



Regional District of Central Kootenay Housing Needs Report:

GREATER CRESTON & EAST SHORE KOOTENAY LAKE

SUB-REGIONAL REPORT
SEPTEMBER 2020



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EXECUTIVE SUMMARY

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

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

The sub-regional report contains housing data and market analysis that describe that specific area. Although it can be used as a standalone document, it is meant to function alongside the RDCK's Regional Housing Needs Report which illustrates how Greater Creston communities fit within the regional context.

KEY FINDINGS

The following key themes were found throughout the project's data and community engagement components.

Greater Creston's population grew modestly, and may continue to do so, but not evenly across age categories.

Greater Creston's population grew about 5% between 2006 and 2016, while projections anticipate smaller growth of 1% until 2025. The increase in residents comes mostly from the Town of Creston and the jump in senior aged persons (65+); youth and working age people declined and may continue to do so. Each Greater Creston community had at least 20% senior growth between 2006 and 2016.

Senior cohort growth not only impacts the availability of sub-regional and regional services and amenities for seniors, but it will also affect local labour markets. Between the 2006 and 2016 census periods, the labour force (people working or actively seeking work) did grow; however, it was outpaced by growth in totals for those not participating in the labour force (i.e. retirees).

Families with children grew from 2006 to 2016, but the number of children fell, highlighting the move towards smaller family sizes.

Population growth, combined with lower household sizes, is anticipated to expand the demand for housing in the short-term. By 2025, Greater Creston may demand 7,040 units, equivalent to about 565 more units from 2016 to 2025 (about 63 annually). Based on historical construction starts, Creston may not build enough to keep up with resident needs year to year.

There is a general lack of affordable and available housing in the Greater Creston 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 Greater Creston's housing market. 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.

“Our current house does not have a safe accessible yard, enough parking, and our current landlords will be listing our house for sale, with the lack of rentals if our place does sell there is a high chance of our family becoming homeless. we have been looking for a new rental for over a year but we have an issue with finding a house with at least 3 bedrooms that are reasonably priced or even people who will give our larger family a chance!”

“We are having to live with family as there are very few decent apartments available.”

“The biggest challenge is lack of available housing, lack of affordable housing. No help for low income to buy/ rental buy housing. The trailer pad rental is too high even if you can afford to buy. You still have to pay tax and all your utilities. Anyone on a fixed income cant afford to pay all these bills and live. No places take pets, very few places accept families.”

Renting is becoming increasingly popular, whether by choice or necessity.

The percentage of people renting is generally increasing across each population cohort, demonstrating a cross generational shift towards the tenure type. Notably, families with or without children who rent grew significantly faster than those who own, likely representing both an increase in the preference for renting, as well as a compromise driven by housing affordability and availability. Engagement data indicates that 67% of renter respondents would like to own a home but are unable to primarily because of affordability issues. Renters are also more likely to be in unaffordable or unsuitable housing than homeowners.

“Expenses of having a family makes it even harder to build a deposit to purchase a home. You either have to sacrifice having your kids in activities and having good food or building a deposit for a house.”

Incomes are rising while housing costs remain relatively stable, but key segments of the population still struggle to meet the basic needs of themselves and their families.

The median Greater Creston household earned more in 2015 than it did in 2005, even with inflation removed from the comparison. Also without inflation, home prices did not increase significantly, suggesting that sub-regional affordability should be improving. However, a reason for the income increase was the distributional shift towards more households earning \$100,000 or greater; this segment grew 54%. Both owner and renter household incomes did grow over the decade, but the former did so at a faster rate, increasing the disparity of the purchasing power between both tenure types.

About 22% of households are reported by Statistics Canada as being “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 35% of households with children younger than 6 are likely struggling financially. Making matters more difficult is the cost of regional utilities (electricity, water, and gas for vehicles); the average Greater Creston household is considered to be in energy poverty relative to the average income.

“It’s ridiculous unless you work at the brewery or the mill. People don’t make enough to barely survive in this town with the high cost of living and low wages. Low income housing takes years to get a place. There’s not enough rentals.”

The size and quality of housing is improving, allowing residents to live more comfortably and securely. Unfortunately, the compromise appears to be less affordable housing.

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.

Single person and low income earning households, who are often younger and hold lower wage jobs or older and living off investments and/or savings, do not earn enough to comfortably rent or purchase a dwelling in Greater Creston. This emphasizes the importance of non-market support, particularly for those segments that can be looked over when metrics like household income are rising. It is always important to remember that when looking at median figures it means that half of the people or households are worse off than what is reported.

Energy poverty is a significant issue within the Greater Creston subregion, with over a quarter of respondents saying that their energy bills are unaffordable. Energy poverty hits renters harder, with more than 40% finding their energy bills unaffordable.

When accounting for fuel cost, the average Greater Creston household is considered to be in energy poverty relative to the average income. Twenty-seven percent (27%) of survey respondents indicated their energy bills were unaffordable, without accounting for transportation

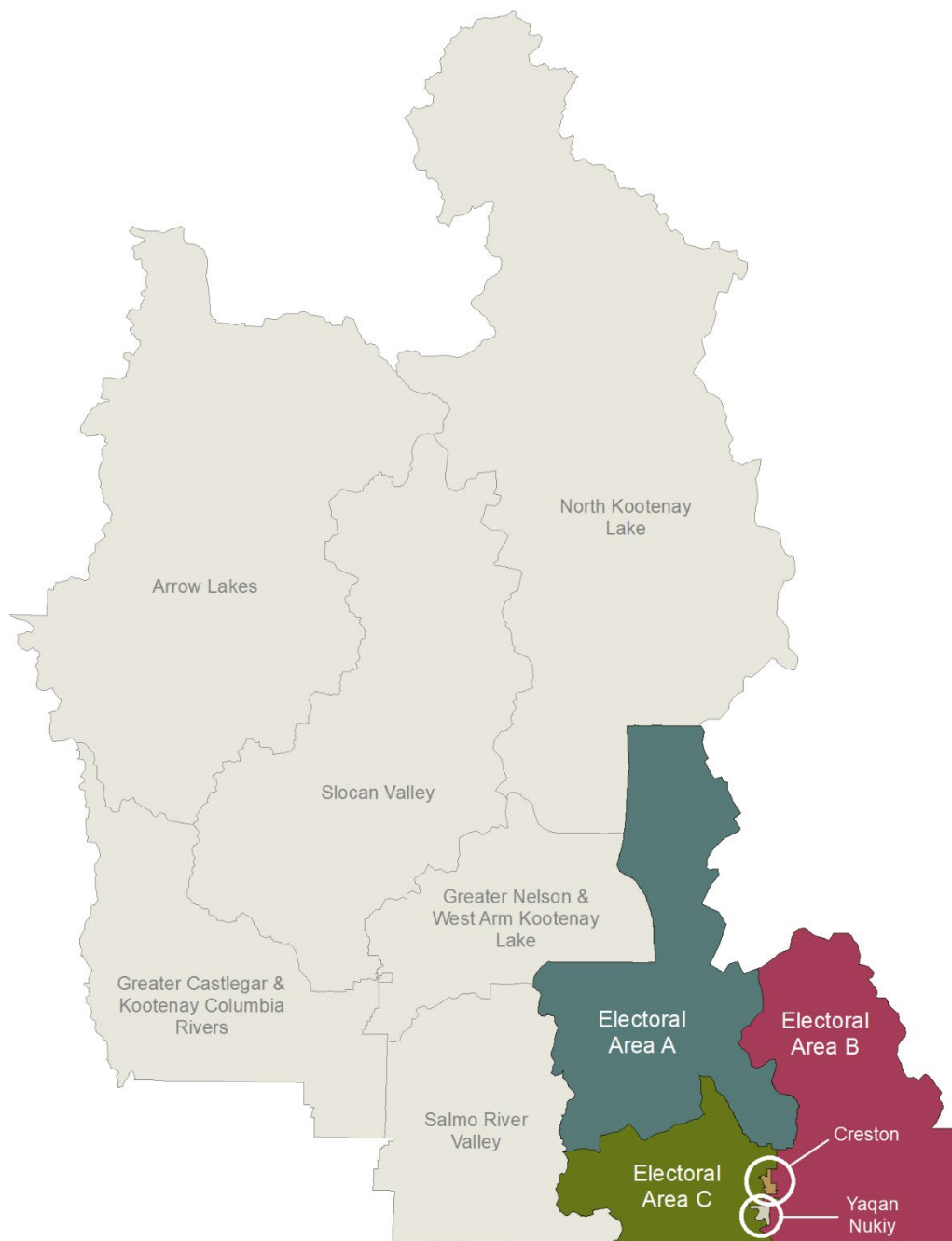
fuel. Energy bills are more burdensome for rental households, with 44% of this subset reporting that their home's energy bills are unaffordable.

When respondents had issues paying their monthly energy bills, 54% recorded that they kept their homes at a temperature too cold to be comfortable to offset costs, 71% held off on paying other bills, and 13% recorded that they didn't have enough money for food as a result of energy costs.

PREFACE

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

Figure A – 0a: RDCK and Greater Creston & East Shore Kootenay Lake 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.

This report includes the City of Armstrong to help qualify how the sub-region (specifically, the Town of Creston) compares and/or contrasts to similar communities outside the regional boundary. To not distract from the primary goal of highlighting local trends, comparisons to Armstrong are only made graphically. Some sections may not include Armstrong.

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

Greater Creston's population grew modestly, but will slow its pace in the short-term

The Sub-Region grew 5% overall between 2006 and 2016. Projections anticipate a small population gain of 1% from 2016 to 2025, supported mostly by an increase in the Town of Creston.

Household growth has and will continue to outpace population growth

Population growth and declining household sizes mean more people are contributing to the demand for Sub-regional housing, which is anticipated to exceed estimated building construction trends (see *Section 17: Market Housing Supply*).

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

Families with children grew 6% between 2006 and 2016, yet sub-regional youth totals fell 14% over the same time, highlighting the impact of declining birth rates on family sizes.

Rapid senior growth is the new normal

All Greater Creston communities had at least 20% senior growth from 2006 to 2016; projections anticipate similar growth until 2025.

Families are renting more often than before

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

1. POPULATION CHANGE

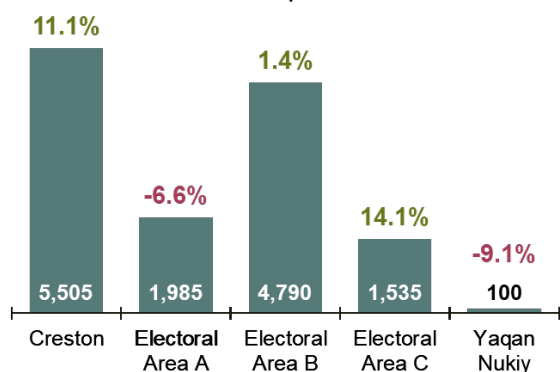
The Sub-Region grew from 13,300 residents to 13,925 between 2006 and 2016, marking 5% growth over the decade. Most growth came from Creston, which rose 11%. Electoral Area C also had strong gains with 14%. Electoral Area A and Yaqa Nukiy lost residents.

Population projections anticipate similar trajectories as historically seen, with varying intensity. Only Electoral Area B switched directions, anticipating a resident decline of 1%, largely due to aging and smaller household sizes.

By 2025, Greater Creston may reach 14,065 people, growing by 140 residents (a 1% increase). Creston and Electoral Area C's continued rise may be enough to balance losses in the other areas. Projections are unreliable for Yaqa Nukiy due to the size of its population and the suppression of its data; **Figure A – 1b** does not provide said community's projection.

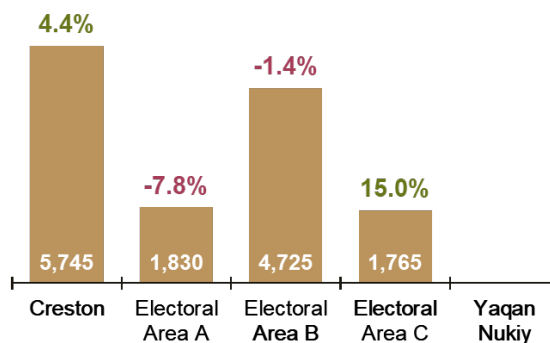
Please note that population totals discussed above and seen below may not equate to what is provided by traditional Statistics Canada datasets. Populations are adjusted to reflect Census undercounting.

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



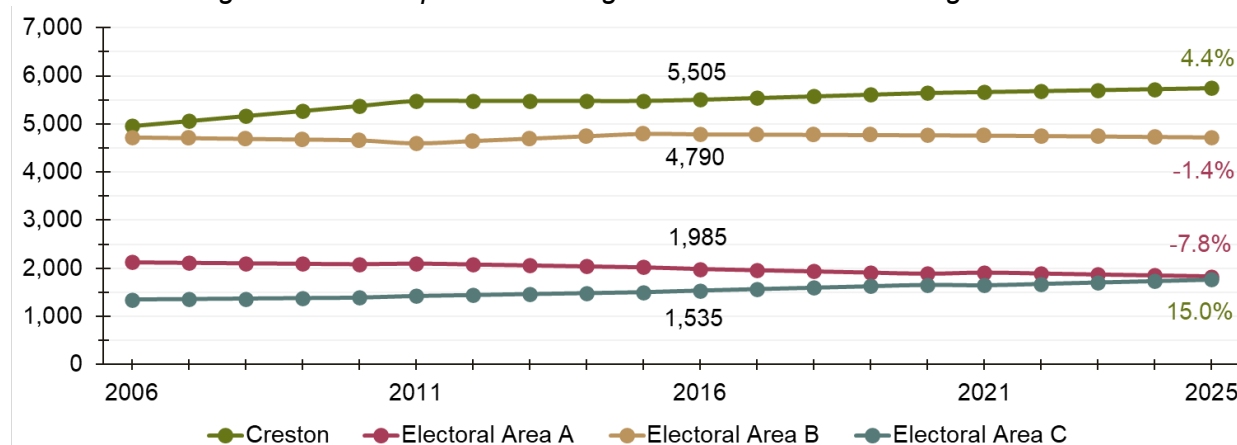
Source: Statistics Canada

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



Source: Statistics Canada, BC Stats

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



Source: Statistics Canada, BC Stats

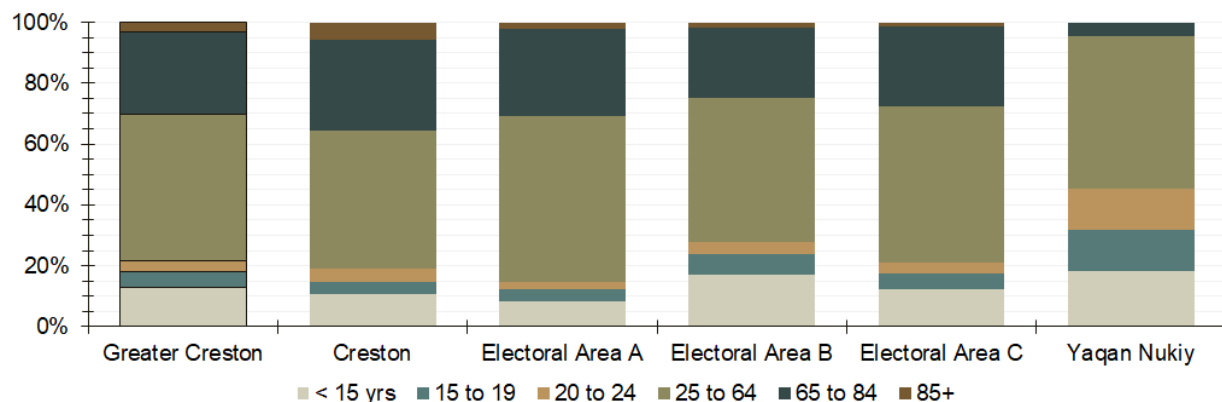
2. POPULATION STRUCTURE

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

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

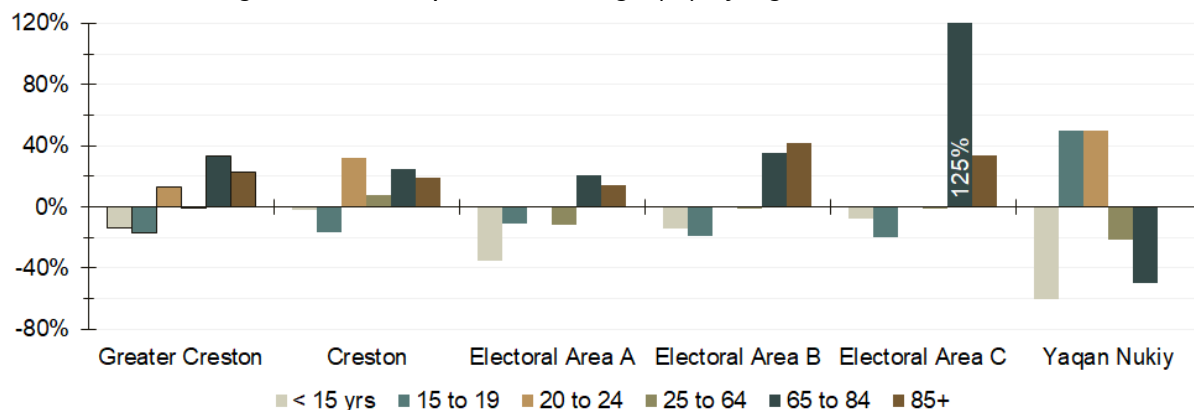


Source: Statistics Canada

In 2016, Greater Creston had 2,470 youth (below 20 years old), 7,155 working age persons (20 to 64), and 4,190 seniors (65+), representing 18%, 52%, and 30% of the total sub-regional population, respectively. These totals are the result of a 25% loss, 9% loss, and 41% gain in each cohort since 2006.

Generally, there was a gain in younger working-age people (20 to 24) but a loss of residents below 20. Overall, total persons aged 65 to 84 grew fastest, especially so in Electoral Area C (125%). Yaqaan Nukiy demonstrated a gain in residents 15 to 24.

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

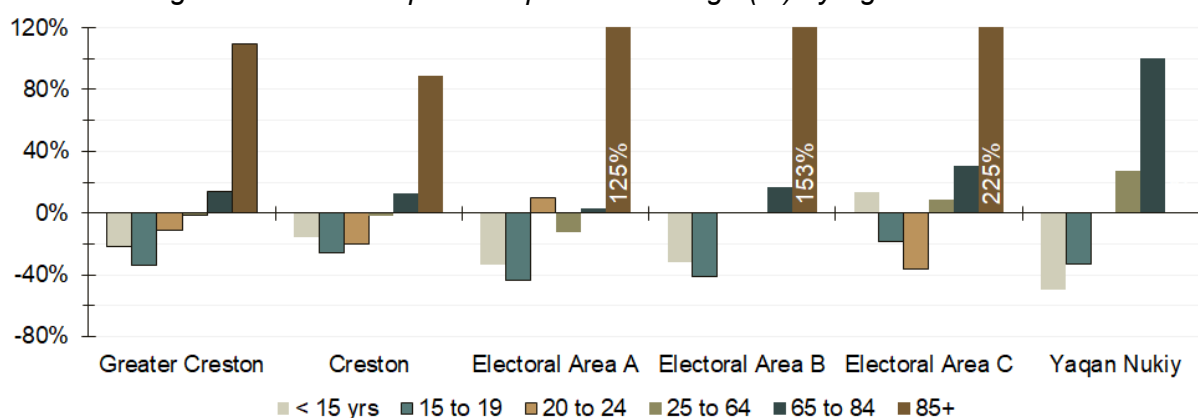


Source: Statistics Canada

Projections anticipate that The Sub-Region may be home to 1,865 youth, 7,085 working age persons, and 5,230 seniors by 2025, representing 13%, 50%, and 37% of the total sub-regional population. These represent a 25% loss, 2% loss, and 25% gain in each cohort from 2016.

This anticipated loss of youth applies across all member communities. Only Electoral Area C may have an increase in children below 15. All communities could see continued growth in seniors, with substantial gains in people 85 or older. Please note the significant percent change for this cohort is mostly due to beginning at a small cohort size in 2016.

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

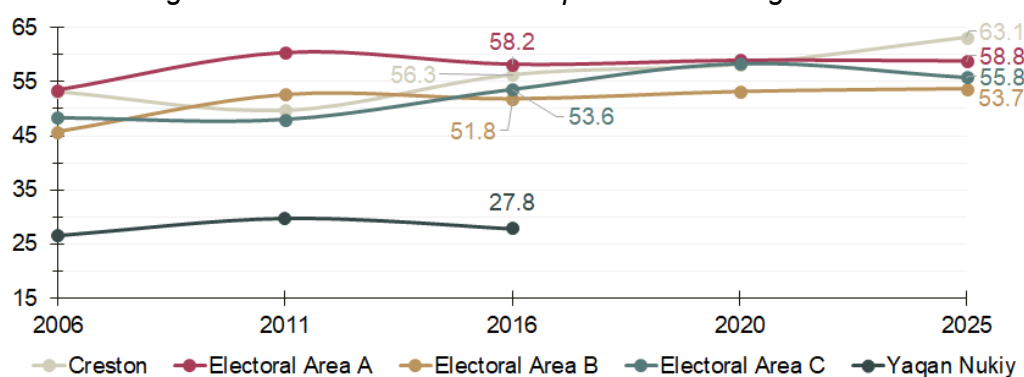


Source: Statistics Canada, BC Stats

Median Age

In 2016, Electoral Area A was the oldest community based on median age, followed by Creston, Electoral Area C, Electoral Area B. Yaqa Nukiy was the youngest community by a wide margin. Projections anticipate that median ages will rise by 2025, demonstrating the overall impact of cohort specific changes in population. Yaqa Nukiy projections are not reliable given the data available.

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

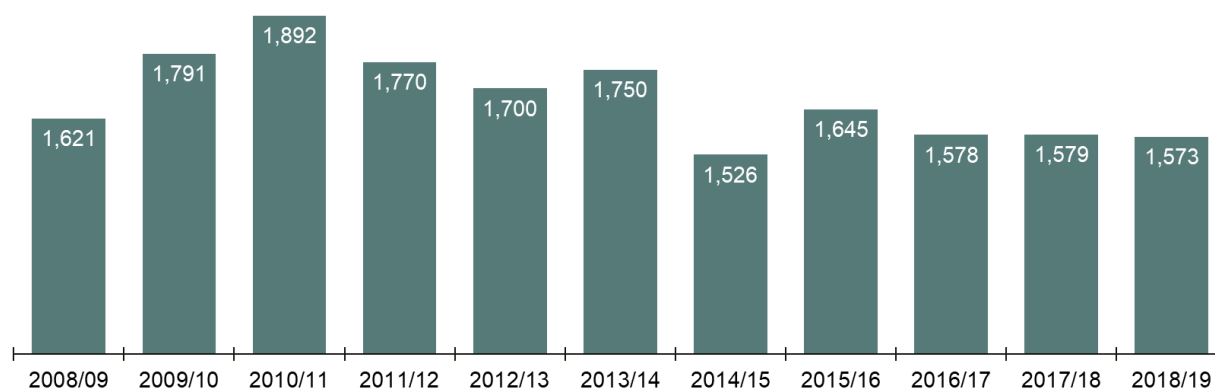


Source: Statistics Canada, BC Stats

Post-Secondary Enrollment

Creston is one of six municipalities that have a College of the Rockies campus. During the 2018/19 semester, 1,573 full-time equivalent (FTE, see **Glossary**) students were enrolled at the College. This number does not reflect international education, offshore enrollments, and FTEs funded by the Industry Training Authority.

Figure A – 2e: College of the Rockies Enrollment (Full-Time Equivalent Students)



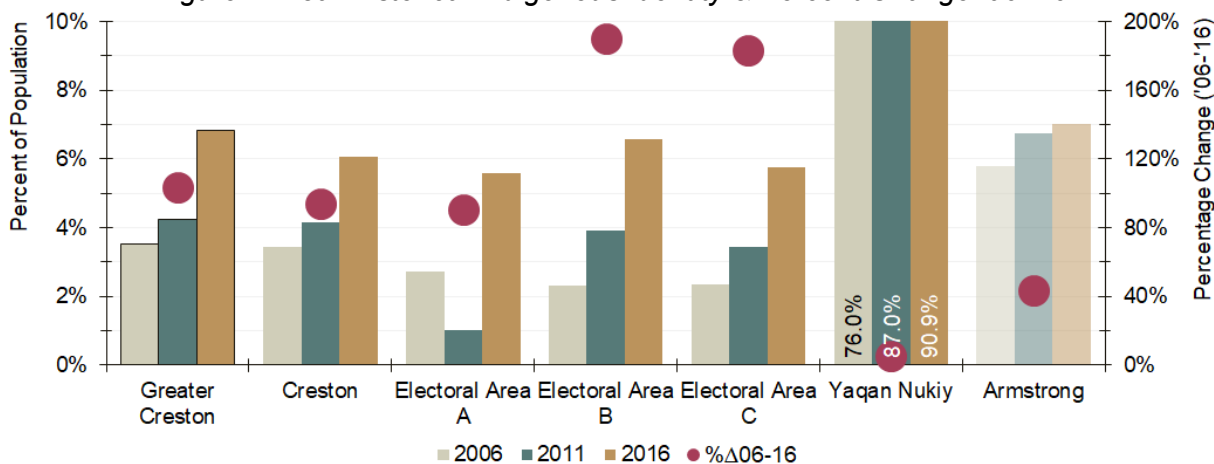
Source: BC Ministry of Advanced Education Skills and Training (AEST), Post-Secondary Finance Branch

Conversations with the College indicate that there are approximately 50 to 70 full-time and part-time students. Continued education courses (evenings and/or weekends) could total an additional 50 students, though this varies.

3. INDIGENOUS IDENTITY

As of 2016, 905 people identify as Indigenous in Greater Creston, about 7% of the sub-regional total population; 9% of renters are Indigenous while 6% of owners are. The number of Indigenous people and percent share of the total population grew by almost double since 2006, illustrated by the substantial growth in each community (see **Figure A – 3a**). Although in-migration of Indigenous peoples over the last decade is possible, it is not possible to distinguish what proportion of the increase is from migration versus better data collection.

Figure A – 3a: Historical Indigenous Identity & Percent Change '06-'16



Source: Statistics Canada

4. HISTORICAL & ANTICIPATED HOUSEHOLDS

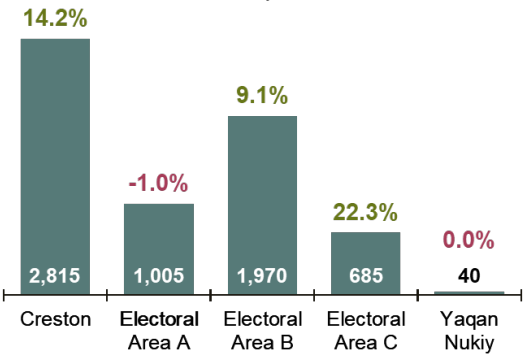
Greater Creston grew from 5,885 households to 6,515 between 2006 and 2016, 11% growth over the decade. Only Electoral Area A lost households, though by a slight 1%.

Household projections anticipate continued growth, rising 8% from 2016 to 2025 across the Sub-Region. The overall area may reach 7,055 households by 2025, 540 more than 9 years prior. Only Electoral Area B may possibly lose households by 2025.

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

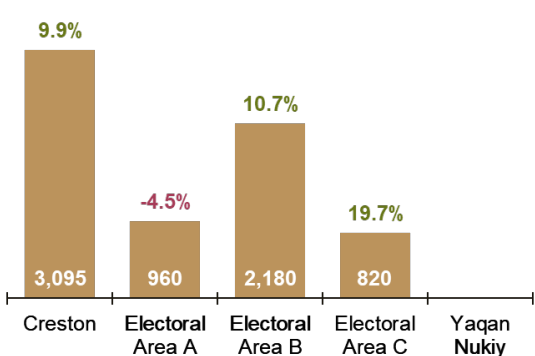
Household growth is an important fundamental component of housing demand: by definition a household requires an available dwelling to occupy. Household projections are therefore synonymous with the increase in housing stock required to accommodate expected population changes (note overall housing demand is also influenced by economic and fiscal factors). Projecting future growth in the number of households requires two related data inputs: (1) population projections (see **Section 1: Population Change**) and (2) the historical proportion of maintainers (see **Glossary**) by age cohort, divided by the total people in that cohort. Total demand is calculated by applying the proportions of (2) to the change in how many people there are at a given age determined by (1).

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



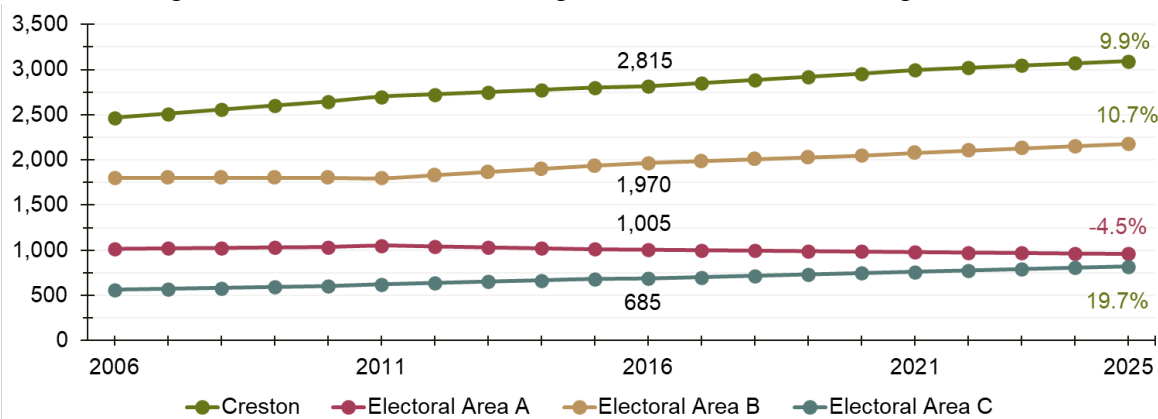
Source: Statistics Canada

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



Source: Statistics Canada, BC Stats

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



Source: Statistics Canada, BC Stats

Please note that, like population, household totals are estimates based on adjustments made to reflect Census undercounting. Furthermore, households in this section refer to total private dwellings (inclusive of both permanent and non-permanent households). Proceeding sections

speak only to those that are permanent (who live in the area the majority of the year, also known as usual residents) because Statistics Canada’s data level of detail is only for said households.

