

PRINCE RUPERT HOUSING & COMMUNITY PROFILE

October 2016



HIGHLIGHTS

- The Prince Rupert census agglomeration is home to 11,952 residents (2015), 95% of whom live within the City of Prince Rupert.
- As with most communities along the North Coast, the population has been on a steady decline for the past decade.
- Since 2014, there has been an influx of workers in connection with the proposed liquidified natural gas (LNG) projects. While the BC statistics estimates show an 11% contraction in size between 2011 and 2015, a stratified random sample conducted by the City of Prince Rupert estimated a 3% increase in this period.
- Prince Rupert has a comparatively young resident population; however, almost all of its growth is being driven by age groups 55 years and older. While the overall population decreased 2.5% between 2006 and 2011, the proportion of seniors grew by 9.6%.
- While the total regional population is expected to contract it will rebound to 2011 levels by 2036. The seniors population will grow by 103.1% in these two decades.
- 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. This region was the only one in BC during 2014-2015 to see a drop in its unemployment rate.
- An 18% increase in consumer insolvencies between 2014 and 2015 signals growing levels of financial stress. While 2014 median incomes were slightly above average, as of 2011, 23% of individuals were considered to be low income and one-quarter of households, including 36% of renters were spending 30% or more of their total income on housing.
- While Prince Rupert's housing stock includes a well-balanced mix of dwelling types, homes are larger than average. 68% of homes have at least three bedrooms and while more than 60% households are comprised of one or two individuals, one-third of the housing stock has two bedrooms or less.
- A key issue is the age of its housing stock. As of 2011, more than three-quarters of homes were at least 35 years old; less than 2% of the housing stock had been constructed since 2001.
- The community has seen minimal residential development in the past decade. Since 2006, the City of Prince Rupert has issued an average of 3.8 residential building permits per year and there have only been 51 housing completions.
- Residential assessment values and house prices in Prince Rupert have increased steadily since 2013. Between 2011 and 2016, the average selling price of a single-detached home increased by 44.3%.
- While the number of homes for sale increased between 2011 and 2013, in 2014, listings dropped 20%. That same year, the average house price jumped by almost \$38,000.
- As of 2014, the average rent of a one-bedroom apartment in Prince Rupert was \$620, which was lower than most communities examined in this study and \$47 below the maximum subsidy available to low-income seniors. However, as of 2015, vacancy rates in Prince Rupert were among the highest and rents had begun to rise.

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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

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COMMUNITY PROFILE

Demographics

The Prince Rupert census agglomeration (CA) covers a land area of 222.94 square kilometres and is home to 11,952 residents (2015)¹, 95% of whom live within the City of Prince Rupert.

The CA population decreased by 2.5% between 2006 and 2011 and has continued to decline at an average rate of 2.7%, or 350 people, every year thereafter. The City of Prince Rupert Population estimates from BC Statistics indicate a more dramatic contraction of 2.9% on average per year between 2011 and 2015. This trend was consistent in all the communities along the North Coast; however, according to the BC Stats numbers, the population loss in Prince Rupert has accelerated year after year, outpacing that of the region.

Between 2011 and 2015, the North Coast Economic Development Region, where Prince Rupert is located, contracted by 1.8%, while Prince Rupert's population dropped by 10.5% in the CA and 11.1% in the City. Almost half of the outflow from the region between 2014 and 2015 was from Prince Rupert CA, which decreased in size by 3.7% in these two years. The province as a whole, meanwhile, grew by 1% in 2014-2015.

This degree of population outflow was inconsistent with what the community was experiencing in 2015. In order to resolve these inconsistencies, the City of Prince Rupert commissioned the Go Plan Survey in May-June, 2015. The Go Plan Survey

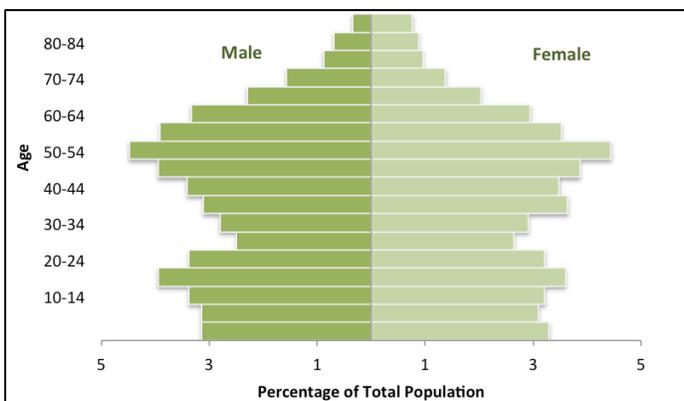
BC Economic Development Regions



was a stratified random sample survey, which applied estimates of average household size, occupied dwellings and occupancy rate. The resulting total population estimate from the survey was 13,766 with a 95% confidence interval, including an estimated shadow population of 521 (also with a 95% confidence interval). If this estimate is accurate, City of Prince Rupert population (not including the shadow population) has grown by 3.5% since 2011.

