



PEACE RIVER REGIONAL DISTRICT

# PRRD Housing Needs Report

## Electoral Area B Data Summary

## Prepared for:

### **Peace River Regional District**

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# Executive Summary

This report provides a high level summary of relevant housing related data for Electoral Area B. The purpose of this report is to establish a baseline understanding of housing needs in the Electoral Area prior to the development of full housing needs reports following the completion of the community engagement tasks as part of this project.

Recognizing that the 2016 Census data used throughout this report is already somewhat dated, particularly for a region with a largely cyclical economy, this information nonetheless remains as the most reliable data available for the purposes of this type of reporting, as it is collected only through Statistics Canada's Census. The legislative requirements require that it be used in British Columbia Housing Needs Assessments. In order to address this limitation, the future needs projections and engagement sections are intended to ensure that a more current snapshot of needs and issues is captured. Over time, as future Housing Needs Assessments are produced, this tool and approach will be important to be able to track trends in the Census data and qualitative data collected through engagement. This report is intended to provide a baseline against which to assess changes.

To understand housing need in the community, a review of population, age, household size and type, tenure, income and employment data was conducted. Since 2006, the population of Electoral Area B increased slightly to 5,628 in 2016. The median age of residents was 30.1 in 2016, indicating a younger population overall in the community. The number of households increased by 0.6% over the same time period, and the average household size remained steady. Fifty-two percent of Electoral Area B households are occupied by 1 or 2 persons and 81% of households consist of families with or without children. The majority of Electoral Area B

households are owned (89%) and the medium income of owner households increased from 2006 to 2016, and the median income of owner households were 15% more than the median income of renter households.

It is also important to note the shadow population that exists throughout the region. With mining, hydro, electric power generation, forestry and agricultural industries active in the PRRD, there are significant numbers of work camp style developments throughout the region to house employees that do not live permanently in the surrounding communities. As a result, there is increased pressure on housing availability and affordability throughout the region.

To understand the current housing stock in the community, a review of dwelling size and type, tenure, housing condition and age, new residential construction, and sales price data was conducted. As of 2016, there were 1,645 dwellings in Electoral Area B, 83% of which were single detached dwellings. The majority of all dwelling types had three or more bedrooms. Sixty-eight percent of housing units in Electoral Area B were built after 1980, and the majority only require regular maintenance (61%) or minor repairs (33%). In 2019, the average sales price for a single-family dwelling (3 bedrooms) was \$487,375.00.

Finally, a review of housing needs indicators was conducted to understand levels of adequacy, suitability, and affordability in the community. Of all Electoral Area B households in 2016, 7% lived in inadequate dwelling units, 9% lived in unsuitable conditions, and 11% spent more than 30% or more of their income on shelter costs indicating issues with affordability. Of senior households, 7% of households experiencing housing need had issues with adequacy of their unit and 16% had affordability issues. Additionally, a much higher

proportion of owners than renters experienced core housing need (13.6% vs. 6.1%).

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## 1.0 Introduction

The Peace River Regional District (PRRD) is divided into four electoral areas: B, D, C, E. Electoral Area B covers the most northern portion of the regional district, and shares a southern border with Electoral Areas C, D and E. As of 2016, Electoral Area B had a population of 5,628 residents, which made it the third largest Electoral Area population in the regional district after Electoral Area C and D.

Electoral Area B residents face unique housing challenges, based on their location, the context of the community and current economic and growth drivers within the community and the region. Across BC, a housing affordability crisis has emerged due to high demand for housing from a growing population, low interest rates, and the attractiveness of housing as an investment. Increasingly, the cost of renting and owning is creating unprecedented financial burdens for households.

In 2019, the Government of BC introduced changes to the *Local Government Act*, requiring municipalities and regional districts to complete Housing Needs Reports to help better understand current and future housing needs and incorporate these into local plans and policies. Each local government must complete their first report by 2022 with updates every five years thereafter. The Union of British Columbia Municipalities (UBCM) is providing funding for local governments to support the completion of the first round of reports. The PRRD was awarded funding through this program and retained Urban Matters to complete Housing Needs Reports for four constituent communities, and the four electoral areas. Separate reports have been prepared for each participating community and electoral area, which are based on local context while also providing a regional lens.

The purpose of the PRRD Housing Needs Assessment Project is to:

- Develop an understanding of the current housing availability, suitability, and affordability across the entire housing continuum;
- Make projections and recommendations on future population growth and significant expected changes in housing demand;
- Provide a breakdown of housing units by type, size, condition, and state of repair; and
- Provide recommendations for relevant policy updates for participating local governments.

This Housing Needs Assessment includes relevant housing related data for Electoral Area B and establishes a baseline understanding of housing need prior to the development of full housing needs reports across the PRRD and its partner municipalities in this endeavour.

Recognizing that the 2016 Census data used throughout this report is already somewhat dated, particularly for a region with a largely cyclical economy, this information remains as the most reliable data due to its basis in the Census. It is required through legislation that this data be used in British Columbia Housing Needs Assessments. The future needs projections and engagement sections are intended to ensure that a more current snapshot of needs is captured. Over time, as future Housing Needs Assessments are produced, it will be important to be able to track trends in both Census data and qualitative data collected through engagement.

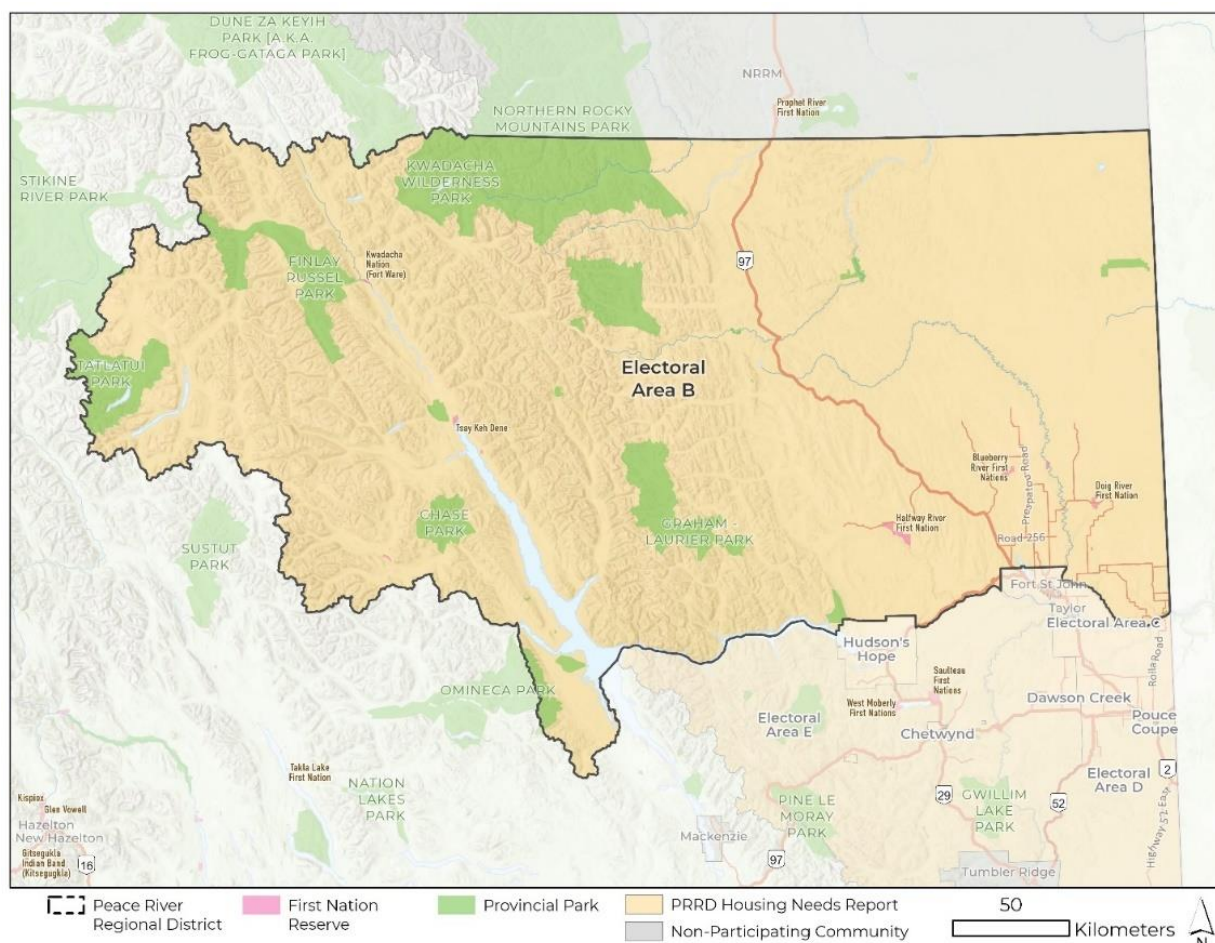


## 1.1 Overview

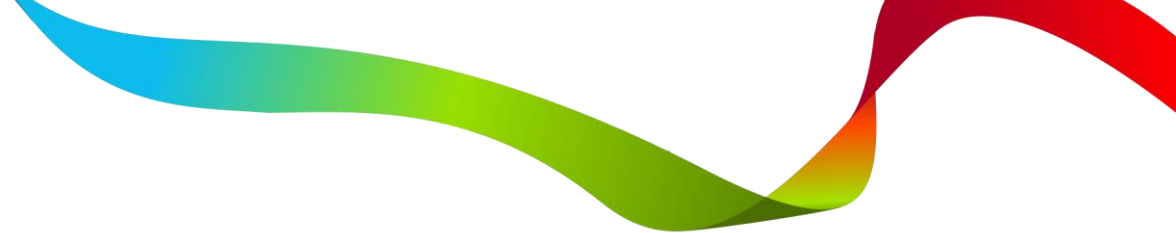
Electoral Area B covers the northern most portion of the PRRD, with Electoral Area C, D and E to the south. As of 2016, Electoral Area B had a population of 5,628 residents, which is approximately 9% of the total PRRD population. None of the seven municipalities located within the PRRD fall within Electoral Area B.

As of 2016, 83% of dwellings within Electoral Area B were single detached dwellings. Across the rural areas of the PRRD, including Electoral Area B, housing related challenges can be attributed to a decreasing and aging population, resulting in a shift in housing needs to support changing demographics and development trends.

**Figure 1- Study Area Overview Map**



Portions of Electoral Area B fall under two different PRRD Official Community Plan (OCP) Bylaws. The Rural OCP (Bylaw 1940, 2011) includes policies to encourage the development of affordable housing, special needs housing, age-friendly housing, and housing with universal design features. The Rural OCP indicates that typical dwellings in the rural area are single family dwellings, and allows for one to two dwellings per parcel, with exceptions to be made for farm help, temporary family dwellings, multi-family dwellings in communal farm zones, and affordable housing for people with disabilities or seniors. Furthermore, the Rural OCP includes policies to permit secondary suites within single family dwellings and permits mobile homes throughout the area as an affordable housing



option. Secondly, the North Peace Fringe Area OCP (Bylaw 1860, 2009) covers a smaller area within the Electoral Area around Fort St. John. The North Peace Fringe Area OCP includes policies to recognize the varied housing needs and to provide for a range of locations, types, tenures, and densities to ensure there is housing suitable to meet the needs of residents. The North Peace Fringe Area OCP supports special needs and affordable housing opportunities within the plan area. Furthermore, the North Peace Fringe Area OCP accommodates Home Based Businesses within certain zoning designations and includes policies to accommodate secondary studies, special needs housing, rental units, and housing for seniors.

## 1.2 Housing Needs Report Requirements

Housing Needs Reports regulations require the collection of approximately 50 different data indicators about past and current population, households, income and economy, and housing stock, as well as projected population, households, and housing stock.<sup>1</sup> Most of this data is made available by the Government of BC through their data catalogue. While not all 50 data indicators are summarized in the body of the report, all required data that is currently available can be found in the Data Appendix (Appendix A).

This document fulfills Housing Need Report requirements for Electoral Area B, providing information on housing needs across the housing continuum, including an estimate of the number and size of housing units required to address existing demand and future growth over the next five years. This report is intended to be used by the Electoral Area, the PRRD, and other stakeholders to inform the planning and development of housing, through local plans, policies, and the management of development. It is also a public document intended to support decision-making around housing and provide information to stakeholders to help improve local understanding of housing needs.

This report provides an overview of housing needs based on analysis of quantitative data, as well as qualitative data from engagement. This data is used to identify housing units required currently and over the next five years, number of households in core housing need, and statements about key areas of local need, in fulfilment of Housing Needs Reports regulations.<sup>2</sup>

## 1.3 Data Limitations

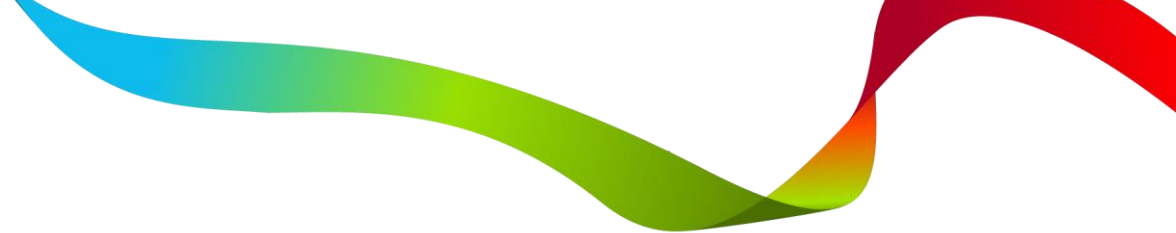
This report refers to both the standard Census Profile from Statistics Canada for Electoral Area B, as well as custom data that was prepared for the purpose of completing the Housing Needs Reports. The custom data refers to private households only and figures may be different than what is available through the public Census Profiles.

Recognizing that the 2016 Census data used throughout this report is already somewhat dated, particularly for a region with a largely cyclical economy, this information nonetheless remains as the most reliable data available for the purposes of this type of reporting, as it is collected only through Statistics Canada's Census. The legislative requirements require that it be used in British Columbia Housing Needs Assessments. In order to address this limitation, the future needs projections and engagement sections are intended to ensure that a more current snapshot of needs and issues is captured. Over time, as future Housing Needs Assessments are produced, this tool

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<sup>1</sup> [https://www2.gov.bc.ca/assets/gov/housing-and-tenancy/tools-for-government/uploads/summaryhnrrequirements\\_apr17\\_2019.pdf](https://www2.gov.bc.ca/assets/gov/housing-and-tenancy/tools-for-government/uploads/summaryhnrrequirements_apr17_2019.pdf)

<sup>2</sup> <https://www2.gov.bc.ca/gov/content/housing-tenancy/local-governments-and-housing/policy-and-planning-tools-for-housing/housing-needs-reports>



and approach will be important to be able to track trends in the Census data and qualitative data collected through engagement. This report is intended to provide a baseline against which to assess changes.

The 2011 National Household Survey (NHS) was voluntary and as a result had a much lower response rate than the mandatory long-form Census. Because of this, data from the 2011 NHS is of a lower quality than Census data from other years.

The statistical data included in this report was collected prior to COVID-19 and may not entirely reflect current housing trends. The data reported should be considered together with Section 7 – COVID-19 Implications of this report. The findings in the concluding sections consider both available data, desktop research on COVID-19 implications on the housing system, and what was heard from stakeholders during engagement about the on-the-ground implications in Electoral Area B.

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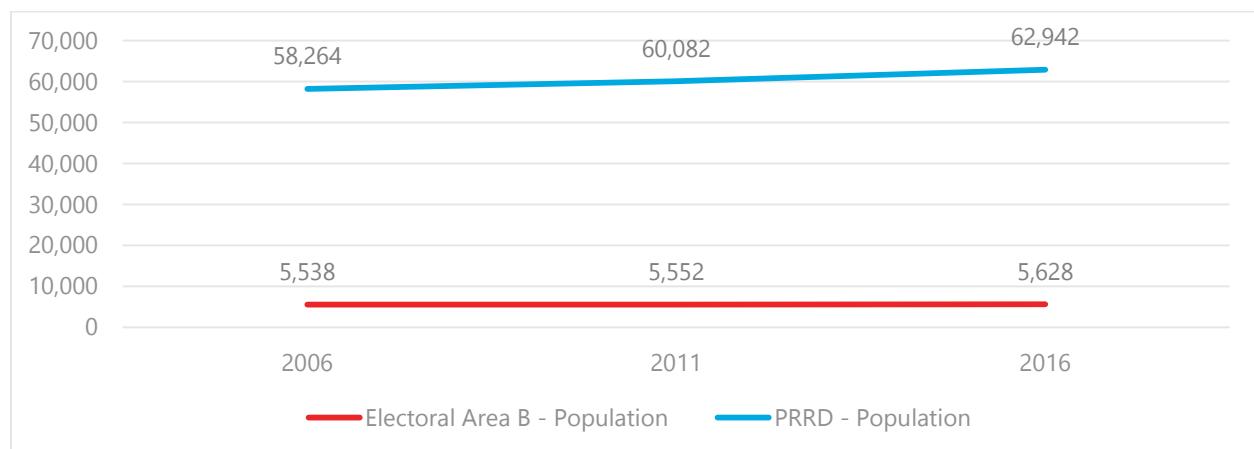
## 2.0 Community Profile

The demographic and economic context of a community shape its housing needs. Age and stage of life, household type and size, income, and employment all directly affect the type of housing units, sizes, and tenures needed. This section provides an overview of these factors, using a combination of data from the Statistics Canada Census Profiles and data tables and custom data prepared for Housing Needs Reports.

### 2.1 Population

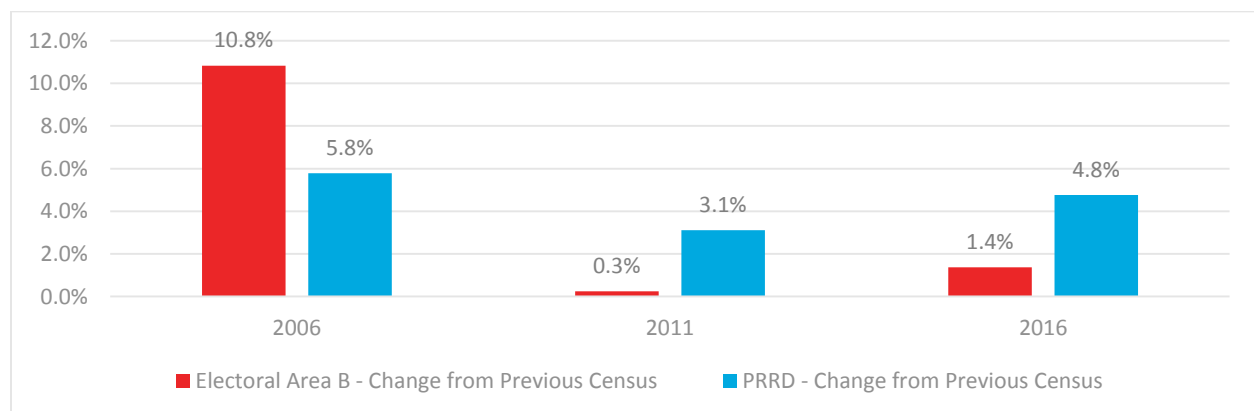
Between 2006 and 2016, Electoral Area B grew by 1.6% from 5,538 to 5,628 residents, an increase of 90 residents. Over the same time period PRRD grew by 4.5%. The bulk of the growth in Area B occurred between 2011 and 2016, with the Area growing by 76 residents in this time period for a total of 5,628 residents in 2016. As of 2016, Electoral B residents made up 9% of the PRRD's total population.

**Figure 2 - Population Changes in Electoral Area B and PRRD, 2006-2016**



Source: Statistics Canada Census Program, Census Profiles 2006, 2011, 2016

**Figure 3 - Population Changes in Electoral Area B and PRRD, 2006-2016**

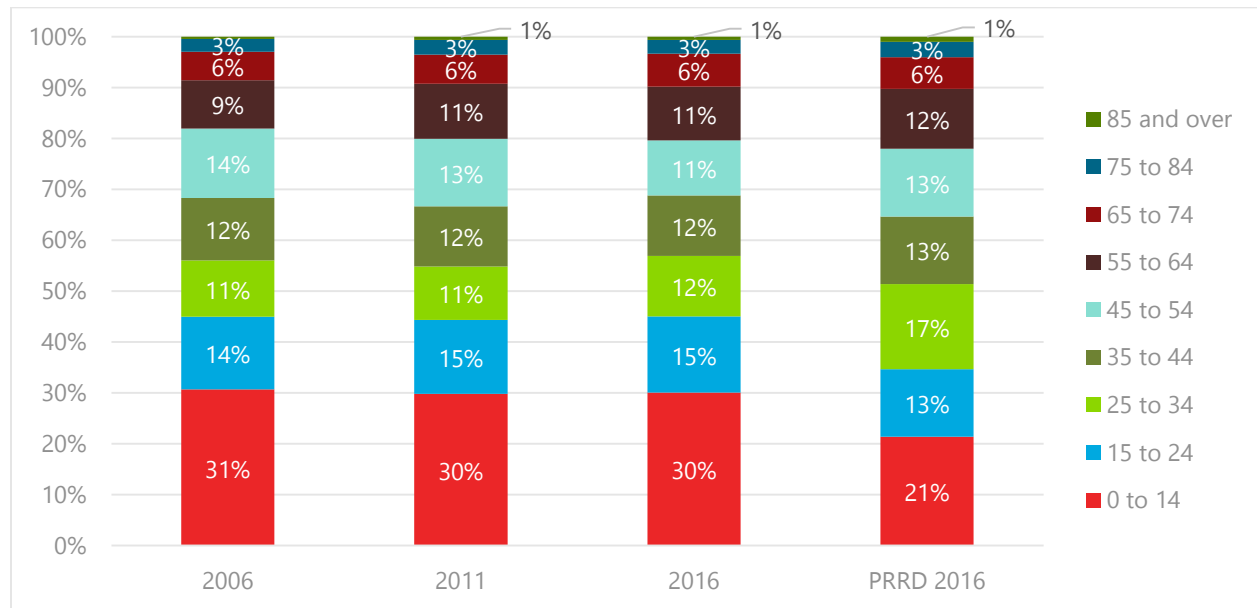


Source: Statistics Canada Census Program, Census Profiles 2006, 2011, 2016

## 2.2 Age

From 2006 to 2016, the median age in Electoral Area B declined slightly from 30.8 to 30.1 indicating a younger population trend than the PRRD overall. During this same time period the median age in the PRRD also remained relatively constant, decreasing only slightly from 34.2 in 2006 to 34.1 in 2016. Generally, the age cohorts in Electoral Area B showed little change between Census periods. As compared to the PRRD in 2016, Electoral Area B has a greater proportion of residents in the 0 to 14 and 15 to 24 age categories. The PRRD has a generally younger age composition than many other areas of BC, with fewer seniors and more young families, and Electoral Area B shows a particular concentration of children (aged 0 to 14) and youth and young adults (aged 15 to 24).

