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TERRACE HOUSING ACTION PLAN

Northern Development Initiative Trust

February 2015

FOREWORD

CitySpaces Consulting is very appreciative of the participation, support and advice of the Steering Committee, whose members include:

- ▶ David Block, Director of Development Services, City of Terrace
- ▶ Gwendolyn Sewell, Director of Community Planning and Development, District of Kitimat
- ▶ Ron Bedard and Polly Periera, District of Port Edward
- ▶ Zeno Krekic, Planner, City of Prince Rupert
- ▶ Roger Lam, Chair of the Steering Committee, Manager, Housing Policy Branch, Government of BC
- ▶ Dale Anderson, Housing Policy Branch, Government of BC
- ▶ Rebecca Siggner, BC Housing
- ▶ Stephanie Allen, BC Housing

We are also grateful to Katy Fabris, an intern with the Northern Development Initiative Trust, who assisted the consulting team as part of the stakeholder consultations.



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INTRODUCTION

REGIONAL ECONOMY

The economic situation in Northwest BC has improved considerably over the past four years as new major industrial projects have been proposed – hydro transmission lines, pipelines, LNG facilities, mines, and container ports. Some projects are underway, and some await environmental approvals and final investment decisions. These initiatives have been a major driver of new development activity in the region. In Terrace, two temporary worker camps are in operation, while three hotels, one large residential complex, and several smaller townhouse projects are in the advanced planning stages. Northwest Community College, with its main campus in Terrace, continues to increase its trades-related courses, drawing students from throughout the province.

ORIGINS OF THE PLAN

This Housing Action Plan was initiated in June 2014 by the Northern Development Initiative Trust (NDIT). Concurrently, Housing Action Plans were prepared for Kitimat, Prince Rupert and Port Edward. The development of these plans was guided by a Steering Committee comprising senior staff of the municipalities, BC Housing, and the Housing Policy Branch.

- NDIT initiated this work in response to increasing local concerns about the impact of the booming economy on Terrace’s housing market, particularly for low- and fixed-income renters, and people with special needs.
- Some residents expressed the view that today’s housing challenges are the “tip of the iceberg”, or the “strong winds before a hurricane”. If major industrial proposals do proceed, the housing market could deteriorate even further as more people relocate or return to Terrace, which would further increase home prices and rents.



CONTENTS OF THE PLAN

This Housing Action Plan includes a short summary of the research, consultation findings and the housing-related measures undertaken to date by the City of Terrace. Importantly, it sets out recommendations in relation to the housing needs and gaps that are specific to Terrace within the context of “low growth”, “moderate growth”, and “high growth” scenarios. These recommendations will be reviewed and considered by public authorities that are able to advance their implementation, including municipal and provincial governments.

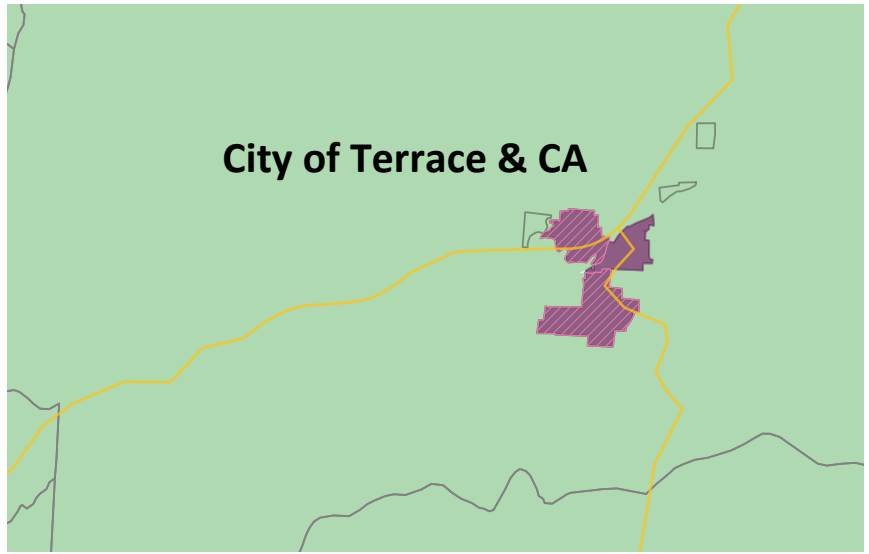
- This plan was informed by a two-day visit to Terrace by three members of the consulting team, followed by an in-depth data analysis and more than 20 telephone interviews with a range of stakeholders. Refer to Appendices A and B for details of the data analysis and stakeholder consultations.
- The plan was also informed by the extensive work of the City of Terrace and its Housing Committee in recent years. Of note are three documents: *Housing Terrace: Trends, Needs and Directions, 2009*. Eberle Planning and Research with HB Lanarc, *City of Terrace Housing Action Plan, 2012*, and *Housing Terrace: Trends, Needs and Directions, 2014*. M. Thomson Consulting.

FRAMEWORK FOR THE PLAN

- The maps on the following page provide a geographical framework to aid in the discussion of Terrace within Northwest BC.
- Figure 1 shows the sequence of the activities leading to the plan. The Steering Committee teleconferenced weekly throughout the planning period, providing input and review for all activities and reports.
- Figure 2 depicts the range of housing across a “continuum”, from emergency shelter to homeownership. The consultants have used the continuum as the supporting structure for identifying and discussing Terrace’s current and potential future housing needs and gaps.
- There is a recap from the data analysis and the stakeholder consultations.
- There are 16 recommendations for consideration by public authorities, and community-based organizations. The recommendations are preceded by a short rationale.
- Figure 3 summarizes the proposed implementation of the recommendations of the Housing Action Plan.
- A Glossary of terms concludes the Housing Action Plan.
- Appendix A – Evidence Based Report.
- Appendix B – Stakeholder Consultation Report.



