

FORT ST. JOHN

HOUSING & COMMUNITY PROFILE

October 2016



HIGHLIGHTS

- Fort St. John census agglomeration is home to 28,923, residents, approximately three-quarters of whom live in the City of Fort St. John.
- Between 2013 and 2014, while BC as a whole grew by 1.2%, the City of Fort St. John recorded one of the highest population increases in the province at 9.0%. With the economic downturn, this trend has reversed.
- Fort St. John has a young population weighted towards the working age/family formation age cohorts and with a median age of 32 (41.9 for BC).
- Between 2001 and 2011, the number of seniors grew at almost twice the rate of the total population – and over the next two decades, is expected to expand to comprise 14%, up from 6%, of the regional population.
- Fort St. John has benefited from higher than average levels of employment for the past decade. However, with the recent economic decline, the regional unemployment rate reached 9.4% in March 2016, the highest monthly rate recorded since 2009.
- As of 2014, median incomes had remained above average; and 2016 Housing Income Limits for Fort St. John were the third highest in BC after Vancouver and Victoria.
- A 29% increase in the rate of consumer insolvencies between 2014-2015 signals growing levels of financial stress. As of 2011, almost one-quarter of households were spending 30% or more of their income on housing, including 37% of renters.
- Over the next two decades, the number of rental households in core housing need in the region is forecast to rise by as much as 72%.
- Fort St. John contains a sizable proportion of larger households. As of 2011, one-quarter of households were comprised of four or more people, but this number is decreasing over time. As in most communities, one and two person households are becoming more prevalent.
- Fort St. John's housing stock contains a majority of single-family dwellings. Homes are larger than average; two-thirds include at least three bedrooms.
- As of 2011, more than half of the housing stock was more than 35 years old; however, there were also a sizable proportion of newer homes, with more than 20% built since 2001.
- A larger than average share of households (32%) rent their homes. This number is expected to increase by as much as 43% over the next two decades.
- Fort St. John has benefited from two small residential construction booms over the past decade: the first in 2010 and a second in 2015, when development hit record levels with 476 housing starts and 320 completions.
- Semi-detached and row house dwellings have comprised approximately half of the recent construction activity. Single-detached homes were the second most prevalent.
- Between 2012 and 2016, the assessed value of an average single-family home in Fort St. John rose by \$100,000 (33%). Prices have come down in 2016, but Fort St. John remains the only community in northern BC to have an average house price over \$400,000.
- As of 2014, the average rent for a one-bedroom apartment was \$850 – and \$183 above the maximum subsidy available to low income seniors.
- Rents continued to increase by 6% between 2014 and 2015; however, the vacancy rate rose from 1.6% to 3.9%.

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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

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COMMUNITY PROFILE

Demographics

The Fort St. John census agglomeration (CA) covers a land area of 620.8 square kilometres and is home to 28,923 (2015)¹ residents, almost three-quarters of whom (72%) live in the City of Fort St. John.

The CA population increased by 4.9% between 2006 and 2011 and continued to grow at an average rate of 2.1% per year until 2014. Between 2013 and 2014, Fort St. John recorded one of the highest population increases in the province at 1.6%. The growth was even more dramatic in the City, which expanded by over 1,700 residents, or 9.0%. BC as a whole only grew by 1.2% in these years and the Peace River Regional District grew by 1.3%.

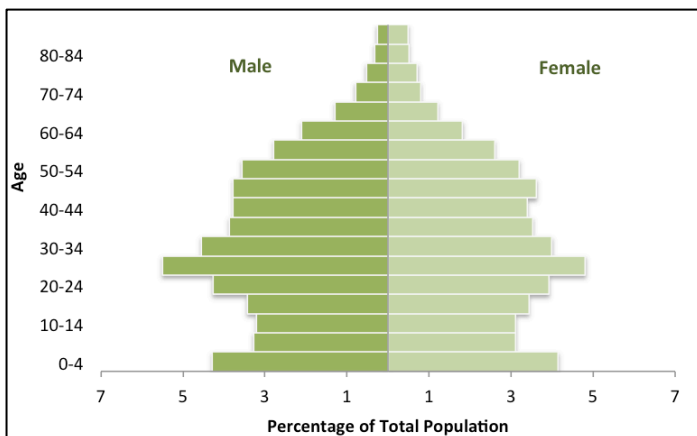
BC Economic Development Regions



However, while the province continued to grow by 1% between 2014 and 2015, the population in Fort St. John decreased by 0.7% in these years, a contraction that was felt across the region in response to a downturn in the economy. Reflective of the types of employment opportunities available in the oil and gas industry at this time, 68% of the in-migration to the Peace River Region from 2012-2014 was between the ages of 20 and 39; from 2014 and 2015, this same age cohort represented 38% of the population decrease. Fort St. John, which is the largest city in northeastern BC, lost approximately 215 residents.

