

DAWSON CREEK HOUSING & COMMUNITY PROFILE

October 2016



HIGHLIGHTS

- Dawson Creek's is home to an estimated 11,866 residents.
- Between 2001 and 2011, residents aged 65 and older comprised 44% of total population growth in Dawson Creek. Regionally, the number of seniors is expected to more than double in the next 20 years.
- Dawson Creek has enjoyed higher than average levels of employment for the past decade. However, with the recent declines in the resource sector, the unemployment rate in the Northeast Economic Development Region reached 9.4% in March 2016, the highest monthly rate recorded since 2009.
- As of 2014, median incomes remained above average, and 2016 Housing Income Limits for Dawson Creek were among the highest in BC.
- A 29% increase in the rate of consumer insolvencies between 2014 and 2015 signaled growing levels of financial stress. As of 2011, one-quarter of elderly females were considered to be low income and four out of every ten renters were spending 30% or more on housing.
- Over the next two decades, the number of rental households in core housing need is projected to rise by 57-72%.
- Two-thirds of all households are comprised of just one or two people. Three-person households represent only 16% of the total, but have become more prevalent over the past decade. Dawson Creek's housing stock includes a well-balanced mix of dwellings to suit a variety of smaller and larger households.
- Homes are smaller than in many communities in northern BC. Single-family dwellings comprise approximately two-thirds of the housing stock, but there is also a good supply of apartments (18%). The largest share of dwellings has two bedrooms; elsewhere in the north, three and four-bedroom homes are more prevalent.
- As of 2011, 70% of the housing stock was at least 35 years old. One out of every ten homes was reported as requiring major repairs and the proportion of households living in "unsuitable" dwelling conditions was above the provincial average.
- As of 2011, 36% of households rented their homes – and this proportion is expected to rise by between 28 and 43% over the next two decades.
- Dawson Creek benefited from a small housing boom between 2011 and 2014, whereby residential building permits more than doubled. During that time, there were a total of 612 housing starts.
- The spike in residential development was distributed across a mix of high and low-density dwelling types. 32% of homes built since 2012 were apartments, while 48% were semi-detached houses or row houses.
- House prices have hovered in the in the mid-to-high \$200,000s for the past five years. As of June 2016, the average price of a single-detached home in Dawson Creek was \$218,233, which is among the lowest of the communities included in this study.
- As of 2014, the average rent of a one-bedroom apartment in Dawson Creek (\$820) was among the highest of all the communities examined in this study – and \$153 above the maximum subsidy available to low income seniors.
- Dawson Creek's vacancy rate was also the highest of the communities studied. While the number of rental dwellings expanded between 2014 and 2015, vacancy rates still rose from 8.5% to 9.1%.

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We would also like to acknowledge and thank the team at the CDI for their assistance in finalizing the reports. Special thanks to Alycia Mutual, Research Assistant and Kaitlin Harrison, Administrative Assistant for all of their work on the project.

The Northern BC Housing Study can be accessed on the CDI's website at:

www.unbc.ca/cdi

For further information about this topic and the project, please contact Marleen Morris or Greg Halseth, Co-Directors of the Community Development Institute at the University of Northern British Columbia:

Community Development Institute at UNBC
3333 University Way
Prince George, BC
V2N 4Z9
Telephone: 250 960-5952

Clare Mochrie, Marleen Morris, and Greg Halseth

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COMMUNITY PROFILE

Demographics

The Dawson Creek census agglomeration (CA) covers a land area of 24.37 square kilometres and is home to 11,866 residents (2015).¹ The population increased by 5.4% between 2006 and 2011, and continued to grow at an average rate of 1.0% per year until 2014, when it decreased by 2.2% (a loss of approximately 271 residents). This growth pattern, including the retraction in 2014, was reflected throughout the Peace River Regional District and Northeast Economic Development Region more generally. However, the population decline that occurred in response to a downturn of the economy was marginally more significant in Dawson.

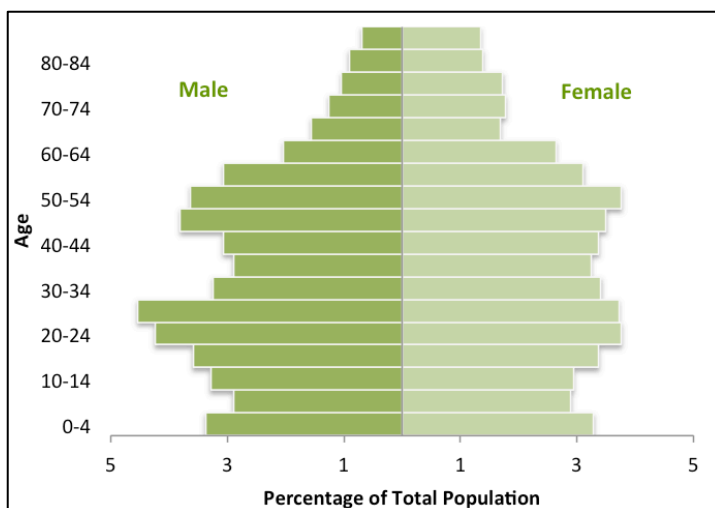
Dawson Creek contains 18.6% of the total population of the Peace River Regional District, but absorbed close to one-third of the district's population loss between 2014 and 2015. Meanwhile, although the overall BC population grew at a slower rate between 2011 and 2014, it maintained a 1.0% growth rate between 2014 and 2015, notwithstanding economic conditions.

As in both BC and the region, the fastest growing segments of the population are the 65+ age groups. Dawson Creek has

BC Economic Development Regions



Population: 2011



historically had a younger population. The median age recorded by the 2011 Census was 36.2, and thus well below that for the province (41.9). However, seniors represented 44% of Dawson Creek's population growth between 2001 and 2011, such that this age group increased from 11% of the population to over 13%. The proportion of residents aged 85 and older grew to represent 2% of Dawson Creek's total population, on par with the BC average. Meanwhile, the working age/family formation age cohorts (aged 20-44) dropped from representing 37.7% to 35.5% of Dawson Creek's population.