Map 1: City of Terrace



Map 2: Terrace Local Health Area

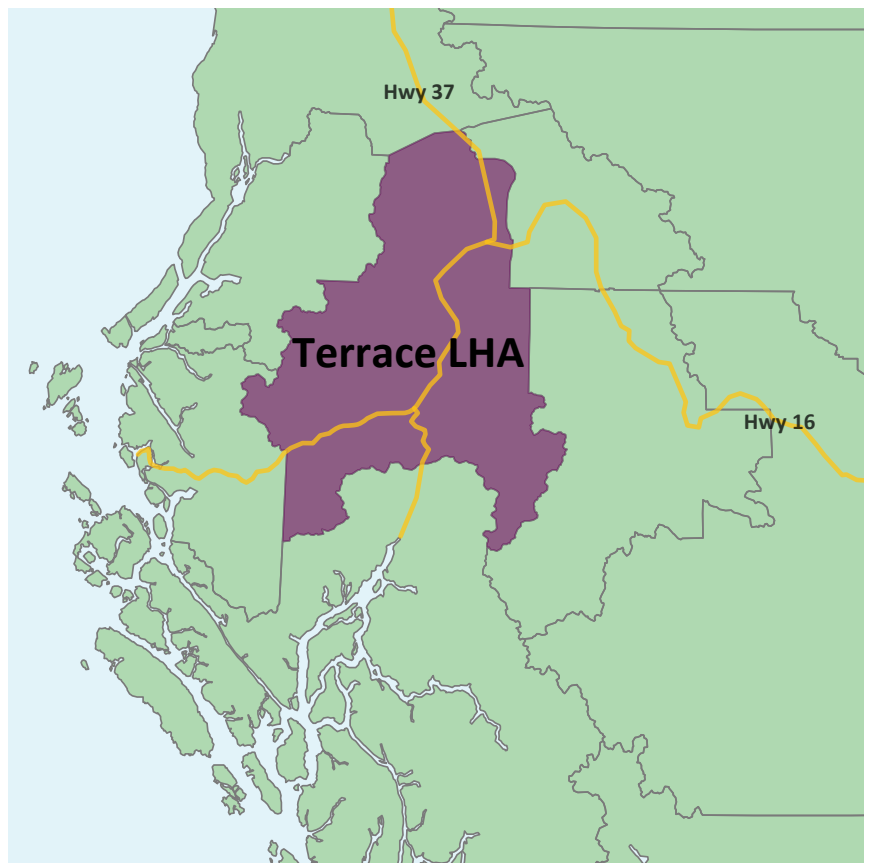


Figure 1: Sequence of Activities

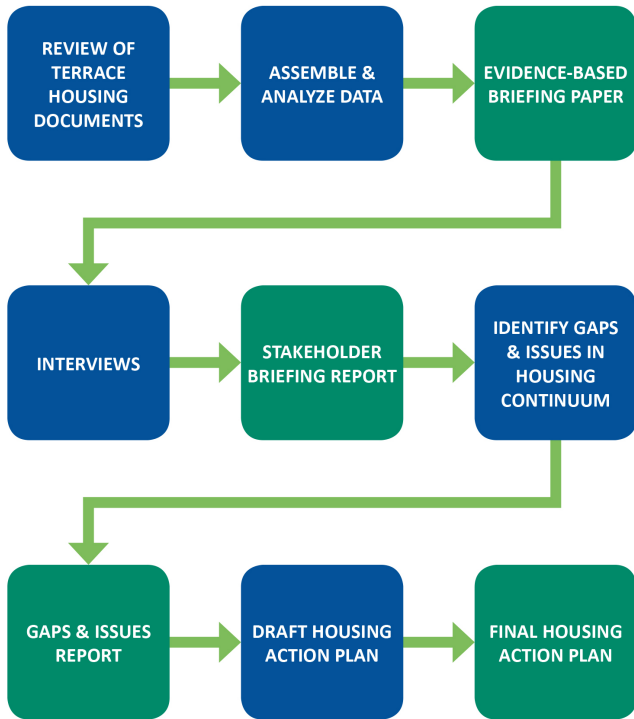
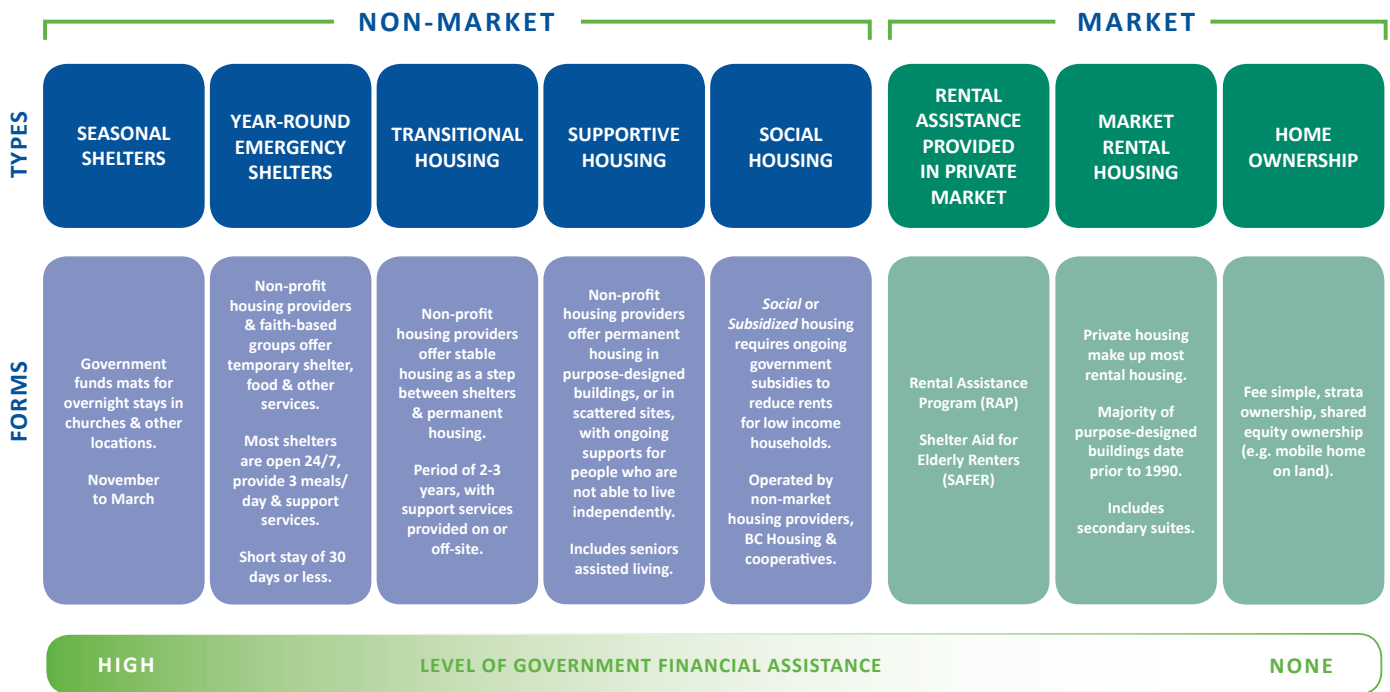


Figure 2: Housing Continuum



BACKGROUND

EVIDENCE-BASED RESEARCH RECAP

The following are the key findings from the evidence-based research, drawn from Appendix A.

While no Final Investment Decisions (FIDs) have been made by the proponents of LNG export facilities or the Kitimat Clean refinery, these are expected in late 2014 or 2015. Concurrently, industrial development is taking place at the Skeena Industrial Park. Together, these developments are likely to lead to:

- A spike in the demand for **rental housing**, resulting in lower vacancy rates, renovations, and higher rents.
 - The vacancy rate declined from 12.7% in 2006 to 0.4% in Fall 2013. Between 2006 and 2013, rates increased by 32%.
- A spike in the demand for **ownership housing**, leading to higher sale prices, and fewer days on the market before being sold.
 - In 2011, Terrace was a buyers' market. The median sale price of a detached home hovered around \$200,000, and the average days to sell ranged from 58 to 78. Terrace is now a seller's market – in June 2014, the median selling price was \$289,900. The current annual increase is 15%.
- In 1996, when the City's population peaked at 12,783, and the number of persons per occupied dwelling was 3.25. In 2011, the comparable number had dropped to 2.53.
- The number of one-person households increased from 21% to 27% of Terrace's population between 2001 and 2011, while the percentage of households with children declined from 33% to 27%. This demographic shift suggests a need for a more diversified range of housing types and sizes.



- In 2011 couple families in Terrace had a median income of \$82,230, approximately 8% higher than the provincial median. This income would qualify them to purchase homes of about \$348,000. The majority of lone parent families and single person households have much lower median incomes, limiting their choice of housing.
- As of March 31, 2014, BC Housing reported that 480 households are housed in subsidized housing, receiving a rent supplement, or otherwise financially assisted in the City of Terrace.

STAKEHOLDER CONSULTATION RESEARCH RECAP

- **Market Destabilization** – CMHC’s *Spring 2014 Rental Market Report* showed very few vacancies. Several interviewees believe the situation has further deteriorated, forcing people out of their suites. In the meantime, some people are moving out of Terrace, relying on friends, or turning to Ksan’s emergency shelter.
- **Displacement** – Existing renters are being displaced by new workers with higher incomes who are able to afford increasing rental rates. Some of these displacements are due to “renovictions”, or the eviction of existing tenants to facilitate a renovation. While new housing is coming on-stream, most units will not be ready for occupancy until 2015.
- **Homelessness** – The 2014 Homeless Count identified 66 people who are homeless, twice as many as the previous estimates. The Ksan Society, which operates Terrace’s only shelter and transition house, reports a steady increase in numbers for both facilities.
- **Student Housing** – Northwest Community College’s (NWCC) student housing is at capacity, and prospective students have a difficult time finding housing they can afford.
- **Youth & Young Adults** – Youth leaving care are a vulnerable group. Transitional housing is needed to house and support these young adults until they learn to live independently.

SUGGESTIONS & OPPORTUNITIES FROM STAKEHOLDERS

- Require industrial employers to house temporary workers in camp-type accommodation.
- Make Crown Land available for market housing to help ease the supply crunch.
- Continue to promote partnerships among the City, non-market societies, developers, large industrial projects, Northern Health, and BC Housing.
- Terrace and District Community Services Society is moving forward on a project for young adults coming out of foster care; and
- Ksan Society is trying to find a suitable property to build about 20 units of affordable housing for a diverse group of residents.



- Support NWCC's potential land acquisition for additional student housing.
- Continue to fund outreach workers, and additional training for these workers and staff of the Residential Tenancy Branch.
- Continue to promote economic diversification to help insulate Terrace from another economic downturn.

CITY OF TERRACE HOUSING INITIATIVES RECAP

The City, with the advice of its Housing Committee, has undertaken a number of changes to its policies and bylaws to facilitate affordable housing and diversify housing types.

OFFICIAL COMMUNITY PLAN (2011) – HOUSING OBJECTIVES

- The OCP contains strong policy statements related to housing diversity, accessibility, partnerships to create new affordable supply, and suitable housing for people with special needs.

ZONING BYLAW

- Secondary suites are permitted either as an accessory dwelling unit wholly contained within the principal dwelling, or as part of a separate accessory building (carriage house).
- Recently introduced a new one family residential zone to permit smaller than typical residential parcel sizes.

OTHER MEASURES

- Standards of Maintenance Bylaw for Residential Rental Premises.
- Through the rezoning process for a work camp at the Skeena Industrial Park in April 2014, the City will charge a fee of \$500 for every bed at the facility over 500 beds to a maximum of 3,000 allowable beds. These funds will be directed towards grant assistance for non-market housing in Terrace.
- In July 2014, the City extended the Revitalization Tax Exemption Program to 2019. This applies to new multi-family units.
- The City is establishing an Affordable Housing Fund. The first contributions to this fund came from the sale of a City-owned property.



NEEDS, GAPS & RECOMMENDATIONS

This section sets out needs, gaps, and recommendations using the Housing Continuum (Figure 2) as a framework for review.

SHELTERS & TRANSITIONAL HOUSING

From discussions with stakeholders and a review of available information, the greatest needs are for residents without shelter, and those that need a safe and supportive environment to transition to independent living.

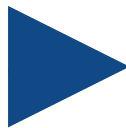
HOMELESS RESIDENTS

The 2014 homelessness count identified 66 people without a permanent place to live, almost double the previous estimate. The majority were male and self-identified as Aboriginal.

NEED: MORE EMERGENCY SHELTER BEDS

The Ksan Society operates a year-round 16-bed emergency shelter. The shelter reports that it is usually full (90%+), and there have been some nights where people have been turned away. The Society would like to increase the number of shelter beds it is able to provide.

An expanded shelter is needed regardless of the level of growth forecast for Terrace.



RECOMMENDATION #1

There should be renewed efforts to partner with the Ksan Society to develop a larger shelter, potentially with in-reach supports. This could be facilitated by the Ksan Society or BC Housing, with the aim of bringing together government, community, and business interests to identify (or confirm) the location, size, programming, municipal approvals, capital and operating funding, and construction method.

