# District of Vanderhoof Housing Needs Assessment



## **Final Report**

August 2020

prepared by



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## **Executive Summary**

The District of Vanderhoof (the District) recognizes that it has a social and practical responsibility to address local housing needs on behalf of the community and that access to secure, adequate and affordable housing are essential components of an inclusive, dynamic and sustainable community. The District strives to ensure that community members have access to an adequate supply of suitable housing options. This report focuses on "need and demand" for housing in the District of Vanderhoof and contains the following information:

- A description of a wide range of factors that influence the housing market;
- An identification of groups who are least able to access affordable, adequate and suitable housing;
- A commentary on gaps and key areas of need; and
- Recommendations on how identified housing gaps may be addressed.

This Housing Needs Assessment was developed through quantitative data collection, a series of key community stakeholder interviews and a public survey conducted in the summer of 2020. The District of Vanderhoof's Housing Needs Assessment was prepared to provide a baseline understanding of housing needs in the District.

#### Key Areas of Need

The following key areas of need, crossing over the private and non-market housing sectors, have been identified:

- 1. Housing Availability
- 2. Affordable Housing
- 3. Rental Housing
- **4.** Short-Term Rentals
- 5. Special Needs, Disability and Seniors Housing
- 6. Housing for Families
- **7.** Shelters for Individuals Experiencing Homelessness and Housing for Individuals at Risk of Homelessness

Recommendations have been provided at the end of this report to guide the District of Vanderhoof when considering and evaluating the range of potential housing alternatives available to address the needs that have been identified.

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## 1 Introduction

Like many communities in British Columbia, Vanderhoof has been facing housing pressures in recent years due to changing market conditions in the province as well as local demographics. To better understand the challenges and how to respond to them, the District initiated this Housing Needs Assessment (HNA). In April of 2020, the District of Vanderhoof consulted with L&M Engineering Limited in an effort to produce an HNA. The effort involved an extensive analysis of data related to housing, a review of the existing District of Vanderhoof Housing Study and Needs Analysis, a review of existing housing policies and objectives, and an analysis of the District's existing housing inventory. This HNA offers guidelines for adjustments to the District's approach to housing, identifies and analyses both demographic and economic trends that affect the housing demand.

In April of 2019, the Government of British Columbia announced that all local governments across the province are required to complete housing needs reports by April 2022, and every five years thereafter. This HNA was prepared to meet the Housing Needs Reports Requirements outlined in the *Local Government Act*. This report provides new housing related data and additionally provides updates to the quantitative and qualitative data from the District's previous 2015 Housing Study and Needs Analysis.

#### 1.1 Priorities from 2015

The previous 2015 Housing Study and Needs Analysis identified the following housing priorities to be pursued:

- Housing for Seniors;
- Rental Accommodation;
- 'Smart' and Universal Design;
- Dynamic and Mixed Housing; and
- Subsidized and Supportive Housing.

Although the District has made steps towards adapting to each of these recommendations, the pace of housing development between 2015 and 2020 has made it difficult, and as a result not all priorities have been touched upon.

#### 1.2 Purpose of this Study

There are communities across British Columbia and Canada that are struggling to provide their residents with affordable, adequate and suitable housing. However, before an appropriate approach to housing can be determined, the scope of the problem should first be understood.

The purpose of this study is to ensure that the District has the information it requires to meet the needs of current and future residents, at all ends of the economic spectrum. This HNA is intended to provide

baseline data of Vanderhoof's current housing availability, suitability and affordability across the entire housing continuum (Figure 1). This report will be used by District staff and Council as a tool to fully understand the community's housing needs. In addition, this HNA will provide data and background information when writing housing related policy and will provide clear, concise data for staff to reference when speaking with potential partners, non-profit housing providers and developers regarding the types of housing that is needed. Finally, this report will be used as background documentation when the District and other housing related organizations apply for grant funding.

#### 1.3 Methodology

The methodology used to develop this HNA involved assembling and analyzing relevant data, interviewing key community stakeholders and leveraging participation from local residents by asking their thoughts on the current housing situation. Determining the need and demand for housing has been framed by BC Housing's *Housing Need and Demand Study Template*. This template focuses on obtaining both quantitative and qualitative sources of information in order to offer comprehensive insight into local housing needs.

The process to develop this report included the following components:

- 1. Review of background policies, plans, and other documents;
- 2. Analysis of data on Vanderhoof's demographics, economy, and housing;
- 3. Engagement with key stakeholders in the community; and
- **4.** Development of recommendations.

This report draws on available statistical information on demographics and housing, as well as the knowledge and experience of housing-related stakeholders in the District. The primary source for quantitative data presented in this report was obtained from the 2006, 2011 and 2016 Statistics Canada Census data, the 2011 Statistics Canada National Household Survey (NHS), BC Stats, and BC Assessment. Additional quantitative data was collected from the Canada Mortgage and Housing Corporation (CMHC), BC Housing, the BC Northern Real Estate Board (BCNREB), and the District of Vanderhoof. A rental market survey was conducted as well, which reviewed online sources for rental availability in the District.

In order to provide additional context to the statistical data, qualitative data was obtained through the collection of insights, observations and perspectives of key community stakeholders. A series of stakeholder interviews were conducted to provide insight into areas of concern within the community, as well as potential housing opportunities. For community stakeholders who were unavailable for an interview, an online questionnaire was provided to be filled out at their discretion. A list of participating community stakeholders can be found in Appendix B. The public survey was made available online and as a hard copy at the District office, in order to provide local residents the opportunity to participate (see Appendix C).

#### Limitations

There are some limitations to the data available. The first key limitation to this report is the data provided by the 2011 Statistics Canada NHS. The mandatory long-form Census from previous years used to develop housing profiles and in-depth income data was replaced by the optional NHS. The voluntary nature of the NHS means that information on certain households may be missing from the survey. This absence of data makes it difficult for meaningful conclusions to be drawn from the provided statistics, particularly income data. As the NHS was essentially a new survey, with a new methodological approach, the change in survey has made it difficult to conduct a longitudinal analysis of housing and income trends.

As such, NHS data is not always comparable to data provided by the previous long-form Census and due to low response rates received from the 2011 NHS, this data has been included to provide a supplementary perspective. The District of Vanderhoof received a weighted response rate of 80.2 and an unweighted response rate of 68.3 from the 2011 NHS. These response rates should be kept in mind when interpreting developments over time that included the 2011 NHS program data. Because of this, the 2006 Census data is used for comparison purposes where possible.

A second limitation is the absence of data on extreme core housing need. This data could not be analyzed specific to owners and tenants separately, as the specific data on households spending 50% or more of their income on shelter costs was not available through Census Canada.

The third limitation is due to rounding the data contained within the tables and figures throughout this report may not add up to exactly 100%.

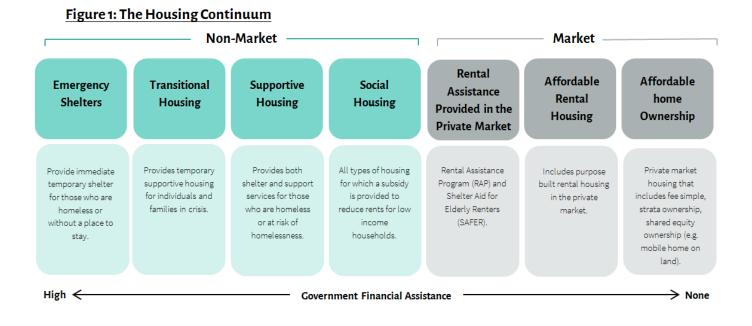
#### 1.4 The Housing Continuum

The housing supply in any community consists of a range of types and prices and would ideally contain a variety of features and/or services suitable for households of all income levels. This range of housing is typically referred to as the 'Housing Continuum'. The housing continuum model includes both non-market housing and market housing, which are typically defined by the level of government financial assistance involved.

The housing continuum model provides a way of looking at the local housing market and the range of available housing choices (market and non-market). As an illustration, the continuum has two purposes – first, to provide readers with an "at a glance" look at what housing planners use as a basis for analysis and second, as a tool to identify gaps in the District's housing market.

The non-market side of the continuum refers to the housing that rents below market rent and includes housing that receives some form of rental assistance from various levels of government. This side of the continuum includes housing forms such as emergency shelter spaces, various forms of transitional and

supportive housing, and social housing or rent geared to income housing. These non-market housing options typically require the greatest level of support and often require the most public funding.



Moving along the continuum, rent supplements form a bridge between the two sides of the continuum, with government assistance provided to individuals renting in the private market. The remaining tenures (affordable rental and ownership housing) in the private market include purpose built rental housing, the secondary rental market (i.e. basement suites), and a mix of ownership options such as single detached housing or strata tenure developments.

It is important to note that many families or individuals may not choose homeownership as their end goal. A few reasons for this could include length of a work contract, proximity to work, or a change in household composition. A healthy housing stock in a community should include a variety of housing forms and tenures to meet the diverse needs of residents from a variety of socio-economic backgrounds and stages of life. For some, changes to personal housing needs may occur in different directions along the continuum.

#### 1.5 Government Roles in Affordable Housing

It is a joint effort and responsibility between all levels government in British Columbia to ensure that there is enough affordable housing. As provided by the provincial government, the following tables contain summaries of the responsibilities given to each level of government with respect to affordable and social housing:

#### Local Government

- No mandate to supply affordable housing
- Encourage the development of affordable housing
- Protect the current stock of affordable housing
- Adopt plans and create policies that support affordable housing i.e., Official Community Plans, Affordable Housing Strategy, Incentives, Zoning Bylaws
- Offer property tax incentives and targeted reductions to build or renovate affordable housing
- Encourage a greater mix, scattered housing and mixed-use neighborhoods and allowing secondary suites or promoting higher density
- Streamlining development approval processes

Source: Province of British Columbia (2018)

#### **Provincial Government**

- Address housing affordability through strategic housing action plans
- Regulate real estate development / marketing, home warranty insurance, landlord-tenant relations, land use planning and development finance
- Provide legislative framework for strata housing and developments
- Invest in public transit
- Partner with local governments, non-profit agencies and housing stakeholders through BC Housing
- Fund social housing programs and projects
- Maintain BC Building Code, creating efficiencies so it is easier to approve options such as secondary suites
- Develop uniform technical standards that simplify building code compliance

#### **BC** Housing

- A crown corporation
- Mandated to deliver Affordable Housing projects
- Based on a cooperative approach with local Governments and non-profits
- Supports social and affordable housing, emergency shelters
- Regulates residential construction
- Supports outreach for homeless individuals
- Administers rent supplements

Source: Province of British Columbia (2018)

#### Federal Government

- National Housing Strategy (2017), a 10-year commitment to reinvest in affordable and social housing
- Partners with the provincial government and invests in affordable and social housing
- Provides funding for affordable housing projects
- Provides financial assistance through tax credits and exemptions (e.g. First Time Home Buyer's Tax Credit, Home Buyers' Plan and capital gains tax exemption)
- Provides mortgage loan insurance
- Research housing market and related topics through the Canada Mortgage and Housing Corporation (CMHC)

## 2 Community Context

The District of Vanderhoof is located in the Bulkley-Nechako region of northwestern British Columbia. Vanderhoof is approximately 100 kilometres west of the City of Prince George via Highway 16, near the geographical centre of British Columbia. Other nearby communities include the District of Fort St. James, approximately 61 kilometers north of Vanderhoof at the terminus of Highway 27 and the Village of Fraser Lake, located approximately 58 kilometers west of the District.

