

# PRINCE GEORGE HOUSING & COMMUNITY PROFILE

October 2016



## HIGHLIGHTS

- Prince George census agglomeration is home to 84,232 residents, approximately 85% of whom live in the City of Prince George. Similar to the Cariboo region, the population has decreased due to the economic downturn in 2014.
- Between 2006 and 2011, while the total population grew by 1.4%, the number of residents aged 65 and older increased by 23.8%. While the total population is expected to decrease by 2% during the next 20 years, the number of seniors is forecast to grow by 74%.
- Between 2014 and 2015, the percentage of the labour force in the Cariboo Economic Development Region with a post-secondary certificate/diploma dropped from 61.0% to 56.2%. Unemployment rates also rose to 7%.
- As of 2014, median incomes remained above average and the proportion of low income residents was below that for BC. However, the rate of consumer insolvencies rose by 8% between 2014 and 2015, indicating increasing levels of financial stress.
- As of 2011, more than two-thirds of private households were comprised of either one or two people, and these smaller households are growing in number.
- As of 2014, 43% of tenant households were paying 30% or more of their income for rent. Over the next two decades, the number of rental households in core housing need is expected to rise by 18%.
- Two-thirds of Prince George's housing stock is single-detached homes; only 13% are apartments.
- Homes are larger than average in Prince George, and 70% have at least three bedrooms, compared to 55% in BC overall. Despite the growing proportion of one and two-person households, only 8% of the housing stock had one bedroom or less in 2011.
- The majority of the housing stock (63%) was at least 35 years old; however, homes were in relatively good condition with only 8% needing major repairs.
- There is a higher than average level of homeownership in Prince George. As of 2011, slightly more than one-quarter of households rented their homes. Rental demand in the region is expected to rise by up to 14% over the next 20 years.
- Despite the economic downturn, Prince George benefited from a small boom in residential construction, which resulted in 689 housing completions since 2013.
- Notwithstanding the shift towards smaller households and the growing proportion of seniors, the majority of new dwellings built between 2013 and 2016 were single-detached homes.
- Residential assessment values and selling prices have increased steadily since 2010.
- Despite the sizable population decline in recent years, between June 2014 and June 2016, the average price of a detached residential house in Prince George rose by 9.3% to \$300,903.
- The number of residential properties listed for sale has been steadily declining since 2013; however, the ratio of Sales-to-Active Listings has remained strong, which indicates a high level of demand for available properties.
- Rent costs are also on the rise. As of 2015, though, vacancy rates rose to 5%.

Funded by:



Prepared by:



## ACKNOWLEDGEMENTS

The Northern BC Housing Study was made possible with funding from BC Housing. Special thanks to Karen Hemmingson, Chief Research Officer and Shayne Ramsay, Chief Executive Officer for their support of this project. BC Housing's commitment to developing a better understanding of the housing opportunities and challenges in northern BC is greatly appreciated.

The Community Development Institute (CDI) at the University of Northern British Columbia would also like to thank and acknowledge all of the people who participated in and provided feedback for this study. This includes reviewers and representatives from the ten communities involved in the study.

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](http://www.unbc.ca/cdi)

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November 2016



## COMMUNITY PROFILE

### Demographics

The Prince George census agglomeration (CA) covers a land area of 17,686.5 square kilometres and is home to 84,232 residents (2015),<sup>1</sup> approximately 85% of whom live in the City of Prince George. The CA population increased by 1.2% between 2006 and 2011, but contracted at an average rate of 0.3% per year until 2014.

While the province grew by 1% between 2014 and 2015, the population in Prince George CA decreased by 2.1%, a contraction that was felt across the Cariboo region in response to an economic downturn. This out-migration was even more pronounced in the City, which saw a loss of close to 2,000 residents (2.7% of its population) during these two years.

Between 2014 and 2015, the population of the Cariboo Economic Development Region, where Prince George is located, decreased 1.7%, the most the region has seen in decades.

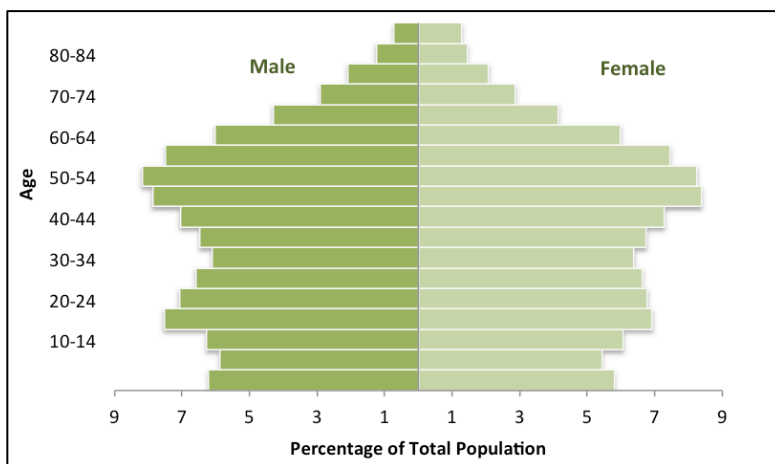
Despite the overall contraction, Prince George's senior population aged 65 and older is increasing. Prince George has historically had a younger than average population. The median age recorded in the 2011 Census was 39.0, and thus below that for the province (41.9). However, between 2006 and 2011, while the total population grew by 1.4%, the

### BC Economic Development Regions



population aged 65 and older increased by 23.8%. During those five years, seniors grew from making up 9.4% of the population to 11.6%. Meanwhile, the working age/family formation age cohorts (ages 20-44) dropped from representing 35.5% to 33.6% of the population. As of 2011, Prince George's proportion of seniors was still well below the provincial average of 15.7%. Looking ahead, however, this aging trend is expected to continue and accelerate.