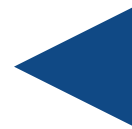
WOMEN & CHILDREN

NEED: SECOND STAGE HOUSING FOR WOMEN & CHILDREN

There is no second stage housing in Terrace dedicated to women and children fleeing domestic violence. At the time of this study, the Ksan Society operated an eight-unit transition house for women and children. While these units are intended for the short-term, they are often occupied longer as there is no other housing available. (Note: During this study, two changes occurred: BC Housing increased the number of funded beds to 14. However, a fire that occurred on August 5, 2014 to Ksan's Skeena Kalum Housing complex may have possibly displaced as many as three families. As such, the exact number of beds and transitional units has fluctuated).

RECOMMENDATION #2

There should be efforts to partner with the Ksan Society to develop second stage housing, potentially with space for in-reach supports. This could be facilitated by the Ksan Society or BC Housing, with the aim of bringing together governments, community, and business interests to identify (or confirm) the location, size, programming, municipal approvals, capital and operating funding, and construction method.



Second stage housing is needed regardless of the level of growth forecast for Terrace.



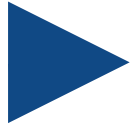
YOUNG ADULTS

Young adults in challenging living circumstances, including youth leaving foster care at age 19, are particularly vulnerable to housing insecurity and may need extra support in gaining and maintaining independence.

NEED: SUPPORTED HOUSING FOR YOUNG ADULTS

There is no supportive housing for youth who are too old to remain in foster care. This is a particularly vulnerable group who need support to gain and maintain their independence. A transitional living arrangement is needed for young adults aged 19-24.

Transitional housing for young adults is needed regardless of the level of growth forecast for Terrace.



RECOMMENDATION #3

There should be efforts to partner with the Terrace and District Community Services Society (TDCSS) to acquire, or build one or two homes each to accommodate up to six young adults. This could be facilitated by the TDCSS or BC Housing, with the aim of bringing together governments, community, and business interests to identify (or confirm) the location, capital, and operating funding.

NON-MARKET RENTAL HOUSING

RENT SUPPLEMENTS

The Provincial government has two programs that provide eligible low and moderate income households with a rent supplement – SAFER (Shelter Assistance for Elderly Renters), and RAP (Rental Assistance Program) for families. Rent supplements have certain advantages to building new housing:

- They can assist in finding market rental housing relatively quickly in contrast to the 2-3 years needed to plan, secure municipal approvals, and build a new project;
- The units are not visibly different from other units in the same building; and
- The subsidy remains with the individual or family when the household decides to move – the household receives the supplement, not the housing unit.


It can be difficult for households receiving RAP or SAFER supplements to find affordable housing in many markets, especially if there is a tight vacancy rate. As of March 31, 2014, BC Housing provided 67 rent supplements in the City of Terrace – 14% of all households receiving housing assistance.

NEED: IMPROVED ACCESS TO RENT SUPPLEMENTS

In Terrace’s market, where “renovictions” are already happening, rent supplements offer the prospect of a displaced household being able to secure rental accommodation relatively quickly. Low-income households may not be aware of this program or their eligibility, and could benefit from an increase in awareness and assistance with preparing their applications. Should private market rents increase substantially in Terrace compared to the rest of BC, then there is a possibility that eligibility limits may exclude households not considered low-income by provincial standards, but that are in need of assistance to offset rising rental costs.

RECOMMENDATION #4

The RAP and SAFER rent supplement program should be promoted widely by community-based agencies, outreach workers, and the City of Terrace. Offering assistance with program applications should be provided. Consider increasing the number of rent supplements and eligibility criteria.



Improved access to rent supplements is needed regardless of the level of growth forecast for Terrace.



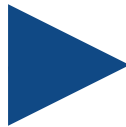
PEOPLE WITH DISABILITIES

A number of stakeholders advised that there is a need for dedicated supportive housing for individuals with acquired brain injuries, and those living with other disabilities. Locally, there are few resources for people with disabilities – for example, the Canadian Mental Health Association’s closest offices are in Prince George and 100 Mile House, and the Bulkley Valley Brain Injury Association is located in Smithers.

NEED: FURTHER INVESTIGATION

There is a need to confirm the number, ages, type of disability, and current housing situation of Terrace residents that have special needs. This level of investigation goes beyond the scope of this Housing Action Plan.

The timing for this research is not contingent upon the level of growth in Terrace.



RECOMMENDATION #5

The Provincial government should consider funding a detailed needs assessment into the housing needs of residents with disabilities. This could be a partnership research study between the Province, BC Housing with the advice of Community Living BC, the Canadian Mental Health Association, the Bulkley Valley Brain Injury Association, and other stakeholder organizations and agencies.

STUDENT HOUSING

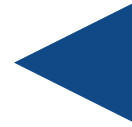
Some communities have established “rent banks” to provide a one-time interest-free loan to a low income renter (individual, couple or family) facing a temporary crisis, such as risk of eviction due to a shortage, or lack of, a monthly rent payment, utility arrears, or other short-term circumstances. In BC, rent banks exist in Surrey and Vancouver. Typically, rent banks are administered by community-based societies with funding from foundations, credit unions and the municipality. There are eligibility requirements and pre-assessments.

NEED: STUDENT HOUSING

There is not enough dedicated student housing to accommodate enrollment growth at NWCC. This presents a problem for prospective students, as well as increasing housing demand in Terrace’s already tight rental market. A similar situation is being experienced by students and short-stay educators at UNBC.

RECOMMENDATION #6

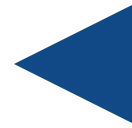
The Government of BC and the City of Terrace should consider working with NWCC to find and acquire publicly-owned land suitable for additional student residences.



Additional student housing is needed regardless of the level of growth in Terrace.

RECOMMENDATION #7

NWCC should consider establishing a “housing registry” for learners looking for housing, and Terrace residents who are willing to rent rooms or suites to them. The suitability of the host home should be vetted initially by NWCC.



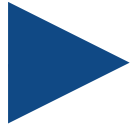
A Housing Registry would be beneficial regardless of the level of growth in Terrace.



MARKET RENTAL HOUSING

SECONDARY SUITES

Incentivizing legal secondary suites would be a benefit regardless of the level of growth forecast for Terrace.



RECOMMENDATION #8

The City of Terrace allows secondary suites in almost all of its zones. Consideration should be given to a program of financially incentivizing the creation of suites for owners who agree to provide housing for individuals or families receiving a rent supplement. (Note: The District of Kitimat is implementing a similar program).

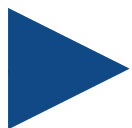
LOW & FIXED INCOME HOUSEHOLDS

Terrace residents with low and fixed incomes have the least choice of housing at any time, but during fast-growth periods they are further jeopardized. While vacancy rates are exceptionally low, and rent rates have increased somewhat, the full effect of increased rents is likely to occur in 2015 and 2016. There is some indication that this is already occurring on turnovers and owner renovations.

NEED: FUNDING OUTREACH WORKERS

There is a need to continue to fund outreach workers to assist renters with finding alternative accommodation if they feel they have been discriminated against, and provide guidance to renters who apply for Dispute Resolution under the *Residential Tenancy Act*.

In view of the current rental market, there is a continuing need for housing outreach workers.



RECOMMENDATION #9

BC Housing should continue to fund outreach workers for two years, and review the situation six months before the end of their contracts.

NEED: REINFORCE RESOURCES AT RESIDENTIAL TENANCY BRANCH

Service BC provides information to landlords and tenants and, if required, advises on the process for dispute resolution. The Residential Tenancy Branch does not have an office in Northwestern BC. With Terrace's tight market, there will be more applications for dispute resolution between tenants and landlords. Additional staff may be needed to mediate landlord-tenant disputes, and to advise on alternative processes.


TEMPORARY WORKFORCE HOUSING

NEED: EMPLOYERS TO PROVIDE HOUSING

Industrial employers with large workforces need to be responsible for providing short-stay and temporary housing, ideally in temporary lodgings (“camps”) on or near their sites.

RECOMMENDATION #10

Living Out Allowances should not be acceptable as they quickly and artificially inflate rental rates in a community of Terrace’s size. If short-stay workers must be accommodated in town, block booking of hotels is much preferred to block leasing of existing rental buildings.



This practice is currently in place, and needs to be conveyed to the proponents of future industrial projects.

SHORT-STAY ACCOMMODATION

NEED: SHORT-STAY ACCOMMODATION/HOSTEL

There are no hostels in Terrace, and NWCC only offers short-stay accommodation during July and August. People moving to Terrace without employment usually find it very difficult to find a place to stay while they look for work. They may have little in savings, be ill-prepared for Terrace’s climate, and not have anticipated the time it will take to receive their first pay cheque. Some newcomers have used the Ksan shelter.

RECOMMENDATION #11

This gap could be filled by either a community-based, non-profit organization, such as TDCSS, or by a private, for-profit business.



Research and planning for short-stay or hostel type market accommodation could begin now, with implementation at a moderate growth rate.



MARKET HOMEOWNERSHIP HOUSING

At present, there is a mismatch between supply and demand for ownership housing. Overall, there is too much demand and too little supply, leading to significant increases in sale prices (15% annually), and homes are on the market for a very short time (30 days).

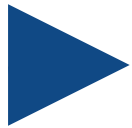
There is a possibility that this situation will self-correct for any combination of reasons – major proposed projects are delayed or do not go ahead, developers overbuild in the near-term, speculation subsides as prices appreciate, or homeowners, who are mortgage-free or with substantial equity, choose to sell and leave Terrace.

