

# 100 MILE HOUSE HOUSING & COMMUNITY PROFILE

October 2016



## HIGHLIGHTS

- The District municipality of 100 Mile House is home to 1,913 residents.
- 100 Mile House has one of the oldest populations in the province. As of 2011, the median age was 45.9, while the median age in the province was 41.9. In 2011, almost one-quarter of the population (23.4%) was over the age of 65.
- In recent years, a wave of new retirees aged 65-74 moved to the region; however, the proportion of more elderly seniors is expected to expand substantially over the next two decades.
- The number of seniors is projected to grow by 59%; by 2036, more than 40% of 100 Mile House's population will be over the age of 65.
- Unlike many communities in Northern BC, 100 Mile House is expected to see some growth in its family formation cohorts (ages 22-44); however, by 2036, its experienced/mature workers cohort (aged 45-64) is forecast to shrink by half.
- Between 2014 and 2015, the region saw an increase in unemployment rates, and consumer insolvencies rose by 8%, signaling growing levels of financial stress. While recent income data for 100 Mile House are not available, median incomes in 2010 were below the BC median, and the share of low income individuals was above the provincial average.
- As part of the Williams Lake planning area, the Housing Income Limits that apply to 100 Mile House are among the lowest in Northern BC.
- 100 Mile House has a considerably more diverse housing profile than most communities in Northern BC. Less than half of the housing stock are single-detached dwellings; one-fifth of dwellings are apartments, and another 20% are semi-detached or row homes.
- While community-specific data are not available, in 2011, 56% of the housing stock in the region was at least 35 years old, and 9% of homes were constructed since 2001. One in ten homes (11%) was reported as being in need of major repair.
- As of 2011, 78% of households in the Cariboo region owned their homes, compared to 70% in BC overall. Rental demand is expected to rise 11% over the next two decades, but this increase is less than other regions in Northern BC.
- 100 Mile House has seen minimal residential development over the past decade.
- Permitting data from 2016 indicate growth in housing construction activity. As of October 2016, the District issued ten residential permits, up from only three the previous year.
- The residential real estate market in 100 Mile House has shown little change over the past five years. Average selling prices of single-detached homes have hovered between \$200,000 and \$250,000 since 2011.
- House prices were on a slight upward trajectory between 2011 and 2014, but they dropped 18% in 2015.
- The market absorption rate has maintained steady increases, signaling growing demand in the housing market.
- As of June 2016, the average selling price of residential detached house in 100 Mile House was average compared to the other communities in this study; however, there are signs that prices may be increasing.

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## ACKNOWLEDGEMENTS

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

[www.unbc.ca/cdi](http://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 District municipality of 100 Mile House covers a land area of 53.29 square kilometres and is home to 1,913 residents (2015).<sup>1</sup>

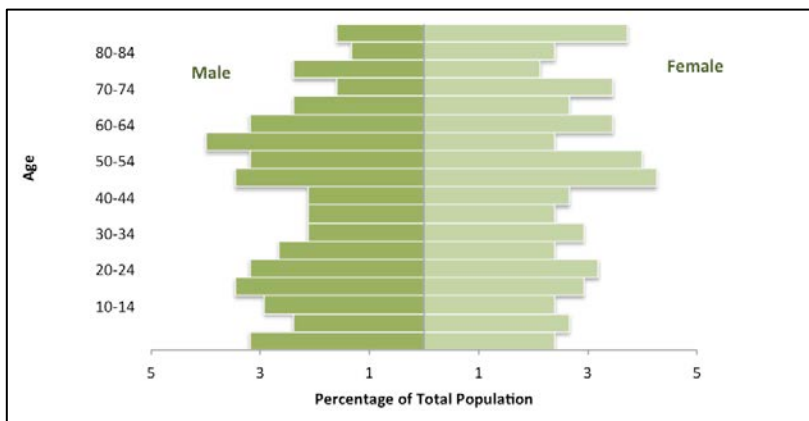
The District population has remained essentially the same since 2006, contracting slightly between 2011 and 2013, but growing again in subsequent years. While other communities in the region saw significant out-migration between 2014 and 2015, and the Cariboo Economic Development Region lost 1.7% of its population (its greatest decrease in decades), 100 Mile House grew by 1.6%. This growth surpassed that of the province overall, which grew by 1% between 2014 and 2015, and was due in part to a wave of in-migration in the rural areas surrounding 100 Mile House, the Lone Butte/Interlakes Area (Regional District Electoral Area L) in particular.

### BC Economic Development Regions



100 Mile House has a very distinct population distribution. Similar to both the province and the region, the fastest growing segments of the population are the 65+ age groups. However, while other communities are experiencing exponential growth in the elderly cohorts aged 75+, these age groups have long been well established in 100 Mile House. Over the past decade, 100 Mile House has gained increasing popularity as a destination for “amenity migrants” from the Lower Mainland. After years of visiting 100 Mile House for recreational purposes, growing numbers are moving to the area for retirement.