5. HOUSEHOLD CHARACTERISTICS

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

Household Tenure

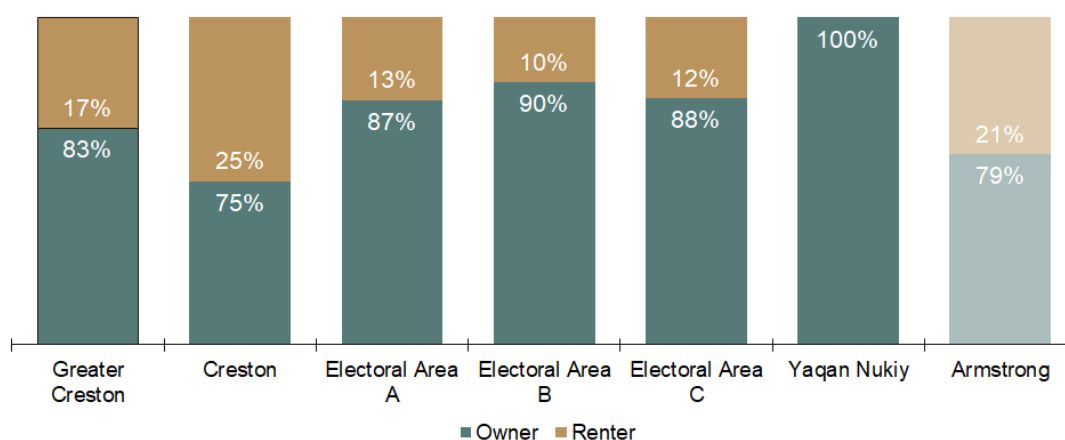
Statistics Canada data divides “tenure” into three categories: (1) owner, (2) renter, and (3) band housing. Band housing is often not reported or is suppressed for confidentiality. This report illustrates only the relationship between owner and renter households.

Overall, the Sub-Region is made up of 83% owners and 17% renters, or 4,880 and 1,025 households respectively. **Figure A - 5a** describes the owner to renter relationships across the Sub-Region and its communities. Please note percentages may not sum to 100% due to rounding.

Creston, as the urban centre to Electoral Area A to C, had the highest proportion of renters (25%), attributed to the greater mix of dwelling types. All electoral areas were just above 10%.

Between 2006 and 2016, renter households grew 16%, higher than owner households’ 5%. Renter growth was particularly strong in Creston (26%); owner growth was strong in Electoral Area C (26%).

Figure A – 5a: Household Tenure, 2016

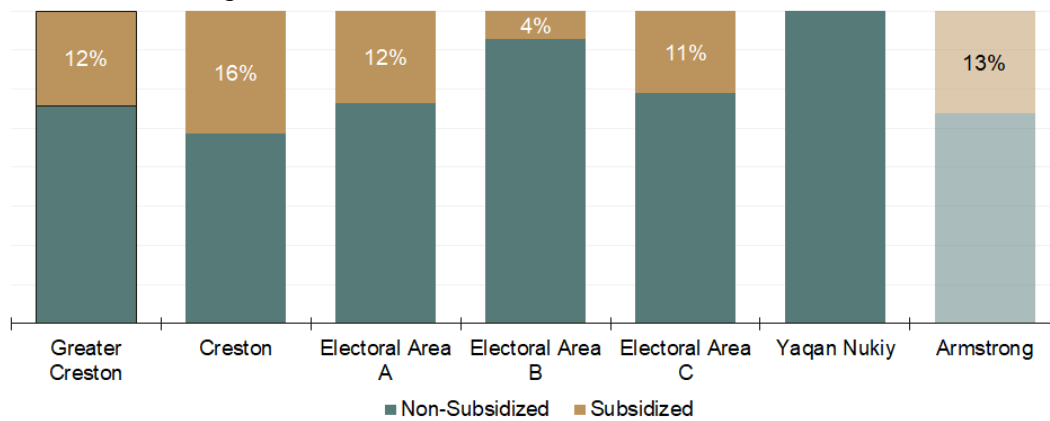


Source: Statistics Canada

Subsidized Households

Statistics Canada reports on the number and percentage of renter households that rely on a subsidy or subsidies to acquire and maintain full-time accommodation, such as rent supplements, rent geared to income, or housing allowances (see Subsidized Housing in **Glossary**).

Figure A – 5b: Subsidized Rental Households, 2016



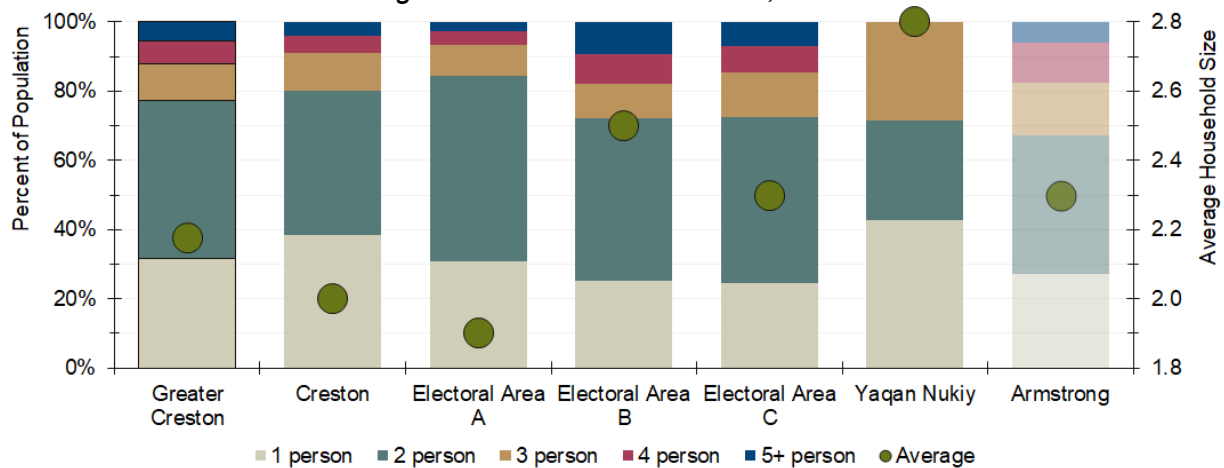
Source: Statistics Canada

On average, 12% of Greater Creston renter households use a subsidy. Greater proportions of the Creston population (16%) use a subsidy, related to the higher number of single person homes (see next section). The electoral areas have slightly lower rates of subsidy, though Electoral Area B is most noticeable at a low 4%. Yaqaan Nukiy reports no subsidies, possibly due to lack of data suppression.

Household Size

The average household size was 2.2 in 2016, the same as 2006. Owner household sizes shrank (2.3 to 2.2) while renter households grew (1.9 to 2.1), reflecting the shift of families to rentals (see next section).

Figure A – 5c: Household Size, 2016



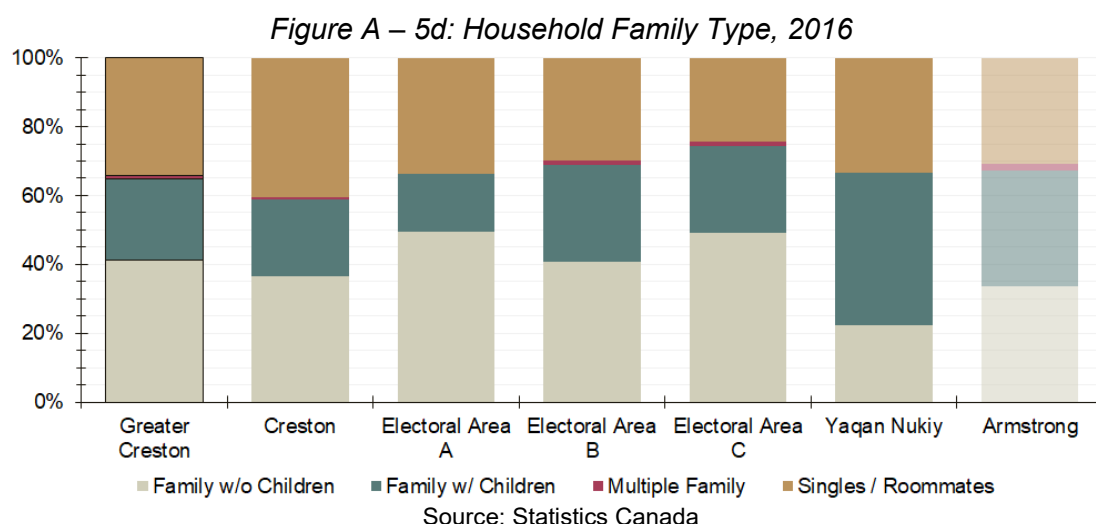
Source: Statistics Canada

Creston and Electoral Area A have the lowest household sizes, 2.0 and 1.9, respectively. Both communities have the greatest percentage of 1 and 2 person households. Conversely, Electoral Area B and C (2.5 and 2.3) have similar percentage of dwellings with 3+ people. Area B has larger 5+ household percentages. Area C has more 3 person households.

Household Type

Household type refers to the type of “census-family” that occupies a dwelling (see **Glossary**). **Figure A - 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 25% of Greater Creston households were families with children, 40% were families without children, and 35% were other. Families with children grew 1% for owners and jumped 25% for renters, while those without grew 10% and 32%. An increase in the former highlights that the area can be seen in part as being attractive for local young couples looking to have children or others moving from elsewhere in British Columbia or farther.



Mirroring their greater household sizes, Electoral Area B and C have the highest share of families. Electoral Area A has an elevated share of families without children but the smallest of those with, while Creston has a greater share of single people or roommate households.

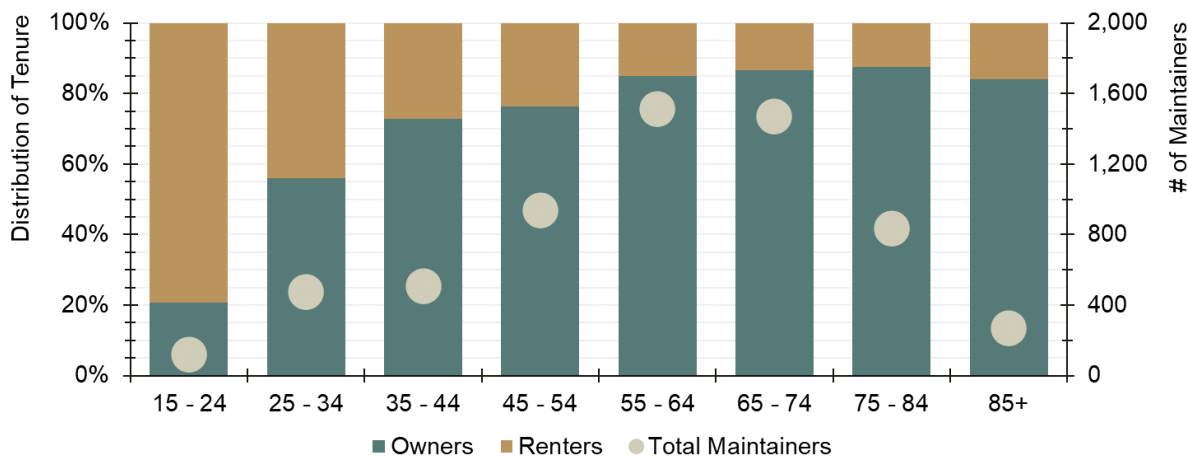
Household Maintainers

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

A strong proportion of maintainers fall between 55 and 74 years old, indicating that a lot of the 2016 housing stock is held by retired or soon to be retired persons. The housing stock 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 people looking to enter the market for the first time).

Household maintainer patterns across the Sub-Region's communities differ only slightly. For more detail, please refer to their individual data appendices or the tables attached to this report.

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



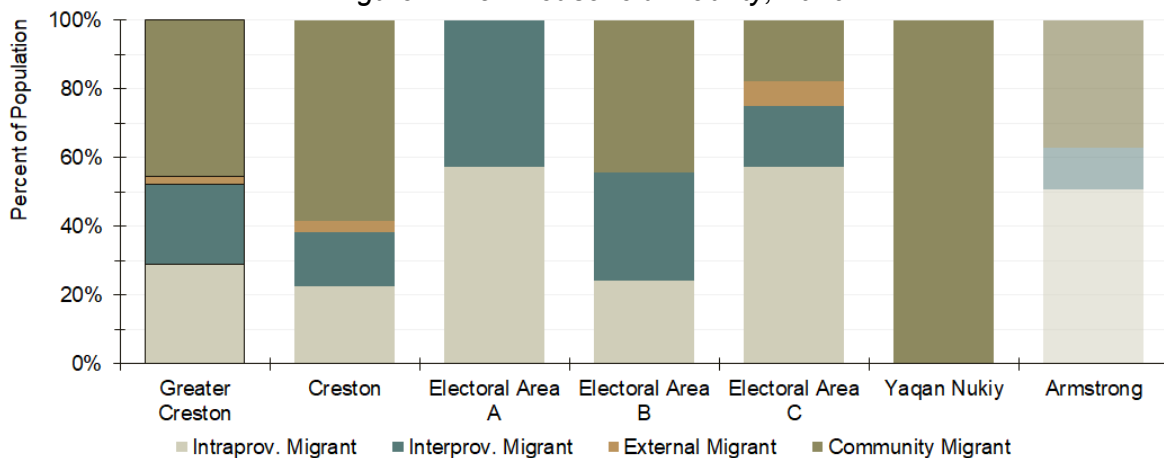
Source: Statistics Canada

Household Mobility (1-Year)

One-year mobility refers to whether a person changed their location of residence within the prior twelve months. Overall, about 45% of the Sub-Region residents who moved over the previous year did so within their own community, 29% moved from within the Province (inclusive of inside the RDCK), 23% moved from within Canada, and 3% moved from outside Canada. Please note Sub-Region percentages reflect the weighted average of the communities within it.

Figure A - 5f illustrates how proportions of movers differs across communities. Notably, Yaqaan Nukiy has the greatest proportion of community migrants, followed by Creston. The latter is largely attributed to the availability of diverse housing that allows households to transition easier between different dwelling types and tenures, and between different categories of the housing wheel.

Figure A – 5f: Household Mobility, 2016



Source: Statistics Canada

ECONOMY

SECTION SUMMARY

Median incomes are rising

Greater Creston households generally earn more money than they used to; only total households earning less than \$20,000/year before-tax decreased between 2005 and 2015. Overall, median before-tax incomes increased by 12%, though the data is not sufficient to tell how much of this overall change is due to increases in the same household's income over time, versus changes in the overall pool of households, e.g. outmigration of lower-income households and in-migration of those with higher incomes. The share of those earning \$100,000 or more jumped from 17% to 22% of total households, the only income range to increase substantially over the decade.

Owner incomes are growing faster than renter incomes

Not only do median owner households earn more than renters (almost double), but they also had more growth in their incomes between 2006 and 2016, representing increased disparity in the purchasing power of the two tenure types.

Households with young children are the most likely to experience income challenges

About 22% of households fall below the Low-Income Measure, indicating substantially increased potential to experience financial hardship. The most prevalent family type to experience this difficulty are those with children younger than 6 years old. Of these, 35% are classified as substantially worse off than the average. In part, this can be attributed to the fact that young families who are at the beginning of their careers tend to earn lower incomes, yet have higher expenses due to the presence of dependents.

Fewer people are participating in the economy

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

More people are unemployed but their share of the labour force decreased

The labour force increased between 2006 and 2016, with growth in both employed and unemployed persons. The former rose more, resulting in a smaller unemployment rate than a decade prior.

6. INCOME

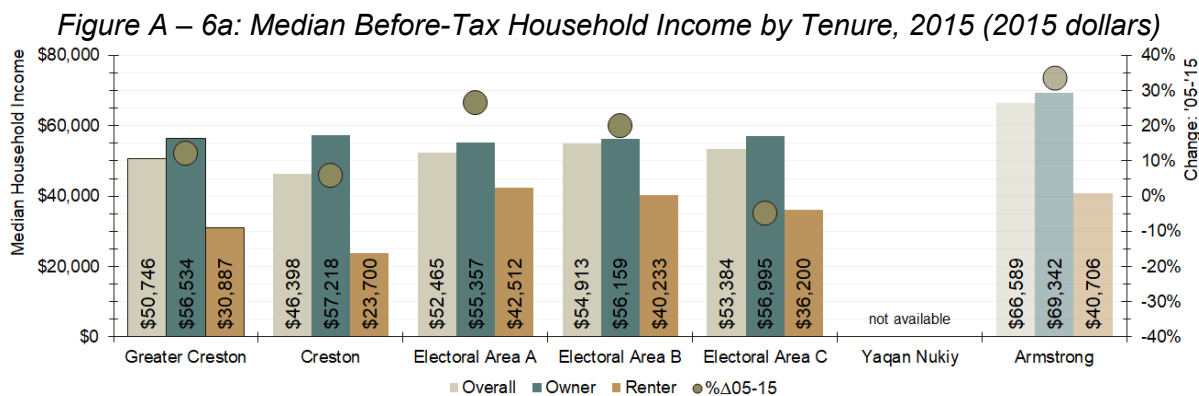
Unless otherwise indicated, all incomes within this report are adjusted for inflation to represent 2015 constant dollars. Please note that 2005 and 2015 comparison years differ from the normal 2006 and 2016 used by Statistics Canada. The reason is that census incomes come from the previously reported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

Median Before-Tax Household Income

Overall, Greater Creston's median before-tax household income grew about 12% to \$50,746. The median owner household earned \$56,534 and the median renter household earned \$30,887, representing 16% and 10% growth since 2005, respectively.

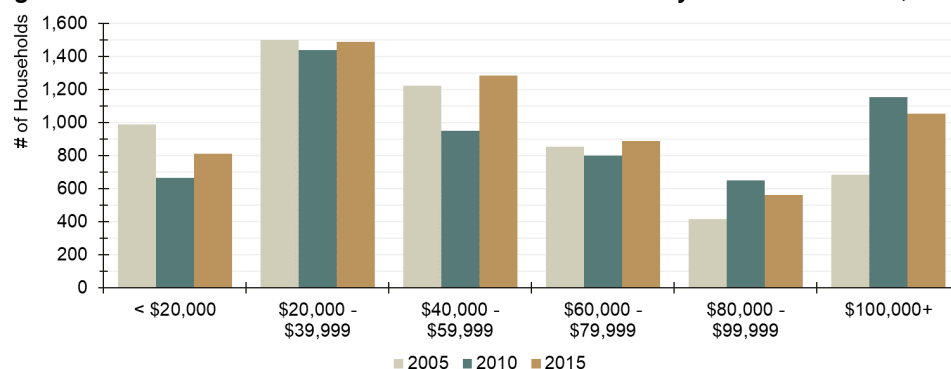
Electoral Area A's income grew fastest since 2005 at 27%. Electoral Area C was the only community to experience a decline, falling by 5%. For owner households, Creston is the most affluent at \$57,218, while Electoral Area A's \$42,512 is highest for renters.

Total households grew 11% between 2006 and 2016, while households earning more than \$100,000 grew 54%. It is possible that inflows of new, high-earning people has had a larger impact on median incomes than the progression of existing households into higher income brackets. However, the data is not available to verify these types of dynamics.



Source: Statistics Canada

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

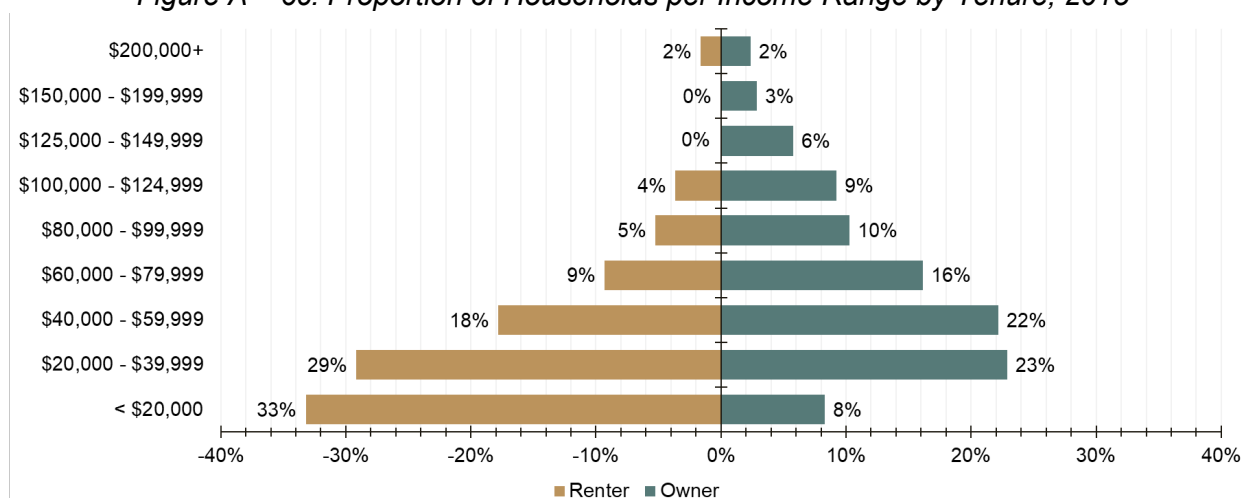


Source: Statistics Canada

Figure A – 6c illustrates the distribution of how many households fall within each income category based on their tenure. Renters are considerably more likely to earn less than \$40,000 (64%)

compared to owners (31%). Alternatively, 20% of owner households earn more than \$100,000 versus 6% of renters.

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

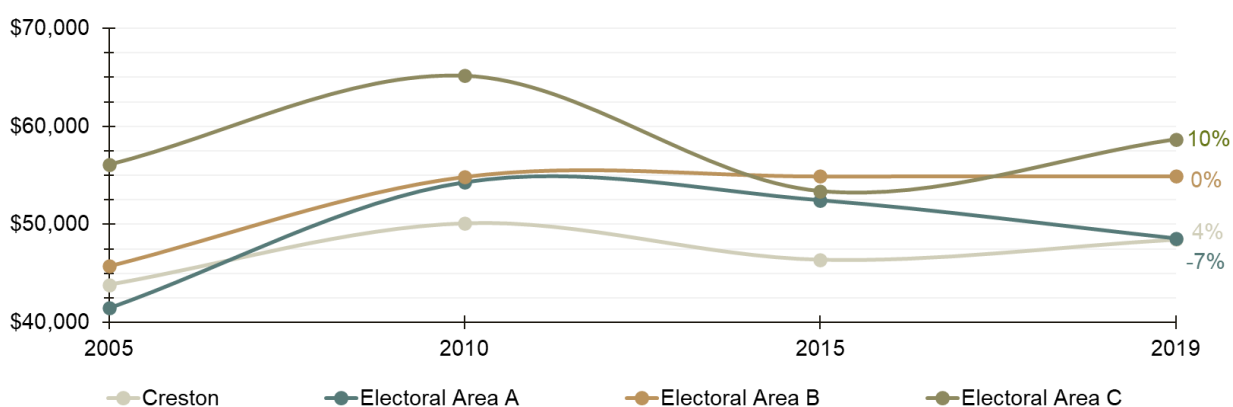


Source: Statistics Canada

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

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

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



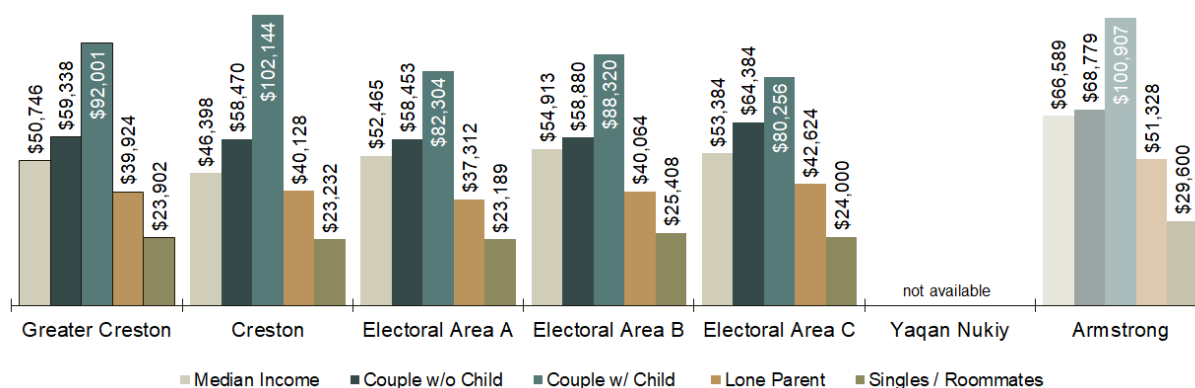
Source: Environics Analytics, Statistics Canada

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



Source: Statistics Canada

Statistics Canada data from 2015 reports that Creston families with children were the wealthiest of all Greater Creston. Electoral Area C demonstrates the highest median income for families without children. Incomes across other family types are relatively similar.

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

7. LOW-INCOME MEASURE

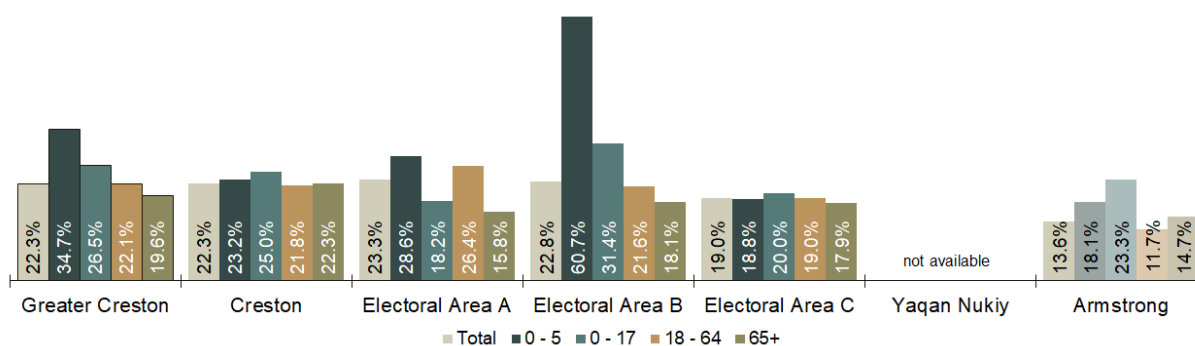
The Low-Income Measure (LIM) is a threshold calculated by Statistics Canada that identifies Canadians belonging to a household whose overall incomes are below 50% of median adjusted household income. “Adjusted” refers to the idea that household needs increase as the number of household members increase. 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 22% of sub-regional residents fall below the after-tax LIM. Children 5 or younger are most likely to be in a household below the measure (35%); 27% of children younger than 18 are in a household below the LIM.

Most communities do not stray far from the sub-regional average, except for Electoral Area B’s notable 61% for children 5 or younger.

Figure A – 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.

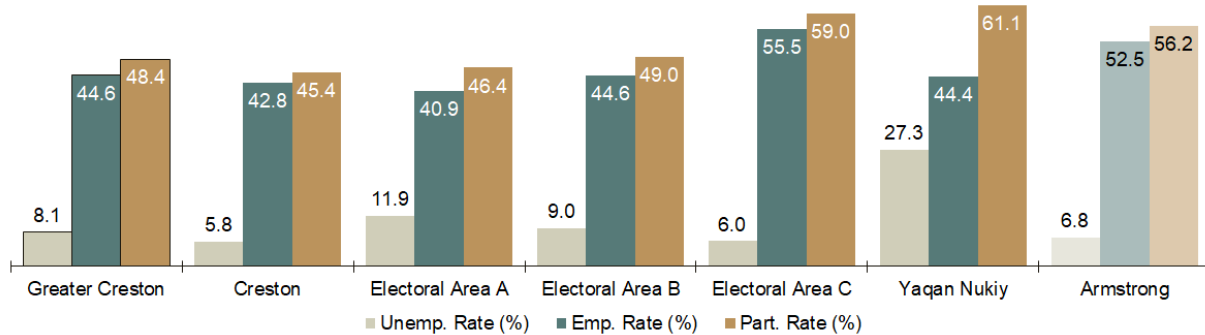
Labour Force Statistics

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

In 2016, the labour force totaled 5,550 people (those working or actively seeking work), equating to a 48.4% participation rate. In other words, more people are not engaged in the local or broader economy via employment than otherwise. This often illustrates the impact of senior population growth on labour statistics; labour force participation dropped from 2006's 49.8% due in part to the growing proportion of retired persons. Only Electoral Area C and Yaqaan Nukiy had more than a 50% participation rate in 2016.

Although total unemployed people increased between 2006 and 2016, the unemployment rate declined due to a larger increase in employed persons over the decade. Given the jump in unemployment in 2011 after the great recession, 2016 data suggests that labour markets had possibly returned to pre-recession form. No data existed at the time of this report to demonstrate the impacts of COVID-19.

Figure A – 8a: Labour Force Statistics, 2016

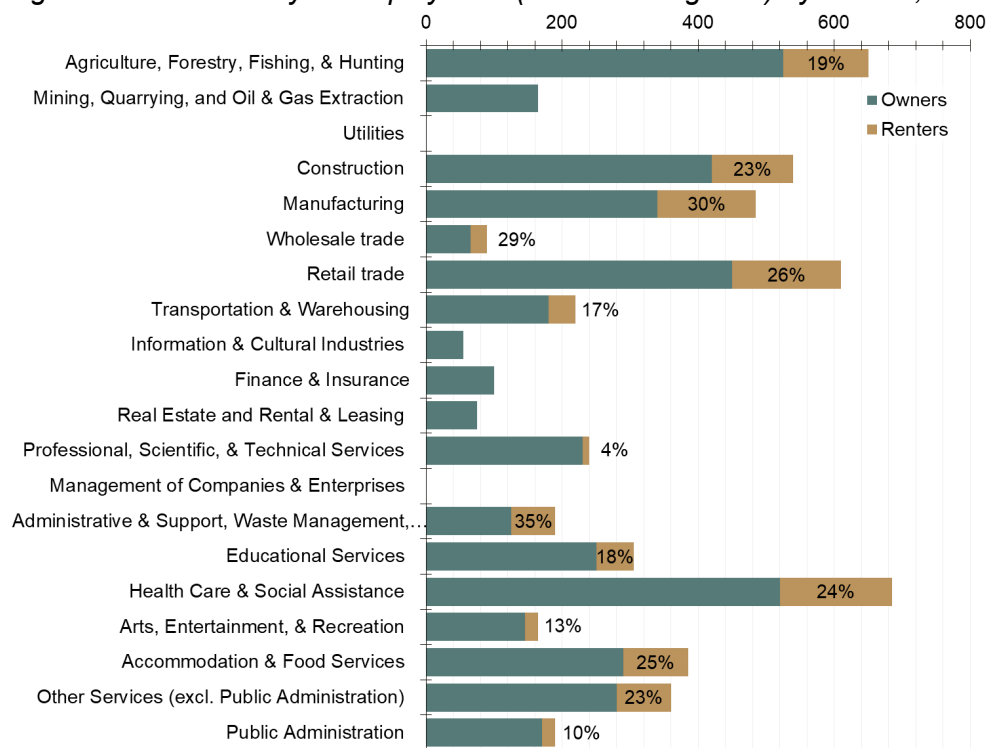


Source: Statistics Canada

Industry

The North American Industry Classification System (NAICS) categorizes employment in the broad industries described in **Figure A – 8b**. Percentages indicate what proportion of the total workers by industry are renters.

