# Regional District of Bulkley-Nechako

## Electoral Area G – Houston 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, Stellat'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.

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- 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

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UBCM Union of BC Municipalities

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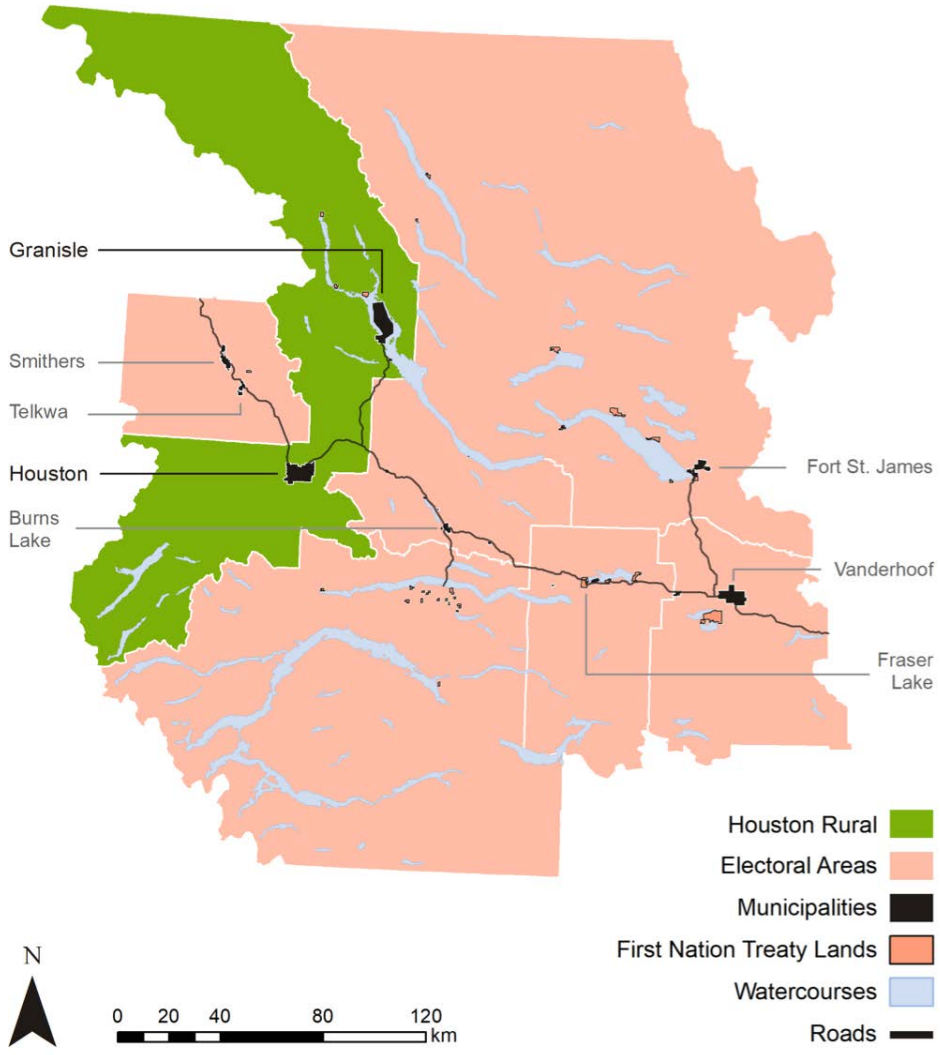
# 1 Community Findings

## 1.1 STUDY AREA

This report's scope is centred on Electoral Area G (Houston Rural). Consequently, all data in this report refers to the rural areas within Houston Rural except for some sections that directly compare trends to the RDBN Rural or RDBN entirely. A map of the RDBN, inclusive of Houston 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, Houston Rural's total population shrank 11%, due to a rapidly disappearing non-senior population. Only total senior (65+) residents did not decline, increasing 22% (110 to 135). The total non-senior population fell 14% (935 to 800).

Projections suggest that Houston Rural's population may continue to contract over the near future, declining a lesser magnitude of 9%. Again, total senior residents (specifically, those 65 to 84) are the only ones anticipated to grow, doing so by 63% (135 to 220). The non-senior population could continue to decline 21% (800 to 635).

Anecdotal evidence from stakeholders and key informants indicates that many of the RDBN's rural areas may be experiencing population growth not reflected in available data due to recent changes to amenity migration and resource development.

### Households & Demand

In 2016, Houston Rural had 17% fewer households than it did a decade prior (415 to 345). The pace of total household decline is marginally faster than that of population (17% versus 14%). Unlike historical total population trends, total household growth was isolated to the 55 to 64 maintainer age cohort, which grew 26% (95 to 120). The total of all other age cohorts fell 27% (315 to 230) overall.

Projections anticipate that total households could continue to decline by an additional 10% between 2016 and 2026. In other words, demand may decrease by about 35 units.

### Economy and Income

Houston Rural had a 70.3% labour participation rate in 2016. Total renting residents in the labour force grew 27% over ten years (55 to 70). Total owner residents in the labour force fell 19% (545 to 440). The renter participation rate increased 8.9 points over the decade (more people not in the labour force left than those in the labour force), reaching 71.4% versus 70.4% for owners.

The three largest industries based on employment in Vanderhoof Rural are agriculture, forestry, and fishing; manufacturing; and construction.

Overall, Houston Rural's median before-tax household income declined 1% from 2005 to 2015, or from about $83,800 to $83,200 (2015 dollars). Median owner household earned about $84,800 before tax, while the median renter household earned $57,600. The former is a 4% decrease from a decade prior, while the latter is an 88% rise.

### Housing Inventory & Construction

Over the last decade, Houston Rural increased its housing stock by about one dwelling unit annually. According to the 2016 Census, about 80% of Houston Rural's dwelling stock (occupied by a usual resident) is made up of single-detached dwellings. Mobile/manufactured homes made up the next greatest share (20%).

The greatest volume of construction occurred in the 1970s, reaching about 140 units (42% of the dwelling stock). From then on, the volume of construction decreased noticeably. From 2001 to 2016, 25 more units were built (7% of the inventory).

### 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

Sale volumes across Houston Rural were relatively consistent up until 2017 when activity peaked at 21 sales. Since then, sale volumes have been higher, but are a return towards the decade average. Since 2011, about 14 dwellings were sold annually.

Overall, Houston Rural home prices depreciated about 13% since 2011 (about $166,000 to $145,000). The drop in price (reminder, it is in 2020 dollars) is entirely due to a sudden decrease in single-detached prices from 2019 to 2020 (falling 45% in one year - $256,000 to $140,500). It is unknown what contributed to this locally or if it is an inconsistency in the data. Nevertheless, if comparing 2011 to 2019, overall prices appreciated 51%.

### Housing Need

In 2016, 20 Houston Rural households (6%) lived in a home that put them outside of their financial means (27% of renters). Renter households were more likely to live in overcrowded dwellings.

With that in mind, as of 2016, about 27% of all renter households in Houston Rural and 8% of overall 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 Houston 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

Houston Rural has the cheapest housing market in the region. Over the past 10 years, adjusted median sales price has actually declined by 14%. However, Houston Rural also has some of the lowest sales volumes and year to year fluctuations are common in slower markets. Realtors that participated in this study indicated that rural properties in Houston Rural are selling with more frequency in 2021 as people look for cheaper options. In general, key informants, survey respondents, and focus group participants emphasized that there is a 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. Even those with a stable home are worried about the prospect of losing it due to economic pressures.

> *"I hope that the economic depression caused by the epidemic will end soon, because it is too difficult now. I hope that my house will get better and better in the future, and I do not want to lose my house now."*

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 property, they might not be able to buy into an increasingly expensive market, especially as most smaller units are located in Smithers, the most expensive market. Most indicated they would be best served by a smaller, more manageable unit in the rural area, and many made it clear that improved health services and supports for older residents will be critical to the health and wellbeing of the RDBN.

### Limited Rental Options

Throughout the engagement process, the cost, availability, and condition of rental units was the most common housing challenge. Residents of Houston 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 Houston Rural were concerned about mold and other environmental health hazards.

Participants on both focus groups indicated that Houston Rural is regularly the last stop for individuals who are looking for affordable options. Many who have been pushed out of more expensive areas of the Region and Province seem to end up in Houston and the surrounding area as it is perceived to be cheaper. For some, the cheaper real estate may be a good thing as it allows them to purchase a property. For others, who may rely on services or need to commute to work, it can be a challenging situation.

Engagement participants also consistently identified pressure from resource and pipeline development as a contributing factor to housing shortages.

### Challenges Navigating Rural Land Use Restrictions

Concerns from agricultural stakeholders were less prominent in Houston Rural, but agricultural properties still make up a significant proportion of all parcels in the area. 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.

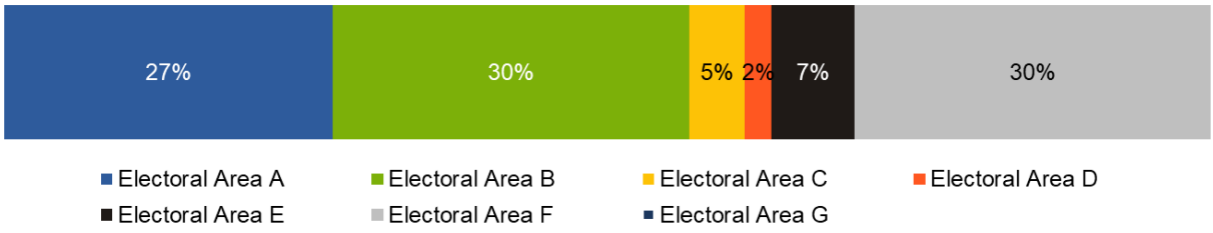
## Community Survey Response Profile

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.

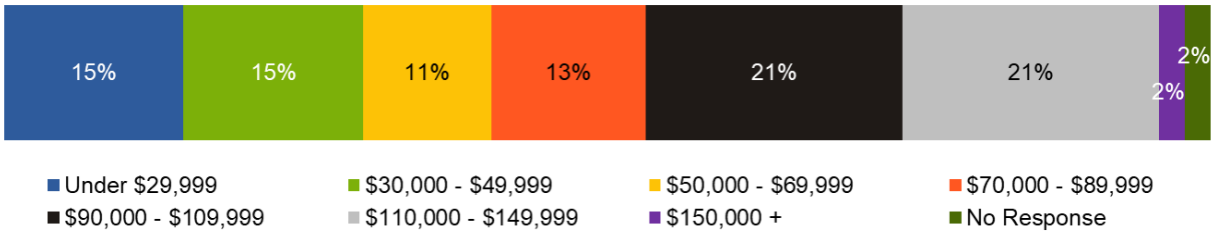
In total, the survey collectively received 306 responses from individual community members throughout the rural RDBN, only 5 of whom indicated they lived in Houston Rural. The following graphs break down responses by key topics collected as part of the survey.

- 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.

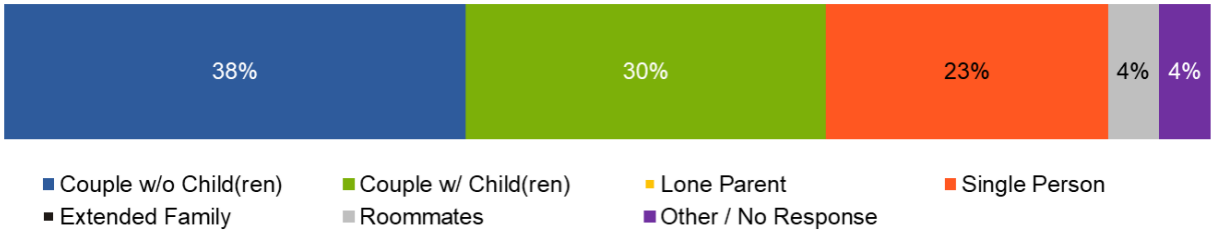
Response by Community




Response by Income

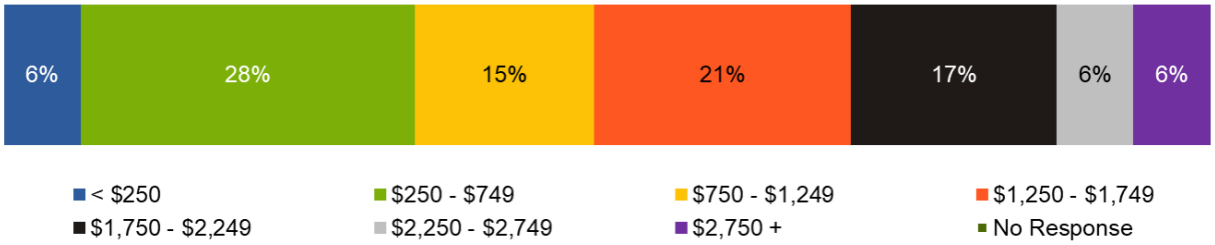



Response by Household Type

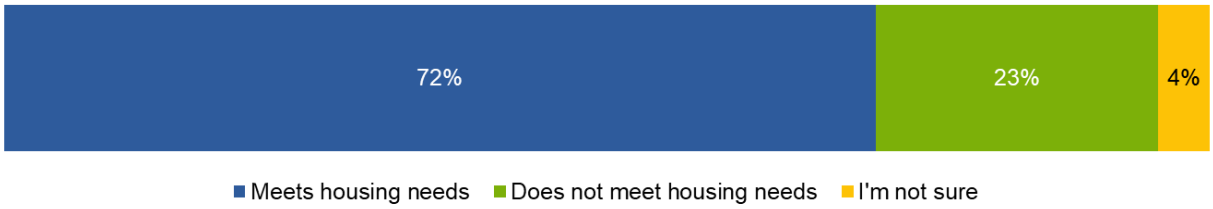


Response by Dwelling Type


Response by Housing Cost




Response by Housing Meets Need




## 1.4 EXISTING POLICY ENVIRONMENT

In 2012, the RDBN adopted Bylaw No. 1622; specifically, the Houston, Topley, Granisle 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 the Houston, Topley, Granisle Rural Official 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 Houston 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 Houston 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% |
| Houston Rural | Population | 135 | 100 | 190 | 375 | 130 | 5 | 935 |
| | Proportion | 14% | 11% | 20% | 40% | 14% | 1% | 100% |
| | %Δ '06-'16 | -27% | -20% | -22% | -1% | 24% | 0% | -11% |

*Source: derived from BC Statistics and Statistics Canada*

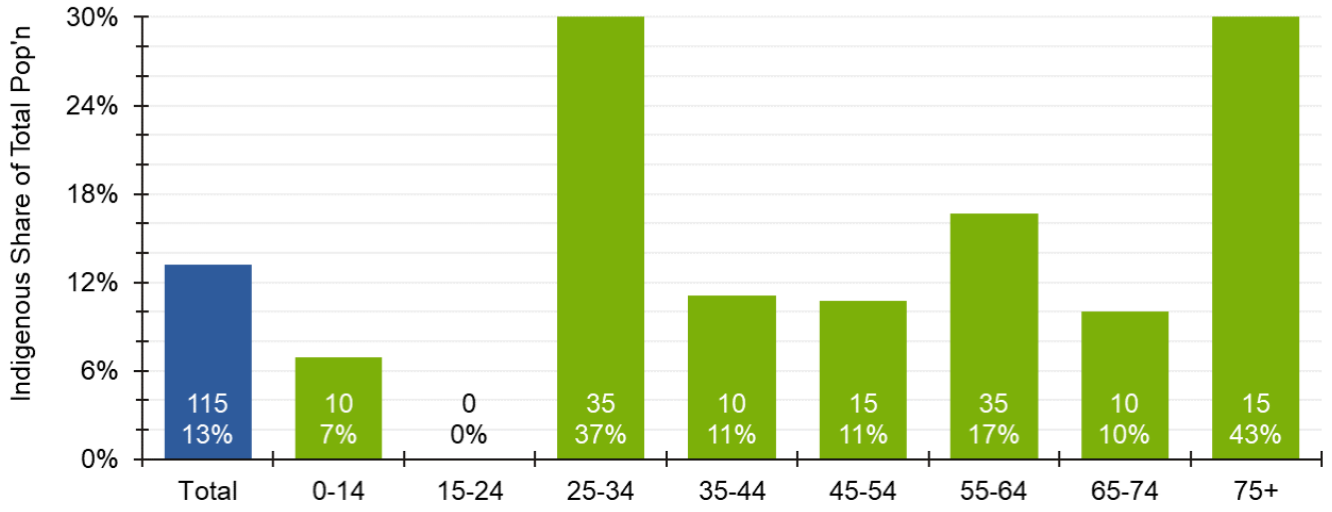
From 2006 to 2016, Houston Rural's total population shrank 11%, due to a rapidly disappearing non-senior population. Only total senior (65+) residents did not decline, increasing 22% (110 to 135). The total non-senior population fell 14% (935 to 800).

