



City of
NELSON

City of Nelson

HOUSING NEEDS REPORT

OCTOBER 2024



Acknowledgments

The authors of this report acknowledge that this study takes place on the traditional territory of the Sinixt, Ktunaxa, and Syilx peoples, and is home to the Métis and many people of diverse Indigenous identities. We hope to continue their legacy of learning from, caring for, protecting, and enjoying the blessings of tradition and territory.

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Prepared for:



City of Nelson
Suite 101-310 Ward Street
Nelson, BC V1L 5S4

Natalie Andrijancic
*Director of Development Services
and Climate Leadership*

Prepared by:



M'AKOLA
DEVELOPMENT
SERVICES

M'akola Development Services
107-731 Station Avenue
Victoria, BC V9B 5R5



**TURNER DRAKE
& PARTNERS LTD.**

Turner Drake & Partners Ltd.
6182 North Street
Halifax, NS B3K 1P5

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Executive Summary

In 2020, the City of Nelson released its first housing needs report in response to new legislation and the changing housing landscape. Like many other Canadian communities, Nelson is grappling with escalating housing pressures and rising housing costs.

Recognizing the dynamic nature of the housing market, the availability of new data, and the necessity for updated housing reports, the City commissioned an update to the housing needs report. It serves as an update to the previously 2020 needs report while incorporating new analyses and data. The aim is to provide an overview of the current and expected local housing conditions and needs.

KEY FINDINGS

The Population of Nelson is Growing and Changing

- Nelson's total population grew 5% and total number of households grew 7% between 2016 and 2021. Similar growth trends should continue over the next two decades.
- Projections expect there to be about 15,470 residents in the City of Nelson by 2041 and over 17,000 by 2050.
- Growth has historically been, and should continue to be, greatest among senior age cohorts, though all age groups and household types should grow over the foreseeable future.

Housing Costs are Increasing for Renters and Owners

- The median cost of an apartment increased 22% between 2020 to 2023, more than 50% faster than the rate of growth between 2017 to 2020.
- Since 2014, the City of Nelson's rental vacancy rate has been between 0% and 0.5%. A "healthy" vacancy rate is generally considered to be between 3% and 5%. Competition and demand for rentals is extremely high.
- The median home sale price rose 36% between 2019 and 2022. The median single-detached house sold for approximately \$700,000 in Nelson in 2022.
- Without significant external support or existing equity, home ownership is out of reach for most households in Nelson. Only households earning more than \$150,000 a year can reasonably expect to afford to own a home. In 2021, only about 15% of households earned more than \$150,000. The median household in Nelson earned \$72,500 before-tax.
- About 19% of Nelson, or 955 households, earn a "very low income" or "low income". These households can afford at most a monthly mortgage or rent of \$680. The median rent for an apartment in Nelson in 2023 was \$1,025 a month.

Housing Need is Significant and Likely Underrepresented by Available Data

- About 10% of Nelson households were in Core Housing Need in 2021. The prevalence of need is higher among renters, single persons, lone parents, Indigenous households, and transgender or non-binary persons.
- More than 1000 households, or 21% of households in Nelson, lived in an unaffordable home in 2021. This often indicates that people are extending themselves financially to purchase a home when they could potentially still afford a rental option. The rents reported by CMHC and used to calculate Core Housing Need often significantly underestimate the cost of an actual unit in the rental market. The large discrepancy between households living in an unaffordable home and households in Core Housing Need may indicate an underreporting of real Core Housing Need in Nelson.

- Canadian Emergency Response Benefit (CERB) relief payments may have artificially boosted income data in the 2021 Census, obscuring housing need. Though a necessary stimulus during the height of the COVID-19 pandemic, CERB temporarily raised the annual income for many Nelson residents, mostly in the lowest income brackets. Most households briefly pulled out of Core Housing Need by CERB likely returned to pre-COVID income levels after support programs ended.
- At least 88 people were experiencing homelessness in Nelson in 2022, with potentially hundreds more experiencing hidden homelessness. Available data on housing insecurity is generally considered to underestimate real housing need. According to the annual Report Card on Homelessness, Nelson has the second highest rate of homelessness of communities in the BC Interior.
- Housing and support service providers report increased demand for all types of housing, growing waitlists, and difficulty keeping up with new inquiries for affordable housing or services. As of February 2024, there were 198 households or individuals on BC Housing's waitlist.
- Local businesses and employers consistently cite housing availability and affordability as the largest impediment to staff recruitment and retention. Even households earning the median income find it difficult to navigate the housing market in Nelson.

The Housing Market Has Been Slow to Respond to the Changing in the Housing Environment

- Nelson's housing stock is aging without being replaced by new market development. More than half of Nelson's dwellings were built prior to the 1960s. For comparison, just 26% of dwellings in the Regional District of Central Kootenay and 12.5% of dwellings in British Columbia were built before 1960. Older homes are more likely to need major repairs than newer options and may be less able to support an aging resident.
- Despite unprecedented demand, building permits have yet to rebound to pre-COVID levels. Most new, rental housing development has been driven by partnerships between local government, non-profit operators, and BC Housing, not by private development.
- Provincial projections suggest that by 2026 Nelson would need to add at least 1,045 units to begin meeting housing need, reducing competition, and improving affordability. From 2020 to 2022, Nelson averaged only 70 annual completions. If those patterns continue, the 2026 deficit could be nearly 700 housing units.
- Insufficient starts and permitting indicates a slow response by the housing market to address need and prepare for anticipated population growth. To confront housing shortfalls, the City needs to continue to support traditional market housing investment, but also look to expand creative non-market partnerships and take advantage of Provincial and Federal housing and infrastructure programs.
- City of Nelson and province-initiated actions including zoning changes and incentives are expected to lead to significant development activity in Nelson in the short-term. These changes, along with creative partnerships and support for non-market development, could soften the impact of population increase on housing supply, speed up housing completions, and begin to address Nelson residents in the short-term.

Demand is Expected to Increase Over the Next 20 Years

- Over the next two decades, provincial projections suggest Nelson may need to add 3,104 new homes across the housing spectrum to mitigate increased market imbalances, account for anticipated new demand, and address existing housing deficits. Rental demand projections suggest almost 43% of new rental units would need to be affordable or offered at a below-market price to best meet the needs of Nelson residents.

- Much of the demand will be influenced by population growth. Growth is largely driven by factors outside of local government control including economic opportunities, available services, infrastructure, transportation, natural disasters, federal and provincial policy, and education opportunities.
- Migration to Nelson is largely from other places in Canada, mostly from within BC. Anecdotally, key stakeholders report a rise in migrants from larger urban centres who are moving to Nelson to take advantage of lifestyle opportunities and a relatively less expensive housing market. Preparing for growth and addressing demand is not just about accommodating new people – it's about preserving and deepening affordability so current Nelson residents can stay and thrive in their community.
- As an existing regional centre with a hospital, long-term care centre, university, vibrant economy, and strong sense of community, Nelson is well-positioned to benefit from a growing population and tax base. With adequate preparation and support through provincial and federal investment, Nelson can leverage growth and demand into improved public amenities, reduced taxation, and economic expansion. As the population ages, new working-age households and families will be critical to maintain Nelson's economic and social vibrancy.

Nelson is ready for the challenge. The city is home to a caring and integrated social service sector, competent and experienced housing operators, supportive employers, skilled trades and manufacturing sectors, and has an engaged and knowledgeable staff team. Through the Official Community Plan process, Nelson can articulate who it is and what it wants to be. It can prepare for and accommodate growth while protecting what makes the community special.



Required Report Content

The first legislative requirements for housing needs reports were established in 2019, and required local governments to collect data, analyze trends and present reports that describe current and anticipated housing needs. The City of Nelson published its first Housing Needs report in Fall 2020.

In 2023, amendments to the Local Government Act introduced new requirements for housing needs reports. Local governments must now use an established methodology to identify the 5- and 20-year housing need in their communities and must update their official community plans and zoning bylaws to accommodate expected demand. Communities may choose to complete an interim housing needs report including only the new information or can complete a full housing needs report update.

As the City of Nelson is completing an Official Community Plan (OCP) update, staff and elected officials have elected to complete a full housing needs report update. For reference, required report content including both full and interim report requirements, are included in this section. The body of this report contains all information required by legislation and should remain relevant until the next release of Census data, projected for 2027 or 2028.

NUMBER OF HOUSING UNITS REQUIRED TO MEET CURRENT AND ANTICIPATED NEED

Table 0-1: HNR Method base year versus current year estimates

Description	5-year	20-year
Total demand from 2021 base year	1,045	3,104
Estimated total demand from current year (2024)	1,257	3,118

Further discussion and analysis of anticipated need is included in section 5 of this report.

HOUSEHOLDS IN CORE HOUSING NEED (CHN) AND EXTREME CORE HOUSING NEED (ECHN)

Figure 0-1: Households in Core Housing Need by Number and Tenure, City of Nelson, 2006–2021

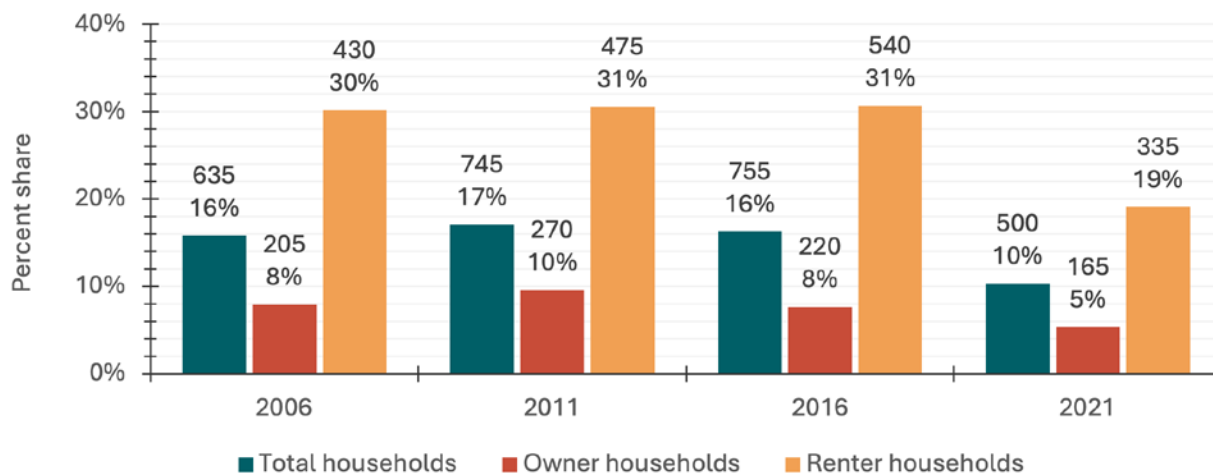
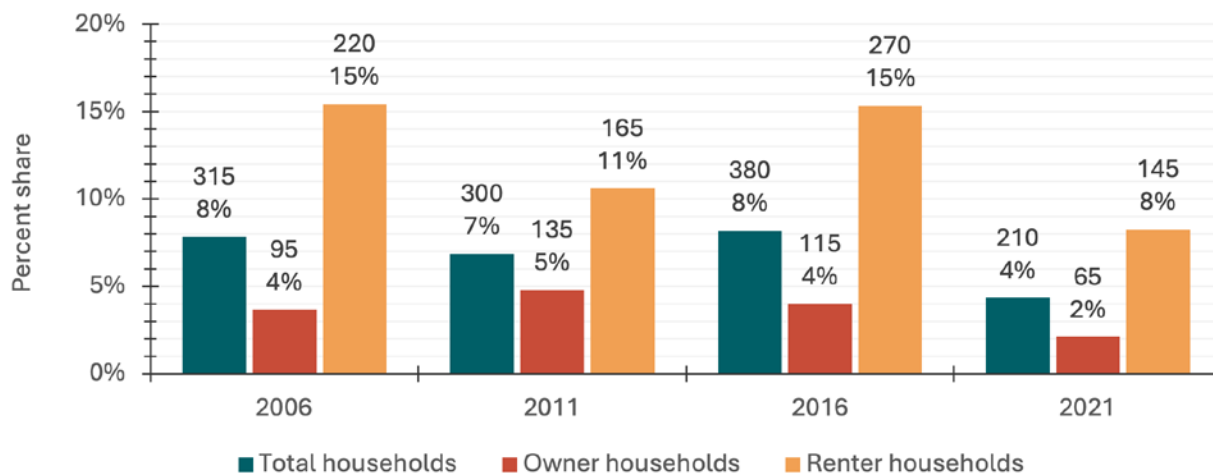


Figure 0-2: Households in Extreme Core Housing Need (ECHN) by Number and Tenure, City of Nelson, 2006–2021



Further discussion and analysis of CHN and ECHN is included in Section 4 of this report.

STATEMENTS ABOUT KEY AREAS OF LOCAL NEED

Affordable Housing

Affordability and availability of housing is the primary issue for residents of the City of Nelson that emerged in the study. Individuals or families with one income and anyone with a specialized need struggle to find housing. If they can find a unit, singles, very low-income, low-income, and moderate-income households can rarely afford market rental or sale prices. Only households earning more than \$150,000/year can comfortably afford to purchase a home for sale at the median purchase price and only households earning more than \$90,000 can comfortably afford the median two-bedroom rental unit.

The City and its partners are working to build new non-market affordable rental options, but projections anticipate at least 851 subsidized affordable units and 2,253 additional market units will be needed by 2041 to meet demand and begin to balance prices.

Rental Housing

Qualitative and quantitative data both indicate an extreme lack of rental housing in Nelson. Vacancy rates are low, cost and competition for available units is high, and nearly no market rental stock has been constructed in recent years. In addition, data indicates rates of rentership are increasing, especially for couples and families with young children.

The lack of rental housing has a profound economic impact on a community like Nelson. Employers and business associations have reported consistent challenges with recruitment and retention of new employees, largely due to housing availability. According to residents and service providers, many young families are choosing to live outside of City limits, commuting for services and employment because the cost of housing is cheaper.

Policy changes at the City of Nelson and recently constructed and proposed non-market rental projects have yet to impact available data but should help alleviate some of the acute challenges with rental housing. Despite this progress, projections anticipate that Nelson may still need to add an additional 1300 rental units by 2041 to meet demand.

Special Needs Housing

There were 51 households or individuals with disabilities on the BC Housing waitlist in early 2024, up from 13 in 2020. Engagement data and Core Housing Need data indicates that across the City of Nelson there was a need for more supportive housing options. This includes accessible housing for residents with activity limitations and those who need specific supports. The new Interior Health long-term care facility opening in Nelson is expected to alleviate some of these issues, but many households with a special need or disability can live independently, provided an appropriate housing option is available. As the population in Nelson ages, projections expect the need for more accessible and specialized housing to increase.

Housing for Seniors

Between 2016 and 2021 the proportion of seniors in Nelson increased by 17%, more growth by percentage than any other age cohort. Data from UBC's HART project indicated that, as of 2021, approximately 175 senior-led households were in Core Housing Need. Key stakeholders confirmed this data, sharing that the number of seniors seeking affordable housing and/or housing services has grown in recent years.

In addition to those seeking affordable or subsidized homes, many seniors are choosing to remain in their current home longer because no reasonable alternatives are available in the market. Some have the resources to upgrade or modify their homes to support “aging-in-place”, but others are living in a home that is incapable of supporting the needs of an older person. Though not all want to leave their current home, many seniors would consider it if there was a better option available. New homes appropriate and affordable for seniors could potentially reintegrate larger homes back into the rental or ownership markets.

The proportion of seniors will continue to grow in Nelson. As the community ages, market and non-market housing options for seniors located close to essential services and amenities will be essential to support community growth, reintegrate existing housing back into the market, and care adequately for older residents.

Housing for Families

The number of families with children grew by 17% between 2016 and 2021, outpacing projections in the last Housing Needs Report. While most families continue to own their home, the number of families with children living in rental tenure housing has also grown. In 2021, 28% of families with children lived in rental housing compared to 22% in 2016.

Lone parent households also grew between the two census periods, up 7% since 2016. Lone parents are far more likely to rent than the average household, with nearly half of lone parent families navigating the challenging rental market, often with only one income.

Projections anticipate growth among families and renting families to continue. Affordable options with multiple bedrooms are key to meeting the needs of families, especially lone parent households who often need non-market options to ensure appropriate affordability. Families may also be served by interventions in other areas of the housing spectrum, for example by additional seniors housing that helps reintegrate larger homes back into the market.

Shelters for Individuals Experiencing Homelessness and Housing for Individuals at Risk of Homelessness

Based on a February 1, 2022 point-in-time (PiT) count, at least 88 persons were unhoused in Nelson. However, service providers consistently encounter individuals living in hidden homeless circumstances or provide support to those affected by housing insecurity. Many of these individuals and families are not enumerated in the Census or through standard PiT count methodologies. It is best to assume that available data significantly undercount the number of people experiencing acute housing insecurity and hardship within the City of Nelson.

Nelson still grapples with an alarmingly low vacancy rate and a significant number of individuals in need of housing. Rental options remain scarce, expensive, and highly competitive, with vacancy rates for one-bedroom and studio units lingering at 0.0% for several years. This leaves individuals already marginalized by homelessness and poverty at a severe disadvantage. The availability of genuinely affordable housing falls far short of meeting the demand.

Homelessness is a multifaceted issue extending beyond housing scarcity. Many individuals experiencing homelessness confront complex challenges requiring additional support to secure and maintain housing, as well as to foster their overall health and well-being. While Nelson has introduced a limited number of supportive housing units, data from service providers underscores the pressing need for a substantial increase in emergency and short-term supportive shelters and dedicated resources catering to individuals with intricate health needs.

Housing in Close Proximity to Transportation Infrastructure that Supports Walking, Bicycling, Public Transit, and Alternative Forms of Transportation

The City of Nelson recognizes the importance of locating housing development near robust transportation infrastructure to promote sustainable urban living and achieve our shared objectives. In the context of the cost-of-living and climate crises, there is growing demand for housing that supports car-free and car-lite lifestyles. Proximity to infrastructure supporting walking, cycling, transit, and carsharing not only enhances quality of life by providing convenient and affordable mobility options for all ages, abilities, and budgets, but also contributes significantly to reducing our community’s carbon footprint. By fostering neighborhoods where residents can easily commute and do errands without relying on personal vehicles, we will create a more inclusive, lively, healthy, and connected community.

LOOKING BACK

Actions Taken by the City of Nelson Since Receiving the Most Recent Housing Needs Report

General Housing Actions	
Date	Description of Action or Policy
February 2020	Launch of three pre-approved laneway house designs at \$1,000 (facilitating development and lowering costs).
June 2024	Nelson City Council provided a grant to two non-profit organizations for new affordable housing project feasibility studies.

Zoning Amendments	
Date	Description of Action or Policy
March 2021	Removed floor area restrictions for laneway houses and allowed laneway houses to contain a secondary suite (Zoning Amendment Bylaw No. 3512, 2021).
April 2024	Following provincial SSMUH legislation, residential density increased to up to four units citywide and permission to build multi-unit residential in all residential zones (Zoning Amendment Bylaw No. 3593).

Parking	
Date	Description of Action or Policy
July 2022	Reduced cash-in-lieu fee to lower off-street residential parking requirements without a variance from \$10,000 to \$3,000, enabling more housing development and densification on challenging sites (Off-Street Parking and Landscape Amendment Bylaw No. 3553).
April 2024	Reduced parking requirement to one stall per dwelling unit citywide (previously, up to two stalls were required per dwelling) (Off-Street Parking and Landscape Amendment Bylaw No. 3594).

Major Housing Related Variances	
Date	Description of Action or Policy
October 2020	Variances granted to allow construction of a 125-unit seniors housing project at 611 Vernon Street.
June 2024	Variances granted to allow construction of a 55-unit market-rate rental workforce housing project in Railtown, built by the Chamber of Commerce.

Rezoning Applications Approved	
Date	Description of Action or Policy
May 2020	Increased permitted residential density in the C3 zone from one to three units (Zoning Amendment (C2 Residential Amendment) Bylaw No. 3488, 2020).
July 2020	Rezoned Nelson City Hall from Institutional to Mixed-Used to allow for future residential development (Zoning Amendment Bylaw No. 3489, 2020).
September 2021	Rezoning granted for two properties to convert from neighbourhood commercial to mixed-used to allow for increased housing on-site (Zoning Amendment (MU8 Zone) Bylaw No. 3531, 2021).
May 2023	Zoning amendment to allow mixed-use development at 45 Government Road (24 residential units anticipated) (Zoning Amendment Bylaw No. 3567, 2023 and Official Community Plan Amendment Bylaw No. 3568, 2023).

Summary of the Changes in Housing Need Since the Last Housing Needs Report was Received

The City of Nelson's population and number of households grew between 2016 and 2021, further exacerbating sustained increases to local housing demand. Prices of homes and rents both increased while competition remained extremely high, and the vacancy rate stayed extremely low. Housing service providers report generally worsening housing conditions for their clients, especially for vulnerable populations and households with only one income.

Considering the increased demand and rising housing costs, one might expect affordability metrics to have worsened from 2016 to 2021. However, Core Housing Need data suggests there may have been some improvement in Nelson. In 2016, 29% of households lived in an unaffordable dwelling, and 16% were in Core Housing Need. In 2021, those numbers dropped to 21% and 10%, respectively. Though promising, much of this change is likely due to the impact of COVID-19 relief payments distributed in 2020 which temporarily helped many households afford their shelter and living expenses. With increasing housing costs and higher interest rates, it is reasonable to assume that, despite drops in unaffordability and Core Housing Need, housing conditions have worsened or at best stabilized since the last housing needs report.

While housing need is still a critical challenge in the City of Nelson, many partnerships and actions initiated by the City, Province, and other local stakeholders have the potential to meaningfully alleviate acute housing issues for residents. Two larger multi-unit affordable housing projects have been recently completed and at least three more are in the proposal and pre-development phases. Selkirk College is developing new housing for its students, and Interior Health is developing a 75-bed long-term care facility, projected to open in 2025. These new units, along with policies to encourage market development and infill should begin to impact affordability and help balance market prices in the short to medium-term.



Housing Need Profiles

Housing need profiles have been developed as “representative stories” to personify housing need in Nelson. None of the individuals profiled exist as real people. They have been created from data on Nelson’s housing market, economy, and demography, and informed by experiences captured during this study, past needs reports, and through the Official Community Plan process.

The profiles appear throughout the needs report and will be visually different from the pages that feature data or key findings. Look for the blue background as you read through this report – it means you are reading a story of how housing need could be affecting the life of someone in your community!

Quotes from Nelson Residents

Since 2020, Nelson residents have participated in many housing-related and adjacent studies including the 2020 and 2024 needs reports processes and an Official Community Plan engagement process. Housing affordability and availability has consistently been a priority concern for residents of Nelson. Voices captured in this and other studies have been highlighted throughout this report. Look for the green background – it means you are reading a real quote about housing from a real Nelson resident!

All the quotes featured in **blue text** have been pulled from Nelson residents who participated in the 2020 housing needs report process. All quotes featured in **black text** were collected as part of engagement with critical stakeholders conducted during this study. Every quote is from a real person who lives in Nelson!

1. Introduction

1.1 OVERVIEW

Using a wide range of quantitative data and qualitative input from stakeholders, this document analyzes existing and anticipated housing needs and gaps. This report meets provincial regulations introduced in 2019 requiring all municipalities in British Columbia to complete a housing needs report.

Like many communities across British Columbia, Nelson is experiencing significant housing pressures, accelerating home sale prices, and rising rents. The purpose of this report is to develop an understanding of the current and anticipated housing conditions for the City of Nelson. A housing needs report (HNR) provides an overview of existing housing gaps, and potential opportunities expand or create new partnerships critical to the provision of housing.

