

SMITHERS

HOUSING & COMMUNITY PROFILE

October 2016



HIGHLIGHTS

- The Town of Smithers covers a land area of 15.27 square kilometres and is home to 4,932 residents.
- Smithers' population is younger than average, however, seniors are the community's fastest growing demographic. Between 2006 and 2011, while Smithers' total population grew by 4%, the number of residents aged 65 and older grew by 17%.
- Over the next two decades, Smithers' seniors population is expected to more than double in size; by 2036, 22% of the population will be over the age of 65.
- Education levels and employment rates have all seen marked improvements in recent years. Rates of consumer insolvency dropped 29% between 2014 and 2015, which indicates decreasing levels of financial stress.
- As of 2011, median incomes in Smithers were below the BC median. Interestingly, though, the share of low income individuals was also below the provincial average. That said, 27% of seniors were considered to be low income, which is much higher than the BC average of 14%.
- Smithers' housing stock is comparable to most Northern BC communities, and consists mainly of larger, single-detached homes. As of 2011, 37% of dwellings had four or more bedrooms; however, unlike many northern communities, Smithers also has a sizable number of smaller homes. Thirteen percent of the housing stock in 2011 had one bedroom or less, which is significant, given Smithers' growing proportion of one and two-person households.
- The housing stock in Smithers is also much younger than most Northern BC communities. As of 2011, approximately half of the housing stock was at least 35 years old, although one in four homes were constructed during the 1990s, and another 7% were built since 2001. As a result, homes are generally in good condition; only 5% were reported to be requiring major repair in 2011.
- There has been minimal residential development in Smithers over the past decade, with activity split equally between single-detached homes and apartments.
- Assessed values of homes in Smithers increased in recent years; however, average house prices have fluctuated. Prices rose 7% in 2014 to \$251,000, but dropped again in 2016.
- Since 2014, the number of homes listed for sale has declined. Subsequently, the market absorption rate increased, and now favours a seller's market. Should this trend continue, it will not be long before house prices can be expected to rise.

Funded by:

Prepared by:



ACKNOWLEDGEMENTS

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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

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November 2016



COMMUNITY PROFILE

Demographics

The Town of Smithers covers a land area of 15.27 square kilometres and is home to 4,932 residents (2015).¹ The population grew by 3.6% between 2006 and 2011, but has since declined at an average rate of 2.6% per year. Since 2011, BC Statistics estimates that over 500 residents have migrated out of Smithers.

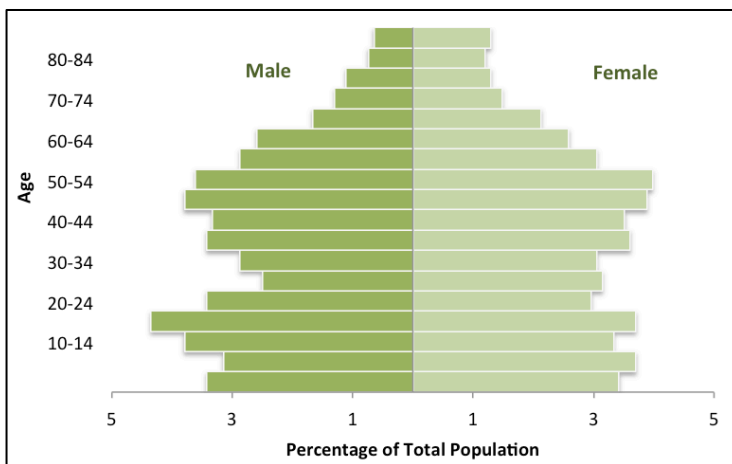
The population loss experienced in Smithers over the past few years is not reflective of the Nechako Economic Development Region or the Bulkley-Nechako Regional District, where Smithers is located. Burns Lake was the only nearby community to sustain comparable population declines during this period. The populations of both the Nechako Economic Development Region and the Bulkley-Nechako Regional District increased between 2011 and 2015, and while the Bulkley-Nechako Regional District saw a marginal contraction of 0.4% between 2014 and 2015, Smithers declined by 2.8%. Meanwhile, the province as a whole grew by 1% during these two years.

BC Economic Development Regions



Similar to the province as a whole, the fastest growing segments of the population are the 65+ age groups. Smithers has historically had a younger population. The median age recorded by the 2011 Census was 37.2, and thus well below that for the province (41.9). However, seniors represented 63% of the town’s population growth between 2006 and 2011.