As depicted by the population pyramid below, Fort St. John's population is weighted towards the working age/family formation age cohorts. As of 2011, 41.6% of the population was between the ages of 20 and 44 and the median age was

Population: 2011



Source: Statistics Canada. Census of Population, 2011

32.0, compared to 41.9 for the province. This pattern is characteristic of resource towns in northern BC and reflective of the types of employment opportunities available in the oil and gas industry. An emerging new trend, however, is the growth in the 65 and above age groups.

Seniors aged 65 years and older grew at almost twice the rate of the total population in Fort St. John between 2001 and 2011. As of 2011, seniors still only represented 6.9% of the total population, which is well below the provincial average of 15.7%. Looking ahead, this aging trend is expected to continue.

While CA-specific population projections are not available, forecasts for the Peace River North Local Health Area predict that, while the total population grows 28.6% between 2011 and 2026, and 46.0% by 2036, growth of the 65+ population will be 110.4% and 171.4% respectively.

Population Projections: 2011, 2026, & 2036

Age	2011	2026	2036	Nominal Change 2011-2036	Percent Change 2011-2036
0-4	2,911	3,041	3,255	344	11.8%
5-9	2,357	3,270	3,249	892	37.8%
10-14	2,368	3,350	3,294	926	39.1%
15-19	2,477	2,916	3,357	880	35.5%
20-24	2,771	2,638	3,493	722	26.1%
25-29	3,383	2,865	3,451	68	2.0%
30-34	2,905	3,482	3,487	582	20.0%
35-39	2,516	4,003	3,517	1,001	39.8%
40-44	2,396	3,867	3,738	1,342	56.0%
45-49	2,418	3,087	4,003	1,585	65.6%
50-54	2,294	2,453	3,704	1,410	61.5%
55-59	1,838	2,103	2,844	1,006	54.7%
60-64	1,367	2,034	2,179	812	59.4%
65-69	932	1,890	1,818	886	95.1%
70-74	599	1,421	1,688	1,089	181.8%
75-79	462	901	1,457	995	215.4%
80-84	288	537	961	673	233.7%
85+	231	526	893	662	286.6%
Total	34,513	44,384	50,388	15,875	46.0%

Having seniors grow from making up 6% of the community to 13.5% will transform various aspects of Fort St. John. 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.²

In the Peace River LHA, the 75+ population is forecast to double by 2026 and grow by 237.5% by 2036. Also of note is the projected increase in the 85+ cohort, which will more than double in size (127.7%) by 2026 and more than triple (286.6%) 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 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.

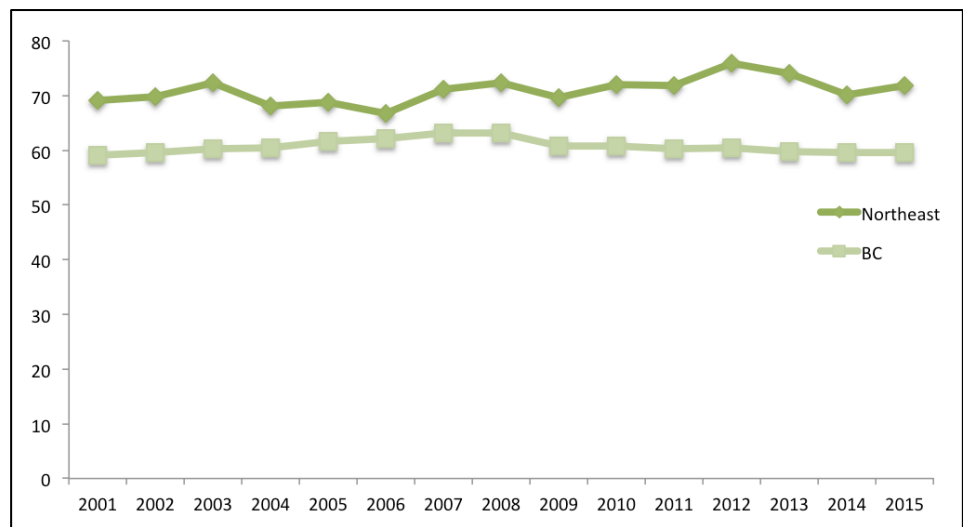
Education, Income & Employment³

Education levels in Fort St. John are similar to many communities in Northern BC. The proportion of the population with university degrees and college diplomas is below the provincial average, but there are high levels of 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 of 1.2 percentage points since 2014, but still remains well below the provincial average of 70.2%, and the lowest of all economic development regions in the province.⁴

Notwithstanding education levels, and in line with the Northeast Economic Development Region generally, Fort St. John has experienced higher levels of employment and labour force participation than the provincial average for the past decade. For several months in 2014 and 2015, unemployment rates in the region were so low that data was suppressed due to confidentiality thresholds.