A thorough assessment of housing need is a vital foundation to support future initiatives. The data gathered and insights generated by a needs report can inform land use and social planning initiatives at local levels, as well as provide hard evidence to further advocacy to senior levels of government. They are also a useful resource for those engaged in or entering the housing sector.



1.1.1 The Housing Continuum

The “housing continuum” refers to the range of housing options generally available in British Columbia. This includes emergency shelters and transitional housing, supportive housing for vulnerable populations, including seniors and people with mental illness, non-profit affordable rental housing, market rental, and home ownership. Ideally, there is an appropriate variety of options available in all sections of the housing continuum to support a diverse population.

In the most common depiction of the housing continuum in Canada, housing options are depicted as a linear progression from homelessness through to homeownership. Though helpful, this model can affirm the assumption that people start somewhere along the horizontal axis and move from left to right, with market home ownership being the ultimate goal.

Figure 1-1: The Housing Continuum



Source: CMHC

In reality, many people and households do not move linearly from one state of housing to the next, but rather jump from type to type based on changes to their professional or personal lives. For example, an individual in market rental housing may suddenly find themselves evicted from their unit in a low vacancy rental market. The struggle to find housing may lead to homelessness. Alternatively, a senior household may choose to sell their home and downsize to an appropriate rental option.

To better represent the realities of individuals navigating the housing system, some communities are exploring an alternative to the continuum. Instead of the linear view, the City of Kelowna applies a circular model known as the “Wheelhouse,” which reflects the fluid nature of housing choices based on lifestyle preferences and financial circumstances.

The Wheelhouse model better represents how people move around or across the circle between different types of housing. A healthy housing stock must include diverse housing forms and tenure types to meet needs of different socio-economic backgrounds and life stages. The Wheelhouse breaks down housing supply into six key areas:

Table 1-1: Wheelhouse Key Housing Areas

Key Area	Description
Emergency Shelters	Temporary shelter, food and other support services, generally operated by non-profit housing providers.
Short-term Supportive Housing	Stable housing along with support services offered by non-profit providers as a step between shelters and long-term housing (with typical stays of two to three years).
Long-term Supportive Housing	Long-term housing offered by non-profit providers, along with support services ranging from supportive care to assisted living and residential care.
Subsidized Rental Housing	Subsidized rental homes operated by non-profit housing providers, government, and housing co-operatives through either monthly government subsidies or one-time capital grants.
Ownership Housing	Includes fee simple homeownership, condominium ownership, multi-unit and single-family homes, and shared equity (such as mobile homes or housing co-operatives).
Rental Housing	Includes purpose-built long-term rental apartments, private rental townhomes, secondary suites, garden suites, and single-family rental homes.

Figure 1-2: The Housing Wheelhouse



Source: adapted from CMHC & City of Kelowna¹

¹ Elver, D., Tang, E., & Baynes, S. (2019, August 7). *The Wheelhouse: A New Way of Looking at Housing Needs*. Canada Mortgage & Housing Corporation. Retrieved from <https://www.cmhc-schl.gc.ca/en/housing-observer-online/2019-housing-observer/wheelhouse-new-way-looking-housing-needs>

1.1.2 Defining “Affordable”

Providing a definition for affordable housing can be challenging. Communities have varying needs and demands, varying incomes and economies, and different housing stock ecosystems, all of which can influence affordability. The most commonly accepted definition of affordable housing comes from the Canada Mortgage and Housing Corporation (CMHC), which considers housing to be “affordable” when the household spends less than 30% of their pre-tax income on adequate shelter. It is a very broad definition that does not account for typology, tenure, or household structure. An affordable home can be a rental apartment, a single-detached house, a co-op, condo, or social housing, provided it costs no more than 30% of the resident household’s pre-tax income.

1.1.3 Non-Market Housing

Non-market housing is typically facilitated by non-profit or senior government providers and subsidised predominantly by provincial and federal government funding programs. Local, regional, and Indigenous governments are key facilitators of non-market development, often providing low-cost land or supporting approvals processes. In some cases, local governments develop and operate non-market housing themselves, often indirectly through a municipal corporation or non-profit organization. Though difficult to develop, not only because of community perceptions about below market housing, but also because of limited funding and appropriately serviced and sited land, non-market units are one of the only ways to secure affordability in the face of unprecedented market pressures.

Tools for setting the price of a non-market unit vary by funding program, but all non-market units meet some definition of affordability and have that affordability secured for a minimum period. Non-market stock is key to providing safe, affordable, appropriate housing to the residents of Nelson. Increasing the number of non-market housing units was a key recommendation that emerged from the 2020 Regional District of Central Kootenay (RDCK) Housing Needs Assessment (which included the City of Nelson) and is similarly highlighted in the RDCK’s Housing Action Plan.

1.1.4 Non-Market, Affordable Rental Housing

The most common type of non-market housing is non-market, affordable rental housing without supportive elements. In most cases, a non-market, affordable rental development looks just like and is operated identically to a market rental building. The only significant difference is the cost of rent.

Rents are typically set by the funding program. Common rent-setting mechanisms include:

- Rent Geared to Income – Rental fees are set at 30% of the occupant household’s total gross income.
- Low End of Market – Rent is calculated according to rental market conditions. Providers typically aim to charge less than or close to the average market rent in a community, as calculated by CMHC.

1.1.5 Workforce Housing

Workforce housing is a type of non-market, affordable rental housing that is affordable to individuals and families who earn around the median income in the community. Eligibility for these units can be tied to employment status within a community but is not tied to a specific employer.

1.1.6 Employee Housing

Employee housing is owned and provided by an employer and tied to an individual's employment status with the company or organization. Employee housing is not typically considered non-market housing as it is privately owned and subsidized by a private entity.

1.1.7 Affordable Ownership

Affordable home ownership options can be classified as both market and non-market housing depending on the level of support being received from a public entity. Lower cost home ownership in the market often takes the form of smaller, denser ownership options, like laneway housing, manufactured homes, or housing co-operatives. Though often mission driven and potentially founded with assistance from a government program, housing co-operatives are still typically classified as market housing as their price is set by a private co-op board or internal bylaws.

Non-market home ownership is very challenging to build. Almost all current funding programs are focused on rental housing, and very few organizations can offer an ownership model to community members. When organizations do offer affordable ownership, the right to purchase is typically restricted to residents of a community or employees in a certain industry and the organization retains the right of first refusal to purchase the unit back. Resale price is typically restricted to the original sale price of the home plus inflation.

In the absence of specific funding programs, affordable home ownership may not be a feasible path for communities to improve affordable housing stock. However, an organization or entity that operates affordable rentals may choose to privately fund affordable ownership options once they have accrued enough capital to pursue development without a senior funding partner.

1.2 HOUSING NEEDS REPORTS IN BRITISH COLUMBIA

In 2019, the Government of BC introduced changes to the Local Government Act requiring municipalities to complete housing needs reports to help better understand current and future housing needs and inform plans and policies. Following completion of their first report, municipalities are required to update their housing needs reports every five years.

In November 2023, the Provincial Government announced a suite of legislation designed to accelerate housing starts, reduce development delays, and increase the amount of housing available for British Columbians. A critical component of the changes was an update to housing needs reports requirements. Before January 1, 2025, all local governments must update their Needs Reports to include a standardized twenty-year projection of population growth and housing need. In addition, all local governments must also update their Official Community Plans to plan for enough housing to meet the twenty-year growth projection. Needs Reports and Official Community Plans will both need to be updated on ongoing five-year cycles.

This report includes all information required by the Provincial Government, including the current and projected housing deficits over the next twenty years. Where relevant, projections to 2050 are included to match the City of Nelson's Official Community Plan horizon.

1.3 LOCAL GOVERNMENTS AND AFFORDABLE HOUSING

Legislation and circumstance are placing considerable pressure on local governments to become more active providers and facilitators of affordable housing. Housing issues are often felt most acutely at the local level where the effects of an affordability and availability crises manifest in visible homelessness, overburdened housing services and supports, worker shortages, and population movement.

Local governments have traditionally acted as facilitators and regulators of affordable housing. As housing needs continue to rise, local governments have expanded their role to support the creation of affordable market and non-market housing through policy, zoning, partnerships, financial incentives, staff capacity, and resources. Their authority comes from Provincial legislation: the Community Charter, the Local Government Act, the Strata Property Act, and the Local Government Statutes (Housing Needs Reports) Amendment Act.

1.3.1 Local Government Actions

Local government actions in housing are often grouped into four categories. The City of Nelson already broadly supports multiple actions in each of these categories and staff continue to seek out and adopt best practices that meet and often exceed Provincial mandates.

Facilitate New Development

The City of Nelson can encourage new forms of market and non-market housing through the Official Community Plan, infrastructure and growth plans, and housing policies (e.g. community amenity contributions, density bonusing provisions, etc.)

Regulate

The City of Nelson can regulate the form and tenure of housing through the zoning bylaw and development permit processes and can designate certain areas or parcels as a “rental only” zone. Local governments can also regulate and restrict short-term vacation rentals.

Incentivize

By reducing parking requirements, expediting approvals, and reducing fees and taxes, the City of Nelson can encourage certain forms of desired housing, typically housing that is secured at an affordable rate through legal agreement.

Local governments can also incentivize new affordable housing by directly contributing capital or land to new affordable projects or redevelopment initiatives. Though land is the most common contribution, many municipalities use their Affordable Housing Reserve Fund to kick-start new projects, supporting site due diligence and initial design work.

Partnership, Education, and Advocacy

The City of Nelson can work with housing and service providers to build new housing, educate residents about the value of affordable housing, and advocate for increased funding and support from senior levels of government.

Other Roles for Local Government

Local governments in BC are rarely directly involved in the building and operating of affordable housing and related services. Instead, local governments typically partner with and support community organizations, developers, and senior levels of government who lead construction and ongoing operations. In some cases, local governments develop and operate non-market housing themselves, often indirectly through a municipal corporation or non-profit organization.

1.4 DATA SOURCES

This report refers to several pieces of data that work together to contextualize housing conditions experienced by residents of the City of Nelson. The following is a list of secondary quantitative data sources (i.e., information collected by other organizations and used for this report):

- BC Assessment
- British Columbia Statistics
- Canada Mortgage and Housing Corporation (CMHC)
- Host Compliance
- Statistics Canada
- UBC Housing Assessment Resource Tools (HART)

Limitations for each source are detailed in the next subsection. At a high level, the analysis cannot be exact without individualized person or household datasets. Many datasets in this report rely on population samples which, though statistically sound, may not feel representative or reflect lived experience in Nelson. Any analysis in this report should be considered ballpark figures rather than precise descriptions.

This is especially applicable to projection work from any source. Estimating variable changes without knowledge of future conditions is inherently flawed. The projections included in this report are subject to economic, social, and environmental conditions that may not persist in the future. Outputs should serve as guideposts, regularly recalculated and adjusted to incorporate new information as needed.

1.4.1 Data Limitations

BC Assessment

Grouped Information

BC Assessment provides assessment roll spreadsheets for communities across British Columbia for the years 2005/2006 through 2022/2023. Assessment roll information is not on an individual property level; rather, similar types of properties are grouped together in “folios” based on several factors, such as property type and dwelling type. These folio groups also mean that assessment and sale price values reflect averages, making it more difficult to express community level average and median values.

Unit Counts

For purpose-built rental properties, unit totals within folios are sometimes represented by the value “20+,” limiting accurate summation. This category is less relevant for owned properties.

British Columbia Statistics

Urban focus

BC Statistics helpfully consolidates most data related to complete Housing Needs Reports, like the new homes registry, non-market housing, post-secondary student housing, and homeless count sources. The database primarily offers data for urban areas, potentially excluding unincorporated or rural data, or suppressing data for confidentiality. This is often due to urban communities having greater data quality and quantity.

Canada Mortgage & Housing Corporation (CMHC)

Reporting landscape

CMHC conducts its Rental Market Survey (RMS) every year in October to estimate the relative strengths in the rental market. The survey collects samples of market rent levels, turnover, and vacancy unit data for all sampled structures. The survey only applies to **primary rental markets**, which are those urban areas with populations of 10,000 and more. The survey targets only privately initiated rental structures with at least three rental units, which have been on the market for at least three months. CMHC collects rental data for the City of Nelson.

Host Compliance

Proprietary process

The software applies several short-term rental collection and monitoring techniques. The methodology details are not disclosed as Host Compliance is a private company. While assumed to be appropriate and accurate, a detailed explanation of methodology is unavailable.

Statistics Canada

Area & data suppression

Some geographic areas are too small to report, resulting in the deletion of information. Suppression can occur due to data quality or for technical reasons, limiting the use of granular Census geographies. This was not a particular concern for this study but limited the ability to use granular Census geographies (specifically, Dissemination Areas – see **Definitions**).

Random rounding

Numbers are randomly rounded to multiples of “5” or “10,” leading to potential discrepancies when summed or grouped. Percentages derived from rounded data may not accurately reflect true percentages, introducing a level of approximation. Additionally, the sums of percentages may not equal 100%.

UBC Housing Assessment Resource Tools (HART)

Sourced from Statistics Canada

While HART offers detailed methodologies for their analysis, they do rely on Statistics Canada datasets to perform them. Consequently, the same limitations as stated above apply for HART analysis results.

2. Community Profile

2.1 POPULATION

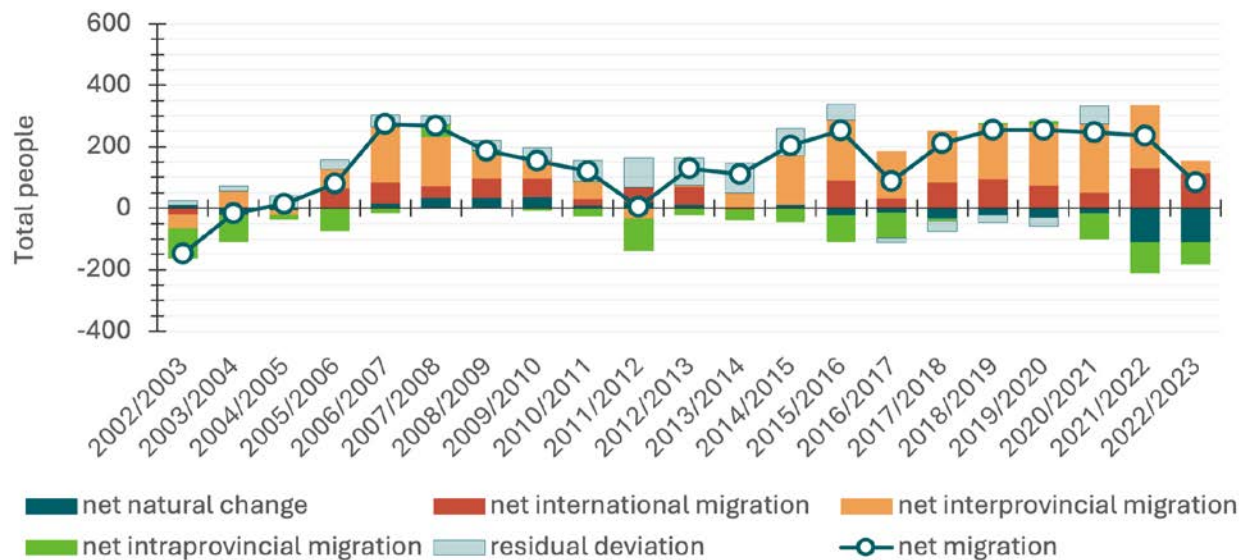
2.1.1 Migration

Figure 2-1 illustrates migration data for the Nelson Census Agglomeration (CA) – which contains geographies outside the City’s municipal boundaries. Migration data specific to the City of Nelson is not available. The figure includes migration data and the population change based on net natural change (births minus deaths).

The area has historically experienced a net positive influx of people, with cyclical ebbs and flows. Key points include:

- From 2014 to 2023, approximately 193 people moved to the Nelson CA annually, compared to about 121 during the previous decade.
- International in-migration was not historically a significant source of growth but has accounted for a larger than historical share of newcomers since about 2017. New residents to the Nelson CA primarily originate from other Canadian provinces.
- When people do move away from the Nelson CA, they typically relocate to other communities in British Columbia.
- The 2022/2023 collection period reported a notable drop in people moving to Nelson from other provinces. International in-migration remained high.
- Due to the expansion of senior age cohorts, the region has reported gradually higher volumes of deaths compared to births (net natural change).

Figure 2-1: Annual demographic change related to Migration



Source: Statistics Canada²

² Statistics Canada. Table 17-10-0136-01 Components of population change by census metropolitan area and census agglomeration, 2016 boundaries DOI: <https://doi.org/10.25318/1710013601-eng>

2.1.2 Historical & Anticipated Population

British Columbia's population grew by nearly 8% between 2016 and 2021 (according to BC Government estimates), driven by economic opportunities, immigration, and the quality of life. This growth has heightened the demand for housing, infrastructure, and services, presenting both opportunities and challenges for the province as it adapts to a changing demographic landscape.

Government of British Columbia estimates show that the City of Nelson grew 5% between 2016 and 2021³. Table 2-1 provides a summary of the historical population changes across different age cohorts and includes anticipated population figures over the next two decades. Figure 2-2 illustrates the changing total population from 2016 and 2021 (BC estimates for Census years) and five-year intervals of 2026 to 2041 (BC Government projections).

Table 2-1: Historical (BC Gov't estimates) and anticipated population by age cohort (BC Gov't projections)

	Total	0 to 14	15 to 24	25 to 44	45 to 64	65 to 84	85+
Historical population							
2016 population	10,995	1,625	1,275	3,155	3,005	1,595	340
2021 population	11,580	1,605	1,175	3,680	2,870	1,930	325
% change ('16-'21)	+5%	-1%	-8%	+17%	-4%	+21%	-4%
Anticipated population							
2026 population	12,645	1,560	1,465	4,170	2,960	2,140	350
% change ('21-'26)	+9%	-3%	+25%	+13%	+3%	+11%	+8%
2041 population	15,470	1,925	1,265	4,945	4,255	2,405	680
% change ('26-'41)	+22%	+23%	-14%	+19%	+44%	+12%	+94%
% change ('21-'41)	+34%	+20%	+8%	+34%	+48%	+25%	+109%
Extrapolated population for Nelson Official Community Plan (OCP) 2050 Vision							
2050 population	17,230	2,070	1,305	5,515	4,880	2,620	840
% change ('21-'50)	+49%	+29%	+11%	+50%	+70%	+36%	+158%

Source: BC P.E.O.P.L.E estimates, BC P.E.O.P.L.E projections

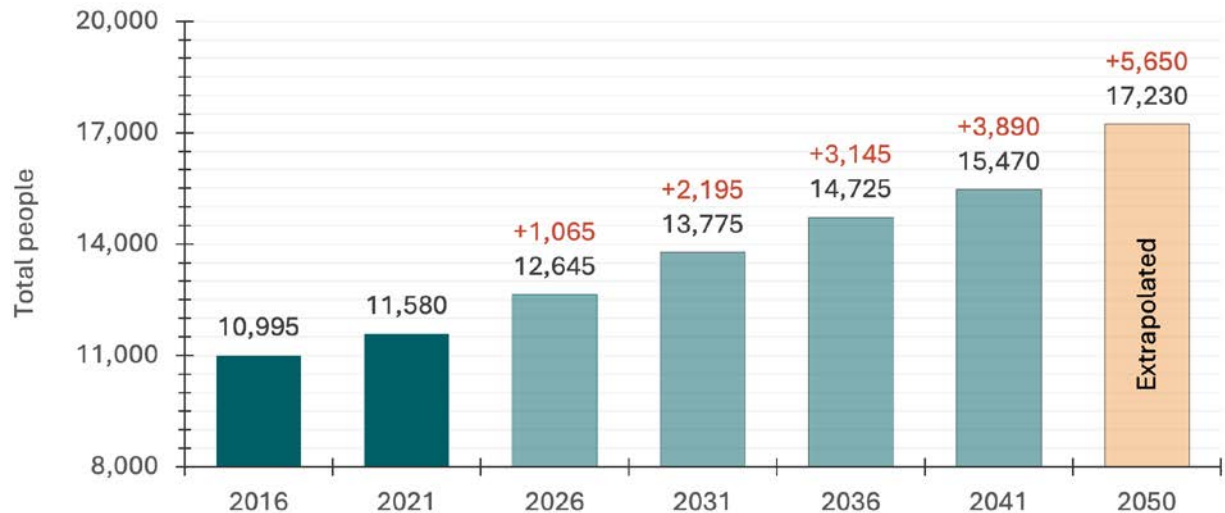
• The province estimates that the Nelson's population was 11,580 people in 2021, up from 10,995 in 2016.

³ Note that Statistics Canada's 2021 Census also reports a 5% increase in the City of Nelson's population. The totals from which the increases are calculate differ between sources. BC estimates are adjusted to account for possible undercounting during the Census' enumeration.

- Historically, the highest rates of growth have largely been among senior (65+) populations. While models expect this trend to continue, the most influential change could occur among 25- to 44-year-olds over the next two decades. Projections expect this to remain the largest single age cohort.
- The total population may grow 34% from 2021 to 2041, reaching about 15,470 people according to BC calculations. Five-year interval growth should be about the same over time.
- About 3,890 more people may call Nelson home by 2041.

Figure 2-2: Historical and anticipated population, net anticipated change of population since 2021

Source: BC P.E.O.P.L.E estimates, BC P.E.O.P.L.E projections



Projection methodology:

For municipalities, the BC government’s “Population Extrapolation for Organizational Planning with Less Error” (P.E.O.P.L.E.) provides historical population estimates and projections by gender and age cohorts. Readers interested in the outputs or the methodology can access both from this [webpage](#).

Housing Need Profile:

Frances and Joseph, Downsizing Senior Couple

Seniors are the fastest growing population cohort in Nelson. Frances and Joseph raised their family in a larger, single detached home in Nelson. Even though they were a one-income households for a few years while their kids were young, they have been able to save adequately for retirement. Both have a minor mobility limitation and want to travel more to visit their kids. Frances and Joseph have decided to downsize from their larger detached home to a smaller, accessible option. They are not willing to leave the City of Nelson as they would prefer to walk to critical services, like grocery stores and medical appointments, and remain close to their friends and family.

Like many seniors, Frances and Joseph have significant equity saved in their home. It's a little older and needs some updating, but they were still able to sell for \$630,000 after all fees, just over the 2022 median sale price for the City of Nelson. They plan to help use the equity to supplement their retirement savings, establish an education savings account for their grandchildren, and invest in a smaller, accessible home:

- Retained for retirement savings: -\$250,000;
- Education savings account: -\$60,000;
- Available to allocate towards cost of renting or purchasing: \$320,000.

Assuming this Frances and Joseph want to rent over the next 15 years, they have approximately \$1,800 to spend on monthly rent and utilities. Assuming no rent increases, it would still be difficult for this couple to find a two-bedroom rental at that rate. Likely they will need to save more for housing and contribute less to their savings or family.

Affordable Monthly Rent	Monthly Average Advertised Rents in City of Nelson ⁴				
	Room	Studio	1-Bed	2-Bed	3-Bed
\$1,800	\$774	\$1,083	\$1,241	\$1,861	\$2,746

If instead of renting Frances and Joseph were to use the \$320,000 to purchase a home, there are very few smaller, completely accessible options available in their price range. Because of their mobility issues, a 2-bedroom condo in a building with an elevator might be a good fit for Frances and Joseph. Condo options range from \$500,000 in an older building to well over \$1,000,000 in a newer building.

⁴ Collected as part of this study. See section 3.3.2 of this report for further detail.

Affordable Purchase Price	Median Housing Sale Price in City of Nelson 2022 ⁵				
	Overall Sale Price	Single-Detached Home	Semi-Detached Home	Row House	Apartment or Condo
\$320,000	\$629,000	\$658,000	\$570,500	\$498,500	\$558,000

If they can find an available home, the most likely housing outcome for this Frances and Joseph would be to spend more than they intended on a rental or ownership option and retain less to supplement their savings. As this couple is in a healthy financial situation, they can adjust their expectations and commit more to their housing costs. If Frances and Joseph had limited savings, or needed supportive housing options, things may be more challenging.