Source: Statistics Canada. Census of Population, 2011

Looking ahead, this aging trend is expected to continue and accelerate. While CA-specific population projections are not available, forecasts for the Peace River South Local Health Area predict that, while the total population grows 18.8% between 2011 and 2026, and 21.9% by 2036, growth of the 65+ population will be 81.5% and 119.8% respectively.

Population Projections: 2011, 2026, & 2036

Age	2011	2026	2036	Nominal Change 2011-2036	Percent Change 2011-2036
0-4	1,705	1,732	1,612	-93	-5.5%
5-9	1,554	1,889	1,677	123	7.9%
10-14	1,726	2,009	1,805	79	4.6%
15-19	1,965	1,833	1,896	-69	-3.5%
20-24	1,980	1,720	1,954	-26	-1.3%
25-29	1,968	1,881	1,851	-117	-5.9%
30-34	1,742	2,322	1,877	135	7.7%
35-39	1,671	2,627	2,024	353	21.1%
40-44	1,800	2,532	2,380	580	32.2%
45-49	2,145	2,093	2,644	499	23.3%
50-54	2,267	1,769	2,489	222	9.8%
55-59	1,814	1,820	2,008	194	10.7%
60-64	1,405	2,018	1,665	260	18.5%
65-69	992	2,013	1,650	658	66.3%
70-74	821	1,440	1,715	894	108.9%
75-79	612	1,029	1,573	961	157.0%
80-84	401	555	984	583	145.4%
85+	311	657	972	661	212.5%
Total	26,879	31,939	32,776	5,897	21.9%

Having seniors come to represent one in every five members of the community will transform various aspects of Dawson Creek. This change is particularly relevant in the context of housing given that, as people approach, begin, and live through retirement, their housing needs and preferences tend to change. The projected growth of the 75+ age groups is particularly significant.²

In the Peace River Region, the 75+ population is forecast to grow by 69.3% by 2026 and 166.5% by 2036. Also of note is the projected increase in the 85+ cohort, which will more than double (111.3%) by 2026 and more than triple by 2036 (212.5%).

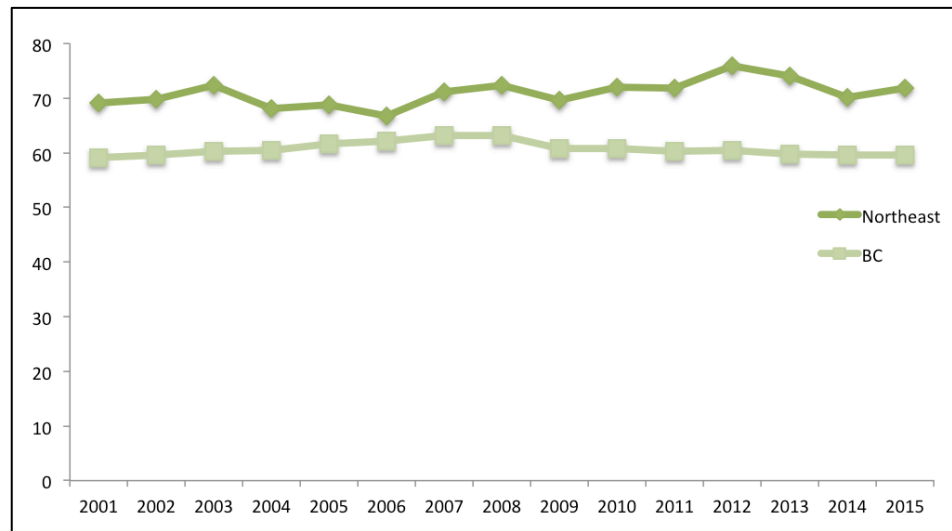
As explained by the 2012 CMHC Report on Housing for Older Canadians, the proportion of the population living either on their own or in special care facilities rises significantly for those aged 75 years and older. This milestone in the housing life cycle is particularly pronounced for women in older age cohorts. For example, the study found that whereas 17% of women aged 55-64 live alone, close to half (48%) of those 75 years and older live by themselves.

Education, Income & Employment³

Education levels in Dawson Creek are aligned with most communities in Northeast BC. The proportion of the population with university degrees and college diplomas is below the provincial average, but there are a larger share with trade certifications and apprenticeships. As of 2015, 53.8% of the labour force in the Northeast had a post-secondary certificate/diploma, which represents an increase from 2014, but still remains well below the provincial average of 70.2%, and the lowest of all development regions.⁴

Notwithstanding education levels, and in line with the Northeast Development Region generally, Dawson Creek has boasted higher than average levels of employment and labour force participation for the past decade. For several months in 2014 and 2015, unemployment rates in the region were so low that data

Employment Rates: Northeast Economic Development Region and BC 2001 – 2015



Source: Statistics Canada. Labour force survey estimates by economic region

was suppressed due to confidentiality thresholds. The region experienced a small construction boom in 2014 as a result. However, a downturn in Alberta’s economy, coupled with depressed mineral, oil, and gas prices over the past two years, have had a negative impact on the Northeast region’s economy. Several coal and wind projects planned for the region have been put on hold. Similarly, no final investment decisions have been made with regard to liquefied natural gas (LNG) projects.

In 2015, overall employment in the Northeast increased by 4.2% to see a net increase of 1,600 jobs (40,100 positions) – mainly in the goods and services sector. However, the unemployment rate (i.e. the number of people actively seeking work as a percentage of the labour force) also rose from 4.9% to 5.9%.