### Indigenous Population

In 2016, about 115 people identified as Indigenous in Houston 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 each across age cohort.

**Figure 2.1b: Houston Rural, Total Indigenous Population & Share of Total Population, 2016**

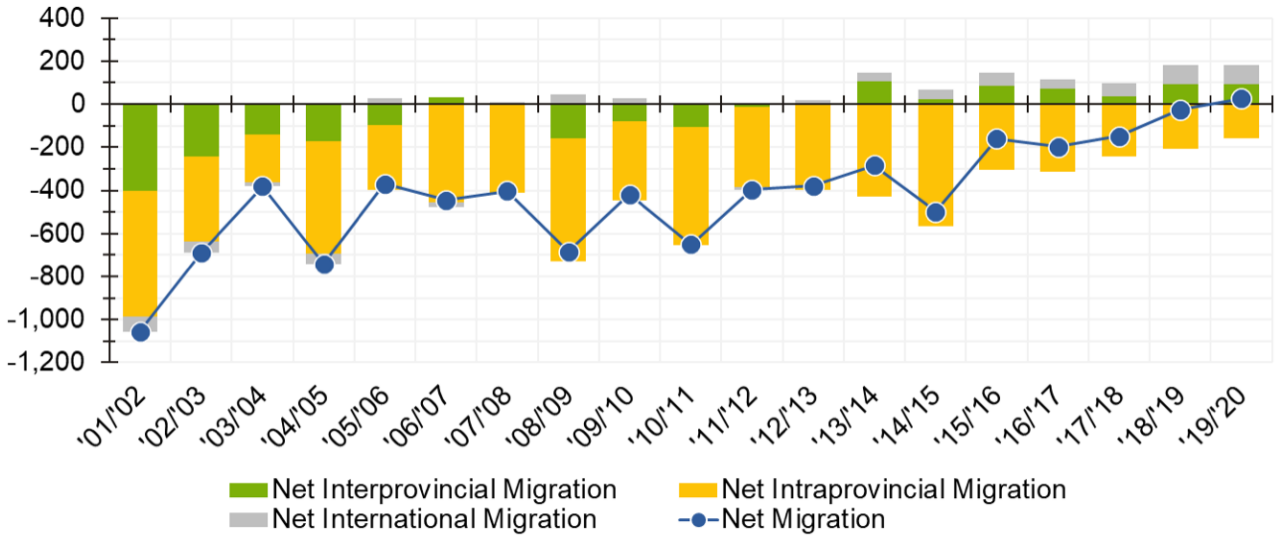



*Source: Statistics Canada*

## 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**



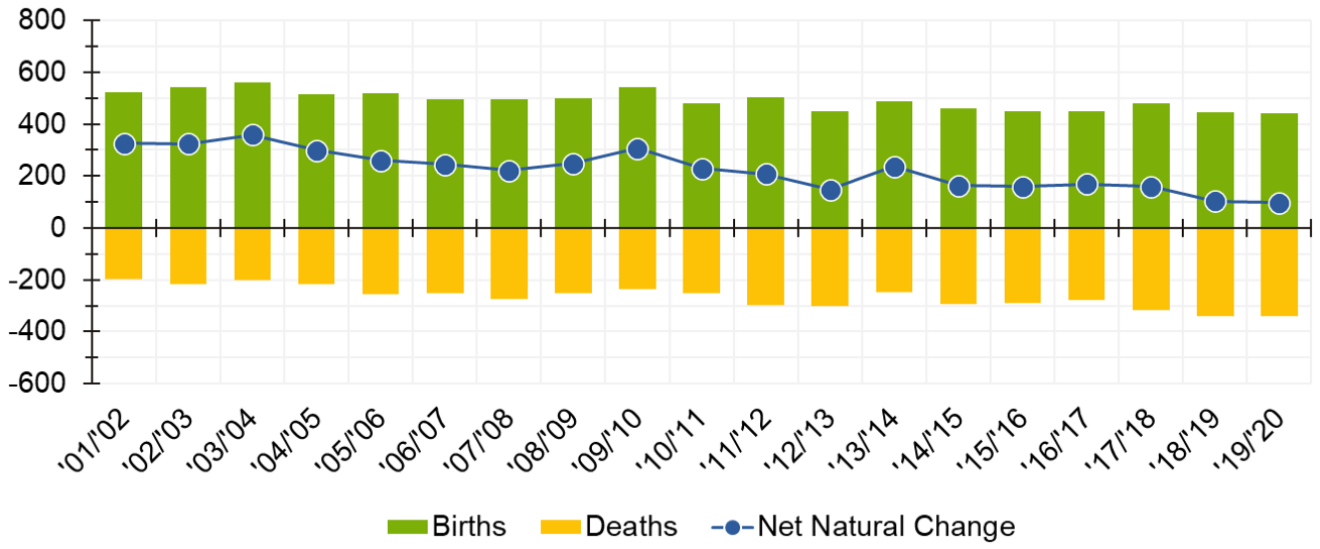

*Source: Statistics Canada*

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)

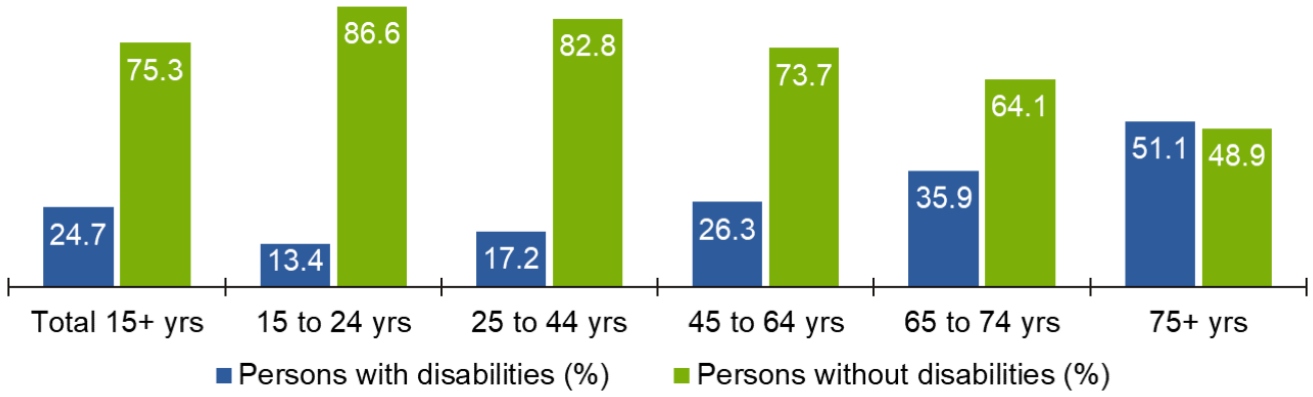
Statistics Canada released its 2017 Canadian Survey on Disability in 2019. This report, and its dataset, offers national and provincial insights into the prevalence of disability across Canada, including the type and severity of a disability, as well as the economic circumstances for persons with one or more disabilities. Unfortunately, data representing more granular geographies like the Houston 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 Houston Rural, that would mean about 195 residents could be living with a disability.

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



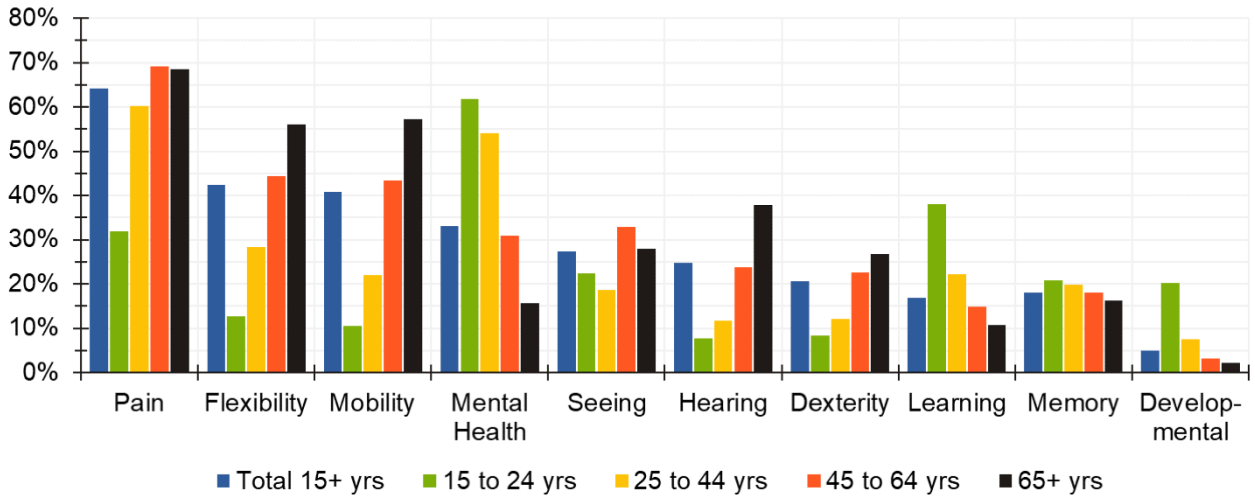

*Source: Canadian Survey on Disability 2017*

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 or 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*

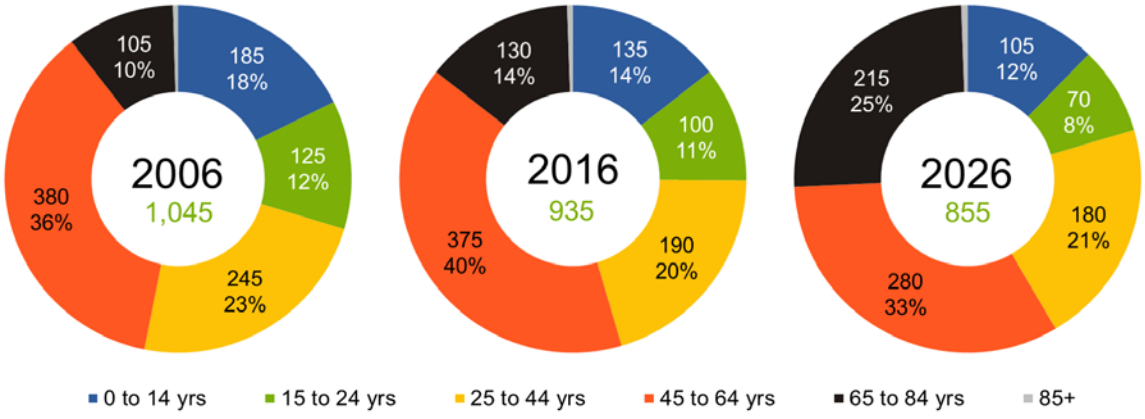
The prevalence of disability highlights the importance of appropriate, accessible housing. In many cases, a dwelling's condition/layout does not match the needs of moderate to severe disabilities, impacting an individual and/or a household's quality of life.

## 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' RDBN projections. Greater detail about the projection method is available at the end of the Glossary.

Figure 2.1f illustrates the historical and anticipated numerical changes to the Houston Rural population in 2006, 2016, and 2026. Figure 2.1g 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: Houston Rural, Historical & Anticipated Population Distribution**




*Source: derived from BC Statistics and Statistics Canada*

Projections suggest that Houston Rural's population may continue to contract over the near future, declining a lesser magnitude of 9%. Again, total senior residents (specifically, those 65 to 84) are the only ones anticipated to grow, doing so by 63% (135 to 220). The non-senior population could continue to decline 21% (800 to 635).

**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% |
| Houston Rural | Population | 105 | 70 | 180 | 280 | 215 | 5 | 855 |
| | Proportion | 12% | 8% | 21% | 33% | 25% | 1% | 100% |
| | %Δ '16-'26 | -22% | -30% | -5% | -25% | 65% | 0% | -9% |

*Source: derived from BC Statistics and Statistics Canada*

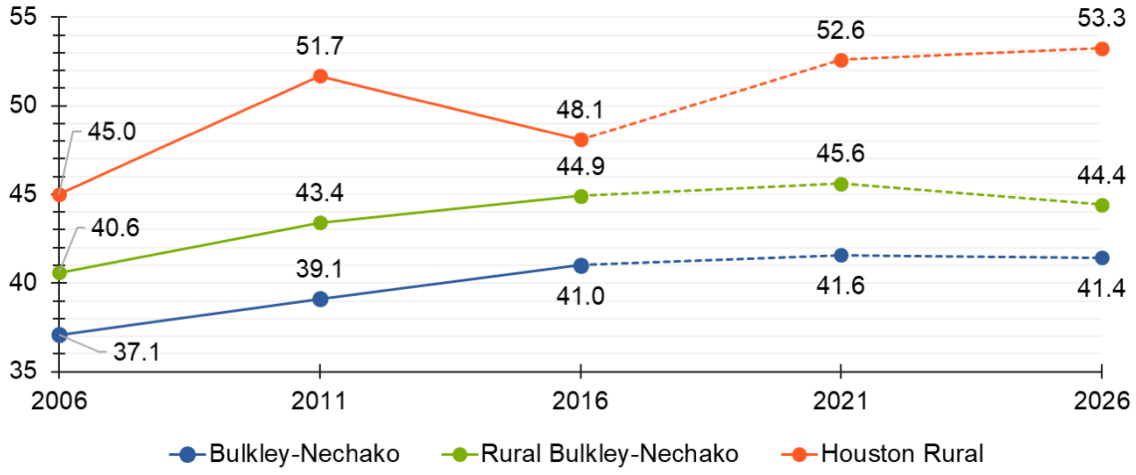
It is important to note that, like any projection method, the Shift Share is imperfect. Using RDBN level projections as a means for calculating local, rural outcomes does result in outputs that are influenced by trends occurring within RDBN municipalities. Including all RDBN communities provides a buffer 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, Houston Rural's median age was 48.1 years old, up from 45.0 in 2006. Houston 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, Houston Rural should expect an increase in median age over the projection period, possibly to 53.3.