Notwithstanding these inconsistencies in the population data, there is agreement around the fact

Population: 2011



Source: Statistics Canada. Census of Population, 2011

that Prince Rupert has a comparatively young population. The median age recorded in the 2011 Census was 39.5, while that in the province was 41.9. However, between 2006 and 2011, the median age in Prince Rupert rose by one year.

Prince Rupert did see some growth in the early adult cohorts during this time period, but the majority of growth was in the 55 and over age groups. While the CA's overall population decreased 2.5% between 2006 and 2011, the proportion of seniors grew by 9.6%, to the point where this age group increased from 10.5% to 11.8% of the population. The share of middle-aged workers (ages 30-49) also dropped by 12%, from representing 30.1% to 27.3%.

As of 2011, the share of seniors within Prince Rupert's population (11.8%) was still well below the BC average of 15.7%. Looking ahead, however, this aging trend is expected to continue and accelerate.

While CA population projections are not available, forecasts for the Prince Rupert Local Health Area (LHA) predict that, while the total population shrinks by 4.0% between 2011 and 2026, and then rebounds to 2011 levels by 2036, growth of the 65+ populations will expand 73.0% by 2026 and 103.1% by 2036.

Population Projections: 2011, 2026, & 2036

Age	2011	2026	2036	Nominal Change 2011-2036	Percent Change 2011-2036
0-4	902	738	726	-176	-19.5%
5-9	868	777	784	-84	-9.7%
10-14	921	765	805	-116	-12.6%
15-19	1065	821	789	-276	-25.9%
20-24	1001	733	739	-262	-26.2%
25-29	782	831	819	37	4.7%
30-34	852	922	811	-41	-4.8%
35-39	969	897	928	-41	-4.2%
40-44	990	803	1015	25	2.5%
45-49	1073	827	950	-123	-11.5%
50-54	1223	855	809	-414	-33.9%
55-59	1021	862	817	-204	-20.0%
60-64	864	921	842	-22	-2.5%
65-69	601	967	805	204	34%
70-74	420	717	801	381	91%
75-79	255	559	767	512	201%
80-84	212	330	488	276	130%
85+	162	282	490	328	202%
Total	14,181	13,607	14,185	4	0%

Having seniors grow from representing 12% to 24% of the community will transform various aspects of Prince Rupert. 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.²

In Prince Rupert, the 75+ population is forecast to expand by 86.2% by 2026 and more than double in size (177.4%) by 2036. Also of note are the projected increases in the 85+ cohort, which is expected to more than triple in size by 2036.

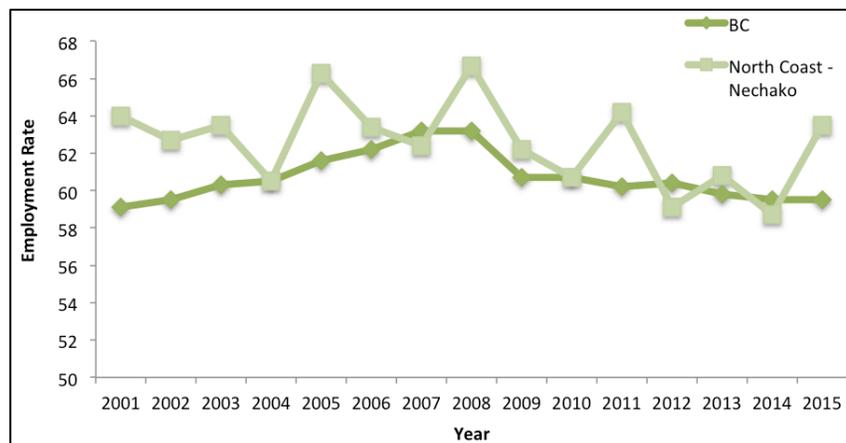
As explained by the 2012 CMHC Report on Housing for Older Canadians, the proportion of the population living either on their own or in special care facilities rises significantly for those aged 75 years and older. This milestone in the housing life cycle is particularly pronounced for women in older 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 & Employment³

Education levels in Prince Rupert 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 2011, one in five working-age adults (25-64 years old) in Prince Rupert had no certificate, degree or diploma, which was double that in BC overall. As of 2015, only 58.7% of the labour force along the North Coast and Nechako Economic Development Regions had a post-secondary certificate/diploma or higher, compared to 70.2% in the province as a whole.