Vanderhoof offers a wide range of recreation, health and wellness programs, services and activities to its community members. From the Vanderhoof Aquatic Center, the Omenica Golf Course, the numerous downhill biking trails, and the continuous trails system, the opportunities for recreation and outdoor adventure are endless. If you would prefer to stay indoors, the Nechako White Sturgeon Conservation Centre offers tours of the hatchery, the Vanderhoof Arena hosts many local events, and the local Public Library organizes art exhibits and book readings. No matter your age or ability, there is plenty to enjoy in Vanderhoof. For those who prefer to have a work, life balance and still be within 100 kilometres of a big city, Vanderhoof is a great place to call home.

The District's 2014 Official Community Plan (OCP) is in the midst of being updated with a forecasted adoption date in the latter half of 2020. The current OCP identifies policies to improve the current housing stock and supports the establishment of affordable, accessible, and suitable housing in the District. In addition to policy, the OCP contains a number of relevant principles in the context of housing that should be used to shape future growth. These principles include the protection of the natural environment and promotion of environmental stewardship, maintaining a diversified economy and the management of growth in an orderly way.

The District has identified the desire to build upon existing objectives, policies, and the above principles to support the emergence of a more diverse housing stock and promote an increase in affordable and suitable housing.

The District has recently begun updating their current Zoning Bylaw and is seeking to support a range of dwelling options from secondary suites, and seniors' group lodging, to temporary work camps.

#### 2.1 Population

The population of Vanderhoof was 4,439 in 2016. Between 2006 and 2011, the District's population increased by 10.2% (416 people). However, between 2011 and 2016, the District saw a -0.9% (41 person) decline. The population of the Regional District of Bulkley-Nechako (RDBN) experienced a modest increase of 2.5% (965 people) between 2006 and 2011 and similarly to Vanderhoof, followed with a -3.3% (1,312 people) decline between 2011 and 2016.

Community/Area	2006	2011	2016	Nominal Change 2006-2011	Percentage Change 2006-2011	Nominal Change 2011-2016	Percentage Change 2011-2016
District of Vanderhoof	4,064	4,480	4,439	+ 416	+ 10.2%	- 41	- 0.9%
Regional District of Bulkley-Nechako	38,243	39,208	37,896	+ 965	+ 2.5%	- 1,312	- 3.3%

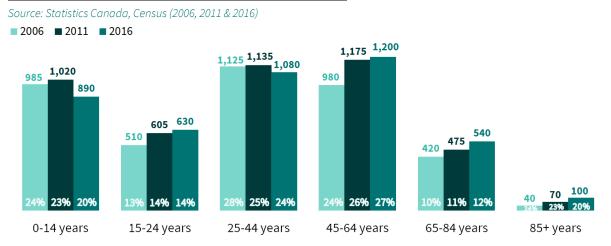
#### Table 1: Population Change (2006, 2011 & 2016)

Source: Statistics Canada, Census (2006, 2011, 2016)

#### 2.2 Age Composition

Although the largest age group in 2016 was the 45 to 64-year-old cohort representing 27% (1,210) of the population, Vanderhoof has a relatively young population as just over one third (34%) of residents are under the age of 25.

The age distribution of Vanderhoof did not change significantly between 2006 and 2016. Despite having a youthful population, the District's population is still aging. According to the Census data, between 2006 and 2016 there was a 29% (120 people) increase in residents between the ages of 65 and 84. Additionally, there was a 150% increase in residents over the age of 85 by 150%, growing from 40 individuals in 2006 to 100 in 2016.



#### Figure 2: Population by Age Group (2006, 2011 & 2016)

The average of the population in Vanderhoof in 2016 was 38 years. The District's median age rose from 34.9 years to 37.5 years between 2006 and 2016. Compared to the 2016 median age of the RDBN (41.1 years) and of British Columbia (43 years), Vanderhoof remains younger. This difference in median age between the three areas is shown in Table 2.

#### <u>Table 2: Median Age (2006, 2011 & 2016)</u>

Community/Area	2006	2011	2016
District of Vanderhoof	34.9	36.0	37.5
Regional District of Bulkley-Nechako	37.4	39.9	41.1
British Columbia	40.8	41.9	43

Source: Statistics Canada, Census (2006, 2011, & 2016)

#### 2.3 Mobility

In 2016, 90% of Vanderhoof's population were either non-movers (80%) or non-migrants (10%), and maintained their residence in the District. In 2011, 91% of the population were recorded as either non-movers (80%) or non-migrants (11%), again staying in the District. In both 2011 (5%) and 2016 (7%), less than 8% of Vanderhoof's population moved outside of the District.

# ■ 2011 ■ 2016 3,595 3,540 485 425 240 295

80%

80%

Non-movers

#### Figure 3: 1 Year Ago Mobility Status of Non-movers, Non-migrants, and Migrants (2011 & 2016) Source: Statistics Canada, Census (2011 & 2016)

Looking over a longer period, the five-year mobility status of the population in Vanderhoof between 2011 and 2016 is as follows. In 2016 a total of 2,420 individuals were recorded as non-movers and 870 individuals were counted as non-migrants. In the same year, in relation to their place of residence on the same date five years earlier at the provincial level, 785 individuals had moved outside of Vanderhoof.

11%

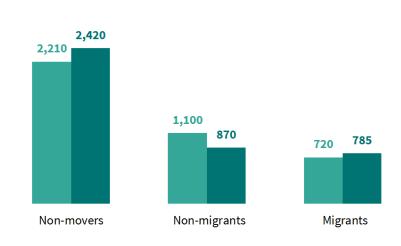
10%

Non-migrants

7%

Migrants

5%



#### Figure 4: 5 Year Ago Mobility Status of Non-movers, Non-migrants, and Migrants (2011 & 2016)

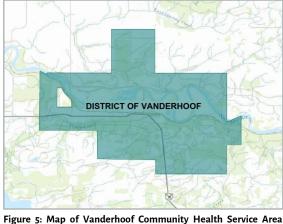
#### 2.4 Population Projection

Source: Statistics Canada, Census (2011 & 2016)

2011 2016

BC Stats performs small population projections, which are published as P.E.O.P.L.E statistics (Population Extrapolation for Organizational Planning with Less Error). These projections use area-specific fertility, mortality and migration assumptions, based on past conditions. Accordingly, these projections are not necessarily what will be, as unforeseen changes in economic factors, government policy, infectious diseases, land use changes, etc., will have an effect on the future population.

The population projections and estimates produced by BC Stats are prepared based on the Ministry of Health provincial Health Administrative Boundaries. Provincial health data for British Columbia follows a nested hierarchy. As these boundaries are based on Census Dissemination Blocks, they are divided into varying geographic levels beginning with Health Authorities (HAs), followed by Health Service Delivery Areas (HSDAs), Local Health Areas (LHAs), and Community Health Service Areas (CHSAs), which are the smallest geographic level. The population projection and estimate data for Vanderhoof is available at the CHSA



(CHSA)

level. CHSA and LHA geographic boundaries were developed by the BC Ministry of Health for administrative purposes to inform health system planning and service delivery. The Vanderhoof CHSA is approximately 54 km<sup>2</sup> in size and is comprised of the district municipality of Vanderhoof.

2016	2020	2025	Nominal Change 2016 - 2020	Percent Change 2016 - 2020	Nominal Change 2020 - 2025	Percent Change 2025 - 2025
4,439	4,183	5,161	- 256	- 5.7%	+ 978	+ 23%

#### Table 3: Anticipated Population Growth: Vanderhoof CHSA (2016-2025)

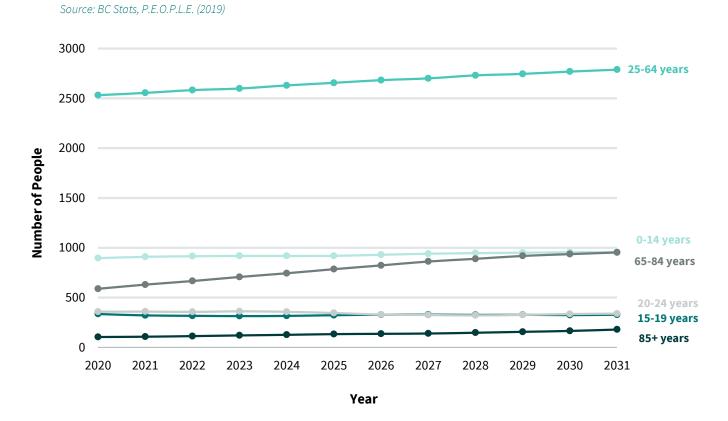
Source: Statistics Canada, Census (2006), BC Stats P.E.O.P.L.E. (2019)

According to the P.E.O.P.L.E. projection data from BC Stats, between 2020 and 2025, the District's population is expected to grow by 23% (978 people). The population of seniors (65+ years) is expected to rise by 148% from 640 people (2016 Census) to 918 in 2025 (BC Stats, P.E.O.P.L.E.). BC Stats expects for the District to reach a population of 5,549 by 2031.

