



# Regional District of Bulkley-Nechako

Electoral Area C – Fort St. James Rural

**ELECTORAL AREAS HOUSING NEEDS REPORT**

---

DECEMBER 2021



We acknowledge with respect and gratitude the Dakelh, Nedut'en, Tse'khene, and Wet'suwet'en speaking peoples on whose traditional territories on this study is taking place, including Binche Whut'en First Nation, Cheslatta Carrier Nation, Lake Babine Nation, Nadleh Whut'en First Nation, Nak'azdli Whut'en Nation, Nee Tahi Buhn Band, Saik'uz First Nation, Skin Tyee Nation, Stelat'en First Nation, Takla Lake First Nation, Tl'azt'en Nation, Ts'il Kaz Koh First Nation, Wet'suwet'en First Nation, Yekooche First Nation, the Office of the Wet'suwet'en and Carrier Sekani Tribal Council.

## Acknowledgments

The development of this Housing Needs Report was led by the Regional District of Bulkley–Nechako and supported by staff from the Planning, Economic Development, and Building Inspection Departments.

We would like to acknowledge and thank key stakeholders and members of the community who participated in the Regional Housing Needs survey, shared information and experience through focus groups, and participated in interviews including:

- Vanderhoof Chamber of Commerce
- Carrier Sekani Family Services
- Nechako Valley Community Services Society
- Elizabeth Fry Housing Society
- Fort St. James Chamber of Commerce
- Northern Development Initiative Trust
- Nechako Valley Regional Cattlemen’s Association
- Nechako–Kitamaat Development Fund Society
- BC Northern Real Estate Board
- Northern Health
- Saik’uz First Nation
- Artemis Gold
- BC Land Matching Program
- Young Agrarians

---

### Prepared for:

**Jason Llewellyn, Director of Planning**  
**Regional District of Bulkley–Nechako**  
37 3rd Avenue, PO Box 820  
Burns Lake, BC V0J 1E0

---

### Prepared by:



**MAKOLA**  
**DEVELOPMENT**  
**SERVICES**

**M’akola Development Services**  
107–731 Station Avenue  
Victoria, BC V9B 5R5

**Sandy Mackay**  
Housing Research and Policy Lead  
[smackay@makoladev.com](mailto:smackay@makoladev.com)



**TURNER DRAKE**  
**& PARTNERS LTD.**

**Turner Drake & Partners Ltd.**  
6182 North Street  
Halifax, NS B3K 1P5

**Neil Lovitt**  
Vice-President, Planning & Economic Intelligence  
[nlovitt@turnerdrake.com](mailto:nlovitt@turnerdrake.com)

---

This Housing Needs report was made possible with grant funding from the BC Ministry of Municipal Affairs, through the Housing Needs Reports Program, administered by the Union of BC Municipalities (UBCM).



# Table of Contents

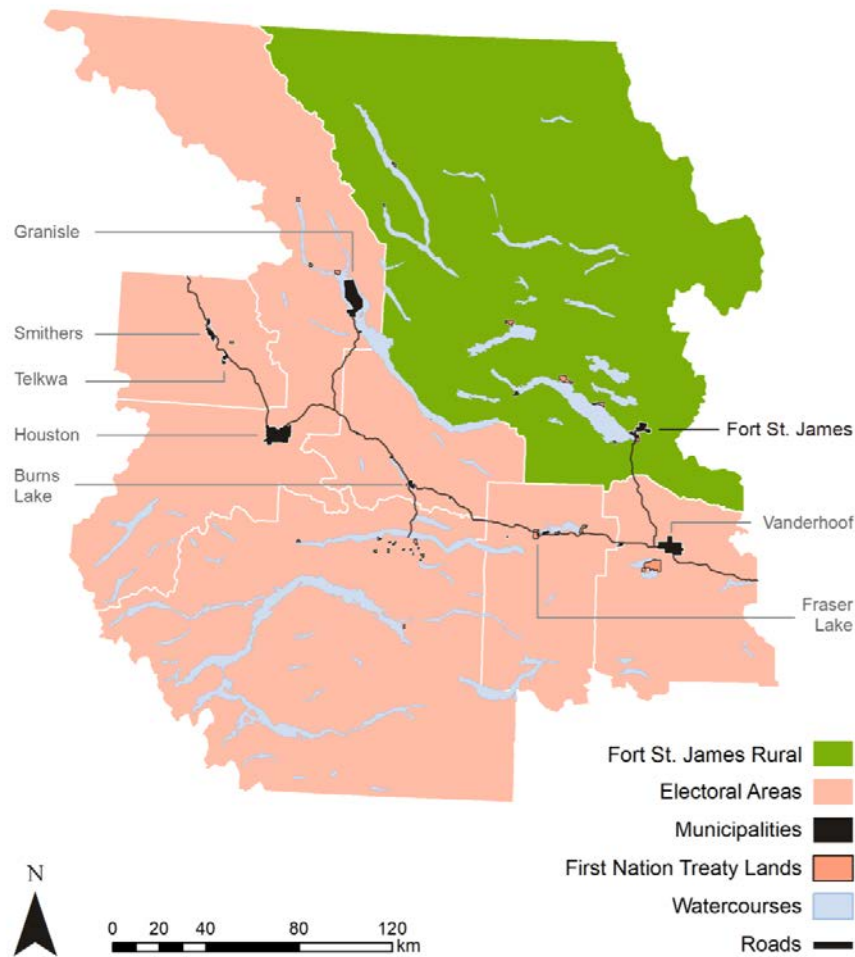
<b>Acknowledgments .....</b>	<b>3</b>	<b>4 Housing .....</b>	<b>33</b>
<b>1 Community Findings .....</b>	<b>5</b>	4.1 RESIDENTIAL CONSTRUCTION ACTIVITY.....	33
1.1 STUDY AREA .....	5	4.2 HOUSING INVENTORY .....	33
1.2 DATA SUMMARY .....	6	Dwelling Age & Dwelling Type.....	34
1.3 ENGAGEMENT SUMMARY.....	7	Agricultural Housing .....	35
Community Survey Response Profile.....	9	4.3 RENTAL HOUSING.....	36
1.4 EXISTING POLICY ENVIRONMENT .....	11	Comparable Primary Market Rents .....	37
<b>2 Demography .....</b>	<b>12</b>	4.4 HOMEOWNERSHIP / RESIDENTIAL REAL ESTATE MARKET .....	38
2.1 POPULATION.....	12	Sales Activity .....	38
Historical Population.....	12	Sale Prices .....	38
Indigenous Population.....	12	4.5 NON-MARKET HOUSING.....	39
Historical Migration (Regional District).....	13	Facilities & Programs .....	40
Persons with Disabilities (British Columbia) ..	14	Non-Market Housing Waitlist .....	41
Anticipated Population .....	16	<b>5 Housing Need.....</b>	<b>42</b>
Median Age.....	17	5.1 HOUSING NEED CRITERIA.....	42
2.2 HOUSEHOLD CHARACTERISTICS.....	18	Affordability .....	42
Historical Households.....	18	Adequacy – Prevalence of Major Repairs ..	42
Household Tenure .....	19	Suitability – Overcrowding .....	43
Household Type .....	20	Housing Criteria by Family Type .....	44
Household Size .....	20	5.2 CORE HOUSING NEED.....	44
Anticipated Households .....	21	Overall Core Housing Need .....	44
Anticipated Household Characteristics.....	23	5.3 EXTREME CORE HOUSING NEED.....	45
<b>3 Economy .....</b>	<b>25</b>	Overall Extreme Core Housing Need .....	45
3.1 EMPLOYMENT.....	25	5.4 ENERGY POVERTY.....	46
Labour Force Statistics.....	25	<b>6 Affordability Gap Analysis .....</b>	<b>48</b>
Participation by Age & Sex.....	26	6.1 RENTING.....	49
Industries of Employment.....	28	6.2 FIRST-TIME HOME BUYERS / HOMEOWNERSHIP .....	50
3.2 INCOME.....	29	<b>7 Glossary.....</b>	<b>53</b>
Household Income by Tenure.....	29	7.2 POPULATION ADJUSTMENTS .....	58
Household Income by Household Type .....	30	7.3 SHIFT SHARE METHOD.....	59
3.3 LOW-INCOME HOUSEHOLDS .....	32		

# 1 Community Findings

## 1.1 STUDY AREA

This report’s scope is centred on Electoral Area C (Fort St. James Rural). Consequently, all data in this report refers to the rural areas within Fort St. James Rural except for some sections that directly compare trends to the RDBN Rural or RDBN entirely. A map of the RDBN, inclusive of Fort St. James Rural, is provided below.

Figure 1.1a: Regional District of Bulkley–Nechako Map



Source: BC Geowarehouse, Statistics Canada

## 1.2 DATA SUMMARY

### Population

From 2006 to 2016, Fort St. James Rural's population grew about 8% (1,350 to 1,455), due mostly to growth in total people older than 45 years old. Notably, total seniors (65+) jumped 34% (145 to 195) over the decade. Total youth and younger adult populations (0 to 44 years old) shrank over the decade (though there was a small increase to the total 15 to 24 year cohort).

Projections suggest that Fort St. James Rural's population may continue to grow at an increased pace over the near future – 14% (1,455 to 1,655). Again, much of the percent growth should come from senior/retired age cohorts (79%, or 195 to 350). Some support may come from younger adult age categories (25 to 44 years old), influenced by regional expectations regarding the distribution of the population over the short term.

### Households & Demand

In 2016, Fort St. James Rural had 15% more households than it did a decade prior (530 to 610). The pace of total household growth is faster than that of population (15% versus 5%). Although population growth trends would suggest that historical household growth only occurred in older cohorts, younger adult households also showed an increase over the decade. Middle-aged households (45 to 54) experienced the most notable decrease in households.

From 2016 to 2026, total households may grow 28% (610 to 780), double the pace of historical trends and anticipated population growth. In other words, 170 more units may be needed to accommodate the change (otherwise, demand may shift to neighbouring communities). Greater magnitude of change for households versus for population often indicates that there will be growth among retired households or smaller households.

### Economy and Income

Fort St. James Rural had a 71.5% labour participation rate in 2016. Total renting residents in the labour force grew 50% over ten years (70 to 105). Total owner residents in the labour force increased 14% (665 to 760). The renter participation rate decreased 4.5 points over the decade (more people in the labour force left than those not in the labour force), reaching 77.8% versus 71.0% for owners.

The three largest industries based on employment in Fraser Lake Rural are agriculture, forestry, and fishing; manufacturing; and health care.

Overall, Fort St. James Rural's median before-tax household income grew 6% from 2005 to 2015, or from about \$81,200 to \$86,400 (2015 dollars). Median owner household earned about \$93,300 before tax, while the median renter household earned \$71,700. The former is an 11% increase from a decade prior, while the latter is a 41% rise.

### Housing Inventory & Construction

Over the last decade, Fort St. James Rural increased its housing stock by about 3 dwelling units annually. According to the 2016 Census, about 82% of Fort St. James Rural's dwelling stock (occupied by a usual resident) is made up of single-detached dwellings. Mobile/manufactured homes made up the remainder (18%).

The greatest volume of construction occurred in the 1970s, reaching about 220 units (36% of the dwelling stock). Construction activity was highest from the '70s to the '90s, and has considerably declined since (e.g. 60, or 10%, between 2001 and 2016).

### **Market Rental Housing Availability & Cost**

Rental market data does not exist for any community within the RDBN, limiting the level of possible analysis. Provincial trends and those from other rural communities (outside RDBN) demonstrate notable increases of the last decade. The cost of the median rental unit may have increased around 25% since 2011, after inflation.

### **Market Ownership Housing Availability & Cost**

On average, 27 homes are sold annually in Fort St. James Rural over the last decade. Peak sales activity occurred in 2016 with 35 sales. Since then, volumes have remained relatively consistent.

Overall, Fort St. James Rural home prices appreciated 41% since 2011 (about \$139,000 to \$195,500). Most of the price appreciation occurred between 2013 to 2015, after which there has been a steady decline in prices across single-detached and manufactured homes. The former's prices have remained high enough to still report a decade increase of 12%. Manufactured home prices have dipped about 15% over the decade.

### **Housing Need**

In 2016, 50 Fort St. James Rural households (9%) lived in a home that put them outside of their financial means (18% of renters and 7% of owner households). Renter households were more likely to live in overcrowded situations (12%, compared to 3% of owner households) and homes needing major repair (24%, compared to 14% of owner households).

With that in mind, as of 2016, about 21% of all renter households in Fraser Lake Rural and 5% of owner households were in Core Housing Need. Housing hardship was most prevalent among lone parent households as they tend to have lower incomes overall and have increased expenses related to children, which compounds the problem of housing costs. Single/ roommate households also experienced elevated rates of financial difficulty revolving around shelter.

## **1.3 ENGAGEMENT SUMMARY**

Quotes and themes in this section are from residents of Fort St. James Rural who participated in the engagement process. Though many provided commentary specific to the rural areas, most respondents identified regional themes that were applicable to neighbouring municipalities and the Regional District as a whole. For a full breakdown of these engagements, see the Engagement Summary Appendix of this report.

### **Housing Costs Increasing**

Though still one of the least expensive housing markets in the region, the median housing sale price in Fort St. James Rural has increased 41% over the past 10 years. Key informants, survey respondents, and focus group participants emphasized that there is a significant and growing affordability gap, particularly for younger people trying to enter the ownership market. Many key informants indicated that housing affordable to young families was limited and others were concerned that even stably employed, full-time workers were

increasingly unable to find affordable housing. Rising costs impact not only purchasing power, but also the ability of residents to maintain their homes. Many reported that cost of repairs have escalated and skilled labour was increasingly difficult to find.

*“Very difficult to find skilled tradespeople to repair my house, so by the time I’ve got someone to fix my roof the damage is worse and more expensive, or I’ve had to heat with expensive electricity instead of wood for six months.”*

*“Housing prices are rising and the available houses are older and often in poor repair. There is very little rental housing in town.”*

Though younger residents were the most concerned about affordability challenges, older residents were worried about their ability to downsize and remain in their community. Though many will be able to sell a valuable property, they might not be able to buy into an increasingly expensive market, especially as most smaller units are located in Fort St. James and other municipalities. Most indicated they would be best served by a smaller, more manageable unit in the rural area, and many said that some minor home upgrades and reasonable transportation options could improve their ability to age in place.

*“A little bus to town would help people who can’t drive. Attracting more tradespeople -- plumbers, roofers, carpenters etc -- would go a long way.”*

### **Limited Rental Options**

Throughout the engagement process, the cost, availability, and condition of rental units was the most common housing challenge. Residents of Fort St. James Rural indicated that a reduced availability of long-term rentals is impacting the social, economic, and cultural fabric of their communities and many had friends or family or were themselves struggling to find a stable and affordable rental situation. This need was especially prevalent for people who needed more than one bedroom to support their family and households with only one income. When units were available, they were often in poor condition, and many residents of Fort St. James Rural were concerned about availability and condition of rental options. Some suggested financial incentive programs to encourage new rental and ownership units and support major repairs.

*“An incentive to build new homes, or assistance with major items (roof replacement, for example) or at least some quality control on the folks who do those would be welcome.”*



### Challenges Navigating Rural Land Use Restrictions

Many rural respondents indicated they would like to provide additional housing options but are limited by restrictions to second dwellings and by the Agricultural Land Reserve (ALR). Others wished it was easier to add a second dwelling or subdivide their property to make more ownership options available to people. Some residents with active farms reported difficulties hiring and housing vital seasonal workers.

*“My family employs workers that have problems finding seasonal residences.”*

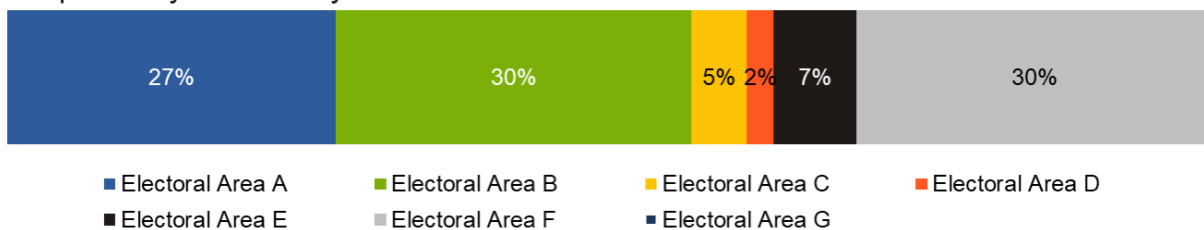
### Community Survey Response Profile

The project team developed and distributed a community housing surveys that were designed to fill quantitative data gaps and capture housing experiences from as many residents as possible throughout the study area.

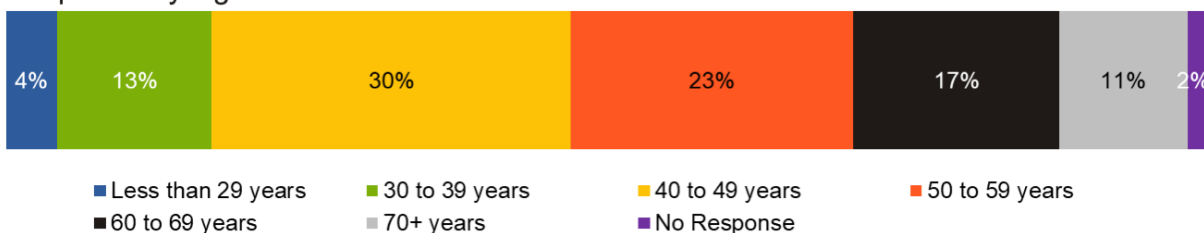
In total, the survey collectively received 306 responses from individual community members throughout the rural RDBN, 85 of whom indicated they lived in Fort St. James Rural. The following graphs break down responses by key topics collected as part of the survey.

- Slightly over half of respondents (53%) were over the age of 50. Only 4% were under 30.
- The median income of respondent households was around \$75,000 per year.
- The majority of respondents (38%) were couples without children. Twenty-three percent (23%) were single people.
- Most respondents (77%) lived in a single-detached home. Nine percent (9%) lived in a mobile home.
- The median reported housing cost was slightly more than \$1,250 per month.
- The majority of respondents (72%) indicated their housing met their needs. Twenty-three percent (23%) indicated it did not.