However, levels of educational attainment in the region have steadily improved in the region with each Census cycle, at a much faster rate than elsewhere in BC. Between

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



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

2014 and 2015, the labour force along the Northwest Coast benefited from 2,400 new workers with advanced educational credentials. As a result, the region led the province in educational attainment gains.⁴

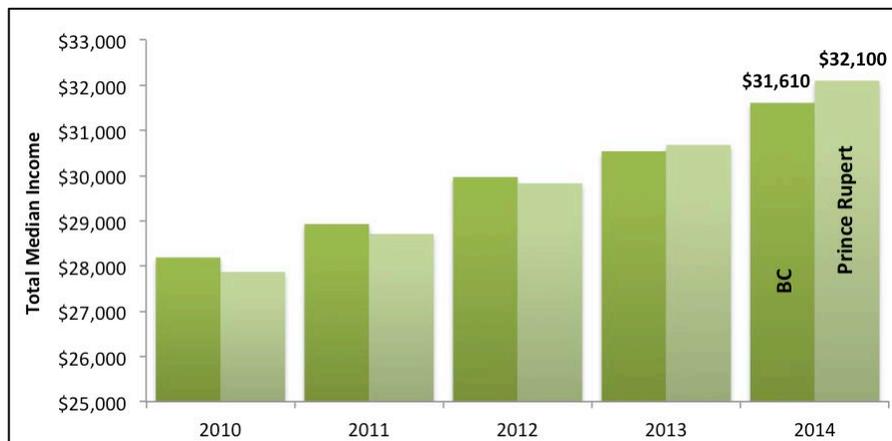
Alongside this rise in education levels, the North Coast and Nechako Economic Development Regions also recorded the greatest gains in job creation between 2014 and 2015. Although Statistics Canada employment data does not capture information about the size and shifts in the temporary/seasonal workforce, which is significant in Prince Rupert, the labour

force data from the past fifteen years show that employment in the region has been erratic. Generally, employment rates have been above those in BC. Between 2012 and 2014, the employment rate fell below 60% (and below the BC average), but while it remained constant in BC at 59.5% between 2014 and 2015, it rose by four percentage points to hit 63.5% in the North Coast-Nechako region.

These regions were also the only ones in BC during 2014-2015 to see a drop in its unemployment rate. The proportion of the population unemployed and actively seeking work in the North Coast and Nechako Economic Development Regions fell from 8% to 7%. This still remained higher than the provincial rate of 6.2%, but was a marked improvement from the previous year.⁵

Notwithstanding the 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 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. The frequency of insolvencies decreased over a five-year period; however, in the past year, the rate of consumer proposals grew by 25.0% and the bankruptcy rate rose by 14.3%.⁶

**Median Total Income: 2010-2014
Prince Rupert and BC**



Source: Statistics Canada. 2011 National Household Survey

As of 2011, data from the National Household Survey (NHS) reported the median individual income in Prince Rupert to be 1.8% below the provincial median, and household median incomes were 10.4% below the province. While the next round of NHS data is yet to be released, tax filer data from the Canada Revenue Agency (CRA) suggests that residents of Prince Rupert have benefited from higher incomes in recent years.

According to information from the CRA, income levels in Prince Rupert have been above average since 2013. In 2013, the median income in Prince Rupert was reported as \$30,680, which was 0.5% above that for BC. By 2014, it rose to \$32,100, exceeding the BC median by 1.6%.⁷

In light of this recent rise in incomes, 2011 data on the proportion of low-income residents in Prince Rupert is likely no longer indicative of the current situation; still, the numbers are worth noting. As of 2010, more than one in five individuals in Prince Rupert (22.9%) were considered to be low income according to the After-Tax Low-Income Measure. While this prevalence of low income residents has most likely improved, it is likely that it still exceeds the percentage of low income residents in BC, which is 16.4%.

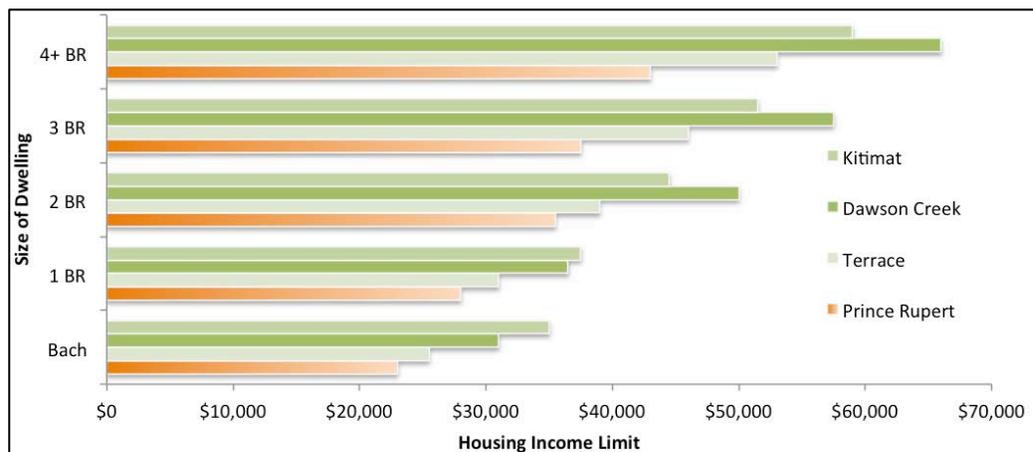
In 2011, less than one-quarter of households in Prince Rupert were spending 30% or more of their total income on housing. Tenant households were more likely than owners to fall into this category. As of 2011, 36.2% of renters were spending 30% or more on their housing; the share among homeowners was 16.6%.