## 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% |
| Houston Rural | Households | 10 | 30 | 55 | 50 | 120 | 55 | 30 | 345 |
| | Proportion | 3% | 9% | 16% | 14% | 35% | 16% | 9% | 100% |
| | %Δ '06-'16 | 0% | -33% | -15% | -55% | 26% | 0% | 0% | -17% |

*Source: derived from Statistics Canada*

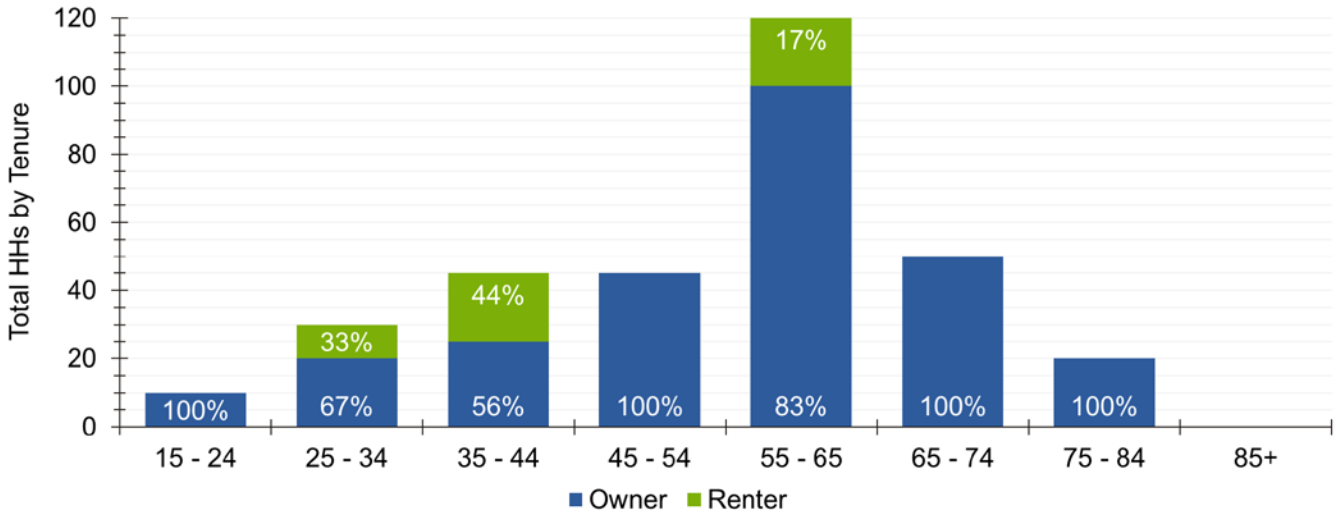
In 2016, Houston Rural had 17% fewer households than it did a decade prior (415 to 345). The pace of total household decline is marginally faster than that of population (17% versus 14%).

Unlike historical total population trends, total household growth was isolated to the 55 to 64 maintainer age cohort, which grew 26% (95 to 120). The total of all other age cohorts fell 27% (315 to 230) overall.

## Household Tenure

According to Statistics Canada, the number of residents in Houston Rural renter-occupied dwellings (or renter households) increased from 105 to 130 between 2006 and 2016, representing a growth of 24%. Collectively, there was a total of 50 renter households in 2016. This represents 15% of all households, up from 12% in 2006 due to notable losses in owner households. For owner households, there were about 290 in 2016, down 22% from a decade prior.

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



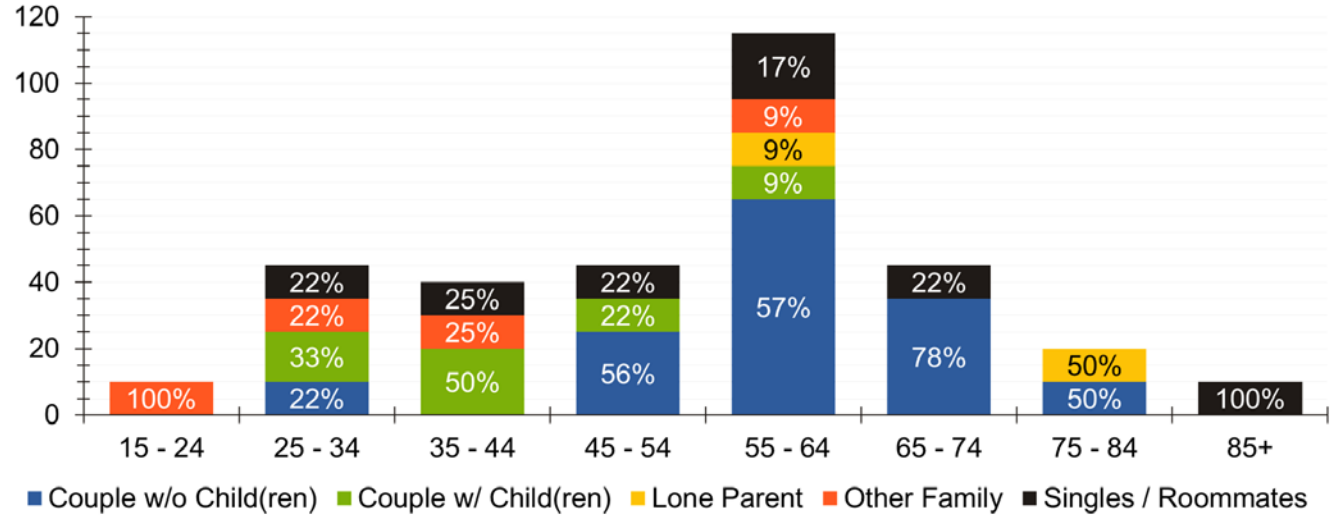

*Source: Statistics Canada*

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 (Family) 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 44% of Houston Rural households were couples without children, 17% were couples with children, 9% were lone parent households, and 20% 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 44 years old. After that, couples without children capture the greatest share as children move out and create their own households.

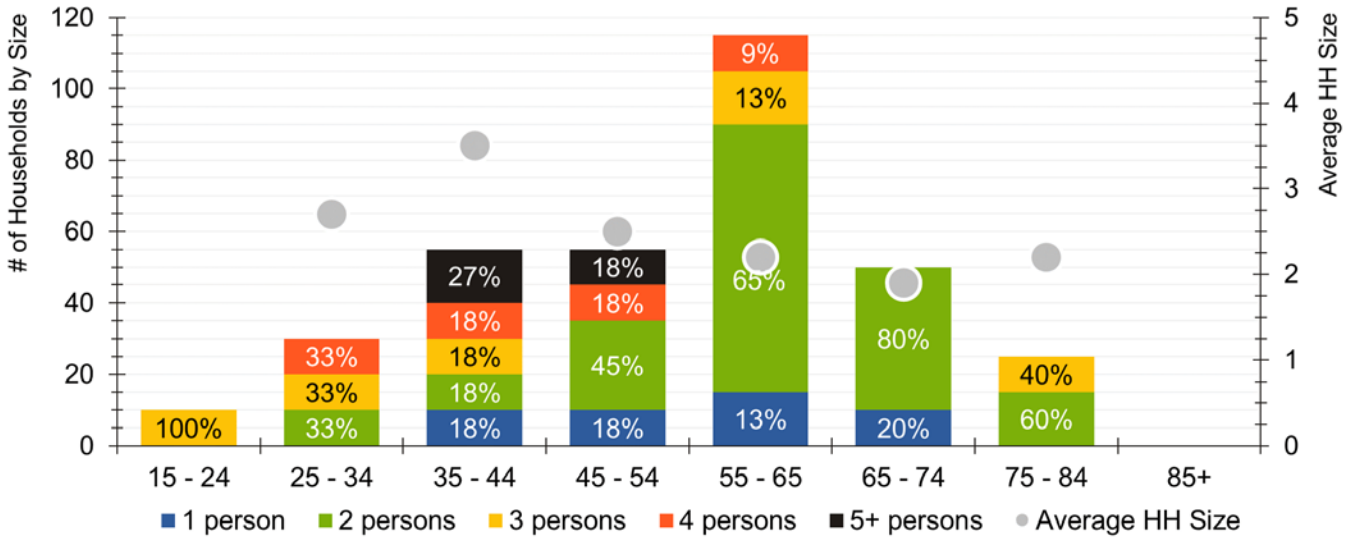
Overall, about 20% of owner households had a child at home (whether a couple or lone parent). About 33% of renter households also included a child. Most renter households (44%) are either people living alone or with a roommate, while most owner households (50%) were couples without children.

## Household Size

Overall, about 33% of households were 2 or fewer persons large. As of 2016, the average household had 2.5 persons, with the highest average occurring for 35 to 44 year old maintainer households at 3.5.

Statistics Canada reported that both owner and renter households exhibited the same average household size (3.5) even if their distribution of household sizes greatly differ.

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




*Source: Statistics Canada*

## Anticipated Households

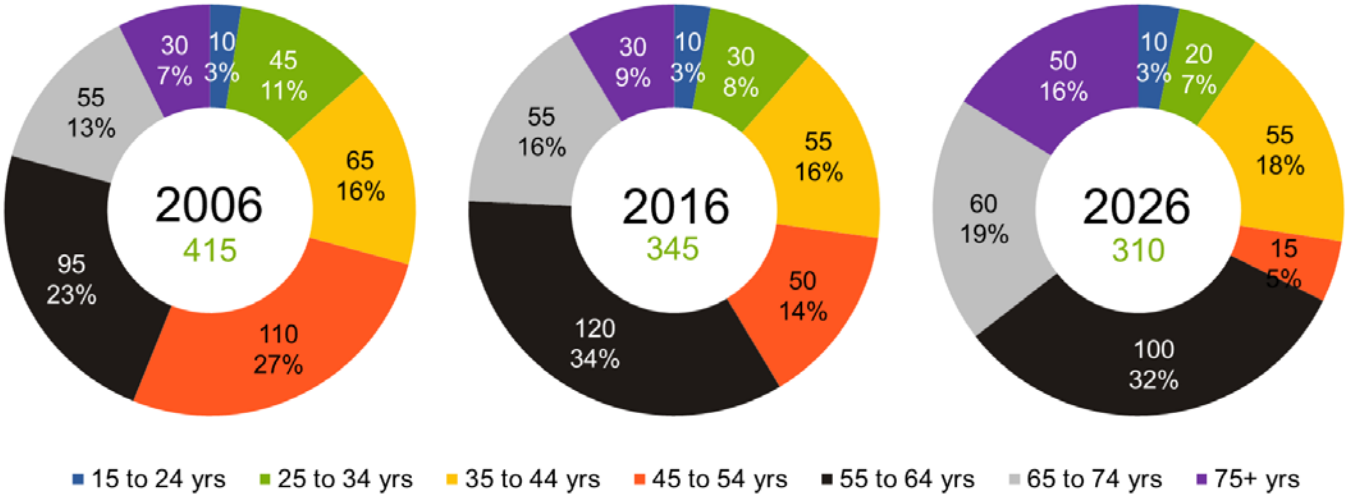
Household growth is an important fundamental component of housing demand. By definition a household requires an available dwelling to occupy. Therefore, household projections are (simplistically) synonymous with the increase in housing stock required to accommodate expected population changes (note that 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.

**Figure 2.2e: Houston Rural, Historical & Anticipated Household Age Distribution**




*Source: derived from BC Statistics and Statistics Canada*

From 2016 to 2026, total households may continue to shrink, doing so by potentially another 10% (345 to 310). Projections anticipate that the only growth could occur in senior households (65+) at about 29% (85 to 110). Due to rapidly declining non-senior household totals, the senior share of households may increase from 25% to 35% from 2016 to 2026.

**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% |
| Houston Rural | Households | 10 | 20 | 55 | 15 | 100 | 60 | 50 | 310 |
| | Proportion | 3% | 6% | 18% | 5% | 32% | 19% | 16% | 100% |
| | %Δ '16-'26 | 0% | -33% | 0% | -70% | -17% | 9% | 67% | -10% |

*Source: derived from BC Statistics and Statistics Canada*

## Anticipated Household Characteristics

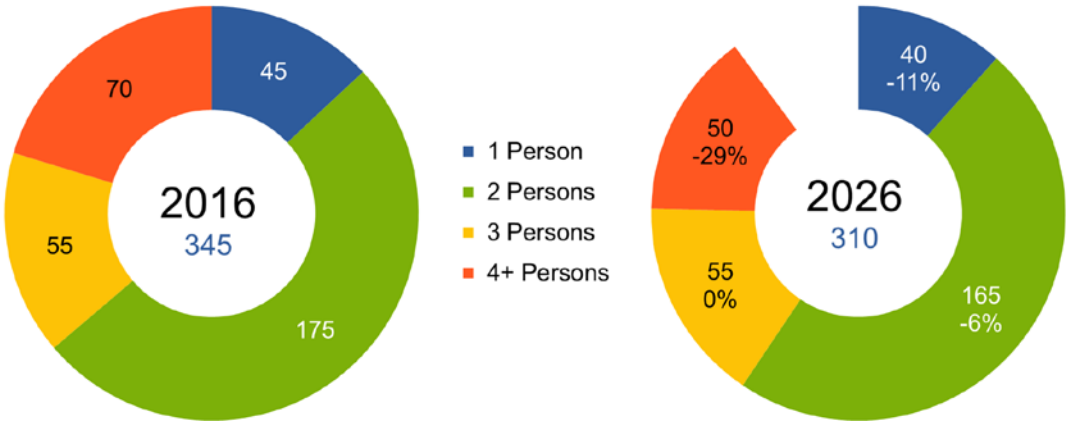
We can estimate additional characteristics about these anticipated households by using previous Census data to determine how other attributes, such as size and tenure, relate to specific age cohorts and apply those relationships to the expected age distributions of the anticipated household growth. This 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)**



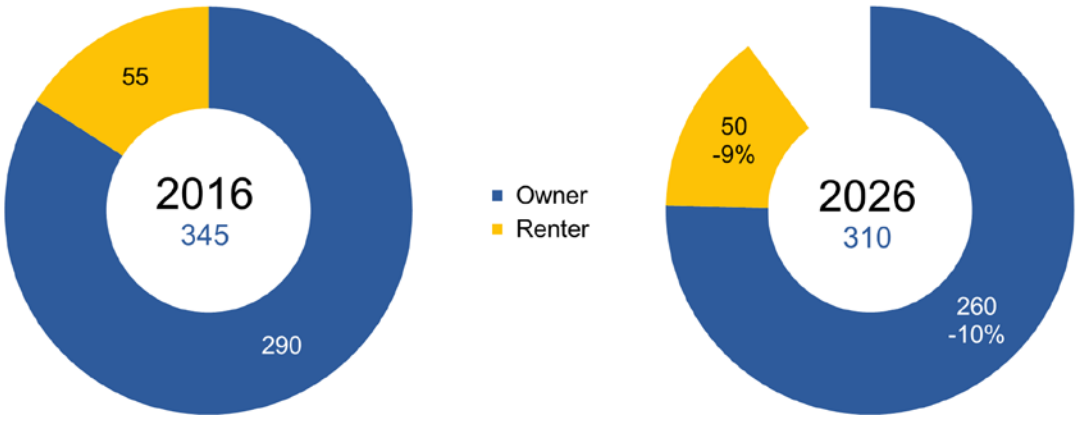

*Source: derived from BC Statistics and Statistics Canada*

By 2026, Houston Rural could experience decreases among all household sizes except for those that are 3-persons large. Four or more person households should shrink the most (29% to 50), reflecting the reduction of young to middle aged adults (who are more likely to have dependents at home), followed by 1-person households (11% to 40).