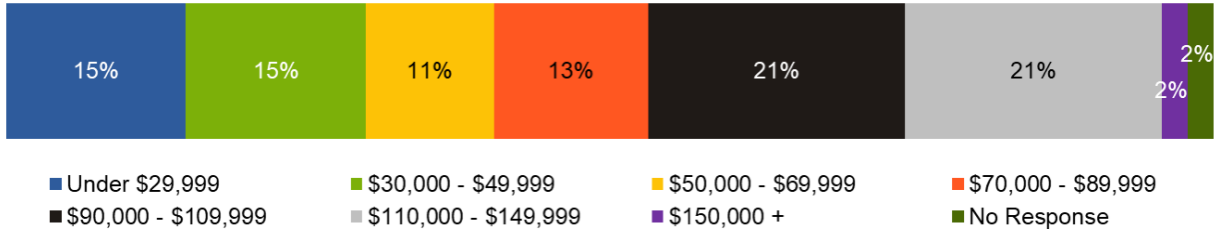
Response by Community



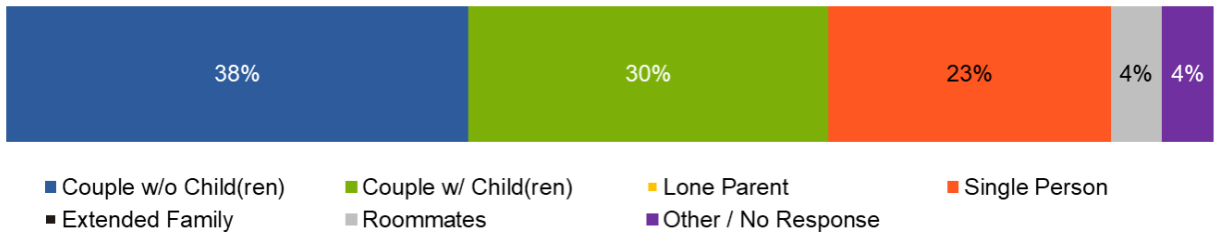
Response by Age



**Response by Income**



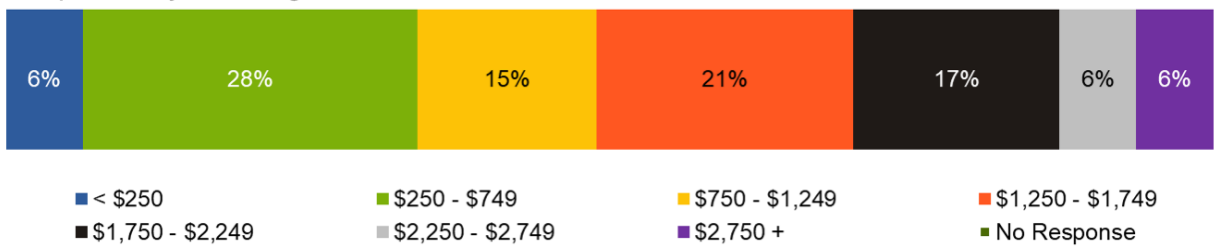
**Response by Household Type**



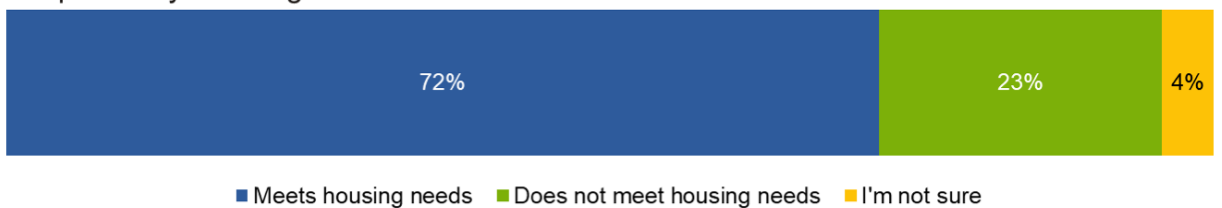
**Response by Dwelling Type**



**Response by Housing Cost**



**Response by Housing Meets Need**



## 1.4 EXISTING POLICY ENVIRONMENT

In 2011, the RDBN adopted Bylaw No. 1578; specifically, the Fort St. James Rural Official Community Plan (OCP). Generally, an OCP is concerned with the use of land and management of resources, and influences that are important to the responsible planning of the community. The Plan, therefore, indicates the community's concerns and wishes with regards to all lands within Fort St. James Rural area. In particular, the OCP provides for the integration of land use, transportation, the environment, heritage, public services and utilities, and economic development into a broad strategy to direct the growth and development of the community.

Importantly, an OCP lays out objectives and policies related to residential areas / housing overall. The Fort St. James Rural plan does not have general policies related to housing; rather, they are mostly found within its "Rural Residential (RR)" designation. The most applicable objective is "to support opportunities for affordable housing, rental housing and special needs housing" (3.4.1.2).



## 2 Demography

### 2.1 POPULATION

#### Historical Population

Canada’s residents are aging. Baby Boomers (those born between 1946 to 1964) are entering their retirement years in large numbers, unmatched by growth in young demographics due to declining birth rates. This is especially true in rural communities, including Bulkley–Nechako Rural and the Fort St. James Rural community.

Figure 2.1a highlights the total population of each community in 2016 by age cohort, the proportion of each age cohort compared to the total population, and the percent change in population from 2006 to 2016. Readers may notice that the figure’s numbers differ from than those posted on the Statistics Canada website; adjustments have been made to Statistics Canada data to reflect population estimates produced by the British Columbia government.

Figure 2.1a: Total Population & Age Cohorts '16 and Percent Change '06–'16

		0 to 14	15 to 24	25 to 44	45 to 64	65 to 84	85+	Total
Bulkley- Nechako	Population	7,160	5,345	10,105	12,005	4,455	515	39,585
	Proportion	18%	14%	26%	30%	11%	1%	100%
	%Δ '06-'16	-14%	0%	1%	13%	24%	63%	4%
Bulkley- Nechako Rural	Population	2,915	2,100	3,795	5,760	2,125	140	16,835
	Proportion	17%	12%	23%	34%	13%	1%	100%
	%Δ '06-'16	-11%	-4%	-3%	8%	33%	47%	3%
Fort St. James Rural	Population	210	155	330	565	185	10	1,455
	Proportion	14%	11%	23%	39%	13%	1%	100%
	%Δ '06-'16	-19%	3%	-3%	24%	32%	100%	8%

Source: derived from BC Statistics and Statistics Canada

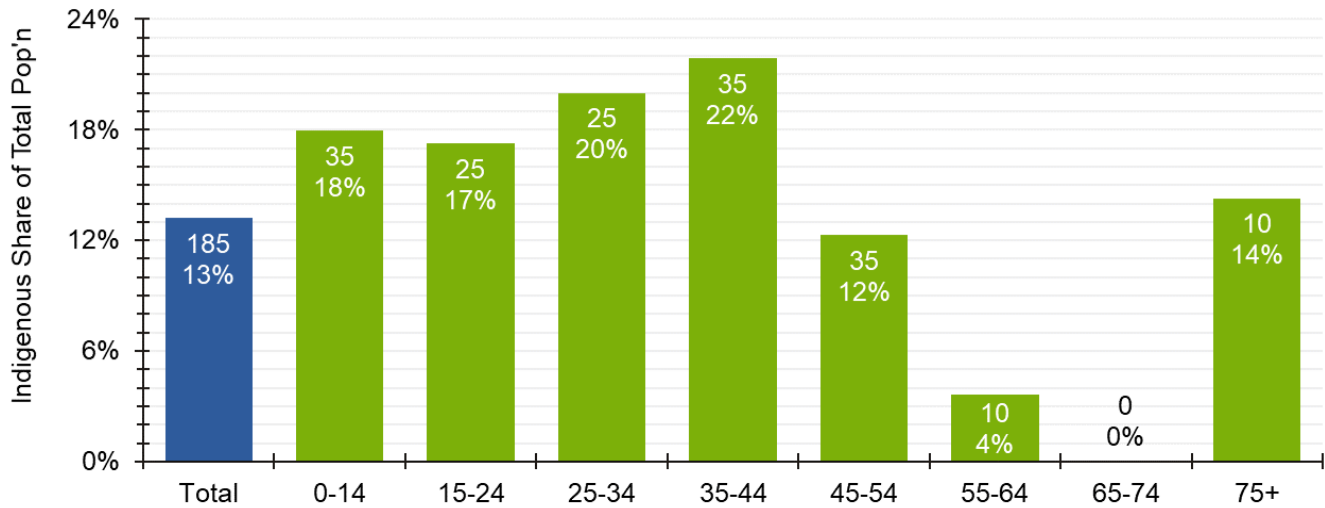
From 2006 to 2016, Fort St. James Rural’s population grew about 8% (1,350 to 1,455), due mostly to growth in total people older than 45 years old. Notably, total seniors (65+) jumped 34% (145 to 195) over the decade. Total youth and younger adult populations (0 to 44 years old) shrank over the decade (though there was a small increase to the total 15 to 24 year cohort).

#### Indigenous Population

In 2016, about 185 people identified as Indigenous in Fort St. James Rural, or about 13% of the total population.

Off-reserve Indigenous peoples are often younger on average than the total population; there are higher proportions of children or young adults. Figure 2.1b illustrates the share of Indigenous people relative to the total population across each age cohort.

**Figure 2.1b: Fort St. James Rural, Total Indigenous Population & Share of Total Population, 2016**

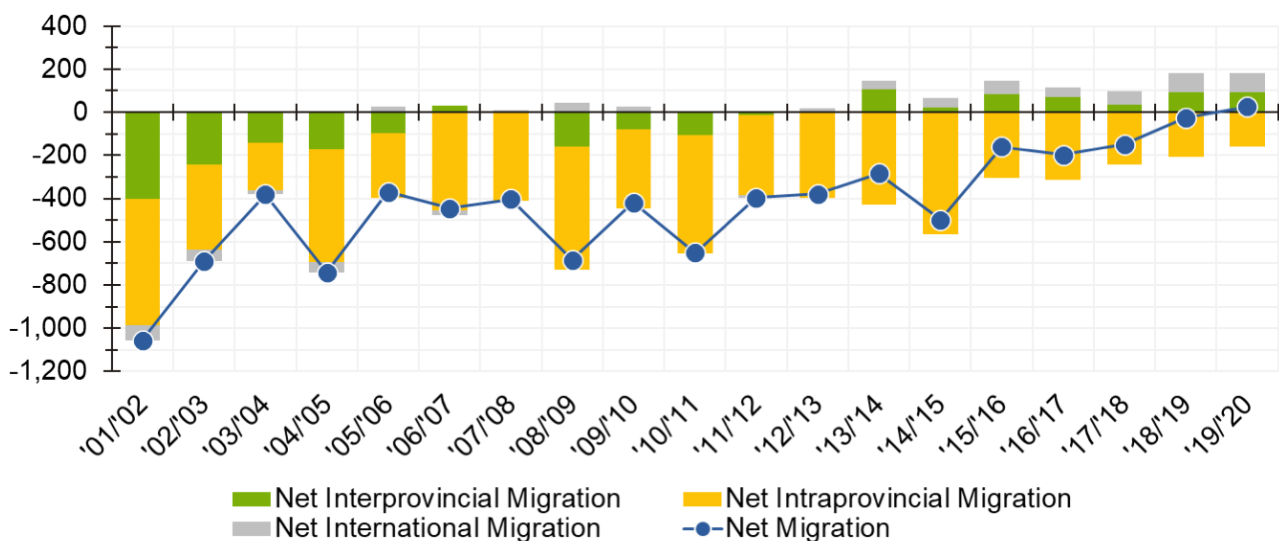


Source: Statistics Canada

### Historical Migration (Regional District)

Statistics Canada reports on historical components of demographic growth, which refers to the in- and out-migration of people, whether within Canada’s or British Columbia’s borders, or between countries. Figure 2.1c summarizes these components. The vertical bars represent the cumulative impact of these in- and out-flows, while the dotted line indicates the net change in population from migration during a given year. Readers can find definitions of each term below in the Glossary section.

**Figure 2.1c: Entire RDBN, Net Migration of People**



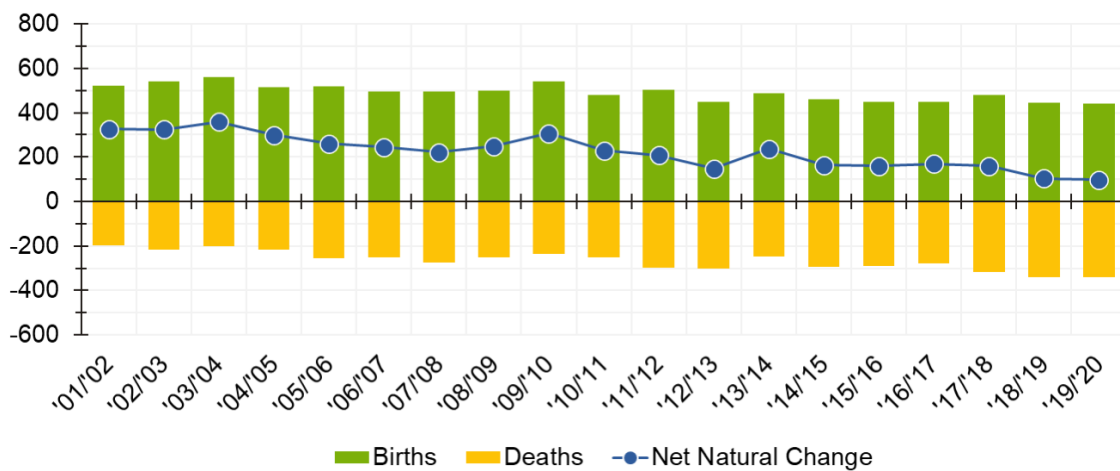
Source: Statistics Canada

Over the last two decades, the Regional District mostly experienced negative annual migration. Overall, Bulkley–Nechako has lost close to 7,900 net people over the two decades (or about 4,700 between 2006 and 2016). This would suggest population decline across the region. However, historical Census data and annual Statistics Canada estimates indicate that, although occurring in some communities, decline is not pervasive across the entire Regional District.

Historical migration trends show a continued improvement in net migration. In 2019/2020, Bulkley–Nechako welcomed more people than it lost, the first time this had happened in the last decade thanks to the lowest loss of out-migration to other provinces.

Over the last two decades, the RDBN reported that there were almost 4,250 more births than deaths. Recent trends indicate that net natural change is trending downwards (shown in Figure 2.1d), a direct result of an aging population. The rate of change of net natural population change appears to demonstrate that births should continue to outpace deaths for at least a few more years. Nevertheless, trending towards negative net natural population change will undoubtedly have implications for future population age distributions regionally and locally, as well as on how we house said population.

**Figure 2.1d: Entire RDBN, Net Natural Population Change (Births minus Deaths)**



Source: Statistics Canada

### Persons with Disabilities (British Columbia)

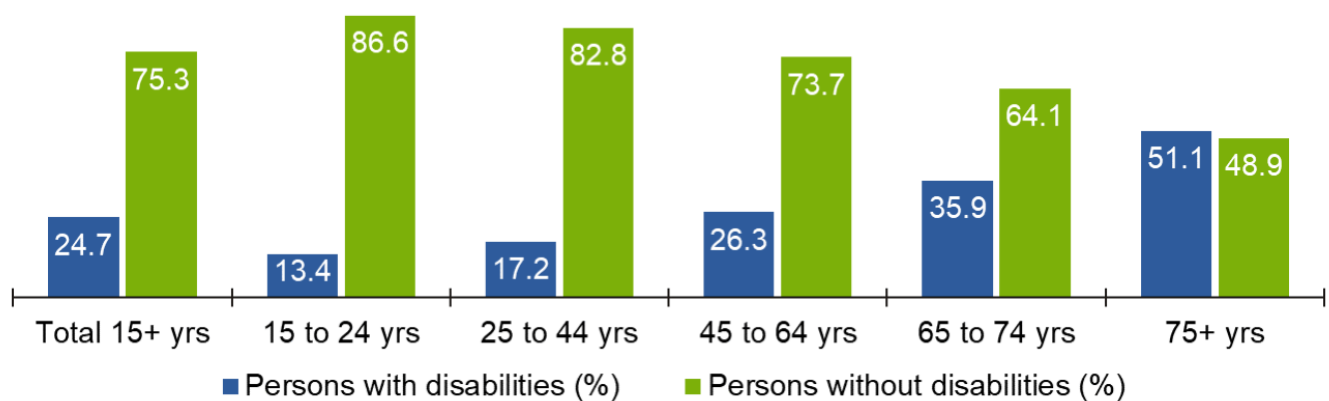
Statistics Canada released its 2017 Canadian Survey on Disability in 2019. This report, and its dataset, offers national and provincial insights into the prevalence of disability across Canada, including the type and severity of a disability, as well as the economic circumstances for persons with one or more disabilities. Unfortunately, data representing more granular geographies like the Fort St. James Rural are not available, meaning discussions must remain at the provincial level.

The 2017 survey classifies a disability as falling within one of eleven categories: pain, flexibility, mobility, mental health, seeing, hearing, dexterity, learning, memory, developmental, or unknown. Most Canadians with a disability had more than one type. Of the 6.2 million Canadians with disabilities aged 15 years and over:

- 29% had one type;
- 38% had two or three; and
- 33% had four or more.

In 2017, 926,100 British Columbians aged 15 years old or older reported having at least one disability, or about 25% of all residents in that age cohort. If the same proportion applied to Fort St. James Rural, that would mean about 305 residents could be living with a disability.

**Figure 2.1e: % of Population w/ 1+ Disability by Age Cohort, British Columbia, 2017**



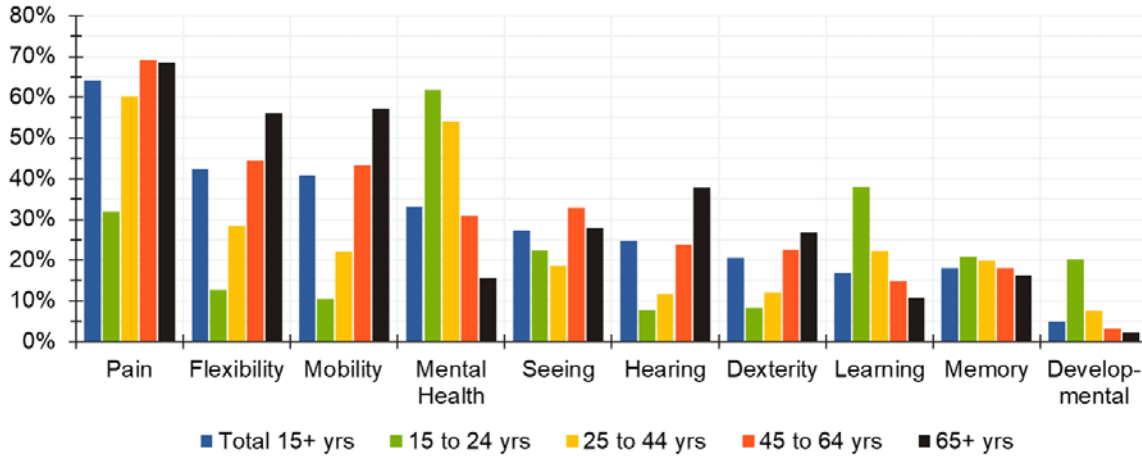
*Source: Canadian Survey on Disability 2017*

As residents age, the prevalence of disability increases. Statistics Canada reported that 42% of persons aged 65 or older had a disability. The rate of disability rises almost 10 percentage points for those 75 or older. This increased prevalence among older cohorts is particularly important to consider as said cohorts have historically and will continue to represent greater proportions of the overall population.

Overall, pain, flexibility, and mobility are the most prevalent types of disabilities (64%, 42%, and 41% of people experience either type, respectively). All three are most prevalent in older age cohorts.

Mental health is next most prevalent (33%), with significantly higher prevalence among young adults. About 62% of people 15 to 24 years of age reported having mental health difficulties. The prevalence decreases across older cohorts.

**Figure 2.1f: % of Disabled Persons w/ Specific Disability Type by Age, British Columbia, 2017**



Source: Canadian Survey on Disability 2017

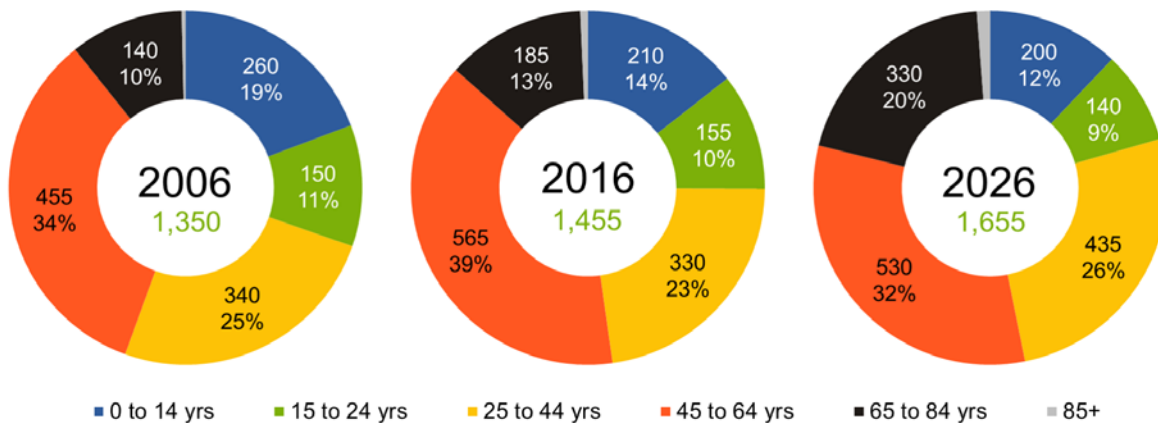
The prevalence of disability highlights the importance of appropriate, accessible housing. In many cases, a dwelling’s condition/layout does not match the needs of moderate to severe disabilities, impacting an individual and/or a household’s quality of life.