If there is no self-correction, and major projects are initiated, a labour shortage (trades, construction workers) is likely to occur as labour in the residential sector moves to higher paying jobs in the industrial sector. If this happens, there will likely be consequences for new builds and renovations of market housing, including higher wages leading to higher housing costs, and delays in completion of residential projects.

NEED: MORE SERVICED LAND

If most of the proposed industrial projects go-ahead this decade, the City is likely to need more serviced land to facilitated additional ground-oriented and low-rise apartment residential development.

Should several of the major industrial projects proceed, implementation of this recommendation will require advanced planning before the City of Terrace reaches a moderate rate of growth.



RECOMMENDATION #12

In anticipation of continuing substantial growth related to major industrial projects, the City and the other governments should work together to identify the most suitable and serviceable land for ground-oriented and low-rise apartment residential development. This recommendation presumes that partnerships between various levels of government and applicants for such developments will be needed to extend any required major trunk services, and the City will require a minimum of 10% of the units to be built that are below market rents and below lot prices for a minimum of 10 years.

OTHER HOUSING-RELATED MATTERS

HOUSING ACCESSIBILITY

NEED: RETROFITTING FOR OLDER BUILDINGS


Some older rental buildings do not have elevators, reducing the number of units for people with mobility challenges. Among ground-oriented housing, the majority of homes have exterior stairs, making it particularly difficult during winter conditions. While the BC Building Code's adaptable housing provisions apply to new homes, retrofitting would be required for older buildings.

RECOMMENDATION #13

The Home Adaptations for Independence (HAFI) program should be promoted widely by community-based agencies, the City of Terrace, and BC Housing. The program provides financial assistance for low-income seniors and low-income people with disabilities to support accessibility modifications to promote safe, independent living. BC Housing should review eligibility requirements regularly.

RECOMMENDATION #14

As HAFI has only recently been added to BC Housing's programs¹, Terrace's property managers and landlords may not be fully aware of this opportunity for partial funding. Direct promotion of this element of the HAFI should be undertaken, possibly through the Residential Tenancy Branch, the Northern Real Estate Board, or BC Housing. HAFI program eligibility requirements should be reviewed by BC Housing, including appropriateness of region-specific limits.



Modest investment of resources; landlords and property managers may consider this program in the short and longer term.

¹ This program was formerly delivered by CMHC as the Home Adaptations for Seniors Independence program, and Rental Rehabilitation Assistance Program [Landlords].



SENIOR RESIDENTS

In 2012, 29% of the recipients of BC's Home Owner Grant in Terrace were 65+. The percentage of seniors receiving this grant has increased 10% since 2006, and is approaching the BC comparable of 31%. This suggests that there will be a growing need for housing adaptations, support services in-home and, potentially, additional supportive and assisted housing in coming years.

NEED: PROGRAM AWARENESS

There are a number of programs delivered by the BC government that are not well known by older adults who could benefit from them. This includes the Seniors Home Owner Grant, Property Tax Deferral, Housing Adaptation for Independence, and SAFER programs.

Modest investment of resources; senior residents may benefit in the short and longer term.

RECOMMENDATION #15

Increased promotion of Provincial financial and housing programs oriented to older adults could benefit many seniors. Such a promotion could be coordinated by one or more community-based organizations on an annual basis.

NEED: BETTER UNDERSTANDING OF SENIORS' INTENTIONS

Interviews with seniors advocates indicated there is a need for additional supportive and assisted living units. This requires targeted research into the intentions of residents age 55+ to determine intentions to stay in Terrace or relocate, quantify any pent-up existing demand, and gain a better understanding of the potential demand.

This research could be undertaken at an early stage, as the planning and funding for additional supported and assisted housing is likely to be complex.

RECOMMENDATION #16

The Government of BC (Northern Health, BC Housing) and the City of Terrace should consider funding a detailed needs and intentions assessment of older adults.



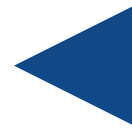
KEY INDICATORS

NEED: RENTAL & REAL ESTATE MARKETS MONITORING

Key indicators in Appendix A – rental vacancies and rates, and real estate average sale prices and days on market – change rapidly and need to be monitored regularly. This data, analyzed over time, provides valuable insights into the changing rental and homeownership markets.

RECOMMENDATION #17

The City of Terrace should continue to monitor two key indicators on a semi-annual basis – sales activity (average sale price and days on the market) from the Northern Real Estate Board, and rental activity (vacancy rate, rental rates) from CMHC.



Modest investment of resources; could begin at anytime.

UPDATE TO HOUSING ACTION PLAN

This initiative marks the first time that the City of Terrace and the BC Government have worked together to prepare a Housing Action Plan. In the coming 12 to 30 months it will likely be known which proposed major resource projects will go ahead, and when construction will begin.

NEED: UPDATE THE PLAN ON A REGULAR BASIS

The scale and pace of growth at the Skeena Industrial Park, and the investment decisions made by LNG proponents will confirm whether there will be a low, moderate, or high growth scenario. An update to the Housing Action Plan may be warranted.

RECOMMENDATION #18

It is recommended that the Government of BC, together with the City of Terrace and the Advisory Housing Committee, update the Terrace Housing Action Plan in three years (2017). This will involve an assessment of the accomplishments to date, as well reporting on then-current quantitative indicators and local stakeholder research.



Figure 3: Summary of Recommendations, Implementation Leadership & Timeline

RECOMMENDATION	IMPLEMENTATION LEADERSHIP	TIMELINE
RECOMMENDATION 1: SHELTER Develop a larger shelter, potentially with space for in-reach supports.	Ksan Society, BC Housing, City of Terrace, plus community & business interests	Immediate; not contingent on level of growth
RECOMMENDATION 2: SECOND STAGE HOUSING Develop (or acquire a building) second stage housing, potentially with space for in-reach supports.	Ksan Society, BC Housing, City of Terrace, plus community & business interests	Immediate; not contingent on level of growth
RECOMMENDATION 3: YOUTH IN TRANSITION Acquire or build one or two homes, each to accommodate up to six young adults.	Terrace & District Community Social Services Society, BC Housing, City of Terrace, plus community & business interests	Immediate; not contingent on level of growth
RECOMMENDATION 4: RENT SUPPLEMENTS Improve access to rent supplements (RAP, SAFER) & consider increasing eligibility limits.	Community-based agencies, outreach workers, the City of Terrace & BC Housing	Immediate; not contingent on level of growth
RECOMMENDATION 5: PEOPLE WITH DISABILITIES Undertake detailed needs assessment of housing & supports for people with a range of disabilities.	Government of BC, in partnership with stakeholder organizations & BC Housing.	Not contingent on level of growth
RECOMMENDATION 6: STUDENT HOUSING Work with NWCC to find & acquire publicly-owned land suitable for an additional student residence.	NWCC, UNBC, City of Terrace & Government of BC	Immediate; not contingent on level of growth
RECOMMENDATION 7: HOUSING REGISTRY Consider establishing a housing registry.	NWCC & UNBC	Not contingent on level of growth
RECOMMENDATION 8: INCENTIVIZING SUITES Consider a program to incentivize suites for owners who agree to provide housing for people receiving a rent supplement.	City of Terrace	Not contingent on level of growth
RECOMMENDATION 9: OUTREACH WORKERS Continue to fund outreach workers for two years, and review six months before end of contracts.	BC Housing	Immediate; not contingent on level of growth
RECOMMENDATION 10: EMPLOYER HOUSING Convey that Living Out Allowances are not acceptable & block booking for hotels is much preferred to block leasing of existing rental buildings.	City of Terrace & Government of BC	Moderate growth rate
RECOMMENDATION 11 Examine development of a short-stay or hostel for recently arrived job seekers.	Non-profit, community-based organization or private business	Moderate growth rate
RECOMMENDATION 12 Collaborate to identify land for new residential development. If additional land is warranted, Provincial government to financially assist major services & City to secure below market affordable housing.	City of Terrace & Government of BC	Being planned at low growth level; implement at high growth level

RECOMMENDATION	IMPLEMENTATION LEADERSHIP	TIMELINE
<p>RECOMMENDATION 13: HAFI PROGRAM Promote widely for low income seniors & low income people with disabilities to support accessibility modifications. HAFI eligibility requirements should be reviewed regularly.</p>	Community-based organizations & BC Housing	Modest resources; not contingent on level of growth
<p>RECOMMENDATION 14 Promote multi-unit element of HAFI program.</p>	BC Residential Tenancy Branch, Northern Real Estate Board, BC Housing	Modest resources; not contingent on level of growth
<p>RECOMMENDATION 15 Promote government programs oriented to older adults.</p>	Community-based organizations & BC Housing	Modest resources; not contingent on level of growth
<p>RECOMMENDATION 16 Consider funding a detailed needs & intentions assessment of older adults.</p>	Government of BC; potential funding from Real Estate Foundation of BC	Not contingent on level of growth
<p>RECOMMENDATION 17: MONITORING OF KEY HOUSING INDICATORS Update housing indicators that are rapidly changing on a semi-annual basis.</p>	City of Terrace	Continuous
<p>RECOMMENDATION 18 Update Terrace Housing Action Plan every 3 years.</p>	Government of BC	Continuous



GLOSSARY OF TERMS

GEOGRAPHIC TERMS

CENSUS AGGLOMERATION (CA)

An area consisting of one or more neighbouring local governments situated around a core. A CA must have a core population of at least 10,000.

LOCAL HEALTH AREA (LHA)

An area identified by the Ministry of Health for administrative and data collection purposes. These are the third tier of a nested hierarchy consisting of Health Authorities (e.g., Northern Health), Health Service Delivery Areas (e.g., Northwest).

