Nonprofit Housing in Rural British Columbia: Needs, Opportunities, and Barriers

Erika Čížek & Damian Collins
University of Alberta

ABSTRACT

Community housing is central to addressing Canada's housing affordability crisis. In rural areas, nonprofit organizations play a lead role in the provision of community housing. We conducted research in Kaslo and Nelson, rural communities in British Columbia, to determine the causes of housing affordability challenges and assess the efforts of nonprofit organizations to address them. Key informant interviews revealed that housing demand is fuelled by amenity migrants and second-home owners, and that there is low availability of rental units. Efforts to increase housing supply are complicated by infrastructure limitations and high costs. Nonprofit community housing providers face barriers associated with limited capacity, funding structures, and NIMBY sentiment. We conclude that regional cooperation and funding structures that are sensitive to geographical context provide paths forward.

RÉSUMÉ

Les logements communautaires sont essentiels pour résoudre la crise de l'accès au logement au Canada. Dans les zones rurales, les organisations sans but lucratif jouent un rôle de premier plan dans la fourniture de logements communautaires. Nous avons mené des recherches à Kaslo et Nelson, deux communautés rurales de la Colombie-Britannique, afin de déterminer les causes des difficultés d'accès au logement et d'évaluer les efforts déployés par les organisations sans but lucratif pour remédier à ces difficultés. Des entretiens avec des informateurs clés ont révélé que la demande de logements est alimentée par les migrations d'agrément et les achats de résidences secondaires, avec en conséquence une offre faible de logements à louer. D'autre part, les efforts visant à augmenter l'offre de logements sont compliqués par les limites des infrastructures et des coûts élevés. Les fournisseurs de logements communautaires à but non lucratif sont confrontés à des obstacles liés aux capacités limitées, aux structures de financement et au sentiment « non au projet ici ». Nous concluons cependant que la coopération régionale et des structures de financement adaptées au contexte géographique offrent des pistes pour aller de l'avant.

INTRODUCTION

Housing affordability is an issue of growing social, economic, and political importance in Canada. This challenge is particularly marked in the private rental sector, due to increasing rents and rapid erosion of the lowest-cost stock (Pomeroy, 2024). In some markets, there is simply no rental housing that is affordable for low-income households (CMHC, 2024), leaving them to face an "impossible dilemma" in securing a fundamental human need (Scotiabank, 2023, p. 1). In Canada, housing is considered affordable when households spend less than 30 percent of their before-tax income on shelter costs (CMHC, 2018). Recent data show that 22 percent of all Canadian households, including 33 percent of renters, exceed this threshold (Statistics Canada, 2024a).

The increasing costs of housing in Canada are often explained in terms of insufficient supply, especially of purpose-built rental units, and growing demand (Scotiabank, 2023). The drivers of increasing demand vary geographically, from rapid population growth in major urban centres to amenity migration, second-home ownership, and tourism in rural areas (Combs, Kerrigan & Wachsmuth, 2020; Howse & Breen, 2022). Another explanation centres on public policy choices. From this perspective, the housing affordability crisis is driven by policies that have privileged homeownership while failing to address vulnerability in the rental sector (Evans & Wikander, 2024); by provincial social assistance (i.e., welfare) rates that leave recipients in poverty (McDowell & Collins, 2024); and by minimum wage levels that are inadequate to afford one-bedroom apartments (Macdonald & Tranjan, 2023).

As housing costs increase, the non-market sector becomes increasingly important, especially for low-income renters. In the Canadian context, this sector is referred to as *community housing* and encompasses varied forms of subsidized rental housing. However, it is a small part of Canada's housing system, accounting for just ~4 of the total stock (Office of the Parliamentary Budget Officer, 2025), which is low relative to both international norms and the needs of Canadians (National Housing Council, 2023). Indeed, 245,900 households in Canada were on a waitlist for community housing in 2022 – almost two-thirds of whom had been waiting for at least two years (Statistics Canada, 2024b).

In Canada, housing affordability challenges in major urban centres—especially Montréal, Toronto, and Vancouver—receive considerable media, policy, and academic attention (Waegemakers Schiff, Schiff, Turner & Bernard, 2015). Yet affordability can be similarly constrained in rural areas, for both renters (Infrastructure Canada, 2019) and homeowners (Ryser, Halseth & Markey, 2021). In this paper, we present research undertaken in two small communities in the rural interior of British Columbia (BC): the City of Nelson (population 11,106) and the Village of Kaslo (population 1,049). Specifically, we asked: What are the factors driving housing affordability challenges in these communities, and what are the barriers and opportunities for nonprofit housing organizations seeking to address them? To answer these questions, we identified the local causes of housing need and analyzed responses—with a focus on nonprofit efforts to provide community housing—from the perspective of local stakeholders.

BACKGROUND
Housing affordability and rural housing challenges

While there are varied definitions of housing affordability, its essence can be understood in terms of "what has to be foregone in order to obtain housing and whether that which is foregone is reasonable or excessive in some sense" (Hancock, 1993, p. 129). As noted above, Canada uses an expenditure-to-income ratio to define affordability, indicating that a household should spend (or forego) less than 30 percent of its before-tax income on shelter costs. These costs include rent or mortgage payments, as well as utilities and property taxes (CMHC, 2018).