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



Source: Statistics Canada

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

- (1) Health Care & Social Assistance – 680 (12.4%);
- (2) Agriculture, Forestry, Fishing, & Hunting – 650 (11.9%); and
- (3) Retail Trade – 615 (11.2%).

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

- (1) Public Administration – 110% (100 to 210);
- (2) Information & Cultural Industries – 56% (45 to 70); and
- (3) Wholesale Trade – 55% (55 to 85).

**does not include “Other Services.”*

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

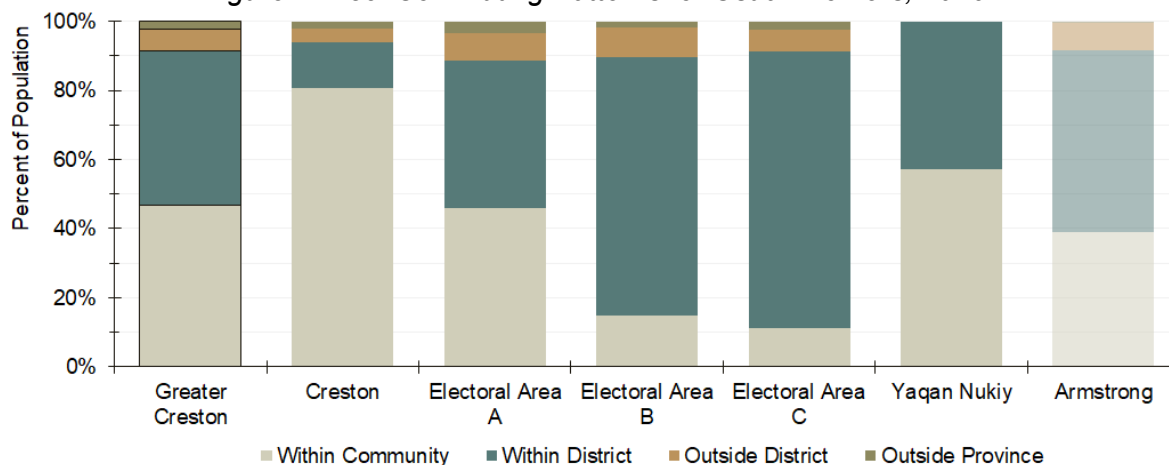
- (1) Utilities – 75% (40 to 10);
- (2) Finance & Insurance – 31% (160 to 110); and
- (3) Real Estate & Rental and Leasing – 25% (80 to 60).

Commuting

Statistics Canada reported that the Sub-Region had 3,495 usual workers (see **Glossary**) in 2016, making up about 68% of total employed persons in the same year. Of those workers, their weighted average commuting patterns were as follows:

- (1) 47% commuted within their municipality or electoral area;
- (2) 45% commuted elsewhere within the Regional District or Sub-Region; and
- (3) 8% travelled outside of the RDCK, whether within or out of province.

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



Source: Statistics Canada

The highest rates of sub-regional commuting within the Regional District occurred in the electoral areas; employment often clusters in urban areas like Creston, illustrated by the fact that the Town had the greatest percentage of commuting 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 the total number of sub-regional dwellings which serve as a primary residence (“occupied by usual residents” in technical terms) grew about 7% between 2006 and 2016, or 41 units annually. Local government housing starts data since 2016 shows slower annual starts than before. Most of the dwelling stock was built in the 1960s and 70s.

Rents are increasing

Overall rents grew 12% from 2013 to 2019 after adjustments for inflation, outpacing the estimated growth in incomes during that time.

Adjusted for inflation, single family homes cost about the same as they did a decade ago

Single family homes appreciated 1% between 2010 and 2019 in constant dollars, indicating that increasing housing prices over the last decade mostly reflect change in overall prices/inflation.

Commercial short-term rental properties are becoming more popular

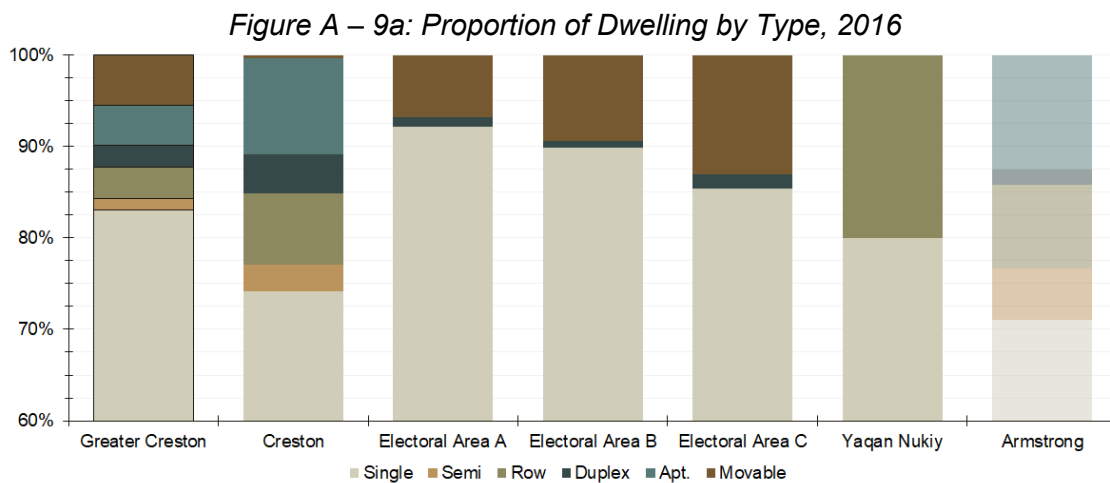
About 50 commercial short-term rental units existed as of April 2020, accounting for less than 1% of the total estimated housing demand for the same year.

9. DWELLING CHARACTERISTICS

Dwelling Type

Greater Creston's 2016 total dwellings occupied by a usual resident was 6,140, up 7% since 2006. Overall, single-detached homes made up about 83% of all dwelling types. In the electoral areas, movable (manufactured or mobile) dwellings were the dominant alternative. Total movable dwellings fell 44% since 2006.

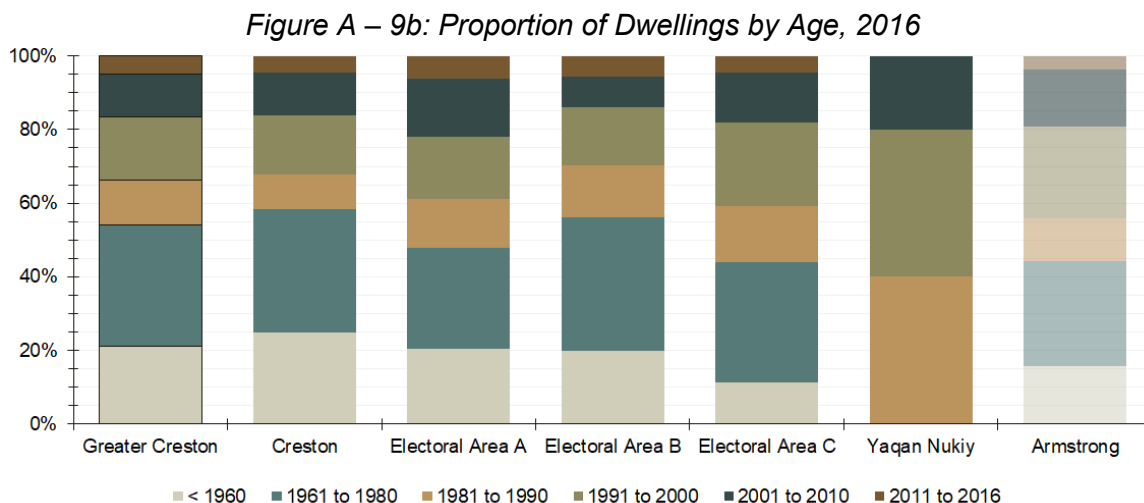
Creston provides the most alternatives to single-detached homes (like duplexes or rowhouses), typical of larger communities where increased land values encourage higher density development. However, Creston experienced an increase in its proportion of single-family homes from 72% to 74% from 2006 to 2016.



Source: Statistics Canada

Dwelling Age

Most of Greater Creston's homes (54%) were built before 1980 – 21% were built before 1960. Electoral Area A, C, and Yaqaan Nukiy have more of their dwellings built after 1980. More than one third of Electoral Area C's stock was built between 1980 and 2000, the highest percentage after Yaqaan Nukiy. Creston has the largest proportion of older stock, at about 58%.

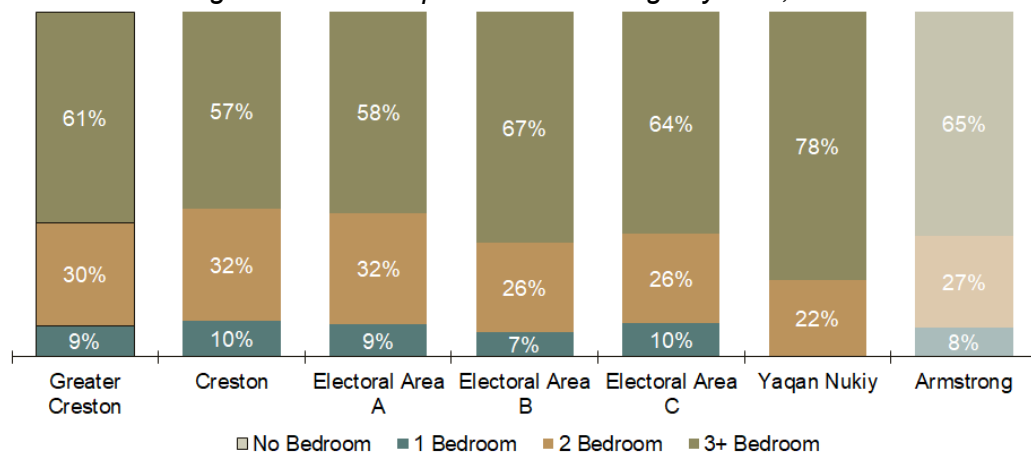


Source: Statistics Canada

Dwelling Size

The majority of sub-regional homes (61%) are at least 3 bedrooms large, with the greatest share occurring in Yaqan Nukiy. Nelson and Electoral Area C demonstrated the greatest share of 1-bedroom units, though they are not considerably higher than other areas.

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



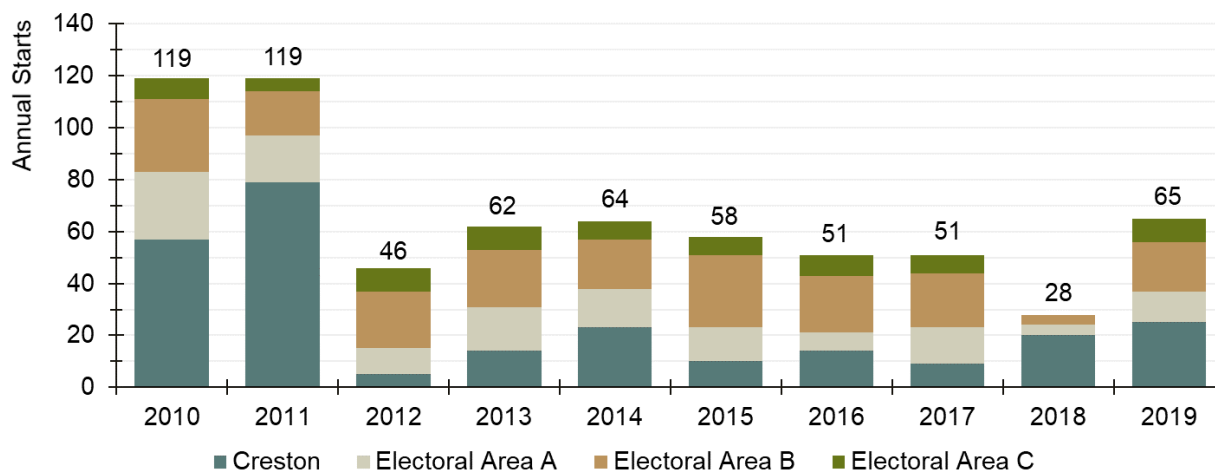
Source: Statistics Canada

10. CONSTRUCTION ACTIVITY (STARTS)

Over the past decade, Greater Creston has built an average of 66 dwellings annually. This is influenced by two outlier years in 2010 and 2011, more recent years have been consistently lower. Without consideration for these spikes, this annual average drops to 53 units.

Disregarding 2010 and 2011 once again, about 28% of yearly starts occur in Creston, meaning the remaining 72% are likely attributed to urban periphery or rural growth that is without municipal water and wastewater infrastructure.

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



Source: BC Stats, Local Government

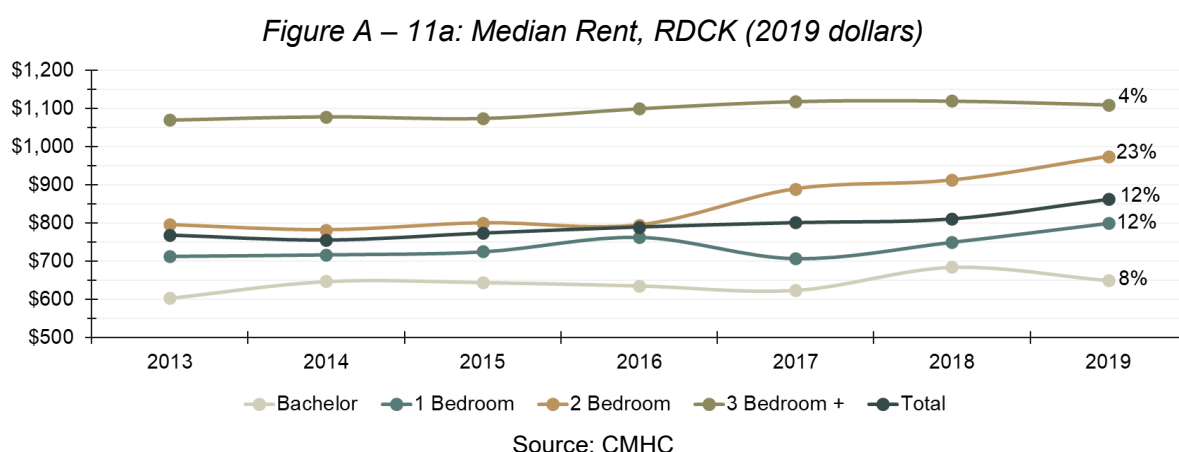
11. RENTAL MARKET

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 A – 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.



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. Unfortunately, no rents were specifically available for Creston and the surrounding area but regional weighted averages equate to:

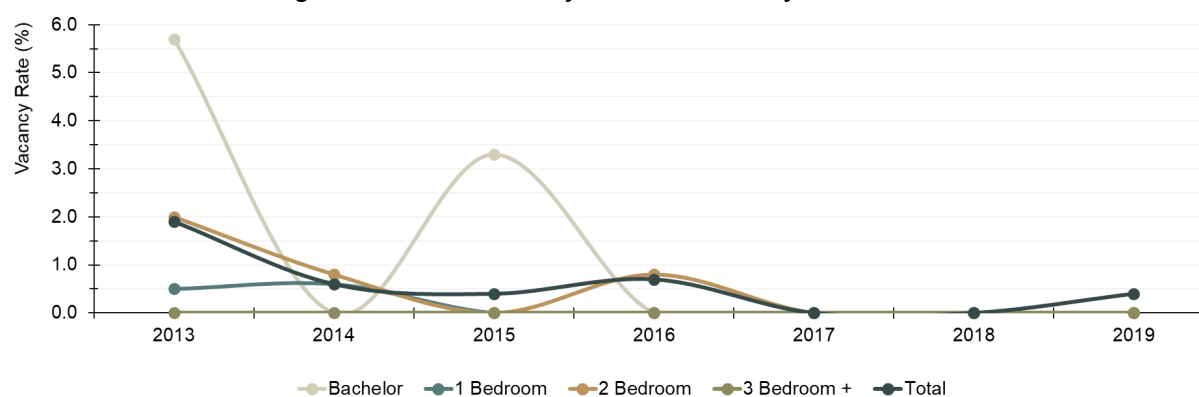
- Bedroom: \$629
- Studio: \$898
- 1-Bedroom: \$1,066
- 2-Bedroom: \$1,309
- 3-Bedroom: \$1,737
- 4+ Bedroom: \$2,053

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 A – 11b: Primary Market Vacancy Rate, RDCK



Source: CMHC

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

12. REAL ESTATE MARKET

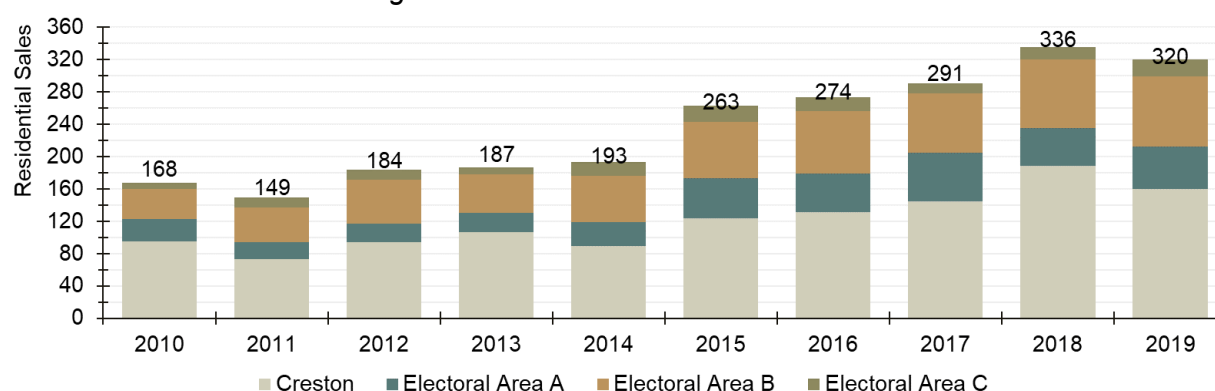
The real estate market refers to the buying and selling of land and buildings, mostly by individuals or companies who seek stable, permanent tenancy or investment opportunities. Many factors play into the health of the market. Unfortunately, data availability is often only obtainable at provincial or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

Sales Activity

Greater Creston residential sales increased over the last decade, rising from 168 in 2010 to 320 in 2019, illustrating: (1) more homes are experiencing turnover (potentially people of older age) and becoming available on the market; and/or (2) overall sub-regional demand is on the rise.

On average, Creston makes up about 50% of sub-regional sales. In 2019, Electoral Areas A, B, and C made up 16%, 27%, and 7% of total sales, respectively.

Figure A – 12a: Total Residential Sales



Source: BC Assessment

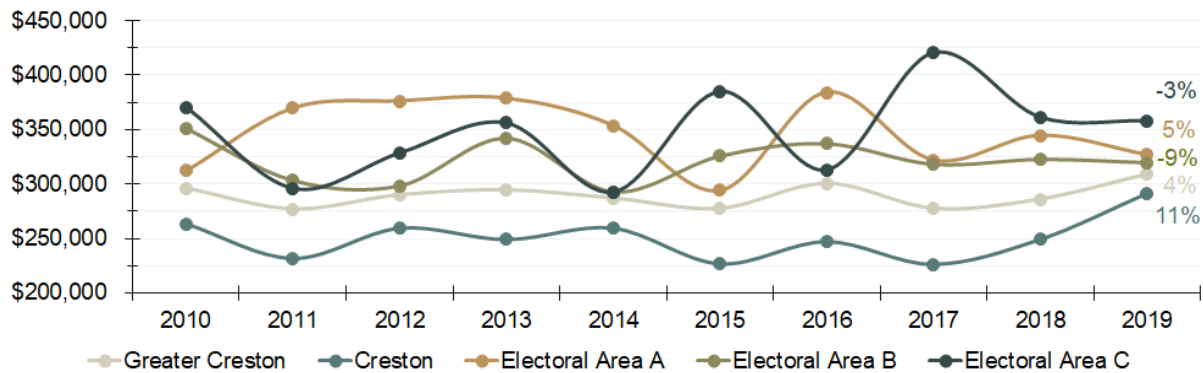
Prices

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

Greater Creston's single-family home prices grew 1% since 2010. Creston experienced 11% growth, followed by Electoral Area B with 5%. Electoral Area B prices fell 9%, followed by 3% for Electoral Area C.

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, Creston's unadjusted prices grew 35% since 2010, however inflation accounts for over two-thirds of this price appreciation.

Figure A – 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.

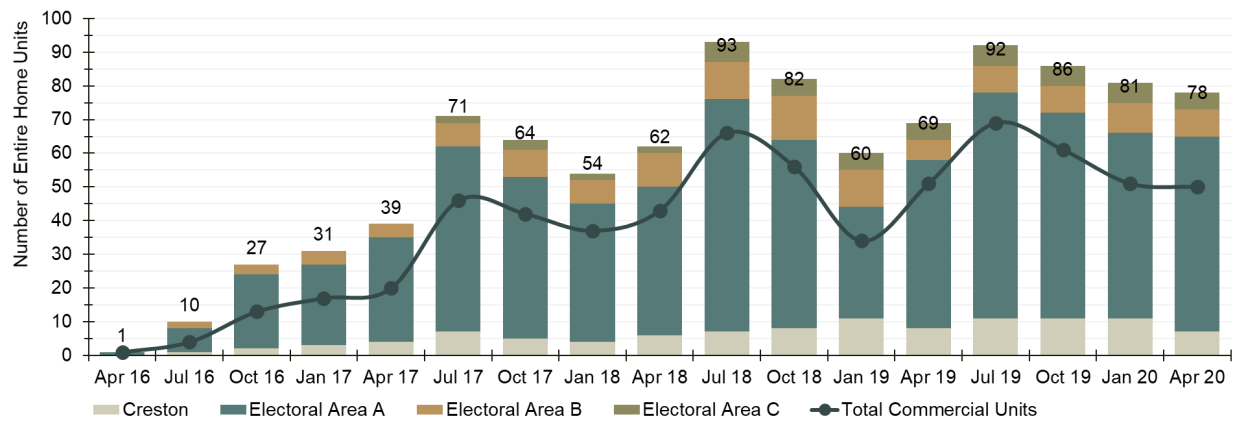
The following discussion reports on the overall change in STR units and aims to estimate the maximum units potentially removed from the market. To do so required the use of third-party data provided by the company AirDNA, which compiles monthly data on STR markets, scraped from the public-facing websites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

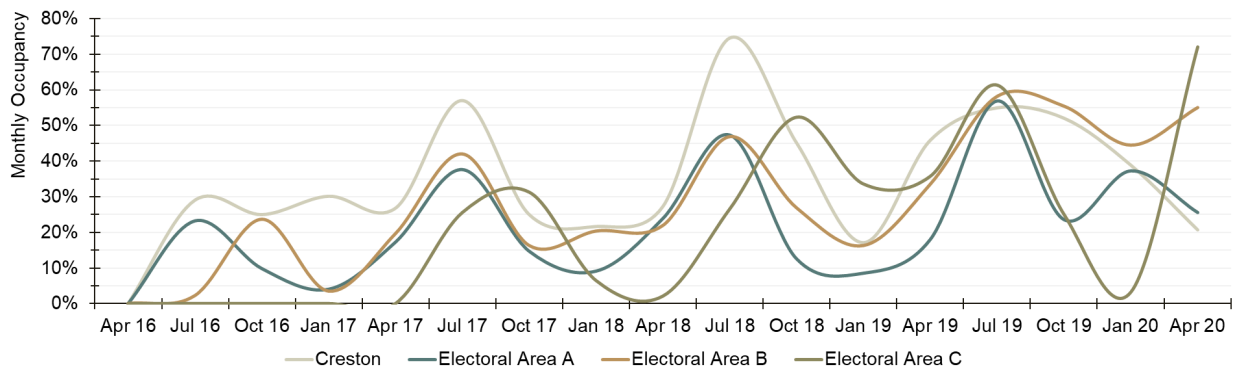
Shown in **Figure A – 13a**, the Sub-Region's STR market hit a maximum 93 available units in July 2018, duplicated in July 2019 with 92. In April 2020, the last available reported month for this study, 78 STR units were active (booked or available at least one day of the month) on their respective platforms. In that same month, estimates indicate a maximum 50 units may have been commercial properties, or 64% of listings. Contextualized, 50 units is less than 1% of the estimated 2020 sub-regional housing demand.

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



Source: AirDNA

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



Source: AirDNA

Figure A - 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, Creston and Electoral Area A experienced dips, highly likely a result of market reactions to COVID-19. Electoral Area B and C had increases, which could stem from more people or families choosing to isolate in rural areas as COVID-19 progressed in urban areas. 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

Creston is a primary provider of non-market housing facilities and programs

As the urban centre of Greater Creston, Creston is the main non-market housing and programs provider. The Town does not have emergency or homeless shelters associated with BC Housing. Several people and/or households in the electoral areas are benefitting from private market rental assistance.

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

Housing projections to 2025 anticipate a possible annual deficit of 5 units, negligible compared to total units in Greater Creston. Nevertheless, this does not account for demand generated by non-permanent households.

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

New homes are larger and do not yet require substantial repairs; however, their prices tend to be higher. Those who cannot afford newer homes end up seeking older, smaller, and less up to date alternatives to fit their budgets.

Single people and low income households cannot reasonably afford market prices

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 dwelling in the Sub-Region, emphasizing the importance of non-market support.

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

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

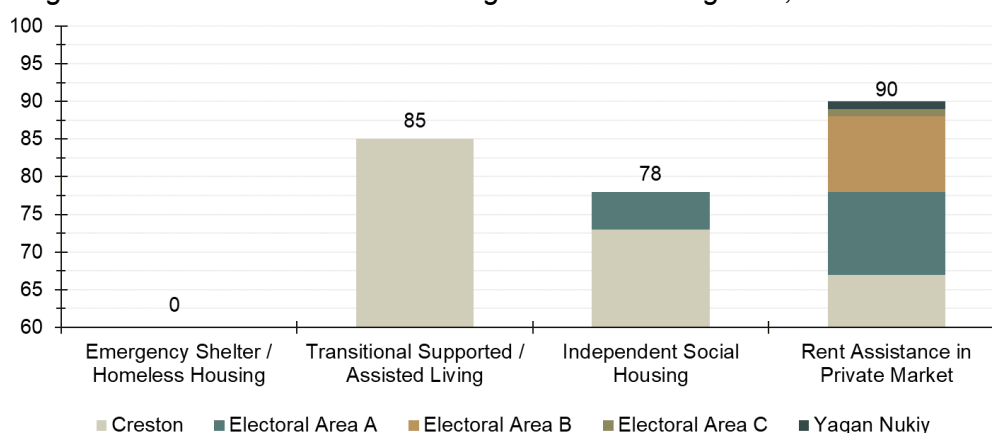
14. NON-MARKET HOUSING SUPPLY & PROGRAMS

BC Housing provides annual reports regarding the provision of non-market housing across communities like Central Kootenay. The report, made available in late 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 following subsections summarize the current stock of these facilities and program offerings and the number of waitlists corresponding to population need.

Facilities & Programs

As of March 31, 2020, Greater Creston does not provide any emergency shelter or homeless housing; these are located entirely within the City of Nelson. Creston is the main contributor to non-market housing, specifically for transitional support and assisted living (85 people) and independent social housing (73). Although Creston does provide the most private market rental assistance, people and/or households in the electoral areas do also benefit from the programs. Please note that **Figure A - 14a**'s vertical axis begins at 60 to better illustrate the smaller totals.

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



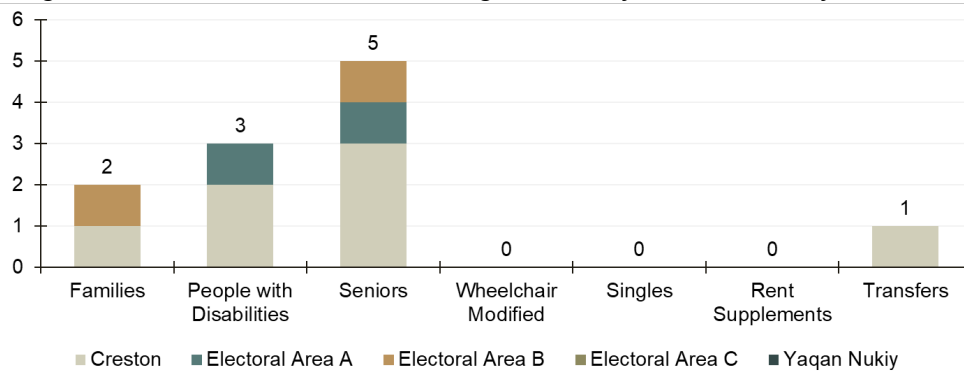
Source: BC Housing

Non-Market Housing Waitlist

As of January 2020, the BC Housing wait list for 24 subsidised units in the Sub-Region had 11 applications, including: 2 families, 3 residents with disabilities, and 5 seniors. Greater Creston accounts for 9% of total wait list applicants in the RDCK.

The totals provided only reflect active BC Housing 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 A – 14b: Non-Market Housing Waitlist by Need, January 31 2020



Source: BC Housing

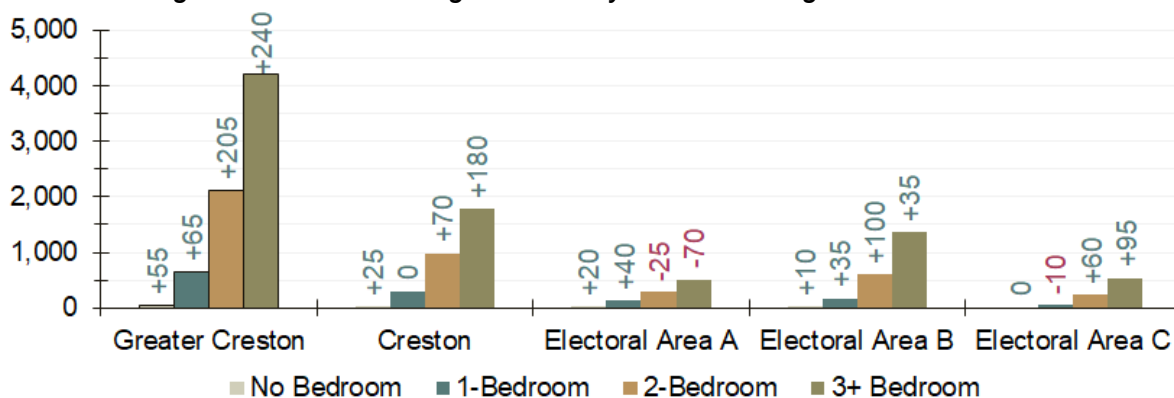
15. MARKET HOUSING DEMAND & SUPPLY

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 A – 15a** illustrates this demand for Greater Creston 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 A – 15a: Housing Demand by 2025 & Change from 2016-2025



Source: Statistics Canada

Overall, Greater Creston may demand 0 no bedroom (bachelors), 595 1-bedroom, 1,920 2-bedroom, and 3,960 3-bedroom units by 2025, or 565 more units total (7,040) than 9 years prior.