### Population: 2011



Source: Statistics Canada. Census of Population, 2011

As evidence of this trend, 100 Mile House has one of the oldest populations in the province. In 2011, the community’s median age was 45.9, while it was 41.9 in BC overall. Almost one-quarter of the population (23.4%) in 100 Mile House was over the age of 65 in 2011. Provincially, seniors comprise 15.7% of the total.

In 1996, residents over the age of 75 already comprised 14.3% of the total population of 100 Mile House. In contrast to most communities in the province, 100 Mile House actually saw a contraction of

these more elderly seniors between the two previous Census periods. From 2006-2011, the community instead saw increases in the population of younger seniors/recent retirees aged 65-74, residents aged 45-54, and the numbers of children and youth. Looking ahead, as the younger seniors age, growth in the more elderly cohorts will resume and then expand substantially.

Although population projections for the District are not available, forecasts for the 100 Mile House Local Health Area predict that, while the total population contracts by 4.0% between 2011 and 2026, and 10.1% by 2036, growth of the 65+ population will be 71.8% and 59.1% respectively.

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

Age	2011	2026	2036	Nominal Change 2011-2036	Percent Change 2011-2036
0-4	545	429	468	-77	-14.1%
5-9	578	442	509	-69	-11.9%
10-14	682	604	512	-170	-24.9%
15-19	775	519	477	-298	-38.5%
20-24	495	523	567	72	14.5%
25-29	444	607	505	61	13.7%
30-34	517	511	582	65	12.6%
35-39	611	446	707	96	15.7%
40-44	729	568	612	-117	-16.0%
45-49	1,081	609	538	-543	-50.2%
50-54	1,234	594	617	-617	-50.0%
55-59	1,394	783	617	-777	-55.7%
60-64	1,447	1,108	595	-852	-58.9%
65-69	1,217	1,289	748	-469	-38.5%
70-74	854	1,364	984	130	15.2%
75-79	546	1,227	1,049	503	92.1%
80-84	310	867	969	659	212.6%
85+	195	618	1,218	1023	524.6%
<b>Total</b>	<b>13,654</b>	<b>13,108</b>	<b>12,274</b>	<b>-1,380</b>	<b>-10.1%</b>

Having seniors grow from comprising 23% of the community to 40% will transform various aspects of 100 Mile House. This growth is particularly important 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<sup>2</sup>.

In 100 Mile House, these 75+ populations are forecast to more than double (158.0%) by 2026 and triple (207.9%) by 2036. Also of note is the projected increase of the 85+ cohort, which is expected to grow 524.6% by 2036, from 195 to 1,023.

*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.*

Unlike many communities in Northern BC, 100 Mile House is also expected to see growth in its family formation cohorts (ages 22-44). Evidence indicates that this trend has already begun. For example, school district enrollments have increased. While the predicted increases are far less dramatic than those for seniors, the family formation age group is expected to grow 6.3% by 2036. Meanwhile, the experienced/mature workers cohort, aged 45-64, is forecast to shrink to half its size by 2036. These changes to the younger age groups are also significant from a housing perspective given that people usually buy their first home between the ages of 22 and 44, and residents in the 45-64 age groups typically comprise the largest share of homeowners.

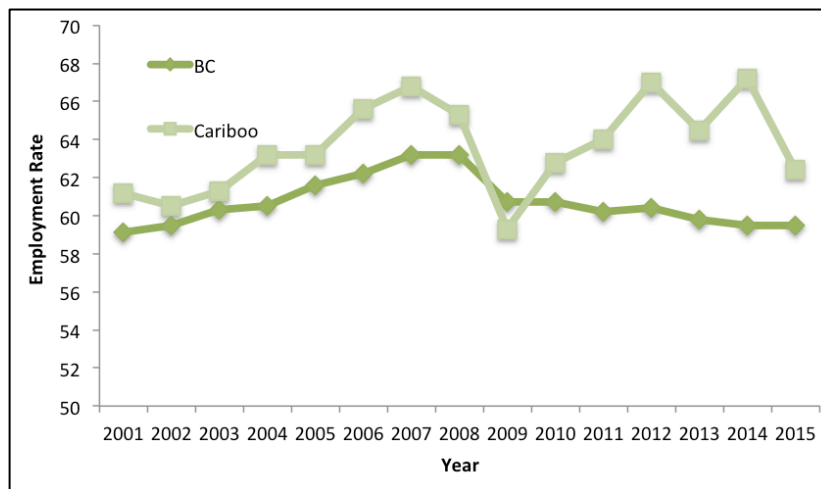
### Education, Income & Employment<sup>3</sup>

Education statistics collected during the 2011 Census cycle were suppressed due to a small sample size. Historically, however, education levels in 100 Mile House have been similar to other communities in 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 are the numbers of trade certifications and apprenticeships. While education levels have steadily improved with each Census cycle in the Cariboo Economic Development Region (where 100 Mile House is located), this trend was reversed during the recent economic downturn.