Population: 2011



Source: Statistics Canada. Census of Population, 2011

While Smithers’ overall population grew 3.6% between the previous two Census periods, the number of seniors aged 65 years and older grew by 17.0%. The working age/family formation age cohorts (ages 20-44) dropped from representing 34% to 32% of the town’s population.

Smithers’ cohort of young adults (ages 15-29) increased slightly between 2006 and 2011; however, this was the only age group under 50 that experienced any growth during this period.

All of the growth was driven by increases in older and elderly adults. Looking ahead, this aging trend is expected to continue and accelerate.

While CA-specific population projections are not available, forecasts for the Smithers Local Health Area predict that, while the total population grows 7.2% between 2011 and 2026, and 12.6% by 2036, growth of the 65+ populations will be 96.8% and 120.6% respectively.

Population Projections: 2011, 2026, & 2036

Age	2011	2026	2036	Nominal Change 2011-2036	Percent Change 2011-2036
0-4	1,086	1,086	1,153	67	6.2%
5-9	1,122	1,057	1,153	31	2.8%
10-14	1,230	1,076	1,113	-117	-9.5%
15-19	1,349	1,149	1,017	-332	-24.6%
20-24	989	974	1,000	11	1.1%
25-29	943	1,205	1,177	234	24.8%
30-34	970	1,179	1,182	212	21.9%
35-39	1,128	1,177	1,423	295	26.2%
40-44	1,213	1,129	1,308	95	7.8%
45-49	1,315	1,052	1,215	-100	-7.6%
50-54	1,461	1,033	1,114	-347	-23.8%
55-59	1,244	1,095	1,005	-239	-19.2%
60-64	970	1,158	958	-12	-1.2%
65-69	719	1,218	973	254	35.3%
70-74	471	1,022	982	511	108.5%
75-79	319	669	955	636	199.4%
80-84	239	489	702	463	193.7%
85+	185	406	652	467	252.4%
Total	16,953	18,174	19,082	2,129	12.6%

Having seniors grow from making up 11% to 22% of the community will transform various aspects of Smithers. These percentages are particularly relevant in the context of housing given that, as people approach, begin, and live through retirement, their housing needs and preferences tend to change. The projected growth of the 75+ age groups are especially significant.²

In Smithers, the 75+ population is forecast to more than double (110.5%) by 2026 and more than triple (210.8%) by 2036. Also of note is the projected increase of the 85+ cohort, which is expected to triple in size by 2036 (252.4%).

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.

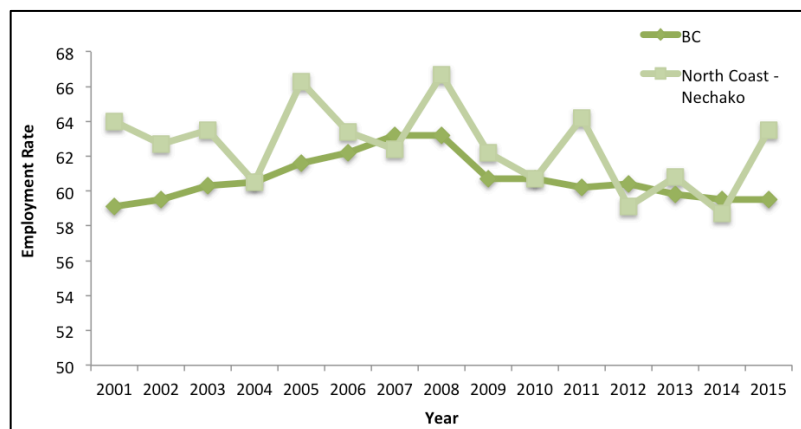
Education, Income & Employment³

Education levels in Smithers are similar to many communities in Northern BC. While the proportion of the population with university degrees remains well below the provincial average, there is a higher than average number of trade certifications and apprenticeships. As of 2011, 55.2% of working-age adults (aged 25-64 years old) in Smithers had a post-secondary certificate/diploma or higher, compared to 70.2% in the province.

Regionally, levels of educational attainment have steadily increased with each Census cycle, at a much faster rate than elsewhere in BC. Between 2014 and 2015, the labour force in the Northwest benefited from 2,400 new workers with advanced educational credentials. As a result, the region led the province in gains in educational attainment.⁴

In conjunction with the rise in education levels, the North Coast and Nechako Development Regions also recorded the largest increase in job creation between 2014 and 2015. However, the past 15 years of labour force data show that employment has been erratic. For the most part, employment rates were higher than BC, but between 2012 and 2014, employment dropped below 60% (and below the BC average). Then, from 2014-2015, while the provincial employment rate remained constant at 59.5%, the employment rate in the North Coast and Nechako Development Regions rose by four percentage points to 63.5%.