#### Table 4: Anticipated Population Growth by Age Group: Vanderhoof CHSA (2020-2031)

Year	Total Population	0-14 years	Percentage of total population	15-19 years	Percentage of total population	20-24 years	Percentage of total population	25-64 years	Percentage of total population	65-84 years	Percentage of total population	85+ years	Percentage of total population
2020	4,183	896	19%	335	7%	358	7%	2,532	53%	588	12%	104	2%
2021	4,881	909	19%	321	7%	359	7%	2,555	52%	630	13%	107	2%
2022	4,950	915	18%	317	6%	356	7%	2,583	52%	666	13%	113	2%
2023	5,020	918	18%	314	6%	362	7%	2,599	52%	707	14%	120	2%
2024	5,091	918	18%	316	6%	357	7%	2,630	52%	744	15%	126	2%
2025	5,161	919	18%	323	6%	345	7%	2,656	51%	785	15%	133	3%
2026	5,229	930	18%	328	6%	329	6%	2,683	51%	823	16%	136	3%
2027	5,296	940	18%	329	6%	325	6%	2,701	51%	862	16%	139	3%
2028	5,360	946	18%	326	6%	321	6%	2,731	51%	889	17%	147	3%
2029	5,423	950	18%	327	6%	326	6%	2,746	51%	918	17%	156	3%
2030	5,484	955	17%	324	6%	335	6%	2,769	50%	936	17%	165	3%
2031	5,543	957	17%	328	6%	338	6%	2,788	50%	953	17%	179	3%

Source: BC Stats, P.E.O.P.L.E. (2019)



#### Figure 6: Anticipated Population Growth by Age Group: Vanderhoof CHSA (2020-2031)

#### 2.5 Households

In 2016, there were 1,755 households in Vanderhoof. Between 2006 and 2016, there was a 13% (205 households) increase in the number of households. The average household size in Vanderhoof in 2016 was 2.5 people, slightly lower than an average household size of 2.6 in 2011. Over the past three Censuses, Vanderhoof and the RDBN have maintained almost identical average household sizes. These averages are slightly larger than the province has recorded as a whole.

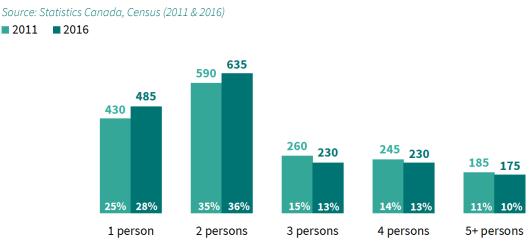
Table 5: Total Number of Private Households & Avera	ge Household Size (2006, 2011 & 2016)
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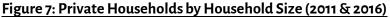
	District of Vanderhoof			Regional District of Bulkley-Nechako			British Columbia			
	2006	2011	2016	2006	2011	2016	2006	2011	2016	
Total Number of Private Households	1,550	1,710	1,755	14,550	15,170	15,100	1,643,150	1,764,635	1,881,970	
Average Household Size	2.6	2.6	2.5	2.6	2.6	2.5	2.5	2.5	2.4	

Source: Statistics Canada, Census (2006, 2011, 2016)

Over the past three censuses, both Vanderhoof and the RDBN have maintained similar average household sizes.

While the overall distribution of household size in Vanderhoof did not change significantly between 2006 and 2016, there was a slight increase in the number of one and two person households and a slight decrease in the number of three, four, and five-or-more person households.





In 2016, over one third (36%) of households were two person households. One person households, meaning a person living alone or with roommates, contributed to 28% of the total households in Vanderhoof. Three (13%), four (13%), and five or more (10%) person households followed at relatively equal percentages. Since the 2011 Census, the statistics on household size did not change much and had only fluctuated by 1-3%.

#### Table 6: Anticipated Number of Households: Nechako LHA (2016, 2020 & 2025)

		2020 202	5 Nominal Char	nge Percent Change
6,407 6,759 7,334 + 927	6,407	5,759 7,33 <sup>.</sup>	4 + 927	+ 14%

Source: BC Stats, P.E.O.P.L.E. (2019)

The same BC Stats P.E.O.P.L.E data sets used for population projections are also used to estimate household projections. There is no data available for the anticipated number of households in the District, as BC Stats does not publish household projections specifically for Vanderhoof. BC Stats does however publish data for the Nechako Local Health Area (LHA) (Figure 8) to project the anticipated number of households between 2016 and 2025. The Nechako LHA includes the



Figure 8: Map of Nechako Local Health Area (LHA)

communities of Vanderhoof, Fraser Lake, Fort Fraser, Fort St. James, Tachie, Fort Babine, and Germansen Landing.

### 3 Economic Context

#### 3.1 Household Incomes

The Census reports on income data from the year previous to the year in which the Census was completed. For example, income data from the 2016 Census is based on 2015. The information in this section is shown based on the year of the Census. Median income identifies the mid-point of income distribution in the community, or that half of the sample makes more than the median income and half makes less.

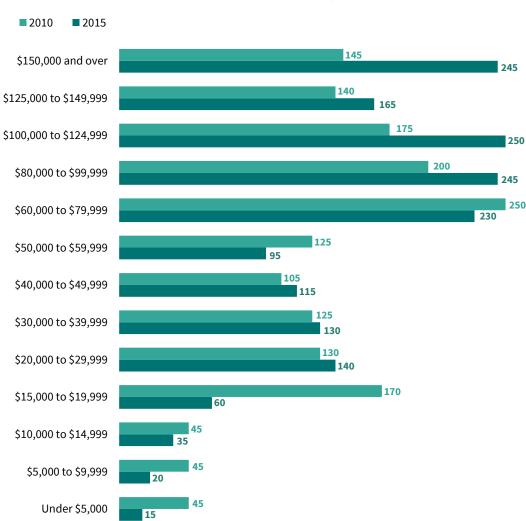




Figure 9: Households in Specified Income Brackets (2010 & 2015)

Analyzing the distribution of household income can be helpful when understanding the type and cost of housing that the population can afford. This income data can be useful to identify the amount of low-income or subsidized housing that is required for households that are not earning enough to secure adequate market rental or ownership housing.

Figure 9 summarizes number of households within each income bracket, specified by Statistics Canada, for the years 2010 and 2015. In 2015, approximately 52% (905) of households in the District were earning \$80,000 or more per year. The income bracket with the most households in 2015 was the \$100,000 to \$124,999/year bracket (250 households). As the figure shows, median incomes have risen for the majority of households in Vanderhoof.

#### 3.2 Average and Median Household Income

Household income data can be helpful when evaluating housing affordability in a community. The reason for this is because household income data includes people residing in a single private dwelling that are contributing to shelter costs.

Presented in the table below, are the median and average incomes for private households in the District. Census data from 2016 shows the 2015 median total income for private households in Vanderhoof was \$82,368 and the average was \$87,186. The 2011 NHS recorded a median household total income for private households in the District as \$63,520 and the average as \$78,638. The District's 2006 Census data shows a median income of \$59,603 in 2005. Between 2005 and 2015, the median income for private households in Vanderhoof increased by 38% (\$22,765).

The income data in the table below indicates a continuous trend is present toward rising incomes in Vanderhoof, the RDBN, and throughout BC.

	District of Vanderhoof		-	ional Distri Ikley-Necha		British Columbia			
	2005	2010	2015	2005	2010	2015	2005	2010	2015
Median Income	\$59,603	\$63,520	\$82,368	\$56,315	\$74,576	\$76,008	\$52,709	\$60,333	\$69,995
Average Income	-	\$78,638	\$87,186	_	\$85,816	\$86,862	-	\$77,378	\$90,354

#### Table 7: Median and Average Household Total Income of Private Households (2005, 2010 & 2015)

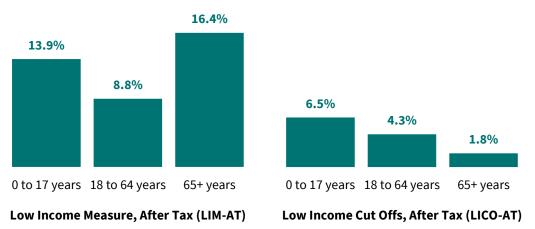
Sources: Statistics Canada, Census (2006 & 2016), National Household Survey (2011)

As mentioned in the Methodology, due to low response rates received from the 2011 NHS, this data has been included to provide a supplementary perspective. For this reason, income data from the 2006 and 2016 Censuses should take precedence when making comparisons.

#### 3.3 Low Income Measures

According to the 2016 Census, low income thresholds are illustrated by Low-Income Measure, After Tax (LIM-AT) and the Low-Income Cut Offs, After Tax (LICO-AT) and are defined as follows:

- LIM-AT: 50% of median adjusted after-tax income of households observed at the person level, where 'adjusted' indicates that a household's needs are considered<sup>1</sup>.
- **LICO-AT**: Income thresholds below which economic families or persons not in economic families would likely have devoted a larger share of their after-tax income than average to the necessities of food, shelter and clothing (approximately 20% or more of their after-tax income)<sup>2</sup>.



#### Figure 10: Low Income Measures by Age Group (2016)

Source: Statistics Canada, Census (2016)

Those between the ages of 0 and 17 years were at a slightly greater risk of low income than other age groups (13.9% based on LIM-AT and 6.5% based on LICO-AT). Based on both the LIM-AT and LICO-AT, individuals aged 65 years and older were at a relatively high-risk level of low income (16.4% based on LIM-AT and 1.8% based on LICO-AT).

<sup>&</sup>lt;sup>1</sup> https://www12.statcan.gc.ca/nhs-enm/2011/ref/dict/fam021-eng.cfm

<sup>&</sup>lt;sup>2</sup> https://www12.statcan.gc.ca/census-recensement/2016/ref/dict/fam019-eng.cfm

#### 3.4 Labour Force and Employment

In 2016, the total number of workers in Vanderhoof was 2,470 workers, an increase from 2,265 in 2011. Since 2006, the District has experienced increases in the labour force with each Census. Between 2006 and 2016, the number of workers in the labour force increased by 14% (305 workers).

In 2016, the District had an employment rate of 65.2%. Vanderhoof recorded higher employment rates than the both RDBN and the province in 2006, 2011, and 2016. The total labour force participation rate in the District was at 70.9% in 2016, up from a rate of 67.8% in 2011. The 2016 unemployment rate for the District in 2016 was at 8.1%, an improvement from 9.9% in 2011 and 8.1% in 2006.