Between 2014 and 2015, the percentage of the region's labour force with a post-secondary certificate/diploma dropped from 61.0% to 56.2%. This significant decrease is due to 6,800 workers aged 25-64 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 its levels of educational attainment during this time. In the province overall, education levels increased from 68.1% to 70.2%.<sup>4</sup>

In conjunction with the decrease 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. However, employment rates in both the Cariboo region and 100 Mile House have been erratic. Rates in the CA hit a low of 62.4% in 2009, but rebounded to hit a record high of 71.9% in 2014. The Cariboo region experienced another sharp decline in employment levels between 2014 and 2015, but the rate still remained above the provincial average of 59.5%.

### Employment Rates: Cariboo & BC 2001-2015

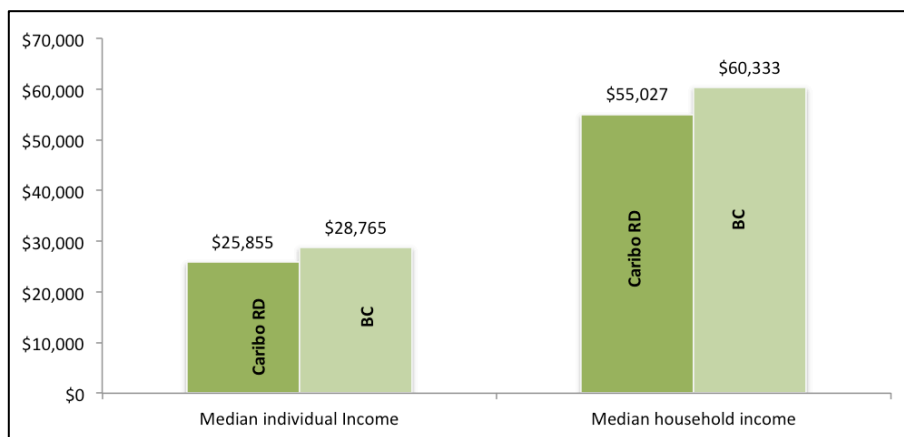


Source: Statistics Canada. Labour force survey estimates by economic region

Between 2014 and 2015, the unemployment rate in the Cariboo region rose a full percentage point to reach 7.0%, while the provincial rate was 6.2%. More than two-thirds of the jobs lost in the Cariboo were full-time positions. The service industry was the hardest hit, following the closure of several guest ranch/tourist accommodations in the area. The professional, scientific, and technical services industries also lost many jobs. The real estate and construction industries were among the few to report job increases in 2015.<sup>5</sup>

The rate of consumer insolvency in the region also increased between 2014 and 2015. While consumer insolvency can occur due to 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

### Median Individual and Household Incomes: 2010 Cariboo RD and BC



Source: Statistics Canada. 2011 National Household Survey

debtor negotiates to pay creditors a percentage of what is owed over a longer period time. The latter option, 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 a full 25% between 2014 and 2015.<sup>6</sup>

Unfortunately, the latest household/individual income data available for 100 Mile House have been suppressed. As of 2010, income levels for the Cariboo Regional District were below average. The National Household Survey (NHS) determined the median total income for individuals in the Cariboo region to be \$25,855, compared to \$28,765 in the province overall. This difference was slightly less for household incomes. As of 2010, the median household income in the Cariboo region was \$55,027, 10% less than the provincial median.<sup>7</sup>

The 2011 NHS recorded the proportion of individuals considered to be low income as higher in the Cariboo region than in BC overall. According to the 2010 After-Tax Low-Income Measure, 17.2% of persons were low income, compared to 16.4% in BC. Given the region’s growing seniors population, the number of seniors who are considered to be low income was lower, at 15.9%, although this was still higher than the province (13.9%).

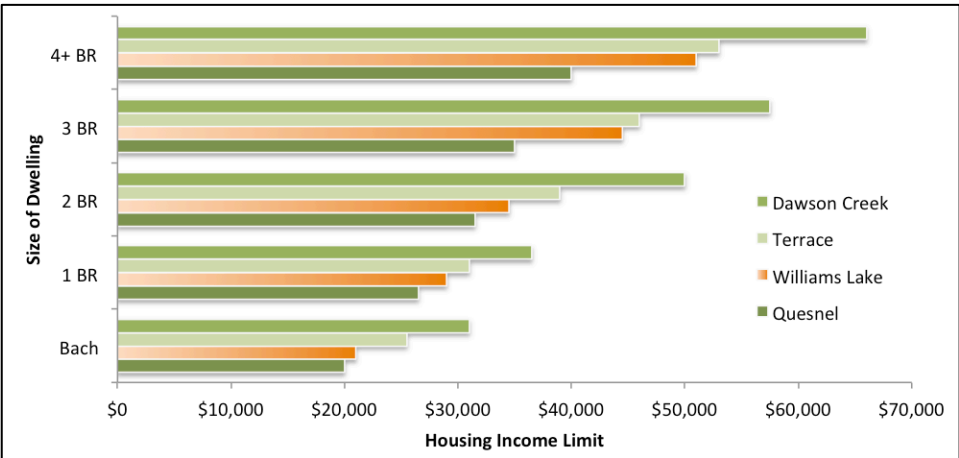
The NHS found that 18.7% of households in the Cariboo region were spending 30% or more of their income on housing. Tenant households were more likely than homeowners to fall into this category. As of 2011, more than one-third of renters (38.5%) were spending 30% or more on housing; this percentage among homeowners was 13.4%.