The region experienced a bit of a 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, while 18 liquefied natural gas (LNG) projects have been proposed for the province, none have made a final investment decision to proceed.

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



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

In 2015, overall employment in the Northeast increased by 4.2% resulting in 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

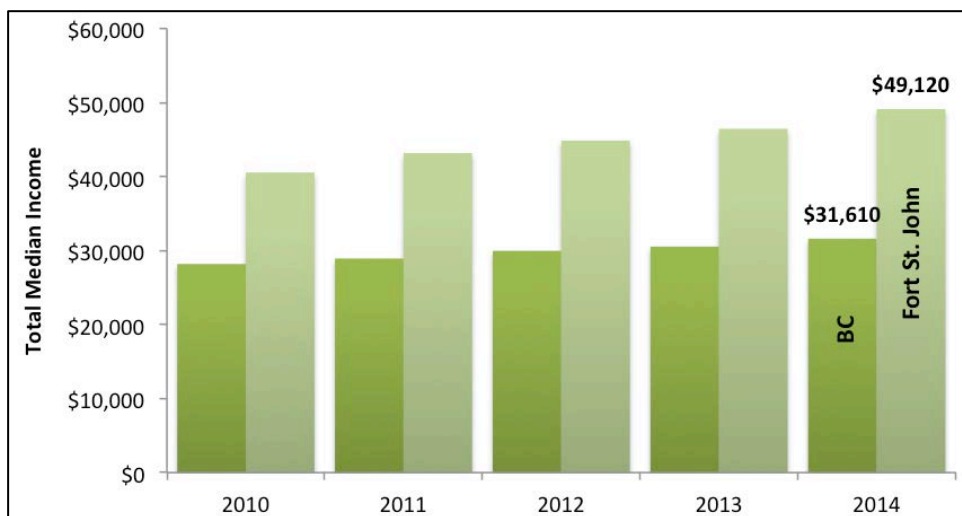
The rate of consumer insolvency in the region also increased between 2014 and 2015. While consumer insolvency can occur as a result of many reasons (i.e. unemployment, medical issues, business failure, etc.), it is also an indicator of the proportion of the adult population experiencing severe financial 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) declaring bankruptcy or seeking a consumer proposal increased 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, Fort St. John and the Northeast Region as a whole experienced population declines between 2014 and 2015 for the first time in five years. However, incomes in Fort St. John, last recorded in 2014, remained high – and well above the provincial average. In 2014, the median total income in Fort St. John was \$49,120, up 5.7% from 2013 and 55.4% higher than the provincial median. Sixty-three percent of individuals had incomes of \$35,000 and over, compared to 46% for BC overall.⁷

While more recent information is not available, as of 2010, the National Household Survey (NHS) reported that the proportion of individuals in Fort St. John considered to be low income was below the provincial average. According to the 2010 After-Tax Low-Income Measure, 12.7% of persons were low income, compared to 16.4% in BC. It is worth noting, however, that rates were higher for children and youth under the age of 18 (17.7%) and for seniors, aged 65 years and older (21.7%).

According to the 2011 NHS, almost one-quarter of households (23.6%) were spending 30% or more of their income on housing. Tenant households were more likely than owners to fall into this category. As of 2011, 36.6% of renters were spending 30% or more on housing; the share among homeowners was 17.5%. This is particularly worth noting given projections for the Peace River Regional District, which forecasts the proportion of tenant households in core housing need to rise by 57-72% in the next two decades.⁸

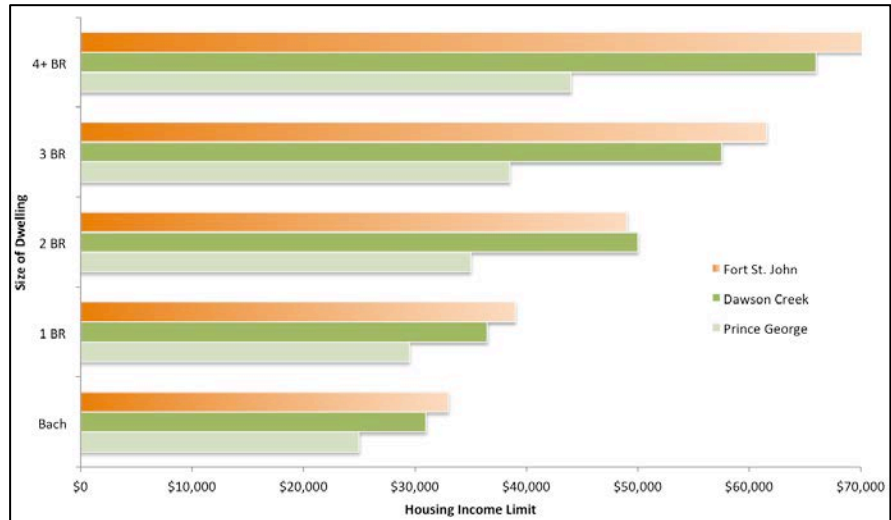
**Median Total Income: 2010-2014
Fort St. John and BC**



Source: Statistics Canada. 2011 National Household Survey

Reflective of the comparatively high incomes in Fort St. John, the Housing Income Limits (HILs) are 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 Fort St. John was \$33,000, \$39,000 for a one-bedroom unit, and \$49,000 for a two-bedroom unit. The HILs for three and four-bedroom units in Fort St. John were \$61,500 and \$70,500 respectively. These are the third highest HILs in the province after Victoria and Vancouver.

