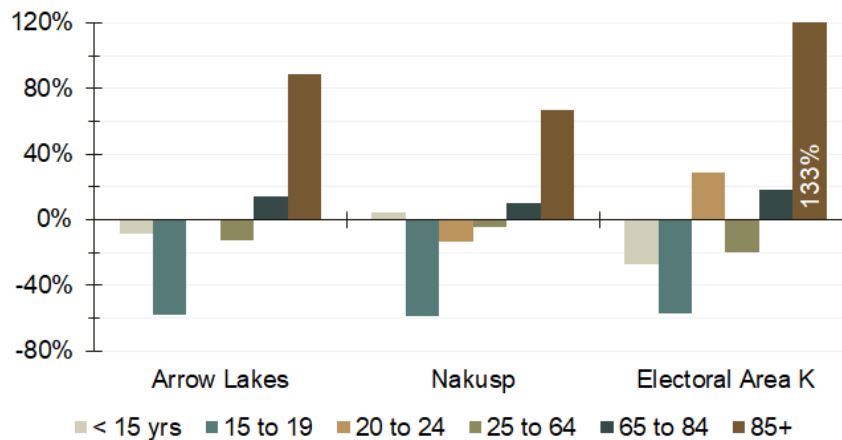


Source: Statistics Canada

Projections anticipate the Sub-Region will be home to 400 youth, 1,665 working age persons, and 1,200 seniors by 2025, representing 12%, 52%, and 37% of the sub-regional population, respectively. These totals would be the result of a 22% loss, 12% loss, and 21% gain in each cohort, respectively, from 2016.

Projections anticipate continued losses of young and working age persons, though Electoral Area K may now expect more 20 to 24 year olds. The senior cohort will continue to expand, particularly for residents 85 or older as retirees continue to age. Please note that the significant percent change for said cohort is amplified by having a historically smaller cohort size with which the change is calculated.

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

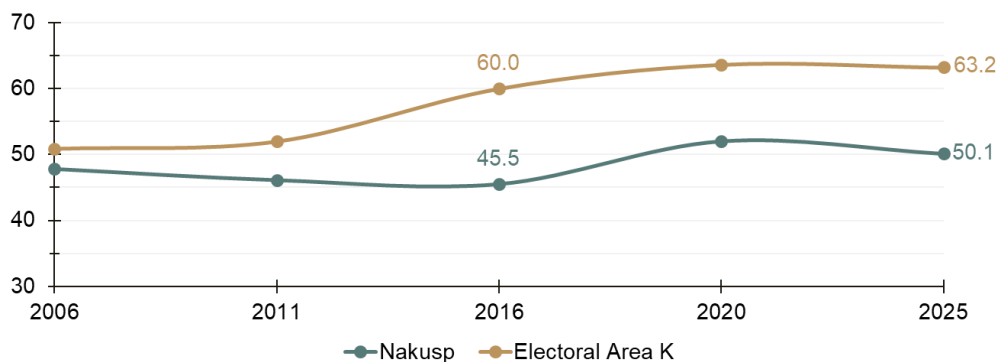


Source: Statistics Canada, BC Stats

Median Age

In 2016, Nakusp’s median age was 45.5, much lower than Electoral Area K’s 60.0. Projections anticipate that cohort aging will result in modestly higher median ages by 2025. Nakusp may increase to 50.1 and Electoral Area K to 63.2.

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

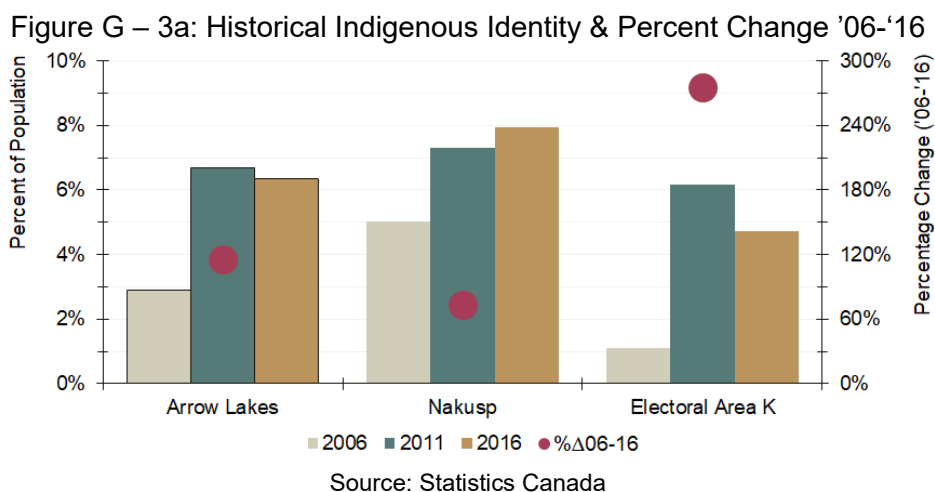


Source: Statistics Canada, BC Stats

3. INDIGENOUS IDENTITY

As of 2016, 205 people identify as Indigenous in Arrow Lakes, about 6% of the sub-regional total population; 12% of renters are Indigenous while 5% of owners are. The number of Indigenous people and percent share of the total population almost doubled since 2006, illustrated in **Figure**

G – 3a. Although in-migration of Indigenous peoples over the last decade is possible, it is not possible to distinguish what proportion of the increase is from migration versus improved data collection.



4. HISTORICAL & ANTICIPATED HOUSEHOLDS

Although its population declined between 2006 and 2016, Arrow Lakes' households rose from 1,530 to 1,670 (9%). Since Nakusp recorded a gain in people during the decade, it also reported greater growth in households. Generally, smaller household sizes (a result of both less births and an aging population) are why households continue to rise while total persons falls.

Projections anticipate that households will eventually begin to follow the trajectory of the population, though with considerably less intensity; from 2016 to 2025, households may decline about 0.5% to 1,660. Nakusp households total may continue to grow due to lesser decreases in its population.

Two factors largely contribute to general 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. In this case, the increase in households is due to item (2).

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

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

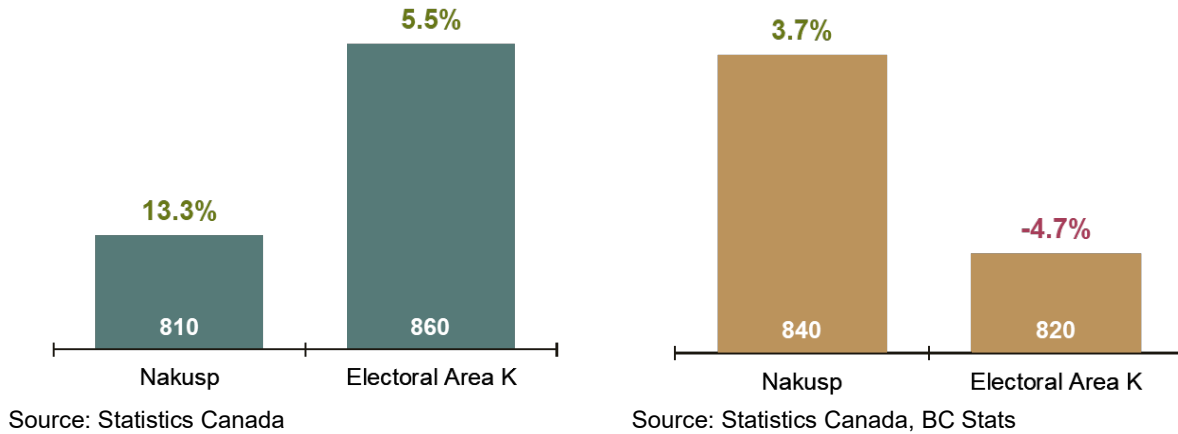
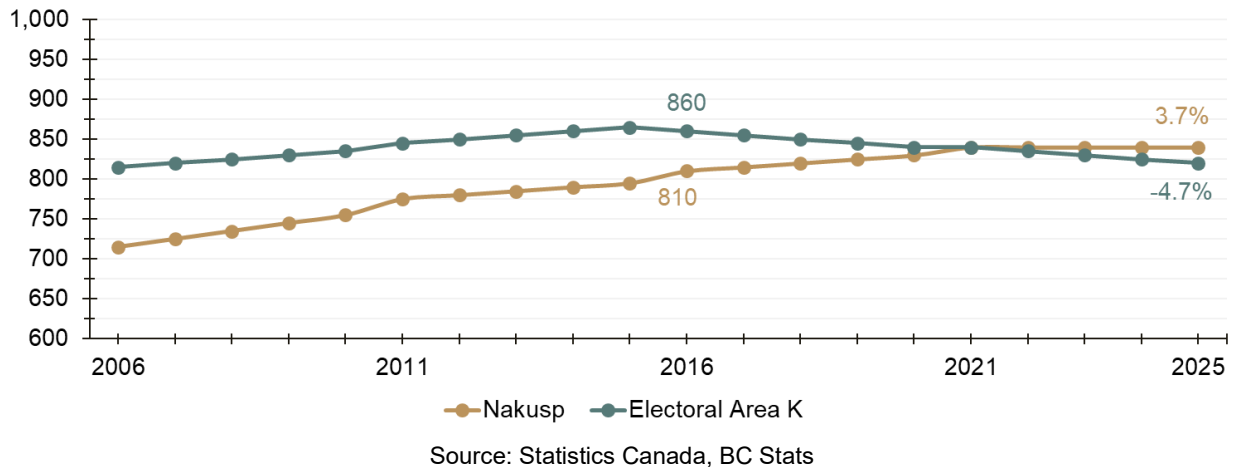


Figure G – 4c: Household Change '06-'25 & Percent Change '16-'25



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. A household is the highest-level descriptor of many unique living situations. The following subsections aim to illustrate the key highlights of Arrow Lakes 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.

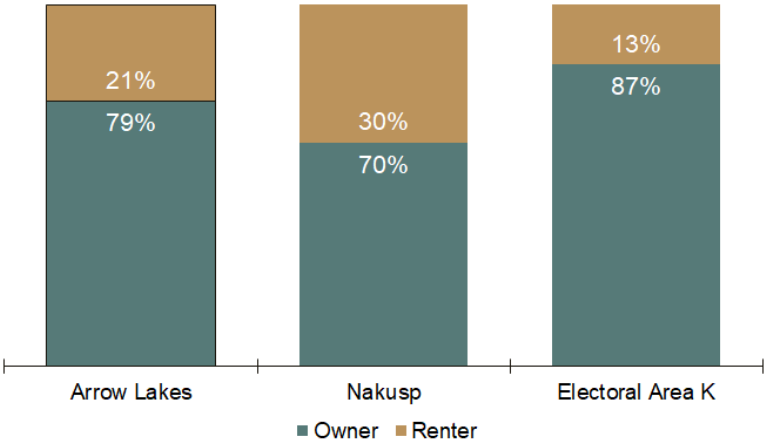
Overall, the Sub-Region is made up of 79% owners and 21% renters, or 1,240 and 335 households respectively. **Figure G - 5a** describes the owner to renter relationships across Arrow Lakes and its communities.

Nakusp, as the municipal centre of Arrow Lakes, had proportionally more renters (30%), which often reflects a greater diversity of housing (see **Section 9: Dwelling Typology**). Electoral Area K renter households held a 13% share.

Between 2006 and 2016, renter households grew 46% while owner households remained about the same. Overall, households occupied by usual residents grew 6%. Renter growth was particularly strong in Nakusp at 81%.

Again, please note that households discussed in this Section and in those that follow refer to only those occupied by usual residents (unless otherwise directed). This explains why some household growth figures may not match with those of **Section 4: Historical & Anticipated Households**.

Figure G – 5a: Household Tenure, 2016



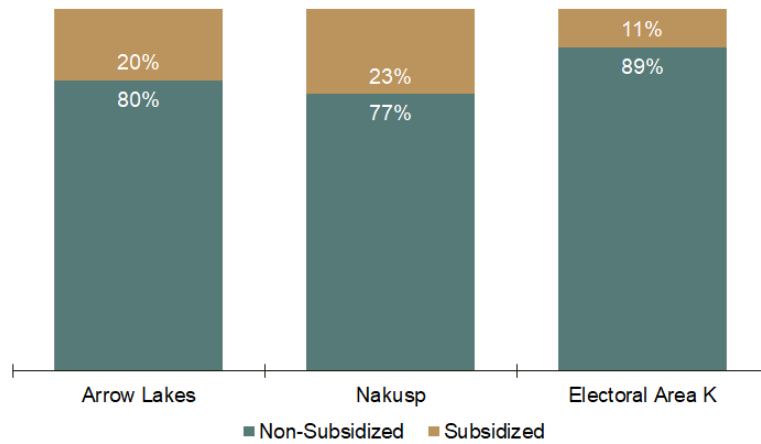
Source: Statistics Canada

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**).

On average, 20% of renter households use a subsidy to afford their accommodation. As the municipal centre, Nakusp reports the greater share of subsidized households (23%), more than double Electoral Area K (11%).

Figure G – 5b: Subsidized Renter Households, 2016

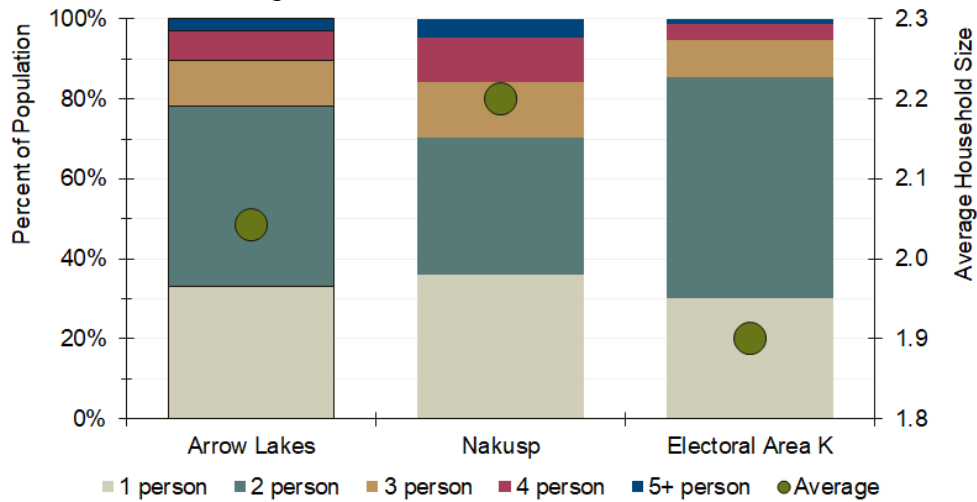


Source: Statistics Canada

Household Size

The average household size was 2.0 in 2016, less than 2006’s 2.2. Both owner and renter households shrank from and to the same household averages as overall; both tenures are attracting more 1-person households. Renter 1-person households grew almost 100% from 75 to 140 over the decade.

Figure G – 5c: Household Size, 2016



Source: Statistics Canada

Although Nakusp has a higher share of 1-person homes, it has significantly greater shares of 3+ person homes. The result is a higher average household size (2.2) than Electoral Area K (1.9).

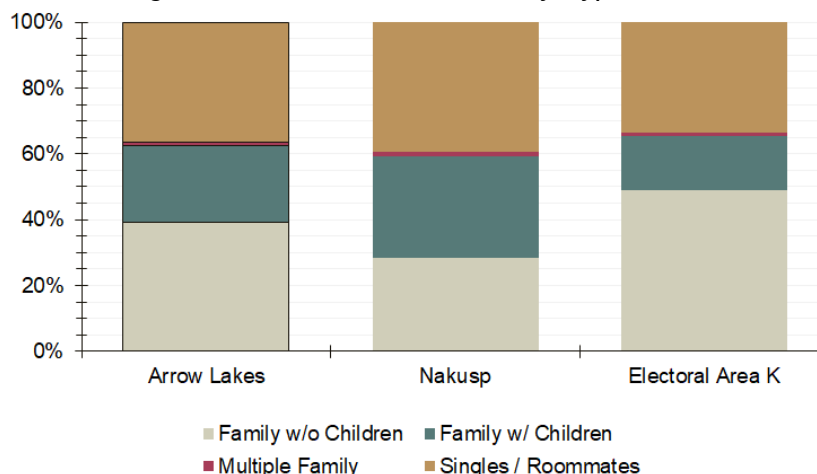
Household Type

Household type refers to the type of “census-family” that occupies a dwelling (see **Glossary**). **Figure G - 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 23% of sub-regional households were families with children, 39% were families without children, and 36% were other. Families with children fell 22% for owner household and jumped 73% for renters, while those without grew 8% for both.

Although there is noticeable growth in renting families with children, their increase is outdone by the decrease for owners, causing the decrease in young and working age person cohorts.

Figure G – 5d: Household Family Type, 2016



Source: Statistics Canada

Mirroring its higher average household size, Nakusp has greater rates of families with children. It also has greater rates of single/roommate households. Electoral Area K reports a greater share of families without children.