While the 2012 report by the BC Non-Profit Housing Association is dated and for the region, it is included here given its projections of renter households in “core housing need”<sup>8</sup> in the Cariboo Regional District. The share of considered to be in core housing need is expected to rise by between 3%-5% over the next two decades.<sup>9</sup>

For the purpose of establishing Housing Income Limits (HILs), 100 Mile House is considered part of the Williams Lake planning area. HILs<sup>10</sup> 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.

Tax-filer data from the Canada Revenue Agency

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



Source: BC Housing. 2016 Housing Income Limits



(CRA) in 2014 recorded the median total income of Williams Lake census agglomeration to be \$33,540, which was 6.1% higher than BC overall. Forty-eight percent of individuals earned incomes of \$35,000 or more, compared to 46% in the province.<sup>11</sup> Despite these relatively higher incomes, the HILs established for Williams Lake were among the lowest in Northern BC.

In 2016, the HIL for a bachelor unit in Williams Lake was \$21,000, which was the second lowest after Quesnel. The HILs for one and two-bedroom units were \$29,000 and \$34,500 respectively. HILs for larger three and four or more bedroom dwellings were average compared to other communities, at \$44,500 and \$51,000.

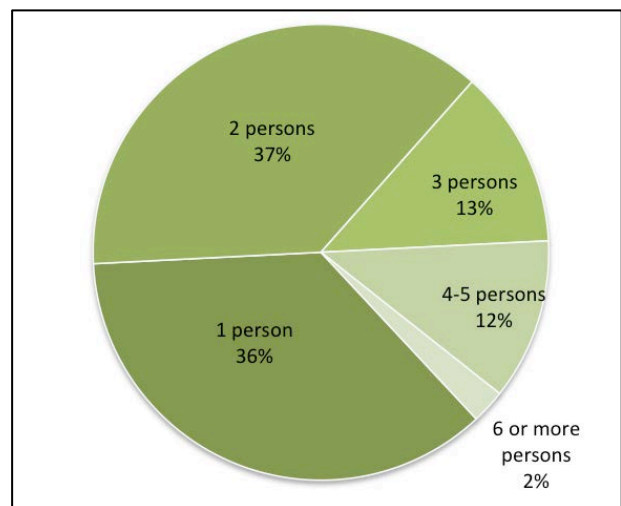
### Household Sizes & Mobility

100 Mile House is predominantly comprised of smaller households. As of 2011, almost three-quarters of households (73.4%) consisted of either one (36.1%) or two (37.3%) people. The average number of individuals per household was 2.1, compared to 2.5 in the province.

Mobility data for 100 Mile House in the 2011 Census was also suppressed; however, data for the Cariboo Regional District suggest a relatively stable population of permanent residents. In 2011, only 5.3% of the regional population was new to the region in the past year, and 17.4% have lived there for less than five years.

Movement within the region was slightly greater, with 8.3% of individuals moving residences within the same city/town in the past year, and one-fifth (20.9%) moving within the previous five years.

**Household Sizes: 2011**



Source: Statistics Canada. Census of Population 2011

## HOUSING

### Housing Stock Profile

100 Mile House has a more diverse housing profile than most Northern BC communities. Contrary to most small cities and towns, less than half (45.8%) of the housing stock are single-detached dwellings. One-fifth of dwellings are apartments, which is particularly rare for a small community like 100 Mile House. Another one-fifth are semi-detached or row homes. As of 2011, when these statistics were collected, 13.3% were movable dwellings/trailers.



Unfortunately, 100 Mile House’s 2011 data about the number of rooms per house were suppressed. Given the comparatively high proportion of apartments, semi-detached, and row houses in 100 Mile House, it would follow that homes are likely on the smaller side. However, homes in the Cariboo Regional District are larger than average, which is similar to most of Northern BC.