### Population: 2011



Source: Statistics Canada. Census of Population, 2011

While CA population projections are not available, forecasts for the Prince George Local Health Area predict that while the total population will remain essentially the same between 2011 and 2026 and decrease by 2% by 2036, growth of the 65+ populations will be 61.9% and 74.0% respectively.

### Population Projections: 2011, 2026, & 2036

Age	2011	2026	2036	Nominal Change 2011-2036	Percent Change 2011-2036
0-4	1,080	864	737	-343	-31.8%
5-9	4,482	3,651	3,076	-1,406	-31.4%
10-14	5,247	4,879	4,227	-1,020	-19.4%
15-19	5,644	5,214	4,596	-1,048	-18.6%
20-24	6,780	5,106	4,720	-2,060	-30.4%
25-29	6,723	4,595	4,817	-1,906	-28.4%
30-34	6,506	5,445	4,965	-1,541	-23.7%
35-39	6,136	6,911	4,915	-1,221	-19.9%
40-44	6,284	6,815	5,769	-515	-8.2%
45-49	6,767	6,614	7,048	281	4.2%
50-54	7,510	5,820	6,798	-712	-9.5%
55-59	7,700	5,723	6,389	-1,311	-17.0%
60-64	6,979	5,884	5,459	-1,520	-21.8%
65-69	5,610	6,591	5,273	-337	-6.0%
70-74	4,003	6,385	5,274	1,271	31.8%
75-79	2,715	5,181	5,654	2,939	108.3%
80-84	1,921	3,901	5,097	3,176	165.3%
85+	2,176	4,529	7,289	5,113	235.0%
<b>Total</b>	<b>94,263</b>	<b>94,108</b>	<b>92,103</b>	<b>-2,160</b>	<b>-2.3%</b>

Having seniors grow from making up 17% to 31% of the community will transform various aspects of Prince George. This growth is particularly important in the context of housing, given the reality 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.<sup>2</sup>

In Prince George, the 75+ populations are forecast to double by 2026 and grow by 164.8% by 2036. Also of note are the projected increases in the 85+ cohort, which is expected to double (108.1%) by 2026 and triple (235.0%) by 2036.

*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 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 & Employment<sup>3</sup>

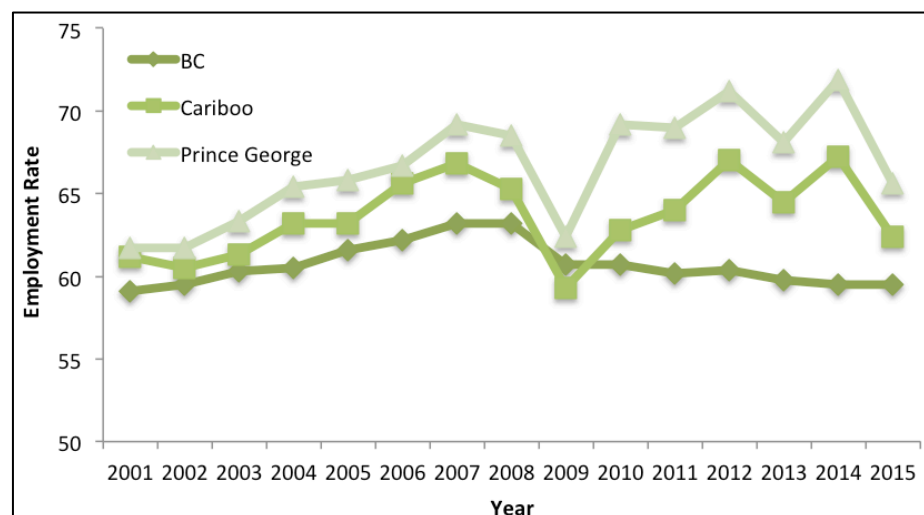
Education levels in Prince George are higher than most communities in Central and Northern BC. While the proportion of the population with university degrees remains well below the provincial average, the number of adults with college diplomas is above average, as well as the numbers of trade certifications and apprenticeships. While education levels have steadily improved with each Census cycle, this trend was reversed during the recent economic downturn.

Between 2014 and 2015, the percentage of the labour force in the Cariboo Economic Development Region with a post-secondary certificate/diploma dropped from 61.0% to 56.2%. This significant decrease relates to the 6,800 workers between the ages of 25 and 64 who left the region. This group comprised approximately 11% of the workforce. The Cariboo region was the only region in BC to experience a decline in education levels during this time. Provincially, education levels increased more than two percentage points, from 68.1% to 70.2%.<sup>4</sup>

In conjunction with the setback in education levels, unemployment rates in the Cariboo region also increased. The region has enjoyed higher than average participation and employment rates for most of the past decade, and rates in Prince George have consistently been above regional averages. However, employment rates have been somewhat erratic. Rates in the CA hit a low of 62.4% in 2009 but rebounded to a record high of 71.9% in 2014. Employment rates in Prince George and the Cariboo region were well above the provincial average of 59.5% in 2014, but while the BC rate remained constant in 2015, these rates fell in both the Cariboo region and in Prince George.

Between 2014 and 2015, the unemployment rate in the Cariboo region rose a full percentage point to reach 7%, while the provincial rate was 6.2%. In July 2015, the City of Prince George recorded an unemployment rate of 7.8%. One year later, while the province reported the lowest unemployment rate in the country, the rate in Prince George had improved only marginally to 7.7%.