Even though this data is dated and has likely improved with the recent boost in incomes, it is included here in light of future projections of households listed as being in “core housing need”⁸ in this region. As detailed in a 2012 report by the BC Non-Profit Housing Association, the proportion of the population in core housing need living in the Skeena-Queen Charlotte Regional District (where Prince Rupert is located) is expected to rise by between 9-9.6% by 2021, and in the range of 9.4-10.2% by 2036. Interestingly, these forecasts also expect a growing share of homeowners to fall into this category. While the proportion of renters in core housing need is expected to rise by 7.5-7.8% by 2021, the share of homeowners is expected to increase by 13.0-13.3%.⁹

Reflective of the higher prevalence of low-income individuals in Prince Rupert, the Housing Income Limits (HILs) established for this location are among lowest in Northern BC.

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 Prince Rupert was \$23,000. The HILs for one and two-bedroom units were \$28,000 and \$35,500 respectively. HILs for larger three and four or more bedroom dwellings were \$37,500 and \$43,000.

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



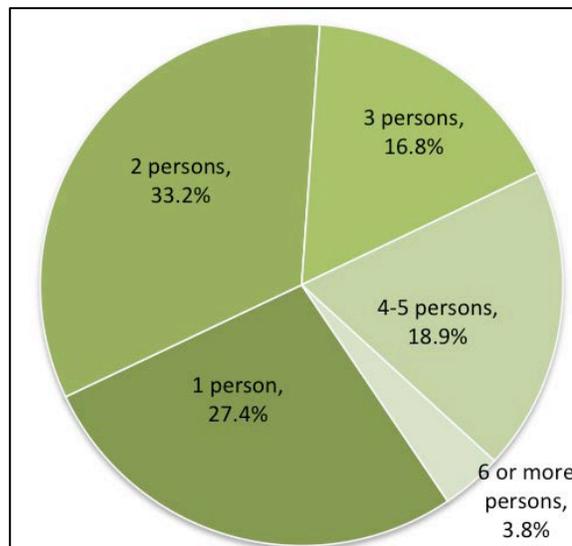
Source: BC Housing. 2016 Housing Income Limits

Household Sizes & Mobility

Prince Rupert is comprised mostly of small households. As of 2011, 60.5% of households consisted of either one (27.4%) or two (33.2%) people. The average number of individuals per household was 2.5.

As of 2011, approximately one in five residents (19.4%) of Prince Rupert had lived in the community for five years or less; 4.5% had moved into the CA in the previous year. Considering that this data from the NHS does not account for temporary workers, the share of relatively new residents is worth noting. There were also relatively standard levels of movement of residents within the CA. At the time of the NHS, 22.2% had moved residence within Prince Rupert in the preceding five years and 11.5% had moved homes in the previous year.¹¹

Household Sizes: 2011



Source: Statistics Canada. Census of Population 2011

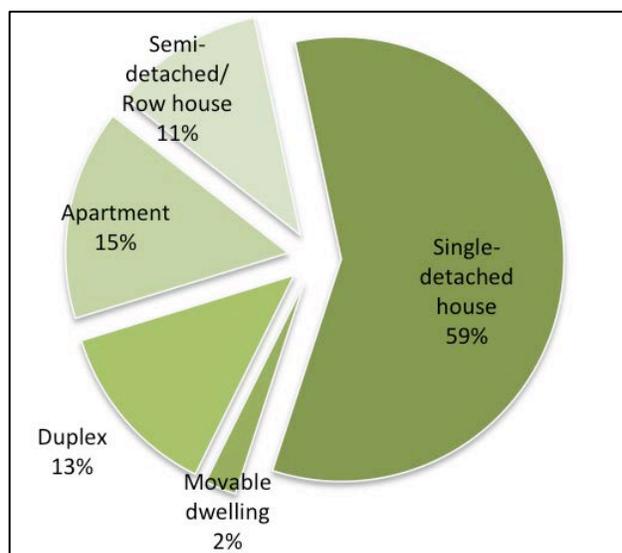
HOUSING

Housing Stock Profile

Prince Rupert's housing stock includes a good balance of dwelling types. While single-detached homes are the most prevalent dwelling type, they comprise a lesser proportion than many communities in this study. As of 2011, approximately one in four dwellings in Prince Rupert were either apartments in apartment buildings (15%), duplex apartments (13%), or semi-detached homes or row houses (11%). Single-detached homes made up only 59% of the housing stock.