Employment Rates: North Coast - Nechako & BC 2001-2015

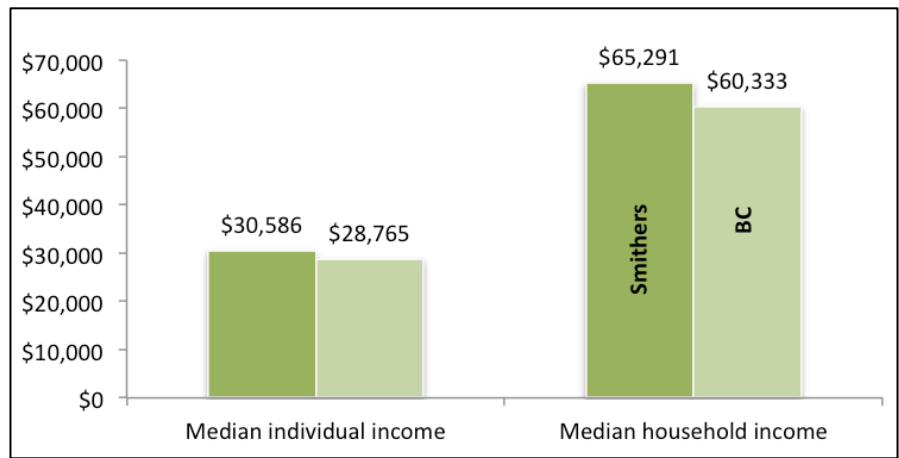


Source: Statistics Canada. Labour force survey estimates by economic region

These regions were also the only ones in BC whose unemployment rate dropped during this time. Between 2014 and 2015, the proportion of the population unemployed and actively seeking work in the North Coast and Nechako Development Regions fell from 8% to 7%. This remained higher than the provincial rate of 6.2%, but was still a marked improvement from the previous year.⁵

In conjunction with these improvements in the labour force, rates of consumer insolvency in the region also experienced a significant drop 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 either by 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. Rates of both types of insolvencies have declined over the past five years. The rate of bankruptcies dropped 21.4% and consumer proposals decreased 33.3%.⁶

**Median Individual and Household Incomes: 2010
Smithers and BC**



Source: Statistics Canada. 2011 National Household Survey

While 2015 income data corresponding to this drop in insolvencies are not yet available, as of 2010, income levels in Smithers were above average. The National Household Survey (NHS) found the median total income for individuals in Smithers to be \$30,586, compared to \$28,765 in BC overall. The difference was even greater for household incomes. As of 2010, the median household income in Smithers was \$65,291, \$4,958 (or 7.6%) higher than that for BC.⁷

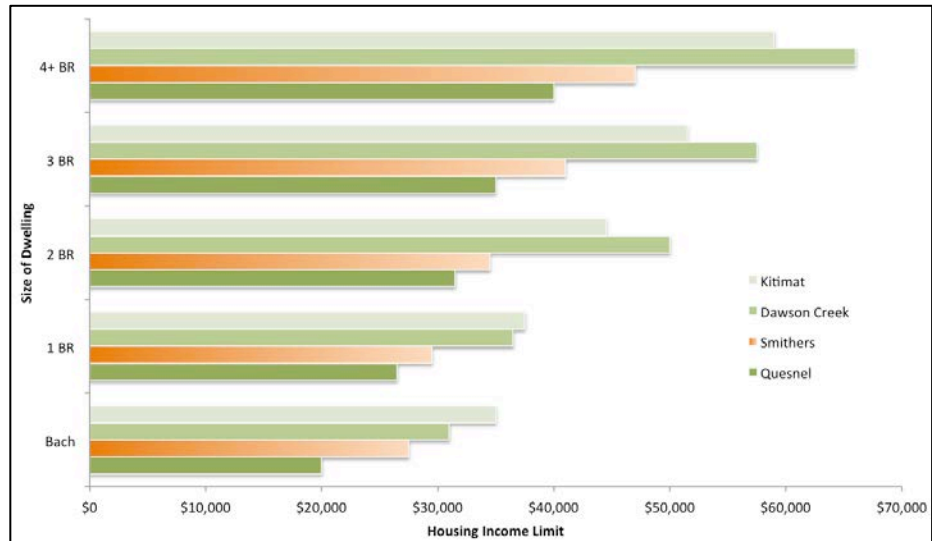
The 2011 NHS also recorded the proportion of low income individuals to be below average. As of 2010, 12.7% of persons were low income according to the After-Tax Low-Income Measure (compared to 16.4% in the province overall). Given the growing seniors population, the proportion of seniors considered to be low income was considerably higher. More than one in four individuals (27.1%) aged 65 and older in Smithers was considered low income, including one-third (32.6%) of elderly women. In BC, the share of low income seniors is 13.9%.