**Employment Rates: Prince George, Cariboo & BC 2001-2015**



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

In 2016, the unemployment rate actually saw a slight decline; however, this was due to the size of the labour force decreasing faster than the rate of job loss.<sup>5</sup>

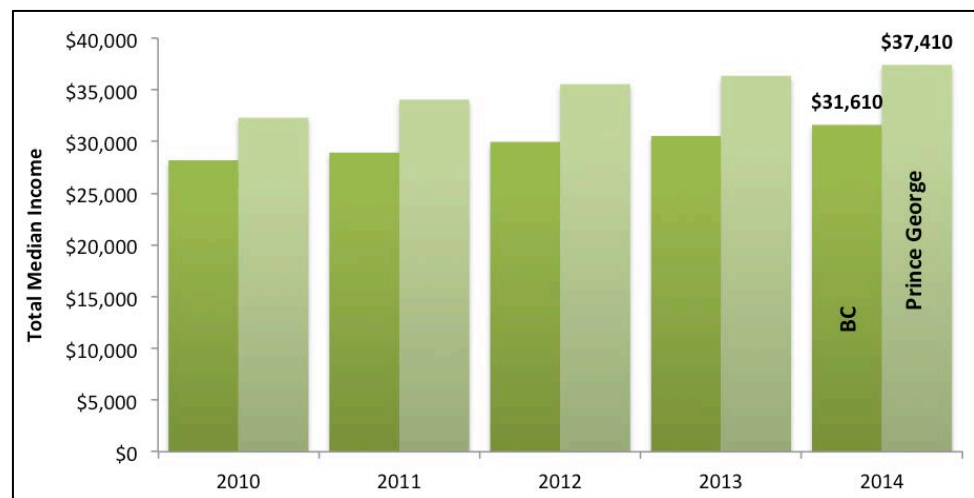
More than two-thirds of the jobs lost in the Cariboo were full-time positions. The service industry was the hardest hit, followed by the professional, scientific, and technical services industries. The real estate and construction industries were among the few to report job increases in 2015.

The rate of consumer insolvency in the Cariboo Economic Development 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. The latter option, which is generally seen as more desirable because it allows debtors to retain their assets as long as they make payments, increased by 81.8% in the Cariboo region since 2010, and rose 25.0% between 2014 and 2015.<sup>6</sup>

While 2015 data is not yet available, as of 2014, Prince George had been able to maintain higher than average income levels. Canada Revenue Agency (CRA) tax filer data recorded the median total income in Prince George to be \$37,410 in 2014, an increase of 2.9% from 2013, and 18.3% higher than the provincial median. Fifty-three percent of individuals earned incomes of \$35,000 or more, compared to 46% in the province overall.

The proportion of individuals considered to be low income is lower in Prince George than in BC overall. As of 2010, 15.5% of persons were low income according to the After-Tax Low-Income Measure, compared to 16.4% in BC. More than one in five households (22.2%) were reported as spending 30% or more of their total income on housing, which is also below the provincial

### Median Total Income: 2010-2014 Prince George and BC

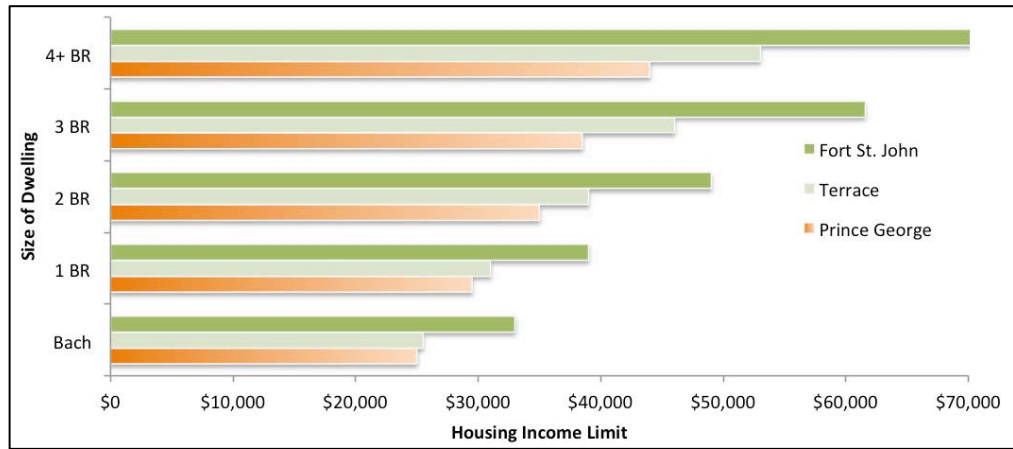


Source: Statistics Canada. 2011 National Household Survey

average. Tenant households were more likely than homeowners to fall into this category. As of 2011, 43.7% of renters in Prince George were spending 30% or more on housing; this share among homeowners was 14.3%.<sup>7</sup> These percentages are particularly relevant given that the number of tenant households in core housing need in the region is expected rise by up to 18% by 2036.<sup>8</sup>

Following from the recent economic downturn in the region, the Housing Income Limits (HILs) in Prince George are lower than the other major larger cities in Northern BC. HILs<sup>9</sup> are established annually for each community by BC Housing and indicate the income required to pay the average