Housing Income Limits: 2016 Select Northern BC Communities



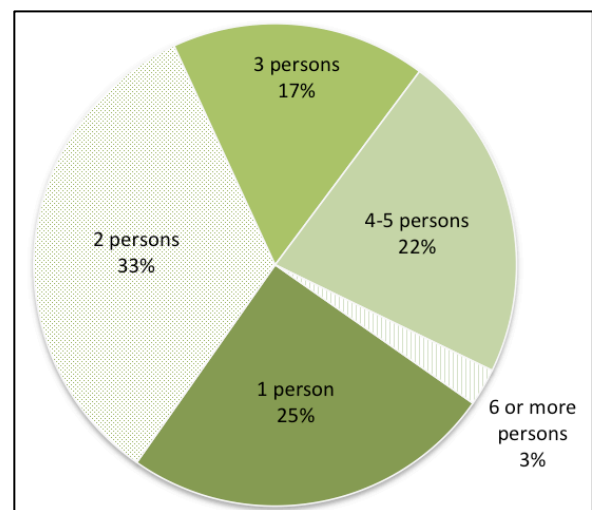
Source: BC Housing. 2016 Housing Income Limits

Household Sizes & Mobility

The high HILs for three and four-bedroom units in Fort St. John are worth noting because, in 2011, close to one-quarter of households in Fort St. John (24.5% in the CA and 23.1% in the City) were comprised of four or more people. Looking at current trends, however, these larger sized households are not on the increase. While the total number of private households in the City of Fort St. John increased by 8.9% between 2006 and 2011, one and two-person households grew by 17.4%. As of 2011, the average number of individuals per household was 2.5, down from 2.6 five years earlier.

Fort St. John has a relatively high proportion of newcomers. As of 2011, 8.6% of residents had moved to the CA in the last year, and almost one-quarter (24.0%) had moved in the past five years. The degree of movement of residents within the CA was relatively standard. In the 2011 Census, 26.7% of the population was recorded as having moved residences within Fort St. John in the past five years; 12.0% had moved in the previous year.¹⁰

Household Sizes: 2011



Source: Statistics Canada. Census of Population 2011

HOUSING

Housing Stock Profile

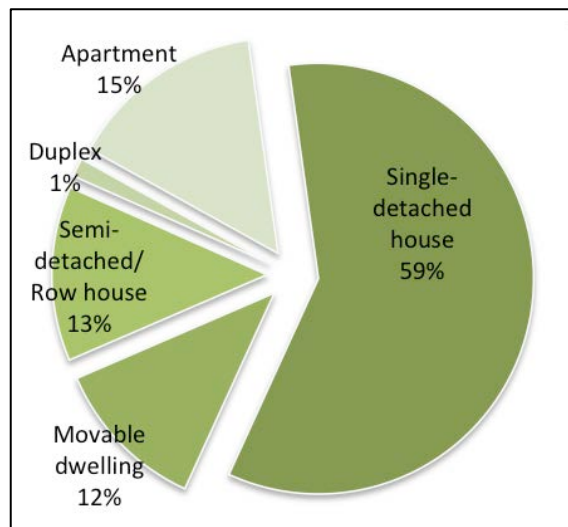
Fort St. John has a more diverse housing stock than many northern BC communities. As of 2011, 59.0% of the housing stock in the CA was single-detached homes, 13.1% was semi-detached or row houses, and 14.7% was apartments. Multi-family dwellings were more prevalent within the City of Fort St. John, where only 54.9% of homes were single-detached dwellings. As of 2011, close to one-fifth of dwellings within the city (19.5%) were apartments and 18.0% were semi-detached or row houses.

Homes in Fort St. John are also larger than average. As of 2011, the average home in the CA had 6.5 rooms, compared to 6.2 for BC overall. Three of every ten homes (30.3%) had four or more bedrooms, and approximately two-thirds (65.5%) had at least three bedrooms. In comparison, the proportion of dwellings in BC with three or more bedrooms is only 55.4%.

Of significance given the growing rate of one-person households in Fort St. John, 10.8% of the housing stock in the CA and 12.8% in the city had one bedroom or less, as of 2011.