The NHS found 16.7% of households in Smithers to be spending 30% or more of their total income on housing. Tenant households were more likely than homeowners to fall into this category. As of 2011, 38.8% were spending 30% or more on housing; this share among homeowners was 10.2%.

While the BC Non-Profit Housing Association’s statistics are dated and may have changed since 2010, they are included here because of their “core housing need”⁸ projections. As detailed in their 2012 report, the proportion of Bulkley-Nechako Regional District households living in core housing need is expected to rise by as much as 9% by 2021 and 18% – or 1,377 households – by 2036. The greatest increases will be among senior households, particularly with those who are renting their homes.⁹

The Housing Income Limits (HILs) for Smithers are mid-range in relation to other communities in Northern BC. HILs¹⁰ are established annually in 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 Smithers was \$27,500, \$29,500 for a one-bedroom unit, and \$34,500 for a two-bedroom unit. Limits for three and four-bedroom homes were \$41,000 and \$47,000 respectively.

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



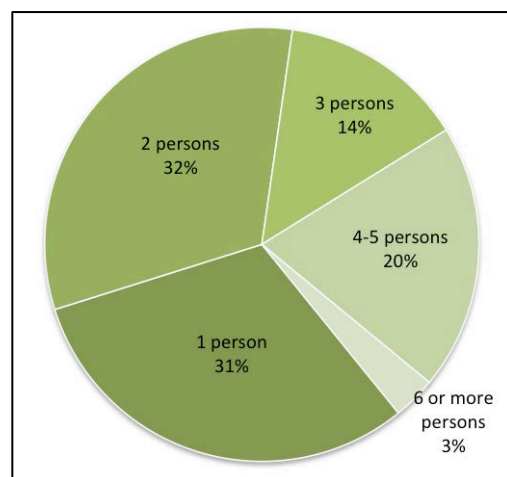
Source: BC Housing. 2016 Housing Income Limits

Household Sizes & Mobility

Smithers is comprised mostly of smaller households. As of 2011, 63.2% of households consisted of either one (31.1%) or two (32.2%) people, and these households will become more prevalent over time. The average number of individuals per household was 2.4 in 2011, down from 2.5 in 2006.

As of 2011, Smithers had a relatively average proportion of newcomers. At the time of the 2011 NHS, 6.7% of residents moved to the town in the previous year; 17.9% moved in the past five years. There was considerably more movement within the Town of Smithers, especially given its size. Approximately one in four (25.8%) individuals moved residences within the town in the past five years; one in ten (10.6%) moved in the previous year.¹¹

Household Sizes: 2011



Source: Statistics Canada. Census of Population 2011

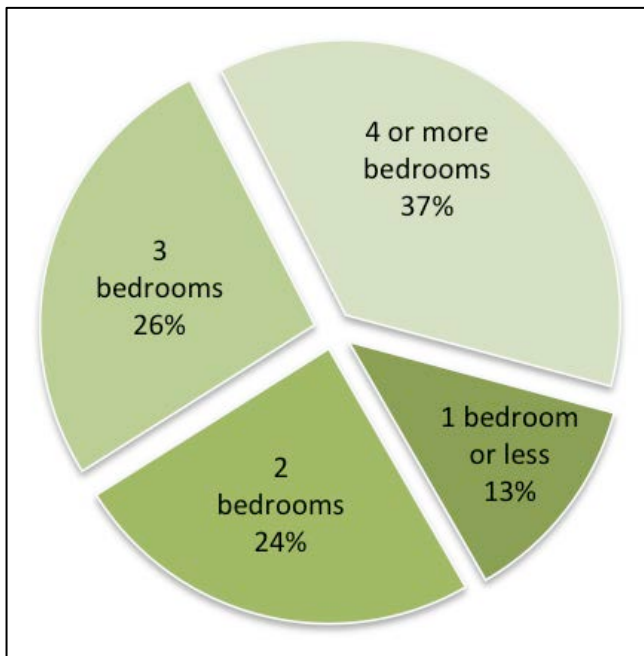
HOUSING

Housing Stock Profile

Similar to most communities in Northern BC, Smithers' housing stock is comprised mainly of single-detached dwellings. As of 2011, 64.4% of the housing stock were single-detached homes, 9.8% were semi-detached or row houses, and 15.8% were apartments.