### Anticipated Population

Population projections used what is known as the “Shift Share” method to anticipate population growth within each 5-year age cohort. The model considers the historical population change of each community (measured as a proportion of the Regional District’s population), and adjusts these changes using BC Statistics’ projections for the RDBN. Greater detail about the projection method is available at the end of the Glossary.

Figure 2.1g illustrates the historical and anticipated numerical changes to the Fort St. James Rural population in 2006, 2016, and 2026. Figure 2.1h indicates what percent change each cohort group could expect to experience from 2016 to 2026. Results are limited to 2026 to reflect both the requirements set by BC Housing Needs legislation.

**Figure 2.1g: Fort St. James Rural, Historical & Anticipated Population Distribution**



Source: derived from BC Statistics and Statistics Canada



Projections suggest that Fort St. James Rural’s population may continue to grow at an increased pace over the near future – 14% (1,455 to 1,655). Again, much of the percent growth should come from senior/retired age cohorts (79%, or 195 to 350). Some support may come from younger adult age categories (25 to 44 years old), influenced by regional expectations regarding the distribution of the population over the short term.

**Figure 2.1h: Total Population & Age Cohorts '26 and Percent Change '16-'26**

		0 to 14	15 to 24	25 to 44	45 to 64	65 to 84	85+	Total
Bulkley- Nechako	Population	7,060	4,700	12,820	10,680	7,345	825	43,430
	Proportion	16%	11%	30%	25%	17%	2%	100%
	%Δ '16-'26	-1%	-12%	27%	-11%	65%	60%	10%
Bulkley- Nechako Rural	Population	2,980	1,815	4,755	4,865	3,645	210	18,270
	Proportion	16%	10%	26%	27%	20%	1%	100%
	%Δ '16-'26	2%	-14%	25%	-16%	72%	50%	9%
Fort St. James Rural	Population	200	140	435	530	330	20	1,655
	Proportion	12%	8%	26%	32%	20%	1%	100%
	%Δ '16-'26	-5%	-10%	32%	-6%	78%	100%	14%

Source: derived from BC Statistics and Statistics Canada

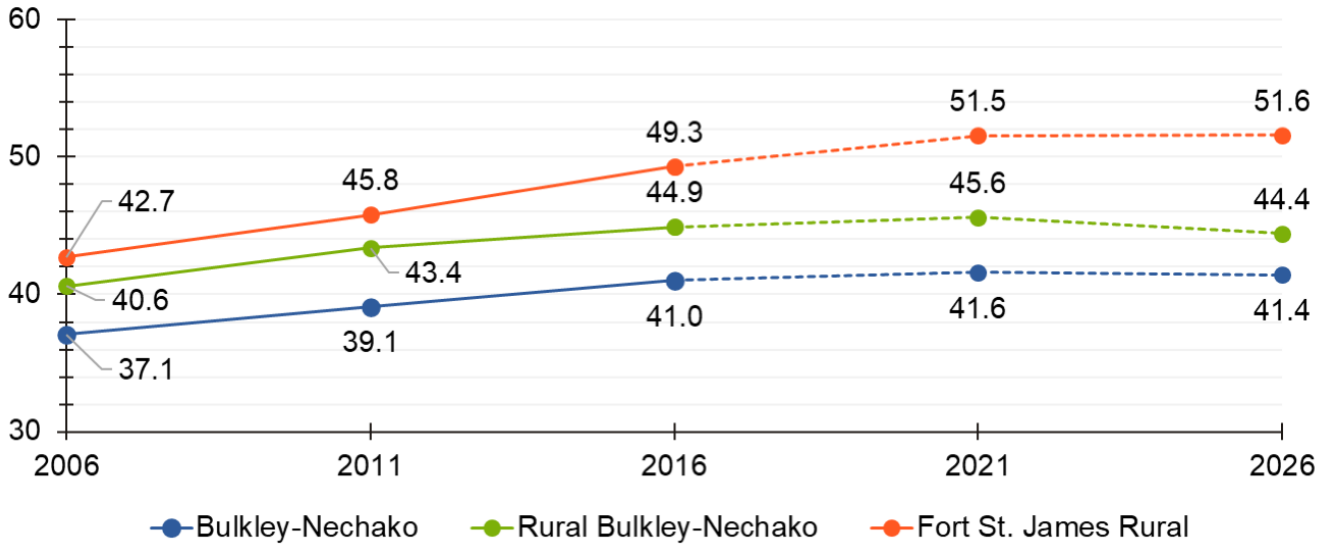
It is important to note that, like any projection method, the Shift Share is imperfect. Using RDBN level projections as a means for calculating local, rural outcomes does result in outputs that are influenced by trends occurring within RDBN municipalities. Including all RDBN communities provides a buffer for local projections as they avoid spiralling trends that could occur without consideration of external influence.

In addition to imperfections within population models, projections are limited by available data. The last, most reliable population data point from the 2016 Census. Many key informants indicated that in recent years, the RDBN has seen an influx in population due to resource development and amenity migration. This may increase as a result of Covid-19 and could be enough to offset or supplement projection population trends.

### Median Age

In 2016, Fort St. James Rural’s median age was 49.3 years old, up from 42.7 in 2006. Fort St. James Rural has historically been older than the average Bulkley–Nechako Rural community, whose median was 44.9 years old in 2016.

**Figure 2.1i: Historical & Anticipated Median Age by Community**



Source: derived from BC Statistics and Statistics Canada

Due to rapidly expanding senior populations, Fort St. James Rural should expect an increase in median age over the projection period, possibly to 51.6.

## 2.2 HOUSEHOLD CHARACTERISTICS

Statistics Canada defines a household as a person or group of persons who occupy the same dwelling and do not have a usual place of residence elsewhere in Canada or abroad. One household could be a couple with children, lone parents, a single person, or roommates. A household is the highest-level descriptor of many unique living situations.

This report often categorizes households by their “primary household maintainer” age cohorts. A household maintainer refers to whether or not a person residing in the household is responsible for paying all or the majority of the rent, the mortgage, the taxes, the electricity, or other services and utilities. In the case of a household where two or more people are listed as household maintainers, the first person listed is chosen as the primary household maintainer.

### Historical Households

Total households, and the age distribution of household maintainers, is mostly a function of changes occurring in the population. Many factors come in to play for the makeup of households, like moving across community boundaries, changes in preferences, or new financial circumstances. Like the earlier section, an aging population is at the core of most trends.

Figure 2.2a shows the totals and distributions of these cohorts in each community and includes their decade percent change. Results come from Statistics Canada Census data. Unlike population sections, household data is not adjusted for undercounting.

**Figure 2.2a: Total Households & Maintainer Cohorts '16 and Percent Change '06-'16**

		15 to 24	25 to 34	35 to 44	45 to 54	55 to 64	65 to 74	75+	Total
Bulkley-Nechako	Households	555	1,975	2,360	3,145	3,485	2,255	1,315	15,100
	Proportion	4%	13%	16%	21%	23%	15%	9%	100%
	%Δ '06-'16	-13%	0%	-21%	-16%	35%	49%	21%	4%
Bulkley-Nechako Rural	Households	125	680	890	1,365	1,685	1,095	600	6,415
	Proportion	2%	11%	14%	21%	26%	17%	9%	100%
	%Δ '06-'16	-32%	4%	-28%	-24%	28%	65%	69%	3%
Fort St. James Rural	Households	15	45	90	150	175	90	50	610
	Proportion	2%	7%	15%	25%	29%	15%	8%	100%
	%Δ '06-'16	-57%	29%	6%	-19%	67%	20%	400%	15%

Source: derived from Statistics Canada

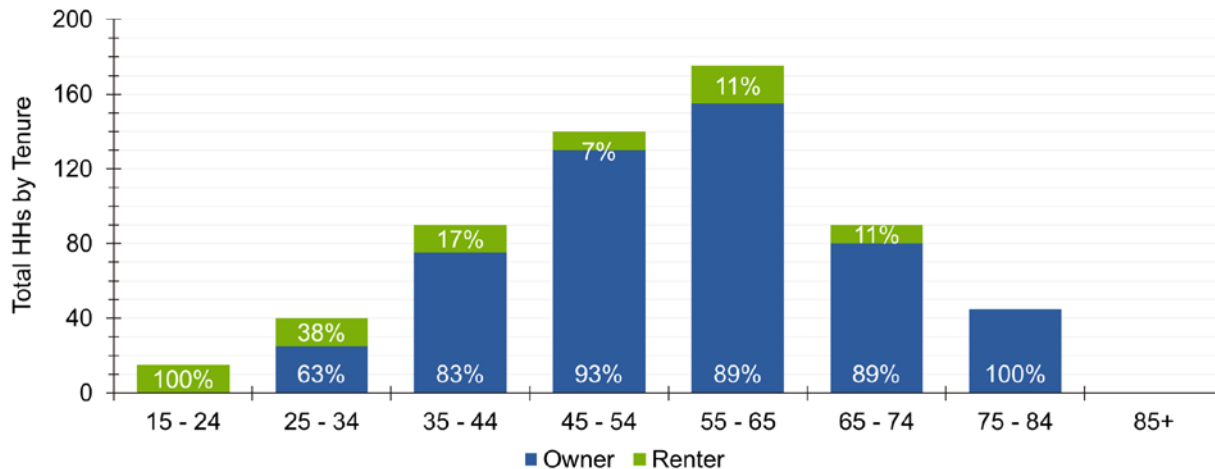
In 2016, Fort St. James Rural had 15% more households than it did a decade prior (530 to 610). The pace of total household growth is faster than that of population (15% versus 5%).

Although population growth trends would suggest that historical household growth only occurred in older cohorts, younger adult households also showed an increase over the decade. Middle-aged households (45 to 54) experienced the most notable decrease in households.

### Household Tenure

According to Statistics Canada, the number of residents in Fort St. James Rural renter-occupied dwellings (or renter households) increased from 110 to 165 between 2006 and 2016, representing a growth of 50%. Collectively, there was a total of 85 renter households in the region in 2016. This represents 14% of all local households, up from 11% in 2006. For owner households, there were about 525 in 2016, up 13% from a decade prior.

**Figure 2.2b: Total & Proportion of Tenure by Maintainer Age Cohort, 2016**



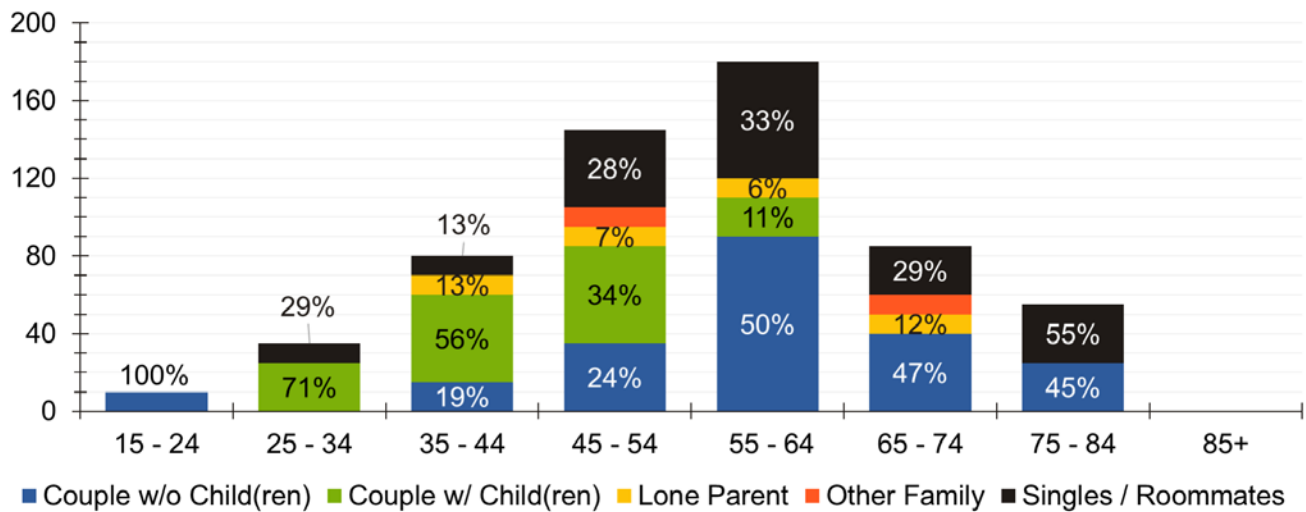
Source: Statistics Canada

The following subsections briefly show the composition of these renter households by the age of their primary maintainer, the household type, and the household size.

### Household Type

Household type refers to the type of “census-family” that occupies a dwelling (see Glossary). Statistics Canada mainly considers the following types: (1) couples without children, (2) couples with children, (3) lone parents, or (4) non-census families (herein known as single people or roommate households) by primary maintainer age.

**Figure 2.2c: Total & Proportion of Household Size by Maintainer Age Cohort, 2016**



Source: Statistics Canada

As of the 2016 Census, about 36% of Fort St. James Rural households were couples without children, 36% were couples with children, 6% were lone parent households, and 29% were either single person or roommate households.

Couples with children are the most prevalent household type for households with a primary maintainer between 25 and 54 years old. After that, couples without children capture the greatest share as children move out and create their own households.

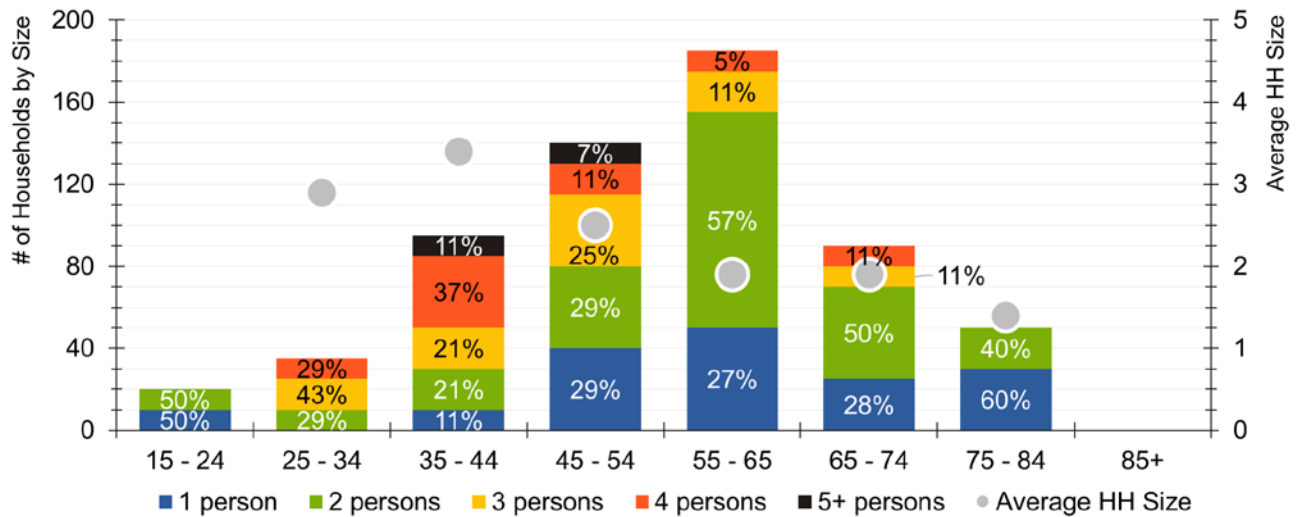
Overall, about 30% of owner households had a child at home (whether a couple or lone parent). About 30% of renter households also included a child. Most renter households (47%) are either people living alone or with a roommate.

### Household Size

Overall, about 68% of households were 2 or fewer persons large. As of 2016, the average household had 2.3 persons, peaking for maintainers 35 to 44 at 3.3.

Statistics Canada reported that owner households exhibited an average household size of 2.3, while renter households had about 1.9 persons, attributed to the increased prevalence of families with children that occupy the former.

**Figure 2.2d: Total & Proportion of Household Size by Maintainer Age Cohort, 2016**



Source: Statistics Canada

### Anticipated Households

Household growth is an important fundamental component of housing demand. By definition a household requires an available dwelling to occupy. Therefore, household projections are (simplistically) synonymous with the increase in housing stock required to accommodate expected population changes (note that overall housing demand is also influenced by economic and fiscal factors, but these are omitted from the exercise for simplification).

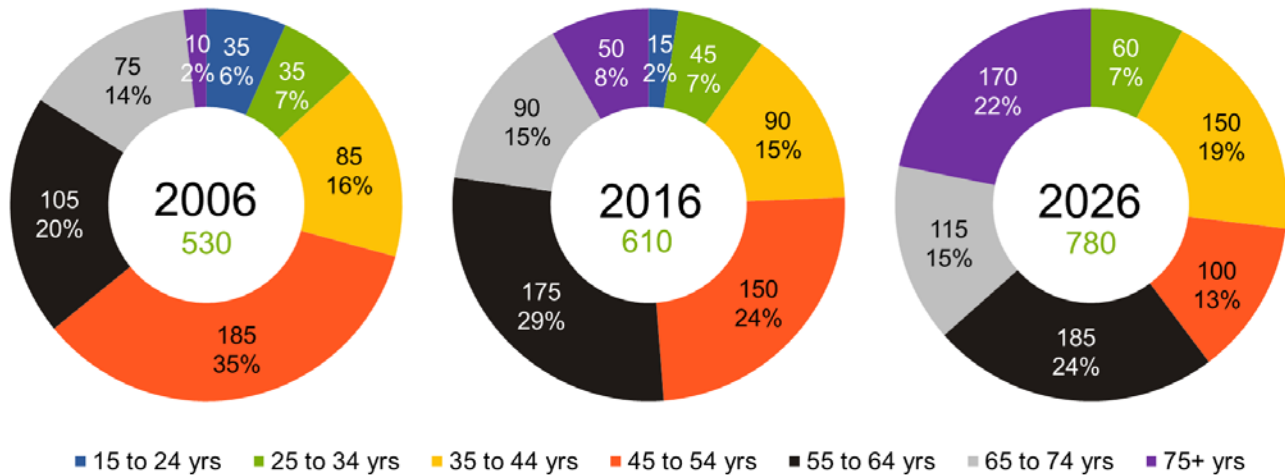
Projecting future growth in the number of households requires two related data inputs:

- (1) population projections, and
- (2) the historical proportion of maintainers by age cohort, divided by the total people in that cohort.

Total demand is calculated by applying the proportions of (2) to the change in how many people there are at a given age determined by (1). Figure 2.2e illustrates the distribution of household maintainer ages in 2006, 2016, and 2026. Figure 2.2f indicates what percent change each maintainer age cohort group could expect to experience from 2016 to 2026.

