

# WILLIAMS LAKE

## HOUSING & COMMUNITY PROFILE

October 2016



### HIGHLIGHTS

- The Williams Lake census agglomeration (CA) is home to 18,945 residents, 59% of whom live within the City of Williams Lake.
- The population contracted between 2006 and 2011; however, between 2013 and 2015, while the Cariboo Economic Development Region (where Williams Lake is located) sustained the greatest population decrease in decades, the CA grew by 0.6% and the population in the City of Williams Lake increased by 2.4%.
- Williams Lake's population is slightly younger than average, but there is significant growth in the number of residents aged 65 years and older.
- Regionally, over the next two decades, the population of seniors is projected to more than double in size; by 2036, more than one-quarter of the population will be over the age of 65.
- With the recent economic downturn, the Cariboo region lost a large proportion of its educated workforce. Unemployment rates also rose above the provincial average, and rates of consumer insolvency in the region increased, signaling growing levels of financial stress.
- As of 2014, the median income in Williams Lake was 6% above that for BC; however, in 2011, the community had a larger-than-average share of low income individuals.
- The proportion of households living in core housing need was well below the provincial average. Still, the 2016 Housing Income Limits for Williams Lake are among the lowest in Northern BC.
- The housing stock in the CA is predominantly made up of large, single-detached homes, similar to most other communities in Northern BC.
- The City of Williams Lake, however, has a much more diverse housing stock whereby single-detached dwellings comprise less than half of the total and there is a good balance of apartments, semi-detached and duplexes, and mobile homes.
- As of 2011, six out of every ten homes in Williams Lake were at least 35 years old – and one out of every ten homes was reported as being in need of major repairs. Less than 10% of dwellings had been constructed in the preceding decade.
- Williams Lake experienced two small waves of residential housing construction in 2009 and 2011; but the rate of housing development has generally been on the decline. Since 2009, housing starts decreased by 11.3% per year.
- Between 2011 and 2015, the community saw 224 residential completions, three-quarters of which were single-family dwellings.
- Assessment values for homes in Williams Lake remained the same between 2015 and 2016. Looking back over the past half decade, average sale prices of homes have not followed a consistent trend. However, after dropping 10% between 2014 and 2015, sales over the past year are up by 7%.
- Contrary to what happened in the real estate market, average rents saw a slight increase in Williams Lake between 2014 and 2015.
- As of 2015, the average rent of a private apartment in Williams Lake was \$697, which was lower than most communities examined in this study.
- The supply of rental accommodations experienced a 3% boost between 2014 and 2015 – and vacancy rates rose to 5.6%.

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## ACKNOWLEDGEMENTS

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We would also like to acknowledge and thank the team at the CDI for their assistance in finalizing the reports. Special thanks to Alycia Mutual, Research Assistant and Kaitlin Harrison, Administrative Assistant for all of their work on the project.

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

[www.unbc.ca/cdi](http://www.unbc.ca/cdi)

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## COMMUNITY PROFILE

### Demographics

The Williams Lake census agglomeration (CA) covers a land area of 2,656.73 square kilometers and is home to 18,945 residents (2015),<sup>1</sup> 59% of whom live within the City of Williams Lake. The population of the CA decreased by 1.4% between 2006 and 2011. The community continued to contract until 2013, but contrary to most communities in the region, this trend has since reversed.

Between 2014 and 2015, the majority of cities and towns in Northern BC saw a sizable out-migration of residents in response to an economic downturn. The Cariboo Economic Development Region, where Williams Lake is located, sustained the greatest population decrease in decades between these two years. The 1.7% population outflow brought the region's population to levels not seen since 1989. However, the Williams Lake CA grew by 0.6% during these two years and the population of the city increased by 2.4%. This growth rate exceeded the 1% growth that the province experienced and was among the highest of all municipalities in Northern BC.

### BC Economic Development Regions

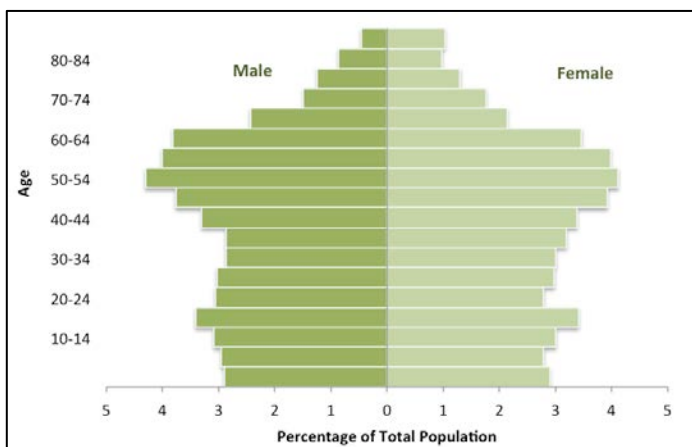


Similar to the province as a whole, the fastest growing segments of Williams Lake's population are the 65+ age groups. Williams Lake's population is slightly younger than average. The median age recorded by the 2011 Census was 41.2 in the CA and 39.7 in the city, while the median age for the province was 41.9. However, while the overall population in the CA

shrank by 1.4% between 2006 and 2011, the proportion of seniors grew by 18.1%, to the point where this age group increased from 11% of the population to over 13%. The proportion of residents aged 85 and older grew by 41.0% to represent 1.5% of the total population. Meanwhile, the working group/family formation age cohorts (aged 20-44) dropped by 7.9%, from 32.6% to 30.4%.