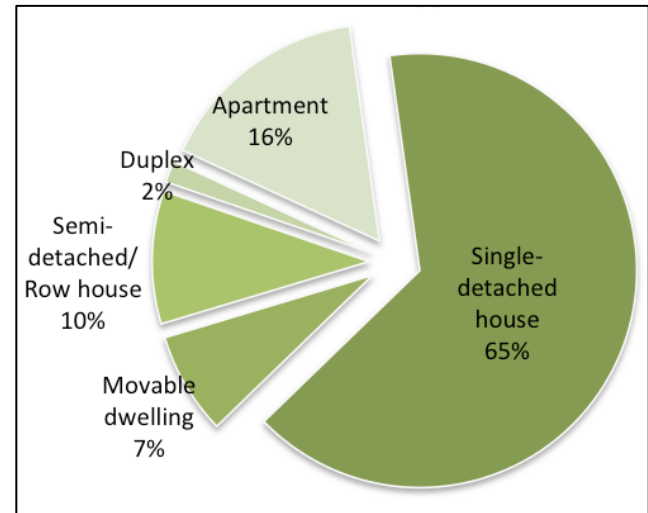
Houses in Smithers are also larger than average. As of 2011, the average home had 6.7 rooms, compared to 6.2 for BC overall. Contrary to the increasing trend of smaller one and two-person households in Smithers, the majority of dwellings are suited for larger families. That said, 12.6% of the housing stock had one bedroom or less, which is considerably more than many communities examined in this housing study. The largest share of homes (36.8%) had four or more bedrooms, and 63.2% had at least three bedrooms.

Dwellings by Number of Bedrooms: 2011



Source: Statistics Canada. 2011 National Household Survey

Housing Stock: 2011



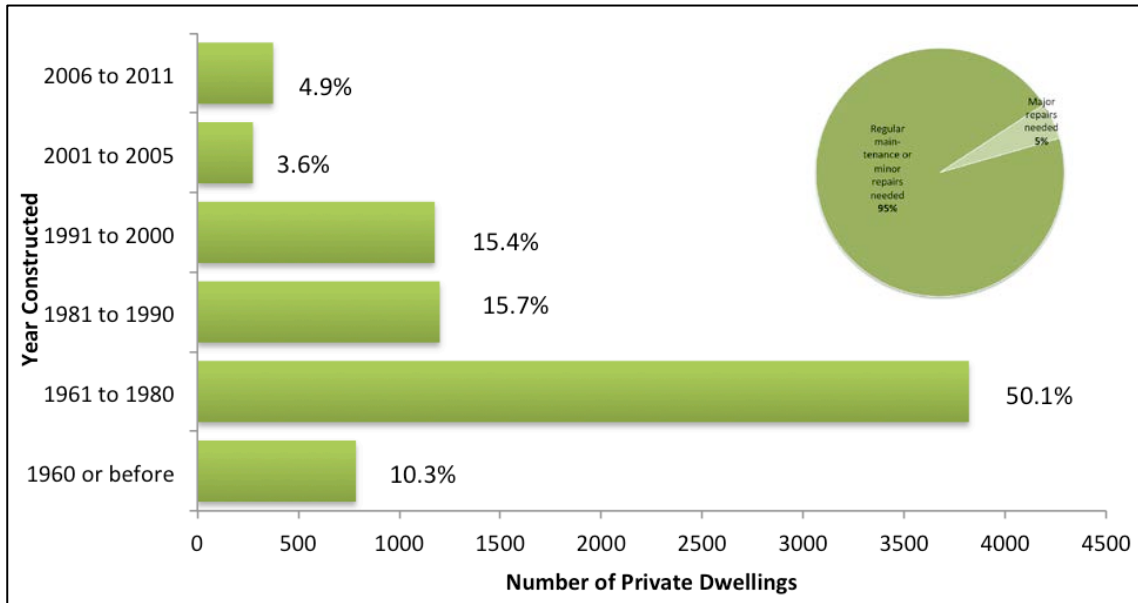
Source: Statistics Canada. Census of Population 2011

At the time of the 2011 Census, approximately half of the housing stock (49.2%) in Smithers was at least 35 years old, having been constructed before 1981. While this large share of older homes is typical in Northern BC, Smithers is unique because one-quarter of its stock was constructed in the 1990s. Following this, there was very little housing construction in the early 2000s, but between 2006 and 2011, the community added 130 dwellings. As of 2011, 7.3% of dwellings in Smithers were constructed during the past decade.