What we heard from Nelson residents:

“There are a great many seniors who are aging in homes they cannot afford to maintain.”

“I no longer want to maintain a house. I want a smaller place but Nelson has very little for me to rent. I no longer wish to own a home. I want to have my money to spend.”

5 Collected as part of this study. See section 3.3.1 of this report for further detail.

2.2 HOUSEHOLDS

Statistics Canada defines a household as a person or group of persons sharing the same dwelling without another usual residence. A household is the highest-level descriptor of many unique living situations. Households are often categorized in this report by the primary household maintainer's age, which is the age of the person responsible for major expenses like rent, mortgage, taxes, and utilities. When multiple people share this responsibility, the first listed individual becomes the primary household maintainer.

2.2.1 Historical & Anticipated Households

Total households and the age distribution of maintainers are influenced by population changes, and driven by factors like relocations, preferences, and financial situations. Changes in household patterns typically align with broader population trends. Household growth is a key driver of housing demand. Since households need dwellings, projections are closely tied to the needed increase in housing stock to accommodate expected population changes. Economic and financial drivers, while influential, are excluded since they are difficult to predict, both in the near- and long-term.

Table 2-2 summarizes historical shifts in total Nelson households, providing insights into expected figures over the next two decades. Figure 2-3 illustrates each community's 2021 estimated total households and the anticipated 20-year net growth in households.

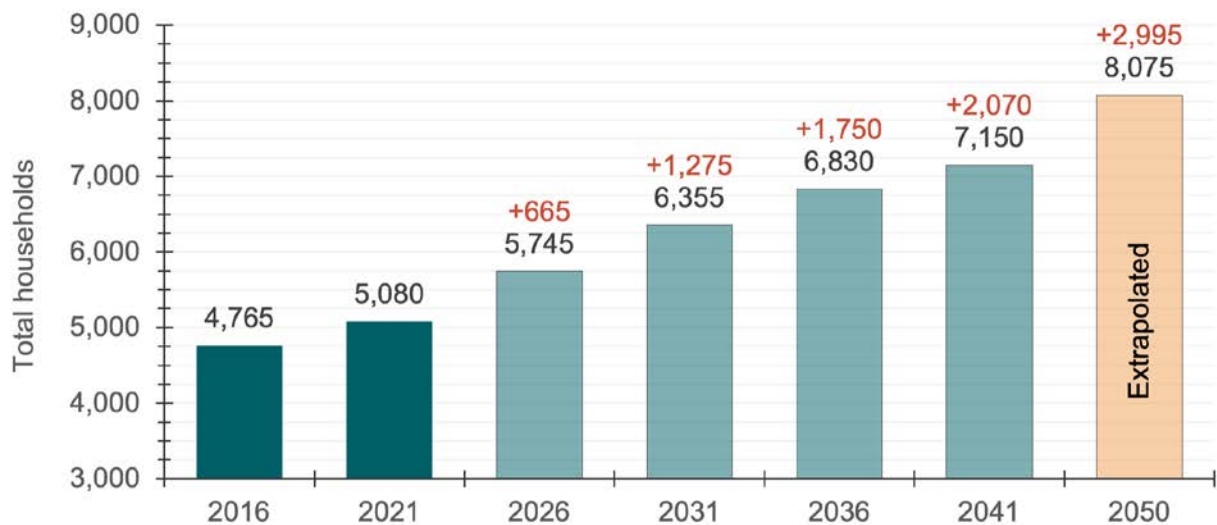
Table 2-2: Historical and anticipated households by primary maintainer age (BC Gov't projections)

	Total	15 to 24	25 to 44	45 to 64	65 to 84	85+
Historical households by primary maintainer age						
2016 households	4,765	175	1,560	1,760	1,105	170
2021 households	5,080	115	1,700	1,825	1,265	180
% change ('16-'21)	+7%	-34%	+9%	+4%	+14%	+6%
Anticipated households by primary maintainer age						
2026 households	5,745	180	2,040	1,855	1,475	190
% change ('21-'26)	+13%	+57%	+20%	+2%	+17%	+6%
2041 households	7,150	150	2,420	2,600	1,615	360
% change ('26-'41)	+24%	-17%	+19%	+40%	+9%	+89%
% change ('21-'41)	+41%	+30%	+42%	+42%	+28%	+100%
Extrapolated households for Nelson OCP 2050 Vision						
2050 households	8,075	155	2,730	2,985	1,760	445
% change ('21-'50)	+59%	+35%	+61%	+64%	+39%	+147%

Source: Statistics Canada, BC P.E.O.P.L.E estimates, BC P.E.O.P.L.E projections, Turner Drake & Partners

- The province estimates that the community had 5,080 households in 2021, up 7% from the previous Census year. Household growth exceeded population growth which only grew 5% over the same period (see previous section.)
- It is not uncommon for communities to have a higher rate of household growth than population growth. As a community ages, more people tend to live in smaller households (e.g. 1- or 2-person households rather than 3- or 4-person households.) This drives the average household size down and increases the number of households needed per capita.
- Historically, highest rates of growth have been among senior-led (65+) households. Again, most anticipated growth should occur among 25- to 44-year-old led households.
- Total households may grow 41% from 2021 to 2041, reaching about 7,150 households.
- About 2,070 additional households may call Nelson home by 2041.

Figure 2-3: Historical and anticipated households, net anticipated change of households since 2021



Source: Statistics Canada, BC P.E.O.P.L.E estimates, BC P.E.O.P.L.E projections

Projection methodology:

- Like for population, the BC government offers historical household estimates and household projections for municipalities. Readers interested in the outputs or the methodology can access both from this [webpage](#).
- BC government outputs provide total households without age distribution. To derive age-specific distributions, we employ headship rates. These rates are calculated using 2021 population and household age cohorts, ensuring proportional adjustments to align with Census data.
- Headship rates represent the ratio of households to population within a specific age group. For example, if there were 100 households led by individuals aged 25 to 34 in 2021, with a corresponding population of 300 in that age group, the headship rate is $1/3$. This rate is then applied to future population age groups to estimate potential households.
- Since household maintainer age cohorts are a Census product, each household result must then be adjusted proportionally by the difference between BC estimates of total households and the sum of individual headship results in a given year.

2.2.2 Additional Household Characteristics

Table 2-3 summarizes the totals and distributions of households by their size per the 2016 and 2021 Censuses, as well as their respective tenure splits. Key data conclusions are:

- Between 2016 and 2021, only single person households decreased.
- The 3% increase to total local households between Census periods was primarily driven by a 11% increase in 5+ person households and 6% increase in 2-person households.
- Relatedly, the average household size increased from 2.1 to 2.2 between Census periods.
- The average household size continues to be larger for dwellings occupied by an owner, than one occupied by a renter. However, the average renter household size also increased.

Table 2-3: Historical households by household size and tenure share

2016 Census	Total	1 person	2 persons	3 persons	4 persons	5+ persons	Average HH size
Total households	4,820	1,765	1,625	710	535	190	2.1
Share of total	100%	37%	34%	15%	11%	4%	
Owner households	61%	48%	65%	66%	77%	81%	2.3
Renter households	39%	52%	35%	34%	23%	19%	1.8
2021 Census	Total	1 person	2 persons	3 persons	4 persons	5+ persons	Average HH size
Total households	4,945	1,740	1,720	725	545	210	2.2
Share of total	100%	35%	35%	15%	11%	4%	
Owner households	63%	51%	67%	70%	79%	65%	2.3
Renter households	37%	49%	33%	30%	21%	35%	1.9
% change ('16-'21)	+3%	-1%	+6%	+2%	+2%	+11%	

Source: BC Government purchased Custom Statistics Canada Census Tabulations

Table 2-4 summarizes the totals and distributions of households by their household family type per the 2016 and 2021 Censuses, as well as their respective tenure splits. Key data conclusions are:

- The fastest growing household type between 2016 and 2021 was non-census, two-plus person households, which grew by 30% over the five years. Shortened in the chart below to simply “2+ persons”, Statistics Canada defines a non-census, two-plus person household as any group of two or more unrelated people occupying a shared dwelling (i.e. roommate households.)
- Single person households experienced a slight decrease of 1% but are still the largest single census-family type, representing 1,740 households in 2021.
- Couples without children grew the second fastest, and by the largest absolute amount – a 17% rise, equivalent to about 180 households.
- Corresponding with an increase in youth populations between Census periods, couples with children and lone parents both increased by 7%.

Table 2-4: Historical households by census-family type and tenure share

2016 Census	Total	Couple w/ child	Couple w/o child	Lone parent	Other	Single person	2+ persons
Total households	4,815	1,065	925	495	245	1,765	320
Share of total	100%	22%	19%	10%	5%	37%	7%
Owner households	61%	78%	79%	42%	73%	48%	43%
Renter households	39%	22%	21%	58%	27%	52%	57%
2021 Census	Total	Couple w/ child	Couple w/o child	Lone parent	Other	Single person	2+ persons
Total households	4,945	1,245	990	530	30	1,740	415
Share of total	100%	25%	20%	11%	1%	35%	8%
Owner households	63%	72%	83%	59%	100%	51%	43%
Renter households	37%	28%	17%	41%	0%	49%	57%
% change ('16-'21)	+3%	+17%	+7%	+7%	-88%	-1%	+30%

Source: BC Government purchased Custom Statistics Canada Census Tabulations

Housing Need Profile:

Jamie and Hector, Young Couple in the Hospitality Sector

The tourism and hospitality sectors are a defining industry in Nelson. The combined retail trade, accommodation, and food services sectors employ nearly 24% of the working population, and their associated hotels, restaurants, ski hills, shops, and other infrastructure drive much of the economic activity in the community. Tourism and hospitality are also the largest employers of female workers in Nelson.

Despite its importance as an economic engine, wages in the hospitality sector tend to be lower than average and many workers make the Provincially regulated minimum wage. Jamie and Hector started off as seasonal employees, only living in Nelson during the high season. Gradually, they fell in love with the community and decided to make it their permanent home.

Jamie is a full-time restaurant manager, overseeing a large staff, and Hector is a server and bartender. Because of their seniority, Jamie earns in the top-third of food service employees and Hector makes about \$22 per hour. If both Jamie and Hector work full time, they should collectively earn around \$110,000 annually after accounting for tips and can afford to pay up to \$2,335 per month towards rent and an additional \$400 for utilities. They are currently living in a one-bedroom apartment but need a second bedroom and some additional storage space. If available, Jamie and Hector would love to find a detached home to buy or at least a detached laneway home to rent.

Affordable Monthly Rent	Monthly Average Advertised Rents in City of Nelson ⁶				
	Room	Studio	1-Bed	2-Bed	3-Bed
\$2,335	\$774	\$1,083	\$1,241	\$1,861	\$2,746

Unfortunately, Jamie and Hector do not have additional external support to help them with a down payment on a home. They have saved a small amount but would need to add significantly to their savings if they want to meet the minimum threshold for mortgage eligibility. Even if they can find an affordable ownership option, both worry about the volatility of their industry. Jamie and Hector are very happy where they are but understand that food service and hospitality can have high rates of business failure. If they are forced to go back to seasonal work or cobbling together a full-time income from multiple jobs, Jamie and Hector are not sure they'd be able to keep up with their mortgage payments. If they were able put together a 5% down payment, Jamie and Hector could afford a \$360,000 mortgage, or payments of \$2060 per month.

6 Collected as part of this study. See section 3.3.2 of this report for further detail.

Affordable Purchase Price	Median Housing Sale Price in City of Nelson 2022 ⁷				
	Overall Sale Price	Single-Detached Home	Semi-Detached Home	Row House	Apartment or Condo
\$360,000	\$629,000	\$658,000	\$570,500	\$498,500	\$558,000

Jamie and Hector feel lucky to have full time jobs and housing in Nelson but are wondering what life will look like for them in five years. Neither sees a path to home ownership in their future and secure rentals that will give them a second bedroom are hard to fine. They have talked about leaving Nelson but want to wait a few more years. If a non-market option that is affordable to middle-income hospitality workers becomes available, they would jump at it. Alternatively, if they can find a newly built laneway house or secondary suite that is nicer or larger than their current apartment it could extend their options and enable Jamie and Hector to make Nelson their home.

What we heard from Nelson residents:

“It has been extremely stressful living in Nelson the past 7 years regarding our housing situation. We have had to move several times due to landlords selling homes. We are a household with two fully employed adults who have stable jobs and love this community. We’ve been approved for a mortgage but unless you can afford half a million dollars in Nelson, forget it. We may very well have to leave the community we’ve built a life in.”

“I recommend moderate densification - more duplexes, townhomes and low-rise rental apartments. The province should... focus on abundant, well built and managed rental supply to drive down rents.”

“There seem to be many families looking for rental units but don’t seem to be many options in lower price ranges (e.g. looking for 3 bedrooms in the \$1200-1500 range... which doesn’t really exist).”

“So many people we work with don’t live in Nelson anymore. They have been forced out.”

⁷ Collected as part of this study. See section 3.3.1 of this report for further detail.

2.3 INCOME

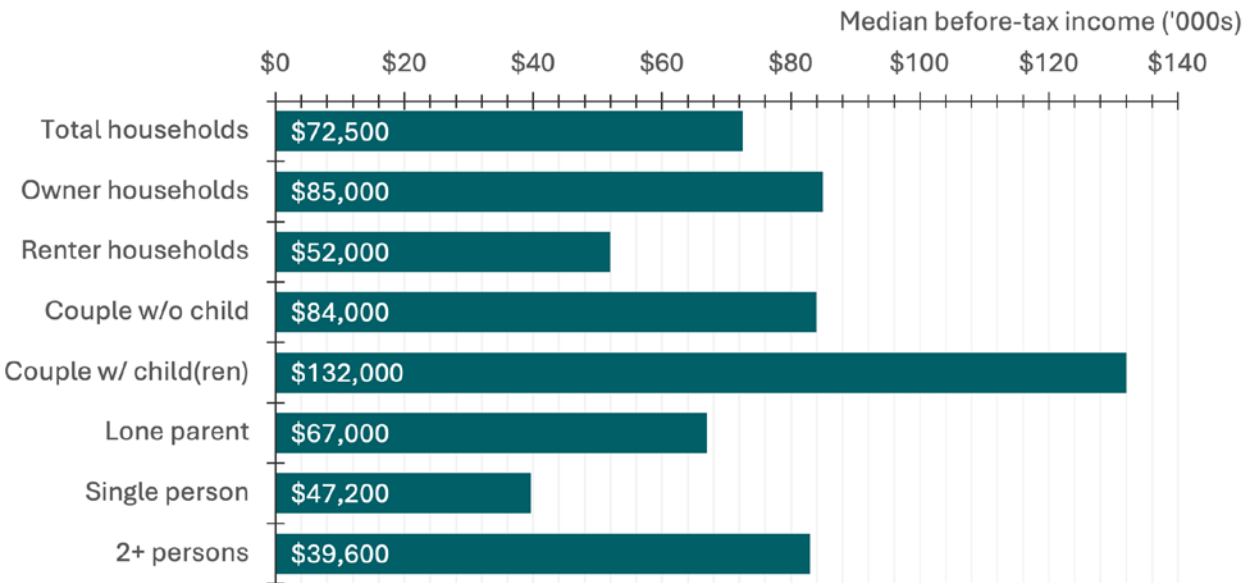
Most affordability calculations use median before-tax household income – the total income earned by a household before income taxes and other elements are deducted – as their primary input. The level of earnings is largely contingent on the characteristics of a household (e.g., how old is the household, how many people are in the household, does a household own or rent their dwelling?)

2.3.1 Median Before-Tax Household Incomes

Figure 2-4 summarizes the median before-tax household incomes by tenure and household family type (note that this chart disaggregates lone-parents from families with children and single and 2+ person households from non-census families). Key data conclusions are:

- In 2021, the median household earned \$72,500 before-tax, up from \$56,750 (+28%) since 2016. The sharp increase is largely due to the impacts of COVID-19 relief payments, further explained in the next section of this report.
- Two or more person households are more likely to earn greater household incomes than single person households. Couples with children and couples without children were the households that had the highest median annual income, earning \$132,000 and \$84,000, respectively.
- Owner households, which report a higher average household size, reported a higher median income than renter households.

Figure 2-4: Median before-tax household income by tenure and household family type, 2021



Source: BC Government purchased + Turner Drake purchased Custom Statistics Canada Census Tabulations

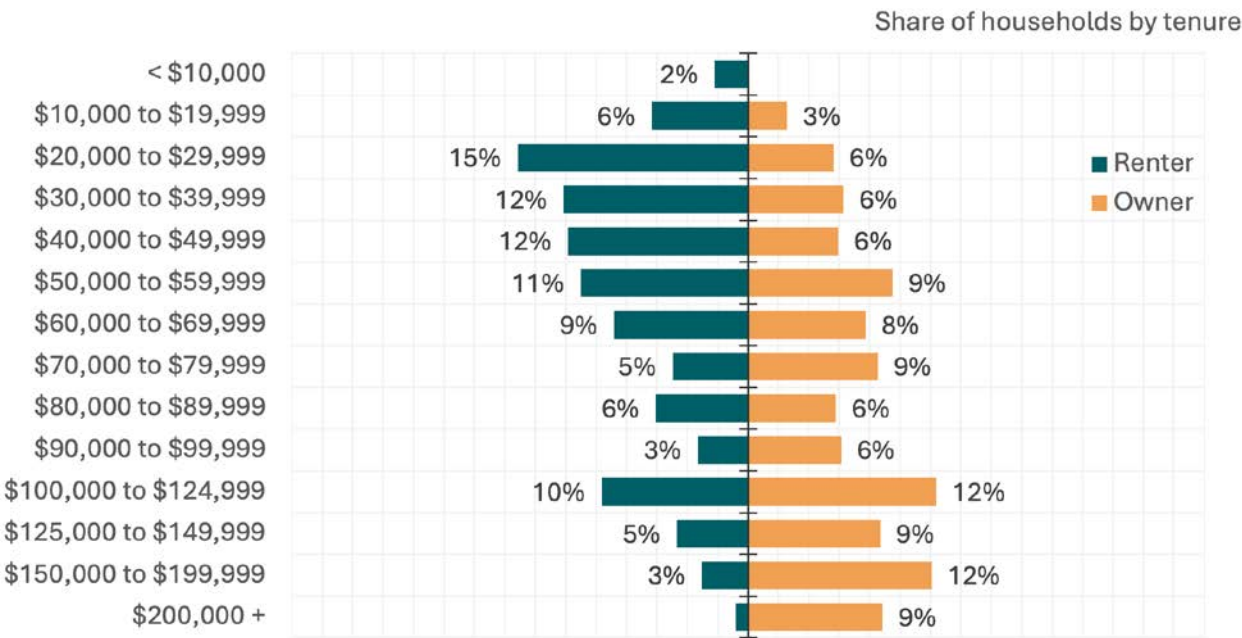
2.3.2 Income Distribution

The distribution of household incomes varies greatly depending on the configuration of a household or the housing tenure of a household. Generally, if a household earns a single income, there is higher likelihood of earning a lower income, which in turn translates to greater chances of experiencing a form of housing hardship. Figure 2-5 compares the distribution of incomes for owner and renter households:

Renter households, often smaller than owner households, demonstrate a greater share of earners below \$60,000 annually.

In contrast, higher income brackets are made up predominantly by households who own their homes.

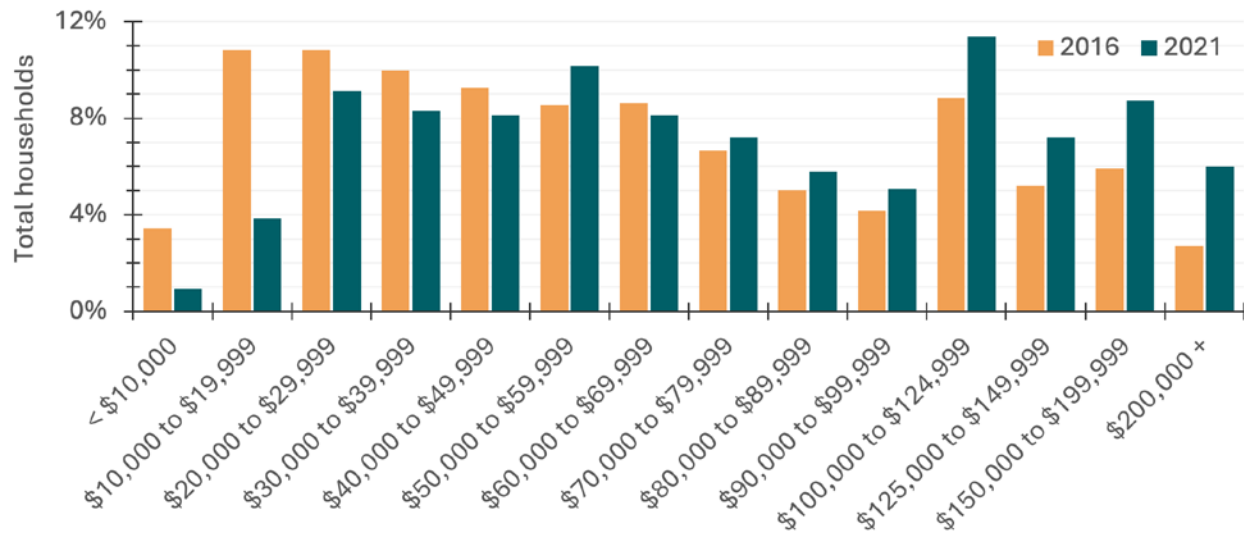
Figure 2-5: Income distribution by tenure, 2021



Source: BC Government purchased Custom Statistics Canada Census Tabulations

Figure 2-6 presents the change in household income between census periods. The purpose of the chart is primarily to visualize the impacts if the Canada Emergency Relief Benefit (CERB). While CERB was a necessary stimulus during the heights of the COVID-19 pandemic, from a purely statistical standpoint it has caused inflated changes in income to be reported between Census periods. This is most clearly depicted in the change in households earning less than \$20,000 annually. Approximately 14% of all households earned that amount in 2016, shrinking to roughly 5% in 2021.

Figure 2-6: Income distribution of total households, 2016–2021



Source: BC Government purchased Custom Statistics Canada Census Tabulations

2.3.3 Income Categories

This report adopts methods used by UBC’s Housing Assessment Resource Tools (HART), which uses custom Statistics Canada Census tabulations, to establish five household income categories that can help inform the share of the population most at risk of financial pressures related to housing. The categories are as follows:

- **Very low income:** 20% or less of area median household income (AMHI), generally equivalent to shelter allowance for income support recipients.
- **Low income:** 21–50% AMHI, generally equivalent to one full-time minimum wage job.
- **Moderate income:** 51–80% AMHI, equivalent to starting salary for a professional job such as nurse or teacher.
- **Median income:** 81–120% AMHI, representing the ‘middle class.’
- **High income:** More than 120% AMHI, the group with most housing wealth

Table 2-5 offers a summary of these calculations, the share of households that belong to each income category, and the approximate range of shelter costs that a household can afford. Note that the affordable shelter costs use Statistics Canada’s 30% shelter-cost-to-income ratio (i.e., affordability threshold) and assumes 25% of shelter costs are ancillary costs like insurance or utilities.

- In 2021, about 39% of households earned a “high income,” and could afford a monthly mortgage payment or rent of at minimum \$1,630.
- About 19% of households earn a “very low income” or “low income,” totalling about 955 households. These households can afford at most a monthly mortgage or rent of \$680.