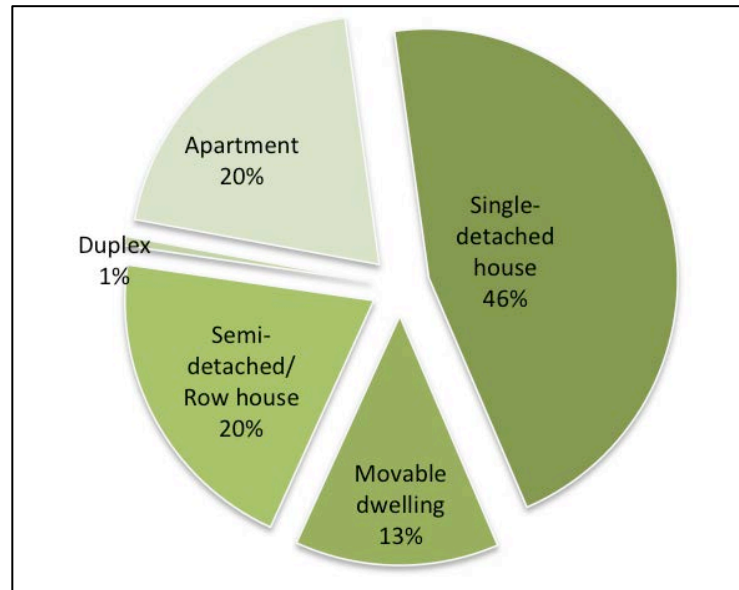
As of 2011, the average home in the Cariboo region had 6.8 rooms, compared to 6.2 in BC overall. Thirty-one percent of homes had four or more bedrooms, and approximately two-thirds (67.0%) had at least three bedrooms. In comparison, the proportion of dwellings in the province with three or more bedrooms was only 55.4%.

In the region, only 7.9% of dwellings had one bedroom or less; however, this proportion could be higher in 100 Mile House.

The age of the housing stock is more in line with the rest of Northern BC, where the majority of homes in the Cariboo region were constructed in the 1960s. At the time of the Census, 56.1% of the housing stock was at least 35 years old, having been constructed in or before 1980. Homes built between 1981 and 2000 comprise one-third (35.2%) of the housing stock, and 8.9% of homes were constructed after 2001. This percentage is higher than other regions in Northern BC, however, local housing starts data indicate that it is unlikely much of this recent development occurred in 100 Mile House.

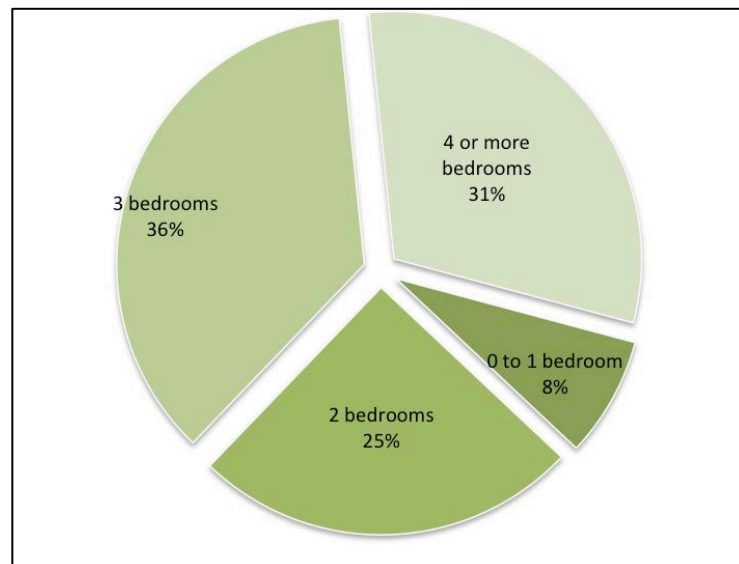
Because of the region’s aging housing stock, one in ten homes (11.1%) was reported as needing major repair. However, the proportion of households reported to be living in “unsuitable housing,” according to the National Occupancy Standards, was only 4.0%, which was well below the BC average of 6.8%.<sup>12</sup>