This employment data indicates that the District has fairly high economic indicators, for example the 14% (305 workers) increase in the labour force between 2006 and 2016, the low unemployment rates, and high participation and employment rates. Vanderhoof has higher employment and participation rates than the RDBN and the province.

	District of Vanderhoof		-	onal Distric kley-Necha		British Columbia			
	2006	2011	2016	2006	2011	2016	2006	2011	2016
Number of workers in labour force	2,170	2,265	2,475	29,740	20,855	20,180	2,226,380	2,354,245	2,471,665
Employment rate	65.8	61.1	65.2	62.4	60.6	58.6	61.6	59.5	59.6
Unemployment rate	8.1	9.9	6.7	10.3	10.5	12.3	6.0	7.8	6.7
Participation rate	70.9	67.8	70.7	69.5	67.8	66.9	65.6	64.6	63.9

#### Table 8: Employment Indicators (2006, 2011 & 2016)

Sources: Statistics Canada Census (2006 & 2016), National Household Survey (2011)

#### 3.5 Occupation by Industry

Figure 11 provides an illustration of occupations that the District's employed residents have held during the 2006 and 2016 Census years. The three industries with the highest proportion of employed individuals in 2016 were manufacturing (17%), retail trade (12%), and education (12%). Figure 11 classifies the labour force by industry and indicates that the same three industries have experienced significant labour force declines between 2011 and 2016.

#### Figure 11: Total Labour Force Population Aged 15 Years and Over by Industry - North American Industry Classification System (2011 & 2016)

Source: Statistics Canada, Census (2011 & 2016)

2011 2016

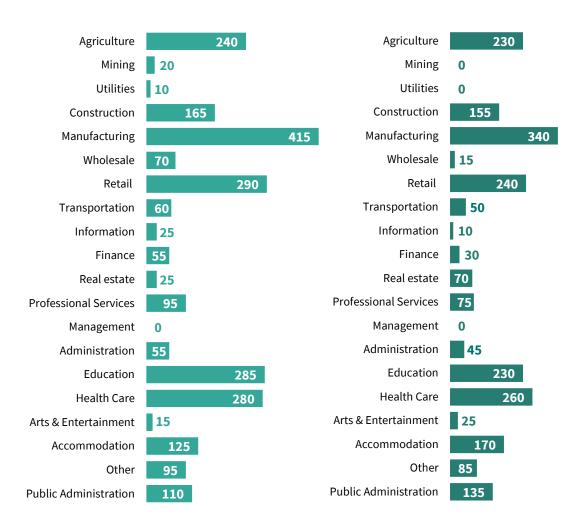


Table 9 provides the commuting patterns of Vanderhoof's employed residents. In 2016, majority of the work force (1,630 workers) remained within their census subdivision of residence (the District of Vanderhoof). A total of 210 workers remained in their census division of residence (Bulkley-Nechako), but commuted to a different census subdivision. There were 45 individuals who reported commuting to a different census subdivision as well as an entirely different census division within BC, and 10 who indicated that they commute to an entirely different province or territory.

#### Table 9: Commuting Destination for the Employed Labour Force Aged 15 Years and Over in Private Households with a Usual Place of Work (2016)

District of Vanderhoof	2016
Commute within census subdivision of residence	1,630
Commute to a different census subdivision within census division of residence	210
Commute to a different census subdivision and census division within province or territory of residence	45
Commute to a different province or territory	10
Source: Statistics Canada, Census (2016)	

### 4 Housing Context

#### 4.1 Market Housing Mix

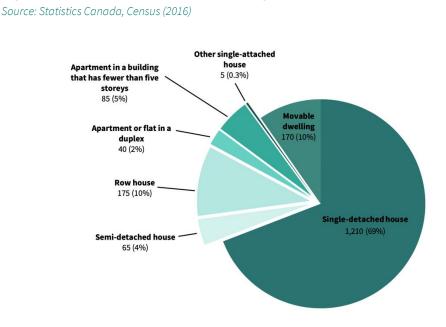
There is little diversity in the District's housing composition, as in 2016, 69% (1,210) of dwellings in the District were single-detached. In comparison, 44% of dwellings across British Columbia were single-detached homes. It appears to be fairly typical of smaller and rural communities to have a housing mix that is mostly comprised of single-detached homes.

Other attached dwellings such as semi-detached homes, row homes, apartments, and other singleattached homes accounted for 21% (370) of the District's housing stock. Movable dwellings made up the final 10% (170) of housing. Movable dwellings include mobile homes, houseboats, recreational vehicles and railroad cars.

#### Table 10: Total Occupied Private Dwellings (2006, 2011 & 2016)

2006	2011	2016	Nominal Change	Percent Change			
1,550	1,705	1,755	+ 205	+ 13%			
Source: Statistics Canada Census (2006, 2011, 2016)							

Although Vanderhoof's population experienced a decline between 2011 and 2016, the number of dwellings in the District increased by 13% (205 units).



#### Figure 12: Total Occupied Private Dwellings by Structural Type (2016)

#### 4.2 Age of Housing

Of the 1,755 occupied private dwellings in the District, 2016 Census data indicated that there were 255 private dwellings constructed prior to 1961, 675 constructed between 1961 and 1980, and 280 constructed between 1981 and 1990. Together, 69% (1,210) private dwellings were built before 1991. The number of new homes constructed slowed after 2001.

#### Figure 13: Total Occupied Private Dwellings by Period of Construction (2016)

**2006 - 2010** 125 (7%) **2001 - 2005** 70 (4%) **1991 - 2000** 280 (16%) **1960 or before** 255 (15%) **1961 - 1980** 675 (38%)

Source: Statistics Canada, Census (2016)

#### 4.3 Number of Bedrooms

According to Census data, dwellings in Vanderhoof have been built to accommodate larger households. Of the total occupied dwelling in the District, 33% (575) homes have three bedrooms and 32% (555) have four or more bedrooms, a combined total of 64% (1,130). However, only 11% (195) dwellings have one bedroom and 24% (425) have two bedrooms.

It is possible that due to an aging population in the District, there are households that are likely living in homes that once served larger families but now only serve one or two people.



#### Figure 14: Occupied Private Dwellings by Number of Bedrooms (2016)

Source: Statistics Canada, Census (2016), National Household Survey (2011)

1 bedroom 2 bedrooms 3 bedrooms 4 or more bedrooms

The figure above indicates that there could be a limited amount of housing available for residents looking for a home to accommodate a single-person household.

#### 4.4 New Home Construction Data

Data on new home construction was available from the District of Vanderhoof building permit data showing when building permits were issued. The data is shown in Table 11.

The residential building permit data indicates that the District has issued a total of seventeen permits for new single-family dwellings between 2015 and August of 2020. Two of the seventeen permits were issued in 2015, eight in 2016, three in 2017, one in 2018, and three in 2019. As of June 2020, there has not been a building permit issued for a new single-family dwelling in the District. In 2016, there were two building permits issued for duplexes and one issued for a triplex.

	2020	2019	2018	2017	2016	2015
Single Family Dwelling	-	3	1	3	8	2
Duplex	-	-	-	-	2	1
Triplex	-	-	-	-	1	-

Source: District of Vanderhoof Building Permit Data

## 5 Housing Indicators

Housing indicators are a way for housing challenges to be measured. These measurements allow communities to monitor three housing-related challenges and changes occurring over time. Housing indicators show when households are not meeting the following housing standards:

- Adequate housing is reported by their residents as not requiring any major repairs.
- Affordable housing costs less than 30% of total before-tax household income.
- Suitable housing has enough bedrooms for the size and composition of resident households according to National Occupancy Standard (NOS) requirements.

CMHC defines Core Housing Need as a household whose housing does not meet the minimum requirements of at least one of the above indicators.

#### 5.1 Adequacy

The housing stock in Vanderhoof is aging, and as buildings get older they will become more difficult and more expensive to maintain. The number of occupied private dwellings in the District in need of major repairs has not exceeded 10% over the past three Censuses. In 2016, 8% (140 dwellings) of dwellings in the District were recorded as needing major repairs. In 2011, the NHS indicated that only 10% (170 dwellings) of homes at the time were in need of major repairs. In 2006, the Census data showed 8% of dwellings required major repairs.

Examples of "major repairs" include problems that compromise the dwelling structure (such as structural problems with the walls, floors, or ceilings) or the major systems of the dwelling (such as heating, plumbing, and electrical).

Community stakeholders indicated that the conditions of homes are generally in good condition, however, there are dwellings in the District that are in need of updates and/or repairs. There also appears to be rental homes in Vanderhoof that are inadequately maintained. Around 69% (1,210) of dwellings in the District were built prior to 1991, meaning that there were homes built to meet minimum requirements for the time period. Additional feedback indicated that there are homes with preserved wood foundations in the District.

#### 5.2 Affordability

No community will have a housing stock that will always meet the needs of the community and the preferences of their residents in terms of numbers, size, type and cost. It is a complex matrix of needs that changes over time in response to changes in both the housing stock and in the population.

Measuring housing affordability involves comparing total shelter costs with a household's ability to meet them given their annual income. Shelter costs are considered to include basic utilities for renters, and for homeowners, this will generally include taxes and insurance as well as mortgage payments. Typically, affordable shelter costs target 30% of a household's income. When considering affordability, housing is generally affordable if an individual contributes less than 30% of before-tax household income on shelter costs. Households spending more than 30% of their income on shelter costs are considered to be in core need. Households paying more than 50% of their income on shelter costs are considered to be at risk of homelessness.

#### 5.3 Suitability

A dwelling is considered to be suitable if there are enough bedrooms for the number of people in the household. In 2016, 2% (40) of households reported that there was more than one person per room in their home. In the 2011 National Household Survey, there were no reports received of there being more than one person per room amongst the total number (1,705) of private households. In 2006, the Census data showed that 0.6% of occupied private dwellings had more than one person per room.

This Census and NHS information generally aligns with information received from the interviewed key community stakeholders. Majority of the District's residents are living in a suitable accommodation, however, there are community members living in unsuitable households. Amongst the feedback received during stakeholder interviews, there was mention that there are instances where families are unable to find a large enough dwelling with a suitable number of bedrooms, and some households members are required to share rooms or sleep in other rooms in the house such as the living room.

## 6 Market Rental Housing

This section describes the rental market in Vanderhoof. Although there are rental properties available in the District, the market appears to be limited. There is a limited amount of data available on market rental housing in the District, however, according to feedback received from community stakeholders there is typically little available for rent.