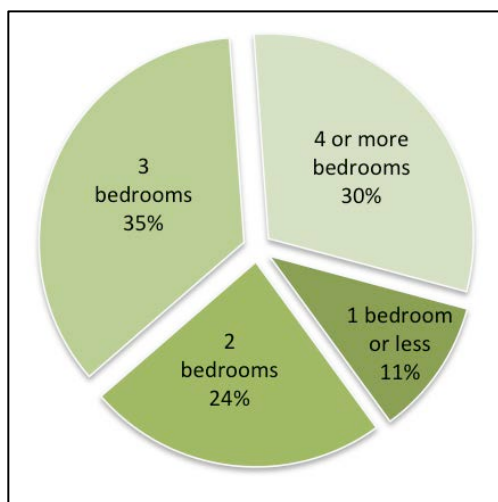
Fort St. John has a large share of relatively new homes. At the time of the Census, one in ten homes (10.5%) had been built in the previous five years; in the city, these newer homes comprised 11.6% of the housing stock. Over half (52.2%) of the housing stock in the CA was constructed before 1980 and is, therefore, at least 35 years old. In the city, this share was larger, at 53.4%.

Housing Stock: 2011



Source: Statistics Canada. Census of Population 2011

Dwellings by Number of Bedrooms: 2011

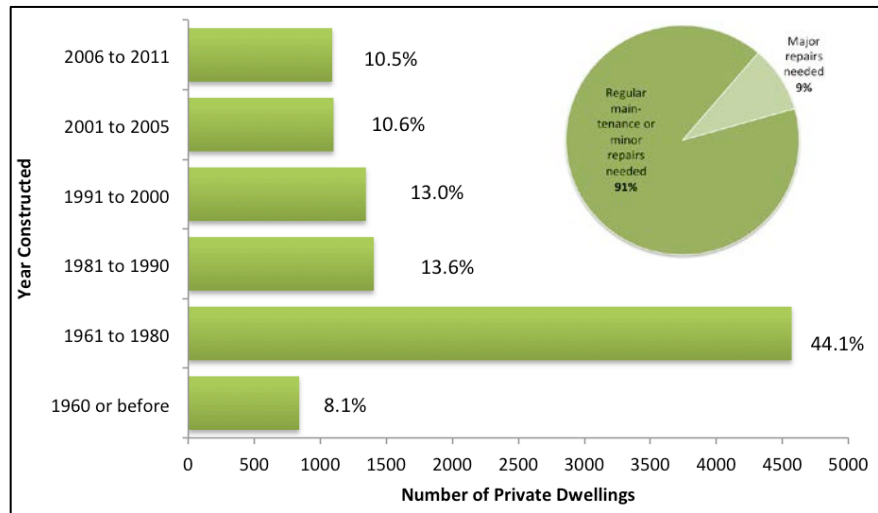


Source: Statistics Canada. 2011 National Household Survey

Notwithstanding the comparatively substantial number of newly constructed dwellings, 9.3% of homes in the CA were reported as requiring major repairs as of 2011, and 5.1% households were identified as living in “unsuitable” housing according to the National Occupancy Standards.¹¹

In the City of Fort St. John, the proportion of dwellings in need of major renovation was 7.6%, and the living conditions of 5.5% of households were reported as “unsuitable.”

Age of Private Dwellings: 2011



Source: Statistics Canada. 2011 National Household Survey

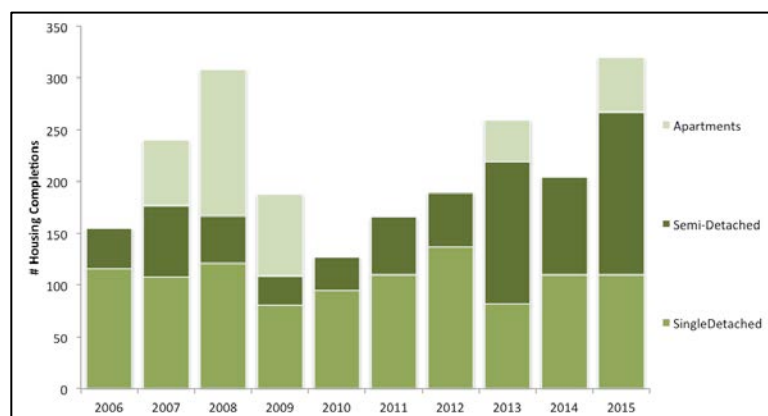
A factor potentially contributing to housing conditions in Fort St. John is the fact that there are a high proportion of renter households. As of 2011, only 68.1% of households in the CA and 60.6% in the city owned their homes, compared to 70% in BC. Renters comprised 31.9% of households in the CA and 39.4% in the city¹² – and these proportions are expected to grow. Forecasts of rental demand in the Peace River Regional District are predicted to rise 28-43% over the next two decades.¹³

Residential Development

Fort St. John experienced a small spike in residential housing construction in the mid 2000s. Between 2005 and 2006, the number of residential building permits issued in the City of Fort St. John jumped 59%.¹⁴ Subsequently, in 2007-2008, 548 housing completions were recorded. These were well-distributed across single and multi-family housing types.