### Housing Income Limits: 2016 Select Northern BC Communities



Source: BC Housing. 2016 Housing Income Limits

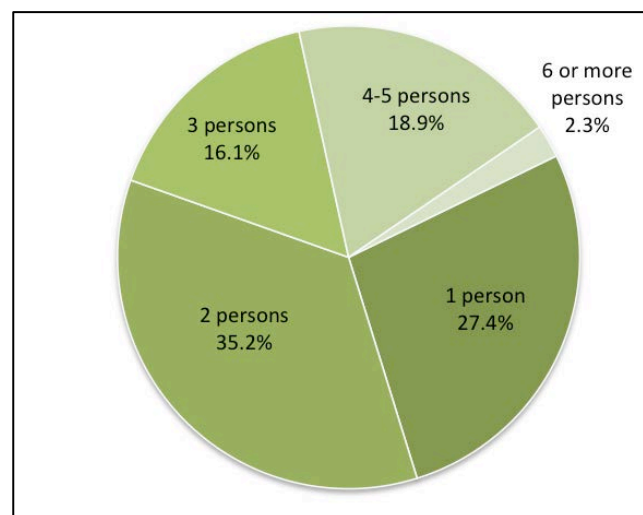
market rent for an appropriately sized unit in the private market. In 2016, the HIL for a bachelor unit in Prince George was \$25,000, \$29,500 for a one-bedroom unit, and \$35,000 for a two-bedroom unit.

### Household Sizes & Mobility

Prince George is comprised mainly of small households. In 2011, more than two-thirds of private households were comprised of only one (26.1%) or two (36.2%) people. These smaller household sizes are increasing in number. Between 2006 and 2011, single-person households in the City increased by 10.5%, and two-person households grew by 6.2%. Households with three or more people either stayed the same or decreased. While the total number of households increased by 6.0% in 2011, the number of one and two-person households expanded by 18.7%. At that time, the average number of individuals per household was 2.4.

Given the population contraction that Prince George experienced over the past decade, it is understandable that in-migration has been relatively low. As of 2011, when the population was still on a small growth trajectory, only 4.4% of the population was new to Prince George in the last year, and 15.1% had moved to the CA in the past five years.

### Household Sizes: 2011



Source: Statistics Canada. Census of Population 2011

There was, however, a greater degree of movement within the CA. In the 2011 Census, one-quarter (26.1%) of the population was recorded as having moved residences within Prince George in the previous five years; approximately one in ten (9.9%) had moved in the preceding year.<sup>10</sup>

## HOUSING

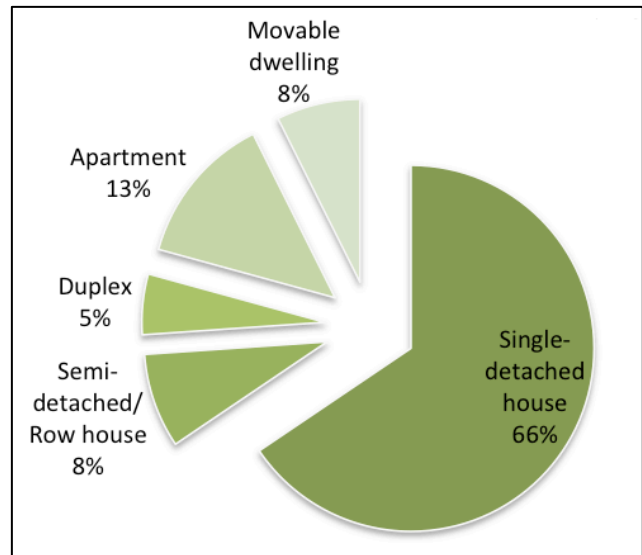
### Housing Stock Profile

Notwithstanding the increasing share of small households and the growing senior population, Prince George's housing stock is made up predominately of single-family homes. As of 2011, 65.5% of the housing stock in the CA were single-detached homes, 8.4% were semi-detached houses or row houses, and 18.7% were apartments. This breakdown was similar in the City of Prince George although with a slightly lesser share of single-family homes (61.7%) and a marginally higher proportion of semi-detached/row houses (9.6%) and apartments (21.6%).

Homes in Prince George are larger than average. As of 2011, the average home in the CA had 7.1 rooms, compared to 6.2 in BC overall. The largest proportion of dwellings (37.4%) had four or more bedrooms, and more than 70% had at least three bedrooms. In the province overall, the proportion of dwellings with three or more bedroom is only 55.4%. Despite the growing proportion of small one and two-person households, only 8% of Prince George's housing stock had one bedroom or less, as of 2011. Two-bedroom dwellings comprised only one-fifth (21.0%) of the housing stock.

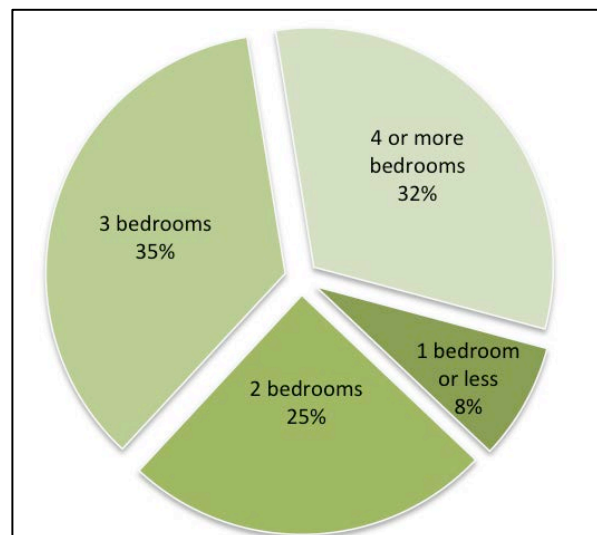
At the time of the Census, almost two-thirds of (63.2%) of the housing stock in the CA was at least 35 years old, having been constructed in or before 1980. In the City, these older homes were 66.1% of the housing stock. Only 6.9% of homes in the CA, and 6.5% in the City, were constructed in the past decade (2001-2011).<sup>11</sup>