As of 2016, 28% (495) of households in the District were being rented. CMHC updates and publishes Rural Rental Market data every five years, and as a part of the Rural Rental Market survey data the vacancy rates by bedroom type are collected. A rental market experiences pressure when vacancy rates are less than 1% and is of over-supply when vacancy rates are greater than 3%. CMHC data collected for Vanderhoof in 2015, shows that the vacancy rate for a one-bedroom apartment was 20.6% and 10.8% for a two-bedroom apartment. An overall, vacancy rate of 17.6% was recorded for apartments in the District, indicating that there was an over-supply of apartments for rent in the District at the time.

District of Vanderhoof	2006	Percentage of households	2011	Percentage of households	2016	Percentage of households
Number of Renter Households	445	29%	435	26%	495	28%

#### <u>Table 12: Renter Households (2006, 2011 & 2016)</u>

Source: Statistics Canada, Census (2006, 2011, 2016)

Available Census data relating to rental prices are average and median monthly shelter costs for rented dwellings. In 2016 the median shelter cost was \$749/month and \$781/month was the average. In 2011, the NHS recorded \$649/month as the median monthly shelter cost for a rented dwelling and \$722/month as the average. In 2006, the median payment for a rented dwelling was \$580/month. These rates are not only based on monthly rent, but include the cost of electricity, heat, municipal services, etc., as well. The median rental rate increased by \$169/month between 2006 and 2016 and the average rate increased by \$59/month between 2011 and 2016. This data is limited and difficult to evaluate as there are no average or median shelter costs for the different types of dwelling.

Supplementary data regarding the cost of rent was retrieved from CMHC's Rural Rental Market Survey data. The average rent for private row houses and apartments in urban centres with between 2,500 and 10,000 people was collected. Data from 2015 indicates that the average rent for a one bedroom apartment in Vanderhoof was \$539/month and a two bedroom apartment was \$688/month. Data for the average rent of a row house was unavailable as it was either suppressed to protect confidentiality or was not statistically reliable.

Based on data from CMHC, BC Housing releases Housing Income Limits (HILs) in April of each year. The HILs represent the total income that is believed to be required to pay the average market rent for an appropriately sized unit in the private market. The data is intended to reflect the minimum annual income before tax, that is required for households to afford suitable housing in the private market<sup>3</sup> within their community.

Below are five occupancy standards that BC Housing considers when evaluating HILs:

- 1. There shall be no more than 2 or less than 1 person per bedroom.
- 2. Spouses and couples share a bedroom.
- 3. Parents do not share a bedroom with children.
- 4. Dependants aged 18 or more do not share a bedroom.
- 5. Dependants aged 5 or more of opposite sex do not share a bedroom.

<sup>&</sup>lt;sup>3</sup> https://www.bchousing.org/home

Statistics Canada reports the number of households in core need. The 2016 Census showed that 28.6% of renters in Vanderhoof were considered to be in core need, as they were paying more than 30% of their income on shelter costs at the time.

Year	Bachelor	1 Bedroom	2 Bedroom	3 Bedroom	4+ Bedrooms
2018	\$27,000	\$29,500	\$33,500	\$40,500	\$47,000
2019	\$29,500	-	\$33,500	\$43,000	\$50,000

#### Table 13: Vanderhoof Rental Housing Income Limit (HILs) (2018 & 2019)

*Source: BC Housing (2018 & 2019)* 

# Table 14: Percentage of Tenant Households Spending 30% or More of Income on Shelter Costs (2011 & 2016)

Percentage of Tenant Households Spending 30% or More of Income on Shelter Costs	2011	2016
Vanderhoof	48.3%	28.6%
Regional District of Bulkley-Nechako	36.9%	28.7%
British Columbia	45.3%	43.3%

Source: Statistics Canada, Census (2016), National Household Survey (2011)

For low-income households, rising rent costs and low vacancy rates can mean affordability pressures. In 2011, 48% of tenant households in the District were experiencing affordability issues, meaning they spend 30% or more of their income on shelter costs. In 2016, 29% of tenant households were spending 30% or more of their income on shelter costs. According to CMHC, a household spending 30% or more of its pre-tax income on housing, it is not considered to be affordable. When rent is high enough to be considered as unaffordable, it can be difficult for individuals and households to save enough money to purchase a home.

Rental market listings were obtained primarily from a scan of listings posted on Kijiji over a two-week period between July 27<sup>th</sup> and August 10<sup>th</sup>, 2020 to better understand current rental costs and availability. During this time period, there were a total of four rental listings posted to Kijiji. There were no rental listings for accommodation in Vanderhoof available on Craigslist. Three of the four listings available in Vanderhoof were between one and three bedrooms and one listing was an entire house located in Fort St. James.

#### Table 15: Summary of Available Rental Listing in Vanderhoof (2020)

Description of Rental Housing Unit	Date Posted	Monthly Rent
3 bedrooms and 1 bathroom apartment	July 27, 2020	\$1,600
1 bedroom and 1 bathroom apartment	July 20, 2020	\$790
2 bedrooms and 1 bathroom apartment	July 20, 2020	\$900
3 bedrooms and 1.5 bathrooms in a house (Fort St. James)	July 20, 2020	\$1,000

Source: Scan of Rental Listings on Kijiji July 27, 2020 - August 10, 2020 (2020)

## 7 Ownership Housing

As of 2016, 72% (1,255) of households in the District were owned. Homeownership in the District has slightly fluctuated between 2006 and 2016 but has overall stayed the same.

#### Table 16: Owner Households (2006, 2011 & 2016)

	2006	Percentage of total households	2011	Percentage of total households	2016	Percentage of total households
Owner	1,105	71%	1,270	74%	1,255	72%

Source: Statistics Canada, Census (2006 & 2016), National Household Survey (2011)

In 2016, BC Assessment recorded the average assessed value for a single-family residential property in Vanderhoof as \$223,000 (Cdn). Between 2016 and 2020, the average value of a single-family dwelling in Vanderhoof increased by \$8,000 (Cdn).

#### Table 17: BC Assessment Average Assessed Value: Single Family Residential Properties (2016-2020)

Vanderhoof	2016	2017	2018	2019	2020
Average Assessed Value (Cdn)	\$223,000	\$224,000	\$218,000	\$226,300	\$231,000
Source: BC Assessment (2020)					

Source: BC Assessment (2020)

	2016	2017	2018	2019
Vanderhoof	\$186,750	\$206,113	\$238,196	\$231,571
Fort Nelson	\$229,387	\$159,817	\$115,913	\$119,797
Smithers	\$248,386	\$272,974	\$296,499	\$302,535
Prince George	\$297,185	\$319,167	\$350,713	\$371,443

## Table 18: BC Northern Real Estate Board Average Selling Price (YTD): Single Family Residential (December 2016-December 2019)

Source: BC Northern Real Estate Board (2020)

The table above compares BCNREB average single family residential selling prices in Vanderhoof and three other northern BC communities. Although the values of homes in the District are affordable in comparison to Smithers and Prince George, the average selling price of a home in Vanderhoof is not the most affordable among every community in the province. Although the average selling prices for single-family homes in Vanderhoof are fairly affordable, this does not mean that home ownership is affordable for everyone. Individuals and young families were identified as population groups that find it challenging to purchase an affordable home. The cost of home ownership in the District, whether it be buying an existing home or building a new home, has increased at such a rate that it has become unaffordable for some and there are concerns that becoming a homeowner could become even more unaffordable in the future.

As with household data, Statistics Canada reports the number of owner households contributing more than 30% of their income toward shelter costs. These households are also considered to be in core need. However, homeowners have often chosen to and have the capacity to pay a higher proportion of their income on housing.

# Table 19: Percentage of Owner Households Spending 30% or More of Income on Shelter Costs (2011& 2016)

Percentage of Owner Households Spending 30% or More of Income on Shelter Costs	2011	2016
Vanderhoof	10.7%	6%
Regional District of Bulkley-Nechako	10.7%	8.4%
British Columbia	23.8%	20.7%

Source: Statistics Canada, Census (2016), National Household Survey (2011)

Compared to tenant households in the District, there is a much lower proportion of owner households that are in core need, paying more than 30% of their income on housing costs. The proportion of owner households spending more than 30% of its income on shelter costs in 2016 was 6%, an improvement from 10.7% in 2011.

## 8 Non-Market Housing

Affordable, non-market housing refers to housing that is below market cost or rent. Lower costs to rent are maintained with ongoing government subsidy or have been created through a collection of rents and donations with a not-for-profit business model. This section summarizes available data on non-market housing. The data in this section has mainly been retrieved from BC Housing, as they provide reports on the number of social housing units that they are affiliated with in various communities.

Non-market housing is an important source of housing for families and individuals who are unable to afford market rent or who require other types of housing support. Every community has a different profile for non-market housing and differences in supply are related to unique demographic needs and historical investments. There are no established guidelines or standards for the number of non-market units needed in a community. Funding for non-market housing typically comes, at least in part, from senior governments which generally require a demonstration of need before investing. Non-market housing may also be built through the initiative of local non-profit organizations through fundraising or partnerships with private developers.

#### 8.1 Existing Non-Market Rental Housing

Based on BC Housing data on non-market housing units where BC Housing has a financial relationship, there is subsidized housing available in the District at Riverglen Townhouse Complex and Riverside Place. It is possible that there are additional subsidized housing programs or units available in the District not captured in this report, due to not having published online data in the same way that BC Housing does.

According to 2016 Census data, 13.3% of tenant households in Vanderhoof were living in subsidized housing. In comparison, Vanderhoof had a higher percentage of individuals in subsidized housing in 2016 than the RDBN (9.9%) and the province (12.5%).

Riverside Place is a Seniors' Assisted Living and Supportive Housing Complex located in Vanderhoof and is provided by Connexus Community Resources, Northern Health, and BC Housing. Riverside Place provides rental apartments for seniors and/or individuals with disabilities whom require some assistance to continue living independently. There are fourteen assisted living units and eighteen supportive housing units at Riverside. Riverside offers subsidized rent for its tenants.

Riverglen Townhouses are directly managed by Connexus Community Resources and provide subsidized housing for low to moderate income families with children in the District. There are thirty-three housing units at the Riverglen Complex with two, three and four bedrooms. Additionally, tenants at this complex are permitted to have pets in their units. According to community stakeholders, finding a rental that allows pets can be quite difficult to find in the District.