From 2016 to 2026, total households may grow 28% (610 to 780), double the pace of historical trends and anticipated population growth. Growth among age cohorts should follow similar trajectories as shown historically, but of various magnitudes. For instance, households with a primary maintainer aged 65 to 74 should continue to grow, but will do so faster than before.

**Figure 2.2e: Historical & Anticipated Household Age Distribution**



Source: derived from BC Statistics and Statistics Canada

Higher total household growth than population growth means that projections anticipate a continued reduction in the average household size, mostly impacted by the aging population (senior households may make up 37% of the 2026 total, versus 23% in 2016) but also by declining birth rates.

Senior households demand more dwellings per capita than younger ones since they mostly do not have dependents living at home and they are more likely to be living alone.

**Figure 2.2f: Total HHs & Maintainer Cohorts '26 and % Change '16-'26**

		15 to 24	25 to 34	35 to 44	45 to 54	55 to 64	65 to 74	75+	Total
Bulkley-Nechako	Households	415	1,970	2,790	2,330	3,130	3,620	2,750	17,005
	Proportion	2%	12%	16%	14%	18%	21%	16%	100%
	%Δ '16-'26	-25%	0%	18%	-26%	-10%	61%	109%	13%
Bulkley-Nechako Rural	Households	80	770	1,000	950	1,455	1,815	1,385	7,455
	Proportion	1%	10%	13%	13%	20%	24%	19%	100%
	%Δ '16-'26	-36%	13%	12%	-30%	-14%	66%	131%	16%
Fort St. James Rural	Households	0	60	150	100	185	115	170	780
	Proportion	0%	8%	19%	13%	24%	15%	22%	100%
	%Δ '16-'26	-100%	33%	67%	-33%	6%	28%	240%	28%

Source: derived from BC Statistics and Statistics Canada

### Anticipated Household Characteristics

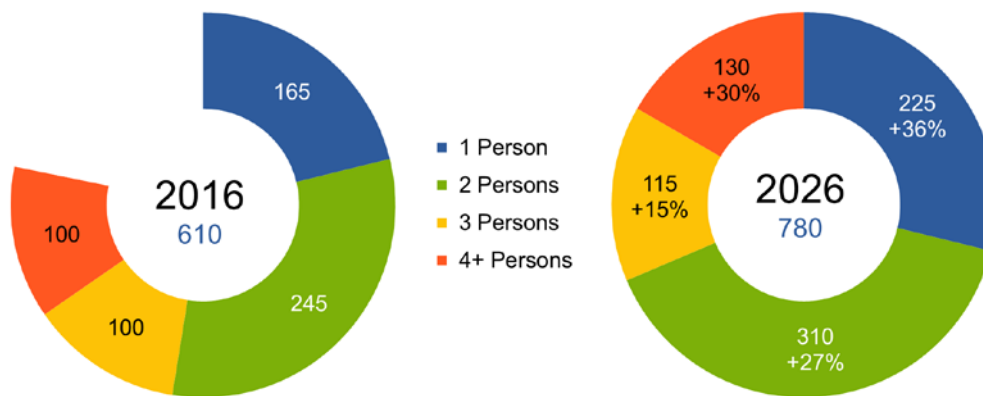
We can estimate additional characteristics about these anticipated households by using previous Census data to determine how other attributes, such as size and tenure, relate to specific age cohorts and apply those relationships to the expected age distributions of the anticipated household growth. This can inform us of the types of housing that may be required in the near future as a result of these growing and changing households.

It must be recognised that this approach is, at best, an educated guess. It considers historical trends that are likely to be less accurate as we peer further into the future, and relies on other estimates (projected population and households) as key inputs. Finally, it only quantifies the change in demand expected from changes in the number and age of people in the study area. Housing demand can be influenced by economic trends, monetary policy, government policy, and conditions in the housing market itself. As a result, these estimates should be understood to be the bare minimum change that might be required as a consequence of expected demographic changes while maintaining all other aspects of the status quo. Therefore, when applying these estimates to housing policy development it should be recognised that additional housing may be required to address other issues, such as existing gaps, supply shortfalls, or changes in demographic trends that deviate from past patterns.

### Anticipated Household Size

One of the simplest ways to describe a household is its size, or how many people permanently live in the shared dwelling at a given time. Figure 2.2g demonstrates how demand generated by different household sizes may change from 2016 to 2026.

**Figure 2.2g: Housing Demand by Household Size (% Change '16-'26)**



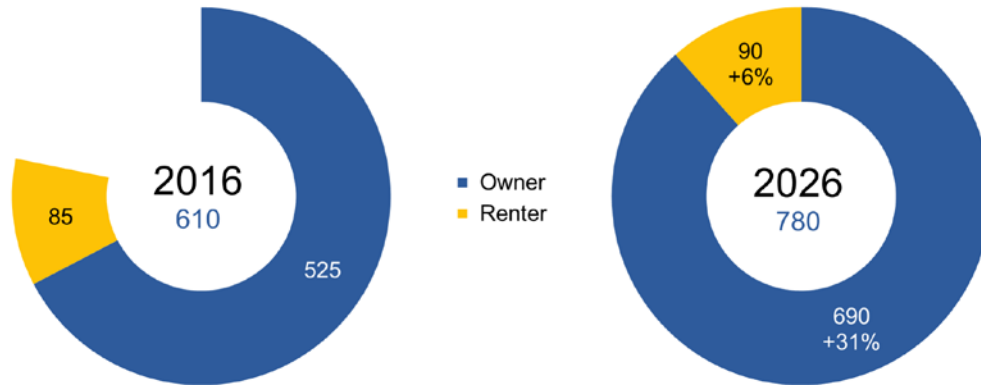
*Source: derived from Statistics Canada*

By 2026, Fort St. James Rural could experience increases among all household size, with particular growth among 1-person households. The greater increases for smaller household sizes reflects the anticipated expansion of senior households and the related shrinking of those maintainer age cohorts that are most likely to have dependent children at home.

### Anticipated Household Tenure

Important to local governments is the evolution of tenure characteristics; how many households own or rent the dwelling that they permanently reside in. Figure 2.2h anticipates how the demand for tenure may change from 2016 to 2026.

**Figure 2.2h: Housing Demand by Tenure (% Change '16-'26)**



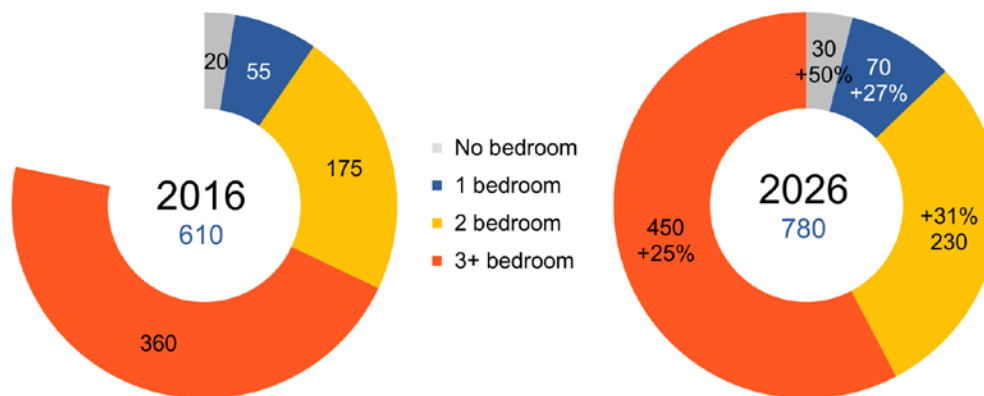
Source: derived from BC Statistics and Statistics Canada

By 2026, the pace of growth in demand for Fort St. James Rural owner households should outpace that of renters. Total renter households may experience a decrease. In 2006, 12% of households rented, increasing to 14% by 2016. Projections anticipate by 2026, rates of renting may decrease over the proceeding decade to about 12%.

**Anticipated Dwelling Size (Bedrooms)**

Also important to local governments is the evolution of the demand for particular sizes of dwellings; might there be a shift in preference in the square footage of a home based on the size of a household. Figure 2.2i anticipates how the demand by dwelling size (based on bedroom totals) may change from 2016 to 2026.

**Figure 2.2i: Housing Demand by Dwelling Size (% Change '16-'26)**



Source: derived from BC Statistics and Statistics Canada

By 2026, the pace of growth in demand for 2-bedroom dwellings could reach 31% (or to 230 units), while demand for 1-bedroom dwellings may expand the greatest percentage (27% to 70). Three-or-more bedroom dwellings should also see an increase as single-detached dwellings remain the most prevalent housing typology.



## 3 Economy

### 3.1 EMPLOYMENT

Economic development, and the resulting employment opportunities, is a key contributor to the overall demand and supply of housing within a community. Consequently, it is important to understand what trends may be occurring across the labour force. Note that tables in this section include green text that denotes a positive change (i.e. greater participation or less unemployment) while red text denotes a negative change (i.e. fewer people in the labour force or increased unemployment).

#### Labour Force Statistics

The Glossary section defines participation, employment, and unemployment in regards to summarizing labour force activity.

In 2016, Statistics Canada reported a total Fort St. James Rural labour force of 865 people (those working or actively seeking work, and who are 15+ years old), equating to a 71.5% participation rate. In other words, many more people are contributing to the local or broader economy via employment than otherwise.

Fort St. James Rural's labour force grew nearly 18% between 2006 and 2016, demonstrating that more people were working or seeking work. At the same time, the total people not in the labour force decreased just over 1%. Typical trends would demonstrate that there is a significant impact from retirement. In the case of Fort St. James Rural, it would appear the net change willing labour has not been influenced enough by the aging population to decrease participation.

Figure 3.1a: Fort St. James Rural, Labour Force Statistics by Sex & Percent Change

	2016			% Change '06-'16		
	Total	Male	Female	Total	Male	Female
Total Pop (15+ yrs old)	1,210	645	565	12.0%	13.2%	10.8%
In Labour Force	865	495	370	17.7%	16.5%	17.5%
Employed	740	375	365	9.6%	-1.3%	23.7%
Unemployed	125	115	10	108.3%	155.6%	-33.3%
Not in Labour Force	340	150	195	-1.4%	3.4%	0.0%
Participation Rate (%)	71.5	76.7	65.5	+3.1	+2.1	+3.7
Employment Rate (%)	61.2	58.1	64.6	-1.6	-8.6	+6.8
Unemployment Rate (%)	14.5	23.2	2.7	+6.3	+12.6	-2.1

Source: Statistics Canada

Total female residents in the labour force grew faster than males over the decade. Over the same period, the number of men not in the labour force grew slightly at 3% (versus 0% for women). Both female and male participation increased over the decade.

In 2006, unemployment was at 8.2%. Since then, it rose 6.3 points. Women historically demonstrated lower unemployment than men. Unemployed males more than doubled between 2006 and 2016, greatly increasing their unemployment rate from 10.6% to 23.2%.

**Figure 3.1b: Fort St. James Rural, Labour Force Statistics by Tenure & Percent Change**

	2016			% Change '06-'16		
	Total	Owner	Renter	Total	Owner	Renter
Total Pop (15+ yrs old)	1,210	1,070	135	12.0%	8.1%	58.8%
In Labour Force	865	760	105	17.7%	14.3%	50.0%
Employed	740	655	90	9.6%	7.4%	28.6%
Unemployed	125	105	20	108.3%	90.9%	-
Not in Labour Force	340	310	30	-1.4%	-6.1%	100.0%
Participation Rate (%)	71.5	71.0	77.8	+3.1	+4.2	-4.5
Employment Rate (%)	61.2	61.2	66.7	-1.6	-0.1	-15.6
Unemployment Rate (%)	14.5	14.5	19.0	+6.3	+6.2	+19.0

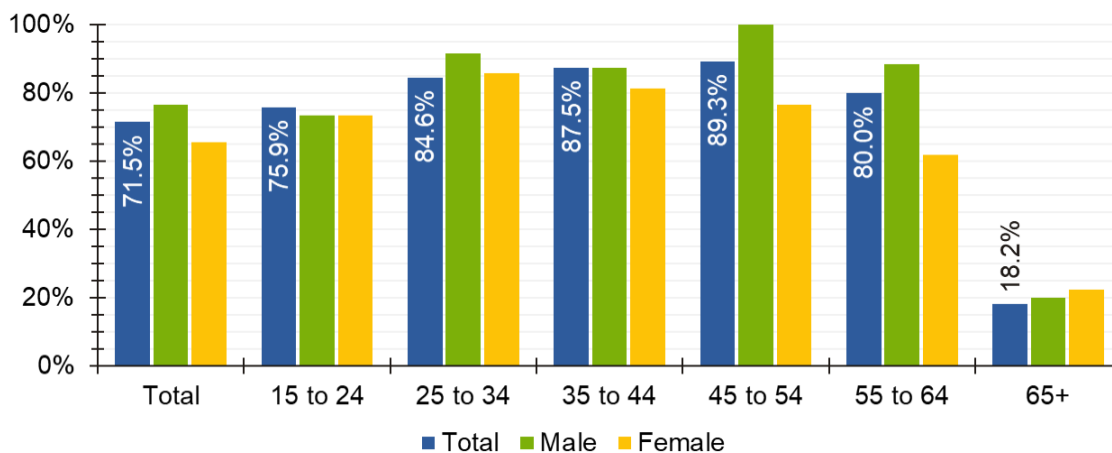
Source: Statistics Canada

Total owner residents in the labour force increased about 14% while those that rent jumped 59%. Conversely, the owner non-labour force dropped 6% while the renter equivalent grew 100%. By consequence, the owning population’s participation rate increased 4.2 points to 71.0%. Renter participation decreased 4.5 points to 77.8%.

### Participation by Age & Sex

Two types of work are fundamental to capitalist societies: paid employment associated with the waged economy, and unpaid domestic labour (like child, elder, and home care). For a variety of reasons, women tend to spend more time on unpaid work than do men. According to 2015’s General Social Survey (GSS) on Time Use, women in Canada spent an average of 3.9 hours per day on unpaid work as a primary activity—1.5 hours more than men (2.4 hours).<sup>1</sup>

**Figure 3.1c: Fort St. James Rural, Rate of Participation (%) by Age & Sex, 2016**



Source: Statistics Canada

<sup>1</sup> Moysen, Melissa. 2018. “Time Use: Total work burden, unpaid work, and leisure.” Women in Canada: A Gender-based Statistical Report. Statistics Canada Catalogue no. 89-503-X.

While women tend to spend more time on unpaid work than men, they are less likely to participate in the labour market and, when they do, they are more likely to be employed on a part-time basis.<sup>2</sup> Based on data from the 2016 Census, 61.0% of Canadian women participated in the labour market, compared with 69.6% of men. This difference exists also in Fort St. James Rural. About 65.5% of women participated in the labour force, versus 76.7% of men. Typically, the greatest disparity in participation is among 25 to 44 year old residents due to the greater likelihood of young children in the household. For Fort St. James Rural, the greatest disparity occurs for those between 45 and 64 years old.

Based on 2015 GSS results, employed women usually spent an average of 5.6 hours less per week on all jobs than did men (35.5 versus 41.1 hours). Women spent an average of 3.9 hours per day on paid work, while men spent an average of 5.2 hours per day on paid work.

The total work burden of women and men was equivalent in 2015 (7.8 and 7.6 hours, respectively). However, when unpaid work performed as a simultaneous activity was included, women's total work burden was an average of 1.2 hours greater per day than men's in 2010 (9.1 versus 7.9 hours).

These findings highlight increased probability of lower earnings for female workers, as they are more likely to take on the burdens of unpaid labour than male workers, which translates to reduced capacity to reasonably afford shelter. This is particularly noticeable for female lone parents (discussed in the Income section).



<sup>2</sup> Moyser, Melissa. 2017. "Women and paid work." Women in Canada: A Gender-based Statistical Report. Statistics Canada Catalogue no. 89-503-X.

## Industries of Employment

The North American Industry Classification System (NAICS) was developed by North American federal statistical agencies for the standardized collection, analysis, and publication of economic data. Figure 3.1d summarizes the local distribution of employment across NAICS industries, with a focus on an individual's sex and housing tenure type.

**Figure 3.1d: Fort St. James Rural, NAICS Industry of Employment by Tenure Type & Sex, 2016**

NAICS Code	Industry Title	Total People	% Share	By Tenure		By Sex	
				Owners	Renters	Female	Male
11	Agriculture, Forestry, & Fishing	185	21.5%	86%	14%	27%	73%
21	Resource Extraction	25	2.9%	100%	0%	33%	67%
22	Utilities	0	0.0%	n.a.	n.a.	0%	100%
23	Construction	95	11.0%	89%	11%	13%	87%
31-33	Manufacturing	170	19.8%	91%	9%	37%	63%
41	Wholesale Trade	0	0.0%	n.a.	n.a.	0%	100%
44-45	Retail Trade	60	7.0%	83%	17%	78%	22%
48-49	Transportation & Warehousing	25	2.9%	100%	0%	40%	60%
51	Information & Cultural Industries	0	0.0%	n.a.	n.a.	n.a.	n.a.
52	Finance & Insurance	10	1.2%	100%	0%	n.a.	n.a.
53	Real Estate and Rental & Leasing	0	0.0%	n.a.	n.a.	100%	0%
54	Professional Services	30	3.5%	100%	0%	50%	50%
55	Management of Companies	0	0.0%	n.a.	n.a.	n.a.	n.a.
56	Administrative & Support	20	2.3%	100%	0%	67%	33%
61	Educational Services	60	7.0%	100%	0%	100%	0%
62	Health Care & Social Assistance	75	8.7%	87%	13%	100%	0%
71	Arts, Entertainment, & Recreation	0	0.0%	n.a.	n.a.	n.a.	n.a.
72	Accommodation & Food Services	10	1.2%	0%	100%	0%	100%
81	Other Services (excl. Public Admin)	45	5.2%	100%	0%	50%	50%
91	Public Administration	40	4.7%	75%	25%	38%	63%
	<b>Total Industries</b>	<b>860</b>		<b>88%</b>	<b>12%</b>	<b>49%</b>	<b>51%</b>

Source: Statistics Canada

The three largest Fort St. James Rural industries based on employment (2016) were:

- (1) Agriculture, Forestry, & Fishing – 185 (21.5%);
- (2) Manufacturing – 170 (19.8%); and
- (3) Construction – 95 (11.0%).

The three industries with the greatest proportion of employees in rental housing (2016) were:

- (1) Accommodation & Food Services – 100%;
- (2) Public Administration – 25%; and
- (3) Retail Trade – 17%.

The three industries with the greatest number of female employees (2016) were:

- (1) Health Care – 100%;
- (2) Educational Services – 100%; and
- (3) Real Estate and Rental & Leasing – 100%.

### 3.2 INCOME

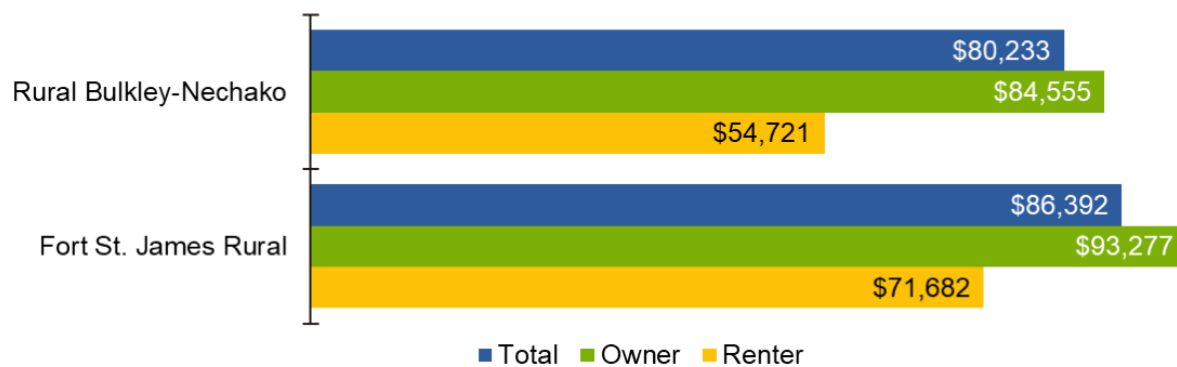
Overall, Fort St. James Rural’s median before-tax household income grew 6% from 2005 to 2015, or from about \$81,200 to \$86,400. The increase is largely due to a rise in households earning more than \$100,000 as well as an increase of residents in the area. About 270 households earned above that threshold in 2015, versus 195 in 2005 (an increase from a 37% share of total households to 44%).