### Housing Stock: 2011



Source: Statistics Canada. Census of Population 2011

### Dwellings by Number of Bedrooms: 2011

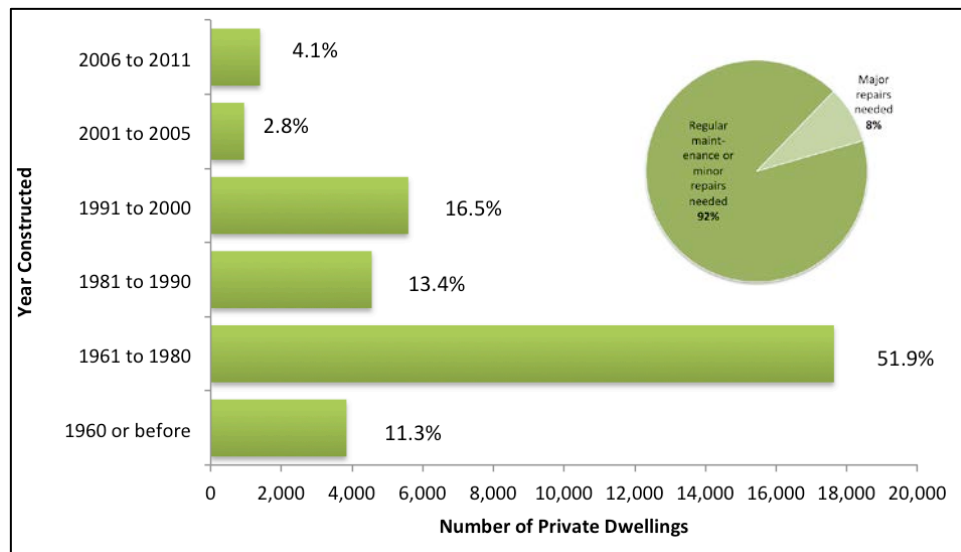


Source: Statistics Canada. 2011 National Household Survey



The housing stock was, however, in relatively good condition, with only 8.3% of homes in the CA and 7.9% in the City, in need of major repair. Only 3.1% of households were reported to be living in unsuitable housing according to the National Occupancy Standards, which is well below the BC average of 6.8%.

### Age of Private Dwellings: 2011



Source: Statistics Canada. 2011 National Household Survey

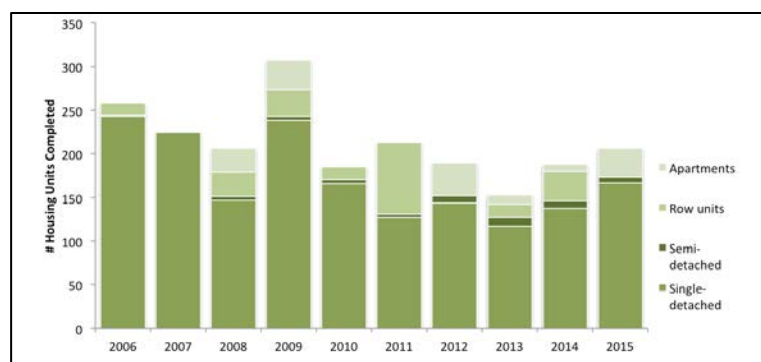
A possible factor explaining the relatively

good condition of homes in Prince George is that the community has a relatively high level of homeownership. In 2011, 72.3% of households owned their homes, compared to 70% in BC overall. One-quarter of households (26.7%) were renters. However, this distribution of tenure may change. Forecasts of rental demand predict the proportion of tenants to rise by as much as 14% over the next 20 years.<sup>12</sup>

## Residential Development

Prince George has seen some renewal of its housing stock since 2011. Notwithstanding the economic downturn, the CA benefited from a small boom in residential construction between 2014 and 2015 and saw an increase in residential permits, starts, and completions. This explains how the real estate and construction industries were among the few to see job growth in recent years. The housing boom also resulted in a total of 689 new dwellings completed in the CA between January 2013 and the end of August 2016. Residential permits decreased in 2013 but increased steadily thereafter to 206 in 2015, the highest number issued since 2006. Housing starts dropped between 2012 and 2014, but picked up again in 2015.<sup>13</sup>

### Housing Completions by Dwelling Type: 2006-2015



Source: Canada Mortgage and Housing Corporation, produced by Statistics Canada. Housing starts, under construction and completions

Despite the shift towards smaller households and the growing proportion of seniors, the majority of new dwellings built in Prince George continue to be single-detached homes. Between 2013 and August 2016, 76.3% of new residential completions were single-detached homes, 4.6% were semi-detached, 9.4% were row houses, and 9.6% were apartments or other dwellings.<sup>14</sup>