For clarity, these projections are not commentary on the form of housing, only its size. A 3-bedroom unit does not necessarily mean a single-detached home; other housing formats can provide the necessary unit sizes. Furthermore, demand projections only speak to market housing.

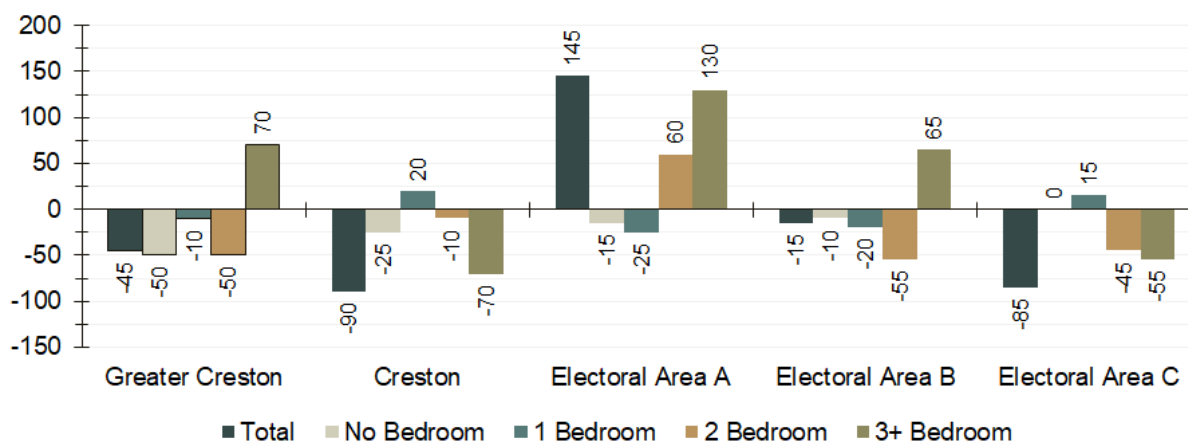
Non-market housing preferences differ; smaller unit sizes are in greater demand due to greater affordability constraints by those seeking non-market housing.

Supply

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

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

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



Source: Statistics Canada, Local Government, BC Stats

By 2025, Greater Creston may have a deficit of about 45 units (less than 1% of housing demand). The local population may demand about 63 units annually while projections anticipate yearly unit growth of about 57 dwellings.

As the population ages, the need for larger units decreases, reflected by the only surplus of dwelling types occurring for 3-bedroom dwellings.

It is important to consider the impacts a continuous divide between demand and supply may have on a market. In a market with healthy vacancy, there is greater forgiveness for gaps in housing; supply growing slower than demand may not impact prices all that much. In a market with extremely low vacancy there is greater price volatility, meaning households may experience faster and more intense changes in affordability. In this case, the discrepancy will likely not impose much change on the overall market, though some households may feel it is easier or more difficult to access certain sizes of units.

16. MARKET HOUSING CONDITION

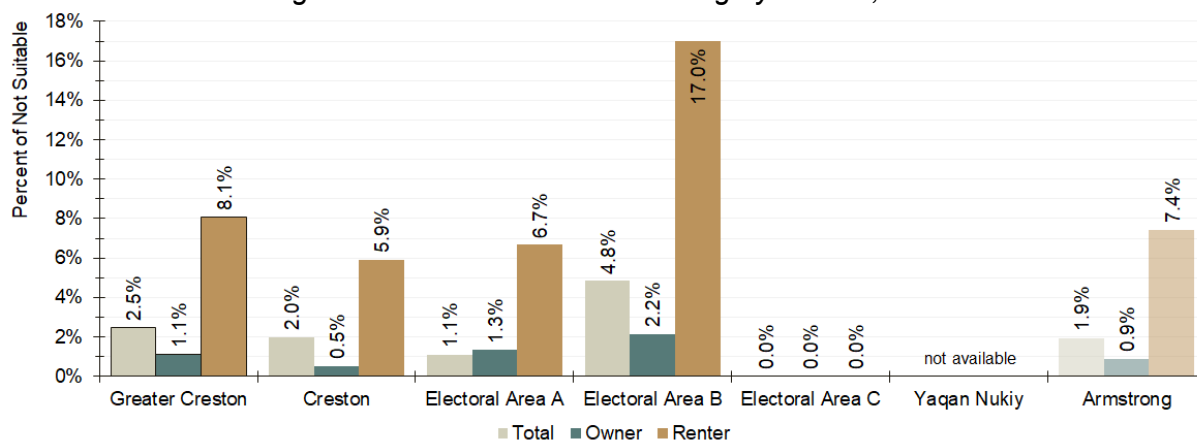
A dwelling's condition is normally described using Statistics Canada's components of "Core Housing Need:" suitability, adequacy, and affordability. The **Glossary** provides definitions for each of these; however, a quick guide is that unsuitable means overcrowded, inadequate means major repairs are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

Unsuitable Housing

About 2.5% of sub-regional households (140) were living in an overcrowded home (not enough bedrooms) in 2016. Most communities closely resemble the Sub-Region, but Electoral Area B is an outlier (particularly for renters). Area B has the highest household size at 2.3 and the greatest percentage of families with children. Meaning, there is increased likelihood that a typical Area B household will have greater total bedroom needs. Electoral Area C results show 0% unsuitably across both tenures. This can either mean: (1) numbers are so low that suppression and rounding are too impactful to properly report, or (2) there is actually no reported overcrowding.

Overcrowding depends on multiple factors, including the average household size of a community. With a declining average size, it is not uncommon to see improved suitability. Overall, total unsuitable households and the rate of unsuitability decreased since 2006.

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



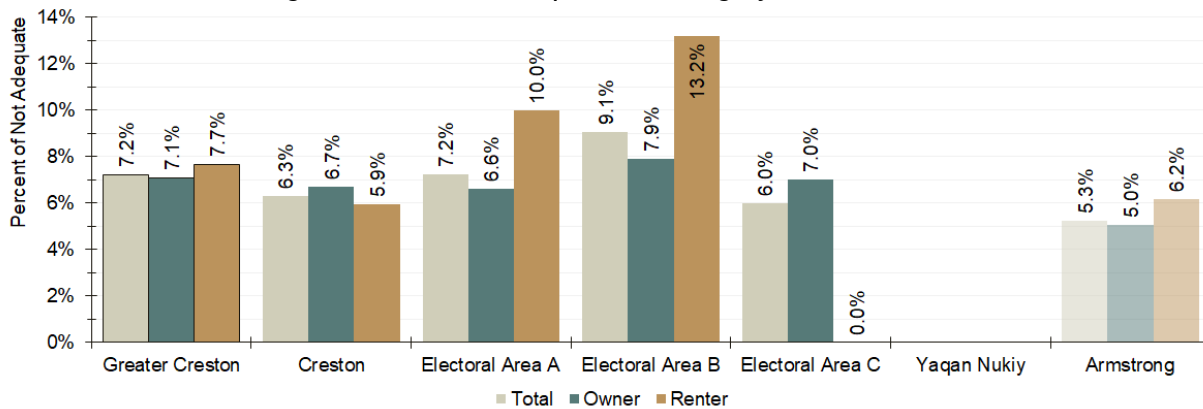
Source: Statistics Canada

Inadequate Housing

About 7% of households (410) lived in dwelling requiring major repair in 2016, a decrease since 2006. Again, Electoral Area B deviates the most from the average at 9%.

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). Electoral Area B has the oldest stock relative to its total among the electoral areas, but is about the same as Creston, which has better rates. This discrepancy does not seem to be explained by household incomes. It is possible that Creston's more mobile population increases the number of owners that occupy or rent out a particular home, which may increase the likelihood that repairs or updates are done to meet their needs. Conversely, rural areas may have greater tendencies of long-term occupants/owners.

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



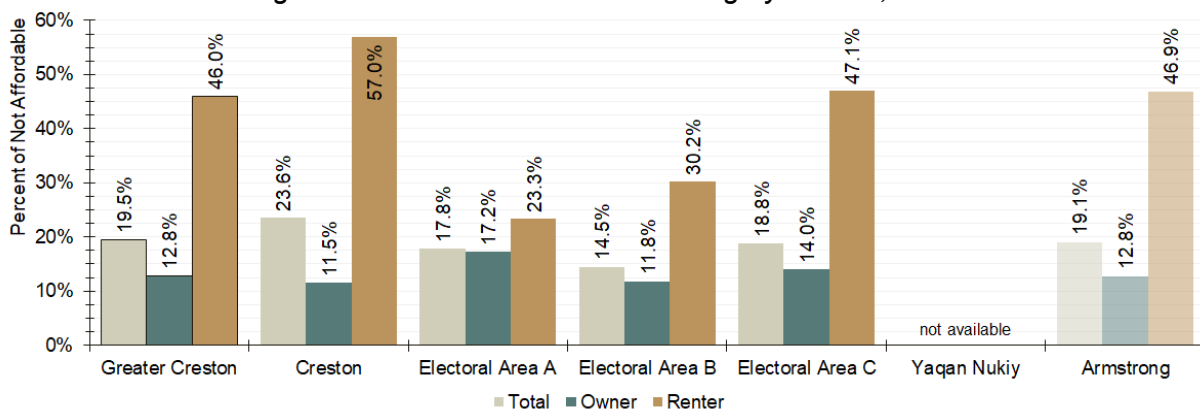
Source: Statistics Canada

Unaffordable Housing

In 2016, Statistics Canada reported that 1,110 sub-regional households lived in home that put them outside their financial means (using more than 30% of their before-tax household income on shelter costs), equating to 20% of surveyed households. Renters, who as a whole earn less than owners, are much likelier to allocate unreasonable amounts to shelter (46%). Greatest overall and renter affordability challenges are in Creston (24% and 57%, respectively), due to greater proportions of single person households (see **Section 5: Household Characteristics**). Greatest owner challenges are in Electoral Area A.

Overall, total unaffordable housing and the rate of unaffordability increased since 2006. This could either mean that shelter costs are generally growing faster than incomes, putting involuntary strain on household finances, or that households may be less risk averse and are voluntarily choosing to purchase or rent housing that is above their financial means but meets their living needs. Income estimates appear to be growing (on average) faster than housing prices; nevertheless, prices do not include insurance, taxes, or utilities which can quickly make shelter unaffordable (to illustrate, see **Section 18: Affordability – Energy Poverty**).

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



Source: Statistics Canada

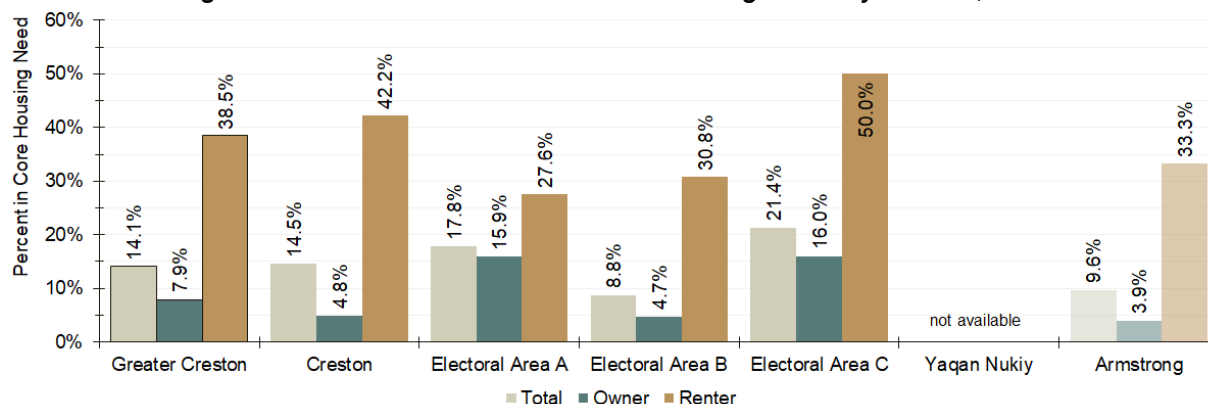
17. CORE HOUSING NEED

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, 14% of Greater Creston households (800) were in core housing need, a decrease from 2006's 17%. As mentioned, renter households experience greater difficulty, largely due to lower disposable incomes. Renter households had slightly higher rates of core housing need than 2006.

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

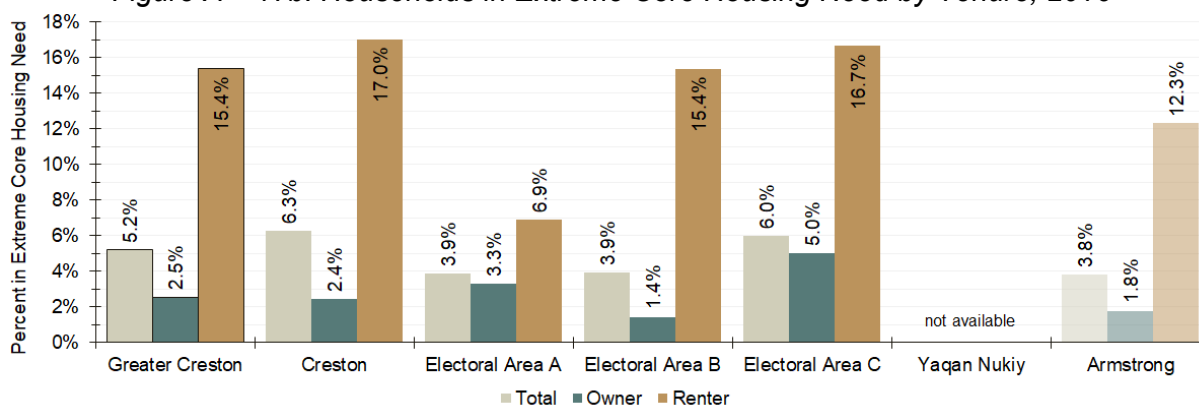


Source: Statistics Canada

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% (295 households), about the same as 2006. Renters continue to be most impacted relative to their totals, marked by an overall increase over the decade from 13% to 15% of Greater Creston households.

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



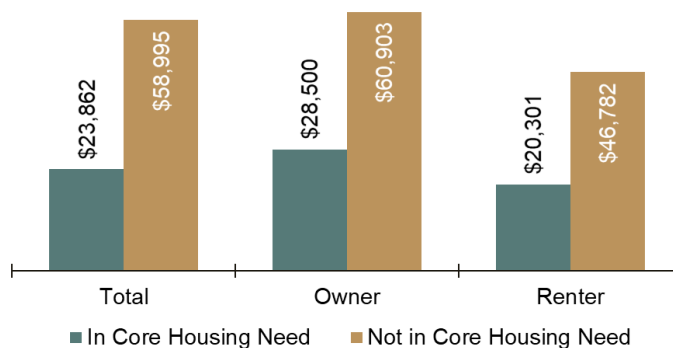
Source: Statistics Canada

Core Housing Need – Household Income

Household earnings are a major determinant of whether a household experiences core housing need or not. **Figure A – 17c** illustrates that the median household in core housing need earns 40% of a non-core housing need income (\$23,862 versus \$58,995).

The median amount of household income earned does vary by tenure type for those in core housing need with owners earning \$28,500 and renters earning \$20,301. However, their sizes relative to the incomes of those not in core housing need are similar. This demonstrates that incomes are a major determinant of need in Greater Creston, but perhaps not the primary one.

Figure A – 17c: Core Housing Need Household Incomes by Tenure, 2016



Source: Statistics Canada (Custom Data Table)

Core Housing Need – Maintainer Age

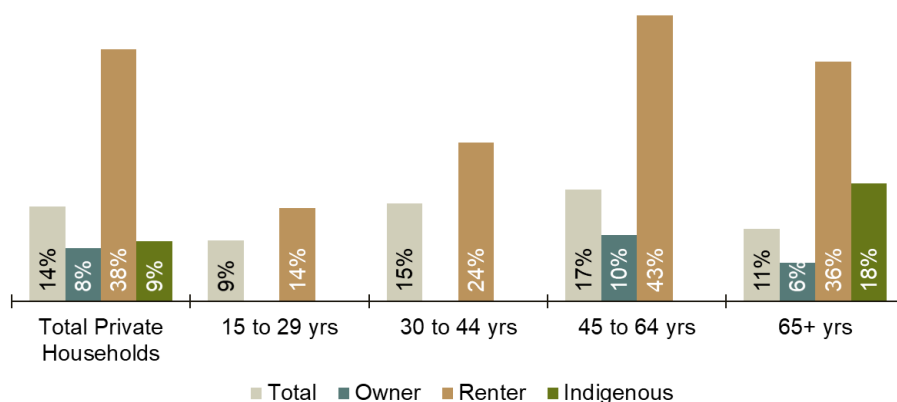
Since core housing need is largely tied to a household's income, there is often an inverse relationship between a household maintainer's age and the overall rate of core need due to income growth over one's lifetime. **Figure A – 17d** shows that this is not necessarily the case in Greater Creston; the rate of need increased until the 45 to 64 year cohort (17%), after which it drops for seniors (11%).

There are, of course, deviations within the overall totals. Renter household maintainers between 45 and 64 years old were most likely to experience core housing need (43%), followed by seniors at 36%.

Where data is not shown in **Figure A - 17d**, it means either (1) the number of household in core housing need is too low to properly report on, either by suppression or rounding; (2) there is actually no core housing need; or (3) the overall population in which core housing need is calculated is too small and causes suppression or rounding issues. The former is likely occurring for owner data, while the latter for Indigenous peoples.

Based on what is available, senior Indigenous households are more likely to be in core housing need compared to the overall population.

Figure A – 17d: Core Housing Need by Maintainer Age, 2016



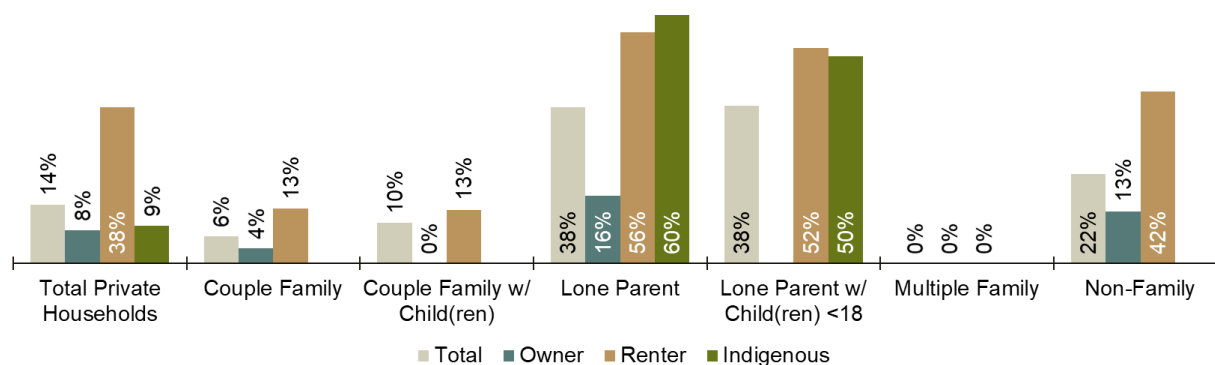
Source: Statistics Canada (Custom Data Table)

Core Housing Need – Household Type

When regarding household type, two person households (i.e. couples) are less likely to experience core housing need. **Figure A – 17e** demonstrates that, overall, 6% of couples are in core need, compared to 38% of lone parent and 22% of non-family households.

Families with children generally have greater need, largely due to different standards for space requirements and dwelling condition. Core housing need is particularly present for lone parents (especially those with children below 18) as their financial capacity is generally limited to their sole income.

Figure A – 17e: Core Housing Need by Household Type, 2016



Source: Statistics Canada (Custom Data Table)

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 threshold; and
- (3) compare these calculations to median market rents and median house prices.

The following 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. Although efforts have been taken to make the data as compatible as possible, results should not be taken as absolute fact; rather, they are estimates intended to illustrate a high-level trend. The following rules and assumptions were used for this exercise:

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

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

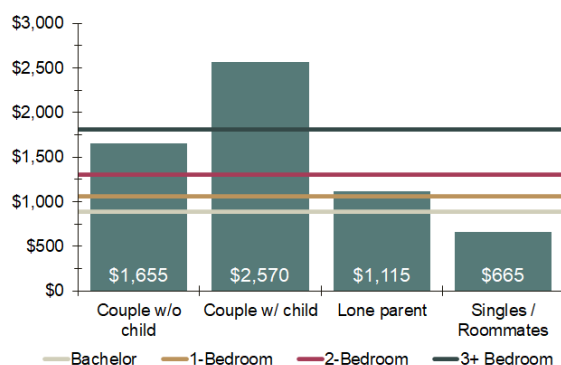
Rental Market Affordability

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

Generally, couples 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, though the former's family size (most often 2 people) may not require them to seek larger rental units.

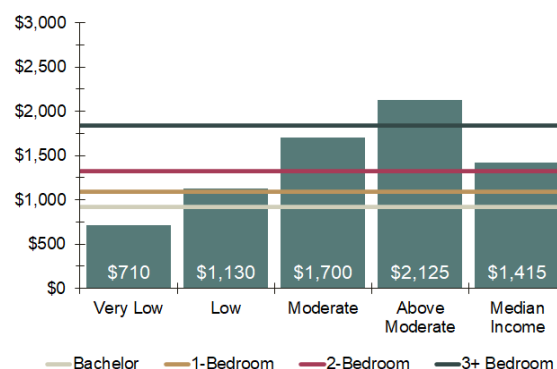
The median lone parent can just reasonably afford a 1-bedroom unit. A higher earner in the low income category can reasonably afford the same. Singles and very low income households cannot afford current market rental prices.

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



Source: CMHC, Local Listings, Statistics Canada

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



Source: CMHC, Local Listings, Statistics Canada

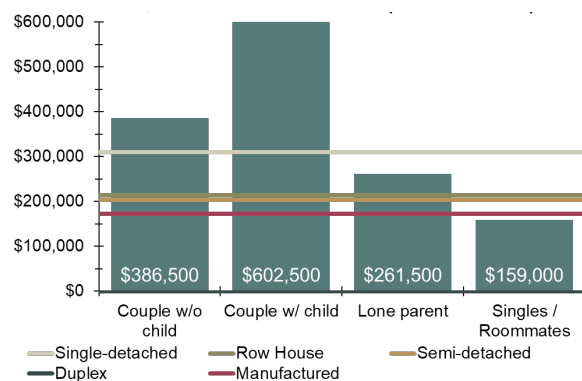
Owner Market Affordability

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

Generally, couples (with or without children) and moderate income households earn enough to comfortably purchase a single-detached dwelling. Lone parents can afford all other dwelling types (semi-detached, rowhouse, or mobile home). This is possible for low income households, though mostly for those earning the higher end of the range.

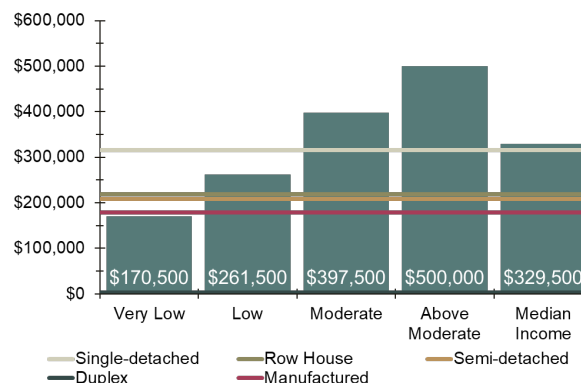
Singles or very low income households cannot reasonably afford any median dwelling price in Greater Creston, but are close to affording manufactured/movable homes.

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



Source: BC Assessment, Statistics Canada

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



Source: BC Assessment, Statistics Canada

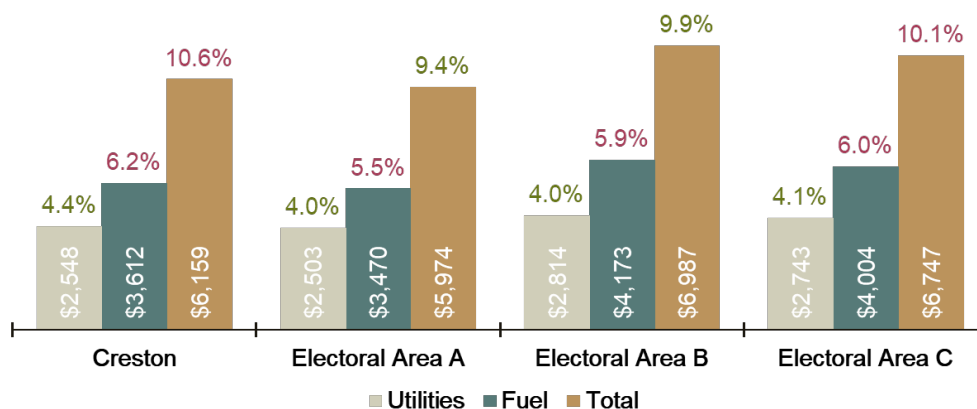
Energy Poverty

According to the Canadian Urban Sustainability Practitioners (CUSP), energy poverty refers to the experience of households or communities that struggle to heat and cool their homes and power their lights and appliances. Canadian academics consider those households that take on a disproportionate energy cost burden relative to their average after-tax income are said to be

experiencing energy poverty. Three thresholds exist for energy poverty: (1) 6% of after-tax income when considering utilities only, (2) 4% of after-tax income for fuel used for transportation, and (3) 10% of after-tax income for the combined of (1) and (2).

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

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



Source: Statistics Canada, Environics Analytics

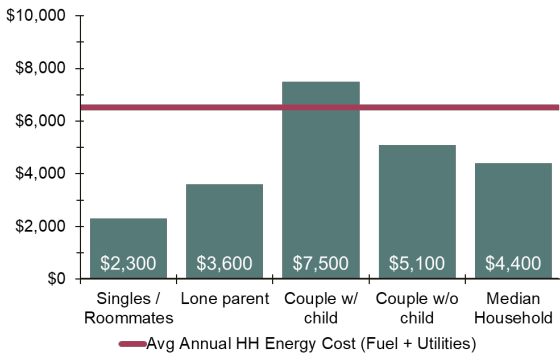
Based on their respective median after-tax household incomes, utilities are “affordable” for all communities. When considering fuel, all communities spend above their means. When the two are combined, only two Greater Creston areas are not in energy poverty: Electoral Area A and B. On average, Creston resident experience the most financial hardship when it comes to meeting their energy expenses.

Figure A – 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.

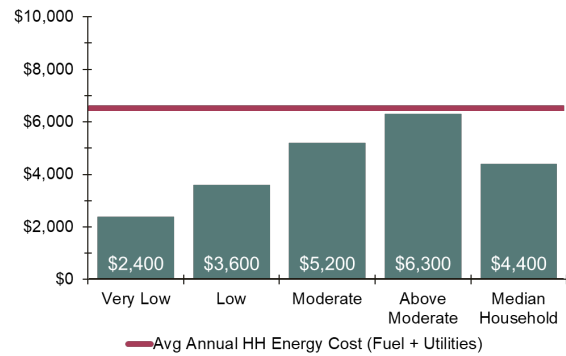
Generally, only households earning above moderate incomes can reasonably afford their energy expenses, which typically means couple families with children are the most financially capable to meet their needs. Single or very low-income households may potentially pay almost 3 times more than they can actually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

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

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



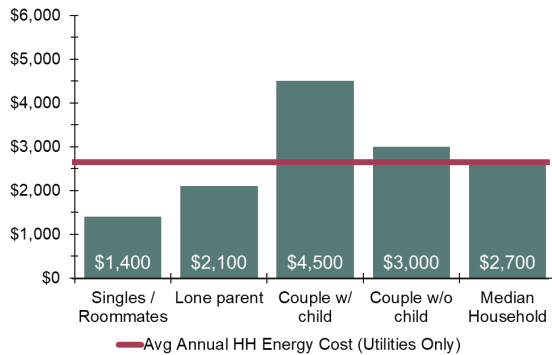
Source: Environics Analytics, Statistics Canada



Source: Environics Analytics, Statistics Canada

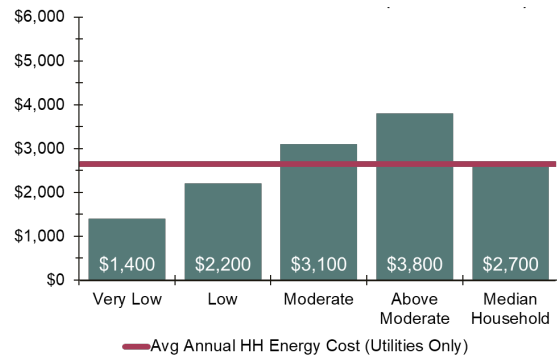
Fuel costs are the most significant contributor to overpaying on energy expenses. In the RDCK, transportation by car is often the only way to access services, work, and social events. When comparing only utility costs (no fuel) to affordable budgets for utility expenses, we see a vastly different picture.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



Source: Environics Analytics, Statistics Canada

Figure A – 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 – Creston Data Tables

Historical & Anticipated Population & Households

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

Source: Statistics Canada, BC Stats

	2006	2011	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	%Δ '06-'16	%Δ '16-'25
Total	4,955	5,480	5,505	5,540	5,575	5,610	5,645	5,665	5,685	5,705	5,725	5,745	11.1%	4.4%
< 14 yrs	595	655	585	575	565	555	545	555	540	525	510	495	-1.7%	-15.4%
15 to 19 yrs	275	285	230	215	200	185	170	150	155	160	165	170	-16.4%	-26.1%
20 to 24 yrs	170	240	225	230	235	240	245	240	225	210	195	180	32.4%	-20.0%
25 to 64 yrs	2,325	2,555	2,500	2,490	2,480	2,470	2,460	2,435	2,440	2,445	2,450	2,455	7.5%	-1.8%
65 to 84 yrs	1,330	1,435	1,655	1,685	1,715	1,745	1,775	1,800	1,815	1,830	1,845	1,860	24.4%	12.4%
85+ yrs	260	310	310	345	380	415	450	485	510	535	560	585	19.2%	88.7%
Median Age	53.2	49.8	56.3	56.8	57.3	57.7	58.2	58.7	59.8	60.9	62.0	63.1	5.8%	12.2%
Average Age	49.2	49.3	51.0	51.5	51.9	52.3	52.8	53.1	53.5	53.9	54.3	54.6	3.7%	7.1%
Households (HHs)	2,530	2,700	2,815	2,850	2,885	2,920	2,955	2,995	3,020	3,045	3,070	3,095	11.3%	9.9%
Average HH Size	2.0	2.0	2.0	1.9	1.9	1.9	1.9	1.9	1.9	1.9	1.9	1.9	-0.1%	-5.1%

* distributions graphically represented in report

Indigenous Identity

Source: Statistics Canada

	2006	2011	Total 2016	2006	2011	Owners 2016	2006	2011	Renters 2016
Total Population	4,670	5,070	5,105	3,785	4,005	3,880	885	1,065	1,220
Indigenous Identity	160	210	310	115	105	195	50	110	110
Non-Indigenous Identity	4,515	4,860	4,795	3,670	3,900	3,685	840	960	1,110
	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	3.4%	4.1%	6.1%	3.0%	2.6%	5.0%	5.6%	10.3%	9.0%
Non-Indigenous Identity	96.7%	95.9%	93.9%	97.0%	97.4%	95.0%	94.9%	90.1%	91.0%

Mobility

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

	2006	2011	Total 2016	2006	2011	Owners 2016	2006	2011	Renters 2016
Total Population	4,650	5,005	5,060	3,770	3,980	3,855	880	1,030	1,205
Non-Mover	3,590	4,170	4,255	3,180	3,615	3,490	410	555	765
Mover	1,060	840	800	585	365	365	475	475	445
Non-Migrant	695	540	465	355	225	180	340	320	285
Migrants	365	295	335	235	140	180	130	155	150
Internal Migrants	340	260	310	205	105	175	135	150	140
Intraprovincial Migrant	220	115	180	140	55	75	80	55	100
Interprovincial Migrant	120	145	125	70	55	95	55	95	35
External Migrant	30	35	25	30	0	10	0	10	15

Post-Secondary Enrollment

HNRR Section 3(1)(c) – Source: AEST

	2008/09	2009/10	2010/11	2011/12	2012/13	2013/14	2014/15	2015/16	2016/17	2017/18	2018/19
College of the Rockies	1,621	1,791	1,892	1,770	1,700	1,750	1,526	1,645	1,578	1,579	1,573

College of the Rockies interview indicates that 50 to 70 full- and part-time students frequent the Creston campus, plus a possible additional 50 continuing education students.

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	2,360	2,460	2,590	100%	1,800	1,880	1,895	555	580	700	24%	24%	27%
1 person	905	1,010	990	38.2%	555	720	595	350	290	395	39%	29%	40%
2 persons	970	815	1,080	41.7%	845	655	900	120	160	180	12%	20%	17%
3 persons	230	310	280	10.8%	175	220	195	60	90	85	26%	29%	30%
4 persons	165	215	135	5.2%	155	195	125	10	15	15	6%	7%	11%
5+ persons	90	115	100	3.9%	75	90	75	10	0	25	11%	0%	25%
Average HH Size	2.0	2.1	2.0		2.1	2.1	2.1	1.6	1.8	1.7	-	-	-

Household Maintainers

Source: Statistics Canada

	Total			10yr % Δ	Owners			Renters		
	2006	2011	2016		2006	2011	2016	2006	2011	2016
Total Household	2,360	2,460	2,590	9.7%	1,800	1,880	1,895	555	580	700
15 - 24 yrs	60	25	60	0.0%	0	0	10	45	0	55
25 - 34 yrs	185	190	230	24.3%	120	85	120	65	105	110
35 - 44 yrs	285	265	205	-28.1%	225	205	155	65	55	50
45 - 54 yrs	400	420	355	-11.3%	305	340	265	90	75	95
55 - 64 yrs	380	575	500	31.6%	295	505	360	85	75	135
65 - 74 yrs	470	410	630	34.0%	425	255	510	45	160	120
75 - 84 yrs	420	455	440	4.8%	335	375	345	85	75	95
85+ yrs	160	120	170	6.3%	85	110	135	80	15	35

Owners w/ Mortgages & Renters in Subsidized Housing

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

	2006	2011	2016
Owners	1,805	1,875	1,895
w/ Mortgage (#)	710	860	790
w/ Mortgage (%)	39%	46%	42%
Renters	555	580	700
Subsidised (#)	0	175	110
Subsidised (%)	0%	30%	16%

Household Income

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

	2005	2010	Total 2015	% of Total	2005	2010	Owners 2015	% of Total	2005	2010	Renters 2015	% of Total
Total Household	2360	2460	2590	100.0%	1805	1880	1890	100.0%	555	580	700	100.0%
< \$5,000	55	60	20	0.8%	30	0	0	0.0%	25	45	15	2.1%
\$5,000 - \$9,999	40	15	25	1.0%	20	15	0	0.0%	20	0	20	2.9%
\$10,000 - \$14,999	125	45	120	4.6%	65	30	30	1.6%	65	0	90	12.9%
\$15,000 - \$19,999	175	230	220	8.5%	110	100	85	4.5%	70	135	135	19.3%
\$20,000 - \$24,999	230	230	250	9.7%	135	155	145	7.7%	95	80	100	14.3%
\$25,000 - \$29,999	140	220	135	5.2%	70	150	85	4.5%	70	75	45	6.4%
\$30,000 - \$34,999	175	105	170	6.6%	130	85	125	6.6%	45	15	45	6.4%
\$35,000 - \$39,999	125	175	155	6.0%	105	110	115	6.1%	20	0	45	6.4%
\$40,000 - \$44,999	150	40	160	6.2%	110	35	135	7.1%	40	0	30	4.3%
\$45,000 - \$49,999	210	95	130	5.0%	155	80	80	4.2%	50	20	50	7.1%
\$50,000 - \$59,999	170	225	230	8.9%	140	195	210	11.1%	30	0	20	2.9%
\$60,000 - \$69,999	190	155	195	7.5%	180	135	170	9.0%	10	25	30	4.3%
\$70,000 - \$79,999	165	185	170	6.6%	160	175	135	7.1%	0	0	35	5.0%
\$80,000 - \$89,999	125	210	140	5.4%	125	200	130	6.9%	0	0	10	1.4%
\$90,000 - \$99,999	30	65	65	2.5%	20	45	50	2.6%	10	0	10	1.4%
\$100,000+	255	395	410	15.8%	250	355	385	20.4%	10	40	25	3.6%
\$100,000 - \$124,999	120	165	210	8.1%	110	165	200	10.6%	0	0	10	1.4%
\$125,000 - \$149,999	85	150	95	3.7%	85	110	95	5.0%	0	45	0	0.0%
\$150,000 - \$199,999	30	70	70	2.7%	30	70	70	3.7%	0	0	0	0.0%
\$200,000+	25	0	35	1.4%	30	0	25	1.3%	0	0	10	1.4%
Median Income	\$43,834	\$50,144	\$46,398		\$49,076	\$56,226	\$57,218		\$25,543	\$26,534	\$23,700	
Average Income	\$52,615	\$58,581	\$58,681		\$59,639	\$65,057	\$66,971		\$29,826	\$37,586	\$36,267	

* smaller income brackets shown in the report for readability

Labour Force

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

	2006	2011	Total 2016	2006	2011	Owners 2016	2006	2011	Renters 2016
Total Population (15+)	4,085	4,440	4,525	3,360	3,525	3,475	725	915	1,050
In Labour Force	1,750	2,655	2,060	1,450	2,025	1,560	300	630	500
Employed	1,650	2,290	1,935	1,365	1,790	1,490	285	505	450
Unemployed	100	370	125	85	235	70	20	130	55
Not In Labour Force	2,330	1,780	2,465	1,910	1,500	1,915	420	280	550
Participation Rate (%)	42.8	59.8	45.4	43.0	57.5	44.9	42.4	68.8	47.8
Employment Rate (%)	40.3	51.6	42.8	40.6	50.8	42.9	38.9	55.2	42.6
Unemployment Rate (%)	6.0	13.8	5.8	5.9	11.6	4.5	6.6	21.4	10.0

NAICS Industry Employment

HNRR Section 5(b) - Source: Statistics Canada

	2006	2011	Total 2016	'16 % of Total	2006	2011	Owners 2016	2006	2011	Renters 2016
Labour Force	1,740	2,480	2,045	100.0%	1,445	1,945	1,550	300	535	500
Agriculture, Forestry, Fishing, & Hunting	170	80	115	5.6%	130	50	70	35	0	45
Mining, Quarrying, and Oil & Gas Extraction	20	25	65	3.2%	15	25	55	0	0	0
Utilities	10	0	10	0.5%	10	0	0	0	0	0
Construction	120	195	165	8.1%	85	170	140	35	20	25
Manufacturing	145	360	220	10.8%	130	325	150	15	0	70
Wholesale trade	10	10	40	2.0%	10	15	30	0	0	10
Retail trade	200	535	300	14.7%	170	395	220	30	140	80
Transportation & Warehousing	25	45	65	3.2%	25	35	50	0	0	10
Information & Cultural Industries	0	0	25	1.2%	10	0	20	0	0	0
Finance & Insurance	80	60	50	2.4%	70	55	50	10	0	0
Real Estate and Rental & Leasing	20	65	25	1.2%	15	70	25	0	0	0
Professional, Scientific, & Technical Services	75	55	80	3.9%	70	55	75	0	0	10
Management of Companies & Enterprises	0	0	10	0.5%	10	0	0	0	0	0
Administrative & Support, Waste Management, Educational Services	70	0	35	1.7%	45	0	20	30	0	20
Health Care & Social Assistance	150	225	115	5.6%	150	185	95	0	35	20
Arts, Entertainment, & Recreation	360	285	305	14.9%	305	205	220	60	80	90
Accommodation & Food Services	40	15	55	2.7%	25	10	55	15	0	0
Other Services (excl. Public Administration)	115	95	155	7.6%	80	30	95	40	60	65
Public Administration	60	185	145	7.1%	40	85	125	20	95	20
	55	130	85	4.2%	50	130	65	10	0	20

Commuting

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

	2006	2011	Total 2016	'16 % of Total	2006	2011	Owners 2016	2006	2011	Renters 2016
Total Usual Workers	1,275	1,740	1,475	100%	1,065	1,310	1,085	210	430	390
Commute within Community	1,085	1,480	1,195	81.0%	920	1,105	860	170	375	335
Commute within RDCK	105	225	195	13.2%	85	175	165	20	55	30
Commute within Province	50	30	60	4.1%	30	30	40	20	0	25
Commute outside of Province	30	0	30	2.0%	35	0	25	0	0	10

Housing – Structural Types

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

	2006	2011	Total 2016	'16 % of Total	2006	2011	Owners 2016	2006	2011	Renters 2016
Total Occupied Dwellings	2,360	2,460	2,590	100%	1,805	1,885	1,890	555	580	700
Single-Detached	1,705	1,725	1,910	73.7%	1,525	1,485	1,620	180	235	295
Apartment (5+)	15	0	0	0.0%	10	0	0	10	0	0
Other	560	620	670	25.9%	200	280	265	360	340	410
<i>Semi-Detached</i>	75	70	75	2.9%	50	55	40	20	0	35
<i>Row House</i>	100	225	200	7.7%	70	70	105	40	160	95
<i>Duplex</i>	65	140	110	4.2%	25	115	70	40	0	40
<i>Apartment</i>	315	175	270	10.4%	55	35	35	260	145	235
<i>Other single-attached</i>	0	0	15	0.6%	0	0	10	0	0	10
Movable	85	120	10	0.4%	75	115	10	15	0	0

Housing – Unit Size

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

	2006	2011	Total 2016	'16 % of Total	2006	2011	Owners 2016	2006	2011	Renters 2016
Total Dwellings	2,360	2,460	2,590	100%	1,800	1,880	1,890	560	580	700
No bedroom	45	0	0	0.0%	10	0	0	35	0	0
1 bedroom	215	300	270	10.4%	65	120	55	150	175	215
2 bedroom	720	905	840	32.4%	460	600	520	260	305	320
3+ bedroom	1,380	1,215	1,480	57.1%	1,270	1,130	1,320	110	90	160

Housing – Date Built

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

	2006	2011	Total 2016	'16 % of Total	2006	2011	Owners 2016	'16 % of Total	2006	2011	Renters 2016	'16 % of Total
Total Dwellings	2,360	2,465	2,590	100%	1,805	1,880	1,890	100%	555	580	700	100%
< 1960	610	780	645	24.9%	470	655	490	25.9%	145	130	155	22.1%
1961 to 1980	880	650	860	33.2%	665	440	575	30.4%	215	210	285	40.7%
1981 to 1990	260	425	245	9.5%	190	245	140	7.4%	70	175	105	15.0%
1991 to 2000	405	315	415	16.0%	370	295	365	19.3%	35	20	50	7.1%
2001 to 2010	200	290	300	11.6%	110	245	220	11.6%	90	0	80	11.4%
2011 to 2016	0	0	115	4.4%	0	0	100	5.3%	0	0	20	2.9%

Housing – Subsidized

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

Housing Registry Subsidized Unit Stock = 24

Housing – Rental Vacancy

Section 6 (1)(i – j) * - Source: CMHC

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

* vacancy reflects the City of Nelson and its surrounding areas

Housing – Primary Rental Universe

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

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

* reflects the City of Nelson and its surrounding areas

Housing – Secondary Rental Universe

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

	Total	Rental	Primary Market % of Total	Secondary Market % of Total
Total	2,590	695	0	695 100%
No Bedroom	0	0	0	0 0%
1 Bedroom	270	215	0	215 31%
2 Bedroom	840	320	0	320 46%
3+ Bedroom	1,480	160	0	160 23%

* 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	3	10	13	15	12
Monthly Revenue / Listing	-	-	\$825	\$4,067	\$4,575	\$6,863	\$2,955
Annual Available Days	-	-	71	100	102	118	56
Annual Reserved Days	-	-	11	51	69	90	40
Occupancy	-	-	14%	34%	40%	43%	42%
Commercial Properties	0	0	1	5	8	10	10

* 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 indicates that College of the Rockies only has beds available at the Cranbrook campus. Creston campus does not have student housing.

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

	Creston
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>	94
Independent Social Housing	
Low Income Families	14
Low Income Seniors	59
<i>Social Housing Subtotal</i>	73
Rent Assistance in Private Market	
Rent Assist Families	15
Rent Assist Seniors	49
<i>Rent Assistance Subtotal</i>	64
Community Total	231

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	2018	2019
									Jan-June	Jan-June	
Single-Detached	24	8	2	7	9	8	12	7	14	6	6
Row	29	0	0	0	6	0	0	0	0	0	0
Apartment	4	0	3	0	1	1	3	2	4	0	2
Total	57	8	5	7	16	9	15	9	18	6	8

* 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	25	12	20
Multi Unit	*	*	*
Purpose Built Rental	*	*	13

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	\$201	\$239	\$283	\$304	\$291	\$284	\$278	\$268	\$271	\$282	\$293	\$276	\$285	\$335
Semi-Detached	\$196	\$226	\$272	\$270	\$266	\$253	\$263	\$265	\$313	\$294	\$324	\$312	\$313	\$271
Row House	\$98	\$110	\$166	\$165	\$151	\$155	\$153	\$145	\$137	\$242	\$202	\$198	\$201	\$194
Manufactured Home	\$137	\$133	\$137	\$146	\$158	\$136	\$134	\$132	\$135	\$142	\$122	\$148	\$138	\$142
Duplex	\$204	\$247	\$289	\$286	\$272	\$261	\$262	\$248	\$246	\$236	\$261	\$252	\$265	\$279
Apartment	\$451	\$479	\$584	\$596	\$582	\$549	\$547	\$558	\$554	\$537	\$552	\$582	\$520	\$538
Total	\$275	\$306	\$370	\$376	\$375	\$365	\$363	\$358	\$358	\$352	\$360	\$366	\$353	\$378

Bedrooms	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
1	\$357	\$399	\$513	\$526	\$490	\$475	\$487	\$476	\$467	\$450	\$469	\$488	\$442	\$480
2	\$282	\$303	\$366	\$357	\$352	\$349	\$336	\$336	\$344	\$325	\$336	\$346	\$347	\$361
3+	\$286	\$322	\$364	\$380	\$408	\$388	\$385	\$370	\$380	\$395	\$400	\$406	\$419	\$472
Total	\$275	\$306	\$370	\$376	\$375	\$365	\$363	\$358	\$358	\$352	\$360	\$366	\$353	\$378

Average Assessment in '000s (2019 dollars)

	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
Single-Detached	\$206	\$245	\$293	\$313	\$299	\$291	\$285	\$274	\$277	\$288	\$303	\$287	\$293	\$341
Semi-Detached	\$200	\$230	\$277	\$275	\$272	\$259	\$268	\$270	\$313	\$293	\$323	\$310	\$312	\$291
Row House	\$98	\$110	\$166	\$165	\$162	\$172	\$171	\$162	\$152	\$233	\$208	\$204	\$208	\$208
Manufactured Home	\$137	\$132	\$135	\$145	\$157	\$135	\$134	\$132	\$135	\$143	\$123	\$147	\$139	\$144
Duplex	\$204	\$247	\$289	\$286	\$272	\$261	\$262	\$248	\$246	\$236	\$261	\$252	\$265	\$279
Apartment	\$452	\$480	\$584	\$595	\$586	\$552	\$550	\$561	\$557	\$540	\$556	\$584	\$512	\$530
Total	\$277	\$310	\$375	\$380	\$381	\$370	\$368	\$362	\$362	\$355	\$365	\$372	\$354	\$381

Bedrooms	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
1	\$361	\$403	\$518	\$529	\$497	\$480	\$493	\$483	\$472	\$456	\$476	\$495	\$436	\$475
2	\$286	\$308	\$370	\$360	\$358	\$355	\$341	\$339	\$348	\$328	\$339	\$349	\$349	\$366
3+	\$287	\$323	\$368	\$385	\$412	\$392	\$389	\$374	\$382	\$396	\$405	\$411	\$425	\$478
Total	\$277	\$310	\$375	\$380	\$381	\$370	\$368	\$362	\$362	\$355	\$365	\$372	\$354	\$381

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	\$191	\$212	\$285	\$253	\$286	\$211	\$246	\$271	\$262	\$266	\$286	\$245	\$261	\$304
Semi-Detached	\$226	\$204	-	\$563	\$140	-	-	-	\$113	-	\$178	-	\$205	\$205
Row House	-	\$103	\$179	-	-	-	-	\$220	-	\$243	\$172	\$207	\$196	\$223
Manufactured Home	\$89	\$108	\$136	\$113	\$140	\$165	\$142	\$155	\$137	\$137	\$137	\$137	\$158	\$162
Duplex	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Apartment	\$343	\$224	\$926	\$500	-	-	-	-	-	\$672	-	\$947	-	\$534
Total	\$194	\$193	\$359	\$253	\$244	\$201	\$219	\$234	\$210	\$257	\$243	\$350	\$230	\$291

Bedrooms	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
1	\$241	\$174	\$938	\$131	\$180	\$138	\$186	\$161	\$201	\$154	\$228	\$687	\$167	\$321
2	\$143	\$147	\$356	\$147	\$200	\$180	\$151	\$169	\$163	\$337	\$162	\$207	\$184	\$227
3+	\$364	\$230	\$308	\$379	\$336	\$244	\$286	\$300	\$270	\$271	\$295	\$221	\$282	\$319
Total	\$196	\$197	\$366	\$254	\$246	\$211	\$222	\$243	\$214	\$260	\$247	\$351	\$232	\$292

Average Sale Price in '000s (2019 dollars)

	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
Single-Detached	\$194	\$218	\$297	\$255	\$287	\$223	\$251	\$285	\$277	\$277	\$290	\$247	\$264	\$307
Semi-Detached	\$226	\$202	-	\$563	\$140	-	-	-	\$113	-	\$178	-	\$205	\$205
Row House	-	\$103	\$179	-	-	-	-	\$220	-	\$229	\$176	\$196	\$206	\$221
Manufactured Home	\$88	\$115	\$134	\$113	\$144	\$168	\$145	\$153	\$123	\$127	\$140	\$143	\$154	\$157
Duplex	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Apartment	\$343	\$224	\$926	\$500	-	-	-	-	-	\$672	-	\$947	-	\$534
Total	\$196	\$197	\$366	\$254	\$246	\$211	\$222	\$243	\$214	\$260	\$247	\$351	\$232	\$292

Bedrooms	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
1	\$243	\$178	\$974	\$135	\$180	\$138	\$186	\$161	\$201	\$154	\$235	\$684	\$167	\$320
2	\$146	\$157	\$364	\$149	\$202	\$189	\$147	\$179	\$161	\$342	\$161	\$209	\$185	\$231
3+	\$365	\$230	\$307	\$378	\$339	\$257	\$298	\$308	\$284	\$272	\$300	\$224	\$285	\$318
Total	\$196	\$197	\$366	\$254	\$246	\$211	\$222	\$243	\$214	\$260	\$247	\$351	\$232	\$292

Real Estate – Rents

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

Median rents (2019 dollars)

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

Average rents (2019 dollars)

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

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

Core Housing Need – Affordability

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

	Total			Owners			Renters		
	2006	2011	2016	2006	2011	2016	2006	2011	2016
Total Households	2,250	2,390	2,540	1,765	1,855	1,870	480	535	675
Above Affordable Threshold	460	495	600	225	200	215	235	295	385
1 person household	240	275	345	85	100	75	150	175	265
2 persons household	125	90	165	80	20	95	40	70	70
3 persons household	45	75	50	15	0	15	30	25	40
4 persons household	35	0	25	30	0	25	0	0	0
5+ persons household	25	25	10	15	0	0	15	0	10
Unaffordable Housing (%)	20.4%	20.7%	23.6%	12.7%	10.8%	11.5%	49.0%	55.1%	57.0%

Core Housing Need – Adequacy

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

	Total			Owners			Renters		
	2006	2011	2016	2006	2011	2016	2006	2011	2016
Total Households	2,250	2,390	2,540	1,765	1,855	1,870	480	535	675
Below Adequacy Standard	165	235	160	115	190	125	50	50	40
1 person household	75	40	45	60	25	35	20	0	0
2 persons household	35	85	65	15	80	55	20	0	15
3 persons household	10	80	40	10	0	25	0	0	15
4 persons household	30	0	10	25	0	10	0	0	0
5+ persons household	0	0	10	10	0	0	0	0	0
Inadequate Housing (%)	7.3%	9.8%	6.3%	6.5%	10.2%	6.7%	10.4%	9.3%	5.9%

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	2,250	2,390	2,540	1,765	1,855	1,870	480	535	675
Below Suitability Standard	40	85	50	25	55	10	10	0	40
1 Person	0	0	0	0	0	0	0	0	0
2 Persons	10	0	0	0	0	0	0	0	0
3 Persons	0	0	25	0	0	0	10	0	20
4 Persons	20	0	0	20	0	0	10	0	0
5+ Persons	0	80	25	10	60	0	0	0	20
Unsuitable Housing (%)	1.8%	3.6%	2.0%	1.4%	3.0%	0.5%	2.1%	0.0%	5.9%

Core Housing Need

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

	Total			Owners			Renters		
	2006	2011	2016	2006	2011	2016	2006	2011	2016
Total Households	2,245	2,390	2,545	1,765	1,855	1,865	480	535	675
Household not in CHN	1,995	1,990	2,170	1,645	1,730	1,775	345	260	395
Household in CHN	255	400	370	120	120	90	130	280	285
1 person household	135	215	230	60	45	45	75	170	185
2 persons household	60	0	85	40	0	35	20	0	55
3 persons household	30	80	45	10	0	10	20	25	40
4 persons household	20	0	0	10	0	0	10	0	0
5+ persons household	10	0	10	0	0	0	0	0	0
Household in CHN (%)	11.4%	16.7%	14.5%	6.8%	6.5%	4.8%	27.1%	52.3%	42.2%

Extreme Core Housing Need

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

	Total			Owners			Renters		
	2006	2011	2016	2006	2011	2016	2006	2011	2016
Total Households	2,245	2,390	2,545	1,765	1,855	1,865	480	535	675
Household not in ECHN	2,135	2,205	2,385	1,720	1,780	1,820	415	425	560
Household in ECHN	110	185	160	45	75	45	65	110	115
1 person household	70	100	95	15	25	10	50	70	85
2 persons household	30	0	40	20	0	25	10	0	15
3 persons household	10	60	25	10	0	10	0	0	15
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 (%)	4.9%	7.7%	6.3%	2.5%	4.0%	2.4%	13.5%	20.6%	17.0%

Income Category v. Price

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

Income Category	Maximum Household Income	Maximum Budget for Rent	Budget v. Market Rent			
			1- Bachelor	2- Bedroom	3+ Bedroom	
Very Low	\$26,100	\$635	-\$265	-\$435	-\$675	-\$1,185
Low	\$41,700	\$1,010	\$110	-\$60	-\$300	-\$810
Moderate	\$62,600	\$1,520	\$620	\$450	\$210	-\$300
Above Moderate	\$78,200	\$1,895	\$995	\$825	\$585	\$75
Median Income	\$52,166	\$1,250	\$350	\$180	-\$60	-\$570

Income Category	Maximum Household Income	Maximum Possible Purchase Price	Budget v. Real Estate Prices				
			Single Detached	Semi Detached	Row House	Duplex	Mobile Home
Very Low	\$26,100	\$147,500	-\$157,500	-\$57,500	-\$75,000	-	-\$15,000
Low	\$41,700	\$238,500	-\$66,500	\$33,500	\$16,000	-	\$76,000
Moderate	\$62,600	\$352,500	\$47,500	\$147,500	\$130,000	-	\$190,000
Above Moderate	\$78,200	\$443,000	\$138,000	\$238,000	\$220,500	-	\$280,500
Median Income	\$52,166	\$295,500	-\$9,500	\$90,500	\$73,000	-	\$133,000

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	\$21,700	\$1,300	-\$1,250	\$2,200	-\$3,960	
Low	\$32,700	\$2,000	-\$550	\$3,300	-\$2,860	
Moderate	\$46,900	\$2,800	\$250	\$4,700	-\$1,460	
Above Moderate	\$57,200	\$3,400	\$850	\$5,700	-\$460	
Median Income	\$40,100	\$2,400	-\$150	\$4,000	-\$2,160	

Family Income v. Price

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

Family Types	Maximum Household Income	Maximum Budget for Rent	Budget v. Market Rent			
			1- Bachelor	2- Bedroom	3+ Bedroom	
Singles / Roommates	\$26,120	\$635	-\$265	-\$435	-\$675	-\$1,185
Lone parent	\$45,116	\$1,095	\$195	\$25	-\$215	-\$725
Couple w/ child	\$114,842	\$2,785	\$1,885	\$1,715	\$1,475	\$965
Couple w/o child	\$65,739	\$1,595	\$695	\$525	\$285	-\$225
Median Income	\$52,166	\$1,265	\$365	\$195	-\$45	-\$555

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	\$26,120	\$147,500	-\$157,500	-\$57,500	-\$75,000	-	-\$15,000
Lone parent	\$45,116	\$261,500	-\$43,500	\$56,500	\$39,000	-	\$99,000
Couple w/ child	\$114,842	\$647,500	\$342,500	\$442,500	\$425,000	-	\$485,000
Couple w/o child	\$65,739	\$375,000	\$70,000	\$170,000	\$152,500	-	\$212,500
Median Income	\$52,166	\$295,500	-\$9,500	\$90,500	\$73,000	-	\$133,000

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	\$21,704	\$1,300	-\$1,250	\$2,200	-\$3,960	
Lone parent	\$35,158	\$2,100	-\$450	\$3,500	-\$2,660	
Couple w/ child	\$79,720	\$4,800	\$2,250	\$8,000	\$1,840	
Couple w/o child	\$48,992	\$2,900	\$350	\$4,900	-\$1,260	
Median Income	\$40,100	\$2,400	-\$150	\$4,000	-\$2,160	

Housing Units Demanded

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

Source: Statistics Canada, BC Stats

	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
Total Population	5,505	5,540	5,575	5,610	5,645	5,665	5,685	5,705	5,725	5,745
Total Households	2,820	2,855	2,890	2,925	2,960	2,995	3,020	3,045	3,070	3,095
No Bedroom	0	5	10	15	20	25	25	25	25	25
1 Bedroom	295	295	295	295	295	295	295	295	295	295
2 Bedroom	915	920	925	930	935	945	955	965	975	985
3+ Bedroom	1,610	1,635	1,660	1,685	1,710	1,730	1,745	1,760	1,775	1,790
Household Size	1.96	1.94	1.93	1.92	1.91	1.89	1.88	1.87	1.86	1.86
Renter Demand	27.0%	26.4%	26.0%	25.5%	25.0%	25.0%	25.0%	25.0%	24.9%	24.9%

APPENDIX B – Electoral Area A Data Tables

Historical & Anticipated Population & Households

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

Source: Statistics Canada, BC Stats

	2006	2011	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	%Δ '06-'16	%Δ '16-'25
Total	2,125	2,100	1,985	1,960	1,935	1,910	1,885	1,910	1,890	1,870	1,850	1,830	-6.6%	-7.8%
< 14 yrs	255	200	165	155	145	135	125	130	125	120	115	110	-35.3%	-33.3%
15 to 19 yrs	90	75	80	75	70	65	60	45	45	45	45	45	-11.1%	-43.8%
20 to 24 yrs	50	55	50	60	70	80	90	95	85	75	65	55	0.0%	10.0%
25 to 64 yrs	1,220	1,230	1,075	1,045	1,015	985	955	960	955	950	945	940	-11.9%	-12.6%
65 to 84 yrs	475	505	575	580	585	590	595	610	605	600	595	590	21.1%	2.6%
85+ yrs	35	35	40	45	50	55	60	70	75	80	85	90	14.3%	125.0%
Median Age	53.4	60.4	58.2	58.4	58.6	58.8	59.0	59.1	59.1	59.0	58.9	58.8	9.0%	1.1%
Average Age	47.6	50.0	51.9	52.2	52.4	52.7	53.0	53.4	53.6	53.8	54.0	54.2	9.1%	4.5%
Households (HHs)	1,060	1,050	1,005	1,000	995	990	985	980	975	970	965	960	-5.2%	-4.5%
Average HH Size	2.0	2.0	2.0	2.0	1.9	1.9	1.9	1.9	1.9	1.9	1.9	1.9	-1.5%	-3.5%

* distributions graphically represented in report

Indigenous Identity

Source: Statistics Canada

	2006	2011	Total 2016	2006	2011	Owners 2016	2006	2011	Renters 2016
Total Population	2,010	1,980	1,885	1,755	1,785	1,585	260	190	305
Indigenous Identity	55	20	105	40	20	65	20	0	35
Non-Indigenous Identity	1,945	1,960	1,785	1,710	1,770	1,520	235	190	265
	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	2.7%	1.0%	5.6%	2.3%	1.1%	4.1%	7.7%	0.0%	11.5%
Non-Indigenous Identity	96.8%	99.0%	94.7%	97.4%	99.2%	95.9%	90.4%	100.0%	86.9%

Mobility

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

	2006	2011	Total 2016	2006	2011	Owners 2016	2006	2011	Renters 2016
Total Population	2,000	1,965	1,875	1,750	1,775	1,580	255	190	295
Non-Mover	1,755	1,840	1,735	1,550	1,695	1,490	200	150	245
Mover	250	120	145	200	80	90	50	45	50
Non-Migrant	100	25	0	70	20	0	30	0	0
Migrants	150	95	140	130	60	90	25	35	50
Internal Migrants	130	90	145	125	55	90	0	35	50
Intraprovincial Migrant	75	60	80	75	20	35	0	35	45
Interprovincial Migrant	50	35	60	55	30	55	0	0	10
External Migrant	20	0	0	0	0	0	15	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

	2006	2011	Total 2016	'16 % of Total	2006	2011	Owners 2016	2006	2011	Renters 2016	2006	2011	Renter % 2016
Total Private HHs	985	1,010	970	101%	835	920	800	155	95	170	16%	9%	18%
1 person	300	275	300	31.1%	210	235	225	95	40	70	32%	15%	23%
2 persons	515	560	520	53.9%	475	540	450	45	20	65	9%	4%	13%
3 persons	60	120	85	8.8%	60	100	70	0	0	15	0%	0%	18%
4 persons	70	50	40	4.1%	60	35	30	15	0	10	21%	0%	25%
5+ persons	40	0	25	2.6%	35	0	20	0	0	10	0%	0%	40%
Average HH Size	2.0	2.0	1.9		2.1	1.9	2.0	1.6	2.1	1.8	-	-	-

Household Maintainers

Source: Statistics Canada

	2006	2011	2016	Total 10yr % Δ	2006	2011	Owners 2016	2006	2011	Renters 2016
Total Household	985	1,010	970	-1.5%	830	920	800	155	95	165
15 - 24 yrs	20	0	10	-50.0%	15	0	0	0	0	15
25 - 34 yrs	55	45	70	27.3%	15	35	35	35	0	40
35 - 44 yrs	130	45	50	-61.5%	105	35	20	20	0	30
45 - 54 yrs	215	180	125	-41.9%	150	150	105	55	0	20
55 - 64 yrs	280	265	345	23.2%	250	240	315	25	0	30
65 - 74 yrs	180	195	265	47.2%	180	195	240	0	0	30
75 - 84 yrs	100	235	75	-25.0%	100	225	75	10	0	0
85+ yrs	10	35	20	100.0%	10	0	20	0	0	10

Owners w/ Mortgages & Renters in Subsidized Housing

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

	2006	2011	2016
Owners	815	910	785
w/ Mortgage (#)	260	315	310
w/ Mortgage (%)	32%	35%	39%
Renters	155	90	170
Subsidised (#)	0	0	20
Subsidised (%)	0%	0%	12%

Household Income

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

	2005	2010	Total 2015	% of Total	2005	2010	Owners 2015	% of Total	2005	2010	Renters 2015	% of Total
Total Household	990	1010	965	100.0%	830	920	800	100.0%	155	95	170	100.0%
< \$5,000	25	0	25	2.6%	25	0	15	1.9%	0	0	10	5.9%
\$5,000 - \$9,999	45	0	20	2.1%	35	0	10	1.3%	10	0	15	8.8%
\$10,000 - \$14,999	50	25	45	4.7%	20	25	30	3.8%	25	0	20	11.8%
\$15,000 - \$19,999	90	60	60	6.2%	60	50	50	6.3%	30	0	10	5.9%
\$20,000 - \$24,999	75	105	45	4.7%	60	100	45	5.6%	15	0	0	0.0%
\$25,000 - \$29,999	70	0	60	6.2%	65	0	50	6.3%	10	0	10	5.9%
\$30,000 - \$34,999	70	50	45	4.7%	55	40	30	3.8%	10	0	10	5.9%
\$35,000 - \$39,999	45	15	55	5.7%	30	0	40	5.0%	20	0	10	5.9%
\$40,000 - \$44,999	70	35	55	5.7%	65	35	45	5.6%	0	0	10	5.9%
\$45,000 - \$49,999	45	135	40	4.1%	35	115	35	4.4%	15	0	10	5.9%
\$50,000 - \$59,999	105	120	115	11.9%	90	120	105	13.1%	15	0	15	8.8%
\$60,000 - \$69,999	65	120	80	8.3%	65	115	80	10.0%	0	0	0	0.0%
\$70,000 - \$79,999	65	40	65	6.7%	70	40	60	7.5%	0	0	10	5.9%
\$80,000 - \$89,999	30	75	60	6.2%	25	75	50	6.3%	0	0	10	5.9%
\$90,000 - \$99,999	30	20	50	5.2%	30	20	40	5.0%	0	0	10	5.9%
\$100,000+	105	165	140	14.5%	95	145	125	15.6%	10	0	15	8.8%
\$100,000 - \$124,999	65	80	60	6.2%	60	75	45	5.6%	10	0	10	5.9%
\$125,000 - \$149,999	15	0	45	4.7%	15	0	45	5.6%	0	0	0	0.0%
\$150,000 - \$199,999	15	35	15	1.6%	15	20	15	1.9%	0	0	0	0.0%
\$200,000+	0	20	15	1.6%	0	25	15	1.9%	0	0	0	0.0%
Median Income	\$41,469	\$54,290	\$52,465		\$44,734	\$55,950	\$55,357		\$23,930	\$48,902	\$42,512	
Average Income	\$50,532	\$65,187	\$60,713		\$53,960	\$65,069	\$62,725		\$32,161	\$66,378	\$51,079	

* smaller income brackets shown in the report for readability

Labour Force

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

	2006	2011	Total 2016	2006	2011	Owners 2016	2006	2011	Renters 2016
Total Population (15+ yrs)	1,745	1,850	1,725	1,530	1,675	1,470	220	170	250
In Labour Force	800	765	795	665	655	635	135	105	165
Employed	685	690	705	570	595	590	110	95	115
Unemployed	115	80	95	95	60	45	15	0	50
Not In Labour Force	940	1,085	925	860	1,015	835	85	65	90
Participation Rate (%)	45.9	41.4	46.4	43.9	39.1	43.1	61.4	60.0	64.0
Employment Rate (%)	39.3	37.0	40.9	37.4	35.5	40.0	50.0	51.4	46.0
Unemployment Rate (%)	14.4	10.5	11.9	14.2	9.9	7.1	14.8	0.0	31.2

NAICS Industry Employment

HNRR Section 5(b) - Source: Statistics Canada

	2006	2011	Total 2016	'16 % of Total	2006	2011	Owners 2016	2006	2011	Renters 2016
Labour Force	775	765	780	100.0%	645	660	630	130	105	155
Agriculture, Forestry, Fishing, & Hunting	60	30	75	9.6%	45	30	45	10	0	25
Mining, Quarrying, and Oil & Gas Extraction	45	0	40	5.1%	40	0	35	0	0	0
Utilities	10	0	0	0.0%	10	0	0	0	0	0
Construction	90	95	115	14.7%	65	95	90	30	0	30
Manufacturing	55	60	60	7.7%	45	65	40	0	0	25
Wholesale trade	10	0	0	0.0%	0	0	10	10	0	0
Retail trade	60	100	55	7.1%	50	95	30	10	0	25
Transportation & Warehousing	40	0	15	1.9%	40	0	15	0	0	0
Information & Cultural Industries	15	0	10	1.3%	15	0	10	0	0	0
Finance & Insurance	15	20	25	3.2%	20	0	25	0	0	0
Real Estate and Rental & Leasing	25	0	15	1.9%	20	0	20	0	0	0
Professional, Scientific, & Technical Services	40	30	60	7.7%	40	0	60	0	0	0
Management of Companies & Enterprises	0	0	0	0.0%	0	0	0	0	0	0
Administrative & Support, Waste Management, & Remediation Services	30	40	35	4.5%	15	30	35	10	0	0
Educational Services	50	95	50	6.4%	55	75	40	0	0	15
Health Care & Social Assistance	55	70	65	8.3%	45	70	55	10	0	0
Arts, Entertainment, & Recreation	70	50	35	4.5%	65	40	35	0	0	10
Accommodation & Food Services	55	75	55	7.1%	35	50	55	20	0	0
Other Services (excl. Public Administration)	45	45	55	7.1%	45	25	40	0	0	20
Public Administration	0	0	20	2.6%	0	0	15	0	0	0

Commuting

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

	2006	2011	Total 2016	'16 % of Total	2006	2011	Owners 2016	2006	2011	Renters 2016
Total Usual Workers	375	410	440	100%	310	355	360	75	55	75
Commute within Community	210	130	205	46.6%	145	80	150	65	55	50
Commute within RDCK	110	220	190	43.2%	105	220	160	10	0	30
Commute within Province	15	20	35	8.0%	10	25	35	10	0	0
Commute outside of Province	45	35	15	3.4%	40	35	10	0	0	0

Housing – Structural Types

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

	2006	2011	Total 2016	'16 % of Total	2006	2011	Owners 2016	2006	2011	Renters 2016
Total Occupied Dwellings	985	1,010	965	100%	830	915	800	155	90	165
Single-Detached	905	975	880	91.2%	790	900	765	120	80	120
Apartment (5+)	0	0	0	0.0%	0	0	0	0	0	0
Other	20	0	25	2.6%	0	0	10	15	0	15
Semi-Detached	10	0	0	0.0%	0	0	0	0	0	0
Row House	0	0	0	0.0%	0	0	0	0	0	0
Duplex	0	0	10	1.0%	0	0	0	0	0	10
Apartment	15	0	0	0.0%	10	0	10	10	0	0
Other single-attached	0	0	0	0.0%	0	0	0	0	0	0
Movable	60	0	65	6.7%	40	0	35	25	0	30

Housing – Unit Size

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

	2006	2011	Total 2016	'16 % of Total	2006	2011	Owners 2016	2006	2011	Renters 2016
Total Dwellings	985	1,010	970	100%	835	920	800	155	90	170
No bedroom	50	0	0	0.0%	25	0	0	25	0	0
1 bedroom	185	40	90	9.3%	130	0	55	55	20	40
2 bedroom	280	360	310	32.0%	230	350	220	55	0	90
3+ bedroom	475	615	560	57.7%	450	550	530	25	35	40

Housing – Date Built

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

	2006	2011	Total 2016	'16 % of Total	2006	2011	Owners 2016	'16 % of Total	2006	2011	Renters 2016	'16 % of Total
Total Dwellings	985	1,010	965	100%	830	915	800	100%	155	90	170	100%
< 1960	310	385	200	20.7%	245	340	145	18.1%	65	40	60	35.3%
1961 to 1980	340	300	270	28.0%	275	275	215	26.9%	60	25	50	29.4%
1981 to 1990	75	90	130	13.5%	70	85	110	13.8%	10	0	20	11.8%
1991 to 2000	140	150	165	17.1%	125	135	140	17.5%	15	0	30	17.6%
2001 to 2010	125	90	155	16.1%	110	85	135	16.9%	10	0	0	0.0%
2011 to 2016	0	0	60	6.2%	0	0	55	6.9%	0	0	10	5.9%

Housing – Subsidized

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

Housing Registry Subsidized Unit Stock = 0

Housing – Rental Vacancy

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

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

* vacancy reflects the City of Nelson and its surrounding areas

Housing – Primary Rental Universe

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

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

* reflects the City of Nelson and its surrounding areas

Housing – Secondary Rental Universe

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

	Total	Rental	Primary Market % of Total	Secondary Market % of Total
Total	975	170	0	170
No Bedroom	0	0	0	0
1 Bedroom	95	40	0	40
2 Bedroom	310	90	0	90
3+ Bedroom	570	40	0	40

* 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	29	60	77	92	73
Monthly Revenue / Listing	-	-	\$1,575	\$5,834	\$5,403	\$7,602	\$3,333
Annual Available Days / Listing	-	-	98	180	169	132	46
Annual Reserved Days / Listing	-	-	14	50	55	64	28
Average Occupancy	-	-	12%	22%	25%	33%	38%
Commercial Properties	0	0	16	44	64	81	64

* 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 A	
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	-
Low Income Seniors	-
<i>Social Housing Subtotal</i>	5
Rent Assistance in Private Market	
Rent Assist Families	7
Rent Assist Seniors	6
<i>Rent Assistance Subtotal</i>	13
Community Total	18

Housing – Demolitions

HNRR Section 6 (1)(m)(i – iv) – 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 A	26	18	10	17	15	13	7	14	4	12
Single-Detached	10	4	11	7	8	0	0	0	0	0
Manufactured	1	3	2	3	1	2	1	2	2	3
Multi Family	0	0	0	0	0	0	0	0	0	0

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

Housing – Registered New Homes

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

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

Real Estate – Assessment

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

Median Assessment in '000s (2019 dollars)

	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
Single-Detached	\$490	\$671	\$789	\$795	\$879	\$893	\$762	\$709	\$696	\$559	\$561	\$541	\$544	\$580
Semi-Detached	\$140	\$186	\$188	\$150	\$158	\$192	\$174	\$168	\$164	\$167	\$167	\$161	\$177	\$394
Row House	-	-	-	-	-	-	-	-	-	-	\$236	\$228	\$230	\$302
Manufactured Home	\$172	\$216	\$245	\$201	\$232	\$228	\$226	\$225	\$222	\$212	\$208	\$203	\$205	\$201
Duplex	\$95	\$117	-	-	-	-	-	\$115	\$112	\$110	\$117	\$113	\$126	\$135
Apartment	-	\$303	\$303	\$300	\$301	\$286	\$277	\$230	\$302	-	-	-	\$88	\$86
Total	\$419	\$559	\$662	\$662	\$735	\$748	\$658	\$605	\$593	\$486	\$477	\$463	\$461	\$494

Bedrooms	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
0	\$374	\$452	-	-	-	-	-	\$423	\$418	\$450	\$633	\$628	\$446	\$516
1	\$305	\$441	\$608	\$577	\$890	\$995	\$577	\$552	\$785	\$478	\$444	\$427	\$435	\$475
2	\$539	\$722	\$779	\$792	\$795	\$772	\$794	\$759	\$486	\$458	\$456	\$449	\$448	\$472
3+	\$396	\$514	\$607	\$614	\$599	\$578	\$608	\$542	\$535	\$504	\$496	\$479	\$483	\$513
Total	\$419	\$559	\$662	\$662	\$735	\$748	\$658	\$605	\$593	\$483	\$474	\$460	\$458	\$491

Average Assessment in '000s (2019 dollars)

	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
Single-Detached	\$520	\$702	\$829	\$831	\$897	\$912	\$780	\$729	\$723	\$585	\$598	\$572	\$569	\$606
Semi-Detached	\$140	\$186	\$188	\$150	\$158	\$192	\$174	\$168	\$164	\$167	\$167	\$161	\$177	\$394
Row House	-	-	-	-	-	-	-	-	-	-	\$264	\$255	\$258	\$305
Manufactured Home	\$181	\$224	\$253	\$209	\$237	\$237	\$235	\$236	\$232	\$223	\$218	\$212	\$216	\$218
Duplex	\$95	\$117	-	-	-	-	-	\$115	\$112	\$110	\$117	\$113	\$126	\$135
Apartment	-	\$303	\$303	\$300	\$301	\$286	\$277	\$230	\$302	-	-	-	\$88	\$86
Total	\$444	\$584	\$694	\$691	\$750	\$765	\$674	\$623	\$615	\$509	\$507	\$488	\$482	\$516

Bedrooms	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
0	\$374	\$452	-	-	-	-	-	\$423	\$418	\$450	\$633	\$628	\$446	\$516
1	\$333	\$473	\$646	\$614	\$914	\$1,014	\$585	\$554	\$792	\$492	\$469	\$449	\$449	\$486
2	\$565	\$750	\$817	\$826	\$822	\$796	\$817	\$778	\$513	\$481	\$479	\$464	\$462	\$479
3+	\$419	\$532	\$631	\$633	\$599	\$587	\$624	\$571	\$565	\$532	\$535	\$515	\$516	\$554
Total	\$444	\$584	\$694	\$691	\$750	\$765	\$674	\$623	\$615	\$505	\$504	\$485	\$479	\$513

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	\$321	\$354	\$396	\$376	\$305	\$398	\$448	\$418	\$337	\$315	\$447	\$413	\$408	\$360
Semi-Detached	-	\$204	-	-	-	-	-	-	-	\$32	-	-	-	-
Row House	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Manufactured Home	\$186	\$119	\$110	\$135	\$269	\$104	\$170	\$233	\$143	\$104	\$214	\$213	\$230	\$184
Duplex	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Apartment	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	\$280	\$333	\$335	\$336	\$298	\$371	\$379	\$363	\$298	\$271	\$420	\$402	\$377	\$326

Bedrooms	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
0	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1	\$325	\$305	\$114	\$227	\$217	\$231	\$302	\$335	\$359	\$237	\$415	\$264	\$434	\$379
2	\$248	\$318	\$272	\$252	\$254	\$359	\$532	\$264	\$294	\$240	\$427	\$444	\$330	\$310
3+	\$289	\$350	\$445	\$479	\$329	\$402	\$302	\$417	\$283	\$313	\$418	\$434	\$390	\$325
Total	\$280	\$333	\$335	\$336	\$298	\$371	\$379	\$363	\$298	\$271	\$420	\$402	\$377	\$326

Average Sale Price in '000s (2019 dollars)

	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
Single-Detached	\$348	\$374	\$403	\$385	\$334	\$432	\$473	\$438	\$343	\$325	\$457	\$418	\$414	\$368
Semi-Detached	-	\$204	-	-	-	-	-	-	-	\$32	-	-	-	-
Row House	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Manufactured Home	\$188	\$123	\$104	\$135	\$269	\$104	\$170	\$233	\$143	\$104	\$214	\$213	\$230	\$184
Duplex	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Apartment	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	\$300	\$350	\$339	\$344	\$322	\$402	\$397	\$376	\$303	\$279	\$429	\$407	\$381	\$333

Bedrooms	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
0	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1	\$348	\$309	\$151	\$264	\$238	\$231	\$302	\$335	\$370	\$237	\$412	\$268	\$434	\$380
2	\$277	\$373	\$264	\$245	\$247	\$400	\$540	\$270	\$304	\$247	\$435	\$456	\$338	\$323
3+	\$302	\$358	\$457	\$491	\$366	\$432	\$329	\$436	\$280	\$325	\$433	\$434	\$394	\$326
Total	\$300	\$350	\$339	\$344	\$322	\$402	\$397	\$376	\$303	\$279	\$429	\$407	\$381	\$333

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	950	985	900	795	905	755	155	85	150
Above Affordable Threshold	175	150	160	125	145	130	55	0	35
1 person household	90	90	50	60	90	40	30	0	0
2 persons household	60	40	80	40	40	70	20	0	10
3 persons household	20	0	20	15	0	0	0	0	10
4 persons household	10	0	0	10	0	10	0	0	0
5+ persons household	0	0	10	0	0	0	0	0	10
Unaffordable Housing (%)	18.4%	15.2%	17.8%	15.7%	16.0%	17.2%	35.5%	0.0%	23.3%

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	950	985	900	795	905	755	155	85	150
Below Adequacy Standard	135	45	65	95	40	50	40	0	15
1 person household	65	20	40	30	15	25	40	0	10
2 persons household	40	25	10	40	0	10	0	0	0
3 persons household	0	0	15	0	0	10	0	0	10
4 persons household	10	0	10	10	0	0	0	0	0
5+ persons household	15	0	0	15	0	0	0	0	0
Inadequate Housing (%)	14.2%	4.6%	7.2%	11.9%	4.4%	6.6%	25.8%	0.0%	10.0%

Core Housing Need – Suitability

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

	Total			Owners			Renters		
	2006	2011	2016	2006	2011	2016	2006	2011	2016
Total Households	950	985	900	795	905	755	155	85	150
Below Suitability Standard	55	0	10	25	0	10	25	0	10
1 Person	0	0	0	0	0	0	0	0	0
2 Persons	25	0	0	15	0	0	10	0	0
3 Persons	0	0	10	0	0	10	0	0	0
4 Persons	30	0	0	15	0	0	15	0	0
5+ Persons	0	0	0	0	0	0	0	0	0
Unsuitable Housing (%)	5.8%	0.0%	1.1%	3.1%	0.0%	1.3%	16.1%	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	945	990	900	795	900	755	155	90	145
Household not in CHN	705	845	740	640	770	630	65	75	110
Household in CHN	240	145	160	155	130	120	90	0	40
1 person household	115	55	60	60	50	55	55	0	15
2 persons household	70	65	65	50	60	55	20	0	10
3 persons household	25	0	25	20	0	10	10	0	15
4 persons household	35	0	0	20	0	0	15	0	0
5+ persons household	0	0	0	0	0	0	0	0	10
Household in CHN (%)	25.4%	14.6%	17.8%	19.5%	14.4%	15.9%	58.1%	0.0%	27.6%

Extreme Core Housing Need

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

	Total			Owners			Renters		
	2006	2011	2016	2006	2011	2016	2006	2011	2016
Total Households	945	990	900	795	900	755	155	90	145
Household not in ECHN	885	945	865	760	855	730	130	90	135
Household in ECHN	60	45	35	35	45	25	25	0	10
1 person household	40	15	25	20	15	15	20	0	10
2 persons household	10	25	10	0	25	10	0	0	0
3 persons household	0	0	0	10	0	0	0	0	0
4 persons household	10	0	0	0	0	0	0	0	0
5+ persons household	0	0	0	0	0	0	0	0	0
Household in ECHN (%)	6.3%	4.5%	3.9%	4.4%	5.0%	3.3%	16.1%	0.0%	6.9%

Income Category v. Price

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

Income Category	Maximum Household Income	Maximum Budget for Rent	Budget v. Market Rent			
			Bachelor	Bedroom	2-Bedroom	3+ Bedroom
Very Low	\$31,700	\$770	-\$130	-\$300	-\$540	-\$1,050
Low	\$50,700	\$1,230	\$330	\$160	-\$80	-\$590
Moderate	\$76,000	\$1,845	\$945	\$775	\$535	\$25
Above Moderate	\$95,000	\$2,305	\$1,405	\$1,235	\$995	\$485
Median Income	\$63,349	\$1,550	\$650	\$480	\$240	-\$270

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	\$31,700	\$182,000	-\$178,000	-	-	-	-\$3,000
Low	\$50,700	\$284,000	-\$76,000	-	-	-	\$99,000
Moderate	\$76,000	\$432,000	\$72,000	-	-	-	\$247,000
Above Moderate	\$95,000	\$545,500	\$185,500	-	-	-	\$360,500
Median Income	\$63,349	\$363,500	\$3,500	-	-	-	\$178,500

Income Category	Est. Maximum AT Household Income	Afford. Energy Budget, Utilities only	Utilities Only		Utilities + Fuel	
			Budget v. Average Utility Expense	Afford. Energy Budget, w/ Fuel	Budget v. Average Total Expense	
Very Low	\$25,600	\$1,500	-\$1,000	\$2,600	-\$3,370	
Low	\$39,100	\$2,300	-\$200	\$3,900	-\$2,070	
Moderate	\$55,700	\$3,300	\$800	\$5,600	-\$370	
Above Moderate	\$68,000	\$4,100	\$1,600	\$6,800	\$830	
Median Income	\$47,400	\$2,800	\$300	\$4,700	-\$1,270	

Family Income v. Price

Source: Statistics Canada, NCOH, 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	\$28,000	\$680	-\$220	-\$390	-\$630	-\$1,140
Lone parent	\$45,052	\$1,095	\$195	\$25	-\$215	-\$725
Couple w/ child	\$99,378	\$2,410	\$1,510	\$1,340	\$1,100	\$590
Couple w/o child	\$70,579	\$1,710	\$810	\$640	\$400	-\$110
Median Income	\$63,349	\$1,535	\$635	\$465	\$225	-\$285

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	\$28,000	\$159,000	-\$201,000	-	-	-	-\$26,000
Lone parent	\$45,052	\$261,500	-\$98,500	-	-	-	\$76,500
Couple w/ child	\$99,378	\$568,000	\$208,000	-	-	-	\$383,000
Couple w/o child	\$70,579	\$397,500	\$37,500	-	-	-	\$212,500
Median Income	\$63,349	\$363,500	\$3,500	-	-	-	\$178,500

Income Category	Est. Maximum AT Household Income	Afford. Energy Budget, Utilities only	Utilities Only Budget v. Average Utility Expense	Afford. Energy Budget, w/ Fuel	Utilities + Fuel Budget v. Average Total Expense
Singles / Roommates	\$23,010	\$1,400	-\$1,100	\$2,300	-\$3,670
Lone parent	\$35,113	\$2,100	-\$400	\$3,500	-\$2,470
Couple w/ child	\$70,717	\$4,200	\$1,700	\$7,100	\$1,130
Couple w/o child	\$52,155	\$3,100	\$600	\$5,200	-\$770
Median Income	\$47,400	\$2,800	\$300	\$4,700	-\$1,270

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	1,985	1,960	1,935	1,910	1,885	1,910	1,890	1,870	1,850	1,830
Total Households	1,000	985	970	955	940	965	965	965	965	965
No Bedroom	0	0	0	0	0	20	20	20	20	20
1 Bedroom	95	100	105	110	115	135	135	135	135	135
2 Bedroom	320	315	310	305	300	295	295	295	295	295
3+ Bedroom	585	570	555	540	525	515	515	515	515	515
Household Size	1.98	1.96	1.94	1.93	1.91	1.95	1.94	1.93	1.92	1.91
Renter Demand	17.5%	17.3%	17.0%	16.8%	16.5%	16.1%	16.1%	16.1%	16.1%	16.1%

APPENDIX C – Electoral Area B Data Tables

Historical & Anticipated Population & Households

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

Source: Statistics Canada, BC Stats

	2006	2011	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	%Δ '06-'16	%Δ '16-'25
Total	4,725	4,600	4,790	4,785	4,780	4,775	4,770	4,765	4,755	4,745	4,735	4,725	1.4%	-1.4%
< 14 yrs	960	900	825	790	755	720	685	660	635	610	585	560	-14.1%	-32.1%
15 to 19 yrs	390	300	315	290	265	240	215	185	185	185	185	185	-19.2%	-41.3%
20 to 24 yrs	185	210	185	205	225	245	265	285	260	235	210	185	0.0%	0.0%
25 to 64 yrs	2,315	2,240	2,280	2,280	2,280	2,280	2,280	2,275	2,280	2,285	2,290	2,295	-1.5%	0.7%
65 to 84 yrs	815	880	1,100	1,120	1,140	1,160	1,180	1,205	1,225	1,245	1,265	1,285	35.0%	16.8%
85+ yrs	60	70	85	100	115	130	145	155	170	185	200	215	41.7%	152.9%
Median Age	45.7	52.6	51.8	52.1	52.5	52.8	53.2	53.5	53.6	53.6	53.6	53.7	13.3%	3.6%
Average Age	41.1	42.5	44.6	45.2	45.7	46.2	46.7	47.2	47.5	47.9	48.3	48.7	8.7%	9.0%
Households (HHs)	1,870	1,800	1,970	1,990	2,010	2,030	2,050	2,080	2,105	2,130	2,155	2,180	5.3%	10.7%
Average HH Size	2.5	2.6	2.4	2.4	2.4	2.4	2.3	2.3	2.3	2.2	2.2	2.2	-3.8%	-10.9%

* distributions graphically represented in report

Indigenous Identity

Source: Statistics Canada

	2006	2011	Total 2016	2006	2011	Owners 2016	2006	2011	Renters 2016
Total Population	4,565	4,450	4,640	3,755	3,730	3,750	815	720	895
Indigenous Identity	105	175	305	70	170	275	30	0	30
Non-Indigenous Identity	4,465	4,270	4,335	3,680	3,560	3,470	780	715	865
	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	2.3%	3.9%	6.6%	1.9%	4.6%	7.3%	3.7%	0.0%	3.4%
Non-Indigenous Identity	97.8%	96.0%	93.4%	98.0%	95.4%	92.5%	95.7%	99.3%	96.6%

Mobility

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

	2006	2011	2016	2006	2011	2016	2006	2011	2016
Total Population	4,525	4,415	4,615	3,725	3,725	3,730	805	685	885
Non-Mover	3,820	4,200	4,105	3,200	3,540	3,415	620	665	690
Mover	700	215	510	520	185	320	185	25	195
Non-Migrant	230	55	230	170	40	125	60	0	100
Migrants	475	165	285	350	150	190	120	0	90
Internal Migrants	460	160	285	345	145	195	120	0	90
Intraprovincial Migrant	310	55	125	225	55	55	85	0	70
Interprovincial Migrant	145	105	165	115	90	140	35	0	25
External Migrant	10	0	0	10	0	0	0	0	0

Post-Secondary Enrollment

HNRR Section 3(1)(c) - AEST

[not applicable] No enrollment data available for the community

Homelessness

HNRR Section 3(1)(d) – 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

	2006	2011	Total 2016	'16 % of Total	2006	2011	Owners 2016	2006	2011	Renters 2016	2006	2011	Renter % 2016
Total Private HHs	1,805	1,780	1,890	100%	1,525	1,575	1,620	280	205	275	16%	12%	15%
1 person	450	365	480	25.3%	360	285	405	90	85	70	20%	23%	15%
2 persons	805	1,005	890	47.0%	740	980	795	60	25	95	7%	2%	11%
3 persons	210	110	190	10.0%	145	85	165	65	0	20	31%	0%	11%
4 persons	160	145	165	8.7%	125	135	145	30	0	20	19%	0%	12%
5+ persons	190	145	175	9.2%	155	90	110	40	55	65	21%	38%	37%
Average HH Size	2.5	2.5	2.5		2.5	2.4	2.3	2.8	3.5	3.3	-	-	-

Household Maintainers

Source: Statistics Canada

	2006	2011	2016	Total 10yr % Δ	2006	2011	Owners 2016	2006	2011	Renters 2016
Total Household	1,810	1,775	1,895	4.7%	1,525	1,575	1,620	280	205	275
15 - 24 yrs	30	0	30	0.0%	10	0	10	25	0	20
25 - 34 yrs	125	95	105	-16.0%	60	85	75	60	0	35
35 - 44 yrs	240	170	175	-27.1%	175	70	135	65	100	40
45 - 54 yrs	395	285	315	-20.3%	345	230	245	55	55	75
55 - 64 yrs	445	445	485	9.0%	380	425	430	65	25	55
65 - 74 yrs	330	490	440	33.3%	325	480	410	0	0	30
75 - 84 yrs	205	250	255	24.4%	195	245	245	10	0	10
85+ yrs	40	40	80	100.0%	40	40	80	0	0	0

Owners w/ Mortgages & Renters in Subsidized Housing

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

	2006	2011	2016
Owners	1,430	1,525	1,440
w/ Mortgage (#)	460	485	610
w/ Mortgage (%)	32%	32%	42%
Renters	285	205	275
Subsidised (#)	0	0	10
Subsidised (%)	0%	0%	4%

Household Income

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

	2005	2010	Total 2015	% of Total	2005	2010	Owners 2015	% of Total	2005	2010	Renters 2015	% of Total
Total Household	1810	1780	1890	100.0%	1525	1575	1620	100.0%	285	200	270	100.0%
< \$5,000	50	0	35	1.9%	30	0	35	2.2%	25	0	0	0.0%
\$5,000 - \$9,999	35	80	20	1.1%	30	0	20	1.2%	10	0	0	0.0%
\$10,000 - \$14,999	45	40	75	4.0%	25	0	45	2.8%	25	0	30	11.1%
\$15,000 - \$19,999	190	95	65	3.4%	160	90	45	2.8%	30	0	15	5.6%
\$20,000 - \$24,999	105	110	90	4.8%	55	105	75	4.6%	45	0	20	7.4%
\$25,000 - \$29,999	85	105	125	6.6%	80	95	105	6.5%	0	0	20	7.4%
\$30,000 - \$34,999	135	80	90	4.8%	110	80	80	4.9%	25	0	10	3.7%
\$35,000 - \$39,999	125	195	150	7.9%	100	190	125	7.7%	25	0	25	9.3%
\$40,000 - \$44,999	115	80	130	6.9%	110	65	100	6.2%	0	0	25	9.3%
\$45,000 - \$49,999	110	45	90	4.8%	95	35	80	4.9%	10	0	10	3.7%
\$50,000 - \$59,999	145	75	160	8.5%	115	70	135	8.3%	30	0	20	7.4%
\$60,000 - \$69,999	170	85	160	8.5%	145	55	145	9.0%	30	0	15	5.6%
\$70,000 - \$79,999	125	85	130	6.9%	110	90	120	7.4%	15	0	15	5.6%
\$80,000 - \$89,999	75	105	105	5.6%	70	95	90	5.6%	0	0	15	5.6%
\$90,000 - \$99,999	50	130	60	3.2%	45	130	60	3.7%	0	0	0	0.0%
\$100,000+	245	430	395	20.9%	240	400	360	22.2%	10	0	35	13.0%
\$100,000 - \$124,999	120	215	195	10.3%	115	215	170	10.5%	0	0	25	9.3%
\$125,000 - \$149,999	45	60	100	5.3%	40	40	105	6.5%	0	0	0	0.0%
\$150,000 - \$199,999	60	115	40	2.1%	60	120	35	2.2%	0	0	0	0.0%
\$200,000+	25	40	60	3.2%	20	25	55	3.4%	0	0	10	3.7%
Median Income	\$45,728	\$54,865	\$54,913		\$48,085	\$57,388	\$56,159		\$32,252	\$40,207	\$40,233	
Average Income	\$57,717	\$70,540	\$68,428		\$61,007	\$72,969	\$70,797		\$40,056	\$51,721	\$54,297	

* smaller income brackets shown in the report for readability

Labour Force

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

	2006	2011	Total 2016	2006	2011	Owners 2016	2006	2011	Renters 2016
Total Population (15+ yrs)	3,625	3,555	3,840	3,095	3,135	3,250	530	420	590
In Labour Force	2,045	1,790	1,885	1,710	1,530	1,525	335	260	355
Employed	1,925	1,630	1,710	1,615	1,450	1,425	310	185	290
Unemployed	120	160	170	95	85	105	25	75	65
Not In Labour Force	1,575	1,765	1,960	1,385	1,600	1,730	190	160	235
Participation Rate (%)	56.6	50.4	49.0	55.5	48.8	46.9	63.2	63.1	60.2
Employment Rate (%)	53.3	45.9	44.6	52.4	46.3	43.8	58.5	42.9	48.3
Unemployment Rate (%)	5.8	8.9	9.0	5.5	5.2	6.6	9.0	28.3	19.7

NAICS Industry Employment

HNRR Section 5(b) - Source: Statistics Canada

	2006	2011	Total 2016	'16 % of Total	2006	2011	Owners 2016	2006	2011	Renters 2016
Labour Force	2,015	1,775	1,860	100.0%	1,690	1,520	1,515	325	255	345
Agriculture, Forestry, Fishing, & Hunting	410	140	305	16.4%	380	90	280	30	50	25
Mining, Quarrying, and Oil & Gas Extraction	45	85	55	3.0%	30	85	50	15	0	0
Utilities	20	0	0	0.0%	15	0	0	10	0	0
Construction	220	60	175	9.4%	200	55	140	20	0	40
Manufacturing	140	135	140	7.5%	100	125	95	40	0	50
Wholesale trade	35	0	30	1.6%	20	0	15	10	0	15
Retail trade	140	285	185	9.9%	120	220	145	15	65	45
Transportation & Warehousing	105	30	105	5.6%	65	30	75	35	0	30
Information & Cultural Industries	20	0	25	1.3%	10	0	15	10	0	0
Finance & Insurance	65	25	25	1.3%	50	25	25	15	0	0
Real Estate and Rental & Leasing	25	25	20	1.1%	20	20	20	10	0	0
Professional, Scientific, & Technical Services	45	25	70	3.8%	40	25	70	0	0	0
Management of Companies & Enterprises	0	0	0	0.0%	0	0	0	0	0	0
Administrative & Support, Waste Management, & Remediation Services	55	15	55	3.0%	35	10	35	15	0	20
Educational Services	130	200	110	5.9%	125	150	95	10	45	20
Health Care & Social Assistance	270	340	210	11.3%	210	315	180	60	0	35
Arts, Entertainment, & Recreation	20	0	50	2.7%	20	0	40	0	0	10
Accommodation & Food Services	180	70	135	7.3%	160	35	110	15	30	30
Other Services (excl. Public Administration)	70	200	110	5.9%	50	195	80	30	0	30
Public Administration	25	85	55	3.0%	20	75	55	0	0	0

Commuting

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

	2006	2011	Total 2016	'16 % of Total	2006	2011	Owners 2016	2006	2011	Renters 2016
Total Usual Workers	1,200	1,165	1,140	100%	1,020	1,030	930	180	135	210
Commute within Community	205	230	170	14.9%	190	180	150	20	50	20
Commute within RDCK	870	825	850	74.6%	735	745	670	135	80	180
Commute within Province	75	95	100	8.8%	70	90	90	0	0	10
Commute outside of Province	50	0	20	1.8%	30	0	20	20	0	0

Housing – Structural Types

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

	2006	2011	Total 2016	'16 % of Total	2006	2011	Owners 2016	2006	2011	Renters 2016
Total Occupied Dwellings	1,810	1,780	1,895	100%	1,525	1,575	1,620	285	205	270
Single-Detached	1,385	1,550	1,680	88.7%	1,230	1,395	1,450	150	155	235
Apartment (5+)	0	0	0	0.0%	0	0	0	0	0	0
Other	45	45	35	1.8%	0	0	20	50	35	15
Semi-Detached	10	0	0	0.0%	0	0	0	0	0	0
Row House	0	0	0	0.0%	0	0	0	0	0	0
Duplex	35	25	15	0.8%	0	0	10	30	0	10
Apartment	10	0	0	0.0%	0	0	0	0	0	0
Other single-attached	0	0	10	0.5%	0	0	10	0	0	0
Movable	380	180	175	9.2%	295	165	155	85	15	20

Housing – Unit Size

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

	2006	2011	Total 2016	'16 % of Total	2006	2011	Owners 2016	2006	2011	Renters 2016
Total Dwellings	1,810	1,780	1,890	100%	1,525	1,575	1,625	285	200	270
No bedroom	10	0	0	0.0%	10	0	0	10	0	0
1 bedroom	175	130	135	7.1%	125	65	95	50	65	40
2 bedroom	550	540	490	25.9%	450	505	395	110	30	95
3+ bedroom	1,065	1,110	1,270	67.2%	940	1,000	1,130	125	110	140

Housing – Date Built

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

	2006	2011	Total 2016	'16 % of Total	2006	2011	Owners 2016	'16 % of Total	2006	2011	Renters 2016	'16 % of Total
Total Dwellings	1,810	1,780	1,895	100%	1,525	1,575	1,620	100%	285	205	275	100%
< 1960	460	290	375	19.8%	360	185	305	18.8%	100	105	70	25.5%
1961 to 1980	630	640	685	36.1%	540	600	565	34.9%	95	40	115	41.8%
1981 to 1990	285	220	270	14.2%	235	170	225	13.9%	50	50	45	16.4%
1991 to 2000	290	325	295	15.6%	245	315	270	16.7%	40	0	25	9.1%
2001 to 2010	140	300	160	8.4%	140	300	145	9.0%	0	0	10	3.6%
2011 to 2016	0	0	105	5.5%	0	0	95	5.9%	0	0	0	0.0%

Housing – Subsidized

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

Housing Registry Subsidized Unit Stock = 0

Housing – Rental Vacancy

Section 6 (1)(i – j) * - Source: CMHC

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

* vacancy reflects the City of Nelson and its surrounding areas

Housing – Primary Rental Universe

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

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

* reflects the City of Nelson and its surrounding areas

Housing – Secondary Rental Universe

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

	Total	Rental	Primary Market % of Total	Secondary Market % of Total
Total	1,895	275	0	275 100%
No Bedroom	0	0	0	0 0%
1 Bedroom	135	40	0	40 15%
2 Bedroom	490	95	0	95 35%
3+ Bedroom	1,270	140	0	140 51%

* 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	15	22	10
Monthly Revenue / Listing	-	-	\$691	\$6,465	\$6,366	\$2,899	\$3,375
Annual Available Days / Listing	-	-	75	152	165	70	42
Annual Reserved Days / Listing	-	-	12	54	64	44	39
Average Occupancy	-	-	14%	26%	28%	38%	48%
Commercial Properties	0	0	1	5	7	12	4

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

Housing – Cooperatives

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

[not applicable] No cooperatives listed by the Coop Housing Federation of BC

Housing – Post-Secondary Beds

HNRR Section 6 (1)(o) – Source: AEST

[not applicable] AEST data does not list any beds exist in the community.

Housing – Shelter Beds

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

[not applicable] No BC Housing affiliated shelters (emergency shelters or homeless housing) are only available in the City of Nelson

Housing – Non-Market Housing

Source: BC Housing

Electoral Area B	
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	6
Rent Assist Seniors	6
<i>Rent Assistance Subtotal</i>	12
Community Total	12

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 B	28	17	22	22	19	28	22	21	4	19
Single-Detached	15	10	9	14	13	0	0	0	0	0
Manufactured	5	5	7	7	7	6	4	9	4	6
Multi Family	0	0	0	0	0	0	0	0	0	0

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

Housing – Registered New Homes

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

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

Real Estate – Assessment

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

Median Assessment in '000s (2019 dollars)

	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
Single-Detached	\$391	\$489	\$548	\$545	\$595	\$548	\$539	\$516	\$505	\$522	\$529	\$497	\$583	\$608
Manufactured Home	\$130	\$153	\$203	\$220	\$254	\$249	\$250	\$184	\$224	\$219	\$214	\$212	\$206	\$228
Apartment	\$286	\$316	\$392	\$388	\$450	\$426	\$468	\$471	\$456	\$477	\$492	\$353	\$323	\$386
Grand Total	\$322	\$406	\$454	\$453	\$492	\$456	\$452	\$421	\$418	\$427	\$432	\$405	\$463	\$475

Bedrooms	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
0	-	-	-	-	-	-	-	-	\$316	\$322	\$325	\$308	\$326	-
1	\$632	\$762	\$847	\$840	\$999	\$894	\$798	\$825	\$754	\$766	\$742	\$695	\$985	\$854
2	\$284	\$355	\$396	\$392	\$416	\$389	\$397	\$372	\$390	\$398	\$407	\$387	\$393	\$416
3+	\$283	\$355	\$396	\$398	\$423	\$403	\$408	\$359	\$358	\$367	\$375	\$352	\$324	\$401
Total	\$331	\$418	\$464	\$462	\$503	\$467	\$464	\$430	\$430	\$440	\$447	\$423	\$469	\$480

Average Assessment in '000s (2019 dollars)

	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
Single-Detached	\$393	\$492	\$551	\$548	\$597	\$550	\$545	\$528	\$515	\$529	\$536	\$506	\$593	\$616
Manufactured Home	\$136	\$160	\$208	\$224	\$256	\$255	\$251	\$194	\$227	\$224	\$217	\$215	\$213	\$240
Apartment	\$286	\$316	\$392	\$388	\$450	\$426	\$468	\$471	\$456	\$477	\$492	\$353	\$323	\$386
Grand Total	\$325	\$410	\$457	\$456	\$494	\$459	\$456	\$432	\$426	\$433	\$438	\$412	\$472	\$483

Bedrooms	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
0	-	-	-	-	-	-	-	-	\$316	\$322	\$325	\$308	\$326	-
1	\$638	\$765	\$847	\$840	\$995	\$892	\$799	\$835	\$756	\$768	\$746	\$702	\$1,003	\$875
2	\$287	\$357	\$398	\$396	\$418	\$391	\$397	\$375	\$390	\$401	\$407	\$388	\$394	\$417
3+	\$285	\$359	\$399	\$402	\$428	\$409	\$417	\$375	\$372	\$378	\$384	\$362	\$335	\$410
Total	\$333	\$421	\$467	\$465	\$506	\$470	\$468	\$441	\$437	\$446	\$452	\$430	\$477	\$489

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	\$285	\$321	\$289	\$440	\$358	\$361	\$306	\$326	\$289	\$308	\$383	\$321	\$356	\$336
Manufactured Home	\$126	\$153	\$131	\$90	\$193	\$131	\$123	\$136	\$89	\$200	\$72	\$155	\$199	\$180
Apartment	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Grand Total	\$221	\$261	\$234	\$317	\$299	\$284	\$236	\$267	\$218	\$277	\$310	\$263	\$296	\$272

Bedrooms	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
0	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1	\$197	\$162	\$256	-	\$298	\$309	\$89	\$241	\$275	\$267	\$383	\$238	\$377	\$244
2	\$164	\$216	\$160	\$282	\$183	\$169	\$139	\$199	\$151	\$187	\$283	\$224	\$236	\$252
3+	\$264	\$305	\$269	\$356	\$382	\$331	\$325	\$303	\$252	\$329	\$312	\$292	\$320	\$295
Total	\$221	\$261	\$234	\$317	\$299	\$284	\$236	\$267	\$218	\$288	\$310	\$263	\$296	\$272

Average Sale Price in '000s (2019 dollars)

	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
Single-Detached	\$291	\$324	\$295	\$438	\$365	\$367	\$298	\$332	\$298	\$307	\$384	\$324	\$361	\$360
Manufactured Home	\$126	\$155	\$141	\$93	\$187	\$135	\$123	\$139	\$96	\$201	\$75	\$158	\$195	\$182
Apartment	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Grand Total	\$225	\$263	\$242	\$317	\$301	\$290	\$231	\$272	\$226	\$276	\$311	\$266	\$297	\$287

Bedrooms	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
0	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1	\$197	\$162	\$256	-	\$298	\$309	\$89	\$241	\$275	\$256	\$383	\$237	\$377	\$288
2	\$175	\$224	\$172	\$277	\$181	\$168	\$139	\$201	\$164	\$200	\$288	\$233	\$236	\$256
3+	\$265	\$304	\$275	\$361	\$388	\$340	\$316	\$310	\$258	\$326	\$311	\$292	\$323	\$306
Total	\$225	\$263	\$242	\$317	\$301	\$290	\$231	\$272	\$226	\$288	\$311	\$266	\$297	\$287

Real Estate – Rents

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

Median rents (2019 dollars)

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

Average rents (2019 dollars)

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

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

Core Housing Need – Affordability

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

	Total			Owners			Renters		
	2006	2011	2016	2006	2011	2016	2006	2011	2016
Total Households	1,640	1,605	1,655	1,385	1,475	1,395	250	130	265
Above Affordable Threshold	210	160	240	120	140	165	85	0	80
1 person household	65	70	95	40	55	75	25	0	25
2 persons household	55	70	85	40	70	55	10	0	30
3 persons household	35	0	10	10	0	0	25	0	10
4 persons household	30	0	25	25	0	25	10	0	10
5+ persons household	20	15	15	10	0	10	10	0	10
Unaffordable Housing (%)	12.8%	10.0%	14.5%	8.7%	9.5%	11.8%	34.0%	0.0%	30.2%

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	1,640	1,605	1,655	1,385	1,475	1,395	250	130	265
Below Adequacy Standard	205	95	150	155	85	110	50	0	35
1 person household	70	15	50	65	0	45	10	0	10
2 persons household	65	60	60	60	60	35	10	0	25
3 persons household	25	0	10	10	0	10	15	0	0
4 persons household	15	0	10	10	0	15	10	0	0
5+ persons household	30	0	15	20	0	10	10	0	10
Inadequate Housing (%)	12.5%	5.9%	9.1%	11.2%	5.8%	7.9%	20.0%	0.0%	13.2%

Core Housing Need – Suitability

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

	Total			Owners			Renters		
	2006	2011	2016	2006	2011	2016	2006	2011	2016
Total Households	1,640	1,605	1,655	1,385	1,475	1,395	250	130	265
Below Suitability Standard	145	60	80	90	40	30	55	0	45
1 Person	0	0	0	0	0	0	0	0	0
2 Persons	30	0	10	10	0	0	15	0	10
3 Persons	25	0	10	10	0	10	15	0	0
4 Persons	25	0	0	20	0	0	10	0	0
5+ Persons	70	40	45	50	15	15	20	0	35
Unsuitable Housing (%)	8.8%	3.7%	4.8%	6.5%	2.7%	2.2%	22.0%	0.0%	17.0%

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	1,640	1,605	1,650	1,390	1,470	1,390	255	130	260
Household not in CHN	1,305	1,425	1,515	1,165	1,315	1,330	140	110	190
Household in CHN	335	180	145	225	160	65	110	25	80
1 person household	125	75	50	95	65	30	30	0	20
2 persons household	70	75	45	60	75	15	10	0	30
3 persons household	40	0	20	10	0	10	30	0	10
4 persons household	50	0	15	25	0	10	25	0	0
5+ persons household	55	25	15	35	15	0	20	0	15
Household in CHN (%)	20.4%	11.2%	8.8%	16.2%	10.9%	4.7%	43.1%	19.2%	30.8%

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	1,640	1,605	1,650	1,390	1,470	1,390	255	130	260
Household not in ECHN	1,565	1,535	1,585	1,345	1,395	1,370	230	130	220
Household in ECHN	75	70	65	45	75	20	25	0	40
1 person household	20	30	20	10	35	10	0	0	10
2 persons household	35	40	30	25	40	10	10	0	25
3 persons household	15	0	10	0	0	0	15	0	10
4 persons household	10	0	0	10	0	0	0	0	10
5+ persons household	0	0	0	0	0	0	0	0	0
Household in ECHN (%)	4.6%	4.4%	3.9%	3.2%	5.1%	1.4%	9.8%	0.0%	15.4%

Income Category v. Price

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

Income Category	Maximum Household Income	Maximum Budget for Rent	Budget v. Market Rent			
			Bachelor	Bedroom	2-Bedroom	3+ Bedroom
Very Low	\$32,500	\$790	-\$110	-\$280	-\$520	-\$1,030
Low	\$51,900	\$1,260	\$360	\$190	-\$50	-\$560
Moderate	\$77,900	\$1,890	\$990	\$820	\$580	\$70
Above Moderate	\$97,400	\$2,360	\$1,460	\$1,290	\$1,050	\$540
Median Income	\$64,936	\$1,550	\$650	\$480	\$240	-\$270

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	\$32,500	\$182,000	-\$153,000	-	-	-	\$2,000
Low	\$51,900	\$295,500	-\$39,500	-	-	-	\$115,500
Moderate	\$77,900	\$443,000	\$108,000	-	-	-	\$263,000
Above Moderate	\$97,400	\$557,000	\$222,000	-	-	-	\$377,000
Median Income	\$64,936	\$363,500	\$28,500	-	-	-	\$183,500

Income Category	Est. Maximum AT Household Income	Afford. Energy Budget, Utilities only	Utilities Only		Utilities + Fuel	
			Budget v. Average Utility Expense	Afford. Energy Budget, w/ Fuel	Budget v. Average Total Expense	
Very Low	\$26,100	\$1,600	-\$1,210	\$2,600	-\$4,390	
Low	\$40,000	\$2,400	-\$410	\$4,000	-\$2,990	
Moderate	\$57,000	\$3,400	\$590	\$5,700	-\$1,290	
Above Moderate	\$69,500	\$4,200	\$1,390	\$7,000	\$10	
Median Income	\$48,500	\$2,900	\$90	\$4,900	-\$2,090	

Family Income v. Price

Source: Statistics Canada, NCOH, 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	\$30,046	\$730	-\$170	-\$340	-\$580	-\$1,090
Lone parent	\$47,377	\$1,150	\$250	\$80	-\$160	-\$670
Couple w/ child	\$104,440	\$2,535	\$1,635	\$1,465	\$1,225	\$715
Couple w/o child	\$69,627	\$1,690	\$790	\$620	\$380	-\$130
Median Income	\$64,936	\$1,575	\$675	\$505	\$265	-\$245

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	\$30,046	\$170,500	-\$164,500	-	-	-	-\$9,500
Lone parent	\$47,377	\$272,500	-\$62,500	-	-	-	\$92,500
Couple w/ child	\$104,440	\$591,000	\$256,000	-	-	-	\$411,000
Couple w/o child	\$69,627	\$397,500	\$62,500	-	-	-	\$217,500
Median Income	\$64,936	\$363,500	\$28,500	-	-	-	\$183,500

Income Category	Est. Maximum AT Household Income	Afford. Energy Budget, Utilities only	Utilities Only Budget v. Average Utility Expense	Afford. Energy Budget, w/ Fuel	Utilities + Fuel Budget v. Average Total Expense
Singles / Roommates	\$24,432	\$1,500	-\$1,310	\$2,400	-\$4,590
Lone parent	\$36,748	\$2,200	-\$610	\$3,700	-\$3,290
Couple w/ child	\$73,867	\$4,400	\$1,590	\$7,400	\$410
Couple w/o child	\$51,533	\$3,100	\$290	\$5,200	-\$1,790
Median Income	\$48,500	\$2,900	\$90	\$4,900	-\$2,090

Housing Units Demanded

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

Source: Statistics Canada, BC Stats

	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
Total Population	4,790	4,785	4,780	4,775	4,770	4,765	4,755	4,745	4,735	4,725
Total Households	1,975	1,995	2,015	2,035	2,055	2,075	2,095	2,115	2,135	2,155
No Bedroom	0	0	0	0	0	10	10	10	10	10
1 Bedroom	140	145	150	155	160	175	175	175	175	175
2 Bedroom	510	530	550	570	590	590	595	600	605	610
3+ Bedroom	1,325	1,320	1,315	1,310	1,305	1,300	1,315	1,330	1,345	1,360
Household Size	2.43	2.40	2.38	2.35	2.33	2.29	2.26	2.23	2.20	2.17
Renter Demand	14.7%	14.8%	14.9%	15.0%	15.1%	15.2%	15.0%	14.9%	14.8%	14.6%

APPENDIX D – Electoral Area C 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	1,345	1,420	1,535	1,565	1,595	1,625	1,655	1,645	1,675	1,705	1,735	1,765	14.1%	15.0%
< 14 yrs	205	180	190	190	190	190	190	195	200	205	210	215	-7.3%	13.2%
15 to 19 yrs	100	75	80	75	70	65	60	45	50	55	60	65	-20.0%	-18.8%
20 to 24 yrs	55	60	55	55	55	55	55	55	50	45	40	35	0.0%	-36.4%
25 to 64 yrs	790	810	785	795	805	815	825	815	825	835	845	855	-0.6%	8.9%
65 to 84 yrs	180	275	405	425	445	465	485	490	500	510	520	530	125.0%	30.9%
85+ yrs	15	20	20	25	30	35	40	45	50	55	60	65	33.3%	225.0%
Median Age	48.3	48.0	53.6	54.8	56.0	57.2	58.4	59.6	58.6	57.7	56.7	55.8	11.0%	4.1%
Average Age	42.2	46.1	47.7	48.0	48.3	48.7	49.0	49.2	49.3	49.4	49.5	49.5	12.9%	4.0%
Households (HHs)	560	620	685	700	715	730	745	760	775	790	805	820	22.3%	19.7%
Average HH Size	2.4	2.3	2.2	2.2	2.2	2.2	2.2	2.2	2.2	2.2	2.2	2.2	-6.7%	-3.9%

* distributions graphically represented in report

Indigenous Identity

Source: Statistics Canada

	2006	2011	Total 2016	2006	2011	Owners 2016	2006	2011	Renters 2016
Total Population	1,280	1,310	1,475	1,090	1,105	1,275	185	210	205
Indigenous Identity	30	45	85	10	40	80	20	0	0
Non-Indigenous Identity	1,240	1,270	1,390	1,080	1,070	1,195	165	205	200
	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	2.3%	3.4%	5.8%	0.9%	3.6%	6.3%	10.8%	0.0%	0.0%
Non-Indigenous Identity	96.9%	96.9%	94.2%	99.1%	96.8%	93.7%	89.2%	97.6%	97.6%

Mobility

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

	2006	2011	Total 2016	2006	2011	Owners 2016	2006	2011	Renters 2016
Total Population	1,270	1,305	1,440	1,090	1,100	1,260	185	210	175
Non-Mover	1,020	1,195	1,305	940	1,000	1,165	75	195	140
Mover	250	110	135	145	100	95	105	0	40
Non-Migrant	100	30	25	35	30	15	65	0	0
Migrants	155	85	110	115	70	80	35	0	30
Internal Migrants	150	85	100	115	70	70	35	0	30
Intraprovincial Migrant	80	65	80	55	55	55	25	0	20
Interprovincial Migrant	70	15	25	60	15	10	15	0	0
External Migrant	0	0	10	0	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	Owners			Renters			Renter %		
	2006	2011	2016	Total	2006	2011	2016	2006	2011	2016	2006	2011	2016
Total Private HHs	535	540	655	101%	445	475	555	90	65	100	17%	12%	15%
1 person	135	90	160	24.6%	105	80	105	35	10	50	26%	11%	31%
2 persons	240	285	315	48.5%	200	270	300	40	15	15	17%	5%	5%
3 persons	40	35	85	13.1%	35	30	65	10	0	20	25%	0%	24%
4 persons	55	110	50	7.7%	55	90	45	10	0	0	18%	0%	0%
5+ persons	55	20	45	6.9%	45	0	35	10	0	10	18%	0%	22%
Average HH Size	2.4	2.4	2.3		2.5	2.3	2.3	2.1	3.2	2.0	-	-	-

Household Maintainers

Source: Statistics Canada

	Total				Owners			Renters		
	2006	2011	2016	10yr % Δ	2006	2011	2016	2006	2011	2016
Total Household	1,810	1,775	1,895	4.7%	1,525	1,575	1,620	280	205	275
15 - 24 yrs	30	0	30	0.0%	10	0	10	25	0	20
25 - 34 yrs	125	95	105	-16.0%	60	85	75	60	0	35
35 - 44 yrs	240	170	175	-27.1%	175	70	135	65	100	40
45 - 54 yrs	395	285	315	-20.3%	345	230	245	55	55	75
55 - 64 yrs	445	445	485	9.0%	380	425	430	65	25	55
65 - 74 yrs	330	490	440	33.3%	325	480	410	0	0	30
75 - 84 yrs	205	250	255	24.4%	195	245	245	10	0	10
85+ yrs	40	40	80	100.0%	40	40	80	0	0	0

Owners w/ Mortgages & Renters in Subsidized Housing

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

	2006	2011	2016
Owners	415	425	505
w/ Mortgage (#)	190	155	220
w/ Mortgage (%)	46%	36%	44%
Renters	85	65	95
Subsidised (#)	0	0	10
Subsidised (%)	0%	0%	11%

Household Income

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

	Total			% of	Owners			% of	Renters			% of
	2005	2010	2015	Total	2005	2010	2015	Total	2005	2010	2015	Total
Total Household	535	540	655	100.0%	445	480	555	100.0%	90	70	100	100.0%
< \$5,000	0	0	10	1.5%	10	0	0	0.0%	0	0	10	10.0%
\$5,000 - \$9,999	0	0	15	2.3%	0	0	10	1.8%	0	0	10	10.0%
\$10,000 - \$14,999	35	0	20	3.1%	30	0	10	1.8%	10	0	10	10.0%
\$15,000 - \$19,999	30	15	35	5.3%	25	15	20	3.6%	10	0	20	20.0%
\$20,000 - \$24,999	45	10	35	5.3%	30	0	30	5.4%	10	0	0	0.0%
\$25,000 - \$29,999	30	10	35	5.3%	30	10	30	5.4%	10	0	10	10.0%
\$30,000 - \$34,999	20	30	15	2.3%	15	25	15	2.7%	0	0	0	0.0%
\$35,000 - \$39,999	25	0	35	5.3%	15	0	20	3.6%	10	0	10	10.0%
\$40,000 - \$44,999	20	20	50	7.6%	10	20	35	6.3%	10	0	20	20.0%
\$45,000 - \$49,999	20	55	35	5.3%	15	55	35	6.3%	10	0	0	0.0%
\$50,000 - \$59,999	65	25	90	13.7%	60	20	85	15.3%	10	0	10	10.0%
\$60,000 - \$69,999	35	80	50	7.6%	35	60	40	7.2%	0	0	10	10.0%
\$70,000 - \$79,999	40	50	40	6.1%	30	35	35	6.3%	10	0	0	0.0%
\$80,000 - \$89,999	50	45	60	9.2%	45	40	60	10.8%	10	0	10	10.0%
\$90,000 - \$99,999	25	0	20	3.1%	20	0	20	3.6%	0	0	0	0.0%
\$100,000+	80	165	110	16.8%	75	165	105	18.9%	0	0	0	0.0%
\$100,000 - \$124,999	40	40	35	5.3%	40	40	35	6.3%	10	0	0	0.0%
\$125,000 - \$149,999	10	0	35	5.3%	0	0	35	6.3%	0	0	0	0.0%
\$150,000 - \$199,999	15	65	15	2.3%	10	70	20	3.6%	0	0	0	0.0%
\$200,000+	15	0	25	3.8%	15	0	20	3.6%	0	0	0	0.0%
Median Income	\$56,075	\$65,172	\$53,384		\$57,062	\$70,652	\$56,995		\$38,569	\$61,401	\$36,200	
Average Income	\$64,441	\$84,424	\$66,676		\$68,668	\$88,755	\$72,409		\$43,893	\$53,268	\$35,115	