As of 2011, the proportion of seniors in Williams Lake was still below the provincial average of 15.7%. However, this aging trend is expected to continue and accelerate.

### Population: 2011



Source: Statistics Canada. Census of Population, 2011

While CA population projections are unavailable, forecasts for the Cariboo-Chilcotin Local Health Area predict that, while the total population grows 5.7% between 2011 and 2026, and 8.8% by 2036, growth of the 65+ population will be 91.7% and 109.8% respectively.

### Population Projections: 2011, 2026, & 2036

Age	2011	2026	2036	Nominal Change 2011-2036	Percent Change 2011-2036
0-4	1,413	1,303	1,273	-140	-9.9%
5-9	1,397	1,323	1,354	-43	-3.1%
10-14	1,575	1,387	1,403	-172	-10.9%
15-19	1,779	1,413	1,413	-366	-20.6%
20-24	1,532	1,445	1,470	-62	-4.0%
25-29	1,545	1,697	1,577	32	2.1%
30-34	1,582	1,943	1,725	143	9.0%
35-39	1,583	1,684	1,913	330	20.8%
40-44	1,718	1,649	2,027	309	18.0%
45-49	1,975	1,602	1,713	-262	-13.3%
50-54	2,209	1,614	1,654	-555	-25.1%
55-59	2,082	1,665	1,595	-487	-23.4%
60-64	1,888	1,793	1,558	-330	-17.5%
65-69	1,267	2,033	1,548	281	22.2%
70-74	841	1,744	1,582	741	88.1%
75-79	650	1,408	1,666	1,016	156.3%
80-84	439	838	1,270	831	189.3%
85+	340	758	1,356	1,016	298.8%
<b>Total</b>	<b>25,815</b>	<b>27,299</b>	<b>28,097</b>	<b>2,282</b>	<b>8.8%</b>

Having seniors grow from representing 14% to 26% of the community will transform various aspects of Williams Lake. This growth is particularly important 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.<sup>2</sup>

In Williams Lake, the 75+ populations are forecast to more than double by 2026 and triple by 2036. Also of note are the projected increases in the 85+ cohort, which is expected to quadruple in size 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 & Employment<sup>3</sup>

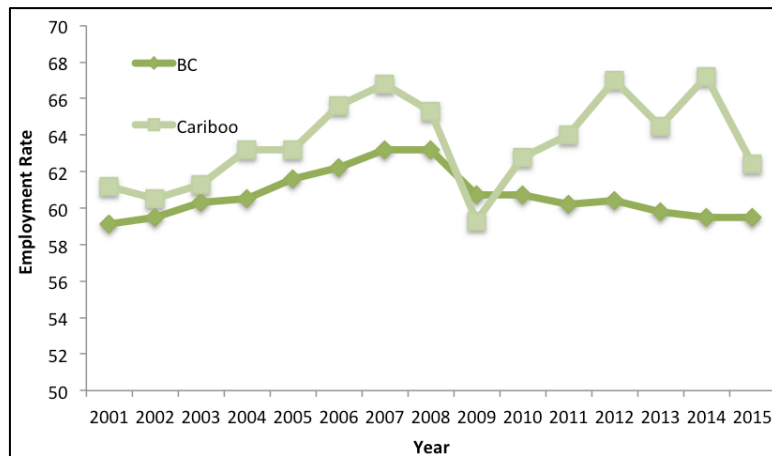
Education levels in Williams Lake are similar to in most communities in Northern BC. While the proportion of the population with university degrees remains well below the provincial average, there is a larger share of adults with trade certifications and apprenticeships. Levels of education have steadily improved with each Census cycle; however, this trend has reversed with the recent economic downturn.

Between 2014 and 2015, the percentage of the labour force in the Cariboo Economic Development Region with a post-secondary certificate/diploma dropped from 61.0% to 56.2%. This significant decrease relates to 6,800 workers between the ages of 25 and 64 (comprising approximately 11% of the workforce) with a post-secondary certificate/diploma or higher who left the region due to job losses. The Cariboo region was the only region in BC to experience a decline in education levels. In the province overall, education levels increased more than two percentage points from 68.1% to 70.2%.<sup>4</sup>

During this period, unemployment rates in the Cariboo region also increased. The region has enjoyed higher than average participation and employment rates for most of the past decade. However, employment in the Cariboo region has been somewhat erratic, hitting a low of 62.4% in 2009 but rebounding to hit a record high of 71.9% in 2014. The Cariboo region experienced a sharp decline in employment between 2014 and 2015, but the rate still remained well above the provincial average of 59.5%.