Due to the sizable share of homes constructed in the 1990s, Smithers' housing stock is in better shape than most Northern BC communities. As of 2011, only 4.8% of homes were reported as requiring major repairs, and only 2.6% of households were identified as living in "unsuitable" dwelling conditions, according to the National Occupancy Standards.¹² Both these percentages were well below the BC average.

In addition to newer housing stock, a factor potentially contributing to housing conditions in Smithers is that the community has a high proportion of homeownership. As of 2011, more than three-quarters (76.5%) of households owned their homes, compared to 70% in BC. At the time of the Census, tenants comprised 23.7% of Smithers' households.¹³ However, this distribution of tenure could change in the future, given that rental market forecasts for the Bulkley-Nechako Regional District predict rental demand to increase by as much as 14% over the next two decades.¹⁴

Age of Private Dwellings: 2011



Source: Statistics Canada. 2011 National Household Survey

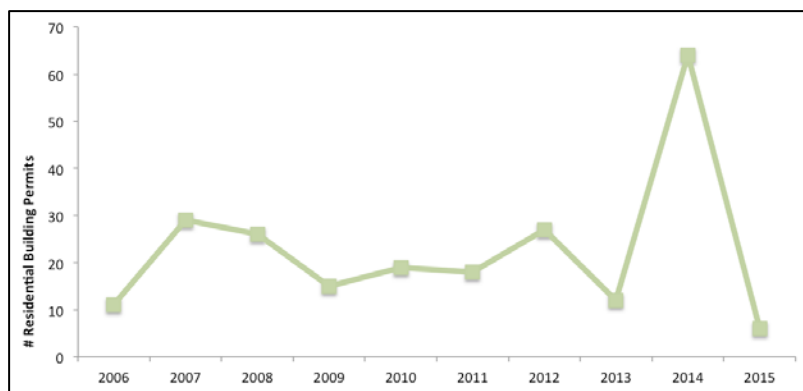
Residential Development

Unfortunately, the only longitudinal dataset accessible to determine Smithers' residential development is that for residential building permits. Between 2006 and 2015, the Town of Smithers issued an average of only 23 residential permits per year.

The number of permits spiked in 2014 in connection to a new 53-unit apartment development, but numbers have otherwise remained relatively constant for the past decade. Of the dwellings permitted since 2006, approximately half have been for single-detached dwellings, with the other half for apartments.¹⁵

As of January 2016, ten housing starts were recorded in Smithers, which is reportedly more than previous years.¹⁶

Residential Building Permits and Housing Starts: 2006-2015



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

Housing Costs & Demand

Property value assessments for Smithers have risen in recent years. Total assessed values increased by 4.9% between 2014 and 2015, and 1.0% between 2015 and 2016. Values for average single-family homes have also maintained an upward trajectory, rising 3% to reach \$283,000, which is above average for the communities examined in this study.

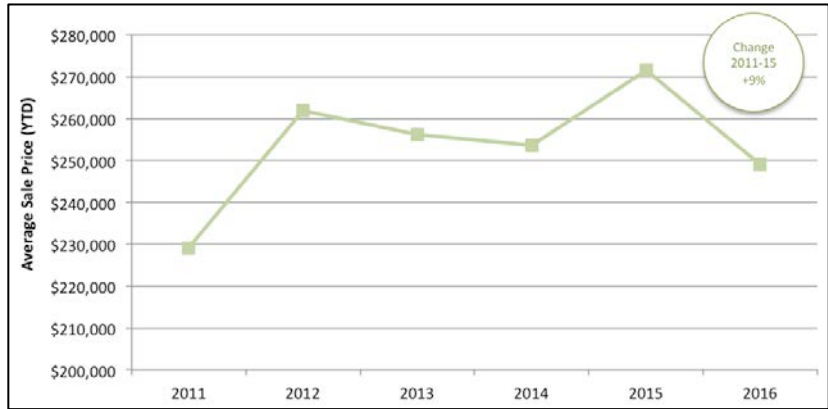
Meanwhile, the sale prices in the Town of Smithers and surrounding area ¹⁷ have fluctuated over the past five years, rising 14% between 2011 and 2012, and then decreasing until 2014. Prices increased in 2015 but, contrary to their assessed values, dropped again in 2016.

