

KITIMAT

HOUSING & COMMUNITY PROFILE

October 2016



HIGHLIGHTS

- The District of Kitimat is home to 8,211 residents.
- Over the past decade, Kitimat has experienced dramatic changes in its population: contracting between 2006 and 2011, then expanding with the boom in the resource sector. While the resident population grew by 1.3% between 2012 and 2014, this does not include an estimated 2,000 temporary workers who migrated to the District during these years.
- The boom was relatively short-lived. With the economic downturn and wrap up of the Rio Tinto Smelter Modernization Project in 2014-2015, the 'permanent' population in Kitimat contracted by 3%.
- Despite variations in the overall population, the seniors demographic in Kitimat is on a consistent growth trajectory. While the total population shrunk by 7.3% between 2006 and 2011, the number of residents aged 65 years and older grew by 16.8% and the median age rose by 3.4 years to 44.4.
- Regionally, the number of seniors is expected to more than double in the next 20 years.
- Levels of educational attainment in the region are rising much faster rate than elsewhere in BC. This region also recorded the greatest gains in job creation between 2014 and 2015.
- Median incomes in Kitimat have historically been well above average. As a result, Housing Income Limits for Kitimat are among the highest in Northern BC.
- An 18% increase in consumer insolvencies in the region between 2014 and 2015 signals growing levels of financial stress. In addition, by 2036, the region is projected to see a 22% increase in the number of households in core housing need.
- Kitimat's housing stock is comprised primarily of large, single-detached homes, 80% of which have at least three bedrooms.
- While one and two-person households make up two-thirds of the total, one and two-bedroom homes make up less than 20% of total dwellings.
- As of 2011, more than eight in ten homes were at least 35 years old; however, homes are in good condition, with only 8% in need of major repair as of 2011 and 2% of households living in "unsuitable conditions".
- As of 2011, less than 2% of total dwellings had been constructed since 2001; but, with the economic boom, the community benefited from an increase in residential development and a substantial renewal of its housing stock.
- In 2015, 77 residential permits were issued, up from 16 in 2013, the majority of which were for row-houses and multi-family dwellings.
- Between 2011 and 2016, the average price of a single-family home in Kitimat rose by 91%. Prices peaked in 2014 at \$319,660 before tapering off in 2015-2016 to slightly under \$300,000.
- Kitimat's residential assessment values saw the greatest increase of all BC communities between 2014 and 2015 at 38%. However, in the last year, Kitimat was one of only two communities examined in this study that saw their assessed values drop.
- The number of homes listed on the market increased by more than double between 2014-2015; however average sale prices have remained relatively constant.
- The rental market has followed a similar pattern. With the influx of workers in 2012 and 2015, vacancy rates dropped close to zero and rents skyrocketed.
- However, between 2014 and 2015, 34 units were added to the universe of rental accommodations. By spring of 2015, vacancy rates had risen above 4% and have since moved into the double-digits.

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The Northern BC Housing Study can be accessed on the CDI's website at:

www.unbc.ca/cdi

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COMMUNITY PROFILE

Demographics

The District of Kitimat covers a land area of 240.01 square kilometres and is home to 8,211 residents (2015).¹

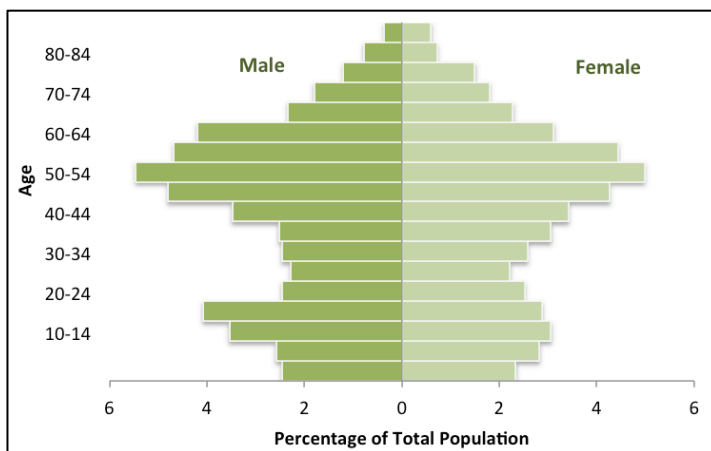
Kitimat sustained a 7.3% population loss between 2006 and 2011, although this trend turned around from 2012-2014. Spurred by proposals for several major liquefied natural gas (LNG) projects, the Northern Gateway pipeline, as well as aluminum smelter upgrades, Kitimat once again began drawing attention as an ideal location for industrial projects. Although the population statistics show increases of only 0.4% and 1.3% in 2013 and 2014, these numbers do not capture the estimated 2,000 temporary workers that migrated to Kitimat to support the projects. This surge of industrial development in the region impacted various aspects of the community in Kitimat, particularly in relation to housing. The boom, however, was relatively short-lived. Since late 2015, as the Rio Tinto Smelter Modernization Project began winding down, the flow of both “working visitors” and residents to Kitimat decreased. Between 2014 and 2015, the ‘permanent’ population in Kitimat contracted by 3.0%.

BC Economic Development Regions



This out-migration was consistent in many of the communities along the North Coast. However, Kitimat, which contains only 15% of the regional population, incurred 31% of the region’s population loss between 2011 and 2015. During these four years, the North Coast Economic Development Region, where Kitimat is located, contracted by 1.8%, while, following the closure of a local pulp and paper mill, Kitimat’s population dropped by 3.8%. The province as a whole, meanwhile, grew by 1% between 2014 and 2015.