Residential development dropped after 2008 but recovered after 2010. Between 2011 and 2014, the number of residential dwelling units permitted quadrupled. Housing completions increased by an average of 27.2% per year between 2010 and 2013.

Housing Completions by Dwelling Type: 2006-2015



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

Completions slowed in 2014, but housing starts maintained their upward trajectory. Residential development hit record highs in 2015, with 476 housing starts and 320 completions.

Semi-detached and row house dwellings have dominated recent construction. Approximately half (49.3%) of housing completions between 2013 and 2015 were semi-detached and row houses. Single-detached homes were the second most prevalent at 38.8%, followed by apartments at 11.9%.¹⁵

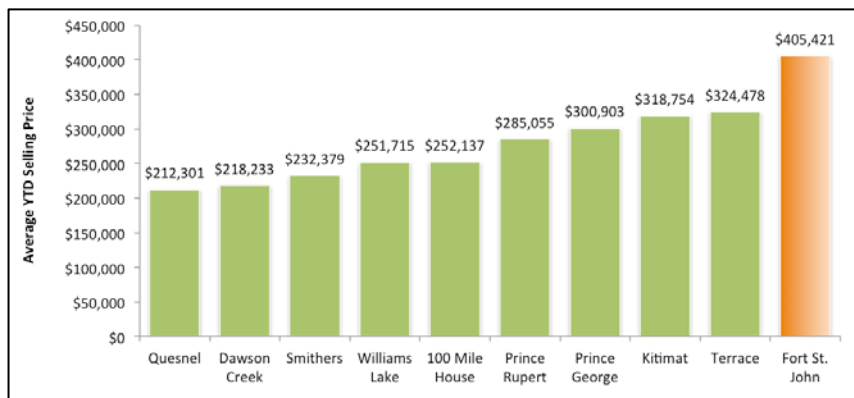
Housing Costs & Demand

House prices in Fort St. John soared during 2012-2014 with the announcement of the Site C hydroelectric dam project and the boom in the oil and natural gas industries. Between 2012 and 2016, the assessed value of an average single-family home in Fort St. John rose by \$100,000 (33%), from \$305,000 to \$405,000. In 2016, however, the market is showing signs of cooling.¹⁶

The average selling price for a single-detached dwelling in Fort St. John rose by 36.9% between 2011 and 2015, but during the summer of 2016, the price dropped by more than \$25,000, or (6%) from what it was the previous year.¹⁷

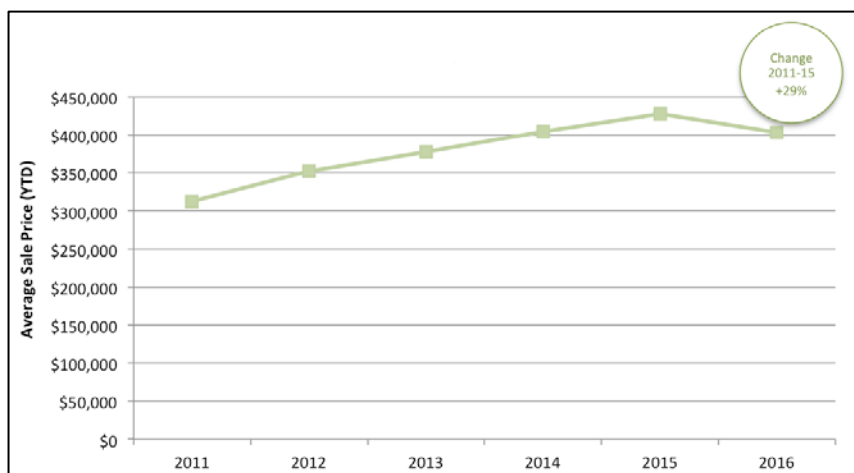
As of June 2016, the average residential detached house price in Fort St. John was \$405,421. Notwithstanding the decline, this still remains the highest in Northern BC, with Fort St. John being the only community in the north to have an average house price of more than \$400,000.¹⁸

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

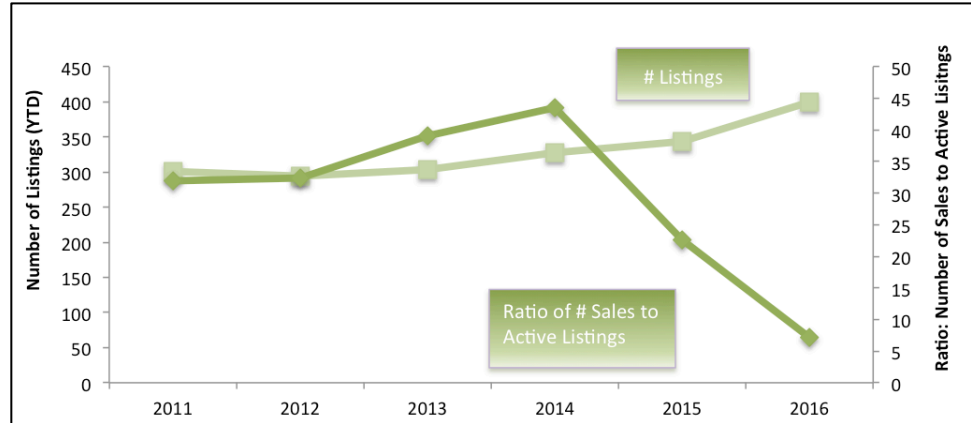


Source: BC Northern Real Estate Board: Comparative Activity by Area Reports, 2016

The number of residential listings in the Fort St. John market continues to rise steadily, but since 2014, the market has seen sharp declines in the ratio of Sales-to-Active Listings (S/A%), also known as the market absorption rate, which indicates diminishing demand.

Between 2014 and 2016, Fort St. John shifted from being a strong seller's market with an S/A% of 43.51 to a buyer's market with rate of 7.16.

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



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

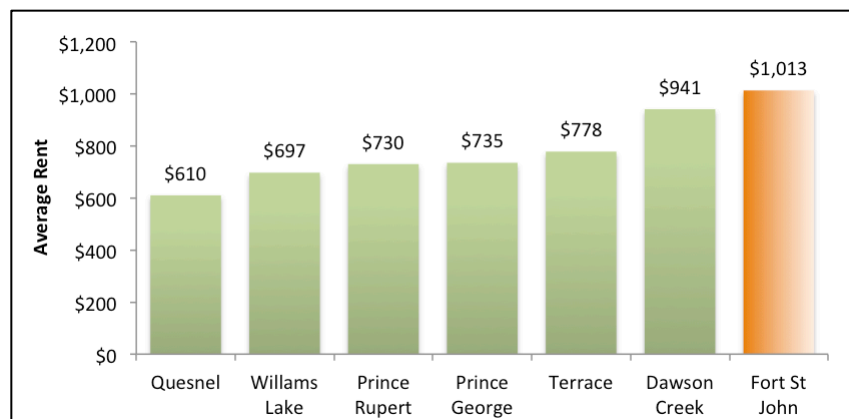
Rental Market

While data for 2016 is not yet available, as of October 2015, the rental market was also showing signs of cooling.

In 2011, the average rent, including utilities, in the City of Fort St. John was \$1,016. The average renter had an after-tax income of \$68,058, and 18% of that income was going towards housing and utilities. Over one-third of renters (36%) were paying 30% or more on housing, and for 15% 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 Fort St. John was considered to be "poor". Fort St. John ranked 17th out of 72 municipalities in BC on the Canadian Rental Housing Index.¹⁹

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



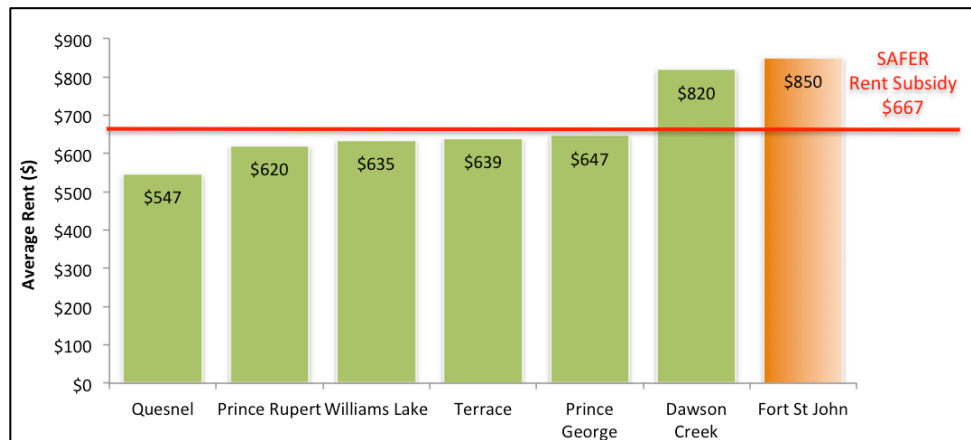
Source: Canada Mortgage and Housing Corporation. Rental Market Statistics, 2016.

While updates of the NHS statistics are not yet available, the average rent in Fort St. John CA, not including utilities, recorded by the CMHC Rental Market Survey in the spring of 2015, was \$1,013, up 6.2% from the previous year.

