



Nelson

AFFORDABLE HOUSING STRATEGY

Report 1 | Housing Needs

July 2010



CITY OF NELSON

C I T Y  S P A C E S

Planning | Project Management | Applied Research

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SUMMARY

This report, one of two reports produced from the 2010 Affordable Housing study, focusses on “need and demand” for affordable housing in Nelson. It contains:

- A description of a wide range of factors that influence the housing market;
- An identification of groups who are least able to access suitable, affordable housing; and
- A commentary on gaps and issues in the market and non-market sectors.

CitySpaces research was conducted between mid-February and June, 2010, involving a review of previously-completed research, in-person and telephone interviews, several discussion groups and an open-access (online) survey with 345 respondents¹. Everyone with whom we had contact was generous with their time and provided many helpful insights. Special thanks is due to the members of the City of Nelson’s Housing Forum and the Nelson Coalition on Homelessness.

Groups with Highest Housing Needs

Our research indicated four groups have the greatest challenges in finding suitable, affordable housing in Nelson:

1. **Individuals with mental health, addictions and other disabilities.**
 - Nelson Mental Health and Addictions (NMHA) indicates that housing is a “huge barrier” for between 75 and 100 Nelson residents who have severe challenges, requiring ongoing outreach and regular support. Only 16 units are set-aside in non-market housing for NMHA clients.
 - Other service providers that maintain client profiles, including Stepping Stones and the Kootenay Christian Fellowship, confirm that a significant proportion of their clients are challenged by mental health and addictions issues.
 - Canada Mental Health Association (CMHA) has secured a site and a rezoning for a 31-unit building for psycho-geriatric clients over age 55, a group that needs considerable health care support. Despite six years in the planning and approvals process, the project still awaits capital funding.
2. **Low and moderate income households** who require safe, suitable and affordable rental housing in the private market².



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¹ Appendix A is a list of people who provided helpful input into this research. Appendix B contains the key findings from the open-access (online) survey.

² Private market refers to all housing that is not owned or operated by non-profit organizations.

- This includes single people, students, single parent families, women who leave abusive or unhealthy relationships, and youth leaving Cicada Place. It also includes households (singles, couples) who are relocating to Nelson for stable, well-paying jobs but are not ready to enter the home ownership market.
- The vacancy rate for purpose-built rental accommodation has hovered at 1% for several years. Rates in all types of rental accommodation have increased but not dramatically, because the supply of rental units has increased, through the secondary market – secondary suites and investor owned rentals.
- Workers in the private services sector are challenged to find rental housing that is affordable with their wages. For example, a retail clerk's average wage of \$13.29 means that he or she could not afford to spend more than \$558 monthly on housing without paying more than 30% of their income; a nurse aide making \$18.29 could not pay more than \$768.
- A single parent with two children receiving Income Assistance receives a shelter allowance of up to \$660. There are very few suitable units in the private market that can be rented in Nelson for this amount.

3. **Moderate income families** who aspire to homeownership without relocating from Nelson and area and families who are considering moving to Nelson if they can find suitable, affordable housing.

- The median income (2009) for couple families is estimated at \$73,100. Spending 30% of this income on housing would allow them to qualify for a mortgage for a home with a maximum price of \$373,000 with a 10% downpayment and minimal other debt. The average selling price of a detached home in Nelson in 2009 was \$340,000.
- Moderate income households in the range of \$50 –\$70,000 will have fewer choices in Nelson and may consider less expensive housing in rural areas within commuting distance.

4. **Seniors on low fixed incomes**, especially those who have supportive care needs, including older single men.

- In early 2010, there were 434 seniors in Nelson receiving a part or all of the allowable Guaranteed Income Supplement (GIS) supplement. This represents 30% of seniors receiving additional income support.
- Lake View Village is a recent and welcomed addition to supportive seniors' housing, but too expensive for many seniors. Uniquely, through a partnership facilitated by the Columbia Basin Trust, BC Housing and Golden



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Life Management have entered into a 25-year agreement to subsidize 13 studio units for low income seniors. The demand for these units is high.

Main Housing Issues

Six main housing issues cross over the private and non-market housing sectors:

1. **Lack of Supportive Housing Options.** There are few supportive housing options for the most vulnerable groups, including people with mental health and addictions challenges. This also includes youth and women who are transitioning from supportive housing to independent living and who face great difficulty finding and maintaining housing that is safe, appropriate and affordable.
2. **Lack of Market Rental Housing.** The rental housing market is less diversified than many other urban centres, which means a lack of rental housing for low and moderate income households **and** households who are not ready / interested in purchasing but expect opportunities to rent suitable, quality housing. The “face rate” rarely includes heating costs, which can be substantial during winter months.
3. **Poor Rental Housing Quality and Conditions.** There were repeated indications of people renting housing in unhealthy and unsafe conditions. This is most prevalent at the “lower end of market” housing, including some secondary suites.
4. **Limited Choice of Housing Types and Sizes.** The majority of of Nelson’s housing stock is in the form of detached homes, 85% of which were built before 1986. In a geographically constrained environment, this lack of choice is a detriment, leading people who would like to live/stay in Nelson to make other choices.
5. **Security of Rental Tenure.** Similar to other desirable communities in BC, some renters are displaced during the summer season as the units are used by their owners, or rented as “vacation homes”. This is more prevalent in rural Nelson than within the City. From another perspective, existing renters in mobile home parks may face the challenge of redevelopment. While several of these parks are outside the City’s boundaries in RDCK, if these were to be redeveloped, the impact would be considerable.
6. **Affordable and Appropriate Housing for Seniors.** While there are a number of seniors housing complexes, seniors have reported that it is difficult to find the right combination of care and affordability. Many seniors would also prefer to stay in their homes, but find it increasingly challenging to maintain their housing due to increasing costs and upkeep.



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SECTION 1 INTRODUCTION

Nelson and surrounding area have experienced an “affordability challenge” similar to other desirable communities in BC, where the increase in housing prices has outpaced wage increases. The abundance of outdoor amenities, friendly, community character and availability of lower cost housing have attracted many people to the area. This in-migration – by near retirees and retirees, recreational homeowners, as well as households relocating from less affordable centres such as Metro Vancouver – has been the primary influence on housing demand.

This level of demand in recent years has put considerable pressure on both the rental and ownership markets, making it increasingly difficult for “original” residents of Nelson to find housing that is appropriate and attainable. This situation has been further exacerbated by the downturn in the forestry sector and job losses in the public sector. Many local residents rely on lower wage service sector jobs and many work two or three jobs to make ends meet.

In a 2009 survey conducted by the City of Nelson, affordable housing was identified as a high priority for the community. In terms of Council priorities, survey respondents ranked developing an affordable housing strategy second behind the development of a sustainability plan:

“Housing is a huge issue, [we] need more housing for students and those just entering the workforce.”

“Nelson is an ideal place to raise a family. Let’s keep it affordable, accessible and attractive.”

“Affordable housing is a big priority. I have lived here for 30 years and I am worried about this issue.”³

In response, the City of Nelson, with the assistance of the Columbia Basin Trust and Canada Mortgage and Housing Corporation (CMHC), has initiated the development of an affordable housing strategy to address both the current and future housing needs of the community. CitySpaces Consulting was commissioned to undertake this project.

1.1.1 Approach and Purpose

A housing strategy is based on an understanding of the current local housing context, and, to the extent possible, the anticipation of future conditions. The report outlines a set of facts, figures and observations that present a picture of the housing context in Nelson today. It also serves to set the stage for an affordable housing strategy including strategic directions and implementation steps for the coming years.

³ City of Nelson. 2009 Citizen Survey Results.



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The scope of work for this report has been the organization of data and analysis to describe community housing needs; the identification of groups who are in housing need; and discussion of issues affecting Nelson residents today and in the future.

It is acknowledged that this study has been preceded by a considerable amount of research, dialogue and activism in relation to housing. To the extent possible, this analysis seeks to build on the work to date and to present a comprehensive overview of local housing issues. Towards this end, the following activities were undertaken in March and April 2010:

- Meetings and liaison with City planning staff, Mayor and Council;
- Review of relevant consultant reports and studies;
- Analysis of relevant statistics related to housing affordability;
- Several focus-group discussions and participation in local committee meetings;
- Key-informant meetings with a range of service agencies, housing providers and local businesses; and
- An online community survey with 300+ responses.

While the primary focus of this study and the subsequent strategy will be directed towards the City of Nelson, it is recognized that housing issues are never contained within jurisdictional boundaries. As such, the discussion focuses not only on the city of Nelson, but also on the areas within Nelson's service area.

1.1.2 The Affordable Housing Continuum

The affordable housing strategy will take into consideration a range of housing products and approaches that span the entire continuum of affordable housing. Shown in the accompanying graphic, Figure 1-1, the "affordable housing continuum" illustrates the five main types of housing for people with low and moderate incomes.

At one end of the continuum, emergency shelters provide temporary shelter and basic services to the homeless and at-risk groups. This is followed by housing for people with low incomes who have additional support service needs and then social housing for individuals and families living independently. Below market housing refers to ownership housing that is priced below market and lastly, low end of market housing, which includes both rental and ownership. The continuum also describes the shift from non-market housing on the far left, where housing is largely subsidized by senior levels of government, to market housing on the far right, which is provided entirely by the private market and does not involve any public subsidy.

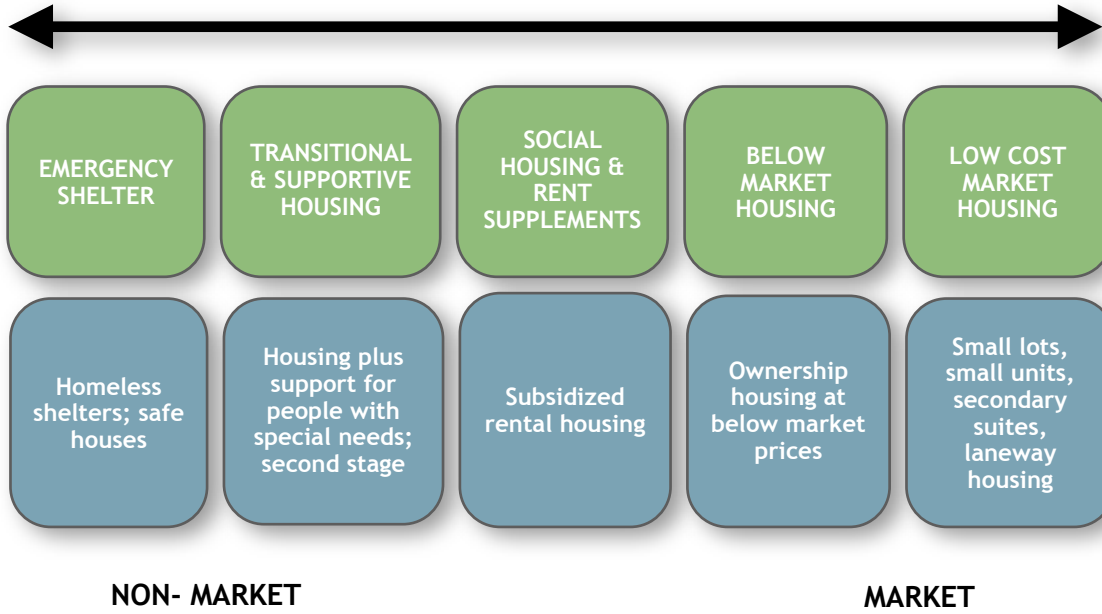


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Figure 1 - 1: AFFORDABLE HOUSING CONTINUUM



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SECTION 2 MARKET HOUSING

This section sets out the key factors that describe and have considerable influence on the relative affordability of market housing in Nelson – demographic change, employment and income factors, housing prices, the cost of borrowing and, for new housing, the costs of construction. Where possible, the data is presented for Nelson and the Central Kootenay Regional District (RDCK).