## 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)**



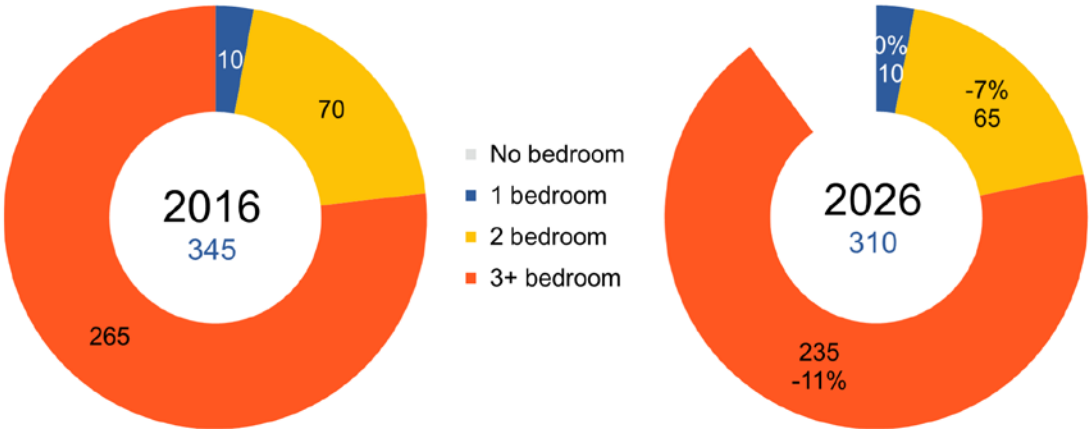

*Source: derived from BC Statistics and Statistics Canada*

By 2026, the pace of decline in demand for Houston Rural owner households should be marginally faster than for renters. In 2006, 12% of households rented, increasing to 16% by 2016. Projections anticipate by 2026, rates of renting could be 19%.

## 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, demand for 2 or more bedroom could decrease, with total 2-bedroom home demand shrinking 7% and 3+ bedroom demand 11%. Even as demand may decline (brought on by a quickly decreasing population), single-detached dwellings should remain the most prevalent housing type.

# 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.

### Labour Force Statistics

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

In 2016, Statistics Canada reported a total Houston Rural labour force of 510 people (those working or actively seeking work, and who are 15+ years old), equating to a 70.3% participation rate. In other words, many more people are contributing to the local or broader economy via employment than otherwise.

Houston Rural's labour force shrank 16% between 2006 and 2016, closely mirroring population loss during the same time. Total people not in the labour force (not actively seeking work) fell faster (17%), resulting in an increase to the local participation rate by 1.3 points.

**Figure 3.1a: Houston Rural, Labour Force Statistics by Sex & Percent Change**

| | 2016 | | | % Change '06-'16 | | |
|---|---|---|---|---|---|---|
| | **Total** | **Male** | **Female** | **Total** | **Male** | **Female** |
| Total Pop (15+ yrs old) | 730 | 365 | 360 | -15.6% | -21.5% | -10.0% |
| In Labour Force | 510 | 285 | 225 | -15.0% | -18.6% | -8.2% |
| Employed | 420 | 225 | 195 | -18.4% | -22.4% | -11.4% |
| Unemployed | 85 | 60 | 30 | 0.0% | -7.7% | 50.0% |
| Not in Labour Force | 220 | 80 | 140 | -17.0% | -27.3% | -9.7% |
| Participation Rate (%) | 70.3 | 78.1 | 62.5 | +1.3 | +2.8 | +1.3 |
| Employment Rate (%) | 57.9 | 61.6 | 54.2 | -1.3 | -0.8 | -0.8 |
| Unemployment Rate (%) | 17.6 | 21.1 | 13.3 | +3.4 | +2.5 | +5.1 |

*Source: Statistics Canada*

Total male residents in the labour force fell faster than females over the decade (again mirroring overall population trends). Over the same period, the number of men not in the labour force fell 27% (versus 10% for women).

In 2006, unemployment was at 14.2%. Since then, it rose 3.4 points. Women historically demonstrated lower unemployment than men.

**Figure 3.1b: Houston Rural, Labour Force Statistics by Tenure & Percent Change**

| | 2016 | | | % Change '06-'16 | | |
|---|---|---|---|---|---|---|
| | Total | Owner | Renter | Total | Owner | Renter |
| Total Pop (15+ yrs old) | 730 | 625 | 105 | -15.6% | -20.4% | 31.3% |
| In Labour Force | 510 | 440 | 70 | -15.0% | -19.3% | 27.3% |
| Employed | 420 | 375 | 45 | -18.4% | -21.1% | 12.5% |
| Unemployed | 85 | 65 | 20 | 0.0% | -13.3% | 100.0% |
| Not in Labour Force | 220 | 180 | 35 | -17.0% | -23.4% | 16.7% |
| Participation Rate (%) | 70.3 | 70.4 | 71.4 | +1.3 | +0.3 | +8.9 |
| Employment Rate (%) | 57.9 | 60.0 | 42.9 | -1.3 | -0.5 | -7.1 |
| Unemployment Rate (%) | 17.6 | 14.8 | 33.3 | +3.4 | +1.2 | +13.3 |

*Source: Statistics Canada*

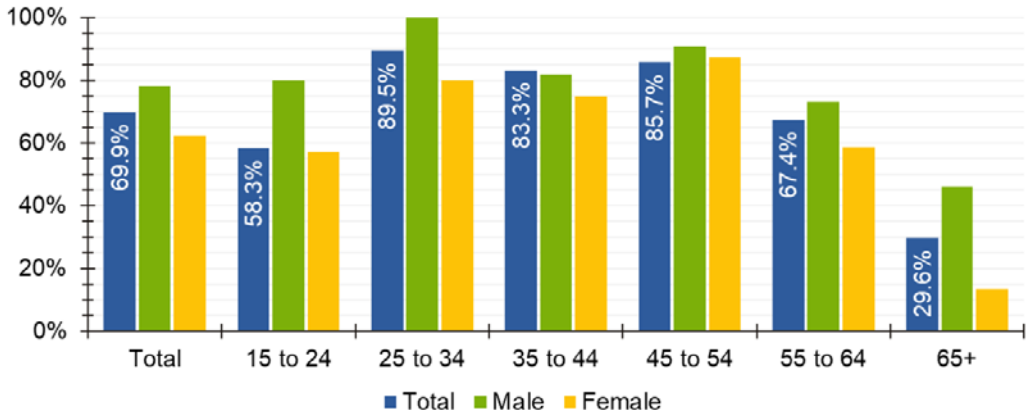
Total owner residents in the labour force decreased 19% while those that rent rose 31%. Similarly, the owner non-labour force decreased 23% while the renter equivalent grew 17%.

The renter participation rate increased 8.9 points over the decade, supported mostly by expanding unemployment (who are still actively seeking work).

## 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).[1]

**Figure 3.1c: Houston Rural, Rate of Participation (%) by Age & Sex, 2016**




*Source: Statistics Canada*

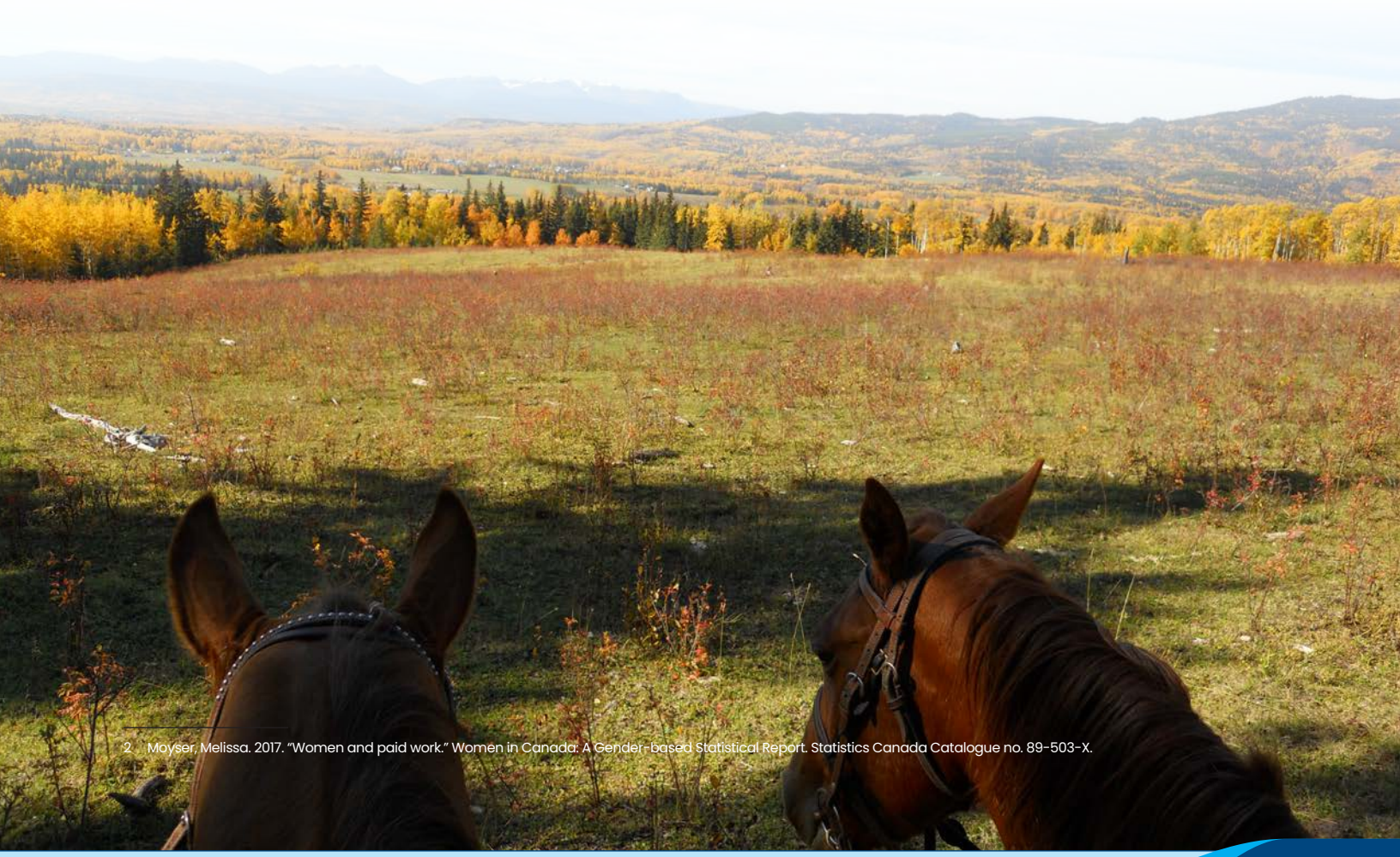
1 Moyser, Melissa. 2018. "Time Use: Total work burden, unpaid work, and leisure." Women in Canada: A Gender-based Statistical Report. Statistics Canada Catalogue no. 89-503-X.

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.[2] 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 Houston Rural, but of greater magnitude. About 62.5% of women participated in the labour force, versus 78.1% of men. The sex gap in participation is greatest between 25 to 44 years old, related to the higher likelihood of having young children.

Based of 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 affordable shelter. This is particularly noticeable for female lone parents (discussed in the Income section).



2. 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: Houston Rural, NAICS Industry of Employment by Tenure Type & Sex, 2016**

| | | | | By Tenure | | By Sex | |
|---|---|---|---|---|---|---|---|
| NAICS Code | Industry Title | Total People | % Share | Owners | Renters | Female | Male |
| 11 | Agriculture, Forestry, & Fishing | 70 | 14.1% | 100% | 0% | 33% | 67% |
| 21 | Resource Extraction | 20 | 4.0% | 100% | 0% | 0% | 100% |
| 22 | Utilities | 0 | 0.0% | n.a. | n.a. | n.a. | n.a. |
| 23 | Construction | 55 | 11.1% | 82% | 18% | 33% | 67% |
| 31-33 | Manufacturing | 70 | 14.1% | 79% | 21% | 17% | 83% |
| 41 | Wholesale Trade | 10 | 2.0% | 100% | 0% | n.a. | n.a. |
| 44-45 | Retail Trade | 35 | 7.1% | 71% | 29% | 67% | 33% |
| 48-49 | Transportation & Warehousing | 60 | 12.1% | 83% | 17% | 30% | 70% |
| 51 | Information & Cultural Industries | 0 | 0.0% | n.a. | n.a. | n.a. | n.a. |
| 52 | Finance & Insurance | 10 | 2.0% | 100% | 0% | 100% | 0% |
| 53 | Real Estate and Rental & Leasing | 10 | 2.0% | 100% | 0% | 0% | 100% |
| 54 | Professional Services | 10 | 2.0% | 100% | 0% | 0% | 100% |
| 55 | Management of Companies | 0 | 0.0% | n.a. | n.a. | n.a. | n.a. |
| 56 | Administrative & Support | 0 | 0.0% | n.a. | n.a. | n.a. | n.a. |
| 61 | Educational Services | 50 | 10.1% | 80% | 20% | 80% | 20% |
| 62 | Health Care & Social Assistance | 35 | 7.1% | 71% | 29% | 100% | 0% |
| 71 | Arts, Entertainment, & Recreation | 0 | 0.0% | n.a. | n.a. | n.a. | n.a. |
| 72 | Accommodation & Food Services | 25 | 5.1% | 60% | 40% | 100% | 0% |
| 81 | Other Services (excl. Public Admin) | 20 | 4.0% | 100% | 0% | 0% | 100% |
| 91 | Public Administration | 35 | 7.1% | 71% | 29% | 67% | 33% |
| | Total Industries | 495 | | 86% | 14% | 46% | 54% |

*Source: Statistics Canada*

The three largest Houston Rural industries based on employment (2016) were:

(1) Agriculture, Forestry, & Fishing – 70 (14.1%);
(2) Manufacturing – 70 (14.1%); and
(3) Construction – 55 (11.1%).

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

(1) Accommodation & Food Services – 40%;
(2) Public Administration – 29%; and
(3) Health Care – 29%.

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

(1) Health Care – 100%;
(2) Accommodation & Food Services – 100%; and
(3) Finance & Insurance – 100%.

## 3.2 INCOME

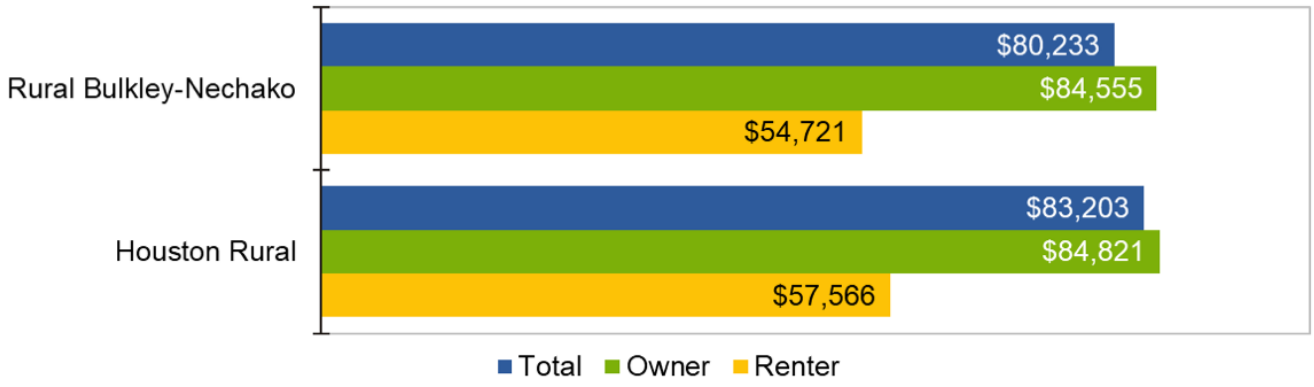
Overall, Houston Rural's median before-tax household income declined 1% from 2005 to 2015, or from about $83,800 to $83,200. The decrease is largely due to a decrease in the population of the region wherein there were 345 residents in 2015, compared to 420 in 2005. The distribution of residents income brackets stayed largely the same over this 10 year period.