Homes in Prince Rupert are also larger than average. As of 2011, the average home in the CA had 6.6 rooms, relative to 6.2 in BC overall. The largest share of dwellings had three bedrooms (35.1%), and one-third had four or more bedrooms. In BC overall, the proportion of dwellings with three or more bedrooms was 55.4%; in Prince Rupert, it was 68.0%.

Housing Stock: 2011



Source: Statistics Canada. Census of Population 2011

Of relevance given the growing number of small one and two-person households in Prince Rupert, 11% of the housing stock had one bedroom or less as of 2011. Two-bedroom dwellings comprised approximately one-fifth (20.5%) of the housing stock.

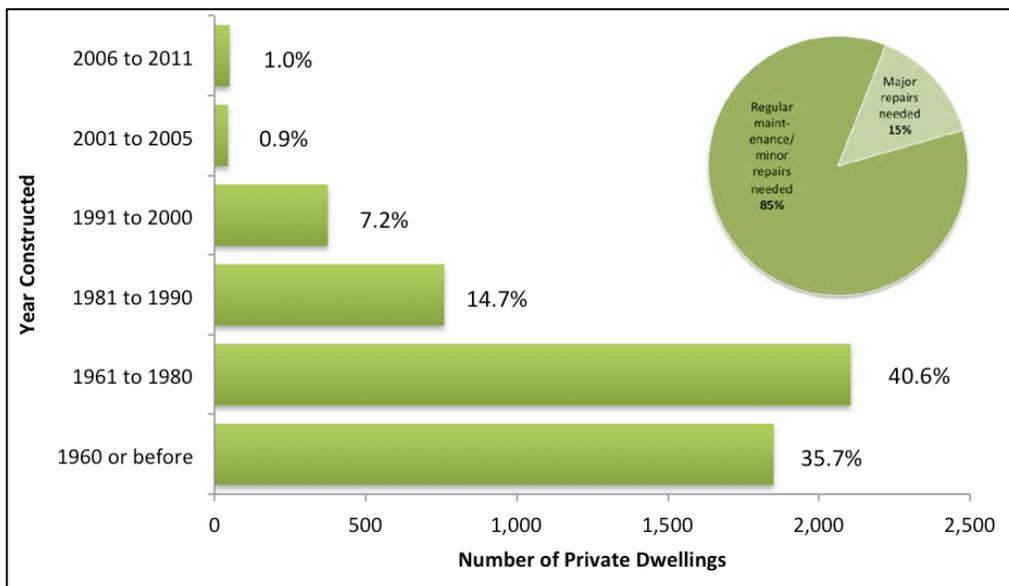
The housing stock is also older than most northern BC communities. At the time of the Census, more than three-quarters (76.3%) of Prince Rupert’s housing stock was at least 35 years old, having been constructed in or before 1980; more than one-third of homes were over 50 years old. Only 95 homes in the CA, representing less than 2% of the housing stock, were constructed since 2001.

Reflective of the age of the housing stock, 15% of homes in the CA were reported as being in need of “major repair”.

However, the proportion of households reported to be living in unsuitable housing, according to the National Occupancy Standards,¹² was below the BC average. In 2011, this was 5.6% in Prince Rupert; in BC, it was 6.8%.

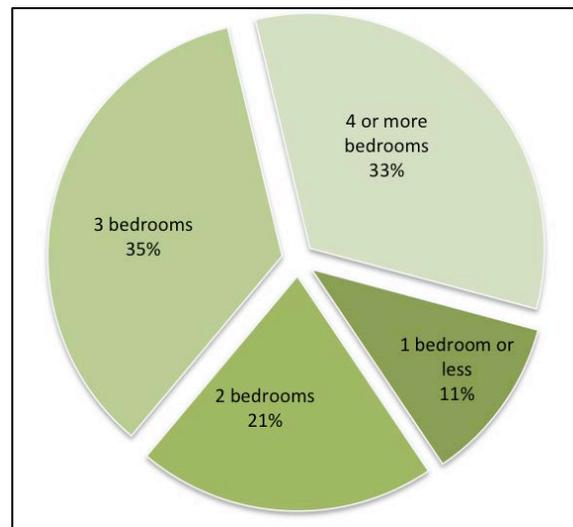
Potentially contributing to the condition of housing in Prince Rupert is the fact that there are a high proportion of households who rent, rather than own their homes. As of 2011, only six in ten households in the CA (60.5%) owned their homes,