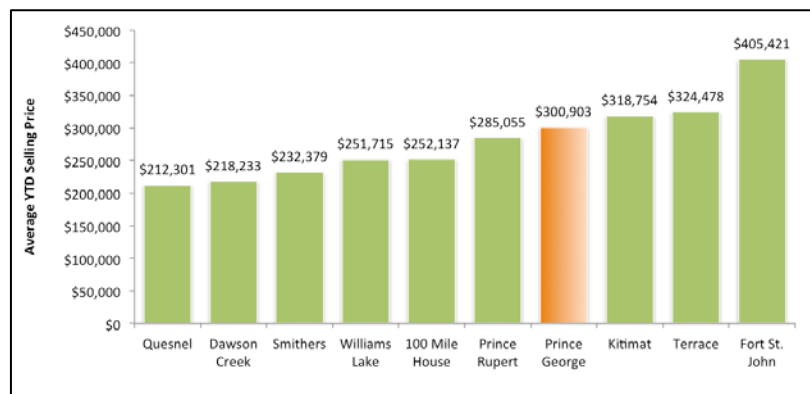
### Housing Costs & Demand

Assessment roll values for residential properties have steadily increased. Total assessed values of residential properties in Prince George rose 3.07% between 2014 and 2015, and 1.72% between 2015 and 2016. As of July 1, 2016, the market value of an average single-family dwelling in Prince George was \$268,000, up 6% from 2015. This was slightly above average compared to the communities examined in this study.<sup>15</sup>

Notwithstanding the significant out-migration in 2015, average selling prices of homes increased. Between June 2014 and June 2016, the average price of a detached residential house in Prince George rose 9.3% to \$300,903.<sup>16</sup>

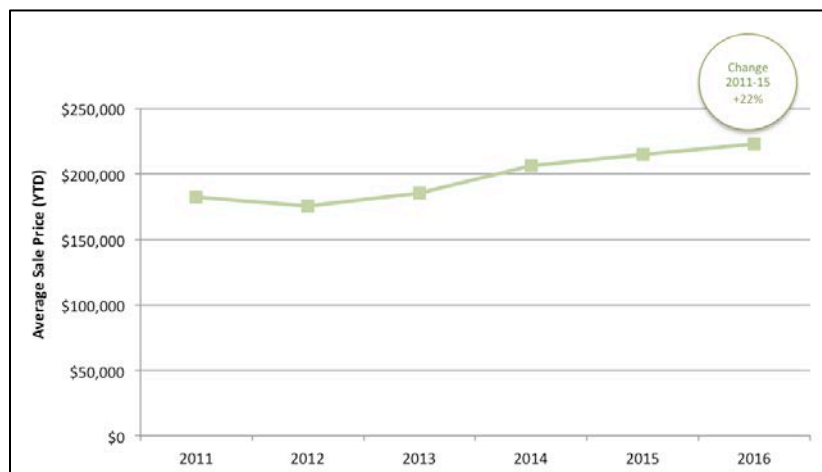
The number of residential properties listed for sale has been steadily declining since 2013; however, the ratio of Sales-to-Active listings (S/A%) has remained strong, indicating a high level of demand for properties.

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



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

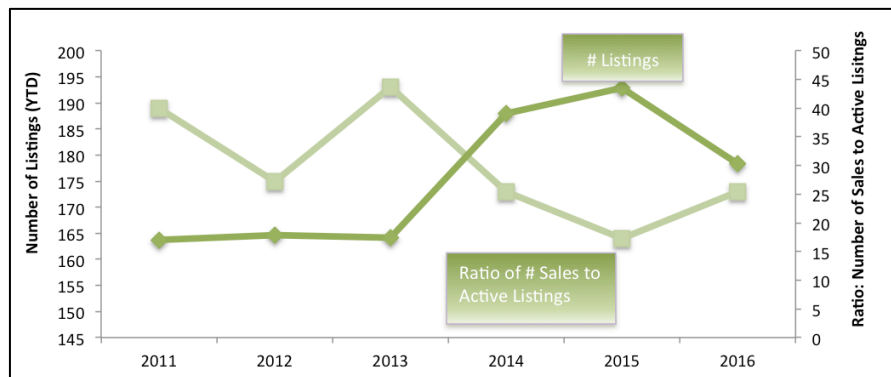
#### Average YTD Sale Price: 2011-2016



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

As the number of residential listings began to decrease in 2013, the S/A% (also known as the market absorption rate) began to rise. Between 2013 and 2014, the real estate market moved from being balanced, with a market absorption rate of 17.4, to a seller's market with a rate of 39.1. This rate dropped between 2015 and 2016, but with an S/A% of 30, Prince George's real estate market remains a seller's market.<sup>17</sup>

### Listings and Sales-to-Active Listings Ratios: 2011-2016



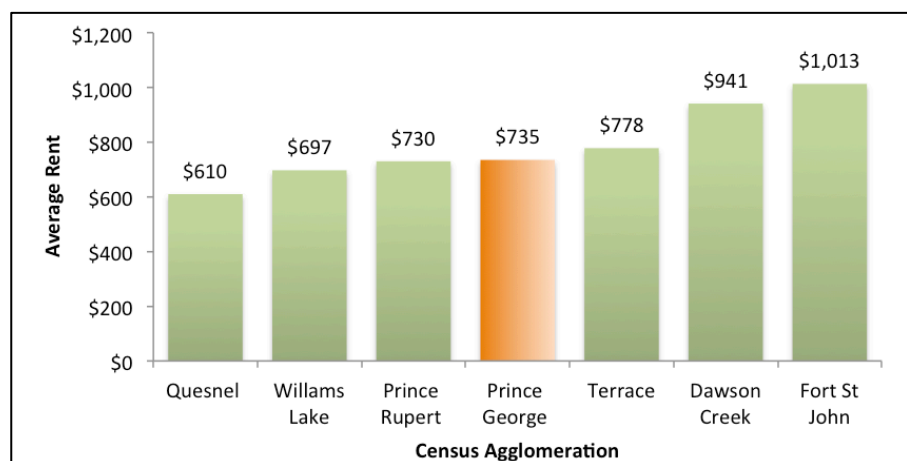
Source: BC Northern Real Estate Board: Comparative Activity by Area Reports 2016

### Rental Market

In 2011, the National Household Survey (NHS) reported the average rent, including utilities, in the City of Prince George to be \$785. The average renter household had an after-tax income of \$42,470, and 22% of that was going towards housing and utilities. Approximately four out of every ten renters (44%) were paying 30% or more on housing, and for 21% of renters, housing was consuming more than half of their income.