Between 2014 and 2015, the unemployment rate in the Cariboo region rose one percentage point to reach 7.0%, while the provincial rate was 6.2%. More than two-thirds of the jobs lost in the Cariboo region were full-time positions. The service industry was the hardest hit, followed by the professional, scientific, and technical services industries. The real estate and construction industries were among the few to report job increases in 2015.<sup>5</sup>

**Employment Rates: Cariboo & BC 2001-2015**



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

Rates of consumer insolvency also increased in the Cariboo Economic Development Region between 2014 and 2015. While consumer insolvency can occur as a result of many reasons (i.e. unemployment, medical issues, business failure, etc.), it is also an indicator of the proportion of the adult population experiencing severe financial stress. Insolvency can be achieved 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 time. The latter option, generally deemed more desirable in that it allows debtors to retain their assets as long as they make payments, increased by 81.8% in the Cariboo region since 2010, and rose a full 25% between 2014 and 2015.<sup>6</sup>

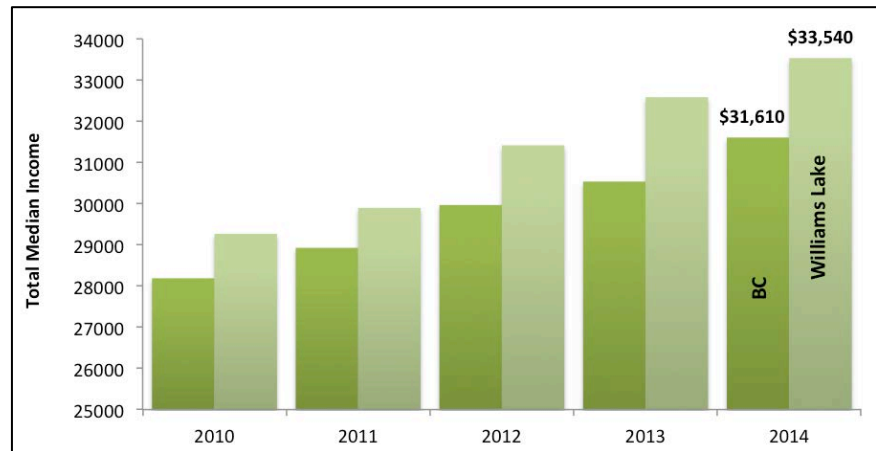
While 2015 data are unavailable, Williams Lake maintained higher than average income levels in 2014. Tax-filer data from the Canada Revenue Agency reported the median total income in Williams Lake to be \$33,540 in 2014, which was 6.1% higher than the provincial median. Median incomes have increased steadily, and in 2012-2013 rose at a faster rate than BC overall. This rate slowed, however, in 2014. While median incomes in Williams Lake were up 2.9% from in 2013, the provincial median rose 3.5%. Forty-eight percent of individuals earned incomes of \$35,000 or more, compared to 46% in the province overall.<sup>7</sup>

Interestingly, the 2011 National Household Survey (NHS) recorded the proportion of individuals considered to be low income as higher in Williams Lake than the province as a whole. According to the After-Tax Low-Income Measure, 17.2% of persons were low income in 2010, compared to 16.4% in BC. However, the share of Williams Lake households reported to be spending 30% or more on housing was 19.3%, which was well below the provincial average of 30.3%. In Williams Lake, 37.3% of renters fell into this category, but only 13% of homeowners. This share of renters in core housing need is expected to rise 3-5% in the next two decades.<sup>8</sup>

Notwithstanding the lower number of households in “core housing need” in 2011, the Housing Income Limits (HILs) established for bachelor and one-bedroom units in Williams Lake for 2016 are among the lowest in Northern BC.

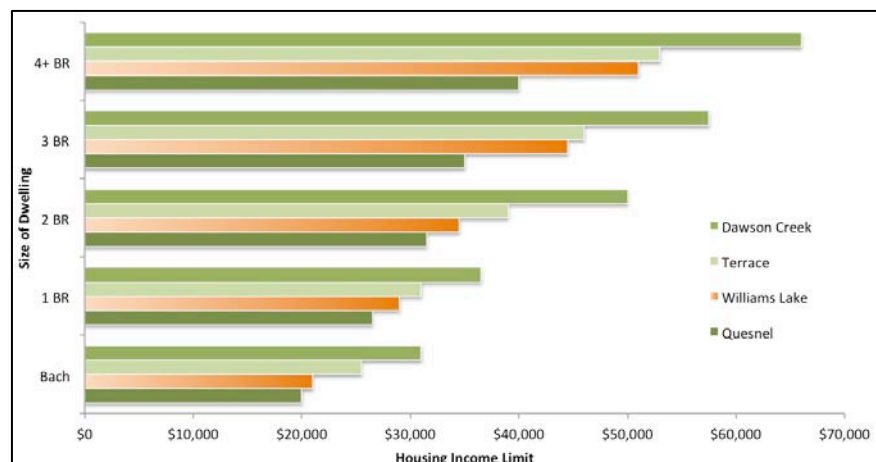
HILs<sup>9</sup> are established annually for each community by BC Housing and indicate the income required to pay the average market rent for an appropriately sized unit in the private market. In 2016, the HIL for

### Median Total Income: 2010-2014 Williams Lake and BC



Source: Statistics Canada. 2011 National Household Survey

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



Source: BC Housing. 2016 Housing Income Limits

a bachelor unit in Williams Lake was \$21,000, which was the second lowest after Quesnel. The HILs for one and two-bedroom units were \$29,000 and \$34,500 respectively. Limits for larger three and four or more bedroom dwellings were average compared to other communities, at \$44,500 and \$51,000.

### Household Sizes & Mobility

Williams Lake is mainly comprised of small households. As of 2011, just under two-thirds of private households in the CA consisted of either one (27.1%) or two (38.3%) people. The city had the same general distribution. The average number of individuals per household was 2.4. As in most communities, Williams Lake is seeing this number decrease every year.

Williams Lake CA also has a relatively standard proportion of newcomers. As of 2011, 5.9% of residents had moved to the community in the past year, and 16.9% moved in the preceding five years. The share of newcomers was slightly greater in the city, where almost one-fifth (19.7%) of residents moved to Williams Lake within the last five years.

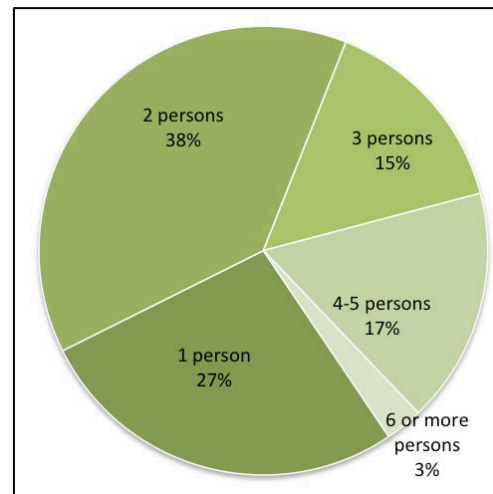
Many residents of the City of Williams Lake were also likely to have moved within the city limits. At the time of the 2011 Census, 27.0% of the population of the city, and 24.2% of the CA, were recorded as having moved residences in the past five years. In the city, 11.3% moved in the past year; in the CA, this number was 8.8%<sup>10</sup>

## HOUSING

### Housing Stock Profile

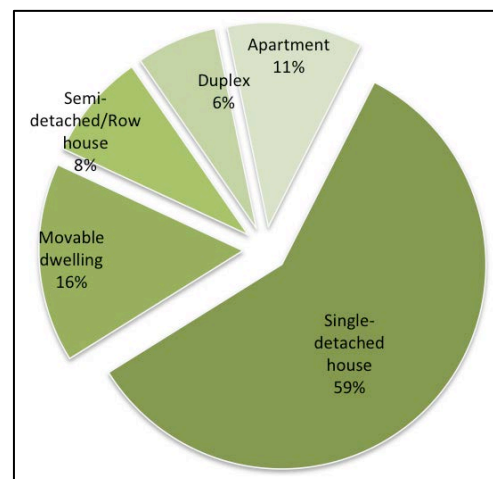
As of 2011, 59% of dwellings in Williams Lake CA were single-detached houses, 11% were apartments, 8% were semi-detached or row houses, and 6% were duplexes. Trailers/movable dwelling homes comprised a higher than average proportion of dwellings, amounting to 16% of the housing stock. Other than trailers/movable dwellings, the profile of dwelling types in the CA was comparable to other municipalities in Northern BC.

### Household Sizes: 2011



Source: Statistics Canada. Census of Population 2011

### Housing Stock: 2011

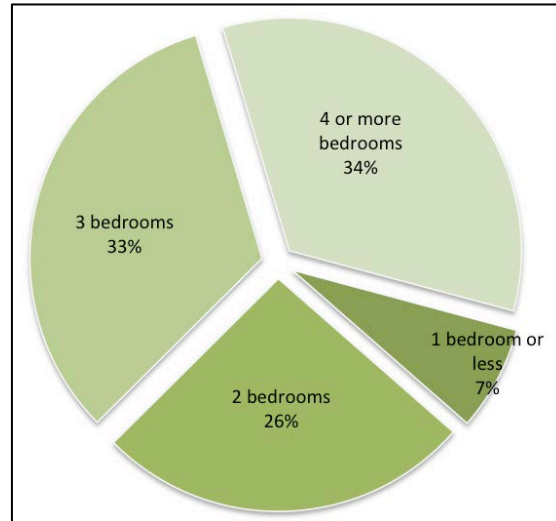


Source: Statistics Canada. Census of Population 2011

The City of Williams Lake, however, has a considerably more diverse housing stock. As of 2011, less than half (48%) of dwellings were single-detached homes, 18% were apartments, 13% were semi-detached houses or row houses, 10% were duplexes, and 11% were trailers or movable dwellings. Such a proportion of high density options far surpasses that found in other communities in this study, including larger centres such as Prince George and Fort St. John.

Homes in Williams Lake are larger than average. As of 2011, the average home in the CA had 6.7 rooms, compared to 6.2 in BC overall. One-third (33.8%) of homes had four or more bedrooms, and approximately two-thirds had at least three bedrooms. In comparison, the average provincial proportion of dwellings with three or more bedrooms is 55.4%. Despite the growing number of one and two-person households in Williams Lake, as of 2011, only 7.3% of the housing stock had one bedroom or less. Two-bedroom dwellings comprised just over one-quarter (26.1%) of the housing stock.

### Dwellings by Number of Bedrooms: 2011

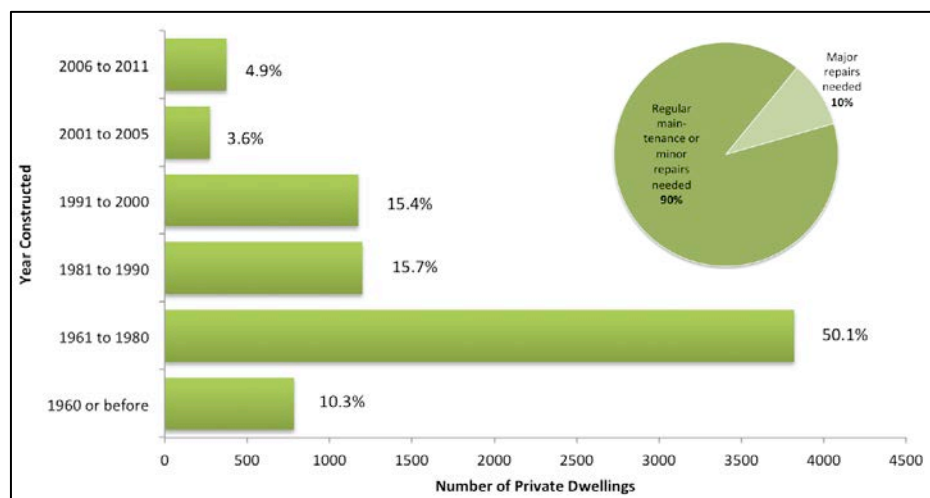


Source: Statistics Canada. 2011 National Household Survey

At the time of the 2011 Census, over half (60.3%) of the housing stock in Williams Lake CA was at least 35 years old, having been constructed in or before 1980. In the city, older homes comprised 62.9% of the housing stock. Less than 10% of homes in both the CA and the city were constructed in the preceding decade (2001-2011).

Not surprisingly, given the age of Williams Lake’s housing stock, the community has a high proportion of homes in need of renovations. As of 2011, 10% of homes in the city and 9% in the CA were reported as being in need of major repairs. The city also had a higher share of households identified as living in “unsuitable housing,” at 4.8% of homes according to the National Occupancy Standards. In the CA, this proportion of households was 4.1%. In both cases, these percentages were well below the provincial average of 6.8%.<sup>11</sup>

### Age of Private Dwellings: 2011



Source: Statistics Canada. 2011 National Household Survey



The distribution of tenure was also quite different between the CA and the City of Williams Lake. As of 2011, homeownership was above average in Williams Lake CA, with 72.8% of private households owning their homes. However, in the city, the proportion of homeowners was only 63.0%, considerably below the provincial average of 70%.<sup>12</sup> Thirty-seven percent of residents in the city were renters – and this proportion is expected to increase. In the Cariboo Regional District, the rental demand is forecast to rise 7-11% over the next two decades.<sup>13</sup>

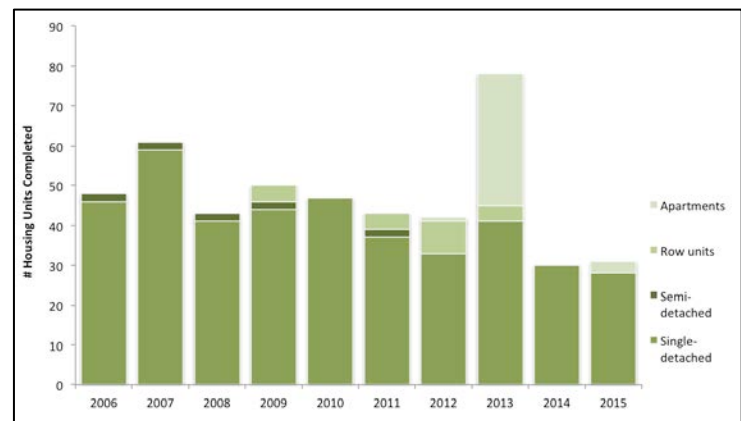
### Residential Development

Williams Lake experienced a small spike in residential housing construction in 2009 when the city saw 78 housing starts and issued a record high of 58 residential building permits.<sup>14</sup> There was another small increase in 2013 with the completion of 33 apartments. Generally, however, the rate of housing development has been on the decline. Since 2009, housing starts have decreased by 11.3% per year.

Most new homes built over the past decade have been single-detached dwellings. Between 2011 and 2015, the City of Williams Lake issued an average of 28.6 residential building permits per year for a total of 139. Sixty percent of these permits were for single-family dwellings and 27% were for apartments.

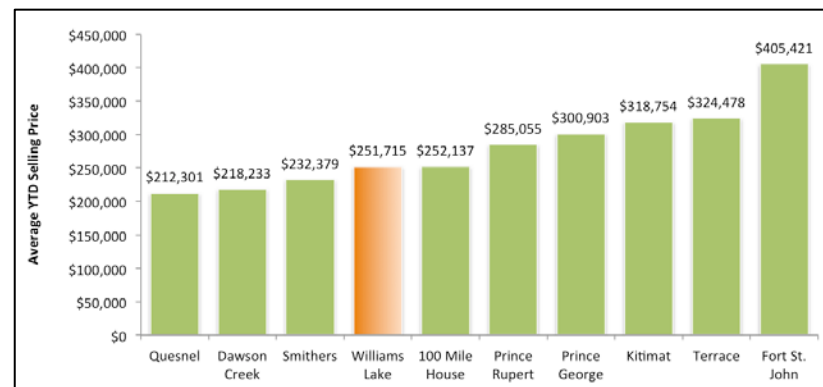
Between 2011 and 2015, 198 housing starts were recorded in the city, averaging 40 per year. In total, there were 224 completions, three-quarters of which were single-family dwellings.<sup>15</sup>

**Housing Completions by Dwelling Type: 2006-2015**



Source: Canada Mortgage and Housing Corporation, produced by Statistics Canada. Housing starts, under construction and completions

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



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

### Housing Costs & Demand

Assessment roll values for residential properties in Williams Lake increased by less than one percent between 2014 and 2015, and in the last year, they declined 3.1%. Between 2015 and 2016, the assessed value of single-family dwellings in the city remained constant at \$226,000. This was below average compared to the

communities examined in this study.<sup>16</sup>

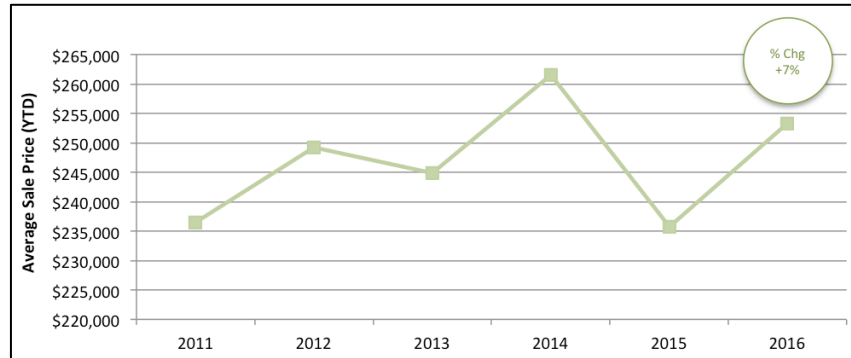
Average selling prices of single-detached homes in Williams Lake were on an upward trajectory between 2011 and 2014. Prices dropped 8.9% between 2014 and 2015, but recovered in 2016. The average selling price of a single-detached home in Williams Lake, \$251,715<sup>17</sup> as of June 2016, continues to be average in comparison to other communities in Northern BC.

The number of homes for sale in Williams Lake saw a slight increase in 2016, but has been gradually declining since 2012. Between 2011 and 2013, the market was balanced with a ratio of Sales-to-Active Listings (S/A%) – also known as the market absorption rate – ranging between 9 and 14. Since 2014, however the S/A% has been above 20, which is more indicative of a seller’s market. This is consistent with the rise in house prices.<sup>18</sup>

### Rental Market

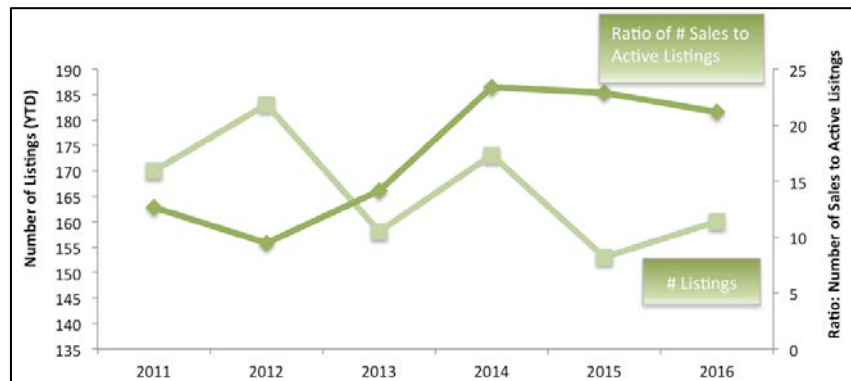
While data for 2016 are not yet available, as of 2015, the rental market in Williams Lake remained stable. Data from the last NHS in 2011 reported the average rent, including utilities, in the City of Williams Lake to be \$729. The average renter household had an after-tax income of \$44,195, and 20% of that income was going towards housing and utilities. Almost four out of every ten renters (38%) were paying 30% or more on housing, and for one-fifth of renters, housing was consuming more than half of their income.

### Average YTD Sale Price: 2011-2016



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

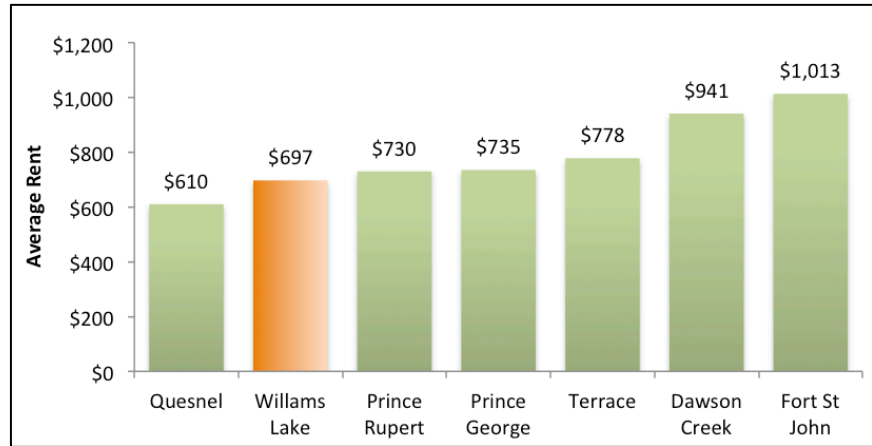
### Listings and Sales-to-Active Listings Ratios: 2011-2016



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

Nine percent of renter households were considered to be living in “overcrowded conditions,” according to the National Occupancy Standard. Overall, when factoring in affordability, overspending, income levels, overcrowding, and bedroom shortfalls, the rental situation in Williams Lake was considered to be “poor”. Williams Lake was ranked 25<sup>th</sup> of 72 BC municipalities on the Canadian Rental Housing Index.<sup>19</sup>

**Average Rent of Private Apartments: April 2015  
Select Northern BC Communities**

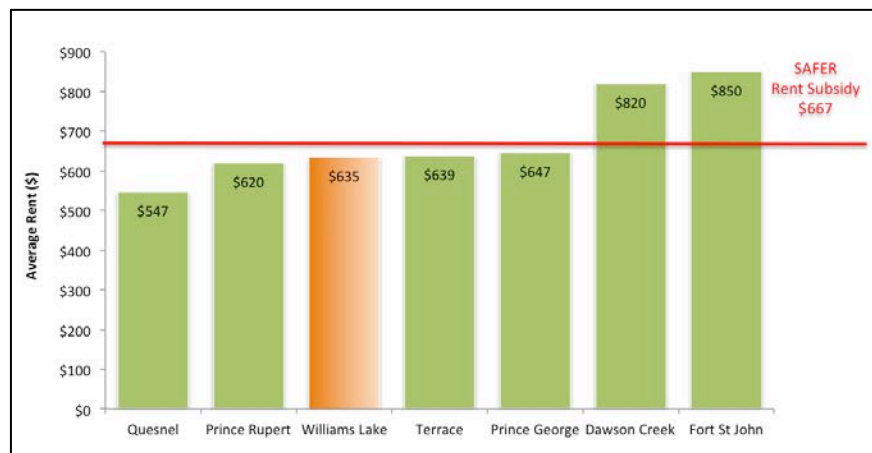


Source: Canada Mortgage and Housing Corporation. Rental Market Statistics, 2016

While updates of NHS statistics are not yet available, between 2014 and 2015, the average rent in Williams Lake, not including utilities, recorded by the CMHC Rental Market Survey in the spring of 2015, was \$697, up 0.3% from the previous year.

As of 2014, the average rent of a one-bedroom apartment in Williams Lake was \$635. This was mid-range in comparison to the other communities examined in this study. Of particular significance to the growing seniors population in Williams Lake, this amount is also \$32 below the maximum subsidy available to low income seniors through the SAFER Program<sup>20</sup> administered by BC Housing.

**Average Rent of a One Bedroom Apartment: 2014  
Select Northern BC Communities**



Source: Canada Office of the Seniors’ Advocate, based on 2014 CMHC Data, 2015

### Vacancy Rate: April 2015 Select Northern BC Communities



Source: Canada Mortgage and Housing Corporation. Rental Market Statistics, 2016

As of April 2015, the housing stock in the city contained 800 rental units. The number of rental units expanded by 24 units (or 3%) between 2014 and 2015. During this period, the vacancy rate rose from 3.5% to 5.6%. This rate of vacant rental dwellings was well above the provincial average of 1.2%, but comparable to the other Northern BC communities examined in this study.

### Current & Future Housing Initiatives

The limited supply of housing for seniors and people living with disabilities has been attracting growing attention in Williams Lake. Work is underway on two projects to address this growing demand and to diversify the housing stock. Importantly, both of these new developments are within walking distance of key services: groceries, shopping, and community facilities.

Expanding and protecting the supply of smaller rental housing is also an area of focus in the city, both for seniors and the student population attending Thompson Rivers University. The city is fortunate to have a sizable amount of serviced land available on which to accommodate these various types of housing development. Prevailing economic uncertainty related to the future of the forestry industry, however, precludes private investment in such projects.<sup>21</sup>

### CONCLUSION

Williams Lake is among many communities in the region that are poised to weather the economic challenges and population outflows that will ensue from the forest industry's continued contraction. In this context, residential development is difficult. Williams Lake's focus will be on diversifying the local economy and adapting the community – and most importantly the housing stock – in order to retain the existing aging population. Williams Lake has a good supply of housing located within walking distance of services. Concentrating housing efforts in these areas of the city, and building flexibility into the housing stock so as to accommodate another wave of workers, will render the community more sustainable and resilient to change in the longer term.

## ENDNOTES

- <sup>1</sup> Demographic Analysis Section, BC Statistics. 2016. BC Population Estimates: January 2016. <http://www.bcstats.gov.bc.ca/StatisticsBySubject/Demography/PopulationEstimates.aspx>(accessed: October 2016).
- <sup>2</sup> 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).
- <sup>3</sup> 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.
- <sup>4</sup> Chartered Professional Accountants British Columbia (CPABC). 2016. Regional Check-up 2016: Cariboo Region. [https://www.bccpa.ca/CpaBc/media/CPABC/News\\_Events\\_Publications/Publications/CPABC%20Check-Up/Regional/2016/Regional-Check-Up-Cariboo.pdf](https://www.bccpa.ca/CpaBc/media/CPABC/News_Events_Publications/Publications/CPABC%20Check-Up/Regional/2016/Regional-Check-Up-Cariboo.pdf) (accessed October 2016).
- <sup>5</sup> 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).
- <sup>6</sup> Data from the Office of the Superintendent of Bankruptcy Canada and Statistics Canada, as reported in CPABC 2016 Report.
- <sup>7</sup> Statistics Canada. *Table 111-0004 - Neighbourhood income and demographics, summary table, annual (percent unless otherwise noted), CANSIM database* (accessed: October 2016).
- <sup>8</sup> BC Non-Profit Housing Association. 2012. "Our Home, Our Future: Projections of Rental Housing Demand and Core Housing Need, Regional District of the Cariboo to 2036. September 2012. [http://bcnpha.ca/wp\\_bcnpha/wp-content/uploads/2012/09/41\\_Cariboo\\_1209211.pdf](http://bcnpha.ca/wp_bcnpha/wp-content/uploads/2012/09/41_Cariboo_1209211.pdf) (accessed: October 2016).
- <sup>9</sup> Housing Income Limits are set by BC Housing annually for each community in BC. Average rents are derived from CMHC's annual Rental Market Survey, conducted each fall and released in the spring. The size of unit required by a household is governed by federal/provincial occupancy standards. [http://www.bchousing.org/resources/HPK/Rent\\_Calculation/HILs.pdf](http://www.bchousing.org/resources/HPK/Rent_Calculation/HILs.pdf) (accessed: October 2016).
- <sup>10</sup> Statistics Canada. 2013. *Williams Lake, CA, British Columbia (Code 950) (table). National Household Survey (NHS) Profile. 2011 National Household Survey. Statistics Canada Catalogue no. 99-004-XWE. Ottawa. Released September 11, 2013. <http://www12.statcan.gc.ca/nhs-enm/2011/dp-pd/prof/index.cfm?Lang=E> (accessed October 21, 2016).*
- <sup>11</sup> The National Occupancy Standard (NOS) is comprised of the common elements within provincial/territorial occupancy standards. The NOS determines the number of bedrooms a household requires, given its size and composition.
- <sup>12</sup> Statistics Canada. 2013. *Ibid.*
- <sup>13</sup> BC Non-Profit Housing Association. 2012.
- <sup>14</sup> Statistics Canada, Produced by BC Stats. 2016. *British Columbia Building Permits. [file:///Users/claremoehrie/Downloads/Building%20Permits%20by%20Community%20\(4\).pdf](file:///Users/claremoehrie/Downloads/Building%20Permits%20by%20Community%20(4).pdf)* (accessed October 2016).
- <sup>15</sup> *Canada Mortgage and Housing Corporation Table made available on Statistics Canada Table 027-0046, Housing starts, under construction and completions in census agglomerations of 10,000 to 49,999, quarterly (units), CANSIM (database).* (accessed: October 2016)
- <sup>16</sup> BC Assessment. 2016. *Northern BC 2016 Roll Release: January 4, 2016. <https://www.bcasessment.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).
- <sup>17</sup> BC Northern Real Estate Board (BCNREB). 2016. *News Release: July 6, 2016. <http://bcnreb.bc.ca/board-news-releases>* (accessed September 2016).
- <sup>18</sup> BCNREB. 2016. *Comparative Activity by Area Reports: BCNERB MLS Property Types.*
- <sup>19</sup> 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.
- <sup>20</sup> SAFER provides a rental subsidy directly to individuals 60 years or older who live in a private market rental unit and are on a moderate or low income. The SAFER income cap for a single senior living outside of Vancouver is \$26,676.
- <sup>21</sup> City of Williams Lake (personal communication). 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](http://www.unbc.ca/community-development-institute)