HOUSING TERMS ALONG THE CONTINUUM

HOUSING CONTINUUM

A concept, often depicted graphically, to assist with research, planning and program development. There are two main categories – non-market and market. Non-market housing includes shelters, transitional housing and social housing; market housing rental and homeownership housing. Typically, individuals and families receiving rent supplements live in market rental housing.

EMERGENCY SHELTER

Short-stay housing of 30 days or less. Emergency shelters provide single or shared bedrooms or dorm-type sleeping arrangements, with varying levels of support to individuals.

COLD WET WEATHER SERVICES

Shelter facilities and services that operate and funded on a seasonal basis. Shelters add cold wet weather beds (seasonal beds and mats) to provide the option of a warm, dry place to sleep for people who are homeless as winter weather sets in. Also, there are emergency shelter facilities that are open only during winter months.

TRANSITIONAL HOUSING

Housing that is time-limited, and provides people with a range of training, practical help with daily living, and counseling. Examples of transition housing include housing for women who have fled abusive situations, or people leaving addiction treatment.

SECOND STAGE HOUSING

Short-term, safe, affordable and independent housing and some services similar to those provided in transition houses. Typical stays at a Second Stage House last for 12 to 24 months.

SUPPORTIVE HOUSING

Subsidized housing that provides ongoing supports and services to residents who cannot live independently and who are not expected to become fully self-sufficient. This form of housing may be located in a purpose-designed building or scattered site apartments, and does not have a limited length of stay.

ASSISTED LIVING

Housing with supported services that is regulated under BC's Community Care and Assisted Living Act. Assisted living units are self-contained apartments for seniors or people with disabilities who need support services to continue living independently, but do not need 24-hour facility care. They may be operated by a non-profit society or by a private, for-profit business.

SOCIAL HOUSING

Housing that is delivered and managed by an organization (municipality, society) on a non-profit basis, and where the rent (or housing charge) is subsidized, often on a "rent geared to income" system.

MARKET RENTAL HOUSING

Purpose-built rental housing as well as housing supplied through the secondary rental market (e.g., basement suites or rented condo apartments). The private rental market provides the majority of rental housing affordable to households with low- and low-to-moderate incomes.

MARKET OWNERSHIP HOUSING

Housing whereby the owner receives no subsidies. It may be in fee-simple or condominium form.



HOUSING TERMS RELATED TO CORE HOUSING NEED

CORE HOUSING NEED

A household living in housing that falls below at least one of the adequacy, affordability or suitability standards and would have to spend 30% or more of its total before-tax income to pay the median rent of alternative local housing, which meets all three standards – adequate, affordable, suitable.

ADEQUATE HOUSING

Housing that does not require major repairs.

MAJOR REPAIRS NEEDED

This category includes dwellings needing major repairs such as dwellings with defective plumbing or electrical wiring and dwellings needing structural repairs to walls, floors or ceilings.

SUITABLE HOUSING

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.

AFFORDABLE HOUSING

Housing that costs no greater than 30% of gross household income. Housing costs for renters include rent and utilities, and for homeowners include mortgage payments, property taxes, strata fees (if any) and utilities.

HOUSING TERMS RELATED TO STRUCTURAL TYPE

SINGLE DETACHED DWELLING

A single-detached house has open space on all sides, and, depending on the local government's zoning, may include a secondary suite either above or below it.

SECONDARY SUITE

An accessory dwelling unit contained within or attached to a single detached residential dwelling.

SEMI-DETACHED DWELLING

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 dwellings either above it or below it and the two units, together, have open space on all sides.

DUPLEX

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 MULTIPLE

A building or part of a building designed for residential occupancy and consisting of more than two units. Multiple dwellings include triplex, row and group houses, stacked townhouses, and apartment buildings.

ROWHOUSE

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 a townhouse.

APARTMENT

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.

OTHER HOUSING TERMS

HOMELESSNESS

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

RENOVICTION

This recently coined **colloquial** term, refers to the unwanted and/or unplanned termination of a tenancy to allow the landlord to have vacant possession in order to undertake renovations. Some tenants consider this to be an unnecessary pretense for landlords to raise rents to take advantage of a tight rental market, and a hardship for tenants, particularly seniors and people with disabilities, who may have lived in their suite for a number of years.

Note: The *Residential Tenancy Act* has a provision allowing landlords to end a tenancy for repairs or renovations that require the rental unit to be vacant while giving them the ability to correct their rents to market rates once the work is complete. The Act does not specify exactly what types of repairs or renovations fall within this provision, nor how long vacant possession is required before a landlord can lawfully end the tenancy.

ACCESSIBLE HOUSING

Dwellings that include features, amenities or products to better meet the needs of people with disabilities and thereby maximizing the number of people who can readily use them.

ADAPTABLE HOUSING

Housing that meets the minimal accessibility requirements and incorporates features that make it easy for people to “remain at home” as their mobility declines with age, or if they experience limitations due to illness or injury.



MANUFACTURED HOME PARK

Contains structures, whether or not ordinarily equipped with wheels, that are designed, constructed or manufactured to be moved from one place to another by being towed or carried, and used or intended to be used as living accommodation (*Manufactured Home Park Tenancy Act, 2014*).

MUNICIPALITY-RELATED TERMS

ZONING

The division of whole or part of the municipality or regional district into zones and regulate the use and density of land, buildings and other structures, siting, location, size and dimensions of buildings and other structures.

AMENITY ZONING

A rezoning that provides a density bonus (floorspace or units), or other incentive, in exchange for a developer contribution towards a community amenity, such as affordable housing, child care facility, and public art. The municipality has the authority to determine which amenities are eligible for a density bonus and the value of a density bonus.

HOUSING RESERVE FUND

means a fund established and managed by the finance arm of a local government. The revenue for this fund may come directly from a local government's direct revenues or via an amenity contribution from developers. These reserves provide a source of capital funding for housing developments that benefit the community.

ECONOMY-RELATED TERMS

MEDIAN INCOME

The halfway point of a population's income, meaning half the population are making more than the median income, and half the population are making below the median income.

EMPLOYMENT RATE

The number of employed persons as a percentage of the population 15 years of age and over. The rate for a particular group (for example, youths aged 15 to 24) is the number employed in that group as a percentage of the population for that group.

PARTICIPATION RATE

means the number of employed and unemployed as a percentage of the population 15 years of age and older.

UNEMPLOYMENT RATE

The number of unemployed people in the labour force as a percentage of the total labour force.



GOVERNMENT-RELATED TERMS

BC HOUSING

The provincial government agency responsible for subsidized housing in British Columbia. BC Housing owns and manages about 7,800 units of older affordable housing for families, seniors, and people with disabilities, and provides rent subsidies for affordable non-profit and co-op housing developments and some private market units.

THE HOUSING REGISTRY

The centralized database of applicants' information and housing providers co-ordinated by BC Housing. It allows individuals to apply for housing with multiple service providers using one application form.

CANADA MORTGAGE AND HOUSING CORPORATION (CMHC)

The national housing agency of the federal government that:

- Insures residential mortgage loans.
- Provides subsidies under federal housing programs.
- Administers co-op operating agreements funded under federal programs.
- Conducts and publishes housing research.



APPENDIX A

EVIDENCE BASED RESEARCH REPORT

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INTRODUCTION



Reliable statistics help inform the development of Terrace's Housing Action Plan

CONTEXT OF THIS APPENDIX

In June 2014, the Northern Development Initiative Trust and the Province of BC commissioned CitySpaces Consulting to collaborate with the municipalities of Terrace, Kitimat, Prince Rupert and Port Edward in developing Housing Action Plans. The work is coordinated by a Steering Committee of municipal and provincial staff.

Appendix A is one of several deliverables for review by the Steering Committee for Terrace and the neighbouring unincorporated area of Thornhill. It groups together statistical indicators that helped to inform the development of the Housing Action Plan, including indicators relating to:

- Demography
- Economy
- Ownership Housing
- Market Rental Housing
- Non-Market Housing

Most of the statistics are reported specifically for the City of Terrace, or, for some indicators, for the Terrace Local Health Area (refer to Map 1 and Map 2). Where data limitations occur, these are noted in association with the specific indicator.

BUILDING ON TERRACE'S WORK TO DATE

The City of Terrace, together with the Advisory Housing Committee, has been actively working on housing issues for several years. Of note are three well researched, Council-endorsed documents:

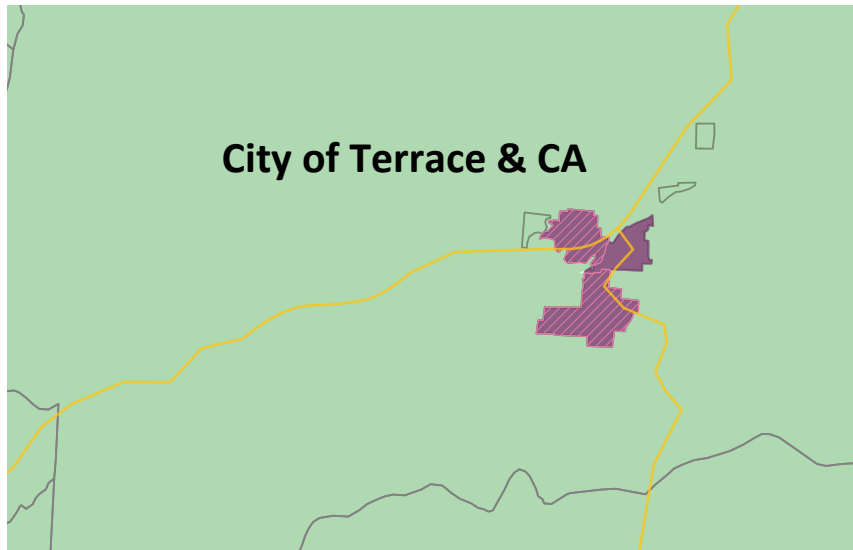
- **Housing Terrace: Trends, Needs and Directions, 2009**
Eberle Planning & Research with HB Lanarc
Many of the recommendations of this work were subsequently incorporated as policy statements in the Official Community Plan Bylaw No. 1983-2011



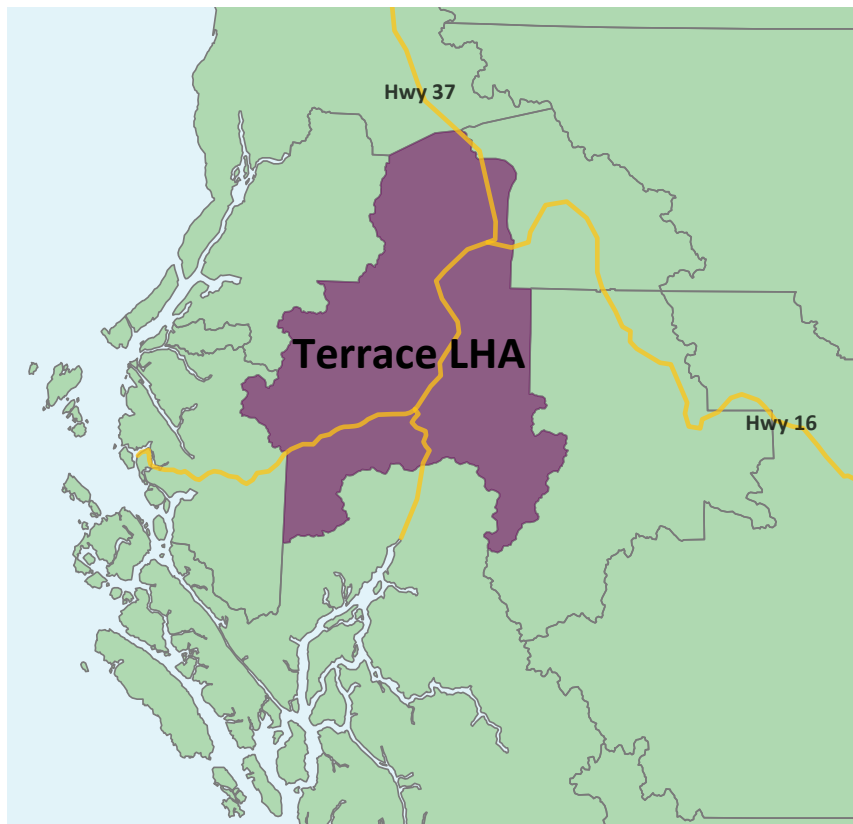
- **City of Terrace Housing Action Plan, 2012**
- **Housing Terrace: Trends, Needs and Directions, 2014**
M. Thomson Consulting

The authors acknowledge that extensive work has been undertaken, and have drawn on the resulting documents in compiling this Appendix.

Map 1: City of Terrace & CA



Map 2: Terrace Local Health Area



DEMOGRAPHIC CONTEXT



There was a small increase in the number of residents aged 20-29 between 2006 and 2011.

The changing demographic characteristics of a community or region are very important in understanding current and future demand for housing. The more up-to-date the statistics, the more reliable they are for understanding the current situation, and for projecting future demand.

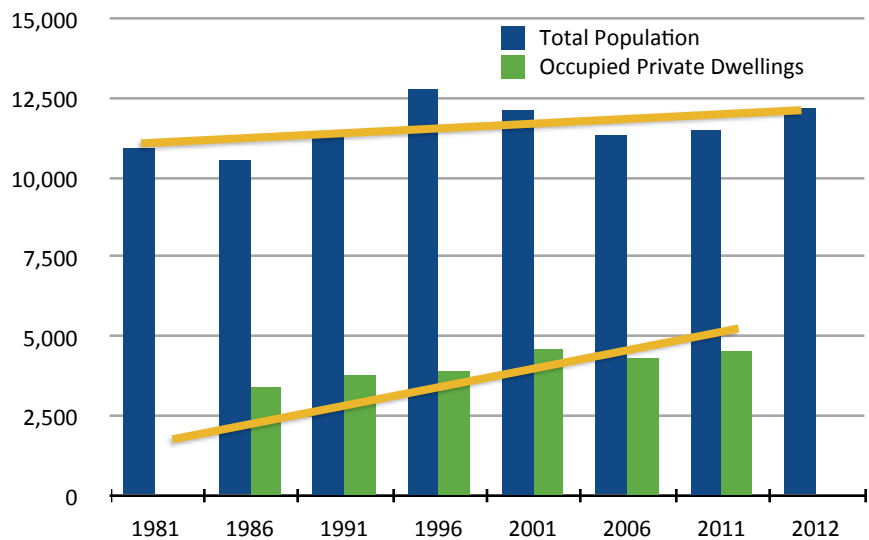
This section of Appendix A provides published data from the Census of Canada, the National Household Survey, and BC Stats.

POPULATION & DWELLINGS

Figure 1 shows the relationship of population to occupied private dwellings, over two decades. Of particular note:

- As the trend lines indicate, the number of occupied dwellings has grown at a faster rate than the population.

Figure 1: Population & Occupied Dwellings, 1981-2012, City of Terrace



Sources: Census of Canada, 1981-2011; BC Stats estimate, 2012

- In 1996, when the population peaked at 12,783, the number of persons per occupied dwelling was 3.25; in 2011, the comparable number had dropped to 2.53.
- **Significance of this Indicator:** As Figure 1 shows, the convergence of population and dwellings is an indication that households are becoming smaller – fewer children, more couples without children, more single people. This suggests that households are likely to have different housing preferences today, than they did 30 years ago.



POPULATION BY AGE GROUP

The consultant has grouped Terrace’s population by age group to generally relate to changing lifecycles and lifestyles. This, in turn, is helpful when anticipating future housing demand by type, size and features. Figure 2 shows the pattern of change between 2006 and 2011 by selected age groups. Of particular note:

- The working age population (age 30-65) dropped considerably between 2006 and 2011. The decline in the population under age 19 is not surprising in view of the decrease of the working adult population.
- The active older adults group (age 65-79) remained stable, and there was a slight increase in the over 80 group.
- **Significance of this Indicator:** The drop in the population aged 30-65 is likely due to greater employment and educational opportunities in other communities. This decrease after age 65 shows that older couples and singles are choosing to move elsewhere – to warmer climates or closer to their grown children and their families.

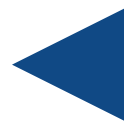
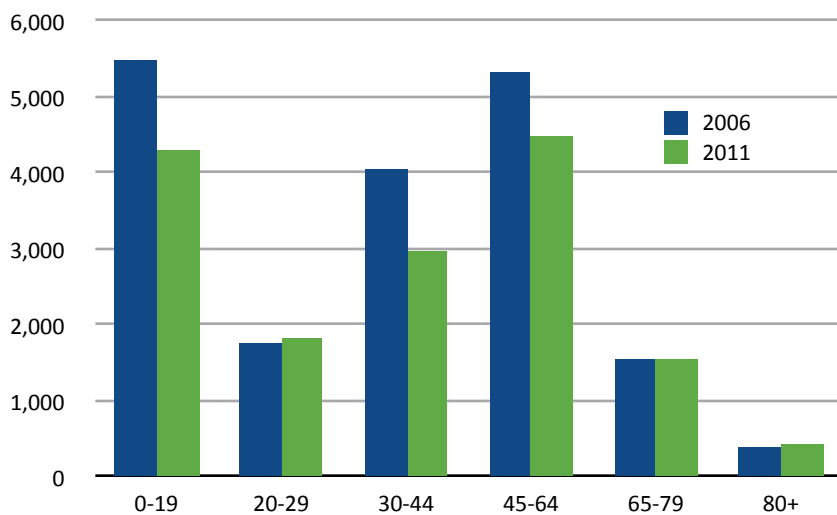


Figure 2: Population by Age Group, 2006-2011, Terrace (CA)



Source: Census of Canada, 2006 and 2011

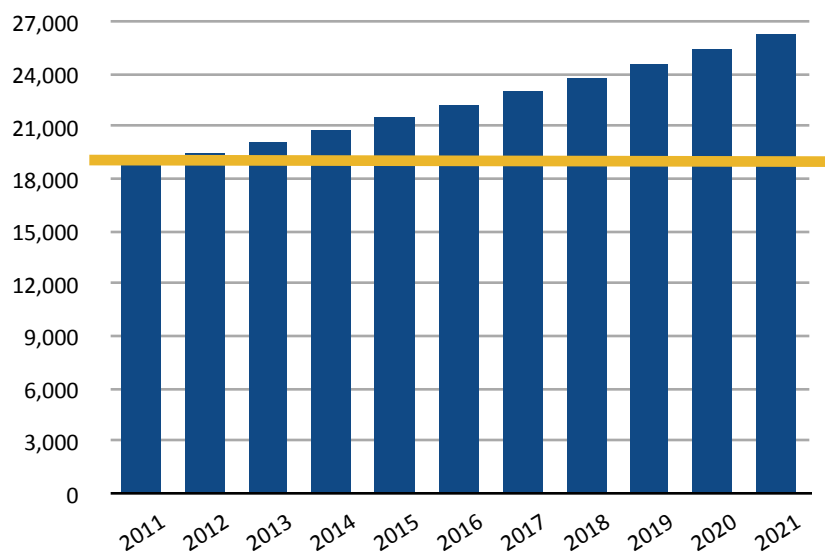


PROJECTED POPULATION

TERRACE PROJECTIONS

Since Terrace's most recent OCP was adopted in 2011, the City and nearby areas have experienced increasing growth stemming from nearby new resource and industrial activities. In March 2014, the City reexamined the population projections for the Census Area. Since then, further industrial developments have been announced. Unlike Kitimat, if one or two LNG projects proceed, very little population growth is expected to be non-permanent. Using a growth rate of 3.4% per annum¹, the population could reach 26,250 by 2021, as shown in Figure 3.