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 Houston Rural, using the Bulkley-Nechako Rural area as a reference. In 2015, Houston Rural's median owner household earned about $84,800 before tax, while the median renter household earned $57,600. The former is a 4% decrease from a decade prior, while the latter is an 88% rise.

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



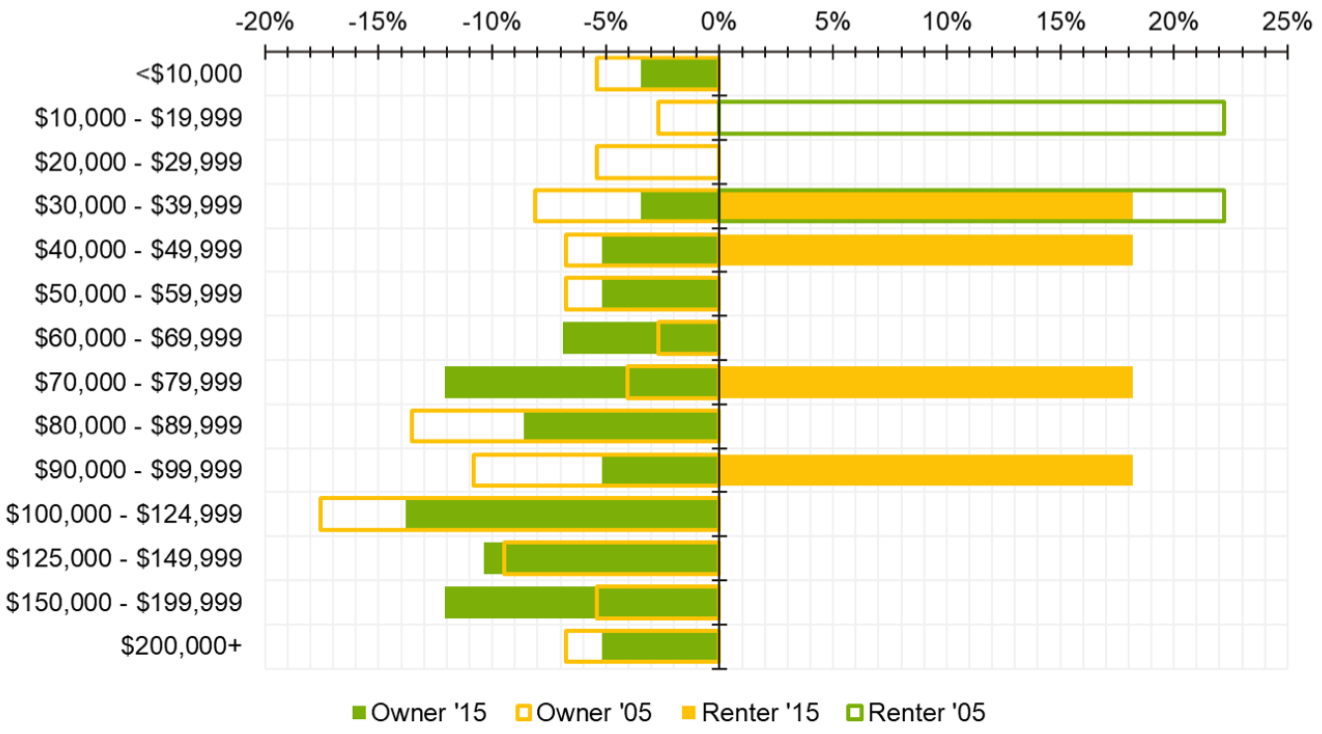

*Source: Statistics Canada*

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, 18% of renter households earned less than $40,000, compared to 7% of owners. These shares were 44% and 22%, respectively, in 2005, suggesting that households of each tenure transitioned to higher income brackets or moved to other regions.

Alternatively, 43% of owner households earned above $100,000 (up from 41% in 2005), compared to 18% of renter households (down from 22% in 2005). The number of rent households above $100,000 did not change, but the total renter households did, resulting in the reduction.

Note that the following figure does not show any households earning more than $100,000 due to Statistics Canada random data rounding practices.

**Figure 3.2b: Houston Rural, Median Before-Tax Household Income Distribution by Tenure**

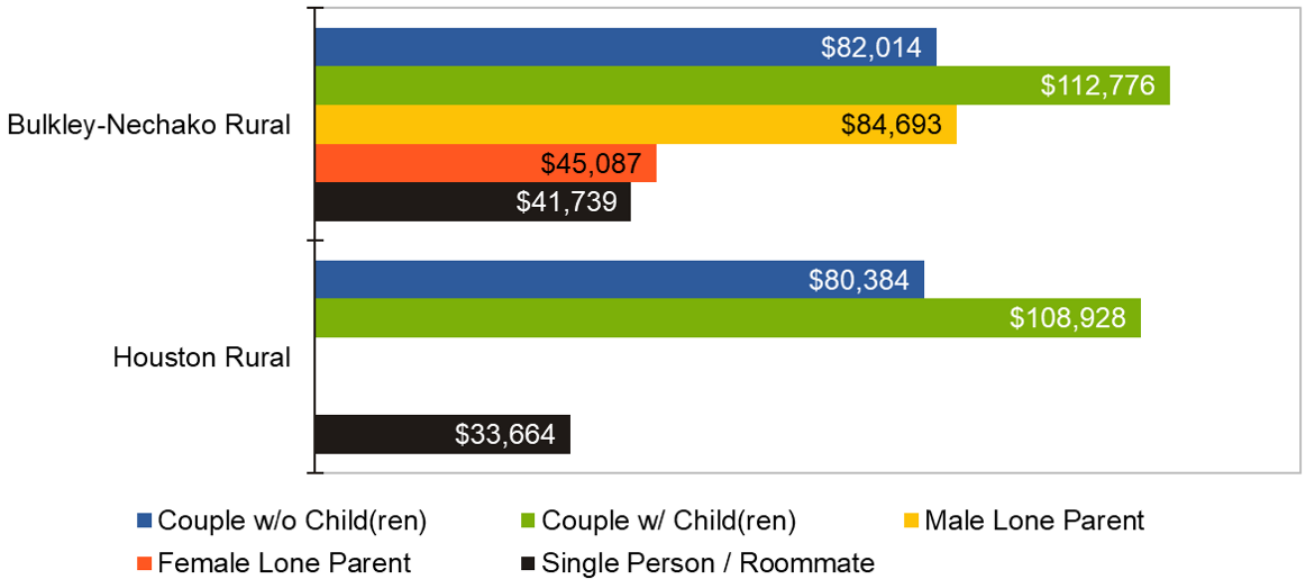



*Source: Statistics Canada*

## 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 Family Type, 2016**




*Source: Statistics Canada*

Statistics Canada data from 2015 reports that the median Houston Rural couple with children earned the greatest income (about $108,900), followed by couples without children ($80,400), and single / roommate households ($33,700). The median means that half of household in each category earn more than the median amount and half earn below. Male and female lone parent incomes for Houston Rural are not available.

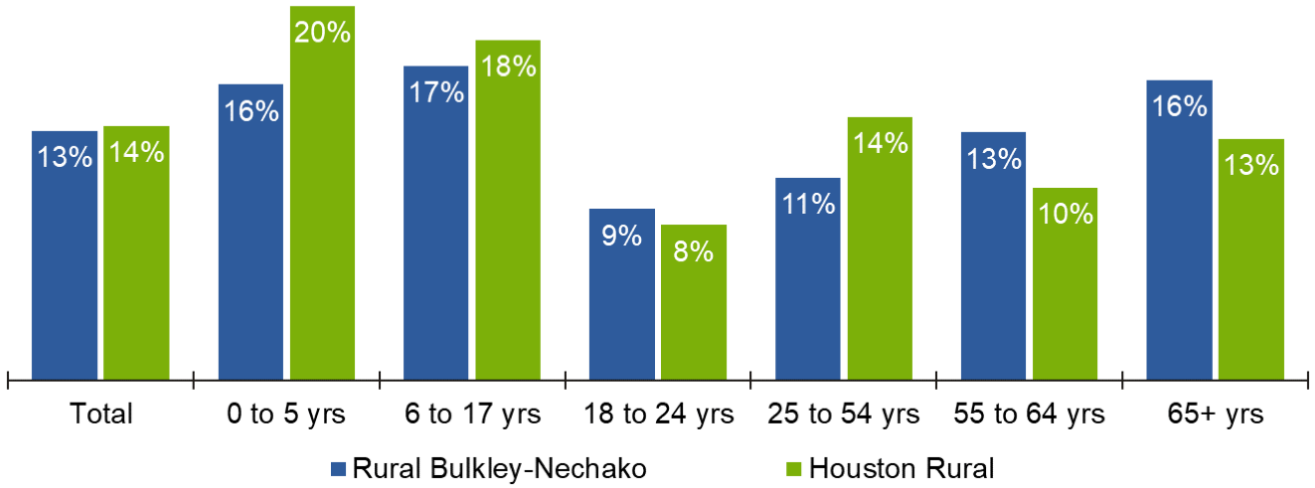
Couples with children often earn more than their counterparts because they are more likely to include dual income earners at times in their lives where they are earning reasonably high incomes based on experience in their fields. The median couple without children includes young couples at the onset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

There were about 15 lone parent households in Houston Rural in 2016 (about 4% of all households). Female lone parents made up about 67% of lone parent households. No 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 Houston Rural residents (120 people) belong to a household below the LIM-AT threshold.

In 2016, 30 children younger than 18 years old (18% of the cohort's population) belonged to a household below the measure. Houston Rural demonstrated higher low-income prevalence for children than overall Bulkley-Nechako Rural.

About 20 seniors (13% of all people over 65 years old) belonged to a low-income household.

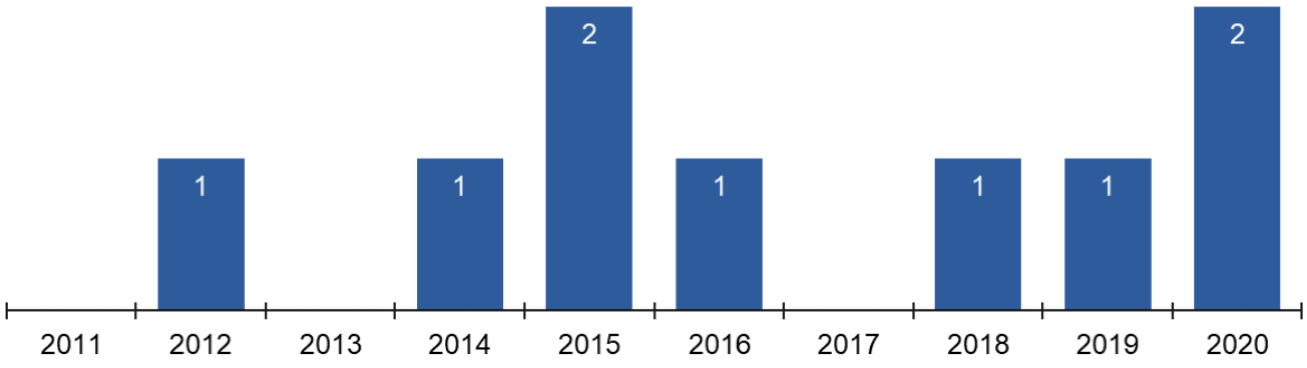
# 4 Housing

## 4.1 RESIDENTIAL CONSTRUCTION ACTIVITY

Over the last decade, Houston Rural increased its housing stock by about one dwelling unit 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 Houston Rural had 367 total homes occupied by a permanent or usual resident (see Glossary), down 17% from 2006. Information is only available for these usual residents and not the 83 additional dwellings that may be recreation 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.

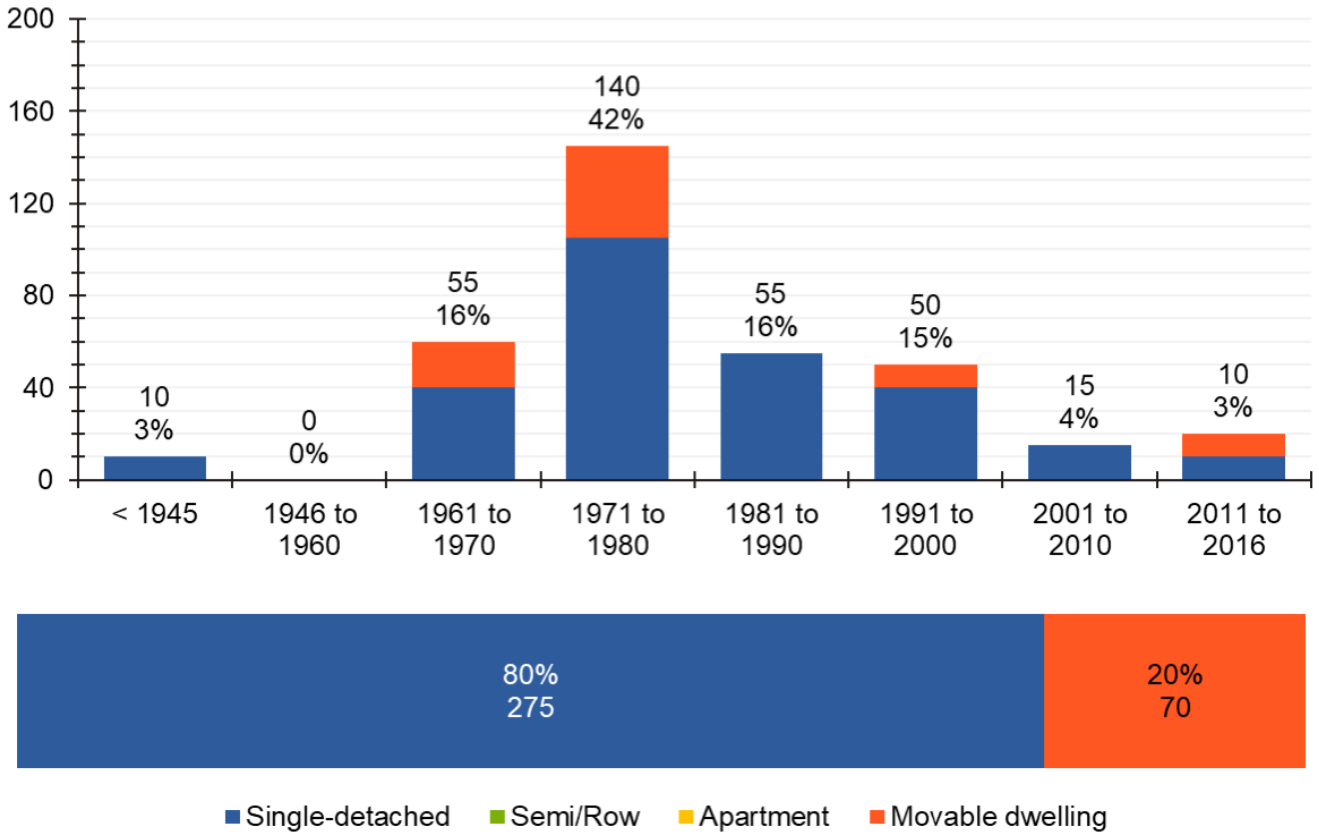
| Dwelling Type | Statistics Canada Definition | Common Understanding in BC |
|---|---|---|
| Single-detached | A dwelling not attached to any other dwelling or structure. It has open space on all sides, and has no dwellings either above it or below it. | Typically referred to as a "single-family home." |
| 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 80% of Houston Rural's dwelling stock (occupied by a usual resident) is made up of single-detached dwellings. Mobile/manufactured homes made up the next greatest share (20%). 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.