The concept of *housing affordability* approaches the issue of housing costs from the demand side—i.e., the ability of households to pay for housing while retaining sufficient income to meet other needs. A potential limitation of this perspective is that it casts responsibility for housing away from collective provision and towards "an individual's capacity to exercise choice in the marketplace" (Gabriel, Jacobs, Arthurson, Burke & Yates, 2005, p. 6). By contrast, the concept of *affordable housing* approaches the issue of housing costs from the supply side, which could support public investments in housing, both market and non-market (Napoli, 2017). In Canada, both demand- and supply-side interventions are being pursued under the National Housing Strategy (NHS): the Canada Housing Benefit seeks to boost the incomes of low-income renters, while investments in community housing and incentives for purpose-built rentals seek to lower the cost of housing (Leviten-Reid, Digou & Kennelly, 2025).

While housing affordability challenges are found across Canada, in rural areas they can be driven by distinct economic and demographic factors. First, rural communities can experience rapid employment and population growth during resource-related economic booms—a long-standing pattern that can lead to dramatic increases in housing demand, and consequent increases in both rents and house prices (Ryser et al., 2021). Second, and more commonly in recent decades, rural communities with desirable recreational amenities and natural landscapes can experience an influx of first- and second-home owners, as well as tourists. This also increases housing demand in a way that leads to higher costs and lower availability (Howse & Breen, 2022). At the same time, the prevalence of low-wage, seasonal jobs in tourism and related service-sector industries can increase demand for affordable rental housing in these locations (Nepal & Jamal, 2011).

One process impacting housing affordability in many rural communities in high-income countries is *amenity migration*: the movement of urban dwellers to rural areas in pursuit of "outstanding natural, social, and built environment qualities" (Chipeniuk, 2004, p. 327). Amenity migration is not motivated by economic opportunities, but rather by the lifestyle factors and sense of place that rural communities can provide (Perkins, Mackay & Espiner, 2015). Access to rural amenities is facilitated by advances in communications and transportation, which can enable households to relocate to rural places while retaining connections to urban job markets and opportunities. Amenity migration is significant, in part, for its potential to counter and even reverse long-standing trends of out-migration and population decline in rural communities, which was previously commonplace, particularly in areas that were dependent on faltering extractive industries (Ryser et al., 2021).

Amenity migrants can have substantial purchasing power in rural housing markets due to the sale of a previous home in a higher-cost urban area and/or ongoing urban employment (Moore, Williams

& Gill, 2006). The associated influx of capital may drive up housing costs, leading to vulnerability for locals, potentially including increased risk of homelessness or displacement from the community (Gkartzios & Ziebarth, 2016; Moore et al., 2006). As this process accelerates, landlords may be incentivized to sell rental stock to incoming homebuyers, leaving "tenants … to compete for a dwindling supply of rental units at much higher costs" (Cosh, 2021, n.p.).

A second, broader process transforming many rural places is the emergence of tourism as a dominant economic driver. Tourism can create new jobs and business opportunities while expanding local recreational activities and amenities, thereby contributing to the diversification of rural economies away from extractive industries (Nepal & Jamal, 2011). However, it can also expose rural communities to social and economic stresses. For example, the rise of short-term rentals (STRs) as a form of tourist accommodation has been found to disrupt local housing markets by reducing supply of long-term rentals (Combs et al., 2020). Demand for homeownership may also increase, due to influxes of second-home owners—non-permanent residents who purchase homes to secure (seasonal) access to rural areas with recreational and natural amenities.

Responses to the housing challenges faced by rural communities in Canada have been limited. Historically, few major federal or provincial policies or initiatives focused on rural communities, and those that did generally centred on resource management and economic development rather than housing (Gkartzios & Ziebarth, 2016). One consequence was that many of these communities "were developed with … limited or no 'public' or 'social' housing options" (Ryser et al, 2021, p. 1622). There are echoes of this seeming neglect in Canada's current framework for addressing housing vulnerability, the NHS, which does not reference the needs of rural communities and did not initially advance any rural-specific initiatives, outside of increased funding for rural and remote homelessness. However, the Housing Accelerator Fund—a program created under the NHS in 2022 to incentivize municipalities to support the development of affordable housing—included a "small/rural/north/Indigenous stream" designed for communities with populations below 10,000.

Community housing and the role of nonprofits
Pomeroy (2017, p. 6) observes that Canada's community housing sector "was never designed as a holistic system" and is instead the product of a complex set of programs that have evolved over several decades, creating a sector with over 3,000 providers—"a mixture of public and community-based organizations that share a common mission to create and operate affordable housing to help low-income individuals and families." Today, ownership is split between provincial and municipal governments (69%), nonprofit organizations (20%), housing cooperatives (7%), and private companies (5%) (CMHC, 2023). The community housing sector accounts for 4 percent of Canada's housing system, which is roughly half the average for high-income countries (National Housing Council, 2023). It provides rent-geared-to-income (RGI) housing, which is deeply subsidized to ensure affordability for even the lowest-income households, as well as varied forms of "affordable" housing in which rent is set at below-market, low-end-of-market and/or breakeven rates (Pomeroy, 2017). In this respect, community housing in Canada is inclusive of—but not limited to—what is traditionally referred to as social housing.

The prominent role of nonprofit and cooperative providers in Canada's community housing sector reflects historical and contemporary downloading, and a related mistrust of direct public provision. Suttor (2016) identifies a turning point in the early 1970s, when Canadian policy began to shift away from RGI housing operated by governments and toward more varied forms of subsidized housing provided by non-governmental actors. This change was in response to critiques of large-scale "public housing" projects, and an emerging preference for community-based organizations that were thought to be both less bureaucratic and more attuned to local needs. Subsequently, a variety of religious and secular organizations established nonprofit corporations and sought funding to build new projects (Pomeroy, 2017). In the 1980s, this trend was accelerated by neoliberal approaches to welfare provision, which sought to contract out responsibility for service provision to nonprofits (Smith & Lipsky, 1993; Suttor, 2016). As part of ongoing neoliberal reforms, the Government of Canada ended funding for new community housing (except on First Nations reserves) in 1993 and, subsequently, initiated a further phase of downloading by devolving ownership and responsibility for its stock to the provinces.