This rate of unemployment remains below the BC rate and is the lowest of all regions, but the increase signals a downturn. In March 2016, unemployment in the Northeast reached 9.4%, which is the highest monthly rate recorded since August 2009. Of significance to housing, the construction industry experienced the most sizable job losses.⁵

The rate of consumer insolvency in the region also increased between 2014 and 2015. While consumer insolvency can occur as a result of many reasons (i.e. unemployment, medical issues, business failure, etc.), it is also an indicator of the proportion of the adult population experiencing severe financial stress. Insolvency can be achieved by either declaring bankruptcy or by seeking a consumer proposal, whereby the debtor negotiates to pay creditors a percentage of what is owed to them over a

longer period time. Insolvencies have typically been low in the Northeast Economic Development Region. However, after a five year declining trend, the rate of adults (aged 18 and older) either declaring bankruptcy or seeking consumer proposal rose 29.4% between 2014 and 2015. The number of personal bankruptcies rose by 14.3% and the number of proposals increased by 40%.⁶

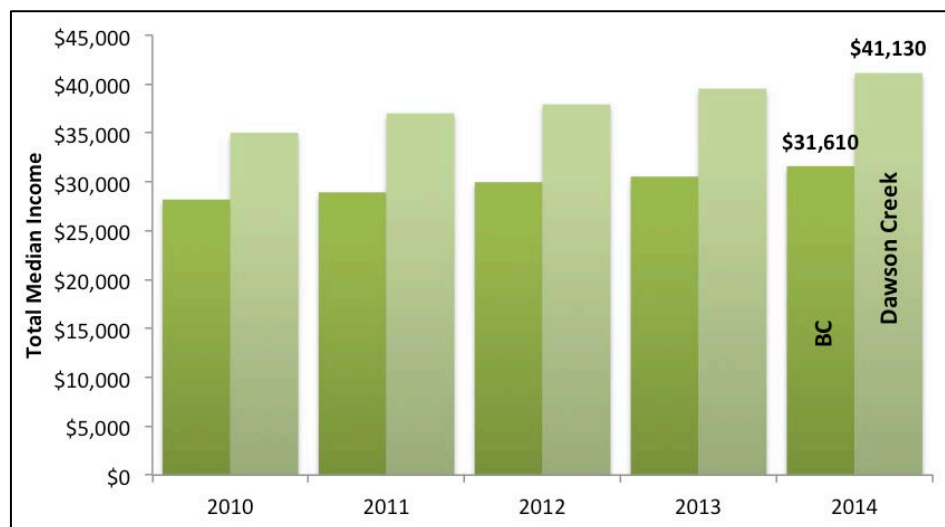
In response to the economic shift, Dawson Creek and the Northeast Region as a whole experienced population declines between 2014 and 2015 for the first time in five years. However, incomes in Dawson Creek, last recorded in 2014, remained high – and well about the provincial average. In 2014, the median total income in Dawson Creek was \$40,130, up 4.7% from 2013 and 26.9% higher than the provincial median. Fifty-six percent of individuals earned incomes of \$35,000 and over, compared to 46% of BC overall.⁷

The proportion of individuals considered to be low income is lower in Dawson Creek than in BC overall. According to the 2010 After-Tax Low-Income Measure, 13.4% of individuals were low income, compared to 16.4% in BC. It is worth noting however, that this rate was considerably higher among seniors aged 65 years and older, where 18.6%, including 25.3% of elderly females, fell into the low income category.

According to the 2011 National Household Survey (NHS), approximately one in four households (24.7%) in Dawson Creek was paying more than 30% of their total income on housing. Tenant households were more than twice as likely as homeowners to fall into this category. As

of 2011, 39.1% of renters were spending 30% or more on housing; this share among homeowners was 16.7%. This is particularly worth noting given projections for the Peace River Regional District, which forecast the proportion of rental households in core housing need rising by 57-72% in the next two decades.⁸

**Median Total Incomes: 2010-2014
Dawson Creek and BC**

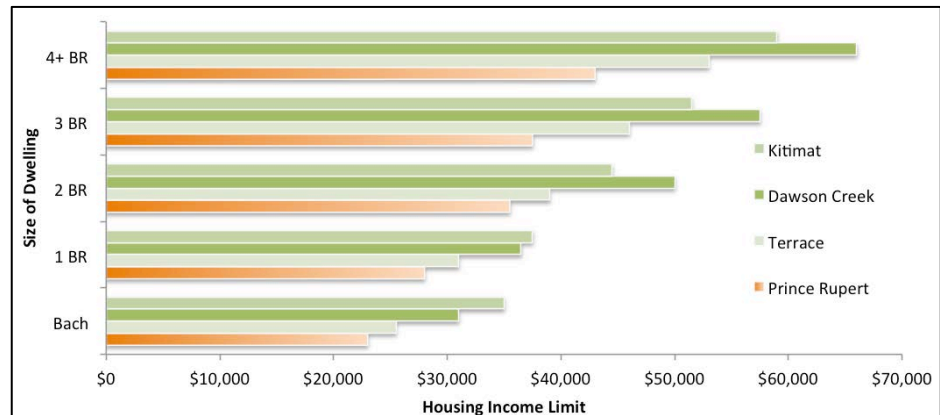


Source: Statistics Canada. 2011 National Household Survey

Due to the comparatively high incomes in Dawson Creek, the Housing Income Limits (HILs) are also among the highest in Northern BC. HILs⁹ are established annually for each community by BC Housing and indicate the income required to pay the average market rent for an appropriately sized unit in the private market. In 2016, the HIL for a bachelor unit in Dawson Creek was \$31,000, \$36,500 for a one-bedroom unit and \$50,000 for a two-bedroom unit.

The HILs established for Dawson Creek were among the highest in Northern BC – particularly when it came to two-bedroom units.