Six percent of renter households were considered to be living in overcrowded conditions, according to the National Occupancy Standard.<sup>18</sup> Overall, considering affordability, overspending, income levels, overcrowding, and bedroom shortfalls, the rental situation in Prince George was considered to be "poor". Nonetheless, Prince George still fell into the top third (23<sup>rd</sup>) of 72 BC municipalities ranked on the Canadian Rental Housing Index.<sup>19</sup>

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

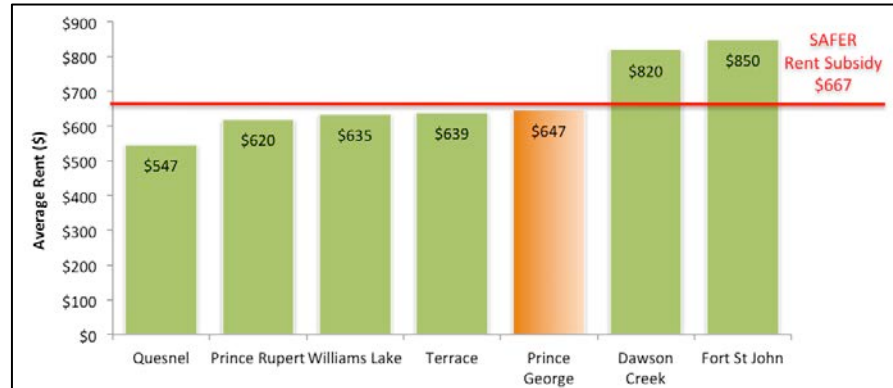


Source: Canada Mortgage and Housing Corporation. Rental Market Statistics, 2016

While updated NHS statistics are not yet available, the CMHC Rental Market Survey provides a current outlook of Prince George CA's rental market. The average rent, not including utilities, in the spring of 2015 was \$735, an increase of 2.1% from 2014.

As of 2014, the average rent for a one-bedroom apartment in Prince George CA was \$647. This was mid-range compared to the other communities examined in this study. Of particular relevance given Prince George's growing seniors population, this average rent is also \$20 below the maximum subsidy available to low income seniors through the SAFER Program<sup>20</sup> administered by BC Housing.

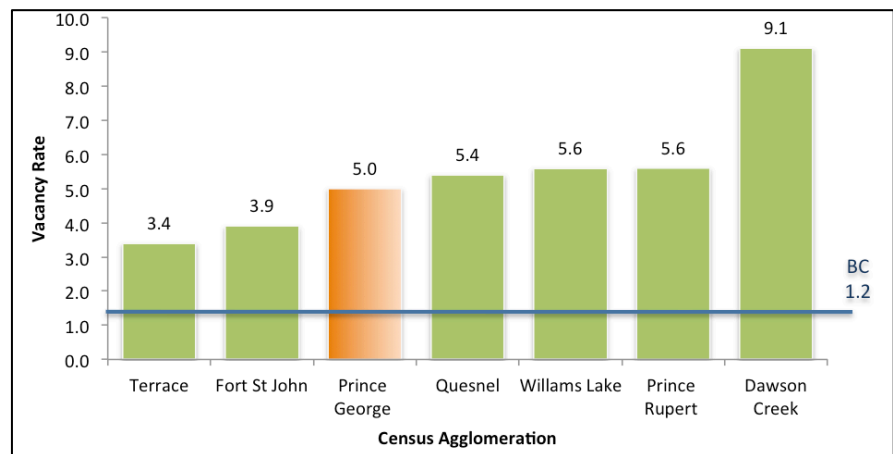
### Average Rent of a One Bedroom Apartment: 2014 Select Northern BC Communities



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

As of April 2015, the housing stock in Prince George CA contained 3,623 rental units. The number of rental dwellings dropped between 2014 and 2015, but the vacancy rate rose from 4.0% to 5.0%. This rate was well above the provincial average of 1.2%, but mid-range compared to the other communities examined in this study. In Prince George, this rise in rental availability included dwellings of all sizes, except average rents still increased between 0.6% and 3.1% from 2014-2015.

### Vacancy Rate: April 2015 Select Northern BC Communities



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

## Current & Future Housing Initiatives

In 2013-2014, the City of Prince George conducted a Housing Need and Demand Study, which revealed a complex and interrelated mix of factors contributing to a growing mismatch between what the Prince George population needs in relation to housing, and the existing housing stock. Perpetuating this incompatibility are the community's aging population, the demographics and modern housing preferences of new residents, and the age and condition of homes in established neighbourhoods.

In response, the City developed a Housing Strategy Framework, and a series of initiatives ensued to address housing challenges and enhance housing stock. In 2014, the Homelessness and Affordable Housing Standing Committee was re-established. A multi-family tax incentive program was created to encourage multi-family housing (of three or more units) that incentivizes accessible units in growth priority areas, as identified in the Official Community Plan. Development Cost Charge exemptions were also established for non-profit housing developments, and zoning was changed to establish narrow lot housing that facilitates infill redevelopment and the construction of smaller homes.