Age of Private Dwellings: 2011



Source: Statistics Canada. 2011 National Household Survey

Dwellings by Number of Bedrooms: 2011



Source: Statistics Canada. 2011 National Household Survey

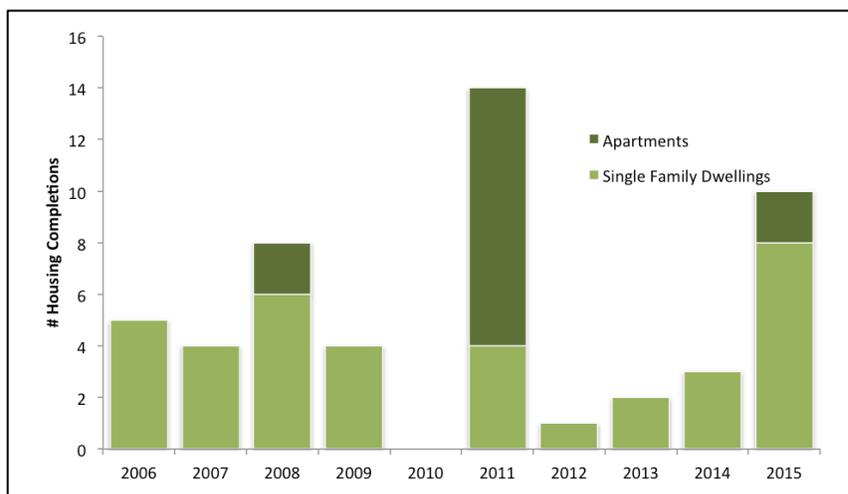
compared to 70% in the province overall; 39.5% of households were renters.¹³ This is particularly significant given that rental demand in the Skeena-Queen Charlotte Regional District is forecast to grow 5-7% over the next two decades.¹⁴

Residential Development

Prince Rupert has seen minimal residential development in the past decade. Since 2006, the City of Prince Rupert has issued an average of 3.8 residential building permits per year¹⁵ and there have been only 51 housing completions. The majority of these new homes were completed in 2011, when the city saw the addition of four single-detached homes and 14 apartments.

The housing stock experienced another small boost in 2015, with the addition of eight single-family dwellings and two apartments. Overall, however, given the age and condition of the housing stock, residential development has been very low.¹⁶

Housing Completions by Dwelling Type: 2006-2015



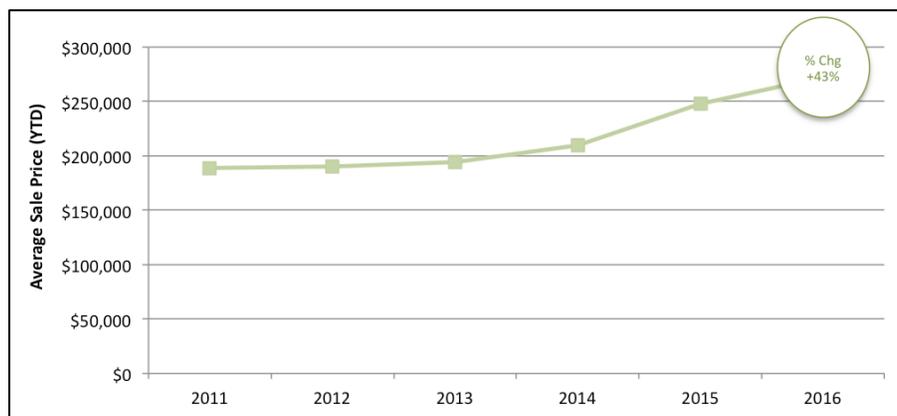
Source: Canada Mortgage and Housing Corporation, produced by Statistics Canada. Housing starts, under construction and completions

Housing Costs & Demand

Notwithstanding the lull in housing development, assessment roll values for residential properties in Prince Rupert have increased steadily since 2013.¹⁷ Between 2011 and 2016, the average selling price of a single-detached home in Prince Rupert increased by 44.3%. Prices rose steeply in 2014, increasing 18%, and then by another 10% over the last year (as of July).

This rise in prices corresponded to a decline in listings. While the number of homes for sale increased between 2011 and 2013, in 2014, listings dropped 20%. That same year, the average price jumped by almost \$38,000.