Table 2-5: Income category summary, 2021

Income category	Annual household income	Affordable shelter cost	Estimated share of total households
Very low income	≤ \$14,500	< \$270	2%
Low income	\$14,501 to \$36,250	\$275 to \$680	17%
Moderate income	\$36,251 to \$58,000	\$680 to \$1,090	20%
Median income	\$58,001 to \$87,000	\$1,090 to \$1,630	22%
High income	\$87,001 +	\$1,630 +	39%

Source: UBC Housing Assessment Resource Tools (HART)

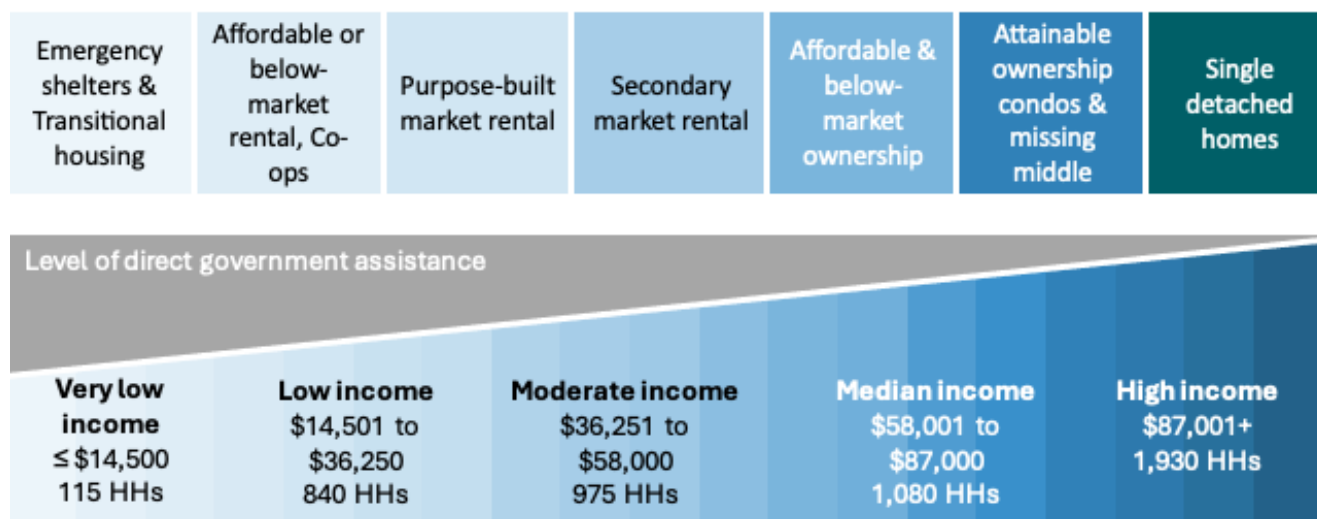
2.3.4 Income vs. Housing Continuum

Figure 2-7 illustrates a varied version of the housing continuum, as originally formulated by CMHC, and shows how income categories and household totals may align along this continuum.

It is not possible precisely determine the number of households that should occupy each type of housing because there is a lack knowledge about the specific circumstances of individual households. However, this representation gives an estimate of the number of units needed to potentially accommodate the maximum number of households' needs.

Around 955 local households earn at most a low income (earning less than or equal to \$36,250), often single individuals, are at higher risk of needing emergency housing services due to sudden personal, physical, or financial changes.

Figure 2-7: Rough distribution of households on the housing continuum



Housing Need Profile:

Carla, Lone Parent Working in Healthcare

Healthcare is a critical industry in the City of Nelson. As a regional hub, Nelson already has hospital and Interior Health is constructing a new long-term care facility. Healthcare employs nearly 14% of the working population, including Carla. Carla works as a nurse with some specialized training and earns an annual salary of \$77,000, or slightly more than the median wage for a full-time healthcare worker in Nelson.

Carla can afford to spend up to \$1,640 per month towards rent and an additional \$290 on utilities. She would like to spend more, but childcare, groceries, utilities, savings, and other necessary expenses make budgeting a challenge. Her current home is adequate and affordable, but it is an older basement suite, and her landlord is thinking about selling the house soon. She would like to move into a newer building or detached dwelling closer to work and school. Carla needs at least a two-bedrooms but would prefer to live in a three-bedroom to allow friends and family to visit.

Affordable Monthly Rent	Monthly Average Advertised Rents in City of Nelson ⁸				
	Room	Studio	1-Bed	2-Bed	3-Bed
\$1,640	\$774	\$1,083	\$1,241	\$1,861	\$2,746

Unfortunately, a three-bedroom home is likely out of reach for Carla in the rental market. She instead is looking at two-bedroom laneway homes, secondary suites, and apartments, all of which are being built with greater frequency in the City of Nelson. If Carla tried to purchase a home, and saved enough for a 10% down payment, she could afford up to \$230,000, and a monthly payment of about \$1250 with about \$675 for other home ownership expenses. This puts nearly all ownership options out of reach.

Affordable Purchase Price	Median Housing Sale Price in City of Nelson 2022 ⁹				
	Overall Sale Price	Single-Detached Home	Semi-Detached Home	Row House	Apartment or Condo
\$230,000	\$629,000	\$658,000	\$570,500	\$498,500	\$558,000

Without significant external support, the most likely living situation for Carla is a two-bedroom rental unit within a single detached dwelling, a laneway house, or a new apartment. Though City and Provincial policies are incentivizing these units, inventory is still relatively low, and they are often priced at a rate outside her budget.

⁸ Collected as part of this study. See section 3.3.2 of this report for further detail.
⁹ Collected as part of this study. See section 3.3.1 of this report for further detail.

Instead of renting in the private market, Carla's best option for an affordable home in a newer building may be a non-market subsidized home operated by a local non-profit organization and funded by BC Housing and the Canada Mortgage and Housing Corporation. These homes are set at an affordable rate that should be under Carla's budget. Nelson has multiple, affordable housing buildings that are purpose built for families like Carla's. Though she may only be eligible for a two-bedroom, her new home will be safe, secure, and affordable for as long as she lives there.

What we heard from Nelson residents:

"We need affordable housing for those people supporting families on one income. Not for families that make \$70,000/yr, this would include people like myself that didn't buy into real estate years ago. If I didn't own my home I would have to move out of the community to somewhere more affordable to live and uproot my whole family after being here 24yrs."

"We need affordable childcare, affordable housing options for single mothers. Specific housing programs for single mothers not receiving adequate child support."

"I can not have my children here, they live primarily with their mother so I can only see them at her house. This is not ideal long term."

"I share my bedroom with my 14 year old son because I can't find affordable and suitable living space."

"I don't know how some of these single parents do it. How can you afford rent, childcare, food, power, heat on one income? We try to support single parents in our units whenever we can. There is so much need for affordable housing, even for people with good jobs."

3. Housing Profile

The 2021 Census counted 5,314 total dwellings in Nelson of which were 4,945 occupied by usual residents. A usual resident is someone that lives in their dwelling most of the year. A non-usual resident occupied dwelling could include a recreational property, short-term rental, or unoccupied dwelling.

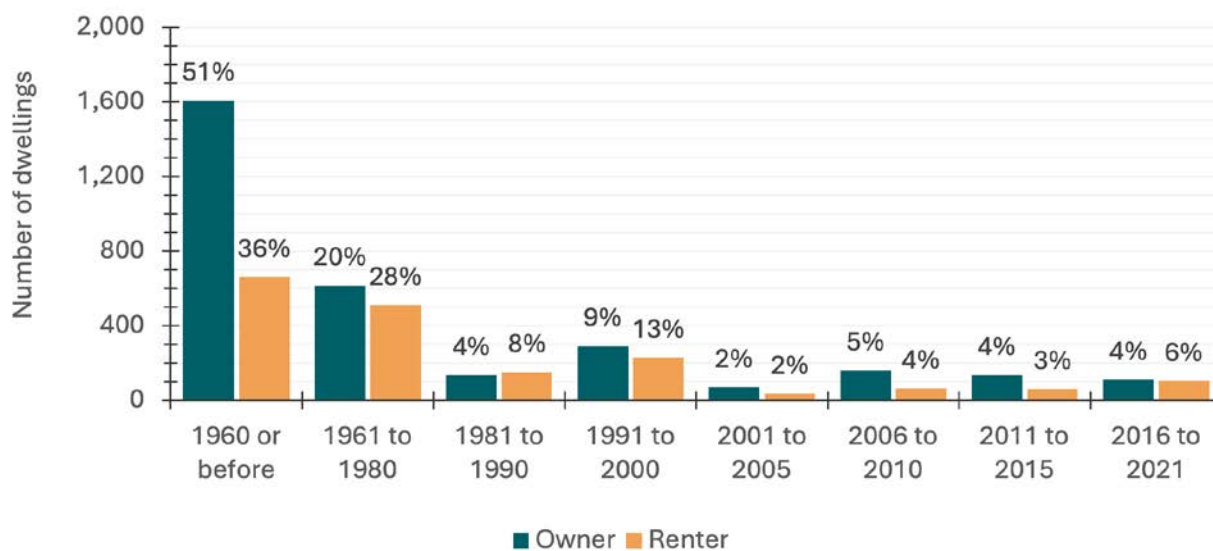
Table 4-1 summarises the totals and distribution by structure type for Nelson. Figure 3-1 shows the distribution of the current dwelling stock by its age of construction, disaggregated by tenure.

Table 3-1: Dwellings occupied by usual residents by structural type and tenure, 2021

	Total	Single	Row	Semi	Duplex	Apt (≤5 floors)	Apt (5+ floors)	Mobile
Total	4,945	2,505	235	310	710	990	0	310
Share	100%	51%	5%	6%	14%	20%	0%	6%
Owner	63%	84%	53%	62%	46%	27%	–	86%
Renter	37%	16%	47%	38%	54%	73%	–	14%

Source: BC Government purchased Custom Statistics Canada Census Tabulations

Figure 3-1: Dwellings occupied by usual residents by age of construction and tenure, 2021



Source: BC Government purchased Custom Statistics Canada Census Tabulations

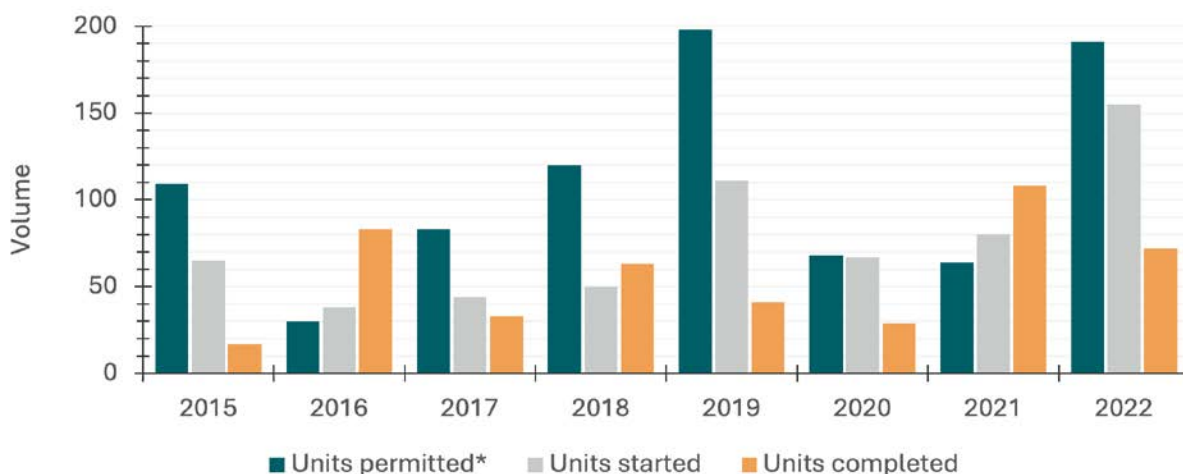
- Single-detached homes account for about half the housing supply in Nelson (2,505 units), followed by apartments at 34% (1,700 units, including duplexes).
- Statistics Canada includes single-detached homes with secondary units within the definition of a duplex. Nelson disaggregates secondary unit data from its single-detached home permit data, discussed more in the next section.
- Just shy of half of Nelson's dwelling stock was built prior to the 1960s. The second highest period of construction activity was from 1961 to 1980.

3.1 RECENT CONSTRUCTION ACTIVITY

Figure 3-2 shows the trends in construction activity from 2015 to 2022, based on municipal permitting data tracked by the City of Nelson and starts and completions data from the Canada Mortgage & Housing Corporation (CMHC):

- Before the COVID-19 pandemic, permitting was on the rise year-to-year. In 2020 and 2021, activity dropped noticeably, followed by a return to near 2019 levels in 2022.
- From 2013 to 2019, a total of 323 units were completed across the municipality, about 46 annually. From 2020 to 2022, the annual average increased to 70.
- Even if average completions are up, there appears to be a volume of permitted units that have yet to be completed, either due to backlogs or projects folding (potentially due to the pandemic and the proceeding environment of high interest rates and cost of materials) or simply the size of projects (i.e., apartment buildings take longer to build than a single home).

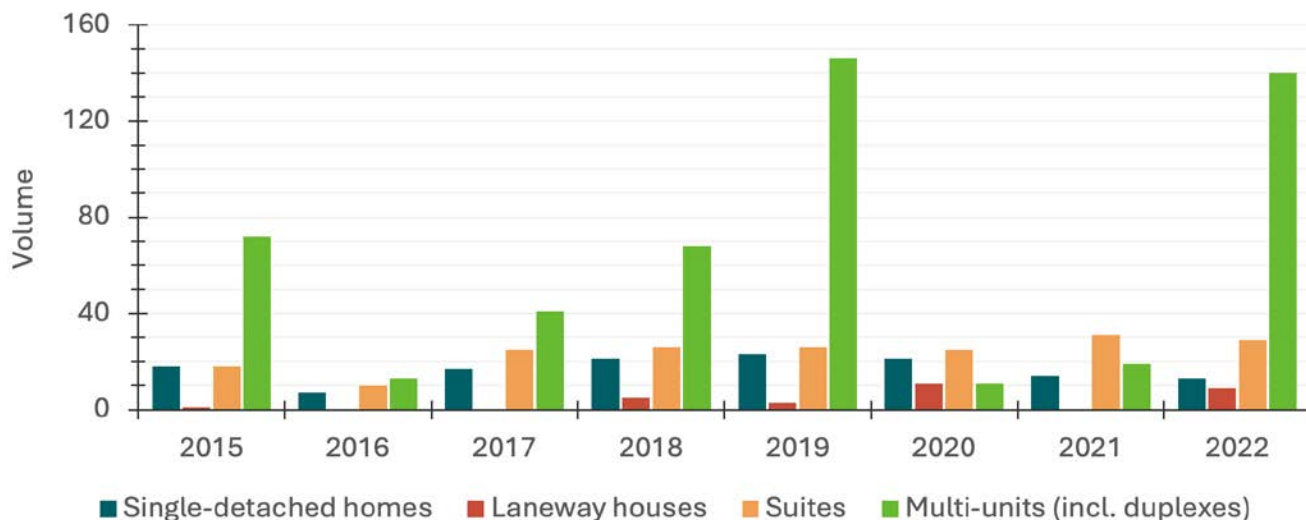
Figure 3-2: Construction activity by total units permitted, started, and completed



Source: *City of Nelson, CMHC Starts & Completions Survey

Figure 3-3 further disaggregates permit data into the types of units being permitted, including whether a permitted unit is a laneway or secondary suite. As construction activity returns to normal following the pandemic, multi-unit dwellings account for the overwhelming majority of issued permits. When permits for low-density construction are issued, they are more likely to be a suite or laneway home than a single-detached home.

Figure 3-3: Annual permit data by dwelling category

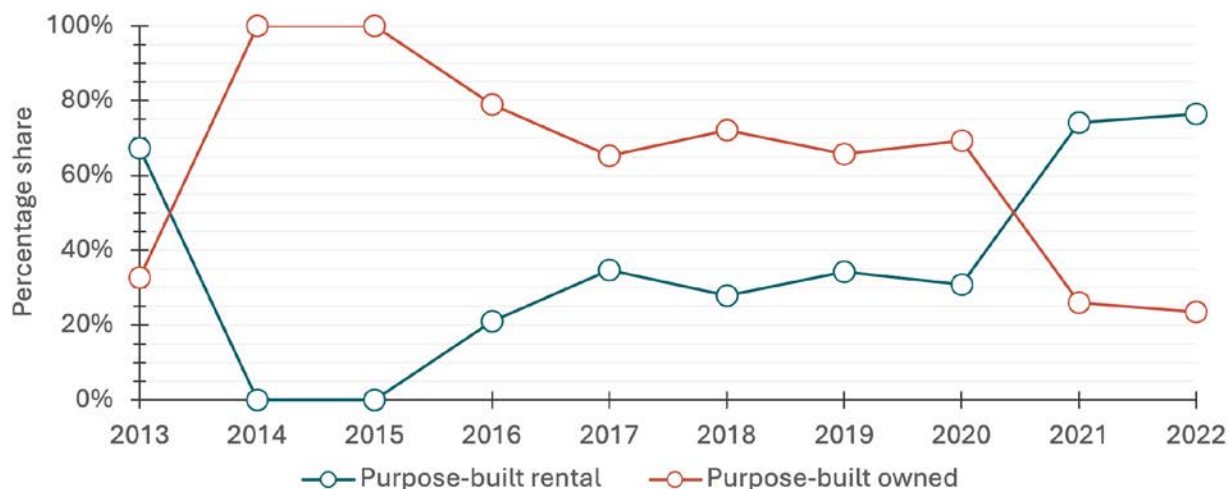


Source: City of Nelson

A growing population naturally leads to a rise in the number of permitted housing units. As a population expands, the demand for housing also grows. Considering that population growth is expected to continue until at least 2041, the decrease in permitted units indicates a slow response by the housing market to prepare for anticipated population growth.

The type of units being completed indicates the response of the private market to evolving demand trends, specifically as it relates to tenure types. Figure 3-4 shows how historical completed units (data is only available as of 2013) have been distributed between purpose-built rentals and units purpose-built for ownership.

Figure 3-4: Distribution of tenure type for completed units



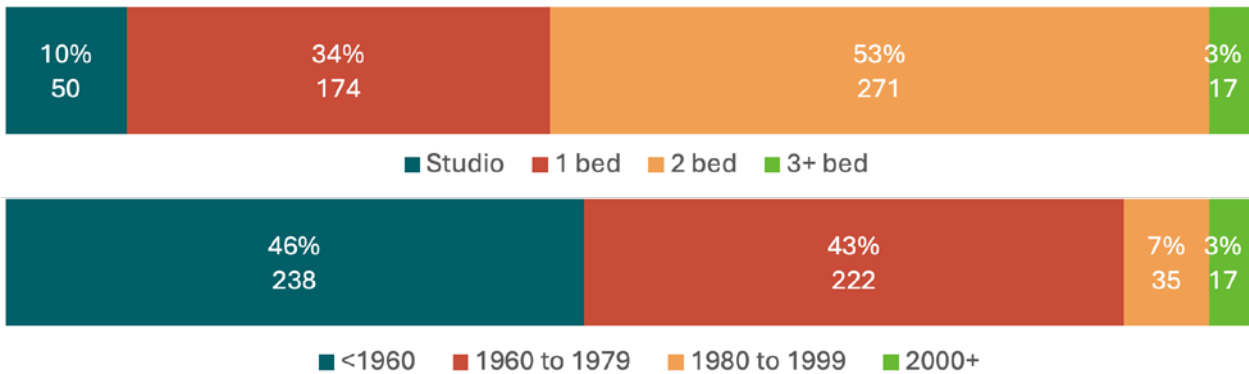
Source: CMHC Starts & Completions Survey

- For the first time since 2013, purpose-built rentals were the main tenure completed in 2021 and 2022. However, a considerable share of the units introduced in 2021 and 2022 were funded by BC Housing, not through the private development.
- The primary rental market inventory has changed only marginally in recent years (discussed in the next section). This suggests that the rentals completed during the same time do not fit the definition of a primary market rental. Likely they are secondary suites, accessory dwellings, or non-market rentals.

3.2 RENTAL UNIVERSE

CMHC’s Rental Market Survey provides detailed “primary rental market” (i.e., purpose-built rentals with 3+ units) data for the City of Nelson, which includes information about rents, the rental stock, and vacancy. Related to the rental inventory, Figure 3-5 summarizes the distribution of primary rental stock by unit size and building age. Figure 3-6 summarizes the overall rental inventory including both primary and secondary rentals (i.e. every rental that is not part of the primary rental stock.)

Figure 3-5: Primary rental universe by unit size and building age, 2023



Source: CMHC Rental Market Survey

- More than half of all primary market rentals in Nelson are two-bedroom units.
- There has been no notable change in the total primary rental universe size since 2013, nor any changes by unit size. This suggests that purpose-built rental completions have largely replaced, not supplemented, older rental stock.
- Like for the general market, rental construction activity was highest pre-1980.
- About 1,820 dwellings in Nelson were occupied by renters in 2021 – about 510 at the time were from the primary rental market. In other words, a possible 1,310 units existed in the secondary market, of which 675 were apartments.
- The remaining 635 were distributed across lower density forms of housing, like single- and semi-detached homes or rowhouses.

Figure 3-6: Estimated overall rental universe by dwelling type, 2021



Source: BC Government purchased Custom Statistics Canada Census Tabulations

3.3 MARKET HOUSING ACTIVITY

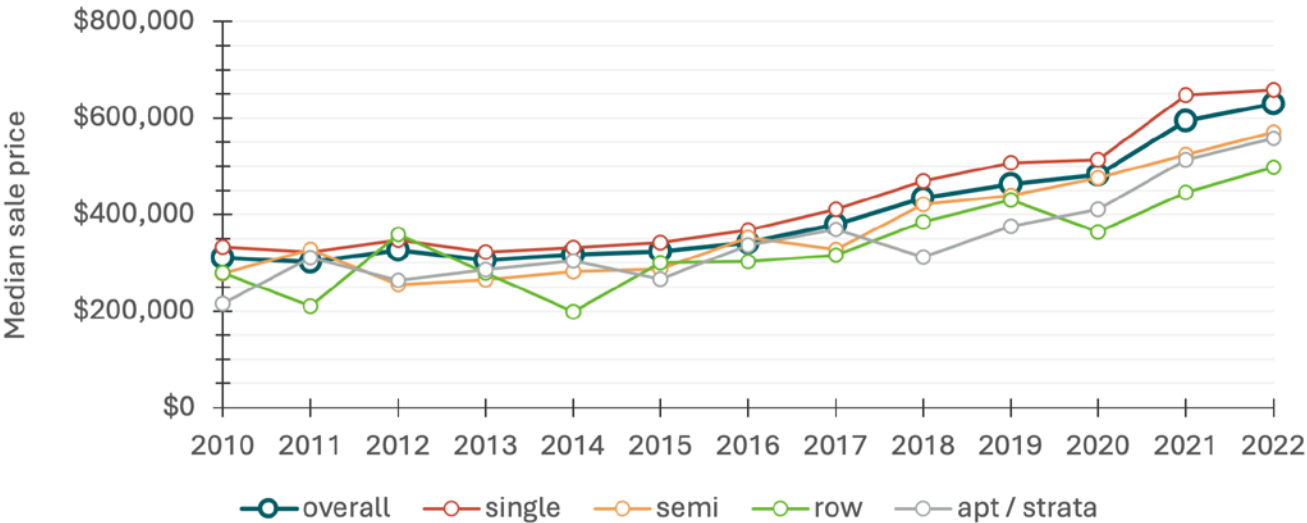
3.3.1 Homeownership

Figure 3-7 tracks historical median home prices by dwelling type. The data is sourced from BC Assessment's historical revised rolls, which include sales information up to and including 2022. The dwelling types provided by BC Assessment have been reclassified to align with the categories used by Statistics Canada in their Census questionnaire.

From 2010 to 2016, home prices remained relatively stable, rising about 10% each year – around the typical rate of annual inflation for that period.