**Figure 4- Age Distribution in Electoral Area B, 2006-2016**

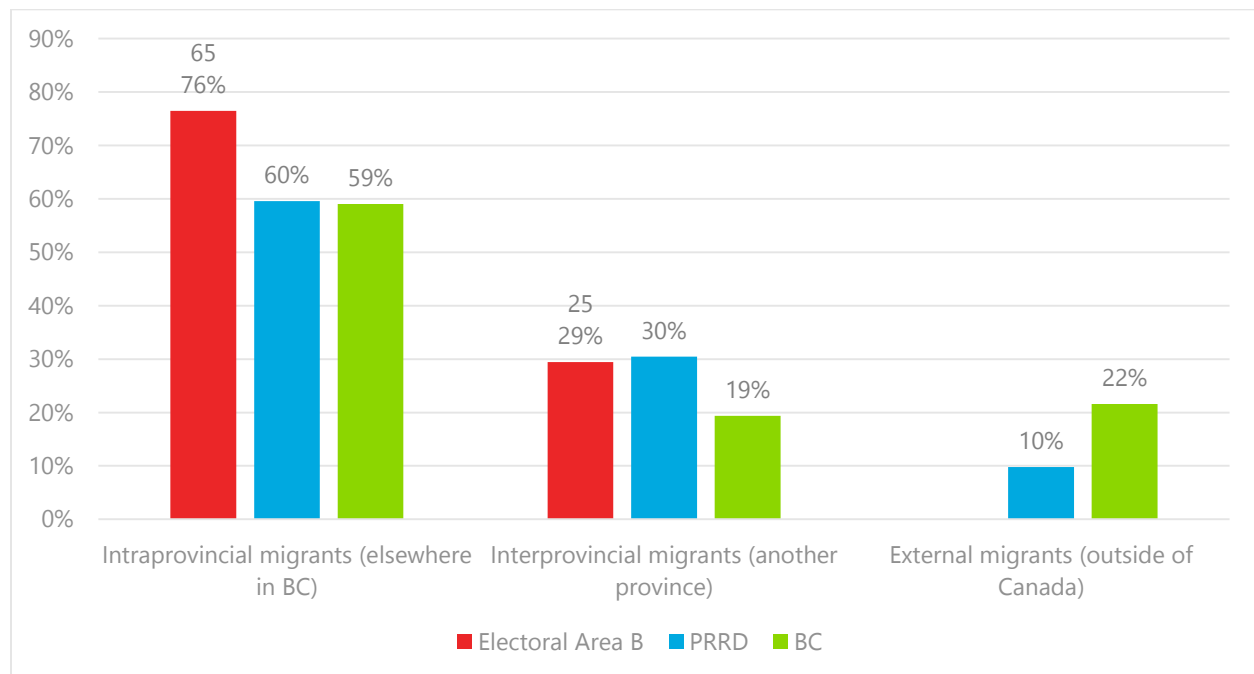


Source: Statistics Canada Census Program, Census Profiles 2006, 2011, 2016

## 2.3 Mobility

In Electoral Area B, 2% of the population moved into area in a one-year period between 2015 and 2016, compared to the 6% in the PRRD and 7% in BC. Of those who moved to Electoral Area B, 76% were intra-provincial migrants (people who moved from elsewhere in BC), 29% were inter-provincial migrants (people who moved from another province), and 0% were external migrants (outside Canada). Compared to the PRRD, Electoral Area B has a higher proportion of individuals who moved intra-provincially. This suggests there is interest from BC residents and residents of other provinces in moving to the region, but lesser so interest from individuals from outside the country.

**Figure 5- Year Ago Mobility Status in Electoral Area B, PRRD and BC<sup>3</sup>**



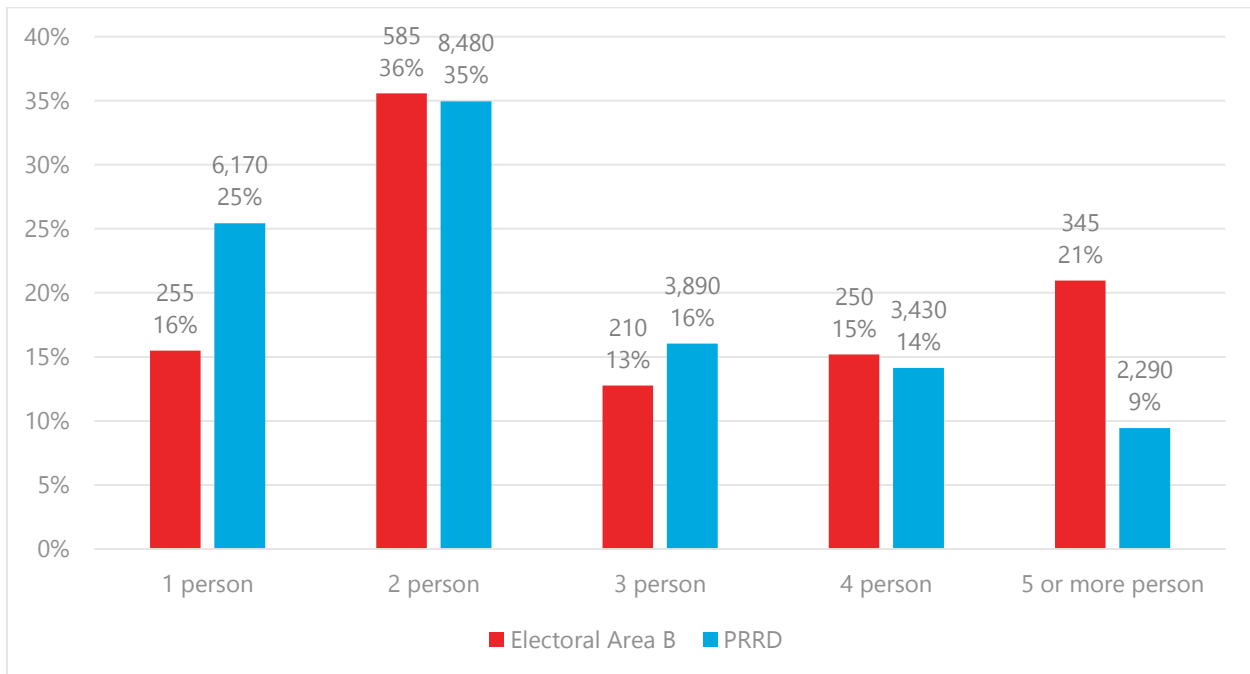
Source: Statistics Canada Census Program, Census Profiles 2016

## 2.4 Households

Between 2006 and 2016, the number of households grew by 0.6% from 1,635 to 1,645. The average household size for Electoral Area B was 3.2 in 2016, compared to the 2.5 for the PRRD. The average household size in Electoral Area B remained steady between 2006 and 2016. In 2016, 49% of households in Electoral Area B were 3 person or more households (i.e. family households), compared to 39% of PRRD households (Figure 6). This higher proportion of larger household sizes in Electoral Area B than the PRRD suggests a greater prevalence of families in Electoral Area B than the PRRD, rather than other household types. Electoral Area B has a higher proportion of family households with and without children than the PRRD (and corresponds with the demographic data shown in Figure 4) and lower portion of one-person non-census-family households (Figure 7). These figures suggest that families are more likely to live in the Electoral Area than the region, as a whole as family households make up the majority of households in the community (81%).

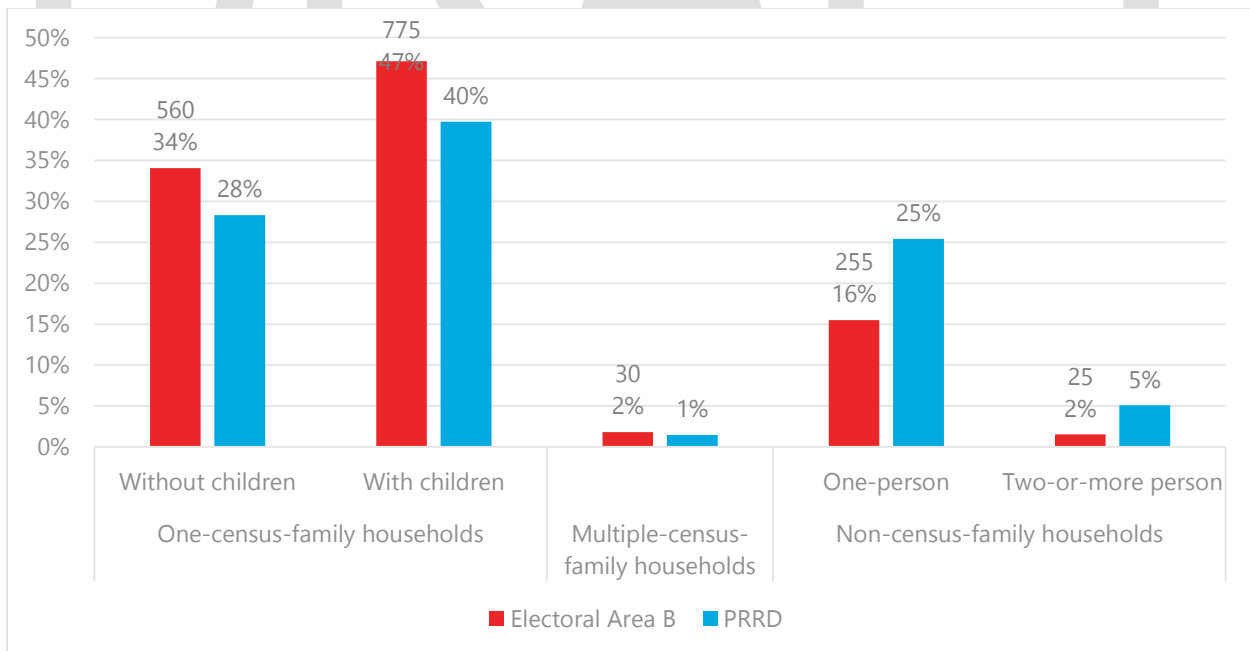
<sup>3</sup> Due to randomized rounding implemented by Statistics Canada, there are some cases where proportions do not add up to 100%.

**Figure 6 - Household by Size in Electoral Area B, 2016**



Source: Statistics Canada Census Program, Census Profiles 2016

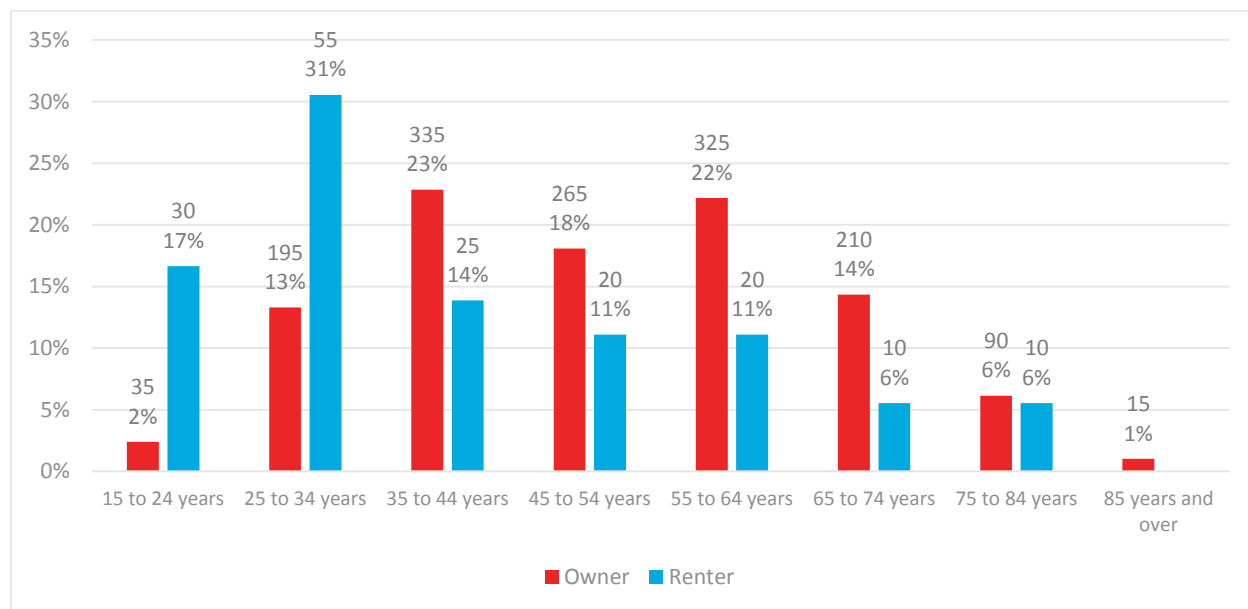
**Figure 7 - Households by Household Type in Electoral Area B and PRRD**



Source: Statistics Canada Census Program, Census Profiles 2016

Figure 8 shows the ages of primary household maintainers by tenure, to illustrate the distribution of tenure across age groups in 2016. Primary household maintainer refers to the person leading a household. The census allows two to be identified per household and the data is based on the first entry. In Electoral Area B, there was a smaller proportion of households headed by the youngest and oldest age groups. Renter households are more likely to be led by a younger age group (73% of renters were under the age of 54), while 43% of owners were 55 or older.

**Figure 8- Age of Primary Household Maintainer by Tenure, 2016**



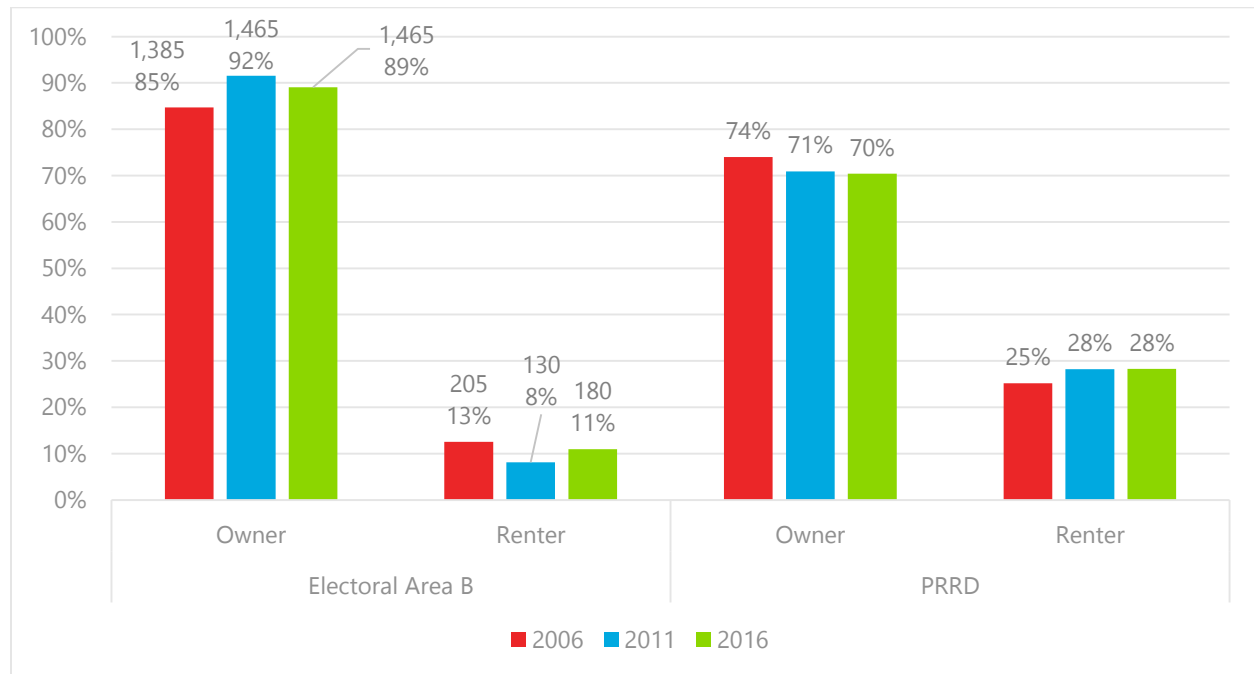
Source: Statistics Canada Census Program, Census Profiles 2016

### 2.4.1 TENURE

Electoral Area B has seen the proportion of owner households fluctuate over the past three census periods, from 85% in 2006 to 89% in 2016 (Figure 9). Renter households decreased over the same time period from 13% to 11%. For comparison, in 2016, 70% of PRRD residents were homeowners and 28% were renters. In part, this trend can be attributed to changes in industry demand within the region and associated changes in household income, thus a potentially lesser ability to purchase a residential property. This tenure breakdown can be attributed to affordable housing prices and high household incomes and a lack of available rental properties within the Electoral Area, which is fairly typical of rural regions and communities. The fluctuations in ownership and renters could be attributed to the changes in industry demand within the region.



**Figure 9- Households by Tenure in Electoral Area B, 2006-2016**



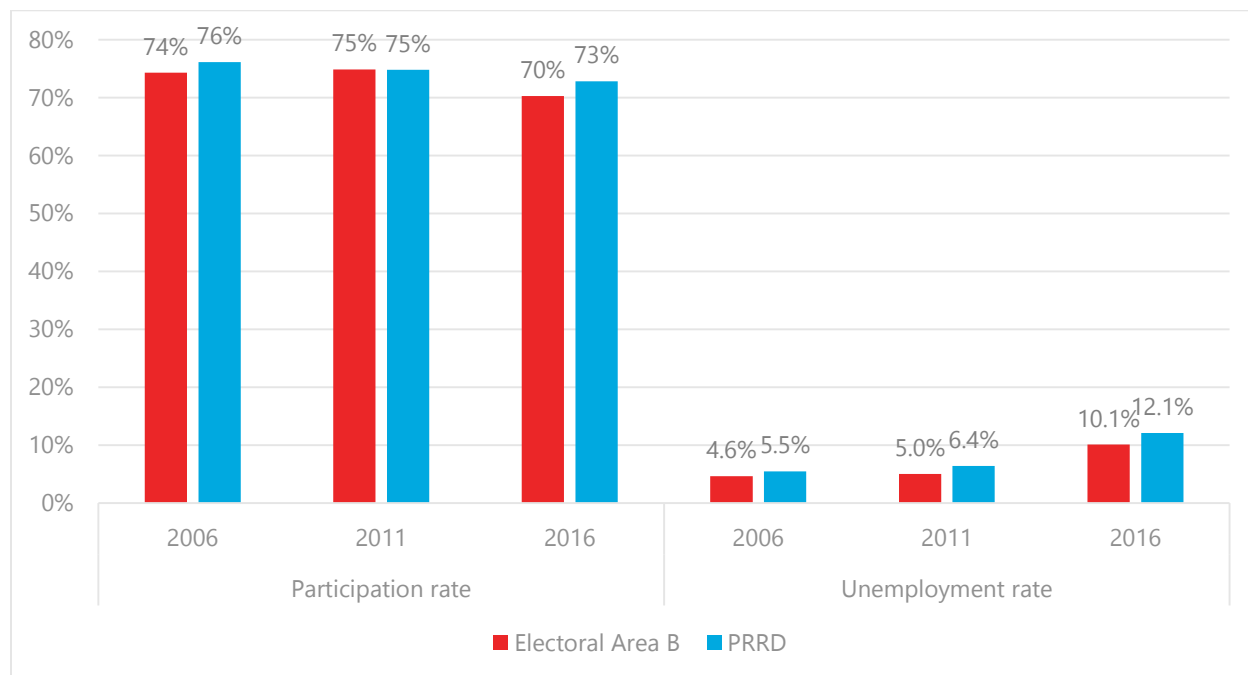
Source: Statistics Canada Census Program, Census Profiles 2006, 2016, NHS Profile 2011

## 2.5 Economy

Between 2006 and 2016, the Electoral Area B labour force participation rate decreased from 74% to 70% (Figure 10). The unemployment rate in Electoral Area B increased from 4.6% to 10.1% over the same time period. This increase in unemployment took place during a period of time where there was a downturn in the oil and gas economy, and these numbers reflect that; however, it is likely that current unemployment rates would be lower than in 2016. Comparatively, the PRRD participation rate decreased from 76% to 73% and the unemployment rate increased from 5.5% to 12.1%, which may also be related to the 2014-2015 downturn in the oil and gas industry.

In 2016, the top five industries employing Electoral Area B residents included agriculture, forestry, fishing and hunting (24%), mining quarrying, and oil and gas extraction (12%), construction (11%), retail trade (7%) and transportation and warehousing (7%).

**Figure 10- Labour Participation Rate and Unemployment Rate in Electoral Area B and PRRD, 2006-2016**



Source: Statistics Canada Census Program, Custom Data Organization for BC Ministry of Municipal Affairs and Housing

## 2.6 Household Median Income

Between 2006 and 2016, median before-tax private household income grew by 37% in Electoral Area B, compared to the 24% across the PRRD. As of 2016, Electoral Area B residents had a comparable but slightly lower median income to that of the total PRRD population. In 2016, the median income in Electoral Area B was \$93,379; only \$667 lower than the PRRD median income of \$94,046 (Figure 11).

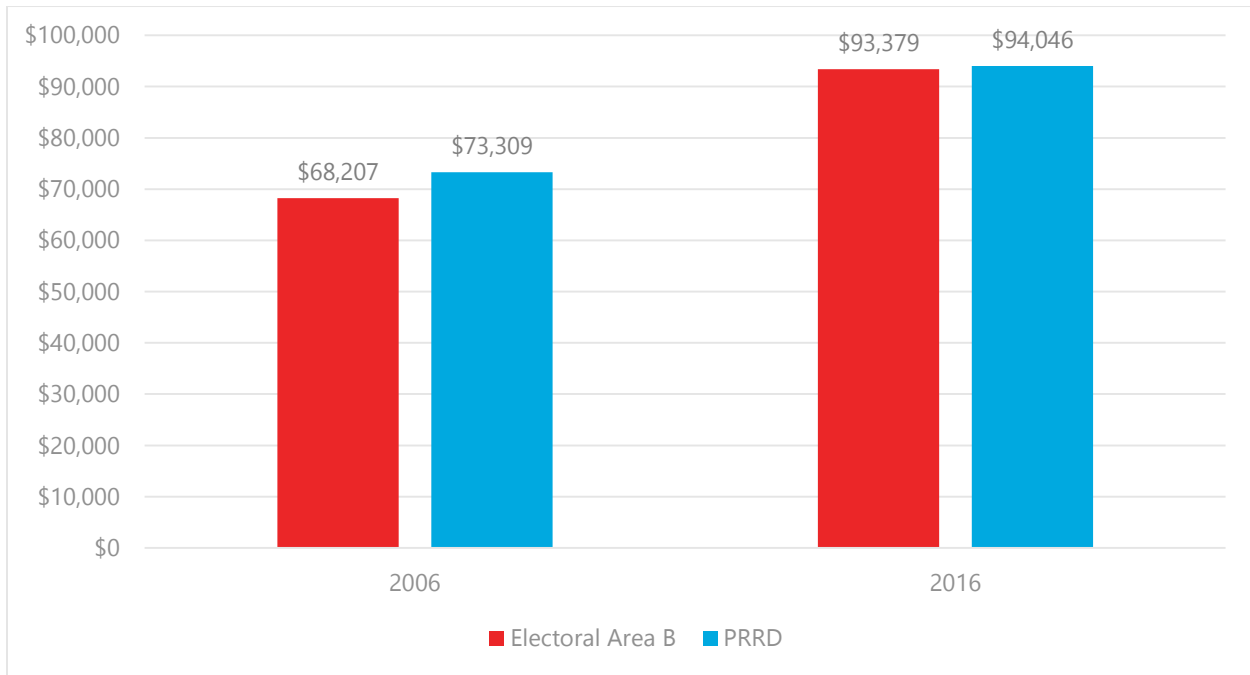
Median household income differs by household type. In Electoral Area B, female lone parents, and non-census families (typically individuals living alone) have the lowest median income. Other census families and couples with children had the highest median incomes, which is typical as they represent households generally at the peak of their earning potential and may have two-income streams (Figure 12). Couples without children typically represent older couples whose children have left and contain both households nearing retirement (who may be high earners) and couples who are retired, who are living off investments and pensions. Households with lower incomes are likely to be more vulnerable to housing issues, as the options for what they can afford are naturally lower.

The median renter household income in a community is typically much lower than the median owner household income. Despite this, in Electoral Area B, the median renter household income in 2016 was \$85,570, up by 81% since 2006. Compared to the median owner household income of \$98,599, renters in Electoral Area B earned 87% of what owner earned: higher than many other Peace River communities (Figure 13).

While renters typically experience higher levels of core housing need than owner households and are generally less secure in their tenure, secure rental tenure represents an important component of the housing continuum.

Of the renter households, 30% earn less than \$40,000. These are the households that may be most likely to experience affordability issues in renting. Owner household income is more evenly distributed across income groups (Figure 14 **Error! Reference source not found.**). This indicates that renters may not necessarily choose this tenure but rent because they are unable to afford ownership as an option.