* smaller income brackets shown in the report for readability

Labour Force

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

	2006	2011	Total 2016	2006	2011	Owners 2016	2006	2011	Renters 2016
Total Population (15+ yrs)	1,085	1,035	1,280	955	915	1,125	125	120	155
In Labour Force	635	655	755	560	550	640	75	105	115
Employed	545	615	715	480	540	610	65	75	105
Unemployed	95	35	45	80	0	35	15	30	15
Not In Labour Force	450	380	525	400	365	485	45	15	45
Participation Rate (%)	58.8	63.1	59.0	57.8	59.6	56.9	60.0	87.5	74.2
Employment Rate (%)	50.0	59.7	55.5	49.5	59.0	53.8	56.0	62.5	67.7
Unemployment Rate (%)	14.2	5.4	6.0	14.4	0.0	4.7	13.3	28.6	8.7

NAICS Industry Employment

HNRR Section 5(b) - Source: Statistics Canada

	2006	2011	Total 2016	'16 % of Total	2006	2011	Owners 2016	2006	2011	Renters 2016
Labour Force	630	650	745	100.0%	550	545	635	80	95	115
Agriculture, Forestry, Fishing, & Hunting	125	55	155	20.8%	105	25	130	20	30	20
Mining, Quarrying, and Oil & Gas Extraction	25	0	25	3.4%	20	0	25	0	0	0
Utilities	0	0	0	0.0%	0	0	0	0	0	0
Construction	50	90	60	8.1%	50	60	40	0	0	15
Manufacturing	70	45	50	6.7%	55	50	55	15	0	0
Wholesale trade	0	0	15	2.0%	0	0	10	0	0	0
Retail trade	40	40	65	8.7%	25	35	55	15	0	10
Transportation & Warehousing	35	0	50	6.7%	35	0	40	0	0	0
Information & Cultural Industries	10	0	10	1.3%	0	0	10	0	0	0
Finance & Insurance	0	0	10	1.3%	0	0	0	0	0	0
Real Estate and Rental & Leasing	10	0	0	0.0%	10	0	10	10	0	0
Professional, Scientific, & Technical Services	20	30	25	3.4%	20	30	25	0	0	0
Management of Companies & Enterprises	0	0	0	0.0%	0	0	0	0	0	0
Administrative & Support, Waste Management, & Remediation Services	20	0	50	6.7%	25	0	35	0	0	15
Educational Services	20	90	15	2.0%	15	90	20	0	0	0
Health Care & Social Assistance	80	130	100	13.4%	75	110	65	10	25	30
Arts, Entertainment, & Recreation	0	0	20	2.7%	0	0	15	0	0	0
Accommodation & Food Services	90	0	30	4.0%	90	0	30	0	0	0
Other Services (excl. Public Administration)	25	45	40	5.4%	25	45	35	10	0	10
Public Administration	10	0	30	4.0%	0	0	35	10	0	0

Commuting

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

	2006	2011	Total 2016	'16 % of Total	2006	2011	Owners 2016	2006	2011	Renters 2016
Total Usual Workers	380	445	400	100%	315	400	345	65	45	50
Commute within Community	0	0	45	11.3%	0	0	40	0	0	0
Commute within RDCK	355	380	320	80.0%	290	335	275	65	40	45
Commute within Province	15	65	25	6.3%	10	60	20	0	0	0
Commute outside of Province	15	0	10	2.5%	20	0	0	0	0	0

Housing – Structural Types

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

	2006	2011	Total 2016	'16 % of Total	2006	2011	Owners 2016	2006	2011	Renters 2016
Total Occupied Dwellings	535	540	650	100%	440	475	555	90	65	100
Single-Detached	460	505	555	85.4%	390	445	485	70	55	70
Apartment (5+)	0	0	0	0.0%	0	0	0	0	0	0
Other	0	0	10	1.5%	0	0	10	0	0	10
Semi-Detached	0	0	0	0.0%	0	0	0	0	0	0
Row House	0	0	0	0.0%	0	0	0	0	0	0
Duplex	0	0	10	1.5%	0	0	10	0	0	0
Apartment	0	0	0	0.0%	0	0	0	0	0	0
Other single-attached	0	0	0	0.0%	0	0	0	0	0	10
Movable	75	35	85	13.1%	55	30	65	15	0	25

Housing – Unit Size

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

	2006	2011	Total 2016	'16 % of Total	2006	2011	Owners 2016	2006	2011	Renters 2016
Total Dwellings	535	545	655	100%	445	475	555	90	65	100
No bedroom	0	0	0	0.0%	0	0	0	0	0	0
1 bedroom	25	60	65	9.9%	10	55	30	10	0	35
2 bedroom	160	60	170	26.0%	120	50	140	40	0	25
3+ bedroom	350	420	425	64.9%	310	365	380	35	50	40

Housing – Date Built

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

	2006	2011	Total 2016	'16 % of Total	2006	2011	Owners 2016	'16 % of Total	2006	2011	Renters 2016	'16 % of Total
Total Dwellings	530	540	655	100%	440	475	550	100%	90	65	100	100%
< 1960	105	75	75	11.5%	85	65	60	10.9%	15	0	15	15.0%
1961 to 1980	200	170	215	32.8%	145	155	190	34.5%	55	15	25	25.0%
1981 to 1990	75	50	100	15.3%	65	30	75	13.6%	10	0	25	25.0%
1991 to 2000	80	170	150	22.9%	70	160	125	22.7%	10	0	20	20.0%
2001 to 2010	80	75	90	13.7%	80	75	75	13.6%	0	0	10	10.0%
2011 to 2016	0	0	30	4.6%	0	0	25	4.5%	0	0	10	10.0%

Housing – Subsidized

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

Housing Registry Subsidized Unit Stock = 0

Housing – Rental Vacancy

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

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

* vacancy reflects the City of Nelson and its surrounding areas

Housing – Primary Rental Universe

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

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

* reflects the City of Nelson and its surrounding areas

Housing – Secondary Rental Universe

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

	Total	Rental	Primary Market % of Total	Secondary Market % of Total
Total	650	100	0	100
No Bedroom	0	0	0	0
1 Bedroom	65	35	0	35
2 Bedroom	165	25	0	25
3+ Bedroom	420	40	0	40

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

Housing – Short Term Rentals

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

	2014	2015	2016	2017	2018	2019	2020
Total Properties	0	0	0	3	7	6	6
Monthly Revenue / Listing	-	-	-	\$3,970	\$7,406	\$12,611	\$3,181
Annual Available Days / Listing	-	-	-	83	123	230	78
Annual Reserved Days / Listing	-	-	-	32	58	92	27
Average Occupancy	-	-	-	28%	32%	29%	25%
Commercial Properties	0	0	0	2	3	2	2

* 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 C	
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 C	8	5	9	9	7	7	8	7	0	9
Single-Detached	4	4	5	2	4	0	0	0	0	0
Manufactured	3	2	4	1	2	2	2	2	1	4
Multi Family	0	0	0	0	0	0	0	0	0	0

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

Housing – Registered New Homes

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

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

Real Estate – Assessment

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

Median Assessment in '000s (2019 dollars)

	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
Single-Detached	\$247	\$283	\$317	\$325	\$370	\$291	\$333	\$364	\$278	\$357	\$288	\$420	\$371	\$353
Manufactured Home	\$65	\$143	\$146	\$62	\$282	\$61	\$181	\$200	\$117	\$137	\$171	\$210	\$139	\$272
Grand Total	\$197	\$248	\$256	\$253	\$345	\$225	\$265	\$323	\$238	\$297	\$256	\$350	\$268	\$335

Bedrooms	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
1	\$197	\$238	\$271	\$249	\$280	\$266	\$261	\$246	\$258	\$289	\$262	\$235	\$252	\$284
2	\$192	\$210	\$232	\$234	\$261	\$249	\$248	\$237	\$233	\$231	\$228	\$215	\$238	\$275
3+	\$216	\$278	\$304	\$307	\$345	\$341	\$339	\$321	\$325	\$328	\$327	\$315	\$316	\$344
Grand Total	\$204	\$247	\$272	\$272	\$306	\$299	\$297	\$282	\$284	\$288	\$285	\$270	\$280	\$314

Average Assessment in '000s (2019 dollars)

	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
Single-Detached	\$240	\$294	\$328	\$327	\$358	\$340	\$340	\$323	\$327	\$335	\$327	\$313	\$318	\$367
Manufactured Home	\$136	\$163	\$172	\$177	\$211	\$200	\$195	\$192	\$189	\$191	\$200	\$186	\$197	\$212
Grand Total	\$208	\$253	\$279	\$277	\$310	\$294	\$293	\$279	\$281	\$287	\$286	\$269	\$277	\$313

Bedrooms	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
1	\$265	\$247	\$228	\$360	\$146	\$185	\$456	\$187	-	\$322	\$138	\$373	-	-
2	\$162	\$165	\$253	\$144	\$392	\$93	\$177	\$266	\$213	\$210	\$209	\$165	\$216	\$319
3+	\$218	\$303	\$272	\$385	\$371	\$372	\$295	\$401	\$255	\$369	\$303	\$454	\$340	\$345
Grand Total	\$199	\$249	\$258	\$251	\$345	\$225	\$261	\$323	\$234	\$293	\$254	\$344	\$271	\$339

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	\$247	\$283	\$317	\$325	\$370	\$291	\$333	\$364	\$278	\$357	\$288	\$420	\$371	\$353
Manufactured Home	\$65	\$143	\$146	\$62	\$282	\$61	\$181	\$200	\$117	\$137	\$171	\$210	\$139	\$272
Grand Total	\$197	\$248	\$256	\$253	\$345	\$225	\$265	\$323	\$238	\$297	\$256	\$350	\$268	\$335

Bedrooms	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
1	\$265	\$252	\$228	\$362	\$146	\$185	\$456	\$187	-	\$322	\$138	\$373	-	-
2	\$162	\$157	\$254	\$139	\$392	\$93	\$177	\$266	\$220	\$210	\$209	\$169	\$218	\$299
3+	\$214	\$303	\$265	\$397	\$371	\$372	\$305	\$401	\$256	\$379	\$308	\$464	\$329	\$345
Grand Total	\$197	\$248	\$256	\$253	\$345	\$225	\$265	\$323	\$238	\$297	\$256	\$350	\$268	\$335

Average Sale Price in '000s (2019 dollars)

	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
Single-Detached	\$250	\$285	\$314	\$319	\$370	\$291	\$325	\$364	\$273	\$351	\$285	\$413	\$377	\$358
Manufactured Home	\$65	\$143	\$156	\$72	\$282	\$61	\$181	\$200	\$117	\$137	\$171	\$207	\$139	\$272
Grand Total	\$199	\$249	\$258	\$251	\$345	\$225	\$261	\$323	\$234	\$293	\$254	\$344	\$271	\$339

Bedrooms	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
1	\$265	\$247	\$228	\$360	\$146	\$185	\$456	\$187	-	\$322	\$138	\$373	-	-
2	\$162	\$165	\$253	\$144	\$392	\$93	\$177	\$266	\$213	\$210	\$209	\$165	\$216	\$319
3+	\$218	\$303	\$272	\$385	\$371	\$372	\$295	\$401	\$255	\$369	\$303	\$454	\$340	\$345
Grand Total	\$199	\$249	\$258	\$251	\$345	\$225	\$261	\$323	\$234	\$293	\$254	\$344	\$271	\$339

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

	2006	2011	2016	2006	2011	2016	2006	2011	2016
Total Households	480	470	585	395	410	500	80	60	85
Above Affordable Threshold	70	40	110	55	25	70	20	0	40
1 person household	25	15	50	15	15	30	0	0	25
2 persons household	30	10	40	10	0	35	15	0	10
3 persons household	10	0	10	10	0	0	0	0	0
4 persons household	10	0	0	10	0	0	0	0	0
5+ persons household	0	0	0	10	0	0	0	0	0
Unaffordable Housing (%)	14.6%	8.5%	18.8%	13.9%	6.1%	14.0%	25.0%	0.0%	47.1%

Core Housing Need – Adequacy

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

	2006	2011	Total 2016	2006	2011	Owners 2016	2006	2011	Renters 2016
Total Households	480	470	585	395	410	500	80	60	85
Below Adequacy Standard	60	80	35	45	75	35	20	0	0
1 person household	30	0	20	15	0	15	10	0	0
2 persons household	35	65	10	25	55	15	0	0	0
3 persons household	0	0	0	0	0	0	0	0	0
4 persons household	0	0	0	0	0	0	0	0	0
5+ persons household	0	0	10	0	0	0	0	0	10
Inadequate Housing (%)	12.5%	17.0%	6.0%	11.4%	18.3%	7.0%	25.0%	0.0%	0.0%

Core Housing Need – Suitability

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

	2006	2011	Total 2016	2006	2011	Owners 2016	2006	2011	Renters 2016
Total Households	480	470	585	395	410	500	80	60	85
Below Suitability Standard	25	0	0	15	0	0	10	0	0
1 Person	0	0	0	0	0	0	0	0	0
2 Persons	0	0	0	0	0	0	0	0	0
3 Persons	15	0	0	10	0	0	10	0	10
4 Persons	0	0	0	0	0	0	0	0	0
5+ Persons	10	0	0	10	0	0	0	0	0
Unsuitable Housing (%)	5.2%	0.0%	0.0%	3.8%	0.0%	0.0%	12.5%	0.0%	0.0%

Core Housing Need

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

	2006	2011	Total 2016	2006	2011	Owners 2016	2006	2011	Renters 2016
Total Households	475	465	585	400	410	500	80	60	90
Household not in CHN	375	385	460	330	345	420	50	40	40
Household in CHN	105	85	125	70	60	80	35	20	45
1 person household	35	25	60	25	25	35	10	0	25
2 persons household	35	45	35	20	35	30	20	0	10
3 persons household	15	0	15	15	0	0	10	0	10
4 persons household	10	0	0	0	0	0	0	0	0
5+ persons household	10	0	10	0	0	10	0	0	10
Household in CHN (%)	22.1%	18.3%	21.4%	17.5%	14.6%	16.0%	43.8%	33.3%	50.0%

Extreme Core Housing Need

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

	Total			Owners			Renters		
	2006	2011	2016	2006	2011	2016	2006	2011	2016
Total Households	475	465	585	400	410	500	80	60	90
Household not in ECHN	435	450	550	370	400	475	70	60	75
Household in ECHN	40	15	35	30	10	25	10	0	15
1 person household	15	0	20	10	0	15	10	0	10
2 persons household	10	0	10	0	0	0	0	0	0
3 persons household	10	0	10	0	0	0	0	0	0
4 persons household	0	0	0	10	0	0	0	0	0
5+ persons household	0	0	0	10	0	0	0	0	0
Household in ECHN (%)	8.4%	3.2%	6.0%	7.5%	2.4%	5.0%	12.5%	0.0%	16.7%

Income Category v. Price

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

Income Category	Maximum Household Income	Maximum Budget for Rent	Budget v. Market Rent			
			1- Bachelor	2- Bedroom	3+ Bedroom	
Very Low	\$28,800	\$700	-\$200	-\$370	-\$610	-\$1,120
Low	\$46,000	\$1,115	\$215	\$45	-\$195	-\$705
Moderate	\$69,000	\$1,675	\$775	\$605	\$365	-\$145
Above Moderate	\$86,300	\$2,095	\$1,195	\$1,025	\$785	\$275
Median Income	\$57,528	\$1,400	\$500	\$330	\$90	-\$420

Income Category	Maximum Household Income	Maximum Possible Purchase Price	Budget v. Real Estate Prices				
			Single Detached	Semi Detached	Row House	Duplex	Mobile Home
Very Low	\$28,800	\$159,000	-\$193,500	-	-	-	-\$113,500
Low	\$46,000	\$261,500	-\$91,000	-	-	-	-\$11,000
Moderate	\$69,000	\$397,500	\$45,000	-	-	-	\$125,000
Above Moderate	\$86,300	\$488,500	\$136,000	-	-	-	\$216,000
Median Income	\$57,528	\$329,500	-\$23,000	-	-	-	\$57,000

Income Category	Est. Maximum AT Household Income	Afford. Energy Budget, Utilities only	Utilities Only		Afford. Energy Budget, w/ Fuel	Utilities + Fuel	
			Budget v. Average Utility Expense			Budget v. Average Total Expense	
Very Low	\$23,500	\$1,400	-\$1,340		\$2,400	-\$4,350	
Low	\$35,800	\$2,100	-\$640		\$3,600	-\$3,150	
Moderate	\$51,100	\$3,100	\$360		\$5,100	-\$1,650	
Above Moderate	\$62,400	\$3,700	\$960		\$6,200	-\$550	
Median Income	\$43,600	\$2,600	-\$140		\$4,400	-\$2,350	

Family Income v. Price

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

Family Types	Maximum Household Income	Maximum Budget for Rent	Budget v. Market Rent			
			1- Bachelor	2- Bedroom	3+ Bedroom	
Singles / Roommates	\$25,863	\$625	-\$275	-\$445	-\$685	-\$1,195
Lone parent	\$45,933	\$1,115	\$215	\$45	-\$195	-\$705
Couple w/ child	\$86,486	\$2,095	\$1,195	\$1,025	\$785	\$275
Couple w/o child	\$69,382	\$1,685	\$785	\$615	\$375	-\$135
Median Income	\$57,528	\$1,395	\$495	\$325	\$85	-\$425

Family Types	Budget v. Real Estate Prices						
	Maximum Household Income	Maximum Possible Purchase Price	Single Detached	Semi Detached	Row House	Duplex	Mobile Home
Singles / Roommates	\$25,863	\$147,500	-\$205,000	-	-	-	-\$125,000
Lone parent	\$45,933	\$261,500	-\$91,000	-	-	-	-\$11,000
Couple w/ child	\$86,486	\$488,500	\$136,000	-	-	-	\$216,000
Couple w/o child	\$69,382	\$397,500	\$45,000	-	-	-	\$125,000
Median Income	\$57,528	\$329,500	-\$23,000	-	-	-	\$57,000

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	\$21,525	\$1,300	-\$1,440	\$2,200	-\$4,550
Lone parent	\$35,732	\$2,100	-\$640	\$3,600	-\$3,150
Couple w/ child	\$62,547	\$3,800	\$1,060	\$6,300	-\$450
Couple w/o child	\$51,373	\$3,100	\$360	\$5,100	-\$1,650
Median Income	\$43,600	\$2,600	-\$140	\$4,400	-\$2,350

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	1,535	1,565	1,595	1,625	1,655	1,645	1,675	1,705	1,735	1,765
Total Households	680	700	720	740	760	765	780	795	810	825
No Bedroom	0	0	0	0	0	0	0	0	0	0
1 Bedroom	65	65	65	65	65	55	55	55	55	55
2 Bedroom	175	185	195	205	215	215	220	225	230	235
3+ Bedroom	440	450	460	470	480	495	505	515	525	535
Household Size	2.24	2.24	2.23	2.23	2.22	2.16	2.16	2.16	2.16	2.15
Renter Demand	14.7%	15.0%	15.3%	15.5%	15.8%	16.3%	16.0%	15.7%	15.4%	15.2%

APPENDIX E – Yaqaan Nukiy 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	150	115	110	110	110	110	110	130	125	120	115	115	-26.7%	4.5%
< 14 yrs	50	35	20	20	20	20	20	25	20	15	10	10	-60.0%	-50.0%
15 to 19 yrs	10	15	15	15	15	15	15	10	10	10	10	10	50.0%	-33.3%
20 to 24 yrs	10	5	15	15	15	15	15	15	15	15	15	15	50.0%	0.0%
25 to 64 yrs	70	55	55	55	55	55	55	70	70	70	70	70	-21.4%	27.3%
65 to 84 yrs	10	5	5	5	5	5	5	10	10	10	10	10	-50.0%	100.0%
85+ yrs	0	0	0	0	0	0	0	0	0	0	0	0	-	-
Median Age	26.5	29.8	27.8	28.1	28.4	28.7	29.0	29.3	30.3	31.2	32.2	33.1	4.9%	19.1%
Average Age	29.7	27.7	31.3	31.3	31.3	31.3	31.3	33.3	34.4	35.5	36.8	36.8	5.6%	17.4%

* distributions graphically represented in report; household projections impractical for geography

Indigenous Identity

Source: Statistics Canada

	Total			Owners			Renters		
	2006	2011	2016	2006	2011	2016	2006	2011	2016
Total Population	125	115	110	90	30	30	25	15	60
Indigenous Identity	95	100	100	70	25	25	20	10	55
Non-Indigenous Identity	30	10	10	20	0	0	10	0	10

	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	76.0%	87.0%	90.9%	77.8%	83.3%	83.3%	80.0%	66.7%	91.7%
Non-Indigenous Identity	24.0%	8.7%	9.1%	22.2%	0.0%	0.0%	40.0%	0.0%	16.7%

Mobility

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

	Total			Owners			Renters		
	2006	2011	2016	2006	2011	2016	2006	2011	2016
Total Population	120	110	110	90	35	25	25	10	55
Non-Mover	100	85	95	70	30	20	25	10	50
Mover	20	25	20	15	0	10	0	0	10
Non-Migrant	10	20	10	10	0	0	0	0	0
Migrants	10	0	10	10	0	10	0	0	0
Internal Migrants	0	0	10	10	0	0	0	0	0
Intraprovincial Migrant	0	0	0	10	0	10	0	0	0
Interprovincial Migrant	10	0	0	0	0	0	0	0	10
External Migrant	0	0	0	0	0	0	0	0	0

Post-Secondary Enrollment

HNRR Section 3(1)(c) – Source: AEST

[not applicable] No enrollment data available for the community

Homelessness

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

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

Private Household Size

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

	2006	2011	Total 2016	'16 % of Total	2006	2011	Owners 2016	2006	2011	Renters 2016	2006	2011	Renter % 2016
Total Private HHs	40	35	40	100%	35	10	15	10	0	25	25%	0%	63%
1 person	10	10	15	37.5%	10	0	0	0	0	0	0%	0%	0%
2 persons	10	10	10	25.0%	10	0	10	0	0	10	0%	0%	100%
3 persons	10	10	10	25.0%	10	0	10	0	0	0	0%	0%	0%
4 persons	10	10	0	0.0%	0	0	0	0	0	0	0%	0%	-
5+ persons	10	0	0	0.0%	10	0	0	10	0	0	100%	-	-
Average HH Size	3.0	2.9	2.8		3.0	2.3	2.5	0.0	0.0	3.2	-	-	-

Household Maintainers

Source: Statistics Canada

	2006	2011	2016	Total 10yr % Δ	2006	2011	Owners 2016	2006	2011	Renters 2016
Total Household	40	40	40	0.0%	35	15	10	0	0	25
15 - 24 yrs	0	0	0	-	0	0	0	0	0	10
25 - 34 yrs	10	10	10	0.0%	0	0	10	0	0	10
35 - 44 yrs	10	15	15	50.0%	0	0	0	0	0	0
45 - 54 yrs	10	0	10	0.0%	10	0	0	0	0	10
55 - 64 yrs	10	10	0	-100.0%	10	0	10	0	0	10
65 - 74 yrs	0	0	0	-	10	0	0	0	0	10
75 - 84 yrs	0	0	0	-	10	0	0	0	0	0
85+ yrs	0	0	0	-	0	0	0	0	0	0

Owners w/ Mortgages & Renters in Subsidized Housing

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

[not applicable] No Statistics Canada data available or it is suppressed

Household Income

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

[not applicable] No Statistics Canada data available or it is suppressed

Labour Force

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

	2006	2011	Total 2016	2006	2011	Owners 2016	2006	2011	Renters 2016
Total Population (15+ yrs)	80	85	90	65	25	25	15	10	50
In Labour Force	55	35	55	45	10	15	10	0	30
Employed	50	30	45	35	10	10	10	0	25
Unemployed	10	10	15	10	0	10	0	0	0
Not In Labour Force	30	45	35	25	10	10	0	0	20
Participation Rate (%)	68.8	47.1	61.1	69.2	60.0	60.0	100.0	0.0	66.7
Employment Rate (%)	56.3	35.3	44.4	46.1	60.0	40.0	0.0	0.0	44.4
Unemployment Rate (%)	18.2	25.0	27.3	22.2	0.0	66.7	0.0	0.0	33.3

NAICS Industry Employment

HNRR Section 5(b) - Source: Statistics Canada

	2006	2011	Total 2016	'16 % of Total	2006	2011	Owners 2016	2006	2011	Renters 2016
Labour Force	55	40	55	100.0%	40	10	10	10	0	30
Agriculture, Forestry, Fishing, & Hunting	0	0	0	0.0%	0	0	0	0	0	10
Mining, Quarrying, and Oil & Gas Extraction	0	0	0	0.0%	0	0	0	0	0	0
Utilities	0	0	0	0.0%	0	0	0	0	0	0
Construction	10	0	10	18.2%	10	0	10	0	0	10
Manufacturing	0	10	10	18.2%	0	0	0	0	0	0
Wholesale trade	0	0	0	0.0%	0	0	0	0	0	0
Retail trade	10	0	10	18.2%	0	0	0	0	0	0
Transportation & Warehousing	0	0	0	0.0%	0	0	0	0	0	0
Information & Cultural Industries	0	0	0	0.0%	0	0	0	0	0	0
Finance & Insurance	0	0	0	0.0%	0	0	0	0	0	0
Real Estate and Rental & Leasing	0	0	0	0.0%	0	0	0	0	0	0
Professional, Scientific, & Technical Services	0	0	0	0.0%	0	0	0	0	0	0
Management of Companies & Enterprises	0	0	0	0.0%	0	0	0	0	0	0
Administrative & Support, Waste Management, and Remediation Services	0	0	10	18.2%	10	0	0	0	0	10
Educational Services	10	0	10	18.2%	10	0	0	0	0	0
Health Care & Social Assistance	15	0	0	0.0%	0	0	0	0	0	10
Arts, Entertainment, & Recreation	0	0	0	0.0%	0	0	0	0	0	0
Accommodation & Food Services	0	0	10	18.2%	0	0	0	10	0	0
Other Services (excl. Public Administration)	0	0	0	0.0%	0	0	0	0	0	0
Public Administration	10	10	20	36.4%	10	0	0	0	0	0

Commuting

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

	2006	2011	Total 2016	'16 % of Total	2006	2011	Owners 2016	2006	2011	Renters 2016
Total Usual Workers	35	20	40	100%	25	10	0	10	0	20
Commute within Community	25	0	20	50.0%	20	0	10	10	0	15
Commute within RDCK	10	25	15	37.5%	0	10	0	0	0	10
Commute within Province	0	0	0	0.0%	0	0	0	0	0	0
Commute outside of Province	0	0	0	0.0%	0	0	0	0	0	0

Housing – Structural Types

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

	2006	2011	Total 2016	'16 % of Total	2006	2011	Owners 2016	2006	2011	Renters 2016
Total Occupied Dwellings	40	40	40	100%	35	15	15	0	0	25
Single-Detached	35	35	40	100.0%	30	15	15	0	0	20
Apartment (5+)	0	0	0	0.0%	0	0	0	0	0	0
Other	10	0	0	0.0%	0	0	0	0	0	0
<i>Semi-Detached</i>	0	0	0	0.0%	0	0	0	0	0	0
<i>Row House</i>	0	0	10	25.0%	0	0	0	0	0	0
<i>Duplex</i>	0	0	0	0.0%	0	0	0	0	0	0
<i>Apartment</i>	0	0	0	0.0%	0	0	0	0	0	0
<i>Other single-attached</i>	0	0	0	0.0%	0	0	0	0	0	0
Movable	0	0	0	0.0%	0	0	0	0	0	0

Housing – Unit Size

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

	2006	2011	Total 2016	'16 % of Total	2006	2011	Owners 2016	2006	2011	Renters 2016
Total Dwellings	40	40	40	100%	30	15	10	10	0	25
No bedroom	0	0	0	0.0%	0	0	0	0	0	0
1 bedroom	0	0	0	0.0%	10	0	0	0	0	0
2 bedroom	10	0	10	25.0%	10	0	0	0	0	0
3+ bedroom	30	30	35	87.5%	20	10	20	10	0	20

Housing – Date Built

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

	2006	2011	Total 2016	'16 % of Total	2006	2011	Owners 2016	'16 % of Total	2006	2011	Renters 2016	'16 % of Total
Total Dwellings	40	40	40	100%	35	10	15	100%	10	0	20	100%
< 1960	0	0	0	0.0%	0	0	0	0.0%	0	0	0	0.0%
1961 to 1980	0	0	0	0.0%	0	0	0	0.0%	0	0	10	50.0%
1981 to 1990	20	15	20	50.0%	15	10	0	0.0%	0	0	15	75.0%
1991 to 2000	15	20	20	50.0%	15	0	10	66.7%	0	0	10	50.0%
2001 to 2010	0	0	10	25.0%	0	0	0	0.0%	0	0	0	0.0%
2011 to 2016	0	0	0	0.0%	0	0	0	0.0%	0	0	0	0.0%

Housing – Subsidized

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

[not applicable] BC Housing data unavailable

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

[not applicable] Analysis impractical for geography

Housing – Short Term Rentals

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

[not applicable] STR data unavailable

* 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 – Shelter Beds

Source: BC Housing

	Yaqan Nukiy
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>	1
Community Total	1

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

[not applicable] Construction data unavailable at local government level

** 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

[not applicable] Assessment data unavailable

Real Estate – Sales Price

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

[not applicable] Assessment data unavailable

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

[not applicable] No Statistics Canada data available or it is suppressed

Core Housing Need – Adequacy

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

[not applicable] No Statistics Canada data available or it is suppressed

Core Housing Need – Suitability

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

[not applicable] No Statistics Canada data available or it is suppressed

Core Housing Need

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

[not applicable] No Statistics Canada data available or it is suppressed

Extreme Core Housing Need

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

[not applicable] No Statistics Canada data available or it is suppressed

Income Category v. Price

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

[not applicable] Data unavailable

Family Income v. Price

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

[not applicable] Data unavailable

Housing Units Demanded

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

Source: Statistics Canada, BC Stats

[not applicable] *Analysis impractical for geography*