The devolution of community housing and withdrawal of federal funding led to significant retrenchment in the sector. There were drastic declines in new production across Canada, but British Columbia was one of two provinces (along with Québec) that continued to invest in production on a unilateral basis (Suttor, 2016). BC Housing, a provincial crown corporation, administered stock devolved from the federal government—a process completed in 2006—and worked with nonprofit organizations to create new non-market housing. It also transferred ownership and management of some of its housing to nonprofit providers (Ryser, Halseth, Markey & Young, 2023). In many rural areas and small communities, nonprofits became the only providers of community housing (Ryser & Halseth, 2014). One consequence of these trends in BC and elsewhere was fragmented ownership, with a large number of small nonprofits operating relatively few units. Many operate a single project, and very few have developed a portfolio (Suttor, 2016).

There are costs and benefits to this model. On the one hand, small nonprofit organizations may have a deep understanding of community needs and local contexts (Penfold, Rethoret & MacDonald, 2016). On the other hand, they often struggle to undertake major projects, due in part to difficulties in securing funding under provincial and federal initiatives, the federal government having begun to re-engage with the sector as of 2002 (Suttor, 2016). Deng et al. (2023) found that these initiatives are often inflexible, "both with respect to what nonprofits are required to provide in funding applications and the ability of these organizations to access funds to support local housing needs" (p. 8). This was especially the case in smaller communities, as some standardized application forms and assessment criteria were "'designed for a very urban place' and … did not fit regions that lack density," leading to applications from these communities "receiv[ing] a much lower score than if they were doing this same project in an urban centre" (Deng, Leviten-Reid & Thériault, 2023, p. 8).

Nonprofit housing providers consistently report capacity challenges at all levels, from executive leadership (which is often volunteer-based) to frontline service provision. Directors are increasingly expected to have specialized knowledge of development and finance, while staff must navigate complex processes and high demand for services, often while working for relatively low wages and few benefits (Deng et al. 2023). The combination of downloading and worsening housing afford-

ability has increased workloads, and the nature of work has shifted to responding to "crisis and insurmountable human need" (Leigh & MacDonald, 2023, p. 181). In contexts where nonprofits are the only service providers, they may also be seen by local residents as responsible for public policy decisions (Smith & Lipsky, 1993). Indeed, in one of our case study communities, a nonprofit housing provider has reported being blamed for "deep service gaps" caused by inadequate government support (Nelson CARES, 2021, p. 4).

A final dimension of downloading relevant to community housing is the increased responsibilities placed on municipal governments to respond to local housing needs. In the BC context, Ryser et al. (2023) describe successive provincial governments mandating municipal action in this area through new planning and regulatory requirements, cost-sharing agreements, and performance measurements. While this has posed challenges for all municipalities due to their limited fiscal levers, small municipalities are most affected, due to "their inadequate access to information, expertise, control and resources" (Ryser et al., 2023, p. 152).

CONTEXT

We conducted research in two case study communities in BC's rural interior—Nelson and Kaslo—in order to identify housing market dynamics that contribute to the need for community housing, along with the barriers and opportunities experienced by nonprofit organizations seeking to respond to this need. The region's rurality is characterized by factors that include low population density, distance from major population centres (i.e., remoteness), economic dependence on a small number of extractive industries (especially forestry), and mountainous landscapes (Breen & Robinson, 2021). In this context, Nelson provides a range of important public and private services to a rural hinterland. Although its population is over 10,000—the threshold for being considered an urban area (census agglomeration) by Statistics Canada—it functions as a hub in a rural landscape (see Breen & Robinson, 2021; Randall & Ironside, 1996). Key population and housing-related characteristics of these communities and the province of BC are presented in Table 1.

Table 1: Key Characteristics of case study communities in provincial context (2021 census of population)

	Kalso (Village)	Nelson (City)	BC (Province)
POPULATION			
Total population	1,049	11,106	5,000,879
Population change (2016–2021)	+8.4%	+5.1%	+7.6%
Median age (years)	51.9	53.9	42.8
INCOMES (2020)			
Median total income – individuals	$30,600	$39,200	$40,800
Median total income – households	$56,000	$72,500	$85,000

Table 1 (continued)

	Kalso (Village)	Nelson (City)	BC (Province)
HOUSEHOLDS			
Number of households	525	4,950	2,041,835
Owner households (%)	380 (72%)	3,125 (63%)	1,363,190 (67%)
Renter households (%)	145 (28%)	1,825 (37%)	669,450 (33%)
DWELLINGS			
Total occupied dwellings	530	4,945	2,041,835
Single-detached house (%)	450 (85%)	2,500 (51%)	866,340 (42%)
Semi-detached, row house, or unit in duplex (%)	20 (4%)	1,235 (25%)	481,315 (24%)
Apartment (%)	40 (8%)	990 (20%)	639,320 (31%)
Other (%)	15 (3%)	225 (5%)	54,860 (3%)
HOUSING AFFORDABILITY			
Total households spending 30% or more of income on shelter costs (%)	85 (16%)	1,125 (23%)	506,850 (25%)
Owner households (%)	9%	15%	19%
Renter households (%)	37%	36%	38%