**Figure 11- Median Before-Tax Private Household Income, 2006-2016**



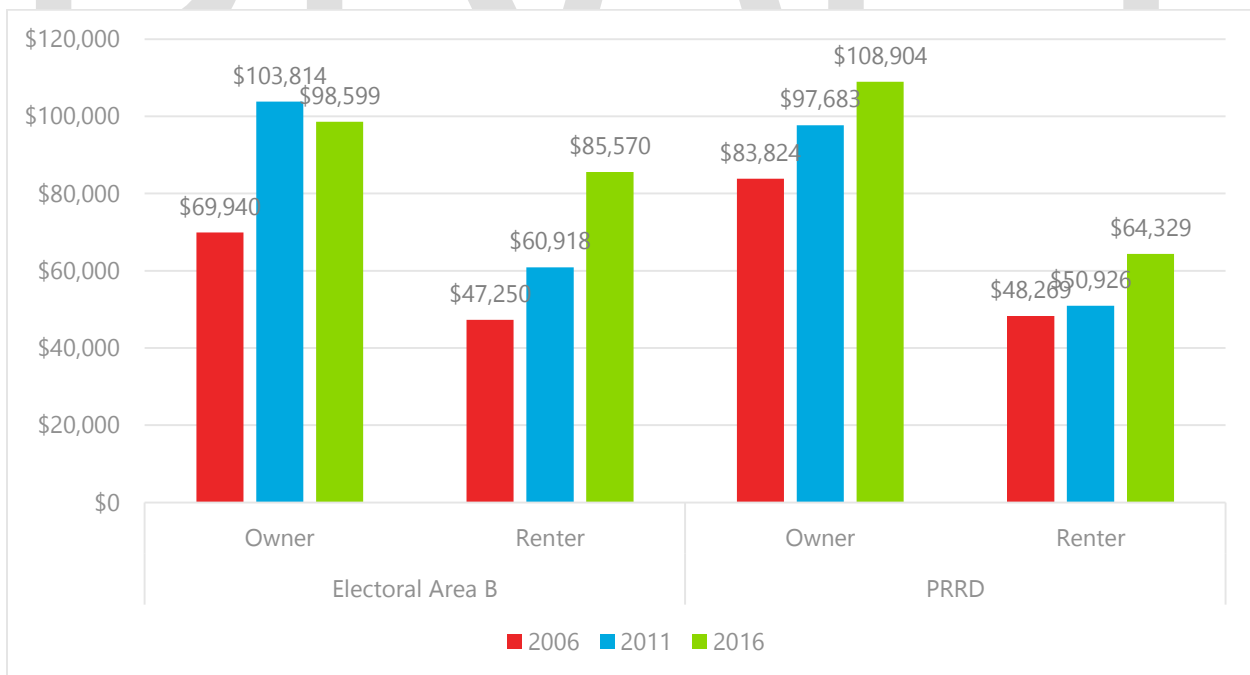
Source: Statistics Canada Census Program, Custom Data Organization for BC Ministry of Municipal Affairs and Housing

**Figure 12- Median Income by Household Type in Electoral Area B and PRRD, 2016**



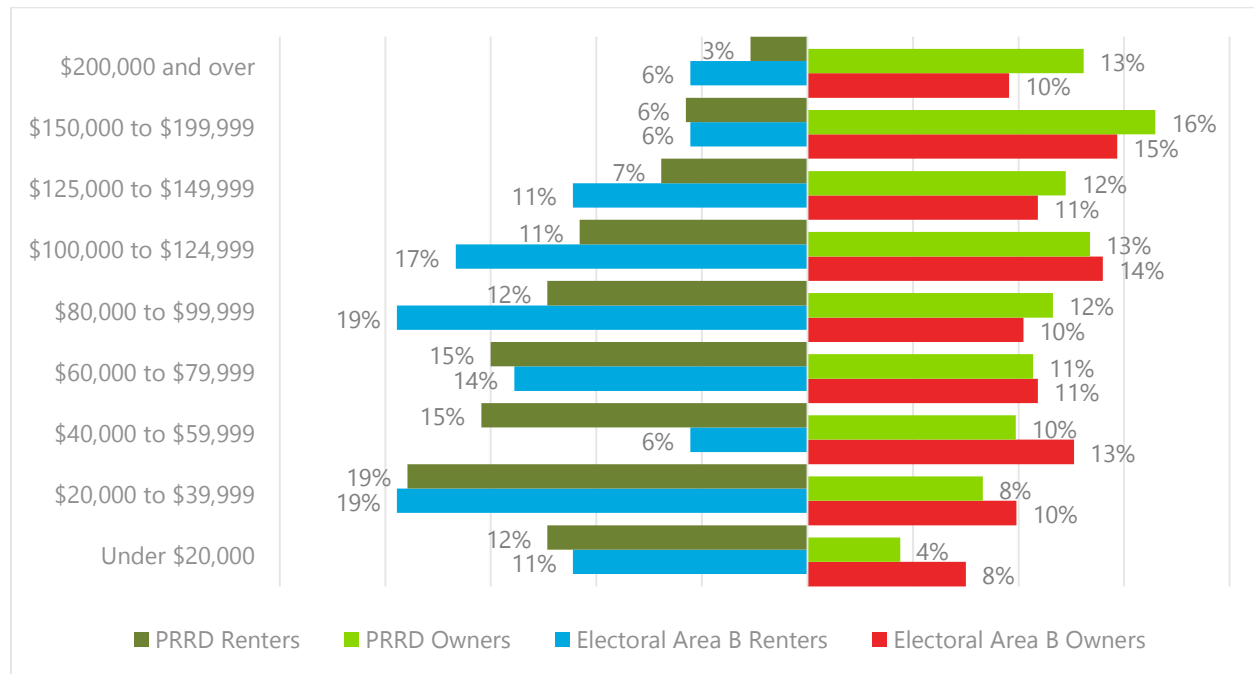
Source: Statistics Canada Census Program, Custom Data Organization for BC Ministry of Municipal Affairs and Housing

**Figure 13- Median Income by Tenure in Electoral Area B and PRRD 2006-2016**



Source: Statistics Canada Census Program, Custom Data Organization for BC Ministry of Municipal Affairs and Housing

Figure 14- Renter and Owner Household Income by Income Bracket, 2016



Source: Statistics Canada Census Program, Custom Data Organization for BC Ministry of Municipal Affairs and Housing

## 2.7 Summary

Between 2006 and 2016, Electoral Area B population increased only slightly and reached 5,628 in 2016. The median age of Electoral Area B residents was 30.1 in 2016, which was comparable to the median age of the total PRRD population of 34.1, indicating a younger population.

In 2016, Electoral Area B experienced some population change as a result of individuals moving to the area from elsewhere in British Columbia. Only 25 new Electoral Area B residents that year relocated to the area from another province.

The number of households in Electoral Area B increased by 0.6% between 2006 and 2016 and the average household size remained steady. The majority of households in Electoral Area B are occupied by 1 or 2 persons. Compared to the PRRD, Electoral Area B had more family households with and without children and a lower percentage of one-person non-census family households.

In Electoral Area B, 89% of households are owned and 11% are rented, and the median income of both owner and renter households increased from 2006 to 2016. The median income of owner households in 2016 was 15% higher than renter households, who saw a significant increase in median incomes between 2006 and 2016.

Between 2006 and 2016, the unemployment rate in Electoral Area B increased from 4.6% to 10.1% and the participation rate also decreased from 74% to 70%. However, the median income of private households in Electoral Area B increased slightly over the same time period. Households with the highest median income in 2016 were other census families.

## 3.0 Housing Profile

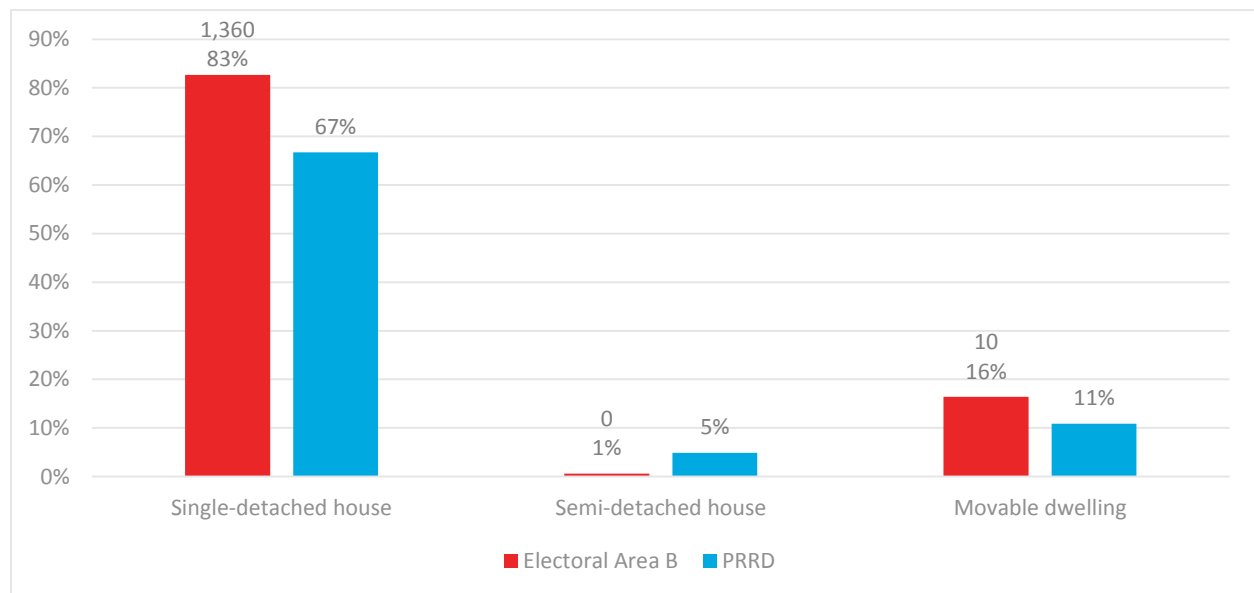
This section provides an overview of community housing stock (dwelling type, size, and age), market and non-market housing trends, and indicators of housing need. The content in this section forms the basis of the statements about key areas of local need provided in Section 7.

### 3.1 Overview of Housing Stock

#### 3.1.1 HOUSING UNITS

As of 2016, there were 1,645 dwellings in Electoral Area B. The dominant form of housing in Electoral Area B are single detached houses (83%). While this is true of the region, Electoral Area B has a much higher proportion of single detached houses than the PRRD and few of any other dwelling types (Figure 15). There is also a significant proportion of movable dwellings (16%) in Electoral Area B.

Figure 15- Dwelling by Structure Type in Electoral Area B and PRRD, 2016<sup>4</sup>

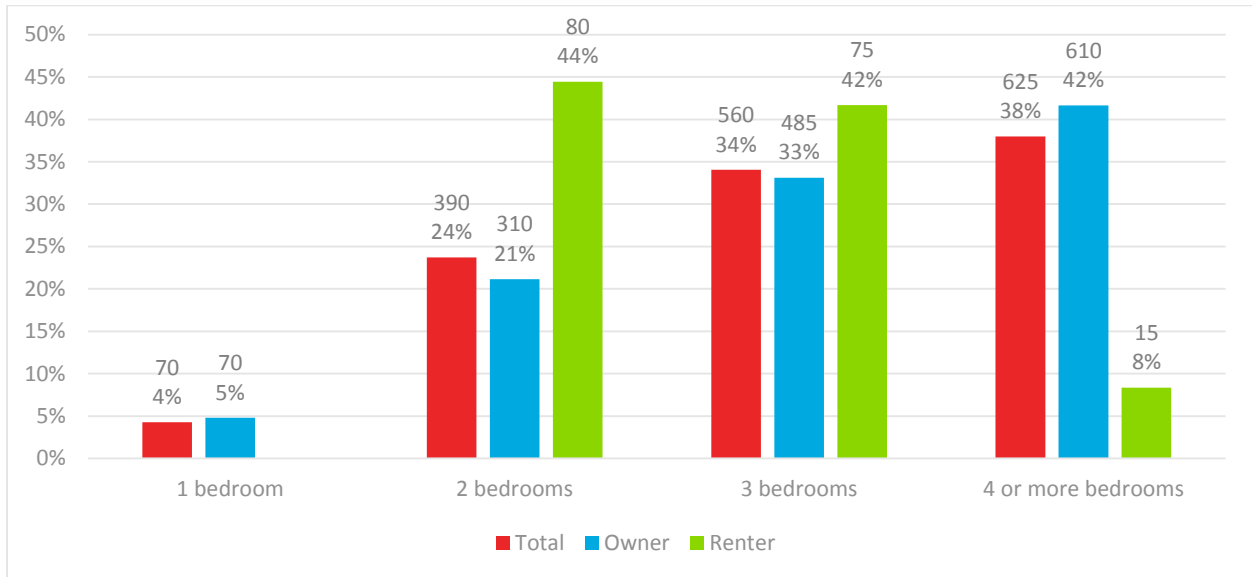


Source: Statistics Canada Census Program, Census Profiles 2016

The most common structural housing type in Electoral Area B occupied by both owners and renters are single-detached houses. However, owner households occupied a greater proportion of single-detached houses and movable dwellings than renter households, of which the remaining proportion occupied other single attached houses. In 2016, 72% of dwellings in Electoral Area B had three or more bedrooms (Figure 16). Of the rented dwellings, 44% had two bedrooms and 42% had three bedrooms. The greatest proportion of owned dwellings had four or more bedrooms (42%).

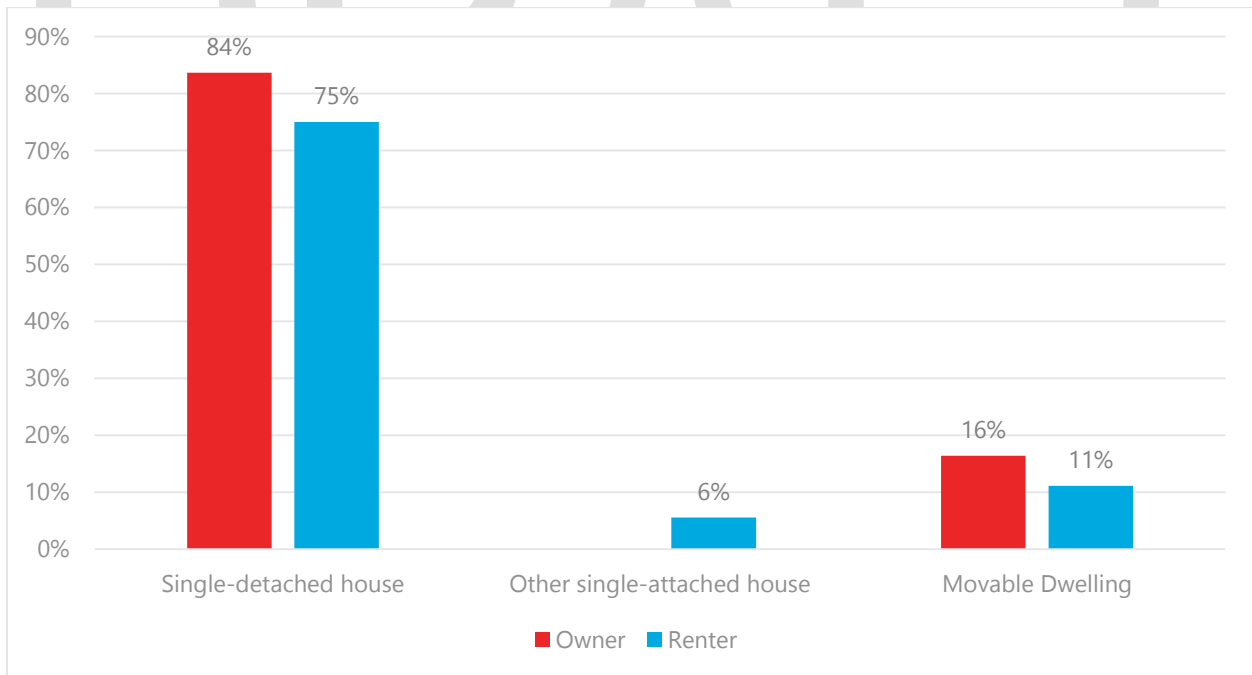
<sup>4</sup> Some unit types may not show the number of units. This is due to randomized rounding implemented by Statistics Canada, where small data sets may appear as 0, or in some cases may lead to proportions not adding to 100%.

**Figure 16- Households by Bedroom Number and Tenure in Electoral Area B, 2016<sup>5</sup>**



Source: Statistics Canada, 2016 Census of Population, Statistics Canada Catalogue no. 98-400-X201622

**Figure 17- Dwellings by Structure Type and Tenure, 2016**



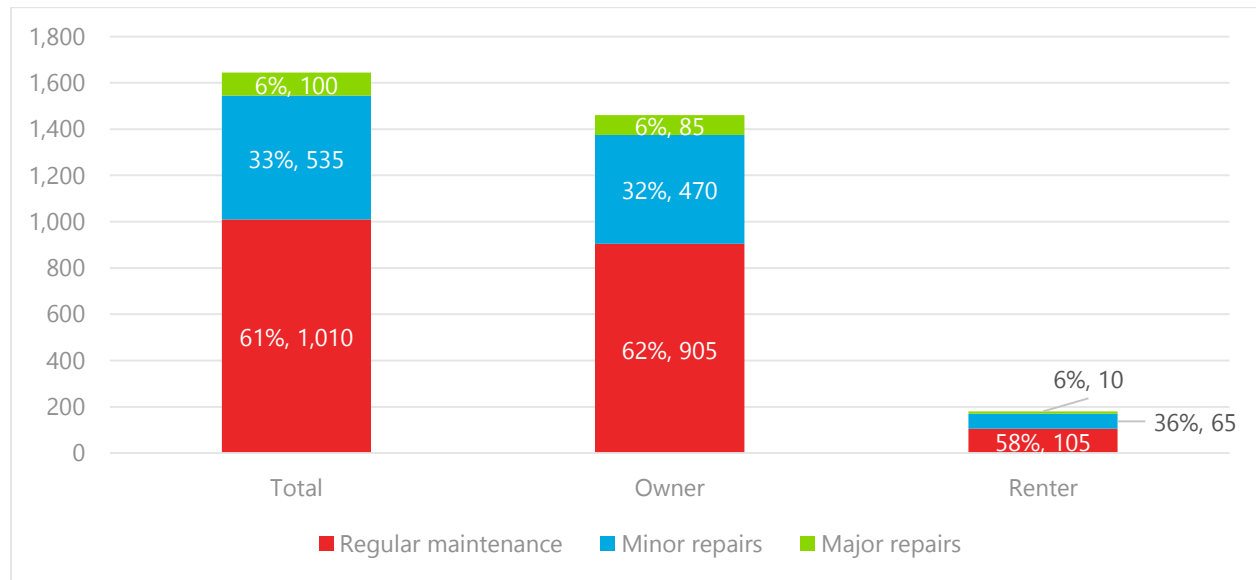
Source: Statistics Canada, 2016 Census of Population, Statistics Canada Catalogue no. 98-400-X2016227

<sup>5</sup> Some unit types may not show the number of units. This is due to randomized rounding implemented by Statistics Canada, where small data sets may appear as 0, or in some cases may lead to proportions not adding to 100%.

### 3.1.2 CONDITION OF HOUSING

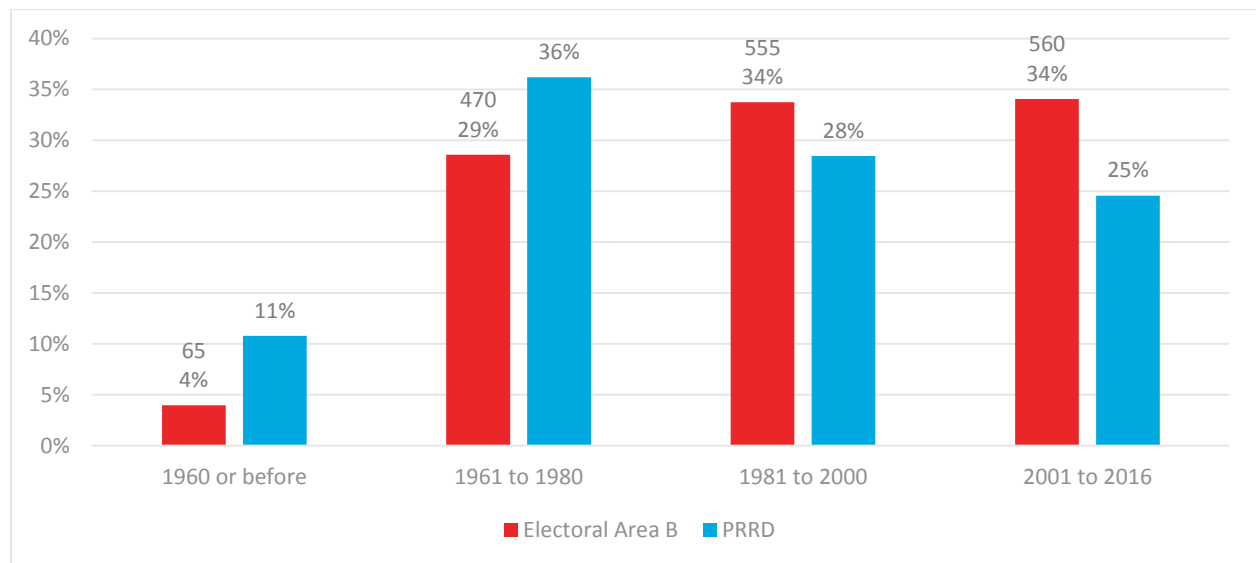
In 2016, dwelling conditions were similar between renter and owner households, with most dwellings requiring regular maintenance only (61% of all dwellings), while 33% require minor repairs and 6% require major repairs. Compared to the PRRD, dwellings in Electoral Area B are newer, with 68% of houses being built after 1981, as compared to 53% of homes being built in the same time period in the PRRD (Figure 18).

**Figure 18- Condition of Dwelling by Tenure, 2016**



Source: Statistics Canada, Census 2016, Data Table 98-400-X2016227

**Figure 19- Dwellings by Period of Construction in Electoral Area B and PRRD, 2016**



Source: Statistics Canada, 2016 Census of Population, Statistics Canada Catalogue no. 98-400-X2016227



### 3.1.3 OCCUPIED PRIVATE DWELLINGS

Private dwellings that are occupied by usual residents means a house in which a person or household is permanently residing. Dwellings that are not occupied by usual residents usually means that the housing unit is either vacant or rented out on a temporary or short-term basis. In Electoral Area B, 94% of private dwellings were occupied and 6% (96 units) were unoccupied.

**Table 1 Occupied Private Dwellings, Electoral Area B, 2016**

	Number of Dwellings	Proportion of Total Private Dwellings (%)
<b>Total private dwellings</b>	1,741	100%
<b>Private dwellings occupied by usual residents</b>	1,645	94%
<b>Private dwellings not occupied by usual residents</b>	96	6%

Source: Statistics Canada Census Program, Census Profiles 2016

### 3.1.4 RECENT CHANGES IN HOUSING STOCK

Between 2016 and 2019, the annual number of building permits for new residential dwelling units approved in Electoral B were minimal, indicating low demand for new residential units (Table 2). Note that these figures do not include permits for decks or accessory buildings such as garages and sheds, and only includes permits for residential dwelling units.

**Table 2- Residential Dwelling Building Permit and Demolition Permits, Electoral Area B, 2016-2019**

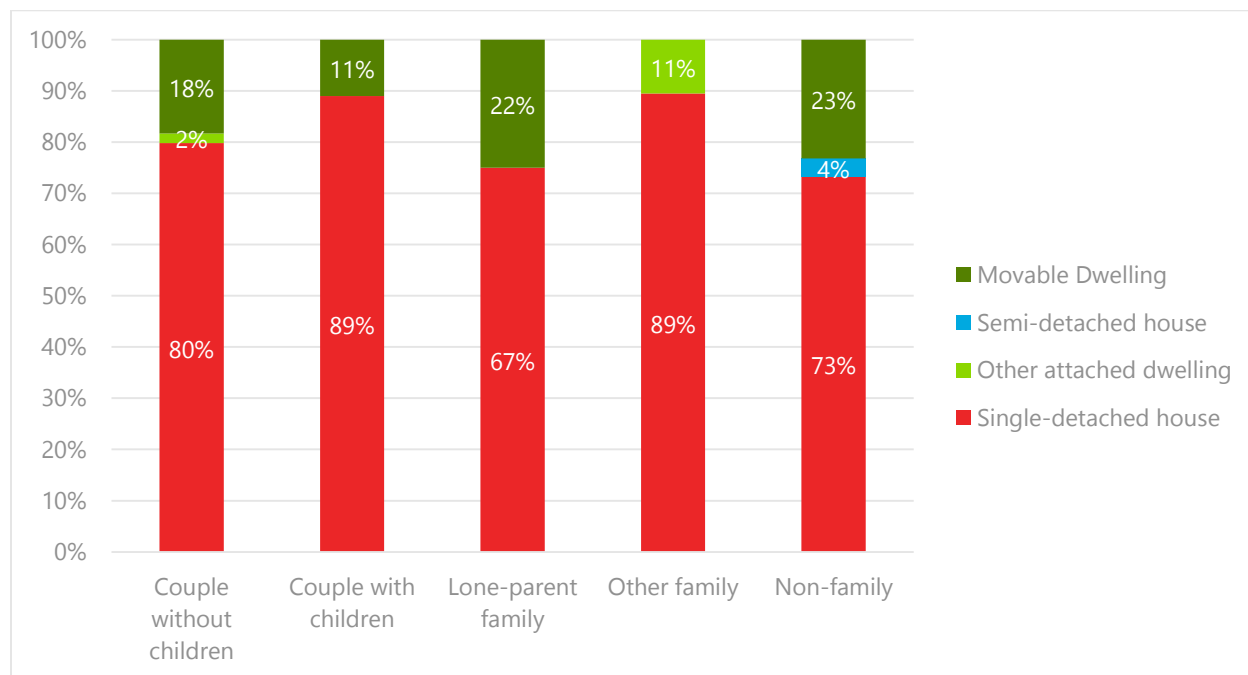
	2016	2017	2018	2019
<b>Residential Dwelling Building Permits</b>	0	1	1	2
<b>Demolition Permits</b>	0	0	0	0

Source: Peace River Regional District, 2020

### 3.1.5 HOUSEHOLDS AND STRUCTURE TYPES

In Electoral Area B, the majority of all family types live in a single-detached house. The remaining proportion of households reside either in a movable dwelling, semi detached house or other attached dwelling (Figure 20), indicating that these dwelling types may be affordable options for households who can't afford single family homes in Electoral Area B.