As of 2016, the price of an average house in Smithers increased almost \$20,000 (or 8.7%) from 2011. ¹⁸

In June 2016, the average selling price of a single-detached home in the Smithers area was \$232,379, which was low compared to other communities examined in this study, and a decrease of 14% from the same time in 2015.

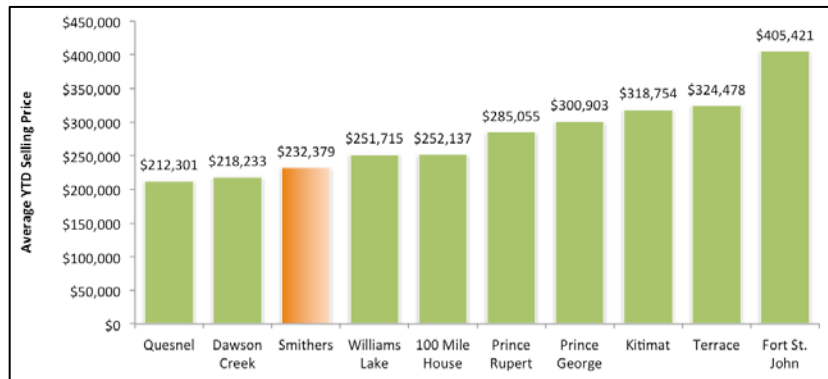
This drop in prices between 2015 and 2016 was accompanied by a decrease in listings. The past year also saw a sharp rise in the ratio of Sales-to-Active Listings (S/A%) – known as the market absorption rate. As the number of homes listed for sale in Smithers dropped, the market became more favourable to those selling their homes. Should this situation be sustained, it will not be long before house prices begin to rise. ¹⁹

Average YTD Sale Price: 2011-2016



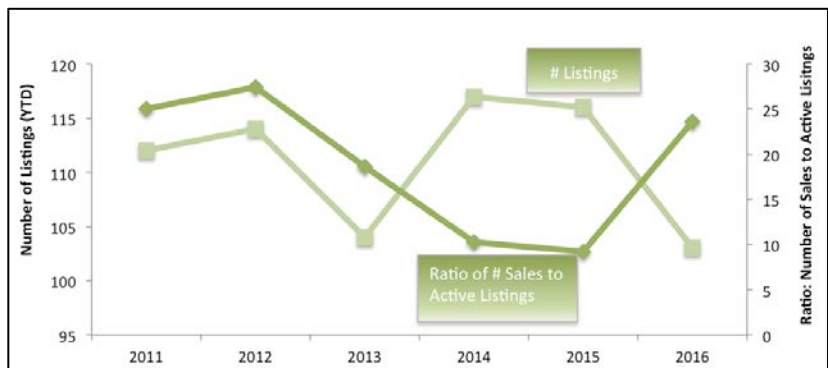
Source: BC Northern Real Estate Board: Comparative Activity by Area Reports, 2016

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



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

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 NHS recorded Smithers' average rent, including utilities, to be \$681. The average renter household had an after-tax income of \$38,477, and 21% of that income was going towards housing and utilities. At this point in time, 39% of renters were paying thirty percent or more on housing, and for 13% of renters, housing was consuming more than half of their income.

The NHS reported 5% of renting households to be living in what would be considered "overcrowded conditions", according to the National Occupancy Standard.²⁰ Overall, considering affordability, overspending, income levels, overcrowding, and bedroom shortfalls, the rental situation in Smithers was considered to be "moderate" and the town was ranked third of 72 BC municipalities on the Canadian Rental Housing Index.²¹ Updated NHS statistics are not yet available, and the CMHC Survey did not report recent results for Smithers.

Current & Future Housing Initiatives

Housing has been an important issue in Smithers for much of the past decade. In 2007, the Smithers Social Planning Council released a Community Health Plan, which identified the need for strong leadership in multiple sectors of the community to develop housing priorities, and a comprehensive Community Housing Strategy to address the community's growing housing needs.

In 2010, a Housing Task Force was formed, and the report included a set of strategies to address key housing needs in the community: a lack of housing for low income households, limited rental stock, and minimal diversity in the housing stock.