District of Vanderhoof	2011	2016
Percentage of Tenant Households in Subsidized Housing	13.6%	13.3%
Regional District of Bulkley-Nechako	2011	2016
Percentage of Tenant Households in Subsidized Housing	16.4%	9.9%
British Columbia	2011	2016
Percentage of Tenant Households in Subsidized Housing	13.5%	12.5%

#### Table 20: Percentage Tenant Households in Subsidized Housing (2011 & 2016)

Source: Statistics Canada, Census (2016), National Household Survey (2011)

In 2018, BC Housing published a report on homeless counts in BC containing information on the needs of people experiencing homelessness in communities across the province. Data for Vanderhoof was collected, however, the results were combined with thirty-five other communities located in BC that also have shelters, transition houses for women and their children at risk of violence, and safe homes, funded by BC Housing. The combined data from these communities was categorized as 'Other B.C. Communities' in the report, and as such there is no specific data on homeless counts available for the District.

Statistics Canada provides data on homeless shelter capacity, bed and shelter counts for emergency shelters, transitional housing and violence against women shelters for the Vanderhoof<sup>4</sup>. As per Statistics Canada data, between 2016 and 2018, there were no emergency shelters or transitional housing available for men, women, youth, or families in the District. There was, however, one shelter with eleven beds for women fleeing violence between 2016 and 2018. In 2019, there were two shelters recorded for women fleeing violence, with a combined total of fifteen beds. At least one of the shelters for women fleeing violence provides services for children.

<sup>&</sup>lt;sup>4</sup> Statistics Canada, Table 14-10-0353-01 https://www150.statcan.gc.ca/t1/tbl1/en/tv.action?pid=1410035301

## 9 Key Areas of Need

The purpose of this section is to identify areas of need in Vanderhoof's housing supply to inform discussion and help in developing priorities for action. Based on quantitative and qualitative data, this section provides an assessment of where the existing housing supply does not currently meet the needs of District residents. Gaps in housing exist along the entire housing continuum. Statements on each key area of local need in the community are below:

#### **Housing Availability:**

Housing availability emerged as the most significant area to be addressed to meet housing needs in the District. Feedback from community stakeholders generally indicated that although there is typically an adequate amount of job opportunities, there is not enough housing available. Although there are certainly times where the availability of jobs in the District fluctuates, it is not uncommon for companies and organizations to recruit professionals from outside communities, if the skill set that they are searching for is not available locally. The lack of available housing in the District has made it difficult for employers to recruit and retain individuals to work for their companies or organizations. Some individuals will live in another nearby community and commute daily to Vanderhoof for work. There were multiple reports received from stakeholders who know of at least one individual who secured a job in Vanderhoof but were unable to find suitable accommodation. In most cases accommodation can be found in a surrounding community, such as Prince George or Fort St. James, until a suitable place to live comes available in the District. As such it was indicated by stakeholders that the lack of available housing is impacting the economic context of the area. There are even times where individuals will have to turn down an offer of employment due to a lack of housing availability, or the position becomes filled by another prospect that was able to find accommodation sooner.

### **Affordable Housing:**

It was mutually agreed upon that housing in the District is becoming more expensive; however, there were stakeholders who felt that the housing market in Vanderhoof is still fairly affordable when purchasing a home. The average value and selling prices of homes in the District are typically less compared to other communities across the province. However, there was feedback received indicating that the cost to purchase a home has already begun to and could possibly continue to become unaffordable. Young adults as well as low-income families and individuals were identified to have the most difficult time in purchasing a home of their own. When entering into the housing market, these groups tend to begin with renting, as they are often saving money for a down payment with future homeownership opportunities in mind. It is possible that the lack of housing appropriate for young adults and couples looking to start or expand their families may have long-term economic impacts on the community, causing a loss of the community's future workforce. If the cost to purchase a home in the District continues to increase, the affordability for an increasing amount of households, including moderate-income households could become out of reach.

When considering homeownership, there are additional barriers due to the high cost of construction in Vanderhoof. This is something that may be preventing developers and young families to develop new housing in general, as well as new housing types in the District. When building a new home in Vanderhoof, the cost to build is high enough that it is likely that the home will not immediately sell for more than the cost of construction. It was noted that the District is at the end of a supply chain, and as a result impacts the cost of materials. When looking to build a new home in the District it is important to keep in mind the investment being made and although upfront costs may be higher, a quality built home will typically cost less to operate than an older home in the District. However, if some are unable to adapt to this mindset it could be difficult to increase the number of new builds in Vanderhoof.

Although there are indications that the overall affordability of homeownership in the District is better than in other parts of the province, it is the increasing number of unaffordable rentals, which is another area of concern. Information collected from community stakeholders indicated that in recent years the cost to rent in the District has increased to the point where it has become unaffordable for some. It is possible that the shortage of rental units available in the District has driven the cost of rent up. With rising rental prices, low-income households are struggling to secure adequate, affordable and suitable rental accommodations.

### **Rental Housing:**

It was indicated by community stakeholders that the rental market in the District is very limited and it has become difficult for individuals, couples, and families to find suitable homes to rent. This contradiction represents a disconnect between qualitative data and the available quantitative data used in this report, which can occur at times. It is possible that rental units are available, but may not be affordable to all households, and creates a sense that there are limited vacancies for households requiring affordable units. However, the CMHC data used in this report is not current and it is possible that the vacancy rates for apartments in the District have decreased over time. With a limited rental market in the District, it can be difficult for new community members to familiarize themselves with the District before making the decision to stay longer and purchase a home.

### **Short-Term Rentals:**

Short-term rental availability is something that is missing in the District. The almost non-existent number of short-term rentals in the District is an issue that emerged during stakeholder interviews, and it appears to be an area of concern that should be monitored over time. There are companies and organizations in Vanderhoof that recruit professionals, such as medical workers and teachers, to work for a short period of time on a contract. It was noted that the lack of short-term rentals has impacted the community's ability to house these professionals while they are working.

### Special Needs, Disability and Seniors Housing:

Demographic data indicates that Vanderhoof's population is aging. Although Vanderhoof is generally a younger community compared to the RDBN and the province as a whole, a large number of baby boomers are expected to enter retirement in the coming years. Seniors were identified most often as those for whom housing problems are the most severe, followed closely by those with special needs or

disabilities. Although there is already a supply of independent and supportive housing units for seniors and individuals with disabilities or special needs in Vanderhoof, there is a need for additional units. An interviewee provided an estimate of a waitlist having between thirty and forty people. Waitlists for the current housing units are growing and the demand for seniors housing will likely increase as the population continues to age.

The age of homes in the District are another source of concern and are problematic for certain population groups. Based on feedback received from key community stakeholders, older homes are unable to properly support seniors and individuals with accessibility issues. Many homes have too many stairs, narrow doorways, and do not have enough space in rooms (i.e. restrooms). Multilevel homes and a lack of space make it difficult for individuals with accessibility issues, individuals using mobility aids, and for seniors to age in place.

With a slightly older building stock and many buildings constructed prior to accessibility standards, seniors and people with disabilities experience significant challenges when searching for suitable and accessible housing in the District. Those currently living in a single-detached home and who wish to remain will often require costly modifications to be made in order to accommodate their way of living. With an aging population, the number of people with disabilities due to age-related conditions and diseases is likely to increase.

Based on the analysis of the quantitative and qualitative data collected for this report, an additional 40 housing units (bachelor, one bedroom, or two bedroom units) for seniors and/or individuals with disabilities is currently needed and should be developed in the District within the next five years. Beyond the immediate economic benefits afforded by the construction of the housing units, the retention of seniors within the community of Vanderhoof is another important economic consideration as it reduces out-migration from the community and helps keep families together.

### **Housing for Families:**

While the existing single-detached homes in the District have provided households and families with suitable accommodation over the years, some families are finding it difficult to find other more affordable options such as apartments or duplexes.

Based on the findings from the quantitative and qualitative data in this report, there is a current and anticipated need for an additional 30-40 multiple family housing units for individuals, couples, and families. These units may range from one bedroom units, to three-or-more bedrooms units.

#### Shelters for People Experiencing Homelessness and Housing for People at Risk of Homelessness:

There are limited options for people at risk of homelessness and for those experiencing homelessness in the District. Data from Statistics Canada indicated that in 2019, there were two shelters for women fleeing violence in Vanderhoof, with a combined total of fifteen beds. Community organizations, NeighbourLink and Connexus Community Resources, can provide emergency shelter services but have limited funding. Community stakeholders expressed that there is a need for more emergency shelters and transitional

housing in the District, and in particular for men. It was reported that in some cases, when subsidized housing is completely unavailable there are individuals whom camp at a park or turn to sleeping on the couches of friends and family in the meantime.

# 10 Recommendations to Address Housing Gaps

This section summarizes recommended actions that the District can take towards addressing existing housing gaps. There are, however, priorities from the 2015 Housing Study and Needs Analysis remain relevant in 2020. These include:

- Housing for seniors
- Rental accommodation
- 'Smart' and Universal Design
- Subsidized supportive housing

Based on the analysis of data found within this report, as well as the observations from community stakeholders and the public survey, the following tools may be helpful to the District of Vanderhoof to address housing gaps.

**Housing Reserve Fund**: The District could potentially use a housing reserve fund to promote developments that produce more affordable housing product. In addition, the District could use housing agreements to ensure that these units remain affordable even after resale. Funding can come from property taxes, works and service charges for new development, or from cash-in-lieu contributions from developers using a density bonus or rezoning agreement.

**Official Community Plan Policies**: OCP policies can be used to express a commitment to affordable housing goals and provide direction for staff. Policies help lay the groundwork for activities such as updating the Zoning Bylaw to support housing affordability or initiating the development of an Age and Disability Friendly Plan or an Affordable Housing Strategy or Action Plan.

**Housing Strategy or Action Plan**: A Housing Strategy or Action Plan can be used by the District to set a vision and provide clear policy for affordable housing and identify the government tools, partnerships, and actions needed to support that vision. A Housing Strategy has the flexibility to be more responsive to qualitative observations and goals, unlike an HNA, which is limited by the quantitative datasets it is provincially mandated to be based upon.