**Figure 20- Households by Structure and Family Type in Electoral Area B, 2016**

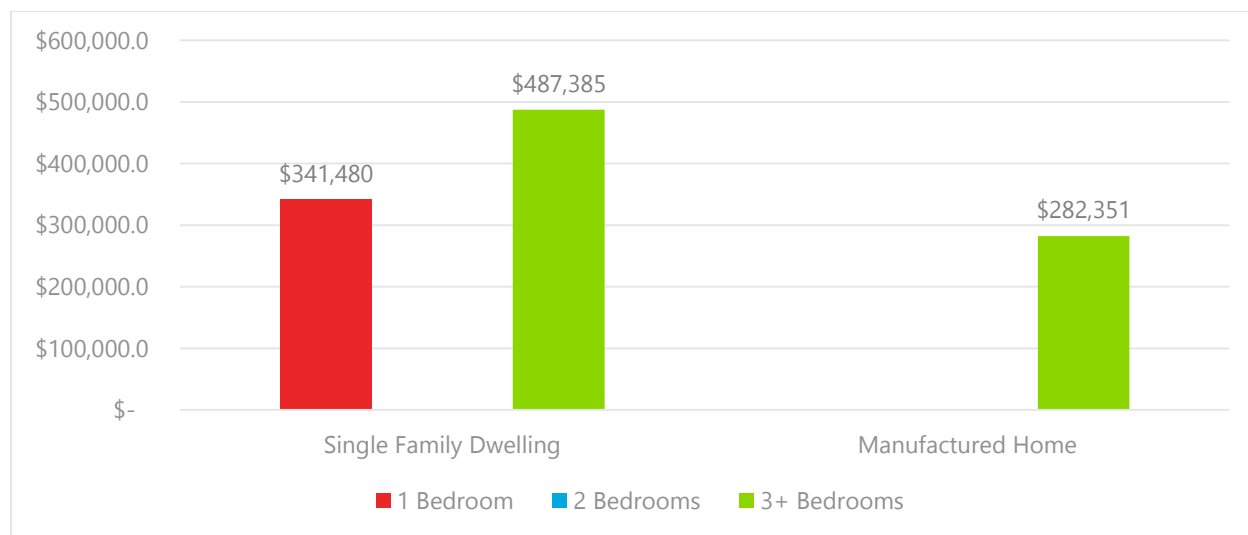


Source: Statistics Canada, 2016 Census of Population, Statistics Canada Catalogue no. 98-400-X2016227

### 3.2 Trends in Homeownership Market

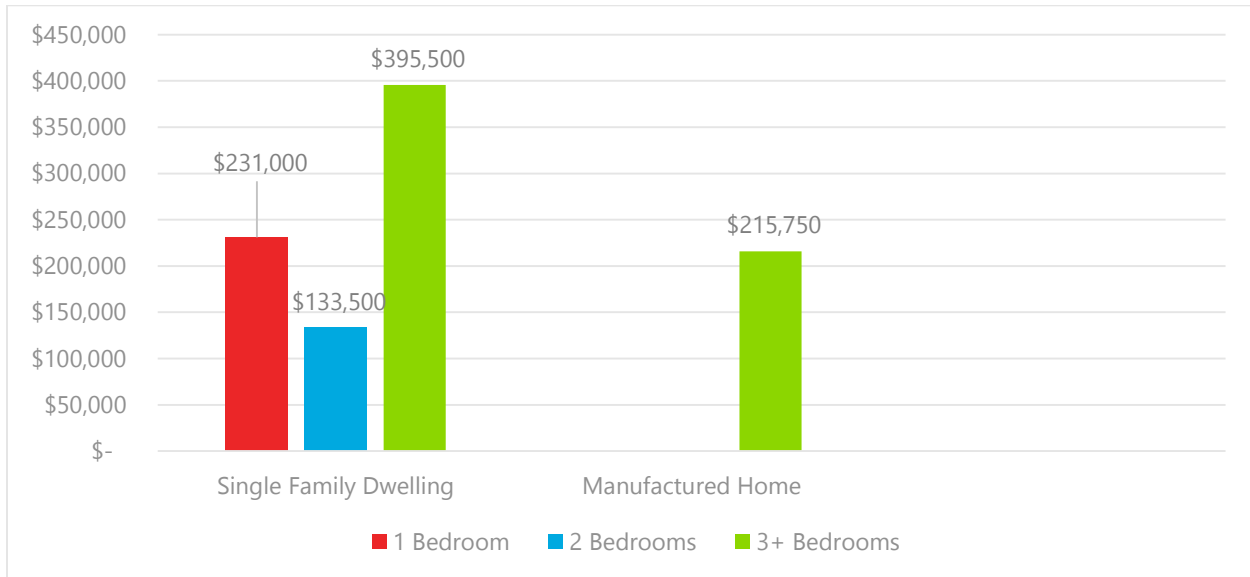
In the Electoral Area B homeownership market, single family dwellings with three or more bedrooms had the highest average conveyance price in 2019 (Figure 21). Single family dwellings with three or more bedrooms also had the highest median residential value, followed by single family dwellings with one bedroom (Figure 22).

**Figure 21- Average Residential Category by Conveyance Price Type and Bedroom Type in Electoral Area B, 2019**



Source: BC Assessment, 2019

**Figure 22- Median Residential Category Residential Value by Type and Bedroom Type in Electoral Area B, 2019**



Source: BC Assessment, 2019

### 3.2.1 HOMEOWNERSHIP AFFORDABILITY GAP ANALYSIS

An affordability gaps analysis was prepared to assess gaps between shelter costs and household incomes. This provides insight into whether households are spending an unaffordable amount of monthly income on shelter costs. Affordability is defined as spending less than 30% of gross household income on shelter costs.

For ownership housing, shelter costs are primarily driven by housing prices via mortgage payments, but also include other monthly expenses like property tax, utilities, home insurance, municipal services charges, and strata fees.

The values highlighted in green, orange, and red are the difference between what is affordable for each household type and shelter costs per month. Green cells indicate the household is spending less than 30% of monthly household income on shelter costs; orange indicates they are spending 30% to 49%, and red indicates they are spending 50% or more.<sup>6</sup>

The main gaps in affordability are in lone parent and non-census families affording single family (Table 3). Other family types have considerably higher median household incomes than these family types because they typically can include multi-generational or other family living arrangements with multiple incomes. All other housing types at the average 2019 sales price were affordable for all other family types.

<sup>6</sup> Statistics Canada considers households spending 30% or more of total before-tax household income to be living in unaffordable housing. This may include households in Core Housing Need. Households spending 50% or more of total before-tax household income may be in Extreme Core Housing Need. These indicators are described in more detail in Sections 3.7 and 3.8.

**Table 3- Affordability Gap Analysis for Owners in Electoral Area B<sup>7</sup>**

	Median Household Income (2019)	Affordable Monthly Shelter Costs	Monthly Shelter Affordability Gap	
			Single Family Home (\$414,000)	Movable Dwelling (\$282,000)
Couples without children	\$122,030	\$3,051	\$844	\$1,654
Couples with children	\$145,299	\$3,632	\$1,426	\$2,236
Lone parent families	\$87,731	\$2,193	-\$14	\$797
Non-census families	\$64,979	\$1,624	-\$582	\$228
Other census families	\$195,800	\$4,895	\$2,688	\$3,499

Sources: Statistics Canada, 2016, BC Assessment, 2019.

- Spending less than 30% of their income on shelter costs
- Spending approximately 30%-49% of their income or less on shelter costs
- Spending 50% or more of their income or less on shelter costs

### 3.3 Trends in Rental Market

The rental market can be divided into primary rental and secondary rental. The primary rental market consists of purpose-built rental buildings with multiple units while the secondary rental market consists of rented homes, secondary suites, individually rented condominium units, and other dwellings that are not purpose built. Both primary and secondary rental unit data is unavailable through CMHC for Electoral Area B. Additionally, data for short-term rental market is unavailable for Electoral Area B. While there are data availability issues on rent and vacancy for many smaller communities in British Columbia, including communities in Peace River, housing indicators and core housing need (sections 3.7 and 3.8 **Error! Reference source not found.**) provide an indication of the challenge’s renters currently.

### 3.4 Non-Market Housing

As of March 31, 2020, there were a total of 7 reported non-market units where BC Housing has a financial relationship, in Electoral Area B, all of which are rent assisted units in the private market.

<sup>7</sup> Note that these calculations did not include costs for services such as water, sewer, and garbage disposal as they differ among households across the rural areas.



### 3.5 Homelessness

Homelessness was identified as an issue in Electoral Area B through stakeholder engagement as few support services exist currently. Across the region there are known trends of couch surfing, various people cycling through homes that are overpopulated, and instances of people living in their vehicles. Typically, homelessness is more visible in warmer months in the region when people may live in parks or alleyways, but in the winter, homelessness is much less visible. Levels of homelessness have also fluctuated with the success of local industry and when downturns occur there are more instances where people have issues making ends meet and may end up homeless. Stakeholders indicated a need for emergency housing or emergency shelters in strategic locations in the region to address these needs and provide support services.

### 3.6 Student Housing

The only purpose built post-secondary student housing known in the jurisdictions covered through this project is at Northern Lights College in Dawson Creek. No data was available on potential students living in Electoral Area B attending Northern Light College in Dawson Creek.

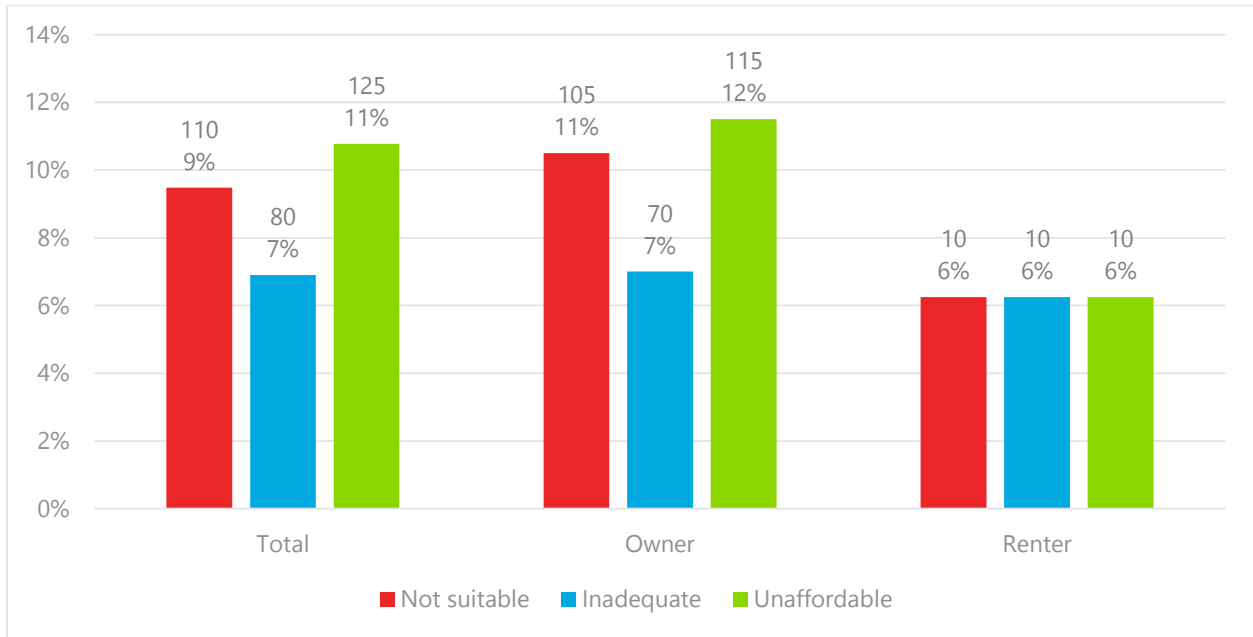
### 3.7 Housing Indicators

Housing indicators show when households are not meeting housing standards defined as follows:

- Adequate housing is reported by their residents as not requiring any major repairs.
- Affordable housing costs less than 30% of total before-tax household income.
- Suitable housing has enough bedrooms for the size and makeup of resident households according to National Occupancy Standard (NOS) requirements.

In Electoral Area B as of 2016, 7% of households were living in inadequate housing, and 9% were living in unsuitable housing (Figure 23). Eleven Percent (11%) of all households in 2016 spent 30% or more of their income on shelter costs, including 12% of owner households and 6% of renter households. A higher proportion of owners than renters also experienced issues with suitability and adequacy. Although there are higher numbers of owner households not meeting adequacy and affordability standards, it is important to remember there were 1,465 owner households in Electoral Area B in 2016, compared to 180 renter households.

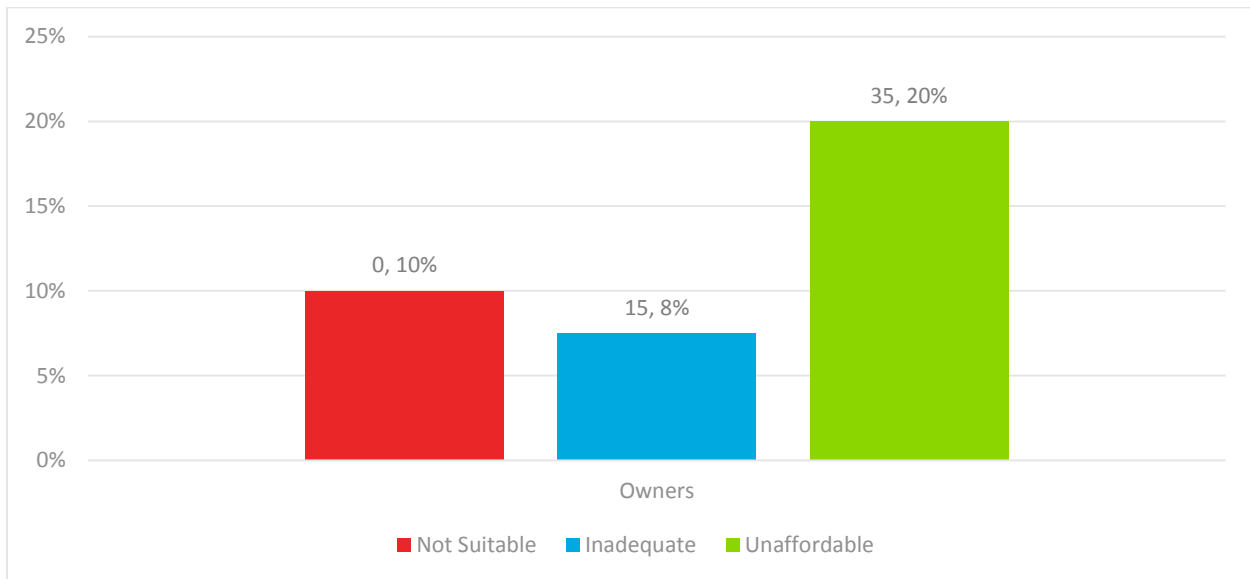
**Figure 23- Unsuitable Housing by Tenure for Private Households in Electoral Area B, 2016**



Source: Statistics Canada Census Program, Custom Data Organization for BC Ministry of Municipal Affairs and Housing

Seniors housing is an important topic in the region, and as such housing indicators for seniors provide an indication of how seniors may differ from the population as whole with regards to housing issues. Of senior households in Electoral Area B (aged 65 and over), only owner households experienced issues with core housing need (Figure 24). Twenty percent (20%) of seniors who own are paying more than 30% of their income toward shelter costs. Seniors who own are also more likely to experience issues with suitability and adequacy than owners as a whole (Figure 23 and Figure 24); however, they also represent a relatively small portion of overall households. This all suggests that a small but important number of senior households are experiencing housing vulnerability in Electoral Area B.

Figure 24- Housing Indicators of Senior Households, 2016



Source: Statistics Canada, 2016 Census of Population, Statistics Canada Catalogue no. 98-400-X2016231

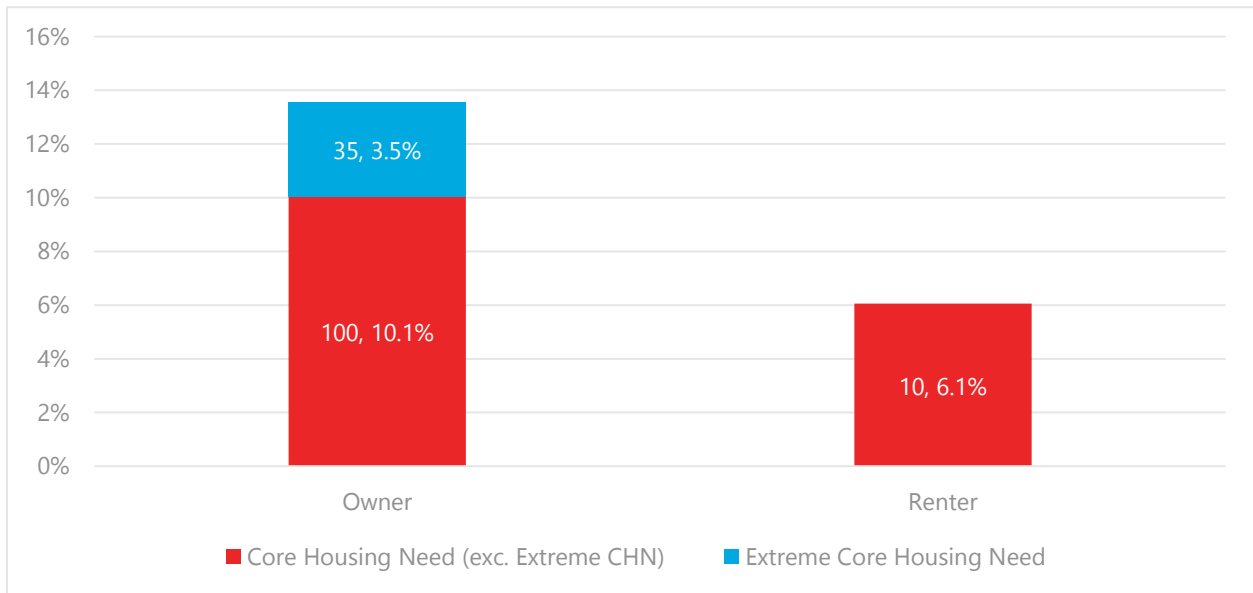
### 3.8 Core Housing Needs

CMHC defines Core Housing Need as a household whose housing does not meet the minimum requirements of at least one of the adequacy, affordability, or suitability indicators. In addition, it would have to spend 30% or more of its total before-tax income to pay the median rent of alternative local housing that is acceptable (meets all three housing standards). Those in Extreme Core Housing Need meet the definition of Core Housing Need and spend 50% or more of their income on housing.

In 2016, Electoral Area B had a much higher proportion of owners than renters experiencing Core Housing Need (13.6% vs. 6.1%) (Figure 25), indicating an economic ability to own property among Electoral Area B residents, but a prevalence of issues with affordability, suitability, and adequacy. Of owner households experiencing core housing need, 3.5% were experiencing extreme core housing need (no renter households met the definition of extreme core housing need).

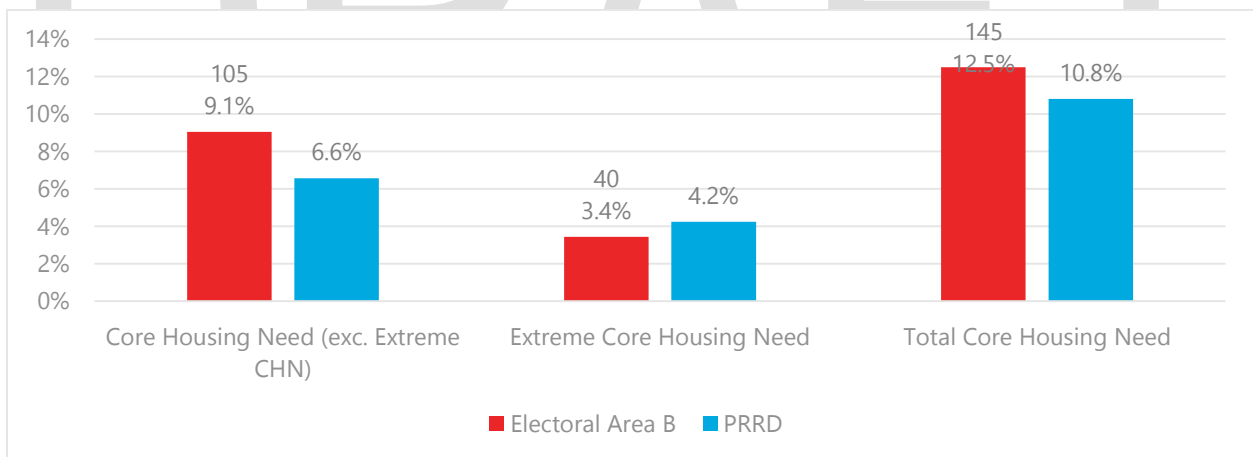
As compared to the PRRD, Electoral Area B has a higher proportion of households living in Core Housing Need, and a comparable proportion of households in Extreme Core Housing Need (Figure 26). This reflects the difference in median incomes and resulting ability to afford residential property in Electoral Area B and issues of affordability, suitability and adequacy being more prevalent in owner households.

**Figure 25- Private Households by Core Housing Need and by Tenure, 2016**



Source: Statistics Canada Census Program, Custom Data Organization for BC Ministry of Municipal Affairs and Housing

**Figure 26- Private Households in Core Housing Needs in Electoral Area B and PRRD, 2016**



Source: Statistics Canada Census Program, Custom Data Organization for BC Ministry of Municipal Affairs and Housing





### 3.9 Summary

As of 2016, there were 1,645 dwellings in Electoral Area B, 83% of which were single detached dwellings. The remaining units were movable dwellings and a small proportion of semi-detached houses. Of all dwellings, 72% had three or more bedrooms, while 52% of all households had 1 or 2 occupants, suggesting some of the population may be living in larger homes than they need. Seventy-five percent (75%) of owned dwellings had three or more bedrooms and 44% of rented dwellings had two or less bedrooms. Owned dwellings consisted of 84% single detached houses and 16% movable dwellings. Rented dwellings consisted of 75% single-detached houses, 11% movable dwellings, and 6% other single-attached houses. There may be a lack of options within Electoral Area B for older adults looking to downsize out of large single family homes and for families looking for rental units with enough bedrooms to suit their needs without having to enter the homeownership market. It is likely that older adults looking to downsize and families in the rental market would find more suitable housing options within a town or city in the region.

Based on median income levels, homeownership is likely out of reach for single-income households like lone-parent and non-census families as they would need to spend 50% or more of their monthly income to be able to afford most housing types. However, non-census family household only make up 18% (280 households) of all households in Electoral Area B so the actual need is quite limited as the region is dominated by family households. Additionally, the median renter income is comparable to median owner income in Electoral Area B indicating that affordability may be less of an issue among renters.

Of all Electoral Area B dwellings, 61% require only regular maintenance and 33% require minor repairs, leaving only a small proportion needing major repairs. The need for repairs also corresponds with the fact that 68% of dwellings in the District were built after 1980. In 2019 the average sales price for a single-family dwelling (3 bedrooms) was \$487,385.

Of all households in Electoral Area B in 2016, 7% were living in inadequate dwelling units, 9% were living in unsuitable conditions, and 11% were spending 30% or more of their income on shelter costs indicating issues with affordability. Additionally, a much higher proportion of renters than owners experienced core housing need (13.6% vs. 6.1%). Of senior households, 7% of households experiencing housing need had issues with adequacy of their unit, 16% had affordability issues, and 26% were experiencing more than one housing need indicator. This suggests there may be a lack of affordable rental options within Electoral Area B that are accessible and suitable for aging, thus senior individuals may be more likely to relocate to a town or city in the region to find suitable housing options.



## 4.0 Anticipated Population

This section summarizes population, household, and housing unit projections for the next five years, as required for Housing Needs Reports. Population projections such as these offer a glimpse at a possible future scenario. Real community growth depends on many influencing factors, including the economy, housing market, growth in the region, trends in neighbouring communities, locational desirability, and planning and development decisions. The availability, type, and affordability of housing in the community will influence growth and the demographic make up of the community.

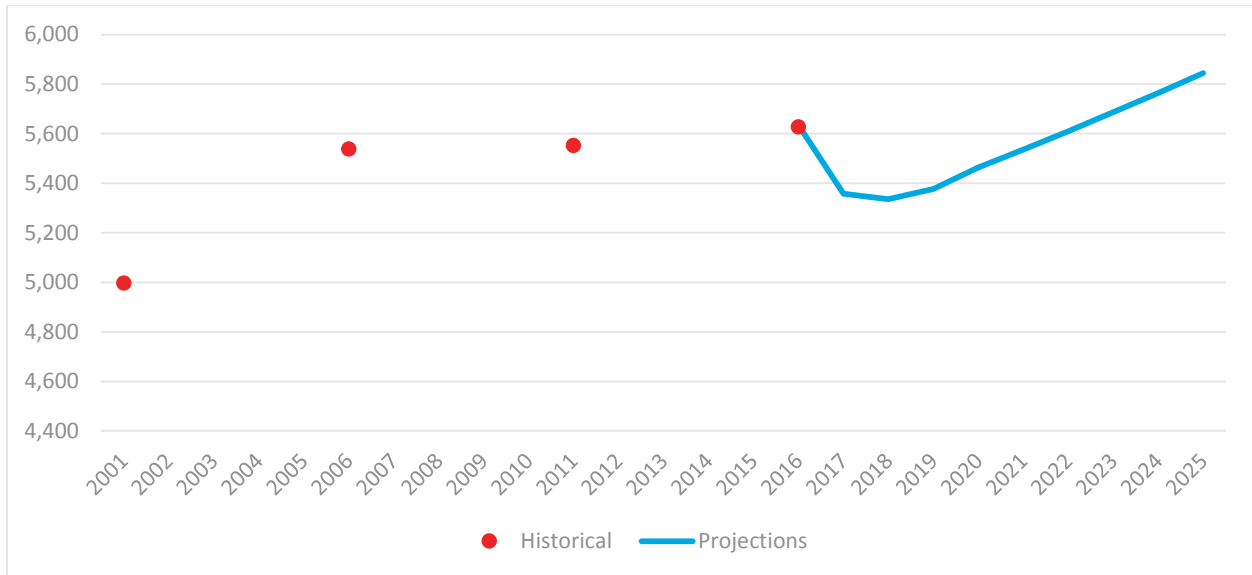
The projections presented here use 2016 as the base year, which was the last year of a full population counts through the census. This means that projections are presented for 2016 to 2020, as well as 2020 to 2025. Although the years 2017, 2018, and 2019 have already passed, full population counts were not conducted in these years, which means that data for these years is projected from 2016. The population projections are based on BC Statistics' population projections for the nearest Community Health Service Area, the Peace River North Rural for Electoral Area B. While the service area's boundaries encompass a smaller area than Electoral Area B, the projections provide insight as to how population growth may occur in Electoral Area B if it were to follow sub-regional trends.

### 4.1 Population and Household Growth

Traditionally, Electoral Area B has experienced moderate population growth and decline. It is expected with a cyclical economy that there will be major population changes that correspond with the current state of local industries.

Between 2001 and 2016, the Electoral Area B population increased from 4,997 to 5,635. From 2016 to 2025, the population is expected to increase to approximately 5,845. BC Statistics estimates there was a population decrease between 2016 and 2017 for the Peace River North Rural area which is reflected in Electoral Area B's population projection trend for that time period. This decrease can be attributed to the economic downturn the region experienced in 2016 and the resulting impact on oil and gas activities across northeastern BC. Due to renewed activity in the oil and gas industry, the Electoral Area B population is expected to start growing again between 2016 and 2025, but only reach a population of approximately 5,845 (Figure 27). This period of growth is expected to be significantly less rapid than the increase in population experienced prior to 2015.

**Figure 27- Estimated and Projected Population, 2001-2025**



Source: Derived from Statistics Canada Census Program, and BC Stats Custom PRRD Population Projections

**Table 4- Projected Population and Population Growth, 2016-2025**

	2016	2020	2025	Change from 2016 to 2020	Change from 2020 to 2025
<b>Population Projections</b>	5,635	5,464	5,845	-171	381

Source: Derived from Statistics Canada Census Program, and BC Stats Custom Electoral Area B Population Projections

## 4.2 Age Projections

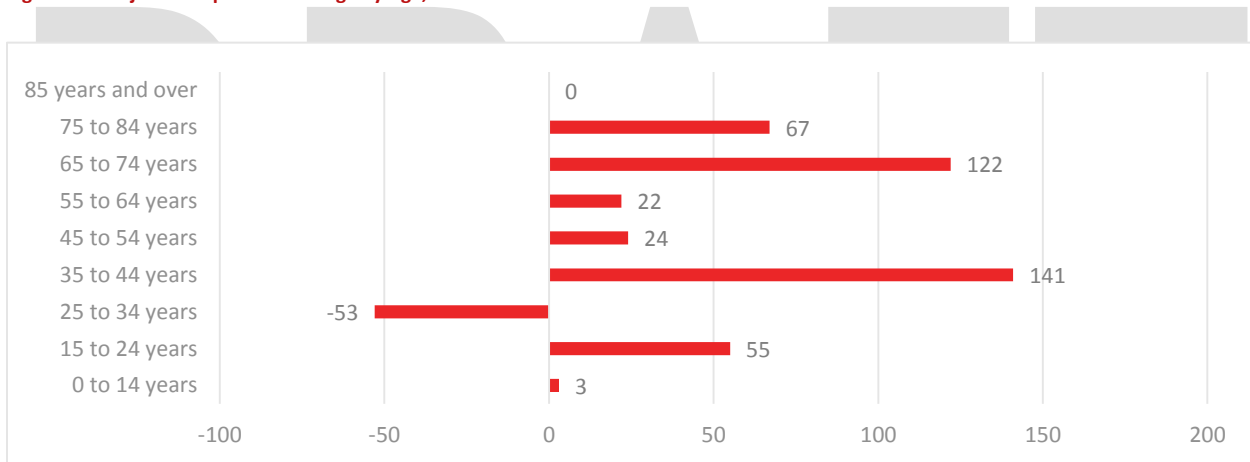
Between 2016 and 2020 the most significant population decrease was in the 25 to 34 and 45 to 54 year age categories. It is projected that between 2020 and 2025 the most significant increase will be in the 35 to 44 and 65 to 74 years age categories. The median age in Electoral Area B is expected to increase from 29.2 to 33.1 between 2016 and 2025, indicating an aging population (Table 6).

**Table 5- Projected Population Change by Age, 2016-2025**

	2016 to 2020	2020 to 2025
0 to 14 years	-25	3
15 to 24 years	-60	55
25 to 34 years	-87	-53
35 to 44 years	20	141
45 to 54 years	-80	24
55 to 64 years	4	22
65 to 74 years	34	122
75 to 84 years	16	67
85 years and over	7	0
<b>Total</b>	<b>-171</b>	<b>381</b>

Source: Derived from Statistics Canada Census Program, and BC Stats Custom Electoral Area B Population Projections

**Figure 28- Projected Population Change by Age, 2020-2025**



Source: Derived from Statistics Canada Census Program, and BC Stats Custom Electoral Area B Population Projections

**Table 6- Median and Average Age, 2016- 2025**

	2016 Actual	2016 Estimate	2020	2025
<b>Median</b>	29.2	29.1	30.0	33.1
<b>Average</b>	32.3	32.3	32.9	34.5

Source: Derived from Statistics Canada Census Program, and BC Stats Custom Electoral Area B Population Projections

## 4.3 Household Projections

Household projections in Electoral Area B anticipate that households will decrease by 28 between 2016 and 2020 and increase by 204 between 2020 and 2025 (Table 7).

**Table 7- Projected Households Growth, 2016-2025**

	2016	2020	2025	Change from 2016 to 2020	Change from 2020 to 2025
<b>Household Projections</b>	1,650	1,617	1,821	-33	204

Source: Derived from Statistics Canada Census Program, and BC Stats Custom Electoral Area B Population Projections

The number of households only increased in households with couples without children and lone parents between 2016 and 2020. It is expected that between 2020 and 2025, all households will increase across all family types, most significantly in the couple without children category. This is likely related to the aging population trend, which is typically accompanied by an increase in households comprised of individuals living alone and couples without children, as adult children age and move out.

**Table 8- Household Change Projections by Census Family Type 2016-2025**

	2016 to 2020	2020 to 2025
<b>Couple without Children</b>	4	90
<b>Couple with Children</b>	-34	59
<b>Lone-Parent</b>	1	3
<b>Other-Census-Family</b>	-2	7
<b>Non-Census-Family</b>	-2	45
<b>Total</b>	-33	204

Source: Derived from Statistics Canada Census Program, and BC Stats Custom PRRD Population Projections

Table 9 shows estimates of the unit sizes required to house additional households of various types. Note that these are rough estimates. The actual size of units required is dependent on a number of factors, including individual family preference and lifestyle, as well as economic means and affordability. These estimates are used to project the additional units needed by bedroom sizes. About 67% of families with children and other families will require dwellings with 3+ bedrooms and 50% of couples without children will required 2-bedroom dwellings.

**Table 9- Households by Family Type to Bedroom Conversion Rates**

	Bachelor / 1 Bedroom	2 Bedroom	3+ Bedroom
<b>Couple without Children</b>	50%	50%	0%
<b>Families with Children and Other Families</b>	0%	33%	67%
<b>Non-Family</b>	60%	30%	10%

Source: Derived from Statistics Canada Census Program, and BC Stats Custom PRRD Population Projections

Table 10 provides an estimate of unit sizes required for 2016 to 2020 and 2020 to 2025 based on projected household growth. Based on the population projections for 2016-2020, it is expected that no new housing units will be needed for this period of time. However, looking forward to the 2020-2025 period, based on population projections, it is anticipated there will be household growth and a need for additional dwelling units, which are distributed fairly equally across the different unit sizes.

**Table 10- Projected Additional Dwelling Needs by Bedroom Type 2016-2025**

	2016-2020	2020-2025	Total
Anticipated Housing Growth	-33	204	171
Anticipated Housing Units	0	204	204
Bachelor/ 1 Bedroom	0	72	72
2 Bedroom	0	82	82
3+ Bedroom	0	51	51

*Source: Derived from Statistics Canada Census Program, and BC Stats Custom PRRD Population Projections*

## 4.4 Summary

If past trends continue, between 2016 and 2025, the population is expected to increase to 5,845. Accordingly, the number of households is expected to increase to 1,821 by 2025. Most growth is expected to be driven by growth in the 35 to 44 years and 65 to 74 years age category, indicating an increasingly senior led population. Projections for household type and unit size requirements are also affected by the dominant growth projected for seniors. For household types, most growth is projected for couples without children. As a result, most new housing units needed to meet these households’ needs are expected to be small units.



## 5.0 Community Engagement Findings

### 5.1 Overview

To better understand local housing needs, a community engagement process was underway between July and September 2020 to collect insight on local housing challenges and opportunities from the perspective of Electoral Area B residents, local stakeholders, and neighbouring First Nations. This section provides an overview of the engagement process.

#### Community Survey

A community survey was available from July 15 to August 13, 2020. It was available through the PRRD's website as well as through paper copies by request. The purpose of the survey was to collect information about the housing needs and challenges of residents.

A total of 10 respondents from Electoral Area B responded to the survey. Nine respondents were homeowners and one was a renter. The survey received responses from individuals between the ages of 25 to 54 with annual household incomes, ranging between \$20,000 to \$100,000.

#### Stakeholder Interview and Focus Groups

Interviews and focus groups were completed with service providers and housing providers across the PRRD and in Dawson Creek specifically, as well as neighbouring First Nations who were able to provide insight into Indigenous housing needs in the region. The organizations interviewed were as follows: Re-Max, Prespatou School, Wonowon Elementary School, Northern Health, Save our Northern Seniors, Fort St. John Salvation Army, Fort St. John Women's Resource Society, Fort St. John Association for Community Living. Interviews were also completed with staff from Doig River First Nation, McLeod Lake Indian Band, and Saulteau First Nation.

The full results of the survey and focus groups and interviews can be found in Appendix C.

### 5.2 Regional Findings

The following section provides a summary of housing challenges and opportunities stakeholder interviewees mentioned that were relevant across all PRRD communities.

#### Housing Affordability and Supply

Interviewees observed that there are more housing developments during strong economic periods which increases the availability of housing. However, strong economic periods have also been observed to drive housing unaffordability as prices rise due to the influx of workers. For some service providers, it has also been challenging to recruit staff, partly due to housing. Finding affordable housing options is reported to be especially challenging for one-person or single-income households.



## Senior Housing

For seniors in the region, interviewees report that there are long waitlists for seniors housing of up to two to three years. It was also reported that seniors with dementia who do not have access to appropriate housing and supports may be prematurely placed in long-term care. In rural communities with limited services, seniors are having to move to areas that have access to service or closer to family.

## Supportive Housing

Stakeholders identified a need for supportive housing for seniors, Indigenous Elders, youth, individuals with disabilities, or individuals with mental health issues. Additionally, some service providers face challenges of recruiting staff.

### Youth

Stakeholders point out that youth, under 19, who require medical care are put into long-term care. More youth housing near larger municipalities would ensure that they can attend nearby schools and receive education.

### Individuals with Disabilities

Despite recent improvements in housing for individuals with disabilities (e.g. brain injuries, mobility issues, MS), there is still a need for more housing options for these individuals in new buildings. Stakeholders noted that the default accommodations (e.g. extended hospital stays or long-term care) for individuals with disabilities is not suitable for their needs and prevents them from accessing services. Individuals stay for extended periods of times in hospitals when there isn't proper housing available, which have resulted in over capacity in hospitals.

### Individuals with Mental Health Issues

Interviewees pointed out that individuals suffering from mental health issues often face additional barriers when looking for housing. Service providers reported that there is a lack of low barrier housing available for people at different stages of their lives and individuals are often turned away from rentals and shelters due to their conditions, limiting them to access the supports they require. One stakeholder mentioned there is a particular need for increasing programming that serve men with mental health issues.

## Households with Income Assistance

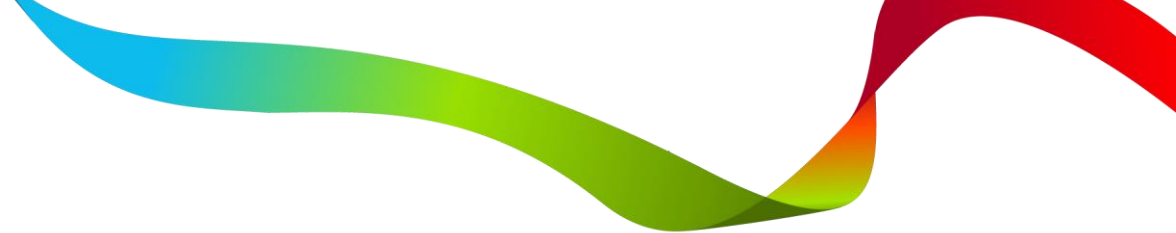
Housing affordability was a concern for stakeholders, with particular mention of individuals on income-assistance. Despite rental availability, many individuals on income-assistance are unable to market housing. The stigma of income-assistance has also resulted in some rental companies discriminating individuals from housing opportunities.

## Indigenous Housing

There is a shortage of housing for Indigenous households living both on and off reserve. Interviewees report that Indigenous households need better access to medical services, mental health supports, and safe homes when living off reserve.

One of the major issues influencing the availability of housing on reserve is the lack of funding for repairing existing homes or building new ones. The application process to receive funding is time-consuming and difficult.





Additionally, interviewees report that the current minimum building code is unsuitable for meeting the needs of climate conditions (e.g. high snow load). Many homes have not been built to withstand climate conditions and need to be replaced. Materials for replacements are limited locally and must be sourced from communities that are farther away.

Interviewees reported a need for better quality housing suited for the northern climate that serves diverse household needs (e.g. families, singles, Elders). There is also need for more nearby community infrastructure and services to support existing homes (e.g. schools, shops, medical support for Indigenous Elders).

## 5.3 Opportunity Areas

### Collaborations and Partnerships

Stakeholders highlighted the importance of fostering collaborations in the District between communities and First Nations, and pursuing partnerships with service providers, housing providers and BC Housing. Collecting data and conducting assessments was identified as important to addressing current and future housing needs and issues. Stakeholders felt that increasing knowledge of housing needs will support the District in preparing for future funding and investment opportunities.

### Continued Support for Senior Housing and Affordable Housing Options

There are currently many initiatives aimed at providing more housing options for seniors and supportive living across the region. Stakeholders highlighted senior housing initiatives, including Heritage, the Mennonite's Elder's Lodge, and Better at Home, that provide house keeping duties, food provisions, and medical care for seniors. Stakeholders noted that providers (e.g. Northern Health) are interested in exploring similar opportunities to build and operate senior housing in the region, while investors are specifically interested in opportunities in Fort St. John.

Stakeholders highlighted other housing initiatives that are aimed towards providing housing options to specific groups including BC Hydro's building for Hudson's Hope's staff and medical workers, BC Housing's passive apartment building with allocation for low-income households, and apartments for medical students at CMCH rates.

### Other Opportunities

Stakeholders identified a number of other opportunities for building new housing or providing supports for specific groups:

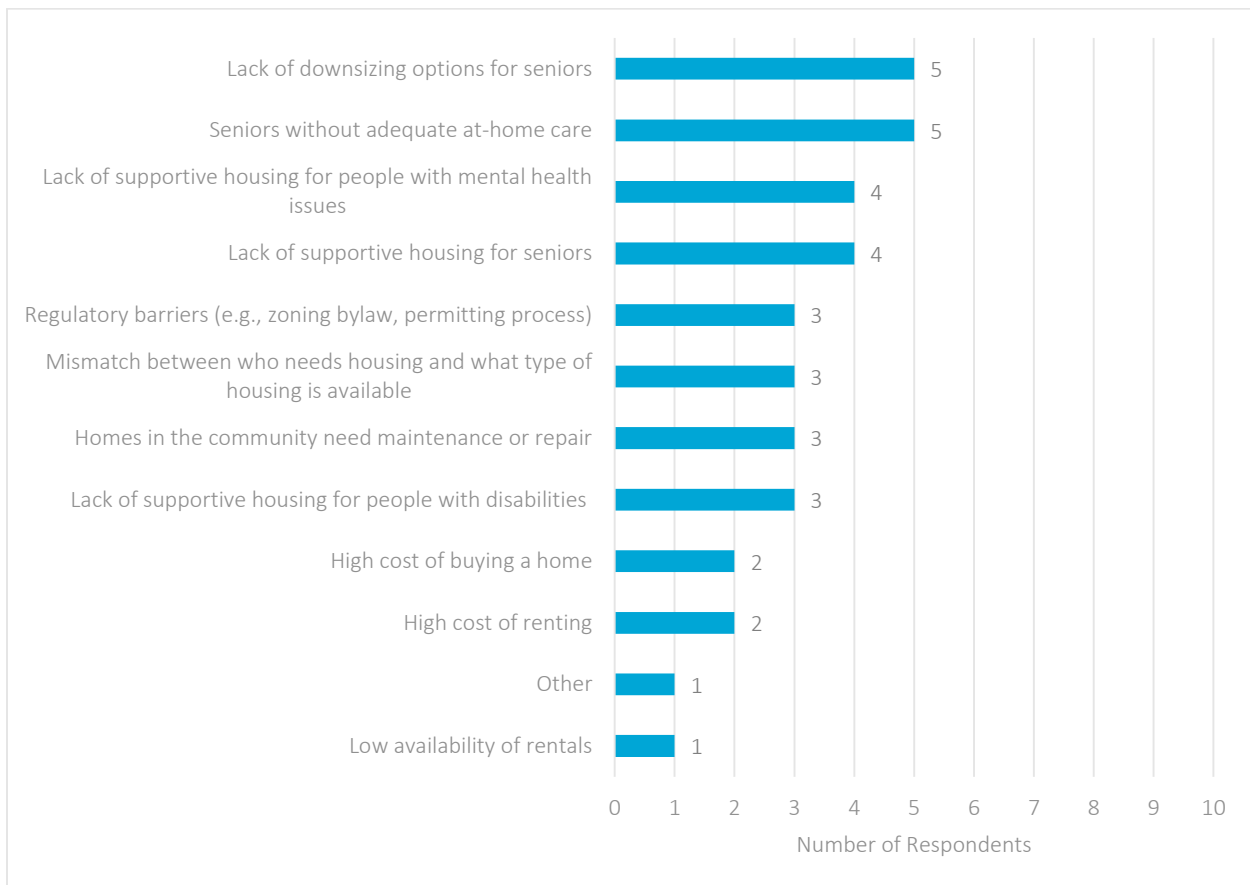
- Provide more off reserve housing across the region for First Nations
- Provide mental health housing that allow independence for tenants
- Provide private assisted living facilities to increase options and availability for seniors
- Provide housing options for individuals living in hospital care
- Increase funding for the Homeless Prevention Program

## 5.4 Survey Findings for Electoral Area B

### Housing Challenges

Stakeholders and survey participants were asked about housing challenges and opportunities specific to Electoral Area B. Figure 29 illustrates the top housing challenges that survey participants identified for Electoral Area B. Three of the top five issues respondents identified were related to housing options and supports for seniors. The lack of supportive housing for people with mental health issue was also a top concern. The following sections summarize the challenges shown in Top Community Issues in Figure 29 and other challenges mentioned by survey participants and stakeholders.

**Figure 29- Top Community Issues in Electoral Area B**



### Senior Housing

The lack of housing options for seniors was noted as an important community issue by survey participants and stakeholders. Stakeholders commented that seniors face challenges of finding housing that allow them to age in place. As the senior population grows in the community, survey participants identified that more downsizing options (5 respondents), adequate at-home care (5 respondents), and other supportive housing (4 respondents) are needed. Six respondents felt that the most needed form of housing in Electoral Area B are assisted living facilities.



## Supportive Housing

Survey participants said that lack of supportive housing for individuals with mental health issues was one of the top community issues (4 respondents). Three respondents felt that emergency housing or homeless shelters were needed in the community. Service providers reported that the lack of supportive housing and a safe space for social isolation has been especially difficult to find during COVID-19.

## Affordability and Availability of Housing

Since 2015, stakeholders report that housing prices have increased by 15 percent in Electoral Area B. Most residents in the community are homeowners that have property passed down to them through generations, resulting in little market or rental activity and overall higher demand. This was emphasized by survey participants who said that the barriers they experienced when looking for their current home was the high cost of purchasing a home (5 respondents) and the limited supply of the type of home they were looking for (4 respondents). When asked to identify housing issues anticipated in the next five years, the top issue that emerged for respondents was the uncertainty of being able to purchase a home (4 respondents) or afford future mortgage payments (4 respondents).

## Demand for Smaller Acreages and New Developments

Stakeholders pointed out that younger families in Electoral Area B are becoming less interested in farming and want to buy affordable homes on a smaller acreage closer to services, while still living in a rural community. Stakeholders suggest that there are parcels of larger farmlands that could be development into smaller residential areas, but regulation and rezoning processes are strict and difficult to go through. A survey participant commented that there is no available land for new developments.

## Attracting Employment

Stakeholders have observed that it has been difficult to attract employment in Electoral Area B, especially for teachers, due to the lack of housing. Many teachers have no options for housing in the community and commute daily to schools to teach. The six teacherage units at the school site are always at capacity and schools have seen a turnover of five to six staff members every year.

## Lack of Transit Services

When asked about their current housing challenges, all six respondents who answered the question said that their homes are not well served by public transit. Stakeholders described further strain on the limited transit system as residential development continues to sprawl outwards.

## Other Challenges

Stakeholders and survey participants also noted other challenges including:

- Inadequate storage space in homes
- Ongoing costs of upkeep of roads, water, and sewer services
- Difficulties in predicting the long-term needs of the rural community



## 5.5 Housing Opportunities

Stakeholders noted opportunities to build new housing or to support groups in need:

- Update zoning bylaws that were last updated in 1998 to allow for more developments
- Build new developments on agricultural land reserves and subdivide acreages
- Build rental units near Prespatou School for students to live independently while completing their studies
- Build a mix of affordable housing, including apartments and townhouses, to attract young people for future community growth
- Build more awareness for existing initiatives (e.g. Better at Home)
- Provide training to rural residents to serve as support workers to increase service capacity
- Support existing housing societies through more grants

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## 6.0 Shadow Population and Work Camp Implications

With mining, hydro, electric power generation, forestry, and agricultural industries active in the PRRD, there are significant numbers of work camp style developments throughout the region to house employees that do not live permanently in the surrounding communities. This has created a significant shadow population in the region. As a result, there is increased pressure on housing, infrastructure, transportation, and services for health, education, and community support due to the present shadow population. It is difficult to understand the true impact of the shadow population in the region due to the lack of available data on the number of non-permanent workers living in the region.

The region experiences both benefits and challenges from hosting a shadow population and allowing for work camps. It is important for communities in the region to understand the impact of shadow populations and work camps to assist in planning for development and being able to anticipate requirements for community infrastructure, including housing, in the future<sup>8</sup>.

### 6.1 Community and Industry Benefits

Communities can benefit from permitting work camp style developments and a large shadow population in that there is potential for significant job creation and employment opportunities. Specifically, in terms of housing needs, work camps exist to house a set number of people for a determined period of time, so their existence reduces the need to develop new permanent residential areas to accommodate temporary increases in population. Because work camps are largely self servicing, surrounding communities are somewhat protected from impacts of cyclical economies.

Industry benefits from housing employees in work camp style developments in that there are often fewer start-up costs to get to the operation stage, thus increasing the number of employment opportunities in the region more quickly than trying to find housing units for all employees in surrounding communities. The use of work camps also spreads the risk and impact of economic downturns over many communities where workers may be commuting from as opposed to a singular community. Additionally, the investments in camp infrastructure and accommodations may be reused multiple times in various locations, creating significant efficiencies. Work camps are seen as the less expensive option to house employees temporarily rather than buying or renting units in nearby communities.

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<sup>8</sup> Policy, Communications, Capacity: A Time to Lead – Scoping the Impacts and Benefits of Work Camps in the Peace Region – W. Beamish Consulting (June 2013) [http://prrd.bc.ca/board/agendas/2013/2013-15-8827692533/pages/documents/4bPolicyCommunicationsCapacity-AtimetoLead\\_June25\\_001.pdf](http://prrd.bc.ca/board/agendas/2013/2013-15-8827692533/pages/documents/4bPolicyCommunicationsCapacity-AtimetoLead_June25_001.pdf)



## 6.2 Community and Industry Impacts

There is great concern for the negative impacts associated with a shadow population in the region that affect economic, social, environmental, demographic, and cultural factors. In many cases, the presence of work camps creates an increased need for community health services and social services as well as an increase in crime and safety concerns due to the non-permanent nature of the population. There is a great deal of concern around the maintenance of a community's social fabric when the permanent resident workforce is in the minority and there is less of a meaningful commitment to the host community. There are also demographic factors to consider, as male populations in a community are usually larger where there is a large shadow workforce.

The major implication that the shadow population has on housing in the region include a more limited availability of all housing types, shortage of rental properties, shortage of available hotel rooms for tourists, and limited accommodations for students and non-industry workers. In some cases, real estate prices are driven up due to companies and employees working in the region buying up available units, thus decreasing housing affordability for locals. In addition to the homeownership market, this scenario also tends to lead to increased rental prices due to companies renting units for employees, and thus decreasing availability and affordability for permanent residents. Overall, where there is a significant shadow population, there are often less affordable housing options available for middle- or low-income brackets of permanent residents. When demand significantly outpaces supply due to a shadow population in a community, there are also often increases in illegal suites, campground stays, hotel stays, etc.<sup>9</sup>

The waves of economic activity specifically increase use on infrastructure assets including water, sewage, utilities, roads, etc. directly from industry which brings new workers to the community and increases the shadow population. Especially during times of economic downturn, the resulting losses in household income can create increased demand for welfare, education, training, and other support services, in addition to creating strains on physical and mental health and social relationships.

Issues have been identified where lower cost housing units have been renovated and now cost more to rent or own, resulting in fewer affordable units in the community.

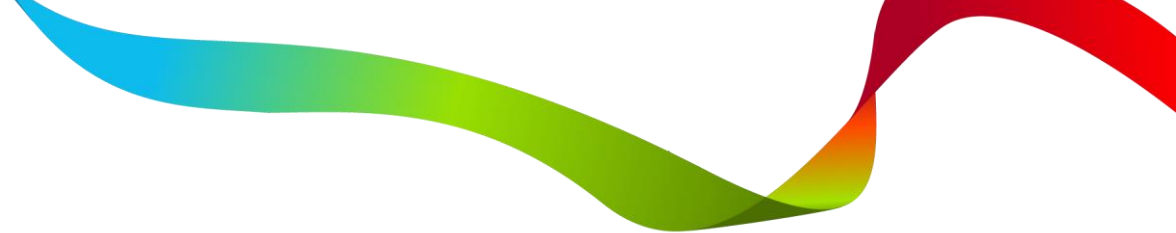
Lack of trained residential trade workers to complete housing projects

## 6.3 Managing Housing Pressures

Several communities within the PRRD have been reviewing the impact of the shadow population and work camps in the region for the past decade. As a result, there have been many policies already developed to ensure the permanent populations continue to have access to appropriate and affordable housing units, and the non-permanent populations can still be accommodated. Community responses to housing pressures as a result of a shadow population have included:

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<sup>9</sup> Ryser, L., Markey, S., Manson, D., & Halseth, G. (2014). From boom and bust to regional waves: Development patterns in the Peace River region, British Columbia. *Journal of Rural and Community Development*, 9(1), 87-111. <https://journals.brandonu.ca/jrcd/article/view/837/185>

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- Amending Official Community Plans and Zoning Bylaws to encourage development of legal secondary suites to increase density and available housing;
  - Providing additional support for low income permanent residents to retain affordable housing;
  - Providing financial incentives such as tax breaks on multi unit developments;
  - Encouraging the establishment of long term lease agreements to mitigate constant turnover;
  - Encouraging the development of additional hotels, apartments, and condo units; and
  - Developing additional social housing units.

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## 7.0 COVID-19 Implications

In March 2020, COVID-19 was declared a global pandemic. Local economies have been, and continue to be, significantly impacted as governments closed international borders, mandated businesses to close, and issued stay-at-home directives for everyone but essential workers.

This section provides an overview of preliminary economic impacts based on the information available during this study process. While there were immediate economic effects due to precautionary measures, the full impact of the pandemic is still emerging and will continue to need monitoring.

### 7.1 Preliminary Economic Impacts

The economic impact has been and continues to be greatest in industries such as tourism, accommodations, food services, recreation, transportation and retail. The effect on employment and income are significant and the repercussions of reduced incomes—and reduced savings—will be felt for months and years to come. Several key demographics are expected to face significant challenges:

- Students approaching graduation and recent graduates seeking part-time or full-time work will likely see delays in finding work compared to previous years.
- Bars, restaurants, retail, and similar service jobs are unlikely to return to 100% capacity for some time due to social distancing measures, and in BC are currently operating at 50% capacity.
- Older workers who have lost their jobs and may face difficulties re-entering the workforce.
- Those nearing retirement may be pushed into retiring earlier than planned for or see their savings impacted.
- Those who own their homes are typically in more stable financial positions than renters, particularly long-time homeowners. However, those who recently entered the homeownership market will be facing significant pressures if one or more members of their household has lost their job. As of the end of June 2020, 16% of mortgage holders in Canada have enrolled in mortgage deferrals since the pandemic started and the impact of these will likely not be felt until late 2020<sup>10</sup>.
- Owners who rent their properties in the secondary market either long term or short term may find it more difficult to rent their units or see their revenue decrease as renters face job loss.

In the PRRD, the impacts of COVID-19 can be felt by residents, workers, businesses, and industries. As of March 2020, 39,000 individuals were employed in the Northeastern economic region of British Columbia, as compared to 35,400 employed in July 2020. As of July 2020, the unemployment rate of the Northeastern British Columbia economic region had reached 9.5%, compared to 4.9% at the same time last year. Comparatively, the unemployment rate across British Columbia reached 11% in July 2020<sup>11</sup>. As of September 2020, the regional unemployment rate has declined to 7%, making it the lowest rate in all of British Columbia<sup>12</sup>.

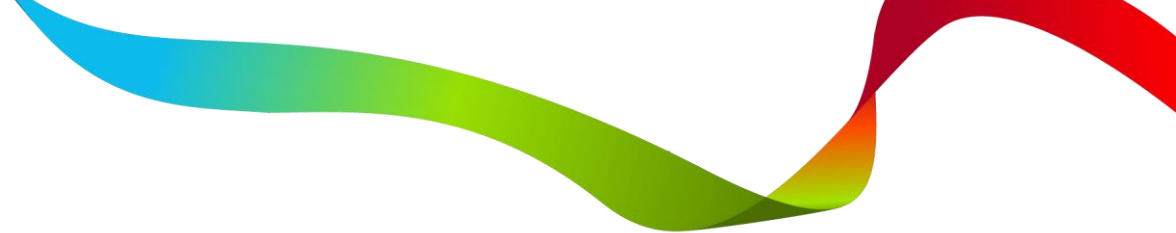
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<sup>10</sup> Global News (August 2020). Mortgage deferrals will end soon for many Canadians. Then what? Retrieved from <https://globalnews.ca/news/7286008/coronavirus-mortgage-deferrals-end-canada/>.

<sup>11</sup> Alaska Highway News (August 2020). Northeast B.C. adds 1,800 jobs in July. Retrieved from: <https://www.alaskahighwaynews.ca/regional-news/northeast-b-c-adds-1-800-jobs-in-july-1.24182694>

<sup>12</sup> Alaska Highway News (September 2020). 1,700 jobs added in August. Retrieved from: <https://www.alaskahighwaynews.ca/regional-news/1-700-jobs-added-in-august-1.24197903>





According to the British Columbia Northern Real Estate Board (BCNREA), sales in the northern region were down 22% in the first six months of 2020 as compared to the same time period in 2019. The value of total sold properties was also down by 24%. Properties of all types available for purchase were down 16%. According to the British Columbia Real Estate Association (BCREA), the region can expect to continue to see weaker sales figures due to the global pandemic, however as the economy gradually reopens, demand is expected to pick up and resale supply will be slow to respond, thus forecasting an increased average sale price through to the end of 2020<sup>13</sup>.

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<sup>13</sup> British Columbia Northern Real Estate Board (July 2020). Second Quarter News Release. Retrieved from: <http://bcnreb.bc.ca/files/images/graphs/Q22020/2020SecondQuarterNewsRelease.pdf>

## 8.0 Summary of Key Areas of Local Need

This section includes most of the information that is required by the regulations, including the number of units needed by unit size (from Section 4) and statements of key areas of local need (based primarily on the content in Sections 3 and 5). The statements of key areas of local need are interpretations of the data and engagement feedback.

### 8.1 Number of Units Needed by Unit Size

Table 11 presents the projected housing units needed in Electoral Area B based on population projections. The overall total column indicates that no new units are needed based on the projections. The number of unoccupied dwellings in Electoral Area B can also be considered to accommodate any future increases in population.

**Table 11- Anticipated Units Projection**

	2016-2020	2020-2025	Total
Anticipated Housing Growth	-33	204	171
Anticipated Housing Units	0	204	204
Bachelor/ 1 Bedroom	0	72	72
2 Bedroom	0	82	82
3+ Bedroom	0	51	51

*Source: Derived from Statistics Canada Census Program, and BC Stats Custom PRRD Population Projections*

### 8.2 Statements of Key Areas of Local Need

#### 8.2.1 AFFORDABLE HOUSING

Affordability as an indicator of core housing need is one of the most pressing housing issues facing residents in Electoral Area B. Eleven percent (11%) of all Electoral B households in 2016 spent 30% or more of their income on shelter costs, including 6% of renter households (10 households) and 12% of owner households (115 households).

Through engagement, stakeholders indicated that housing affordability is greatly influenced by the cyclical nature of the economy in the region. In periods of strong economic gains, housing prices rise due to the influx of workers to the region. Service providers indicated that it can be difficult to recruit staff due to lack of available affordable housing especially for one-person or single-income households.

#### 8.2.2 RENTAL HOUSING

Between 2006 and 2016, both the number and proportion of renter households decreased, from 13% to 11% representing a decrease of 25 renter households in the community. Renter households predominantly reside in single-detached dwellings (75%), with the remaining renter households occupying movable dwellings (11%) or other single attached dwellings (6%).

In 2016, Electoral Area B had a lower proportion of renters (6.1% or 10 households) than owners (13.6% or 135 households) experiencing Core Housing Need.



### 8.2.3 SPECIAL NEEDS HOUSING

Stakeholders indicated through engagement that despite recent improvements in housing for individuals with disabilities in the community, there is still a need for more supportive housing options as many rely on extended hospital stays or long-term care homes that do not provide the services they need. Additionally, stakeholders indicated that individuals experiencing mental health issues often face barriers when looking for housing due to their condition, limiting them access to the supports they require. Stakeholders identified the lack of supportive housing with mental health challenges to be one of the top issues in the Electoral Area.

### 8.2.4 HOUSING FOR SENIORS

Through engagement stakeholders indicated that there are long waitlists for seniors housing with wait times of two to three years in the region. There are some cases where individuals are prematurely placed in long term care facilities when appropriate supportive housing units are not available. Throughout the rural areas, many seniors are choosing to move to communities with more services or to be closer to family. Stakeholders identified the lack of affordable senior housing options to be one of the top housing issues in the Electoral Area.

Of senior households in Electoral Area B (aged 65 and over) 16% of households experiencing housing need had issues with affordability (35 households) and 7% had issues with adequacy (15 households).

### 8.2.5 HOUSING FOR FAMILIES

Families in Electoral Area B are generally well served by the housing choices available to them. Over 80% of couples with children, couples without children, and other families live in a single-detached house, while 67% of lone-parent families and 73% of non-family live in single-detached houses. Other than single-detached houses, the majority of households reside in movable dwellings, and a small percent occupy other single attached dwellings.

### 8.2.6 HOMELESSNESS

Homelessness was identified as an issue in Electoral Area B through stakeholder engagement as few support services exist currently. Across the region there are known trends of couch surfing, various people cycling through homes that are overpopulated, and instances of people living in their vehicles. Levels of homelessness also fluctuate with the cyclical economy of the region and weather patterns throughout the year. Stakeholders indicated a need for emergency housing or emergency shelters in strategic locations in the region to address these needs and provide support services.



## Glossary

**Activity Limitation:** “Activity limitations refer to difficulties that people have in carrying out daily activities such as hearing, seeing, communicating, or walking. Difficulties could arise from physical or mental conditions or health problems.”

<https://www03.cmhc-schl.gc.ca/hmip-pimh/en#TableMapChart/59/2/British%20Columbia> – Core Housing Need, Activity Limitations

**Adequate Housing Standard:** “[Housing] not requiring any major repairs.”

<https://www12.statcan.gc.ca/census-recensement/2016/ref/dict/households-menage037-eng.cfm>

**Affordable Housing Standard:** “[Housing with] shelter costs equal to less than 30% of total before-tax household income.”

<https://www12.statcan.gc.ca/census-recensement/2016/ref/dict/households-menage037-eng.cfm>

**Apartment in a building that has fewer than five storeys:** A dwelling unit attached to other dwelling units, commercial units, or other non-residential space in a building that has fewer than five storeys.

<https://www12.statcan.gc.ca/census-recensement/2016/ref/guides/001/98-500-x2016001-eng.cfm>

**Apartment in a building that has five or more storeys:** A dwelling unit in a high-rise apartment building which has five or more storeys. Also included are apartments in a building that has five or more storeys where the first floor and/or second floor are commercial establishments.

<https://www12.statcan.gc.ca/census-recensement/2016/ref/guides/001/98-500-x2016001-eng.cfm>

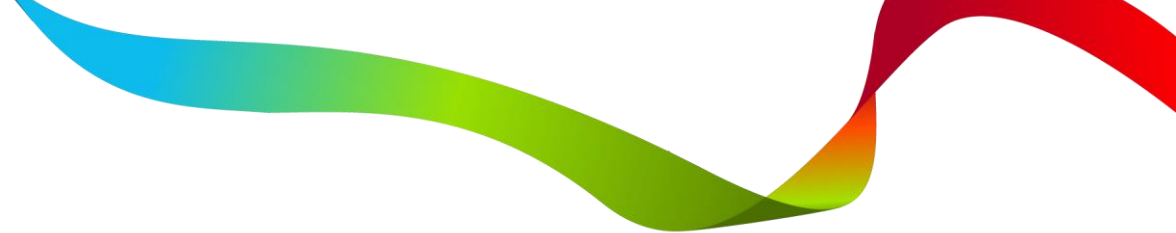
**Apartment or flat in a duplex:** One of two dwellings located one above the other. If duplexes are attached to triplexes or other duplexes or to other non-residential structure (e.g. a store), assign this definition to each apartment or flat in the duplexes.

<https://www12.statcan.gc.ca/census-recensement/2016/ref/guides/001/98-500-x2016001-eng.cfm>

**Census Family:** Census families include couples with and without children, and a single parents with children living in the same dwelling. Census families are restricted to these family units and cannot include other members inside or outside the family (including a grandparent, a sibling, etc.). Grandchildren living with grandparents (and without a parent) would also count as a census family.

<https://www12.statcan.gc.ca/census-recensement/2016/ref/dict/fam004-eng.cfm>

**Core Housing Need:** “A household is said to be in 'core housing need' if its housing falls below at least one of the adequacy, affordability or suitability standards and it would have to spend 30% or more of its total before-tax



income to pay the median rent of alternative local housing that is acceptable (meets all three housing standards).” Some additional restrictions apply.

<https://www12.statcan.gc.ca/census-recensement/2016/ref/dict/households-menage037-eng.cfm>

**Household Income:** The sum of incomes for all household members.

**Household Maintainer:** A person in a household who is responsible for paying the rent, mortgage, taxes, utilities, etc. Where multiple people contribute, there can be more than one maintainer.

<https://www12.statcan.gc.ca/census-recensement/2016/ref/dict/households-menage008-eng.cfm>

**Headship Rate:** The proportion of individuals of a given age group who are primary household maintainers.

**Household Type:** “The differentiation of households on the basis of whether they are census family households or non-census family households.”

<https://www12.statcan.gc.ca/census-recensement/2016/ref/dict/households-menage012-eng.cfm>

**Income:** For the purposes of this report, unless otherwise indicated, income refers to “total income” which is before-tax and includes specific income sources. These specific income sources typically include employment income, income from dividends, interest, GICs, and mutual funds, income from pensions, other regular cash income, and government sources (EI, OAS, CPP, etc.). These income sources typically do not include capital gains, gifts, and inter-household transfers, etc.

<https://www12.statcan.gc.ca/census-recensement/2016/ref/dict/pop123-eng.cfm>

**Labour Force:** The labour force includes individuals aged 15 and over who are either employed, or actively looking for work. This means that the labour force is the sum of employed and unemployed individuals. Individuals not in the labour force would include those who are retired.

<https://www12.statcan.gc.ca/census-recensement/2016/ref/dict/pop056-eng.cfm>

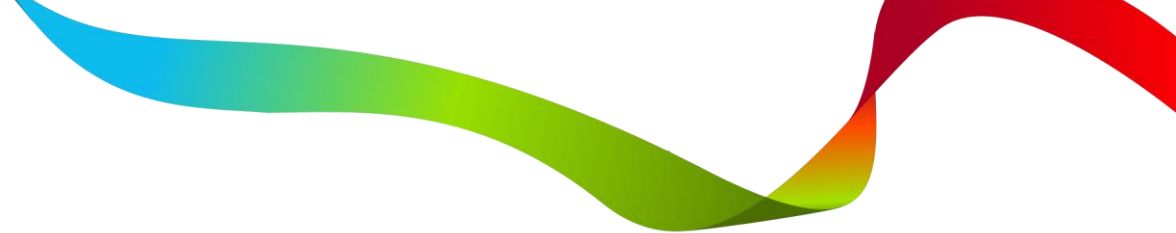
**Mobile Home:** A single dwelling designed and constructed to be transported on its own chassis and capable of being moved to a new location on short notice. It may be placed temporarily on a foundation such as blocks, posts or a prepared pad and may be covered by a skirt.

A mobile home must meet the following two conditions:

It is designed and constructed to be transported on its base frame (or chassis) in one piece.

The dwelling can be moved on short notice. This dwelling can be easily relocated to a new location, because of the nature of its construction, by disconnecting it from services, attaching it to a standard wheel assembly and moving it without resorting to a significant renovations and reconstructions.

<https://www12.statcan.gc.ca/census-recensement/2016/ref/guides/001/98-500-x2016001-eng.cfm>



**Multiple Census Families:** A **household** in which two or more **census families** (with or without additional persons) occupy the same private dwelling. **Family households** may also be divided based on the presence of persons not in a **census family**.

<https://www12.statcan.gc.ca/census-recensement/2011/ref/dict/households-menage012-eng.cfm>

**National Occupancy Standard:** Standard for the number of bedrooms required by a household based on household composition. For example, lone-parents living with their child would require two bedrooms, one for themselves and one for their child.

<https://www23.statcan.gc.ca/imdb/p3Var.pl?Function=DEC&Id=100731>

**Non-Census-Family Households:** Households which do not include a census family. “Non-Census-family households are either one person living alone or a group of two or more persons who live together but do not constitute a Census family.”

<https://www23.statcan.gc.ca/imdb/p3Var.pl?Function=DEC&Id=251053>

**Other Family or Other Census Family:** When comparing households one way to distinguish between households is by “household family types.” These types will include couples with children, couples without children, lone-parent families, and non-family households; they will also include “other families” which refer to households which include at least one family and additional persons. For example, “other family” could refer to a family living with one or more persons who are related to one or more of the members of the family, or a family living with one or more additional persons who are unrelated to the family members.

**Other Movable Dwelling:** A single dwelling, other than a mobile home, used as a place of residence, but capable of being moved on short notice, such as a tent, recreational vehicle, travel trailer, houseboat, or floating home.

**Other single-attached house:** A single dwelling that is attached to another building and that does not fall into any of the other categories, such as a single dwelling attached to a non-residential structure (e.g., store or church) or occasionally to another residential structure (e.g., apartment building).

<https://www12.statcan.gc.ca/census-recensement/2016/ref/guides/001/98-500-x2016001-eng.cfm>

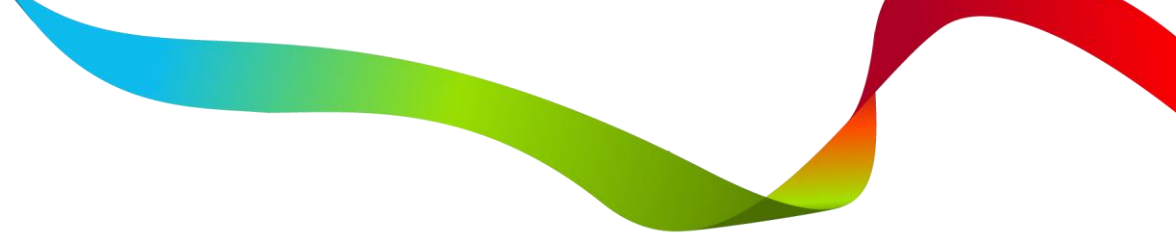
**Participation Rate:** The participation rate is the proportion of all individuals aged 15 and over who are in the labour force.

<https://www12.statcan.gc.ca/census-recensement/2016/ref/dict/pop108-eng.cfm>

**Primary Household Maintainer:** The first (or only) maintainer of a household listed on the census.

<https://www12.statcan.gc.ca/census-recensement/2016/ref/dict/households-menage020-eng.cfm>

**Seniors:** Individuals aged 65 and over.



**Shelter Cost:** Total monthly shelter expenses paid by households that own or rent their dwelling. “Shelter costs for owner households include, where applicable, mortgage payments, property taxes and condominium fees, along with the costs of electricity, heat, water, and other municipal services. For renter households, shelter costs include, where applicable, the rent and the costs of electricity, heat, water and other municipal services.”

<https://www12.statcan.gc.ca/census-recensement/2016/ref/dict/households-menage033-eng.cfm>

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

<https://www12.statcan.gc.ca/census-recensement/2016/ref/dict/dwelling-logements017-eng.cfm>

**Suitable Housing Standard:** “[Housing that] has enough bedrooms for the size and composition of resident households.”

<https://www12.statcan.gc.ca/census-recensement/2016/ref/dict/households-menage037-eng.cfm>

**Supportive housing:** A type of housing that provides on-site supports and services to residents who cannot live independently.

<https://www.bchousing.org/glossary>

**Supportive Housing for Seniors:** This document defines assisted living and long term or residential care options as supportive housing for seniors.

**Transitional Housing:** “A type of housing for residents for between 30 days and three years. It aims to transition individuals to long-term, permanent housing.”

<https://www.bchousing.org/glossary>



# Appendix A

## Data Appendix



# Appendix A – Data Appendix

The Housing Needs Reports requirements list a large amount of data that needs to be collected. Most of it does not need to be included in the actual report. While the proposed Housing Needs Report template includes most of the required data, there are some pieces that we generally put in the appendix for the following reasons:

1. Better data is available through other sources. For example, BC Assessment data is only available for 2019 and does not provide a historical view of trends in the housing market. Instead, we report on data available from local real estate boards.
2. It doesn't add to the understanding of housing needs. Some of the data that is required doesn't help us understanding housing needs. For example, we do include labour participation and unemployment rates because these factor into understanding housing affordability trends. However, we don't include a detailed breakdown of workers by industry because this doesn't illuminate housing needs for workers.
3. To manage the length of the report. Housing Needs Reports can be very long. Reporting on too much data can make the report hard to read and less accessible to both local government staff and other stakeholders who may refer to it. Our approach has been to focus on the data that adds to the picture of housing needs and put anything that doesn't in the appendix.

## BC Assessment

- Average and median assessed values for all units since 2005 [Section 6 (1) (f) (i)]
- Average and median assessed values by structure type since 2005 [Section 6 (1) (f) (ii)]
- Average and median assessed values by unit size since 2005 [Section 6 (1) (f) (iii)]
- Average and median sales prices for all unit types since 2005 [Section 6 (1) (g) (i)]
- Average and median sales prices by structural type since 2005 [Section 6 (1) (g) (ii)]
- Average and median sales price by unit size since 2005 [Section 6 (1) (g) (iii)]

## Census

- Total number of workers over past 3 census reports [Section 5 (a)]
- Number of workers by industry over past 3 census reports [Section 5 (b)]
- Commuting destination in 2016 (within census subdivision, to different census subdivision, to different census division, to another Province/Territory) [Section 7 (d), (e), (f), (g)]
- Renter and owner household income – average [Section 4 (f), (g)]
- Number of non-movers, non-migrants, migrants over past three census reports [Section 3 (1) (a) (x)]
- Average household income [Section 4 (a), (b)]
- Households in specified income brackets [Section 4 (c)]
- Number of units that are subsidized housing [Section 6 (1) (e)]
- Renter households in subsidized housing [Section 3 (1) (ix)]

## CMHC

- *Average rental prices for all units and by unit size [Section 6 (1) (h) (i), (ii)]*

## Local Government and BC Housing Stats on New Construction

- Demolished – overall and breakdown of each structural type and by tenure (if available) [Section 6 (1) (m) (i), (ii), (iii), (iv)]
- Substantially completed – overall and breakdown for each structural type and by tenure (if available) [Section 6 (1) (n) (i), (ii), (iii), (iv)]
- Registered new homes – overall and breakdown for reach structure type and for purpose-built rental [Section 6 (3) (a), (b), (c)]

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# **Appendix B**

## **Population Projections Methodology**

# Appendix B – Population Projection Methodology

The population projections presented in this report are based on simple trends over the last four census periods (2001, 2006, 2011, and 2016). The projection represents a simple approximation of the trend with the expectation we that the trend will level out fairly rapidly over time (converge to a steady population level).

The household projections presented within this report are the result of combining the population projections presented above with a simplified headship based approach. The headship rates are by the age of primary household maintainer. These headship rates describe the proportion of individuals within a given age group who “head” a household of a given type (defined by a combination of maintainer age, household family type, and tenure). In general, for simplicity, and due to the relatively consistent headship rates observed over time, the headship rates in Electoral Area B are assumed to remain constant (by age group) over time.

The household projections are arrived at by combining the population projections and the headship rates in the following way: if population projections indicated there would be an additional 100 individuals between the ages of 25 and 64, and the headship rates in 2016 suggested that 58% of individuals aged between 45 and 54 led households, then we would project that there would be an additional 58 households led by someone between the ages 25 and 64.

Simplistic projections of the number of units by bedroom required to house these households are based on an assumed distribution of bedroom-needs by the age of the primary household maintainer.

## Limitations

The population projections presented here are limited by the fact that they are, by necessity, based on historical patterns of growth. Implicitly, these population projections assume that conditions will generally remain the same.<sup>14</sup> Of course, this may not be the case – it may be that economic factors will change the pattern of growth, that preferences will change substantially, or even that the supply of housing will lead to changes in the factors that make up population change.

The household projections are limited inherently by their reliance on their major inputs: in so far as population projections are limited, so too are the household projections as they rely on these.

Similarly, the household projections are limited by the assumption of constant headship rates over time.

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<sup>14</sup> Or will continue to change in the same manner as they have been changing in the past.

In general, the direction of the projections presents a conceptual limitation. While “population demand” (interest in moving to, or staying in Electoral Area B) certainly will impact the formation of households and the development of housing in Electoral Area B, in an attractive and growing region, the provision of housing may determine household and population growth. In summary, the actual provision of housing over time may invalidate the population and household projections presented within this report.

Due to the relatively small population of Electoral Area B (for the purposes of projections) detailed household projections by household family type, tenure, and age of primary maintainer are not presented in this report. The smaller community size leads to poorer data quality for the necessary inputs.

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# Appendix C

## Engagement Summary

# Appendix C – Engagement Summary

## 1.0 Housing Needs Survey Summary

### 1.1 Introduction

As part of the PRRD Housing Needs Reports project, a community survey on housing needs was available from July 15 to August 13, 2020 (extended from the original August 5 close date). It was available online through the City’s website, as well as through paper copies by request. The purpose of the survey was to collect information about the housing needs and challenges of residents. Survey results for each community have been analyzed and the results for Electoral Area B are presented here.

A total of 10 respondents from Electoral Area B responded to the survey. Respondents were allowed to skip questions, submit the survey at any point, and pick multiple answers for select questions. Responses from open-ended questions were reviewed and summarized by the themes that emerged.

Note: (N=) in figure titles provide the total number of respondents that answered the question.

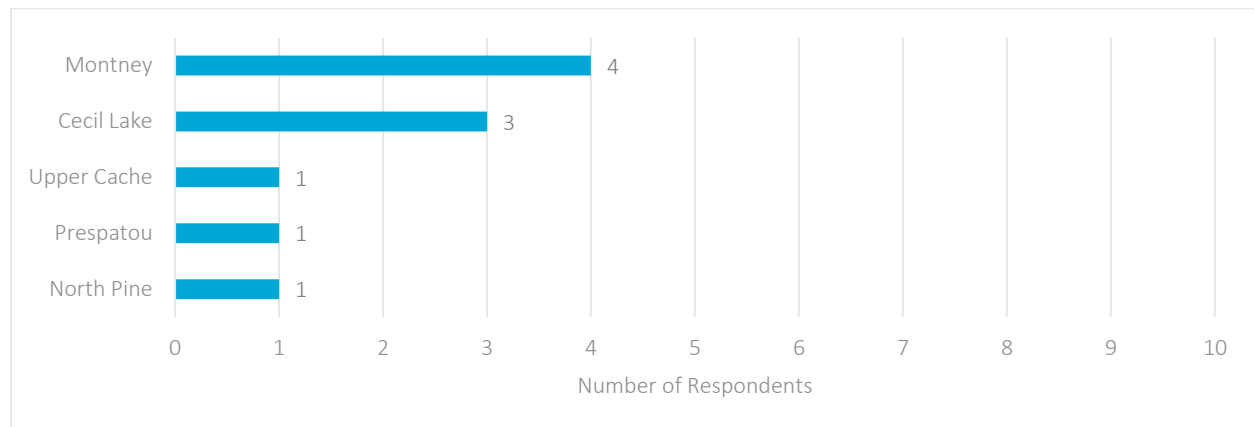
### 1.2 Demographic Questions

Demographic questions were asked to understand who completed the survey.

#### 1.2.1 COMMUNITY

Figure 30 shows where survey respondents live in Electoral Area B. Survey respondents ranged in age from 25 to 54.

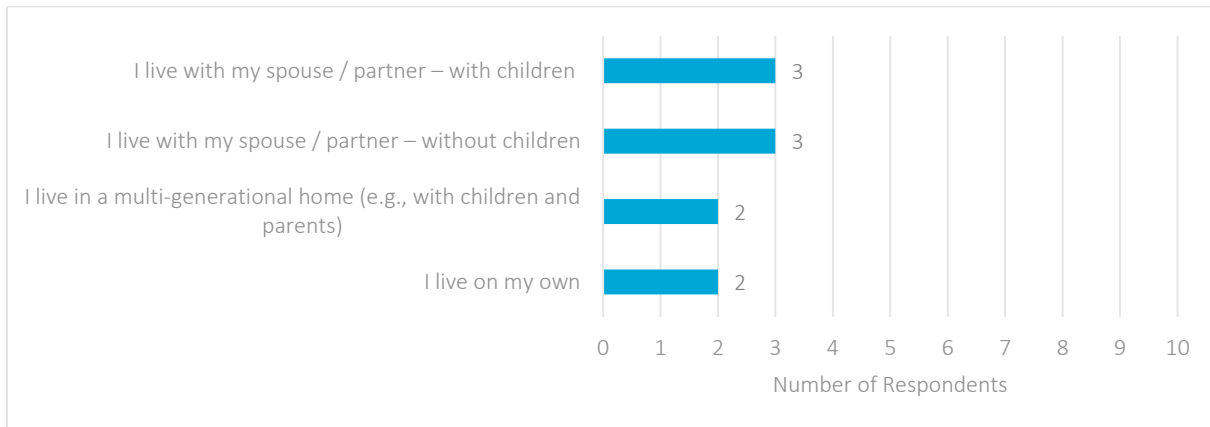
**Figure 30. Communities Where Respondents Live (N=10)**



## 1.2.2 HOUSEHOLD TYPE AND SIZE

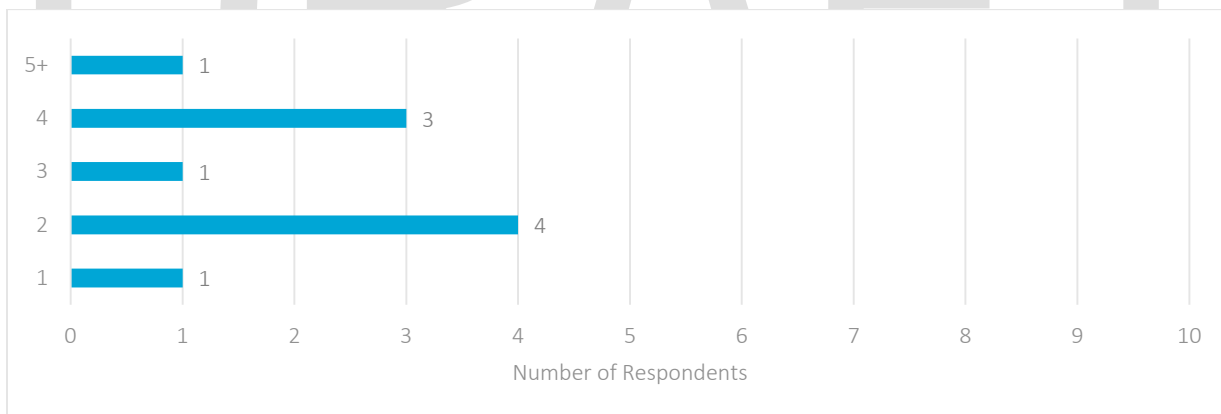
Survey respondents were asked to describe their household (Figure 31). Most respondents live in households with a spouse or partner with (3 respondents) or without (3 respondents) children.

**Figure 31. Household Types (N=10)**



Respondents were also asked about the size of their household (Figure 32). The survey received the most responses from two-person (4 respondents) and four-person households (3 respondents).

**Figure 32. Number of People in Households (N=10)**



## 1.2.3 HOUSEHOLD INCOME

Six respondents shared their annual household income, ranging between \$20,000 to \$100,000. Because of the small number of responses, further details are not provided here to protect privacy. Four respondents preferred not to disclose their annual household income information.

## 1.3 Housing Experiences

Survey respondents were asked a number of questions about their recent housing experiences.



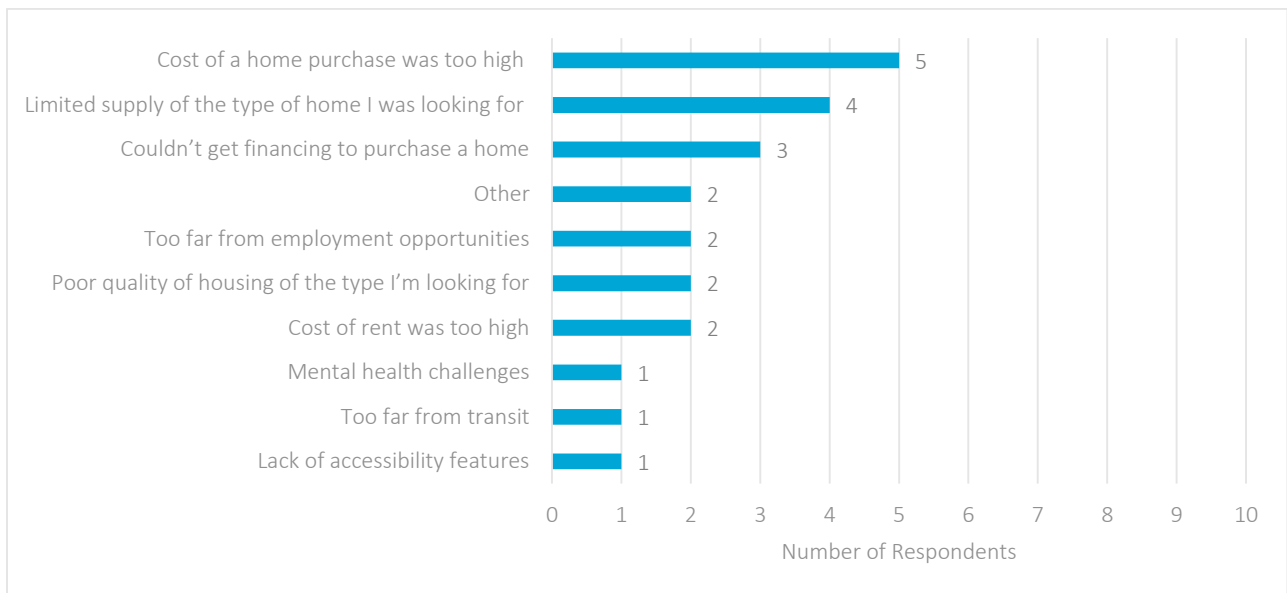
### 1.3.1 CURRENT HOME

Respondents were asked about their tenure type. Nine respondents reported that they owned their home and one reported that they rented.

Respondents were asked about the size of their home. Eight respondents selected three bedrooms, one selected four or more bedrooms, and one selected one bedroom.

Respondents were asked to identify any barriers they faced when searching for their current home. Respondents were able to select as many issues that applied to them. The most common barriers respondents reported were high cost of purchasing a home (5 respondents) and the limited supply of the type of home they were looking for (4 respondents).

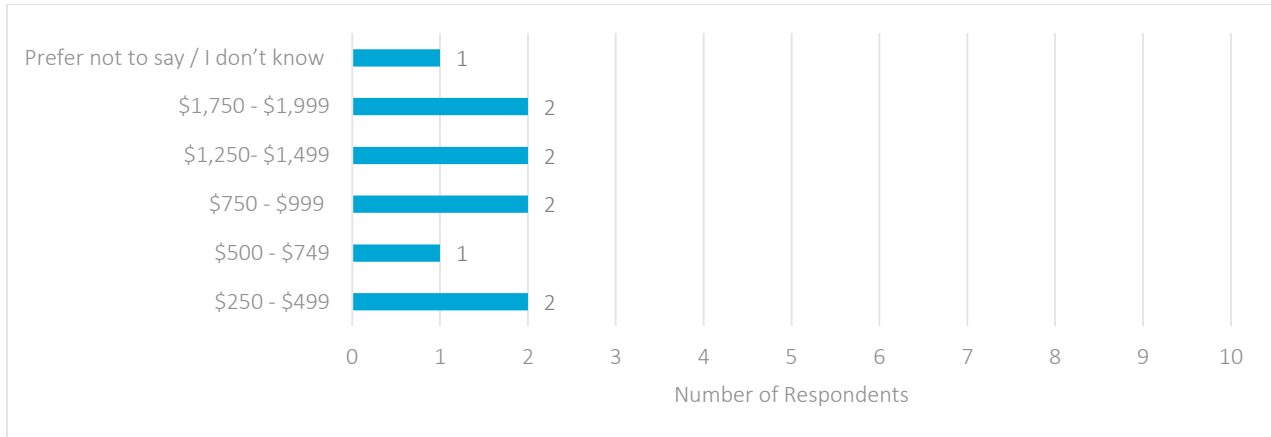
**Figure 33. Barriers During Search of Current Home (N=7)**



### 1.3.2 CURRENT HOUSING COSTS

Respondents were asked about their housing costs each month, including rent, mortgage payments, condominium fees, and utilities. There were a wide range of reported housing costs as shown in Figure 34.

**Figure 34. Housing Costs (N=10)**



Respondents were asked if they believed their housing costs were affordable to them. Five respondents said yes that their housing costs were affordable, four said no, and one said they were not sure.

### 1.3.3 CURRENT AND ANTICIPATED HOUSING ISSUES

Respondents were asked about challenges they are currently facing or anticipate facing in the next five years. Figure 35 shows the top housing issues respondents are currently facing. Respondents were able to select as many issues that applied to them. The most common issue respondents are currently facing is that their home is not well served by public transit (6 respondents), followed by homes lacking inadequate storage space (5 respondents).

**Figure 35. Top Current Housing Issues (N=6)**

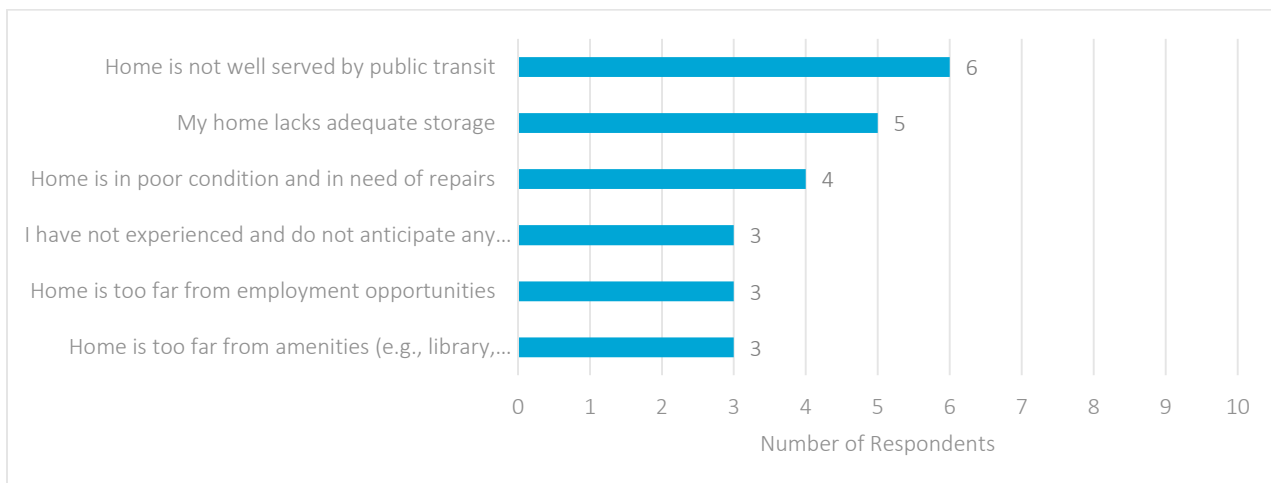
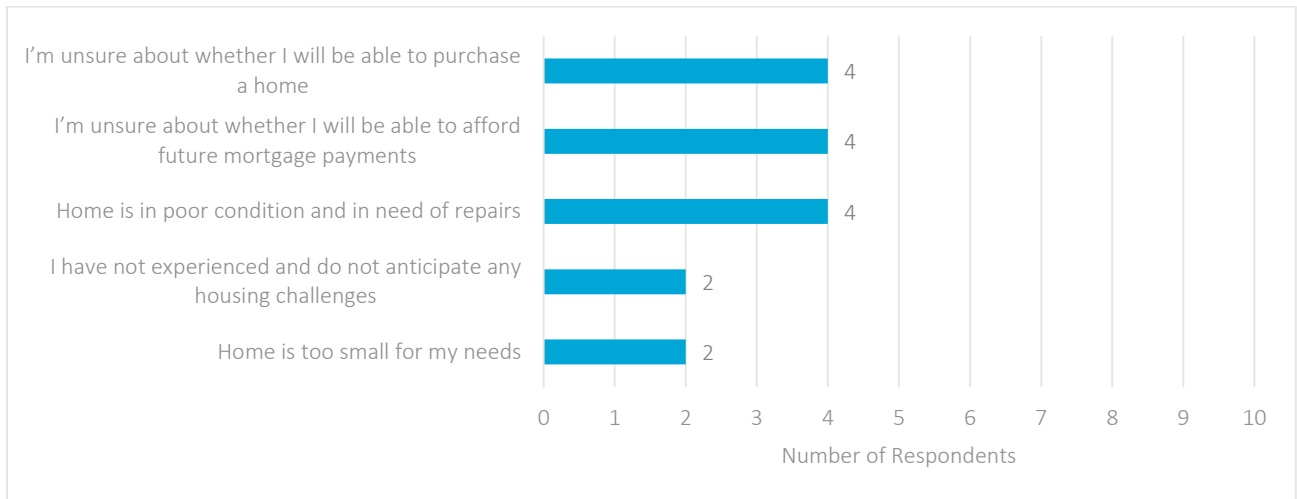


Figure 36 shows the top housing issues respondents anticipate in the next five years. Respondents were able to select as many issues that applied to them. The most commonly anticipated issue was the uncertainty of being able to purchase a home (4 respondents) or afford mortgage payments (4 respondents), followed by homes needing repairs (4 respondents).