Housing Income Limits: 2016 Select Northern BC Communities



Source: BC Housing. 2016 Housing Income Limits

Household Sizes & Mobility

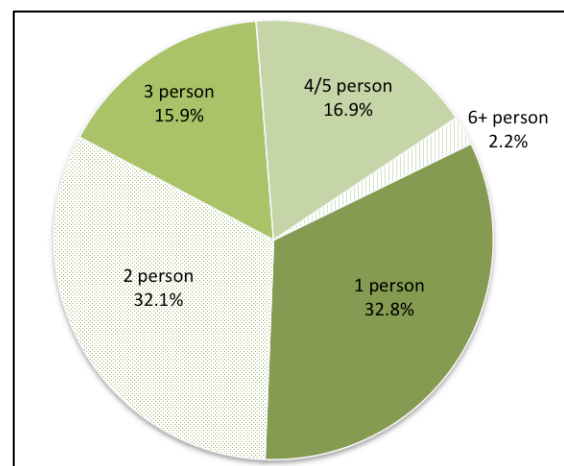
The high HILs for two-bedroom units in Dawson Creek are worth noting because, contrary to the trend in most communities, in Dawson Creek, the number of three-person households experienced the fastest rate of growth in the years leading up to 2011.

While the total number of private households in Dawson Creek increased by 4.5% between 2006 and 2011, the number of three-person households grew by 17.4%. One-person households, which constitute approximately one-third (32.8%) of the total, also saw considerable growth, increasing by 19.0% since 2001 and by 4.9% since 2006. In the meantime, Dawson Creek has seen a steady decrease in larger households comprising four people or more. As of 2011, the average number of individuals per household was 2.3.

Dawson Creek has a standard proportion of newcomers. As of 2011, 7.0% of residents had moved to the CA in the last year, and 17.4% had moved to Dawson Creek in the past five years.

There is a higher degree of movement of residents within the CA. According to the 2011 Census, just over one-quarter (26.2%) of the population had moved residences within Dawson Creek in the past five years; 10.2% had moved in the last year.¹⁰

Household Sizes: 2011



Source: Statistics Canada. Census of Population 2011

HOUSING

Housing Stock Profile

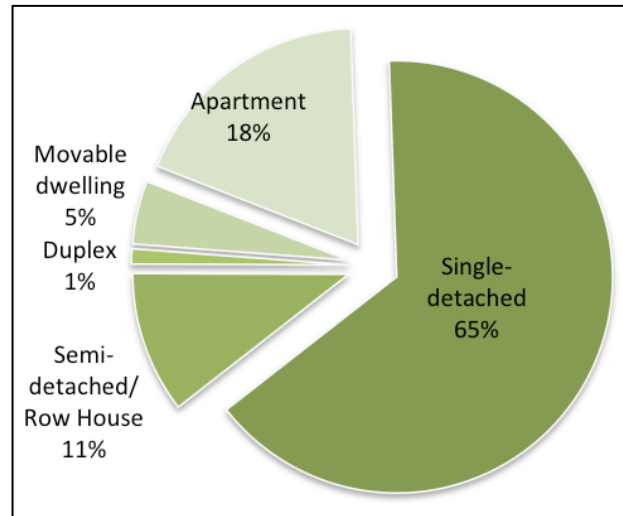
Similar to most communities in Northern BC, the housing stock in Dawson Creek is comprised mainly of single-detached dwellings. As of 2011, 65.1% of the housing stock were single-detached homes, 10.6% were semi-detached houses or row houses, and 18.5% were apartments.

Homes in Dawson Creek are sized on par with the average home in BC, but are smaller than in many communities in northern BC. As of 2011, the average home in the CA had 6.3 rooms, compared to 6.2 for BC overall. Dawson Creek's housing stock also includes a well-balanced mix of dwellings to suit a variety of smaller and larger households. The largest share of homes (29.0%) had two bedrooms but the number of three and four-bedroom homes was similar, at 27.6% and 27.5%.

Of significance given the growing rate of one-person households in Dawson Creek, 15.9% of the housing stock in the CA had one bedroom or less, as of 2011. This is considerably more than most communities examined in this housing study.

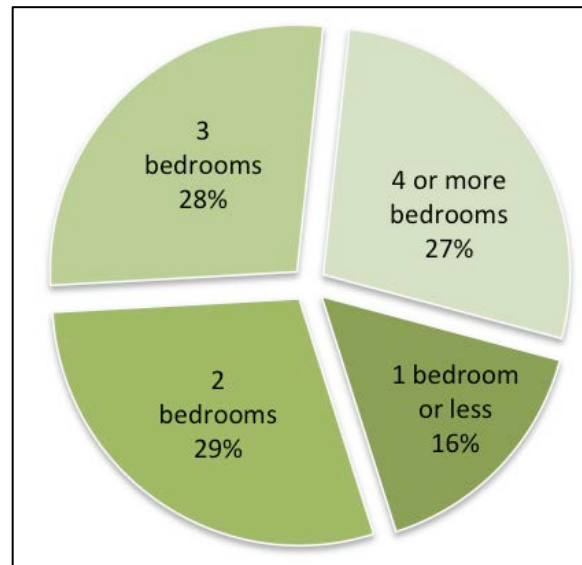
At the time of the 2011 Census, the majority of the housing stock (70.3%) was at least 35 years old, having been constructed before 1981. Only 7.6% of private dwellings had been built in the last ten years.