2.1 Population Characteristics

2.1.1 Population Change

Nelson and area have not experienced the population growth seen in some other areas of BC, particularly larger urban centres. As reported by the 2006 Census, Nelson had a population of 9,260 residents, which reflects a population decline of approximately 60 people (2.6%) between 2001 and 2006. In fact, the region as a whole realized a loss of approximately 1,500 people during this period, a shift that is uncharacteristic of the province as a whole, which increased its population by 5.3%.

As shown in Table 2-1, BC Stats estimates the Central Kootenay Regional District will increase its population by approximately 13% or 7,500 people by 2016. This reflects population growth estimates at an annual rate of 0.7% per year between 2006 and 2016 and 0.6% between 2016 and 2026.⁴ If the same estimated rates of growth were achieved in Nelson, the city's population would grow by roughly 1,200 people by 2026. On average, using a conservative number of persons per household of 2.0, this would generate an increase of approximate 30 additional housing units per year.



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Area	2001	2006	2016	2026
Central Kootenay RD	58,000	56,480	60,520	64,000
City of Nelson	9,320	9,260	9,900	10,500

Source: Statistics Canada Census; BC Stats P.E.O.P.L.E. 34 Projections

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2.1.2 Age Profile

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One of the other primary factors for housing demand is population change by age. It is anticipated that the aging of the population in BC and Canada as a whole over the next two decades will have significant implications on housing demand, in terms of

⁴ Rates of change from BC Stats PEOPLE 34 - Projections 2009-2036 used to adjust City of Nelson population figures. Please note that differences between BC Stats population estimates and the Population Census are due to adjustments made by BC Stats to account for the Census undercount.

the number of additional units and housing form. As pointed out in Dr. George Penfold's comprehensive report, *Affordable Housing Assessment and Strategic Planning: The Columbia Basin and Boundary Regions*, "As the population gets older, there are fewer children and therefore fewer people living in each household. Because of an aging population, most local areas experienced a decline in the average number of people in each household. As a result, even though the overall population declined, an aging population has resulted in new household formations.⁵"

In addition, increasing life expectancies and a trend towards couples living longer together, will lead to a shift in demand away from institutional dwellings and rental apartments to more ground oriented units and apartments in private housing. This would be further facilitated by the availability of home care and other services that enable seniors to stay in their homes for longer periods.

As shown in Figure 2-1, for the years 2001 and 2006, the distribution of Nelson's population by age showed declines in the younger age groups (children and youth). There was also a small drop in the group in the family formation stage of the population (between 25 and 44 years). This may be attributed to a lack of employment opportunities and/or options that were affordable or suitable for young families in that time period. The age group that showed a marked increase was the 45 to 64 age group. This increase is largely reflective of aging of existing residents, but, in part, it may have reflected in-migration by households in the "empty nest" stage, with a desire to make a change in their lifestyle.

Since 2006, the City, together with Community Futures and other economic organizations, have been aggressive in promoting Nelson as a great place to work and raise a family. Results from recent surveys of "new residents" have found that younger people and couples in the family-forming years are increasingly attracted to Nelson. In 2009, the survey canvassed 257 households – the age profile of these new residents is also charted on Figure 2-1. It is a marked contrast to the age profiles of the previous census⁶.



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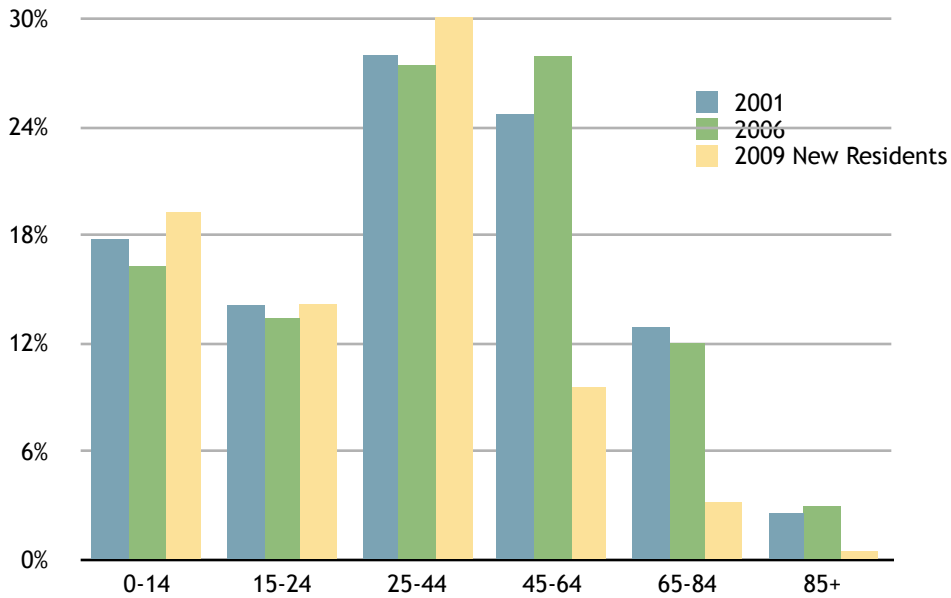
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⁵ George Penfold, *Regional Innovation Chair, Selkirk College. Affordable Housing Assessment and Strategic Planning: The Columbia Basin and Boundary Regions, BC. March 2009*

⁶ Note: Similar data is not available for people who moved away from Nelson and, in that respect, it is an incomplete examination of the population dynamics.

Figure 2-1: Population Distribution by Age Groups



Sources: Statistics Canada Census; Community Futures Central Kootenay

2.1.3 Household Types

Table 2-2 shows that Nelson had fewer couples and families with children, proportionally, than BC as a whole in 2006. There is a greater share of single person households, which corresponds with a smaller average household size. Other households refers to single parent families and multiple family households living together in the same dwelling.

There are over 4,000 households in the Nelson with an average of 2.2 persons per household – compared to the average household size in BC of 2.5 persons per household.



Household Types	Nelson	BC
Couple households with children	20%	26%
Couple households without children	24%	30%
One-person households	36%	28%
Other households	19%	16%
Average household size	2.2	2.5
<i>Source: Statistics Canada, Population Census</i>		

2.2 Housing Characteristics

2.2.1 Dwellings and Properties

According to the 2006 Census, Nelson had a total of 4,160 occupied private dwellings. The housing stock is comprised entirely of low-rise structures – 59% in single detached dwellings, 17% in other ground-oriented houses such as duplexes and rowhouses, 2% in mobile homes and other dwellings, and 22% in low-rise apartment buildings under five storeys.⁷ Approximately 85% of this stock was built before 1986 and is now more than 25 years old.

It is important to note that the Census only captures the stock that is occupied by a primary resident. It would not capture properties that are used as second homes or recreational property and not rented out to a local resident at the time of enumeration. Table 2-3 presents the assessed properties for the Nelson region as

Residential Property Types	Nelson Region	% of Total
Single Detached	4,951	53%
Acreage	1,895	20%
Multi-family	536	6%
Strata Condominium	292	3%
Seasonal/Recreational	792	9%
Manufactured Home	812	9%
Total Properties	9,278	100%
Vacant	2,591	

presented in a 2008 report for the Central Kootenay Regional District.⁸

Unlike the Census count of dwellings in Nelson, the analysis of the assessment roll data in the 2008 Penfold report shows a greater percentage of single detached properties in the greater Nelson area (73% of single family plus acreage properties compared to 59% in Nelson) and properties with manufactured houses (9% in the

⁷ Due to changes in the Census enumeration process, 2006 housing structure type data at sub-category levels cannot be compared to those from previous Census years.

⁸ Penfold, G. & Dhillon, A. 2008. *Assessment Types, Values and Ownership, 2001 and 2008. Regional District of Central Kootenay. The Nelson region includes the City of Nelson, Village of Slocan and Electoral Areas E, F and the eastern part of Area H.*



Nelson region compared to 2% in the city). Seasonal and recreational property accounted for 9% of all properties in Nelson and area (not included in the Census dwelling count).

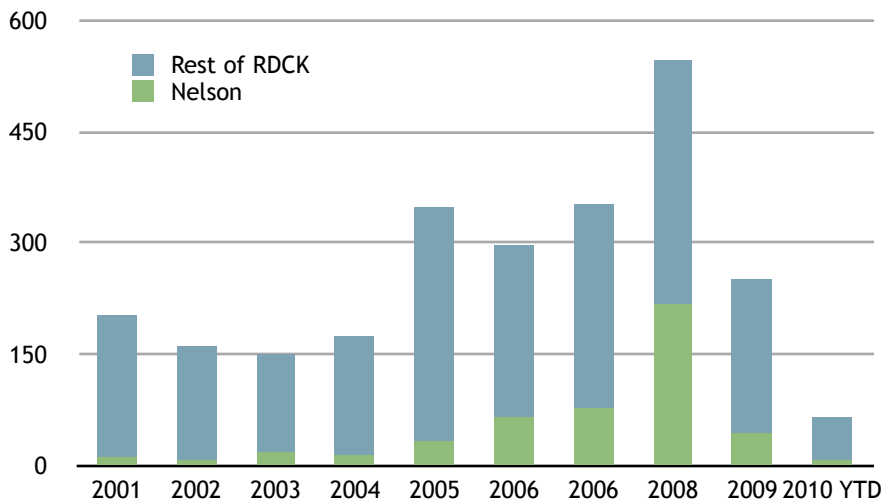
Multi-family properties in this data set include detached homes with basement suites, duplexes, triplexes, fourplexes, rowhouses, apartment blocks and purpose-built rental buildings. This number of multi-family properties in the BC Assessment data set is lower than the dwelling count in the Census as it refers to the total number of residential properties (titles) and not the number of units.