Please note that income data refers to one year prior to a Census. For instance, income in the 2006 and 2016 censuses would reflect incomes from the 2005 and 2015 tax years. Incomes are also reported in 2015 dollars (thus, 2005 incomes have been adjusted for inflation).

#### Household Income by Tenure

Figure 3.2a illustrates the household earnings of owner and renter households within Fort St. James Rural, using the Bulkley–Nechako Rural area as a reference. In 2015, Fort St. James Rural’s median owner household earned about \$93,300 before tax, while the median renter household earned \$71,700. The former is an 11% increase from a decade prior, while the latter is a 41% rise.

**Figure 3.2a: Median Before-Tax Household Income by Community, 2015**

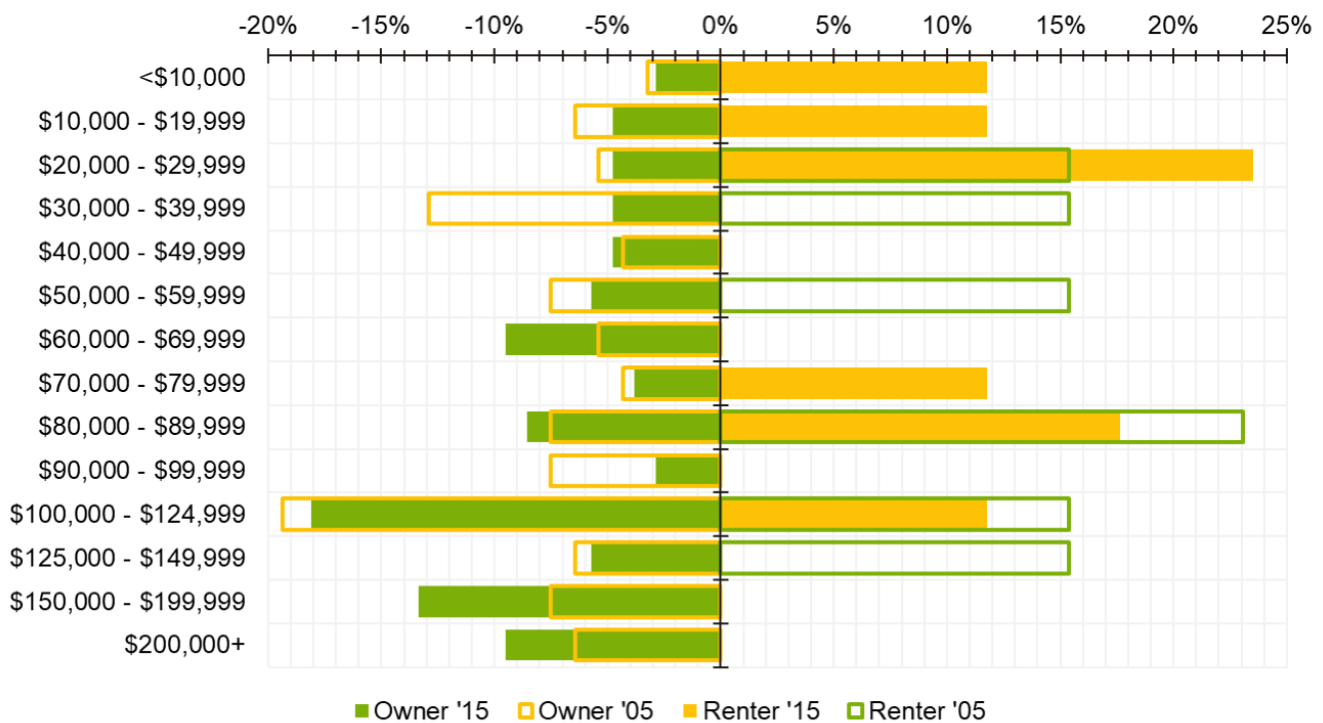


Source: Statistics Canada

Figure 3.2b illustrates the distribution of how many households fall within each income range based on their tenure in a given year. In 2015, 47% of renter households earned less than \$40,000, compared to 17% of owners. These shares were 31% and 28%, respectively, in 2005, suggesting that the distribution of renter households has swayed to lower incomes while owner households have transitioned to higher income brackets.

Alternatively, 47% of owner households earned above \$100,000 (up from 40% in 2005), compared to 24% of renter households (up from 15% in 2005).

**Figure 3.2b: Fort St. James Rural, Median Before-Tax Household Income Distribution by Tenure**

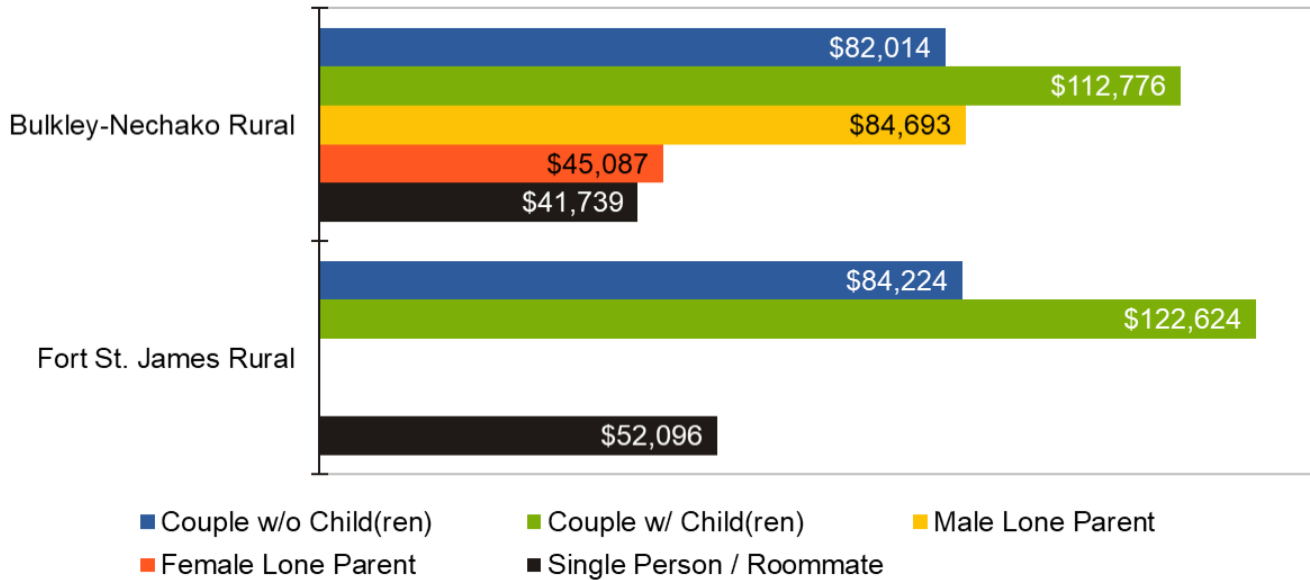


Source: Statistics Canada

### Household Income by Household Type

Statistics Canada provides income statistics for different family structures, categorizing them by their “census family” types (see Glossary). Briefly, the family types are as follows: couples without children, couples with children, lone parents, and non-census families (referred to here as single persons or roommate households).

**Figure 3.2c: Median Before-Tax Household Income by Household Type, 2016**



Source: Statistics Canada

Statistics Canada data from 2015 reports that the median Fort St. James Rural couple with children earned the greatest income (about \$122,600), followed by couples without children (\$84,200), lone parent households (\$67,300), and single / roommate households (\$52,100). The median means that half of household in each category earn more than the median amount and half earn below.

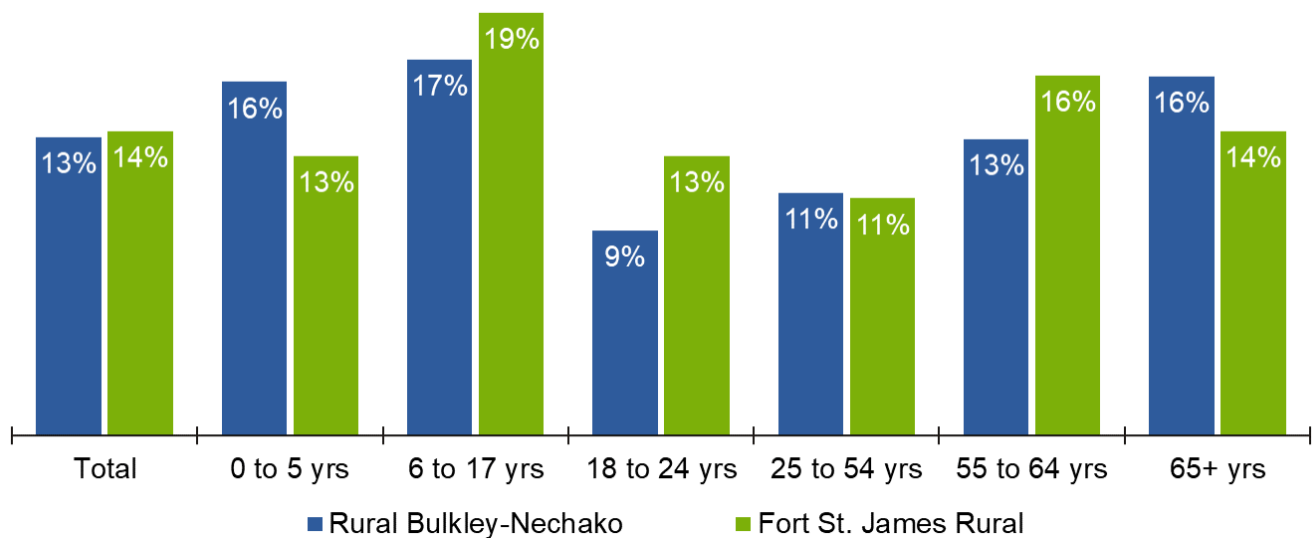
Couples with children often earn more than their counterparts because they are more likely to include dual income earners at times in their lives where they are earning reasonably high incomes based on experience in their fields. The median couple without children includes young couples at the onset of their careers and retired couples who live off investments and savings. Both scenarios typically result in lower household incomes.

There were about 35 lone parent households in Fort St. James Rural in 2016 (about 6% of all households). Female lone parents made up about 57% of lone parent households. In Fort St. James Rural, no sex disaggregated lone parent income data is available. Based on Bulkley–Nechako Rural numbers, female lone parents earned an estimated 47% less than males.

### 3.3 LOW-INCOME HOUSEHOLDS

The Low-Income Measure After-Tax (LIM-AT) is a set of thresholds calculated by Statistics Canada that identifies Canadians belonging to a household whose overall incomes are below 50% of median adjusted household income. “Adjusted” refers to the idea that household needs increase as the number of household members increase. Statistics Canada emphasizes that the LIM is not a measure of poverty, but that it identifies those who are substantially worse off than the average.

**Figure 3.3a: LIM-AT Prevalence by Cohort & Geography, 2015**



Source: Statistics Canada

About 14% of Fort St. James Rural residents (190 people) belong to a household below the LIM-AT threshold.

In 2016, 45 children younger than 18 years old (17% of the cohort’s population) belonged to a household below the measure. About 30 seniors (14% of all people over 65 years old) belonged to a low-income household.

Rates of low-income are highest among young adults aged 6 to 17, hitting close to 19% (about 25 people), followed by near retirement age residents (55 to 64) at 16%, or about 50 people.



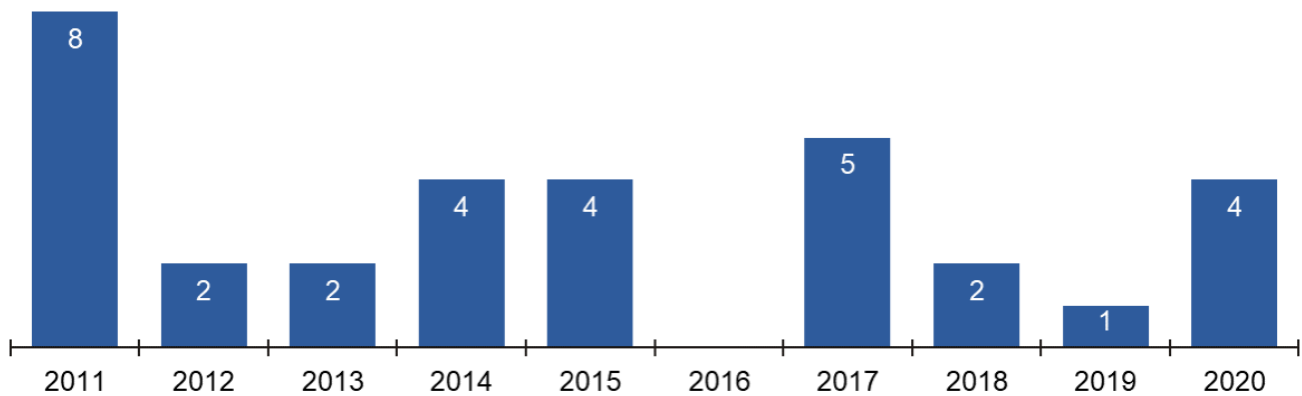
## 4 Housing

### 4.1 RESIDENTIAL CONSTRUCTION ACTIVITY

Over the last decade, Fort St. James Rural increased its housing stock by about 3 dwelling units annually. Figure 4.1a illustrates construction totals by year. Note that totals reflect single family dwellings, inclusive of single-detached homes and double wide/large manufactured homes. It does not include single wide manufactured homes.

Readers will notice that Statistics Canada reports greater dwellings volumes between 2011 and 2016, which does not entirely represent new builds. Instead, this may be renovations that updated the effective age of the home.

**Figure 4.1a: Residential Construction Activity (Single-Family Homes), '11-'20**



*Source: Regional District of Bulkley–Nechako*

### 4.2 HOUSING INVENTORY

In 2016, Statistics Canada reported that Fort St. James Rural had 610 total homes occupied by a permanent or usual resident (see Glossary), up 15% from 2006. Information is only available for these usual residents and not the 127 additional dwellings that are recreational and/or not a primary residence.

Some of the terms used by Statistics Canada to describe the types of dwellings within a community’s housing stock may not be familiar to some residents. For instance, local zoning by-laws often refer to three types: single family, two family, or multiple family dwellings. Residents may also be more familiar with property descriptions offered by BC Assessment.

To maintain consistency across this report, we mostly refer to Statistics Canada definitions (unless data sources are not detailed enough to do so). The following table lists these types, the corresponding definition, and how they might be referred to day-to-day.

<b>Dwelling Type</b>	<b>Statistics Canada Definition</b>	<b>Common Understanding in BC</b>
Single-detached	A dwelling not attached to any other dwelling or structure. It has open space on all sides, and has no dwellings either above it or below it.	Typically referred to as a “single-family home.”
Semi-detached	One of two dwellings attached side by side (or back to back) to each other. It has no dwellings either above it or below it, and the two units together have open space on all sides.	Often captured under the umbrella of “duplex,” which refers to any dwelling that has two units (whether side to side or one above the other). Zoning bylaws often refer to these as “two family dwellings.”
Row house	One of three or more dwellings joined side by side (or occasionally side to back), such as a townhouse or garden home, but not having any other dwellings either above or below.	Mostly consistent with Statistics Canada, though zoning bylaws often include them in the definition of “multiple family dwellings.”
Duplex	One of two dwellings, located one above the other, may or may not be attached to other dwellings or buildings.	Refers to any dwelling that has two units, regardless of whether it is divided vertically or horizontally. Zoning bylaws often refer to these as “two family dwellings.”
Apartment	A dwelling unit attached to other dwelling units, commercial units, or other non-residential space.	Consistent with Statistics Canada. Typically known as “multiple family dwellings.”
Movable	A single dwelling, designed and constructed to be transported on its own chassis and capable of being moved to a new location on short notice.	Also known as, and sometimes referred to in this report, as a “manufactured home” or “mobile.”

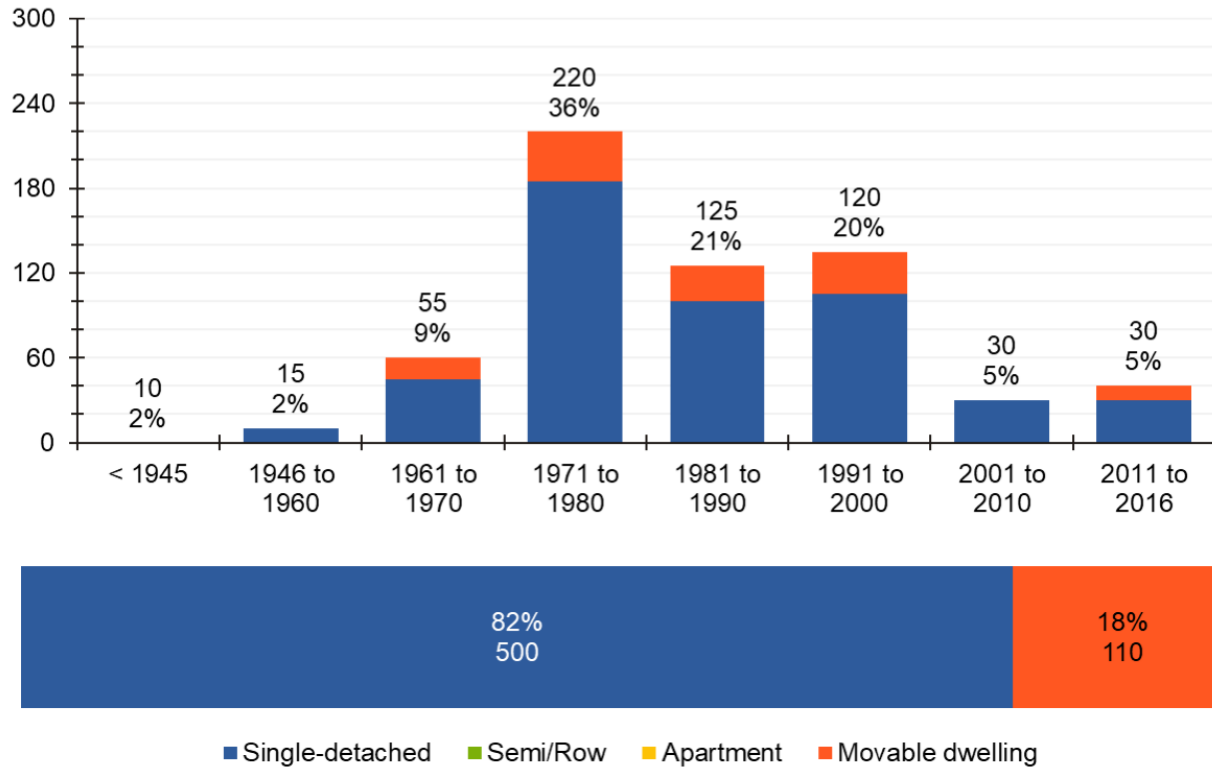
Please also note that this section refers only to data reported by Statistics Canada and has not been adjusted for undercounting.