In 2015, Council passed a four-prong Housing for Affordability Policy, which included actions aimed at reducing the barriers for constructing new affordable housing and encouraging affordability in market housing developments. The City committed to monitoring the stock of affordable housing and utilizing this data to inform housing programs and future policy. As a means to provide affordable housing, neighbourhood revitalization was prioritized through redeveloping and renovating existing buildings. Finally, the City committed to leveraging its assets and facilitating partnerships focused on the development of affordable housing options.

Work is underway to gather data to inform policy pertaining to maintenance standards for rental accommodations. Housing is also one of the priorities that emerged from the Collective Impact Initiative, and the City is working with various social service organizations to align resourcing and capital in order to achieve common objectives, such as “eliminating homelessness and offering all citizens accessible, affordable, and safe housing.”<sup>21</sup>

## CONCLUSION

Prince George has been proactive in renewing its housing stock to suit the diverse needs of both seniors and new residents. Single-detached homes remain the predominant form of dwelling, although efforts have been made to build more affordable housing forms. There are no natural boundaries to contain growth in Prince George, so new residential development often occurs along the City's periphery. However, policies have been established to discourage sprawl by promoting infill development and renewing existing neighbourhoods. Locating homes close to existing services is crucial, not only from an efficiency perspective but also because of the city's growing proportion of seniors. Incentives are in place to increase the supply of accessible accommodations. Continued diversification of market, non-market, and rental housing will also be paramount to the City's goal of establishing a community that meets the needs of a broad and evolving population.

## ENDNOTES

- <sup>1</sup> Demographic Analysis Section, BC Statistics. 2016. BC Population Estimates: January 2016. <http://www.bcstats.gov.bc.ca/StatisticsBySubject/Demography/PopulationEstimates.aspx>
- <sup>2</sup> 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).
- <sup>3</sup> Regional data on education and employment levels have been used in this section because 2015 data was only available at this level. Education levels tend to be very similar region-wide, and employment data from 2011 was too dated to be relevant.
- <sup>4</sup> Chartered Professional Accountants British Columbia (CPABC). 2016. Regional Check-up 2016: Cariboo Region. [https://www.bccpa.ca/CpaBc/media/CPABC/News\\_Events\\_Publications/Publications/CPABC%20Check-Up/Regional/2016/Regional-Check-Up-Cariboo.pdf](https://www.bccpa.ca/CpaBc/media/CPABC/News_Events_Publications/Publications/CPABC%20Check-Up/Regional/2016/Regional-Check-Up-Cariboo.pdf) (accessed October 2016).
- <sup>5</sup> 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).
- <sup>6</sup> Data from the Office of the Superintendent of Bankruptcy Canada and Statistics Canada, as reported in CPABC 2016 Report.
- <sup>7</sup> Statistics Canada. *Table 111-0004 - Neighbourhood income and demographics, summary table, annual (percent unless otherwise noted), CANSIM database* (accessed: October 2016).
- <sup>8</sup> BC Non-Profit Housing Association. 2012. "Our Home, Our Future: Projections of Rental Housing Demand and Core Housing Need, Regional District of Bulkley-Nechako to 2036. September 2012. [http://bcnpha.ca/wp\\_bcnpha/wp-content/uploads/2012/09/51\\_Bulkley-Nechako\\_1209211.pdf](http://bcnpha.ca/wp_bcnpha/wp-content/uploads/2012/09/51_Bulkley-Nechako_1209211.pdf) (accessed: October 2016).
- <sup>9</sup> Housing Income Limits (HILs) are set by BC Housing annually in each community in BC. Average rents are derived from CMHC's annual Rental Market Survey, conducted in the fall and released the following. The size of units 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](http://www.bchousing.org/resources/HPK/Rent_Calculation/HILs.pdf)
- <sup>10</sup> Statistics Canada. 2013. *Prince George, 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.*
- <sup>11</sup> Statistics Canada. 2013. *Ibid.*
- <sup>12</sup> BC Non-Profit Housing Association. 2012.
- <sup>13</sup> Statistics Canada, Produced by BC Stats. 2016. *British Columbia Building Permits. file:///Users/claremoche/Downloads/Building%20Permits%20by%20Community%20(4).pdf* (accessed October 2016).
- <sup>14</sup> *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)
- <sup>15</sup> BC Assessment. 2016. *Northern BC 2016 Roll Release: January 4, 2016. https://www.bcassessment.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).
- <sup>16</sup> BC Northern Real Estate Board (BCNREB). 2016. *News Release: July 6, 2016. http://bcnreb.bc.ca/board-news-releases* (accessed September 2016).
- <sup>17</sup> BCNREB. 2016. *Comparative Activity by Area Reports: BCNERB MLS Property Types.*
- <sup>18</sup> 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.
- <sup>19</sup> Canadian Rental Housing Index. (Data from the 2011 National Household Survey ). <http://rentalhousingindex.ca/#> (accessed July 2016). The Index measures the overall health of rental housing in a community. Lower scores indicate better health.
- <sup>20</sup> SAFER provides a rental subsidy directly to individuals 60 years or older who live in a private market rental unit and are on a moderate or low income. The SAFER income cap for a single senior living outside of Vancouver is \$26,676.
- <sup>21</sup> City of Williams Lake (personal communication). October 2016.

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## 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](http://www.unbc.ca/community-development-institute)