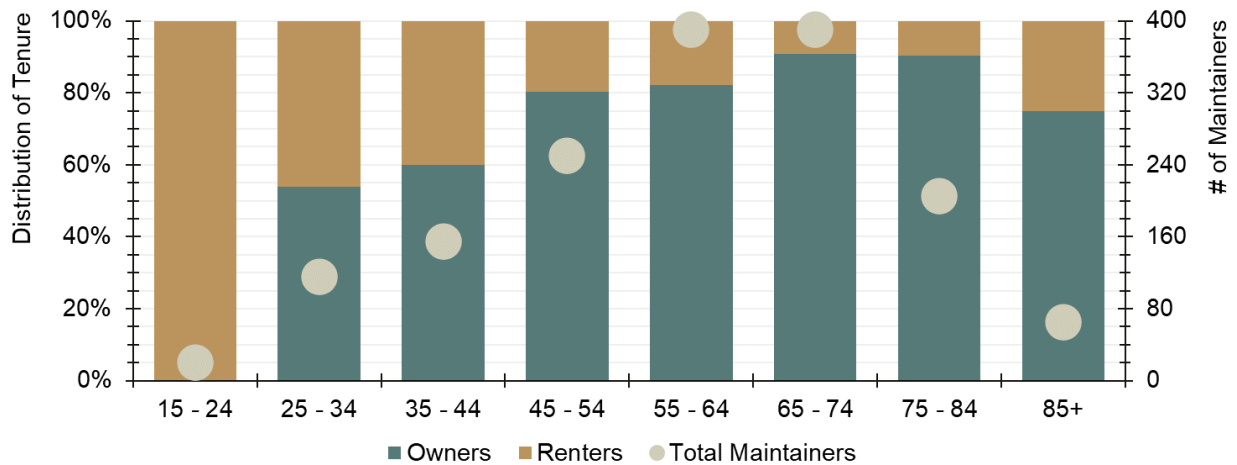
Household Maintainers

Household maintainers describes the number of people who are financially responsible for the upkeep of the dwelling. In their younger years, maintainers mostly occupy rental units as they progress through school, new jobs, and saving money. As they age, the prevalence of ownership increases, reaching its proportional peak in Arrow Lakes between 75 and 84 years old.

A strong proportion of maintainers fall between 55 and 74 years old, indicating that much of the 2016 housing stock is held by retired or 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).

Nakusp demonstrates a more equal distribution of its maintainer totals, with similarities across the 10-year cohorts between 35 and 84 years old. For greater community specific detail, please refer to their individual data appendices or the tables attached to this report.

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



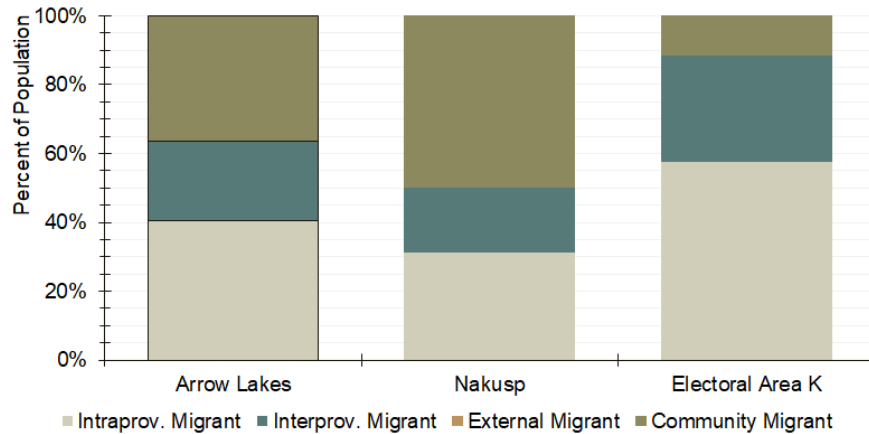
Source: Statistics Canada

Household Mobility (1-Year)

One-year mobility refers to whether a person changed their location of residence within the prior twelve months. Overall, about 37% of Arrow Lakes residents who moved over the previous year did so within their own community, 41% moved from within the Province (inclusive of within the RDCK), 23% moved from within Canada, and 0% moved from outside Canada. Please note Sub-Region percentages reflect the weighted average of the communities within it.

Figure G - 5f illustrates how proportions of movers differs across communities. Notably, Nakusp has greater community internal migration while Electoral Area K's movements occurred mostly from within the Province.

Figure G – 5f: Household Mobility, 2016



Source: Statistics Canada

ECONOMY

SECTION SUMMARY

Median incomes are rising

Arrow Lakes generally earn more money than they used to, though the growth is predominantly in Electoral Area K. Arrow Lakes demonstrates much lower growth in households earning \$100,000+, suggesting median income growth may reflect movement in middle income brackets.

Owner incomes are growing faster than renter incomes

Overall, renter incomes were slightly lower in 2016 than 2006 (adjusted for inflation). However, Nakusp renter households reported a median before-tax income growth of 29%.

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

About 23% 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, 29% are classified as substantially worse off than the average. In part, this can be attributed to the fact that young families who are at the beginning of their careers tend to earn lower incomes, yet have higher expenses due to the presence of dependents.

Fewer people are participating in the economy

The labour force shrank since 2006, the result of less employed and unemployed people – a possible consequence of a quickly aging/retiring population.

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.

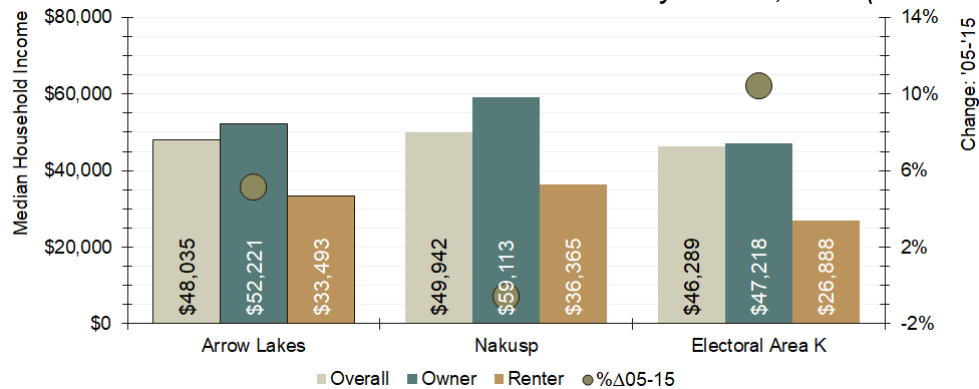
Median Before-Tax Household Income

Overall, Arrow Lakes's median before-tax household income grew about 5% to \$48,035. The median owner household earned \$52,221 and the median renter household earned \$33,493, representing 7% growth and 1% decline since 2005, respectively.

Electoral Area K's incomes grew fastest at 10%, but its renter households earned 36% less than a decade prior. Conversely, Nakusp's incomes fell about 0.5%, but renter incomes grew 29%.

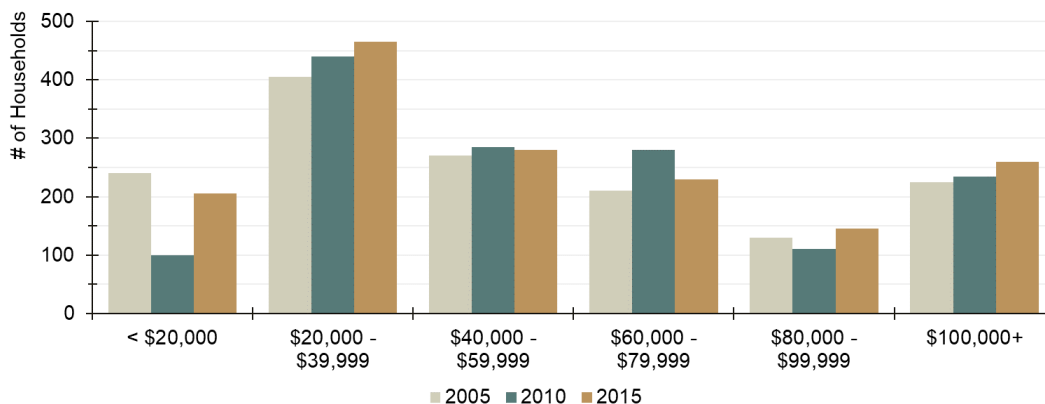
Households earning more than \$100,000 grew 16% between 2006 and 2016. Households earning less than \$100,000 grew 6%. Those earning less than \$20,000 dropped 15%.

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



Source: Statistics Canada

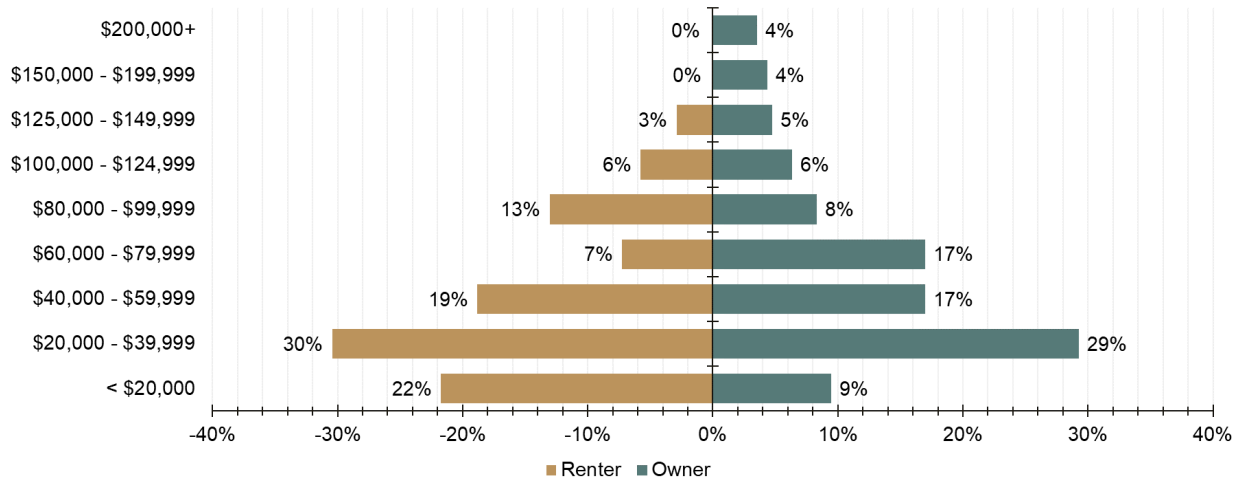
Figure G – 6b: Historical Distribution of Households by Median Income, 2015



Source: Statistics Canada

Figure G – 6c illustrates the distribution of how many households fall within each income category based on their tenure. Renter households are more likely to earn less than \$40,000 (52%) compared to owners (38%). About 19% of owners earn above \$100,000 versus 9% of renters.

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

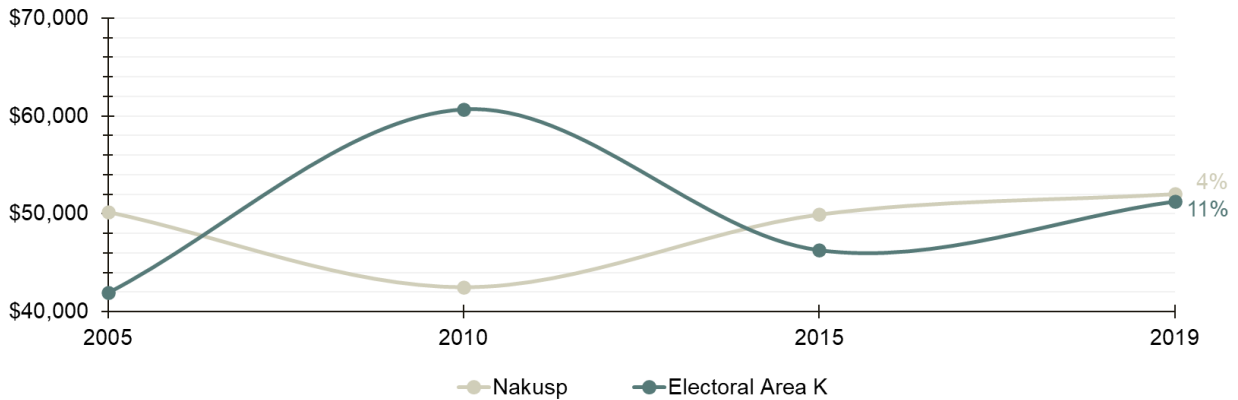


Source: Statistics Canada

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 sub-regional incomes rose from 2015 to 2019: 4% for Nakusp and 11% for Electoral Area K. The growth marks the first time Nakusp incomes will surpass 2005 levels, meaning the purchasing power of its residents is now highest over the last decade and a half.

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

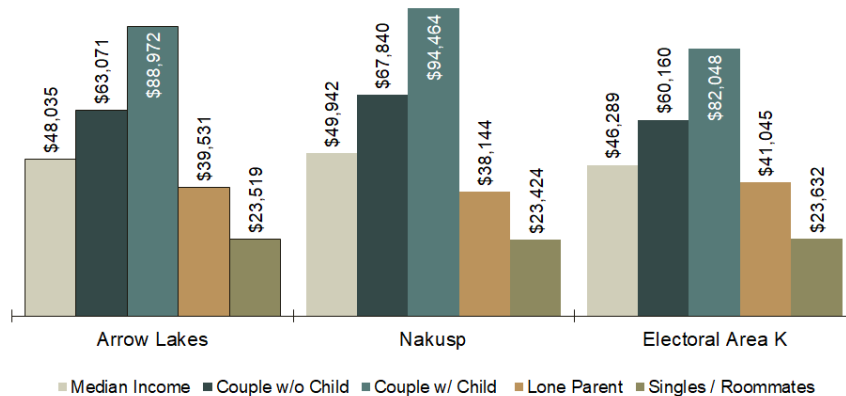


Source: Environics Analytics, Statistics Canada

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



Source: Statistics Canada

Statistics Canada data from 2015 reports that the median Nakusp family (with or without children) earns the most, while median Electoral Area K lone parents and single persons do.

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

7. LOW-INCOME MEASURE

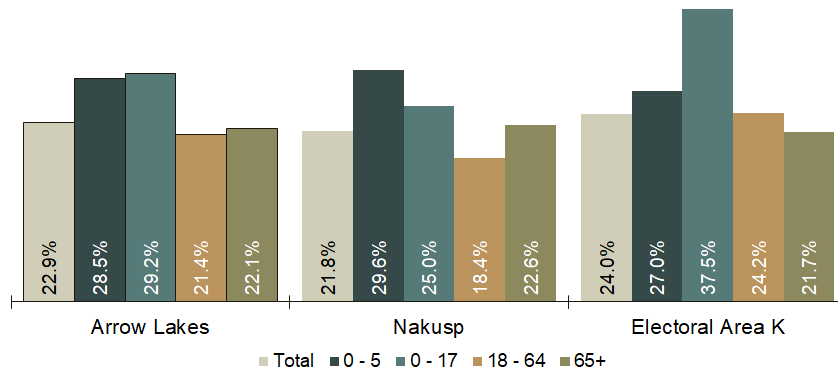
The Low-Income Measure (LIM) is a threshold calculated by Statistics Canada that identifies Canadians belonging to a household whose overall incomes are below 50% of median adjusted household income. “Adjusted” refers to the idea that household needs increase as the number of household members increase.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

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

About 23% of residents fall below the after-tax LIM. Children 17 or younger or younger are most likely to be in a household below the measure (29%).

Generally, Nakusp and Electoral Area K proportions do not vary greatly from each other. The exception is Electoral Area K’s percent of children below 18 belonging to a below LIM household (38%), which deviates from the typical trend of households with children 5 or younger being in greatest financial hardship.

Figure G – 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.

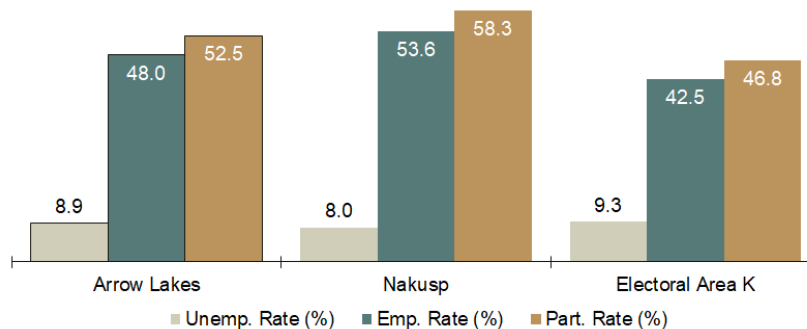
Labour Force Statistics

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

In 2016, the labour force totaled 1,515 people (those working or actively seeking work), equating to a 52.5% labour force participation rate. In other words, more people are engaged in the local or broader economy than otherwise. However, the rate of contribution decreased 6.2 percentage points since 2006, a partial consequence of a growing senior population and the increase in retirees attributed to said growth.

Alongside a 7% decrease in the total labour force were declines in employed and unemployed persons (5% and 25%, respectively). The unemployment rate fell from 11.0% to 8.9%. Both owners and renters benefited over the decade; renter unemployment dropped from 15.8% to 6.7% while owner unemployment dropped from 10.4% to 9.5%.