### **Dwelling Age & Dwelling Type**

According to the 2016 Census, about 82% of Fort St. James Rural’s dwelling stock (occupied by a usual resident) is made up of single-detached dwellings. Mobile/manufactured homes made up the remainder (18%). Figure 4.2a illustrates the distribution of construction activity over the last century, as well as the total dwelling units by type constructed in each period.

The greatest volume of construction occurred in the 1970s, reaching about 220 units (36% of the dwelling stock). Construction activity was highest from the ‘70s to the ‘90s, and has considerably declined since (e.g. 60, or 10%, between 2001 and 2016).

**Figure 4.2a: Dwelling Type by Age of Construction & Total Dwelling Type Distribution, 2016**



Source: Statistics Canada

### Agricultural Housing

According to BC Assessment, Fort St. James Rural had 34 agriculturally assessed properties in 2020. Note that this total reflects individual parcels, some of which may belong to collections of properties farmed by the same individual or company.

Since 2015, total agricultural properties grew 17% from 29 to 34, with notable growth among grain & forage farms (though growth between two single digit numbers).

**Figure 4.2b: Total Agricultural Properties by Type & Year**

	2005	2010	2015	2020	%Δ '10-'20	%Δ '15-'20
Grain & Forage	2	2	3	7	250%	133%
Beef	10	15	15	15	0%	0%
Dairy	0	0	0	0	-	-
Mixed	9	10	11	12	20%	9%
Other	1	0	0	0	-	-
<b>Total</b>	<b>22</b>	<b>27</b>	<b>29</b>	<b>34</b>	<b>26%</b>	<b>17%</b>

Source: BC Assessment

Although the primary purpose of agricultural properties is to produce agricultural products, most properties include a dwelling unit that may be occupied by the owner, a farm worker, or rented out. According to BC Assessment, farms contributed 43 dwellings to the local market (including both primary residences and accessory units), representing about 4% of the total dwellings.

**Figure 4.2c: Number of Dwelling Units by Agricultural Type & Year**

	2005	2010	2015	2020	2020 % of Dwellings
Grain & Forage	2	2	4	9	1%
Beef	13	21	18	19	2%
Dairy	0	0	0	0	0%
Mixed	10	10	11	15	2%
Other	2	0	0	0	0%
<b>Total</b>	<b>27</b>	<b>33</b>	<b>33</b>	<b>43</b>	<b>4%</b>

*Source: derived from BC Assessment*

In many cases, more than one unit exists on each parcel. Based on BC Assessment data, the average agricultural parcel provided 1.26 units of housing to the local market in 2020. Notably, beef farms had about 1.27 dwellings units per parcel.

**Figure 4.2d: Average Number of Dwelling Units per Agricultural Property by Type & Year**

	2005	2010	2015	2020
Grain & Forage	1.00	1.00	1.33	1.29
Beef	1.30	1.40	1.20	1.27
Dairy	-	-	-	-
Mixed	1.11	1.00	1.00	1.25
Other	2.00	-	-	-
<b>Total</b>	<b>1.23</b>	<b>1.22</b>	<b>1.14</b>	<b>1.26</b>

*Source: derived from BC Assessment*

Readers will notice that BC Assessment data demonstrates higher unit totals than those reported by Statistics Canada. Given the majority of this document’s data comes from the latter, results in this section are not compatible with the rest of the document and should not be compared.

### 4.3 RENTAL HOUSING

The rental housing market is split into two categories: the primary market and the secondary market. The Canadian Housing & Mortgage Corporation (CMHC) defines the primary market as one that contains rental housing units in apartment structures containing at least 3 rental housing units that were purpose-built as rental housing. Thus, a secondary market contains rental properties that contain 1 or 2 rental units, regardless of whether the property was intended to be a rental. As a rural project area, the RDBN Rural’s rental inventory is almost entirely categorized as being within the secondary market.

CMHC conducts an annual Rental Market Survey to estimate rental market strength (the most readily available rental market data). A brief explanation of this survey can be found in the Glossary. Unfortunately, primary market data is not obtainable for any RDBN community. As such, Figure 4.3a illustrates the aggregate trends of several smaller urban communities that have readily available data, being:

- City of Dawson Creek;
- City of Fort St. John;
- City of Prince Rupert;
- City of Quesnel;
- City of Terrace; and
- City of Williams Lake.

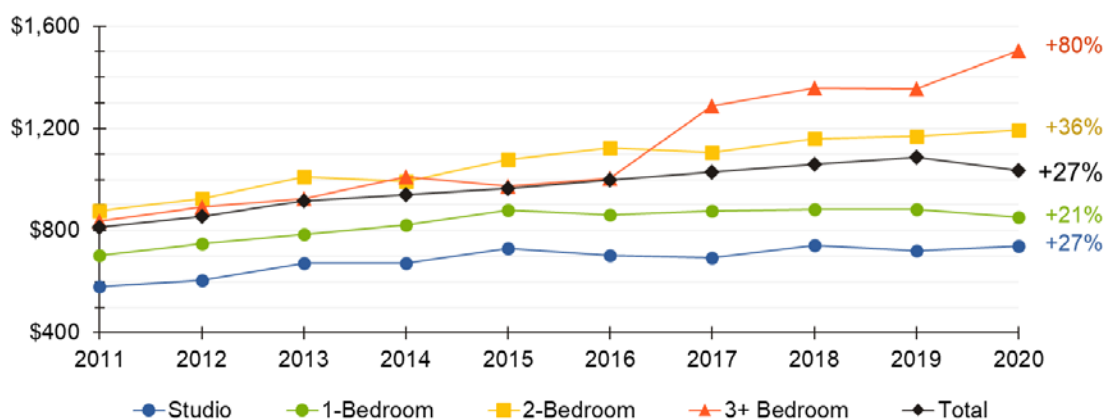
While the aggregate price levels likely do not represent the exact conditions for RDBN renters, the trends can be instructive of how rental affordability might be changing within local municipalities and electoral areas. In other words, the rate of change is more impactful locally than the actual cost of the median aggregate rental.

### Comparable Primary Market Rents

It is important to note that the CMHC survey covers all rental units, those that are occupied as well as available. In other words, CMHC rents reflect the overall cost of renting rather than just the cost of available units for those seeking new accommodations. The inclusion of existing tenancies, whose rents are often comparatively low and relatively stable, tends to drive down averages and understates the costs experienced by people entering or moving within the market.

Notwithstanding, CMHC publishes annual reports that document the “vacant rent” (asking rents) and “occupied rents” for large urban centres across Canada, including British Columbia’s Abbotsford–Mission, Kelowna, Vancouver, and Victoria CMAs. By applying the average percent increase across these CMAs to aggregate results, we can estimate the change in “vacant rents” over the last decade (see Figure 4.3a for an illustration).

**Figure 4.3a: Aggregate Geography, Historical Median Rents (2020 dollars) & % Change**



Source: CMHC

In 2020, the median vacant unit rented for 27% more than a decade prior (adjusted for inflation). Estimated studio rents grew 27%, 1 bedroom unit rents grew 21%, 2-bedroom units by 36%, and 3+ bedroom by 80%.

## 4.4 HOMEOWNERSHIP / RESIDENTIAL REAL ESTATE MARKET

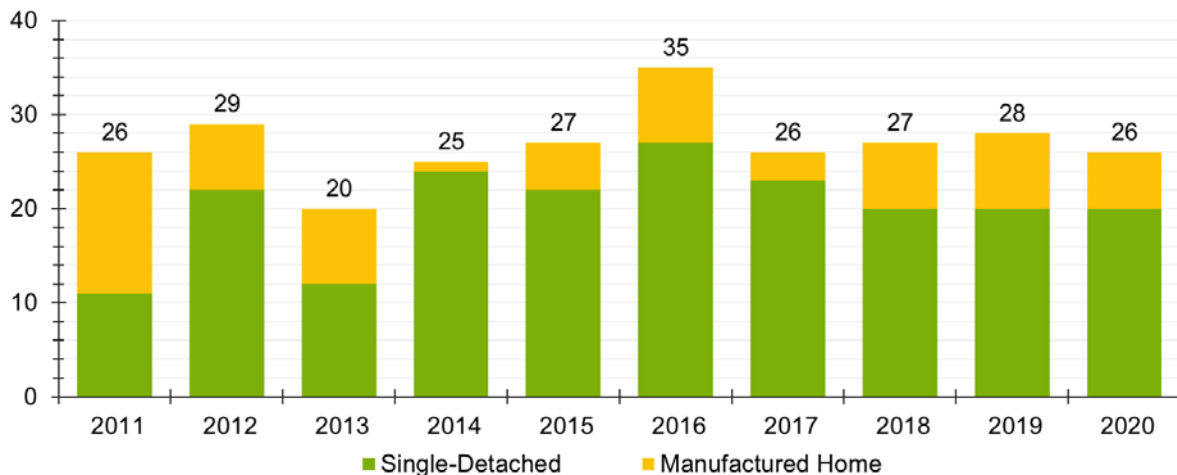
The real estate market refers to the buying and selling of land and buildings, mostly by individuals or companies who seek stable, permanent tenancy or investment opportunities. Many factors play into the health of the market, including dwelling prices and sales volumes. With access to high level BC Assessment data, we are able to report on these two topics at the local level.

### Sales Activity

On average, 27 homes are sold annually in Fort St. James Rural over the last decade. Peak sales activity occurred in 2016 with 35 sales. Since then, volumes have remained relatively consistent.

Since 2011, single-detached homes have made up 74% of residential real estate sales, with only manufactured/mobile homes also showing activity on the market. According to Statistics Canada, other dwelling types do exist in Fort St. James Rural, but of a volume so minute that it would be rare to see them for sale in any given year.

**Figure 4.4a: Historical Sale Volumes**



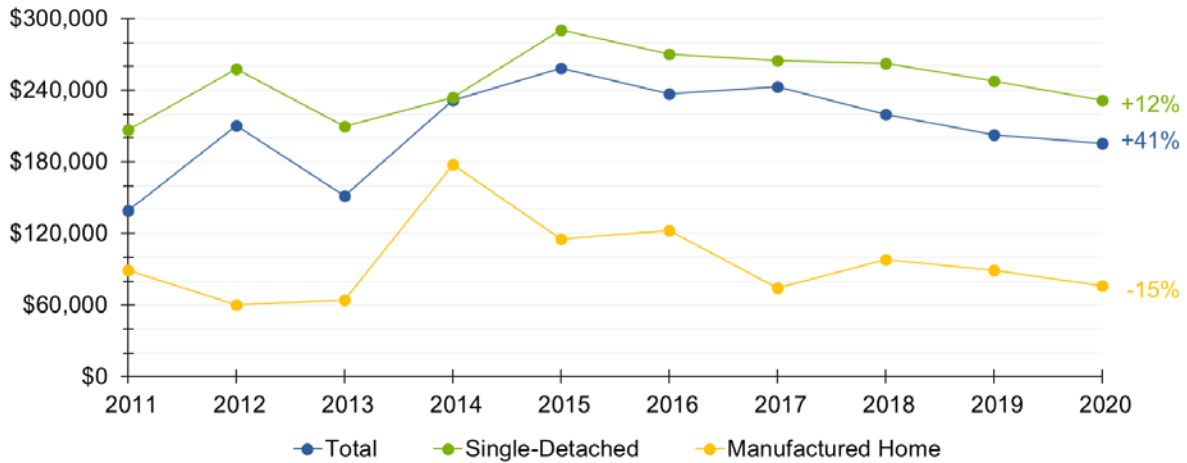
Source: BC Assessment

### Sale Prices

BC Assessment reports sale prices for multiple dwellings types. Figure 4.4b shows what the average price per dwelling type by community, and the percent change (in 2020 dollars) from 2011 to 2020.

Overall, Fort St. James Rural home prices appreciated 41% since 2011 (about \$139,000 to \$195,500). Most of the price appreciation occurred between 2013 to 2015, after which there has been a steady decline in prices across single-detached and manufactured homes. The former’s prices have remained high enough to still report a decade increase of 12%. Manufactured home prices have dipped about 15% over the decade.

**Figure 4.4b: Historical Median Dwelling Prices (2020 dollars), Percent Change '11-'20**



Source: BC Assessment

Readers may notice that percent in overall price is much higher than both dwelling types. The reason is that in any given year there are different mixes of single-detached and manufactured homes. In 2011, there was a higher proportion of manufactured homes (which are less expensive), while in 2020 it was lower. This directly impacts the overall price of housing and the percent change between years of housing activity.

Adjusting prices for inflation (e.g. 2020 dollars) allows the reader to understand the actual overall appreciation or depreciation in housing in real terms (or values that are comparable without the consideration of increases or decreases in the value of money in the larger economy). For instance, prices increased 51% when unadjusted, meaning inflation made up about 20% of the increase in price over the decade.

### 4.5 NON-MARKET HOUSING

BC Housing provides annual counts of non-market housing across communities and regions, including the Regional District of Bulkley–Nechako. The data, collected in March 2021, details the total persons or households using forms of emergency shelters, transitional and assisted living, independent social housing units, or private market rental assistance programs. The following subsections summarize the current stock of these facilities and program offerings and number of waitlists corresponding to population need.

The vast majority of non-market housing programs and facilities are located in municipalities (like the Village of Burns Lake, the Town of Smithers, and the District of Vanderhoof). Given that rural residents may seek out these urban centres, we have elected to include totals from nearby municipalities as a point of comparison.

### Facilities & Programs

As of March 31, 2021, BC Housing supports emergency shelter or homeless housing for 100 people. An additional 196 units exist for those needing transitional housing and assisted living, and 159 units exist as independent social housing. In March, 118 individuals or households received rental assistance for private market dwellings, 75% of whom were seniors.

The District of Fort St. James’s non-market housing stock makes up 10% of all units located within the RDBN, including 6% of transitional supported & assisted living units and 19% of independent social housing units. According to BC Housing, no Fort St. James Rural individuals or households received private rental market assistance.

Figure 4.5a shows how many people/households benefited from non-market housing across the RDBN and the District of Fort St. James. Units for the all service allocation subgroups are marked with an ‘XX’ notation if one of the subgroups has 5 or fewer units.

**Figure 4.5a: Non-Market Housing Facilities & Programs, March 31 2021**

Regional District of Bulkley-Nechako																
Emergency Shelter & Housing for the Homeless				Transitional Supported & Assisted Living					Independent Social Housing			Rent Assistance in Private Market				TOTAL
Homeless Housed	Homeless Rent Support	Homeless Shelters	Subtotal	Supportive Seniors Housing	Special Needs	Women & Children Fleeing Violence	Subtotal	Low Income Families	Low Income Seniors	Subtotal	Families	Seniors	Canada Housing Benefit	Subtotal		
72	22	6	100	96	38	62	196	114	36	150	24	88	6	118	564	

District of Fort St. James																
Emergency Shelter & Housing for the Homeless				Transitional Supported & Assisted Living					Independent Social Housing			Rent Assistance in Private Market				TOTAL
Homeless Housed	Homeless Rent Support	Homeless Shelters	Subtotal	Supportive Seniors Housing	Special Needs	Women & Children Fleeing Violence	Subtotal	Low Income Families	Low Income Seniors	Subtotal	Families	Seniors	Canada Housing Benefit	Subtotal		
0	0	0	0	XX	XX	XX	12	16	12	28	XX	XX	XX	14	54	

Source: BC Housing



### **Non-Market Housing Waitlist**

As of June 2021, the BC Housing wait list had 49 total applications from RDBN residents that had not yet been fulfilled, including: 27 families, 6 residents with disabilities, and 14 seniors. Like for services, the greatest visible demand comes from municipal areas. Based on available information, 13 District of Fort St. James applicants remained unserved (7 of which were seniors).

The totals provided only reflect active applications with BC Housing and do not represent the true total of people who can or should be accessing services but are not, either due to stigmatization of accessing services or feeling disheartened by long wait list numbers or times. The unavailability of options in rural communities also serves as a deterrent to applying to urban services, especially when social (family and friends) supports may not be in these urban centres or if residents simply wish to remain in their community (like seniors aging in place).



## 5 Housing Need

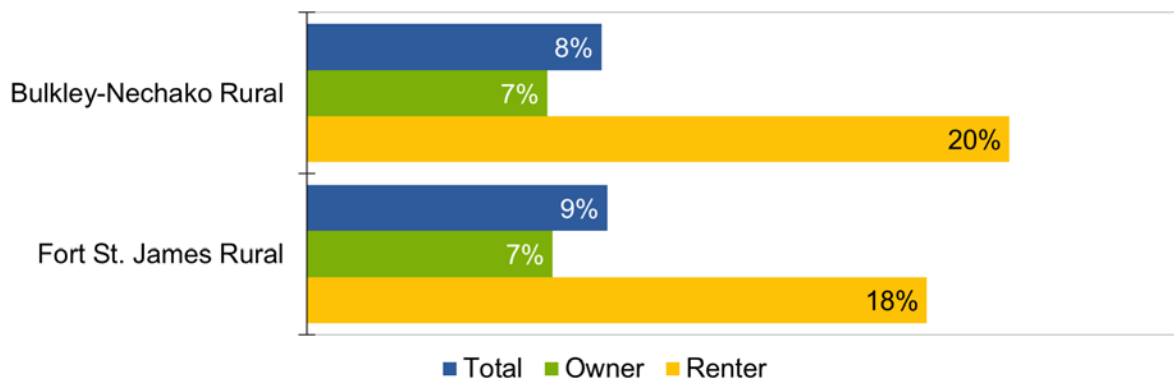
Statistics Canada defines housing need using three set of criteria: suitability, adequacy, and affordability. The Glossary section provides definitions for each of these; however, a quick guide is that unsuitable means overcrowded, inadequate means a home requires major repair, and unaffordable is when shelter costs exceed 30% of before-tax household income. If any household experiences one or more of these criteria, Statistics Canada classifies them as living in “Core Housing Need,” the catch all metric for housing hardship.

### 5.1 HOUSING NEED CRITERIA

#### Affordability

In 2016, Statistics Canada reported that 50 Fort St. James Rural households lived in a home that put them outside their financial means. In other words, 9% of households allocated more than 30% of their before-tax household income to shelter costs. Both the number and share of households experiencing affordability issues represent an increase from 2006 (35 and 7%).

Figure 5.1a: Unaffordable Housing by Household Tenure, 2016



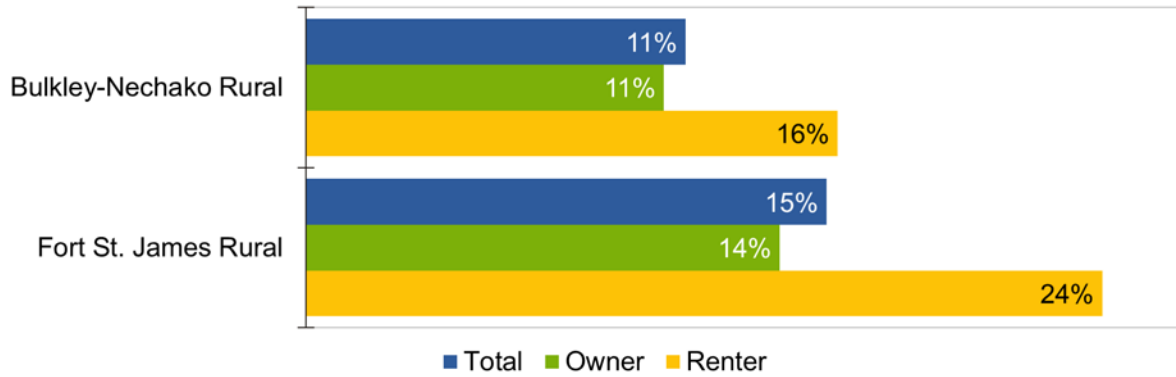
Source: Statistics Canada

Renter households are more likely to deal with the burden of unaffordable housing. About 18% of renter households (15 total) paid more than 30% of their income versus 7% of owners (35 total). This hardship largely stems from the higher proportion of single income households who rent.