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




*Source: Statistics Canada*

The greatest volume of construction occurred in the 1970s, reaching about 140 units (42% of the dwelling stock). From then on, the volume of construction decreased noticeably. From 2001 to 2016, 25 more units were built (7% of the inventory).

## Agricultural Housing

According to BC Assessment, Houston Rural had 32 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 dropped 22% from 41 to 32, decreases across each farm type categorised in Figure 4.2b.

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

| | 2005 | 2010 | 2015 | 2020 | %Δ '10-'20 | %Δ '15-'20 |
|---|---|---|---|---|---|---|
| Grain & Forage | 4 | 7 | 6 | 5 | -29% | -17% |
| Beef | 25 | 22 | 27 | 20 | -9% | -26% |
| Dairy | 0 | 0 | 0 | 0 | - | - |
| Mixed | 15 | 10 | 6 | 7 | -30% | 17% |
| Other | 2 | 1 | 2 | 0 | -100% | -100% |
| Total | 46 | 40 | 41 | 32 | -20% | -22% |

*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 35 dwellings to the local market (including both primary residences and accessory units), representing about 6% of the total dwellings.

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

| | 2005 | 2010 | 2015 | 2020 | 2020 % of Dwellings |
|---|---|---|---|---|---|
| Grain & Forage | 4 | 8 | 7 | 6 | 1% |
| Beef | 25 | 22 | 30 | 21 | 3% |
| Dairy | 0 | 0 | 0 | 0 | 0% |
| Mixed | 19 | 12 | 7 | 8 | 1% |
| Other | 2 | 1 | 2 | 0 | 0% |
| Total | 50 | 43 | 46 | 35 | 6% |

*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 1.09 units of housing to the local market in 2020. Notably, mixed farms had about 1.14 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 | 1.14 | 1.17 | 1.20 |
| Beef | 1.00 | 1.00 | 1.11 | 1.05 |
| Dairy | - | - | - | - |
| Mixed | 1.27 | 1.20 | 1.17 | 1.14 |
| Other | 1.00 | 1.00 | 1.00 | - |
| Total | 1.09 | 1.08 | 1.12 | 1.09 |

*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 entirety 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.

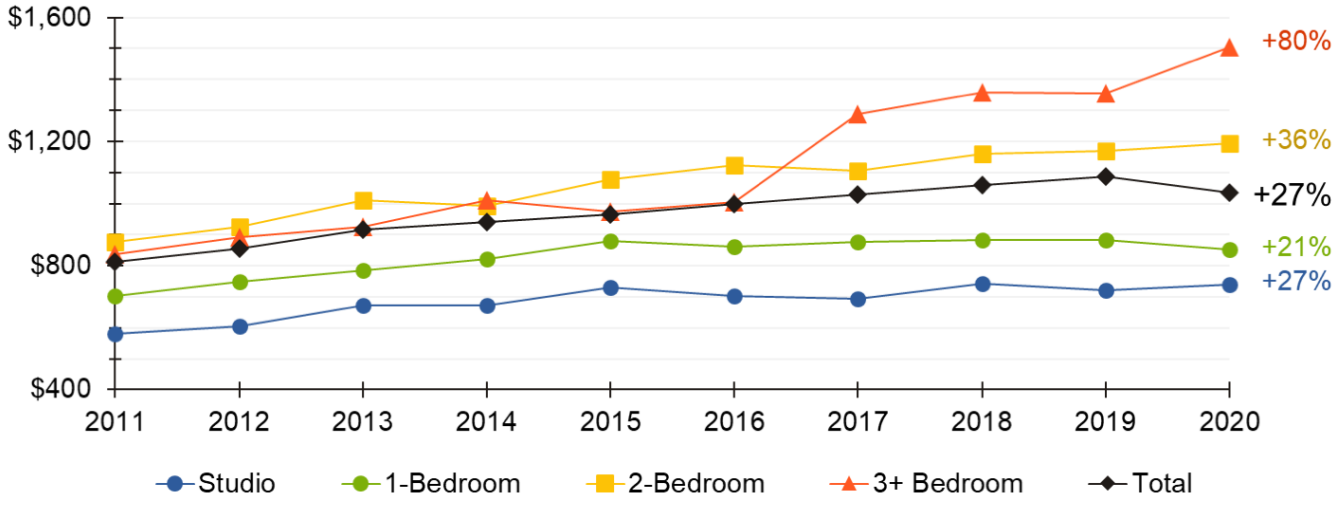
While the aggregate price levels likely do not represent the exact conditions for RDBN renters, the trends can be instructive of how rental affordability might be changing within local municipalities and electoral areas. In other words, the rate of change is more impactful locally than the actual cost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

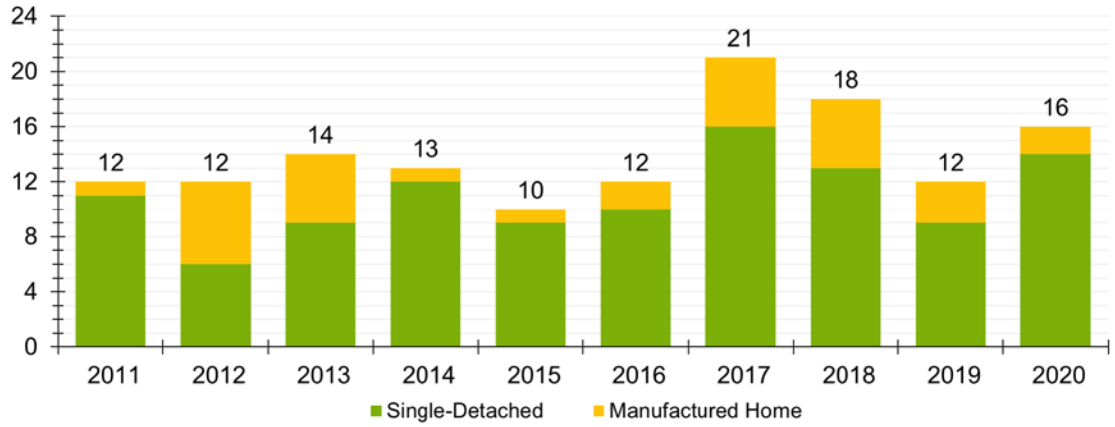
The real estate market refers to the buying and selling of land and buildings, mostly by individuals or companies who seek stable, permanent tenancy or investment opportunities. Many factors play into the health of the market, including dwelling prices and sales volumes. With access to high level BC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

### Sales Activity

Sale volumes across Houston Rural were relatively consistent up until 2017 when activity peaked at 21 sales. Since then, sale volumes have been higher, but are a return towards the decade average. Since 2011, about 14 dwellings were sold annually.

Since 2011, single-detached homes have made up about 78% of all sales, with only manufactured/ mobile homes also showing activity on the market. According to Statistics Canada, other dwelling types do exist in Houston 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 Sales Volumes**



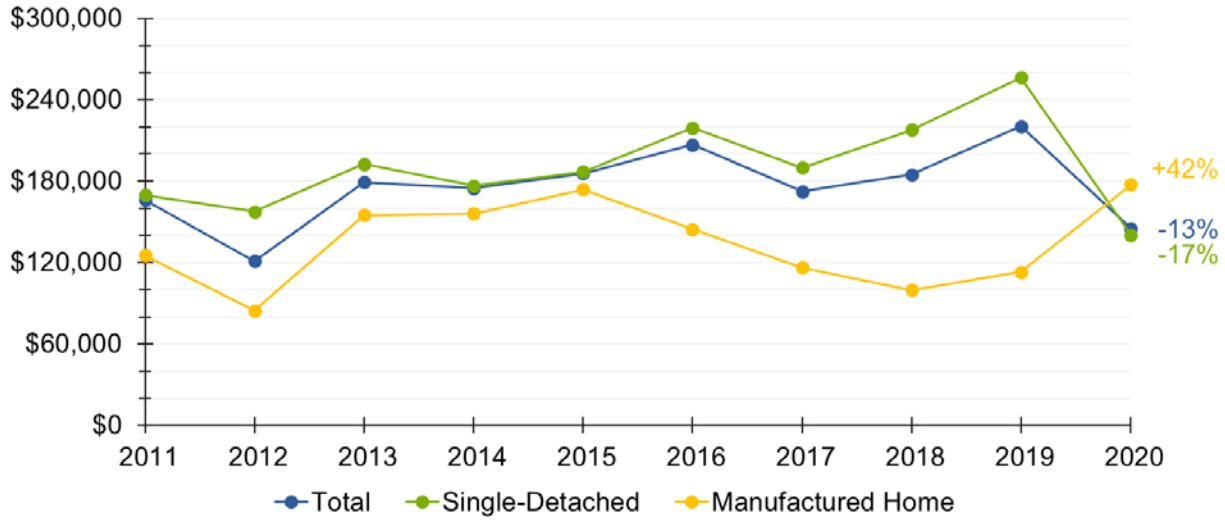

*Source: BC Assessment*

## 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, Houston Rural home prices depreciated about 13% since 2011 (about $166,000 to $145,000). The drop in price (reminder, it is in 2020 dollars) is entirely due to a sudden decrease in single-detached prices from 2019 to 2020 (falling 45% in one year - $256,000 to $140,500). It is unknown what contributed to this locally or if it is an inconsistency in the data. Nevertheless, if comparing 2011 to 2019, overall prices appreciated 51%.

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




*Source: BC Assessment*

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).

## 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 Town of Houston's non-market housing stock makes up 6% of all units located within the RDBN, including 3% of transitional supported & assisted living units and 11% of independent social housing units. According to BC Housing, Houston Rural did not have non-market housing services available, nor were any individuals or households receiving private rental market assistance.

Figure 4.5a shows how many people/households benefited from non-market housing across the RDBN and the Town of Houston. 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 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 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 | TOTAL |
| 72 | 22 | 6 | 100 | 96 | 38 | 62 | 196 | 114 | 36 | 150 | 24 | 88 | 6 | 118 | 564 |

Town of Houston

| Emergency Shelter & Housing for the Homeless | | | | Transitional Supported & Assisted Living | | | | Independent Social Housing | | | Rent Assistance in Private Market | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 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 | TOTAL |
| 0 | 0 | 0 | 0 | 6 | 0 | 0 | 6 | 0 | 16 | 16 | XX | XX | XX | 13 | 35 |

*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, 5 Town of Houston applicants and 1 Village of Granisle applicant remained unserved.

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

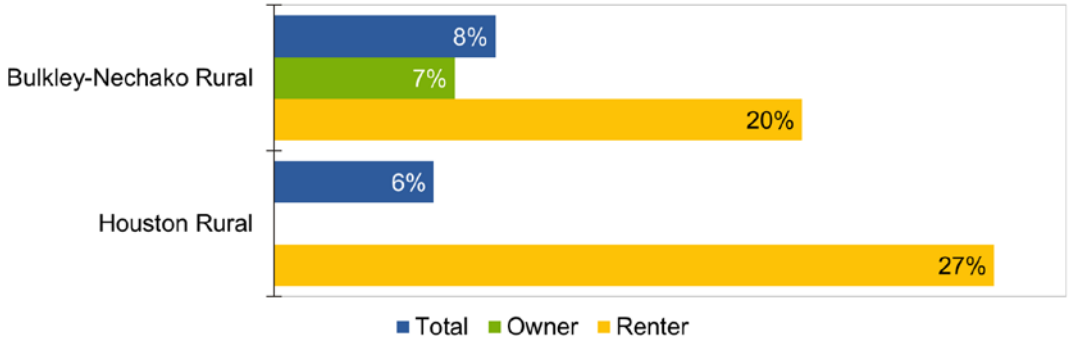
Statistics Canada defines housing need using three set of criteria: suitability, adequacy, and affordability. The Glossary section provides definitions for each of these; however, a quick guide is that unsuitable means overcrowded, inadequate means a home requires major repair, and unaffordable is when 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 20 Houston Rural households lived in a home that put them outside their financial means. In other words, 6% of households allocated more than 30% of their before-tax household income to shelter costs. The number and share of households experiencing affordability issues decreased from 30 and 8% in 2006.

**Figure 5.1a: Unaffordable Housing by Household Tenure, 2016**



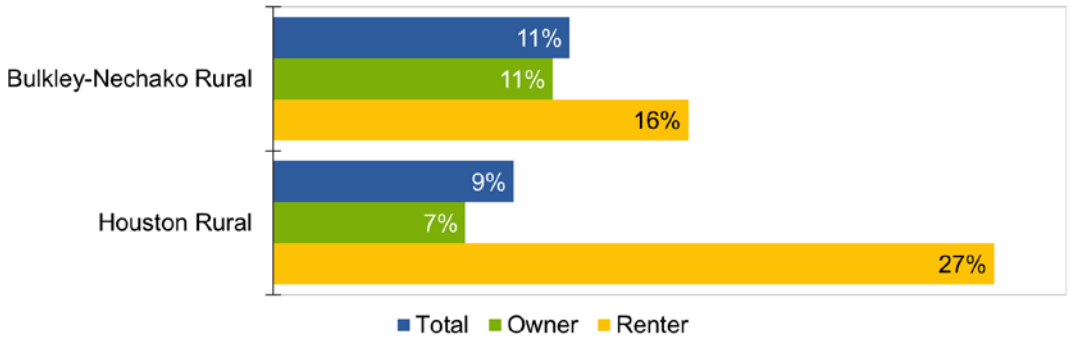

*Source: Statistics Canada*

Renter households are more likely to deal with the burden of unaffordable housing. About 27% of renter households (15 total) paid more than 30% of their income versus 0% of owners. This hardship largely stems from the higher proportion of single income households who rent. It is possible that some owner households did experience affordability issues; however, random data rounding results in no data to illustrate.

## Adequacy – Prevalence of Major Repairs

In 2016, Statistics Canada reported that 30 Houston Rural households lived in a home that needed major repairs, or 9% of total households. The number and share of inadequate homes represent a decade decrease from 50 and 13% in 2006.

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



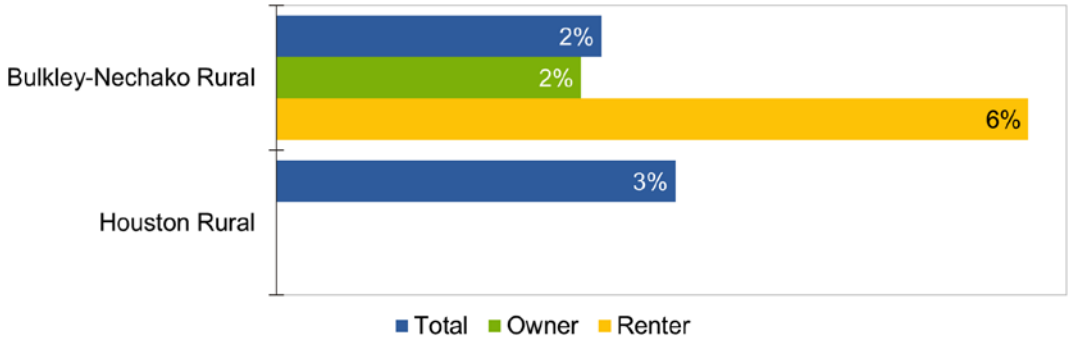

*Source: Statistics Canada*

Housing inadequacy is predominantly a function of the housing stock's age (the older the property, the greater likelihood of needing repair). Houston Rural appears to have a lower rate of lower dwelling quality compared to Bulkley-Nechako Rural overall, except in rental housing which is significantly higher (proportionally).