Housing Stock: 2011



Source: Statistics Canada. Census of Population 2011

Dwellings by Number of Bedrooms: 2011

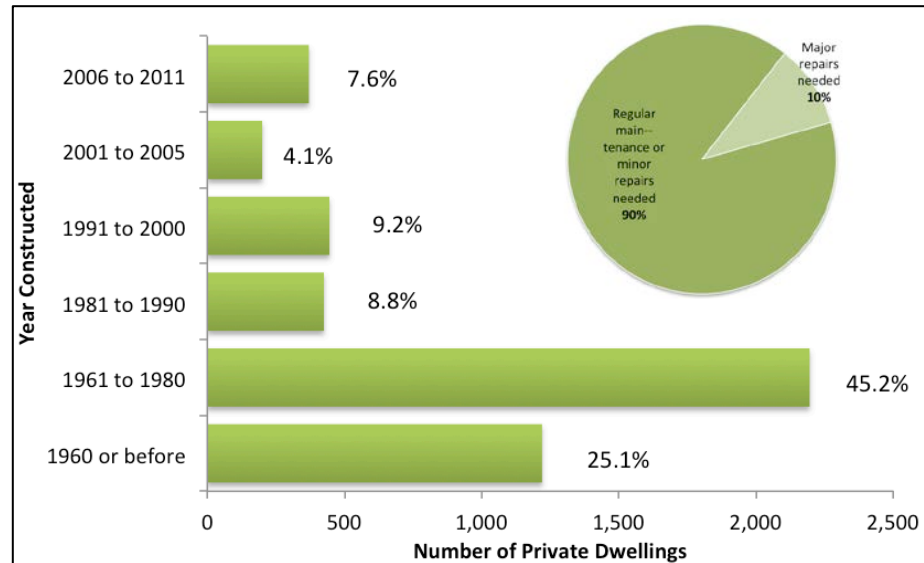


Source: Statistics Canada. 2011 National Household Survey

Not surprisingly, given the age of Dawson Creek’s housing, one out of every ten homes was reported as requiring major repairs in 2011, and 6.9% of households were identified as living in “unsuitable” dwelling conditions according to the National Occupancy Standards.¹¹ This was higher than the BC average of 6.8%.

A factor potentially contributing to housing conditions in Dawson Creek is the fact that there are a high proportion of renting households. As of 2011, only 64.1% of households in the CA owned their homes, compared to 70% in BC. Over one-third of households (35.9%) were tenants,¹² which is particularly relevant given forecasts for the Peace River Regional District’s rental demand, which is expected to increase 28-43% over the next two decades.¹³

Age of Private Dwellings: 2011

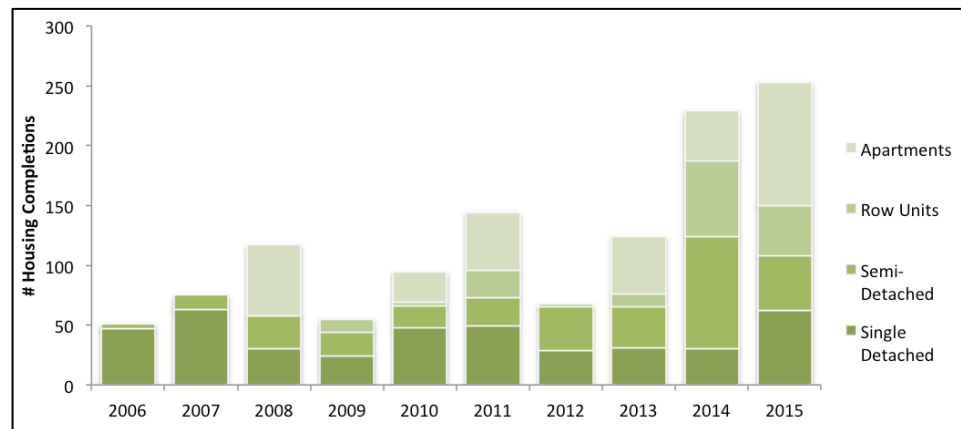


Source: Statistics Canada. 2011 National Household Survey

Residential Development

While the Census figures depict an older residential housing stock in Dawson Creek, significant improvements have been made since 2011. Between 2011 and 2014, the region experienced a short housing boom. During this time, the City of Dawson Creek issued an average of 206 residential building permits per year, up from 82 in 2011.¹⁴ From 2012 to 2014, there were a total of 612 housing starts recorded. By the end of 2015, these amounted to 606 new residential dwellings.

Housing Completions by Dwelling Type: 2006-2015



Source: Canada Mortgage and Housing Corporation, produced by Statistics Canada

Unlike much of the residential development that occurred in the north during this period, the housing boom in Dawson Creek was distributed across a mix of high and low density dwelling types. The largest share of residential dwellings built since 2012 have been apartments (31.8%), while 28.7% were semi-detached dwellings, 20.3% were single-detached dwellings, and 19.1% were row houses.

With the downturn in the resource sector in 2014, the housing boom ended and 2015 saw the addition of only 74 new dwellings. Of the 821 new dwellings built in Dawson Creek between 2011 and the end of 2015, 28.9% were single-family homes, one-quarter (25.5%) were multi-family dwellings, 22.7% were duplexes, and 22.3% were secondary suites.¹⁵

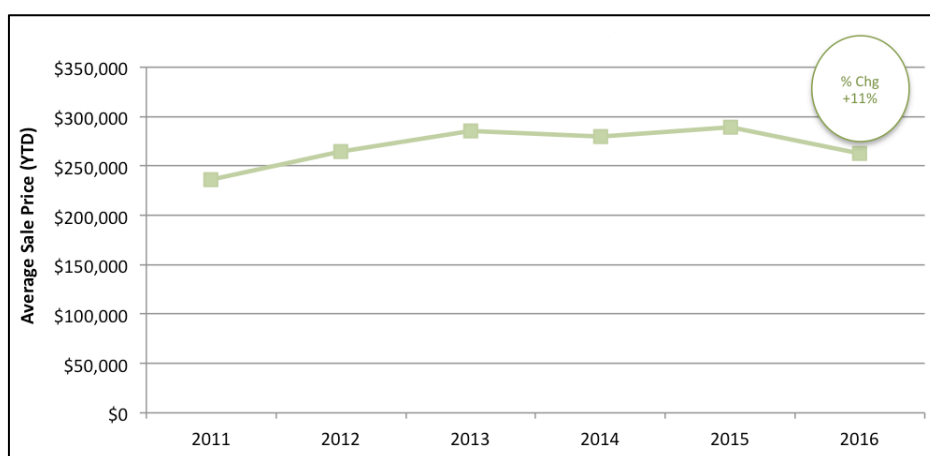
Housing Costs & Demand

Despite a decline in residential development, assessment values for the average single-family dwelling in Dawson Creek rose by \$4,000 (or 2%) between 2015 and 2016, from \$256,000 to \$260,000.¹⁶