#### Adequacy – Prevalence of Major Repairs

In 2016, Statistics Canada reported that 90 Fort St. James Rural households lived in a home that needed major repairs, or 15% of total households. The number and share of inadequate homes represent a decade increase from 65 and 14% in 2006.

**Figure 5.1b: Inadequate Housing by Household Tenure, 2016**



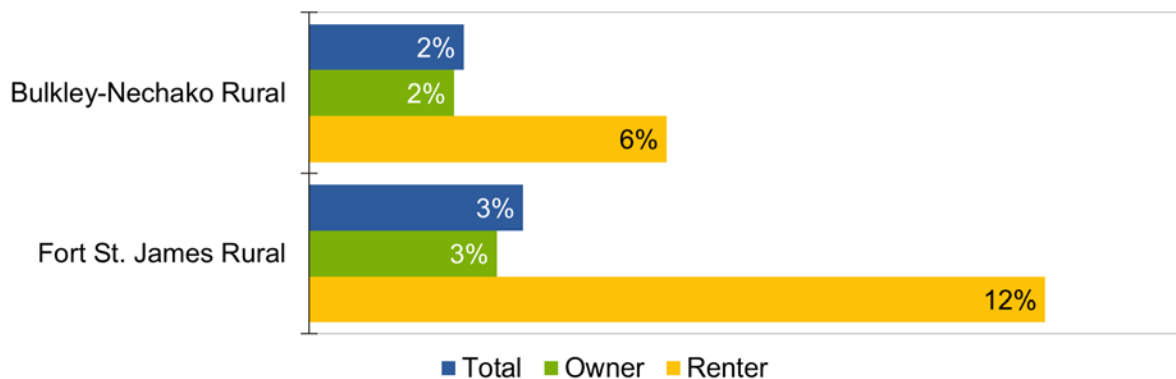
Source: Statistics Canada

Housing inadequacy is predominantly a function of the housing stock’s age (the older the property, the greater likelihood of needing repair). Fort St. James Rural appears to have a proportionally higher rate of lower dwelling quality compared to Bulkley–Nechako Rural overall – particularly when it comes to rental housing.

**Suitability – Overcrowding**

In 2016, 20 Fort St. James Rural households lived in a home that was too small for their needs, or 3% of total households. The number and share of unsuitable homes represent a decade decrease from 35 and 7% in 2006.

**Figure 5.1c: Unsuitable Housing by Household Tenure, 2016**



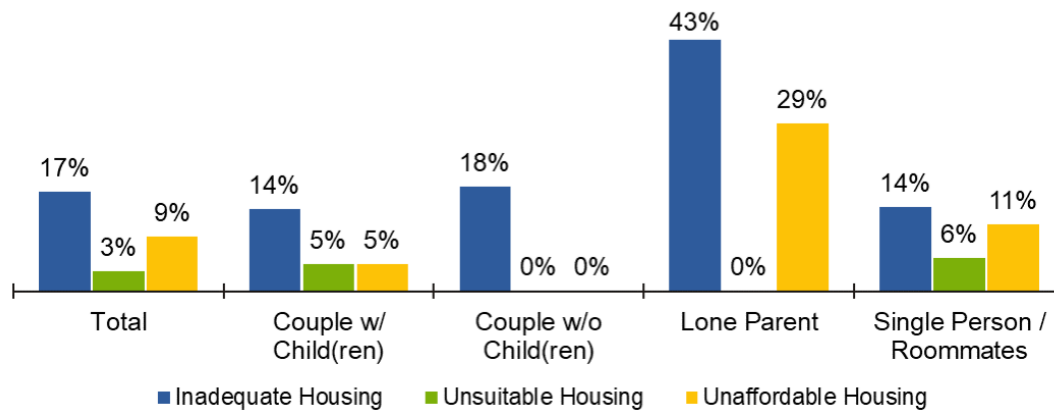
Source: Statistics Canada

Renter households are more likely to deal with the burden of unsuitable housing. About 12% of renter households (10 total) occupied unsuitable housing versus 3% of owners (15 total). This hardship largely stems from singles/roommates living together in small homes to save costs.

### Housing Criteria by Family Type

Tied to income, couples (with or without children) are more likely to reasonably afford their accommodation and can access suitable housing as a result. Inadequate housing is more common in Fort St. James Rural, suggesting that the housing stock may be older and in need of major repairs. Lone parents report the greatest financial and repair burdens regarding housing. Single person households reported the next highest affordability challenges.

**Figure 5.1d: Housing Criteria by Tenure & Family Type, 2016**



Source: Statistics Canada

## 5.2 CORE HOUSING NEED

If a household is in Core Housing Need, it means that they experience at least one of the previously mentioned hardships, but with one major difference: affordability is not only whether expenses surpass the 30% threshold. It also takes into account whether an affordable, adequate, and suitable alternative option exists in the market (given a household’s needs). Put simply, Core Housing Need filters out those who voluntarily spend more money on housing because their means (generally) allow them to or those who choose to live in unsuitable and inadequate housing when their incomes facilitate otherwise. For example, a household earning \$300,000 could spend a significant portion of their income on housing, when cheaper options are available, without seriously impacting their ability to afford other necessities.

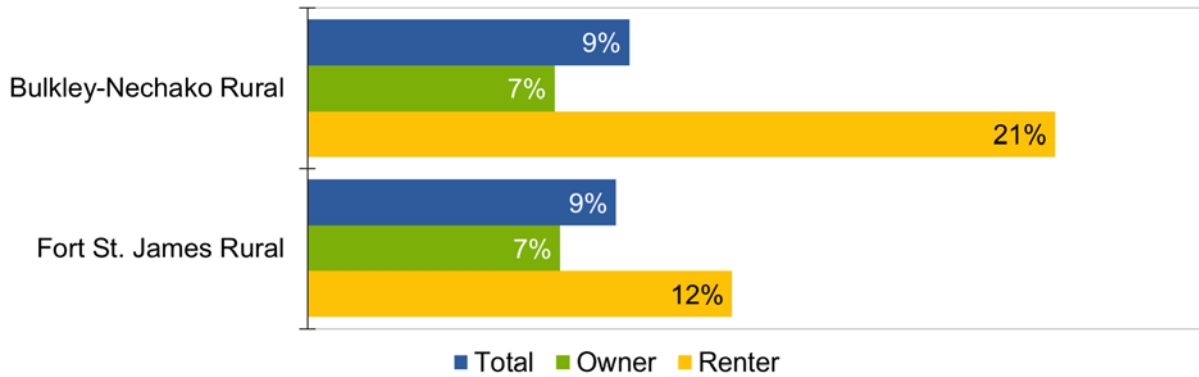
Core Housing Need may overcount total households experiencing financial hardship from housing, particularly for owner households who may pay more than they can afford to get their foot in the market, receive higher quality housing, or simply meet their nuanced family need. That said, most households in Core Housing Need do experience financial hardship.

### Overall Core Housing Need

In 2016, 10% of Fort St. James Rural households (75) lived in Core Housing Need. Among owner households, the rate was 9% (65 households), while renter households experienced slightly higher proportions of need (13% or 10 households). The number of households in Core Housing Need represent a decade increase from 40 in 2006.

In 2015, households in core need earned a median before-tax income of \$17,078 (about 21% of Fort St. James Rural’s overall median income).

**Figure 5.2a: Core Housing Need by Household Tenure, 2016**



Source: Statistics Canada

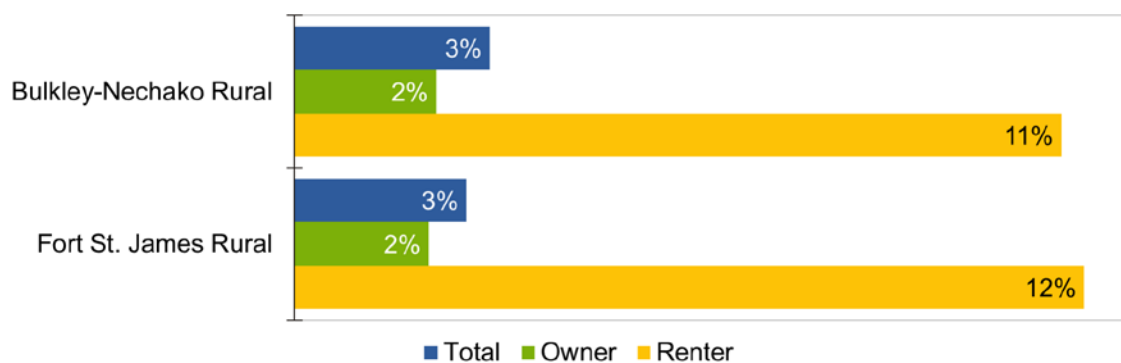
### 5.3 EXTREME CORE HOUSING NEED

Extreme Core Housing Need applies the same methodology as Core Housing Need, with one additional adjustment. The Extreme definition adjusts the original 30% threshold to 50% in an effort to determine how many households are facing substantial financial hardship.

#### Overall Extreme Core Housing Need

In 2016, 3% of Fort St. James Rural households (15) lived in Extreme Core Housing Need. Among owner households, the rate was 2% (10 households), while 12% of renter households (10) reported extreme core need. The total number and share of households in Extreme Core Housing Need represent a decade increase from 0 and 0% in 2006.

**Figure 5.3a: Extreme Core Housing Need by Household Tenure, 2016**



Source: Statistics Canada

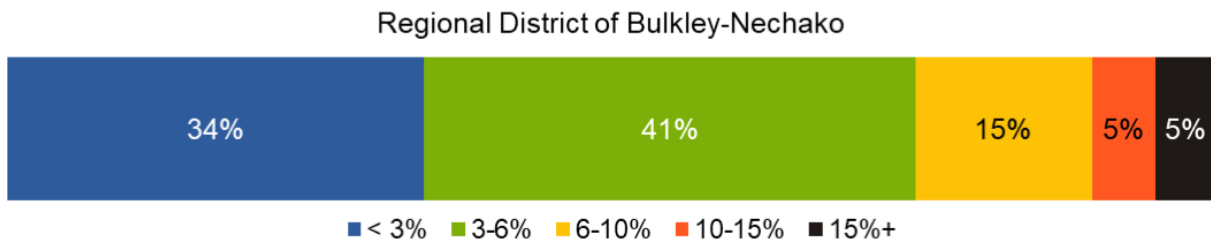
## 5.4 ENERGY POVERTY

According to the Canadian Urban Sustainability Practitioners (CUSP), energy poverty refers to the experience of households or communities that struggle to heat and cool their homes and power their lights and appliances. Canadian academics consider those households that take on a disproportionate energy cost burden relative to their average after-tax income are said to be experiencing energy poverty. Three thresholds exist for energy poverty: (1) 6% of after-tax income when considering utilities only,<sup>3</sup> (2) 4% of after-tax income for fuel used for transportation, and (3) 10% of after-tax income for the combined of (1) and (2).<sup>4</sup> The Canadian average utility expense as a share of after-tax income is about 3%.

CUSP energy poverty initiative includes an “Energy Poverty and Equity Explorer Tool,”<sup>5</sup> which provides 2016 estimates on how many households spend a particular portion of their income on energy costs (not including vehicle gas). Figure 5.4a summarizes the results for the entire RDBN. Data does not exist at the municipal or electoral area level.

Based on available geographic data, CUSP estimates that about 25% of RDBN households spent more than 6% of their after-tax income on utility expenses in 2016. About 10% spent more than 10% and 5% spent more than 15%.

**Figure 5.4a: Household Utility Expenses as a % of After-Tax Income, 2016**



*Source: Canadian Urban Sustainability Practitioners*

Figure 5.4b show internally produced tenure estimates for Fort St. James Rural using combinations of data from Environics Analytics and Statistics Canada. It shows what the average owner and renter household earns after-tax every month and what percentage of that income is likely allocated to utilities and vehicle gas.

The average homeowner potentially spends around 3% on utilities and 4% on gas (for leisure, work, or errands). Although renters generally pay smaller utility bills (efficiencies from many units in a building, smaller units, or utilities being included in rent), they must often allocate higher shares of their income (which is markedly less) as owners towards energy. Specifically, gas for transportation takes up 2 percentage points more of a renter’s budget, even if they often need to drive similar distances as owners.

The estimated average energy expense falls below the 10% energy poverty threshold (when including vehicle fuel). The average owner and renter spends about the Canadian average share (3%) on utilities only. Even with gas included, the average owner and renter household is not considered to be energy poor.

3 Canadian Urban Sustainability Practitioners. (2021). The Many Faces of Energy Poverty in Canada. <https://energypoverty.ca/>

4 Fraser Institute. (2016, March 15). Energy Costs and Canadian Households: How Much Are We Spending? <https://www.fraserinstitute.org/studies/energy-costs-and-canadian-households-how-much-are-we-spending#>

5 Canadian Urban Sustainability Practitioners. (2021). Energy Poverty & Equity Explorer. <https://energypoverty.ca/mappingtool/>

Figure 5.4b: Energy Costs as % of Average Monthly After-Tax Income, 2020 Estimates



Source: derived from Environics Analytics & Statistics Canada



## 6 Affordability Gap Analysis

In order to perform an affordability gap analysis, this report compares real estate sales and rental data to family types and defined income categories. The income categories adapt those used by the U.S. Department of Housing and Urban Development as a means of establishing designating thresholds to identify the financial capacity of households.<sup>6</sup> The categories are as follows:

- **Very low income** – making less than 50% of median income
- **Low income** – making between 50 and 80% of median income
- **Moderate income** – making between 80 and 120% of median income
- **Above moderate income** – making between 120 and 150% of median income
- **High income** – those making above 150% of median income

The report applies the following steps to calculate affordable house and rental prices:

- (1) determine the maximum achievable income in a particular income category range;
- (2) calculate an affordable monthly rent or dwelling price for said category using CMHC's maximum Gross Debt Service ratio of 35%, the effective threshold prior to July 1 2020 (now 39%);<sup>7</sup> and
- (3) compare these calculations to median market rents and median house prices.

The tables and figures within the following sections combine multiple data sources (CMHC, Statistics Canada, Environics Analytics, and BC Assessment). Each source uses different ways to collect, organize, or define its data. Although efforts have been taken to make the data as compatible as possible, results should not be taken as absolute fact; rather, they are estimates intended to illustrate a high-level trend. The following rules and assumptions were used for this exercise:

- values are rounded for readability;
- rental rates are based on CMHC reported rents for BC (CMHC data for RDBN is unavailable);
- estimated dwelling values derived from an affordable mortgage payment and assumes a 10% down payment, a 25-year amortization period, and that interest rates equate to the Bank of Canada prime rate of that period (2.85% in 2015 and 2.45% in 2020);
- the ratio of owner to overall income remains the same over time to estimate incomes in 2020 (the same goes for the ratio of renter to overall income); and
- ancillary household shelter costs (e.g. utilities and insurance) will make up about one third of owner shelter costs and one fifth of renter shelter costs.

The analysis is based on different median incomes, which means that results cannot speak to the experience of every household. That said, the analysis should be read with the understanding that median figures may mask the true hardships faced by some segments of the population; this is more effectively shared through the study's engagement process and results.

<sup>6</sup> U.S. Department for Housing & Urban Development. (FY 2021). Methodology for Determining Section 8 Income Limits. Retrieved from <https://www.huduser.gov/portal/datasets/ii//ii21/IncomeLimitsMethodology-FY21.pdf>

<sup>7</sup> Canada Mortgage & Housing Corporation. (2018, March 31). Calculating GDS/TDS. Retrieved from <https://www.cmhc-schl.gc.ca/en/professionals/project-funding-and-mortgage-financing/mortgage-loan-insurance/calculating-gds-tds>



## 6.1 RENTING

Anecdotally, the cost of shelter has risen over the last decade across most jurisdictions. In markets of unchanging demand and supply dynamics, one would expect prices to increase by about the rate of inflation. Provincial wide data indicates that rents have risen well above inflation; particularly, over the last decade.

The high-level label “Renter” does not adequately reflect the experiences of different household types or income categories. As such, Figures 6.1a and 6.1b estimate whether surpluses or deficits exist among the shelter budgets for these two variables. In either table, the first set of columns describes whether the budget of the household/income category is sufficient to afford the median BC unit type (a check mark means there is budget leftover, while the “x” means costs surpass the budget). The last set of columns estimate whether this affordability has changed in the last half decade (up arrow means more affordable and down arrow means less). Budgets are based on renter incomes.

In 2020, the median couple and male lone parent could afford the median BC rental unit. Median female lone parents and single persons demonstrated the greatest budgetary hardship. Estimates indicate they could not afford the median rent of larger unit types.

While some family types can reasonably afford their shelter more than others, the degree at which they can afford shelter has changed (and will continue to change). In 2020, shelter budgets generally tightened across all household types, suggesting that estimated increases to median incomes for Fort St. James Rural did not keep up with changes to rental housing costs.

**Figure 6.1a: Local Household Budgets vs. BC Median Rents and Changes to Affordability, 2020 Estimates**

	2020 Affordable Budget minus Rent					Changes to Affordability (2015 to 2020)				
	Median Unit	Studio	1-Bed	2-Bed	3+ Bed	Median Unit	Studio	1-Bed	2-Bed	3+ Bed
Median Rental Income	✓	✓	✓	✓	✓	↓	↓	↓	↓	↓
Couples w/o child(ren)	✓	✓	✓	✓	✓	↓	↓	↓	↓	↓
Couples w/ child(ren)	✓	✓	✓	✓	✓	↓	↓	↓	↓	↓
Lone Parent - Male	✓	✓	✓	✓	✓	↓	↓	↓	↓	↓
Lone Parent - Female	✗	✓	✓	✗	✗	↓	↓	↓	↓	↓
Singles / Roommates	✗	✓	✓	✗	✗	↓	↓	↓	↓	↓

*Source: derived from CMHC, Environics Analytics, & Statistics Canada*

Very low income households experience the greatest financial hardship when accessing housing, often paying more than their reasonable shelter budget would allocate. Overall, median units have possibly become more less affordable relative to budgets for most income levels.

**Figure 6.1b: Local Income Category Max Budgets vs. BC Median Rents and Changes to Affordability, 2020 Estimates**

	2020 Affordable Budget minus Rent					Changes to Affordability (2015 to 2020)				
	Median Unit	Studio	1-Bed	2-Bed	3+ Bed	Median Unit	Studio	1-Bed	2-Bed	3+ Bed
Median Rental Income	✓	✓	✓	✓	✓	↓	↓	↓	↓	↓
Very Low	✗	✓	✗	✗	✗	↓	↓	↓	↓	↓
Low	✓	✓	✓	✓	✗	↓	↓	↓	↓	↓
Moderate	✓	✓	✓	✓	✓	↓	↓	↓	↓	↓
Above Moderate	✓	✓	✓	✓	✓	↓	↓	↓	↓	↓
High	<i>Not available because no upper limit to high category</i>					<i>Not available because no upper limit to high category</i>				

*Source: derived from CMHC, Environics Analytics, & Statistics Canada*

It is important to reiterate that the above analysis is based on estimates produced using a set of assumptions. They are not meant to pinpoint an exact value. Rather, the existence of a surplus or deficit and the direction of change to affordability is most important as a means for identifying general trends and initiating discussion.

## 6.2 FIRST-TIME HOME BUYERS / HOMEOWNERSHIP

Figure 6.2a illustrates what proportion of total renter households (y-axis) can afford to buy a home at any given purchase price (x axis) in 2015 and 2020. The vertical lines represent the median cost of a dwelling type for that given year. For simplicity, this exercise does not consider whether a household has saved or can save for a down payment.