Price escalations became more significant after 2016. The overall median home sales price was over \$600,000 in 2022.

Figure 3-7: Annual median sale price by dwelling type



Source: derived from BC Assessment

Using the same data as above, Table 32 shows the percentage change in median home prices by dwelling type over specific time intervals. Key findings include:

- The overall median home price increased by 36% between 2019 and 2022, consistent with the 35% increase observed from 2016 to 2019.
- Unsurprisingly, single-detached homes are the most expensive form of housing – the median price reached about \$658,300 in 2022.

Table 3-2: Sale price and percentage change by dwelling type and select years

	Sale price				Percent change		
	2013	2016	2019	2022	'13-'16	'16-'19	'19-'22
Overall	\$305,400	\$341,400	\$462,200	\$628,700	+12%	+35%	+36%
Single-detached	\$322,400	\$367,500	\$506,600	\$658,300	+14%	+38%	+30%
Semi-detached	\$265,400	\$352,100	\$439,800	\$570,500	+33%	+25%	+30%
Rowhouse	\$278,800	\$302,200	\$430,900	\$498,500	+8%	+43%	+16%
Apartment / strata	\$286,500	\$336,700	\$375,600	\$558,400	+18%	+12%	+49%

Source: derived from BC Assessment

Housing Need Profile:

Nat and David, Young Couple with Children

Though significant growth in younger age cohorts has not necessarily been reflected in demographic data, anecdotal data from engagement participants indicates that many young families are still looking for housing in the City of Nelson. Nat and David have two school-aged children and have been staying with David’s family while they look for a place of their own. David works in construction (which employs nearly 10% of the working population) and Nat is permanently employed in the hospitality sector. Both pick up additional shifts where they can but are limited to between 35 and 40 hours of work each. With two incomes, Nat and David earn slightly more than the median household income for couples with children in Nelson, or about \$140,000/year.

Nat and David can afford to pay up to \$3,500 per month towards housing costs, but they really want a four-bedroom home with storage space for gear and, eventually, a pet. At that price, they should be able to afford most rental units based on average prices, but larger units (three- and four-bedrooms) are usually expensive and hard to find. Nat and David would ideally want to rent a whole home, but there are very few available in town.

Affordable Monthly Rent	Monthly Average Advertised Rents in City of Nelson ¹⁰				
	Room	Studio	1-Bed	2-Bed	3-Bed
\$2,975	\$774	\$1,083	\$1,241	\$1,861	\$2,746

Nat and David have been saving money by living with David’s parents and, with some additional family support, have enough for a 20% down payment on a house. Without this support, they know that ownership would be out of reach. In 2022, about 32% of all homes sold in the City of Nelson should have been reasonably affordable to a household earning \$140,000 per year with a 20% down payment. In 2017 that number was much higher – an estimated 90% of all homes sold would have been affordable to Nat and David. This is indicative of rising sales costs and increasingly challenging affordability conditions.

Affordable Purchase Price	Median Housing Sale Price in City of Nelson 2022 ¹¹				
	Overall Sale Price	Single-Detached Home	Semi-Detached Home	Row House	Apartment or Condo
\$527,000	\$629,000	\$658,000	\$570,500	\$498,500	\$558,000

With 20% down, Nat and David can afford to spend \$527,000 on a house, or approximately \$2,625 on a mortgage and \$875 for other ownership expenses each month. Even with a healthy budget, limited sales volumes and rising prices means that Nat and David will be looking for a home for an extended period. To get a single-detached home with all the features they want, Nat and David will likely need to extend themselves financially

¹⁰ Collected as part of this study. See section 3.3.2 of this report for further detail.
¹¹ Collected as part of this study. See section 3.3.1 of this report for further detail.

to make a successful offer. If their offer is accepted, a home in their price range will likely be older and need upgrades or renovations that will further add to their overall housing costs.

While they watch the market, Nat and David plan to continue to live with David's family, though that is increasingly cramped and untenable with two young children. Many young families in Nat and David's situation have chosen to leave Nelson entirely, commuting into town from the surrounding rural areas.

What we heard from Nelson residents:

"I can't imagine young families who work minimum wage trying to support kids it must be brutal for them and I wish there was more affordable for working young families. With the cost of renting in Nelson it also means my kids will probably never move out - god help me!!"

"I would say almost every person I know below the age of 45 who owns a house had help from their older relatives to purchase it. there are a few exceptions but not many."

"Rising costs of housing for rentals and purchase is a huge challenge. The cost of buying a home in the City of Nelson is starting to catch up with the prices of urban cities without the services and convenience that an urban city like Vancouver or Toronto affords."

"We have our adult children living at home because they have no options to find their own place to live that they can afford."

"Many people are working here but don't live here. You should be able to live in the community you work in."

3.3.2 Rental Market

CMHC's Rental Market Survey reports rent and vacancy data for the City of Nelson. Table 3-3 summarizes the median rents by unit sizes and the changes in rent between select years. Figure 3-8 shows how the local rental vacancy rate has evolved since 2013.

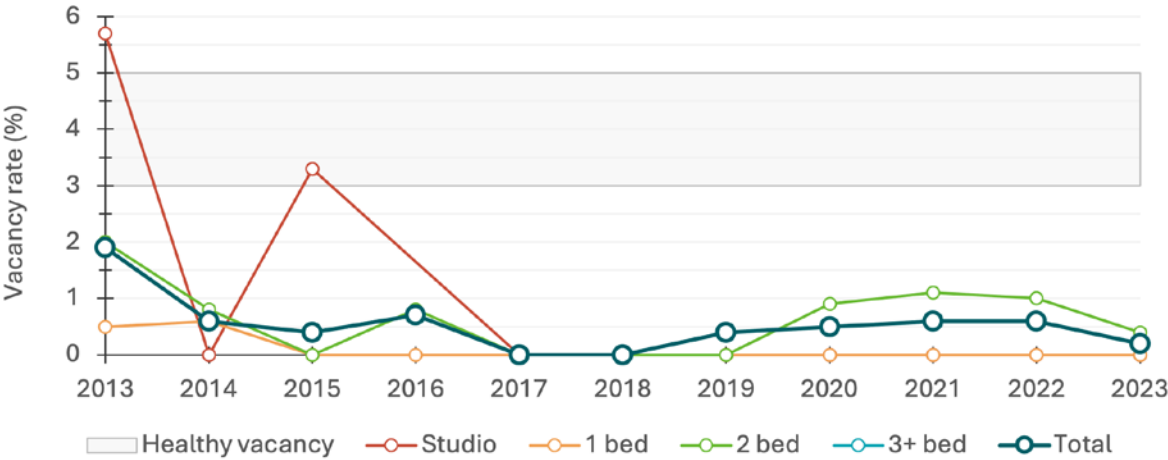
Table 3-3: Primary rental market median rents by unit size and select years, as of October of each year

	Median rent				Percent change		
	2014	2017	2020	2023	'14-'17	'17-'20	'20-'23
Median apartment	\$700	\$770	\$878	\$1,075	+10%	+14%	+22%
Studio apartment	\$600	\$600	\$715	\$740	+0%	+19%	+3%
1-bed apartment	\$665	\$680	\$775	\$940	+2%	+14%	+21%
2-bed apartment	\$725	\$855	\$984	\$1,350	+18%	+15%	+37%
3+ bed apartment	\$1,000	\$1,075	\$1,200	-	+8%	+12%	-

Source: CMHC Rental Market Survey

- Nelson's median apartment rent increased 22% from 2020 to 2023, more than 50% faster than the rate of growth observed from 2017 to 2020.
- Median rent increases were noted across all available defined unit sizes, with greatest percent change among 2-bedroom apartments.
- Since 2014, the City of Nelson has experienced no years of "healthy" vacancy (a vacancy rate between 3% and 5%). The city has faced considerable demand for purpose-built rentals which has led to a considerable increase in rents. Between 2022 to 2023 the median rent rose from \$952 to \$1,075.
- Purpose-built rental completion data suggests several units have been introduced to the market in 2021 and 2022, but these have not manifested themselves in primary rental market inventory data. They either do not fit the definition of a primary rental, have yet to be included in the sample, or they have replaced older rental inventory. The negligible change in the primary market stock suggests newer units may not be captured by the rental survey – rents may increase more notably over the short-term as they are gradually captured by surveyors.

Figure 3-8: Annual vacancy rate by unit size, as of October of each year



Source: CMHC Rental Market Survey

In October 2022, the Nelson Committee on Homelessness (NCOH) produced their 14th Annual Report Card on Homelessness for the City of Nelson, which included a survey of local advertised rental rates across the RDCK, including Nelson. Table 3-4 summarizes the difference between NCOH and CMHC results from 2022 (note that the collection periods in 2022 differ).

Table 3-4: NCOH average rents versus CMHC median rents, 2022

	Room	Studio	1-bed	2-bed	3-bed*	4+ bed
Rents						
NCOH - April to May 2022	\$774	\$1,083	\$1,241	\$1,861	\$2,746	\$3,300
CMHC - October 2022	-	\$735	\$885	\$1,000	-	-
Change since 2019 by unit size						
NCOH - April to May 2022			+16%			
CMHC - October 2022			+11%			

Source: Nelson Committee on Homelessness, CMHC Rental Market Survey

Comparing NCOH prices to CMHC's demonstrates the clear gap between what CMHC reports and what residents are truly experiencing. For instance, NCOH's 1-bedroom unit cost for Nelson is 40% higher than that reported by CMHC, demonstrating a higher financial burden imposed on local renting households. Because of the significant difference, this report uses the NCOH numbers to illustrate and calculate affordability gaps in Section 5.1.2.

The primary reason for the different results of CMHC and NCOH is the sample used. CMHC's Rental Market Survey is a comprehensive review of all primary market rentals, including those that are currently occupied (and thus may be lower than they would be if turning over to a new tenant). NCOH's samples are small (which can introduce sampling errors) and consider only advertised units that are seeking a tenant. Someone actively looking for a home in the City of Nelson is far more likely to encounter prices in line with NCOH's estimates than those provided by CMHC.

Housing Need Profile:

Robin, Single Teacher

Teachers and educators are a vital employment sector in the City of Nelson, accounting for nearly 9% of all jobs and providing a critical service to all residents. Robin has recently accepted a position teaching elementary school in Nelson. With an appropriate graduate degree and a few years of experience, Robin expects to earn an annual salary of between \$77,000 and \$83,000 in School District 8 (Kootenay Lake).¹²

Robin is relatively new in her career, and after paying off student loans, has no savings available for a down payment. With an annual salary estimate of \$80,000, Robin can afford to pay up to \$1,700 per month towards rent and an additional \$300 for utilities. At this price point, the Nelson rental market is still reasonably affordable for Robin, who should be able to afford a one- or two-bedroom rental. As a single person with no children or mobility limitations, Robin is likely able to live in a purpose-built rental apartment or could look for a secondary suite or a laneway house option. The key concern for Robin is likely availability. Nelson has a rental vacancy rate of under 1%, and despite recent rental construction, many renters like Robin were concerned with the quality and availability of rental homes.

Affordable Monthly Rent	Monthly Average Advertised Rents in City of Nelson ¹³				
	Room	Studio	1-Bed	2-Bed	3-Bed
\$1,700	\$774	\$1,083	\$1,241	\$1,861	\$2,746

While renting a one-bedroom is very affordable, Robin may need to stretch her budget slightly to afford a two-bedroom apartment as cost of utilities is rarely advertised as part of the rental cost.

If Robin can save enough to put together a 10% down payment, she could afford to spend up to \$248,000 on a home (assuming one third of shelter budget goes to utilities and other expenses). Her monthly mortgage payment would be about \$1,300 with an additional \$700 per month for other expenses associated with home ownership (property tax, insurance, maintenance, utilities, heat, etc.) Unfortunately, this puts the median home in the City of Nelson out of reach. If Robin chooses to allocate 50% of her income to shelter costs, she could afford up to \$398,000, but that would mean sacrifices in many other areas of Robin’s life. If Robin chose to live in the rural area of the RDCK and commute to work housing costs would be cheaper, but affordability would still be a challenge.

¹² Based on based on review of SD8 Teachers’ Salary Grid. Available at: <https://www.bctf.ca/docs/default-source/services-guidance/salary-grids/2023/08-Salary-Grid-2023.pdf>
¹³ Collected as part of this study. See section 3.3.2 of this report for further detail.

Affordable Purchase Price	Median Housing Sale Price in City of Nelson 2022 ¹⁴				
	Overall Sale Price	Single-Detached Home	Semi-Detached Home	Row House	Apartment or Condo
\$248,000	\$629,000	\$658,000	\$570,500	\$498,500	\$558,000

Given the very limited affordable ownership options, Robin is likely looking for a one-bedroom apartment, secondary suite, or laneway house. Though not easy to come by City of Nelson policies actively encourage this type of rental option. Luckily, Robin does not start work until the fall and has friends in town who can help make connections to available homes. Without these supports, Robin might have to turn down this opportunity and look for work in her current community where she already has secure housing

What we heard from Nelson residents:

“I have a great job, amazing credit, and still am struggling to find a home.”

“Even skilled job wages are not enough for a single person to support a life here.”

“Need more housing options, not just “low income”. I make a decent salary, have a large amount saved for a down payment and still cannot find a house that is affordable for me to purchase as a single person.”

“Nelson is very expensive to rent or own in and the trends seem to say that it is only going to get more expensive.”

“Being a full-time worker, it should be possible for me to afford a place on my own with maybe two bedrooms even. And house-sharing should be a choice not an obligation to survive.”

“We always knew that singles-income earners needed affordable units but did not realize how big the demand was. Even the moderate-income jobs need affordable housing now.”

¹⁴ Collected as part of this study. See section 3.3.1 of this report for further detail.

3.4 SHORT-TERM RENTALS (STRS)

Short-term rentals (STRs) continue to proliferate, offering a flexible approach to utilizing residential properties for temporary lodging. This trend blurs the distinction between rental housing and commercial hospitality. With the expansion of the STR market comes growing concerns about its impact on the traditional residential real estate sector, particularly whether STRs are displacing long-term housing options, reducing housing supply, and making it more challenging for households to secure permanent residences.

Table 3-5 depicts the changes in STR properties from 2019 to 2022, disaggregated by accommodation type. This data is sourced from Granicus’ Host Compliance software, which compiles information on STRs by using several rental collection and monitoring techniques. Key findings are:

- Total short-term rentals increased about 4% between 2019 and 2022, with a notable dip in 2021, likely due to the COVID-19 pandemic’s impact on the broader economy.
- About 39% of 2022’s properties – 38 units – were apartment suites, followed by 35% – 34 units – being entire homes.
- Effective May 1, 2024, the Province implemented a principal residence requirement, limiting short-term rentals to the host’s principal residence or one secondary suite or accessory dwelling unit on the same property as the hosts principal residence. This should reduce the number of overall short-term rentals in Nelson over the next year.

Table 3-5: Total annual local short-term rental properties by year and accommodation type

Accommodation type	2019	2020	2021	2022	%Δ '19-'22
Rooms	32 (34%)	29 (32%)	21 (27%)	22 (22%)	-31%
Suites	26 (28%)	30 (33%)	27 (35%)	38 (39%)	+46%
Homes	35 (37%)	31 (34%)	26 (34%)	34 (35%)	-3%
Laneway houses	1 (1%)	2 (2%)	3 (4%)	4 (4%)	+300%
Total	94	92	77	98	+4%

Source: Granicus’ Host Compliance

3.5 NON-MARKET HOUSING INVENTORY

Non-market housing encompasses all forms of housing not subject to market forces. This includes public or social housing, affordable housing offered by non-profit organizations, and transitional and emergency shelters, among others.

Table 3-6 provides an overview of the current housing and program offerings within the municipality, as reported by BC Housing in March 2023. A value of “XX” in the charts below indicates that a unit of housing or programming may exist, but the number of spaces is kept confidential to protect the privacy of individuals or households. Notable points include:

- The City of Nelson is the non-market housing centre of the RDCK. It supplies most the region’s housing units, programs, and services.
- There are 147 units of emergency housing, 113 units of transitional / assisted living housing, 236 units of social housing (largely geared to families), and 126 recipients (mostly seniors) of rent assistance.
- In total, Nelson serves 622 of the 1,317 RDCK residents / households who are receiving housing assistance.

Table 3-6: Summary of local non-market housing and programs, March 2023

Emergency Shelter and Housing for the Homeless		Transitional Supported and Assisted Living	
Homeless housed	100	Supportive seniors housing	XX
Homeless rent supplements	30	Special needs	XX
Homeless shelters	17	Women & children fleeing violence	XX
Total	147	Total	113

Independent Social Housing		Rent Assistance in Private Market	
Low income families	164	Rent assistance for families	27
Low income seniors	72	Rent assistance for seniors	77
Total	236	Canada Housing Benefit recipient	22
		Total	126

Source: BC Housing

As of February 9th, 2024, there were 198 household / individuals who were waitlisted by BC Housing across the City of Nelson. Many of these people are presently housed but live in a dwelling that is not suitable to their needs, whether due to financial or physical circumstances. The breakdown of waitlisted residents is as follows:

- 28 families;
- 51 persons who have a disability;
- 103 seniors;
- 4 persons requiring wheelchair accessibility; and
- 12 single persons.

3.6 POST-SECONDARY STUDENT HOUSING

According to Selkirk College, the 2022/23 student body totalled 2,197 students across both full- and part-time enrollment. Of those, 596 were international students. The college reports that enrollment has been down since COVID, but student numbers have grown in the past two years and administrative staff expect a rebound in the near-term.

At present, there are 109 beds offered by Selkirk College at the Nelson Silver King campus. This means that about 2,088 students, who are generally not identified by the Census (their information is recorded using their permanent address) must find housing off-campus. Even before an anticipated rebound in enrollment, this student population imposes rental market pressures, not only for the students who need housing to attend the college, but also residents wishing to move between units and households seeking to move to the area.

In partnership with the City of Nelson, Selkirk plans to further develop their Tenth Street Campus. Student housing will be a critical part of further development vision, with a high-level goal of providing between 100 and 150 additional beds. While likely not addressing the full demand pressure this is a remarkable commitment and projects to be a meaningful partnership for all City of Nelson residents.

Housing Need Profile:

Ali, Full-Time Retail Trade Employee

Ali is 23 years old and employed full-time at a grocery store. As a retail trade employee, he works in Nelson’s largest industry. More that 14% of all Nelsonites work in similar jobs, often employed at small, locally owned businesses like gas stations, sporting good stores, convenience stores, and pharmacies.

Ali has received a small raise recently and now earns slightly more than the minimum wage in British Columbia. Annually, he makes the median wage for a full-time retail trade employee or about \$41,000 per year. On this salary, Ali can afford his rented room but must share his house with two other people. This is fine for now, but Ali is hoping to eventually move into a studio apartment without roommates. He thinks he might be able to afford a studio on his current salary, but hardly ever sees them available for rent online.

Affordable Monthly Rent at full time hours.	Monthly Average Advertised Rents in City of Nelson ¹⁵				
	Room	Studio	1-Bed	2-Bed	3-Bed
\$870	\$774	\$1,083	\$1,241	\$1,861	\$2,746

Ali would also eventually like to go back to school to earn a degree or take a trade. He even has family that would be willing to help with tuition. However, Ali is not certain he can cut back to part-time hours and still afford his goal of a studio apartment, or even his current rented room. Even with a slight employee discount on groceries, all the expenses in his life seem to be going up.

Most of the academic programs he is looking at require at least 3 to 4 days each week of in class instruction. If he worked a shift on the other 3 days of the week, he could potentially fit in 20 to 24 hours of work per week.

Affordable Monthly Rent at 22 hrs per week.	Monthly Average Advertised Rents in City of Nelson ¹⁶				
	Room	Studio	1-Bed	2-Bed	3-Bed
\$550	\$774	\$1,083	\$1,241	\$1,861	\$2,746

If Ali drops from full-time to part-time work to go to school, he knows that his goal of a studio apartment is not attainable. Instead, he hopes that he can make it work in his current room and study at school where it is quieter. Ali thinks his food and other expenses can be cut back slightly, but there are not many other places to save. Like many young people in Nelson, Ali is trying to make a choice for his future but worries that he won’t be able to give school his best if he is constantly worried about how his is going to make rent and working as many hours as possible.

¹⁵ Collected as part of this study. See section 3.3.2 of this report for further detail.
¹⁶ Collected as part of this study. See section 3.3.2 of this report for further detail.

What we heard from Nelson residents:

"I went and looked at a small 200sq. ft bachelor suite in an older home and they were charging \$1200 not including utilities. A single person working for minimum wage would never be able to afford that so most people are forced to live with multiple people."

"My adult son cannot afford to live on his own or with friends because rent is too high. He needs more affordable housing options, he makes \$21/hr. We also need supportive housing for those hard to house people."

"I can't afford rent on my own if I were to separate from my partner."

"We regularly hear stories about people living in poverty. It's not just housing. Health, food security, transportation... everything is getting more expensive. We need to address all the social determinants of health, including housing, if we want to begin to address poverty."

"Someone who is working minimum income job should be able to afford a clean, safe, environment to live in. If you are working 40 hours a week, is that not the least that you deserve? Everyone deserves a home."

4. Housing Need

CMHC's Core Housing Need (CHN) metric measures three critical housing criteria and whether reasonable alternatives exist in the market. A household is in core housing need if its housing does not meet one or more of the following standards:

Adequate

Housing is considered adequate when it isn't in need of major repairs. Major repairs include defective plumbing or electrical wiring, or structural repairs to walls, floors, or ceilings.

Suitable

Housing is considered suitable when there are enough bedrooms for the size and make-up of resident households. This is according to National Occupancy Standard (NOS) requirements.

Affordable

An affordable home costs less than 30% of the occupying household's before-tax household income.

Acceptable housing is adequate in condition, suitable in size, and affordable. An added metric is "Extreme Core Housing Need (ECHN)," which refers to a household paying more than 50% of their income on shelter costs.

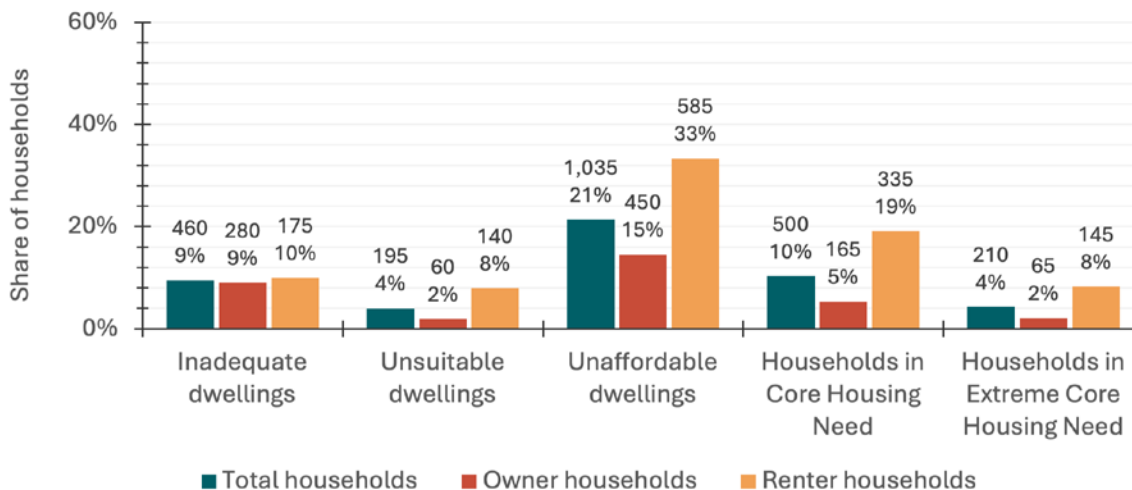
Historically, unaffordability has contributed the most to rates of CHN. However, a household in an unaffordable home does not necessarily mean they are experiencing CHN. CHN also considers whether affordable alternatives exist. In other words, CHN accounts for and does not include households living unaffordably by choice (e.g., buying a home that is expensive now, but may be affordable later as the household income grows.)