Figure 3: Population Projections, Annual Rate of Growth 3.4%, Terrace (C)



Source: CitySpaces Consulting

GOVERNMENT OF BC PROJECTIONS

In Spring 2014, the Government of BC undertook three population projections for the Terrace, Kitimat and Prince Rupert Local Health Areas (LHA).

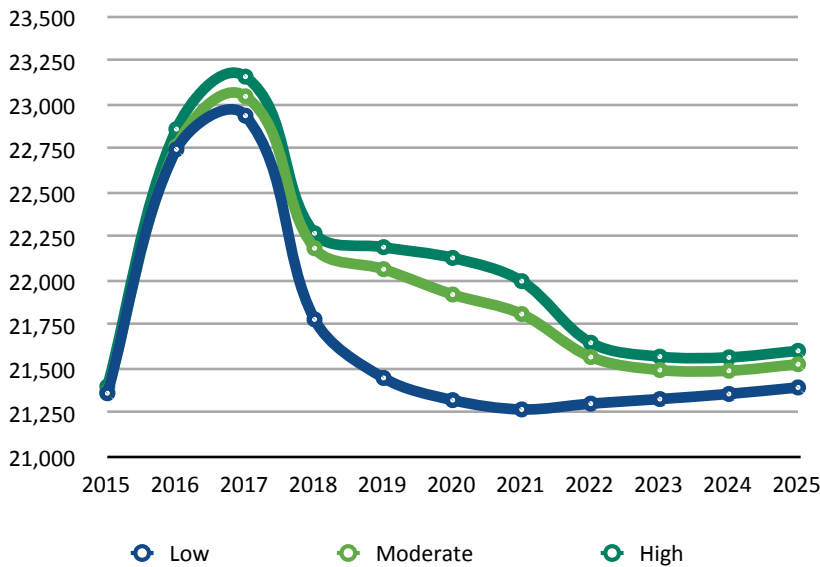
At the time this Appendix was written, these were considered as “pilot projections”, which will be refined in early 2015 as a result of municipal and industry reviews. The projections were modeled using three scenarios:

- Low Growth – Advanced projects are expected to proceed;
- Moderate Growth – Advanced and Intermediate projects are expected to proceed; and
- High Growth – Advanced, Intermediate and Preliminary projects are expected to proceed.

¹ As discussed with the Director of Development Services, 03 November 2014

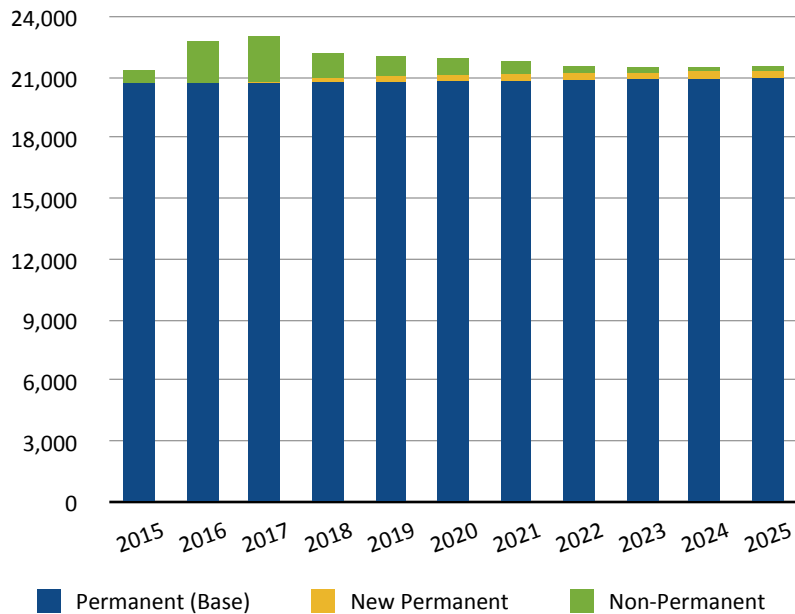
The Terrace LHA projections were further broken out by “permanent residents”, “new permanent residents”, and “non-permanent residents”. Figure 4 charts total projected population for each of the low, moderate, and high growth scenarios Figure 5 shows an annual break down by resident type for the moderate growth scenario.

Figure 4: Projected Population, Terrace Local Health Area



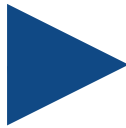
Source: BC Ministry of Jobs, Tourism, and Skills Training

Figure 5: Projected Population by Type, Terrace Local Health Area



Sources: BC Ministry of Jobs, Tourism, and Skills Training





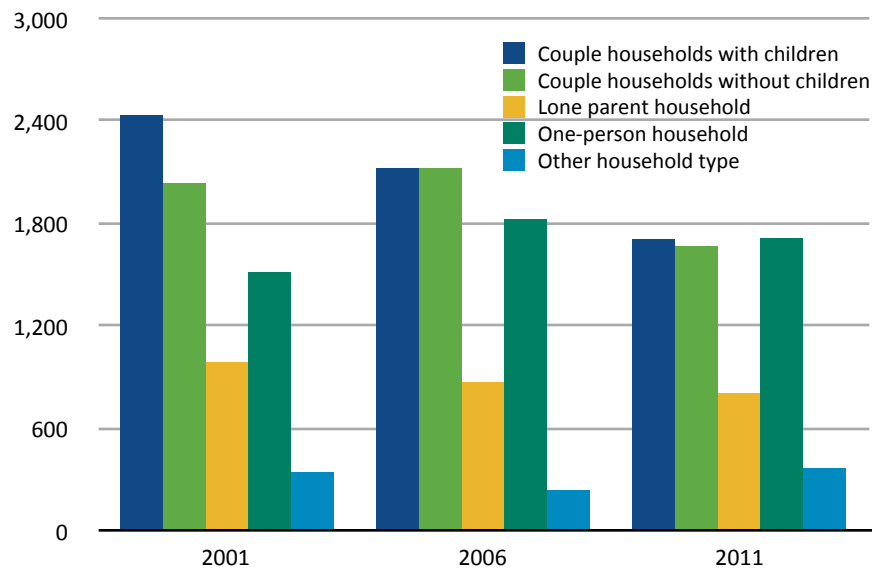
- **Significance of these Indicators:** The Government’s projections indicate a quick ramp up in population, mainly as construction workers, most of whom will be housed in camps. This is followed by a gradual decline, then a stabilized population by 2022. The number of new permanent residents is small until 2019, capping out in 2022 at 299. In contrast, using Terrace’s population projections, the number of new residents would be 7,460 between 2011 and 2021, for an average of 746 residents per year. Using a persons per household of 2.3, there would be a demand for about 325 new dwellings annually.

HOUSEHOLD CHARACTERISTICS

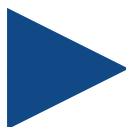
Figure 6 illustrates households by type² for three census years. Of particular note:

- The number of one-person households increased from 21% to 27% of Terrace’s population, while there has been a notable decline in households with children – from 33% to 27% over 10 years.
- While the total number of lone parent households declined from 985 in 2001 to 800 in 2011, the percentage of lone parent households in the Terrace CA has remained relatively the same, between 12% and 13.5%.

Figure 6: Households by Type, by Census Year, Terrace (CA)



Source: Census of Canada



- **Significance of this Indicator:** The drop in the number of couples with children, and the increase in couples without children suggest that, from a housing perspective, these households may be receptive to smaller detached homes on smaller lots, townhouses, and condominiums. The increase in single people suggests a growing demand for additional rental accommodation.

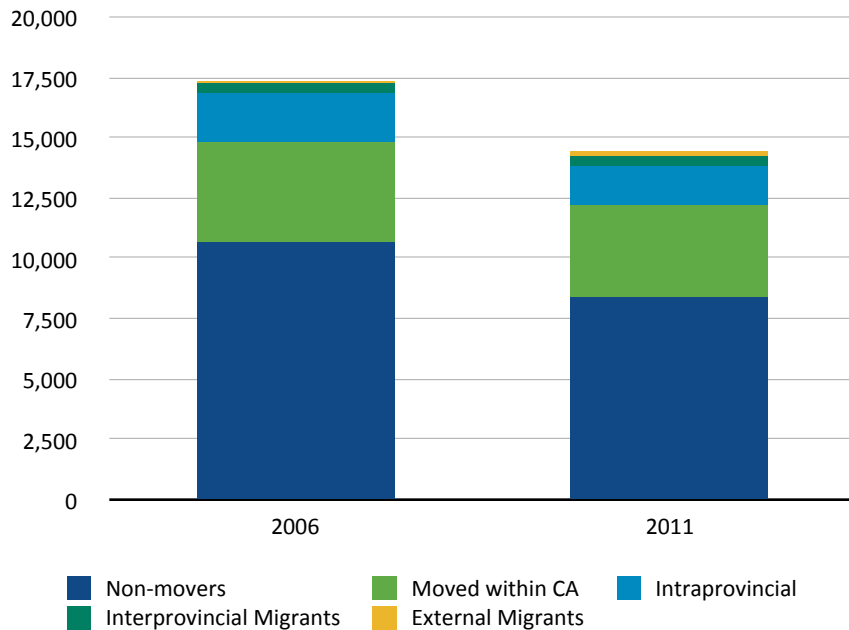
² Other household type refers to a group of two or more people who share a private dwelling but do not constitute a “census family” (e.g., roommates, group home, supportive housing)

MOBILITY STATUS

Figure 7 shows the mobility status (previous 5 years) of the Terrace CA's residents between 2006 and 2011.