Figure G – 8a: Labour Force Statistics, 2016

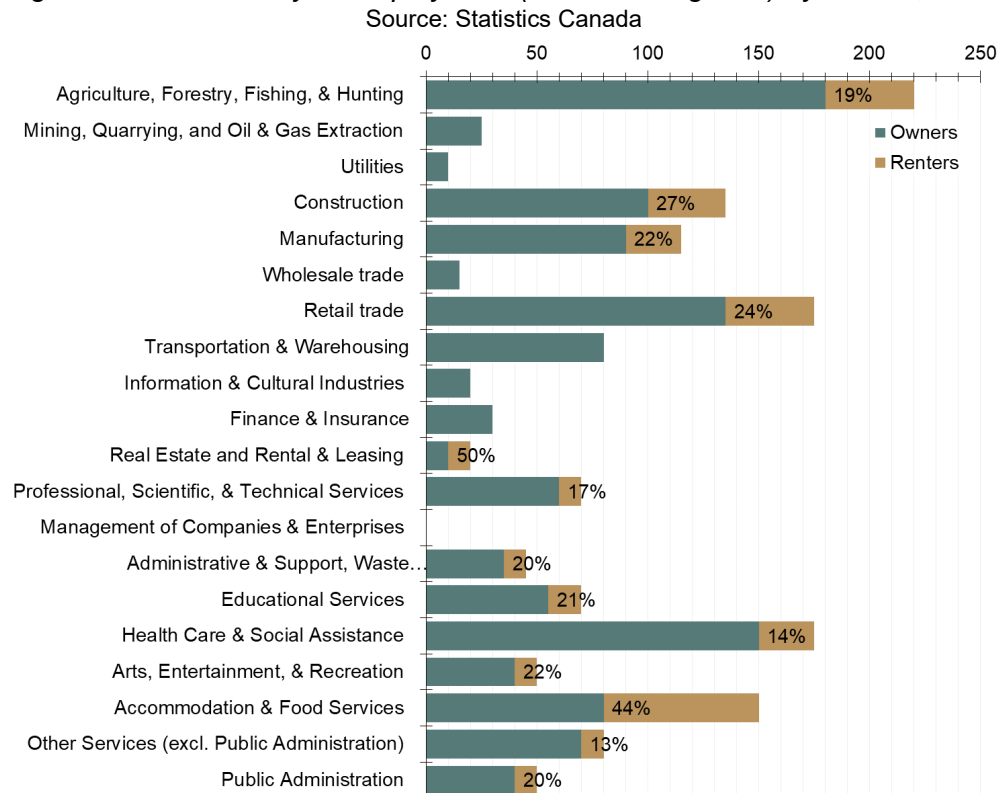


Source: Statistics Canada

Industry

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

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



The three *largest* Arrow Lakes industries based on employment (2016):

- (1) Agriculture, Forestry, Fishing, & Hunting – 210 (14.0%);
- (2) Health care & Social Assistance – 175 (11.6%); and
- (3) Retail Trade – 165 (11.0%).

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

- (1) Arts, Entertainment, & Recreation – 125% (20 to 45);
- (2) Professional, Scientific, & Technical Services – 33% (45 to 60); and
- (3) Health Care & Social Assistance – 25% (140 to 175).

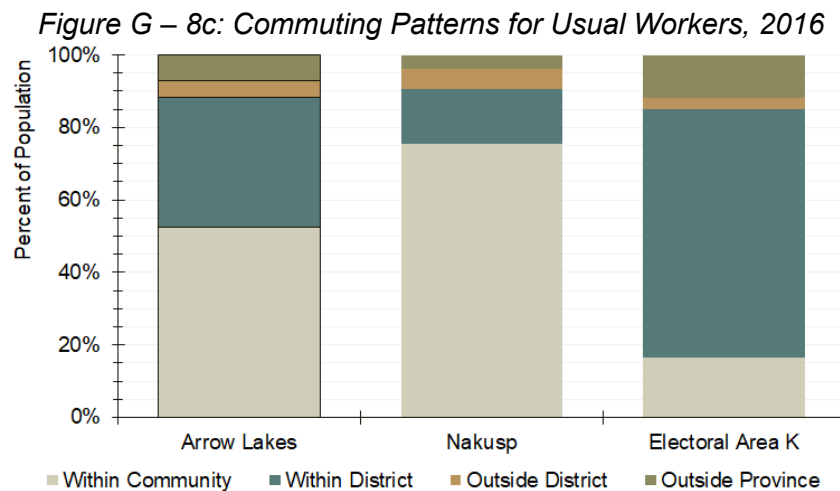
The three greatest *decreases* in employment (2006 to 2016):

- (1) Educational Services – 50% (140 to 70);
- (2) Information & Cultural Industries – 50% (20 to 10); and
- (3) Utilities – 50% (20 to 10).

Commuting

Statistics Canada reported that the Sub-Region had 865 usual workers (see **Glossary**) in 2016, making up about 63% of total employed persons in the same year. Of those workers, their average commuting patterns were as follows:

- (1) 53% commuted within their municipality or electoral area;
- (2) 36% commuted elsewhere within the Regional District or Sub-Region; and
- (3) 12% travelled outside of the RDCK, whether within or out of province.



Source: Statistics Canada

The highest rates of commuting within the Regional District occurred in Electoral Area K; employment often clusters in urban areas or municipalities. About 75% of Nakusp's usual workers commute within its boundaries.

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

Given that housing is a choice about shelter as well as location, housing costs are intertwined with transportation costs, and these combined typically represent the two largest components of a household's cost of living. All else being equal, housing prices are lower in locations where transportation costs are higher. For households of limited financial capacity, housing options that are accessible to them frequently come hand-in-hand with transportation costs that impose hardship. This is particularly true when it comes to the use of private automobiles; the practical need to own one or more vehicles, and the distance they are driven, can largely negate the savings realised on the housing cost side of the family budget (refer to the discussion under **Section 18: Affordability – Energy Poverty**).

Where the ultimate goal of improvements to housing affordability is lowering a household's cost of living, efforts to improving transportation options locally and regionally can be a significant contributor to success. Policies which support a household's ability to use other modes of

transportation, such as active transportation, public transportation, or car-sharing in place of a private vehicle – especially if it allows a them to reduce the number of vehicles they own – can be an important supplement or replacement for direct housing affordability initiatives.

HOUSING

SECTION SUMMARY

The housing supply is growing

Statistics Canada reports that total number of Sub-Region G dwellings which serve as a primary residence (“occupied by usual residents” in technical terms) increased 6% between 2006 and 2016, about 9 units a year. Construction starts over the last decade (2010 to 2019) average 11 units annually.

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 home prices fluctuated between 2010 and 2019; however, the decade long trend is an unchanged price. This suggests that decade long home appreciation may be, on average, mostly due to price inflation.

Commercial short-term rental properties are becoming more popular

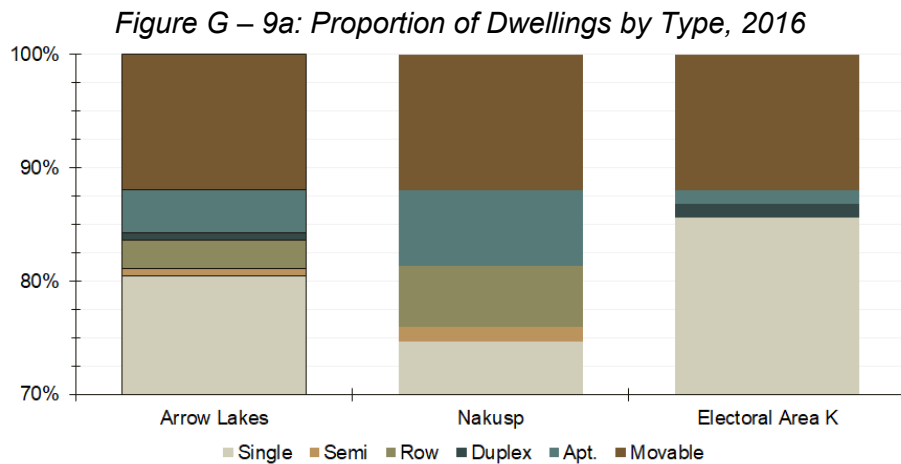
About 25 commercial short-term rental units existed as of April 2020, accounting for just below 71% of the total estimated permanent housing demand for the same year.

9. DWELLING CHARACTERISTICS

Dwelling Type

The Sub-Region's 2016 dwelling count was 1,585, up 6% since 2006. Overall, single-detached homes made up about 80% of all dwelling types. In both Nakusp and Electoral Area K, movable (manufactured or mobile) homes were the dominant housing alternative. Total movable dwellings grew 153% since 2006.

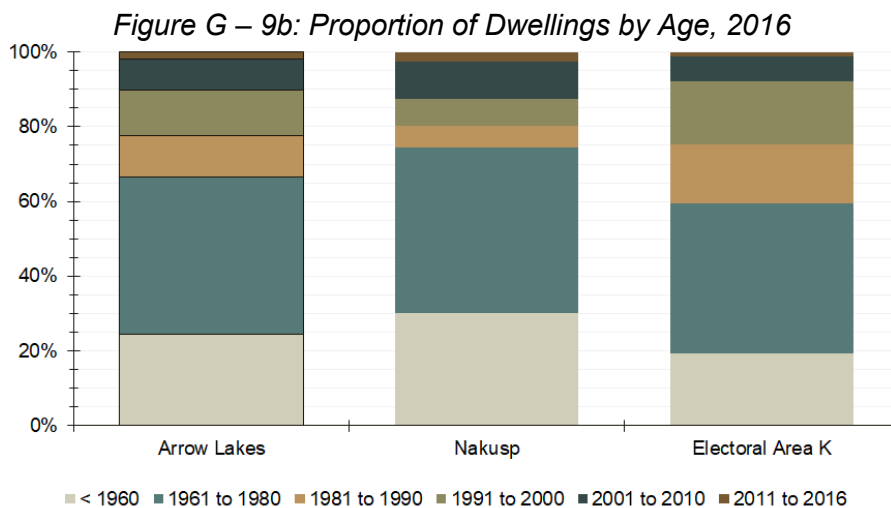
Nakusp has the greatest diversity of housing stock, with some apartments, row houses, and semi-detached homes reported in the 2016 census. Since 2006, its single-detached stock decreased from 86% to 74% of the housing stock, implying an increase in the diversity of housing types available.



Source: Statistics Canada

Dwelling Age

Most of Arrow Lake's homes (67%) were built before 1980; 25% were built before 1960. Nakusp's stock is proportionally older than Electoral Area K but demonstrates greater proportional unit build out since 2000.

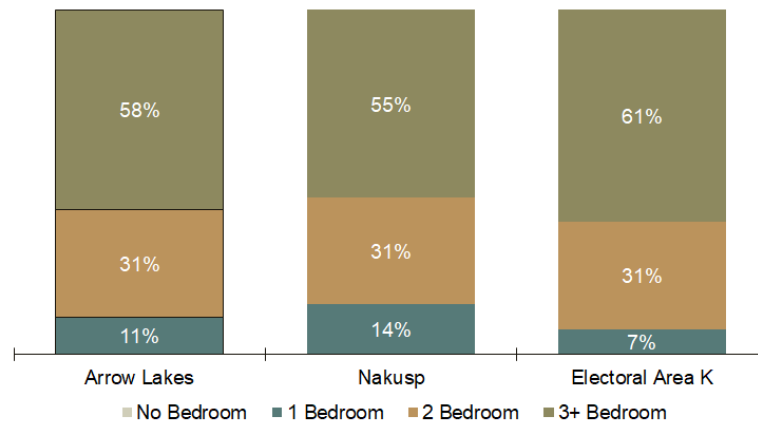


Source: Statistics Canada

Dwelling Size

The majority of sub-regional homes (58%) are at least 3 bedrooms large, with the greatest share in Electoral Area K. Nakusp demonstrate a larger share of 1 bedroom units, partially attributed to greater housing type diversity (inclusive of movable dwellings).

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



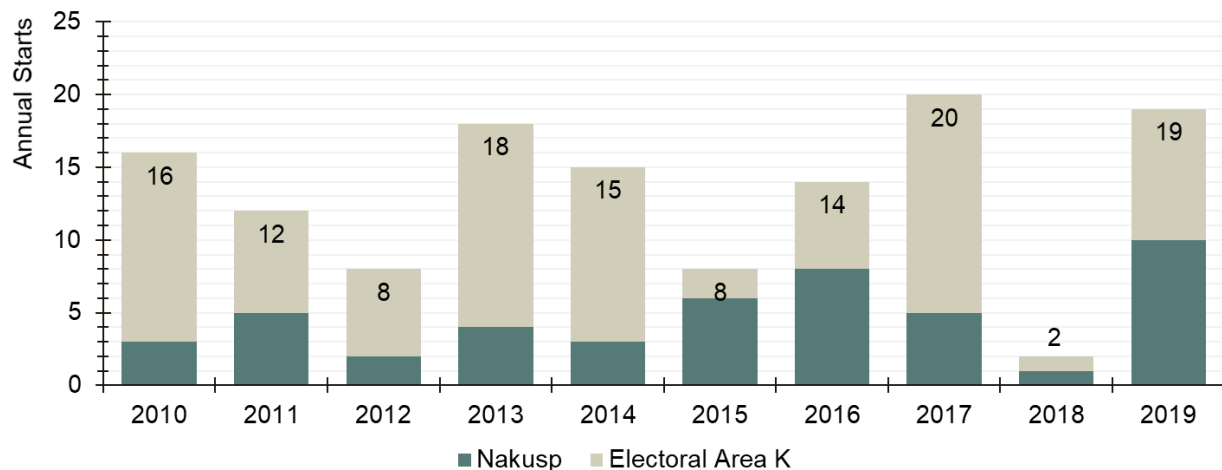
Source: Statistics Canada

10. CONSTRUCTION ACTIVITY (STARTS)

Over the past decade, Arrow Lakes has built an average of 13 dwellings per year; annual totals vary considerably.

About 26% of yearly starts occur in Nakusp, meaning the remaining 74% are either along Nakusp's periphery or more remote.

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



Source: BC Stats, Local Government

11. RENTAL MARKET

Prices

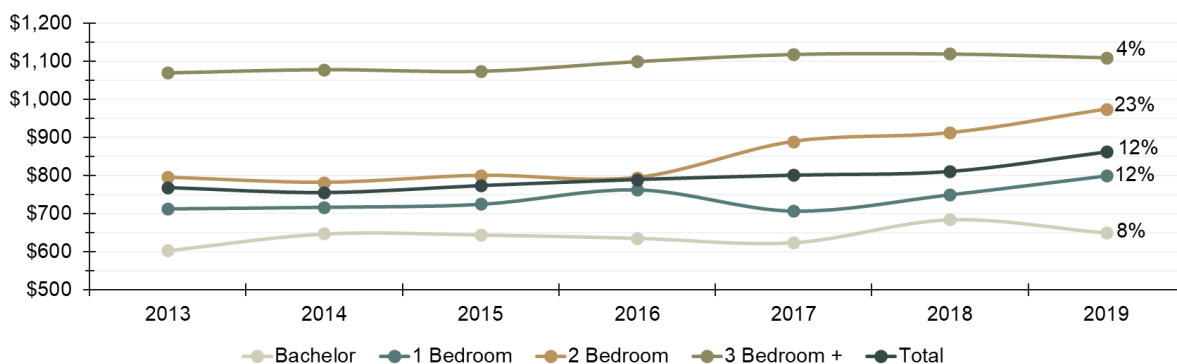
The Canadian Housing & Mortgage Corporation (CMHC) conducts an annual Rental Market Survey to estimate rental market strength. The survey collects samples from all urban areas with populations greater than 10,000 and targets only private apartments with at least three rental

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

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

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

Figure G – 11a: Median Rent, RDCK (2019 dollars) & Percent Change '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. No results exist for the Nakusp area but regional weighted averages equate to:

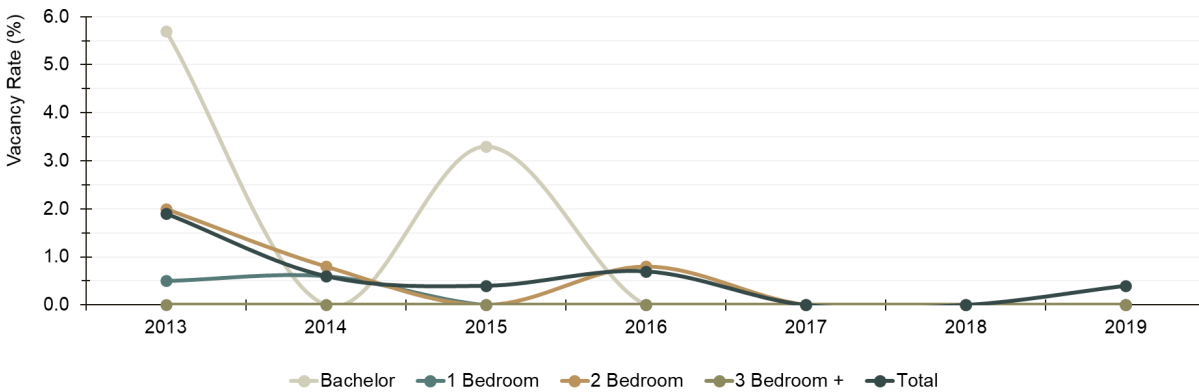
- Bedroom: \$629
- Studio: \$898
- 1-Bedroom: \$1,066
- 2-Bedroom: \$1,309
- 3-Bedroom: \$1,737
- 4+ Bedroom: \$2,053

Comparing NCOH prices to CMHC’s demonstrates a clear gap in what residents are truly experiencing. For instance, NCOH’s 2-bedroom unit cost is 34% higher than that reported by CMHC, demonstrating a greater higher financial burden imposed on RDCK rental populations. Because of the significant difference, this report uses the NCOH numbers to illustrate gaps in housing affordability, found in **Section 18: Affordability**. Numbers are rounded for cleaner results. Where some unit rents are not available in the 2020 NCOH report, 2019 figures are used to supplement.

Vacancy

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

Figure G – 11b: 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.

12. REAL ESTATE MARKET

The real estate market refers to the buying and selling of land and buildings, mostly by individuals or companies who seek stable, permanent tenancy or investment opportunities. Many factors play into the health of the market. Unfortunately, data availability is often only obtainable at provincial or national levels, making it difficult to summarize or predict local trends. Fortunately, sales activity

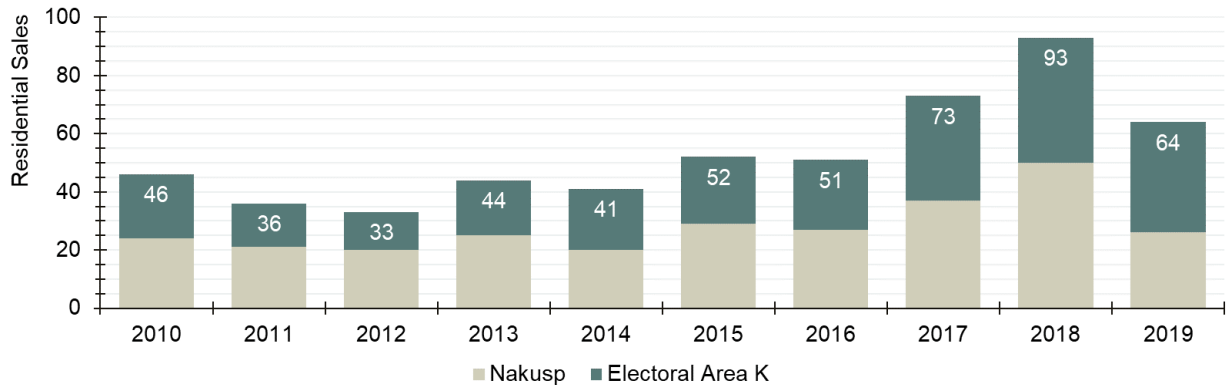
and dwelling prices are available from BC Assessment for municipalities to consider in their housing needs reports.

Sales Activity

Arrow Lakes 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.” Nevertheless, a spike in activity occurred in 2018 (93 sales).

Since 2010, about 54% of total sub-regional sales occurred in Nakusp.

Figure G – 12a: Total Residential Sales '10-'19



Source: BC Assessment

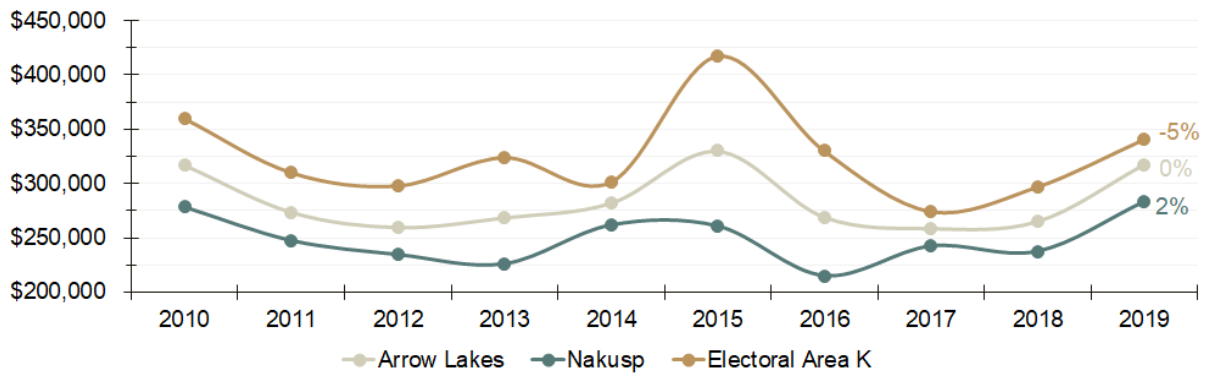
Prices

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

Arrow Lakes’s single-family home prices did not change since 2010 (though there was variation between 2010 and 2019). Nakusp homes appreciated 2% while Electoral Area K homes depreciated 5% (without inflation).

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, Nakusp’s unadjusted prices grew 24% since 2010, however inflation accounted for virtually all of this price appreciation.

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



Source: BC Assessment

13. SHORT-TERM RENTALS

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

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

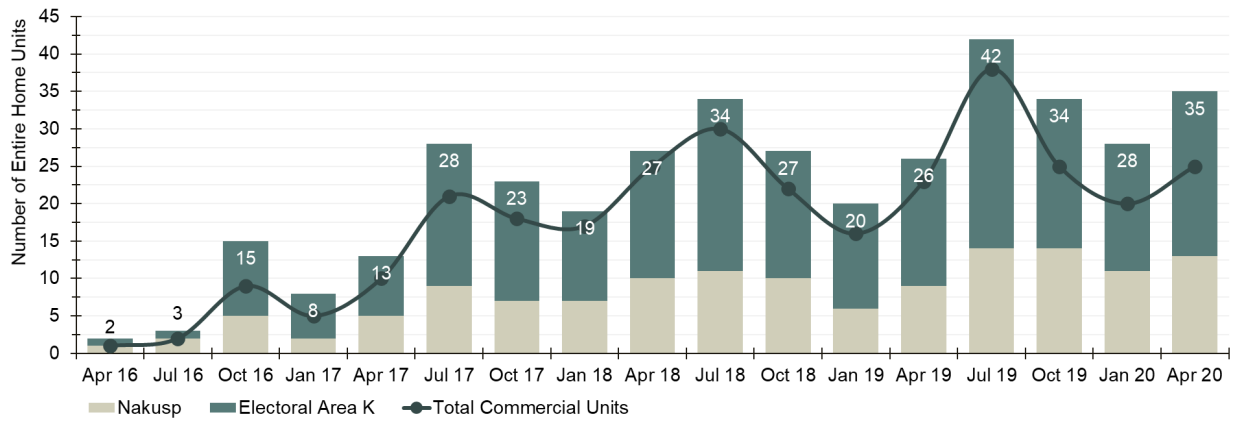
The following discussion reports on the overall change in STR units and aims to estimate the maximum units potentially removed from the market. To do so required the use of third-party data provided by the company AirDNA, which compiles monthly data on STR markets, scraped from the public-facing websites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

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

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

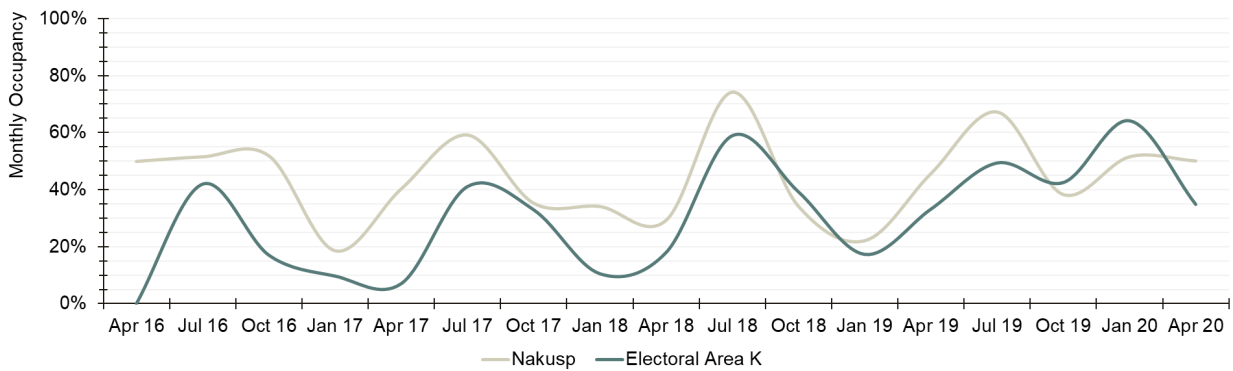
Shown in **Figure G – 13a**, the Sub-Region's STR market hit a maximum 42 available units in July 2019. In April 2020, the last available reported month for this study, 35 STR units were active (booked or available at least one day of the month) on their respective platforms. In that same month, estimates indicate a maximum 25 units may be commercial properties, or 71% of listings. Contextualized, 25 units is about 1.5% of the estimated 2020 sub-regional housing demand.

Figure G – 13a: Total Market STR Units & Estimated Commercial Units '16-'20



Source: AirDNA

Figure G – 13b: Historical Unit Occupancy of Short-Term Rentals '16-'20



Source: AirDNA

Figure G - 13b illustrates monthly occupancy of active short-term rentals. Occupancy refers to the total days reserved divided by the total days the listing was available in that month. Occupancy peaks around July of each year (with some variation), corresponding with summer vacation. Occupancy normally rebounds as of April; however, both communities appear to have remained stagnant or decreased, highly likely due to COVID-19. 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

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

As the municipal centre of Arrow Lakes, Nakusp is the main non-market housing and programs provider. The Village does not have emergency or homeless shelters affiliated with BC Housing, or independent social housing.

Historical annual construction starts may be enough to meet future annual demand

Housing projections to 2025 anticipate a possible annual surplus of 11 units, mostly due to a shrinking demand for housing associated with population loss. It is not possible to determine what demand is generated by non-permanent households, though they may speak for some of the surplus.

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

New and/or updated homes are larger and do not yet require substantial repairs; however, their prices tend to be higher which puts added strain on household finances, particularly if income growth does not surpass increases in housing costs. Electoral Area K has particularly high rates of unaffordability, potentially due to spikes in housing prices around the time of data collection.

Single people and low income households cannot reasonably afford market housing

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

Vehicle fuel costs are putting significant financial pressure on Arrow Lakes households

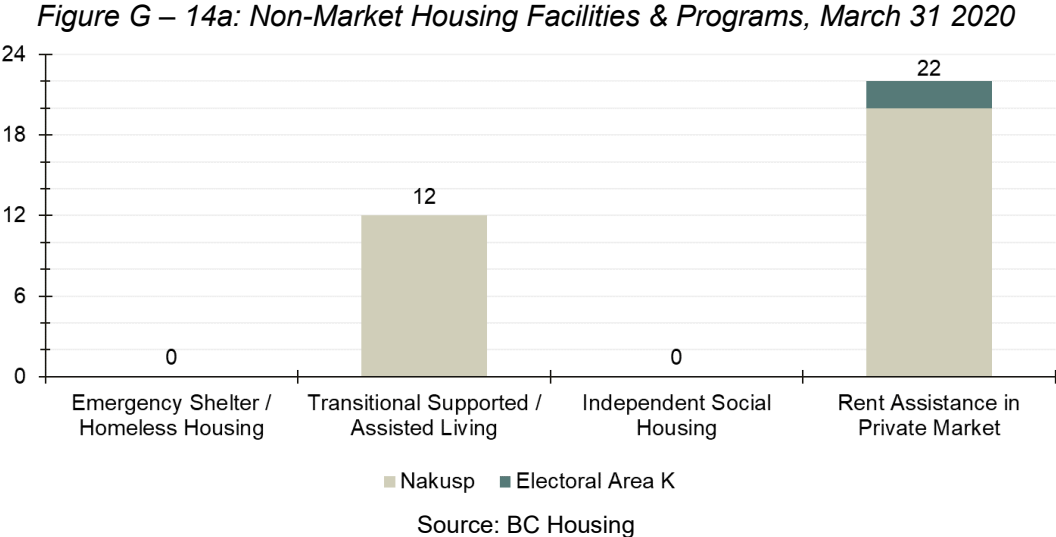
The average sub-regional household can reasonably afford their utility bill; however, when gas expenses are considered, annual energy costs more than double. The average household is in energy poverty due to the costs of transportation.

14. NON-MARKET HOUSING SUPPLY & PROGRAMS

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

Facilities & Programs

As of March 31, 2020, Arrow Lakes does not provide any emergency shelter or homeless housing; these are located entirely within the City of Nelson. Nakusp is the main contributor to non-market housing, specifically for transitional support and assisted living (12 people) and private market rental assistance (22). Only a few people/households benefit from rental assistance in Electoral Area K.

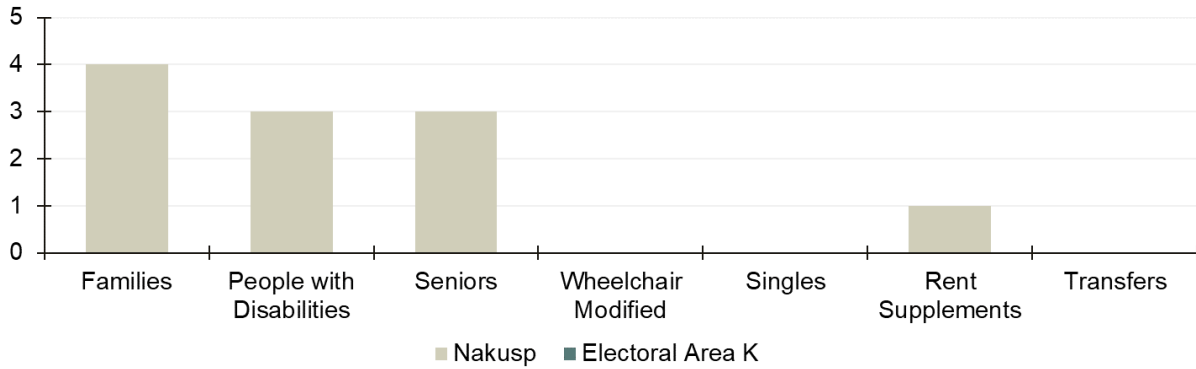


Non-Market Housing Waitlist

As of January 2020, the BC Housing wait list for subsidised units in Arrow Lakes had 11 applications, including: 4 families, 3 residents with disabilities, and 3 seniors. The Sub-Region accounts for 9% 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 G – 14b: Non-Market Housing Waitlist by Need, January 31 2020



Source: BC Housing

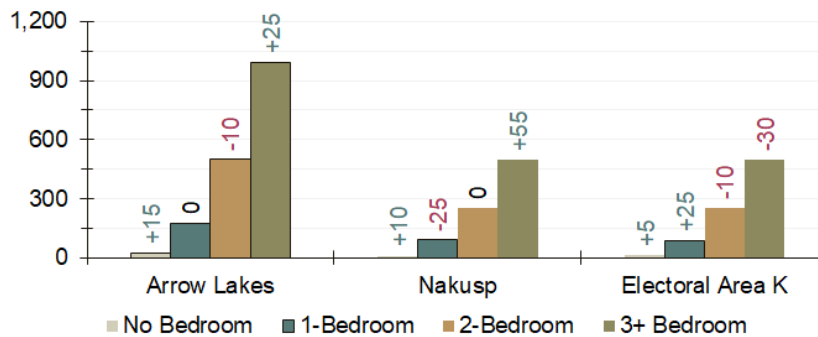
15. MARKET HOUSING DEMAND & SUPPLY

Demand

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

This section expands on the household projections of **Section 4** to provide an expectation of the unit sizes these future households are likely to require. **Figure G – 15a** illustrates this demand for Arrow Lakes and its communities. Please note that demand calculations by unit sizes are based on the assumption that future growth will reflect historical trends in terms of the sizes of units that households have occupied. These expectations may therefore be inaccurate if other demographic, cultural, economic, or social factors deviate from the past.

Figure G – 15a: Housing Demand by 2025 & Change from 2016-2025



Source: Statistics Canada

Overall, Arrow Lakes may demand 25 no bedroom (bachelors), 175 1-bedroom, 500 2-bedroom, and 990 3-bedroom units by 2025, or 30 more units total (1,690) than 9 years prior.

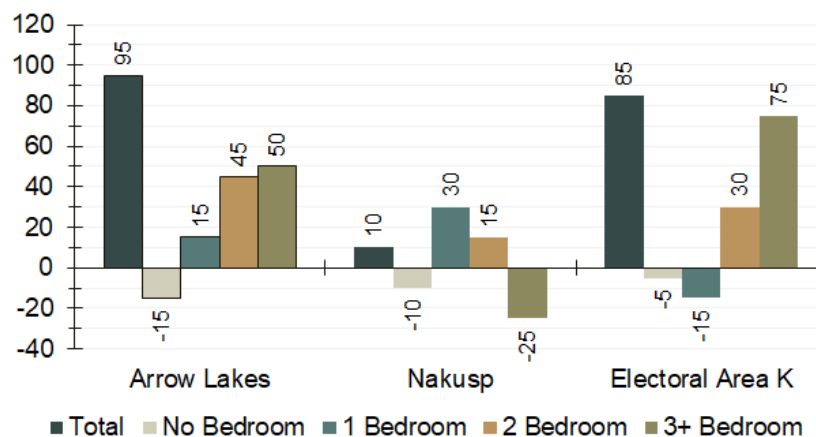
For clarity, these projections are not commentary on the form of housing, only its size. A 3-bedroom unit does not necessarily mean a single-detached home; other housing formats can provide the necessary unit sizes. Furthermore, demand projections only speak to market housing. Non-market housing preferences 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 culmination of several local, provincial, and national trends which cannot be quantified within the scope of this report. Briefly, supply calculations apply 10-year moving averages of year-to-year construction totals from the most recent census period onwards and uses Statistics Canada's historical distribution of unit sizes to determine how the total unit count is divided in each projection year.

By subtracting demand from supply, the possible gap in housing can be estimated, as shown in **Figure G – 15b** below. Please note that the gap represents a 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 occur if there is more supply than demand.

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



Source: Statistics Canada, Local Government, BC Stats

By 2025, Arrow Lakes may have a surplus of about 95 units (about 6% of housing demand). The local population may demand 2 units annually while projections anticipate yearly unit growth of about 13 dwellings.

16. MARKET HOUSING CONDITION

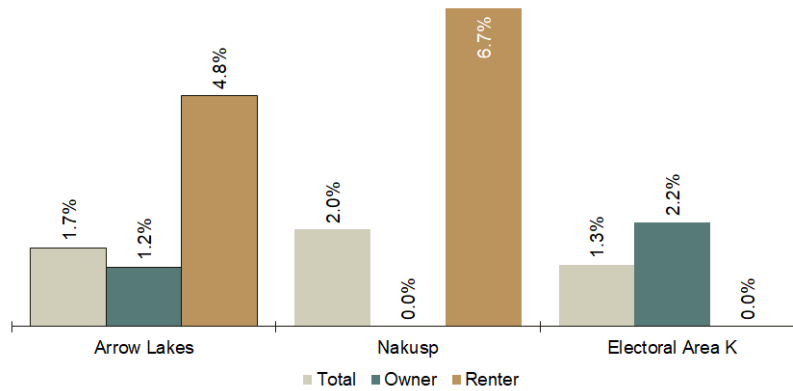
A dwelling's condition is normally described using Statistics Canada's components of "Core Housing Need:" suitability, adequacy, and affordability. The **Glossary** provides definitions for each of these; however, a quick guide is that unsuitable means overcrowded, inadequate means a need for major repair,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

Unsuitable Housing

About 2% of households (25) were living in an overcrowded accommodation in 2016. Nakusp demonstrates overcrowding in only rented dwellings while Electoral Area K shows the opposite.

Overcrowding is the result of multiple factors, including a community's average household size; the less people in a home often translates to reduced demand for bedrooms. Overall, total sub-regional unsuitable units and the rate of unsuitability decreased since 2006.

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

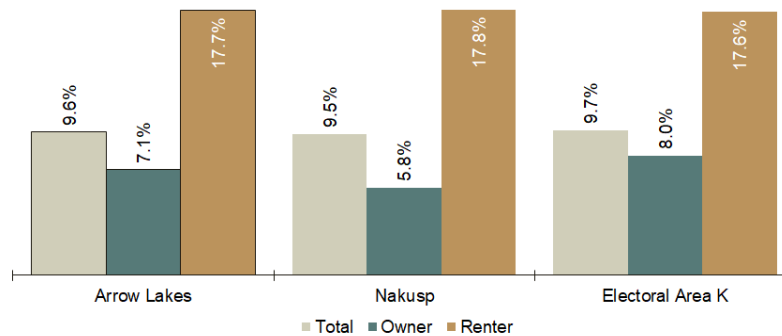


Source: Statistics Canada

Inadequate Housing

About 10% of dwellings (145) required major repair in 2016, a decrease since 2006. Rates are relatively similar in Nakusp and Electoral Area K.

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



Source: Statistics Canada

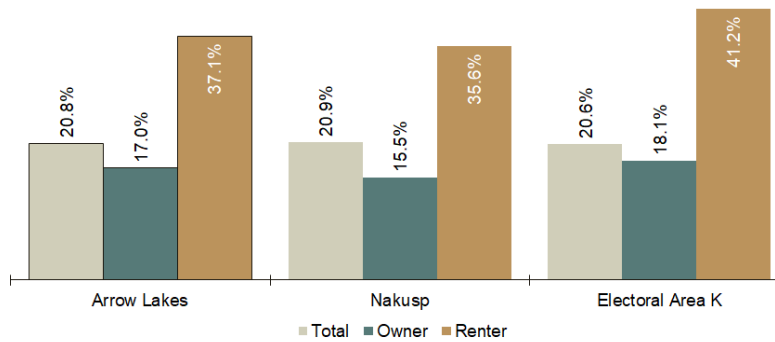
The distribution of dwelling age is often the best indicator of the need for repair (the older the home, the more likely it requires repair). It is possible that Nakusp's greater dwelling sales increases the likelihood of repairs or updates being done by new owners.

Unaffordable Housing

In 2016, 315 households reported living outside their means (using more than 30% of their before-tax household income on shelter costs), equating to 21% of households. Renters, who as a whole earn less than owners, are much likelier to allocate unreasonable amounts to shelter (37%).

Overall, total unaffordable housing and the rate of unaffordability almost doubled since 2006. This may suggest 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 G – 16c Unaffordable Housing by Tenure, 2016



Source: Statistics Canada

17. CORE HOUSING NEED

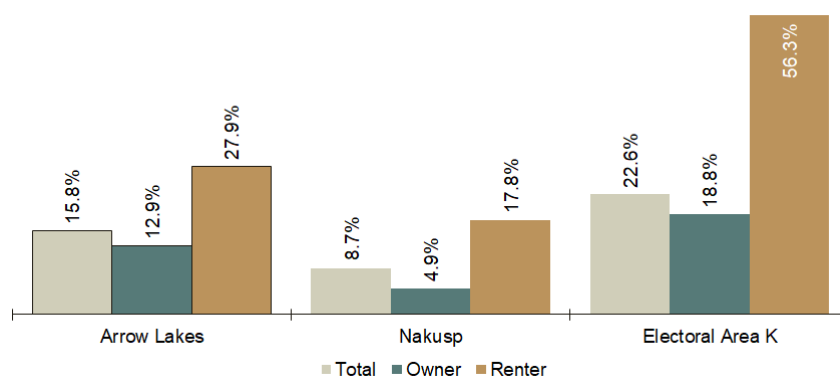
Overall Core Housing Need

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

In 2016, 16% of households (240) were in core housing need, a decrease from 2006's 18%, indicating an overall decade improvement. Like sections prior, renter households experience greater difficulty, largely due to lower disposable incomes. Even so, renter households fell from 42% to 28% over the decade.

Electoral Area K demonstrates significantly higher core housing need than Nakusp. The wealth of housing alternatives in Electoral Area K is likely not enough to give owners or renters options when deciding on where to live. Furthermore, Electoral Area K incomes are lower than Nakusp and the area also was subject to a spike in housing prices around the time of data collection, possibly exacerbating the issue further. This would account for only a portion of the increase since some households may enter core housing need because of personal/financial circumstances instead of housing costs.

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

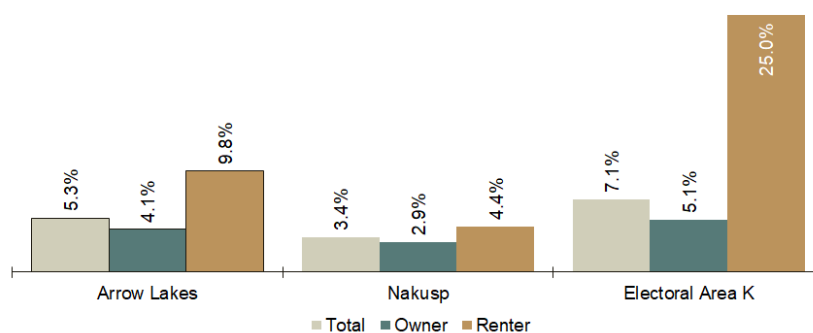


Source: Statistics Canada

Extreme Core Housing Need

Extreme core housing need adjusts the original definition by amending the 30% threshold to 50% in an effort to determine how many households are facing substantial financial hardship. In 2016, extreme need was at about 5% (80 households), a percentage point higher than 2006. Renters continue to be most impacted relative to their totals, marked by an overall increase over the decade from 7% to 10% of Arrow Lakes households. Like core housing need, Electoral Area K extreme need is considerably higher.

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



Source: Statistics Canada

18. AFFORDABILITY

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

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

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

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

- (2) calculate an affordable monthly rent or dwelling price for said category using Statistics Canada's 30% affordability; and
- (3) compare these calculations to median market rents and median house prices.

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

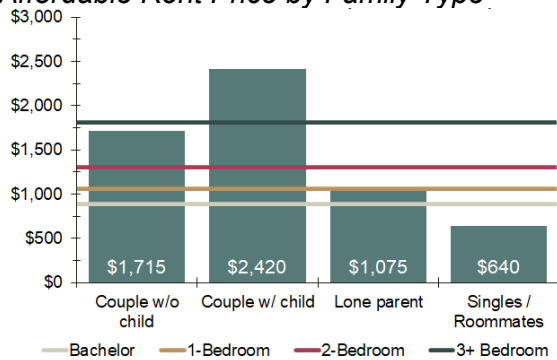
- values are rounded for simplicity;
- rental rates are based a scan of current asking rates in the entire RDCK (determining specific unit prices per community was not feasible);
- estimated dwelling values are derived from an affordable mortgage payment with a 10% down payment, a 3% interest rate, and a 25-year amortization period;
- median income will grow by the historical growth rate until 2019; and
- households will spend 6% of their income on utilities.

Calculations do not consider the added cost of property taxes or insurance, which can quickly change an accommodation from affordable to unaffordable.

Rental Market Affordability

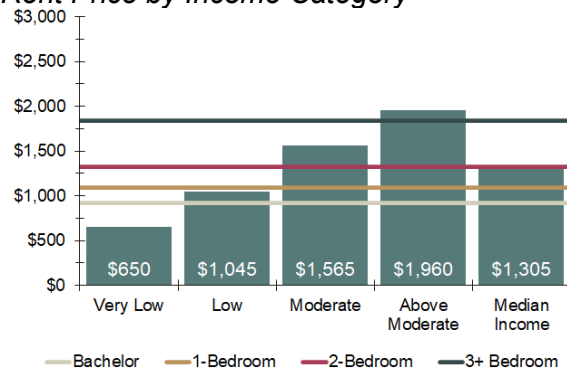
Figures A - 18a and **18b** illustrate how the affordable rents for each median family type and income category defined above compare to the actual costs of renting.

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



Source: CMHC, Local Listings, Statistics Canada

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



Source: CMHC, Local Listings, Statistics Canada

Generally, couples with children and above moderate income households earn enough to comfortably rent all unit sizes. Couples without children or moderate income earners cannot typically afford a 3-bedroom unit; the former's family size may not require them to seek larger rentals.

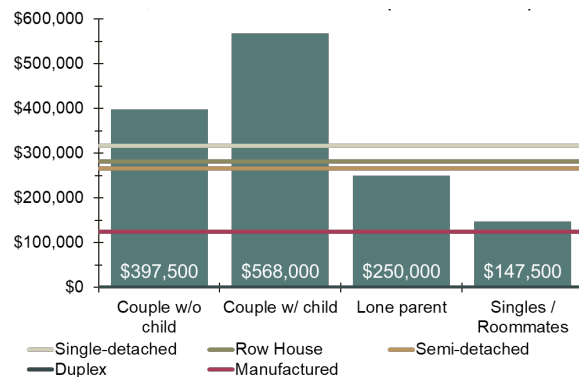
The median lone parent and low income household can almost reasonably afford a 1-bedroom unit. Singles and very low income households cannot afford current market rental prices.

Owner Market Affordability

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

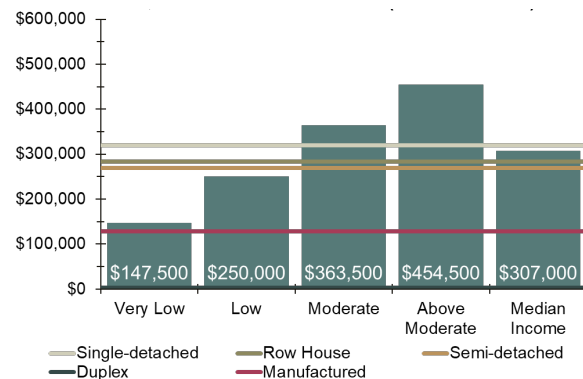
Generally, couples and moderate income households earn enough to comfortably purchase a single-detached dwelling. Lone parents and low income households can almost reasonably afford semi-detached and row houses. Singles or very low income households cannot reasonably afford any traditional dwelling type but can possibly purchase a manufactured/movable dwelling.

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



Source: BC Assessment, Statistics Canada

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



Source: BC Assessment, Statistics Canada

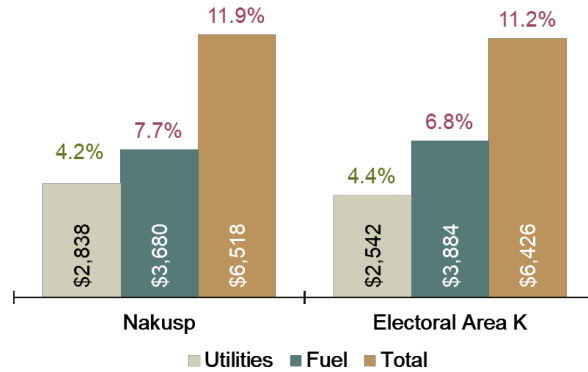
Energy Poverty

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

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

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, both Nakusp and Electoral Area K surpass the energy poverty threshold (10%). On average, Nakusp residents experience the most financial hardship when it comes to meeting their energy expenses.

Figure G – 18e: Energy Poverty by Utility Type, 2019 dollars
(red: in energy poverty, green: not in energy poverty)

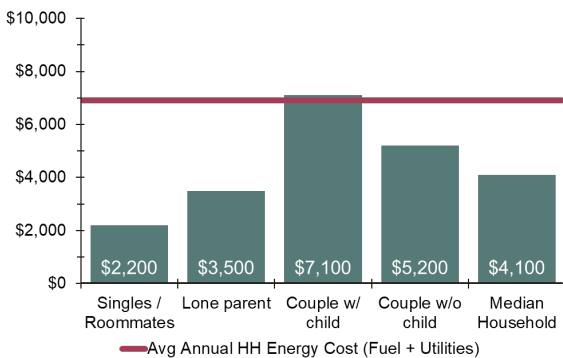


Source: Statistics Canada, Environics Analytics

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

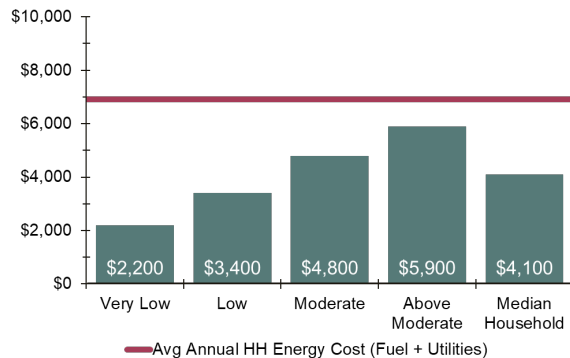
Generally, only households earning above moderate incomes can reasonably afford their energy expenses, which typically means couple families with children are the most financially capable to meet their needs. Single or very low-income households may potentially pay almost 3 times more than they can actually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

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



Source: Environics Analytics, Statistics Canada

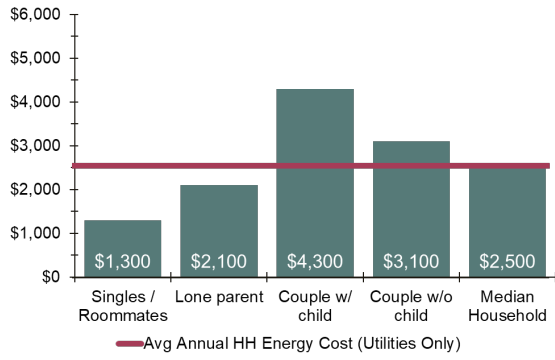
Figure G – 18g: 2019 Avg Total Energy Cost v. Affordable Budget by Income Group



Source: Environics Analytics, Statistics Canada

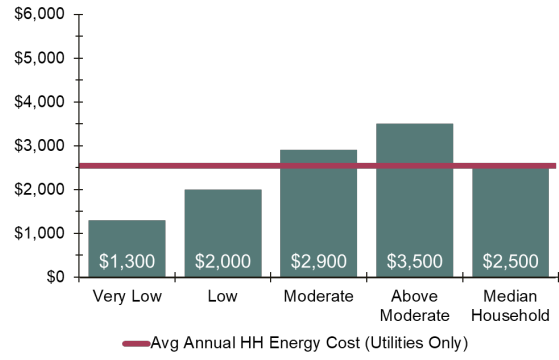
Fuel costs are the most significant contributor to overpaying on energy expenses. In the RDCK, transportation by car is often the only way to access services, work, and social events. When comparing only utility costs (no fuel) to affordable budgets for utility expenses, we see a vastly different picture.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

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



Source: Environics Analytics, Statistics Canada

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



Source: Environics Analytics, Statistics Canada

GLOSSARY

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

APPENDIX A – Nakusp 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	1,580	1,615	1,660	1,665	1,670	1,675	1,680	1,675	1,670	1,665	1,660	1,655	5.1%	-0.3%
< 14 yrs	260	215	215	215	215	215	215	205	210	215	220	225	-17.3%	4.7%
15 to 19 yrs	90	100	85	85	85	85	85	75	65	55	45	35	-5.6%	-58.8%
20 to 24 yrs	55	65	75	75	75	75	75	65	65	65	65	65	36.4%	-13.3%
25 to 64 yrs	870	855	830	815	800	785	770	795	795	795	795	795	-4.6%	-4.2%
65 to 84 yrs	265	325	395	410	425	440	455	455	450	445	440	435	49.1%	10.1%
85+ yrs	40	55	60	65	70	75	80	80	85	90	95	100	50.0%	66.7%
Median Age	47.8	46.1	45.5	47.1	48.7	50.4	52.0	53.6	52.7	51.9	51.0	50.1	-4.8%	10.2%
Average Age	42.9	46.1	47.0	47.1	47.1	47.2	47.3	47.6	47.7	47.8	47.9	48.0	9.5%	2.3%
Households (HHs)	715	775	810	815	820	825	830	840	840	840	840	840	13.3%	3.7%
Average HH Size	2.2	2.1	2.0	2.0	2.0	2.0	2.0	2.0	2.0	2.0	2.0	2.0	-7.3%	-3.9%

* distributions graphically represented in report

Indigenous Identity

Source: Statistics Canada

	Total			Owners			Renters		
	2006	2011	2016	2006	2011	2016	2006	2011	2016
Total Population	1,495	1,575	1,635	1,235	1,185	1,135	260	390	495
Indigenous Identity	75	115	130	50	70	50	25	50	80
Non-Indigenous Identity	1,420	1,460	1,505	1,185	1,125	1,085	235	340	415
	Total			Owners			Renters		
	2006	2011	2016	2006	2011	2016	2006	2011	2016
Total Population	100%	100%	100%	100%	100%	100%	100%	100%	100%
Indigenous Identity	5.0%	7.3%	8.0%	4.0%	5.9%	4.4%	9.6%	12.8%	16.2%
Non-Indigenous Identity	95.0%	92.7%	92.0%	96.0%	94.9%	95.6%	90.4%	87.2%	83.8%

Mobility

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

	Total			Owners			Renters		
	2006	2011	2016	2006	2011	2016	2006	2011	2016
Total Population	1,495	1,575	1,615	1,230	1,190	1,125	265	385	490
Non-Mover	1,315	1,465	1,375	1,080	1,140	1,025	225	325	350
Mover	185	110	240	145	40	100	35	65	135
Non-Migrant	60	80	120	55	25	45	10	50	80
Migrants	120	30	115	95	15	60	30	15	55
Internal Migrants	120	25	120	95	20	55	30	10	60
Intraprovincial Migrant	80	20	75	50	0	35	30	10	35
Interprovincial Migrant	50	0	45	45	0	25	0	0	25
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	680	730	760	100%	545	515	530	135	210	235	20%	29%	31%
1 person	210	285	275	36.2%	150	160	180	65	120	100	31%	42%	36%
2 persons	260	255	260	34.2%	220	205	200	40	45	60	15%	18%	23%
3 persons	95	65	105	13.8%	85	45	65	10	20	35	11%	31%	33%
4 persons	95	45	85	11.2%	70	45	70	20	0	20	21%	0%	24%
5+ persons	25	80	35	4.6%	20	55	15	0	0	15	0%	0%	43%
Average HH Size	2.2	2.2	2.2		2.3	2.3	2.2	1.9	1.9	2.1	-	-	-

Household Maintainers

Source: Statistics Canada

	Total				Owners			Renters		
	2006	2011	2016	10yr % Δ	2006	2011	2016	2006	2011	2016
Total Household	675	730	765	13.3%	545	515	530	135	215	235
15 - 24 yrs	10	0	20	100.0%	10	0	0	0	0	20
25 - 34 yrs	55	50	70	27.3%	40	35	40	15	20	40
35 - 44 yrs	105	135	120	14.3%	75	110	60	30	20	60
45 - 54 yrs	160	125	110	-31.3%	115	85	95	45	35	20
55 - 64 yrs	155	150	140	-9.7%	130	110	95	25	35	45
65 - 74 yrs	85	135	140	64.7%	85	125	120	0	10	15
75 - 84 yrs	70	75	115	64.3%	70	30	95	0	50	20
85+ yrs	35	25	50	42.9%	20	20	30	15	0	15

Owners w/ Mortgages & Renters in Subsidized Housing

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

	2006	2011	2016
Owners	540	515	520
w/ Mortgage (#)	290	295	280
w/ Mortgage (%)	54%	57%	54%
Renters	130	215	235
Subsidised (#)	0	45	55
Subsidised (%)	0%	21%	23%

Household Income

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

	Total				Owners				Renters			
	2005	2010	2015	% of Total	2005	2010	2015	% of Total	2005	2010	2015	% of Total
Total Household	680	725	760	100.0%	545	515	530	100.0%	135	215	230	100.0%
< \$5,000	0	0	0	0.0%	10	0	0	0.0%	0	0	0	0.0%
\$5,000 - \$9,999	15	0	15	2.0%	0	0	0	0.0%	15	0	15	6.5%
\$10,000 - \$14,999	20	50	10	1.3%	10	0	0	0.0%	10	20	10	4.3%
\$15,000 - \$19,999	65	35	35	4.6%	45	20	15	2.8%	25	10	20	8.7%
\$20,000 - \$24,999	55	125	70	9.2%	45	60	40	7.5%	10	70	25	10.9%
\$25,000 - \$29,999	50	35	50	6.6%	40	10	40	7.5%	15	0	15	6.5%
\$30,000 - \$34,999	45	20	90	11.8%	30	15	65	12.3%	20	0	25	10.9%
\$35,000 - \$39,999	25	40	25	3.3%	25	30	20	3.8%	0	10	10	4.3%
\$40,000 - \$44,999	15	70	40	5.3%	15	45	25	4.7%	0	0	15	6.5%
\$45,000 - \$49,999	30	45	35	4.6%	25	40	25	4.7%	10	0	15	6.5%
\$50,000 - \$59,999	65	60	40	5.3%	60	50	25	4.7%	10	0	15	6.5%
\$60,000 - \$69,999	50	60	55	7.2%	55	35	45	8.5%	0	25	15	6.5%
\$70,000 - \$79,999	55	40	50	6.6%	45	35	45	8.5%	10	0	10	4.3%
\$80,000 - \$89,999	45	25	50	6.6%	35	25	30	5.7%	15	0	20	8.7%
\$90,000 - \$99,999	0	30	45	5.9%	0	30	25	4.7%	0	0	15	6.5%
\$100,000+	120	85	140	18.4%	120	75	120	22.6%	0	0	15	6.5%
\$100,000 - \$124,999	50	35	45	5.9%	45	30	35	6.6%	0	0	10	4.3%
\$125,000 - \$149,999	30	25	55	7.2%	30	25	45	8.5%	0	0	10	4.3%
\$150,000 - \$199,999	30	20	25	3.3%	30	15	30	5.7%	0	0	0	0.0%
\$200,000+	10	0	15	2.0%	15	0	15	2.8%	0	0	0	0.0%
Median Income	\$50,215	\$42,476	\$49,942		\$57,436	\$48,380	\$59,113		\$28,126	\$28,439	\$36,365	
Average Income	\$61,256	\$54,180	\$65,216		\$67,151	\$61,033	\$72,637		\$37,212	\$37,553	\$48,359	

* 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)	1,240	1,310	1,390	1,030	960	1,005	210	345	395
In Labour Force	775	660	810	625	515	575	155	145	235
Employed	700	585	750	585	475	530	120	105	215
Unemployed	75	80	65	45	40	45	35	45	20
Not In Labour Force	460	645	585	405	445	430	60	200	155
Participation Rate (%)	62.9	50.6	58.3	60.7	53.6	57.2	71.4	42.0	60.3
Employment Rate (%)	56.5	44.8	53.6	56.3	50.0	52.7	57.1	30.4	55.1
Unemployment Rate (%)	9.6	12.1	8.0	7.2	6.8	7.8	23.3	27.6	8.5

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	775	655	805	100.0%	625	515	570	150	140	235
Agriculture, Forestry, Fishing, & Hunting	145	65	75	9.3%	130	50	50	15	0	25
Mining, Quarrying, and Oil & Gas Extraction	0	0	15	1.9%	0	0	15	0	0	0
Utilities	10	0	0	0.0%	10	0	0	0	0	0
Construction	80	115	70	8.7%	45	85	50	40	0	25
Manufacturing	35	40	50	6.2%	20	25	25	15	15	25
Wholesale trade	10	25	0	0.0%	10	25	0	0	0	0
Retail trade	115	85	110	13.7%	105	65	80	10	0	30
Transportation & Warehousing	35	0	40	5.0%	35	0	35	0	0	0
Information & Cultural Industries	10	0	0	0.0%	10	0	10	0	0	0
Finance & Insurance	10	0	20	2.5%	0	0	20	0	0	0
Real Estate and Rental & Leasing	0	0	10	1.2%	0	0	10	0	0	10
Professional, Scientific, & Technical Services	20	25	20	2.5%	10	20	20	10	0	0
Management of Companies & Enterprises	0	0	0	0.0%	0	0	0	0	0	0
Administrative & Support, Waste Management, and Remediation Services	20	0	20	2.5%	15	0	20	0	0	0
Educational Services	60	30	30	3.7%	60	35	20	0	0	15
Health Care & Social Assistance	80	70	125	15.5%	60	50	100	15	0	25
Arts, Entertainment, & Recreation	0	0	15	1.9%	0	0	15	0	0	10
Accommodation & Food Services	90	85	105	13.0%	55	55	30	40	30	70
Other Services (excl. Public Administration)	35	35	55	6.8%	30	30	50	10	0	0
Public Administration	20	15	25	3.1%	20	15	15	0	0	10

Commuting

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

	Total			'16 % of Total	Owners			Renters		
	2006	2011	2016		2006	2011	2016	2006	2011	2016
Total Usual Workers	505	400	530	100%	410	325	360	95	75	165
Commute within Community	460	325	400	75.5%	360	260	285	90	70	115
Commute within RDCK	20	50	80	15.1%	15	50	40	10	0	40
Commute within Province	25	0	30	5.7%	25	0	25	0	0	10
Commute outside of Province	0	0	20	3.8%	0	0	10	0	0	10

Housing – Structural Types

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

	Total			'16 % of Total	Owners			Renters		
	2006	2011	2016		2006	2011	2016	2006	2011	2016
Total Occupied Dwellings	680	730	760	100%	545	515	530	130	215	235
Single-Detached	585	555	560	73.7%	490	475	435	95	80	125
Apartment (5+)	0	0	0	0.0%	0	0	0	0	0	0
Other	50	100	110	14.5%	20	0	30	35	95	85
<i>Semi-Detached</i>	25	0	10	1.3%	0	0	0	25	0	10
<i>Row House</i>	0	55	40	5.3%	0	0	0	0	50	35
<i>Duplex</i>	0	0	0	0.0%	0	0	0	0	0	0
<i>Apartment</i>	15	15	50	6.6%	10	0	15	0	15	30
<i>Other single-attached</i>	15	0	15	2.0%	0	0	10	10	0	0
Movable	45	70	90	11.8%	40	35	65	0	0	25

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	680	730	760	100%	545	515	525	135	215	235
No bedroom	15	0	0	0.0%	15	0	0	0	0	0
1 bedroom	40	95	110	14.5%	10	0	30	30	80	80
2 bedroom	200	215	235	30.9%	135	180	155	60	35	80
3+ bedroom	435	415	415	54.6%	395	315	340	40	95	75

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	680	725	760	100%	545	515	530	100%	135	215	235	100%
< 1960	300	225	230	30.3%	225	150	150	28.3%	70	70	80	34.0%
1961 to 1980	260	340	335	44.1%	210	260	255	48.1%	50	80	75	31.9%
1981 to 1990	25	70	45	5.9%	25	25	25	4.7%	10	45	20	8.5%
1991 to 2000	60	50	55	7.2%	55	50	55	10.4%	10	0	10	4.3%
2001 to 2010	35	40	75	9.9%	30	30	40	7.5%	0	0	30	12.8%
2011 to 2016	0	0	20	2.6%	0	0	10	1.9%	0	0	15	6.4%

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	% of Total	Market	% of Total
Total	760	235	0	-	235	100%
No Bedroom	0	0	0	-	0	0%
1 Bedroom	110	80	0	-	80	34%
2 Bedroom	235	80	0	-	80	34%
3+ Bedroom	415	75	0	-	75	32%

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

Housing – Short Term Rentals

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

	2014	2015	2016	2017	2018	2019	2020
Total Properties	0	0	5	10	12	17	15
Monthly Revenue / Listing	-	-	\$7,830	\$8,961	\$9,227	\$13,930	\$7,362
Annual Available Days / Listing	-	-	84	99	149	109	42
Annual Reserved Days / Listing	-	-	56	77	103	106	50
Average Occupancy	-	-	40%	44%	41%	49%	55%
Commercial Properties	0	0	4	9	12	17	14

* 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

	Nakusp
Emergency Shelter / Homeless Housing	
Homeless Housed	0
Homeless Rent Supplements	0
Homeless Shelters	0
<i>Emergency Subtotal</i>	0
Transitional Supported / Assisted Living	
Frail Seniors	-
Special Needs	-
Women and Children Fleeing Violence	-
<i>Transitional Subtotal</i>	12
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>	20
Community Total	32

Housing – Demolitions

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

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

Housing – Starts

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

	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
Single-Detached	3	2	1	1	0	1	3	3	5	10
Row	0	0	0	0	0	0	0	0	0	0
Apartment	0	8	0	2	0	0	4	1	0	0
Total	3	10	1	3	0	1	7	4	5	10

* housing starts available in lieu of substantial completions

Housing – Registered New Homes

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

	2016	2017	2018
Single Detached	6	7	5
Multi Unit	*	*	*
Purpose Built Rental	*	*	*

Real Estate – Assessment

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

Median Assessment in '000s (2019 dollars)

	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
Single-Detached	\$234	\$321	\$397	\$379	\$382	\$355	\$330	\$301	\$284	\$290	\$271	\$281	\$284	\$345
Semi-Detached	\$172	\$236	\$264	\$286	\$346	\$283	\$273	\$240	\$237	\$233	\$219	\$219	\$227	\$272
Row House	-	-	-	-	\$389	\$367	\$348	\$327	\$306	\$279	\$270	\$266	\$199	\$229
Manufactured Home	\$89	\$163	\$220	\$228	\$231	\$201	\$193	\$172	\$164	\$183	\$171	\$160	\$166	\$205
Duplex	-	-	-	-	-	\$322	\$310	\$272	-	-	-	-	-	-
Apartment	\$248	\$315	\$359	\$356	\$439	\$456	\$433	\$414	\$405	\$397	\$412	\$449	\$439	\$432
Total	\$213	\$286	\$351	\$343	\$364	\$333	\$312	\$285	\$273	\$274	\$260	\$272	\$267	\$313

Bedrooms	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
1	\$217	\$275	\$326	\$321	\$372	\$343	\$330	\$301	\$289	\$287	\$289	\$311	\$295	\$305
2	\$165	\$234	\$320	\$295	\$322	\$289	\$280	\$259	\$237	\$240	\$219	\$229	\$224	\$290
3+	\$232	\$331	\$392	\$395	\$394	\$362	\$332	\$300	\$297	\$299	\$283	\$296	\$296	\$338
Grand Total	\$210	\$288	\$352	\$343	\$366	\$335	\$315	\$288	\$276	\$278	\$265	\$278	\$274	\$317

Average Assessment in '000s (2019 dollars)

	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
Single-Detached	\$241	\$327	\$402	\$384	\$384	\$358	\$333	\$304	\$288	\$292	\$271	\$282	\$286	\$352
Semi-Detached	\$172	\$236	\$264	\$286	\$346	\$283	\$273	\$240	\$237	\$233	\$219	\$219	\$227	\$272
Row House	-	-	-	-	\$399	\$378	\$358	\$336	\$314	\$286	\$284	\$279	\$204	\$237
Manufactured Home	\$91	\$165	\$223	\$231	\$233	\$204	\$194	\$173	\$165	\$187	\$177	\$165	\$169	\$206
Duplex	-	-	-	-	-	\$322	\$310	\$272	-	-	-	-	-	-
Apartment	\$248	\$315	\$359	\$356	\$439	\$456	\$433	\$414	\$405	\$397	\$412	\$449	\$439	\$432
Total	\$217	\$290	\$355	\$346	\$365	\$335	\$315	\$287	\$275	\$276	\$261	\$273	\$269	\$318

Bedrooms	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
1	\$214	\$275	\$325	\$320	\$372	\$344	\$331	\$303	\$290	\$288	\$290	\$311	\$296	\$306
2	\$173	\$242	\$325	\$299	\$324	\$294	\$284	\$263	\$240	\$244	\$225	\$237	\$233	\$296
3+	\$237	\$334	\$398	\$400	\$398	\$363	\$333	\$301	\$300	\$300	\$281	\$292	\$295	\$345
Grand Total	\$214	\$291	\$355	\$346	\$368	\$337	\$318	\$290	\$278	\$280	\$266	\$279	\$276	\$322

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	\$203	\$327	\$301	\$270	\$285	\$280	\$256	\$229	\$307	\$263	\$252	\$280	\$251	\$272
Semi-Detached	\$181	\$177	-	-	-	-	-	-	-	-	-	-	\$274	-
Row House	-	-	-	-	\$414	-	-	-	-	-	\$318	-	\$279	-
Manufactured Home	\$59	\$104	\$87	\$172	\$21	\$85	\$34	\$133	\$38	\$116	\$99	\$116	\$134	\$79
Duplex	-	-	-	-	-	\$283	-	-	-	-	-	-	-	-
Apartment	\$59	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	\$168	\$264	\$248	\$237	\$266	\$237	\$219	\$193	\$274	\$204	\$222	\$231	\$231	\$200

Bedrooms	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
1	\$196	\$291	\$289	\$125	\$414	\$152	-	\$137	-	\$105	-	\$443	\$196	\$245
2	\$146	\$161	\$125	\$186	\$149	\$146	\$100	\$140	\$144	\$156	\$193	\$143	\$248	\$186
3+	\$183	\$341	\$364	\$291	\$333	\$349	\$278	\$247	\$351	\$245	\$270	\$323	\$234	\$199
Grand Total	\$168	\$264	\$268	\$237	\$266	\$237	\$219	\$193	\$274	\$204	\$222	\$279	\$231	\$200

Average Sale Price in '000s (2019 dollars)

	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
Single-Detached	\$211	\$327	\$313	\$269	\$304	\$283	\$264	\$232	\$307	\$257	\$255	\$282	\$253	\$272
Semi-Detached	\$181	\$177	-	-	-	-	-	-	-	-	-	-	\$274	-
Row House	-	-	-	-	\$414	-	-	-	-	-	\$318	-	\$299	-
Manufactured Home	\$57	\$108	\$94	\$171	\$25	\$86	\$38	\$133	\$38	\$115	\$96	\$121	\$131	\$87
Duplex	-	-	-	-	-	\$283	-	-	-	-	-	-	-	-
Apartment	\$59	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	\$173	\$265	\$259	\$236	\$279	\$239	\$227	\$195	\$273	\$200	\$223	\$233	\$233	\$202

Bedrooms	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
1	\$196	\$291	\$290	\$125	\$414	\$152	-	\$137	-	\$105	-	\$456	\$196	\$245
2	\$151	\$164	\$140	\$184	\$165	\$151	\$103	\$143	\$146	\$146	\$193	\$147	\$252	\$206
3+	\$191	\$340	\$374	\$290	\$349	\$349	\$288	\$249	\$350	\$243	\$273	\$320	\$235	\$189
Grand Total	\$173	\$265	\$278	\$236	\$279	\$239	\$227	\$195	\$273	\$200	\$223	\$282	\$233	\$202

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	645	705	740	520	490	515	120	210	225
Above Affordable Threshold	105	140	155	70	90	80	40	55	80
1 person household	40	70	95	25	30	40	15	35	60
2 persons household	30	40	45	20	25	30	15	0	10
3 persons household	20	0	10	20	0	0	0	0	0
4 persons household	10	0	0	10	0	0	0	0	0
5+ persons household	0	20	0	0	20	10	0	0	0
Unaffordable Housing (%)	16.3%	19.9%	20.9%	13.5%	18.4%	15.5%	33.3%	26.2%	35.6%

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	645	705	740	520	490	515	120	210	225
Below Adequacy Standard	105	105	70	70	85	30	35	20	40
1 person household	30	60	10	25	0	0	0	0	10
2 persons household	30	25	15	10	15	10	20	0	10
3 persons household	40	0	10	35	0	0	10	0	0
4 persons household	0	0	20	0	0	10	0	0	20
5+ persons household	0	0	15	0	0	10	0	0	10
Inadequate Housing (%)	16.3%	14.9%	9.5%	13.5%	17.3%	5.8%	29.2%	9.5%	17.8%

Core Housing Need – Suitability

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

	Total			Owners			Renters		
	2006	2011	2016	2006	2011	2016	2006	2011	2016
Total Households	645	705	740	520	490	515	120	210	225
Below Suitability Standard	15	0	15	10	0	0	10	0	15
1 Person	0	0	0	0	0	0	0	0	0
2 Persons	0	0	0	0	0	0	0	0	0
3 Persons	10	0	0	10	0	0	0	0	0
4 Persons	0	0	10	0	0	0	0	0	0
5+ Persons	0	0	10	0	0	0	0	0	0
Unsuitable Housing (%)	2.3%	0.0%	2.0%	1.9%	0.0%	0.0%	8.3%	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	640	705	745	520	490	515	120	215	225
Household not in CHN	505	490	680	435	340	495	70	155	185
Household in CHN	135	210	65	85	150	25	50	60	40
1 person household	60	110	30	45	80	10	20	35	25
2 persons household	40	45	25	15	30	10	25	15	10
3 persons household	30	15	0	20	0	0	10	0	0
4 persons household	10	0	10	10	0	0	10	0	10
5+ persons household	0	20	0	0	20	0	0	0	0
Household in CHN (%)	21.1%	29.8%	8.7%	16.3%	30.6%	4.9%	41.7%	27.9%	17.8%

Extreme Core Housing Need

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

	Total			Owners			Renters		
	2006	2011	2016	2006	2011	2016	2006	2011	2016
Total Households	640	705	745	520	490	515	120	215	225
Household not in ECHN	590	665	720	480	490	500	105	195	215
Household in ECHN	50	40	25	40	0	15	15	20	10
1 person household	10	35	0	10	0	0	0	15	0
2 persons household	25	0	15	15	0	10	10	0	0
3 persons household	15	0	0	10	0	0	0	0	0
4 persons household	10	0	0	10	0	0	10	0	0
5+ persons household	0	0	0	0	0	0	0	0	0
Household in ECHN (%)	7.8%	5.7%	3.4%	7.7%	0.0%	2.9%	12.5%	9.3%	4.4%

Income Category v. Price

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

Income Category	Maximum Household Income	Maximum Budget for Rent	Budget v. Market Rent			
			Bachelor	Bedroom	Bedroom	Bedroom
Very Low	\$27,400	\$665	-\$235	-\$405	-\$645	-\$1,155
Low	\$43,800	\$1,060	\$160	-\$10	-\$250	-\$760
Moderate	\$65,700	\$1,595	\$695	\$525	\$285	-\$225
Above Moderate	\$82,200	\$1,995	\$1,095	\$925	\$685	\$175
Median Income	\$54,768	\$1,330	\$430	\$260	\$20	-\$490

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	\$27,400	\$159,000	-\$113,500	-\$111,000	-\$116,000	-	\$49,000
Low	\$43,800	\$250,000	-\$22,500	-\$20,000	-\$25,000	-	\$140,000
Moderate	\$65,700	\$375,000	\$102,500	\$105,000	\$100,000	-	\$265,000
Above Moderate	\$82,200	\$466,000	\$193,500	\$196,000	\$191,000	-	\$356,000
Median Income	\$54,768	\$307,000	\$34,500	\$37,000	\$32,000	-	\$197,000

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	\$22,600	\$1,400	-\$1,150	\$2,300	-\$4,980	
Low	\$34,200	\$2,100	-\$450	\$3,400	-\$3,880	
Moderate	\$49,000	\$2,900	\$350	\$4,900	-\$2,380	
Above Moderate	\$59,700	\$3,600	\$1,050	\$6,000	-\$1,280	
Median Income	\$41,800	\$2,500	-\$50	\$4,200	-\$3,080	

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	Bedroom	Bedroom	Bedroom
Singles / Roommates	\$25,688	\$625	-\$275	-\$445	-\$685	-\$1,195
Lone parent	\$41,830	\$1,015	\$115	-\$55	-\$295	-\$805
Couple w/ child	\$103,593	\$2,510	\$1,610	\$1,440	\$1,200	\$690
Couple w/o child	\$74,396	\$1,805	\$905	\$735	\$495	-\$15
Median Income	\$54,768	\$1,330	\$430	\$260	\$20	-\$490

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	\$25,688	\$147,500	-\$125,000	-\$122,500	-\$127,500	-	\$37,500	
Lone parent	\$41,830	\$238,500	-\$34,000	-\$31,500	-\$36,500	-	\$128,500	
Couple w/ child	\$103,593	\$591,000	\$318,500	\$321,000	\$316,000	-	\$481,000	
Couple w/o child	\$74,396	\$420,500	\$148,000	\$150,500	\$145,500	-	\$310,500	
Median Income	\$54,768	\$307,000	\$34,500	\$37,000	\$32,000	-	\$197,000	

Income Category	Est. Maximum AT Household Income	Utilities Only		Utilities + Fuel	
		Afford. Energy Budget, Utilities only	Budget v. Average Utility Expense	Afford. Energy Budget, w/ Fuel	Budget v. Average Total Expense
Singles / Roommates	\$21,403	\$1,300	-\$1,250	\$2,100	-\$5,180
Lone parent	\$32,777	\$2,000	-\$550	\$3,300	-\$3,980
Couple w/ child	\$73,349	\$4,400	\$1,850	\$7,300	\$20
Couple w/o child	\$54,648	\$3,300	\$750	\$5,500	-\$1,780

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	1,660	1,665	1,670	1,675	1,680	1,675	1,670	1,665	1,660	1,655
Total Households	805	810	815	820	825	845	845	845	845	845
No Bedroom	0	0	0	0	0	10	10	10	10	10
1 Bedroom	115	110	105	100	95	90	90	90	90	90
2 Bedroom	250	250	250	250	250	250	250	250	250	250
3+ Bedroom	440	450	460	470	480	495	495	495	495	495
Household Size	2.05	2.04	2.04	2.03	2.02	1.99	1.99	1.98	1.98	1.97
Renter Demand	31.1%	29.6%	28.2%	26.8%	25.5%	24.9%	24.9%	24.9%	24.9%	24.9%

APPENDIX B – Electoral Area K 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	1,860	1,810	1,735	1,715	1,695	1,675	1,655	1,625	1,620	1,615	1,610	1,605	-6.7%	-7.5%
< 14 yrs	255	175	145	140	135	130	125	105	105	105	105	105	-43.1%	-27.6%
15 to 19 yrs	95	100	70	60	50	40	30	30	30	30	30	30	-26.3%	-57.1%
20 to 24 yrs	45	45	35	40	45	50	55	65	60	55	50	45	-22.2%	28.6%
25 to 64 yrs	1,120	1,090	950	920	890	860	830	780	775	770	765	760	-15.2%	-20.0%
65 to 84 yrs	310	380	505	520	535	550	565	595	595	595	595	595	62.9%	17.8%
85+ yrs	35	20	30	35	40	45	50	50	55	60	65	70	-14.3%	133.3%
Median Age	50.9	52.0	60.0	60.9	61.8	62.7	63.6	64.6	64.2	63.9	63.5	63.2	17.9%	5.4%
Average Age	45.6	48.7	52.1	52.5	53.0	53.5	54.0	54.8	54.9	55.0	55.1	55.2	14.1%	6.0%
Households (HHs)	880	845	860	855	850	845	840	840	835	830	825	820	-2.3%	-4.7%
Average HH Size	2.1	2.1	2.0	2.0	2.0	2.0	2.0	1.9	1.9	1.9	2.0	2.0	-4.6%	-3.0%

* distributions graphically represented in report

Indigenous Identity

Source: Statistics Canada

	2006	2011	Total 2016	2006	2011	Owners 2016	2006	2011	Renters 2016
Total Population	1,790	1,785	1,590	1,530	1,540	1,405	265	250	185
Indigenous Identity	20	110	75	20	0	75	0	95	0
Non-Indigenous Identity	1,770	1,675	1,520	1,505	1,525	1,330	265	160	190
	2006	2011	Total 2016	2006	2011	Owners 2016	2006	2011	Renters 2016
Total Population	100%	100%	100%	100%	100%	100%	100%	100%	100%
Indigenous Identity	1.1%	6.2%	4.7%	1.3%	0.0%	5.3%	0.0%	38.0%	0.0%
Non-Indigenous Identity	98.9%	93.8%	95.6%	98.4%	99.0%	94.7%	100.0%	64.0%	102.7%

Mobility

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

	2006	2011	Total 2016	2006	2011	Owners 2016	2006	2011	Renters 2016
Total Population	1,780	1,770	1,585	1,520	1,525	1,405	255	245	180
Non-Mover	1,530	1,655	1,455	1,355	1,460	1,300	180	195	150
Mover	245	120	135	165	65	100	80	55	35
Non-Migrant	70	115	15	40	70	0	35	50	15
Migrants	170	0	120	125	0	100	45	0	15
Internal Migrants	125	0	115	80	0	95	45	0	15
Intraprovincial Migrant	55	0	75	25	0	70	30	0	0
Interprovincial Migrant	65	0	40	50	0	25	15	0	10
External Migrant	50	0	0	45	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			'16 % of Total	Owners			Renters			Renter %		
	2006	2011	2016		2006	2011	2016	2006	2011	2016	2006	2011	2016
Total Private HHs	820	800	830	100%	720	725	730	105	80	100	13%	10%	12%
1 person	220	130	250	30.1%	210	125	215	10	0	40	5%	0%	16%
2 persons	415	500	460	55.4%	360	475	415	55	25	40	13%	5%	9%
3 persons	65	90	75	9.0%	45	65	65	20	0	15	31%	0%	20%
4 persons	65	70	35	4.2%	55	55	30	10	0	0	15%	0%	0%
5+ persons	55	0	10	1.2%	45	0	10	10	0	0	18%	-	0%
Average HH Size	2.2	2.2	1.9		2.1	2.1	1.9	2.6	3.1	1.8	-	-	-

Household Maintainers

Source: Statistics Canada

	Total				Owners			Renters		
	2006	2011	2016	10yr % Δ	2006	2011	2016	2006	2011	2016
Total Household	820	800	830	1.2%	720	725	730	100	80	100
15 - 24 yrs	10	0	0	-100.0%	10	0	0	0	0	0
25 - 34 yrs	55	25	45	-18.2%	30	0	30	25	0	20
35 - 44 yrs	105	140	35	-66.7%	70	100	30	35	40	0
45 - 54 yrs	195	170	140	-28.2%	165	155	110	25	0	30
55 - 64 yrs	185	250	250	35.1%	175	250	225	0	0	25
65 - 74 yrs	170	155	250	47.1%	160	145	230	0	0	20
75 - 84 yrs	80	55	90	12.5%	75	55	90	0	0	0
85+ yrs	30	0	15	-50.0%	30	0	15	0	0	0

Owners w/ Mortgages & Renters in Subsidized Housing

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

	2006	2011	2016
Owners	685	705	715
w/ Mortgage (#)	235	310	280
w/ Mortgage (%)	34%	44%	39%
Renters	100	75	95
Subsidised (#)	0	0	10
Subsidised (%)	0%	0%	11%

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	820	800	830	100.0%	720	725	730	100.0%	100	80	100	100.0%
< \$5,000	30	0	10	1.2%	25	0	10	1.4%	10	0	0	0.0%
\$5,000 - \$9,999	0	0	35	4.2%	0	0	20	2.7%	0	0	15	15.0%
\$10,000 - \$14,999	35	0	35	4.2%	35	0	20	2.7%	0	0	15	15.0%
\$15,000 - \$19,999	75	15	65	7.8%	70	20	55	7.5%	10	0	0	0.0%
\$20,000 - \$24,999	40	25	60	7.2%	35	20	50	6.8%	10	0	10	10.0%
\$25,000 - \$29,999	50	110	45	5.4%	40	105	35	4.8%	15	0	10	10.0%
\$30,000 - \$34,999	65	50	65	7.8%	55	45	60	8.2%	10	0	10	10.0%
\$35,000 - \$39,999	75	35	60	7.2%	75	25	60	8.2%	0	0	0	0.0%
\$40,000 - \$44,999	75	0	40	4.8%	65	0	30	4.1%	10	0	10	10.0%
\$45,000 - \$49,999	25	30	50	6.0%	25	30	45	6.2%	0	0	0	0.0%
\$50,000 - \$59,999	60	80	75	9.0%	50	55	65	8.9%	10	0	10	10.0%
\$60,000 - \$69,999	75	75	85	10.2%	65	75	80	11.0%	10	0	0	0.0%
\$70,000 - \$79,999	30	105	40	4.8%	15	100	45	6.2%	15	0	0	0.0%
\$80,000 - \$89,999	60	55	20	2.4%	55	50	15	2.1%	10	0	10	10.0%
\$90,000 - \$99,999	25	0	30	3.6%	20	0	35	4.8%	0	0	0	0.0%
\$100,000+	105	150	120	14.5%	105	140	115	15.8%	0	0	10	10.0%
\$100,000 - \$124,999	50	80	55	6.6%	50	75	45	6.2%	0	0	10	10.0%
\$125,000 - \$149,999	20	0	15	1.8%	15	0	15	2.1%	0	0	0	0.0%
\$150,000 - \$199,999	30	0	25	3.0%	30	0	25	3.4%	0	0	0	0.0%
\$200,000+	10	0	30	3.6%	15	0	30	4.1%	0	0	0	0.0%
Median Income	\$41,918	\$60,674	\$46,289		\$42,269	\$62,120	\$47,218		\$41,846	\$57,058	\$26,888	
Average Income	\$55,316	\$66,845	\$58,270		\$56,557	\$65,967	\$61,685		\$46,549	\$74,870	\$33,657	

* 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)	1,545	1,615	1,495	1,360	1,440	1,345	185	175	155
In Labour Force	860	860	705	725	720	640	130	135	65
Employed	760	705	635	630	635	570	125	75	65
Unemployed	105	150	70	95	85	70	10	60	0
Not In Labour Force	680	760	790	630	725	705	50	35	90
Participation Rate (%)	55.7	52.8	46.8	53.9	49.8	47.4	73.0	77.1	41.9
Employment Rate (%)	48.9	43.5	42.5	46.5	43.9	42.5	67.6	42.9	41.9
Unemployment Rate (%)	12.2	17.5	9.3	13.0	11.8	11.0	7.4	44.4	0.0