Since 2010, several policies and initiatives began expanding the housing stock to include a diverse mix of housing types, tenures, and densities. These will accommodate the various needs of current and future residents. The Official Community Plan includes an objective pertaining to housing affordability and access, as well as policies that encourage a range of safe and affordable housing options that meet the needs of various income levels and age groups. The Town subsequently amended its zoning policy to enable secondary suites in single-family neighbourhoods, as well as allow construction of carriage homes in low density areas.

The Town prioritizes proposals for small and compact housing forms, such as small-lot single-detached homes, town homes, and apartments. Alternative housing tenures (i.e. co-housing, cooperative housing, and fee-simple town homes) are encouraged within residential areas, especially where they meet an affordable housing need. The Town also has programs that encourage the creation and retention of rental housing and mobile home parks.

The Town has recognized the growing need for suitable and accessible housing for its aging population. While most of the recent residential development has taken place in a 120-lot master-planned subdivision, the Town has established zoning to facilitate mixed-use residential development in the downtown area, and is currently reviewing parking requirements. In 2015, 31 accessible market housing units for seniors were established only a block from the main shopping mall. Efforts are also underway on a project for seniors and persons with disabilities, supported by BC Housing.

CONCLUSION

Smithers has the advantage of having a housing stock that is considerably newer than most communities in Northern BC. While the majority of dwellings are large, single-detached homes, over the past decade, the Town has been proactive in promoting smaller, multi-family residential developments, and a diversity of affordable housing options.

Smithers has a relatively diverse economy and is less prone to volatile shifts in population, employment, and residential development that occur in communities dependent on resource extraction. While the town's population decreased in recent years, residential development has continued and house prices are increasing. This consistent trend is likely to continue, and as the population shifts towards smaller households and older residents, the Town appears well prepared to adapt its housing stock to the community's evolving needs.

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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).
- ³ Regional data on education and employment levels have been used in this section given that 2015 data was only available at this level. Educational attainment levels tend to be very similar region-wide and employment data from 2011 was too dated to be relevant.
- ⁴ 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 (accessed October 2016).
- ⁵ Statistics Canada. *Table 282-0123: Labour force survey estimates (LFS), by provinces, territories and economic regions based on 2011 Census boundaries, annual (persons unless otherwise noted), CANSIM (database)* (accessed: October 2016).
- ⁶ Data from the Office of the Superintendent of Bankruptcy Canada and Statistics Canada, as reported in CPABC 2016 Report. https://www.bccpa.ca/CpaBc/media/CPABC/News_Events_Publications/Publications/CPABC%20Check-Up/Regional/2016/Regional-Check-Up-Northeast.pdf https://www.bccpa.ca/CpaBc/media/CPABC/News_Events_Publications/Publications/CPABC%20Check-Up/Regional/2016/Regional-Check-Up-Northeast.pdf
- ⁷ Statistics Canada. *Table 111-0004 - Neighbourhood income and demographics, summary table, annual (percent unless otherwise noted), CANSIM database* (accessed: October 2016).
- ⁸ 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." (http://cmhc.beyond2020.com/hicodefinitions_en.html)
- ⁹ 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. BCNPHA. http://bcnpha.ca/wp-content/uploads/2012/09/51_Bulkley-Nechako_1209211.pdf (accessed October 2016).
- ¹⁰ 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
- ¹¹ Statistics Canada. 2013. *Dawson Creek, CA, British Columbia (Code 950) (table). National Household Survey (NHS) Profile. 2011 National Household Survey.* Statistics Canada Catalogue no. 99-004-XWE. Ottawa. Released September 11, 2013. <http://www12.statcan.gc.ca/nhs-enm/2011/dp-pd/prof/index.cfm?Lang=E> (accessed October 21, 2016).
- ¹² 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.
- ¹³ Statistics Canada. 2013. Ibid.
- ¹⁴ BC Non-Profit Housing Association. 2012.
- ¹⁵ 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).
- ¹⁶ Town of Smithers planning staff, personal communication, October 2016.
- ¹⁷ Statistics for Smithers as collected by the BC Northern Real Estate Board include the Town and rural area of Smithers, Hazelton, Kitwanga and Telkwa.
- ¹⁸ BC Northern Real Estate Board (BCNREB). 2016. *News Release: July 6, 2016.* <http://bcnreb.bc.ca/board-news-releases> (accessed September 2016).
- ¹⁹ BCNREB. 2016. Comparative Activity by Area Reports: BCNERB MLS Property Types.
- ²⁰ 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.
- ²¹ 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.

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