4.1 HOUSING NEED BY TENURE

Figure 4-1 shows the inadequacy, unsuitability, unaffordability, CHN, and ECHN rates for all households as well as households by tenure. Key conclusions are:

- About 9% of Nelson households lived in a home that required major repairs and 4% lived in a home that was too small.
- Unaffordability is the housing indicator most prevalent among households. In Nelson, 21% of households lived in unaffordable circumstances.
- Renter households are most severely affected by unaffordability (33%), Core Housing Need (19%), and Extreme Core Housing Need (8%).

Figure 4-1: Share of households experiencing a specific housing indicator by tenure, 2021



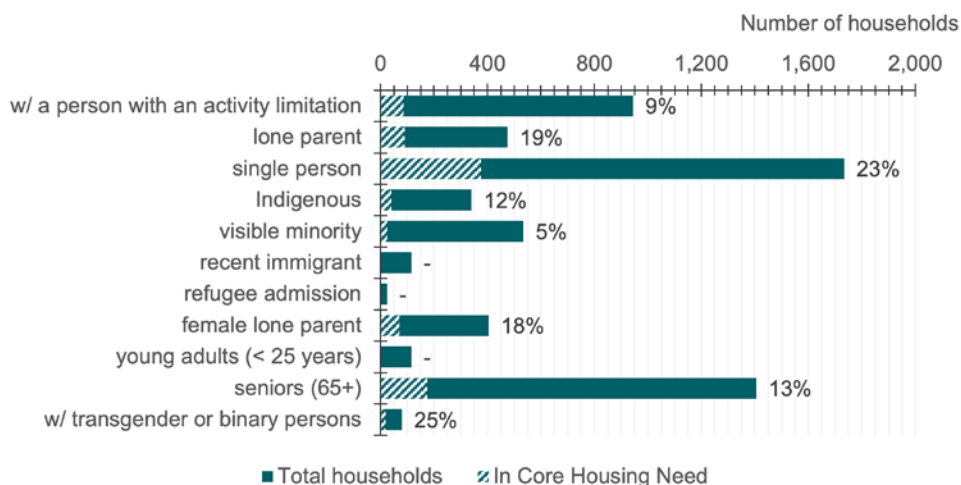
Source: BC Government purchased Custom Statistics Canada Census Tabulations

4.2 HOUSING NEED FOR VULNERABLE POPULATIONS

Figure 4-2 summarizes the total and rate of households with a vulnerable person that were in Core Housing Need in 2021. Data is disaggregated by vulnerable population type and is sourced from HART's custom Statistics Canada Census tabulations. Some data may not be available due to random rounding or suppression by Statistics Canada.

Generally, single income earning populations (i.e., lone parents or single persons) face higher prevalence of Core Housing Need. Indigenous households, and households with a transgender or binary person report elevated rates of Core Housing Need compared to the overall share.

Figure 4-2: Core Housing Need for households with a member of a vulnerable population, 2021



Source: UBC Housing Assessment Resource Tools (HART)

Housing Need Profile:

Norman, Single Senior on a Fixed-Income

Seniors are the fastest growing population cohort in the City of Nelson. Many seniors have retired and rely on fixed monthly amounts from Canada Pension Plan (CPP) and Old Age Security (OAS) to pay for all expenses, including housing. Norman is long-time Nelson resident, who had been living comfortably in a small, rented home. He has been in the same place for nearly 15 years, so rent was affordable even when money was tight. In 2022 Norman received notice that his landlord was considering selling the home. The sale was recently finalized, and Norman now has three months to move out before the new owner makes the property their permanent residence. He would prefer to find a one-bedroom but would settle for a studio home.

Throughout his career, Norman contributed to the Canada Pension Plan, but was only able to retain limited savings. He worked in a field that required him to move consistently and was never ready or able to purchase a home and has no equity he can liquidate to support his retirement. Norman is eligible for \$758.32 per month from CPP (the average monthly benefit¹⁷) and an additional \$713.34 per month in OAS benefit¹⁸. Norman is also eligible for an additional benefit through the Guaranteed Income Supplement which brings his total annual income to about \$30,000 per year. Norman still has a modest savings he can draw from, which gives him a total of \$35,000 to spend on all expenses throughout the year.

Without putting himself in Core Housing Need, Norman could spend around \$745 in rent and \$130 in utilities and other housing costs. This puts nearly all rental and ownership options out of reach. Without substantial external support or a landlord who offers to give him a good deal, Norman has no options available to him except maybe a shared room in a house, an option he is not willing to entertain.

Affordable Monthly Rent	Monthly Average Advertised Rents in City of Nelson ¹⁹				
	Room	Studio	1-Bed	2-Bed	3-Bed
\$735	\$774	\$1,083	\$1,241	\$1,861	\$2,746

With the extremely short timeline to find a new rental, Norman is very worried that he may be without a home. Homelessness is a dire situation for people of any age, and it is particularly difficult for older people. In Nelson, 27-30% of people experiencing homelessness are 55 years of age or older.²⁰

If Norman does find a rental unit and chooses to extend his financial resources to procure it, he may be eligible for the Shelter Aid for Elderly Renters (SAFER) subsidy which provides monthly cash payments to subsidize rents for eligible BC residents who are age 60 or over. However, not all seniors are eligible. The best possible solution

17 <https://www.canada.ca/en/services/benefits/publicpensions/cpp/cpp-benefit/amount.html>

18 <https://www.canada.ca/en/services/benefits/publicpensions/cpp/old-age-security/payments.html>

19 Collected as part of this study. See section 3.3.2 of this report for further detail.

20 Nelson Report Card on Homelessness, 2022. https://nelsoncares.ca/wp-content/uploads/2017/01/2022-10-12_Report-Card-14_FINAL-002.pdf

for Norman would be to find a non-market unit, operated by a non-profit. Though these units exist in Nelson, waitlists can be long and there may not be a home available for some time. In the absence of a non-market solution, the most likely housing solution for Norman is to hope he gets very lucky and finds an affordable rental unit with a sympathetic landlord or family member.

What we heard from Nelson residents:

"I'm recently divorced and have absolutely no money and I'm likely to lose my job soon because I'm old. I need to save fast for my financial security..."

"Rents have doubled in recent years, but wages, Social Assistance Rates and CPP have stayed the same."

"People who have lived here their whole lives cannot afford to stay, but don't want to leave. We need more housing, but housing is not affordable to build with current incomes. Minimum wage, welfare, disability, EI, CPP, all fall well short."

"I rented for over 35 years and it was tough continually being asked to leave because of home sales. Would be great to have plenty of housing for long term rentals. Also, keep the elders in the community, rather than packing into one site. They have a lot to offer."

"You would be amazed at how many seniors are looking for an affordable home option."

"Most recently, it's seniors who are experiencing high rates of poverty."

4.3 UNHOUSED PERSONS

4.3.1 Recent Trends

The Nelson Committee on Homelessness (NCOH) puts together annual report cards about homelessness for the City of Nelson, with some data for nearby communities.²¹ In October 2022, the NCOH released its 14th Annual Report Card, developed with key input from people with lived experience of and expertise on homelessness. The report collects homelessness data through 2022 Point-in-Time (PiT) service enumerations and PiT surveys, as well as through Coordinated Access / By-Name List (BNL) data. Key findings from the NCOH’s 14th Annual Report Card are illustrated by the following figures.

Figure 4-3: Locations where people slept on the night of February 1, 2022, PiT Service Enumeration



Figure 4-4: Length of homelessness, Coordinated Access registrants / BNL



Figure 4-5: Distribution of Age, Coordinated Access registrants / BNL

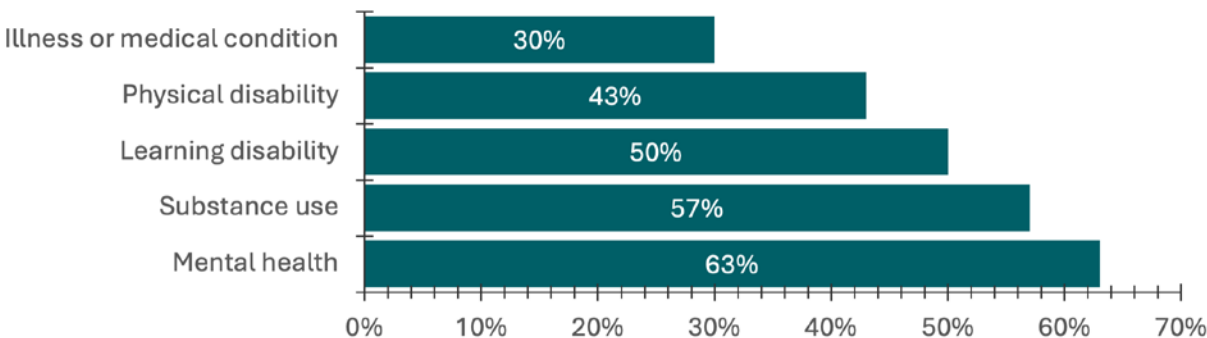


Figure 4-6: Distribution of gender identity, Coordinated Access registrants / BNL



²¹ Nelson Committee on Homelessness. (2022, October). 14th Annual Report Card on Homelessness for Nelson, B.C. https://nelsoncares.ca/wp-content/uploads/2017/01/2022-10-12_Report-Card-14_FINAL_1pagepersheet.pdf

Figure 4-7: Health challenges reported by PiT survey participants



Based on a February 1, 2022 PiT count, 88 persons were unhoused in Nelson. This is equal to a minimum of 8 people per 1,000 residents. NCOH identifies that this ratio, an undercount given the difficulty counting “hidden homelessness,” is the second highest of communities within BC’s Interior.

The February 1st count did not account for hidden homelessness, a situation where individuals are not known to service providers and often reside in unstable, inadequate, or unsafe conditions. Examples of hidden homelessness described in the report card include a couple residing in an unheated garage without access to water or electricity, a young person living in a relative’s truck, and an elderly mother-in-law sleeping on a couch in a cramped apartment due to unaffordable housing options. Service providers consistently encounter individuals living in hidden homeless circumstances or providing support to those affected by housing insecurity. Many of these individuals and families are not enumerated in the Census or through standard PiT count methodologies. It is best to assume that homelessness counts significantly undercount the number of people experiencing acute housing insecurity and hardship within the City of Nelson.

Nelson still grapples with an alarmingly low vacancy rate and a significant number of individuals in need of housing. Rental options remain scarce, expensive, and highly competitive, with vacancy rates for one-bedroom and studio units lingering at 0.0% for several years. This leaves individuals already marginalized by homelessness and poverty at a severe disadvantage. The availability of genuinely affordable housing falls far short of meeting the demand.

However, homelessness is a multifaceted issue extending beyond housing scarcity. Many individuals experiencing homelessness confront complex challenges requiring additional support to secure and maintain housing, as well as to foster their overall health and well-being. While Nelson has introduced a limited number of supportive housing units, data from the By-Name List underscores the pressing need for a substantial increase in such accommodations, alongside dedicated resources catering to individuals with intricate health needs.

Point-in-Time (PiT) counts

A PiT count provides a snapshot of people experiencing homelessness during a defined period, capturing demographic characteristics, service use, and other relevant information. In Nelson, PiT surveys were completed with people during their intake with Coordinated Access, between November 15, 2021, and March 29, 2022.

Coordinated Access System

Coordinated Access System is a community-wide system that streamlines the process for people experiencing homelessness to access housing and supports and is an essential step to smarter, faster, more coordinated housing system.

PiT Service Enumeration

In 2022, given the challenges posed by the Covid-19 pandemic and other pressures, the community lacked the capacity to conduct a comprehensive PiT count. The typical involvement of community volunteers and staff surveying individuals at specific locations on a designated date was not feasible. Consequently, the data reflects the recorded numbers of homeless individuals known to service providers on the night of February 1st, 2022.

By-Name List (BNL)

A BNL is a real-time list of all known people experiencing homelessness in a community. It includes a set of data points that support coordinated access an understanding of homeless inflow and outflow at a system level.

In November 2021, Nelson's Coordinated Access system and BNL launched to help people experiencing homelessness with housing and other services. Reported NCOH data in this report is for 60 people experiencing homelessness who completed intakes for Coordinated Access from the time it launched in November 2021 to May 2022

4.3.2 Shelters and Temporary Beds

"The demand for shelter beds remains exceptionally high in Nelson and the surrounding area. To help address acute shelter space deficits during the COVID-19 pandemic, the North Shore Inn was leased by BC Housing and operated as temporary supportive housing. Additional shelters were also established in neighbouring areas such as Castlegar (13 beds), Trail (8 beds), and Grand Forks (15 beds). Even with this augmented regional capacity, in 2021 there were 219 instances where individuals sought shelter beds in Nelson and were turned away due to space limitations.

Shelters and temporary beds experienced high demand in 2021, but due to safety restrictions imposed in response to COVID-19, many facilities could not operate at full capacity, resulting in lower numbers compared to pre-pandemic levels. In addition, stays in shelters and temporary housing were frequently extended to accommodate individuals with complex needs. Table 4-1 demonstrates the available shelter and transitional spaces in Nelson, how many individuals were served, and the total bed stays between April 2021 and March 2022.

In 2022, the North Shore Inn was purchased by BC Housing and is now operated by Nelson CARES as a longer-term supportive housing option. It currently provides 30 homes with supports for people experiencing or at risk of homelessness. Table 4-1 demonstrates the available shelter and transitional spaces in Nelson, how many individuals were served, and the total bed stays between April 2021 and March 2022.

Table 4-1: Shelters and transitional housing, unique individuals and bed stays, April 2021 to March 2022

	Unique persons	Total bed stays
Emergency shelters		
Stepping Stones	140	3,441
North Shore Inn	56	8,867
Winter Emergency Beds	86	945
Domestic Violence Shelter		
Aimee Beaulieu Transition House	33 (13 children)	2,008
Temporary/Transitional Housing		
Cicada Place *	18 (4 children)	Full
Ward Street Place Transition Accommodation Program **	16	Full

* 10 units for youth – can stay up to 2 years

** 6 units for adults – 6 months stay

Source: Nelson Committee on Homelessness (NCOH)

Housing Need Profile:

Rita, Nelson Resident on Disability Assistance

Rita has lived in Nelson for most of her life. She moved to the community with her mother when she was a child and went to school here. In her twenties, she moved to Vancouver, but has always gone back and forth depending on work, housing, and family circumstances. About five years ago, Rita was in an accident and has been unable to work since. Her disability makes it very challenging to hold a job and her past struggles with mental health and addictions make it difficult to maintain a schedule. She doesn't currently have a vehicle and has been staying with her mom and other family members in Nelson and the surrounding area for more than two years.

Rita wants to find a permanent apartment in Nelson but the money she receives from income assistance makes very little affordable to her. She also has no housing references to give landlords as her last permanent residence was in her former partner's name. Rita is currently staying with family who have let her live temporarily in a small camper van. It's been a warm winter, but Rita is worried that she will need to find something more permanent soon.

Like Rita, about 40% of the people experiencing homelessness in the 2022 City of Nelson homelessness counts identified as women. Most of them were either from Nelson or the surrounding areas.²² With only disability assistance to rely on, people in Rita's circumstance only have about \$500 per month to allocate to housing, well under the reported cost for a bedroom in a shared suite.

Affordable Monthly Rent	Monthly Average Advertised Rents in City of Nelson ²³				
	Room	Studio	1-Bed	2-Bed	3-Bed
\$500	\$774	\$1,083	\$1,241	\$1,861	\$2,746

Rita has lived in shelter spaces in Vancouver in the past and has used some of the services available to her in Nelson already. At ANKORS drop-in centre she was able to use the phone and washroom and staff gave her some information on the Supported Recovery Bed Program. She has also heard about the single rooms and emergency shelter options available to her through Nelson Cares. Rita likes the people and staff that have helped her at both non-profits so far.

As someone who is currently living in a camper van, Rita is considered "homeless", though she only occasionally accesses services and rarely appears in surveys of homelessness in Nelson. Organizations like ANKORS and Nelson Cares offer vital supports to many people in Nelson, but in most cases their services are stretched beyond capacity and unable to keep up with need. Rita will eventually need to leave her camper. It is an unsafe dwelling and will either get too cold or have to be returned to the owner. In that circumstance, she is not sure where she will go. She hopes to find a permanent apartment, but knows it is unlikely in the private market. At this point, Rita hopes to get very lucky and find a vacancy at one of the local non-profit operated single beds or emergency shelters.

22 Nelson Report Card on Homelessness, 2022. https://nelsoncares.ca/wp-content/uploads/2017/01/2022-10-12_Report-Card-14_FINAL-002.pdf
23 Collected as part of this study. See section 4.3.2 of this report for further detail.

What we heard from Nelson residents:

"Our waiting lists are getting longer and longer... the number of people who need support and affordable homes keeps growing. It's putting a huge strain on service providers."

"It's not just about housing someone, it's about meeting their needs so they can stay housed – we need to consider this when designing housing needs and addressing people who are unhoused."

"Not just about putting a roof over the head, it involves a lot more than that."

"If people's needs are not being met now (health, food security, housing) all of that becomes increased impact on people over time – data cannot account for this – but we feel this and see this everyday."

"Cost of having someone unhoused is expensive – why can't we use the money we spend on acute homelessness on housing?"

5. Analysis

5.1 HOUSING ATTAINABILITY

Attainable and affordable housing are often used interchangeably. Both use the affordability threshold assumptions (30% of before-tax household income). Attainable housing is sometimes used to distinguish affordability from subsidized housing – it is a measure of the housing that is affordable to households earning the median income. Alternatively, it is a measure of the monthly mortgage or rent that is affordable to the median household.

5.1.1 Homeownership Attainability

Table 5-1 examines whether households with various characteristics, such as type, income bracket, and category, can afford the median home price in 2022. Median income is transformed into a “max budget” based on assumptions detailed below. If a household can’t afford a particular dwelling type, the cell is marked “no”; if it can, the cell is marked “yes.”

Most household categories cannot afford the median price for any defined dwelling type, often falling significantly short. In other words, at least 85% of households did not earn a high enough income that could afford the median dwelling price.

Generally, mostly high-income earners meet the 30% affordability metric for local housing, but often not for single-detached homes.

Table 5-1: Attainability of sale prices using median income of households by characteristic, 2022 estimate

			Median purchase price, 2022				
			Median	Single	Semi	Row	Apt
Description	Max budget	Share of HHs	\$659,000	\$699,600	\$567,100	\$525,600	\$551,100
Households by type							
Couples w/o children	\$290,500	25%	no	no	no	no	no
Couples w/ children	\$456,000	20%	no	no	no	no	no
Lone parent	\$231,750	10%	no	no	no	no	no
Singles / roommates	\$163,750	42%	no	no	no	no	no

			Median purchase price, 2022				
			Median	Single	Semi	Row	Apt
Description	Max budget	Share of HHs	\$659,000	\$699,600	\$567,100	\$525,600	\$551,100
Households by income bracket							
< \$80,000	\$275,750	56%	no	no	no	no	no
\$80,000 - \$89,999	\$310,750	6%	no	no	no	no	no
\$90,000 - \$99,999	\$343,750	5%	no	no	no	no	no
\$100,000 - \$124,999	\$430,250	11%	no	no	no	no	no
\$125,000 - \$149,999	\$516,750	7%	no	no	no	no	no
\$150,000 +	-	15%	yes	no	yes	yes	yes
Households by income categories							
Very low income	\$49,750	2%	no	no	no	no	no
Low income	\$125,000	17%	no	no	no	no	no
Moderate income	\$199,500	20%	no	no	no	no	no
Median income	\$299,750	22%	no	no	no	no	no

Source: BC Government purchased Custom Statistics Canada Census Tabulations, UBC HART, BC Assessment

Assumptions:

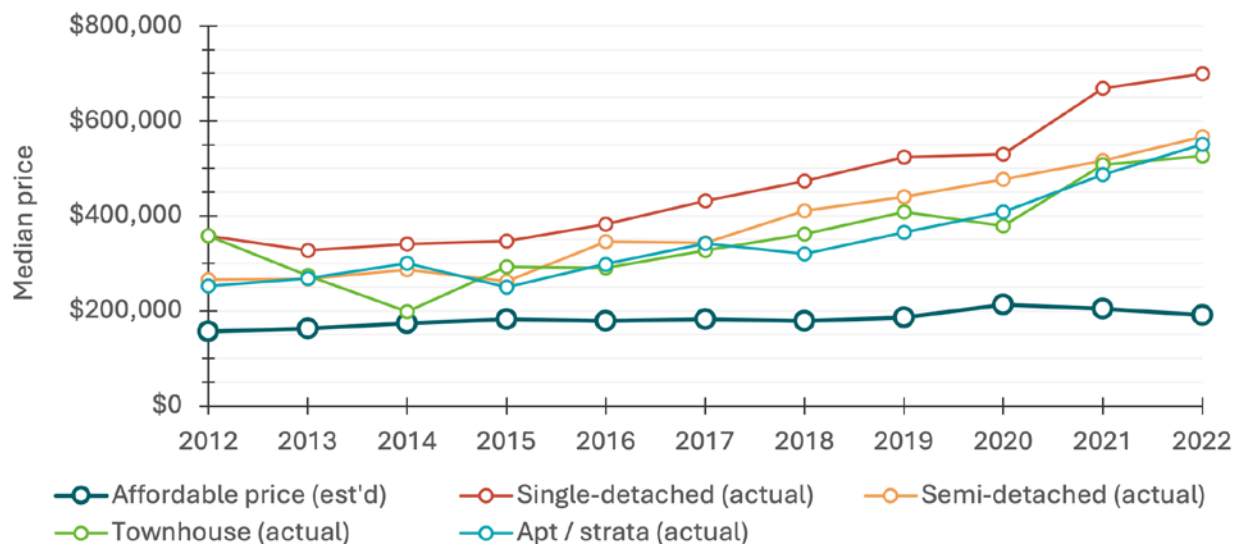
- Amortization period = 25 years
- Payment frequency = monthly
- Interest rate = 2022 average weekly rate for 5-year fixed mortgage
- Down payment = 10%
- CMHC insurance = 3.10%
- Income used for shelter expenses = 30%
- Ancillary shelter costs = 25%
- Direct shelter costs (for a mortgage payment or rent) = $1 - \text{ancillary} = 75\%$

Calculations:

- Amortization
- Collect 2021 median before-tax household incomes by household type, income bracket ranges, and income category ranges, as well as total households by characteristic.
- Estimate an affordable monthly payment using affordability assumptions above (i.e., $\text{income} \times 30\% \times [1 - 25\%] = \text{monthly payment}$).
- Convert the affordable monthly payment to an affordable purchase price, based on mortgage and down payment assumptions.
- Collect the 2022 median purchase prices by dwelling type.
- Compare median purchase prices to household budgets. If budget is below, a household's income cannot afford the purchase price.

Figure 5-1 offers a different perspective on the cost local housing by comparing the price of a handful of dwelling types available across Nelson versus the price that the estimated median income could afford in a given year. The purpose is to highlight the impact of changing local incomes on affordability.

Figure 5-1: Historical estimated affordable dwelling price vs actual median home prices by dwelling type



Source: derived from BC Assessment, custom Statistics Canada dataset²⁴ and mortgage assumptions

- The median price of each defined dwelling type has exceeded the estimated affordable house price since at least 2012.
- Notably, the gap between strata apartment prices and the affordable threshold was approximately \$68,000 in 2015, escalating to \$120,000 a year later and further widening to \$360,000 by 2022.
- Estimates indicate that, as of 2022, the median apartment, semi-detached dwellings, and townhouses all cost about the same, suggesting there are housing options available for those who can pay that price. Single-detached homes remain the most out of reach housing typology.

