



Regional District of
Kitimat-Stikine

IN PARTNERSHIP WITH:



Tahltan
Band Council

Regional District of Kitimat–Stikine Housing Needs Report

ELECTORAL AREA F – DEASE LAKE

APRIL 2022



Acknowledgments

In the spirit of truth, healing and reconciliation, we acknowledge that the area on which this study was conducted is the traditional territory of the Tahltan First Nation.

The development of this Housing Needs Report was led by the Regional District of Kitimat-Stikine and the Tahltan Band Council.

We would like to acknowledge and thank key stakeholders and members of the community who participated in the community survey and shared information and experience through key informant interviews including:

- Tahltan Band Council
 - Tahltan Central Government
 - Tahltan Nation Development Corporation
 - School District 87 – Stikine
 - Northern Health
 - Dease Lake Seniors' Society
 - People's Haven Family Service Centre
-

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NORTHERN
DEVELOPMENT



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1 Executive Summary

Safe, affordable, and inclusive housing is vital to societal, economic, and individual health and well-being of residents of the Regional District of Kitimat–Stikine (RDKS). Unfortunately, safe, affordable, and inclusive housing is increasingly difficult to find in Northern British Columbia. To help address housing need, the RDKS and Tahltan Band Council have partnered together to conduct a housing needs report for Electoral Area F, including Dease Lake and the surrounding area.

Made possible with grant funding from the BC Ministry of Municipal Affairs and administered by the Union of BC Municipalities (UBCM) and Northern Development (NDIT), this report is a descriptive analysis of the current housing needs and issues across Electoral Area F and aims to strengthen local understanding of what kinds of housing are needed, and inform future plans, policies, and development decisions.

1.1 WHAT IS A HOUSING NEEDS REPORT?

The purpose of this work is to develop an understanding of the current and anticipated housing conditions across Electoral Area F of the Regional District of Kitimat–Stikine. Generally, the work strengthens the ability of local stakeholders and governments to:

- identify current and future housing needs;
- identify existing and projected gaps in housing; and
- identify housing priorities to better understand what kind of dwellings (size and type) are most needed in their community.

A Housing Needs Report provides a representation of problems as well as opportunities and engages critical partners to focus on the provision of housing.

1.2 WHY DO WE NEED THIS STUDY?

A thorough assessment of housing needs is a useful resource to support many future initiatives. The insights and data generated by a needs report can help inform ongoing land use and social planning initiatives at the local level, as well as provide hard evidence in support of advocacy to more senior levels of government. Housing needs reports are also a useful resource for those engaged in or planning to enter the housing sector. Information contained in a report can inform the design and configuration of housing projects, as well as assist in the preparation of applications to various funding programs that support affordable housing development.

1.3 KEY FINDINGS

The following key themes were found throughout the data and community engagement portions of this project.

Electoral Area F is still reasonably affordable for most residents.

While this study catalogues many of the housing challenges across Area F of the RDKS, home ownership is still relatively affordable for nearly all households earning the median income. Driven by strong socio-economic conditions, income growth for both owners and renters, and a home ownership market that has been insulated from major fluctuations in southern markets, ownership options in Electoral Area F have remained relatively attainable for middle income households. After adjusting for inflation, the median home price fell 8% between 2011 and 2020, from about \$128,800 to \$118,750 (in 2020 dollars). The depreciation in house prices in Electoral Area F suggests that demand for housing in the area has decreased in recent years, through many key informants reported this was likely a consequence of reduced sales volumes rather than a drop in value or demand. When homes are selling, they tend to be older and in need of significant repair. Higher value homes rarely come to market, driving overall sales prices down.

While generally more affordable than comparable regions in British Columbia, need still exists in Electoral Area F. Some need categories, like Core Housing Need for non-couple households and renters, have not improved appreciably across census periods and anecdotal data indicates that affordability conditions are expected to worsen as the population gets older, housing costs rise, competition for limited homes increases, and existing stock ages.

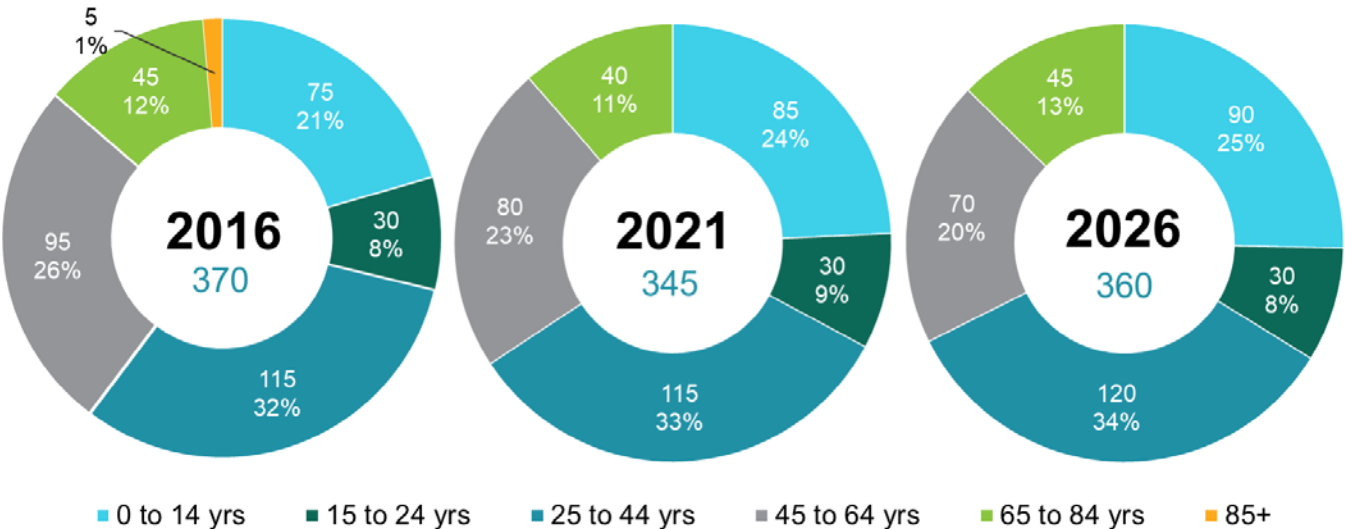
The Population of Area F is Expected to Remain Stable with More Supports Needed for Seniors and Elders

The population of Electoral Area F should remain relatively stable until at least 2026 when there is expected to be around 360 residents. Much of the expected change will be driven by positive net migration, which has trended upwards in the RDKS over the past four years and was commonly cited by key informants as a key housing challenge. Though historic census trends indicate stability or even population decline, anecdotal information from key informants and community members suggests that the RDKS has experienced significant demographic changes since 2016. Liquified Natural Gas, mining, and other resource development activities, Covid-19, and challenging housing conditions in larger markets have all had intensified migration patterns, potentially impacting growth trends in Electoral Area F.

“Lack of housing is a barrier for community members moving back – many people who moved away from community want to move back but have no housing options.”

Unlike many communities in northern BC, Electoral Area F is expected to remain relatively young, with seniors and elders over the age of 65 making up only about 13% of the population. The largest age cohorts will remain school aged children and adults aged 25 to 44.

Figure 1.3a: Electoral Area F, Population Distribution



Source: derived from BC Stats & Statistics Canada

Though the population is younger than other small communities, key informants stressed that housing for elders and seniors is critical in Electoral Area F. Specifically, there is a need for more housing that is affordable and accessible for those on a fixed income, particularly within the rental market. An aging population also presents a greater need for at home care options and smaller housing units that allow for downsizing. Many indicated that elders may be living in an affordable situation but are increasingly worried about their ability to maintain their house and property. In some cases, seniors and elders were still supporting large extended families or felt they were relying too heavily on family and would prefer their own semi-supportive home.

“Many seniors are living in larger homes or very often living with families if they are not in their home. For able-bodied seniors it can be frustrating to find independent housing.”

“I am an elder and need to have access to support for cleaning, cooking, and other daily activities. Living alone is not safe and my daughter can’t stay forever.”

“Build a supportive but independent living for elders will free up housing for young families to move back to the Community.”

A consequence of limited housing options for seniors and elders is that many who need supportive or more manageable housing are forced to move out of their community to find it. Key informants routinely told us that many older residents had relocated to nearby urban centres like Terrace, Smithers, or even Prince George. In these circumstances, many felt cut off from their communities and social structures. Modest, multi-unit housing (8-10 units) could allow seniors and individuals with special housing needs to be independent and remain in Electoral Area F. As Dease Lake is a small community, even one small multi-family building could make a big difference.

“Region needs senior facility home - having to go wherever can find care outside area is devastating! Most requiring this move do NOT live long once moved away from families and home areas!! Very hard on families!! Reasonable single person dwellings for our young population!!”

“Our elders need a complex built in this community so that they can remain here in the north near family instead of being shipped to care facilities outside of our territory, hours away from their families which limits the interaction. They should be building a multi dwelling unit, private living spaces connected to a commons area/kitchen facilities and live in care givers that provide the medical support they require, all one level, senior friendly, with access to an outdoor area to provide interaction with nature.”

“There are elders in Terrace, Smithers, and Dawson Creek in seniors housing and want to move home to their communities.”

Addressing housing for seniors and elders not only benefits that demographic, but younger ones as well. If older residents move out of their existing accommodations, their homes become available for upcoming generations who may not be able to afford a new dwelling but are willing to invest over time in an older, more affordable home.

Housing Availability is Limited

Despite relatively affordable ownership options, housing supply is a concern across Electoral Area F. Multiple informants told us that they knew of residents and/or family members who are interested in moving back home but find it difficult to make the move due to the limited volume of rentals, homes for sale, and building opportunities in Dease Lake. Many former residents want to move back to the community for family, work, and the relative affordability of housing compared to larger urban centers. This trend has become more common with COVID-19 as remote working options have proliferated, giving people the opportunity to retain their employment and relocate to rural areas.

“Lack of housing available! My employer is at a point where they’d like to add staff members to the area but can’t find a place for them to rent or live.”

“Nothing available for single working individuals!!”

“Lack of available rentals”

In many cases limited supply has prevented some residents from returning home and some Tahltan Nation members from returning to their traditional lands. In other cases, the limited supply of housing has led to instances of overcrowding. Though specific data on overcrowding for Electoral Area F is unavailable, in 2016 about 12% of all owner households were in Core Housing Need. A high rate of Core Housing Need amongst owners is typically indicative of poor condition or overcrowding, rather than cost.

“There are some households that have more people living in them then the house was designed for (i.e. 12 people living in a 3 bedroom home.) Our younger generation need single dwelling units as not all people require a larger multiple room home.”

“Yes. There are people who are single and have a three bedroom home, there are four of us living here in a three bedroom duplex, not enough space.”

An additional pressure on the housing market in Dease Lake is a continued demand from workers in key local industries such as mining, healthcare, and government. Informants noted that new mining and infrastructure projects are bringing employers to the region and it is becoming a challenge to find homes for everyone. Providing more workforce or short-term housing was suggested along with support for additional hotel/motel-style accommodations.

“Recruitment and retention is key for local businesses as it’s difficult to attract qualified people. There are people who would like to live here, but there is no housing for them.”

“Keeping staff and recruitment is a challenge. Housing issues are not only housing stock, but providing adequate housing to stay long term.”

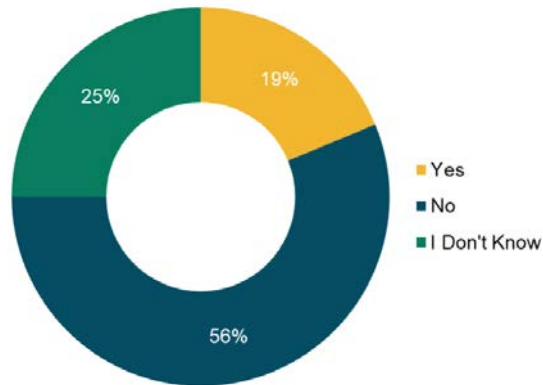
New housing stock, in a variety of unit configurations and tenure arrangements, will be critical for meeting the needs of residents of unincorporated portions of Electoral Area F and members of the Tahltan Nation living on reserve. This is likely to include single-detached along with other higher-density options like duplexes, triplexes and small apartment buildings for smaller families and single individuals.

Cost of Energy and Condition of Homes

Though current housing costs in Electoral Area F are more affordable than in other RDKS Electoral Areas and communities, the cost of living in Dease Lake and on Tahltan lands can be higher than in larger centres due to transportation and heating costs associated with living in a more remote location. In addition to needing to travel greater distances to access amenities, interviewees remarked that most people in Electoral Area F require a reliable vehicle with good tires as the roads can be challenging and cell service is not reliable. Without access to public transit, transportation choices are limited to more costly and less fuel-efficient vehicles, further increasing their monthly transportation costs.

Respondents to the community survey distributed as part of this study indicated they typically spend between \$600 and \$700 each month on the combined cost of transportation, heat, electricity, and other utilities. More than half of survey respondents indicated their energy bills were unaffordable, likely indicating a high rate of energy poverty across the region.

Figure 1.3b: Survey Responses, “Are your home’s energy bills affordable?”



“Make heating a house more affordable.”

“I would have like to have lived in a smaller house so I would not spend more on heating.”

According to the 2016 Census, about 81% of houses in Electoral Area F were built between 1971 and 2000. These older homes require consistent maintenance and can be more expensive to heat and repair. Many community members reported that they struggle with ongoing maintenance and when they did have the money to make upgrades, finding skilled professionals such as carpenters and plumbers was challenging due to the remote location of Electoral Area F.

“Housing maintenance and ongoing repairs are an issue and there are limited-service providers with special skills in the area (labourers, skilled carpenters).”

“There are old homes on the market, but they require repairs which have to be considered when purchasing.”

“It is so hard to find carpenters to complete basic renovations to my home. It is frustrating and at times I feel desperate in this regard.”

“We need better maintenance people to do repairs on house issues.”

Developing new housing, especially new affordable options, is very difficult.

Though not the only solution to identified housing issues, newly built housing is likely to form a critical part of meeting the future housing needs of Electoral Area F's residents. Many homes are reaching the end of their lifespan or require significant repair or upkeep. Most importantly, the predominant single-detached stock is not able to evolve to meet the needs of older residents and relocating workers who may be looking for smaller more manageable options.

Throughout the engagement process, residents repeatedly identified challenges with building new dwellings. Construction costs and labour shortages, expensive land upgrades and utility fees, and difficulty navigating Senior government funding programs make new builds very challenging to get started.

"There are many challenges to bring new housing into the community with both Provincial and Federal governments. Obtaining funding seems to be the same scenario and can be challenging"

**"Construction costs and price to build present a challenge in the area.
The cost of building and transportation in the North is very costly."**

Even more difficult to develop are the non-market and supportive housing options that some key informants felt were missing in Electoral Area F. Key informants suggested that there was a significant number of unhoused community members regularly "couch surfing" or staying with family and friends, especially in colder months. This hidden homelessness is very difficult to quantify as people tend to move from place to place and may not regularly access traditional support services. Informants recommended additional housing with integrated facilities for counselling or support services.

"Homelessness is an issue in the community. Providing a building with laundry and shower facilities in one location would benefit those not having stable accommodations."

"Homelessness in the community has been driven by multiple factors like alcoholism, mental health, sexual assault, childhood abuse, and trauma."

"Another treatment or counselling facility would greatly benefit community members requiring services and at risk of homelessness."

Tremendous Local Assets and Opportunities for Expansion

The Tahltan Band Council is already the most significant housing provider in Electoral F and both the Band Council and Tahltan Nation Development Corporation are actively addressing many of the needs outlined in this study, most recently by obtaining single-detached homes in Dease Lake to help provide additional housing for community members and support workforce housing needs. Another key asset is the land currently identified as IR-13, which has the capacity for a significant number of new units. The project is still in the planning stages and funding will need to be secured, though having land allocated for housing is an important milestone.

The IR-13 project and additional housing development opportunities represent a tremendous potential asset for Electoral Area F. Whenever possible, informants encouraged partnership between the RDKS and Tahltan Band Council to get units built. A prosperous, Nation-managed housing portfolio will benefit all residents of Dease Lake, not just members of the Tahltan Nation.

**“The Tahltan Band is the main service provider for social housing
for Dease Lake and Telegraph Creek”**

**“The community is eager to move forward with the IR-13 project as it would provide
housing for many community members.”**

**“The development at IR-13 but has been in development for many years and will need to secure
funding to move to the next stage of planning.”**



1.4 RECOMMENDATIONS

The following key recommendations emerged through the Housing Needs Report process. They respond directly to the findings identified in the Report and attempt to recognize the ability and limitations of the Regional District of Kitimat-Stikine's scope and policy approaches. The RDKS and Tahltan Band Council are already supporting some of these recommendations and should continue to monitor progress moving forward. Key recommendations from this study are:

1. Deepen Housing Partnerships and Participate in Regional Initiatives
2. Expand and Diversify Housing Options
3. Monitor Housing Needs and Changing Housing Demands

Deepen Housing Partnerships and Participate in Regional Initiatives

Continued partnership between the Tahltan Band Council, RDKS, and senior government agencies emerged as the most compelling potential housing intervention in Electoral Area F. Regional policy tools are limited, and the Province and Federal government are primarily responsible for the provision of affordable housing. However, local and regional governments are routinely the best positioned to address housing need and the most aware of specific needs and service gaps. The Tahltan Band Council and other arms of the Tahltan Nation will continue to be the most important housing developer and provider in Electoral Area F. With this in mind, the RDKS should work to support development projects that meet the needs identified in this study and actively participate in any housing working groups or ongoing housing discussion that emerge. Where appropriate, the RDKS can consider working with the Tahltan Band Council, health authorities, and other local service agencies to identify opportunities for resource sharing, site identification, and other land use planning activities. Collaboratively developed housing options can serve the entire area in addition to Tahltan members.

Priority Action	Appropriate Regional Government Tools or Policy Levers
Continue to expand regional housing involvement	<ul style="list-style-type: none"> • Explore establishing or sitting on a regional housing working group with representation from RDKS, Tahltan Band Council, and other local stakeholders. • Continue to encourage regional partnerships for housing studies. • Work collectively to identify opportunities for resource sharing, site identification, and other land use planning activities.
Advocate for increased support from senior levels of government	<ul style="list-style-type: none"> • Continue to advocate for increased housing funding and tools for non-profit developers and Indigenous governments through Union of BC Municipalities and Federation of Canadian Municipalities. • Explore opportunities to collaborate with senior government to make pockets of developable land available for disposal. • Maintain awareness of Canada Mortgage and Housing Corporation research funding that could potentially encourage local innovation.
Partner with health and social service providers to enhance support services aimed at seniors, elders, and unhoused community members	<ul style="list-style-type: none"> • Consider ongoing communication with Northern Health to discuss existing and desired services for residents of Electoral Area F. • Advocate for housing that includes supportive or semi-supportive elements (e.g. meal service, integrated health services, cleaning services, etc.) • Support senior clusters or co-housing/co-op initiatives where appropriate

Expand and Diversify Housing Options

Additional housing options will enable Tahltan members in other communities to return to the Dease Lake area, provide appropriate alternatives for elders and seniors, and help alleviate pressure in the market caused by temporary and permanent workers. Many who participated in both the survey and interview process indicated a willingness to consider denser forms of attached housing or even a small apartment provided it had enough rooms for their family. Many multi-generational families are still best served by a single-detached home, but younger families and single people are also looking for options. A diverse housing portfolio for Electoral Area F should include investments in single-detached homes, attached homes like duplexes and triplexes, and smaller, apartment-style dwellings.

Because serviced land is at a premium, the most efficient way of housing the most families is likely through a combination of increased density options and larger family options. This can be facilitated through site planning and development already planned for IR-13 lands and bylaws that encourage additional density in Dease Lake where appropriate.

Priority Action	Appropriate Regional Government Tools or Policy Levers
Encourage housing variety and increased density where appropriate	<ul style="list-style-type: none">• Continue to encourage row house, townhouse, duplexes and other denser, multi-family options where appropriate.• Where possible, encourage rental-tenure options including secondary suites where appropriate.• Continue to support education around Canada Mortgage and Housing Corporation and BC Housing programs.
Expand non-market housing options (including units available at the shelter rate and rent geared to income units)	<ul style="list-style-type: none">• Continue to support applications to BC Housing and CMHC funding programs.• Consider collaborating with Indigenous or senior government to identify land that could be used to support these goals.• Support emergency housing or shelter projects where appropriate.

Continue to Monitor Housing Needs and Changing Demands

This study provides the RDKS and Tahltan Band Council with a reasonable baseline measure of housing needs across Electoral Area F. However, available data is far from perfect, and required indicators for this study are not necessarily the best mechanism to track internal needs. The data within this report can form the basis of a conversation around need with funders and can help prioritize housing interventions, but it can also be improved. Much of the data in this report is from 2016, when the last census was conducted. It is recommended that this study be refreshed following the release of the new BC Statistics custom data set, likely in 2023 or 2024, and continue to monitor housing need as it grows and changes across the region. Additional data collection, including an internal Tahltan Nation census may also be appropriate.

Priority Action	Appropriate Regional Government Tools or Policy Levers
Continue to monitor housing trends, especially annually available data	<ul style="list-style-type: none">• Commit to regular review of housing data that is released annually, like BC Assessment data.• Consider ongoing secondary market scan to monitor rent cost and availability in Dease Lake area.
If appropriate, conduct internal Tahltan Nation census to better understand population housing needs	<ul style="list-style-type: none">• Reach out to other Nations that have done internal census and housing needs studies.• Consider full census of Nation membership to reliably track numbers, housing needs, support needs, and desire to return to traditional lands.



2 Introduction

In Fall 2021, M'akola Development Services and Turner Drake & Partners Ltd. were engaged by the Regional District of Kitimat–Stikine (RDKS) to complete a Regional Housing Needs Report for Electoral Area F – Dease Lake.

The report is meant to provide staff, the Regional Board, and community partners with a better understanding of local housing needs and will be used to guide policy formulation for the local and regional governments, inform land use planning decisions, and direct local and regional housing action.

The overall objectives of this are Housing Needs Report is to:

- Provide an understanding of housing supply, demand, and needs within the region across the full housing continuum, including: emergency and transitional shelter/housing, supportive housing (especially seniors'), subsidized housing, rental housing (both primary and secondary market) and ownership housing (fee simple, strata ownership or shared equity ownership).
- Identify housing gaps and recommend strategies and best management practices taken by other local governments to address housing gaps.
- Identify opportunities, partnerships, and funding in support of local and broad regional housing projects and initiatives.
- Identify any additional factors that influence the supply, demand, or provision of housing.
- Assess current housing policy within the RDKS and Electoral Area F.
- Create performance measures or common housing indicators that can be used to measure progress over time and regional staff can use for future updates.