The 2008 Penfold report estimates that 10% of properties in the Nelson area were owned by non-residents in 2008. While some of these may be rented to people with a local primary residence, others may be held as second homes for seasonal use or as future retirement homes. This ownership pattern could potentially affect price and attainability of housing for local residents.

2.2.2 Residential Building Activity

As is evident from Figure 2-2A, the number of residential building permits in the Central Kootenays soared between 2005 and 2008, a trend that was even more pronounced in the East Kootenays. Statistics for 2009 and year-to-date for 2010 show a considerably different pattern. This is, in part, reflective of global economic events and may also indicate a local “overbuild” in 2008, and, consequentially,

Figure 2-2A: All Residential Building Permits, Nelson and Rest of



Source: BC Stats. Building Permits. YTD = January through April, 2010

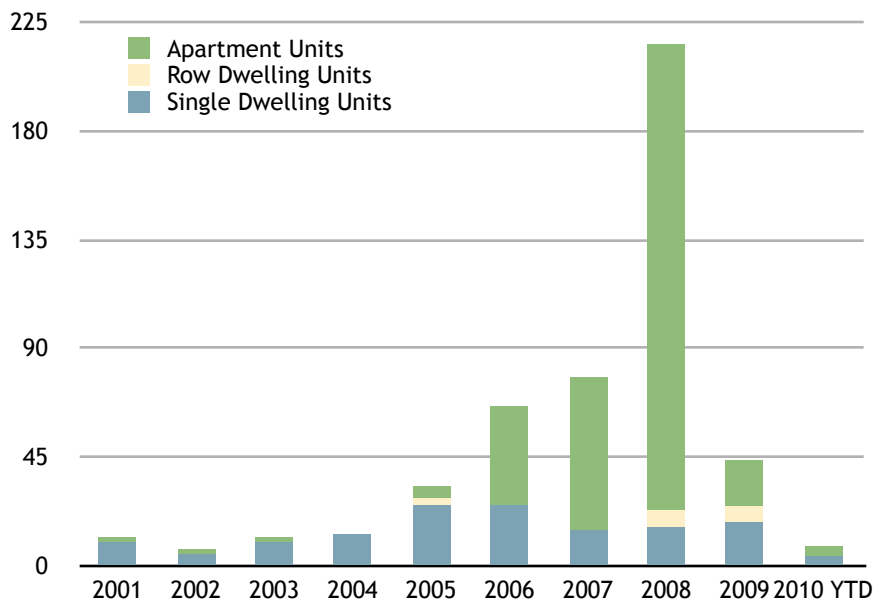
prolonged absorption of new units.



Nelson experienced a spike in residential development activity, with building permits in the latter part of the decade quadrupling the number of permits issued in the earlier half of the decade as illustrated in Figure 2-2B. The large number of apartment building permits in 2008 reflects the condo and supportive living projects in Lower Fairview.

Despite the economic downturn of 2008-2009, residential development and renovation activity remained relatively strong in 2009, with 44 permits issued at a value of more than nine million dollars. Although 2010 year-to-date statistics reflect only the first quarter of the year, activity was minimal during this period.

Figure 2-2B: Residential Building Permits by Unit Type, City of Nelson



Source: BC Stats. Building Permits. YTD = January through April, 2010

2.2.3 Rental Housing Stock

The 2006 Census reported that just over 1,500 dwelling units, or about 37% of private dwellings were rented in Nelson and 63% were owned (2,600 dwellings). This proportion of rental was somewhat above average for the province, where 30% of dwellings were rented and 70% owned. In the Nelson region (including Slocan and surrounding electoral areas), there was a 3.3% decline in the percentage of rental households between 2001 and 2006.⁹ This decline in rental housing was experienced in varying degrees in many communities throughout BC during this period. Strong

⁹ Penfold, G. 2009. *Affordable Housing Assessment and Strategic Planning*.

economic conditions and a favourable market context (low interest rates and attractive financing terms) encouraged many renters to become homeowners. Related to this pattern is the limited supply of new rental units being added to the housing supply. The investment context in the past few decades has generally supported the conversion of rental buildings into strata condominiums and created a disincentive for the development of new rental buildings, which has further exacerbated the rental housing shortage.

In the absence of new rental units, secondary suites in detached houses have made a large contribution to Nelson’s rental stock. Having Selkirk College in the community creates additional demand for low cost rental housing. With limited construction of new purpose-built rental housing, secondary suites have come to play a major role in the area of lower cost rental. This is a common pattern in all BC communities where there is both a shortage of rental housing and need for extra income for home owners – commonly referred to as the “mortgage helper”.

Established in 1987, the City of Nelson’s secondary suite policy allowed suites in all residential zones – a very progressive policy at that time. In 2009, an amendment to the zoning bylaw was revised to permit suites and duplexes on smaller lots. According to the City’s records, there are almost 200 legal secondary suites in Nelson, but the number of illegal suites cannot be verified.¹⁰ Disincentives to legalization may include the costs associated with upgrading older suites to comply with the provisions of the *BC Building Code* or the additional utility charges and fees levied by the municipality.

2.2.4 Seniors’ Facility – Lake View Village

Lake View Village is a recent and welcomed addition to seniors’ housing options in Nelson. The privately-run facility, located in the newly developed Lower Fairview neighbourhood, provides both independent living and assisted living options. There are 90 suites, including studios, one and two bedroom suites. In conversation with a representative of the operator – Golden Life Management – we learned that the facility is almost fully occupied. Residents are predominantly from Nelson and area and generally are aged 75+. Uniquely, through a partnership facilitated by the Columbia Basin Trust, BC Housing and Golden Life Management have entered into a 25-year agreement to subsidize 13 studio units for low income households. To secure this arrangement, BC Housing assisted with capital financing through the Provincial Housing Endowment Fund.



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¹⁰ Personal communication with City of Nelson planning staff, April 2010.

2.3 Income and Employment Characteristics

Employment patterns and opportunities have a strong influence on housing demand and household income levels relate directly to housing affordability.

2.3.1 Employment Patterns

In recent years, Nelson and area has experienced a downturn in the forestry sector and layoffs in the public sector. As a result, the region's reliance on these sectors has declined, while there have been some increases in the tourism and high tech sectors. Overall, labour force participation rates in the region are lower than elsewhere in BC. This may in part be related to the level of dependence on an illegal underground economy based on the production and trade of marijuana. The reliance on this type of a "cash" economy could have serious implications on housing prices, reduction in labour supply as well as other social and community costs and impacts.¹¹

As is evident from the place of work versus place of residence data in the 2006 Census, as shown in Table 2-4, almost as many people live outside the community and commute into Nelson (3,070 people) as there are residents who work and live in Nelson (2,995 people). In addition, about 12% of the population in the labour force and living in Nelson commute to other communities for work (425 people).

Several key-informants reported living in areas outside of Nelson, such as the North Shore or Slocan Valley, in part, because of lower housing costs and property taxes.



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Live in Nelson Commute to Work Elsewhere	Live & Work in Nelson	Total - Live in Nelson	Work in Nelson, Live Elsewhere
425	2,995	3,420	3,070

2006 Census of Canada

Community Futures Central Kootenay undertakes an annual survey of "New Residents" to Nelson on behalf of the Nelson Economic Development Partnership. During the past three years, the survey has shown that "Nelson continues to attract a disproportionate number of younger new residents (i.e., age groups 0-4, 20-24, 25-44) ... these numbers defy the trend in most Canadian rural communities that are seeing few young migrants and many older ones."¹² The 2009 survey also revealed that almost two-thirds of new residents cite a "lifestyle change" as a reason to move

¹¹ Penfold, G. January 2010. *Economic Overview: West Kootenay Boundary*.

¹² *Community Futures. Media Release. July 25, 2009.*

to Nelson, followed by one-third wanting to be closer to family. Only five percent indicated to “retire or semi-retire”.

Human Resources personnel from Pacific Insight Electronics and Whitewater Resort spoke with the consultants regarding housing. Pacific Insight Electronics is continually recruiting staff, primarily technical and professional, from the West Coast, Ontario and Calgary. Some new employees prefer to rent for three to six months before moving permanently to the area and find it challenging to find suitable urban-style accommodation. The condominium units at Silver Bay are popular and the firm has an arrangement with Kokanee Glacier Resort for monthly rentals. In terms of home ownership, a number of employees have chosen to commute from Castlegar and elsewhere in the Valley, finding “more house for your money” than in Nelson where prices are higher.

The Whitewater experience is different. The resort hires 40-80 employees for the winter season and have no staff accommodation at the resort. Housing hasn’t been a problem to date since the resort is close to town and seasonal employees are generally agreeable to “living under college conditions”. Management staff have not indicated any problem with housing. The long-term Master Plan¹³ for expansion does identify some staff-type accommodation (e.g., hostel, caretaker suites) but it is not the intention to develop a “village” similar to Whistler or Sun Peaks. It is expected that most employees will continue to live off the hill.

2.3.2 Household Incomes

There is a direct relationship between a household’s income and the ability to pay for shelter. In 2007, families in Nelson (including couples with or without children and single parent families) had a median income of \$60,980, which was 9% higher than the region’s median income for families (\$55,930) and yet 7% lower than the median income for the province as a whole (\$65,780).¹⁴

Table 2-5 shows the differentiation in income level of different household types in Nelson. Couple families earning the median income will have the greatest choice in the housing market as they have a median income that is 2.4 times greater than the median income of single parent families and more than three times that of single person households. The median incomes are based on taxfiler reported data tabulated by Statistics Canada and adjusted to 2009 figures using BC Labour Force Survey wage rates.



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¹³ The Master Plan was given final approval by the Ministry of Tourism, Culture and the Arts on June 4th, 2010.

¹⁴ Median household income – 50% of households have incomes less than the median income and 50% have more than the median income.

Household Type	Number of Households 2007	Median Income 2007	Median Income Estimate 2009
All Families (CF + SPF)	4,390	\$60,980	\$65,300
Couple Family	3,630	\$68,270	\$73,100
Single Parent Family	760	\$28,760	\$30,800
One-Person Household	3,140	\$21,760	\$23,300

Source: Statistics Canada, Small Area Data based on taxfiler reporting adjusted to 2009 levels.

2.3.3 Incomes and Wages

Table 2-6 shows average hourly wages for selected job classifications in the Kootenays and Metro Vancouver.¹⁵ For most of the jobs, particularly the service sector and lower earning jobs, the wages were found to be lower in the Kootenays compared to Metro Vancouver. For two listed occupations, namely secondary school teachers and office clerks, the wages were higher in the Kootenays.

“Often people with low wage jobs can only afford sub-standard housing. Their options are very limited.” -- Survey respondent

Table 2-6 also shows the amount an individual living in the Kootenays could afford to pay for housing without exceeding 30% of their income. This assumes the individual has a permanent position and works 35 hours per week. A single person working in the hospitality, tourism, or early childhood education fields would have a very difficult time finding suitable rental housing, without “doubling up” or sharing housing with friends or family.