A rough observation of 2015 indicates that about 48% of households could afford the mortgage cost of the median home. By 2020, estimates suggest that this share increased to about 60%. This marks an improvement to homeownership affordability for first-time home buyers. Nevertheless, 40% of renter households (those who could potentially purchase a home for the first time) could not reasonably afford half of the dwellings sold in Fort St. James Rural in 2020.

As for specific dwelling types, the proportion of households that could afford the median single-detached home may have improved from 43% to 51% and mobile homes from 85% to 89%.

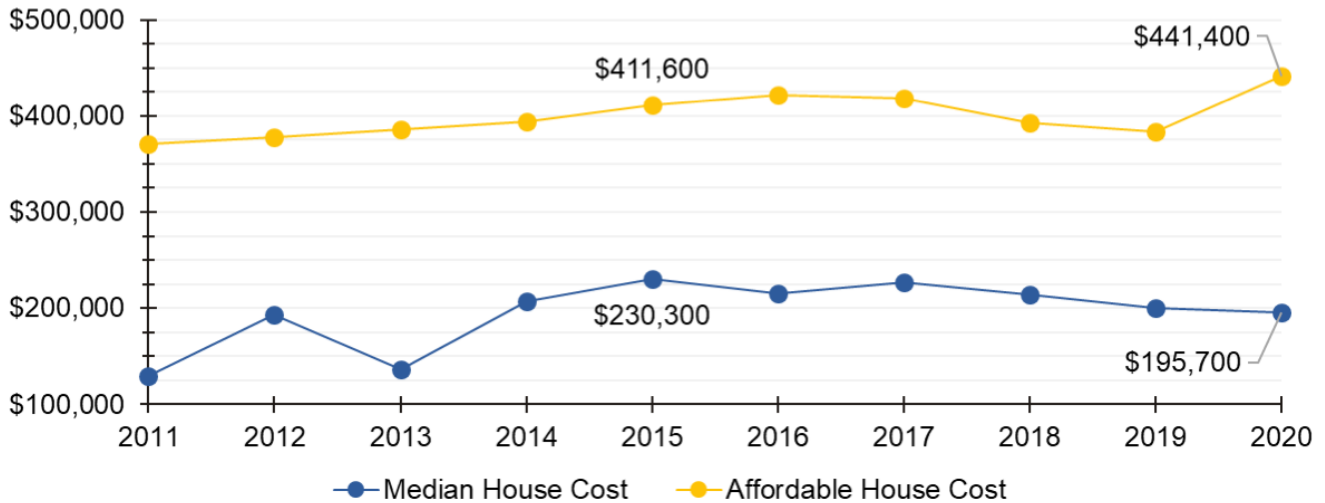
**Figure 6.2a: % of Renter HHs who could Afford Local Dwelling Prices, '15 vs '20**



Source: derived from BC Assessment & Statistics Canada

Figure 6.2b offers a different perspective on the cost local housing by comparing the cost of the median home across Fort St. James Rural versus the cost that the estimated median income in a given year could afford (based on the same assumptions discussed at the beginning of this section, with the addition that the affordable cost of one year uses the prime rate of that given year). The purpose is to highlight the impact of changing overall incomes on affordability.

**Figure 6.2b: Fort St. James Rural Median Home Cost vs Estimated Affordable Home Cost**



*Source: derived from BC Assessment, & Statistics Canada*

Generally, Fort St. James Rural has been an affordable place to live (specific to housing costs) due to a combination of lower housing prices and higher household incomes (Fort St. James Lake Rural’s 2015 median household income – including owners and renters – was higher than British Columbia’s).

Estimates propose that the affordable cost of a home has exceeded that of the actual cost of a home since the beginning of the decade, and the difference between the two has varied little since then. In 2015, the median household possibly could afford about \$181,300 more home than what was on the market. In 2020, this grew to \$245,700. With interest rates anticipated to increase (post COVID-19), budgets may tighten over the next few years.

## 7 Glossary

**“activity limitation”** refers to difficulties that people have in carrying out daily activities such as hearing, seeing, communicating, or walking. Difficulties could arise from physical or mental conditions or health problems;

**“bedrooms”** refer to rooms in a private dwelling that are designed mainly for sleeping purposes even if they are now used for other purposes, such as guest rooms and television rooms. Also included are rooms used as bedrooms now, even if they were not originally built as bedrooms, such as bedrooms in a finished basement. Bedrooms exclude rooms designed for another use during the day such as dining rooms and living rooms even if they may be used for sleeping purposes at night. By definition, one-room private dwellings such as bachelor or studio apartments have zero bedrooms;

**“census”** means a census of population undertaken under the Statistics Act (Canada);

**“census agglomeration (CA)”** Area consisting of one or more neighbouring municipalities situated around a core. A census agglomeration must have a core population of at least 10,000;

**“census dissemination area (CA)”** is a small, relatively stable geographic unit composed of one or more adjacent dissemination blocks. It is the smallest standard geographic area for which all census data are disseminated. DAs cover all the territory of Canada;

**“census dissemination block (DB)”** is an area bounded on all sides by roads and/or boundaries of standard geographic areas. The dissemination block is the smallest geographic area for which population and dwelling counts are disseminated. DBs cover all the territory of Canada;

**“census division (CD)”** means the grouping of neighbouring municipalities, joined together for the purposes of regional planning and managing common services (e.g. Regional District of Bulkley–Nechako);

**“census family”** is defined as a married couple and the children, if any, of either and/or both spouses; a couple living common law and the children, if any, of either and/or both partners; or a lone parent of any marital status with at least one child living in the same dwelling and that child or those children. All members of a particular census family live in the same dwelling;

**“census subdivision (CSD)”** is the general term for municipalities (as determined by provincial/territorial legislation) or areas treated as municipal equivalents for statistical purposes;

**“child”** refers to any unmarried (never married or divorced) individual, regardless of age, who lives with his or her parent(s) and has no children in the same household;

**“commuting destination”** refers to whether or not a person commutes to another municipality (i.e., census subdivision), another census division or another province or territory. Commuting refers to the travel of a person between his or her place of residence and his or her usual place of work;

**“components of demographic growth”** refers to any of the classes of events generating population movement variations. Births, deaths, migration, marriages, divorces, and new widowhoods are the components responsible for the variations since they alter either the total population or the age, sex, and marital status distribution of the population.:

**“emigrant”** refers to a Canadian citizen or immigrant who has left Canada to establish a permanent residence in another country.

**“immigrant”** refers to a person who is, or who has ever been, a landed immigrant or permanent resident. Such a person has been granted the right to live in Canada permanently by immigration authorities;

**“interprovincial migration”** refers to movement from one province or territory to another involving a permanent change in residence. A person who takes up residence in another province or territory is an out-migrant with reference to the province or territory of origin and an in-migrant with reference to the province or territory of destination;

**“intraprovincial migration”** refers to movement from one region to another within the same province or territory involving a permanent change of residence. A person who takes up residence in another region is an out-migrant with reference to the region of origin and an in-migrant with reference to the region of destination;

**“non-permanent residents”** refers to persons who are lawfully in Canada on a temporary basis under the authority of a temporary resident permit, along with members of their family living with them. Non-permanent residents include foreign workers, foreign students, the humanitarian population and other temporary residents;

**“core housing need”** is when housing falls below at least one of the adequacy, affordability or suitability standards and it would have to spend 30% or more of its total before-tax income to pay the median rent of alternative local housing that meets all three housing standards;

**“adequate housing”** means that, according to the residents within the dwelling, no major repairs are required for proper use and enjoyment of said dwelling;

**“affordable housing”** means that household shelter costs equate to less than 30% of total before-tax household income;

**“suitable housing”** means that a dwelling has enough bedrooms for the size and composition of resident households according to National Occupancy Standard (NOS) requirements;

**“dissemination area (DA)”** refers to a small, relatively stable geographic unit composed of one or more adjacent dissemination blocks with an average population of 400 to 700 persons based on data from the previous Census of Population Program. It is the smallest standard geographic area for which all census data are disseminated. DAs cover all the territory of Canada;

**“dwelling”** is defined as a set of living quarters;

**“dwelling type”** means the structural characteristics or dwelling configuration of a housing unit, such as, but not limited to, the housing unit being a single-detached house, a semi-detached house, a row house, an apartment in a duplex or in a building that has a certain number of storeys, or a mobile home;

**“single-detached house”** means a single dwelling not attached to any other dwelling or structure (except its own garage or shed). A single-detached house has open space on all sides, and has no dwellings either above it or below it. A mobile home fixed permanently to a foundation is also classified as a single-detached house;

**“semi-detached house”** means one of two dwellings attached side by side (or back to back) to each other, but not attached to any other dwelling or structure (except its own garage or shed). A semi-detached dwelling has no dwellings either above it or below it, and the two units together have open space on all sides;

**“row house”** means one of three or more dwellings joined side by side (or occasionally side to back), such as a townhouse or garden home, but not having any

other dwellings either above or below. Townhouses attached to a high-rise building are also classified as row houses;

**“duplex”** (also known as apartment or flat in a duplex) means one of two dwellings, located one above the other, may or may not be attached to other dwellings or buildings;

**“apartment in a building that has five or more storeys”** means a dwelling unit in a high-rise apartment building which has five or more storeys;

**“apartment in a building that has fewer than five storeys”** means a dwelling unit attached to other dwelling units, commercial units, or other non-residential space in a building that has fewer than five storeys;

**“manufactured home”** means a single dwelling, designed and constructed to be transported on its own chassis and capable of being moved to a new location on short notice. It may be placed temporarily on a foundation pad and may be covered by a skirt. Also referred to as a mobile home;

**“economic family”** refers to a group of two or more persons who live in the same dwelling and are related to each other by blood, marriage, common-law union, adoption or a foster relationship. A couple may be of opposite or same sex. By definition, all persons who are members of a census family are also members of an economic family;

**“employment rate”** means, for a particular group (age, sex, marital status, geographic area, etc.), the number of employed persons in that group, expressed as a percentage of the total population in that group;

**“equity seeking groups”** are communities that face significant collective challenges in participating in society. This marginalization could be created by attitudinal, historic, social and environmental barriers based on age, ethnicity, disability, economic status, gender, nationality, race, sexual orientation and transgender status, etc. Equity-seeking groups

are those that identify barriers to equal access, opportunities and resources due to disadvantage and discrimination and actively seek social justice and reparation;

**“extreme core housing need”** has the same meaning as core housing need except that the household has shelter costs for housing that are more than 50% of total before-tax household income;

**“family size”** refers to the number of persons in the family;

**“full-time equivalent (FTE) student”** represents all full-time and part-time enrolments, converted to represent the number of students carrying a full-time course load. One student whose course load is equal to the normal full-time number of credits or hours required in an academic year would generate 1.0 Student FTE. A student taking one-half of a normal course load in one year would be a 0.5 Student FTE;

**“household”** refers to a person or group of persons who occupy the same dwelling and do not have a usual place of residence elsewhere in Canada or abroad;

**“owner household”** refers to a private household where some member of the household owns the dwelling, even if it is still being paid for;

**“renter household”** refers to private households where no member of the household owns their dwelling. The dwelling is considered to be rented even if no cash rent is paid;

**“household maintainer”** refers to whether or not a person residing in the household is responsible for paying the rent, or the mortgage, or the taxes, or the electricity or other services or utilities. Where a number of people may contribute to the payments, more than one person in the household may be identified as a household maintainer. In the case of a household where two or more people are listed as household maintainers, the first person listed is chosen as the primary household maintainer;

**“household size”** refers to the number of persons in a private household;

**“household type”** refers to the differentiation of households on the basis of whether they are census family households or non-census-family households. Census family households are those that contain at least one census family;

**“Indigenous identity”** refers to whether the person identified with the Aboriginal peoples of Canada. This includes those who are First Nations, Métis or Inuit (Inuit) and/or those who are Registered or Treaty Indians (that is, registered under the Indian Act of Canada), and/or those who have membership in a First Nation or Indian band;

**“labour force”** refers to persons who, during the week of Sunday, May 1 to Saturday, May 7, 2016, were either employed or unemployed;

**“living wage”** means the hourly amount that each of two working parents with two young children must earn to meet their basic expenses (including rent, childcare, food, and transportation) once government taxes, credits, deductions, and subsidies have been taken into account;

**“low-income measure, after tax,”** refers to a fixed percentage (50%) of median adjusted after-tax income of private households. The household after-tax income is adjusted by an equivalence scale to take economies of scale into account. This adjustment for different household sizes reflects the fact that a household’s needs increase, but at a decreasing rate, as the number of members increases;

**“migrant”** refers to a person who has moved from their place of residence, of which the origin is different than the destination community they reported in. Conversely, a non-migrant is a person who has moved within the same community;

**“mobility status, one year”** refers to the status of a person with regard to the place of residence on the reference day in relation to the place of residence on the same date one year earlier;

**“NAICS”** means the North American Industry Classification System (NAICS) Canada 2012, published by Statistics Canada;

**“NAICS industry”** means an industry established by the NAICS;

**“participation rate”** means the total labour force in a geographic area, expressed as a percentage of the total population of the geographic area;

**“primary rental market”** means a market for rental housing units in apartment structures containing at least 3 rental housing units that were purpose-built as rental housing;

**“precarious housing”** means housing that is not affordable, is overcrowded, is unfit for habitation, or is occupied through unstable tenancy;

**“Rental Market Survey”** refers the collection of data samples from all urban areas with populations greater than 10,000 and targets only private apartments with at least three rental units. Among the information provided are median rental prices for units within the primary rental market;

**“secondary rental market”** means a market for rental housing units that were not purpose-built as rental housing;

**“shelter cost”** refers to the average or median monthly total of all shelter expenses paid by households that own or rent their dwelling. Shelter costs for owner households include, where applicable, mortgage payments, property taxes and condominium fees, along with the costs of electricity, heat, water and other municipal services. For renter households, shelter costs include, where applicable, the rent and the costs of electricity, heat, water and other municipal services;



**“short-term rental (STR)”** means the rental of a housing unit, or any part of it, for a period of less than 30 days;

**“STR – commercial market”** refers to all short-term rental units that were active within a given time period, but are available and/or reserved more than 50% of the days that they have been active. The 50% cut off is meant to separate residents using the service to generate supplemental income from non-resident STR operators operating income/investment properties. The commercial market only considers entire homes or apartments, not listings that are hotels, private rooms, or other;

**“STR – total market”** refers to all short-term rental units that were active (meaning, reserved or available at least one day in a month) within a given time period. The total market only considers entire homes or apartments, not listings that are hotels, private rooms, or other;

**“subsidized housing”** refers to whether a renter household lives in a dwelling that is subsidized. Subsidized housing includes rent geared to income, social housing, public housing, government-assisted housing, non-profit housing, rent supplements and housing allowances;

**“tenure”** refers to whether the household owns or rents their private dwelling. The private dwelling may be situated on rented or leased land or be part of a condominium. A household is considered to own their dwelling if some member of the household owns the dwelling even if it is not fully paid for, for example if there is a mortgage or some other claim on it. A household is considered to rent their dwelling if no member of the household owns the dwelling;

**“unemployment rate”** means, for a particular group (age, sex, marital status, geographic area, etc.), the unemployed in that group, expressed as a percentage of the labour force in that group;

**“vacancy”** means a unit that, at the time of the CMHC Rental Market Survey, it is physically unoccupied and available for immediate rental.

## 7.2 POPULATION ADJUSTMENTS<sup>1 2</sup>

The census defines the population to be counted and the rules by which the population is to be counted. Coverage errors occur when errors are made relative to these definitions and rules. The main sources of coverage errors include the failure to include a dwelling (and, in turn, failing to include its residents), and respondent error by not including all persons who should be included or by including persons who should not be included.

The Canadian population's 2016 under-coverage rate was estimated at 4.32% (1,557,061 persons), while the population over-coverage rate was estimated at 1.96% (707,335 persons). Thus, the Census population net under-coverage rate for Canada was estimated at 2.36%.

Under-coverage generally referred to persons who were not included as usual residents in the questionnaire that was completed for their usual residence, or persons for whom no questionnaire was completed for their usual residence. Population over-coverage is the number of excess enumerations in the census counts for persons enumerated more than once (usually twice). This error produces bias because these persons should have been enumerated only once.

Two post-census studies were carried out to estimate the 2016 Census population coverage error. The Reverse Record Check (RRC) provided estimates for population under-coverage, while the Census Over-coverage Study (COS) estimated population over-coverage.

In the RRC, a random sample of individuals representing the 2016 Census target population was selected. The 2016 RRC sample consisted of 67,872 persons in the provinces and 2,595 persons in the territories. The 2016 Census database was then searched to determine whether these persons had indeed been enumerated. The estimate of population under-coverage is based on the number of persons in the RRC sample who were classified as "missed." These persons were part of the target population for the 2016 Census, but no evidence of enumeration could be found in the 2016 Census Response Database.

In the COS, over-coverage was measured by matching the final 2016 Census database to itself, and then matching the final 2016 Census database and a list of persons who should have been enumerated according to administrative data sources. Probabilistic linkage was used for matching. Probabilistic linkage identifies matches that are close but not exact. A sample of potential duplicates was selected for each linkage, and demographic characteristics and names were examined to identify true cases of over-coverage.

<sup>1</sup> Statistics Canada (2019, July). Coverage Technical Report, Census of Population, 2016: 1. Estimates of population coverage errors. <https://www12.statcan.gc.ca/census-recensement/2016/ref/98-303/chap1-eng.cfm>

<sup>2</sup> Statistics Canada. (2019, October). Coverage Technical Report, Census of Population, 2016: 3. Population coverage error. <https://www12.statcan.gc.ca/census-recensement/2016/ref/98-303/chap3-eng.cfm>

### 7.3 SHIFT SHARE METHOD

The Shift Share projection method is an approach that considers that both local and regional population trends have an impact on future resident totals for the local community. For instance, although a small town may have historically experienced population decline, it can benefit from anticipated growth at the regional level.

To perform the shift share, two main data points are required:

- Regional population projections, detailed to 5 year age cohorts, and
- Historical population totals (adjusted Census data), detailed to 5 year age cohorts.

Luckily, British Columbia produces their own in house population projections for several geographies, which includes the RDBN. We used this geography as the regional comparison. Note that BC projection geographies do not include Census Subdivisions.

We then calculate the percent share of the local community relative to the region in each Census year and establish how these shares have changed between each period. For instance, the difference between the shares of 2016 and 2011 are added to the 2016 share to anticipate what it may be in 2021. We then multiply the 2021 share into the total projected population of the RDBN to determine the local total. To better visualize the math, an example process is as follows:

$$1. \frac{Local_{(pop,2011)}}{Region_{(pop,2011)}} = \frac{1,200}{100,000} = 1.20\% \qquad \frac{Local_{(pop,2016)}}{Region_{(pop,2016)}} = \frac{1,225}{105,000} = 1.17\%$$

$$2. \% \text{ share } 2021 = (\% \text{ share } 2016) + [(\% \text{ share } 2016) - (\% \text{ share } 2011)] = 1.14\%$$

$$3. \text{ If } Region_{(pop,2021)} = 110,000; \text{ Then } Local_{pop,2021} = 110,000 \times 1.14\% = 1,254 \text{ people}$$

4. Between 2016 and 2021, Region grew ~4.8% while Local grew ~2.4%.

The above calculations apply the work to only the total population for simplification. The actual method produces the above for each 5 year age cohort, which is then summed to produce a total in a given period. Changes between 2006 and 2011 are also taken into account for greater historical coverage.



Consulting support from:



Funding support from:

