

QUESNEL

HOUSING & COMMUNITY PROFILE

October 2016



HIGHLIGHTS

- The Quesnel census agglomeration is home to 21,413 residents, 43% of whom live in the City of Quesnel.
- The population increased in size between 2006 and 2011; however with the downturn in the economy and the impact of the Mountain Pine Beetle epidemic, the Cariboo Economic Development Region, where Quesnel is located, experienced the largest population decrease in decades. Quesnel experienced the most dramatic decline of all CAs in the province.
- Quesnel has a comparatively older population. The senior age groups are also the fastest growing demographic.
- Regionally, the number of residents over the age of 65 is projected to increase by 83% over the next two decades; by 2036, seniors will comprise more than one-quarter of the population.
- Levels of educational attainment in Quesnel are higher than most communities in Northern BC; however, with the recent downturn, the region lost a large proportion of its educated workforce.
- Unemployment rates rose above the provincial average and rates of consumer insolvency in the region increased signaling growing levels of financial stress.
- The median income in Quesnel was below that for BC in 2014. As of 2011, there was a larger than average share of low income individuals in the community.
- One in five households, including 44% of renters, were spending 30% or more of their total income on housing. Appropriately, the Housing Income Limits for Quesnel are the lowest in Northern BC.
- Quesnel's housing stock is comprised mainly of large, single-detached dwellings. As of 2011, 72% of dwellings were single-detached homes and two-thirds of homes had at least three bedrooms. Mobile homes, representing 12% of the housing stock, are more prevalent in Quesnel than other large communities in Northern BC.
- As of 2011, six of every ten homes in Quesnel were at least 35 years old – and one in ten was in need of major repair.
- Homeownership is considerably higher in the CA than in the City of Quesnel. In the City, 64% of households owned their homes, compared to 77% in the CA and 70% in BC overall.
- Quesnel experienced a small spike in residential housing construction in 2007, but activity has since tapered off.
- Between 2011 and 2015, 187 housing completions were recorded, 91% of which were single-family dwellings.
- Notwithstanding the lull in residential development, residential assessment values have maintained steady increases. Between 2015 and 2016, the average value of a single family home in Quesnel rose from \$180,000 to \$186,000; however, Quesnel remains among the least expensive communities in Northern BC to purchase a single-family home.
- Over time, with a drop in active listings, the market absorption rate has risen and the market has become increasingly favourable to those selling their homes.
- The rental market has followed a similar pattern. The average rent in Quesnel rose by 4% between 2014 and 2015, but remains the lowest of the communities examined in this study.
- Vacancy rates are mid-range, but have risen in recent years.

Funded by:

Prepared by:



ACKNOWLEDGEMENTS

The Northern BC Housing Study was made possible with funding from BC Housing. Special thanks to Karen Hemmingson, Chief Research Officer and Shayne Ramsay, Chief Executive Officer for their support of this project. BC Housing's commitment to developing a better understanding of the housing opportunities and challenges in northern BC is greatly appreciated.

The Community Development Institute (CDI) at the University of Northern British Columbia would also like to thank and acknowledge all of the people who participated in and provided feedback for this study. This includes reviewers and representatives from the ten communities involved in the study.

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

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November 2016



COMMUNITY PROFILE

Demographics

The Quesnel census agglomeration (CA) covers a land area of 14,207.04 square kilometres and is home to 21,413 residents (2015), ¹43% of whom live in the City of Quesnel.

The CA population increased by 5.0% between 2006 and 2011; the city, meanwhile, grew at a faster rate of 7.3%. Both the CA and the city contracted in size between 2011 and 2013. Populations increased slightly in 2014, but in 2015, as with most communities in Northern BC, Quesnel saw a sizable out-migration of residents in response to a downturn in the economy, the closure of the Canfor Mill in April 2014, and reduced fibre supplies in connection to the Mountain Pine Beetle epidemic.

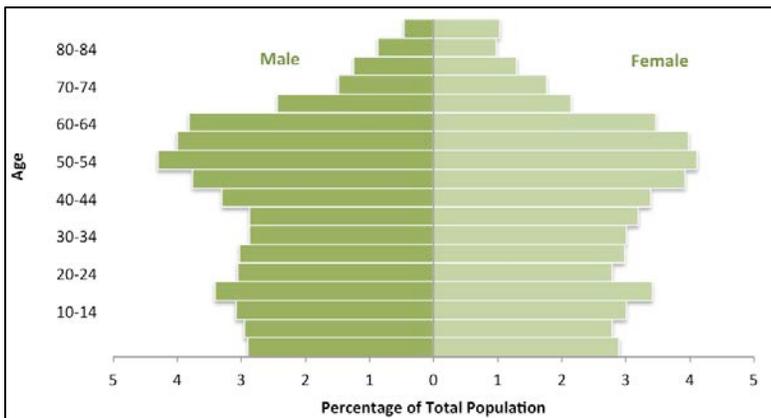
Although BC as a whole grew by 1.0% in 2015, the Cariboo Economic Development Region, where Quesnel is located, experienced the largest population decrease in decades. A population decrease of over 2,600 people in 2015 (1.7% of the population) brought the region's population back to levels not seen since 1989. The population of the CA as a whole dropped by 3.0%, which was the most dramatic decline of all CAs in the province. The City of Quesnel experienced a decrease of 6.2%.

Similar to the province as a whole, the fastest growing segments of Quesnel's population are the 65+ age groups. Quesnel already has a comparatively older population. The median age recorded in the 2011 Census was 43.5, while the median age

BC Economic Development Regions



Population: 2011



Source: Statistics Canada. Census of Population, 2011

in the province was 41.9. In addition, whereas the overall population grew by only 5.0% between 2006 and 2011, the proportion of seniors grew by 18.7%, to the point where this age group increased from 13.5% of the population to over 15.2%. Meanwhile, the working age/family formation age cohort (aged 20-44) dropped from representing 29.4% to 27.7% of Quesnel's population.

As of 2011, the proportion of seniors in Quesnel (15.2%) was still below the provincial average of 15.7%. Looking ahead, this aging trend is expected to continue and accelerate.

Although CA-specific population projections are not available, forecasts for the Quesnel Local Health Area predict that, while the total population grows 4.0% between 2011 and 2026, and 5.9% by 2036, growth of the 65+ population will be 72.3% and 83.1% respectively.

Population Projections: 2011, 2026 & 2036

Age	2011	2026	2036	Nominal Change 2011-2036	Percent Change 2011-2036
0-4	1,305	1,241	1,176	-129	-9.9%
5-9	1,254	1,346	1,356	102	8.1%
10-14	1,507	1,288	1,446	-61	-4.0%
15-19	1,663	1,349	1,376	-287	-17.3%
20-24	1,324	1,175	1,183	-141	-10.6%
25-29	1,220	1,420	1,345	125	10.2%
30-34	1,264	1,775	1,428	164	13.0%
35-39	1,359	1,548	1,733	374	27.5%
40-44	1,675	1,500	1,977	302	18.0%
45-49	1,949	1,397	1,620	-329	-16.9%
50-54	2,086	1,396	1,510	-576	-27.6%
55-59	2,011	1,571	1,366	-645	-32.1%
60-64	1,761	1,751	1,303	-458	-26.0%
65-69	1,222	1,826	1,394	172	14.1%
70-74	918	1,586	1,477	559	60.9%
75-79	654	1,293	1,444	790	120.8%
80-84	443	734	1,077	634	143.1%
85+	345	733	1,168	823	238.6%
Total	23,960	24,929	25,379	1,419	5.9%

Having seniors grow from making up 15% to 26% of the community will transform various aspects of Quesnel. This growth is particularly relevant in the context of housing given 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 Quesnel, the 75+ population is forecast to almost double (91.4%) by 2026 and grow by 156% by 2036. Also of note is the projected increase in the 85+ cohort, which will more than triple 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.

Unlike many communities in Northern BC, Quesnel is also expected to see growth in its working age/family formation cohort. While the predicted increases are far less dramatic than those for seniors, these age groups are expected to grow 8.4% by 2026 and 12.0% by 2036. This growth is also significant from a housing perspective because the working age/family formation cohorts typically comprise a larger share of new homebuyers.

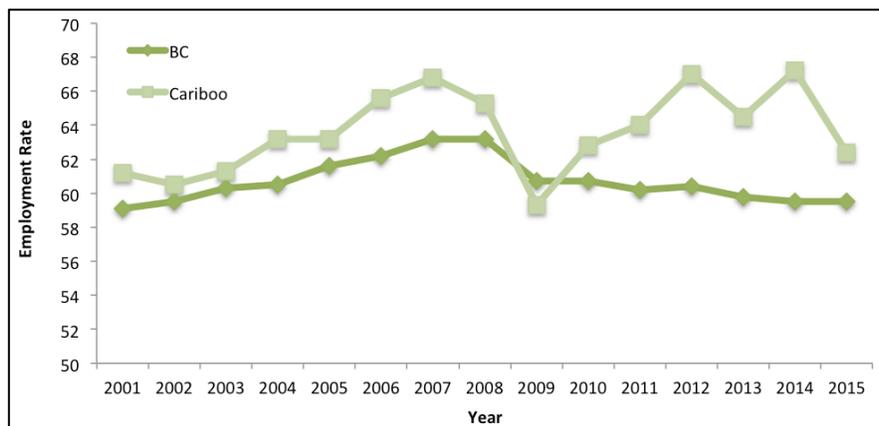
Education, Income & Employment³

Education levels in Quesnel are higher than most communities in Central and Northern BC. While the proportion of the population with university degrees remains well below the provincial average, the number of adults with college diplomas is above average, as is the number of adults with trade certifications and apprenticeships. While levels of education have steadily improved with each Census cycle, they decreased during the recent economic downturn.

Between 2014 and 2015, the percentage of the labour force in the Cariboo region with a post-secondary certificate/diploma dropped from 61.0% to 56.2%. This significant decrease is tied to the 6,800 workers aged 25-64 with post-secondary certificate/diplomas or higher who left the region due to job losses. This group comprised approximately 11% of the regional workforce. During the economic downturn, the Cariboo region was the only region in BC to experience a decline in education levels; provincially, education levels increased overall, from 68.1% to 70.2%.⁴

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 rates in the Cariboo region also tend to be somewhat erratic. The employment rate in the CA hit a low of 62.4% in 2009 but rebounded to hit a record high of 71.9% in 2014. Likewise, the Cariboo region experienced a sharp decline in employment levels between 2014 and 2015, but the rate still remained well above the above the provincial average of 59.5%.

Employment Rates: Cariboo & BC 2001-2015



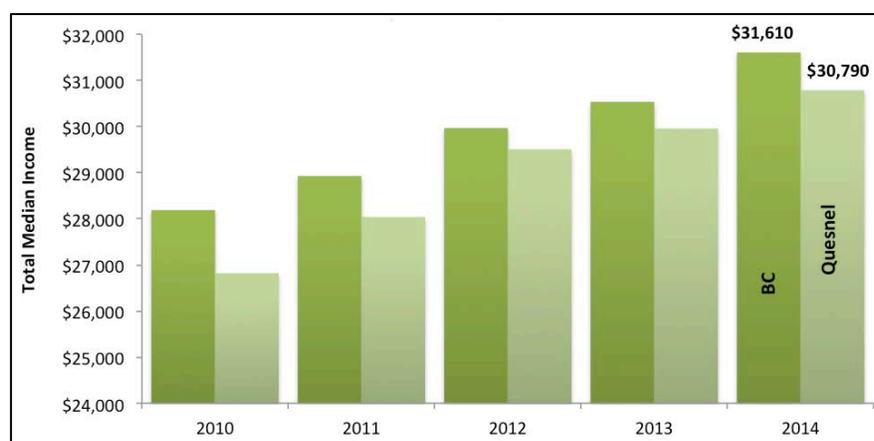
Source: Statistics Canada. Labour force survey estimates by economic region

Between 2014 and 2015, the unemployment rate in the Cariboo region rose a full percentage point to 7.0%, while the provincial rate was 6.2%. More than two-thirds of the job losses were full-time positions. The service industry was the hardest hit, followed by the professional, scientific, and technical services industries. That said, the real estate and construction industries reported job increases in 2015.⁵

The rate of consumer insolvency in the region also increased 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 of time. The latter, generally deemed more desirable because 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 2015.⁶

While 2015 data is not yet available, as of 2014, income levels in Quesnel were below average. Canada Revenue Agency recorded the median total income in Quesnel in 2014 to be \$30,790, which was 2.7% below the BC average. When last recorded by the National Household Survey (NHS) in 2011, the difference was even more significant. At that point, median individual incomes were 7.4% below the provincial median and household median incomes were 9.7% lower.

Median Total Income: 2010-2014 Quesnel and BC



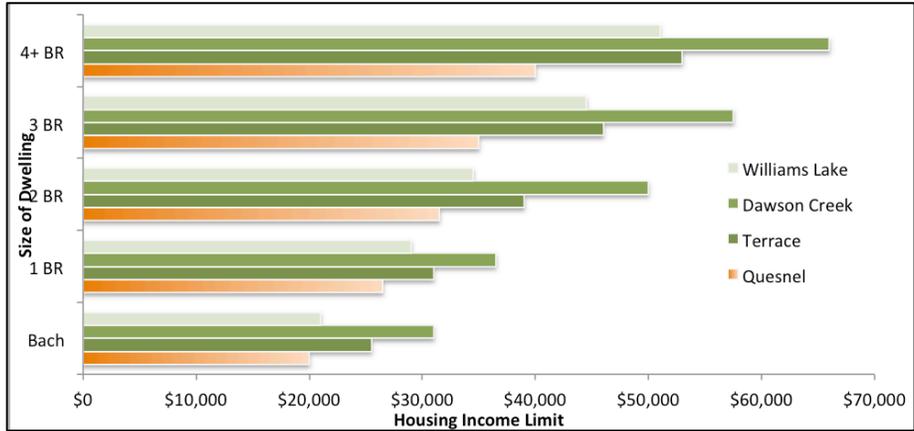
Source: Statistics Canada. 2011 National Household Survey

Incomes increased steadily in 2012 and 2013, however, and rose faster than the province as a whole. These increases slowed in 2014. While median incomes in Quesnel were up 2.8% from 2013, those in the province rose by 3.5%. Forty-five percent of individuals had incomes of \$35,000 or over, compared to 46% in the province overall.⁷

While more recent data is unavailable, the 2011 NHS recorded the proportion of individuals considered to be low income as higher in Quesnel than in BC overall. According to the 2010 After-Tax Low-Income Measure, 17.8% of persons were low income, compared to 16.4% in BC. However, one in five households in Quesnel was spending 30% or more of their total income on housing, which was lower than the provincial average (30.3%). Tenant households were more likely than owners to fall into this category. As of 2011, 43.8% of renters in Quesnel were spending 30% or more on housing; the share among homeowners was 12.8%. Forecasts by the Non-Profit Housing Association predict that the share of tenant households in core housing need in the Cariboo Regional District will increase by 3-5% in the next two decades.⁸

Reflective of the lower individual incomes in Quesnel, the community's Housing Income Limits (HILs) are the lowest in Northern BC. HILs⁹ are established annually in each community by BC Housing and indicate the income required to pay the average market rent for an appropriately sized unit. In 2016, the HIL for a bachelor unit in Quesnel was \$20,000. The HILs for one and two-bedroom units were \$26,000 and \$31,000 respectively. HILs for larger three and four or more bedroom dwellings were \$35,000 and \$40,000.

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



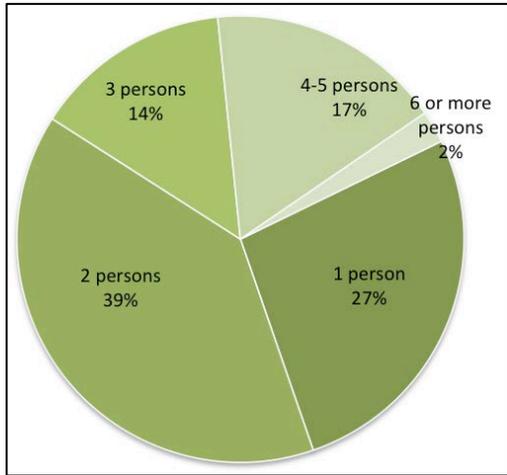
Source: BC Housing. 2016 Housing Income Limits

Household Sizes & Mobility

Quesnel is comprised of small households. As of 2011, almost three-quarters of households consisted of either one (26.9%) or two (39.3%) people. The average number of individuals per household in the CA was 2.4; in the city, it was 2.3.

The population in Quesnel is also relatively stable with a low proportion of transient residents or newcomers. As of 2011, only 5.3% of residents were new to the CA in the past year, and 17.1% of residents had moved to Quesnel in the past five years. At the time of the 2011 Census, approximately one in four residents (25.2%) reported having moved residences within Quesnel in the past five years; 11.0% had moved in the past year.¹⁰

Household Sizes: 2011



Source: Statistics Canada. Census of Population 2011

HOUSING

Housing Stock Profile

Similar to most communities in Northern BC, Quesnel's housing stock is comprised mainly of single-detached dwellings. As of 2011, close to three-quarters of dwellings in the CA (72%) were single-detached homes. The CA has a higher than average proportion of movable dwellings, which constituted 12% of the housing stock. Nine percent of the housing stock was apartments, 5% was semi-detached houses or row houses, and 2% was duplexes.

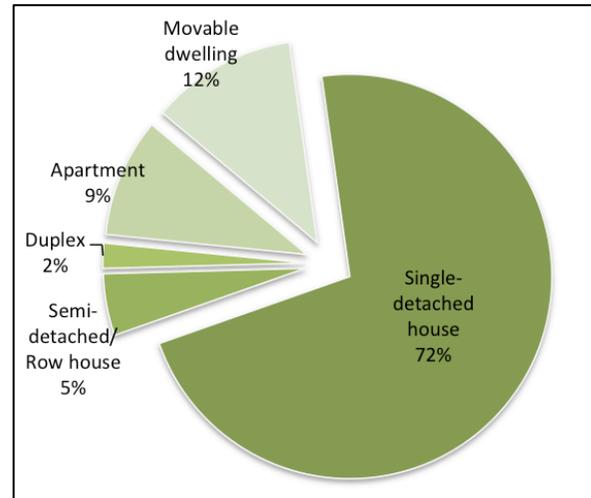
Both single-detached homes and trailers were less dominant in the City of Quesnel. There, they represented 61.5% and 6.7% of the housing stock, while close to one-fifth of dwellings (19.8%) were apartments.

Homes in Quesnel are larger than average. As of 2011, the average home in the CA had 6.9 rooms, compared to 6.2 in BC overall. Close to one-third (31.7%) of homes had four or more bedrooms and approximately two-thirds (67.2%) had at least three bedrooms. In comparison, the average provincial proportion of dwellings with three or more bedrooms is 55.4%.

Despite the predominance of one and two-person households in Quesnel, as of 2011, only 7.9% of the housing stock had one bedroom or less. Two-bedroom dwellings comprised approximately one-quarter (24.8%) of the housing stock.

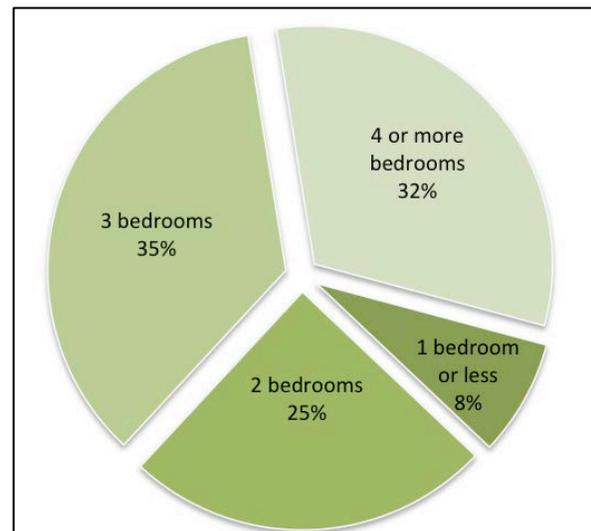
With regard to age, the housing stock in the City of Quesnel was older than in the CA overall. At the time of the Census, 60.4% of the CA's housing stock was at least 35 years old, having been constructed in or before 1980. In the city, this pre-1980 share of the housing stock was 64.7%. Only 5.1% of homes in the city had been constructed since 2001; in the CA, this percentage was 7.7%.

Housing Stock: 2011



Source: Statistics Canada. Census of Population 2011

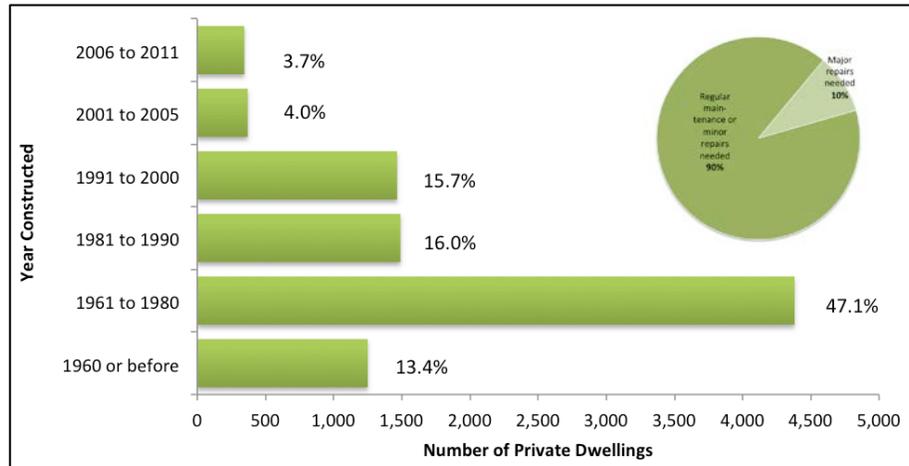
Dwellings by Number of Bedrooms: 2011



Source: Statistics Canada. 2011 National Household Survey

Not surprisingly, given the age of Quesnel’s housing stock, almost one in ten homes in the CA (9.5%) were reported as requiring major repairs. Despite being older, as of 2011, homes in the city were in slightly better condition, with 8.6% requiring major renovations. In both the CA and the city, 3% of households were reported to be living in “unsuitable housing” according to the National Occupancy Standards, which is well below the provincial average of 6.8%.¹¹

Age of Private Dwellings: 2011



Source: Statistics Canada. 2011 National Household Survey

There are relatively high rates of homeownership in Quesnel. As of 2011, 76.8% of households in the CA owned their homes, compared to 70% in BC overall. In the CA, 22.6% of households were renters.

In the City of Quesnel, the distribution of tenure was substantially different. Only 64.5% owned their homes and over one-third of households (35.5%) were renters.¹² This proportion of renters is expected to increase. In the Cariboo region, the rental demand is forecast to rise 7-11% over the next two decades.¹³

Residential Development

Quesnel experienced a small spike in residential housing construction in 2007 when the city saw 117 housing starts and issued a record 25 residential building permits.¹⁴ Since then, however, the pace of development (as defined by housing starts and completions) has declined at a rate of 15% per year.¹⁵

Housing Completions by Dwelling Type: 2006-2015



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

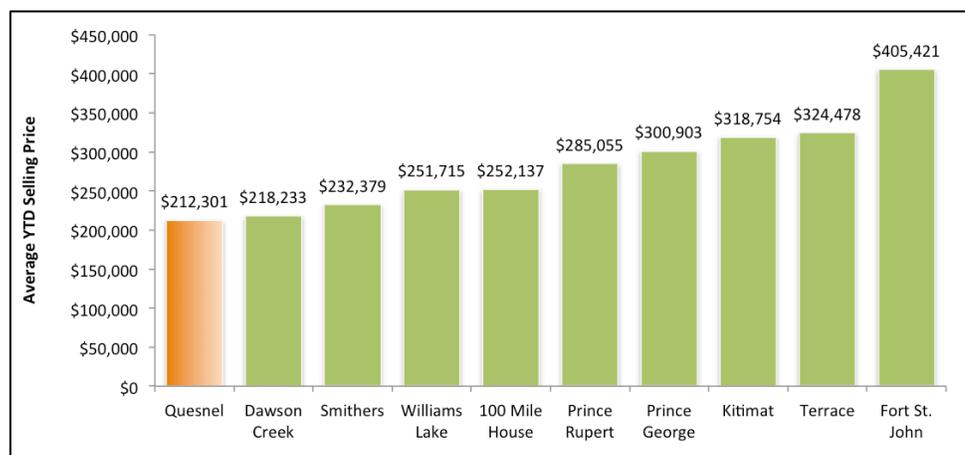
Between 2011 and 2015, the City of Quesnel issued an average of 11.2 residential building permits per year, totalling 56. Fifty-five percent of these permits were for single-family dwellings and 42.3% were for apartments. During this same period, there were 186 housing starts recorded in the city, averaging 37 per year. There were a total of 187 housing completions, 91% of which were single-family dwellings.

Housing Costs & Demand

Notwithstanding the lull in residential development, assessment roll values for residential properties in Quesnel increased by 0.6% between 2014 and 2015, and by 1.2% between 2015 and 2016. Over the past year, the average value of a single-family home in Quesnel rose from \$180,000 to \$186,000. Quesnel has the lowest average selling price of the communities examined in this study.¹⁶

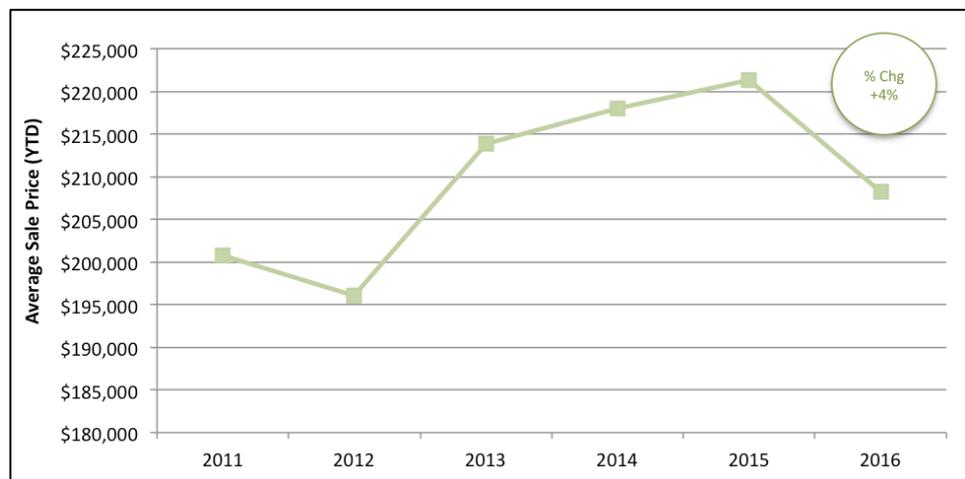
Average selling prices of single-detached homes in Quesnel were on an upward trajectory between 2012 and 2015. The year-to-date average house price recorded in July 2016, however, was down by approximately \$13,000 (6%). Overall, Quesnel continues to be among the least expensive communities in Northern BC to purchase a single-family home.¹⁷

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



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

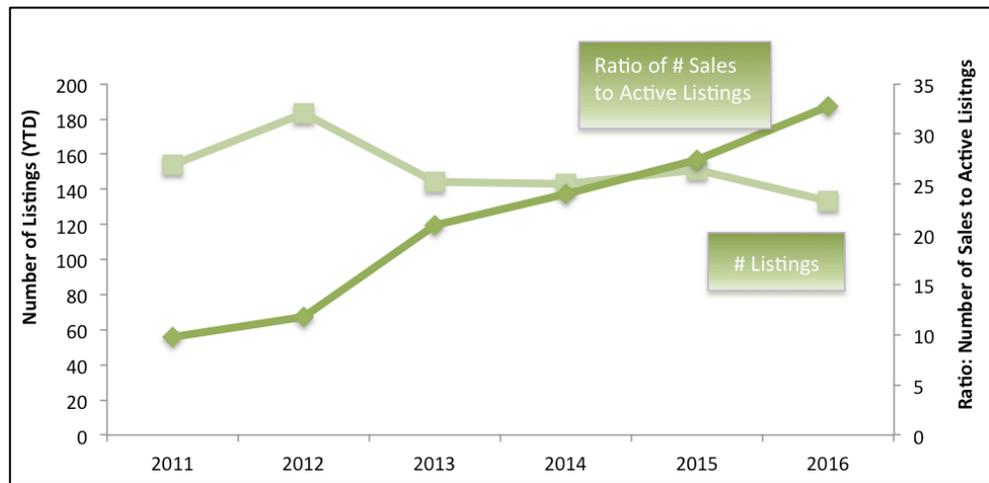
Average YTD Sale Price: 2011-2016



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

The number of homes listed for sale in Quesnel has been declining since 2012. As the number active listings has dropped, the ratio of Sales-to-Active Listings (S/A%) – also known as the market absorption rate – has risen. In 2012, the S/A% rose above 20, which is indicative of a seller’s market. The S/A% has remained as such since this time.¹⁸

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



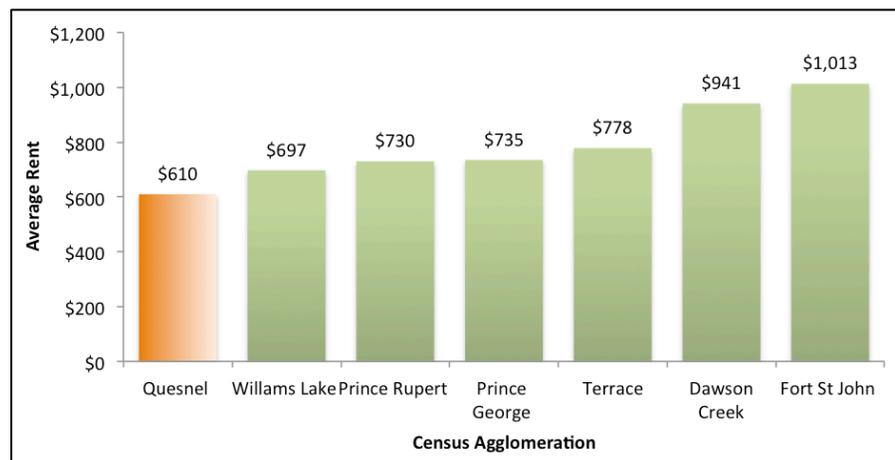
Source: BC Northern Real Estate Board: Comparative Activity by Area Reports 2016

Rental Market

While data for 2016 is not yet available, as of 2015, the rental market in Quesnel has followed a similar trend. According to the 2011 NHS, the average rent, including utilities, in the City of Quesnel was \$654. The average renter household had an after-tax income of \$35,725, and 22% of that income was going towards housing and utilities. Four out of every ten renters (48%) were paying 30% or more on housing, and for 21% of renters, housing was consuming more than half of their income.

Eleven 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 Quesnel was considered to be “poor”. Quesnel was ranked 26th out of 72 BC municipalities on the Canadian Rental Housing Index.¹⁹

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

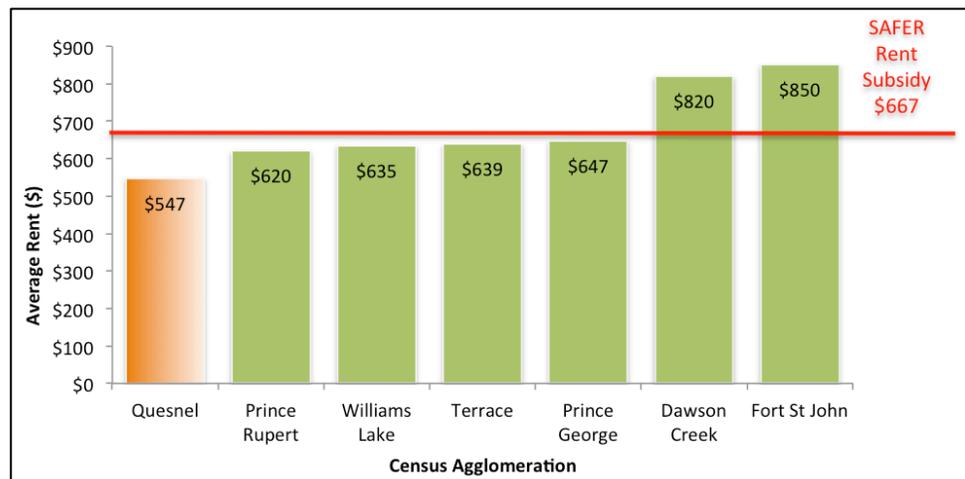


Source: Canada Mortgage and Housing Corporation. Rental Market Statistics, 2016

While updates of the NHS statistics are not yet available, the average rent in Quesnel, not including utilities, recorded by the CMHC Rental Market Survey in the spring of 2015, was \$610, up 3.6% from the previous year.

As of 2014, the average rent of a one-bedroom apartment in Quesnel CA was \$547. Again, this was the lowest of all the communities examined in this study. Of particular significance to the seniors population in Quesnel, this average rent is also \$120 below the maximum subsidy available to low-income seniors through the SAFER Program²⁰ administered by BC Housing.

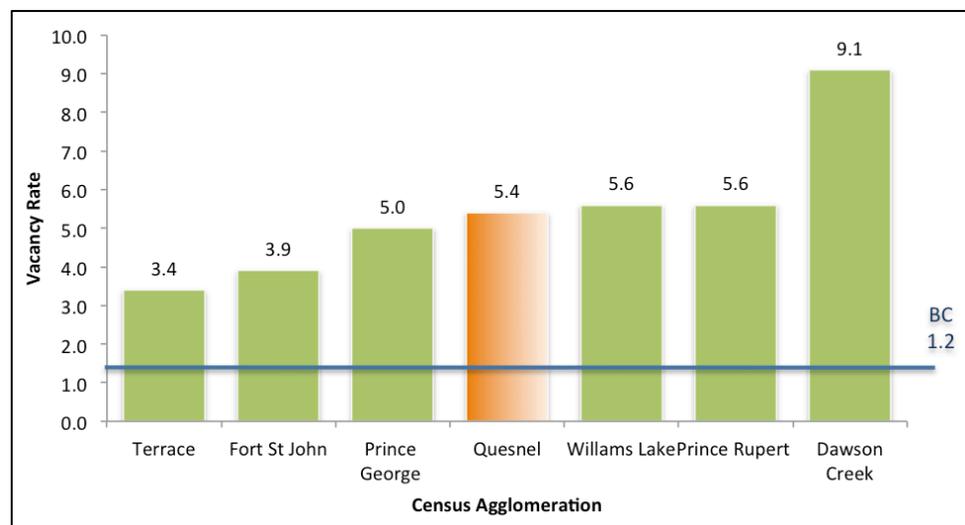
**Average Rent of a One Bedroom Apartment: 2014
Select Northern BC Communities**



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

As of April 2015, the housing stock in the city contained 723 rental units. The number of rental units increased marginally by five (or 0.7%) between 2014 and 2015.

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



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

A more significant change was seen in the vacancy rate, which rose from 4.6% to 5.4%. 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.

Housing Development

The growing need for housing is a high profile issue in Quesnel. Challenges and gaps in housing were explored first in a Housing Needs Assessment conducted in 2010, and then in an Affordable Housing Strategy in 2013, which outlined a series of actions to improve the supply of emergency and transitional housing, to expand options for more supportive housing, and to increase the availability of affordable market housing.

The City's Integrated Community Sustainability Plan includes principles and goals related to housing – affordable housing in particular. In conjunction with these goals, the City has several initiatives underway aimed at adapting and adding to the housing stock in order to suit the evolving needs of the current population.

The City has established various incentive packages to encourage the development of housing – multi-family units specifically – in the downtown core, as well as in the western area of the city. Housing for seniors and students has been identified as key target markets, and as a result, the City is prioritizing smaller units within walking distance of services that can be added to the rental pool. As it reviews its Official Community Plan over the next year, the District will be looking at revisiting policies around secondary suites. It will also explore ways to broaden the diversity of multi-family dwelling options.²¹

CONCLUSION

Quesnel's economy is highly dependent on the forest industry, and similar to many communities in the region, Quesnel is poised to weather the economic challenges and population outflows that will ensue from the forestry industry's continued contraction. In this context, residential development is difficult; however, one of Quesnel's key strategies is to capitalize on its comparatively low housing costs. The expectation is that the low price of housing will be a draw to two demographics: seniors and first-time homebuyers, both of whom are expected to grow in Quesnel over the next two decades. As such, in addition to diversifying the local economy, anticipating and responding to the housing needs of these two populations will be key to Quesnel's sustainability.

The City is already working to expand the supply of smaller, multi-family units. Efforts to expand the diversity of housing options and build more flexible/adaptable homes will also help to enhance the community's competitive advantage and resiliency.

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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: Cariboo Region. https://www.bccpa.ca/CpaBc/media/CPABC/News_Events_Publications/Publications/CPABC%20Check-Up/Regional/2016/Regional-Check-Up-Cariboo.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-Northeast.pdf
- ⁷ Statistics Canada. *Table 111-0004 - Neighbourhood income and demographics, summary table, annual (percent unless otherwise noted), CANSIM database* (accessed: October 2016).
- ⁸ 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 (accessed: October 2016).
- ⁹ 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, done in the fall and released in the 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
- ¹⁰ Statistics Canada. 2013. *Quesnel, 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-dp/prof/index.cfm?Lang=E> (accessed October 21, 2016).*
- ¹¹ 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.
- ¹² Statistics Canada. 2013. Ibid.
- ¹³ BC Non-Profit Housing Association. 2012.
- ¹⁴ 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).
- ¹⁵ *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).
- ¹⁶ 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).
- ¹⁷ BC Northern Real Estate Board (BCNREB). 2016. *News Release: July 6, 2016. <http://bcnreb.bc.ca/board-news-releases>* (accessed September 2016).
- ¹⁸ BCNREB. 2016. Comparative Activity by Area Reports: BCNERB MLS Property Types.
- ¹⁹ 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.
- ²⁰ 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 in outside of Vancouver is \$26,676.
- ²¹ City of Quesnel (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:
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