Representative Wages	Most Frequent Wage Metro Vancouver	Most Frequent Wage Kootenays	Available Monthly for Housing @ 30% Gross Income
BC Minimum Wage	\$8		\$336
Food and Beverage	\$9.91	\$9.82	\$412
Hotel Front Desk Clerks	\$13.55	\$12.13	\$509
Retail Sales Clerks	\$14.57	\$13.29	\$558
Early Childhood Educator	\$16.39	\$15.69	\$659
Nurse Aides	\$18.88	\$18.29	\$768
Office Clerks	\$19.15	\$19.75	\$830
Truck Drivers	\$23.03	\$23.06	\$969
Secondary School Teachers	\$29.91	\$38.82	\$1,630

¹⁵ The job classification and wages information is based on the Federal Labour Market Information (LMI). www.labourmarketinformation.ca/ The LMI does not report for individual municipalities.

Our research also included employers or employer groups who have a long term interest in attracting and retaining professional, technical and managerial personnel. It was noted that people coming to Nelson are accustomed to more “choice in the market”, particularly in the rental market. For some employers, the lack of suitable housing is a deterrent to attracting personnel. This was particularly notable in mid-decade when the labour market was tight.

2.3.4 Income Assistance

As of 2010, there was an average of 271 recipients of Income Assistance (IA) in Nelson, a 12% increase since 2008. The number of recipients receiving longer term assistance under the two disability categories – Persons with Persistent Multiple Barriers (PPMB) and Persons with Disabilities (PWD) – also increased. The Regional District experienced a greater reliance on Income Assistance with a 21% increase in recipients, as did BC with a 24% increase in recipients between 2008 and 2010.

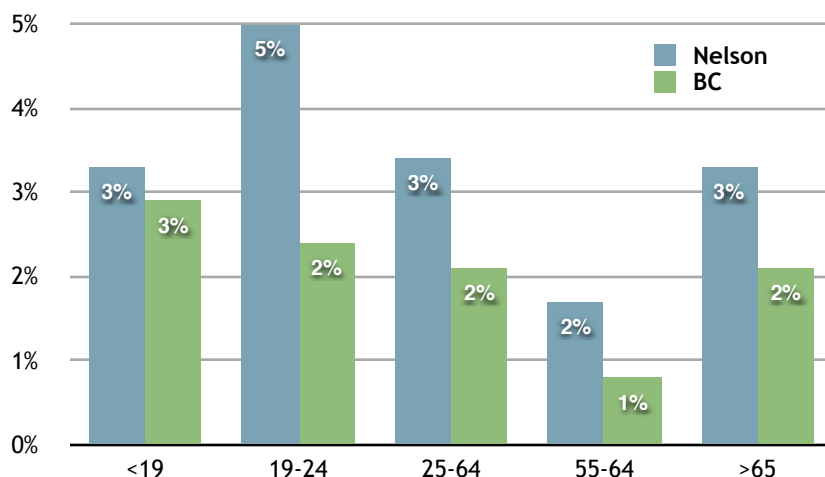
“There is no subsidized housing for single persons on disability. I pay a reasonable rent compared to the area, but housing is 80% of my income. In a rural area, I would need a vehicle due to a lack of adequate transit.” -- Survey Respondent

While the increase in the number of IA recipients was relatively small in Nelson compared to the region or the province, the percentage of the

population relying on IA was notably greater. As shown in Figure 2-3 among all age groups, the percentage of the population that received Income Assistance was one or two percentage points higher than BC. Among youth in the 19 to 24 age group, the difference was greater with 5% of this group receiving IA compared to only 2% provincially.



Figure 2-3: Income Assistance as a Percentage of Population by Age, 2010



Source: BC Stats

As an example of income assistance levels, a single parent with two children who is eligible for IA could receive \$375.58 per month plus a shelter allowance of up to \$660.00. This would be supplemented by the BC Family Bonus program in the amount of \$123.50 per child.

2.3.5 Old Age Security and Guaranteed Income Supplement

Almost all of today's seniors receive income from Canada's pension system through the Old Age Security (OAS) program and the Canadian Pension Plan (CPP). For the period of *July-September 2009*, the maximum monthly benefit from OAS for a retired person age 65 or older was set at \$516.96 (indexed quarterly to the Consumer Price Index). Low income Canadians can also apply for the Guaranteed Income Supplement (GIS), which provides a maximum of \$652.51 monthly. In 2010, there were 434 seniors in Nelson receiving a part or all of the allowable GIS supplement. This represents 30% of seniors receiving additional income support.

2.4 Housing Affordability

There are three factors that directly impact housing affordability in every community – the price of housing, household income, and for aspiring home owners, the costs of borrowing. For new construction, a fourth factor is the cost of labour, materials and interim financing.

House prices have increased substantially over the past 10 years in Nelson and area, despite the shift in the economic base away from forestry. Higher prices are, in part, attributed to increasing demand from second home owners and “lifestyle migrants”, as well as improved post-secondary educational opportunities, and a more diversified economic base. Since Nelson is a relatively small market, when there is a significant shift – for example, a locally large employer either up-sizing or down-sizing, a major capital project that attracts additional workers – the housing market is very quickly affected. This impact would be more diluted, for example, in a larger market.

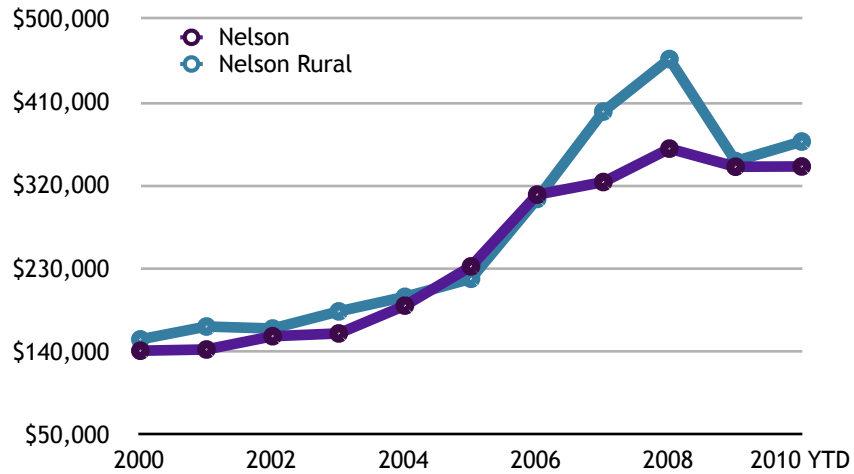
2.4.1 Housing Prices

In Nelson, housing prices have risen considerably over the past five years with the average price of a detached home increasing by 80% between 2004 and 2009, as shown on Figure 2-4.

- In 2009, the average sale price for a detached house in Nelson was \$340,000 and \$346,000 in rural Nelson. Between 2008 and 2009, average prices dropped by 5% in Nelson and 24% in rural Nelson. The substantial drop in rural Nelson may be a reflection of over-zealous pricing as a result of heightened demand for recreational/waterfront properties.



Figure 2-4: Average Resale Prices, Single Detached Houses



Source: Kootenay Real Estate Board. YTD figures are January through May.

To supplement the data on single detached home sales, the consultants undertook a March 2010 scan of the Multiple Listing Service (MLS). This provides a snapshot on prices for other housing types, including condo apartment, duplex, townhouse and mobile homes.

- The average listing price for a condo apartment was \$261,000 and the average listing price for a duplex or townhouse was \$344,000. Mobile home listings were by far the most affordable with an average price of \$97,000. These listings primarily represent properties that are up for resale and not newly constructed homes.¹⁶
- Noting that the single detached house prices are from 2009 and the listing data for townhouses and duplexes was from 2010, there is still considerable similarity in price between the two housing types. This is likely due to the fact that there are far fewer townhouses and duplexes in Nelson and many are newer properties constructed during the building boom of the past eight years. On the other hand, the majority of the single detached stock is older than 25 years and may be in need of upgrades or repair.



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2.4.2 Rental Units and Rates

Some key informants suggested that land values have put pressure on landowners to redevelop rental buildings that formerly housed Nelson's lower income residents. Overall, there is a reported decline in the number of affordable rental units and

¹⁶ The snapshot of listing prices was captured on April 15, 2010. There were a total of 14 apartment listings with an average size of 996 sf, 16 duplexes and rowhouses with an average size of 1,728 sf and 8 mobile home listings with an average size of 1,112 sf.

there are practically no units available at rents that are affordable to individuals receiving Income Assistance. There was also a concern expressed about the loss of rental units through stratification. However, City staff have indicated that this may more perception than fact, as very few units have been converted in recent years.

The average rent estimates shown in Table 2-7 are based on rental listings information from March and April 2010.¹⁷ Among the 35 active listings, average rents ranged roughly from \$800 to \$1,250. The majority of rental listings did not include utilities (77%), which could add between \$50 and \$150 per month depending on the unit/house and season. The listings were located in Nelson’s residential neighbourhoods and areas immediately surrounding Nelson, e.g., the North Shore and Slocan Valley.

During the same two-week rental market snapshot, for every three listings advertising a place to rent, there were two listings by individuals seeking rental accommodation (“rentals wanted”). In total, there were 35 classified listings advertised by renters seeking housing – 51% by families or couples, 34% by singles and the rest by students (11%) and one senior.



		Apt/ Condo	Suite in House	House/ Cottage
Average	Independent	\$807	\$857	\$1,242
	Shared	–	–	\$543
# of Listings	Independent	10	11	14
	Shared	1	2	12

Source: CitySpaces Consulting

Rents rates for *purpose-built apartment buildings* are shown in Table 2-8A. The source of this data is CMHC based on its annual survey conducted in October.

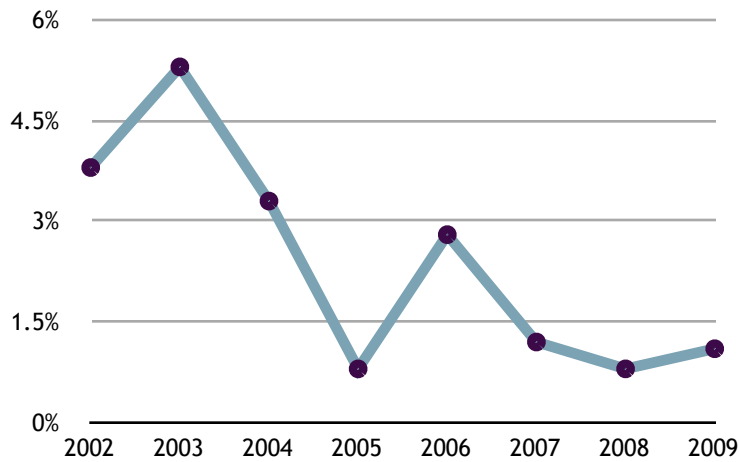
Purpose-Built Apartments (2009)	Average Rent
Bachelor/Studio	\$481
1 Bedroom	\$587
2 Bedroom	\$709
3 Bedroom	\$905

Canada Mortgage and Housing Corporation

¹⁷ Rental listings were taken from classifieds in the Nelson Daily News, ILoveNelson.com, and NelsonGyos.ca. between March 30 and April 13, 2010.

In terms of vacancy, Figure 2-4A shows the pattern from 2002 through 2009. Since 2006, rates have hovered around 1%. Typically, anything less than a 3% vacancy is an indication of a “tight market”.

Figure 2-4A: Vacancy Rate, Purpose Built Rental, 2002 - 2009



Source: Canada Mortgage and Housing Corporation

West Kootenay Landlords Society. A representative of this society confirmed that both the traditional and secondary rental markets have few posted vacancies, and it is particularly difficult for renters to find three-bedroom units. He felt that this was a unique challenge for families with well-paying jobs wanting to relocate to Nelson but not being ready to purchase.

“As a landlord, we found it hard to find an appropriate renter. There were too many not-serious phone calls. It would be nice to have a free and safe place to go to to find renters - I am sure that renters feel the same. ...” -- Survey Respondent

He noted that there are a number of investor-owned units in the recently constructed Amber Bay and Silver Bay condominiums, with rents for one-bedrooms approximately \$1,100 and for two-bedrooms \$1,500 and up. These units provide a more familiar product for people relocating to Nelson from metropolitan markets.

Student Housing. Currently, most Selkirk College students are housed in the private market, often renting a room or sharing a house with other students. In conversation with several students, it was learned that a small one bedroom in Nelson is generally \$200+ more per month than in Castlegar. Rather than trying to find housing in Nelson, many commute from Castlegar and further afield, including Fruitvale and Trail. The students also noted that landlords are reluctant to rent to them, especially those with pets. Students agree that the renovations to the 10th Street campus residence (underway Spring, 2010) will be very helpful – adding about 100 rooms for students.



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Selkirk College's Tenth Street residence is currently being retrofitted, having been closed since 2003. When the \$7 million project is complete in September 2011, about 100 students will be accommodated in single rooms with central amenities or in 3 and 5 bedroom 'pods' with shared living spaces. This will help alleviate the shortage of housing that is affordable to students, and should free up rental units in Nelson. There is no campus housing planned for couples attending the college and students with families.

Selkirk College links students with landlords through its website – <http://selkirk.ca/students/kootenay-life/off-campus-housing/listings/>. As of early July, 2010, there were 23 landlord listings in the city of Nelson in the range of \$400-\$500, almost entirely in shared accommodation. Twenty-six were listed in the \$500-\$700 range, a mix of shared accommodation or one bedrooms. Four were listed between \$700-\$900, either one or two bedrooms.

In 2006, Selkirk College undertook a "student satisfaction survey" which included a special section on housing. The following are some of the highlights from this survey as they relate to students attending campuses in Nelson.

- 61% of students at the Tenth Street campus rated their experience in finding appropriate housing as "difficult" or "very difficult". The equivalent figure for Silver King was 35%.
- 24% of students at the Tenth Street campus indicated they were "dissatisfied" or "very dissatisfied" with their current living situation. For Silver King the figure was 13%, and for all campuses it was 13%.



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In conversation with the Selkirk College's Director, Student and Enrolment Services / Registrar, it was noted that the highest demand comes during spring and summer when students are considering a placement at Selkirk. Although the college doesn't track statistics, it was noted that prospective students and their parents who have had to turn down a placement due to lack of suitable housing. Finding quality rentals in Nelson has been especially challenging.

In interviews and focus groups, we also heard that good rental units rarely are advertised and the best places are secured through networks of family, friends and co-workers.

2.4.3 Cost of Borrowing

The third key factor in housing affordability is the cost of borrowing.

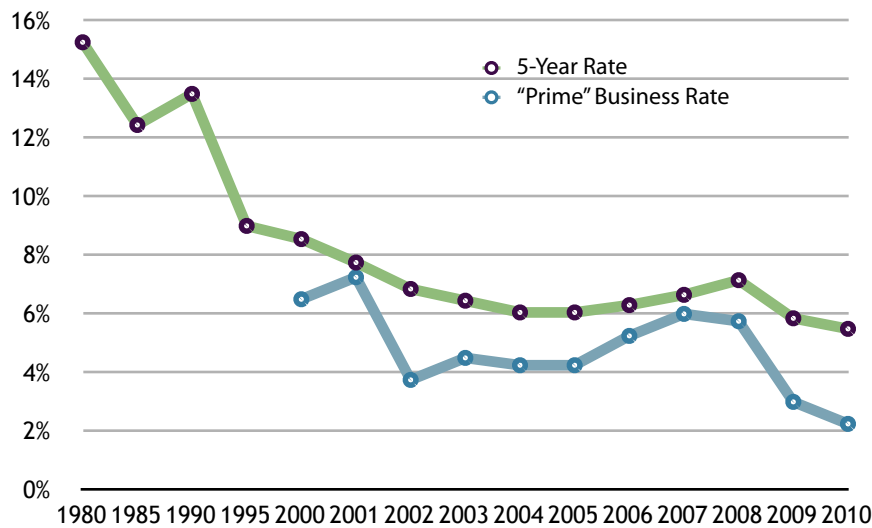
In the context of the "cost of borrowing", aspiring home owners, or home owners planning to move up in the market, this relates to the prevailing mortgage rate – the higher this rate, the fewer households will qualify for a mortgage from conventional lenders – banks, credit unions and mortgage brokers. In early 2010, rates were at a

historic low. At the time of this report, the posted rate for a three-year fixed term is 3.99% and the five-year fixed term is 4.59%.¹⁸

In September 1981, when rates exceeded 21%, a \$200,000 25-year mortgage cost more to carry than a \$500,000 mortgage in 2010.¹⁹ If mortgage rates were to increase faster than labour rates in the coming years, fewer households would qualify for home ownership, but also there would be a risk of housing instability and an excessive debt burden in communities across the country. Young adults who aspire to home ownership have not lived through a period of either high inflation or high interest rates. Figure 2-5 shows the 5-year rate for a conventional mortgage for the period between 1980 and 2010, along with the “prime” business borrowing rate since 2000. The Bank of Canada has been very successful in managing interest rates and inflation, boding well for a young generation of new homeowners.

For developers, builders, trades and suppliers, the cost of borrowing is also a very important consideration. During the “credit crisis” of 2008/09, when the cost of borrowing increased considerably, planned projects were postponed, some indefinitely. As of early 2010, access to more affordable financing has improved, allowing developers to consider reviving dormant projects or considering new ventures.

Figure 2-5: Cost of Borrowing (1980-2010)



Source: Bank of Canada and CMHC



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¹⁸ ING Direct, April 28, 2010.

¹⁹ Bank of Canada.

2.4.4 Cost of Construction

With respect to the fourth key factor “costs of construction”, in major markets in BC during the middle of the 2005-2008 boom, these costs were appreciating about 1% per month. The demand for labour was much higher than supply, resulting in labour premiums. The past two years have seen a pull-back in the residential construction sector and, in some markets, there is more competition, resulting in a decrease in construction costs from their peak in early 2008.

Nelson and other smaller, high amenity communities, such as Fernie and Tofino have unique circumstances in relation to new residential construction. Due to their relatively small size, the specialty trades labour force also tends to be small and, in periods of high demand, labour prices appreciate. Additionally, for larger multi-unit projects, contractors often need to bring in labour from other communities, adding to the costs of construction. The extra costs of materials’ transportation are also a factor that adds to housing costs.

Within the scope of this project, the consultants were not able to secure any reliable, over-time statistics on the costs of construction in Nelson.

2.4.5 The Affordability Context

As established by CMHC, the national affordability threshold is 30% of gross household income. Typically, households who spend less than 30% of their gross income on housing are considered to have “affordable housing”.

In Nelson and surrounding region, house prices increased substantially between 2001 and 2008, although there has been a levelling off since then. Within this context of positive growth in real estate activity and increased demand from second home owners and lifestyle migrants, the cost of purchasing a ground-oriented home has become less accessible to some existing residents, particularly younger couples and families with moderate incomes. As a result, some households choose to live in smaller houses or condominium apartments, or are spending more than 30% of their household income on shelter.

Qualifying Household Incomes for Buyers. The following analysis describes the income levels required for a household to buy an averagely-priced home in Nelson.

- To purchase an averagely-priced single detached house in Nelson at \$340,000 with a 10% downpayment, a household income of \$67,000 would be needed to qualify for a mortgage. The average price for a townhouse or duplexes is more or less the same as that of a single detached house and would thereby require a similar income. This presumes that the household has a downpayment of \$34,000 and no additional debts or liabilities.



- The average-priced condo apartment is far more accessible at \$260,000. A household would require an income of \$54,000 to qualify for financing for this type of unit. While these prices are accessible to many more families and households in Nelson, there is far less supply available in this product type and some families with children may find this housing form to be less desirable than detached homes and townhouses.

Table 2-9 shows the gross median incomes by different household types in Nelson. It is apparent that those with the most choice will be couple households who are at or above the median income of \$73,000. This income level is more than double that of single parent families with median incomes and more than three times that of single individuals at the median income.

Household Type	Percent of Households	Median Income 2009
Families (Incl. CF+SPF)	58%	\$65,300
- Couple Families	48%	\$73,100
- Single Parent Families	10%	\$30,800
Unattached Individuals	42%	\$23,300

Source: Statistics Canada Small Area Data .¹⁶



Table 2-10 presents calculations as to how much each household type could afford on a monthly basis on rent (based on 30% of gross income) and how much they could afford to pay for a home, at current interest rates and with a 10% downpayment.

Household Type	Income Available for Rent (30%)	Maximum Purchase Price (10% Downpayment)
Families (Incl. CF+SPF)	\$1,630	\$328,000
- Couple Families	\$1,830	\$373,000
- Single Parent Families	\$770	\$125,000
Unattached Individuals	\$580	\$81,000

Source: CitySpaces Consulting

- Looked at on a monthly basis – couple families at the median income can afford to spend around \$1,800 on housing, while single parent families can afford \$770 per month.
- In terms of purchasing power, with a 10% downpayment, a couple family earning the median income can afford a home of \$373,000 – higher than the average selling price of a detached home in Nelson in 2009. This indicates that more than half of couple families can afford the average price of a detached home. And, may choose to spend more than 30% of their income in order to accelerate the principal reduction of their home mortgage.

Single people and single parents have considerably less income and, therefore, considerably less choice in any housing market. This holds true in Nelson.

- Without spending more than 30% of their income on housing, single parents can afford to spend \$770 of their monthly income on rent – falling in the range of a one-bedroom unit available through the secondary market (rented by individual owners) or a two bedroom unit in the purpose-built rental stock. These types of units may or may not be suitable to single parent families and, given the low vacancy rates, it may be difficult to attain such rental units in a tight rental market. And, as previously noted, the extra costs of heat and other utilities can add substantially to housing costs.

“Many landlords in this city discriminate against single parents and children. I have been refused housing many times as a single mother.” -- Survey Respondent

- At the median income, a single parent family would not qualify for a mortgage to support the purchase of a single detached house or a townhouse in Nelson. While they could afford to purchase a mobile home (at an average price of under \$100,000), they may not qualify if the pad rental rates are high enough to increase their gross debt service ratio beyond 32% of their gross income.
- The median income for one-person households is approximately \$23,000, which means they can afford monthly housing costs of about \$580. This would allow access to shared accommodation in the secondary rental market or a one bedroom unit in one of the purpose-built apartment buildings. This income level effectively precludes single people from home ownership.

Other Factors Affecting Home Ownership Affordability. In addition to household income, there are many personal factors that affect a household’s ability to afford a home, including outstanding indebtedness, security of employment, and major planned expenditures. But, there are also some systemic factors that are relevant in the overall BC context.

- The Home Owner Grant helps reduce the amount of residential property tax British Columbians pay. Home owners with an assessed value of up to



\$1,050,000 may claim 100% of this grant. For 2010, the Home Owner Grant is reduced on higher-valued properties by \$5 for each \$1,000 of assessed value over \$1,050,000. The basic grant is eliminated on homes assessed at \$1,164,000.

- In 2007, there were 1,853 claimants of the Home Owner Grant in Nelson who were under 65 years and 703 claimants who were over 65 years.
- The First Time Home Buyers' Program allows eligible buyers to claim an exemption from the Property Transfer Tax if the value of the home is less than \$425,000. Many first time buyers in Nelson should be able to take advantage of program.
- The Harmonized Sales Tax (HST) – a combination of the GST and PST – will potentially increase the cost of newly constructed housing when it comes into effect for new housing on July 1, 2010. However, as this tax is not applicable for new housing under \$525,000, this is not likely to be significant factor in the Nelson housing market.



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SECTION 3 THE NON-MARKET HOUSING SECTOR

This section of the report focusses on the non-market sector. It provides information about Nelson and area residents who are challenged to participate in the regular “supply and demand” housing market, along with information from service and housing providers who work with these residents.

3.1 Core Need

CMHC defines households in “core housing need” as those who are paying more than 30% of their pre-tax income for shelter, live in crowded conditions, and/or if they live in a home in need of major repairs.²⁰ While the number of households in core housing need is not specifically available for Nelson, CMHC has produced statistics for the number of households in core housing need at a regional district level.

*Households who do not have a choice, but **must** spend 30% or more of their gross incomes for suitable, adequate housing are considered to be in “core housing need.”*

- In 2006, the number of households determined to be in core housing need in the RDCK was 4,365. By applying the same ratio of total households in core need in the RDCK (19%) to the total households in Nelson (4,160) results in a figure of 790 core need households in Nelson.
- Compared to the province as a whole in 2006, where 15% of households were reported to be in core housing need, households in the RDCK faced a greater level of need.
- The need in RDCK is particularly pronounced among *renter* households where 37% were found to be in core need compared to 14% among owner-occupied households. (**Note:** For owner-occupied households, the figures are less evident as some households may choose to pay more than 30% of their income on housing, and have the means to do so, and would not therefore be in core housing need. To illustrate – a couple household with a combined gross income of \$150,000 might choose to spend 40% of their annual income [\$60,000] to accelerate the reduction on their home mortgage, leaving \$90,000 for all other expenditures.)
- Between Census periods, the core need figures show some level of improvement in the region as the total share of households in core housing need dropped from 21% in 2001 to 19% in 2006.



²⁰ Households where the primary maintainer is 15 to 29 years and attending school full time are considered to be in a transitional stage and therefore not in core housing need.

- There are marked differences in the level of core housing need experienced by different household types in the RDCK. Among couple households, 11% were found to be in core housing need compared to families where 15% were in core need. Single parent households had the greatest level of need at 39% followed by non-family households (singles and individuals sharing accommodation who are unattached) where 27% were in core housing need.

3.2 Non-Market Housing

Non-market refers to housing that is directly managed by a government organization or a non-profit entity, or as a non-profit cooperative. The housing is subsidized by

government, either as a capital write-down (as in the case of cooperatives before 1992) or through ongoing subsidies to cover actual operating costs. Rents for residents are set on a “rent geared to income” basis (low income seniors, families) or, in the case of most special needs housing, the government pays a contractor directly to provide housing and services.²¹

“ Options for people who are on disability or social assistance are very limited. It is disheartening to see people caught in the cycle of poverty. People need the stability of stable housing options in order to create a foundation of positive change.” -- Survey Respondent

3.2.1 BC Housing Non-Market Housing

BC Housing is the central Provincial agency that supports and funds efforts to meet the housing needs of BC’s most vulnerable residents. The agency works

with non-profit organizations and local governments throughout BC to increase housing options through capital and operating programs for low income households. However, owing to Federal and Provincial budget restrictions, the actual number of new-built “rent geared to income” housing units has been relatively small over the past 15 years, particularly outside of major urban centres.



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²¹ This explanation of non-market subsidies is intended as a general statement only. There are many complex variants on subsidies, depending on the housing program at the time the housing was built.

In part, BC Housing has been funding the current inventory of social housing – about 63% of the agency’s budget is allocated to subsidies to support the operating expenses for non-profit housing. In Nelson, there are almost 500 units of non-profit housing in 13 developments, as shown on Table 3-1.

Table 3-1: Units/Beds in Non-Market Housing	
Client Type	Units/Beds
Family/Coop	87
Seniors - Independent Living	117
Seniors - Residential Care	176
Singles	61
Youth	10
Group Home	6
Emergency Shelter	19
Transition/Safe House	8
Total	484
<i>Source: BC Housing</i>	



BC Housing maintains a centralized registry for applicants for non-profit housing. Table 3-2 presents a snapshot of the number of active applications for housing in the RDCK that were on file in March of each year since 2006. The greatest proportion of applications to the BC Housing Registry were for households seeking family units (65%) followed by seniors units (20%) and units for persons with disabilities (20%). At

Table 3-2: Applications to BC Housing Registry						
Client Type	Number of Applications					
	March	2006	2007	2008	2009	2010
Family		14	21	11	11	15
People with disabilities		4	3	4	3	2
Seniors		1	2	0	5	5
Wheelchair modified		0	0	0	0	0
Singles		0	1	0	0	1
Pending Applications		0	0	0	0	1
Total		19	27	15	19	24
<i>Source: BC Housing, special tabulation</i>						

a provincial level, applications for non-profit housing were more evenly distributed between family units (41%), seniors (26%) and persons with disabilities (25%).

In addition, a number of housing and service providers noted there has been an increase in demand for their accommodation and related services. For example, Cicada Place has had a waitlist of 25 to 30 young people in the past couple of years compared to earlier years when there were 8 or 9 people on the wait list.²²

3.2.2 Low Barrier Housing

One of the challenges identified by front-line service workers is the limited availability of low-barrier housing in Nelson. This refers to housing that can accommodate individuals who face a number of housing barriers such as mental health and substance use issues. Housing maintenance can be difficult for such individuals due to related behavioural characteristics and challenges they may face relating to room-mates or landlords. Ward Street Place has a total of 36 units of low-barrier housing, one of the only locations in the city.

- Nelson Cares Society's Transitional Accommodation Program (TAP) provides up to one year of transitional housing at Ward Street Place for two individuals leaving the emergency shelter. During this period, a tenant support worker offers support services to the individuals to assist them with achieving their life plan goals.
- Also at Ward Street Place, four units of transitional housing are provided to clients leaving the hospital who are supported by a mental health/addictions outreach worker to achieve their personal goals and maintain their housing.
- Through these two programs, a total of six units of supportive housing is available. This combination of housing and supports is reported to be effective at meeting the needs of the city's more vulnerable groups and additional demand for such housing is reported to be in need.

3.2.3 Second Stage Housing

There are few second stage housing options for individuals leaving transitional housing such as youth leaving Cicada Place or women who stay at the local transition house for women and children fleeing abuse.

- Landlords often prefer not to rent to young people, particularly in a tight rental market with a lot of potential renters. Shared housing is often one of the only available options for young people and some of these housing options are unsafe or exploitative.



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²² Personal communication with Joyce Dahms-Whiffen and Christine Vanlerburg, Cicada Place, March 2010.

- Similarly, some women leaving Aimee Beaulieu Transition House are reported to return to an abusive situation because of a lack of housing alternatives.

3.2.4 Seniors' Care Facilities

There are two public-care facilities in Nelson, operated with funding from the Interior Health Authority. Mountain Lake Senior Community is a 92-room complex care and 40-suite assisted living campus that opened in 1995. Jubilee Manor is an older facility located in the Rosemount area of Nelson. Both facilities are fully subscribed. There is no “wait list” per se for their facilities, as IHA maintains one waitlist for all its care facilities.

3.2.5 Rent Supplement Programs

BC Housing also manages two rent assistance programs – Shelter Aid for Elderly Renters (SAFER) and the Rental Assistance Program (RAP). While the SAFER program has been in place for decades, the RAP program was introduced within the past five years, to help working families find suitable rental housing.

Both programs provide rent subsidies for households paying above 30 percent of their income on rent. Individuals are eligible for SAFER if they are 60 years or older and paying more than 30% of their gross monthly income for housing. RAP is available to families with gross incomes of \$38,000 or less who have at least one dependent child and were employed during the last year. As of February 2010, there were 43 RAP recipients and 42 SAFER recipients in Nelson. Recipients of these rental supplements live independently in dwellings provided by the private market.

3.3 Homeless and At-Risk of Homelessness

As part of our research, we met with a group of women, each of whom has experienced periodic homelessness or is “at risk” of becoming homeless. This group was organized by the Circle of Habondia Lending Society. A number of concerns were raised by these women who, while speaking for themselves, also spoke of others in similar situations:

- Low income women are paying 50% to 80% of their income on housing;
- Landlords are adverse to renting to women on Income Assistance, particularly single mothers;
- The condition of market rental housing that is affordable to women with low incomes is almost always poor and unhealthy – mould, rodents, dust, insecure locks, poor heating; and
- Some continue to live in abusive and unhealthy relationships as no other housing is available. Those who have children are afraid to leave a relationship if they have no alternative housing, as social services will “take my kids”.



Service providers reported that many of their clients who have mental health or addictions issues find it hard to get housing and often burn bridges quickly with landlords in a small town. Nelson has very few boarding house or rooming house types of accommodation. There is also no transition housing for individuals leaving institutions. Those individuals are discharged into the community without any planning or support as to their next steps or accommodation alternatives.

“There is a real need to focus on appropriate housing for vulnerable populations including single men, women with children, low income couples and children, those with mental illness and addiction issues as well as minimum income folks of all categories because the housing that is available to them is very limited and generally significantly substandard in nature.” -- Survey Respondent

In a 2009 academic thesis²³, the author estimated the number of chronic homeless individuals in Nelson and area to be 40 people, predominantly men under 30 years of age. This is based on tracking clients with multiple stays per year at Stepping Stones (emergency shelter) between 2005 and 2007. Among the chronically homeless group, 55% had a diagnosed mental illness and 20% self-identified as Aboriginal. Participants in focus groups that were undertaken as part of the author’s research attributed economic factors (under employment, minimum wage jobs etc.) to be the most common cause of homelessness. Mental illness and/or addictions compound the situation, but are not usually the primary cause.

3.3.1 Emergency Shelter

The emergency shelter, **Stepping Stones**, can accommodate a maximum of 19 people per night and runs almost at full capacity throughout the year. There are 17 beds in five bedrooms for people who find themselves without safe housing in the Central Kootenay area. In addition to the 17 beds, Stepping Stones can accommodate an additional two people per night on an emergency basis.

- According to BC Housing’s emergency shelter guidelines, the shelter operates on a 24-hour basis, seven days per week with a minimum of two staff at all times. A support worker provides additional one-on-one support to frequent shelter users to assist them with locating and maintaining housing in the community.
- 70% of clients are from Nelson and surrounding area and priority is always given to local residents. However, the lack of emergency services elsewhere in the region is acknowledged to be a challenge and the shelter does provide emergency shelter for clients from outside Nelson and area some of the time.



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²³ Mungall, Michelle. March 2009. *Rural Homeless: Ending Homelessness By Building Human Security and Peace*. Prepared for Nelson Committee on Homelessness and Royal Roads University.

- Table 3-3 indicates that a high majority of Stepping Stones clients are not employed and, in recent years, approximately half are clients of BC's Mental Health and Addictions offices.

	Total Number of Clients	Male Clients	Not Employed	Mental Health & Addictions clients
2006	249	78%	78%	36%
2007	235	80%	82%	36%
2008	225	77%	86%	51%
2009	304	77%	87%	47%

Source: Stepping Stones

3.3.2 Supportive Housing for Youth

Cicada Place is the first youth project in BC to combine a support program and housing facility under one roof. It provides supported transitional housing (for 6 months to 2 years) for 10 -13 youths who are participants in the Independence for Youth Program. Youth attend school, work or are actively seeking employment. When there is no space at Cicada House, efforts are made to assist individuals to find safe and affordable housing in the private market.

3.3.3 Homeless Outreach Program Clients

The homeless outreach worker based out of the Nelson Community Services Centre has been able to work with her clients to find housing and to assist them with maintaining their housing by providing them rent supplement support for a period of time. Average rents for her outreach clients as of March 2010 were:

- Bachelor suites - \$539
- Shared living - \$502
- 1 Bedrooms - \$593

In the absence of a rent supplement, single individuals who are homeless or at risk of homelessness would be hard-pressed to find housing they can afford at \$375 per month (shelter allowance for BC Income Assistance program recipients).

3.3.4 Support Services

A number of agencies that provide support services for the homeless and at-risk populations noted an increase in the number of clients who have been accessing their services in the past year or two. This includes:



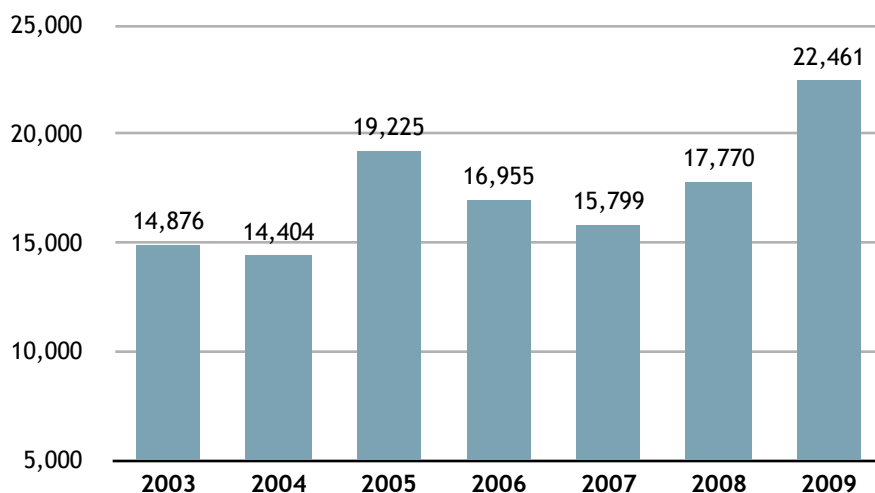
- Nelson Food Cupboard Society;
- The Kootenay Christian Fellowship;
- AIDS Network Kootenay Outreach and Support Society (ANKORS) which provides support and outreach for people at risk of contracting HIV/AIDS or Hepatitis C;
- West Kootenai Women in Need Society (WIN Society) which provides bedding and household goods to households in need;
- West Kootenay Boundary Crisis Line
- Interior Health’s Urgent Response Team which works with people who have mental health and addictions issues.

The Nelson Food Cupboard, located in the United Church on Silica Street, is open part-days, three days a week. As this is a “barrier free” facility, few questions are asked of clients. One figure that has been tracked is number of client visits – in 2004 the figure was 7,707 and 11,996 in 2009 – and increase of 55%. Housing is a constant issue for Food Cupboard clients – some are at risk of losing their housing, some are living in substandard conditions but are afraid to complain to their landlords.

The Kootenay Christian Fellowship offers a hot lunch program, “Our Daily Bread”, five days per week to anyone that comes through their door. Staff and volunteers at Our Daily Bread have noted an increase in clients – a 26% increase in the number of meals served between 2008 and 2009 and a 51% increase since 2003, as shown on Figure 3-1. The past year also saw a greater percentage of women who are accessing the meal program with 34% of clients in 2009 compared to 29% in 2008. The most recent survey of clients, conducted in February 2010, showed an increase in the percentage of clients who access Nelson Mental Health and Addictions services – 23% in 2009 and 27% in 2010.



Figure 3-1: Number of Meals Served, Kootenay Christian Fellowship



Source: Kootenay Christian Fellowship, Our Daily Bread Statistics

Among the clients accessing the meal program, almost one quarter (24%) who completed a survey reported they were homeless or couch surfing and the remaining 76% were renting an apartment or sharing a room in a house. While most clients (75%) were unemployed, retired or receiving disability assistance, 25% were employed or students.

3.3.5 Mental Health and Addictions

There are currently about 800 open files in Nelson’s Mental Health and Addictions (NMHA) portfolio, administratively, part of the Interior Health Authority. This includes anyone who accesses services from the Nelson office. The Community Manager indicated that there are approximately 175 to 200 people with serious mental illness, with 75 to 100 having a severe and persistent mental illness and need to access regular outreach support as part of their individual care plan.

Housing is recognized as a “huge barrier” for NMHA’s clients. The most difficult to house are between 19 and 35-40, especially men with serious mental illness and behavioural challenges. NMHA has a total of 16 formally supported housing units – 12 units at NDHS’s Lakeside Place, and four units at Ward Street Place, operated by Nelson Cares. They also provide outreach to elderly clients in NDHS’s seniors housing.

In addition to partnerships with other service providers, NMHA staff spend considerable time with private landlords to show that they will support their clients when clients occur, for example, paying for repairs and cleaning.

The NMHA office continues to offer support to CMHA with its development initiative for psycho-geriatric clients age 55+, a client group that requires unique health care support. CMHA has been working on this project since 2004 and has secured a site and a rezoning to accommodate 31 units. Despite being “shovel-ready”, the project has not received capital funding through BC Housing. As of early 2010, the project was still “high on the list” and hopefully, will receive funding this year.

3.3.6 Transient Population

Defining who is “local” was a topic that generated considerable discussion among key informants. Non-locals are often considered to be “transients” who do not necessarily have a single place they call home.

Transients were noted by officials and public sector representatives to be causing a strain on local service providers and law enforcement officials. However, according to non-profit service providers, most of their clients are local or are individuals with strong connections to the area. As Nelson is a central hub to many smaller communities in the region, it is anticipated that this trend of “out-of-towners” accessing local services will always take place. Nelson therefore serves as a catchment area for people who are in need of housing and services, but also to others who are homeless by choice and pursue a lifestyle of transience.



While no completely reliable data is available on the transient population, service workers report that many of the transients are single men, occasionally couples, who camp or live outside. It was also noted by service workers that most of their clients, whether or not they are local, have strong connections to the region and, even when they do not, they would not wish to deny services to individuals who are in need.



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SECTION 4 HOUSING NEEDS

Nelson is working on many fronts to set a positive course for the future. From our meetings and conversations with many people, it is very evident that service and housing providers, together with the City of Nelson, are at the forefront in BC in collaborating and developing mutually successful partnerships. Understanding the community's housing needs and ensuring that there is housing that is "affordable" to those who live and work in Nelson is a prime concern.

4.1 Housing Survey

In seeking further understanding of the housing needs and how residents of Nelson and surrounding area perceive their housing needs, the municipality undertook an open-access (online) housing survey. Appendix B provides a more complete overview of the survey results.²⁴ A few highlights from the survey are presented here.

- Overall, home owners expressed satisfaction with their housing more often than renters. For example, 51% of renters were dissatisfied with the cost of their housing, 28% were dissatisfied by the quality/condition of this housing and 30% were dissatisfied by the indoor space available. Comparatively, 20% of homeowners still holding a mortgage on their home were dissatisfied with the cost, 14% with the quality and 10% with the level of indoor space.
- The majority of survey respondents who rented their homes reported they did not have enough income to support a home purchase (70%) or did not have enough downpayment (44%). Only a small percentage were renting because of a lifestyle preference (13%) or were recent migrants to the area (13%).
- The most commonly reported challenges faced with finding rental accommodation included availability, cost relative to income and poor quality or conditions.

When respondents were asked to rank the groups according to how challenging they thought it was for that group to find suitable, affordable housing:

- Single people with low wage jobs were identified as having the greatest challenges, followed by people with special needs (e.g., people with physical disabilities or mental health issues) and single parent families. Seniors on fixed incomes also ranked highly.

²⁴ The survey ran from March 26 to April 13, 2010 and was posted as a link off the City of Nelson's website. A total of 345 surveys were completed. As the survey respondents were self-selected, the results are not considered to be representative of the resident population, but can provide an indication of the priority housing issues that are most pressing from local residents' perspectives.



- The survey also revealed that:
 - 78% did not feel there was enough good quality rental housing.
 - 74% thought that young adults and families with young children are moving away because housing costs are too high.
 - 58% did not feel there was enough affordable housing options for seniors.

4.2 Housing Needs and Gaps

Based on statistical research, survey results, and discussions with community members, we identify the following groups to have considerable challenges in securing suitable, affordable housing.

- Individuals with mental health, addictions or related disabilities.
- Households who require safe, affordable and suitable rental housing, principally in the private market²⁵. This includes single people and single parent families with lower incomes, as well as households moving to Nelson who have relocated for well-paying jobs and need of suitable rental housing ;
- Renters who aspire to become home owners, particularly young families with moderate incomes; and
- Seniors on low fixed incomes, especially those who have supportive care needs.

4.2.1 Gaps in Non-Market Housing

In Nelson, the main gaps identified in the non-market housing sector were the lack of housing and support services for vulnerable populations including:

- * *Individuals with mental health, addictions or other disabilities*
- * *Seniors on low incomes with supportive care needs; and*
- * *At-risk youth and youth in transition.*

A critical need has been identified for supported housing for people with mental health and addictions. Staff from NMHA, City of Nelson Police and other service workers reported there is an urgent need for this type of housing with support services.

- *Housing with Supports* – There are relatively few housing options for people with support service needs in Nelson, particularly people with physical, mental or addictions challenges. In the absence of supported housing, many people are



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²⁵ Private market refers to all housing that is not owned or operated by non-profit organizations.

unable to maintain their housing independently – some experience difficulties with landlords or neighbours and are evicted. When there is a crisis, health issues are further intensified. Social service representatives identified the need for housing with support services in central areas of the city within easy access to transit, shops and services.

- While many of these individuals (estimated by NMHA to be in the order of 175-200 people) are being assisted through government and non-profit interventions, more dedicated housing is warranted. At present, NMHA has only 16 dedicated units and the remainder must be secured in the private sector.

While there are a number of seniors housing complexes, seniors have reported that it is difficult to find the right combination of care and affordability.

- *Changing Tenant Mix* – Changes in the mix of tenants to include persons with special needs at non-market seniors buildings has created challenges for residents. It is reported that tenants with mental health issues and physical disabilities do not always receive enough support in seniors independent living environments. As a consequence, the quality of life and level of privacy for all residents is said to have declined in those buildings.
- *Few Affordable Options* – A new seniors housing facility has added 103 new units to the supply of seniors housing. However, 90 of these units are rented at market rates and are not accessible to lower income seniors.

At-risk youth are in need of support services. In a tight rental market, they often face great difficulty finding housing and do not usually have the life skills or experience to enable them to maintain their housing.

- *Safe, Affordable Housing Options for Youth* – For youth who are transitioning out of Cicada Place, it was noted that there are few affordable housing options available in the city. It would also be beneficial for young people in that situation to have access to some support services to assist them in their transition to independent living and to ensure they do not get into unsafe living environments.

4.2.2 *Gaps in Market Housing*

Market housing refers to all housing that is not subsidized, including individual homes, rental buildings, private-pay congregate care, and condominiums. From the research, the groups that are in greatest housing need in this area include:

- * *Working households seeking safe, affordable and suitable rental housing at the lower end of market;*
- * *Single parent families with low incomes;*



- * *Households seeking to get into the ownership market or looking to maintain their housing;*
- * *Households relocating to Nelson and area for employment, wanting to rent and explore the community, before purchasing.*

Very little purpose-built rental housing has been built since the 1970s and some conversions to strata tenure have occurred since then. As a result, there is substantial reliance on the “secondary market” including houses that are rented by absentee owners, basement suites and investor-owned condominiums. This shortage has strongly affected low and moderate income households and, in particular, single parent families. Nelson’s rental market appears to favour landlords rather than renters and several key informants raised concerns about tenant security, safety and wellbeing.

- *Lower Cost Rental Housing* – With low vacancy rates, landlords have been able to rent their suites for rents that are unaffordable to low income and moderate income households, particularly individuals and single parents. Many key-informants reported spending well over 50% of their income on rent in Nelson. The costs of utilities are rarely included in the rent and heating costs can be substantial during the winter months. Creating incentives or opportunities for the development community to begin building rental housing again would increase the rental supply and potentially meet the needs of newcomers, low and moderate income families, service workers and professionals.
- *Rental Housing Quality and Conditions* – At the lower end of market housing, the quality of the housing is inconsistent and is often reported to be in very poor condition. There are concerns about the quality and safety of lower cost rental housing in the private market. Many secondary suites remain illegal and may not be upgraded to meet minimum building and health safety standards.
- *Tenure Insecurity* – While more prominent outside the city boundaries, some owners are reported to rent their houses out in the winter time and displace the tenants during the summer when they either occupy it themselves or rent their properties at higher rents as vacation rentals.

Homeownership in the form of detached, ground oriented housing with a yard is becoming increasingly inaccessible to most first time buyers in the province. While there has been some apartment and townhouse development in 2008 and 2009, most of the stock remains in older single detached homes, some in need of repairs and upgrades. The need for a greater diversity of housing is evident.

- *Limited choice of housing types and sizes* – Nelson’s housing stock is predominantly detached homes, many on large lots. Given Nelson’s geographic location and land constraints, future housing construction will be largely restricted to infill and intensification of existing neighbourhoods. Creating a



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mix of housing options (types, sizes, tenures) within residential neighbourhoods may enable more young people to stay in the community and facilitate ownership for families and individuals.

- *Concern regarding the potential loss of affordable housing in existing manufactured home parks* – Over time, as the infrastructure ages and the costs of upkeep increase, it can be expected that mobile home parks will also face redevelopment pressure. Protecting the tenure security of current residents of manufactured home parks is an area of concern.
- *Aging in Place* – Many seniors would prefer to stay in their homes, but find it increasingly challenging to maintain their housing due to increasing costs and upkeep. Home support and other services to assist seniors to age in place is one consideration.

4.3 Companion Report – Housing Strategy

In response to the findings of the research, and subsequent feedback from the City of Nelson, the Housing Forum and the Nelson Coalition on Homelessness, the consulting team prepared a draft Housing Strategy. It is under separate cover.



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APPENDICES

Appendix A - Data Sources & Key Informants

Appendix B - Affordable Housing Survey Results

Appendix C - Laneway Housing Briefing Paper

APPENDIX A - DATA SOURCES & KEY INFORMANTS

Meetings and Focus Group Discussions

Throughout March and April, the consultants participated in a variety of meetings and committees and facilitated discussions with various local groups. Local volunteers assisted with the organization and implementation of these meetings.

Meetings & Committees:

- Nelson Housing Forum (March 2, 2010)
- Nelson Business Association (March 4 & March 25, 2010)
- Nelson Committee on Homelessness (March 10, 2010)

Focus Group Discussions:

- Selkirk College students
- Low-income women in housing need
- Seniors with housing challenges (6 participants)
- Front-line services workers; representatives of agencies working with at-risk groups (10 participants)
- Local artists (5 participants)

Key Informants

The consultants met with individuals representing a range of local interests and those who are directly or indirectly dealing with housing issues and those with unique insights into housing needs in Nelson.

City of Nelson:

- Mayor Dooley and all members of City Council
- City staff – Kevin Cormack CAO; Dave Wahn, Senior Planner
- Nelson Police Department – Chief Dan Maluta; Sergeant Howard Grant

Employers/Local Business Representatives:

- Community Futures – Paul Wiest, General Manager
- Jan Wright, Executive Director – Kootenay Career Development Services
- Pacific Insight Electronics Corporation – Amanda Laughton, Human Resources
- Whitewater Winter Resort – Robyn Mitz, Human Resources
- Nelson Walmart – Rajesh Sabharwal, Manager
- Golden Life Management – Celeste Mullin



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- Selkirk College – Cathy Mercer, Director, Student & Enrolment Services / Registrar

Real Estate and Development Community:

- Coldwell Banker Rosling Real Estate – Panny Taylor
- ReMAX RHC Realty – Lorne Westnedge, Board Member, Nelson & District Credit Union
- Dave Sorensen, Sorensen Fine Homes
- Trevor Jenkins, Nelson Realty and Chair of the West Kootenay Landlords Society

Service Agencies/Non-Market Housing Providers:

- Aids Network Kootenay Outreach and Support Society (ANKORS) – Karen Lehman
- BC Housing – Manfred Gerschack, Development Services
- Cicada Place – Joyce Dahms-Whiffen & Christine Vanlerburg
- CMHA-Kootenays – Janice Bradshaw, Executive Director & Joffre Pomerleau, Consultant with Innovative Housing
- Columbia Kootenay Cultural Alliance – Stephanie Fischer, local artist and advocate
- Golden Life Management – Celeste Mullin, Lakeview Village
- Habondia’s Community WISH Project – Hanna Hadikin, Consultant & Project Coordinator
- Kootenay Christian Fellowship – Pastor Jim Reimer & Michelle Fillion
- Nelson Community Services Centre – Stacey Locke, Community Outreach Worker
- Nelson and District Youth Centre – Christine Schmidt, Manager
- Nelson CARES Society – Rona Park, Executive Director & Bev Derby, Residential Transition Support Worker
- Nelson Seniors Housing – Joan Reichardt, Seniors Advocate
- Nelson Cupboard Society – Lauren Steeg, Coordinator
- Nelson Mental Health and Addictions – Maggie Haley, Marisa Smith & Mark Laforet
- Nelson and District Housing Society – Cathy Heyland, Property Manager
- Nelson Committee on Homelessness – Celeste LeDuigou, Community Coordinator
- Meals on Wheels at Jubilee Manor



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- Stepping Stones Emergency Shelter, Nelson Cares Society – Mike McGaw & Klee Hunter
- WIN Society – Pasquale Bonhomme
- Youth Employment Resource Centre – Manager

Media Representatives:

- Nelson Daily News
- Express News Community Paper
- Kootenay Coop Radio
- Mountain FM Radio

Visits & Informal Meetings

- Non-market housing providers – Nelson & District Housing Society, Ward Street Place, Stepping Stones Emergency Shelter, Kiwanis
- Meals/service providers – Food Cupboard, Our Daily Bread
- Nelson WIN Thrift Store
- Artist Studio/Rehearsal Space – Oxygen Arts Centre
- “Windshield survey” and observations of residential neighbourhoods

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5th floor, 844 Courtney Street, Victoria BC V8W 1C4 | 250.383.0304 | 866.383.0304

Suite 585, 1111 West Hastings Street, Vancouver BC V6E 2K3 | 604.687.2281 | 888.687.2281

www.cityspaces.ca