### Housing Stock: 2011



Source: Statistics Canada. Census of Population 2011

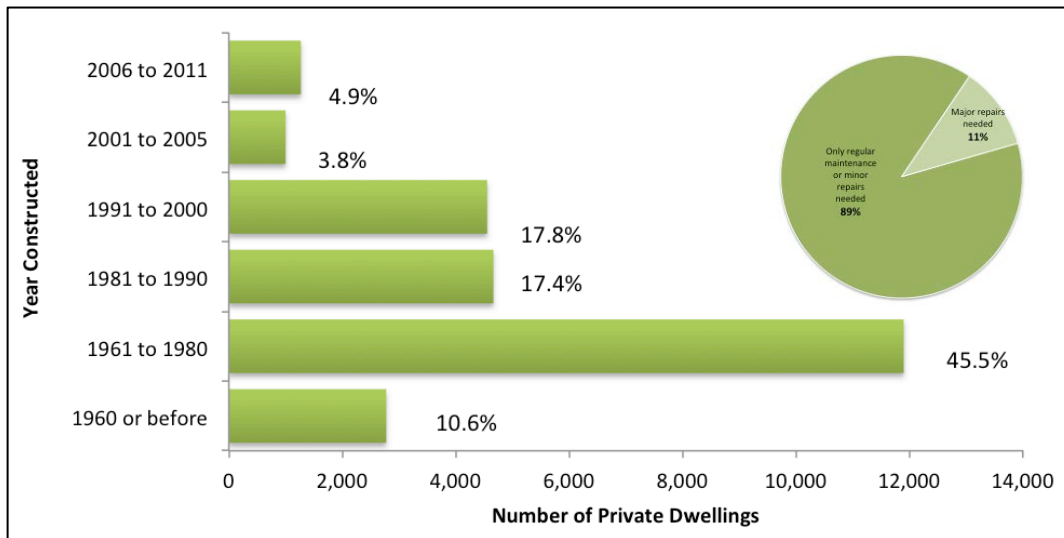
### Dwellings by Number of Bedrooms: 2011



Source: Statistics Canada. 2011 National Household Survey

There are relatively high rates of homeownership in the Cariboo Regional District. As of 2011, 77.7% of households owned their homes, compared to 70% in the province overall. Twenty percent of households were renters.<sup>13</sup> This distribution is likely to change in the future, given that forecasts for the Cariboo region predict rental demand to rise 7%-11% over the next two decades.<sup>14</sup>

### Age of Private Dwellings: 2011



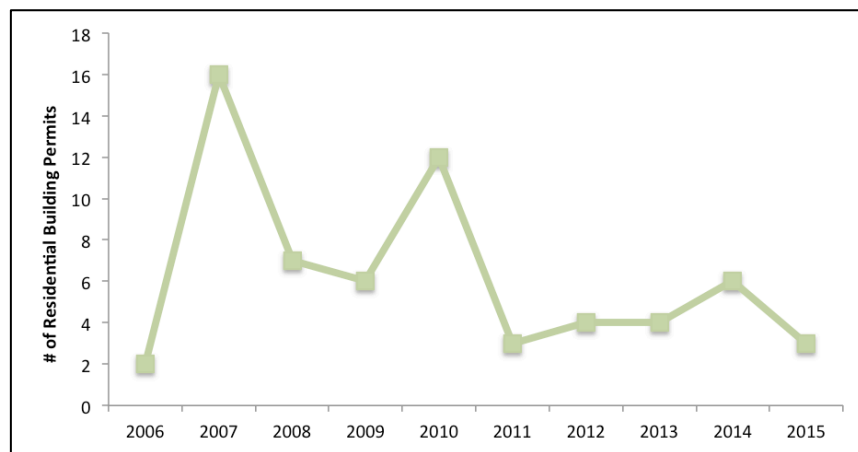
Source: Statistics Canada. 2011 National Household Survey

### Residential Development

100 Mile House has seen minimal residential development over the past decade. The District experienced small surges of activity during 2007 and 2010 (when the District permitted ten apartments). Since 2011, the District issued an average of four residential building permits per year, all of which were for single-detached dwellings. The number of residential permits dropped between 2014 and 2015,

however, preliminary data from 2016 suggest that activity may be on the increase. As of October 2016, the District had already issued ten residential permits, up from only three in the previous year. No housing starts have been recorded in the District since 2013.