House prices have remained relatively constant over the past five years. The average price of single residential dwellings hovered in the mid-to-high \$200,000s, hitting a high point of \$289,677 in 2015, and then dropping back to \$262,677 in 2016, which was 11% above the average price of a single residential dwelling in 2011.¹⁷

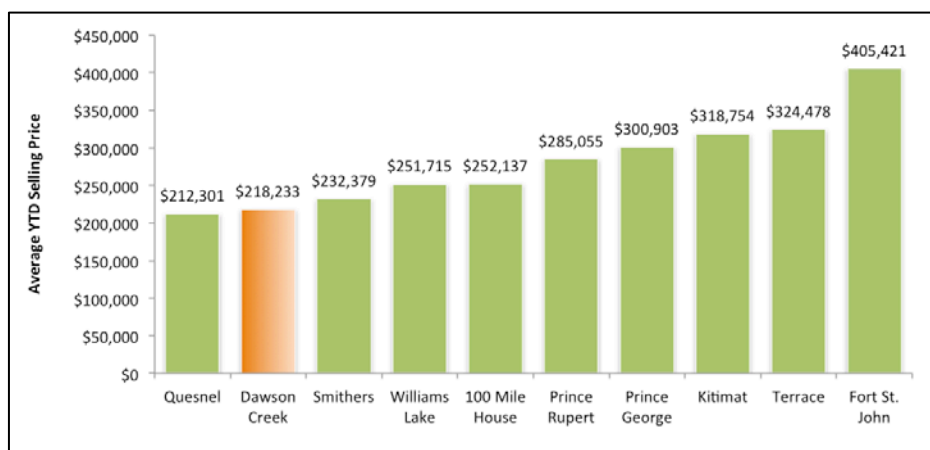
As of June 2016, though, the average residential detached house price in Dawson Creek dropped to \$218,233, which is among the lowest of the communities included in this study.¹⁸

Average YTD Sale Price: 2011-2016



Source: BC Northern Real Estate Board: Comparative Activity by Area Reports, 2016

Average YTD Sale Price, Residential Detached House: June 2016 Select Northern BC Communities



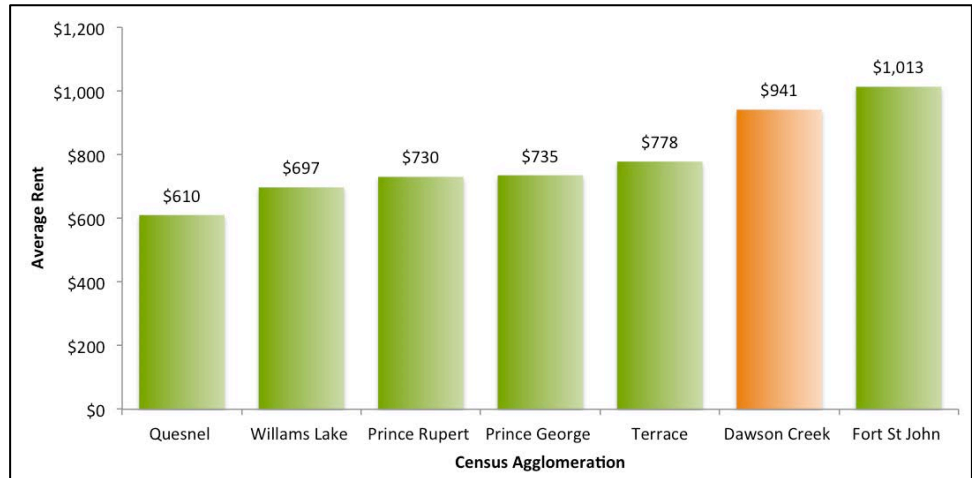
Source: BC Northern Real Estate Board. MLS Reported Sales 2016

Rental Market

In 2011, the average rent, including utilities, in the City of Dawson Creek was \$889. The average renter had an after-tax income of \$46,110, and 23% of that income was going towards housing and utilities. Forty percent of tenants were paying 30% or more on housing, and for 19% of renters, housing was consuming more than half of their income.

One out of every ten renter households was considered to be living in overcrowded conditions, according to the National Occupancy Standard. Overall, when factoring in affordability, overspending, income levels, overcrowding, and bedroom shortfalls, the rental situation in Dawson Creek was considered to be “severe”. Dawson Creek ranked 43rd out of 72 municipalities in BC on the Canadian Rental Housing Index, which was the lowest of the Northern BC communities covered in this study.¹⁹

Average Rent of Private Apartments: April 2015 Select Northern BC Communities

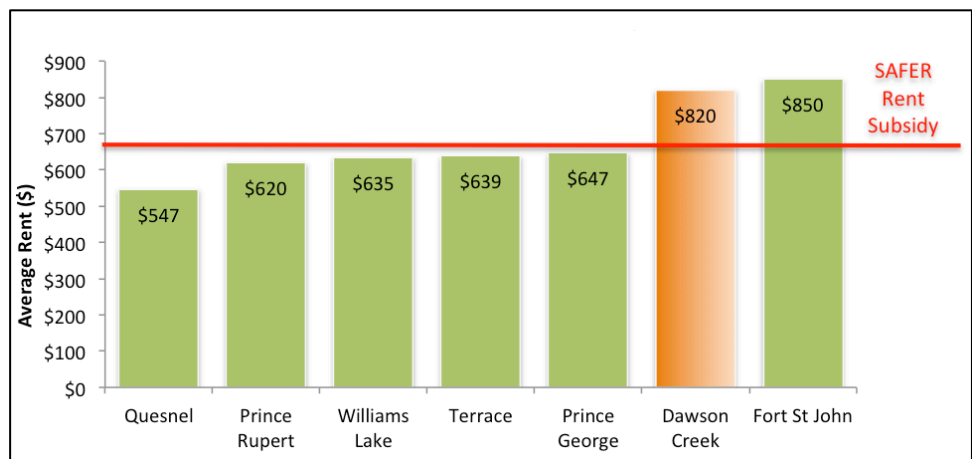


Source: Canada Mortgage and Housing Corporation. Rental Market Statistics, 2016

While updates of the NHS statistics are not yet available, the average rent in Dawson Creek, not including utilities, recorded by the CMHC Rental Market Survey in the spring of 2015, was \$941, up 0.6% from the previous year.

As of 2014, the average rent of a one-bedroom apartment in Dawson Creek was \$820. This was among the highest of all the communities examined in this study. Of particular significance to the growing seniors population in Dawson Creek, this average rent is also \$153 above the maximum subsidy available to low income seniors through the SAFER Program²⁰ administered by BC Housing.

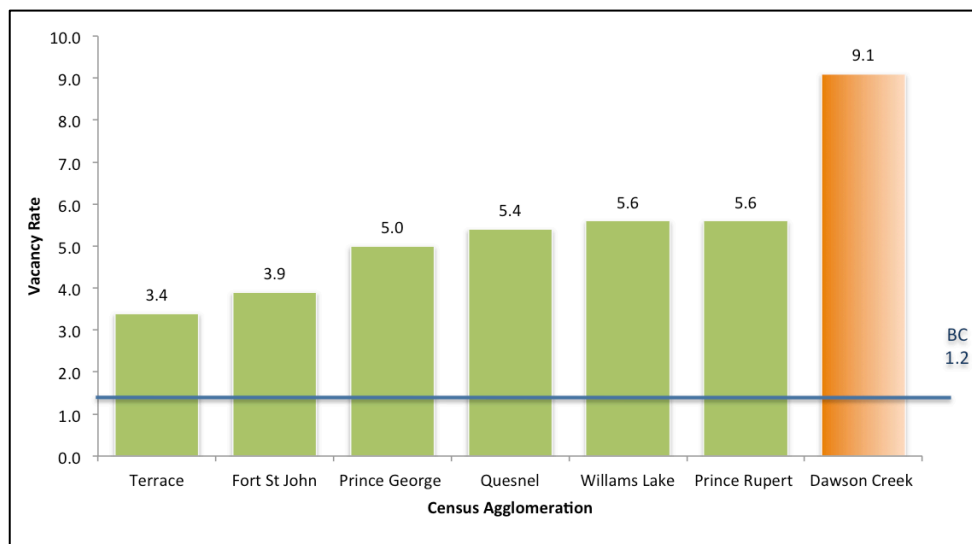
Average Rent of a One Bedroom Apartment: 2014 Select Northern BC Communities



Source: Canada Office of the Seniors' Advocate, based on 2014 CMHC Data, 2015

As of April 2015, the housing stock in Dawson Creek contained 1,135 rental units. The number of rental dwellings increased by 23 units (2.1%) between 2014 and 2015; however, the vacancy rate rose from 8.5% to 9.1%. This rate of vacant rental dwellings was well above the provincial average of 1.2%, and considerably higher than all of the other northern BC communities examined in this study.

Vacancy Rate: April 2015 Select Northern BC Communities



Source: Canada Mortgage and Housing Corporation. Rental Market Statistics, 2016

Current & Future Housing Initiatives

As evidenced by the recent increase in smaller dwelling units, the City of Dawson Creek has made a concerted effort to diversify and densify its housing stock over the past few years. The City has a robust sustainability strategy with a specific objective to create a “compact community” that makes efficient use of the City’s infrastructure, in which residential areas are situated near stores, jobs, schools, and recreational amenities. While much of the residential development still occurs on the periphery, the City encourages – and monitors – residential development in the downtown core.

As the City enters into a review of its Official Community Plan (OCP), it will be exploring other avenues by which to expand the supply of housing, including supported housing options for its growing elderly population. During the last economic boom, secondary suites created parking challenges and they have since been restricted. However, this policy will also be revisited during the OCP review. The City will likely focus on increasing the supply of affordable rental units that can accommodate both seniors and working visitors whose population fluctuates with the economy and level of industrial activity in the area.²¹

CONCLUSION

The dramatic slowdown in natural gas industry, coupled with continued uncertainty in the province's LNG projects, have significantly impacted the economy and housing in Dawson Creek. After years of very low unemployment rates and vacancy rates, the community is now seeing a population outflow and a reversal in the housing market. The economic lull is, however, undoubtedly temporary, and it will be important during this downtime for the community to do what it can to preserve an adequate stock of quality, safe, accessible, and affordable housing for when the economy rebounds.

Given the growth prospects for the region and the particularly high increases of senior cohorts expected, continued work on expanding the supply of smaller, multi-family units will be important. Efforts to expand the diversity of housing options and build more flexible/adaptable homes will also help to enhance the community's competitive advantage and resiliency.

...