NAICS Industry Employment

HNRR Section 5(b) – Source: Statistics Canada

	Total			'16 % of Total	Owners			Renters		
	2006	2011	2016		2006	2011	2016	2006	2011	2016
Labour Force	845	855	700	100.0%	710	715	635	135	140	65
Agriculture, Forestry, Fishing, & Hunting	180	120	135	19.3%	155	100	130	25	0	15
Mining, Quarrying, and Oil & Gas Extraction	0	0	0	0.0%	10	0	10	0	0	0
Utilities	10	0	10	1.4%	10	0	10	0	0	0
Construction	95	105	60	8.6%	80	90	50	10	0	10
Manufacturing	85	45	65	9.3%	70	45	65	15	0	0
Wholesale trade	10	0	15	2.1%	0	0	15	0	0	0
Retail trade	35	20	55	7.9%	30	0	55	10	0	10
Transportation & Warehousing	60	90	45	6.4%	60	65	45	0	0	0
Information & Cultural Industries	10	0	10	1.4%	0	0	10	0	0	0
Finance & Insurance	15	0	0	0.0%	15	0	10	0	0	0
Real Estate and Rental & Leasing	0	0	0	0.0%	0	0	0	0	0	0
Professional, Scientific, & Technical Services	25	145	40	5.7%	20	135	40	10	0	10
Management of Companies & Enterprises	0	0	0	0.0%	0	0	0	0	0	0
Administrative & Support, Waste Management, and Remediation Services	50	25	30	4.3%	25	20	15	25	0	10
Educational Services	80	75	40	5.7%	75	75	35	10	0	0
Health Care & Social Assistance	60	35	50	7.1%	45	30	50	10	0	0
Arts, Entertainment, & Recreation	20	20	30	4.3%	10	10	25	15	0	0
Accommodation & Food Services	55	65	55	7.9%	35	40	50	15	30	0
Other Services (excl. Public Administration)	35	45	25	3.6%	25	45	20	0	0	10
Public Administration	25	0	25	3.6%	30	0	25	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	360	355	335	100%	300	315	310	60	40	25
Commute within Community	65	55	55	16.4%	60	50	55	0	0	0
Commute within RDCK	260	290	230	68.7%	200	250	200	60	45	25
Commute within Province	35	0	10	3.0%	35	0	10	0	0	0
Commute outside of Province	0	0	40	11.9%	0	0	40	0	0	0

Housing – Structural Types

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

	Total				Owners			Renters		
	2006	2011	2016	'16 % of Total	2006	2011	2016	2006	2011	2016
Total Occupied Dwellings	820	805	830	100%	720	725	730	100	80	100
Single-Detached	760	725	715	86.1%	660	675	635	100	45	80
Apartment (5+)	0	0	0	0.0%	0	0	0	0	0	0
Other	30	20	20	2.4%	30	0	10	0	0	10
Semi-Detached	0	0	0	0.0%	0	0	0	0	0	10
Row House	0	0	0	0.0%	0	0	0	0	0	0
Duplex	15	0	10	1.2%	10	0	0	0	0	0
Apartment	10	0	10	1.2%	0	0	0	0	0	10
Other single-attached	20	0	0	0.0%	15	0	0	0	0	0
Movable	30	65	100	12.0%	25	40	90	0	0	10

Housing – Unit Size

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

	Total				Owners			Renters		
	2006	2011	2016	'16 % of Total	2006	2011	2016	2006	2011	2016
Total Dwellings	825	805	830	100%	720	725	730	100	80	100
No bedroom	15	0	0	0.0%	15	0	0	0	0	10
1 bedroom	100	50	60	7.2%	85	50	45	20	0	15
2 bedroom	235	205	260	31.3%	215	205	210	20	0	45
3+ bedroom	465	545	510	61.4%	405	475	475	60	40	35

Housing – Date Built

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

	Total				'16 % of Total				Renters			
	2006	2011	2016	'16 % of Total	2006	2011	2016	'16 % of Total	2006	2011	2016	'16 % of Total
Total Dwellings	820	805	830	100%	720	725	730	100%	100	80	100	100%
< 1960	205	145	160	19.3%	165	135	125	17.1%	40	0	30	30.0%
1961 to 1980	315	255	330	39.8%	260	210	290	39.7%	55	40	35	35.0%
1981 to 1990	135	120	130	15.7%	130	110	110	15.1%	0	0	20	20.0%
1991 to 2000	135	135	140	16.9%	135	135	135	18.5%	10	0	10	10.0%
2001 to 2010	35	150	55	6.6%	35	130	55	7.5%	0	0	10	10.0%
2011 to 2016	0	0	10	1.2%	0	0	10	1.4%	0	0	0	0.0%

Housing – Subsidized

HNRR Section 6 (1)(e)

Housing Registry Subsidized Unit Stock = 0

Housing – Rental Vacancy

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

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

* vacancy reflects the City of Nelson and its surrounding areas

Housing – Primary Rental Universe

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

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

* reflects the City of Nelson and its surrounding areas

Housing – Secondary Rental Universe

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

	Total	Rental	Primary		Secondary	
			Market	% of Total	Market	% of Total
Total	835	105	0	-	105	100%
No Bedroom	10	10	0	-	10	10%
1 Bedroom	60	15	0	-	15	14%
2 Bedroom	255	45	0	-	45	43%
3+ Bedroom	510	35	0	-	35	33%

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

Housing – Short Term Rentals

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

	2014	2015	2016	2017	2018	2019	2020
Total Properties	0	0	10	19	31	37	24
Monthly Revenue / Listing	-	-	\$1,757	\$5,867	\$3,896	\$7,218	\$4,694
Annual Available Days / Listing	-	-	70	158	124	103	37
Annual Reserved Days / Listing	-	-	12	60	62	71	39
Average Occupancy	-	-	14%	27%	33%	41%	51%
Commercial Properties	0	0	7	16	24	32	19

* 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 K	
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>	2
Community Total	2

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 K	13	7	6	14	12	2	6	15	1	9
Single-Detached	1	3	9	4	7	0	0	0	0	0
Manufactured	1	0	1	1	2	1	2	3	0	2
Multi Family	0	0	0	0	0	0	0	0	1	0

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

Housing – Registered New Homes

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

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

Real Estate – Assessment

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

Median Assessment in '000s (2019 dollars)

	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
Single-Detached	\$316	\$410	\$507	\$543	\$546	\$498	\$494	\$462	\$445	\$361	\$352	\$369	\$401	\$432
Semi-Detached	-	-	-	-	-	-	-	-	-	-	-	-	-	\$445
Row House	-	-	-	-	-	-	-	-	-	-	\$231	\$223	\$221	\$218
Manufactured Home	\$114	\$142	\$204	\$236	\$209	\$192	\$187	\$183	\$179	\$175	\$164	\$177	\$182	\$184
Apartment	-	-	\$536	\$530	\$532	\$478	\$446	\$418	\$407	\$395	\$395	\$409	\$412	\$431
Grand Total	\$261	\$339	\$420	\$477	\$479	\$439	\$435	\$405	\$384	\$314	\$301	\$317	\$342	\$366

Bedrooms	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
0	\$291	\$317	\$568	\$465	\$585	\$538	\$512	\$496	\$465	\$457	\$417	\$392	\$424	\$439
1	\$211	\$250	\$333	\$361	\$372	\$345	\$315	\$309	\$462	\$273	\$284	\$299	\$316	\$341
2	\$329	\$434	\$549	\$592	\$553	\$513	\$562	\$506	\$317	\$307	\$305	\$326	\$385	\$414
3+	\$224	\$304	\$360	\$459	\$472	\$427	\$402	\$390	\$368	\$338	\$302	\$319	\$322	\$347
Total	\$257	\$334	\$414	\$469	\$472	\$432	\$429	\$405	\$384	\$314	\$301	\$317	\$342	\$366

Average Assessment in '000s (2019 dollars)

	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
Single-Detached	\$337	\$428	\$543	\$577	\$568	\$524	\$515	\$477	\$461	\$382	\$366	\$385	\$417	\$449
Semi-Detached	-	-	-	-	-	-	-	-	-	-	-	-	-	\$445
Row House	-	-	-	-	-	-	-	-	-	-	\$263	\$254	\$253	\$250
Manufactured Home	\$118	\$149	\$214	\$245	\$217	\$197	\$191	\$191	\$184	\$184	\$169	\$179	\$185	\$185
Apartment	-	-	\$536	\$530	\$532	\$478	\$446	\$418	\$407	\$395	\$395	\$409	\$412	\$431
Grand Total	\$278	\$354	\$448	\$505	\$499	\$460	\$453	\$418	\$397	\$331	\$313	\$330	\$355	\$379

Bedrooms	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
0	\$291	\$317	\$568	\$465	\$585	\$538	\$512	\$496	\$465	\$457	\$417	\$392	\$424	\$439
1	\$217	\$262	\$345	\$372	\$381	\$351	\$322	\$317	\$469	\$285	\$291	\$309	\$328	\$355
2	\$344	\$447	\$574	\$621	\$573	\$537	\$586	\$522	\$335	\$327	\$327	\$347	\$402	\$435
3+	\$248	\$322	\$400	\$499	\$498	\$458	\$422	\$405	\$383	\$357	\$312	\$327	\$332	\$353
Total	\$273	\$349	\$441	\$496	\$491	\$453	\$446	\$418	\$397	\$331	\$313	\$330	\$355	\$379

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	\$222	\$310	\$439	\$542	\$322	\$289	\$284	\$369	\$307	\$399	\$326	\$309	\$306	\$404
Semi-Detached	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Row House	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Manufactured Home	\$105	\$148	\$193	\$281	\$152	\$137	\$175	\$153	\$164	\$198	\$115	\$176	\$131	\$177
Apartment	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Grand Total	\$192	\$256	\$363	\$509	\$276	\$251	\$260	\$315	\$281	\$352	\$273	\$280	\$269	\$355

Bedrooms	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
0	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1	\$184	\$372	\$305	\$313	\$377	\$442	\$207	-	\$204	\$249	\$336	\$299	\$203	\$229
2	\$157	\$248	\$321	\$595	\$194	\$130	\$238	\$245	\$195	\$324	\$195	\$314	\$245	\$297
3+	\$219	\$236	\$440	\$494	\$337	\$349	\$313	\$384	\$351	\$410	\$327	\$257	\$314	\$434
Total	\$192	\$256	\$363	\$509	\$276	\$251	\$260	\$315	\$281	\$352	\$273	\$280	\$269	\$355

Average Sale Price in '000s (2019 dollars)

	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
Single-Detached	\$235	\$312	\$433	\$541	\$332	\$292	\$284	\$372	\$304	\$406	\$320	\$312	\$315	\$425
Semi-Detached	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Row House	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Manufactured Home	\$102	\$149	\$183	\$281	\$152	\$135	\$175	\$153	\$164	\$213	\$115	\$176	\$128	\$177
Apartment	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Grand Total	\$202	\$258	\$356	\$508	\$283	\$252	\$260	\$317	\$278	\$361	\$269	\$283	\$275	\$372

Bedrooms	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
0	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1	\$187	\$351	\$301	\$313	\$341	\$442	\$207	-	\$204	\$249	\$336	\$299	\$208	\$229
2	\$157	\$249	\$292	\$573	\$221	\$128	\$238	\$249	\$189	\$334	\$188	\$306	\$258	\$313
3+	\$237	\$244	\$454	\$509	\$333	\$354	\$313	\$386	\$350	\$422	\$323	\$266	\$314	\$454
Total	\$202	\$258	\$356	\$508	\$283	\$252	\$260	\$317	\$278	\$361	\$269	\$283	\$275	\$372

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	765	780	775	670	700	690	95	80	85
Above Affordable Threshold	60	130	160	40	110	125	25	25	35
1 person household	10	25	50	10	20	35	0	0	15
2 persons household	25	45	90	0	40	75	20	0	15
3 persons household	0	45	10	0	40	10	0	0	0
4 persons household	10	0	15	10	0	10	0	0	0
5+ persons household	15	0	0	15	0	0	0	0	0
Unaffordable Housing (%)	7.8%	16.7%	20.6%	6.0%	15.7%	18.1%	26.3%	31.3%	41.2%

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	765	780	775	670	700	690	95	80	85
Below Adequacy Standard	85	60	75	55	45	55	30	0	15
1 person household	25	10	20	25	0	15	0	0	0
2 persons household	20	40	40	0	35	35	15	0	10
3 persons household	20	0	10	10	0	0	10	0	0
4 persons household	10	0	0	10	0	0	0	0	0
5+ persons household	15	0	0	10	0	0	0	0	0
Inadequate Housing (%)	11.1%	7.7%	9.7%	8.2%	6.4%	8.0%	31.6%	0.0%	17.6%

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	765	780	775	670	700	690	95	80	85
Below Suitability Standard	40	0	10	35	0	15	0	0	0
1 Person	0	0	0	0	0	0	0	0	0
2 Persons	20	0	0	10	0	0	0	0	0
3 Persons	0	0	10	10	0	10	0	0	0
4 Persons	10	0	0	10	0	0	0	0	0
5+ Persons	10	0	0	10	0	0	0	0	0
Unsuitable Housing (%)	5.2%	0.0%	1.3%	5.2%	0.0%	2.2%	0.0%	0.0%	0.0%

Core Housing Need

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

	Total			Owners			Renters		
	2006	2011	2016	2006	2011	2016	2006	2011	2016
Total Households	765	780	775	670	700	690	95	75	80
Household not in CHN	650	640	600	590	585	560	55	60	40
Household in CHN	120	140	175	80	120	130	40	20	45
1 person household	30	30	60	30	25	40	0	0	25
2 persons household	35	65	80	10	65	65	25	0	15
3 persons household	25	25	20	10	15	15	15	0	0
4 persons household	10	0	10	15	0	0	0	0	10
5+ persons household	20	0	0	20	0	0	0	0	0
Household in CHN (%)	15.7%	17.9%	22.6%	11.9%	17.1%	18.8%	42.1%	26.7%	56.3%

Extreme Core Housing Need

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

	Total			Owners			Renters		
	2006	2011	2016	2006	2011	2016	2006	2011	2016
Total Households	765	780	775	670	700	690	95	75	80
Household not in ECHN	755	730	720	655	655	655	95	75	60
Household in ECHN	10	50	55	15	45	35	0	0	20
1 person household	10	25	20	10	15	10	0	0	15
2 persons household	0	0	40	0	0	30	0	0	10
3 persons household	0	0	0	0	0	0	0	0	0
4 persons household	0	0	0	0	0	0	0	0	0
5+ persons household	0	0	0	0	0	0	0	0	0
Household in ECHN (%)	1.3%	6.4%	7.1%	2.2%	6.4%	5.1%	0.0%	0.0%	25.0%

Income Category v. Price

HNRR 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	\$26,500	\$645	-\$255	-\$425	-\$665	-\$1,175
Low	\$42,300	\$1,025	\$125	-\$45	-\$285	-\$795
Moderate	\$63,500	\$1,540	\$640	\$470	\$230	-\$280
Above Moderate	\$79,400	\$1,925	\$1,025	\$855	\$615	\$105
Median Income	\$52,932	\$1,285	\$385	\$215	-\$25	-\$535

Income Category	Maximum Household Income	Maximum Possible Purchase Price	Budget v. Real Estate Prices			
			Single Detached	Semi Detached	Row House	Mobile Duplex Home
Very Low	\$26,500	\$147,500	-\$152,500	-	-	-\$30,000
Low	\$42,300	\$238,500	-\$61,500	-	-	-\$61,000
Moderate	\$63,500	\$363,500	\$63,500	-	-	-\$186,000
Above Moderate	\$79,400	\$454,500	\$154,500	-	-	\$277,000
Median Income	\$52,932	\$295,500	-\$4,500	-	-	-\$118,000

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	\$21,900	\$1,300	-\$1,240	\$2,200	-\$4,230	
Low	\$33,200	\$2,000	-\$540	\$3,300	-\$3,130	
Moderate	\$47,500	\$2,900	\$360	\$4,800	-\$1,630	
Above Moderate	\$57,900	\$3,500	\$960	\$5,800	-\$630	
Median Income	\$40,600	\$2,400	-\$140	\$4,100	-\$2,330	

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	\$27,024	\$655	-\$245	-\$415	-\$655	-\$1,165
Lone parent	\$46,936	\$1,140	\$240	\$70	-\$170	-\$680
Couple w/ child	\$93,823	\$2,275	\$1,375	\$1,205	\$965	\$455
Couple w/o child	\$68,794	\$1,670	\$770	\$600	\$360	-\$150
Median Income	\$52,932	\$1,285	\$385	\$215	-\$25	-\$535

Family Types	Maximum Household Income	Maximum Possible Purchase Price	Budget v. Real Estate Prices				
			Single Detached	Semi Detached	Row House	Duplex	Mobile Home
Singles / Roommates	\$27,024	\$159,000	-\$141,000	-	-	-	-\$18,500
Lone parent	\$46,936	\$261,500	-\$38,500	-	-	-	-\$84,000
Couple w/ child	\$93,823	\$534,000	\$234,000	-	-	-	\$356,500
Couple w/o child	\$68,794	\$386,500	\$86,500	-	-	-	\$209,000
Median Income	\$52,932	\$295,500	-\$4,500	-	-	-	\$118,000

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	\$22,332	\$1,300	-\$1,240	\$2,200	-\$4,230	
Lone parent	\$36,438	\$2,200	-\$340	\$3,600	-\$2,830	
Couple w/ child	\$67,230	\$4,000	\$1,460	\$6,700	\$270	
Couple w/o child	\$50,989	\$3,100	\$560	\$5,100	-\$1,330	
Median Income	\$40,600	\$2,400	-\$140	\$4,100	-\$2,330	

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	1,735	1,715	1,695	1,675	1,655	1,625	1,620	1,615	1,610	1,605
Total Households	855	855	855	855	855	845	845	845	845	845
No Bedroom	10	10	10	10	10	15	15	15	15	15
1 Bedroom	60	65	70	75	80	85	85	85	85	85
2 Bedroom	260	260	260	260	260	250	250	250	250	250
3+ Bedroom	525	520	515	510	505	495	495	495	495	495
Household Size	2.02	2.01	1.99	1.98	1.97	1.93	1.94	1.95	1.95	1.96
Renter Demand	12.3%	12.9%	13.5%	14.0%	14.6%	13.0%	13.0%	13.0%	13.0%	13.0%