Population: 2011



Source: Statistics Canada. Census of Population, 2011

Notwithstanding Kitimat’s overall population decline, its seniors demographic is on a consistent growth trajectory, just as it is in BC overall. The population in Kitimat is already older than average. While the median age recorded in the 2011 Census for the province was 41.9, it was 44.4 in Kitimat. This is 3.4 years older than it was only five years earlier in 2006. The provincial median aged by only one year during this time.

Kitimat’s overall population shrunk by 7.3% between the last two Census periods, while the proportion of residents aged 65 years and older grew by 16.8%, to the point where this age group increased from making up 10.6% to 13.4% of the population. Meanwhile, all of the age groups below the age of 40 decreased in size. The working age/family formation age cohorts (ages 20-44) dropped by 15.8%.

As of 2011, the number of seniors within Kitimat’s population was still below the BC average of 15.7%. However, looking ahead, the aging trend is expected to continue and accelerate.

While population projections for the District municipality are not available, forecasts for the Kitimat Local Health Area (LHA) predict that, while the total population increases by 3.8% between 2011 and 2026, and 6.3% by 2036, growth of the 65+ populations will be 77.3% and 106.3% respectively.

Population Projections: 2011, 2026, & 2036

Age	2011	2026	2036	Nominal Change 2011-2036	Percent Change 2011-2036
0-4	487	460	456	-31	-6.4%
5-9	522	508	502	-20	-3.8%
10-14	647	563	526	-121	-18.7%
15-19	683	566	527	-156	-22.8%
20-24	559	546	577	18	3.2%
25-29	494	645	619	125	25.3%
30-34	537	655	642	105	19.6%
35-39	570	649	708	138	24.2%
40-44	666	711	675	9	1.4%
45-49	836	557	650	-186	-22.2%
50-54	933	571	699	-234	-25.1%
55-59	817	642	549	-268	-32.8%
60-64	634	727	556	-78	-12.3%
65-69	429	754	594	165	38.5%
70-74	332	540	621	289	87.0%
75-79	240	427	586	346	144.2%
80-84	134	220	363	229	170.9%
85+	89	229	361	272	305.6%
Total	9,609	9,970	10,211	602	6.3%

Having seniors grow from making up 13% to 25% of the community will transform various aspects of Kitimat. This growth is particularly relevant in the context of housing, given the reality that, as people approach, begin, and live through retirement, their housing needs and preferences tend to change. The projected growth of the 75+ age groups is particularly significant.²

In Kitimat, the 75+ populations are forecast to grow 89.2% by 2026 and more than double in size (182.9%) by 2036. Also of note are the projected increases in the 85+ cohort, which is expected to more than double by 2026 (157.3%) and quadruple (305.6%) by 2036.

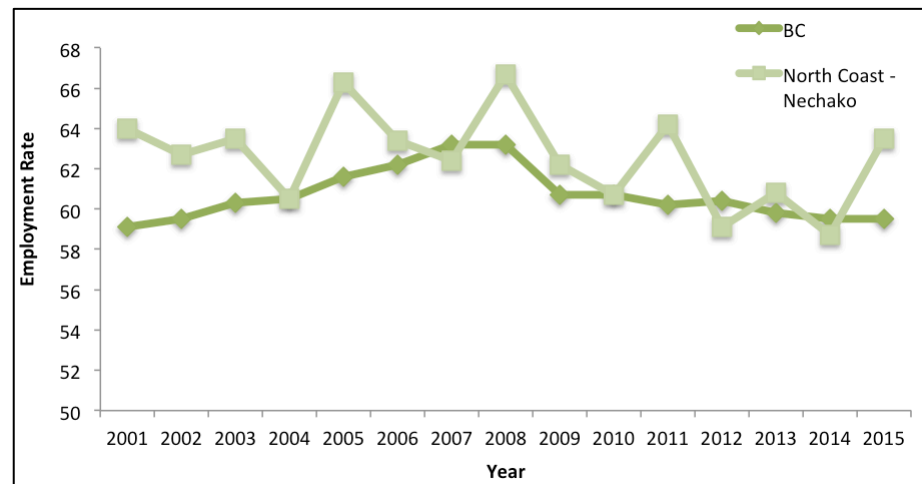
As explained by the 2012 CMHC Report on Housing for Older Canadians, the proportion of the population living either on their own or in special care facilities rises significantly for those aged 75 years and older. This milestone in the housing life cycle is particularly pronounced for women in older age cohorts. For example, the study found that whereas 17% of women aged 55-64 live alone, close to half (48%) of those 75 years and older live by themselves.

Education, Income & Employment³

Education levels in Kitimat are similar to those of most communities in Northern BC. While the proportion of the population with university degrees remains well below the provincial average, there is a higher than average share with trade certifications and apprenticeships. As of 2015, 58.7% of the labour force in the North Coast and Nechako Development Regions had a post-secondary certificate/diploma or higher, compared to 70.2% in the province.

However, the region’s levels of education have improved with each Census cycle, at a much faster rate compared to elsewhere in BC. Between 2014 and 2015, the labour force in the Northwest benefited from 2,400 new workers with advanced educational credentials. As a result, the region led the province with respect to its gains in educational attainment.⁴

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



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

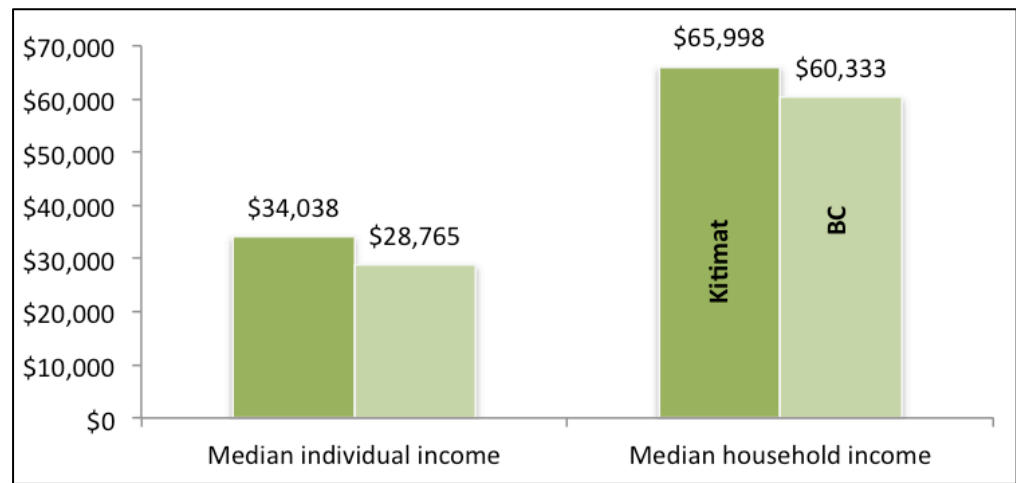
Coinciding with this rise in education levels, the North Coast and Nechako Development Regions also recorded the greatest gains in job creation between 2014 and 2015. Statistics Canada employment data does not capture information on the size and shifts in the temporary workforce, which is significant

in Kitimat. However, labour force data over the past 15 years show that employment in the region has been erratic. Generally, employment rates have been higher than those in BC, but between 2012 and 2014, the rate dipped below 60% (and below the provincial average). Then, between 2014 and 2015, while the provincial employment rate remained constant at 59.5%, the rate rose by four percentage points to hit 63.5% in the North Coast and Nechako Development Regions.

The North Coast and Nechako Development Regions were also the only regions in BC to see a drop in their unemployment rate between 2014 and 2015, which fell from 8% to 7%. This remained higher than the provincial average of 6.2%, but was still a marked improvement from the previous year.⁵

Notwithstanding its decreased unemployment rate, the North Coast recorded a notable increase in the rate of consumer insolvencies between 2014 and 2015. Consumer insolvency can occur as a result of many reasons (i.e. unemployment, medical issues, business failure, etc.), but it is used as a general indicator of the proportion of the adult population experiencing severe financial stress. Insolvency can be achieved by either declaring bankruptcy or by seeking a consumer proposal, whereby the debtor negotiates to pay creditors a percentage of what is owed to them over a longer period of time. In the North Coast, insolvency rates had decreased over a five year period, however, in the past year, the number of consumer proposals grew by 25% and the bankruptcy rate rose by 14.3%.⁶

**Median Total Income: 2010
Kitimat and BC**



Source: Statistics Canada. 2011 National Household Survey

While income data from 2015 is not yet available, as of 2010, income levels in Kitimat were above average. The National Household Survey (NHS) recorded the median income for individuals in Kitimat to be \$34,038, compared to \$28,765 in BC overall. This difference was even greater for household incomes. As of 2010, the median household income in Kitimat was \$65,998, more than \$5,600 higher than that in BC overall.⁷

In line with Kitimat’s high income levels, the 2011 NHS recorded the proportion of individuals considered to be low income as lower than the province overall. As of 2010, 14.8% of persons were low income according to the After-Tax Low-Income

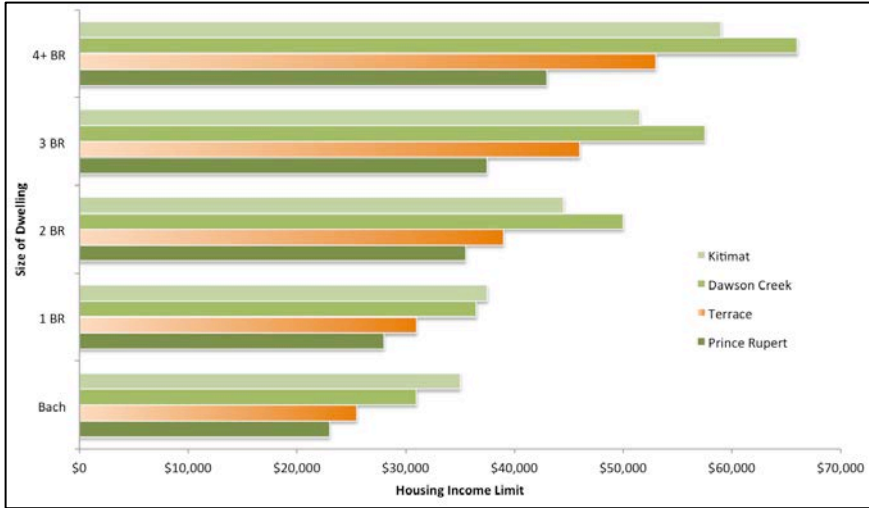
Measure (compared to 16.4% in BC). Of note, given the community’s growing seniors population, the number of low income seniors was considerably less, at 7.8%, and well below that for BC (13.9%).

The NHS also found that 16.1% of Kitimat households were spending 30% or more of their income on housing. Tenant households were more likely than owners to fall into this category. As of 2011, one-third of renters (33.5%) were spending 30% or more on housing; this share among homeowners was 10.9%.

While these statistics are dated and may have changed since 2010, they are included here in light of future projections of the number of households in “core housing need”⁸ in this region. As detailed in a 2012 report by the BC Non-Profit Housing Association, the proportion of households in “core housing need” living in the Kitimat-Stikine Regional District (where Kitimat is located) is expected to rise by approximately 13% by 2021 and 22% by 2036. The greatest increases will be seen among senior households. The forecasts also foresee a growing share of homeowners as falling into this category going forward. By 2021, while the proportion of renters in core housing need is expected to rise by 10.0%, the share of homeowners is expected to increase by 13.5%.⁹

Corroborating the high incomes recorded in previous years, the Housing Income Limits (HILs) established for Kitimat are among the highest in Northern BC.

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



Source: BC Housing. 2016 Housing Income Limits

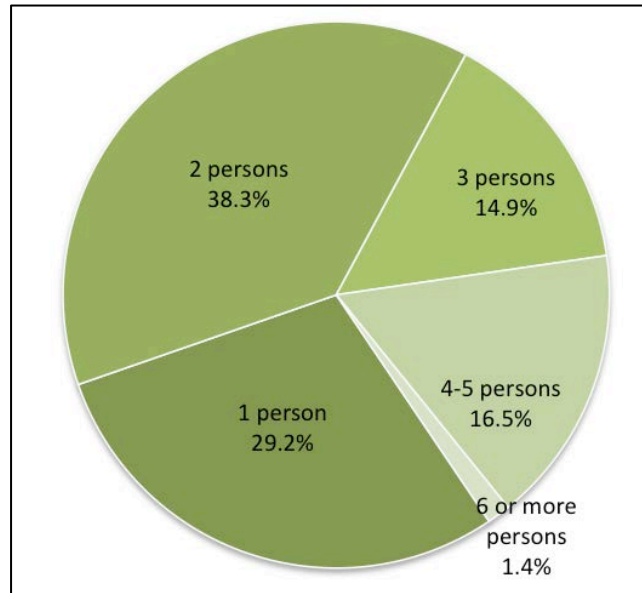
HILs¹⁰ are established annually for each community by BC Housing and indicate the income required to pay the average market rent for an appropriately sized unit in the private market. In 2016, the HIL for a bachelor unit in Kitimat was \$35,000, which was the highest of all communities examined in this study. The HILs for one and two-bedroom units were more mid-range, at \$37,500 and \$44,500 respectively. HILs for larger three and four or more bedroom dwellings were \$51,500 and \$59,000.

Household Sizes & Mobility

Kitimat is comprised mainly of small households. As of 2011, more than two-thirds (67.5%) of households consisted of either one (29.2%) or two (38.3%) people. The average number of individuals per household was 2.3.

While neither the Census nor the NHS capture information regarding temporary workers, data on the resident population present a picture of a relatively stable community in Kitimat. As of 2011, only 6.5% of residents were new to the District in the preceding year, and 16.8% of residents had moved in the past five years. There was also minimal movement of residents within the District. At the time of the 2011 Census, 19.3% of the population was recorded as having moved residences within Kitimat in the previous five years; 7.3% had moved in the last year.¹¹

Household Sizes: 2011



Source: Statistics Canada. Census of Population 2011

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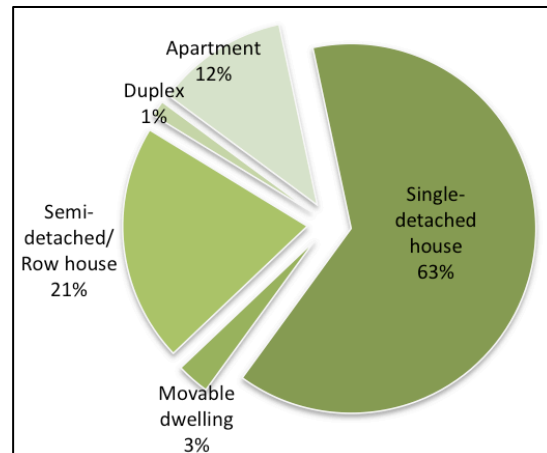
Housing Stock Profile

Similar to most communities in Northern BC, Kitimat’s housing stock is comprised mainly of single-detached dwellings. As of 2011, 63% of houses in the city were single-detached dwellings. More than one-fifth (21%) were semi-detached or row houses, and apartments comprised 12% of the housing stock.

Homes in Kitimat are larger than average. As of 2011, the average home in the District had 7.1 rooms, compared to 6.2 in the province overall. The largest share of dwellings (43.1%) had three bedrooms – and another 38% had at least four bedrooms. In BC overall, the proportion of dwellings with three or more bedrooms is 55.4%; in Kitimat, it is 80.5%.

Of relevance given the growing proportion of one and two-person households in Kitimat, only 5% of the housing stock had one bedroom or less as of 2011. Two-bedroom dwellings comprised 14.1% of the housing stock.

Housing Stock: 2011

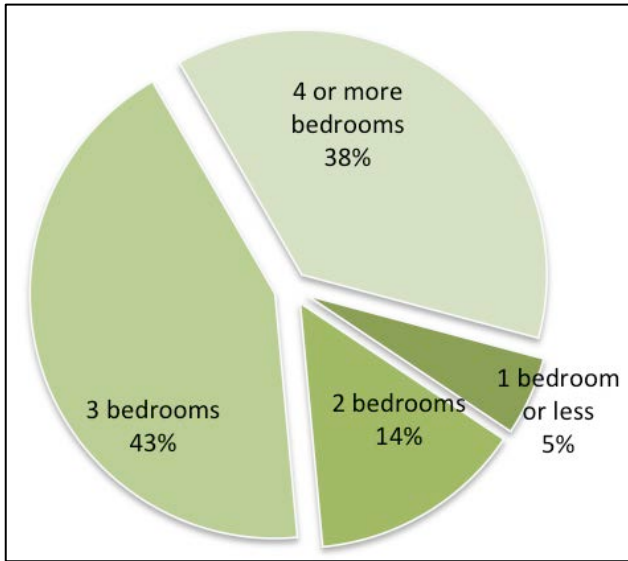


Source: Statistics Canada. Census of Population 2011

Kitimat’s housing stock is older than most Northern BC communities. As of 2011, more than eight in ten homes (80.8%) were at least 35 years old, having been constructed in or before 1980. More than one-third (36.8%) were over 50 years old, and only 65 homes were constructed since 2001, representing less than 2% of the total housing stock in the District.

Notwithstanding the age of the housing stock in Kitimat, the data suggest that the majority of dwellings are in relatively good condition. As of 2011, only 7.7% of homes were reported as being in need of “major repair”. Similarly, only 1.5% of households were reported to be living in “unsuitable” housing according to the National Occupancy Standards,¹² which is well below the provincial average of 6.8%.

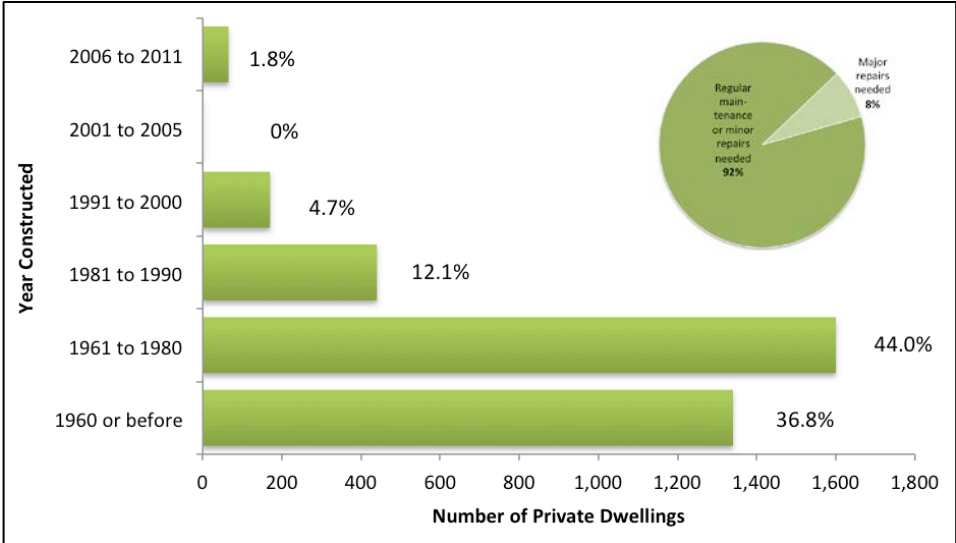
Dwellings by Number of Bedrooms: 2011



Source: Statistics Canada. 2011 National Household Survey

A possible factor for the good condition of homes in Kitimat is that the community has a relatively high level of home ownership. As of 2011, 77.1% households owned their homes, compared to 70% in BC overall. Less than one-quarter of households (22.9%) were renters.¹³ However, this distribution of tenure may change. Forecasts of rental demand in this region predict the proportion of tenants to rise by approximately 11% over the next 25 years.¹⁴

Age of Private Dwellings: 2011

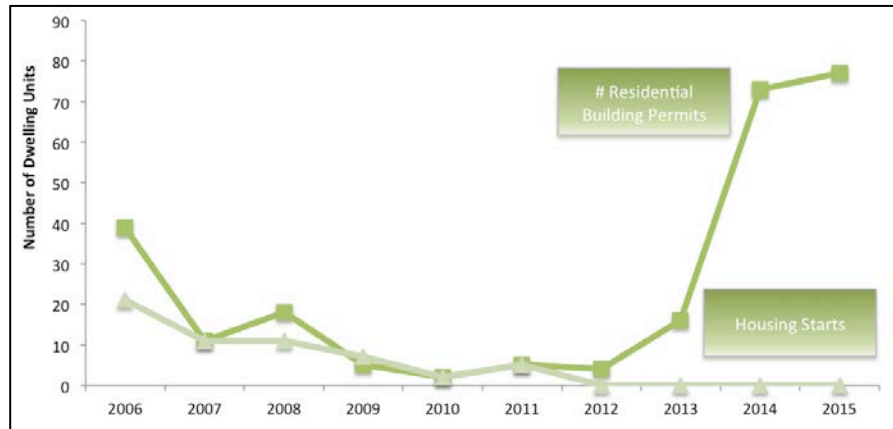


Source: Statistics Canada. 2011 National Household Survey

Residential Development

Until the economic boom in 2012-2015, there was minimal new residential development in Kitimat. Since 2006, the District municipality of Kitimat issued an average of 25 residential building permits per year, with the majority being single-detached homes. Permitting levels hit a low of two in 2010, but saw a sharp increase since 2013. In 2015, 77 residential permits were issued, up from 16 in 2013. This rise in permitting was due to the renovation and renewal of many homes.

Residential Building Permits and Housing Starts: 2006-2015



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

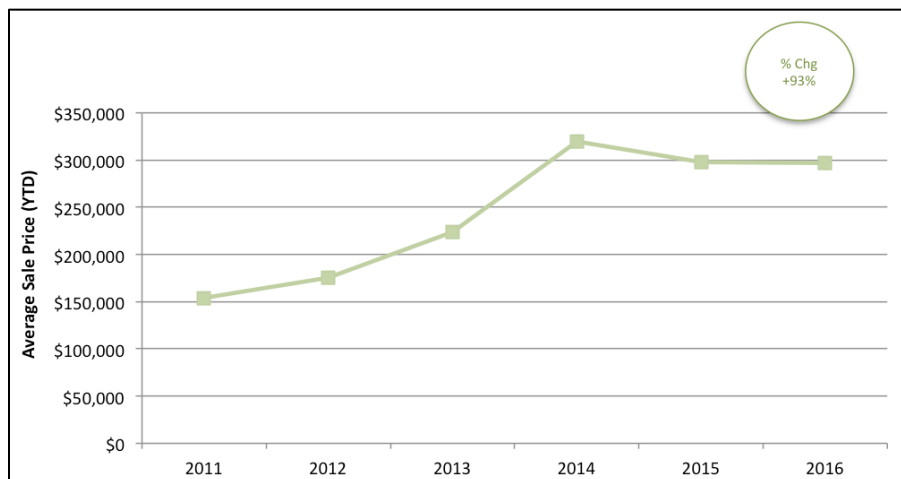
It is important to note that the majority of permits issued in the past two years have been for row houses. Single-unit dwellings comprised only 28% of residential permits issued in 2014-2015. In 2015, 55 of the 77 permits issued were for multi-family dwellings.¹⁵

Housing Costs & Demand

Despite the lack of housing starts, the spike in residential building permits in 2014 corresponded to a significant rise in house prices in Kitimat. Between 2011 and 2016, the average price of a single-family home in Kitimat rose by 91%. Prices peaked in 2014 at \$319,660 before tapering off in 2015-2016 to slightly under \$300,000.¹⁶

In conjunction with this increase in prices, property value assessments in Kitimat saw the greatest increase of all BC communities in 2014. Total assessment roll values for residential properties rose by 38% between 2014 and 2015, but dropped by 12% over the last year. The assessed value of a single-family home in Kitimat decreased

Average YTD Sale Price: 2011-2016



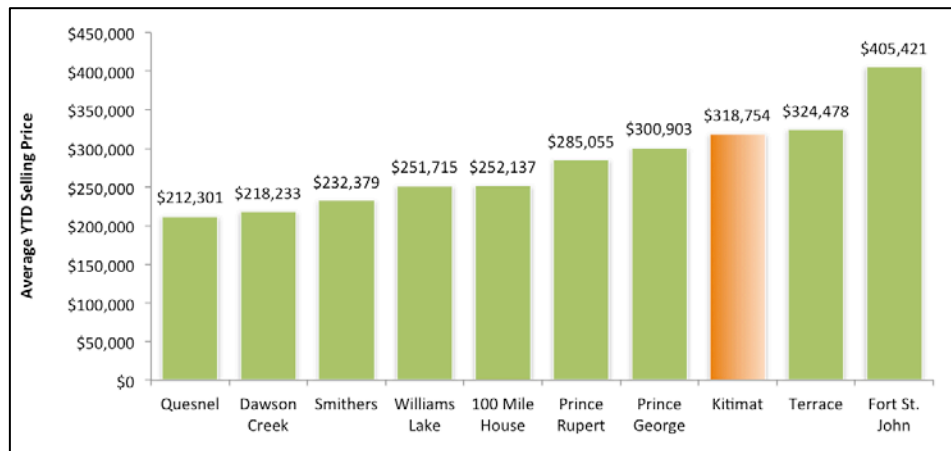
Source: BC Northern Real Estate Board: Comparative Activity by Area Reports, 2016

from \$331,000 in 2015 to \$291,000 in 2016. This value remains above average for the communities examined in this study; however, Kitimat was one of only two communities that experienced declining values in the past year. The other was Terrace, which is in the same region.¹⁷

Notwithstanding this drop in assessment values, as of June 2016, Kitimat was the third most expensive community in which to buy a single-family home among those examined in this study.

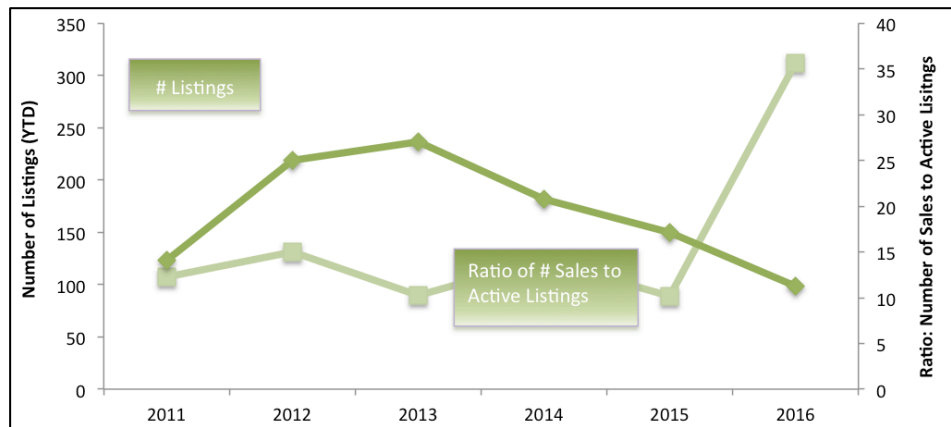
This rise in prices between 2013 and 2014 was accompanied by a small increase in the number of listings. However, the ratio of Sales-to-Active Listings (S/A%) – also known as the market absorption rate – plummeted. Since 2013, Kitimat moved from being a good market for those selling homes to one more favourable to homebuyers. Data from 2016 indicate that the market has since rebounded. Listings dropped in 2015 but rose again, along with the S/A%. As of July 2016, Kitimat returned to a seller’s market with residential prices on the rise.¹⁸

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



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

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



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

Rental Market

In 2011, the NHS recorded the average rent, including utilities, in the City of Kitimat as being \$614. The average renter household had an after-tax income of \$54,545, and 14% of that income was going towards housing and utilities. At the same

time, 34% of renters were paying 30% or more on housing, and for almost one-quarter of renters (24%), housing was consuming more than half of their income.

The NHS reported 4% of tenant households to be living in what would be considered “overcrowded conditions”, according to the National Occupancy Standard.¹⁹ Overall, considering affordability, overspending, income levels, overcrowding, and bedroom shortfalls, the rental situation in Kitimat was considered to be “poor,” and the city was ranked 11th of 72 BC municipalities on the Canadian Rental Housing Index.²⁰

While updated NHS data are not yet available, the surge of potential industrial projects, including LNG Canada and Kitimat LNG, as well as the Rio Tinto Smelter Modernization Project in 2010-2015 substantially destabilized Kitimat’s rental market. The influx of workers in connection with these projects led to plummeting vacancy rates, and a corresponding rise in rents. A *Housing Action Plan*, initiated for Kitimat by the Northern Development Initiative Trust in February 2015, underscored the impacts of the rent increases to residents with low incomes (social assistance, disability pensions, and Old Age Security). While the demand was not quantified in the plan, it reported that many individuals were unable to afford higher rents for suitable housing. The plan also identified a gap in dedicated supportive housing for residents living with disabilities, particularly those with chronic mental health challenges.²¹

Between 2014 and 2015, CMHC reported an addition of 34 units to the number of rental accommodations. As of the spring of 2015, there were 1,042 rental units in the market in Kitimat and vacancy rates rose to 4.5%.²² More recent data indicates that the rental vacancy rates are now well into the double-digits.

Current & Future Housing Initiatives

For the past five years, housing has been of key importance to the community of Kitimat. With proposals for several major projects, and the modernization of the Rio Tinto aluminum smelter, Kitimat was at the epicentre of an industrial boom from 2012-2014. The increased attention and in-migration to the District had a significant impact on the housing market. In response to rising concerns about the implications for residents, lower income tenants, and persons with special needs in particular, a Housing Needs Assessment was conducted in 2012. This was followed by a Housing Action Plan in 2015, which established a set of strategic actions to address current and future needs within the context of three different growth scenarios.

The District of Kitimat has since been working to implement the action items in order to address the community’s current housing needs and prepare for housing issues that will resurface during the next economic upswing. Recent initiatives have included: the creation of an Affordable Housing Fund that is financed by density bonuses applied to worker accommodations, a new bylaw that established maintenance standards for rental accommodations, and a new policy that governs treatment of tenants who may be displaced when a manufactured home park is redeveloped.

The District has a secondary suite incentive program to help increase the supply of accessible and affordable rental units. There is also a subsidized housing project under development, which is located within walking distance of downtown services and which will include space for an extreme weather shelter. The District is in the process of developing an accessory dwelling unit policy and exploring options for a rental bank to assist lower income residents who are struggling to cover their housing payments.

The District is aware of the growing need for seniors housing in Kitimat. Much of the housing stock is in the form of one-storey bungalow homes and is therefore easily adaptable for seniors to age in place. The District's overall focus is on establishing a diversity of housing types to suit a range of household needs.

CONCLUSION

Over the past decade, Kitimat has weathered both sides of an economic boom. The local housing market is still in the process re-stabilizing following the last upswing. The increase in house prices that accompanied the influx of workers and industrial activity forced some lower income residents to leave the District. At the same time, however, it drove substantial investments in the residential sector and stimulated a renewal of housing stock. Older rental stock in particular, has improved significantly in the last five years.

The District has various initiatives in place to ensure the community is prepared for the next economic boom. Safeguard policies have been established to protect lower income residents against the threat of future "reno-victions" and rent increases. Efforts are already underway to expand Kitimat's housing diversity and build more flexible and adaptable homes that will suit the needs of its aging population and enhance the community's competitive advantage and resiliency.

ENDNOTES

- ¹ Demographic Analysis Section, BC Statistics. 2016. BC Population Estimates: January 2016. <http://www.bcstats.gov.bc.ca/StatisticsBySubject/Demography/PopulationEstimates.aspx>
- ² Canada Mortgage and Housing Corporation (CMHC). 2012. "Housing for Older Canadians - The Definitive Guide to the Over-55 Market. Volume 1, Understanding the Market." <https://www.cmhc-schl.gc.ca/odpub/pdf/67514.pdf> (accessed October 2016).
- ³ Regional data on education and employment levels have been used in this section given that 2015 data was only available at this level. Educational attainment levels tend to be very similar region-wide and employment data from 2011 was too dated to be relevant.
- ⁴ Chartered Professional Accountants British Columbia (CPABC). 2016. Regional Check-up 2016: Northwest Region. https://www.bccpa.ca/CpaBc/media/CPABC/News_Events_Publications/Publications/CPABC%20Check-Up/Regional/2016/Regional-Check-Up-Northwest.pdf (accessed October 2016).
- ⁵ Statistics Canada. *Table 282-0123: Labour force survey estimates (LFS), by provinces, territories and economic regions based on 2011 Census boundaries, annual (persons unless otherwise noted), CANSIM (database)* (accessed: October 2016).
- ⁶ Data from the Office of the Superintendent of Bankruptcy Canada and Statistics Canada, as reported in CPABC 2016 Report. https://www.bccpa.ca/CpaBc/media/CPABC/News_Events_Publications/Publications/CPABC%20Check-Up/Regional/2016/Regional-Check-Up-Northwest.pdf
- ⁷ Statistics Canada. *Table 111-0004 - Neighbourhood income and demographics, summary table, annual (percent unless otherwise noted), CANSIM database* (accessed: October 2016).
- ⁸ Canada Mortgage and Housing Corporation defines a household as being in core housing need if "its housing does not meet one or more of the adequacy, suitability or affordability standards and it would have to spend 30% or more of its before-tax income to pay the median rent of alternative local market housing that meets all three standards."
- ⁹ BC Non-Profit Housing Association. (2012) "Our Home, Our Future: Projections of Rental Housing Demand and Core Housing Need. Regional District of Kitimat-Stikine to 2036. BCNPHA. http://bcnpha.ca/wp_bcnpha/wp-content/uploads/2012/09/49_Kitimat-Stikine_1209211.pdf
- ¹⁰ Housing Income Limits are set by BC Housing annually for each community in BC. Average rents are derived from CMHC's annual Rental Market Survey, conducted in the fall and released the following spring. The size of unit required by a household is governed by federal/provincial occupancy standards. A list of 2016 HILs by community can be found at http://www.bchousing.org/resources/HPK/Rent_Calculation/HILs.pdf
- ¹¹ Statistics Canada. 2013. *Kitimat, British Columbia (Code 950) (table). National Household Survey (NHS) Profile. 2011 National Household Survey. Statistics Canada Catalogue no. 99-004-XWE. Ottawa. Released September 11, 2013.*
- ¹² The National Occupancy Standard (NOS) is comprised of the common elements of provincial/territorial occupancy standards. The NOS determines the number of bedrooms a household requires, given its size and composition.
- ¹³ Statistics Canada. 2013. *Ibid.*
- ¹⁴ BC Non-Profit Housing Association. 2012.
- ¹⁵ Statistics Canada, Produced by BC Stats. 2016. *British Columbia Building Permits*. [file:///Users/claremoche/Downloads/Building%20Permits%20by%20Community%20\(4\).pdf](file:///Users/claremoche/Downloads/Building%20Permits%20by%20Community%20(4).pdf) (accessed October 2016).
- ¹⁶ BC Northern Real Estate Board (BCNREB). 2016. *News Release: July 6, 2016*. <http://bcnreb.bc.ca/board-news-releases> (accessed September 2016).
- ¹⁷ BC Assessment. 2016. *Northern BC 2016 Roll Release: January 4, 2016*. <https://www.bcassessment.ca/Property-information-and-trends/layouts/15/WopiFrame.aspx?sourcedoc=/Property-information-and-trends/AnnualReleasesandReports/Northern%20BC%202016%20Roll%20News%20Release.pdf&action=default> (accessed October 2016).
- ¹⁸ BCNREB. 2016. *Comparative Activity by Area Reports: BCNERB MLS Property Types*.
- ¹⁹ The National Occupancy Standard (NOS) is comprised of the common elements of provincial/territorial occupancy standards. The NOS determines the number of bedrooms a household requires given its size and composition.
- ²⁰ Canadian Rental Housing Index. (Data from the 2011 National Household Survey). <http://rentalhousingindex.ca/#> (accessed July 2016). The Index measures the overall health of rental housing in a community. Lower scores indicate better health.
- ²¹ Northern Development Initiative Trust (2015). *District of Kitimat Housing Action Plan*. <http://www.kitimat.ca/assets/Municipal~Hall/PDFs/Kitimat%20HAP%20Revised%20Final.pdf>
- ²² District of Kitimat. 2015. *Housing Facts 2015. District of Kitimat, Community Planning & Development*. <http://www.kitimat.ca/assets/Municipal~Hall/PDFs/Planning/HOUSING%20FACTS%202015%20Nov%20Rev.pdf> (accessed October 2016).

The Community Development Institute at The University of Northern British Columbia

The Community Development Institute (CDI) at UNBC was established in 2004 with a broad mandate in the areas of community, regional, and economic development. Since its inception, the CDI has worked with communities across the northern and central regions of British Columbia to develop and implement strategies for economic diversification and community resilience.

Dedicated to understanding and realizing the potential of BC's non-metropolitan communities in a changing global economy, the CDI works to prepare students and practitioners for leadership roles in community and economic development, and create a body of knowledge, information, and research that will enhance our understanding and our ability to anticipate, and develop strategies for, ongoing transformation. The CDI is committed to working with all communities – Aboriginal and non-Aboriginal – to help them further their community and regional development aspirations.

For more information, visit:

www.unbc.ca/community-development-institute