ENDNOTES

- ¹ Demographic Analysis Section, BC Statistics. 2016. BC Population Estimates: January 2016. <http://www.bcstats.gov.bc.ca/StatisticsBySubject/Demography/PopulationEstimates.aspx>
- ² Canada Mortgage and Housing Corporation (CMHC). 2012. "Housing for Older Canadians - The Definitive Guide to the Over-55 Market. Volume 1, Understanding the Market." <https://www.cmhc-schl.gc.ca/odpub/pdf/67514.pdf> (accessed October 2016).
- ³ Regional data on education and employment levels have been used in this section given that 2015 data was only available at this level. Educational attainment levels tend to be very similar region-wide and employment data from 2011 is far too dated to be relevant.
- ⁴ Chartered Professional Accountants British Columbia (CPABC). 2016. Regional Check-up 2016: Northeast Region. https://www.bccpa.ca/CpaBc/media/CPABC/News_Events_Publications/Publications/CPABC%20Check-Up/Regional/2016/Regional-Check-Up-Northeast.pdf (accessed October 2016).
- ⁵ Statistics Canada. *Table 282-0123: Labour force survey estimates (LFS), by provinces, territories and economic regions based on 2011 Census boundaries, annual (persons unless otherwise noted), CANSIM (database)* (accessed: October 2016).
- ⁶ Data from the Office of the Superintendent of Bankruptcy Canada and Statistics Canada, as reported in CPABC 2016 Report. https://www.bccpa.ca/CpaBc/media/CPABC/News_Events_Publications/Publications/CPABC%20Check-Up/Regional/2016/Regional-Check-Up-Northeast.pdf https://www.bccpa.ca/CpaBc/media/CPABC/News_Events_Publications/Publications/CPABC%20Check-Up/Regional/2016/Regional-Check-Up-Northeast.pdf
- ⁷ Statistics Canada. *Table 111-0004 - Neighbourhood income and demographics, summary table, annual (percent unless otherwise noted), CANSIM database* (accessed: October 2016).
- ⁸ BC Non-Profit Housing Association. 2012. "Our Home, Our Future: Projections of Rental Housing Demand and Core Housing Need, Peace River Regional District to 2036. September 2012. http://bcnpha.ca/wp_bcnpha/wp-content/uploads/2012/09/41_Cariboo_1209211.pdf (accessed: October 2016).
- ⁹ Housing Income Limits are set by BC Housing annually for each community in BC. Average rents are derived from CMHC's annual Rental Market Survey, conducted each fall and released the following spring. The size of unit required by a household is governed by federal/provincial occupancy standards. A list of 2016 HILs by community can be found at http://www.bchousing.org/resources/HPK/Rent_Calculation/HILs.pdf
- ¹⁰ Statistics Canada. 2013. *Dawson Creek, CA, British Columbia (Code 950) (table). National Household Survey (NHS) Profile. 2011 National Household Survey. Statistics Canada Catalogue no. 99-004-XWE. Ottawa. Released September 11, 2013. <http://www12.statcan.gc.ca/nhs-enm/2011/dp-pd/prof/index.cfm?Lang=E> (accessed October 21, 2016).*
- ¹¹ The National Occupancy Standard (NOS) is comprised of the common elements of provincial/territorial occupancy standards. The NOS determines the number of bedrooms a household requires given its size and composition.
- ¹² Statistics Canada. 2013. Ibid.
- ¹³ BC Non-Profit Housing Association. 2012.
- ¹⁴ Statistics Canada, Produced by BC Stats. 2016. *British Columbia Building Permits. [file:///Users/claremochrie/Downloads/Building%20Permits%20by%20Community%20\(4\).pdf](file:///Users/claremochrie/Downloads/Building%20Permits%20by%20Community%20(4).pdf)* (accessed October 2016).
- ¹⁵ *Canada Mortgage and Housing Corporation Table made available on Statistics Canada Table 027-0046, Housing starts, under construction and completions in census agglomerations of 10,000 to 49,999, quarterly (units), CANSIM (database).* (accessed: October 2016).
- ¹⁶ BC Assessment. 2016. *Northern BC 2016 Roll Release: January 4, 2016. <https://www.bcasessment.ca/Property-information-and-trends/layouts/15/WopiFrame.aspx?sourcedoc=/Property-information-and-trends/AnnualReleasesandReports/Northern%20BC%202016%20Roll%20News%20Release.pdf&action=default>* (accessed October 2016).
- ¹⁷ South Okanagan Real Estate Board. 2016. Dawson Creek Area Comparative Activity Reports: 2011-2016 (July).
- ¹⁸ BCNREB. 2016. Comparative Activity by Area Reports: BCNERB MLS Property Types.
- ¹⁹ Canadian Rental Housing Index. (Data from the 2011 National Household Survey). <http://rentalhousingindex.ca/#> (accessed July 2016).
- ²⁰ SAFER provides a rental subsidy directly to individuals 60 years or older who live in a private market rental unit and who are on a moderate or low income. The SAFER income cap for a single senior living outside of Vancouver is \$26,676.
- ²¹ City of Dawson Creek (personal communication). September 2016.

The Community Development Institute at The University of Northern British Columbia

The Community Development Institute (CDI) at UNBC was established in 2004 with a broad mandate in the areas of community, regional, and economic development. Since its inception, the CDI has worked with communities across the northern and central regions of British Columbia to develop and implement strategies for economic diversification and community resilience.

Dedicated to understanding and realizing the potential of BC's non-metropolitan communities in a changing global economy, the CDI works to prepare students and practitioners for leadership roles in community and economic development, and create a body of knowledge, information, and research that will enhance our understanding and our ability to anticipate, and develop strategies for, ongoing transformation. The CDI is committed to working with all communities – Aboriginal and non-Aboriginal – to help them further their community and regional development aspirations.

For more information, visit:

www.unbc.ca/community-development-institute