### Residential Building Permits: 2006-2015

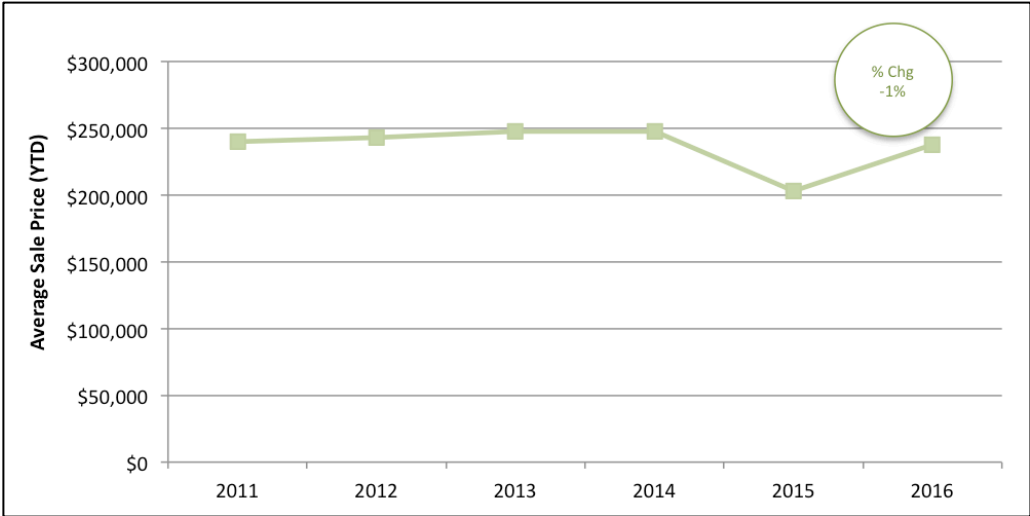


Source: Statistics Canada, Produced by BC Stats. 2016. British Columbia Building

**Housing Costs & Demand**

Total assessed values for residential properties in 100 Mile House declined during the past two years, dropping 1.01% between 2014 and 2015, and 0.59% between 2015 and 2016. However, the average assessment role value for a single-family dwelling in the community rose by 1% between 2015 and 2016 to \$198,000. Despite this increase, 100 Mile House was still among the lowest of the communities in this study.<sup>15</sup>

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



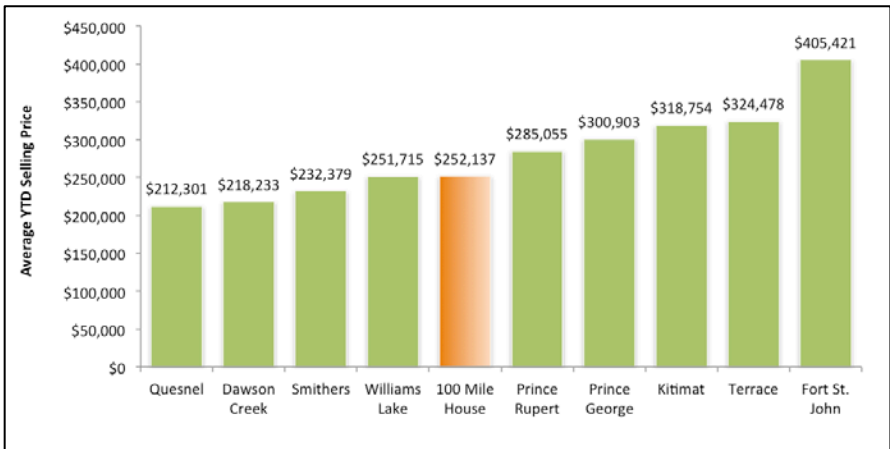
Source: BC Northern Real Estate Board: Comparative Activity by Area Reports, 2016

Average selling prices of single-detached homes in 100 Mile House fluctuated between \$200,000 and \$250,000 since 2011. Prices increased between 2011 and 2014, but then dropped 18% in 2015. They recovered in 2016 but are still below what they were in 2011.

As of June 2016, the average selling price of a residential detached house in 100 Mile House was mid-range compared to the other communities in this study.

Interestingly, 100 Mile House’s prices were higher than both Quesnel and Williams Lake, two of the other larger communities in the Cariboo Economic Development Region.<sup>16</sup>

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

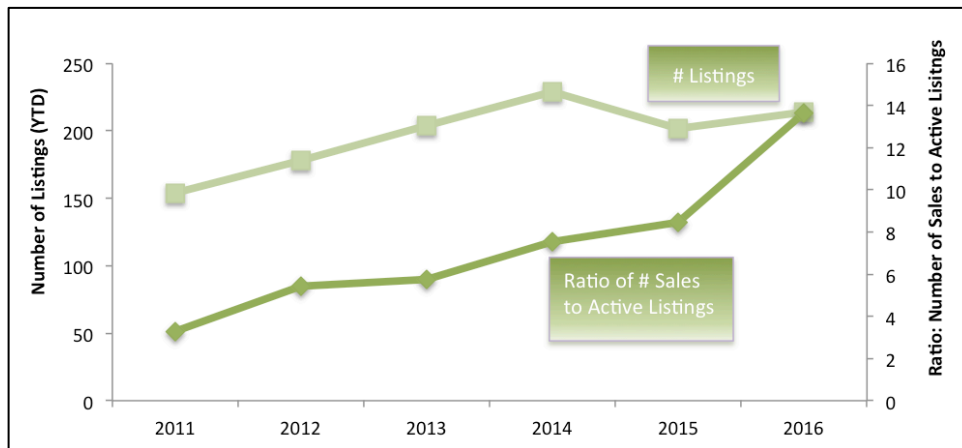


Source: BC Northern Real Estate Board. MLS Reported Sales 2016

The number of homes listed for sale in 100 Mile House increased steadily between 2011 and 2014. With the decline in house prices in 2015, active listings dropped, but improved again in 2016.

The ratio of Sales-to-Active Listings (S/A%) - also known as the market absorption rate – rose consistently since 2011. Between 2015 and 2016, the S/A% saw a notable rise from 8.48 to 13.66. 100 Mile House remains a strong buyer’s market, but this rising market absorption rate signals growing interest and increasing demand.<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

While data from the 2011 NHS are not available for 100 Mile House, the NHS recorded the average rent, including utilities, in Cariboo Regional District to be \$691. The average renter household earned an after-tax income of \$46,298, and 18% of that went towards housing and utilities. Forty-three percent of renters were paying thirty percent or more on housing, and for more than one-fifth of renters (22%), housing consumed more than half of their income.