Source: Statistics Canada, 2023

A defining feature of the housing markets in both communities is a severe lack of rental housing (RDCK, 2020). Nelson's rental vacancy rate was just 0.6 percent in 2021, and while no formal vacancy rate was calculated for the smaller community of Kaslo, it is consistently described by local actors as "near-zero." These rates were lower than those for BC (1.3%) and Canada (1.9%) during the same period, and far below the 3 percent vacancy rate considered "healthy" in the Canadian context (Federation of Canadian Municipalities, 2012). Unsurprisingly, homelessness is an issue in this context. Nelson has the second highest rate of homelessness in the BC Interior, at 0.8 percent (i.e., eight out of every 1,000 residents are experiencing homelessness) (NCOH, 2022). This is likely due in part to Nelson's service hub function, which means it may "attract many who become homeless in more remote areas, travel to the centre seeking health and other services, and then remain in town" (Waegemakers Schiff et al., 2015, p. 88). There are no data available for homelessness in Kaslo, but forms of hidden homelessness, such as living in vehicles and couch surfing, are known to occur in and around the village.

Nonprofit community housing organizations are present in both communities, with two in Nelson (Nelson CARES and the SHARE Housing Initiative), and one in Kaslo (the Kaslo Housing Society –

KHS). Consistent with the downloading processes described above, these organizations own and manage the non-market rental stock, and seek to expand it in response to funding opportunities and local need. All three organizations had opened new community housing developments shortly before or during the course of this research. Nelson CARES (est. 1974) owns and operates 209 units across five buildings, focusing on low-to-moderate income families, seniors, persons with disabilities, and single adults. Two of these buildings totalling 88 units opened in 2021, representing the first new affordable housing developments in Nelson in almost 15 years (Government of BC, 2021). The SHARE Housing Initiative (est. 2017) operates one building with 39 units, characterized as affordable workforce housing. The KHS (est. 1998) also operates one building—opened in 2023 after decades of work—with 10 units split between RGI and low-end-of-market rates.

METHODS

BC's Kootenay region was selected as the focus of this study as a location that exemplified the housing affordability pressures faced by rural areas being transformed by amenity migration and tourism. We selected municipalities of different sizes in order to consider how housing pressures, and opportunities and barriers to community housing development, manifest in varying contexts within the same region. In so doing, we were attentive to the "need for comparative approaches that look beyond efforts to homogenise ruralities in the research design, focusing instead on local context and culture in the production of housing-related social phenomena" (Gkartzios & Ziebarth, 2016, p. 496).

To gain insight into these issues, we conducted key informant interviews in mid-to-late 2022, both in person and online. Participants were recruited through three main avenues: pre-existing connections within the communities; snowballing via suggestions from interviewees and other contacts; and searching relevant government, nonprofit organization, and real estate agency websites. In total, 20 interviews with 21 participants were conducted, including one interview with two participants. As detailed in Table 2, four participants brought regional expertise, while 10 focused on Nelson and seven on Kaslo. However, since the case study communities are located only 70 km apart (an approximate one-hour drive), many participants spoke about both places, reflecting on housing issues in the Kootenay region more broadly.

Table 2: Overview of participants

Participant Code	Role	Geographical focus
GOV-01	Elected official Provincial government	Regional
GOV-02	Director Municipal government	Nelson
GOV-03	Elected official Municipal government	Nelson
GOV-04	Elected official Municipal government	Kaslo
GOV-05	Planner Regional government	Regional
GOV-06	Elected official Municipal government	Kaslo
GOV-07	Elected official Municipal government	Nelson
GOV-08	Planner Municipal government	Nelson
GOV-09	Elected official Municipal government	Nelson
CH-01	Chair Community housing org	Kaslo
CH-02	Executive Director & Co-Chair Community housing org	Nelson
CH-03	Director Community housing org	Kaslo
CH-04	Community coordinator Community housing org	Nelson
CH-05	Entrepreneur Community housing org	Kaslo
CH-06	Acting President Community housing org	Nelson
CH-07	Executive Director Community housing org	Regional
RE-01	Realtor	Regional
RE-02	Realtor	Nelson
RE-03	Realtor	Kaslo
ADV-01	Tenant advocate Tenants' organization	Nelson
ADV-02	Tenant advocate Tenants' organization	Kaslo

Approval for this study was granted by the Research Ethics Board at the University of Alberta. All interviews were recorded with permission, and initially transcribed by Otter AI, an online service. To ensure accuracy, the generated text was then compared to the recordings and edited as needed. The completed transcripts were then uploaded to NVivo 14 for thematic analysis. We used the three-stage coding method outlined by Williams and Moser (2019).

Analysis began with open coding, which involved a detailed read-through of each transcript and the organization of similar concepts, ideas, phrases, and words into broad thematic domains. The process was guided by the 5W-1H questions: who, what, when, where, why, and how. For example, the "who" question directed us to the positionality of participants in terms of their role in the housing system, the "where" question focused on their geographical expertise (see Table 2), and the "why" and "how" questions allowed us to identify market mechanisms as well as barriers and opportunities to non-market supply. Through this process, we developed codes to represent specific ideas and concepts. Each code was examined to ensure that it accurately represented a concept from the data, and edited as needed. Once codes were confirmed to be cohesive and accurate, the relationships between them were considered. This was guided by the Six Cs model, which directs attention to causes, contexts, contingencies, consequences, covariance, and conditions. For example, attentiveness to causes and consequences led us to identify the importance of downloading, while a focus on context and conditions supported identification of the specific factors influencing the actions and efforts of nonprofit providers. Finally, we undertook axial coding, which involved the identification of "cohesive and meaning-filled expressions" (Williams & Moser, 2019, p. 52). These "expressions" are broad thematic categories that form the basis for the narrative findings presented in the next section.

FINDINGS

Amenity migration and tourism

We first consider how our participants understand the causes of housing affordability challenges and the resulting need for community housing, particularly in relation to their rural context. A key dynamic at play in both case study communities, and in the broader region, is amenity migration. This was recognized as a long-standing process that had been accelerated by the COVID-19 pandemic, when the rise of remote work and the desirability of access to the outdoors during lockdowns prompted more people to relocate from urban areas to the Kootenays, increasing demand for housing:

> With the pandemic, all of a sudden, people had to work remotely. And so people were taking the opportunity to say, "I don't want to live in a city anymore." … And I think the quality of life that our communities [offer] … has really increased the pressure. (GOV-01)

> When the pandemic started, there seemed to be all of a sudden this urgency to get out of the city. And I think that drove a lot more people to buying in Nelson, but it was in other places like Creston and Castlegar [too], and all of a sudden, this high demand that they had never seen. (RE-02)

While amenity migrants are typically new permanent residents seeking primary homes, there was also steady demand for second-home ownership. In combination, these forces were understood to

increase house prices and also reduce the supply of rental housing through tenure conversion, especially in Kaslo. Moreover, second-home owners generally occupy their houses only seasonally, leading to a situation of "empty houses" amid a rising crisis:

> I think Kaslo has been discovered now, so people have bought houses who don't live here all year round. They've bought houses for retirement properties or so they can come in the summer. So there are empty houses that people just come and spend maybe a couple of months a year, or basically are waiting till they retire. (GOV-06)

> We've got a lot of homes [in Kaslo]—I'm thinking in the 25% to 30% range—that are owned by non-resident owners … So that's a great issue because they're not made part of the housing stock that's available for people to rent, or people to buy. (GOV-04)

> It's more of an accessible luxury for people to buy an apartment, to buy a condo … as sort of a second property that they use occasionally. But it's a reality in all kinds of tourism destinations—Whistler, Nelson, Kelowna—where people want to have that pied-à-terre. And yeah, it's definitely a shame. It might not be the biggest single factor in Nelson's housing situation. But it's certainly hard to digest when you have people who are desperately looking for housing and you have empty housing. (GOV-08)

High demand and low supply
Participants sought to make sense of housing affordability challenges in Nelson and Kaslo with reference to the concepts of supply and demand. This economic frame provided a dominant lens for understanding and representing the problem of rapid price increases in straightforward terms, e.g.: "We have high demand, we have low availability, and we also have very high prices. So even what is available is not affordable for people" (GOV-01). High demand and associated competition were reported for all forms of housing:

> I'm walking down the street yesterday and there's a woman I've known for a few years … I know she's in a [rented] house that has just got on the market. I said "Hi, what are you going to do when it sells?" "I don't know, I've been there three years, it was the best thing going, I don't know what I'm going to do." Because she can't afford to buy the house she's living in—it'll sell for twice what it sold for four years ago, or five years ago. And that's it in a nutshell. (CH-03)

> I hear people say that they offer a place for rent, and they get 70 people contacting them, or 100, and it's been where people have come and offered a cash bonus to the landlord. You know, "Rent to me and I'll give you an extra 500 bucks." So it's fierce competition among tenants … it's just the amount of people that have come to Nelson that need to rent. (RE-02)

> For rentals, it seems like as soon as something comes up that nobody even advertises it, it gets snatched up right away. There was somebody in town that had rented brand new, two bed, two bath apartments for like $2,000. And locals did freak out about it. But they're all rented." (RE-03)

With respect to supply, participants emphasized that there were few homes available to buy, and even fewer to rent. Many previous rentals had been sold to first- or second-home buyers, as noted above, while others had been converted to STRs. The resulting pressure in the rental sector increased the risks of both homelessness and displacement from the community:

> I know a guy who came here, I think he was a manager of mental health and substance use [facility], and he lived in his camper. And he finally had to leave the job because it became winter and he couldn't find a place to live. (CH-02)

> I know two women who are single mothers who have been living in trailers all summer, because they just simply couldn't find a place to live. … I've seen just so many people displaced this summer. There just basically isn't any housing in Kaslo. (ADV-02)

> These are small towns. So, there's not like scads of other rentals lying around, or even other places to buy. And the consequence of that, then, is you can't live here. … you're forced to live further away from where you might work … and eventually you don't stick around. (CH-03)

Barriers to new supply in rural communities

Participants in both communities identified infrastructure constraints as a barrier to increasing supply. Specifically, development of new housing (both market and non-market) is limited by the coverage and condition of existing infrastructure, and by the costs of extending it to unconnected parcels:

> This is the mindset of the province when it comes to urban planning: it's infill, infill, infill. Higher density. And it makes sense in a place that has amenities like sewer and water. But in a rural area, if you're going to develop, you need to develop your infrastructure as well. (CH-01)

> The politicians want to provide more housing in Nelson. They have a heart to provide more affordable housing in Nelson. But the Nelson politicians also have crumbling infrastructure. They have all kinds of issues with water mains and streets, and parking and snow removal, and everything else—it's an expensive city to run. (CH-06)

Having a serviced site that is "shovel ready" is a condition for some capital funding opportunities—a requirement that can disadvantage rural communities relative to urban municipalities. In Kaslo, the municipality had put aside a 14-acre parcel for the KHS to develop. However, after decades of failed attempts at securing funding, they were forced to develop a smaller, already-serviced lot:

> The site that had been set aside forever wasn't going to work because the servicing costs were so much because it didn't have sewer, didn't have water, didn't have power. It was a large site. But the costs of getting all those services to that site were prohibitive, and that's not something that a funder will look at. That is seen as being a municipal responsibility. And the municipality just did not have the funding to do that. (GOV-04)

Several participants identified a unique barrier to affordable housing development in the form of the "Kootenay tax," a colloquial term for the higher costs of construction in the region due to its rel-

ative remoteness, labour shortages, and supply chain challenges. This "tax" has negative impacts on all forms of housing supply, but has particularly adverse effects on nonprofit organizations working on multi-year development projects with fixed budgets:

> Cost estimators [who] are out in Vancouver, they've noticed that building in the Kootenays has a premium. So usually, their costs are kind of based on [Vancouver] construction, but they'll add 15%, and call it the "Kootenay Tax." … Like anything else in the last few years, the costs have gone up significantly. Material costs are what they are, right? So it's kind of hard to make things affordable when the materials are really expensive. (GOV-02)

> I think the really hard critical piece is just the cost of building. You can't get around that. So everyone's kind of twisting and turning, trying to like, get things built, but the cost of building just keeps climbing. And it's just more and more challenging for BC Housing, and developers, and organizations like Nelson CARES. (GOV-09)

The role of nonprofit housing providers
Within this context of significant housing challenges, nonprofit organizations seek to operate and expand affordable non-market options. However, with limited government support (beyond the provision of competitive funding programs), these were weighty responsibilities for which local nonprofits were considered inadequately resourced. Simply maintaining existing operations often stretched these organizations to the limits of their capacity:

> Nelson CARES [has] an absolutely huge role in managing all the social housing and everything like that. I think that's really critical. And actually, they don't have enough capacity to expand much more and take on the number of housing projects that Nelson [could] get funding for. (GOV-08)

> We're such a small team, we're all working very long hours, I have incredible volunteers that are working very long hours right now just [doing] what we're trying to get done and have already committed to. … But we would like to do more, and we've been challenged by some—"You need to be doing much more." But it doesn't just happen like that." (CH-07)

As a larger and more professionalized organization, Nelson CARES has paid staff working in administrative and client-facing roles. However, the KHS and SHARE Housing Initiative are smaller organizations that rely on volunteers for essential work:

> There's no stipends. There's no nothing. There's no remuneration, other than I had a 35-year-old man burst into tears when I offered him a suite today and he said, "I was thinking I was going to have to leave Nelson." I mean, to me, that's worth more than getting paid. It's pretty incredible. (CH-06)

Small nonprofit housing organizations often lack access to the skills and knowledge needed to navigate the intricacies of applying for funding and undertaking complex developments (Pomeroy, 2017). This may be because they rely on volunteers without this expertise and/or because, in rural areas, the requisite skills are in short supply in the local labour market. This places these organizations at a significant disadvantage, as they are often competing for funding with expert-staffed organizations, frequently located in larger urban centres:

> We don't have a lot of depth in our membership resources, we don't have experience. This is a small town. There's ambition, but not necessarily commensurate skill sets and resources, and all of us are volunteers. (CH-03)

> I'd love to see Kaslo have 50 new units, they could use them. … All of our small communities could use those units. But they're behind the 8-ball because … you know, they have people with a lot of emotion and passion to want to do something, but not the experience. (GOV-03)

One response to this challenge is for nonprofit organizations to enter into partnerships and join networks in order to access additional resources, enhance their capacity, and increase their chances of attaining funding. For example, coordination and cooperation within regions is well-established in Canada's homeless-serving sector, but is only more recently being adopted in community housing. Participants noted both potential and actual benefits from engagement with regional networks:

> People in Kaslo, they're going to build 10 units. Well, that's fantastic, but they could build 100 units. The reason they're building 10 units is because they're trying to do it with a society with limited or no experience in delivering product. You don't want to take away their autonomy by any means, but having a regional body that would be that sort of resource, [so] you aren't filling out forms that were being sent back to you because they weren't done properly. (GOV-03)

> [W]e're starting to attend more workshops, connecting with non-profits, working with Columbia Basin Trust just to connect with the right people who have provided us with contacts with CMHC [Canada Mortgage and Housing Corporation] and FCM [Federation of Canadian Municipalities]. And we're right now exploring opportunities to apply for funding to do additional planning work. (GOV-05)

Another option for nonprofits seeking to reduce isolation and tap into broader networks of expertise was to engage specialist consultants. The KHS had recently entered into a partnership with a nonprofit consulting firm to help them navigate the process of creating community housing, from applying for funding through managing design and construction:

> The history of most of these organizations, little ones, is that you try, there's no money or you can't get it done, and people burn out. So we're trying to institutionalize our resources a little bit. And they [consulting firm] have allowed us to do that because they brought the skills and the patience and money to the table, and they did not need to be paid upfront. (CH-03)

A different type of barrier to the work of nonprofit housing organizations came from within communities themselves, in the form of stigma towards affordable housing. This perceived undesirability led some residents to oppose its development:

> There have been times that have been really frustrating, I think, for nonprofit organizations. You know, they've come forward to municipal government and said, "BC Housing has these projects, they've got money, just pick up the phone and call them." And then, you get hit with NIMBYism around, "Well, if we build it, then they'll come. They'll just put people on

the bus from Vancouver." But I think there's a little bit more understanding that actually all communities are dealing with this … issue" (CH-02)

The stigmatization of community housing is a long-standing and relatively widespread challenge in Canada (Suttor, 2016). However, one participant suggested it may be more marked in small communities, where close social networks lead to the individualization of "blame" for housing vulnerability:

> You know, I think it tends to get identified differently, rurally, because of the size and the familiarity people tend to have with each other. So they have knowledge, and they tend to individualize and stigmatize people who can't afford housing. Whereas in the cities, it's just more anonymous, and the numbers are just sheer numbers, so you're less likely to know the individuals and less likely to ascribe individual behaviour to their lack of housing, in kind of shorthand. (CH-03)

Because the term "affordable housing" is known to generate negative reactions, one response has been to market new projects as "workforce housing." This term is used strategically to emphasize community housing's role in providing for local workers, who are needed by local businesses and also perceived as members of the community:

> There was talk about just calling it "affordable housing." And I think there's sort of preconceived notions about what that means to people. And I think optically, folks were happier with "workforce housing"—housing to hopefully support people who are working in the service industry, in town. (GOV-05)

While many of our participants focused on the challenges facing nonprofit organizations seeking to provide community housing in rural areas, it was also clear that these organizations had increasing opportunities as a result of recent federal and provincial initiatives. BC Housing in particular was identified as a crucial source of funding and support:

> In the last five years, they've brought like over 120 units to [Nelson], and high-quality buildings, you know, not crap. And we're talking with them quarterly, just to exchange what's happening and look at opportunities. So I think having BC Housing on board is great. (GOV-02)

> I believe that politically, we happened to be in the right place at the right time. Because the NDP came into power [provincially], and they made a commitment to affordable housing, and all of a sudden there was money available. … it was pretty neat to see government actually carrying through on their commitment to affordable housing, and SHARE Housing is an example of it. (CH-06)

While increased opportunities were welcome, participants cautioned that small nonprofit organizations in rural communities often faced an uphill battle in securing funding within competitive systems that seemed to be designed for larger urban centres and for organizations with substantial track records and in-house expertise:

> Politicians that are pushing this agenda of housing from Victoria or from Ottawa, they want to be associated with people that can deliver because they want to get out and get

their picture taken by cutting the ribbon on a brand-new project, right? They can't wait for Nakusp [another village in the Kootenays] to deliver 20 units, or 10 units, because they don't know if it's going to happen or not. (GOV-03)

It looks better for a higher order of government to say, put their name on 100 units in Nelson or Kelowna. … And when we're looking at 10 units here in Kaslo, which one would they want their name associated with? Right? It looks better when they could say "We provided all this housing." [The challenge is] getting [funders] to focus more on rural, especially when people are now wanting to be in rural settings. (GOV-04)

Returning to the example of the long-delayed community housing development in Kaslo, one interviewee noted—tellingly—that it only became "a viable, fundable concept" when the organization acquired an already serviced lot, at which point "we were like city people … access was there." (CH-01)

DISCUSSION

Although housing affordability challenges are a Canada-wide issue, interview participants discussed specific factors contributing to this dynamic in Nelson and Kaslo. First, they identified amenity migrants and second-home buyers as significantly increasing demand for homeownership. This not only contributed to rising house prices, but also led some landlords to sell their rental properties, leading to lower vacancy rates and higher prices in the rental market. The recent context of the COVID-19 pandemic and the associated rise of remote work was noted to have accelerated amenity migration, consistent with media reports (e.g., Farooqui, 2020; Bilefsky, 2021). Realtors interviewed for this study reported a marked increase in competition to purchase homes in Kaslo and Nelson in 2020–2021, often by buyers looking to move to the region. Ultimately, the residents most adversely affected by these trends were low-income renters—a group already rendered vulnerable by Canada's housing system (Evans & Wikander, 2024)—leading to homelessness and/or displacement in some cases. When residents leave these communities in search of affordable housing, it can contribute to labour shortages (Moore et al., 2006), which are already an issue in the Kootenay region.

These challenges were understood as difficult to solve, because adding new supply—the dominant proposed solution to the problem of housing unaffordability in Canada—was complicated by two local factors. First, the limitations of infrastructure in these communities reduced opportunities for infill and other forms of new build. Unlike in larger cities, many parcels are unserviced. This issue had directly affected the KHS in its efforts to develop new community housing, forcing it to scale back its plans and walk away from a large, unserviced lot in favour of a smaller, serviced one that was "shovel ready." The fact that this status is a requirement of many provincial and federal grants for nonprofit housing development creates challenges in rural communities (Ryser et al., 2023). More generally, the cost of connecting parcels to sewers or building on-site septic systems is known to be a significant barrier to housing development in the Kootenays, while at the same time densification opportunities are limited "due to system capacity restrictions" (Howse, Liepa, Glassford, Rethoret & Breen, 2021, p. 13). As one participant noted, urban planning directives centred on building infill and higher densities may not translate to rural places (CH-01).

Second, several participants identified the higher costs of building in the region, which they labelled the "Kootenay Tax." This phenomenon, which has been identified as a barrier to housing affordability in rural Canada (Bruce, 2003), proved to be a major challenge for local nonprofit housing organizations, which must work within fixed budgets.

Given the housing affordability challenges in Kaslo and Nelson, nonprofit housing organizations were seeking—and were often expected—"to be doing much more" (CH-07). However, they already struggled with significant workloads relative to their modest staffing and resources, a consequence of the downloading of ownership and responsibility from federal and provincial governments (Ryser et al., 2021; 2023). Moreover, two of the three organizations considered relied almost entirely on volunteer labour for both executive and operational roles. While volunteer-run organizations perform essential services for their communities, they are known to face skills and knowledge shortfalls (Pomeroy, 2017). The development and management of community housing is highly complex and requires wide-ranging expertise, including in financing and construction (Deng et al., 2023). With limited access to such expertise, organizations may instead rely on "emotion and passion" (GOV-03) in pursuit of their goals.