As of 2014, the average rent of a one-bedroom apartment in Fort St. John was \$850. Again, this was the highest of all the communities examined as part of this study. Of particular significance to the growing seniors population in Fort St. John, this average rent is also \$183 above the maximum subsidy available to low-income seniors through the SAFER Program²⁰ administered by BC Housing.

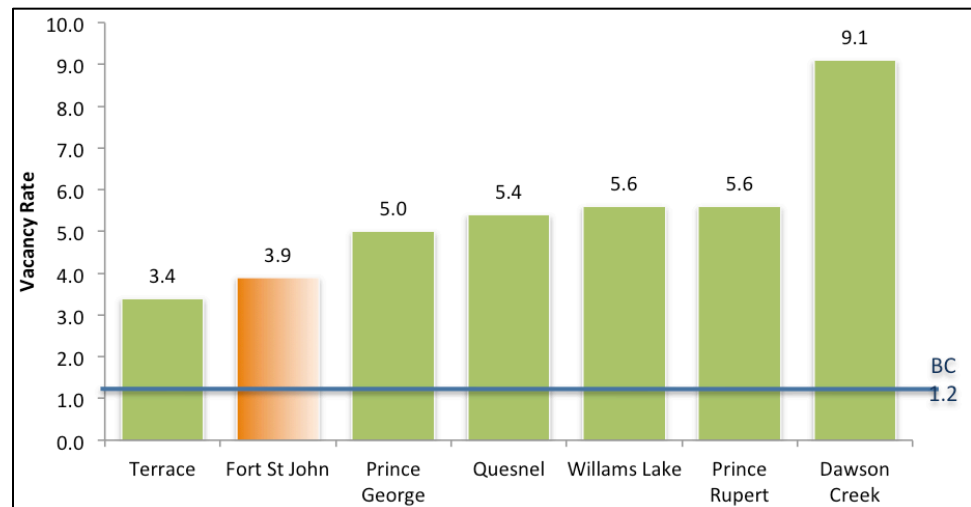
As of April 2015, the housing stock in the Fort St. John CA contained 2,125 rental units. The number of rental dwellings dropped between 2014 and 2015, but the vacancy rate rose from 1.6% to 3.9%. This rate of vacant rental dwellings was well above the provincial average of 1.2%, but low in comparison to the other Northern BC communities examined in this study.

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

Vacancy Rate: April 2015
Select Northern BC Communities



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

Current & Future Housing Initiatives

Housing has been a leading issue of concern in Fort St. John since house prices began to rise in 2010-2011. The supply of affordable housing is of particular interest given that increases in the costs of housing have outpaced the rise in income levels over the past five years. In an effort to address this challenge, the City conducted an Affordable Housing Needs Assessment in 2010-2011. A housing committee was struck at this time and a series of recommendations were issued aimed at conducting a vacant land inventory, reviewing the housing stock and potential build out, taking steps to preserve and expand the stock of affordable housing, and exploring policies and incentive-based tools to promote homeownership, among others.

Since the release of the housing committee's recommendations, the City has passed several supportive policies through their Official Community Plan to encourage both affordable housing options and accessible housing for seniors. There is a robust set of policies concerning secondary suites, which have been identified as an important source of affordable housing. Zoning in the city is set to enable mixed residential - commercial uses in the downtown core of Fort St. John and other general commercial zones. There are also plans to work with BC Hydro to develop a project or system to establish affordable housing as a community benefit of the Site C Hydroelectric Dam Project.

CONCLUSION

Despite increased economic activity around the commencement of construction on the Site C dam, the dramatic slowdown in the natural gas industry, coupled with continued uncertainty regarding the province's LNG projects, have had a significant impact on the economy and housing situation in Fort St. John. After years of very low unemployment rates and skyrocketing house prices, 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 and adaptable homes will also help to enhance the community's competitive advantage and resiliency.

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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).
- ³Regional 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 was 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).
- ⁵Statistics 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).
- ⁶Data 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
- ⁷Statistics Canada. *Table 111-0004 - Neighbourhood income and demographics, summary table, annual (percent unless otherwise noted)*, CANSIM database (accessed: October 2016).
- ⁸BC 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. *Fort St. John, 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.
- ¹³BC Non-Profit Housing Association. 2012.
- ¹⁴ Statistics Canada, Produced by BC Stats. 2016. *British Columbia Building Permits.* [file:///Users/claremoche/Downloads/Building%20Permits%20by%20Community%20\(4\).pdf](file:///Users/claremoche/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 BC Northern Real Estate Board (BCNREB). 2016. *News Release: July 6, 2016.* <http://bcnreb.bc.ca/board-news-releases> (accessed September 2016).
- ¹⁸ BCNREB. 2016. *Comparative Activity by Area Reports: BCNERB MLS Property Types.*

¹⁹Canadian 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.

²⁰SAFER 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.

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:

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