2.1 APPROACH

Study Area

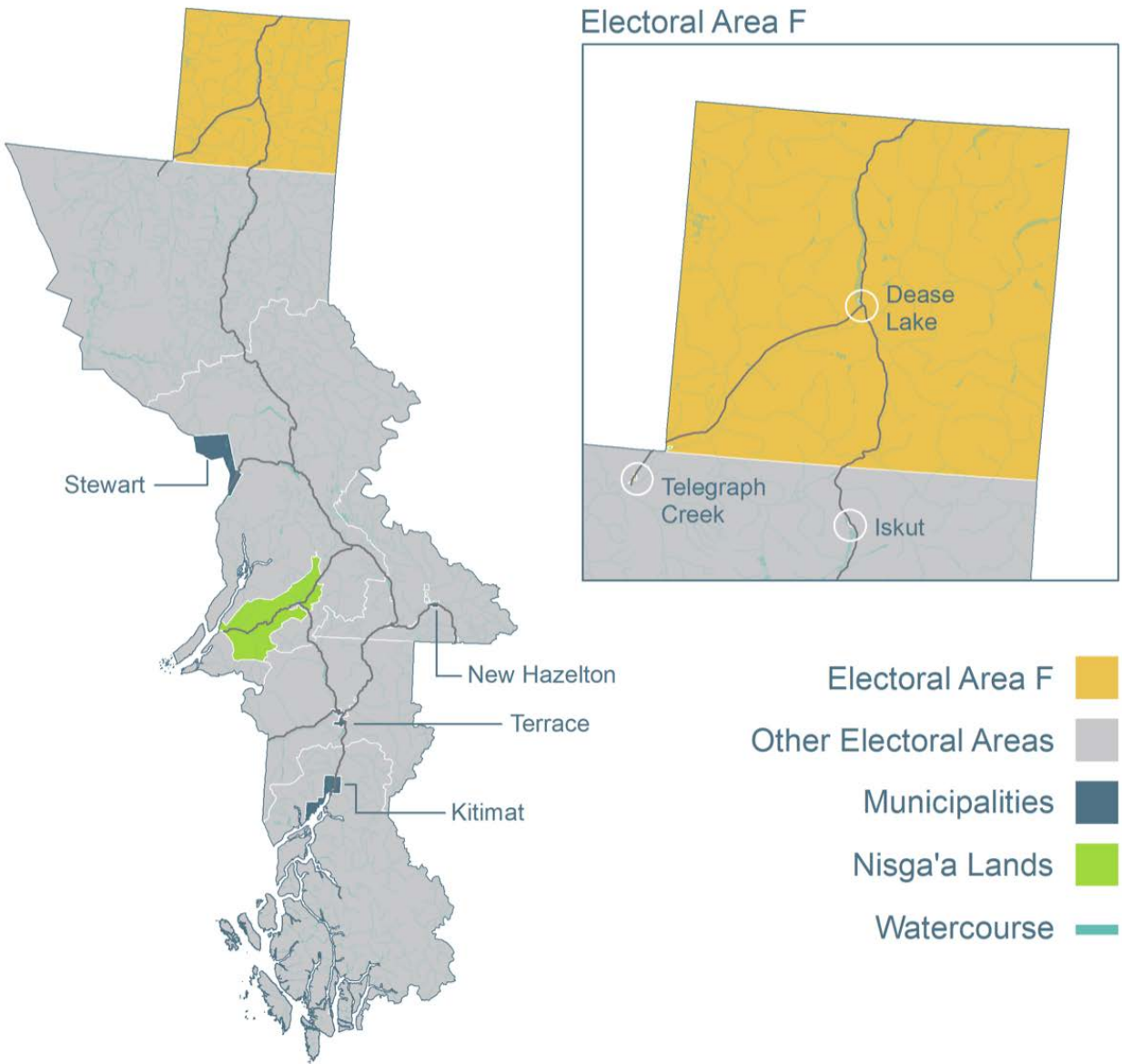
This report's scope encompasses Electoral Area F within the boundaries of the RDKS Census Division (CD), as defined by Statistics Canada. Geographically the area commences 75 kilometers north of Dease Lake, south to between Iskut and the Stikine River, west to 20 kilometers east of Telegraph Creek and includes the community of Dease Lake.

Given that the scope of work does not include any municipalities, the report may also refer to the greater regional district if data is unavailable for Electoral Area F – Dease Lake.

This electoral area was established in 2007, therefore the 2006 census encompasses a wider boundary than the area defined in the map included below. Statistics Canada has adjusted the 2006 Census counts whenever possible to facilitate comparison between the 2006 and 2011 censuses. If there is no adjusted 2006 figure, the 2011 census will be utilized for Electoral Area F to facilitate comparison between census periods.

Note that some sections within this report speak to data pertaining to the Dease Lake 9 First Nation Reserve, located just north of the unincorporated community of Dease Lake. However, in most cases, data from Dease Lake 9 is suppressed or unavailable. The RDKS and its communities (including Electoral Area F) are displayed in the map below.

Figure 2.1a: Regional District of Kitimat-Stikine & Electoral Area F



Source: BC Geowarehouse, RDKS, Statistics Canada

Report Organization

This report is organized into four key sections:

1) Executive Summary

A brief overview of the key findings and recommendations.

2) Housing Needs Report Introduction

Includes background information on housing policy, local and regional government abilities, and community engagement undertaken as part of this study.

3) Kitimat–Stikine F Housing Needs Report

This section contains discussions surrounding housing data and community engagement feedback collected directly from community members or regional stakeholders with operations in the Regional District.

4) Appendices

Community Engagement Summary

A complete summary of engagement undertaken as part of this study including process, methods, and broad discussion of findings.

Community Housing Profile

A housing profile for Electoral Area F that highlights some of the most compelling housing data collected in this study. The profile lacks much of the in-depth analysis included in the full report and are intended to be used for public communication and quick reference.

Housing Planning Tools for Local Governments

Discussion and examples of various housing policy interventions available to regional and local governments, their applicability, and recommended next steps to address housing.

Housing Indicators and Monitoring Guide

Key indicators and monitoring recommendations are also included to help local staff and stakeholders track housing conditions moving forward.

Community Data Tables

Data tables for Electoral Area F that include additional information that meets specific Provincial requirements. They can be used as reference by local staff or stakeholders.

Provincial Summary Form

Provincial Summary Form for Electoral Area F as required to complete obligations of the funding program.

Data

This report refers to several pieces of data that together contribute to contextualizing the housing conditions experienced by Electoral Area F residents. The following is a list of secondary quantitative data sources (meaning, information collected by other organizations but used for this report):

- BC Assessment ¹
- BC Data Catalogue ²
- Statistics Canada ^{3 4}

The report uses primary research to challenge/confirm the trends analyzed within the sources above (for instance, high-level Statistics Canada data may not be nuanced enough to truly represent housing hardship for specific household types). Primary research is predominantly from the community survey and stakeholder consultation work.

Data Limitations

BC Assessment

Grouped Information

BC Assessment provides assessment roll spreadsheets for communities across British Columbia for the years 2006 through 2021. Assessment roll information is not on an individual property level; rather, similar types of properties are grouped together in “folios” based on several factors, such as property type and dwelling type. These folio groups also mean that assessment and sale price values reflect averages, making it more difficult to express community level average and median values.

Unit Counts

For purpose-built rental properties, unit totals within folios are sometimes represented by the value “20+.” This limits a user’s ability to correctly sum values and determine how many rental dwellings exist within a community. The 20+ category is not an issue for owned (non-purpose built rental) properties.

BC Data Catalogue

Urban focus

BC Statistics helpfully consolidates most data related to complete Housing Needs Reports, like the New Homes Registry, non-market housing, post-secondary student housing, and homeless count sources. Unfortunately, much of this information is only available for urban areas and thus do not directly apply to rural area reports.

¹ British Columbia Data Catalogue. (2021). Housing Values (2006–2021). <https://catalogue.data.gov.bc.ca/dataset/housing-values-2006-2021->

² British Columbia Data Catalogue. (2021). Housing Needs Reports. <https://catalogue.data.gov.bc.ca/group/housing-needs-reports>

³ British Columbia Data Catalogue. (2020, June 30). Custom Census Reports (2016, 2011, 2006). <https://catalogue.data.gov.bc.ca/dataset/custom-census-reports-2016-2011-2006->

⁴ Statistics Canada. (2021). Census Program. <https://www12.statcan.gc.ca/census-recensement/index-eng.cfm?MM=1>

Canada Mortgage & Housing Corporation (CMHC)

Reporting landscape

CMHC conducts its Rental Market Survey (RMS) every year in October to estimate the relative strengths in the rental market. The survey collects samples of market rent levels, turnover and vacancy unit data for all sampled structures. The survey only applies to **primary rental markets**, which are those urban areas with populations of 10,000 and more. The survey targets only privately initiated rental structures with at least three rental units, which have been on the market for at least three months. In the RDKS, CMHC only collects data for the City of Terrace and Electoral Area E (though there is significant suppression for the electoral area). Public commentary indicates that trends in Electoral Area F may mirror that of Terrace. As such, a brief discussion of Terrace rental prices is included in the report.

Statistics Canada

Area & data suppression

There are instances where geographic areas are too small to report on, resulting in the deletion of all information for said area. Suppression of data can be due to poor data quality or to other technical reasons. Furthermore, Electoral Area F was formed in 2007 and therefore can only be reported on for the 2011 and 2016 Census periods.

Random rounding

Numbers are randomly rounded either up or down to a multiple of “5” or “10.” When this data is summed or grouped, the total value may not match the individual values since totals and sub totals are independently rounded. Similarly, percentages (which use rounded data) may not reflect the true percentage, but instead a ballpark. Furthermore, the sums of percentages may not equal 100%.

2.2 BENEFITS OF AFFORDABLE HOUSING

Affordable housing is often met with several negative assumptions – that it attracts less desirable residents and with them increased crime rates, that developments are built of lesser quality and will reduce property values in the neighbourhood, or the myth that a community with affordable housing is not good for business. These assumptions towards affordable housing are incorrect, and often misguided or ill-informed.

Many people think the term “affordable housing” refers only to rental housing that is subsidized by the government. In reality, it is a broad term that refers only to the cost of housing relative to a household’s financial resources, and can apply to housing provided by the private, public, and non-profit sectors – at any point on the housing continuum. It also includes all forms of housing tenure: rental, ownership and co-operative ownership, as well as temporary and permanent housing. Affordable housing is a cornerstone of inclusive communities, a key social determinant of health, and an important ingredient in vibrant local economies. When individuals are securely housed without undue cost burdens, they can shift their focus from merely surviving to thriving. Having a fixed address, a safe place to call home and a sense of belonging within their community, individuals can begin to set goals, reach milestones, and put down roots.

The following sections identify the housing continuum, define what is affordable and outline the social, health, economic, and fiscal benefits to residents living within affordable housing, and the greater community.

The Housing Continuum / Wheelhouse ⁵

As per CMHC, the housing continuum model is a linear progression from homelessness or housing need to homeownership. It is the most common approach for visually depicting different housing segments. It assumes that people will start somewhere along the horizontal axis and move from left to right, with market home ownership being the ultimate goal.

Figure 2.2a: The Housing Continuum



Source: CMHC

In reality, many people and/or households do not move linearly from one state of housing to the next, but rather jump from type to type based on rapid changes to their professional and/or personal lives. For example, an individual in market rental housing may suddenly find themselves evicted from their unit in a low vacancy rental market. The struggle to find housing may lead to homelessness. Instead of gradually working through each element along the housing continuum, they can jump from homelessness to rental housing as quickly as finding a new available unit.

In effort to better represent the relationship of different forms of housing need, some communities are exploring an alternative to the continuum. One of these communities is the City of Kelowna. Instead of the linear view, the City applies a circular model known as the “Wheelhouse,” reflecting that people’s housing needs are fluid based on lifestyle preferences and financial circumstances.

The Wheelhouse model allows the user to understand and address resident needs as they move around or across the circle between different types of housing. As such, a healthy housing stock must include diverse housing forms and tenure types to meet needs of different socio-economic backgrounds and life stages. The Wheelhouse breaks down housing supply into six key areas:

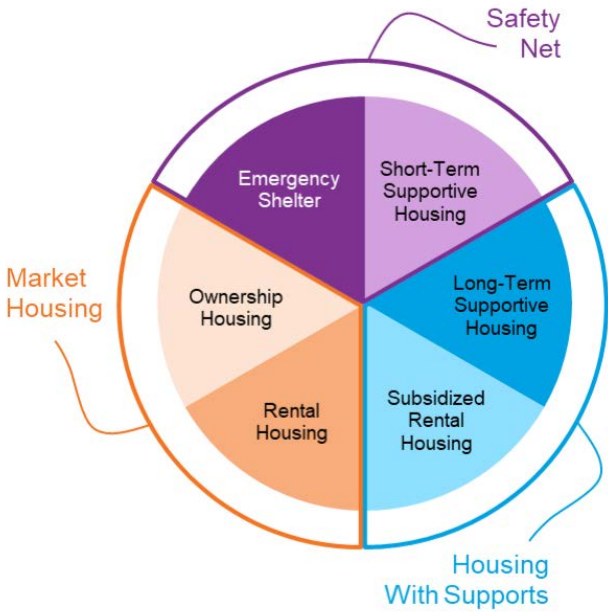
⁵ Elver, D., Tang, E., & Baynes, S. (2019, August 7). The Wheelhouse: A New Way of Looking at Housing Needs. Canada Mortgage & Housing Corporation. Retrieved from <https://www.cmhc-schl.gc.ca/en/housing-observer-online/2019-housing-observer/wheelhouse-new-way-looking-housing-needs>

Figure 2.2b: Wheelhouse Key Housing Areas

Key Area	Description
Emergency Shelters	Temporary shelter, food and other support services, generally op-erated by non-profit housing providers.
Short-term Supportive Housing	Stable housing along with support services offered by non-profit providers as a step between shelters and long-term housing (with typical stays of two to three years).
Long-term Supportive Housing	Long-term housing offered by non-profit providers, along with sup-port services ranging from supportive care to assisted living and residential care.
Subsidized Rental Housing	Subsidized rental homes operated by non-profit housing providers, government, and housing co-operatives through either monthly government subsidies or one-time capital grants.
Ownership Housing	Includes fee simple homeownership, condominium ownership, multi-unit and single-family homes, and shared equity (such as mobile homes or housing co-operatives).
Rental Housing	Includes purpose-built long-term rental apartments, private rental townhomes, secondary suites, garden suites, and single-family rental homes.

Source: adapted from CMHC & City of Kelowna

Figure 2.2c: The Housing Wheelhouse



Source: adapted from CMHC & City of Kelowna

Defining what is “Affordable”

The topic of housing, and affordable housing in particular, is plagued by fluid and easily misinterpreted terminology which makes communication difficult.

In general, this report uses the long-standing and easily understood metric that housing is affordable when the combination of applicable costs (rent + utilities, or mortgage + insurance + property tax + utilities) are no greater than 30% of a household’s median before-tax income. This measure is a housing indicator tracked by Statistics Canada via the Census.

In quantifying the number of households experiencing affordability challenges, this report also makes use of the Core Housing Need metric established by Statistics Canada and CMHC which modifies the 30% rule to include consideration of affordable alternatives. In other words, data is adjusted to remove households that spend more than 30% of their gross income, but also have a less expensive option available to them. In practice, this tends to reduce the reported rates of housing unaffordability among homeowners as many effectively choose to “stretch” their budgets in order to gain access to the financial benefits of property ownership.

While many owner-occupied households experience affordability challenges, many do have the opportunity to downsize to a less expensive home, or ultimately a rental-tenured home (often in urban areas) if the situation required. In contrast, renter households typically have fewer reasonable alternatives and are more likely to be at risk of homelessness as a result. The use of the 30% indicator, and Core Housing Need helps shed light on both the magnitude of housing affordability challenges, and their severity in terms of alternatives.

Social Benefits

The stability of an affordable mortgage or rent can have profound social benefits. Through reducing the shelter cost burden of a household, there is an increased stability which can have an impact on a household’s overall wellbeing and life satisfaction. Housing policy in affordable housing developments also has a role to play in facilitating community cohesion, particularly related to social mix and social networks. Habitat for Humanity Canada (Habitat) documented a variety of positive social impacts, including increased employment quality, a reduction in the use of food banks, and increased levels of voluntarism and civic engagement for those living in housing that was affordable.⁶

Affordable housing allows households to access their preferred living arrangements across all stages of their life. This is particularly important for seniors who may lack purchasing power with retirement incomes. The Regional District of Kitimat-Stikine, Electoral Area F is experiencing an aging population. With this comes a shrinking working class and pressure on the housing market, a problem that will become larger in the future.

While the senior population is diverse, a commonality that exists is the desire to age within their homes and local communities. Alongside this desire is the need for accessibility and availability of home support services. Issues in housing can create barriers, and continue to contribute to premature placement into residential care, caregiver burnout, and overuse of acute care services. Research based out of Simon Fraser University (SFU) Gerontology Research Centre finds the value in “aging in community” and explores the needs of seniors and their built environments.⁷

6 Berz, Kilian. (2015). Transforming Lives: The Social Return on Habitat’s Work in Canada. Retrieved from <https://www.hfh.org/wp-content/uploads/2016/11/BCG-Transforming-Lives-May-2015.pdf>.

7 Wister, A., O’Dea, E., Fyffe, I., & Wagner, K. R. (2019). Fact Book on Aging in British Columbia and Canada. Retrieved from <https://www.sfu.ca/grc/research/publications/2019.html>.

The social benefits of affordable housing extend beyond those paying the rent or mortgage for the home, it also affects their families.⁸ A stable and affordable home allows for children to establish healthy habits and relationships at school (both with friends and with teachers), promotes engaging in extracurricular activities, and helps children focus on their goals and education. These immediate outcomes lead to generational impacts on economic output, educational achievement, and creating opportunities for residents to give back to their communities.

Health Benefits

A move to affordable or social housing is often correlated with improved health outcomes.⁹ Although improving housing affordability is no guarantee of improved physical health as underlying factors may exist, the method or policy through which affordability is administered can have a key determining effect.

If affordable housing policies result in access to improved housing quality, such as newer or renovated lodgings that meet minimum standards for safety and condition, then benefits attributed to those policies can include those related to indoor environment quality, air quality, climate conditions, and reduced overcrowding. Improved health has secondary benefits of reduced absenteeism at school and work, thus contributing to an improved performance overall. Additionally, Habitat found that living in affordable housing had positive effects on resident's physical and mental health. Residents were less stressed about making rent or mortgage payments every month, which made it possible to allocate resources towards purchasing essential medicines, covering services such as dental and vision care, or buying healthier food.¹⁰

This carries on in the realms of mental and public health. Unaffordable housing can be a significant source of stress as individuals or families struggle constantly and live with the constant spectre of losing their access to a basic human necessity. Unaffordable housing therefore has a direct link to incidences of mental health issues, suicide, as well as addictions and substance abuse issues. This can become a negative, reinforcing cycle as the issues precipitated by precarious housing can in turn make it even harder for find and maintain stable housing.

Housing unaffordability, as a significant determinant of poverty, can also limit access to proper nutrition as household budgets reallocate spending on groceries to maintain their shelter. According to Food Banks Canada, around one-third of food bank users are children, while seniors make up 6% of food bank users nationally and 10% in British Columbia. Food bank use in Canada and British Columbia has increased by 22% and 27% respectively between 2016 and 2018. Northern food security remains a significant concern, the federal governments most recent initiative to address this is *Nutrition North* – no communities in British Columbia are currently eligible to access this funding or programming.¹¹ The United Way of Northern British Columbia (serving all communities in BC North of Prince George) reported spending \$40K in food supplies, PPE, and sanitation from 2019 – 2020.¹²

⁸ Habitat for Humanity: Halton-Mississauga-Dufferin. (2019). 6 Benefits of Affordable Housing: Impact on the Family. <https://habitatthm.ca/6-benefits-affordable-housing-family/>

⁹ Thomas, Matthew A. (2017). On the Benefits of Affordable Housing. <https://tqsoi.org/wp-content/uploads/2018/03/On-the-benefits-of-affordable-housing.pdf>

¹⁰ Habitat for Humanity: Halton-Mississauga-Dufferin. (2019). 6 Benefits of Affordable Housing: Impact on the Family. <https://habitatthm.ca/6-benefits-affordable-housing-family/>.

¹¹ Government of Canada. (2021). Nutrition North. <https://www.nutritionnorthcanada.gc.ca/eng/1415385762263/1415385790537>.

¹² United Way of Northern BC. (2020). 2019 – 2020 Annual Report. https://www.unitedwaynbc.ca/wp-content/uploads/2020/11/UWNBC-Annual-Report-2020_Web.pdf.

Economic Benefits

The economic benefits of affordable housing can be experienced both by residents and the greater community. At the household level, the primary economic benefit is the improved fiscal health of the household. Housing unaffordability disproportionately affects lower income households, and an increase in financial capacity here is more likely to result in additional spending activity than savings in contrast to higher income households where spending is not constrained.

At the community level, unaffordable housing can be a headwind on population growth, and put pressure on employers as hiring becomes more difficult at any given wage level. In smaller communities especially, these tend to be the goods and services that are disproportionately local and would result in further circulation of wealth within the economy. In contrast, spending on groceries, utilities, transportation, and other major necessities tends to flow out of smaller communities to larger centres where the production and corporate management functions are concentrated.

Creation of affordable housing can be a powerful economic development activity in and of itself. Economic stimulus programs often target construction projects as these investments tend to generate more jobs and spin-off effects due to their local labour and material intensity. Housing construction overall is a significant economic sector, and the degree to which this activity can be expanded through investment in affordable housing projects via provincial or federal funding programs represents a net increase of investment driving local economic activity.

Affordable housing also works to enhance local tax revenues – instead of low or no payment of taxes by distressed properties, affordable homeowners and renters contribute to the community.

In British Columbia, the total cost of poverty is estimated to be \$2.2 to 2.3 billion annually, or close to 6% of the provincial budget. The cost to society overall is considerably higher – \$8.1 to \$9.2 billion, or between 4.1 to 4.7% of BC's GDP. This equates to a cost of \$2,100 per person or \$8,400 for a family of four, every year. The amount of income tax that would be generated if those living in poverty were raised to the second lowest income bracket is \$1.7 billion. These resources could be reallocated to better support better meeting a range of unmet health care demands from primary care, to mental health care, and the full spectrum of universal public care services needed – including affordable housing.¹³

Benefits to Other Service Provisions

A common misconception regarding affordable housing and service programs is that subsidized housing and services lead to a continuous cycle of dependency, or represents a direct fiscal transfer from higher income households to those in need. When affordable housing is accessible there is a reduction in spending required in other social services that is typically far greater than the cost of housing action itself, resulting in direct net savings to taxpayer-funded services.

¹³ Ivanova, Igliska. (2011). The Cost of Poverty in BC. https://www.policyalternatives.ca/sites/default/files/uploads/publications/BC%20Office/2011/07/CCPA_BC_cost_of_poverty_full_report.pdf

The people experiencing housing challenges do not simply disappear if their need for below-market housing is not supported by society. Those costs instead show up in the healthcare system, the criminal justice system, the social services system, etc. Housing First approaches to homelessness have demonstrated repeatedly that the cheapest way to address the issue is through the direct provision of housing, the significant cost of which is dwarfed by the direct savings accruing to other government and community services.¹⁴

Boston Consulting Group's assessment on Habitat for Humanity's home-ownership program found that for every \$1 spent, about \$4 of benefits accrue to society.¹⁵ This \$4 is represented in taxes and money freed up from shelter costs and other services, as well as additional local government revenue from tolls, city fees, etc. Increased revenue may mean improved infrastructure, more green space, and other elements of healthy communities that can keep residents healthy and safe.

The Canadian Centre for Policy Alternatives developed methodology to establish the cost of poverty in British Columbia. One of these costs, intergenerational, is calculated by estimating the number of children that would escape poverty if the intergenerational transfer of poverty were to be eliminated. Children who grow up in poverty are more liable to be less productive and contribute less in taxes, while also being more likely to contribute to cumulative and enduring remedial costs. Overall, 30% of children who grow up in poverty are expected to remain in poverty in their adulthood. The intergenerational costs of BC show that there would be a substantial benefit to the economy should children be able to climb to the second lowest income bracket. Their combined income would rise by \$440 to \$550 million per year.¹⁶

It's clear that ending poverty in British Columbia, and Canada would have considerable benefits and a significant return on investment. Current government inaction on poverty is costing the province \$2 billion per year in economic loss, \$1.2 billion in excess on the provincial healthcare system, and \$6.2 to \$7.3 billion in foregone revenue. As a major household expense for any family, housing costs are a significant driver of poverty, and childhood poverty in particular.¹⁷

¹⁴ Jadidzadeh, Ali et al. (2020). Cost Savings of Housing First in a Non-Experimental Setting. <https://www.homelesshub.ca/resource/cost-savings-housing-first-non-experimental-setting>

¹⁵ Boston Consulting Group. (2015). Transforming Lives: The Social Return on Habitat's Work in Canada. <https://www.hfh.org/wp-content/uploads/2016/11/BCG-Transforming-Lives-May-2015.pdf>

¹⁶ Ivanova, Igluka. (2011). The Cost of Poverty in BC. https://www.policyalternatives.ca/sites/default/files/uploads/publications/BC%20Office/2011/07/CCPA_BC_cost_of_poverty_full_report.pdf

¹⁷ Ibid.

2.3 GOVERNMENT ROLES FOR THE PROVISION OF HOUSING

Federal Government

Among Canada's different levels of government, the federal government played the most significant role in social housing from the 1940s through to the early 1990s. Since then, its role has varied considerably along with changing perspectives and the priorities of different administrations. In 2017, the federal government recommitted and increased Canada's involvement in housing through the National Housing Strategy, along with \$40 billion in funding over 10 years. This strategy, along with the national homelessness strategy, are the guiding documents for the federal government and the provision of housing in Canada.

Canada's National Housing Strategy (NHS): A Place to Call Home¹⁸

In November 2017, the Liberal government introduced the NHS, a policy document aimed at supporting the provision of housing supply and affordability. The following year, the government passed the *National Housing Strategy Act*, which commits the government to long-term visions for housing policy. Included among these visions is the priority to focus on those in greatest housing need and the use of public participation as a means of generating and implementing policy.

Section 4 of the *NHS Act* acknowledges that the right to adequate housing is a fundamental human right, central to inherent dignity and well-being of the person and to building sustainable and inclusive communities. As a response to this claim, the Act has put in place institutions focused on reporting, oversight, and participation in decision-making (i.e. a National Housing Council and a Federal Housing Advocate).

As for funding, the NHS touts a \$70+ billion housing program to build stronger communities and help Canadians across the country access a safe affordable home. In doing so, it aims to cut chronic homelessness by half, remove 530,000 families from housing need, modernize 300,000 homes, and invest in up to 125,000 new affordable homes.

Reaching Home: Canada's Homelessness Strategy¹⁹

Reaching Home: Canada's Homelessness Strategy is a community-based program aimed at preventing and reducing homelessness across Canada. This program provides funding to urban, Indigenous, rural and remote communities to help them address their local homelessness needs. The federal government committed \$2.2 billion to tackle homelessness across Canada.

Homelessness has an impact on every community in Canada. It affects individuals, families, women fleeing violence, youth, seniors, veterans, and people with disabilities. In 2016, an estimated 129,000 people experienced homelessness at an emergency shelter.

Reaching Home supports the goals of the National Housing Strategy; in particular, to support the most vulnerable Canadians in maintaining safe, stable, and affordable housing and to reduce chronic homelessness nationally by 50% by fiscal year 2027 to 2028.

¹⁸ Canada Mortgage & Housing Corporation. (2021). About the Initiatives. Retrieved from <https://www.cmhc-schl.gc.ca/en/nhs/guidepage-strategy/about-the-initiatives>.

¹⁹ Government of Canada. (2020, June 9). About Reaching Home: Canada's Homelessness Strategy. Retrieved from <https://www.canada.ca/en/employment-social-development/programs/homelessness.html>.

Provincial Government

In contrast to the federal government's role in social housing, the Province of British Columbia's part in housing expanded in the 1990s. BC Housing, first established in 1967, became the appointed agency to fulfill the province's continuing commitment to developing and managing subsidized housing. BC also acts as a liaison to engage local governments in meeting their needs, beginning with an amendment to the Local Government Act, which makes it mandatory to include policies for affordable, rental, and special needs housing in Official Community Plans. The provinces guiding documents for affordable housing are outlined below.

Local Government Act²⁰

The *Local Government Act* forms the foundation under which all municipalities and regional districts operate in British Columbia. This document sets out the framework for structure and operations, as well as the main powers and responsibilities of local governments as mandated by the province. The *Local Government Act* also covers important authorities for both municipalities and regional districts, such as planning and land use powers and statutory requirements for administering elections. Through the Act, a local governments involvement in the provision of social housing has taken a variety of forms, including such policy and regulatory measures as:

- the inclusion of affordable housing provisions in regional growth strategies and official community plans (required by the Local Government Act);
- the amendment of zoning bylaws to permit such things as increased densities in new or existing residential neighbourhoods, housing above shops, secondary suites, small lot developments, manufactured home parks, comprehensive development zones, density bonusing, housing agreements and the required inclusion of some affordable housing in new developments;
- the adoption of regulatory controls over the conversion of rental housing;
- the adoption of health, safety, and comfort standards for rental housing;
- the provision of social or special-needs housing in some new developments through "housing agreements";
- the "fast-tracking" of approvals for affordable housing proposals; and
- the adoption of policies for special-needs housing.

While not all of the above policies and regulatory measures are required by The Local Government Act, providing the legal jurisdiction to create policies and regulations on the above measures. In summary, The Act gives power to local governments to operate within their boundaries, and implement the above regulations and controls.

²⁰ Province of British Columbia. (RSBC 2015 c 1) Local Government Act. Retrieved on September 8, 2021 from https://www.bclaws.gov.bc.ca/civix/document/id/complete/statreg/r15001_00.

BC Housing Action Plan 2019/20 to 2021/22²¹

In June 2018, the Governments of Canada and British Columbia signed the CMHC-British Columbia Bilateral Agreement (the Agreement) under the 2017 National Housing Strategy to protect, renew, and expand social and community housing. The Agreement supports the priorities in “Homes for BC,” the provincial government’s 30-point plan for housing affordability in British Columbia.

Under this Agreement, more than \$990 million will be invested over 10 years. From April 1, 2019 to March 31, 2022 a total of \$217.2 million is forecasted to be invested, made up of matching contributions of \$108.6 million from both the Government of Canada and the Province of B.C.

The contributions will be invested into two initiatives, and 5 unique funding programs:

Initiative 1: B.C. Priorities Housing Initiative

- Home Adaptations for Independence: financial assistance for home modifications for low-income people with diminished physical abilities. Intended to improve physical accessibility of 1,700 homes for low-income seniors and persons with disabilities.
- Capital Renewal Funding Program: used to prevent the deterioration of existing affordable housing stock and to carry out energy performance upgrades. Work includes building repairs, maintenance, critical life safety, seismic and fire safety upgrades.
- Provincial Rental Supply Program: funding to support the development of new Community Housing under the Provincial Rental Supply Program.

Initiative 2: Canada Community Housing Initiative

- Building BC: Community Housing Fund: Funding under the Canada Community Housing Initiative will be applied to support the development of new mixed-income housing under the Community Housing Fund program.
- Retention of Social and Community Housing: A subsidy to extend funding agreements to preserve the affordability of units for low-income households as original agreements expire. These subsidy extensions will include greater operating flexibility for providers to move towards more sustainable operating models, for example, to allow developments to transition towards a mixed-rent or mixed-use model.
- Capital Renewal Funding Program: used to prevent the deterioration of existing affordable housing stock and to carry out energy performance upgrades. Work includes building repairs, maintenance, critical life safety, seismic and fire safety upgrades.

Through the programs described within initiative 1 and 2, BC housing aims to support nearly 40,000 households by maintaining and expanding social and community housing across the province, as well as by supporting needed repairs and adaptations.

²¹ BC Housing. (2019, July 4). BC Housing Action Plan 2019/20 to 2021/22: The CHMC Bilateral Agreement Under the 2017 National Housing Strategy. Retrieved from <https://www.bchousing.org/publications/BCH-Action-Plan-2019-22.pdf>

Table 2.3a: Number of Households Addressed by BC Housing and Canada Initiatives

Initiative	Target (Households)				
	2019/20 Year 1	2020/21 Year 2	2021/22 Year 3	3 Year Cumulative Total	2019/20 – 2027/28 Target
BC Priorities Housing Initiative	1,245	952	870	3,067	7,084
Canada Communities Housing Initiative	2,475	3,166	2,903	8,544	39,740
Canada Housing Benefit	TBD	TBD	TBD	TBD	TBD
Total	3,720	4,118	3,773	11,611	46,824

Source: BC Housing Action Plan 2019/20 to 2021/22

Homes for BC: A 30-Point Plan for Housing Affordability in British Columbia ²²

Released in conjunction with the BC Housing Action Plan, the 30-point Homes for BC Plan aims to make affordable housing more accessible and allocates funding to address homelessness across the province.

This plan proposes measures to stabilize housing prices, crack down on tax fraud, build affordable housing, improve security for renters, and build partnerships to preserve affordable housing. As a whole, the plan addresses many of the recommendations identified in UBCM's report (section 3.3.2.4) and is supported by the funding opportunities in the BC Housing Action Plan (section 3.3.2.2).

UBCM A Home for Everyone ²³

The Union of B.C. Municipalities (UBCM) has released a new housing strategy that calls upon all levels of government to diversify supply, manage demand, and prevent homelessness. UBCM considered potential federal and provincial actions and supports, in addition to opportunities for voluntary local government action, recognizing that local governments cannot tackle the housing crisis alone. The strategy entails 32 recommendations structured around four policy shifts:

1. A Rental Housing Strategy to help address a deficit in rental housing built up through decades of policy priority on homeownership.
2. A Demand Management Strategy with taxation measures to stabilize prices and restore affordability.
3. A Comprehensive Homeless Strategy to substantially reduce the number of people who are homeless.
4. An All-Government Approach towards Housing Affordability, through which all orders of government collaborate at a community level to bring about community appropriate change.

²² Province of British Columbia. (2018, February) Homes for BC: A 30-Point Plan for Housing Affordability in British Columbia. https://www.bcbudget.gov.bc.ca/2018/homes-bc/2018_homes_for_bc.pdf.

²³ Union of British Columbia Municipalities. (2018, January). A Home for Everyone: A Housing Strategy for British Columbians. <https://www.ubcm.ca/sites/default/files/2021-08/UBCM%20Housing%20Strategy.pdf>.

Local Government

Where the provincial government plays a large role in providing services to support those in need of housing (e.g. rent supplements, public housing, and emergency shelters), regional districts have the power to regulate, prohibit, or impose requirements on certain activities that affect people and property.

Regional Districts were formed in BC during the 1960s when there was no efficient way to manage community issues that took place outside of existing municipalities. Since a significant percentage of BC's population lived outside of municipalities in unincorporated areas of the province, regional districts provided residents with necessities like fire protection, water supply, and shared community resources like arenas and museums. Today, regional districts have three main roles:

1. providing regional governance and services;
2. providing a framework for region-wide services that may span multiple local governments (water systems, waste management, cultural facilities, etc.); and,
3. functioning as a local government and providing services like building regulation, street lighting, and nuisance regulation.

While regional districts have limited regulatory authority compared to municipalities, they can still decide where and how housing can be built. Land use controls directly effect the housing supply and permitted housing types. It is these controls that makeup the basket of tools with which a regional government and its electoral areas can support shelter affordability.

The role of local governments to support and encourage affordable and appropriate housing has become increasingly important, especially so with recent jumps in the costs to both own or rent shelter that often go unmatched by dollar increases to wages. Overall, its role includes creating affordable housing policies, protecting the affordable housing stock, encouraging a greater mix of residential uses, and encouraging affordable housing development.

Modern urban and rural planning approaches to affordable housing do require that local governments have the capacity to push for and support initiatives. Regional district's need funding, staff, and/or land to meaningfully contribute to the cause. Many regional districts do not have this capacity, especially in comparison to municipalities.

The Regional District of Kitimat-Stikine is composed of six electoral areas and five municipalities. Electoral Area F – Dease Lake, was added to the Regional District in December 2007. Land use planning in Dease Lake is governed by a consolidated bylaw that states general land use objectives and policies used to guide land use within the electoral area.

Non-Profit Organizations

The non-profit housing sector builds and manages housing units that are typically priced at the low-end of market or below market rates and may include support services. Non-profit organizations typically receive some form of financial assistance from senior levels of government to enable them to offer affordable rents, reduced-rate mortgages, capital grants, and ongoing operating subsidies. Sometimes an organization will manage a portfolio that includes market units as a means of subsidizing rents for other units or properties. As senior government responsibilities have changed, and as other levels of government have stepped back from providing affordable housing directly, non-profits have become the most active provider of affordable housing across British Columbia.

Private Sector

Including developers, builders, investors, landowners, speculators, and landlords, the private sector is the most common provider of housing in British Columbia. Responsible for development, construction, and ongoing management of a range of housing forms and tenures the private sector is an important partner in addressing housing goals. However, the private sector has limitations as investors expect their developments to earn profits. Although important, private sector development is only one housing tool in an increasingly diverse toolbox.



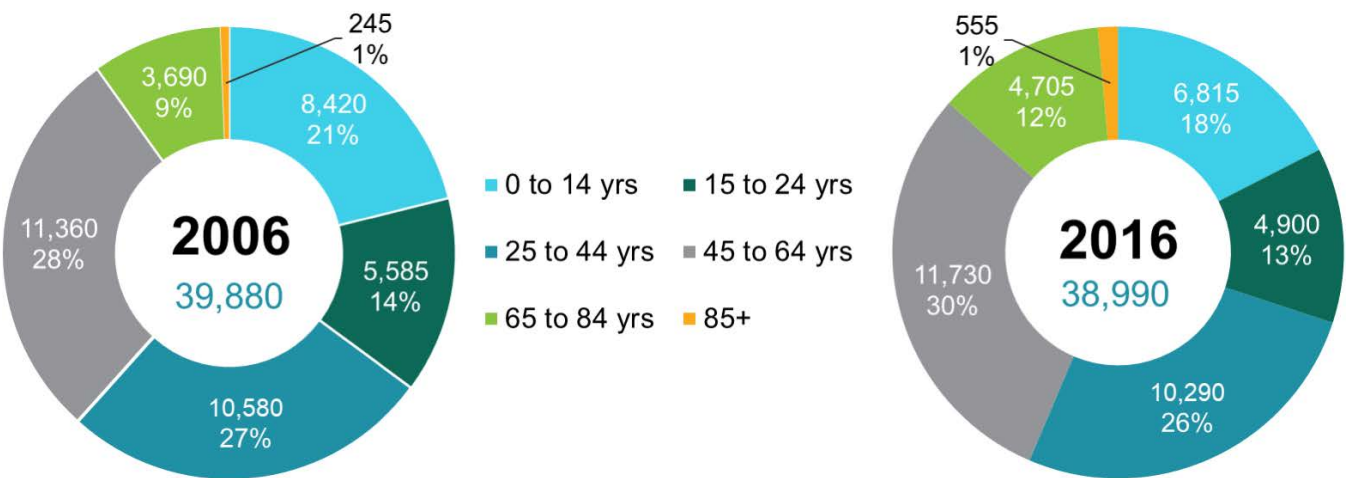
3 Demography

3.1 POPULATION

Historical Population

Canada's residents are aging. Baby Boomers (those born between 1946 to 1964) are entering their retirement years in large quantities, unmatched by growth in young people due to declining birth rates, especially in rural communities. This is no different for the Regional District of Kitimat-Stikine, as summarized in Figure 3.1a.

Figure 3.1a: Regional District of Kitimat-Stikine, Historical Population Distributions



Source: BC Statistics

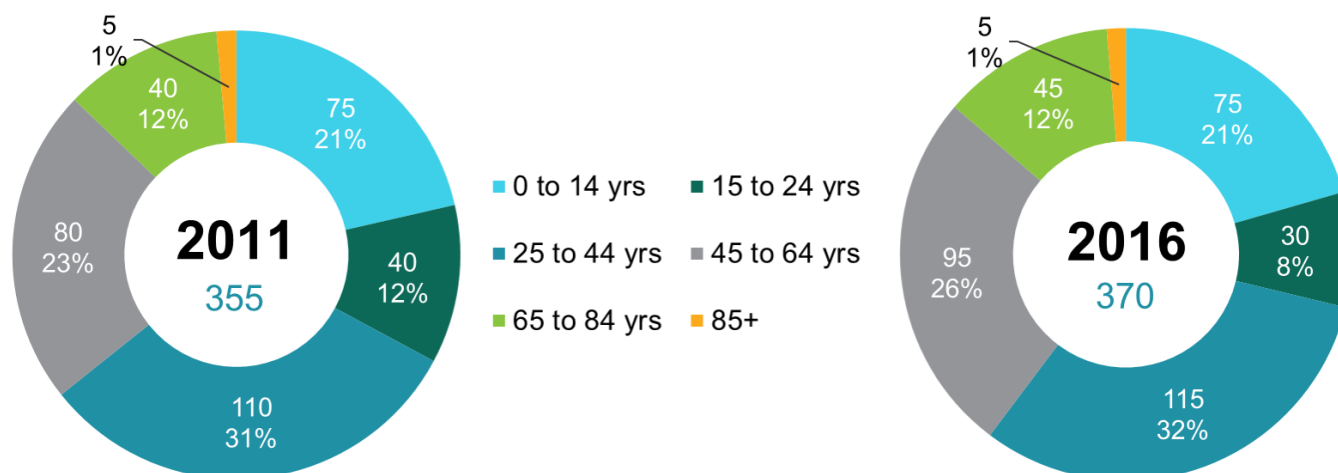
According to population estimates produced by the BC Government²⁴ that adjust for probable Census population undercounting, the Regional District of Kitimat-Stikine's (RDKS') total population shrank from 2006 to 2016 by about 2% (from 39,880 to 38,990 total residents). This was despite the geographic growth from adding Electoral Area F in 2007. The primary culprit was the loss in youth and young adult populations – total persons younger than 14 fell 6% over the decade (7,250 to 6,815 residents) and total young adults aged 15 to 24 shrank 12% (5,585 to 4,900 residents). Senior cohort totals (65+) rose substantially – 34%, or 3,935 to 5,260.

Estimates derived from Statistics Canada Census and BC Statistics data indicate that Electoral Area F had a population of about 355 people in 2011, which increased to 370 by 2016 (4% growth). According to the 2011 Census, the 2006 population estimate was about 410 people, which would represent a decade decrease of 7% by 2016.

Refer to Figure 3.1b for an illustration of the total and age distribution of the local population in 2011 and 2016. Figure 3.1c highlights the total population of Electoral Area F, compared to the RDKS, in 2016 by age cohort, the proportion of each age cohort compared to the total population, and the percent change in population from 2011 to 2016.

24 BC Statistics. (2021). Population Estimates & Projections for British Columbia. <https://bcstats.shinyapps.io/popApp/>

Figure 3.1b: Electoral Area F, Historical Population Distributions



Source: derived from BC Statistics and Statistics Canada

Local historical half decade population growth came from an expansion of middle aged and senior cohorts (45+ years old), expanding from 125 people to 145 people (16%). Young adults (15 to 24 years old) experienced the most notable drop – 25%, or 40 to 30 people.

Figure 3.1c: Total Population & Age Cohorts '16 and Percent Change '11-'16 by Community

		0 to 14	15 to 24	25 to 44	45 to 64	65 to 84	85+	Total
RDKS	Population	6,815	4,900	10,290	11,730	4,705	555	38,995
	Proportion	17%	13%	26%	30%	12%	1%	100%
	%Δ '11-'16	-6%	-7%	11%	2%	11%	6%	3%
Electoral Area F	Population	75	30	115	95	45	5	370
	Proportion	20%	8%	31%	26%	12%	1%	100%
	%Δ '11-'16	0%	-25%	5%	19%	13%	0%	4%

Source: derived from BC Statistics and Statistics Canada

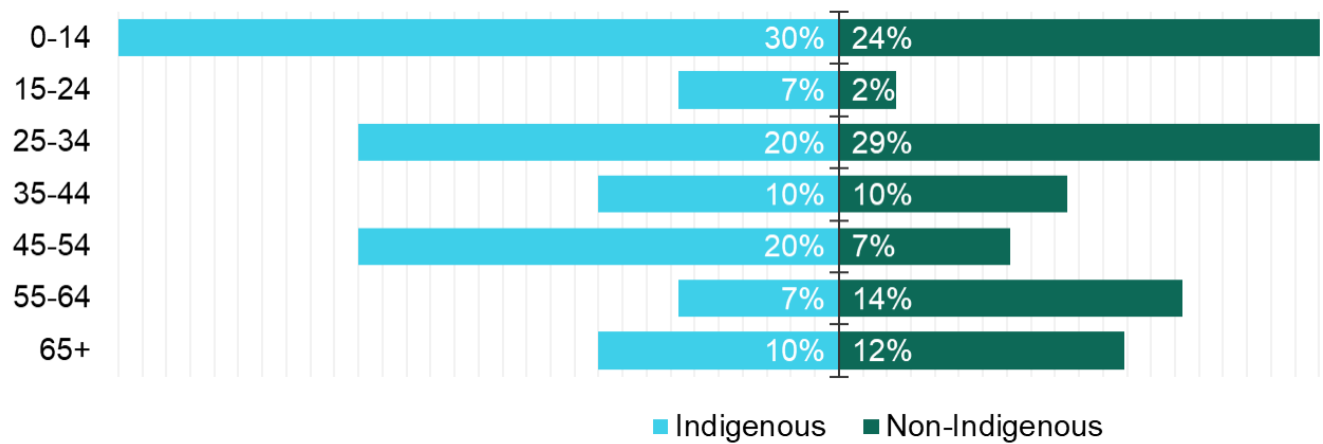
Although total population estimates are available as granular as the Census Subdivision (municipalities and electoral areas), annual age cohort estimates only exist for as low level as the Census Division (the RDKS). Therefore, this study adjusts local age cohort totals by applying the RDKS's percentage difference between its Census age cohort results and its annual cohort estimates to local Census data. The totals of the age cohort results are then compared to the total population estimates available by Census Subdivision to make sure the calculations were relatively uniform with existing Statistics Canada results.

Indigenous Population

In 2016, about 150 people identified as Indigenous in Electoral Area F, or about 42% of the total population. The Tahltan Nation has their central government located within Dease Lake, the largest community in Electoral Area F. Comparatively, 2,470 people identified as Indigenous in the RDKS, or 7% of the total population.

Indigenous peoples are often younger on average than the non-Indigenous population; there are higher proportions of children or young adults. In 2016, 37% of Indigenous people were younger than 25 years old, versus 26% for non-Indigenous. Conversely, 17% and 26% were 55 or older, respectively. Figure 3.1d illustrates the share of Indigenous and non-Indigenous people relative to their total populations in Electoral Area F.

Figure 3.1d: Electoral Area F, Indigenous & Non-Indigenous Population Distribution, 2016

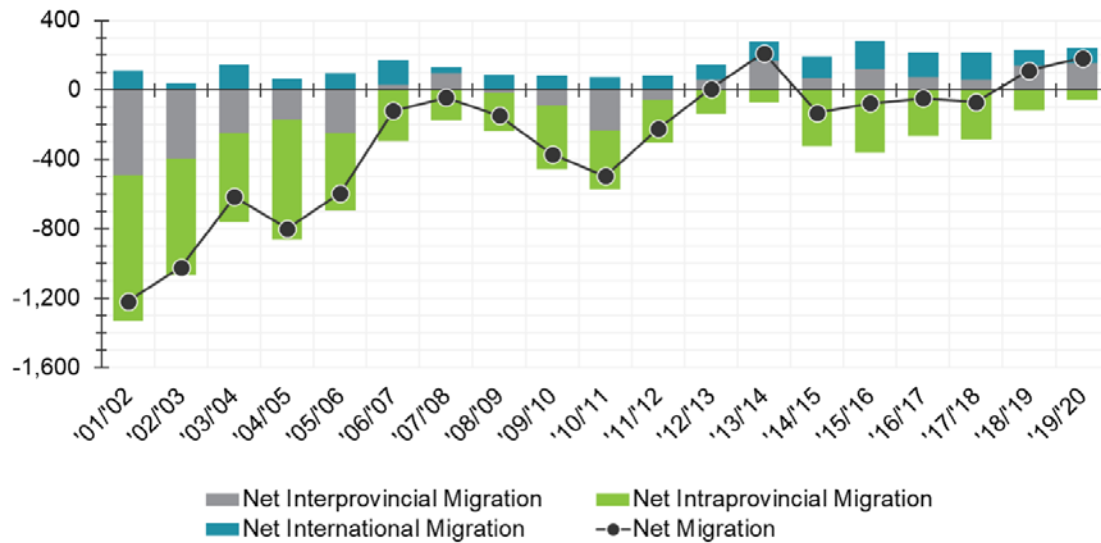


Source: Statistics Canada

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 3.1e 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 during a given year. Readers can find definitions of each term below in the Glossary.

Figure 3.1e: RDKS, Net Migration of People



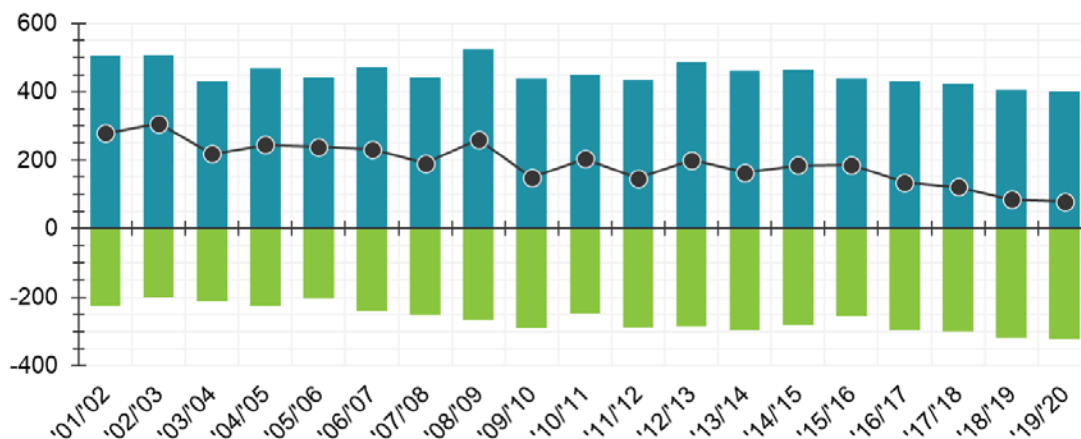
Source: Statistics Canada

Over the last two decades, the Regional District mostly experienced negative migration annually, losing almost 5,400 net residents (or about 1,400 between 2006 and 2016).

Net migration has been in the positives since 2018-2019, suggesting additional support to population growth trends, reinforced by BC population estimates and Census data. However, preliminary Census 2021 data (as of February 2022) suggests that migration led growth has not trickled down to Electoral Area F – the total population in 2021 (unadjusted for undercounting) was about 325 people, down from the 360 reported by the 2016 Census. Instead, migration has likely concentrated to or around urban areas that have greater capacity to accommodate larger inflows of people and households.

Over the last two decades, the RDKS reported that there were almost 3,600 more cumulative births than deaths. Recent trends indicate that annual net natural change is trending towards downwards (shown in Figure 3.1f) as the regional population ages. This will undoubtedly have implications for future population age distributions across all RDKS communities.

Figure 3.1f: Net Natural Population Change (Births minus Deaths), RDKS



Source: Statistics Canada

Persons with Disabilities (British Columbia)

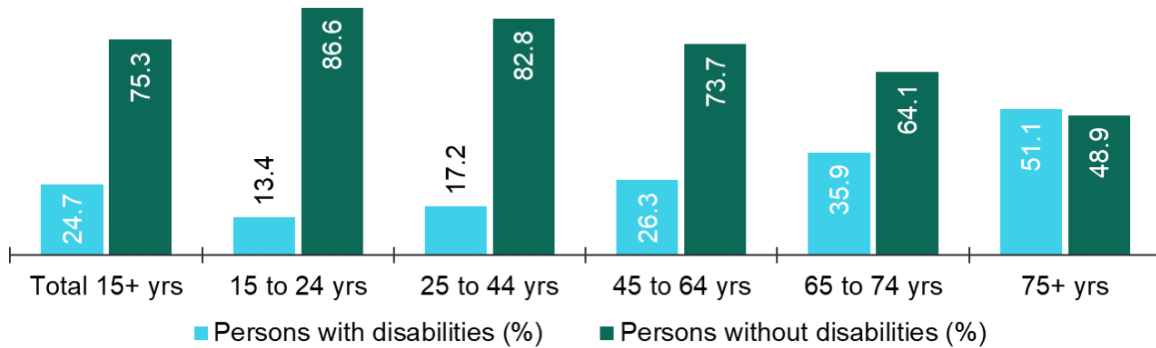
Statistics Canada released its 2017 Canadian Survey on Disability in 2019. This report, and its dataset, offers national and provincial insights into the prevalence of disability across Canada, including the type and severity of a disability, as well as the economic circumstances for persons with one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

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 Electoral Area F, that would mean about 72 residents could be living with a disability.

Figure 3.1g % of Population w/ 1+ Disability by Age Cohort, British Columbia, 2017



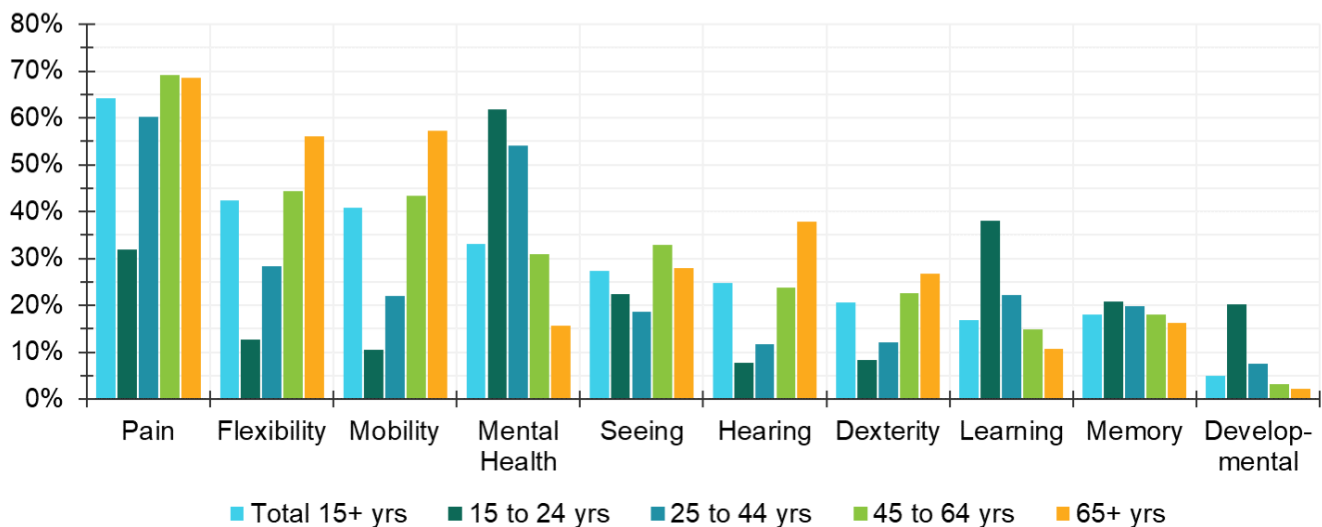
Source: Canadian Survey on Disability 2017

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 3.1h: % of Disabled Persons w/ Specific Disability Type by Age, British Columbia, 2017



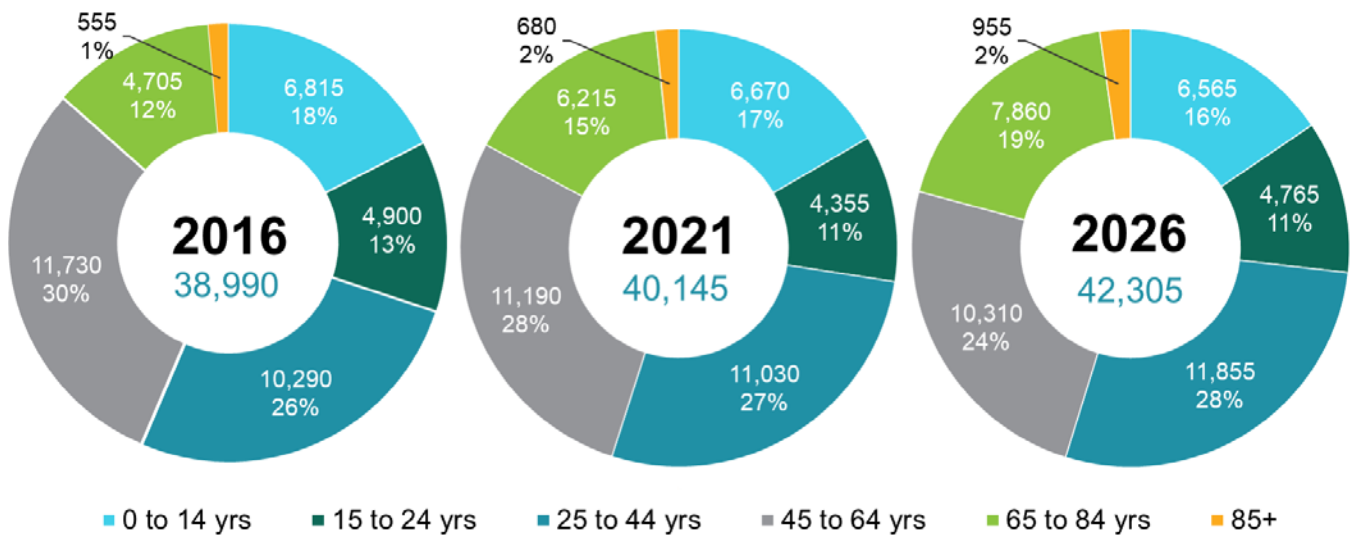
Source: Canadian Survey on Disability 2017

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 Electoral Area F (measured as a proportion of the Regional District’s population), and adjusts these changes using BC Statistics’ projections for the RDKS.

Figure 3.1i illustrates historical population age distributions and those anticipated for 2026. Projections suggest that the RDKS may continue to grow into the near future, about 9% between 2016 and 2026. Although growth is mostly attributed to a continued expansion of the senior/retired populations, regional projection influence anticipates that non-senior cohorts may begin to bounce back. Notably, increases among 15 to 24 and 25 to 44 year old age cohort from 2021 to 2026.

Figure 3.1i: RDKS, Anticipated Population Distribution

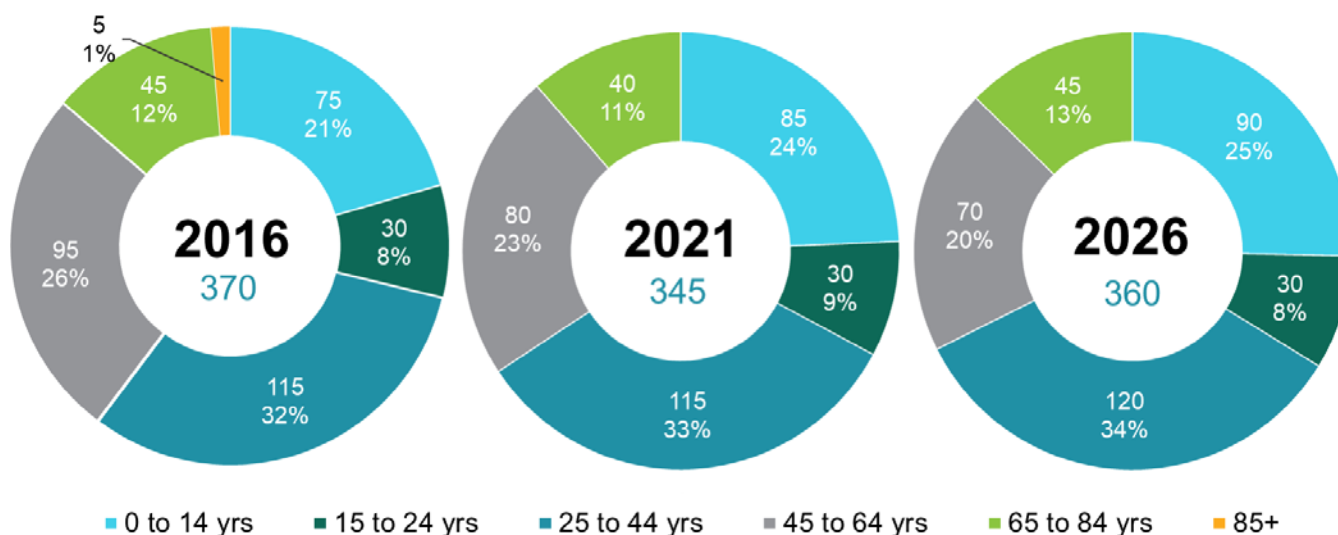


Source: BC Statistics

Figure 3.1j illustrates historical population age distributions and those anticipated for 2026 in Electoral Area F. These projections suggest that Electoral Area F’s total population may decrease 3% from 2016 to 2026, with a fluctuation in the 2021 population. Interestingly, projections suggest that the 0 to 14 and 25 to 44 age cohorts may expand over the near future.

From 2021 (estimated) to 2026 (projected), the population in Electoral Area F may grow 4%. As mentioned, regional projections (and their impact on Shift Share results) suggest that both the Regional District and Electoral Area F could have more 15 to 44 year old residents by 2026.

Figure 3.1j: Electoral Area F, Anticipated Population Distribution*



* note that the 2021 total represented above is based on projections, not the 2021 Census
 Source: derived from BC Statistics and Statistics Canada

Figure 3.1k summarizes the changes for each cohort group experienced between 2016 and 2026 for the RDKS and Electoral Area F. Results are limited to 2026 to reflect both the requirements set by BC Housing Needs legislation and the fact that projection results become increasingly inaccurate over longer periods.

Figure 3.1k: Total Population & Age Cohorts '26 and Percent Change '16-'26 by Community

		0 to 14	15 to 24	25 to 44	45 to 64	65 to 84	85+	Total
RDKS	Population	6,565	4,765	11,855	10,310	7,860	955	42,305
	Proportion	16%	11%	28%	24%	19%	2%	100%
	%Δ '16-'26	-4%	-3%	15%	-12%	67%	72%	9%
Electoral Area F	Population	90	30	120	70	45	0	360
	Proportion	25%	8%	33%	19%	13%	0%	100%
	%Δ '16-'26	20%	0%	4%	-26%	0%	-100%	-3%

Source: derived from BC Statistics & Statistics Canada

An important note is that, like any projection method, the Shift Share is imperfect. Firstly, projections cannot predict the future economic, social, and environmental context that would shape demographic trends; thus, we must rely on dated information. Secondly, using the RDKS level projections as a means for calculating local, rural outcomes does result in outputs that are influenced by trends occurring within the RDKS municipalities. However, including them offers a buffer to rural areas that may project spiralling decline if projected without consideration of external influence.

Impacts of 2021 Census

In February 2022, Statistics Canada released its first wave of data from the 2021 Census. This release was limited, presenting only the total population and total dwellings by geography.

Figure 3.1I summarizes the change in total population for the RDKS and Electoral Area F between 2016 and 2021. The total population is presented as both the estimate (derived from Statistics Canada and BC Statistics to account for possible Census undercounting) and actual Census data.

Figure 3.1I: Difference Between Estimates & Census Results, 2016 & 2021 (as of February 2022)

RDKS			
	2016	2021	%Δ '16-'21
Projection Estimate	38,990	40,145	3%
Census	37,367	37,790	1%

Electoral Area F			
	2016	2021	%Δ '16-'21
Projection Estimate	370	345	-7%
Census	360	326	-9%

Source: BC Statistics and Statistics Canada 2016 & 2021 Census

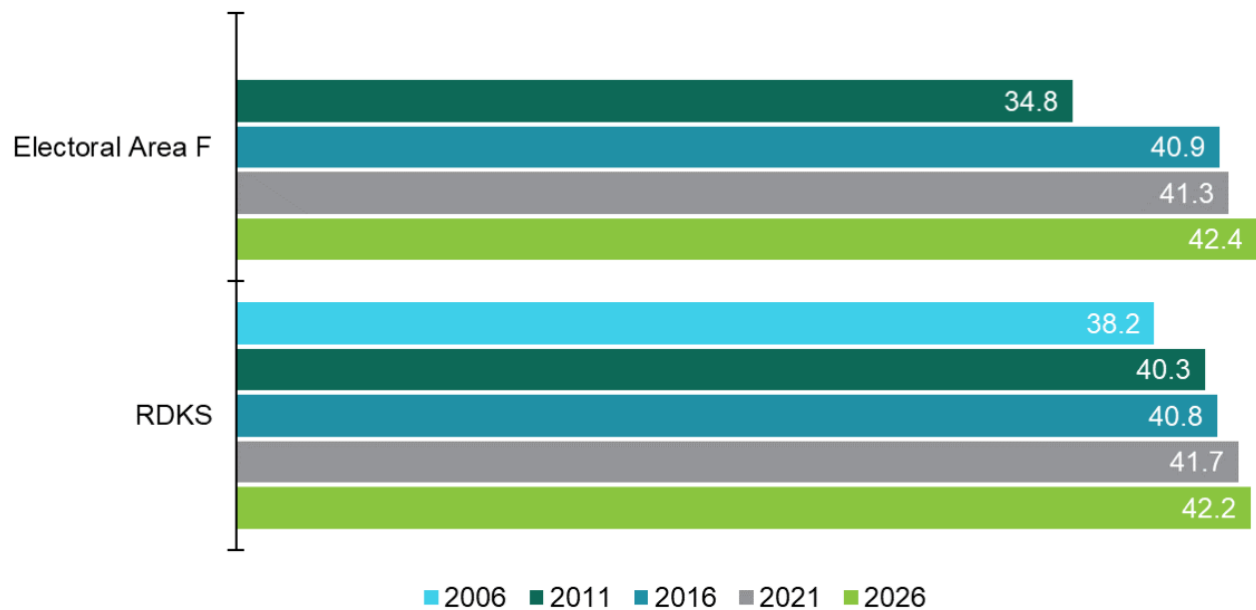
Results indicate that the RDKS population grew by a slower pace over the half decade than what estimates indicated. Without a full Census release, it is impossible to pinpoint the exact reason for the slower growth. Historical trends suggest continued losses of total youth populations could be a probable reason.

For Electoral Area F, estimates and Census results showed the same trajectory of change but different magnitudes. According to the Census, the total population shrank 9% instead of 7% according to estimates. The true impact of the greater decrease between Census periods is unknown; however, it is possible that the total population could increase over the next half decade as projected, though growth may not be as notable given the recent decline.

Median Age

In 2016, Electoral Area F's median age was 40.9 years old, up from 34.8 in 2011. The RDKS' median age was lowest at 38.2 in 2006, increasing to 40.8 by 2016.

Figure 3.1m: Historical & Anticipated Median Age by Community



Source: derived from Statistics Canada

Due to expanding senior populations, the RDKS should expect an increase in median age over the projection period, possibly to 42.2 years old by 2026. Electoral Area F should also expect an expanding senior population to 42.4 years old.

3.2 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 categorises 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, 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 3.2a shows the totals and distributions of these cohorts in the RDKS and Electoral Area F. Due to data limitations, only the RDKS includes the decade percent change. Unlike population sections, household data is not adjusted for undercounting.

Figure 3.2a: Total Households & Maintainer Cohorts '16 and RDKS Percent Change '06-'16

		15 to 24	25 to 34	35 to 44	45 to 54	55 to 64	65 to 74	75+	Total
RDKS	Households	485	2,120	2,185	3,225	3,220	2,160	1,425	14,825
	Proportion	3%	14%	15%	22%	22%	15%	10%	100%
	%Δ '06-'16	10%	18%	-31%	-11%	17%	34%	43%	3%
Electoral Area F	Households	0	50	20	30	35	25	0	165
	Proportion	0%	30%	12%	18%	21%	15%	0%	100%
	%Δ '06-'16	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.

Source: derived from Statistics Canada

In 2016, the RDKS had 3% more households than it did a decade prior (14,370 to 14,825). The pace of household growth is marginally higher than that of population (2% versus 3%). As the population ages, the size of households will be expected to decrease (for example, children move out or loved ones pass away), which in turn will increase the number of households per capita.

Like population trends, greatest historical growth occurred in older maintainer cohorts; specifically, households led by maintainers aged 75+ grew 43% over ten years (1,000 to 1,425). The next highest magnitude of change belonged to maintainers 65 to 74 at 34% (1,610 to 2,160).

Generally, young to middle aged adult (15 to 54) led households retracted 14%. Growth was experienced in two youngest maintainer cohorts (15 to 24 and 25 to 34) with an increase in households of 10% and 18% respectively.

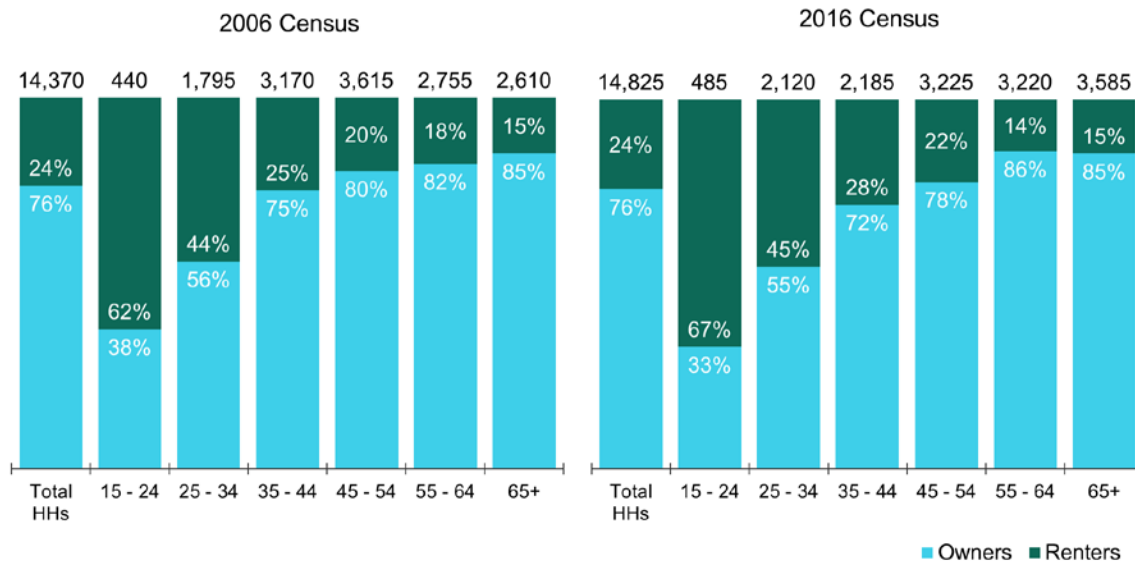
Household Tenure

A renter household refers to a private household where no member owns their dwelling. The dwelling is considered to be rented even if no cash rent is paid. An owner household refers to a private household where some member of the household owns the dwelling, even if it is still being paid for.

From 2006 to 2016, the RDKS, as a whole, experienced an increase in renter households. Over the decade, total renter households increased from 3,365 to 3,515 (4.5%), while total owner households grew from 10,680 to 10,965 (3%). Renter households made up about 24% of total households in 2016, up from 23% in 2006.

Only households with a primary maintainer aged 55 to 64 old experienced a proportional decrease in renter households (18% to 14%), led by higher percent growth among owners than renters. However, the absolute decrease was only 40 households. The yearly cohort percentages, as well as total cohort sizes, can be found in Figure 3.2b.

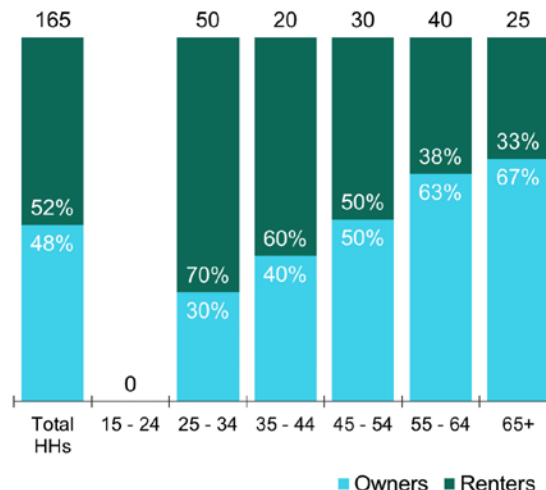
Figure 3.2b: RDKS, Historical Proportion of Tenure by Maintainer Age Cohort



Source: Statistics Canada

Data from 2006 is unavailable for Electoral Area F. In 2016, renter households made up 51% of total households. Overall, Electoral Area F has proportionally more renter households than the RDKS (52% versus 24%). While there appears to be no households in the 15 to 24 year old age cohort, this is likely due to Statistics Canada random rounding, meaning that data is unavailable or has been randomly rounded to zero.

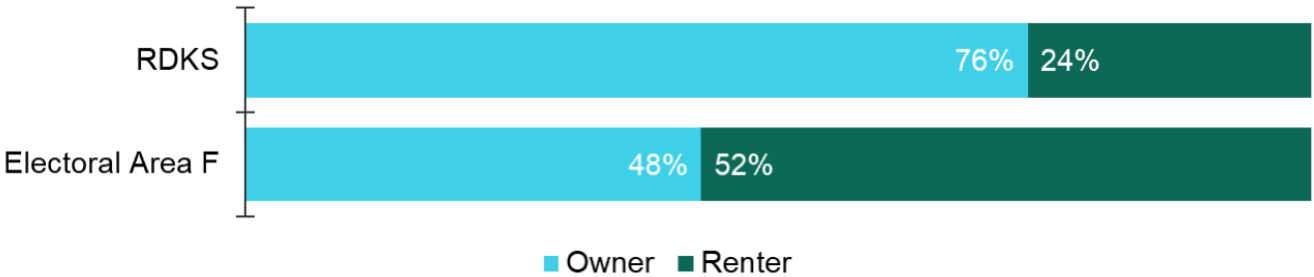
Figure 3.2c: Electoral Area F, Proportion of Tenure by Maintainer Age Cohort, 2016



Source: Statistics Canada

Rural communities rarely offer much in relation to the rental housing stock, due mostly to the typical housing typologies found in those areas. Apartments are few and far between, limited by both local land use and private well and septic regulations (with the latter influencing the former). Electoral Area F experiences the opposite of this norm, as exemplified by Figure 3.2d.

Figure 3.2d: Proportion of Household Tenure Community, 2016



Source: Statistics Canada

Overall, 25% of households in the RDKS are rented. Interestingly, Electoral Area F demonstrates significantly higher shares of rentals (52%), the vast majority of which relates to rented single family homes (not apartments). That said, as a small electoral area, impacts of Statistics Canada’s random rounding may have greater influence on results than among other larger electoral areas in the RDKS.

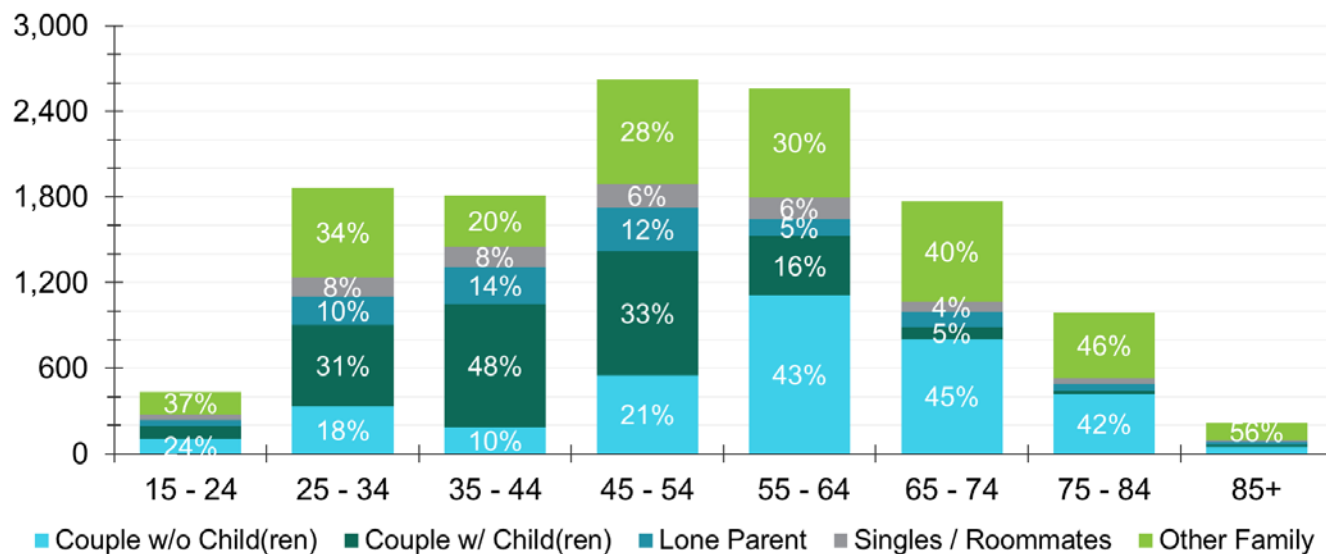
Household Type

Household type refers to the type of “census-family” that occupies a dwelling (see Glossary). Figure 3.2e depicts the most appropriate types, being: (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. Note that percentages may not sum to 100% since some data remains uncategorized (and thus removed).

As of the 2016 Census, 29% of the RDKS households were couples without children, 24% were couples with children, 9% were lone parent households, and 6% were either single person or roommate households.

As would be expected, the prevalence of families with children is highest among younger maintainer households, given there is higher likelihood of families both having children and said children still living at home. Couples without children grasped the highest share of households by the 55 to 64 maintainer age cohort, demonstrating the impact of transitioning to empty-nesters.

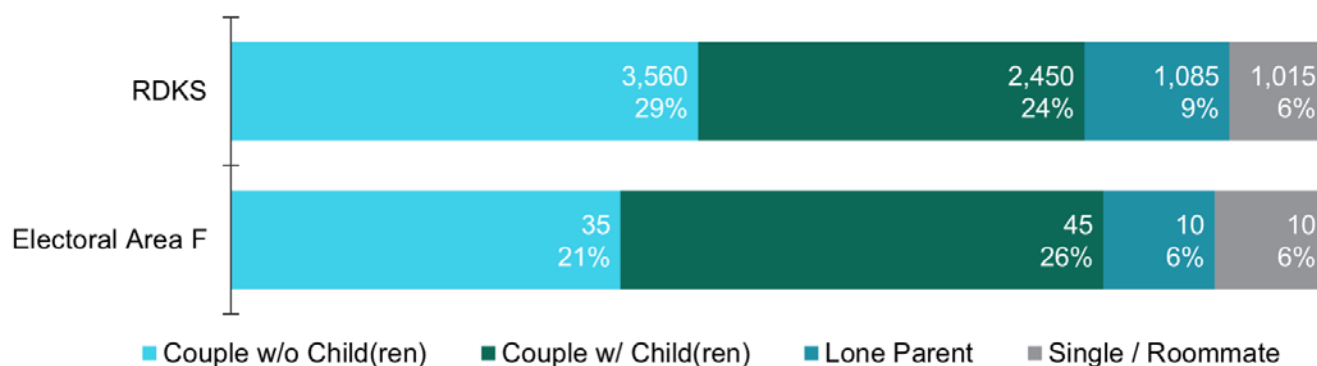
Figure 3.2e: RDKS, Total & Proportion of Household Type by Maintainer Age Cohort RDKS, 2016



Source: Statistics Canada

In 2016, Electoral Area F demonstrated that couples with children held the highest share of households (26%). 21% of households were couples without children, 6% were lone parent households, and 6% were either single or roommate households.

Figure 3.2f: Proportion of Household Type by Community, 2016

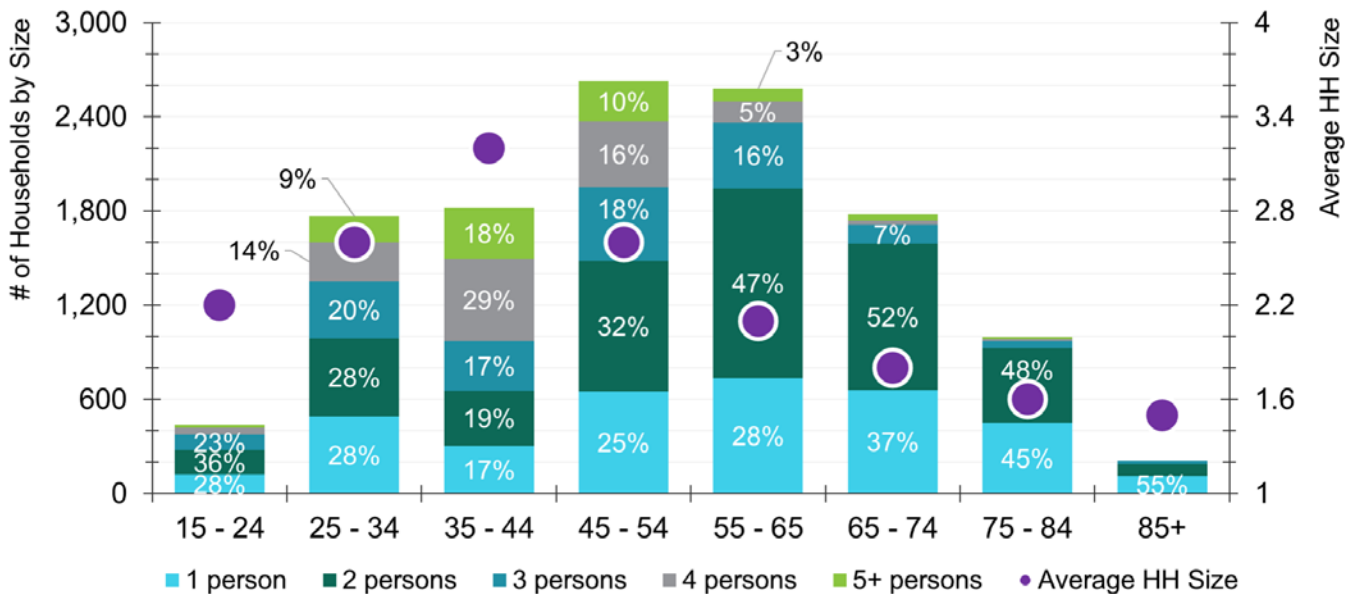


Source: Statistics Canada

Household Size

As of the 2016 Census, 29% of the RDKS households were single persons, 37% were 2 persons, 15% were 3 persons, and 19% were 4+ persons. The average household size was 2.4 persons, peaking among 35 to 44 year old maintainer households at 3.2.

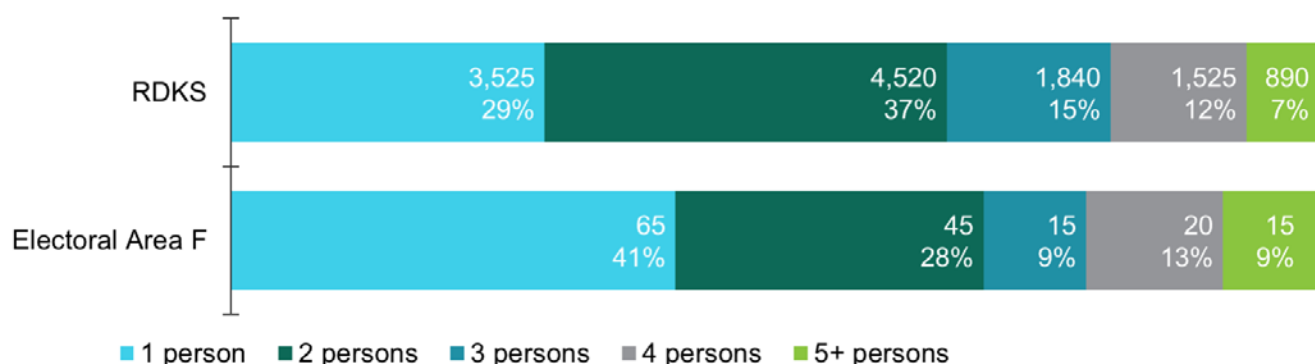
Figure 3.2g: RDKS, Total & Proportion of Household Size by Maintainer Age Cohort , 2016



Source: Statistics Canada

In 2016, Electoral Area F demonstrated a higher share of single person households – 41% versus 29% for the RDKS. Four or more person households also had greater representation in Electoral Area F, though this may represent the impacts of random rounding on the sample results.

Figure 3.2h: Proportion of Household Size by Community, 2016



Source: Statistics Canada

The average Electoral Area F household size was 2.2 persons, with renter households being larger than owner households on average (2.5 versus 1.8).

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).

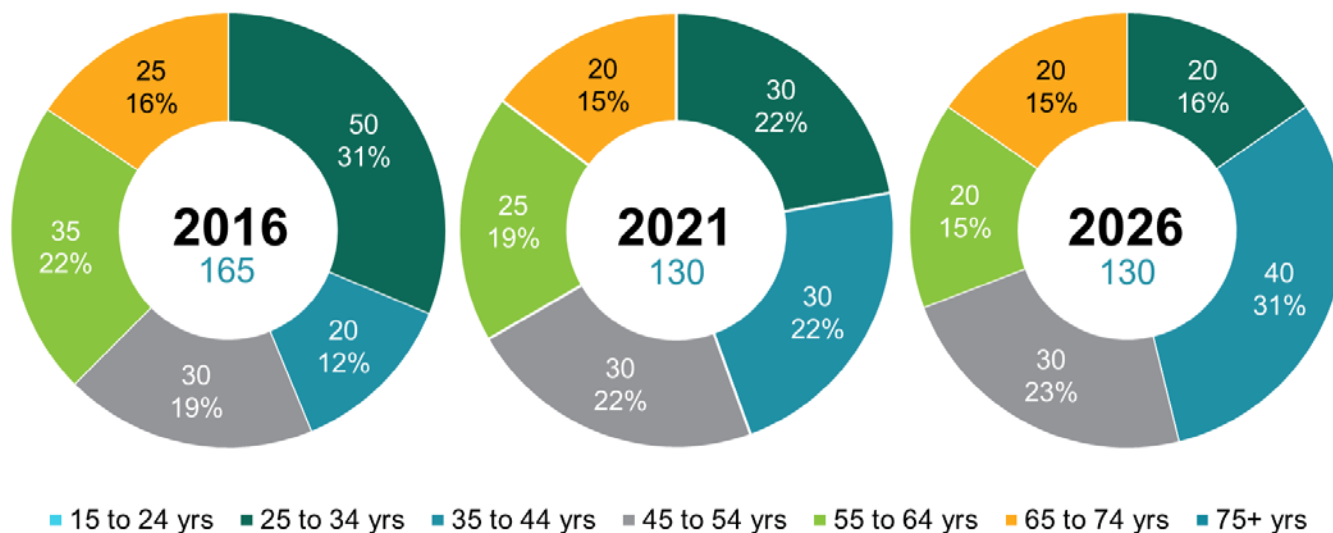
Projecting future growth in the number of households requires two related data inputs:

- (1) population projections, and
- (2) the historical proportion of maintainers by age cohort, divided by the total people in that cohort (also known as the “headship rate”).

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 3.2i illustrates the distribution household maintainer age cohorts for 2006, 2016, and 2026. Figure 3.2j summarizes changes in household age groups between 2021 (estimated) and 2026 (projected) for each community.

From 2016 to 2026, total households in Electoral Area F may decrease by 9% (165 to 150). A reduction of households occurring in conjunction with an increase of population can be explained by a steep reduction (40%) in household with maintainers 25 to 34 years old. Electoral Area F may see growth occur in the 35 to 44 year old households. Additionally, maintainers 55 to 64 may also reduce 14%. These two age cohorts make up 40% of the total projected share of households in 2026.

Figure 3.2i: Electoral Area F, Historical & Anticipated Household Age Distribution



Source: derived from BC Statistics and Statistics Canada

Figure 3.2j: 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
RDKS	Households	565	2,000	2,530	2,530	3,005	3,300	2,970	16,900
	Proportion	3%	12%	15%	15%	18%	20%	18%	100%
	%Δ '16-'26	16%	-6%	16%	-22%	-7%	53%	108%	14%
Electoral Area F	Households	0	20	40	30	20	20	0	130
	Proportion	0%	15%	31%	23%	15%	15%	0%	100%
	%Δ '16-'26	n.a.	-60%	100%	0%	-43%	-20%	n.a.	-21%

Source: derived from Statistics Canada

4 Economy

4.1 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.

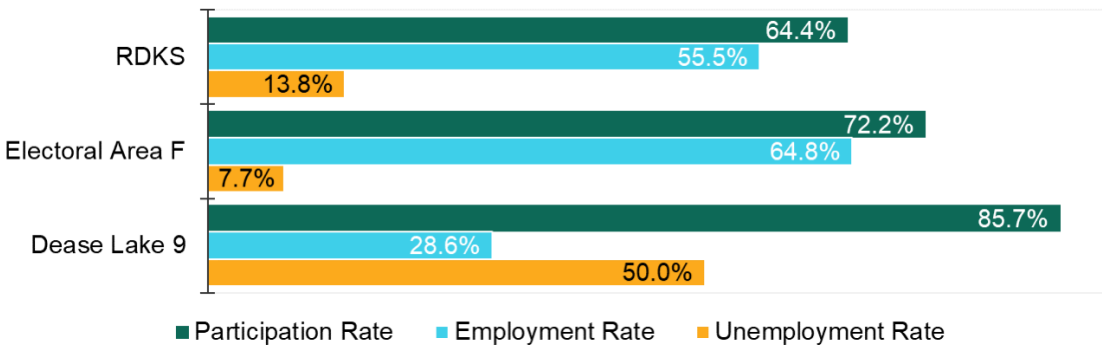
Labour Force Statistics

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

In 2016, Statistics Canada reported a total labour force of 19,335 people in the RDKS (those working or actively seeking work, and who are 15+ years old), equating to a 64.4% participation rate. In other words, more people are contributing to the local or broader economy via employment than otherwise.

Electoral Area F had a total labour force of 195 people, equating to a higher participation rate of 72.2%, suggesting more people are active in the work force than the regional average. Electoral Area F's employment rate was also higher and its unemployment rate was lower.

Figure 4.1a: Labour Force Statistics by Community, 2016



Source: Statistics Canada

Labour Force by Sex

Electoral Area F had 270 people eligible to join the labour force in 2016 (total pop 15+). Of this, 72.2% of people participated in the labour force.

Total male residents in the labour force experienced higher participation rates (80%) and employment rates (72%) than their female counterparts (65.5% and 58.6% respectively) in 2016. Unemployment rates were relatively even for both sexes (10.0% and 10.5%).

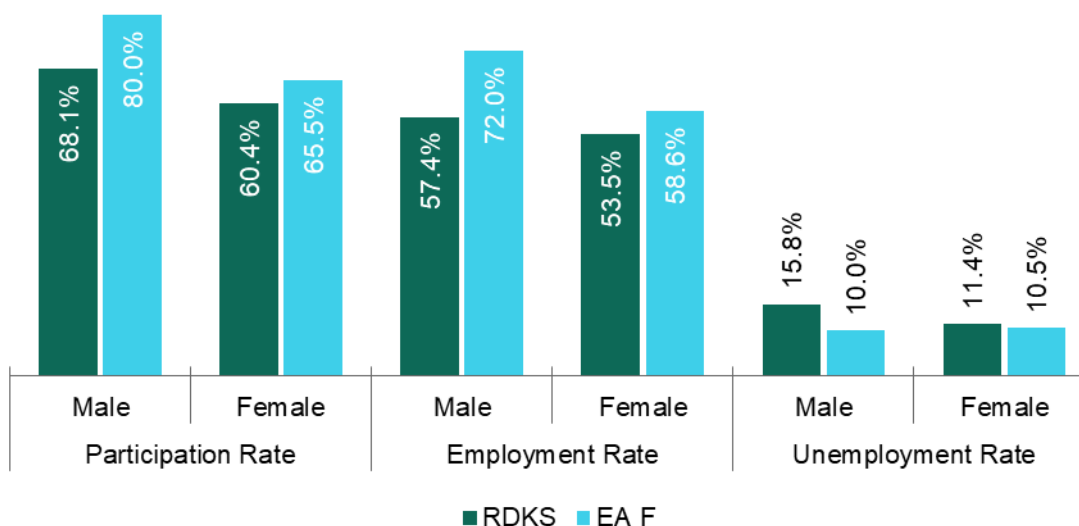
Figure 4.1b: Electoral Area F, Labour Force Statistics by Sex

	Total	Male	Female
Total Pop (15+ yrs old)	270	125	145
In Labour Force	195	100	95
Employed	175	90	85
Unemployed	15	10	10
Not in Labour Force	75	25	50
Participation Rate (%)	72.2	80.0	65.5
Employment Rate (%)	64.8	72.0	58.6
Unemployment Rate (%)	7.7	10.0	10.5

Source: Statistics Canada

Figure 4.1c compares the participation, employment, and unemployment rates of the RDKS and Electoral Area F by sex. This showcases that both male and females in Electoral Area F have higher participation and employment rates than the Regional District as a whole. Unemployment rates for males are lower in Electoral Area F (10%) than the RDKS (16%) whereas they are approximately equal for females in both geographies.

Figure 4.1c: RDKS & Electoral Area F Labour Force Rates by Sex



Source: Statistics Canada

Labour Force by Tenure

In 2016, 65.4% of owner households and 78.6% of renter households participated in the labour force. Employment rates were higher for renter households (75.0%) than owner households (53.8%). Unemployment rates for owner households were high at 17.6%. Although renter households display an unemployment rate of 0%, this is likely due to data rounding or suppressed information due to the small population size of the region.

Figure 4.1d: Electoral Area F, Labour Force Statistics by Tenure

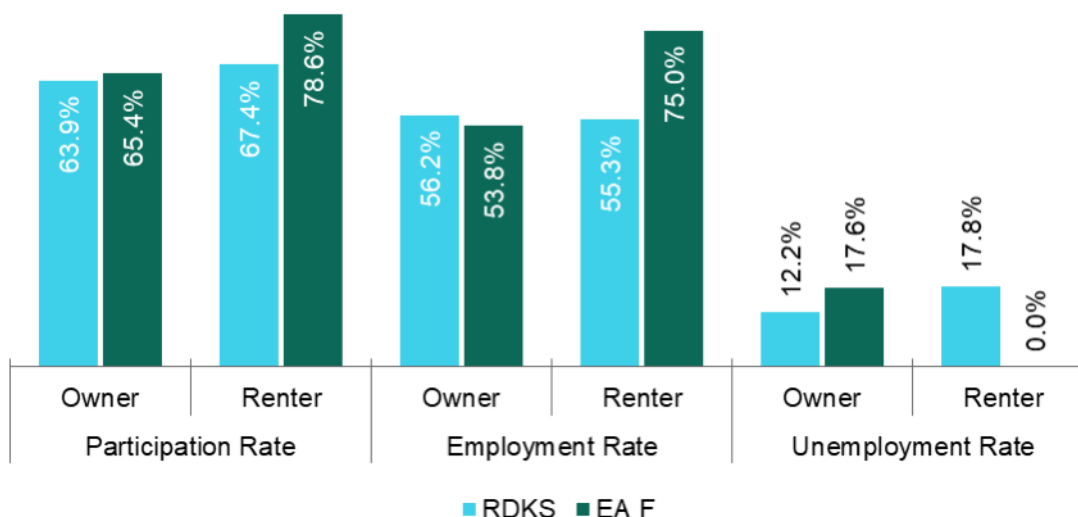
	Total	Owner	Renter
Total Pop (15+ yrs old)	270	125	145
In Labour Force	195	85	110
Employed	175	75	105
Unemployed	15	10	0
Not in Labour Force	75	40	35
Participation Rate (%)	72.2	65.4	78.6
Employment Rate (%)	64.8	53.8	75.0
Unemployment Rate (%)	7.7	17.6	0.0

Source: Statistics Canada

Figure 4.1e compares the participation, employment, and unemployment rates of the RDKS and Electoral Area F by tenure. Generally, Electoral Area F owners and renters reported higher rates of participation than their RDKS counterparts. Electoral Area F renters had a noticeably larger rate of employment than those in the RDKS (75.0% versus 55.3%, respectively); whereas, owners had a marginally lower rate than the Regional District.

Regional unemployment sat lower than local trends among owners. Local renters appear to have reported no unemployment, though this is a likely consequence of Statistics Canada's random rounding practices.

Figure 4.1e: RDKS & Electoral Area F Labour Force Rates by Tenure



Source: Statistics Canada

Labour Force by Indigenous Identity

Close to 40% of the eligible work force in Electoral Area F identified as Indigenous in 2016. In the same year, the Indigenous population demonstrated a lower rate of participation than the non Indigenous population, indicating lesser activity within the workforce. Their unemployment rate was also higher.

Figure 4.1f: Electoral Area F, Labour Force Statistics by Indigenous Identity, 2016

	Total	Indigenous	Non-Indigenous
Total Pop (15+ yrs old)	270	105	170
In Labour Force	195	55	140
Employed	175	50	140
Unemployed	15	10	10
Not in Labour Force	75	50	25
Participation Rate (%)	72.2	52.4	82.4
Employment Rate (%)	64.8	47.6	76.5
Unemployment Rate (%)	7.7	18.2	7.1

Source: Statistics Canada

The Indigenous population in Canada has historically had lower labour force participation and employment rates, and a higher unemployment rate, than the non-Indigenous population.

While just over half of Indigenous people in Canada had a postsecondary certificate/diploma or university degree in 2015, about 7 in 10 non-Indigenous people did. Higher levels of educational attainment partially insulate Indigenous workers from labour market disadvantage, and they do so to a greater extent for Indigenous people than non-Indigenous people. Notwithstanding, Indigenous people are underrepresented in professional, managerial and technical occupations, which tend to require post-secondary education and generally pay better. Indigenous employees working full-time earned an average of \$26.00 per hour in 2015, while their non-Indigenous counterparts earned an average of \$27.41 per hour.²⁵

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).²⁶

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.²⁷ Based on data from the 2016 Census, 60.4% of Canadian women participated in the labour market, compared with 68.1% of men. This difference exists also in Electoral Area F. About 66% of women participated in the labour force, versus 80% of men.

²⁵ Statistics Canada. 2017. Aboriginal People and the Labour Market. <https://www150.statcan.gc.ca/n1/daily-quotidien/170316/dq170316d-eng.htm>

²⁶ 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.

²⁷ Moyser, Melissa. 2017. "Women and paid work." Women in Canada: A Gender-based Statistical Report. Statistics Canada Catalogue no. 89-503-X.

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

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

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

Industries of Employment

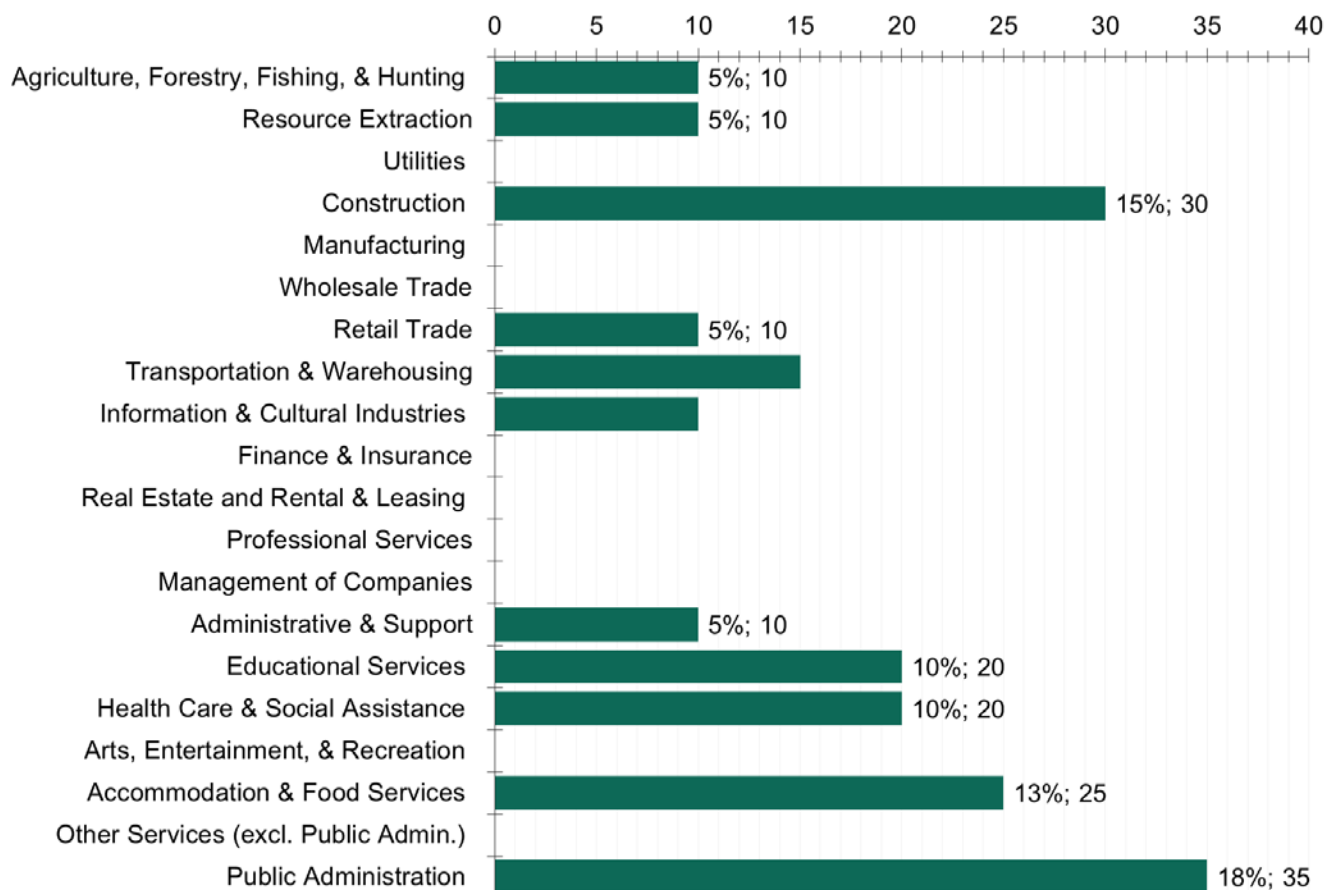
The North American Industry Classification System (NAICS) was developed by North American federal statistical agencies for the standardized collection, analysis, and publication of economic data. Figure 4.1g summarizes the County's distribution of employment across NAICS industries. Reported employment by industry reflects totals in 2016 and only represents people who have a permanent address in Electoral Area F. Totals do not account for recent expansions in certain industries or for workers who maintain a permanent address in another community.

Briefly, the three largest Electoral Area F industries based on employment (2016) were:

- (1) Public Administration – 35 (18%);
- (2) Construction – 30 (15%); and
- (3) Accommodation & Food Services – 25 (13%).

Anecdotally, mining, exploration, and extraction have increased in importance across Electoral Area F since this data was collected. New and expanded operations like Red Chris mine and Brucejack mine are employing many local residents and are creating jobs for both permanent and semi-permanent workers. However, Statistics Canada reports only 10 people working in the Resource Extraction industry in 2016. This indicates that employment levels were not as significant in 2016 as they are now and that many of those who work in Resource Extraction maintain their permanent address in another community.

Figure 4.1g: Electoral Area F, Total & Share of Workforce by NAICS Industry, 2016



Source: Statistics Canada

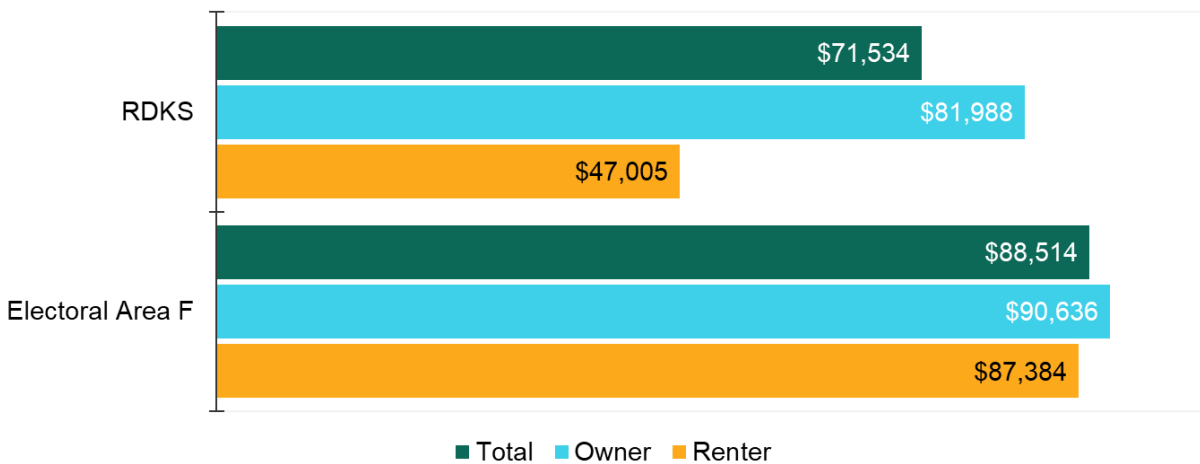
4.2 INCOME

Household Income by Tenure

Figure 4.2a illustrates the household earnings of owner and renter households within the RDKS and Electoral Area F. In 2015, the RDKS median owner household earned about \$82,000 before tax, while the median renter household earned \$47,000. Electoral Area F earned more for both owners and renters, \$90,650 and \$87,400 respectively.

Communities with higher participation and employment rates tend to report higher household incomes. Fewer households earning retirement incomes or no income mean that earnings generally skew to higher numbers. Where incomes are highest is also where disparity between median owner and renter household earnings is typically most distinct. Conversely, lower income communities demonstrate closer to income parity based on medians.

Figure 4.2a: Median Before-Tax Household Income by Community, 2015

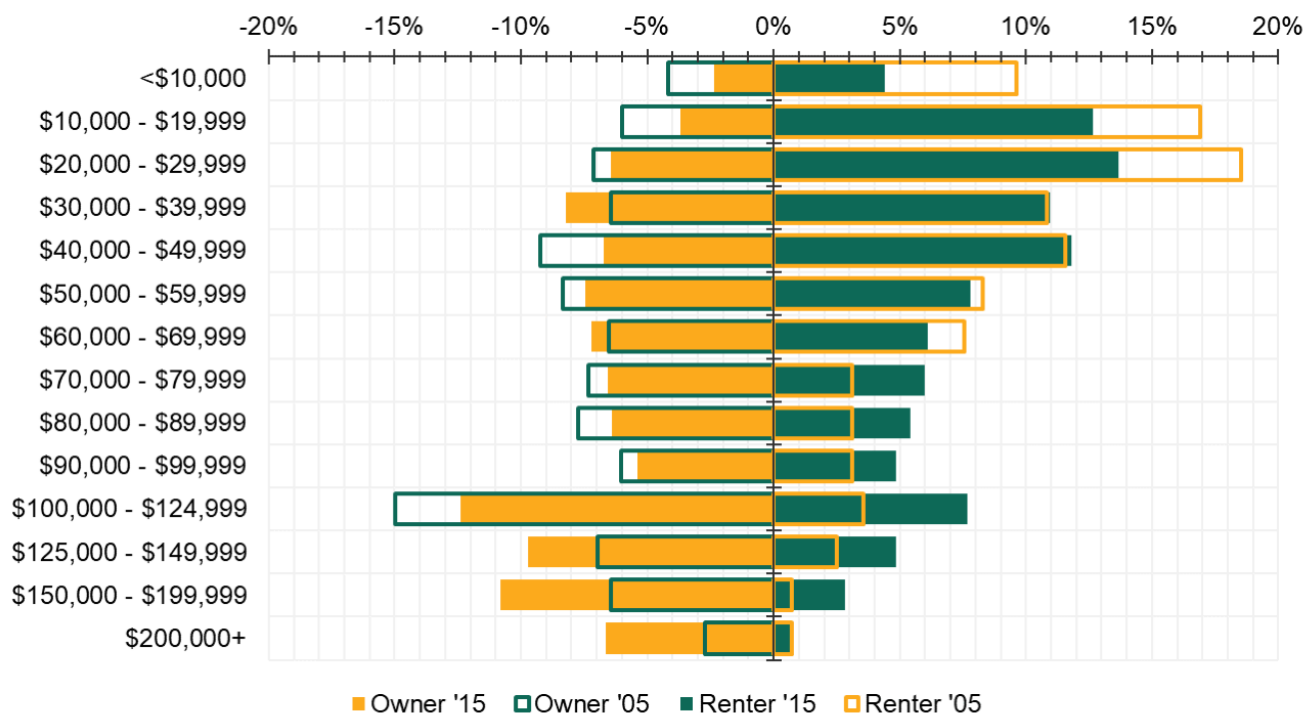


Source: Statistics Canada

Figure 4.2b illustrates the distribution of how many households fall within each income range based on their tenure in a given year. In 2015, 42% of renter households earned less than \$40,000, compared to 21% of owners. These shares were 56% and 24%, respectively, in 2005, suggesting some improvement across both tenures. Historically, owner incomes skew to higher earnings, with 40% of the RDKS households earning above \$100,000. Renter households historically skewed to lower earnings.

Data for Electoral Area F was unavailable for 2005, however, in 2015 owners and earned slightly more than residents of the Regional District. It could be assumed that this may be similar in 2005.

Figure 4.2b: RDKS, Median Before-Tax Household Income Distribution by Tenure



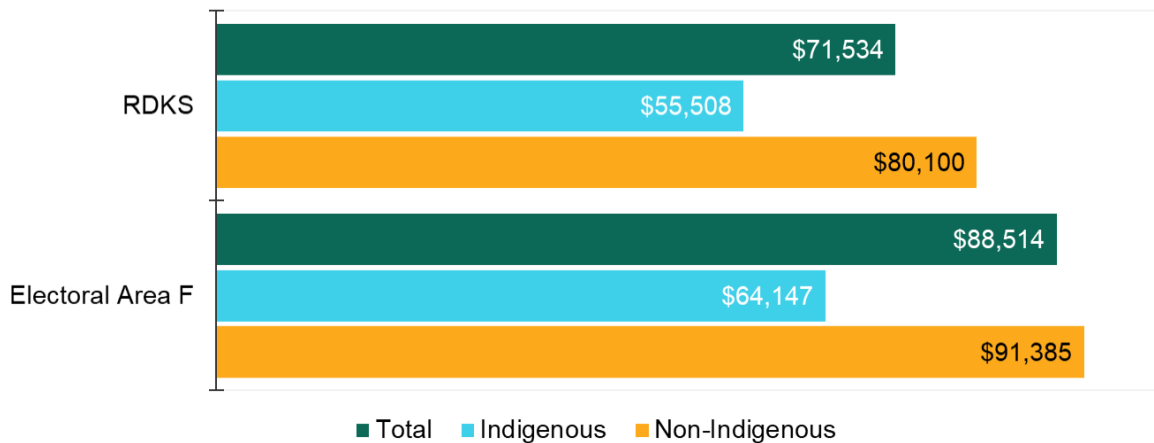
Source: Statistics Canada

Household Income by Indigenous Identity

Indigenous households in the RDKS generally earn less than a non-Indigenous household (about \$55,500 versus \$80,100, respectively). This relationship exists in Electoral F as well.

Median Indigenous household income represents the centre point of all Indigenous households earning an income across the RDKS. However, income does not solely refer to employment income, but also other sources like the Canadian Pension Plan. Consequently, when a community's household income is lower, it often reflects a higher prevalence of either new workers or seniors who are increasingly likely to earn minimum wage and pensions, respectively, which are often much lower than the peak earnings obtained in the years leading up to retirement.

Figure 4.2c: Median Household Income by Indigenous Identity and Community



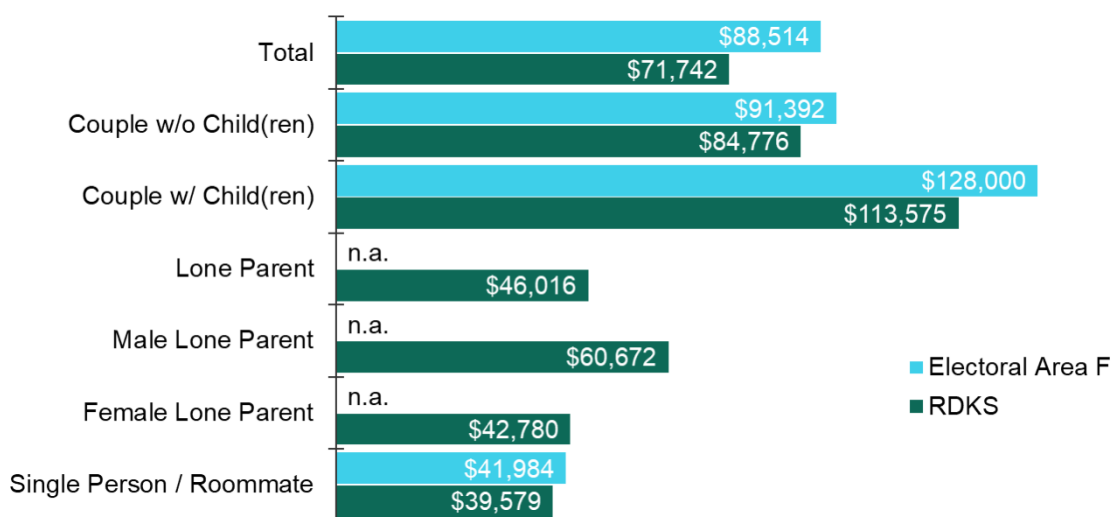
Source: Statistics Canada

Household Income by Household Type

Statistics Canada provides income statistics for different household structures, categorizing them by their “census family” types (see Glossary). Briefly, the household 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).

In the figure below, where Electoral Area F data is suppressed due to data rounding, the RDKS median-before tax by household type income is used; specifically, for lone parent households.

Figure 4.2d: Median Before-Tax Household Income by Household Type, 2016



Source: Statistics Canada

Statistics Canada data from 2015 reports that the median Electoral Area F couple family with children earned the greatest income (\$128,000), followed by couples without children (\$91,400), lone parent households (\$46,000), and single / roommate households (\$42,000). The median means that half of household in each category earn more than the median amount and half earn below.

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

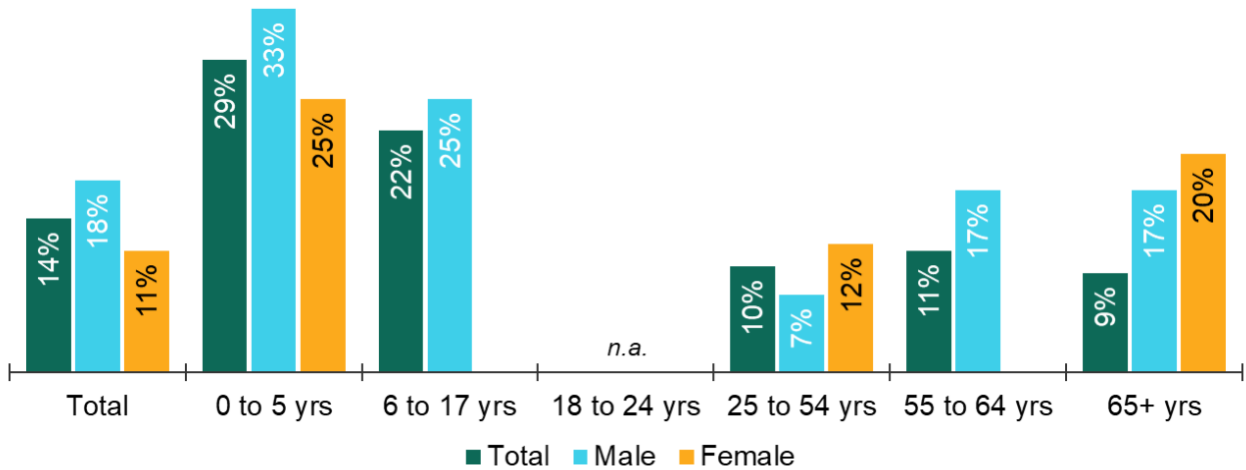
There were about 1,390 lone parent households in the RDKS in 2016 (about 9% of all households), and 10 in Electoral Area F (6% of all households). In the RDKS, female lone parents made up about 72% of lone parent households (1,005) and earned an estimated 42% less than males (\$42,780 versus \$60,672).

4.3 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.

About 14% of Electoral Area F residents (about 50 people) belong to a household below the LIM AT threshold. The RDKS as a whole has slightly less households below the threshold (13%). Low-income prevalence is (generally) inversely related to participation rates and median household income. Those with higher participation reported the lowest rates. Please note that where there are blanks (18 to 24) it means that data is unavailable or has been random rounded to zero.

Figure 4.3a: Electoral Area F, LIM-AT Prevalence by Age Cohort & Sex, 2015



Source: Statistics Canada

In 2016, approximately 20 children younger than 18 years old (25% of the cohort’s population) belong to a household below the low-income measure. Rates of low-income decrease abruptly among young adults, and gradually increase into older cohorts. Children have the highest low-income measure prevalence in both the RDKS (19%) and Electoral Area F.

5 Housing

5.1 HOUSING INVENTORY

In 2016, Statistics Canada reported that Electoral Area F had 162 total homes occupied by a permanent or usual resident (see Glossary). The Census indicates that 39 other dwellings existed that may be secondary residences or recreational properties. Unfortunately, there is no data for these homes.

Some of the terms used by Statistics Canada to describe the types of dwellings within a communities 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” or “mobile” home.

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

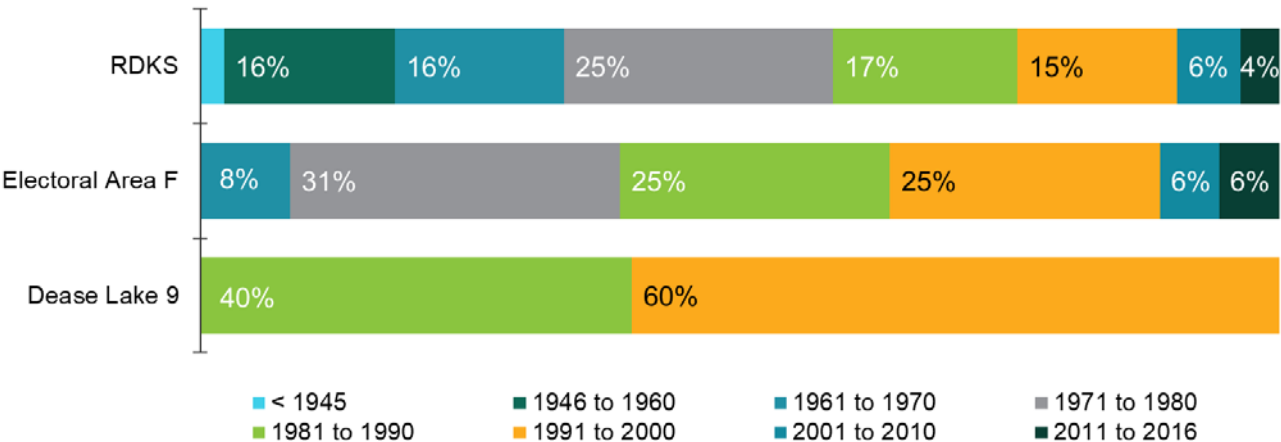
Dwelling Ages & Dwelling Types

According to the 2016 Census, about 78% of Electoral Area F’s dwelling stock (occupied by a usual resident) is made up of single-detached dwellings. Of the 165 dwellings that existed at that time, about 81% were built from 1971 to 2000.

The greatest volume of construction occurred in the 1970s, reaching about 55 units (31% of the dwelling stock). Activity during the 80s and 90s remained relatively high, but quickly dropped as of the turn of the century with only 20 units built since 2001. About 15 dwellings (9%) were built prior to the 70s.

Expressed as a share of their respective dwelling totals, the RDKS, Electoral Area F, and the Dease Lake 9 First Nations Reserve, which is located just north of the unincorporated community of Dease Lake, demonstrate different dwelling age trends (shown in Figure 5.1a). For instance, the RDKS has the highest share of dwellings built before 1960. Dease Lake 9 saw most of its expansion occur in the 90s, and Electoral Area F had the greatest share built in the 70s.

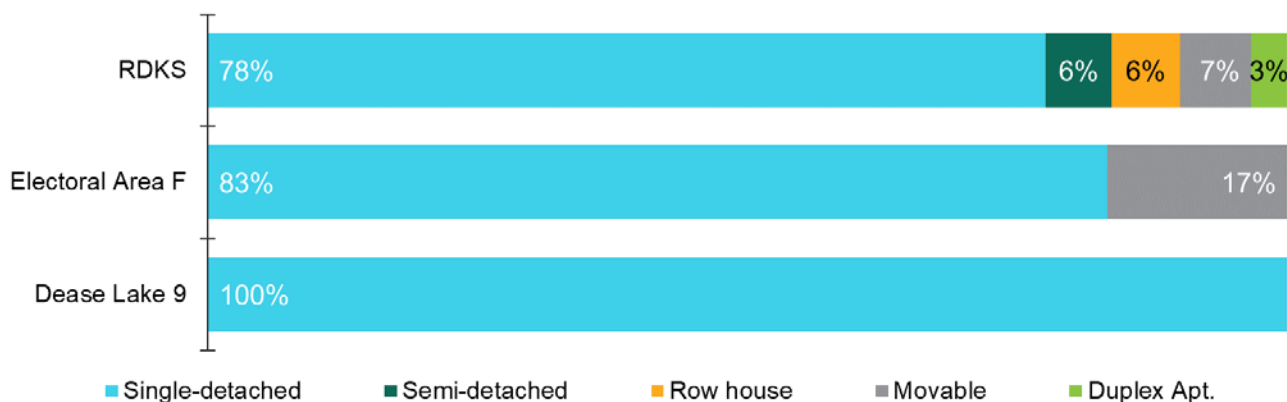
Figure 5.1a: Dwelling Inventory by Community & Dwelling Age, 2016



Source: Statistics Canada

Dwelling type trends are much more uniform across the rural areas (see Figure 5.1b). The vast majority of dwellings are single-detached homes. Electoral Area F demonstrated the largest share of mobile dwellings at 15%.

Figure 5.1b: Community Dwelling Inventory by Type, 2016



Source: Statistics Canada

5.2 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, Electoral Area F's rental inventory is almost entirely categorized within the secondary market.

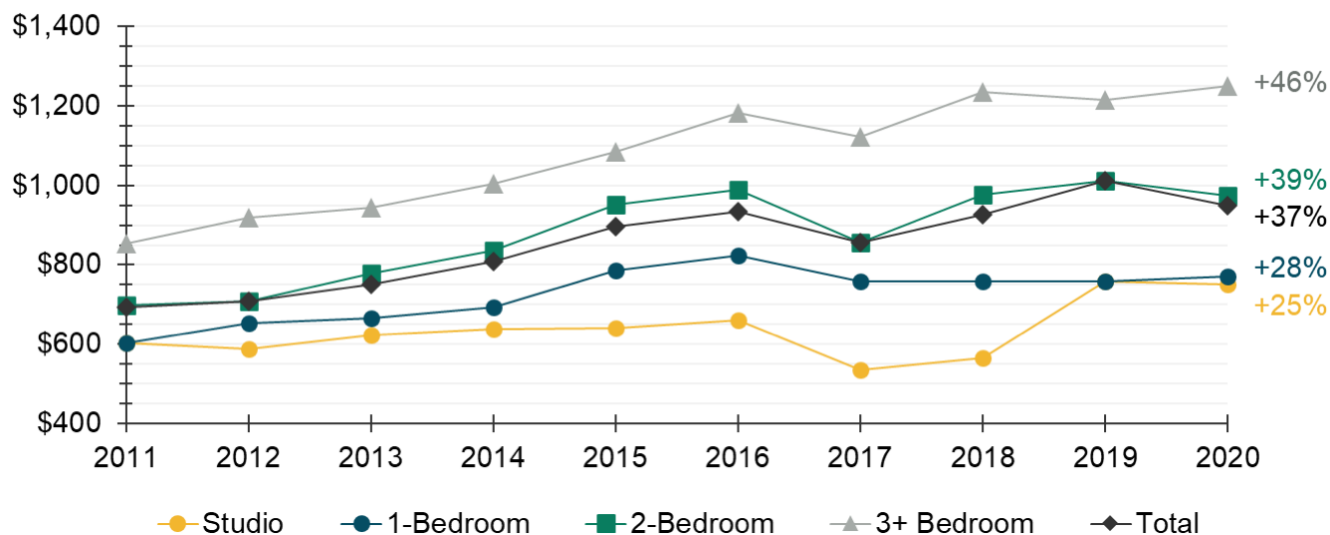
CMHC conducts an annual Rental Market Survey to estimate rental market strength (the most readily available rental market data). A brief explanation of this survey can be found in the Glossary. Readily available primary market data is only obtainable for the City of Terrace; no readily available rental market data exists for the RDKS's electoral areas.

Nevertheless, public engagement commentary suggests that Electoral Area F's rental market (specifically, Dease Lake) closely mirrors that of Terrace. The following subsections describe the Terrace context, with emphasis on the rate of change of rents over the last decade.

Terrace Market Rents

Figure 5.2a illustrates Terrace's historical median rents, adjusted to 2020 dollars, with the percent change from 2011 to 2020 provided for each unit type. It is important to note that the CMHC survey covers all rental units, whether currently occupied or vacant and available. As a result, rent prices reported in this survey are typically lower than the asking rents of currently available units; the inclusion of long-term tenancies whose rents are comparatively low and relatively stable tends to drive down the median. Therefore, this data reflects the overall cost of rental housing, but likely understates the current asking rent for a unit that has recently become available, representing the true cost to people entering or moving within the rental market.

Figure 5.2a: Terrace Census Agglomeration, Historical Median Rents (2020 dollars) & % Change ('11-'20)



Source: CMHC

In 2020, the median unit rented for \$950, a 37% increase since 2011 (adjusted for inflation). Three-or-more bedroom unit rents grew 46% over the same period, reaching \$1,250. Two-bedroom unit rents grew 39% to \$975. One-bedroom units grew by 9% to \$750. Lastly, Studio units grew 25% to \$750.

Although rent figures may not directly equate to prices in Electoral Area F / Dease Lake, the percent change in prices over the decade indicate that rental markets are generally becoming more expensive. With slower household income growth, the cost of rented shelter is increasingly burdensome financially.

To reiterate, these rents are presented in 2020 dollars, which means trends in price are in addition to the effect of inflation. This illustrates whether rent prices have grown more than overall prices for goods and services across the British Columbia economy.

5.3 HOMEOWNERSHIP - RESIDENTIAL REAL ESTATE MARKET

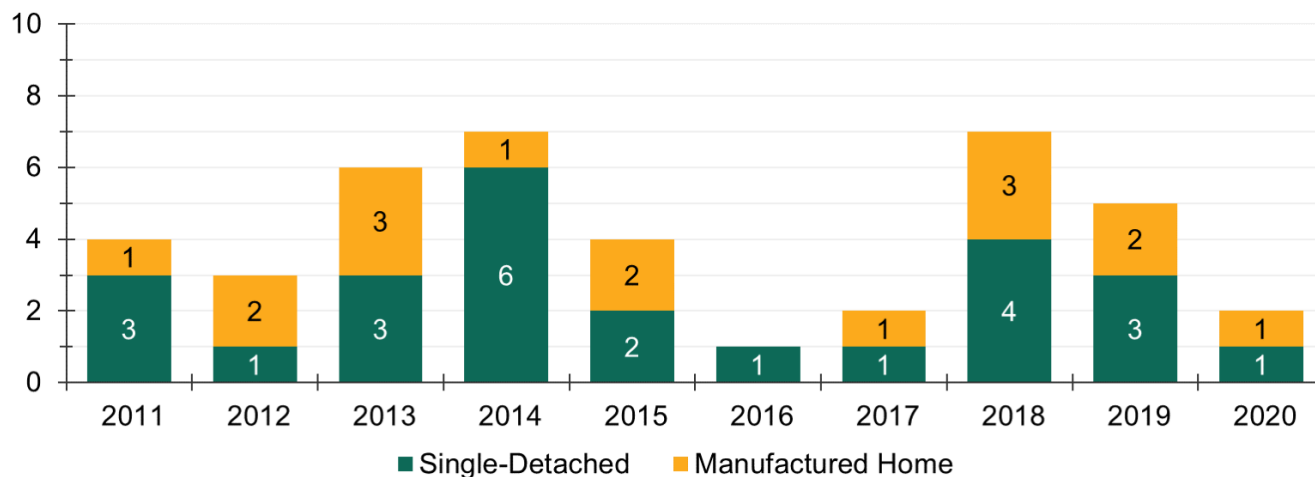
The real estate market refers to the buying and selling of land and buildings, mostly by individuals or companies who seek stable, permanent tenancy or investment opportunities. Many factors play into the health of the market, including dwelling prices and sales volumes. With access to BC Assessment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

Sales Activity

Sale volumes are small in Electoral Area F. The peak for sales activity occurred in 2007 with 11 residential transactions. From 2010 to 2020, the average sales per year was four.

Sales activity has historically fluctuated, but Figure 5.3a illustrates that there has not been extensive changes in the community that would suggest significant upswing in available supply compared to the past.

Figure 5.3a: Historical Sales Volumes by Dwelling Type



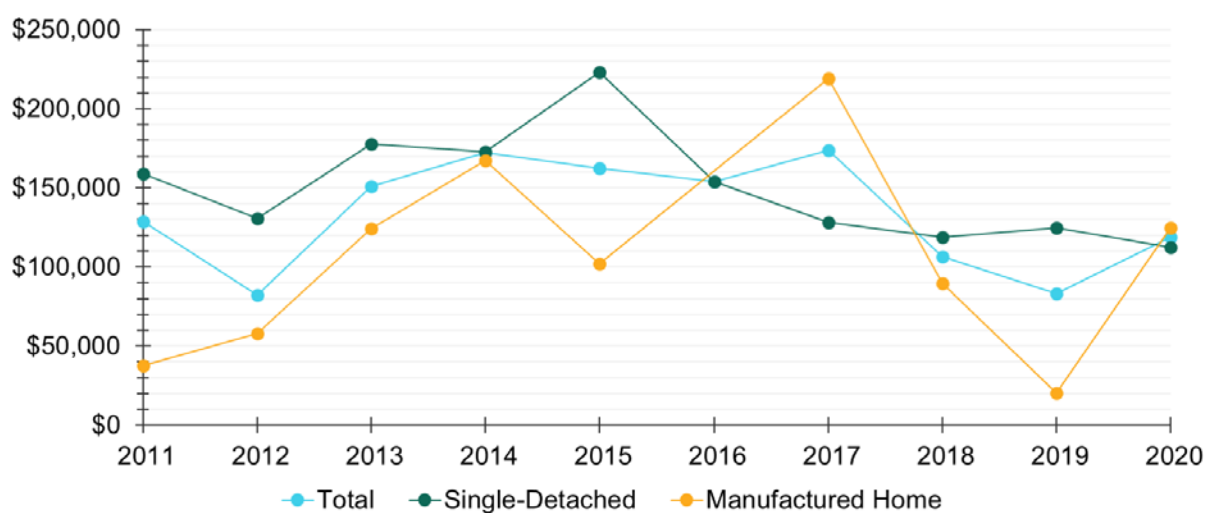
Source: BC Assessment

In 2020, there were only two sales transactions in Electoral Area F. Sales in the area involve single-family homes or manufactured homes, in 2020 there was one sales transaction for each housing type.

Sale Prices

BC Assessment reports sale prices for multiple dwellings types. Figure 5.3b illustrates how overall prices changed over the decade for dwelling types in Electoral Area F (in 2020 dollars). It also shows the percent change (in 2020 dollars) from 2011 to 2020.

Figure 5.3b: Historical Median Dwelling Prices (2020 dollars) by Housing Type



Source: BC Assessment

Overall, Electoral Area F's housing prices have fallen 8% (about \$128,800 to \$118,750). The depreciation in house prices in Electoral Area F suggests that demand for housing in the area has decreased in recent years. Anecdotally, this reduced demand for housing may be rooted in that there is little stock from which to demand, deterring people from moving to the area. Alternatively, the cost of housing may reflect the overall physical quality of the existing housing inventory.

5.4 NON-MARKET HOUSING

BC Housing provides annual counts regarding the provision of non-market housing across communities like the RDKS. 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 centralize within urban centres (like the City of Terrace). Given that rural residents may seek out these urban centres, we do elect to include them.

Facilities & Programs

As of March 31, 2021, there are 141 units of emergency shelter or other housing for homeless individuals across the RDKS. Similar totals exist for transitional housing and assisted living (114), while 354 units exist for independent social housing. In March, 125 individuals or households received rental assistance for private market dwellings, 46% of whom were seniors. Data specific to Electoral Area F was unavailable.

Figure 5.4a: Non-Market Housing Facilities & Programs, March 31 2021

Regional District of Kitimat-Stikine															
Emergency Shelter & Housing for the Homeless				Transitional Supported & Assisted Living				Independent Social Housing			Rent Assistance in Private Market				TOTAL
Homeless Housed	Homeless Rent Support	Homeless Shelters	Subtotal	Supportive Seniors Housing	Special Needs	Women & Children Fleeing Violence	Subtotal	Low Income Families	Low Income Seniors	Subtotal	Families	Seniors	Canada Housing Benefit	Subtotal	
60	65	16	141	43	25	46	114	248	106	354	26	57	42	125	734

Source: BC Housing

6 Housing Need

6.1 HOUSING NEED CRITERIA

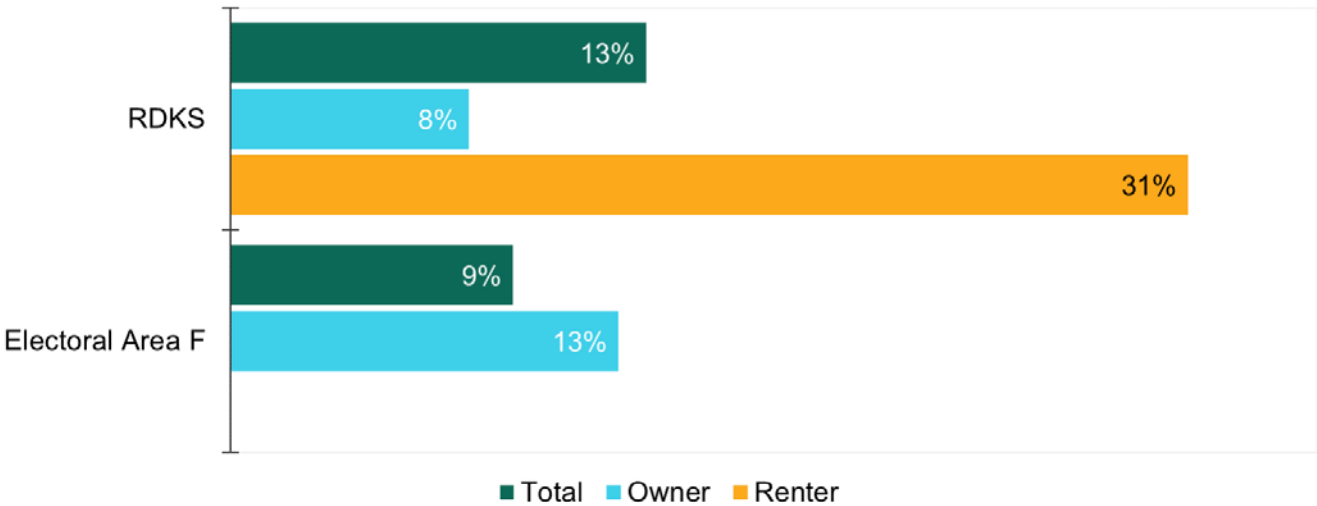
Statistics Canada defines housing need using three set of criteria: suitability, adequacy, and affordability. The Glossary section provides definitions for each of these; however, a quick guide is that unsuitable means overcrowded, inadequate means a home requires major repair, and unaffordable is when 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.

Affordability

In 2016, Statistics Canada reported that 1,620 households in the RDKS lived in a home that put them outside their financial means. In Electoral Area F, there were 15 households in unaffordable housing. In other words, 13% of RDKS households (9% in Electoral Area F) allocated more than 30% of their before-tax household income to shelter costs.

Renter households are more likely to deal with the burden of unaffordable housing. About 31% of renter households paid more than 30% of their income versus 8% of owners in the RDKS. This hardship largely stems from the higher proportion of single income households who rent. While the renter data for Electoral Area F appears to be zero, it means that data is unavailable or has been randomly rounded to zero.

Figure 6.1a: Unaffordable Housing by Household Tenure, 2016

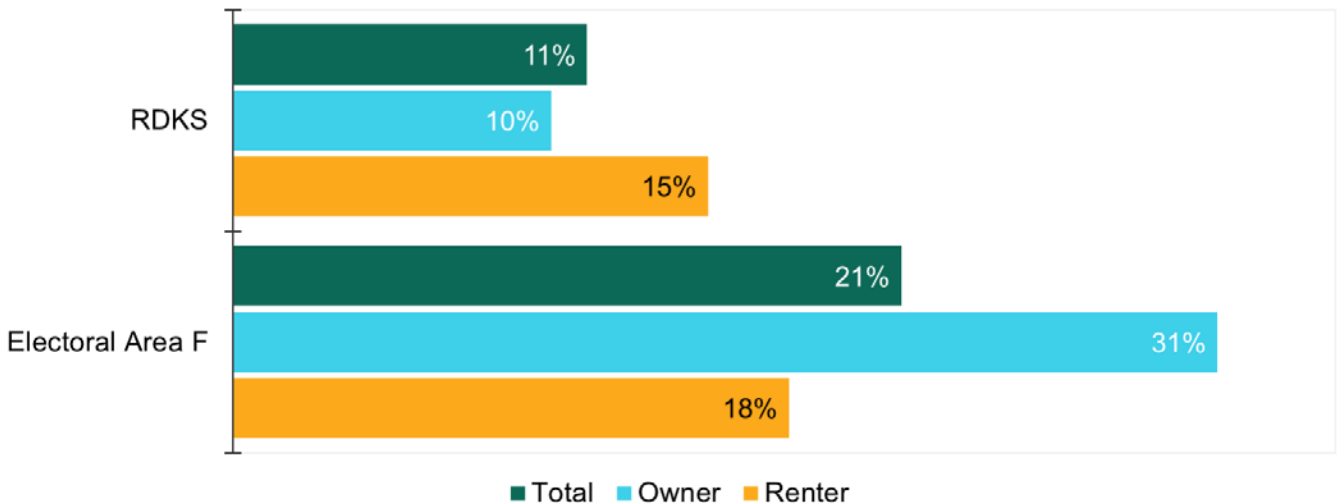


Source: Statistics Canada

Adequacy – Prevalence of Major Repairs

In 2016, Statistics Canada reported that 1,360 households in the RDKS, and 35 households in Electoral Area F, lived in a home that needed major repairs – 11% and 21% of their total households, respectively.

Figure 6.1b: 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). In other words, where inadequacy is its highest often means the dwelling stock is needing renovation or replacement.

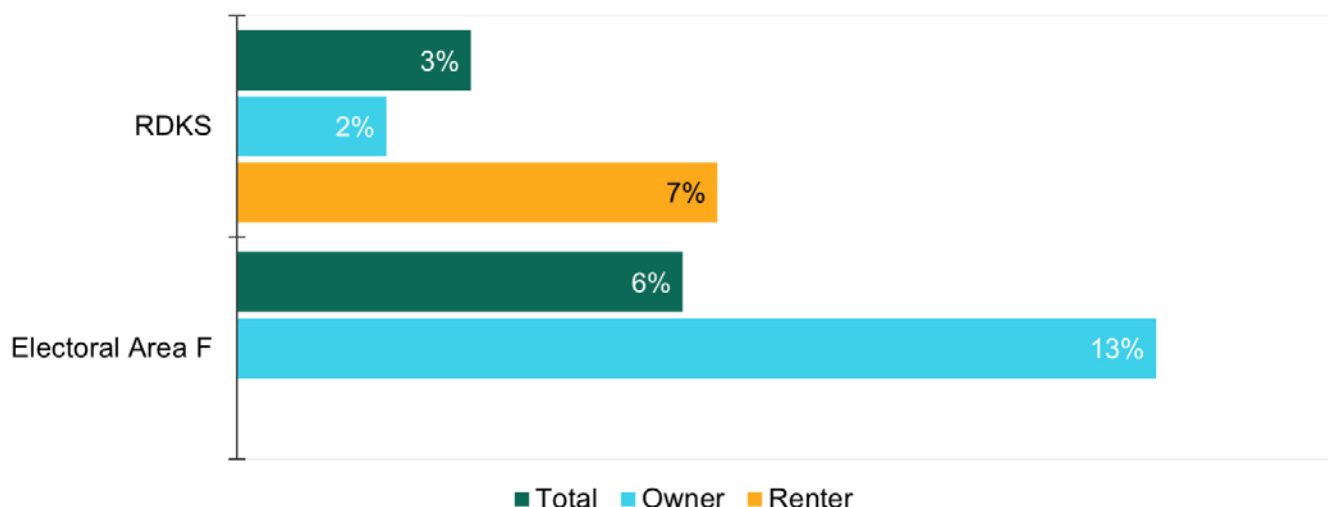
Electoral Area F, reported higher rates of inadequate housing than the Regional District as a whole. The owner inadequacy was highest at 31%.

Suitability – Overcrowding

In 2016, 385 households in the RDKS lived in a home that was too small for their needs, or 3% of total households. In Electoral Area F, 10 households lived in a home that was too small for their needs, or 6% of total households.

Suitability is a greater concern for renter households in the RDKS. About 7% of the Regional District rented dwellings were too small for their occupants, versus 2% of owner occupied housing. Electoral Area F demonstrated high unsuitability rates for owner households at 13%, data for renters is unavailable or has been randomly rounded to zero.

Figure 6.1c: Unsuitable Housing by Household Tenure, 2016



Source: Statistics Canada

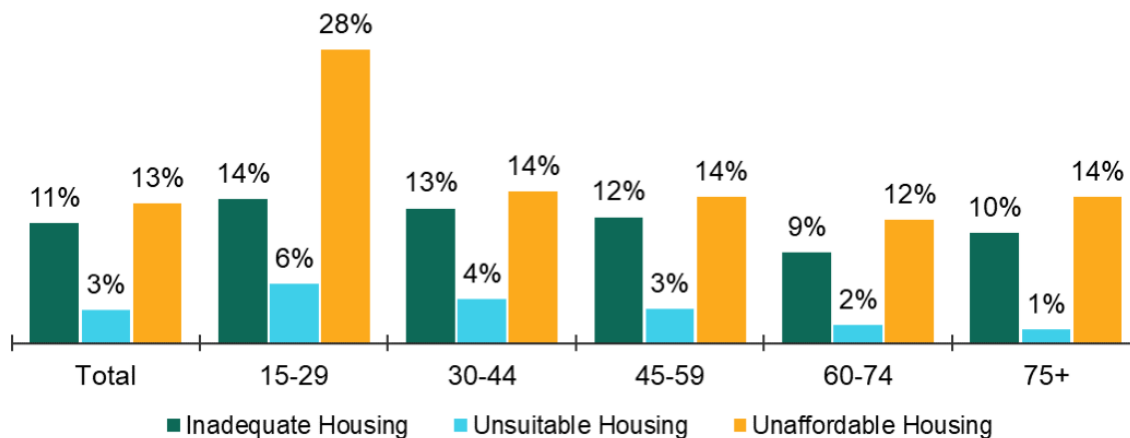
Housing Criteria by Maintainer Age

The aforementioned housing criteria impact each resident or household differently. Figure 6.1d illustrates how inadequacy, unsuitability, and unaffordability rates differ across primary maintainer age cohorts across the entirety of the RDKS.

Unaffordable housing is the most prevalent housing criteria and remains high amongst all age cohorts, with significant unaffordability occurring among young adults (who often earn less income related to less experience or may be living alone and thus have a single income).

Relatively consistent rates of inadequacy across age cohorts (10% to 14%) suggests that the impact of building stock quality is disbursed across the population instead of impacting one predominant age group. Unsuitable housing rates are highest among households led by a 15 to 29 year old (6%).

Figure 6.1d: RDKS, Housing Criteria by Maintainer Age, 2016



Source: Statistics Canada

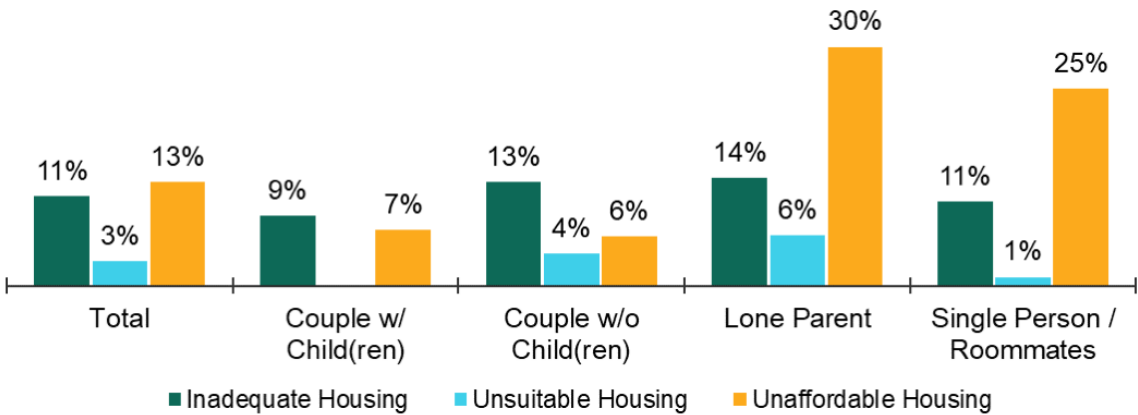
Generally, housing issues are most prevalent among youth or senior cohorts. The former predominantly hold lower wage jobs, while the latter are more likely to have exhausted retirement investments/savings and are more reliant on fixed government transfers such as the Canada Pension Plan or Old Age Security. This means compromise must often be made about the type of housing they occupy. In this case, need is greatest among younger households.

Housing Criteria by Household Type

Tied to income, couples (with or without children) are more likely to reasonably afford their accommodation and can access suitable and adequate housing as a result.

Lone parent households report higher rates of inadequate housing, suggesting that the homes that they must compromise on are older and in need of major repairs. Even while single person households report lower incomes than lone parents, the latter face the greatest financial burdens related to housing. Couples (with or without children) can be dual income earning households, providing greater choice when seeking adequate housing.

Figure 6.1e: RDKS, Housing Criteria by Tenure & Household Type, 2016



Source: Statistics Canada

6.2 CORE HOUSING NEED

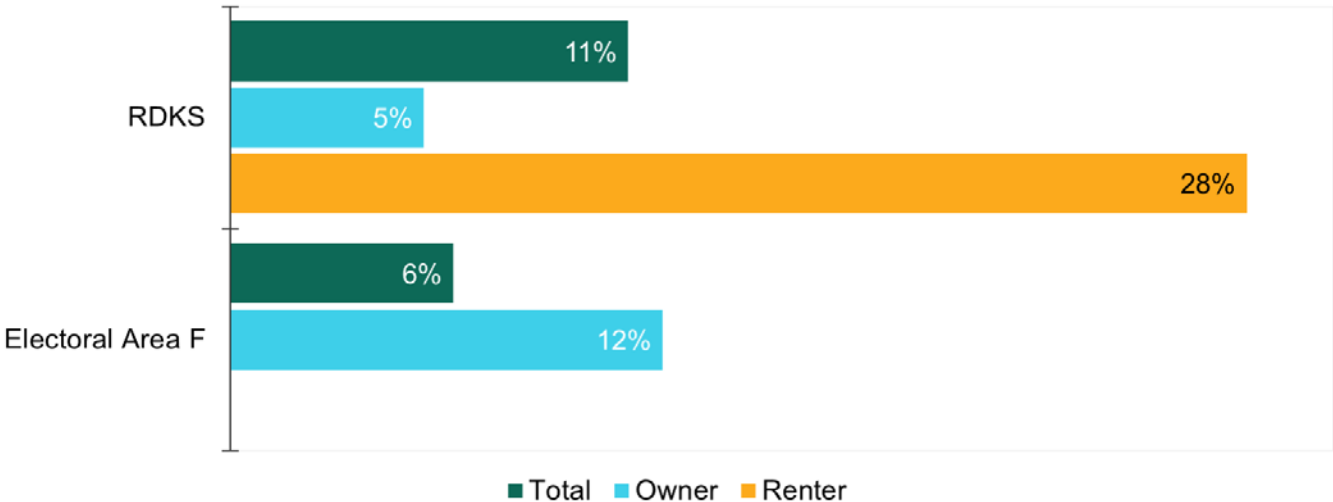
If a household is in Core Housing Need, it means that they experience at least one of the previously mentioned hardships, but with one major difference: affordability is not only whether expenses surpass the 30% threshold. It also takes into account whether an affordable, adequate, and suitable alternative 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.

Core Housing Need by Tenure

In 2016, 11% of the RDKS households (1,310) lived in Core Housing Need. Among owner households, the rate was 5% (480 households), while renter households experienced elevated proportions of need (28% or 825 households).

Figure 6.2a: Core Housing Need by Household Tenure, 2016



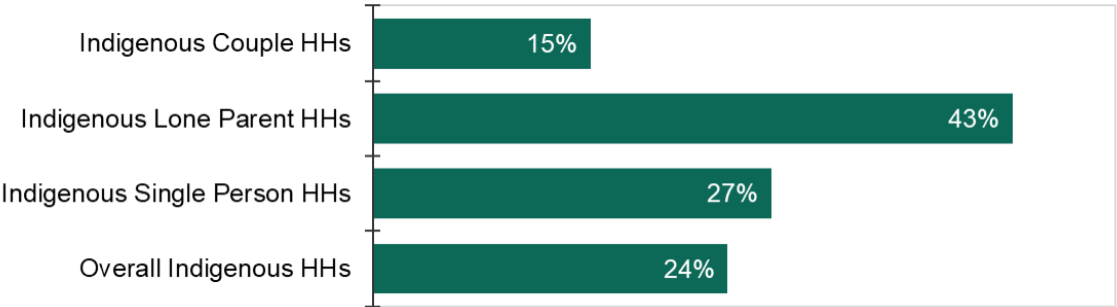
Source: Statistics Canada

Electoral Area F reported slightly lower rates of Core Housing Need at 6% (10 households). Owners had a higher prevalence in Electoral Area F than the RDKS at 12% (10 households). Renter data is unavailable or has been random rounded to zero.

Indigenous Core Housing Need in the RDKS

Data related to Core Housing Need related household types and Indigenous identity for Electoral Area F is scarce due to small population sizes that result in greater impacts from Statistics Canada’s random rounding. Nevertheless, data does exist for the entirety of the RDKS.

Figure 6.2b: RDKS, Core Housing Need by Household Type & Indigenous Identity, 2016



Source: Statistics Canada

In 2016, about 30% of Indigenous households in the RDKS were in Core Housing Need. Indigenous lone parents demonstrated greatest prevalence of Core Housing Need among household types at 43%, meaning almost 1 in 2 lone parents faced financial, spatial, or quality hardship related to housing. Indigenous single person / roommate households were next most in need at 27%. Couples, who often benefit from being dual income earning, experienced the lowest prevalence of hardship (15%).



6.3 EXTREME CORE HOUSING NEED

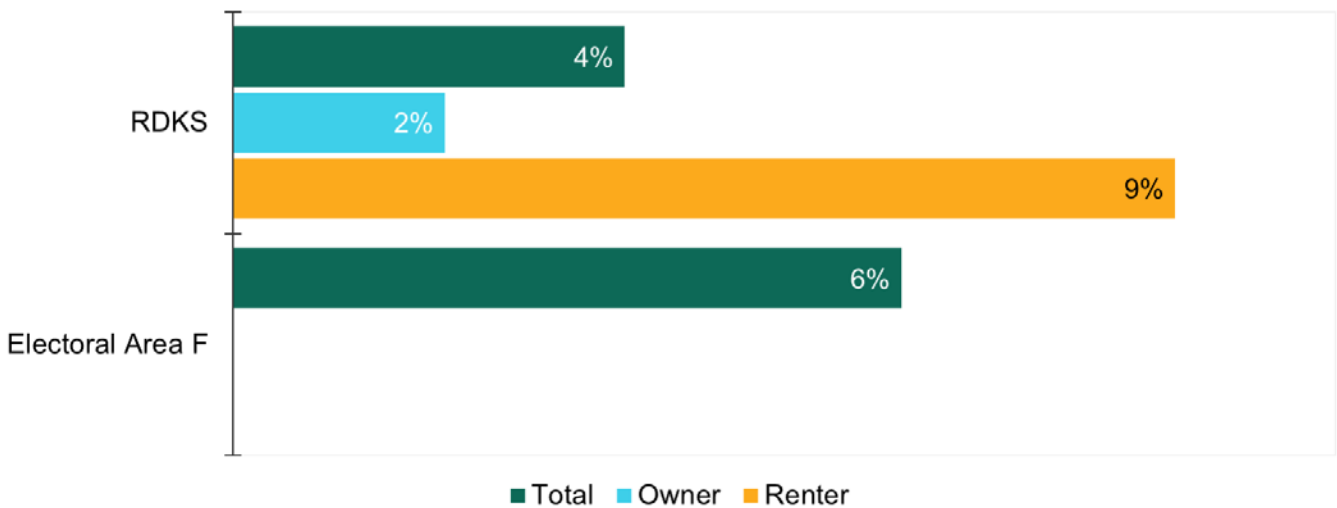
Extreme Core Housing Need applies the same methodology as Core Housing Need, with one additional adjustment. The Extreme definition adjusts the original 30% threshold to 50% in an effort to determine how many households are facing substantial financial hardship.

Overall Extreme Core Housing Need

In 2016, 4% of the RDKS households (430) lived in Extreme Core Housing Need. Among owner households, the rate was below 2% (175 households), while 9% of renter households were in extreme need (255).

Renter and Owner data for Electoral Area F is unavailable or has been randomly rounded to zero, but 6% of total households (10) were reported as experiencing Extreme Core Housing Need

Figure 6.3a: Extreme Core Housing Need by Household Tenure, 2016



Source: Statistics Canada

7 Glossary

7.1 DEFINITIONS

“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 Kitimat-Stikine);

“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. A couple may be of opposite or same sex;

“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;

“mobile 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;

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

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

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

opportunities and resources due to disadvantage and discrimination and actively seek social justice and reparation;

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

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

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

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

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

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

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

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

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

“Indigenous identity” refers to whether the person identified with the Aboriginal peoples of Canada. This includes those who are First Nations (North American Indian), 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.

7.2 POPULATION ADJUSTMENTS^{1 2}

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

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

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

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

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

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

Adjustments made to populations via the RRC and COS studies were applied to several geographic tiers. The lowest tier to include age cohort data was the Census Division (or the Regional District of Kitimat-Stikine).

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

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

As a means for estimating what the adjusted total population (and its age cohorts) would be for Electoral Area F, this report applied the percentage difference between the RDKS's adjusted and unadjusted value of Dease Lake (a Census Subdivision). Adjustments were done for 2016, 2011, and 2006 using Statistics Canada's most recently updated Census Division estimates that account for net under-coverage.

Population adjustments were only applied to population totals and were not adopted for local household data.

7.3 SHIFT SHARE METHOD

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

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

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

Luckily, British Columbia produces their own in house population projections for several geographies, which includes the West Coast Community Health Service Area (CHSA). We used this geography as the regional comparison. Note that BC projection geographies do not include Census Subdivisions.

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

1.
$$\frac{Local_{(pop,2011)}}{Region_{(pop,2011)}} = \frac{1,200}{100,000} = 1.20\% \quad \frac{Local_{(pop,2016)}}{Region_{(pop,2016)}} = \frac{1,225}{105,000} = 1.17\%$$
2. $\% share\ 2021 = (\% share\ 2016) + [(\% share\ 2016) - (\% share\ 2011)] = 1.14\%$
3. **If** $Region_{(pop,2021)} = 110,000$; **Then** $Local_{pop,2021} = 110,000 \times 1.14\% = 1,254\ people$
4. Between 2016 and 2021, Region grew ~4.8% while Local grew ~2.4%.

The above calculations apply the work to only the total population for simplification. The actual method produces the above for each 5 year age cohort, which is then summed to produce a total in a given period.



Regional District of
Kitimat-Stikine

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