Average YTD Sale Price: 2011-2016

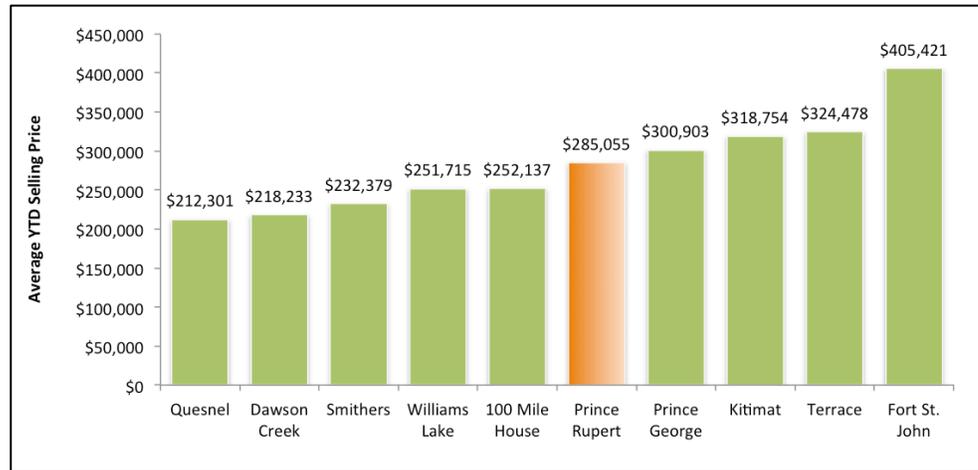


Source: BC Northern Real Estate Board: Comparative Activity by Area Reports, 2016

As of June 2016, the average selling price of a single-family home in Prince Rupert was \$285,055, which was mid-range compared to the other communities examined in this study.¹⁸

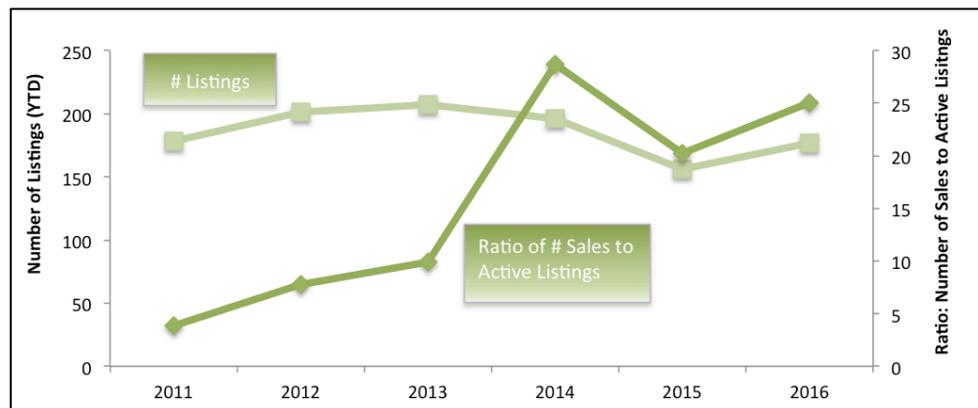
Since 2014, it has been a seller's market for residential real estate in Prince Rupert. As the number of listings dropped, the ratio of Sales-to-Active Listings (S/A%) – also known as the market absorption rate – has risen. Between 2013 and 2014, the S/A% rose from 9.9 to 28.7. While there was some market correction in 2015, the S/A% increased back to 20 this past year.¹⁹

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

While data for 2016 is not yet available, as of 2015, the costs of rentals in Prince Rupert were average compared to other communities in Northern BC.

In 2011, the average rent, including utilities, in the City of Prince Rupert, as reported by the NHS, was \$679. The average renter household had an after-tax income of \$42,535, and 19% of that income was going towards housing and utilities. Thirty-seven percent of renters were paying 30% or more on housing, and for 17% of renters, housing was consuming more than half of their income.

One in ten renting households was considered to be living in “overcrowded conditions”, according to the National Occupancy Standard. Overall, considering affordability, overspending, income levels, overcrowding, and bedroom shortfalls, the rental situation in Prince Rupert was considered to be “poor”. The city was ranked 19th of 72 BC municipalities on the Canadian Rental Housing Index.²⁰

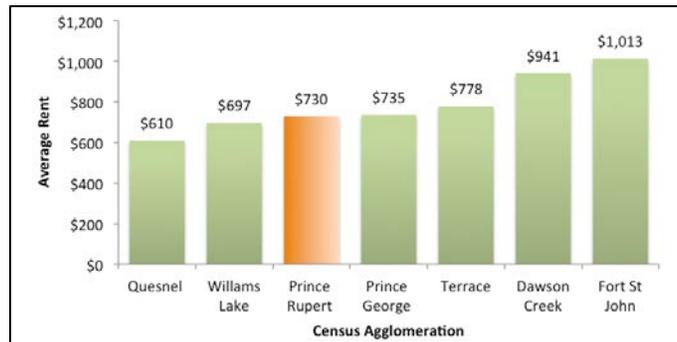
While updated NHS statistics are not yet available, the average rent in Prince Rupert, not including utilities, recorded by the CMHC Rental Market Survey in the spring of 2015, was \$730, up 1.7% from the same time in 2014.