**Secondary Suites**: Secondary suites provide an important source of rental housing in many communities. Allowing these types of units helps increase the supply of rental housing while also helping to improve the affordability of homeownership. Subsidizing homeowners that want to create secondary suites is an option as well. Permitting secondary suites requires updates to the Zoning Bylaw.

**Ongoing Monitoring of Housing Supply and Demand**: Provincial requirements stipulate that an HNA must be updated every five years. Keeping the HNA up to date will allow the District to periodically take stock of housing demand and supply in the community, undertake a critical review of housing policy with those factors in mind, and adjust accordingly.

**Development Incentives**: To incentivize affordable development, incentives exist to increase supply. The District has recently implemented a Tax Revitalization Exemption program to encourage development. Vanderhoof could foster partnerships between private developers and not-for-profit housing providers to facilitate an increased number of affordable housing units. The following incentives may be useful to the District, should they decide to pursue development incentives:

- Development Cost Charges
- Infill Housing Strategy

Additionally, efforts are needed to connect seniors with home support services and grant programs to assist with home adaptations (i.e. ramps, walk-in tubs, etc.). Incentives (i.e. tax exemptions and grants) to renovate or develop more accessible housing and rental units should also be promoted to homeowners and developers.

There is also room to build upon existing government tax credits, grants, and rebate programs to encourage investments in energy-efficiency. There is a need to explore ways to improve the uptake of existing grants and rebate programs to support investments in better insulation, windows, doors, etc.

# 11 Beyond the Census

TransCanada's Coastal GasLink project is currently underway, spanning 670 km from Groundbirch, BC, to the proposed LNG Canada export facility near Kitimat. Coastal GasLink and the District of Vanderhoof have entered into a lease agreement for a work-camp site located in the District. This camp is expected to be active for two to three years. Coastal GasLink employees, contractors, etc., have expressed interest in having their families stay within the District for the duration of the project.

Historically, the mining industry has had a presence in the Bulkey-Nechako region. In 2009, work on the Blackwater mine began. The proposed gold and silver mine is located 110 kilometres southwest of Vanderhoof and holds considerable promise. The mine site is located in central British Columbia, approximately 160 kilometres southwest of Prince George and 446 kilometres northeast of Vancouver.

The two-year construction phase of the project is expected to create an estimated 1,500 jobs and 500 permanent jobs. During the exploration phase, more than half of the workforce was hired locally, and New Gold Inc. has expressed both a desire and a commitment to hire as many locals and individuals from the region as possible. The project will, however, require specialized skillsets and as such, the mine will have to recruit workers from other communities.

Recently, the Blackwater mine site has been proposed to be purchased by Artemis Gold Inc. from New Gold Inc. The project is currently in the Development Phase and has successfully achieved all necessary environmental assessment approvals.

As such, with an estimated mine life of ten to seventeen years, the Blackwater mine project represents a key driver for the future population and housing needs of the community and is likely to spark employment associated with a number of ancillary businesses and services in both the District and the surrounding region. Together, the Coastal GasLink work camp and the Blackwater Mine project could have a significant impact on both the District's population and housing market.

# 12 In Closing

The intent of this report is to provide the District of Vanderhoof with an understanding of local housing issues that residents are facing currently and could potentially face in the future. This HNA should be used by the District as a tool deriving from available data and feedback from community stakeholders; this report has determined the type of housing that is needed in the community. In addition, the District is encouraged to use this report to inform future housing related policy and to support housing providers and other organizations when applying for grants and project funding for affordable housing.

Findings in this report indicate that opportunities to address the District's local housing gaps exist. While the District will not be able to address each and every gap that has been identified within the housing needs and gap analysis on its own, targeted efforts to fill gaps could have a significant impact on addressing the housing needs in the District.

Appendix A: Key Terms & Definitions

# **Key Terms and Definitions**

**ACCESSIBLE HOUSING** means dwellings that include features, amenities or products to better meet the needs of people with disabilities and thereby maximize the number of people who can readily use them.

ADEQUATE HOUSING means housing that does not require major repairs.

**AFFORDABLE HOUSING** means a safe, secure, accessible living environment that allows people to live within their income level and maintain quality of life. According to Canada Mortgage and Housing Corporation, for housing to be affordable, a household should not spend more than 30 percent of their gross income on shelter costs.

**AGING IN PLACE** means growing older without having to move from one's present residence in order to secure necessary support services in response to changing needs. This enables elderly people to grow older in the familiar and comfortable surroundings of their homes while providing them with the assistance necessary to maintain a relatively independent lifestyle.

**APARTMENT** means a residential use contained in a building for three or more dwelling units, the majority of which share ground-level access. Typically, apartments are classified as one of two: (i) apartments in a building that has fewer than five storeys; and (ii) apartments in a building that has five or more storeys.

**ASSISTED LIVING** is defined under BC's Community Care and Assisted Living Act, and generally includes services such as meals, housekeeping, laundry and some assistance with personal care such as grooming, mobility and medication. These units are also designated as Independent Living.

**CORE HOUSING NEED** means a household living in a housing that falls below at least one of the adequacy, affordability or suitability standards and it would have to spend 30 percent or more of its total before-tax income to pay the median rent of alternative local housing that is acceptable.

**DUPLEX** means a building which contains two principal dwelling units attached to each other, above and below, and the two units together have open space on all sides.

**DWELLING UNIT** means a separate living quarters which as a provide entrance either directly from outside or form a common hall, lobby, vestibule or stairway leading to the outside and in which a person or group of persons live permanently.

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

**HOMELESSNESS** is the situation of an individual or family without stable, permanent, appropriate housing, or the immediate prospect, means and ability of acquiring it.

**HOUSING CONTINUUM** is a concept used to describe and categorize different types of housing, from non-market to market housing. Housing continuums are developed to assist with planning and program development and are usually tailored to the community or region in question. On the non-market end of the continuum are emergency services and transitional housing, which often require the most public funding, moving towards supportive and social housing in the middle of the continuum and then towards independent housing options on the right, where housing is typically provided by the private market.

**HOUSING SUITABILITY** refers to whether a private household is living in suitable accommodations according to the National Occupancy Standard (NOS); that is, whether the dwelling has enough bedrooms for the size and composition of the household. A household is deemed to be living in suitable accommodations if its dwelling has enough bedrooms, as calculated using the NOS.

**MAJOR REPAIRS NEEDED** includes dwellings needing major repairs, such as dwellings with defective plumbing or electrical wiring and dwellings needing structural repairs to walls, floors or ceilings.

**MARKET RENTAL HOUSING** means the private rental market that provides the majority of rental housing affordable to households with low to moderate incomes. This can include purpose-built rental housing as well as housing supplied through the secondary rental market such as basement suits, rented condominiums units or other investor-owned houses/units.

**MEDIAN INCOME** means the halfway point of a population's income, meaning half of the population is making more than the median income and half of the population is making below the median income.

**MIGRANTS** include internal migrants, who moved to a different city, town, township, village or Indian reserve within Canada.

**MOBILE HOME** means a single dwelling, designed and constructed to be transported on its own chassis and capable of being move to a new location on short notice. It may be placed temporarily on a foundation pad and may be covered by a skirt.

**MOVEABLE DWELLING** means a single dwelling, other than a mobile home, used as a place of residence, but capable of being moved on short notice such as a tent, recreational vehicle, travel trailer, houseboat or floating home.

**NON-MARKET HOUSING** means affordable housing that is owned or subsidized by government, a non-profit society, or a housing cooperative; whereby rent or mortgage payments are not solely market driven.

**NON-MIGRANTS** are persons who did move but remained in the same city, town, township, village or Indian reserve.

**NON-MOVERS** are persons who have not moved are referred to as non-movers.

**PARTICIPATION RATE** refers to the labour force in the week of Sunday, May 1 to Saturday, May 7, 2016, expressed as a percentage of the population aged 15 years and over.

**PRIVATE DWELLING** refers to a separate set of living quarters with a private entrance either from outside the building or from a common hall, lobby, vestibule or stairway inside the building. The entrance to the dwelling must be one that can be used without passing through the living quarters of some other person or group of persons.

**PRIVATE HOUSEHOLD** refers to a person or group of persons who occupy the same dwelling and do not have a usual place of residence elsewhere in Canada or abroad. The household universe is divided into two sub-universes on the basis of whether the household is occupying a collective dwelling or a private dwelling. The latter is a private household. For census purposes, households are classified into three groups: private households, collective households and households outside Canada. Unless otherwise specified, all data in census products are for private households only.

**RENTAL ASSISTANCE PROGRAM (RAP)** is a program that is operated by BC Housing that provides eligible low-income working families with cash assistance to help with their monthly rent payments.

**ROW HOUSE** means one of three or more dwellings joined side-by-side, side-to-back, or possibly stacked one on top of the other, but with direct exterior access from ground level to the dwelling. Also known as TOWNHOUSE.

**SECONDARY SUITE** means an accessory dwelling unit contained within or attached to a single detached residential dwelling.

**SEMI-DETACHED DWELLING** means one of two dwellings attached side by side (or back to back) to each other, but not attached to any other dwelling or structure (except its own garage or shed). A semi-detached dwelling has no dwelling either above it or below it and the two units, together, have open space on all sides.

**SENIORS INDEPENDENT LIVING** means a home dedicated to seniors who need a little or no assistance with daily living, and who do not require medical care or nursing staff.

**SHELTER AID FOR ELDERLY RENTERS (SAFER)** is a program operated by BC Housing that helps make rent affordable for BC seniors with low to moderate incomes by providing monthly cash payments to subsidize rents for eligible BC residents who are age 60 or over, and who rent their homes.

**SHELTER COST** refers to the average monthly total of all shelter expenses paid by households that own or rent their dwelling. Shelter costs for owner households include, where applicable, mortgage payments, property taxes and condominium fees, along with the costs of electricity, heat, water and other municipal services. For renter households, shelter costs include, where applicable, the rent and the costs of electricity, heat, water and other municipal services.

**SINGLE-DETACHED DWELLING** means a single dwelling not attached to any other dwelling or structure (except its own garage or shed). A single-detached house has open space on all sides and has no dwellings either above it or below it.

**TOTAL INCOME** refers to receipts from certain sources of all household members, before income taxes and deductions, during a specified reference period.

**UNEMPLOYMENT RATE** refers to the unemployed expressed as a percentage of the labour force in the week of Sunday, May 1 to Saturday, May 7, 2016.