## Suitability – Overcrowding

In 2016, 10 Houston 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 did not change from 2006.

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




*Source: Statistics Canada*

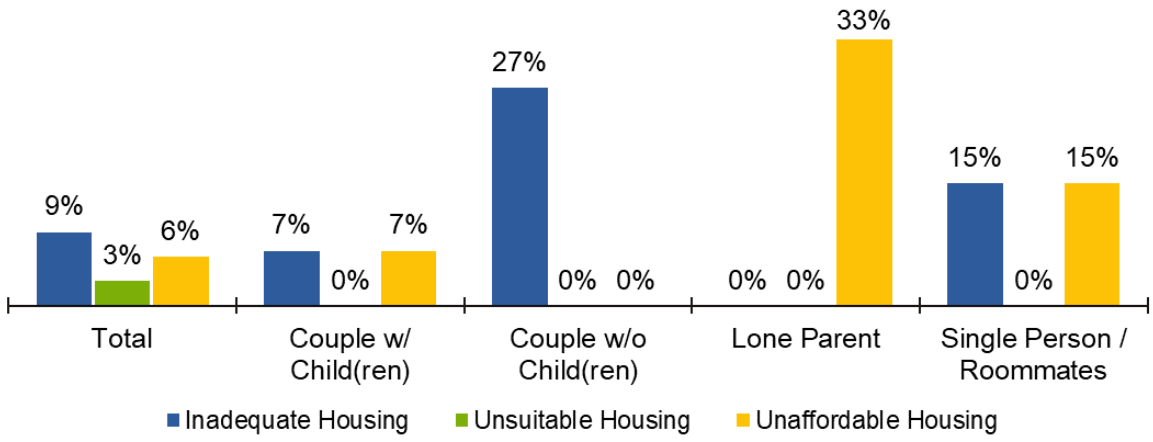
Due to random rounding of the data, all unsuitable dwellings appear to be isolated to the total value, while renter and owner households demonstrate no unsuitability. To ensure confidentiality, the values, including totals, are randomly rounded either up or down. In this case both rental and owner tenures have been rounded to 0, but we can see that there are still residents living in unsuitable housing from the total value.

## Housing Criteria by Family Type

Tied to income, couples (with or without children) are more likely to reasonably afford their accommodation. Unsuitability is typically more common among families with children as their needs quickly change as their household sizes increase; however, all household types demonstrated 0% unsuitability as a result of Statistics Canada's random data rounding.

Couples without children reported abnormally high rates of inadequacy, suggesting dwelling quality issues (perhaps for older or senior households). Lone parents report the greatest financial burdens regarding housing. Single person households reported the next highest adequacy and 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.

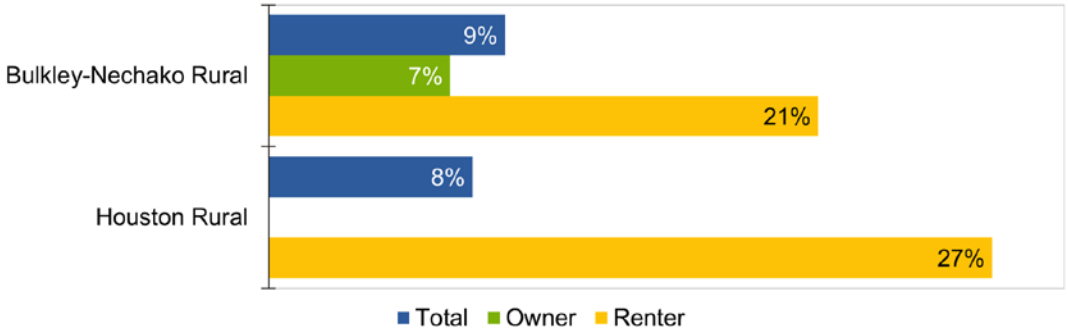
Core Housing Need may overcount total households experiencing financial hardship from housing, particularly for owner households who may pay more than they can afford to get their foot in the market, receive higher quality housing, or simply meet their nuanced family need. That said, most households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

### Overall Core Housing Need

In 2016, 8% of Houston Rural households (25) lived in Core Housing Need. Among owner households, the rate was 0% (0 households), while renter households experienced slightly higher proportions of need (27% or 15 households). The number and share of households in Core Housing Need represent a decade increase from 45 and 11% in 2006.

Unfortunately, Statistics Canada data is insufficient to determine the median before-tax income of households in Core Housing Need in Houston Rural. Across the Bulkley-Nechako Rural area in 2015, households in core need earned a median before-tax income of $21,928 (about 33% of Bulkley-Nechako Rural's overall median income).

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




*Source: Statistics Canada*

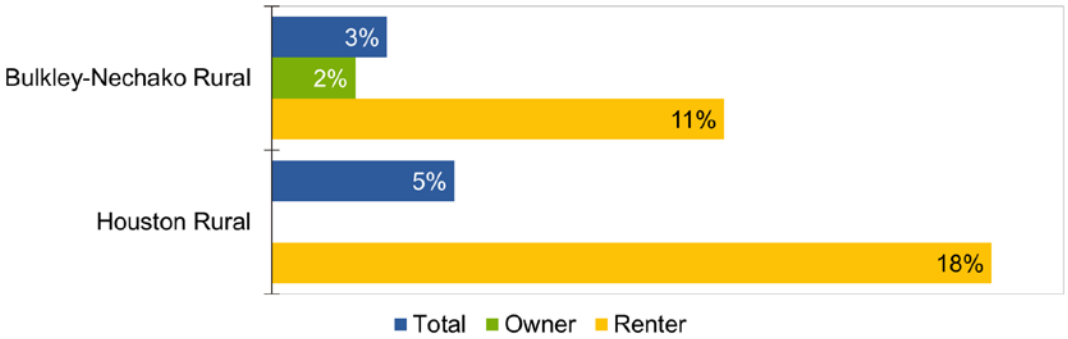
## 5.3 EXTREME CORE HOUSING NEED

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, 5% of Houston Rural households (15) lived in Extreme Core Housing Need. Among owner households, the rate was 0% (0 households), while 18% of renter households (10) reported extreme core need. The households reported being in Extreme Core Housing Need in 2006.

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




*Source: Statistics Canada*

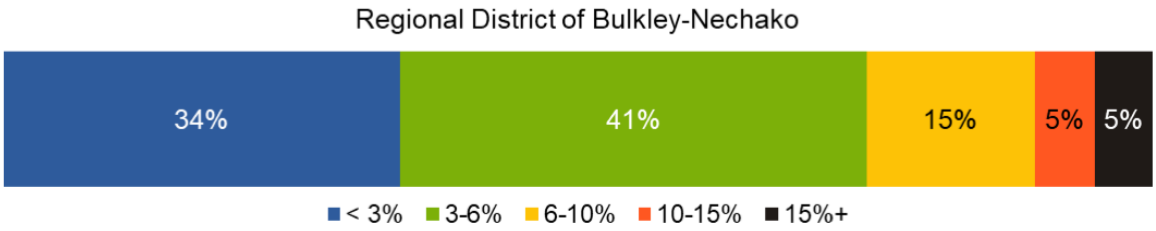
## 5.4 ENERGY POVERTY

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,[3] (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). [4] 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,"[5] 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*

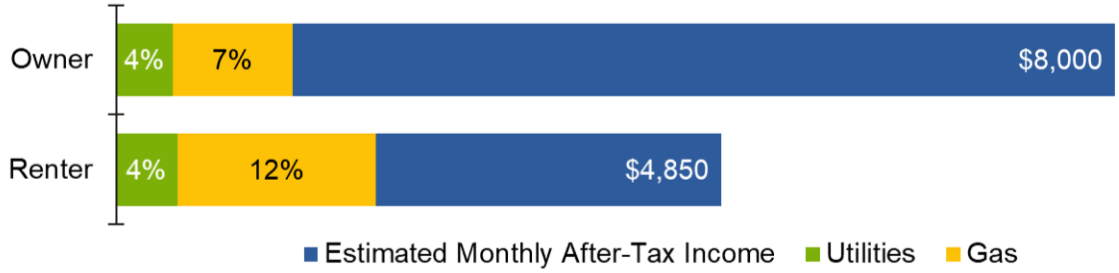
Figure 5.4b show internally produced tenure estimates for Houston Rural using combinations of data from Environics Analytics and Statistics Canada. It shows what the average owner and renter household earns after-tax every month and what percentage of that income is likely allocated to utilities and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

The average homeowner potentially spends around 4% on utilities and 7% 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. For instance, gas for transportation takes up 5 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 above the 10% energy poverty threshold (when including vehicle fuel). The average owner and renter spends about the Canadian average share (3%) on utilities only. With gas included, the average owner and renter household is considered to be energy poor. This is a common result among rural communities where the distance between work and amenities is significant, and there are limited modes of alternative transportation.

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.[6] 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%);[7] 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.

6 U.S. Department for Housing & Urban Development. (FY 2021). Methodology for Determining Section 8 Income Limits. Retrieved from https://www.huduser.gov/portal/datasets/il//il21/IncomeLimitsMethodology-FY21.pdf
7 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 (median single persons could not afford all median 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 improved across household types, except for the female lone parent and single person. Three or more bedroom units became more expensive (as a share of incomes) for each household type.

**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 become less affordable for the median very low income household. All income levels, including moderate and above moderate, may have had to allocate more of their income to renting 3+ bedroom units in 2020 versus 2015.

**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 | *Not available because no upper limit to high category* | | | | | *Not available because no upper limit to high category* | | | | |

*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.

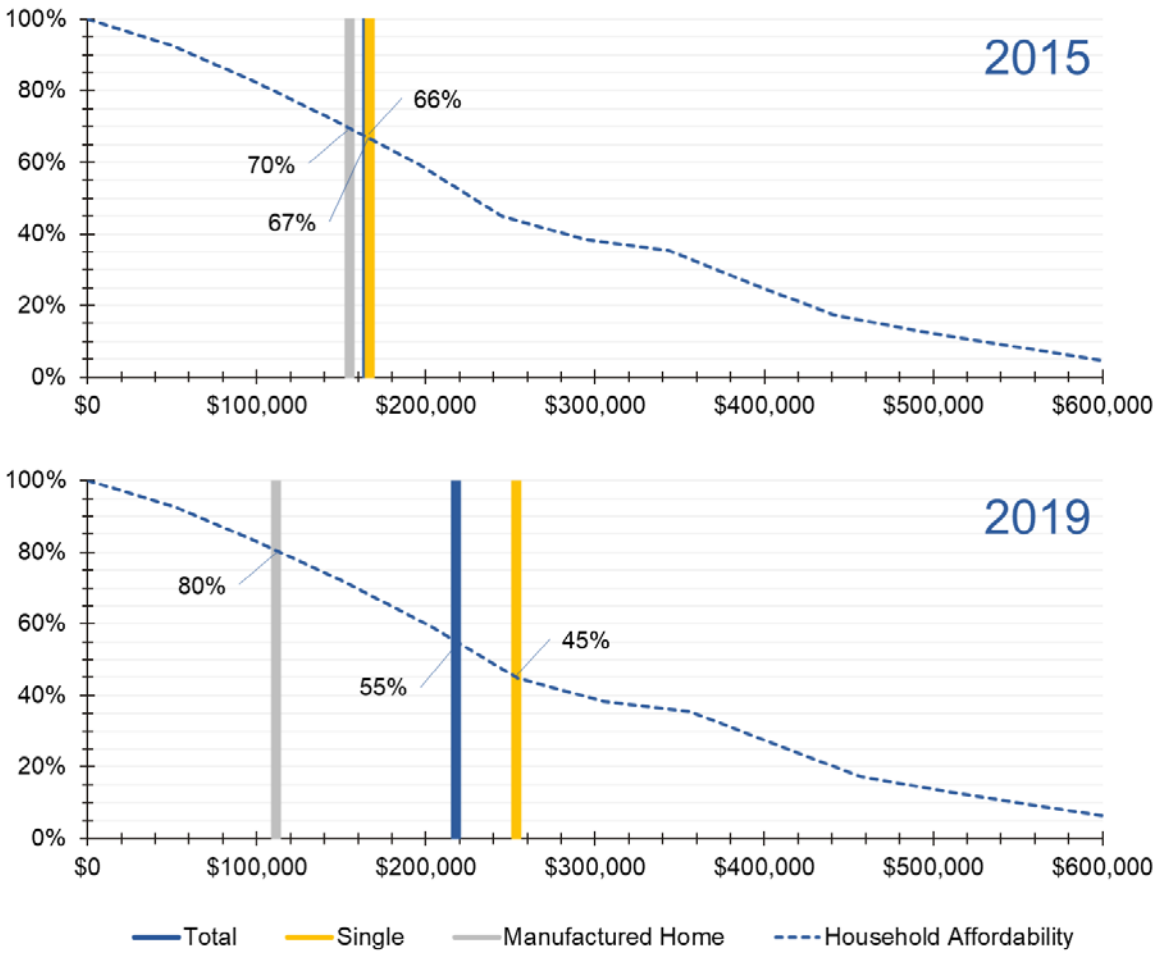
## 6.2 FIRST-TIME HOME BUYERS / HOMEOWNERSHIP

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 2019. 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. As a reminder, Houston Rural housing prices dropped considerably between 2019 and 2020. This section assumes that this drop is an outlier and elects to use 2019 data instead.

A rough observation of 2015 indicates that about 67% of households could afford the mortgage cost of the median home. By 2019, estimates suggest that this share decreased to about 55%. In other words, 45% of renter households (those who could potentially purchase a home for the first time) could not reasonably afford half of the dwellings sold in Houston Rural in 2020.

As for specific dwelling types, the share of households that could afford the median single-detached home may have fallen from 66% to 45% and mobile homes rose from 70% to 80%.

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

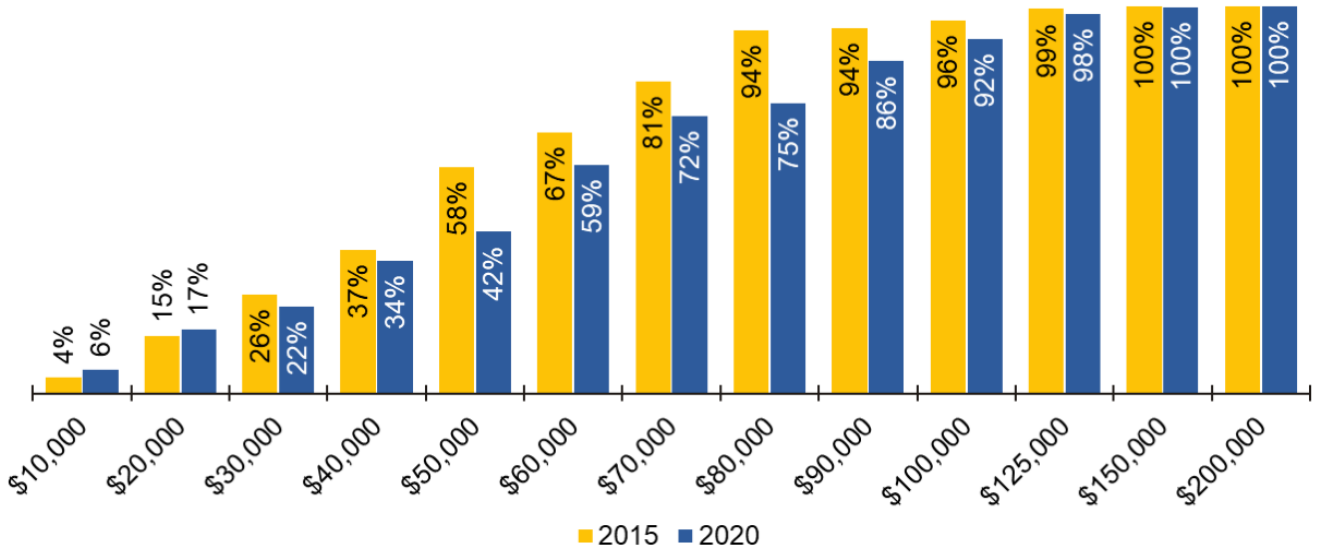



*Source: derived from BC Assessment & Statistics Canada*

An alternative way to discuss the change in real estate affordability is what percentage of dwellings for sale in 2015 and 2020 were affordable based on income category limits. Figure 6.2b shows this relationship at intervals based on publicly available Statistics Canada income ranges. Note that the exercise required a higher sample of residential sales and thus refers to the aggregate of all RDBN electoral areas.

In 2015, an income of at least $60,000 could afford the estimated mortgage (based on stated assumptions) of 67% of the dwellings sold across the RDBN's electoral areas. By 2020, the same income could possibly afford 42% of dwelling units. A household income of $100,000 could afford 96% of dwellings in 2015, potentially down to 92% in 2020. Please note that this analysis is based on estimates, meaning that results are as good as the inputs available. Percentages are not accurate results; rather, they are educated guesses based on a set of assumptions.

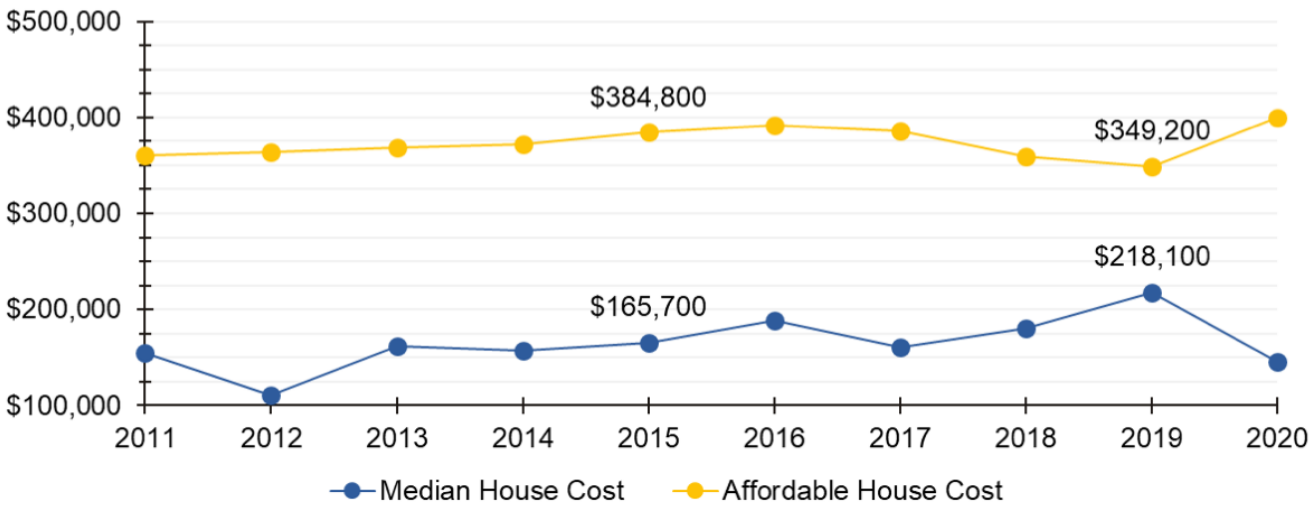
**Figure 6.2b: RDBN Rural, % of Sales that are Affordable per Income Threshold, '15 vs '20**




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

Figure 6.2c offers a different perspective on the cost local housing by comparing the cost of the median home across Houston 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 incomes on affordability.

**Figure 6.2c: Houston Rural Median Home Cost vs Estimated Affordable Home Cost**




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

Generally, Houston Rural has been an affordable place to live (specific to housing costs) due to a combination of lower housing prices and higher household incomes (Houston 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 shrank gradually until about 2019 (before sudden 2020 decrease in prices). In 2015, the median household possibly could afford about $219,100 more home than what was on the market. In 2019, this shrank to an estimated $131,100. With interest rates anticipated to increase (post COVID-19), budgets may continue to tighten over the next few years.

It is important to note that the gap between the affordable purchase price and actual price reflects the median. There are individuals or households who may face significantly greater financial challenges related to their shelter. As of 2016, 6% of households in Houston Rural reported not reasonably affording where they live.

# 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 owners 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 Inuk (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.

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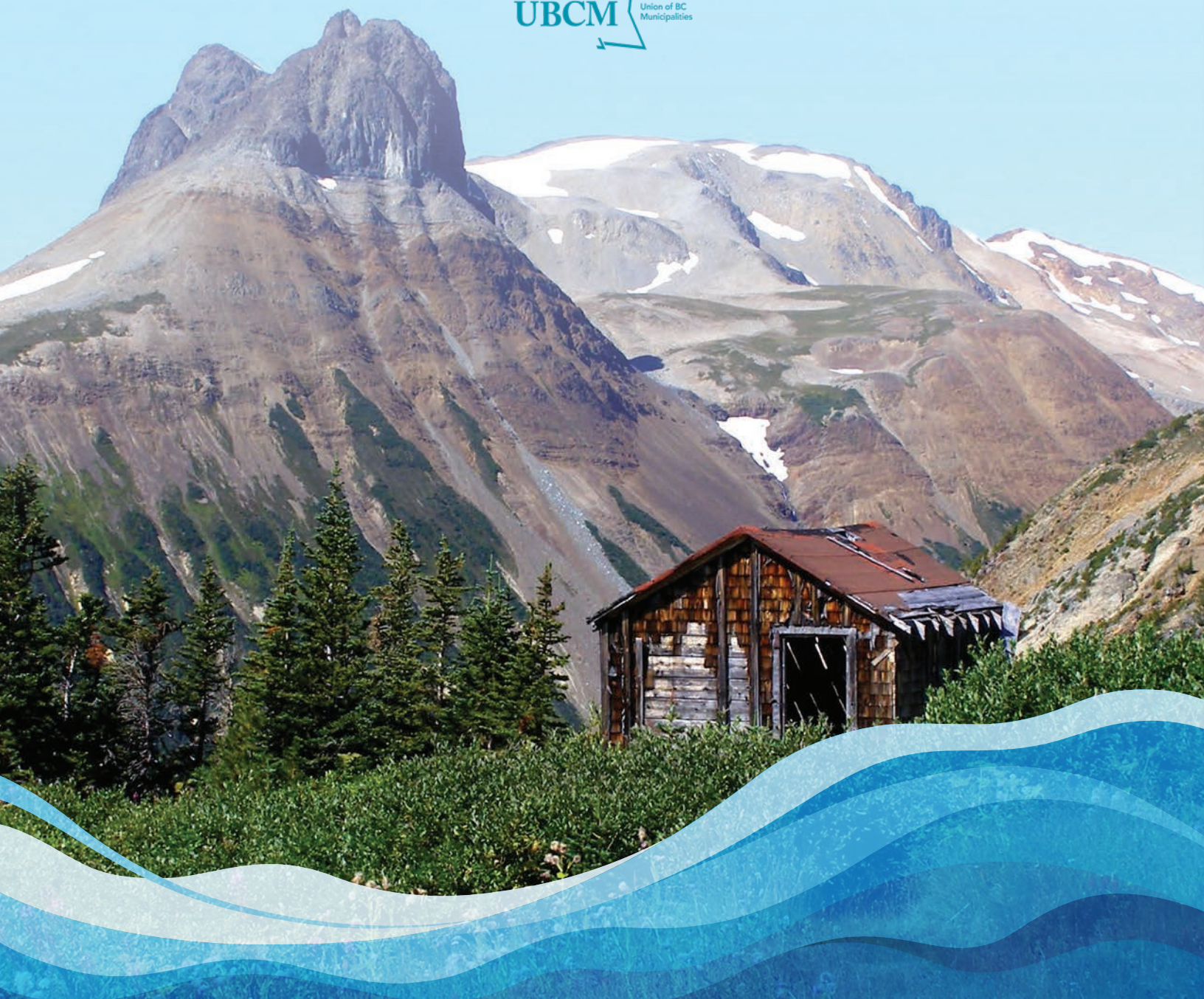

# Electoral Area G (Houston/Granisle Rural): Interim Housing Needs Report - 2024

APPENDIX B to the “Electoral Area G – Houston/Granisle Rural: Electoral Areas Housing Needs Report” produced in 2021

Produced internally by the Regional District Planning Department

## INTRODUCTION

This is the Regional District of Bulkley-Nechako's Interim Housing Needs Report (Interim HNR) for Electoral Area G (Houston/Granisle Rural). The Provincial Government requires Regional Districts to complete Interim HNRs by January 1, 2025. These reports must contain the following:

1. the number of housing units needed over five and 20 years;
2. the actions taken by local government since their last Housing Needs Report (HNR) to reduce housing needs; and
3. a statement about the need for housing close to transportation infrastructure that supports walking, bicycling, public transit, or other alternative forms of transportation.

This Interim HNR is attached as Appendix B as an update to "Electoral Area G – Houston/Granisle Rural: Electoral Areas Housing Needs Report" produced in 2021. The results of each Interim HNR for the RDBN's Electoral Areas have been compiled in the document titled "Regional Summary: Interim Housing Needs Report – 2024".

## SECTION 1: FIVE-YEAR AND 20-YEAR HOUSING NEED – HNR METHOD

The Province requires local governments to use the provincially established HNR Method to calculate the total number of housing units their communities will need for the next five and 20 year periods for six components: extreme core housing need, persons experiencing homelessness, suppressed household formation, anticipated growth, rental vacancy rate adjustment, and additional local demand. For Regional Districts, the data must be gathered for each Electoral Area.

The HNR Calculator has been made available to assist local governments in calculating the six components of housing need based on publicly available data, that is totalled to calculate the housing units needed in each Electoral Area. The HNR Calculator, developed by the University of British Columbia's Housing Assessment Resource Tools (HART) program in collaboration with Licker Geospatial Consulting was utilized in this Interim HNR (data sourced on November 6, 2024).

The HNR calculator has determined that a total of **26** new dwelling units are needed in the next five years and a total of **83** new dwelling units are needed in the next 20 years to address anticipated housing needs in Electoral Area G (Houston/Granisle Rural). The table below presents this information by the six required components.

| **Electoral Area G (Houston/Granisle Rural)** | | |
|---|---|---|
| **Component** | **5-Year Need** | **20-Year Need** |
| Extreme Core Housing Need | 0.17 | 0.68 |
| Persons Experiencing Homelessness | 1.42 | 2.85 |
| Suppressed Household Formation | 17.72 | 70.88 |
| Anticipated Growth* | 7.01 | 8.11 |
| Rental Vacancy Rate Adjustment** | 0.06 | 0.25 |
| Additional Local Demand*** | 0.00 | 0.00 |
| **Total New Units – 5 years** | **26** | N/A |
| **Total New Units – 20 years** | | **83** |

* *The Anticipated Growth figure for Electoral Areas is based on the regional growth rate rather than an Electoral Area specific growth rate as more specific quantitative data is not available.*

***The Rental Vacancy Rate Adjustment figure for Electoral Areas is set at the Provincial vacancy rate as more specific quantitative data is not available.*

****Additional Local Demand is set at zero for Regional Districts as the Province has not made Regional Districts subject to demand functions.*

**New Housing Supply Trends**

To meet the five year new housing demand established by the HNR Method, the RDBN requires an additional **26** dwellings or **5.2** additional dwellings per year. Since 2022, the Regional District has issued an average of **one** new building permit for dwellings annually in Electoral Area G (see Table 1 below). A small portion of these new dwellings are replacement dwellings and not additional dwellings. Also, it is noted that new dwellings are being built without building permits that are not accounted for in Table 1.

**Table 1 – Issued Occupancy Building Permits in Electoral Area G**

| Year | Single Family Dwelling | 2 Family Dwellings | Secondary Suites | Multi-Family Dwelling |
|---|---|---|---|---|
| **2022** | **1** | **0** | **0** | **0** |
| **2023** | **2** | **0** | **0** | **0** |
| **2024** (Jan – Oct only) | **0** | **0** | **0** | **0** |

## SECTION 2: HOUSING ACTIONS TAKEN SINCE 2021 HOUSING NEEDS REPORT

The Regional Summary: Interim HNR - 2024 document outlines the full list of actions taken by the RDBN to reduce housing needs since the last HNR was released in 2022. This section outlines the actions taken specific to Electoral Area G.

### RDBN Action to Reduce Housing Needs

- Parkland Dedication Policies were added to "Houston, Topley, Granisle Rural OCP Bylaw No. 1622, 2011." Clarity around parkland dedication requirements will assist developers in moving through the subdivision process in a more efficient manner.
- "Houston, Topley, Granisle Rural OCP Bylaw No. 1622, 2011" was amended to allow considerations of a second single family dwellings on residentially zoned parcels.

The Regional District processed **one** zoning bylaw amendment and **zero** land use permit that may contribute to reducing housing needs in Electoral Area G. The numbers are shown in Table 2.

**Table 2 – Electoral Area G Bylaw and Land Use Permit Applications (Housing-Related)**

| Adoption Year | General Description |
|---|---|
| **2022** | Rezoning and OCP amendment to allow a 2-lot subdivision. |
| **2023** | None |
| **2024** (Jan – Oct only) | None |

## SECTION 3: NEED FOR HOUSING IN PROXIMITY TO ALTERNATIVE AND ACTIVE TRANSPORTATION

The Interim HNR must contain a statement regarding the need for housing in close proximity to transportation infrastructure that supports walking, bicycling, public transit or other alternative forms of transportation. The Regional District recognizes the need for housing in close proximity to transportation infrastructure that supports walking, bicycling, public transit or other alternative forms of transportation. However, the densification of housing in the rural area in association with transportation infrastructure is not appropriate from a sustainability perspective and is an issue to be addressed within the Regional District's member municipalities.

Given the RDBN's low rural population density, and significant distances between population centres the RDBN focus has been on the following:

- Facilitating multi-use trail development within existing highway corridors where conditions may support active transportation infrastructure for rural area-to-municipality and municipality-to-municipality connections.
- Operating a public transit system providing service between RDBN member municipalities, with connections to adjacent regions.

The RDBN continues to encourage the Ministry of Transportation and Transit to play a greater role in funding, building, and operating active transportation infrastructure within their road right-of-ways.

**Public (Alternative) Transportation Initiatives**

The Regional District is serviced by the Bulkley-Nechako Transit System, BC Bus North, and Via Rail Canada, with additional community-based and First Nations operated local services throughout the region.

The Bulkley-Nechako Transit System provides public bus transportation between most Regional District member municipalities, with connections to adjacent regions along the Highway 16 corridor. It is provided through a partnership between the Province of British Columbia, BC Transit, and the Regional District of Bulkley-Nechako with the assistance of funding partners (City of Prince George, Stellat'en First Nation, and Nadleh Whut'en).

The Regional District has been challenged to secure adequate long-term funding for this service. Part of this challenge is the limited certainty regarding the Province's long-term commitment to the current funding formula and future capital costs. The Regional District also has concerns regarding the efficiency and effectiveness of the existing public transportation services in the RDBN.

The RDBN has asked the Province to work with local governments, First Nations, and stakeholders to rationalize public transportation services in the north and develop a regional transportation service model which better meets the needs of northern BC.