As of 2014, the average rent of a one-bedroom apartment in Prince Rupert CA was \$620. This was among the lowest of the communities examined in this study. Of particular significance to the seniors population in Prince Rupert, this average rent is also \$47 below the maximum subsidy available to low-income seniors through the SAFER Program²¹ administered by BC Housing.

As of April 2015, the housing stock in the city contained 892 rental units. The number of rental dwellings saw a marginal expansion of seven units (or 0.8%) between 2014 and 2015, which is significant given that the total housing stock only increased by ten dwellings that year.

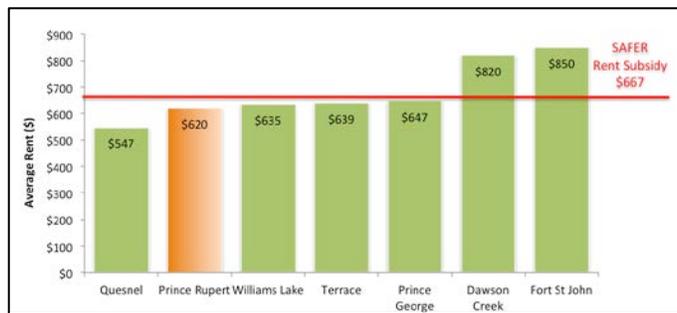
The vacancy rate in April 2015 was 5.6%, which was the second highest of communities examined in this study. As the Rental Market Survey did not record a vacancy rate for Prince Rupert in 2014, it is not known how this rate compares to previous years.

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



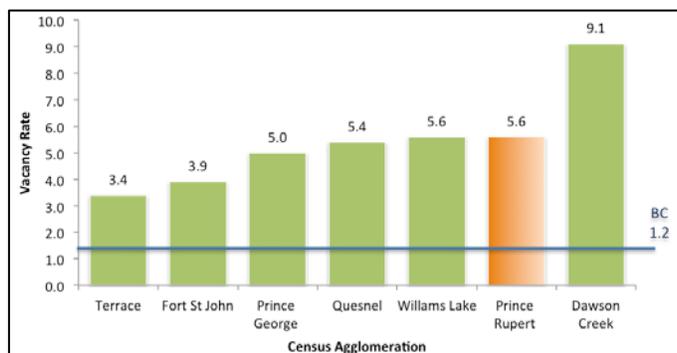
Source: Canada Mortgage and Housing Corporation. Rental Market Statistics, 2016

**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

Current & Future Housing Development

Housing is a leading issue of concern in Prince Rupert. Much of the existing housing stock is old and in need of repair. The rental pool is extremely limited and the costs of housing – and of rental units in particular – are inflated to the point of being unaffordable for residents.

There are a significant number of vacant homes in town. At the same time, redevelopment and renewal of the housing stock is stalled while people await decisions on liquefied natural gas (LNG) projects in the region. The City of Prince Rupert has embarked on a community-based planning process called *Redesign Rupert* “to explore and devise solutions to the challenges surrounding housing and other issues.” Affordable rental units, accessible homes for seniors, and incentives for housing renewal are among the priorities that have been flagged for further discussion and action. There is also a process underway to revitalize the downtown core, which will explore opportunities for housing in this area.

CONCLUSION

The community of Prince Rupert is preparing for the massive influx of workers and economic activity that will arrive should any of the proposed LNG projects in the region receive the go-ahead. The stock of affordable housing is already at a premium, and further increases to the already elevated housing and rental prices are poised to critically impact low and middle income residents in Prince Rupert, especially seniors and vulnerable populations.

While there is not a shortage of physical dwellings, there is an extremely limited supply of safe, appropriate, and affordable homes available in Prince Rupert. Future development will therefore need to engage landowners and industry with a focus on renewing the housing stock and adapting homes to the needs of the growing proportion of elderly residents and working visitors.

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 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." (http://cmhc.beyond2020.com/hicodefinitions_en.html)
- ⁹ 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/2012/09/47_Skeena-Queen_Charlotte_1209211.pdf (accessed: October 2016).
- ¹⁰ Housing Income Limits (HILs) 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 each 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. *Prince Rupert, 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.*
- 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/claremoehrie/Downloads/Building%20Permits%20by%20Community%20(4).pdf* (accessed October 2016).
- ¹⁶ *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).
- ¹⁷ 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).
- ¹⁸ BC Northern Real Estate Board (BCNREB). 2016. *News Release: July 6, 2016.* <http://bcnreb.bc.ca/board-news-releases> (accessed September 2016).
- ¹⁹ BCNREB. 2016. *Comparative Activity by Area Reports: BCNERB MLS Property Types.*
- 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 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.

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