In addition to operating within the constraints of limited resources and capacity, nonprofit housing organizations were challenged by local stigmatization of affordable housing. This was characterized as NIMBYism, a common obstacle to the expansion of community housing, particularly in rural contexts (Slaunwhite, 2009). One explanation for the opposition was the lack of anonymity in small communities, which can cause housing affordability challenges to be attributed to individual failings (CH-03). Another explanation was the assumption that "if we build it, then they'll come" (CH-02)—that an increased supply of community housing would prompt people to relocate to the area to occupy the new units. This concern appears to be a variant of the perception that expanded social services risk attracting dependent populations, an objection to social and affordable housing that has been previously reported in rural communities (Osinubi, Skobba, Ziebarth & Tinsley, 2022). In this context, the term "workforce housing" was beginning to be used as a strategic label, since linking the provision of affordable housing to the needs of workers and employers encouraged social acceptance. It is also likely that existing residents who are "contributing" to the community through paid work are perceived as deserving of affordable housing, especially in contrast to service-dependent outsiders who might (hypothetically) relocate to the area.

Participants noted that communities like Nelson, and especially Kaslo, appeared to be disadvantaged relative to larger urban centres in receiving support for community housing. Specifically, their nonprofit housing providers often struggled to secure funds due to the perceived risk associated with smaller, "unproven" organizations. Often combined with geographic isolation, these factors pose unique challenges for rural housing nonprofits in securing sufficient capital for development and maintenance (Penfold et al., 2016). Some participants argued that these organizations faced additional difficulties in obtaining funding due to their projects' smaller perceived impact, relative to larger developments that are only feasible in urban centres.

Discussion of these barriers echoed a broader criticism of the regulatory environment around nonprofit funding in Canada, which has been argued to "reduce the level of risk to central governments

rather than to provide a more supportive policy environment for the voluntary sector operating on the ground" (Ryser & Halseth, 2014, p. 46). The subsequent imposition of complex rules and regulations has particularly acute impacts in rural areas, as they "do not reflect or support the more limited human and financial capacity of rural voluntary groups, and, therefore, only exacerbate the operational pressures for these organizations" (Ryser & Halseth, 2014, pp. 46-47). One response to this challenge, adopted to some extent by all three nonprofit providers, was to partner with other organizations to apply for funding and develop projects—an approach that can strengthen their sustainability and impact (see Penfold et al., 2016). Ultimately, the need for community housing in Kaslo and Nelson (and the broader Kootenay region) is so pressing, and the underlying funding structures and requirements so complex, that it is unrealistic to expect small nonprofit organizations to lead the response on their own.

CONCLUSION

Nonprofit organizations are at the front line of delivering affordable non-market housing in rural communities across Canada. In Nelson and Kaslo, they manage and have expanded community housing, providing a vital service in the absence of direct public provision. However, more community housing supply is urgently required as affordability continues to deteriorate, making low-income renters vulnerable to homelessness and displacement. While these organizations have been successful in acquiring grants and developing new projects, due in part to strategic partnerships, they are still disadvantaged relative to larger, more professionalized urban nonprofit housing providers. This is due not only to the greater access these providers have to skills and knowledge, but also to funding initiatives that appear to be designed for larger communities and fail to take rural realities (e.g., infrastructure limitations) into account.

Despite the best efforts of nonprofit providers, efforts to address housing affordability challenges in Kaslo and Nelson remain insufficient. This leads us to two recommendations for ameliorating these challenges, both in our case study communities and in rural places more generally. First, it is important to recognize that the private rental market in these contexts, like in Canada's major cities, cannot provide affordable, secure housing to many households in need and that an expansion of non-market provision is therefore essential. Following from this, funding opportunities and their associated processes and requirements must be better tailored to the environments in which they are needed. As highlighted by Deng et al. (2023, p. 12), there is a need for differentiated requirements for urban and rural community housing providers, and a "more accommodating" approach to geographical differences. Additionally, a stronger focus on scale could generate more political support for community housing in smaller communities: a 10-unit development in Kaslo (population 1,049) likely has a similar proportional impact on housing affordability as a 110-unit development in Nelson (population 11,106) or 7,000 new units in the City of Vancouver (population 706,000).

Second, it is clear from our study that small nonprofits struggle with the magnitude of downloaded responsibilities. A valid response to this challenge would be to call for provincial and federal governments to resume a direct role in building and operating community housing in rural areas and small towns. However, given the value that nonprofits bring—particularly in terms of their community connections and deep knowledge of local contexts—another option would be to bring these

organizations together within a permanent and substantive regional network. Doing so would build on and deepen existing partnerships while enabling greater coordination and the sharing of skills and knowledge.

Although each community has unique elements, housing challenges are often broadly similar within regions, including the Kootenays (RDCK, 2020). A more coordinated, regional-scale response to housing affordability challenges could streamline solutions, consolidate expertise, and alleviate the pressure that communities—and their nonprofit housing providers—are experiencing. Such coordination across municipal boundaries is already seen in some metropolitan regions (e.g. Metro Vancouver) and could play a vital role in meeting the NHS's aspirational goal of ensuring adequate and affordable housing for all Canadians.

ABOUT OTHER AUTHORS

Erika Čížek is Professor at the University of Alberta. Email: erika.cizkova@gmail.com

Damian Collins is Professor at the University of Alberta. Email: damian.collins@ualberta.ca

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