**Figure 36. Top Housing Issues Anticipated in the Next 5 Years (N=4)**

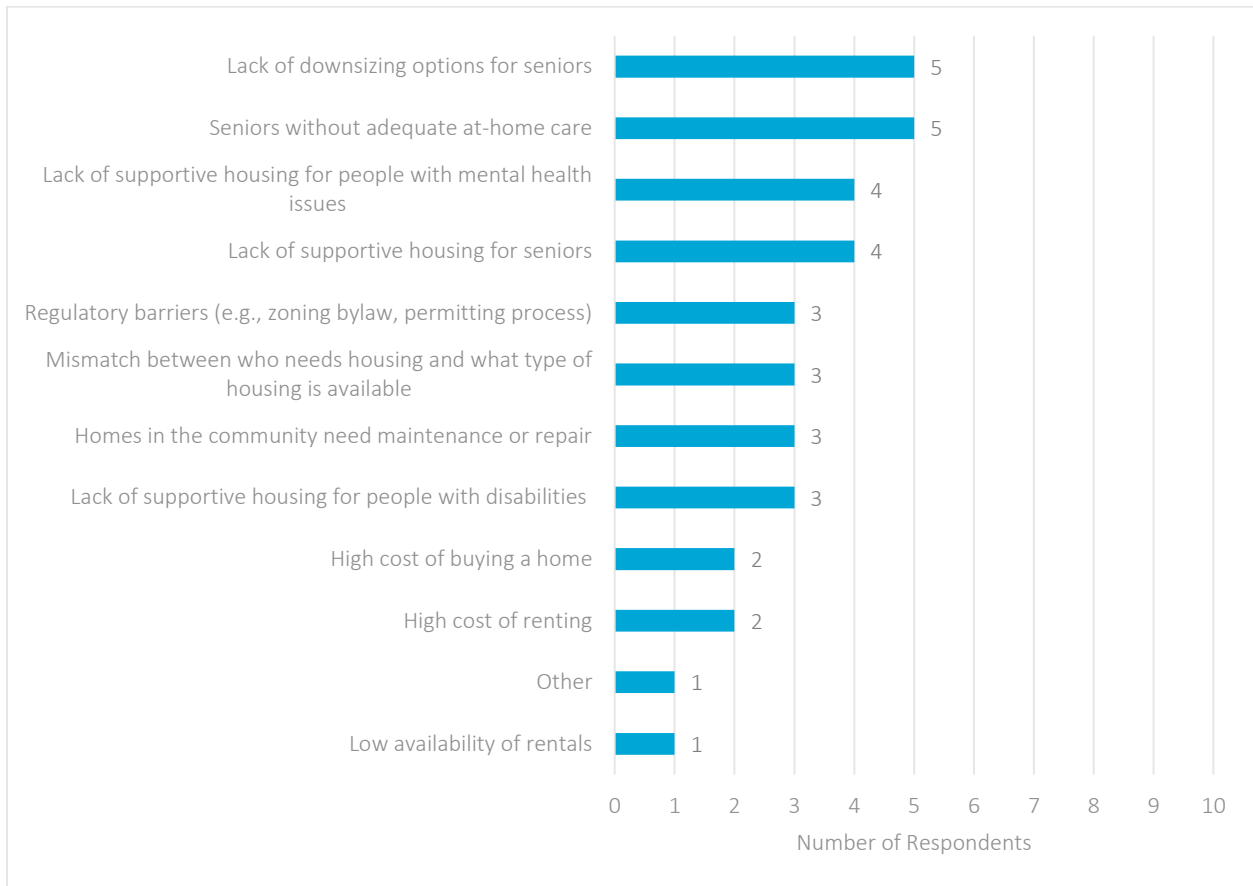


## 1.4 Community Issues

Figure 37 shows the community issues reported by respondents in Electoral Area B. Respondents suggested that there is a lack of housing options for seniors, including downsizing options (5 respondents), adequate at-home care (5 respondents) or supportive housing for people with mental health issues (4 respondents). One respondent commented that there is no available land for new development.

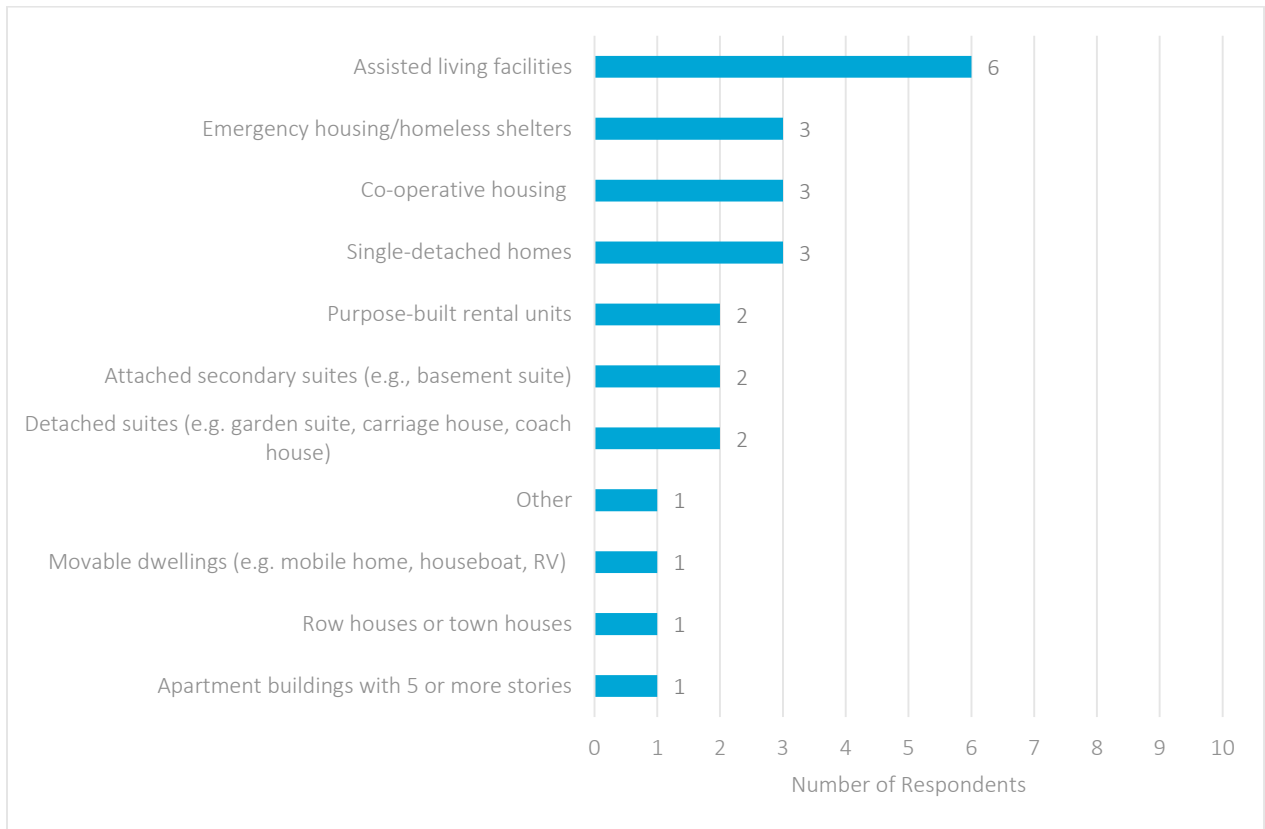
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**Figure 37. Community Housing Issues (N=9)**



Respondents were asked what forms of housing were missing in the community. Respondents suggested that the most needed forms of housing in Electoral Area B are assisted living facilities (6 respondents). Respondents also mentioned that farmhouses with yards and smaller lots that are affordable for families are missing. One respondent also mentioned that it is difficult to judge long terms needs of the rural area.

**Figure 38. Forms of Housing Needed (N=8)**



Respondents were asked if they had any additional comments. One respondent commented that lots of families are needing to move out to Fort St. John or out of province due to lack of available acreage lots and regulatory issues. One respondent commented that while they are living in a rural home currently, they are concerned that they may have to move in the future due to affordability.

## 2.0 Interview and Focus Group Summary

This section summarizes the findings from the stakeholder engagement completed in August and September 2020. Interview and focus group questions focused on identifying gaps in housing and housing-related services across the housing continuum. Interviews were completed with staff within neighbouring First Nations, regional elected officials, service providers and housing providers. The questions also sought to uncover the broader community and economic context of housing issues. While questions varied depending on the stakeholder’s expertise, they followed three major themes:

- Challenges, barriers and unmet needs in housing and housing-related services
- Potential opportunities
- Potential best practices and strategies to help address housing needs

Stakeholder engagement provides important housing context not captured by statistical information. Each key stakeholder brings important insight and individual perspectives. Some information may be anecdotal or based on personal perspectives. The information in this section should be considered in conjunction with other parts of this document.

Results from the interviews are summarized thematically below. Numbers in parentheses indicate how many interviewees mentioned each statement or topic. In some sections, there was only one interview. In this case, there are no parentheses. Note, these numbers are provided for context, but low numbers do not necessarily indicate that the statement or topic is less relevant. In some cases, one or a few interviewees had specialized knowledge or context that were not provided by others.

### 2.1 Participants

Representatives from the following organizations were interviewed:

Peace River Regional District		
Name(s)	Organization	Description
First Nations or Indigenous Organizations		
Starr Acko	Doig River First Nation	A First Nations community of the Peace River area, which is signatory of Treaty No. 8. The community is comprised of Dane-zaa traditions and language.
Jim Fast	McLeod Lake Indian Band	A community of the Tse'Khene Nation (People of the Rocks), located near the unincorporated village of McLeod Lake.
Cindy O'Brien, Niki Ghostkeeper	Saulteau First Nation	A First Nations community located in the Peace River area, which is signatory of Treaty No. 8. The community is comprised of the Saulteaux (Anishinabe),

Peace River Regional District		
Name(s)	Organization	Description
		Nehiyaw (Cree) and Mountain Dunne-Za (Beaver) people.
Cliff Calliou	Kelly Lake Cree Nation	The As'in'i'wa'chi Ni'yaw Nation, also known as Kelly Lake Cree Nation (KLCN), is a community of over 800 members, located in the Peace River region.
Service Providers		
Donna Ward, Angela De Smit	Northern Health	An organization that focuses on providing support and services relating to mental health, substance use and elder care.
Jim Collins	Save Our Northern Seniors	An organization that works on extended care for seniors.
Cameron Eggie*	Fort St. John Salvation Army	The Fort St. John branch of the international Christian organization.
Lisa Jewell*	Fort St. John Women's Resource Society	A women's resource organization that strives to empower women and girls and people of low income with the tools to improve the quality of their own lives.
Patricia Taylor*	Fort St. John Association for Community Living	A non-profit organization that has contracts with Community Living BC to provide services to adults with developmental disabilities.
Housing Providers		
Liane McNeil and Linda Kennedy	Fort St. John Community Bridge	An organization that provides counselling and housing assistance, including the North Peace Community Housing (a 24-unit complex), the Homeless Prevention Program and the Transition House.
Public Service Agents		
Amber Vieweg* and Kristen Danczak*	Peace River Regional District	The governing body, established in 1987, for the Peace River area that provides regional, sub-regional and local services to residents.

\*Focus group participants

Dawson Creek		
Name	Organization	Description
Service Providers		
Jacqueline Janssen	Networks Ministries	An organization that provides support to people experiencing homelessness
Linda Studley*	Better at Home – South Peace Community Resource Society	A non-profit organization dedicated to meeting the social, educational and personal needs of the community by providing services that develop skills for living.
Arden Smith*	Housing and Safety – South Peace Community Resource Society	A non-profit organization dedicated to meeting the social, educational and personal needs of the community by providing services that develop skills for living.
Jodi Cousins*	Axis Family Resources	

\*Focus group participants

Hudson's Hope		
Name	Organization	Description
Bill Lindsay	Hudson's Hope Health Care and Housing Society	A society providing health care and housing supports.

Electoral Area B		
Name	Organization	Description
Elected Officials		
Karen Goodings	Peace River Regional District Board	The governing body, established in 1987, for the Peace River area that provides regional, sub-regional and local services to residents.
Housing Providers		
Trevor Bolin	Re-Max	A full-service real estate broker that supports much of the PRRD, specifically Fort St. John and Electoral Areas C and B.
Service Providers		
Glen Longley	Prespatou School	A school with approximately 300 students in Kindergarten to Grade 12 with 34 staff members.
Pat Lang	Wonowon Elementary School	An elementary school in Electoral Area B.



Electoral Area E		
Name	Organization	Description
Service Provider		
Linda Garland	Moberly Lake Community Association	A registered society made up of Moberly Lake residents and stakeholders.

## 2.2 Peace River Regional District

A number of participants worked in multiple communities of the PRRD. This section summarizes the engagement findings for the region as a whole or subregions that include more than one project partner community.

### 2.2.1 FIRST NATIONS OR INDIGENOUS ORGANIZATIONS

Representatives from four First Nations were interviewed: Doig River First Nation, Saulteau First Nation, McLeod Lake Indian Band and Kelly Lake Cree Nation. All nations have some housing on-reserve, ranging from 50 to 150 housing units.

- Saulteau First Nation has 150 units, including three tri-plex units, ten Elder units, and many single detached homes. There are 30 households on the Nation’s waitlist.
- Doig River First Nation has 55 units with recent approval to build five tiny homes for Elders and 20 households on its waitlist.
- McLeod Lake Indian band has 56 units and 25 on its waitlist. Almost all units are single-detached dwellings, with one multi-unit building, which has six units. There are about five houses offered off-reserve as well. The band is about 60 homes below the Canadian average for on reserve housing stock.
- Kelly Lake Cree Nation has 36 houses in the community, including 8 rental homes that the Nation is managing through the Westkagen Housing Management. Twenty-two houses are owned by the Nation, and the rest are owned by the community. The Nation is not included in Treaty 8, resulting in exclusion from many funding opportunities.

#### Challenges / Needs

##### *Off Reserve*

Two nations have off-reserve housing units (Doig River First Nation has three units in Fort St. John and McLeod Lake First Nation has five units off-reserve). Interviewees reported that members living off-reserve in PRRD (including Fort St. John and Dawson Creek) often find that rental units are expensive, limited and often poorly maintained (3). Finding affordable rental is difficult, especially when industry is in a strong economic period and rents are driven up by an influx of workers. Off-reserve community members need affordable rental units that are closer to services. There are also limited services or supports for those living off reserve, including medical services and mental health supports (1). There is a need for supervised or safe homes for members with mental illness (1).

### *On Reserve*

There is a shortage of housing on reserve—all nations have a waitlist of community members who wish to move back to the reserve (5). Elder housing is limited and more single-detached dwellings are needed (1). Multiple interviewees discussed the shortage of land for building new housing (3).

More housing is needed on reserve to allow for off-reserve members to move back (4). Saulteau First Nation has 30 households on the waitlist. Doig River First Nation has about 20 on its waitlist, and McLeod Lake First Nation has 25 on its waitlist. Interviewees also reported that there is a need for more housing diversity on reserve to serve a wide range of household needs, including families, singles, and Elders.

There is very limited funding to build new houses or repair existing ones (3). The application process for funding is time consuming and tedious (2). The cost to repair and maintain existing homes is high (4). One interviewee reported that they go to Fort St. John for all supplies, which increases costs. Funding for repairs is limited, making it difficult to adequately maintain the existing housing stock (3). One nation is currently trying to repair 10-15 houses and replace the roofs (1).

One interviewee discussed the importance of housing that meets the needs of the climate, including the high snow load. The 'cookie cutter' approach to housing does not meet the needs of the community or climate. Many homes that were poorly built need to be replaced altogether (1). This interviewee reported that the Nation lost funding for six houses because the community wanted to build homes that varied from the traditional 'box style' homes typically seen on-reserve. This minimum building code, said the interviewee, is not enough to withstand the harsh climate. It can also be hard to find materials for repairs that are appropriate for the climate.

There is limited infrastructure to support the existing housing (2). Central heating, water provision and road maintenance are key infrastructure challenges (1). Community members have to travel at least 45 minutes to attend school and access shops and services (1). One Nation is hoping for a new Community Hall (1).

## Projects / Opportunities

Interviewees identified the following opportunities for addressing housing in the region:

- One community is building tiny homes, while another is building ten timber homes for Elders. Another reported plans to build more single-family homes and units for individuals over the next five years.
- Data gathering and needs assessments (such as this study) were identified as important to addressing housing needs (1).
- Work with PRRD to provide housing (1)
- Provide off-reserve housing in PRRD towns (1)
- Increase investment and interest in the North in general (2)
- Build and maintain strong relationships with municipalities, including Electoral Area C, Fort St. John and Dawson Creek. Doig River First Nation has a strong relationship with Fort St. John and Dawson Creek. (1)
- Build more awareness for people with mental health concerns and addictions (1)
- Provide mental health housing that offers a supervised setting, providing independence for tenants (1)

## 2.2.2 SERVICE PROVIDERS, HOUSING PROVIDERS, PUBLIC SERVICE AGENTS

### Challenges / Needs

The cyclical nature of local industries impacts the district's housing market. During strong economic periods, more housing is developed, which increases the availability of housing. One of the major challenges the district faces is housing those who have been in the hospital. In Fort St. John, there is a policy where people will not be discharged into the streets. As a result, many folks stay in the hospital for longer than needed, because there isn't proper housing available. This impacts the ability for service providers to provide support to community members.

From the experience of housing providers, housing needs have increased and despite rental availability, many residents still cannot afford market housing. Additionally, single people on income assistance cannot afford what is offered.

Interviewees identified the following housing needs:

#### *Supportive Housing*

- Mental health supports are needed (1). One interviewee sees many people, particularly men, with mental health issues who are not adequately cared for. People suffering from mental health issues are often turned away from rentals and shelters, due to mental health struggles.
- The default accommodation for people with disabilities is the hospital or long-term care, which is not suitable. People often stay in the hospital for extended periods of time because there isn't the proper housing available. This limits the ability to provide adequate care in hospitals for acute care, resulting in over-capacity in hospitals. It is costly and ineffective to keep folks in the hospital, but there is often nowhere else for them to go (1).
- Despite the recent improvements in disability housing, there is a need for at least ten percent of new housing to have rooms for disability. Particularly, there is a need for people with brain injuries, mobility issues, or MS, according to one interview.
- Housing is needed for young adults (under 19) who need medical care—until they turn 19, they are put into long-term care (1). Youth housing in the larger municipalities would enable youth to attend school.

### *Senior Housing*

- Despite a recent increase in supply, senior housing supply is low (1). The waitlist for senior housing is two to three years.
- Dementia friendly housing is needed, as there is none in the area. As a result, people are prematurely placed in long-term care (some live in long-term care for 10-15 years) (1).
- Seniors tend to leave rural areas to move to towns closer to services or back with family, according to one interviewee. These seniors often move into a NPHS housing (there is one apartment in Fort St John that caters to seniors). Yet, there are about 80-100 people on the waitlist for NPHS. It is important to consider the specific needs of rural seniors (1).
- There is a need to bring Elders from nearby nations closer to medical support (1).

### *Other Challenges and Needs*

- Some service providers face challenges recruiting staff, due partly to housing challenges (1).
- The district needs better transportation connections from the more affordable communities (which are more remote) to the economic centres (1).
- The projects provided by Fort St. John Community Bridge need more maintenance that the organization cannot afford (1).
- Physical housing provision has unsustainably high maintenance costs
- The lack of low barrier housing is a major concern (1). People need a place no matter their life stage or circumstance.
- There is limited housing choice, and the housing that is available is generally unaffordable (1).
  - Limited affordable housing units for one-person and single-income homes (1). Single people on income assistance cannot afford what is available.
- One interviewee discussed the stigma towards rental assistance. The Homeless Prevention Program has been working with rental companies to rebuild the relationship between the companies and renters on income assistance (1). Rental companies have become cynical about who they support because of the challenges they have experienced. If potential tenants are applying and are on income assistance, rental companies automatically do a criminal record check. Some of the rental companies have stopped taking people who are on income assistance.

### **Projects**

Various housing initiatives exist in the community, and other opportunities are being explored. The following projects were identified in the interviews:

- Mennonite's Elder's Lodge which provides meals and housekeeping for seniors in Prespatou. Service providers are working with BC Housing to develop further initiatives (1).
- Heritage, an assisted living facility, has 24 suites and provides meals and medical care to residents (1).
- According to one interviewee, there is opportunity to provide private assisted living, which could provide more options and availability (1).
- BC Hydro built an apartment in Hudson's Hope for staff and medical workers, who can stay there for free (1).
- BC Housing built a passive apartment building (50 units) which includes an allocation for low income housing (1).

- There are two apartments for medical students who can rent at CMHC rates.
- Northern Health is working on a proposal to build a space for long term/mild dementia, and which community is best suited for that (1)
- Northern Health is exploring opportunities to build and operate senior housing in the region. Private investors are interested in Fort St. John (1).
- Northern Health recently opened a tusher house with four beds (1)
- The Better at Home initiative provides support with house-keeping duties and food provision, servicing 150 people (1).
- Northern Lights College in Dawson Creek provides Northern Health staff with housing.

### Opportunities

The following opportunities were discussed in the interviews:

- Collaboration between government, industry, Treaty 8 and the community has the potential to provide improved services and housing across the region. Northern Health is very interested in pursuing partnerships (1).
- One interviewee mentioned the example of using hotels for housing (as seen in Victoria) (1).
- It is important to have an overarching plan for the PRRD to identify the core issues and needs (1). PRRD should prepared for future funding announcements from the province. If proposals are ready when funding is announced, PRRD will be better suited to receive the funding (1).
- Provide housing for those leaving the hospital.
- More funding for the Homeless Prevention Program.
- Pursuit of BC Housing Funding for services.

## 2.3 Electoral Area B

### 2.3.1 CHALLENGES / NEEDS

In recent years, demographic shifts and economic conditions have led to changes in housing needs in Electoral Area B. The community has a strong presence of intergenerational housing—children who grow up in the community tend to stay living at home into adulthood (1). Families pass their property through the generations, resulting in little market or rental activity for land and housing (1). The senior population is growing and faces challenges for aging in place. Infrastructure maintenance is an expensive challenge, due to the dispersed nature of development in the area. The economic decline since 2015 has led to lower supply and higher prices of housing. Since 2015, housing prices have increased by 15 percent.

Interviewees identified the following needs:

#### *Family Housing*

- Younger families want to buy close to a municipality to have access to services, while living in the country. There is not much interest in buying larger acreages—younger generations are less interested in farming.
  - There is an increased demand for small acreages (2-5 acres) and estate lots (3/4 to 1 acre).
- Reasonably priced housing is hard to find in the area, due to relatively high demand (1).
- Housing is needed for young people and families (2).

### *Regulations*

- Regulation around quarter sections (160 acres) has become more restrictive, which has caused controversy in the community. Many landowners want to use the land for recreational purposes, but are restricted to using it for agricultural purposes.
- Development policies are so strict that no one wants to go through the process of developing new residential areas (dealing with the Agricultural Land Commission, rezoning, etc.) Many people own large parcels of farmland—a small portion could be used to develop new residential areas, but there are many hoops. (1)

### *Services*

- The upkeep of gravel roads, water and sewer services is an ongoing cost to the district (1).
- Bus routes are limited. The strain on the limited transit system increases as residential development continues to sprawl outwards (1).
- Some people who need care have no choice but to leave the area due to the lack of support services (1)
  - Programs are needed to assist people with disabilities, mental health issues, or health concerns (such as MS) to stay home (1).
- Social isolation is an increasing concern in housing, especially due to COVID-19. Support services are needed to provide companionship (1).
- Need for senior services to allow seniors to age in place (1).

### *Worker Housing*

- Difficult to attract and retain employees, including teachers, to the community (2). Many teachers live in other communities and commute to work (2)
  - For the Wonowon Elementary School, the School District put housing on site for all staff (four teachers) (1).
  - At Prespatou School, there are six teacherage units on the school site, but they are always full, resulting in teachers having no choice but to commute (from Fort St. John). Every year at Prespatou School, there is a turnover of 5-6 staff members (1).
- There is a need to provide proper housing for those working minimum wage, not only the ones working in higher-paying positions (1).

## **2.3.2 PROJECTS**

Two projects or initiatives were mentioned during interviews:

- In Prespatou, there is one ten-unit seniors home (1).
- The Peace River Regional District Board has a senior advocacy office with many groups who are willing and able to speak to different levels of government (1).

### 2.3.3 OPPORTUNITIES

The interviewees discussed the following opportunities:

- Update bylaws, including the zoning bylaws, to make development easier (2).
- PRRD should become more independent from the province.
- To provide more housing, land could be developed from the agricultural land reserve.
- Rental units near Prespatou school would allow students independence while completing their studies (1).
- Affordable housing for young people would allow for more community growth (1).
- Build a mix of housing, including apartments and townhouses to benefit different family sizes (2).
- Land is available that could be developed to provide more housing choices (2).
- Provide training to rural residents to serve as support workers to increase service capacity (1)
- Support existing housing societies through grants (1).
- Build awareness for existing initiatives, such as Better at Home (1).
- Subdivide and develop small acreages (5 acre serviced lots) — there would be high demand (1).

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