Important note: The gap between the affordable purchase price and actual price reflects the median. There are individuals or households who face significantly greater financial challenges related to their shelter. As of 2021, 5% of owner households in Nelson reported not reasonably affording where they live.

5.1.2 Rent Attainability

Table 5-2 performs the same analysis as Table 5-1, but instead compares an attainable rent price of a household to the average rent reported by the NCOH.

- Local rents, as per the NCOH, are more attainable across the defined household categories compared to local sale prices.
- Average rents are still out of reach for single income households and those earning less than \$60,000 annually before-tax.

24 Statistics Canada. Table 11-10-0012-01 Distribution of total income by census family type and age of older partner, parent or individual. DOI: <https://doi.org/10.25318/1110001201-eng>

Table 5-2: Attainability of rents using median income of households by characteristic, 2022 estimate

			Average monthly rent, 2022				
			Average	Studio	1-bed	2-bed	3-bed
Income category	Max budget	Share of HHs	\$1,241	\$1,083	\$1,241	\$1,861	\$2,746
Households by type							
Couples w/o children	\$1,580	25%	yes	yes	yes	no	no
Couples w/ children	\$2,480	20%	yes	yes	yes	yes	no
Lone parent	\$1,260	10%	yes	yes	yes	no	no
Singles / roommates	\$890	42%	no	no	no	no	no
Households by income bracket							
< \$50,000	\$940	30%	no	no	no	no	no
\$50,000 - \$59,999	\$1,120	10%	no	yes	no	no	no
\$60,000 - \$69,999	\$1,310	8%	yes	yes	yes	no	no
\$70,000 - \$79,999	\$1,500	7%	yes	yes	yes	no	no
\$80,000 - \$89,999	\$1,690	6%	yes	yes	yes	no	no
\$90,000 - \$99,999	\$1,870	5%	yes	yes	yes	yes	no
\$100,000 - \$124,999	\$2,340	11%	yes	yes	yes	yes	no
\$125,000 +	-	22%	yes	yes	yes	yes	yes
Households by income categories							
Very low income	\$272	2%	no	no	no	no	no
Low income	\$680	17%	no	no	no	no	no
Moderate income	\$1,088	20%	no	yes	no	no	no
Median income	\$1,631	22%	yes	yes	yes	no	no

Source: BC Government purchased Custom Statistics Canada Census Tabulations, UBC HART, NCOH

5.2 ANTICIPATED HOUSING DEMAND

To determine the current and anticipated housing demand for the City of Nelson, we refer to the HNR demand calculation methodology, released by the Province of British Columbia in June 2024. The purpose of a standardized method for calculating demand ensures that all local governments produce consistent and comparable assessments of their housing need.

The HNR Method estimates the total number of housing units required to address a community’s current and anticipated housing needs over 5- and 20-year timeframes based on publicly available data sources that can be applied to communities of various scales. It is composed of the following six components (labeled A through F):

Component	Housing units for:	Intention
A	Households in Extreme Core Housing Need	To estimate the number of new units required for those in vulnerable housing situations. Extreme need refers to those paying more than 50% of household income on shelter costs.
B	Individuals experiencing homelessness	To quantify the supply of permanent housing units required for those currently experiencing homelessness.
C	Suppressed households	To address those households that were unable to form between 2006 and the present due to a constrained housing environment.
D	Anticipated household growth	To quantify the additional households required to accommodate an increasing population over twenty years. Note that anticipated growth for municipalities is based on the average of local and regional projections (thus, population / household growth trends discussed above may not follow the same trajectory as dwelling projections) and electoral areas use solely regional projections.
E	Increasing the rental vacancy rate to 3%	To add surplus rental units to restore local vacancy rates to levels representing a healthy and well-functioning rental housing market. Typically, rates between 3% and 5% are considered healthy rates.
F	A local demand buffer	<p>To reflect additional demand for housing within a given community, beyond the minimum units required to adequately house current and anticipated residents. This is called the “demand buffer” and is designed to better account for the number of units required to meet “healthy” market demand in different communities.</p> <p>For the purposes of HNRs, a demand factor is based on a ratio of housing price to housing density, and is calculated for each applicable community.</p>

Source: HNR demand calculation methodology²⁵

25 Ministry of Housing. (2024, June). Guidelines for Housing Needs Reports – HNR Method Technical Guidance. https://www2.gov.bc.ca/assets/gov/housing-and-tenancy/tools-for-government/uploads/hnr_method_technical_guidelines.pdf

Table 5-3 provides a summary of the result for each component, as required over the next 5 years and 20 years (as per legislative requirements).

- The results indicate that Nelson may need to build 1,045 units by 2026 and 3,104 units by 2041. While much of the demand will come from future growth, a notable portion relates to the number of suppressed households since 2006 and the demand buffer adjustment.
- Components A, B, C, and E contemplate unmet “current” demand, and thus serve as an estimate of the existing shortage (without consideration of demographic growth since 2021, which is the reference year).

Table 5-3: Anticipated housing demand by anticipated period

Component	5 year (by 2026)	20 year (by 2041)
A: Extreme Core Housing Need	65	261
B: Homelessness	36	72
C: Suppressed households	84	337
D: Anticipated growth	747	1,982
E: Vacancy	11	45
F: Demand buffer	102	406
Total	1,045	3,104

5.2.1 Anticipated demand based on current year

Technical documentation from the Government of British Columbia for the HNR Method indicates that 2021 is the base year used for demand calculations, with 5- and 20-year projections extending to 2026 and 2041, respectively. Since no official methodology is provided to adjust these projections to the current year (2024 in the case of this report), this HNR also uses 2021 as the base year.

Table 5-4 provides a summary of what the results might look like if 2024 were used as the base year. The adjustment is made using a straightforward approach: anticipated growth equals the projected change between 2024 and 2044, plus the change from 2021 to 2024, minus the estimated average dwelling construction during that 3-year period (i.e., the net change in demand). Note that the analysis of the following sections corresponds to the 2021 base year.

Table 5-4: HNR Method base year versus current year estimates

Description	5-year	20-year
Total demand from 2021 base year	1,045	3,104
Total demand from current year (2024)	1,257	3,118

5.3 DISTRIBUTION OF ANTICIPATED DEMAND

Accurately forecasting the required units by size or type necessitates sophisticated datasets encompassing past, present, and future individual household demand, along with an assessment of the economic feasibility of constructing these units by the private sector. Unfortunately, such granular data is not available, and even if it were, predictions would remain imperfect. Thus, this report adopts two simple approaches, one to estimate minimum need and another to estimate market outcomes.

5.3.1 Process

The determination of demanded unit size by number of bedrooms varies between market and non-market housing. In market housing, bedroom size is driven by developers who cater to buyer or renter preferences, offering layouts that align with market trends. In contrast, non-market housing focuses on providing essential shelter, generally prioritizing minimum standards to ensure affordability. Thus, units in non-market housing are typically smaller and more utilitarian, designed to meet basic needs rather than personal preferences.

The HNR Method, in conjunction with UBC HART's income categories, gives a rough idea of what volume of current and future units demanded may be for market and non-market units. The process for determining the distribution of unit size (by number of bedrooms) for each is outlined below.

Need based on National Occupancy Standards

Understanding the variation in household sizes across different family types is crucial for determining the number of bedrooms required in a dwelling to meet specific needs. To estimate these outcomes, we use 2021 Census Public Use Microdata Files (PUMF) from Statistics Canada for BC's non-metropolitan areas, which allow us to estimate maintainer age to total bedroom conversion rates based on National Occupancy Standards (NOS). This methodology draws inspiration from the approach presented in the City of Burnaby's Housing Needs Report from January 2021.²⁶

Briefly, Burnaby estimates the demand for particular unit sizes by determining the minimum number of bedrooms needed (as per NOS) based on the number of persons in a household and their relationship (e.g., a studio or one-bedroom unit as the minimum requirement to meet the needs of a couple without children). This approach is particularly useful when addressing non-market housing provision, a notable limitation being that there is no detailed information about the characteristics of non-market housing occupants. As a proxy, we limited the households studied to those that experienced Core Housing Need in 2021.

²⁶ City of Burnaby. (2021 January). Housing Needs Report. <https://www.burnaby.ca/sites/default/files/acquiadam/2021-07/Housing%20Needs%20Report.pdf>

Table 5-5 summarizes how unit sizes (by number of bedrooms) may distribute by household type in 2021 for the aforementioned non-metropolitan areas of BC. Figure 5-2 displays the results of converting the table results to unit sizes by maintainer age. The purpose of this relationship being that we can then apply these ratios to household projections.

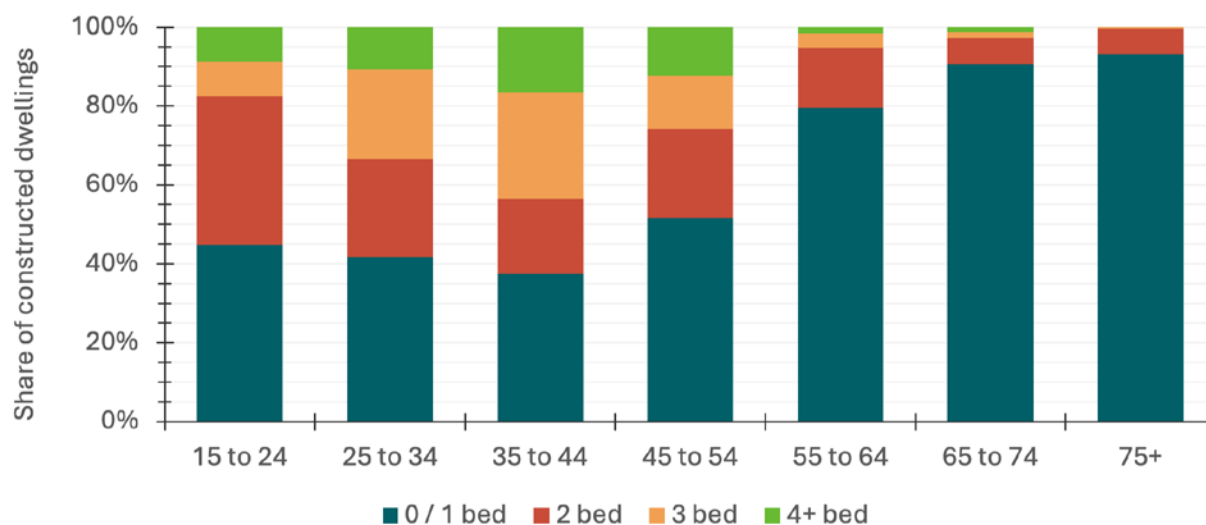
Table 5-5: Household type to unit size conversion for those in Core Housing Need, BC non-CMA

Household type	Total	Studio / 1-bed	2-bed	3-bed	4+ bed
Couple w/o child(ren)	5,810	100%	0%	0%	0%
Couple w/ child(ren)	3,075	0%	39%	36%	25%
Lone parent	8,735	0%	50%	35%	15%
Non-relatives	34,475	92%	7%	1%	0%
Other families	1,470	0%	0%	40%	60%
Total	53,565	70%	15%	9%	6%

Source: 2021 Census Public Use Microdata File (PUMF) – Statistics Canada

Figure 5-2: Household type to unit size for those in Core Housing Need, BC non-CMA

Source: 2021 Census Public Use Microdata File (PUMF) – Statistics Canada

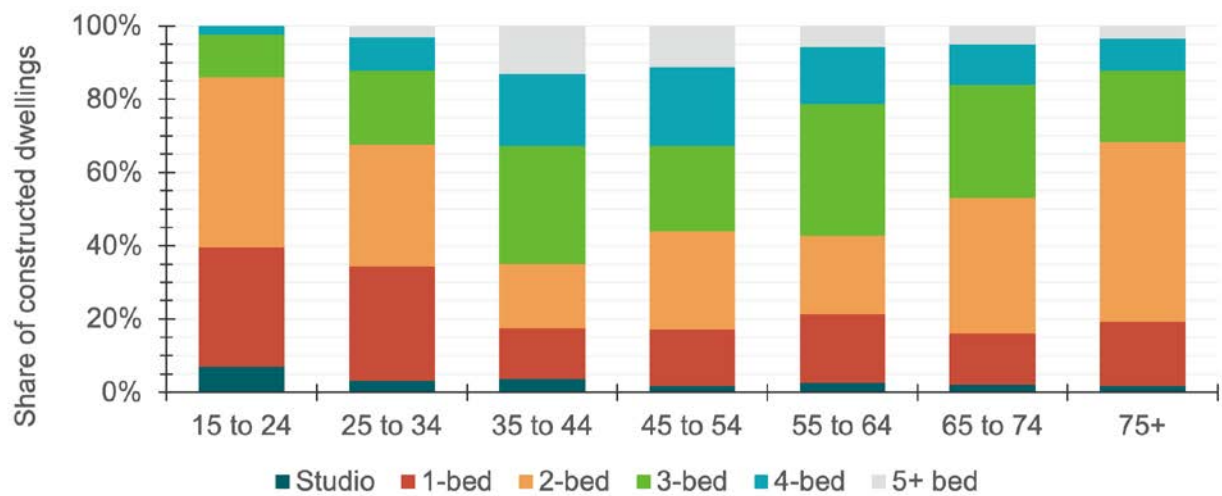


Demand based on recent market housing outcomes

While the preceding analysis addresses spatial requirements, private market outcomes often notably differ. To estimate these outcomes, we utilize the same 2021 PUMF data for BC’s non-metropolitan areas. Specifically, we establish how primary maintainers distribute across unit sizes (by number of bedrooms) for dwellings constructed between 2016 and 2021.

By incorporating projected household maintainer age data, we can assess how bedroom demand may evolve over the specified period based on anticipated demographic changes. Figure 5-3 illustrates the construction activity in those five years, disaggregated by number of bedrooms and maintainer age cohorts.

Figure 5-3: Distribution of dwellings (by number of bedroom) among primary maintainer age cohorts, 2016 to 2021, all areas of BC outside CMAs



Source: 2021 Census Public Use Microdata File (PUMF) – Statistics Canada

Results are then further adjusted for the change in the above relationship from 2011 to 2021 (2011 data reflects construction activity from 2006 to 2011) to estimate how preferences may be changing over time (with the understanding and limitation that changes in preference may be influenced more so by the existing strained conditions of BC housing markets).

Minimum need versus potential market outcomes

Table 5-6 provides a concise summary of the overall distributions derived from both analyses, as of the 20-year projection period. The disparity of bedroom number distribution underscores the absence of a universal solution in housing provision. This suggests that while relying solely on the market may lead in a specific direction (i.e., centred around wants/preferences, like a young couple purchasing a home with extra bedrooms in anticipation of a growing family), there remains a need to offer smaller unit sizes, especially for affordable housing initiatives.

Table 5-6: Share of dwellings by number of bedrooms, minimum need versus market driven outcomes

	Studio / 1-bed	2-bed	3-bed	4+ bed
Minimum need	68%	15%	11%	7%
Market driven outcomes	20%	33%	26%	21%

5.3.2 Results

As mentioned, a subsequent analysis of the HNR Method provides a rough idea of what Nelson could expect in terms of market and non-market housing demand currently and over the projection period. Note that HNR Method guidelines do not prescribe how to perform this analysis, allowing for community level discretion.

Table 5-6 summarizes the results of applying the dwelling size distributions presented in Table 5-5 to these estimations. The outcome of this analysis is a table outlining anticipated demand, disaggregated by the number of bedrooms and intended market / price model. Note that non-market housing has been further separated into “affordable / below-market” housing (i.e., housing explicitly offered at prices below market, like the 80% of Median Market Rent criteria described by CMHC funding opportunities) and “deeply affordable” housing (i.e., rent-geared-to-income housing, often combined with support services).

To distinguish what portion of the community might benefit from non-market housing, we consider HART’s income categories and how they overlap across the housing continuum. Briefly, we apply the historical proportions of households earning “very low” and “low” incomes to demand totals. The demand for deeply affordable and below-market units represents these respective income categories.

- The 5- and 20-year demand projections suggest a need for 1,045 and 3,104 units, respectively.
- Market housing should remain the primary contributor to the local inventory, though there is a clear need for non-market interventions. By 2041, Nelson may need 717 below-market offerings and 134 additional deeply affordable units.
- As suggested by the previously calculated shares of units by number of bedrooms, market housing demand will likely focus more so on 2- and 3-bedroom units; whereas, non-market solutions may distribute more so to 0- and 1-bedroom dwellings.

Table 5-7: Anticipated demand disaggregated by anticipated price model and required number of bedrooms

	Market		Affordable / Below-market		Deeply affordable		Total	
	5-year	20-year	5-year	20-year	5-year	20-year	5-year	20-year
0- / 1-bed	161	460	152	484	39	90	352	1,034
2-bed	260	741	33	108	8	20	302	869
3-bed	194	578	22	76	6	14	222	668
4+ bed	153	475	14	48	3	9	170	532
Total	768	2,253	221	717	56	134	1,045	3,104

For the most part, the market will ultimately decide whether new dwellings are built for rental or ownership based on prices and preferences. Nevertheless, adapting the 2021 PUMF data to estimate how demand might distribute between owner and renter demand is useful for understanding which price models might be most needed over time.

Table 5-8 showcases the results of this analysis, highlighting how different forms of housing may distribute across time and tenure.

- While it is likely that market housing demand will mainly be for owner-occupied housing, there is a notable forecasted interest in expanding the local rental inventory.
- Given that households in greatest housing need are most prominent in the rental market (i.e., greater prevalence of single income earners), rental demand projections suggest almost 43% of new units should be at least affordable or at below-market prices. While non-market solutions typically take the form of rentals, data anticipates there could also be demand for below-market ownership options. This could mean alternative forms of ownership such as co-operatives or community land trusts.

Table 5-8: Anticipated demand disaggregated by anticipated market and tenure

Price model:	5-year (by 2026)		20-year (by 2041)	
	Owner	Renter	Owner	Renter
Market housing	506	262	1,510	743
Affordable / below-market	82	139	279	439
Deeply affordable	0	56	0	133
Total	588	457	1,789	1,315

6. Then & Now

In recent years, significant changes have occurred in the local, regional, and national demographic and housing context. These shifts have been primarily influenced by the COVID-19 pandemic and related migration trends. As a result, this report offers insight into post-pandemic housing need, while the Housing Needs Report from 2020 focused on the pre-pandemic outlook. The following table summarizes notable changes between documents.

Table 6-1: Key statistics from 2020 and 2024 reports

Item	2020 report	2024 report
Population change (2016 to 2021)	Projected	Actual (BC estimates)
Total population	+ 4%	+ 5%
Youth (0 to 24)	+ 1%	- 4%
Adults (25 to 64)	- 2%	+ 6%
Seniors (65+)	+ 30%	+ 17%
Household change (2016 to 2021)	Projected	Actual (BC estimates)
Total households	+ 7%	+ 3%
Adult-led (25 to 64)	- 2%	+ 2%
Senior-led (65+)	+ 30%	+ 9%
Housing indicators	2016 Census	2021 Census
Inadequate dwellings	9%	9%
Unsuitable dwellings	3%	4%
Unaffordable dwellings	29%	21%
Households in Core Housing Need	16%	10%
Households in Extreme CHN	8%	4%
Change in dwelling prices (previous 3 years)		
Median purchase price	2016-19: + 35%	2019-22: + 36%
Median rent (CMHC)	2016-19: + 16%	2020-23: + 22%

The population grew more between 2016 and 2021 than initially projected. However, the number of households grew less in that same time period. This can be attributed to faster growth in the adult population and, consequently, adult-led households. For instance, between 2016 and 2021 the rate of growth of senior-led (65 years+) households was lower than projected, while the rate of growth of adult-lead (25–64 year olds) did not decrease as anticipated.

Adult households are more likely to have dependents living at home and typically have larger average household sizes, resulting in less housing demand per capita. Conversely, higher growth among seniors, who tend to have smaller average household sizes, implies greater housing demand per capita.

While household growth technically fell short of the 2020 projections, there is clearly sustained local increases to housing demand since 2016, contributing to notable rises in both local housing prices and rents.

Considering this increased demand and rising housing costs, one might expect affordability metrics to have worsened from 2016 to 2021. However, according to 2021 data, this was not the case; 29% of households lived in unaffordable dwellings, and 16% faced Core Housing Need in 2016, while the figures were 21% and 10%, respectively, in 2021. It is important to acknowledge the impact of COVID-19 relief payments distributed in 2020 (the tax filer year referenced by the 2021 Census), which temporarily helped many households afford their shelter / living expenses. Support also likely came from controlled rent increases, implemented by the BC government in 2019. With increasing housing costs and higher interest rates, it is reasonable to assume that these metrics have likely worsened since 2016, not improved as suggested by 2021 results.



7. Conclusion

The City of Nelson's housing landscape is evolving, driven by an increase in both population and households from 2016 to 2021. This growth trend is expected to continue through the next two decades, leading to a sustained rise in housing demand.

Population expansion has coincided with sustained price increases in recent years, with the median home price appreciating 36% between 2019 and 2022. This has exacerbated housing affordability challenges. The median rental cost has also increased, rising by 22% between 2020 and 2023. Low vacancy rates and limited supply are expected to further challenge residents looking for rental housing.

In 2021, approximately 10% of local households experienced Core Housing Need, with a higher prevalence among renters, single individuals, lone parents, Indigenous households, and transgender or non-binary persons. Meeting the demand for affordable housing options is crucial. Estimates suggest that about 717 below-market and 134 deeply affordable units could be required over the next 20 years to meet the needs of those most vulnerable. Overall, the City of Nelson may require an additional 3,104 housing units be built by 2041 to mitigate market imbalances.

The City of Nelson is already a progressive municipality, actively implementing partnerships, incentives, and regulations to encourage more market and non-market housing options. Many recent policy changes have yet to impact housing statistics featured in this report but are expected to increase building trends and improve housing supply in the near-term. Non-profits, service providers, tourism and hospitality sectors, and community advocates are broadly supportive of initiatives to increase density and add affordable housing and the City is exploring options to partner with local housing operators to facilitate non-market construction on City-owned land.

The data presented here is intended to support and supplement the important work already being undertaken by the City and its partners. Though it will be challenging, the City of Nelson, with support from its partners and senior levels of government, is more than capable of addressing the housing needs outlined in this report.

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APPENDIX A: DEFINITIONS



Definitions

“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 agglomeration (CA)” Area consisting of one or more neighbouring municipalities situated around a core. A census agglomeration must have a core population of at least 10,000;

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

“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 (e.g., 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 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;

“components of demographic growth” refers to any of the classes of events generating population movement variations. Births, deaths, migration, marriages, divorces, and new widowhoods are the components responsible for the variations since they alter either the total population or the age, sex, and marital status distribution of the population.:

“emigrant” refers to a Canadian citizen or immigrant who has left Canada to establish a permanent residence in another country.