The NHS reported 8% of renting households in the region 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 the Cariboo region was considered to be “poor”. Nonetheless, the region was still ranked fifth out of 27 regional districts on the Canadian Rental Housing Index.<sup>19</sup>

While updated NHS statistics are not yet available, the District has noticed a short supply of rental accommodation in the community. The District’s communication with local landlords revealed vacancy rates to be extremely low. Employers also reported a lack of rental options to be an impediment to recruiting employees. Landlords also explained how high renovation and development costs discourage additions to the market.

All of the senior residential facilities in 100 Mile House are reportedly at capacity and have two-year waiting lists. Anecdotally, seniors awaiting housing are placed temporarily in local hotels, and these numbers are substantial enough that one of the hotels now markets specifically to seniors.<sup>20</sup>

## Current & Future Housing Initiatives

Housing is an issue of increasing importance in the District of 100 Mile House. Efforts are underway to fund a housing needs assessment in order to better understand the gaps and priorities related to housing. The District is also involved in the Cariboo Strong Program, which aims to identify opportunities for economic diversification in the region, including leveraging the local homebuilding and construction sectors to support housing.

The District updated their Official Community Plan in March 2016, which outlines objectives for housing, such as encouraging a wide range of housing stock in order to accommodate a range of socio-economic groups, age groups, and lifestyles. The District set goals that make efficient use of land and housing stock within existing servicing and infrastructure, and that encourage a mix of housing opportunities and densities near the downtown area.

Currently, the District has a large amount of land zoned for low-density residential development within walking distance of services that has yet to be developed. Secondary suites are permitted under a new zoning bylaw, as are coach houses. The local Chamber of Commerce is advocating for smaller, high efficiency homes, and the District created small lot zoning, which is often of preference to seniors.

Some developers expressed interest in 100 Mile House's residential development sector, since numerous local home building companies such as innovative log home builders are located within the District. Four prototype accessible units are currently being built within walking distance of services. Should there prove to be interest in these types of homes, similar development is expected to ensue.

## CONCLUSION

100 Mile House provides insight into what many communities in Northern BC might resemble in 10-20 years. While the District is seeing growing numbers of elderly residents, its seniors population is already considerably older than average, and its housing stock already consists of a diversity of sizes that suit the needs of these older demographics.

Maintaining a variety of housing options remains a priority for the District. Having homes that are appealing and affordable for seniors as well as families will be important going forward. Not only are the family formation cohorts expected to increase, but these younger demographics will also balance and support the growing number of seniors.

To date, the District has been relatively unaffected by increased residential development in the surrounding area. However, permit numbers from 2016 indicate that this might be changing. Having a vibrant cluster of residential builders is also a benefit for the community. Forward thinking initiatives such as smaller, high efficiency homes have the potential to make 100 Mile House a leader in innovative housing models for Northern BC, as well as enhance the community's resiliency and competitive advantage.

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## 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 were used in this section, given that 2015 data were only available at this level. Education levels tend to be very similar throughout the region, and employment data from 2011 were 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. [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)
- <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> Canada Mortgage and Housing Corporation defines a household as being in core housing need if "its housing does not meet one or more of the adequacy, suitability or affordability standards, and it would have to spend 30% or more of its before-tax income to pay the median rent of alternative local market housing that meets all three standards."
- <sup>9</sup> BC Non-Profit Housing Association. 2012. "Our Home, Our Future: Projections of Rental Housing Demand and Core Housing Need, Regional District of the Cariboo to 2036. September 2012. [http://bcnpha.ca/wp\\_bcnpha/wp-content/uploads/2012/09/41\\_Cariboo\\_1209211.pdf](http://bcnpha.ca/wp_bcnpha/wp-content/uploads/2012/09/41_Cariboo_1209211.pdf) (accessed: October 2016).
- <sup>10</sup> Housing Income Limits are set annually by BC Housing for each community in the province. 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. [http://www.bchousing.org/resources/HPK/Rent\\_Calculation/HILs.pdf](http://www.bchousing.org/resources/HPK/Rent_Calculation/HILs.pdf)
- <sup>11</sup> Statistics Canada. *Table 111-0004 - Neighbourhood income and demographics, summary table, annual (percent unless otherwise noted)*, CANSIM database (accessed: October 2016).
- <sup>12</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>13</sup> Statistics Canada. 2013. Ibid.
- <sup>14</sup> BC Non-Profit Housing Association. 2012.
- <sup>15</sup> 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).
- <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> District staff of 100 Mile House, personal communication, November 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](http://www.unbc.ca/community-development-institute)

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