**UNWEIGHTED RESPONSE RATES** are calculated from final data, following the completion of data processing and data quality verification. The final status of a dwelling as respondent, non-respondent, or out of scope for the National Household Survey (NHS) is done as part of data processing. The unweighted response rates are then calculated as the number of sampled private dwellings that returned a questionnaire divided by the number of sampled private dwellings classified as occupied by field staff.

**WEIGHTED RESPONSE RATES** are based on final design weights of NHS. Dwellings that responded to the NHS prior to a fixed date in collection have their initial design weight based on the sampling fraction in their area. After this fixed date, in order to limit the non-response bias as much as possible with the available resources, the NHS focussed collection operations on a subsample of remaining non respondents. Within this subsample, the design weights were increased to reflect this change. The weighted response rates are then calculated as the weighted number of sampled private dwellings that returned a questionnaire divided by the weighted number of sampled private dwellings classified as occupied by field staff.

Appendix B: Key Community Stakeholders

## **Key Community Stakeholders**

The development of the Housing Needs Assessment report was led by L&M Engineering Limited. L&M would like to acknowledge the contributions of the following community stakeholders for their participation in the community engagement process:

**Tyrell Arnold** Executive Director, Connexus

Allan Bieganski General Manager, Four Rivers Co-op

**Eric Black** Managing Coordinator, NeighbourLink Vanderhoof Society

Shay Bulmer Partner, Northern Homecraft

**Cindy Chipchase** Circle of Hearts Women's Society

**Trinda Elwert** Project Manager, Avison Management

Val Erickson Community Relations Advisor, New Gold Blackwater Project

Valerie Pagdin Charge Occupational Therapist, Omineca

Dawne Persson Director of Early Childhood Development, Carrier Sekani Family Services

Michelle Roberge President, Chamber of Commerce

Carrie Smith Constituency Assistant to MLA John Rustad

**Phil Turgeon** Director of Operations, Ministry of Children and Family Development

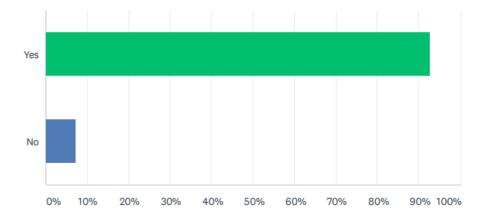
Appendix C: Public Survey

# **Public Survey**

L&M Engineering Limited conducted an online survey of residents in order to gain additional insights related to housing needs in the District of Vanderhoof. The online survey was posted for a period of 2 weeks using Survey Monkey between July and August 2020. For residents whom were unable to access the internet, hard copies of the survey were available at the District of Vanderhoof municipal office. An invitation and link to participate in the online survey was posted on the District's website as well as a community message board on Facebook, in an effort to ensure that residents had thr opportunity to participate in the resident survey. The survey received a combine total of 27 responses which is well below the number of responses that was required to have a statistically valid sample. Thus findings from the survey do not represent the overall population's insight on housing needs in Vanderhoof.

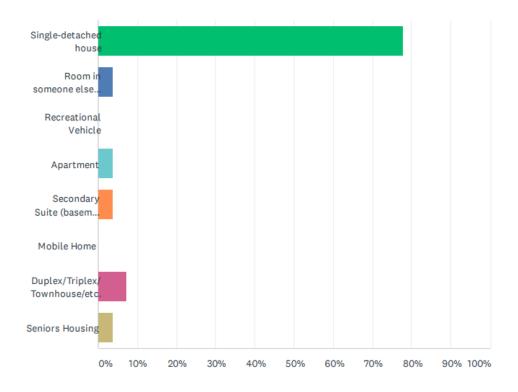
#### Question #1: Do you currently live within the District of Vanderhoof Municipal Boundary?

All 27 participants responded to this question and 93%% of participants indicated that they currently live within the District's municipal boundary. Two participants indicated that they do not currently live within the District's municipal boundary.



#### Question #2: Which of the following best describes your current dwelling type?

Of the 27 participants that responded to this question, 21 indicated that they currently reside in a singledetached home, 1 indicated that they reside in a room in someone else's home, 1 indicated that they live in an apartment, 1 person responded that they reside in a basement suite, another individual indicated that they are living in seniors housing and 2 indicated that they reside in a duplex, triplex, townhouse, etc.

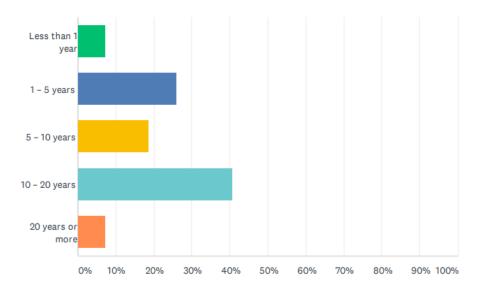


Question #3: How many people, including you, currently live in your household within the following age groups?

Age	Responses (#)
14 years or less	7
15 – 34 years	13
35 – 64 years	21
65 years and over	8

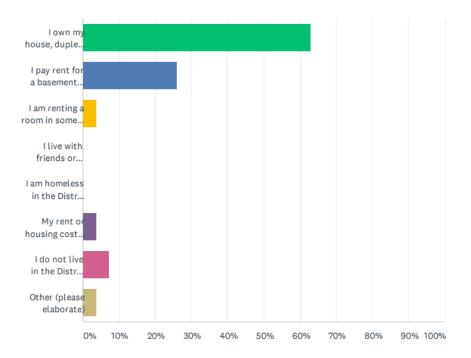
#### Question #4: How many years have you lived in your current home?

Of the 27 participants that responded to this question, 2 indicated that they have lived in their current home less than 1 year, 7 indicated that they have lived in their current home for 1 - 5 years, 11 indicated that they have lived in their current home for 10 - 20 years and 2 indicated that they have lived in their current home for 20 or more years.



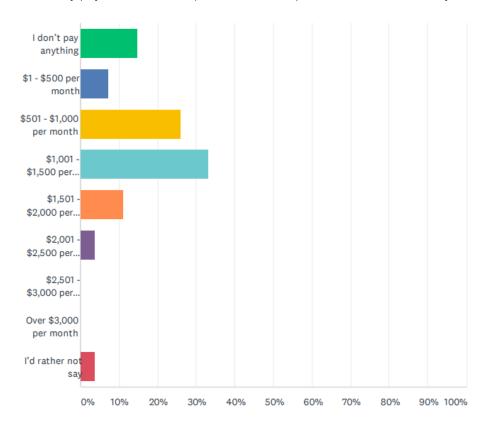
#### Question #5: What is your current living arrangement?

Respondents had the opportunity to check all of the options below that applied to them. Of the 27 participants that responded to this question, 2 indicated that they do not live within the District of Vanderhoof and 1 person indicated that they reside in "other" living arrangements.



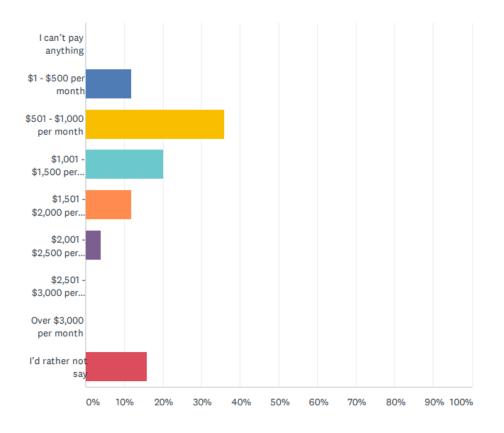
#### Question #6: What do you pay for housing per month, excluding utilities?

Of the 27 participants that responded, 4 indicated that they do not pay anything for housing per month, 2 indicated that they pay \$1 - \$500 per month, 7 indicated that they pay \$501 - \$1,000 per month, 9 indicated that they pay \$1,001 - \$1,500 per month, 3 indicated that they pay \$1,501 - \$2,000 per month, 1 indicated that they pay \$2,001 - \$2,500 per month and 1 person indicated that they would rather not say.



### Question #7: What can you afford to pay for housing per month, excluding utilities?

Of the 27 participants that responded, 3 indicated that they could afford to pay \$1 - \$500 a month for housing, 9 indicated that they could afford to pay \$501 - \$1,000 a month for housing, 5 indicated that they could afford to pay \$1,001 - \$1,500 per month for housing, 3 indicated that they could afford to pay \$1,501 - \$2,000 for housing and 4 indicated that they would rather not say.



### Question #8: How satisfied are you with your current living conditions?

	Highly satisfied	Somewhat satisfied	Neutral	Somewhat dissatisfied	Highly dissatisfied	Total
Quality of housing (whether it needs repairs, etc.)	22% 6	52% 14	7% 2	15% 4	4% 1	27
Size of the housing (whether large enough for household)	50% 13	23% 6	8% 2	15% 4	4% 1	26
Housing costs (whether mortgage payment or rental payment is affordable)	15% 4	35% 9	27% 7	15% 4	8% 2	26
Housing accessibility (whether adequate for those with disabilities)	19% 5	8% 2	15% 4	38% 10	19% 5	26
Social quality of neighbourhood (crime, homelessness, etc.)	38% 10	27% 7	12% 3	23% 6	0% 0	26

	Not a problem	Minor Problem	Major Problem	Total
Do homes need major repairs?	22% 6	63% 17	15% 4	27
Are homes overcrowded?	67% 18	30% 8	4% 1	27
Are homes too expensive?	22% 6	25% 7	52% 14	27
Is homelessness/near homelessness a problem?	56% 15	15% 4	30% 8	27
Is the amount of services and/or infrastructure provided (roads, sewer, water and electricity) a problem?	42% 11	31% 8	27% 7	26
Are there sufficient housing options for difference people with different needs (ex. single people, elders, families, etc.)?	15% 4	8% 2	77% 20	26
Are there too many vacant lots in the neighbourhood?	65% 17	19% 5	15% 4	26

Question #9: What are some pressing housing issues in your neighbourhood?

Question #10: What kind of housing issues do you believe the District of Vanderhoof should focus on? Please check all that apply.

Housing Issue	Responses
The available housing options are too expensive	15
The available housing options are too small	8
The available housing options are too large	0
The available housing is old and requires a lot of work	10
There is not enough available housing for seniors	14
There is not enough available housing for people with disabilities	15
There is not enough temporary housing options available for those experiencing homelessness	11
There is not enough land to build a house on	7