“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;

“interprovincial migration” refers to movement from one province or territory to another involving a permanent change in residence. A person who takes up residence in another province or territory is an out-migrant with reference to the province or territory of origin and an in-migrant with reference to the province or territory of destination;

“intraprovincial migration” refers to movement from one region to another within the same province or territory involving a permanent change of residence. A person who takes up residence in another region is an out-migrant with reference to the region of origin and an in-migrant with reference to the region of destination;

“non-permanent residents” refers to persons who are lawfully in Canada on a temporary basis under the authority of a temporary resident permit, along with members of their family living with them. Non-permanent residents include foreign workers, foreign students, the humanitarian population, and other temporary residents;

“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;

“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;

“single-detached house” means a single dwelling not attached to any other dwelling or structure (except its own garage or shed). A single-detached house has open space on all sides and has no dwellings either above it or below it. A mobile home fixed permanently to a foundation is also classified as a single-detached house;

“semi-detached house” means one of two dwellings attached side by side (or back-to-back) to each other, but not attached to any other dwelling or structure (except its own garage or shed). A semi-detached dwelling has no dwellings either above it or below it, and the two units together have open space on all sides;

“row house” means one of three or more dwellings joined side by side (or occasionally side to back), such as a townhouse or garden home, but not having any other dwellings either above or below. Townhouses attached to a high-rise building are also classified as row houses;

“duplex” (also known as apartment or flat in a duplex) means one of two dwellings, located one above the other, may or may not be attached to other dwellings or buildings;

“apartment in a building that has five or more storeys” means a dwelling unit in a high-rise apartment building which has five or more storeys;

“apartment in a building that has fewer than five storeys” means a dwelling unit attached to other dwelling units, commercial units, or other non-residential space in a building that has fewer than five storeys;

“mobile home” means a single dwelling, designed, and constructed to be transported on its own chassis and capable of being moved to a new location on short notice. It may be placed temporarily on a foundation pad and may be covered by a skirt;

“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;

“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;

“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;

“owner household” refers to a private household where some member of the household owns the dwelling, even if it is still being paid for;

“renter household” refers to private households where no member of the household owns their dwelling. The dwelling is considered to be rented even if no cash rent is paid;

“household maintainer” refers to whether 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 several people may contribute to the payments, more than one person in the household may be identified as a household maintainer. In the case of a household where two or more people are listed as household maintainers, the first person listed is chosen as the primary household maintainer;

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

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

“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 a defined week in a Census year, were either employed or unemployed;

“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;

“Rental Market Survey” refers the collection of data 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;

“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 (STR)” means the rental of a housing unit, or any part of it, for a period of less than 30 days;

“STR – commercial market” refers to all short-term rental units that were active within a given period but are available and/or reserved more than 50% of the days that they have been active. The 50% cut off is meant to separate residents using the service to generate supplemental income from non-resident STR operators operating income/investment properties. The commercial market only considers entire homes or apartments, not listings that are hotels, private rooms, or other;

“STR – total market” refers to all short-term rental units that were active (meaning, reserved or available at least one day in a month) within a given period. The total market only considers entire homes or apartments, not listings that are hotels, private rooms, or other;

“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;

“vacancy” means a unit that, at the time of the CMHC Rental Market Survey, it is physically unoccupied and available for immediate rental.

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APPENDIX B: DATA TABLES



Appendix B: Data Tables

Historical & anticipated population & households

	2011		2016		2021		2026		2041		%Δ (‘21-‘41)
	Total	Share	Total	Share	Total	Share	Total	Share	Total	Share	
Total population	10,420	100%	10,995	100%	11,580	100%	12,645	100%	15,470	100%	+34%
0 to 14	1,640	16%	1,625	15%	1,600	14%	1,560	12%	1,925	12%	+20%
15 to 19	665	6%	645	6%	595	5%	730	6%	640	4%	+8%
20 to 24	630	6%	630	6%	580	5%	735	6%	625	4%	+8%
25 to 64	5,950	57%	6,160	56%	6,545	57%	7,130	56%	9,200	59%	+41%
65 to 84	1,250	12%	1,595	15%	1,930	17%	2,140	17%	2,405	16%	+25%
85+	285	3%	340	3%	325	3%	350	3%	680	4%	+109%
Median age	40.0		41.6		41.4		40.2		43.7		
Average age	40.1		41.4		41.9		41.8		43.8		

	2011		2016		2021		2026		2041		%Δ (‘21-‘41)
	Total	Share	Total	Share	Total	Share	Total	Share	Total	Share	
Total households	4,630	100%	4,765	100%	5,080	100%	5,745	100%	7,150	100%	+41%
15 to 24	200	4%	175	2%	115	4%	180	3%	150	2%	+30%
25 to 34	750	14%	635	16%	780	18%	925	16%	880	12%	+13%
35 to 44	815	20%	925	19%	920	22%	1,115	19%	1,540	22%	+67%
45 to 54	970	18%	855	20%	950	21%	1,080	19%	1,550	22%	+63%
55 to 64	875	20%	905	18%	875	15%	775	13%	1,050	15%	+20%
65 to 74	530	17%	765	18%	850	18%	925	16%	915	13%	+8%
75 to 84	260	7%	340	9%	415	11%	550	10%	700	10%	+69%
85+	225	4%	170	4%	180	4%	190	3%	360	5%	+100%
Average HH size	2.2		2.1		2.2		2.2		2.2		

Source: Statistics Canada, BC Stats

Mobility

	2011	2016	2021
Total population	9,910	10,160	10,645
Non-movers	8,155	8,415	8,820
Movers	1,755	1,745	1,825
Non-migrants	1,005	950	1,055
Migrants	755	800	775
Internal migrants	730	660	645
Intraprovincial migrants	510	430	345
Interprovincial migrants	220	230	300
External migrants	25	135	130

Source: Statistics Canada

Private Household Size

	2011		2016		2021	
	Total	Share	Total	Share	Total	Share
Total households	4,625	100%	4,820	100%	4,945	100%
1 person	1,675	36%	1,765	37%	1,740	35%
2 persons	1,515	33%	1,625	34%	1,720	35%
3 persons	660	14%	710	15%	725	15%
4 persons	585	13%	535	11%	545	11%
5+ persons	185	4%	190	4%	210	4%
# of persons	9,980		10,255		10,725	
Average HH size	2.2		2.1		2.2	

Source: Statistics Canada

Owners w/ mortgages & Renters in subsidized housing

	2011	2016	2021
Total households	4,625	4,825	4,945
Total owner households	2,920	2,935	3,125
<i>% share of total</i>	63%	61%	63%
Owner households w/ mortgage	1,525	1,575	1,760
<i>% w/ mortgage</i>	52%	54%	56%

	2011	2016	2021
Total renter households	1,710	1,885	1,820
<i>% share of total</i>	37%	39%	37%
Renter households subsidized	270	325	215
<i>% in subsidized</i>	16%	17%	12%

Source: Statistics Canada

Household income

	Total households			Owner households			Renter households		
	2011	2016	2021	2011	2016	2021	2011	2016	2021
Total households	4,625	4,825	4,945	2,915	2,940	3,125	1,710	1,885	1,820
Under \$5,000	110	80	45	55	25	0	55	50	40
\$5,000-\$9,999	80	85	0	40	30	0	40	55	0
\$10,000-\$14,999	190	255	60	75	55	30	120	200	30
\$15,000-\$19,999	275	265	130	115	55	50	160	210	85
\$20,000-\$24,999	330	255	280	105	120	100	225	135	180
\$25,000-\$29,999	245	265	170	130	130	75	120	140	95
\$30,000-\$34,999	250	235	165	100	125	80	150	110	90
\$35,000-\$39,999	300	245	245	135	100	115	165	145	130
\$40,000-\$44,999	175	235	200	105	160	85	70	80	115
\$45,000-\$49,999	220	210	200	90	125	100	130	90	100
\$50,000-\$59,999	380	410	500	260	255	295	125	155	200
\$60,000-\$69,999	335	415	400	185	300	240	150	110	160
\$70,000-\$79,999	290	320	355	230	230	265	60	90	90
\$80,000-\$89,999	245	240	285	210	150	180	30	95	110
\$90,000-\$99,999	225	200	250	200	155	190	25	40	60
\$100,000 +	975	1,095	1,640	895	920	1,310	85	175	330
Average HH income	\$70,754	\$69,361	\$89,600	\$87,918	\$82,691	#####	\$41,448	\$48,586	\$62,050
Median HH income	\$52,372	\$56,750	\$72,500	\$73,080	\$68,897	\$85,000	\$34,290	\$36,647	\$52,000

Source: Statistics Canada

Labour Force

	2011	2016	2021
Total 15+ population	8,285	8,660	9,185
In the labour force	5,435	5,755	6,225
Employed	4,970	5,250	5,635
Unemployed	465	505	590
Not in the labour force	2,855	2,905	2,955
Participation rate (%)	65.6	66.5	67.8
Employment rate (%)	60.0	60.6	61.4
Unemployment rate (%)	8.5	8.8	9.5

Source: Statistics Canada

NAICS industry of employment

	2011	2016	2021
Total - labour force population 15+	5,430	5,755	6,230
Industry - not applicable	130	95	120
All industry categories	5,305	5,660	6,105
11 Agriculture, forestry, fishing and hunting	75	105	175
21 Mining and oil and gas extraction	45	45	45
22 Utilities	30	30	35
23 Construction	435	450	585
31-33 Manufacturing	320	235	200
41 Wholesale trade	90	75	60
44-45 Retail trade	815	715	850
48-49 Transportation and warehousing	135	100	130
51 Information and cultural industries	65	100	95
52 Finance and insurance	95	155	120
53 Real estate and rental and leasing	60	80	90
54 Professional, scientific and technical services	515	600	585
55 Management of companies and enterprises	0	0	10
56 Administrative and support, waste management and remediation services	170	205	225
61 Educational services	395	520	545

	2011	2016	2021
62 Health care and social assistance	600	855	830
71 Arts, entertainment and recreation	260	205	235
72 Accommodation and food services	445	560	645
81 Other services (except public administration)	315	295	285
91 Public administration	415	330	370

Source: Statistics Canada

Commuting

	2011	2016	2021
Total 15+ population (usual workers)	3,900	3,905	3,550
Commute within municipality / electoral area	3,355	3,150	2,930
Commute to a different municipality / electoral area within same RD	365	640	425
Commute to a different municipality / electoral area outside RD but in BC	160	85	95
Commute to a different province / territory	0	30	95

Source: Statistics Canada

Housing – structural types

	Total household		Owner household		Renter household	
2021 Census	Total	Share	Total	Share	Total	Share
Total dwellings	5,314					
Total occupied dwellings	4,945	100%	3,125	100%	1,820	100%
Single-detached house	2,505	51%	2,105	67%	395	22%
Apartment (5+ storeys)	0	0%	0	0%	0	0%
Other attached dwelling	2,335	47%	920	29%	1,410	77%
Apartment / duplex	710	14%	330	11%	380	21%
Apartment (<5 storeys)	990	20%	270	9%	720	40%
Other single-attached house	95	2%	10	0%	85	5%
Row house	235	5%	125	4%	110	6%
Semi-detached house	310	6%	190	6%	115	6%
Movable dwelling	115	2%	95	3%	15	1%

Source: Statistics Canada

Housing – unit size

	Total household		Owner household		Renter household	
2021 Census	Total	Share	Total	Share	Total	Share
Total dwellings	5,314					
Total occupied dwellings	4,945	100%	3,125	100%	1,820	100%
No bedrooms	55	1%	0	0%	50	3%
1 bedroom	740	15%	115	4%	625	34%
2 bedrooms	1,430	29%	695	22%	735	40%
3 bedrooms	1,575	32%	1,270	41%	310	17%
4+ bedrooms	1,155	23%	1,045	33%	110	6%

Source: Statistics Canada

Housing – date built

	Total household		Owner household		Renter household	
2021 Census	Total	Share	Total	Share	Total	Share
Total dwellings	5,314					
Total occupied dwellings	4,945	100%	3,125	100%	1,820	100%
1960 or before	2,265	46%	1,605	51%	660	36%
1961 to 1980	1,120	23%	615	20%	510	28%
1981 to 1990	285	6%	135	4%	150	8%
1991 to 2000	525	11%	290	9%	230	13%
2001 to 2005	110	2%	70	2%	35	2%
2006 to 2010	220	4%	160	5%	65	4%
2011 to 2015	195	4%	135	4%	60	3%
2016 to 2021	220	4%	110	4%	105	6%

Source: Statistics Canada

Housing – subsidized

According to Statistics Canada: 220 households

BC Housing non-market totals (including supplements): 622 individuals / households

Source: Statistics Canada, BC Housing

Housing – rental vacancy (%)

	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
Total	0.6	0.4	0.7	0.0	0.0	0.4	0.5	0.6	0.6	0.2
Studio	0.0	3.3	NA	0.0	0.0	0.0	0.0	0.0	0.0	0.0
1 bed	0.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
2 bed	0.8	0.0	0.8	0.0	0.0	0.0	0.9	1.1	1.0	0.4
3+ bed	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA

Source: CMHC

Housing – primary rental universe

	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
Total	515	510	500	503	515	509	511	509	495	512
Studio	73	65	59	58	58	52	47	46	43	50
1 bed	174	176	170	174	170	177	177	174	168	174
2 bed	253	255	255	255	271	262	269	271	267	271
3+ bed	15	14	16	16	16	18	18	18	17	17

Source: CMHC

Housing – secondary rental universe

	Total universe			Primary universe			Secondary universe		
	2011	2016	2021	2011	2016	2021	2011	2016	2021
Total	1,705	1,885	1,820	n.a.	500	509	1,705	1,385	1,311
Studio	60	45	50	n.a.	59	46	60	0	4
1 bed	650	625	625	n.a.	170	174	650	455	451
2 bed	660	745	735	n.a.	255	271	660	490	464
3+ bed	335	470	420	n.a.	16	18	335	454	402

Source: Statistics Canada, CMHC

Housing – Short Term Rentals

Accommodation type	2019	2020	2021	2022	%Δ '19-'22
Rooms	32	29	21	22	-31%
Suites	26	30	27	38	+46%
Homes	35	31	26	34	-3%
Laneway Houses	1	2	3	4	+300%
Total	94	92	77	98	+4%

Source: City of Nelson

Housing – Cooperative housing

	Total	0-bed	1-bed	2-bed	3-bed	4-bed	5-bed	Other
Community total	31	0	8	10	12	1	0	0

Source: Coop Housing Federation of BC

Housing – Post-secondary housing

	Beds
Community total	109

HNRR Section 6 (1)(o) –

Housing – Shelter beds

Housing type	Total
Homeless Housed	100
Homeless Rent Supplements	30
Homeless Shelters	17
Total	147

Source: BC Housing

Housing – Demolitions

Demolitions	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
Total	0	0	2	1	4	2	0	1	8	3
Single	0	0	0	1	4	2	0	1	3	3
Double	0	0	0	0	0	0	0	0	0	0
Row	0	0	0	0	0	0	0	0	5	0

Demolitions	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
Apartment	0	0	2	0	0	0	0	0	0	0
Cottage	0	0	0	0	0	0	0	0	0	0
Mobile	0	0	0	0	0	0	0	0	0	0

Source: Statistics Canada

Housing - Completions

TOTAL	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
Total	68	18	17	83	33	63	41	29	108	72
Single	10	16	9	14	11	26	24	17	16	18
Semi	6	2	8	2	4	10	4	2	12	0
Row	19	0	0	0	0	6	0	3	0	4
Apartment	33	0	0	67	18	21	13	7	80	50

FOR OWNERSHIP	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
Total	16	18	17	15	15	31	25	18	28	16
Single	10	16	9	13	11	21	21	16	16	16
Semi	6	2	8	2	4	10	4	2	12	0
Row	0	0	0	0	0	0	0	0	0	0
Apartment	0	0	0	0	0	0	0	0	0	0

FOR RENTING	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
Total	33	0	0	4	8	12	13	8	80	52
Single	0	0	0	1	0	1	0	1	0	2
Semi	0	0	0	0	0	0	0	0	0	0
Row	0	0	0	0	0	0	0	0	0	0
Apartment	33	0	0	3	8	11	13	7	80	50

Source: Statistics Canada

Housing – Registered new homes

	2016	2017	2018	2019	2020	2021	2022
Single-detached	32	40	50	50	56	44	49
Multi-unit	12	26	12	*	56	14	15
Purpose-built rental	*	12	*	93	*	*	*

Source: BC Stats

Real Estate – Assessed values

MEDIAN	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
total	\$307,400	\$305,200	\$318,800	\$350,900	\$378,700	\$443,200	\$456,900	\$485,200	\$620,800	\$653,100
single	\$325,500	\$321,500	\$336,400	\$370,400	\$398,900	\$472,000	\$485,100	\$515,300	\$661,500	\$692,600
semi	\$229,700	\$238,900	\$239,200	\$298,600	\$321,100	\$343,800	\$373,800	\$414,200	\$535,300	\$571,000
row	\$186,300	\$201,300	\$304,400	\$299,200	\$318,100	\$371,100	\$382,300	\$411,000	\$482,700	\$517,200
duplex	\$336,400	\$326,500	\$363,100	\$416,800	\$409,800	\$417,600	\$478,600	\$543,600	\$648,600	\$729,400
apt/condo	\$228,000	\$271,900	\$262,600	\$306,600	\$347,300	\$380,100	\$397,900	\$406,900	\$526,600	\$570,300
movable	\$40,900	\$41,200	\$34,200	\$40,000	\$41,300	\$39,400	\$40,900	\$39,500	\$62,900	\$69,500
seasonal										
1 bedroom										
2 bedroom										
3+ bedroom	\$328,600	\$326,200	\$342,800	\$375,400	\$403,200	\$474,600	\$487,600	\$519,800	\$667,100	\$700,000

AVERAGE	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
total	\$323,400	\$319,300	\$330,600	\$364,700	\$395,900	\$458,400	\$476,600	\$506,600	\$641,900	\$677,700
single	\$340,900	\$336,100	\$351,100	\$387,700	\$421,100	\$492,500	\$509,600	\$540,800	\$687,000	\$721,100
semi	\$252,800	\$249,100	\$260,700	\$298,100	\$325,400	\$353,000	\$382,200	\$422,200	\$544,600	\$582,500
row	\$227,600	\$233,400	\$278,200	\$288,100	\$310,700	\$352,000	\$382,200	\$422,300	\$512,000	\$557,300
duplex	\$337,000	\$327,000	\$363,100	\$416,800	\$409,800	\$413,600	\$478,600	\$543,600	\$648,600	\$729,400
apt/condo	\$235,500	\$274,100	\$263,400	\$307,900	\$336,300	\$367,900	\$393,600	\$405,800	\$506,400	\$555,800
movable	\$49,500	\$49,600	\$45,900	\$55,400	\$58,000	\$57,600	\$58,900	\$56,200	\$84,600	\$90,900
seasonal										
1 bedroom										
2 bedroom										

3+ bedroom	\$345,800	\$341,400	\$355,500	\$391,100	\$424,600	\$494,100	\$512,100	\$545,300	\$692,700	\$729,500
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Source: BC Assessment

Real Estate – Sales prices

MEDIAN	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
Total	\$305,400	\$317,100	\$324,000	\$341,400	\$379,500	\$434,300	\$462,200	\$481,700	\$593,900	\$628,700
Single	\$322,400	\$331,200	\$342,000	\$367,500	\$410,700	\$469,700	\$506,600	\$514,100	\$647,500	\$658,300
Semi	\$265,400	\$282,300	\$286,600	\$352,100	\$327,200	\$420,600	\$439,800	\$475,500	\$523,800	\$570,500
Row	\$278,800	\$198,300	\$299,900	\$302,200	\$316,200	\$384,300	\$430,900	\$363,400	\$445,700	\$498,500
Duplex		\$492,000	\$362,000	\$299,500		\$455,000	\$457,700			\$853,100
Apt/Condo	\$286,500	\$304,200	\$266,200	\$336,700	\$369,600	\$311,900	\$375,600	\$410,800	\$513,400	\$558,400
Movable	\$45,000	\$33,000	\$55,000	\$75,000	\$57,000	\$67,500	\$90,800	\$68,000	\$85,000	\$48,500
seasonal										
1 bedroom										
2 bedroom										
3+ bedroom	\$327,300	\$335,400	\$348,100	\$364,600	\$413,600	\$477,500	\$503,000	\$526,500	\$634,500	\$682,100

AVERAGE	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
total	\$308,600	\$324,700	\$323,700	\$342,000	\$392,300	\$434,300	\$469,000	\$495,000	\$610,800	\$659,000
single	\$326,700	\$340,700	\$346,300	\$382,600	\$431,300	\$472,900	\$523,400	\$529,400	\$668,500	\$699,600
semi	\$267,600	\$286,900	\$262,600	\$345,300	\$343,300	\$410,600	\$439,800	\$476,400	\$515,800	\$567,100
row	\$274,900	\$198,300	\$293,400	\$290,800	\$327,000	\$361,600	\$408,800	\$379,100	\$507,900	\$525,600
duplex		\$492,000	\$362,000	\$299,500		\$455,000	\$457,700			\$853,100
apt/condo	\$268,900	\$299,700	\$249,800	\$298,400	\$341,600	\$319,700	\$365,900	\$407,900	\$486,800	\$551,100
movable	\$47,000	\$38,000	\$57,300	\$67,700	\$54,800	\$77,500	\$98,300	\$69,700	\$74,200	\$48,500
seasonal										
1 bedroom										
2 bedroom										
3+ bedroom	\$332,000	\$344,300	\$347,800	\$372,400	\$431,400	\$475,500	\$511,800	\$537,800	\$657,100	\$723,700

Source: BC Assessment

Real Estate – Rents

MEDIAN	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
Total	\$700	\$720	\$745	\$770	\$800	\$863	\$878	\$967	\$954	\$1,075
Studio	\$600	\$600	\$600	\$600	\$675	\$650	\$715	\$715	\$735	\$740
1 bed	\$665	\$675	\$720	\$680	\$740	\$800	\$775	\$775	\$885	\$940
2 bed	\$725	\$745	\$750	\$855	\$900	\$975	\$984	\$1,175	\$1,000	\$1,350
3+ bed	\$1,000	\$1,000	NA	\$1,075	NA	\$1,110	\$1,200	\$1,250	NA	NA

AVERAGE	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
Total	\$743	\$741	\$772	\$816	\$853	\$913	\$927	\$977	\$1,019	\$1,119
Studio	\$550	\$572	\$605	\$591	\$634	\$650	\$687	\$712	\$783	\$750
1 bed	\$686	\$684	\$714	\$704	\$757	\$803	\$809	\$824	\$923	\$990
2 bed	\$829	\$809	\$830	\$917	\$936	\$1,037	\$1,027	\$1,103	\$1,094	\$1,255
3+ bed	\$1,111	\$1,106	NA	\$1,114	NA	\$1,241	\$1,234	\$1,294	NA	NA

Source: CMHC

Core Housing Need

TOTAL HOUSEHOLDS	2011		2016		2021	
	Total	Rate	Total	Rate	Total	Rate
Total households	4,370		4,635		4,845	
Inadequate dwellings	490	11%	440	9%	460	9%
Unsuitable dwellings	120	3%	125	3%	195	4%
Unaffordable dwellings	1,155	26%	1,340	29%	1,035	21%
Households in Core Housing Need	745	17%	755	16%	500	10%
Households in Extreme Core Housing Need	300	7%	380	8%	210	4%

OWNER HOUSEHOLDS	2011		2016		2021	
	Total	Rate	Total	Rate	Total	Rate
Total households	2,820		2,875		3,090	
Inadequate dwellings	290	10%	245	9%	280	9%
Unsuitable dwellings	45	2%	40	1%	60	2%
Unaffordable dwellings	505	18%	570	20%	450	15%

Households in Core Housing Need	270	10%	220	8%	165	5%
Households in Extreme Core Housing Need	135	5%	115	4%	65	2%

RENTER HOUSEHOLDS	2011		2016		2021	
	Total	Rate	Total	Rate	Total	Rate
Total households	1,555		1,760		1,755	
Inadequate dwellings	200	13%	200	11%	175	10%
Unsuitable dwellings	75	5%	85	5%	140	8%
Unaffordable dwellings	650	42%	765	43%	585	33%
Households in Core Housing Need	475	31%	540	31%	335	19%
Households in Extreme Core Housing Need	165	11%	270	15%	145	8%

Source: Statistics Canada

Housing units demanded

	2026	2041
Demand	1,045	3,104
Studio	175	515
1-bed	175	515
2-bed	302	869
3-bed	222	668
4+ bed	170	532

Source: Statistics Canada, BC Stats



City of **NELSON**

Consulting support from:



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