- In both census years, the chart shows that the vast majority of residents did not move, or moved within Kitimat. The proportion of residents who moved within the CA remained approximately the same while the number of migrants from other countries was negligible.

Figure 7: Mobility Status, Previous 5 Years, Terrace (CA)



Source: Census of Canada, 2006; National Household Survey, 2011

- **Significance of this Indicator:** If the proposed major industrial projects go ahead, there is likely to be a change in mobility status, as Terrace will become more attractive to job seekers from elsewhere in BC, the rest of Canada, and, potentially, international migrants.



SUMMARY: DEMOGRAPHIC CHARACTERISTICS

Drawing on published statistics (historical, current, projected), Terrace and area experienced a gradual decline in population from 2001 to 2011, with an estimated uptick in 2012 and 2013.

Provincial projections show a slow increase in the permanent population from 2015 through 2025. The low growth rate scenario shows an increase of 229 new permanent residents over a ten-year period, whereas, the high growth scenario shows an increase of 464 people.

The City of Terrace's population projections paint quite a different figure. Using Terrace's projections and a persons per household of 2.3, the demand for additional new housing units by 2025 in the Terrace LHA will be in the range of **3,200-3,300 units** between 2011 and 2021.



ECONOMIC CONTEXT



Rail transportation continues to play a significant role in Terrace.

Household formation, which is based on population growth (natural increase and net migration), generates the demand for additional housing. Typically, in larger towns and cities, this demand is expressed, and absorbed, gradually. In smaller communities, a sudden change in economic conditions creates a much quicker change in demand, resulting in rapid swings in prices, rents, and availability of housing.

Resource communities in Northwestern BC have more than 20 major industrial projects that have been announced – port and terminal expansions, LNG facilities, oil refineries, mining, windfarms, and major business parks. Figure 8 provides a list of major projects for the Terrace-Kitimat area. While there has been considerable advance design and engineering undertaken on Kitimat projects, additional approvals are required and no final investment decisions have been made by the proponents.

Figure 8: Selected Major Projects – Terrace & Kitimat

TERRACE

Skeena Industrial Development Park – City owned, 2,000 hectares. In July 2014, Taisheng, a Chinese investment firm purchased 480 hectares of land for \$11.8 million. Plans are to build and operate several manufacturing plants, the first of which will be an alfalfa protein factory. This is expected to bring 170 new jobs to the Terrace area in 2017.

Kitselas-owned Industrial park. Land purchase from the City in February 2014 for \$1,647,700. Operated by the Kitselas Development Corporation. Falcon Enterprises is developing a camp for workers who will build a natural gas pipeline for one of the planned LNG plants at Kitimat.

KITIMAT

Major modernization and expansion of the former smelter by Rio Tinto Alcan is nearing completion. When operational, estimated to provide 1,000 jobs. \$3.5 billion.

Proposed oil refinery and pipeline north of Kitimat, plus a marine terminal on Douglas Channel. Total cost is estimated at \$19 billion. Proponent is Kitimat Clean Ltd. The refinery is estimated to create an additional 3,000 full time jobs. \$16 billion.

LNG Canada export facility. This Shell Canada-led has three partners – PetroChina, Korea Gas, and Mitsubishi. Phase 1 will consist of two processing units, resulting in 400 to 700 permanent jobs when operational. Working with TransCanada to secure supply from Coastal GasLink pipeline. LNG facility – \$12 billion; pipeline - \$4 billion.

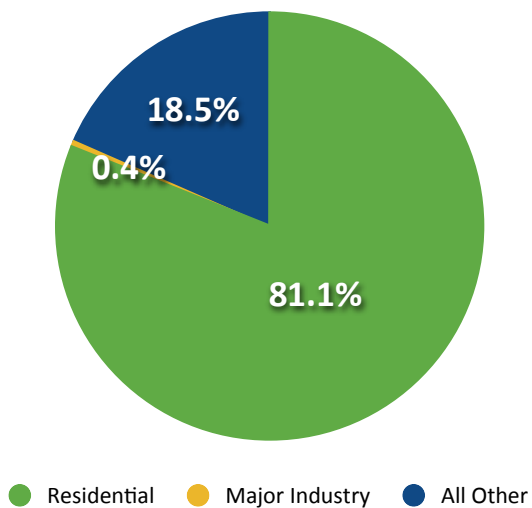
Kitimat LNG. Chevron Canada and Apache Canada each held a 50% stake in this LNG facility and pipeline from NE BC. Up to 150 permanent jobs at the LNG facility when operational. \$4.5 billion for the LNG project; \$1.3 billion for the pipeline project.

ASSESSED VALUES

Figure 9 shows the percentage of the total 2013 property assessment in Terrace. Among the four northwestern municipalities, as of 2013, Terrace had the highest residential assessment and the lowest major industry assessment.

- **Significance of this Indicator:** The Terrace CA has been highly dependent on residential property tax and charges. This is likely to change as more commercial and industrial projects come on-stream.

Figure 9: Assessment by Type, 2013, City of Terrace



Source: Local Government Statistics, Ministry of Community, Sport and Cultural Development from BC Assessment Authority data.



LABOUR FORCE CHARACTERISTICS

Figure 10 provides an illustration of selected characteristics of the Terrace CA's labour force for the census years 2001, 2006 and 2011. Of particular note:

- Terrace's labour force contracted by 2,575 people between 2001 and 2011 (24%) and the participation rate declined from 70.6% to 66.1%.
- In 2001, the unemployment rate was 14.4%, dropping to 8% by 2011.
- **Significance of this Indicator:** The statistics are from 2011, and it is likely that both the participation and employment rates will have increased since then. Taken together, when viewed on a time scale basis, are good indicators of the economic of the changing fortunes of the local economy.

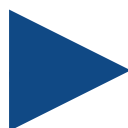


Figure 10: Labour Force Characteristics, Terrace (C)

Characteristics	2001	2006	2011
Total population aged 15 years +	15,245	14,505	12,320
In the labour force	10,720	9,905	8,145
• Employed	9,170	8,765	7,495
• Unemployed	1,550	1,040	650
Not in the labour force	4,450	4,695	4,180
Participation rate (%)	70.6	67.8	66.1
Employment rate (%)	60.4	60.4	60.8
Unemployment rate (%)	14.4	10.8	8.0

Source: Census of Canada

LARGEST EMPLOYERS

Terrace is a relatively diversified service centre for Northwestern BC. The top employers include both private and public entities as shown in Figure 11.

Figure 11: City of Terrace, Largest Employers, 2013

Employer	Product/Service	# of Employees
School District #82	Public Education	1,384
Northern Health	Health	265
Walmart	Retail	140
Northwest Community College	Post-Secondary Education	135
Safeway	Retail	90
City of Terrace	Local Government	50

Source: Terrace economic Development Corporation

LABOUR FORCE PROJECTIONS

At the time this appendix was originally prepared (mid-July 2014), no labour force projections were available for the Terrace LHA. However, there are projections to 2020 for the **North Coast and Nechako Development Region**. While this vast region stretches north to the BC border and includes Haida Gwaii, the three major urban areas are Terrace, Kitimat and Prince Rupert. The source for the data below is British Columbia Labour Market Outlook, 2010-2020 prepared by the BC Ministry of Jobs, Tourism and Innovation in partnership with BC Stats and the BC Ministry of Finance based on the BC Labour Market Scenario Model.

- Demand Outlook in 2020 = 50,290.**
 This refers to the expected number of workers employed, as well as the expected unemployed who are transitioning between jobs, responding to seasonal fluctuations, or whose skills do not match employers' requirements.
- Supply Outlook in 2020 = 49,970.**
 The expected labour force, including those who are employed and those who are actively looking for a job.
- Supply Less Demand in 2020 = -320.**
- Total Openings Outlook = 19,890.**
 - Expansion = 5,960. New jobs from economic growth between 2010 and 2020
 - Replacement = 13,930. Jobs generated by retirement and deaths between 2010 and 2020.
- Significance of this Indicator:** The projected job openings of almost 20,000 between 2010 and 2020, suggests that Terrace (and other urban communities) will attract more job seekers from elsewhere in BC and further afield.



INCOMES BY HOUSEHOLD TYPE

Figure 12 shows the gross median income for 2011 by household type. The data base was provided by Statistics Canada, derived from the Canada Revenue Agency, with geospatial information provided by Canada Post. The adjacent unincorporated area of Thornhill, and BC as-a-whole are provided for comparison purposes. Of particular note:

- Couple families, with or without children, had a median income of \$81,230 in Terrace, approximately 8% higher than BC.
- The median income of lone-parent families was \$30,860, almost 15% lower than BC.
- Single person households had a median income of \$24,030, approximately 5% lower than BC.
- **Significance of this Indicator:** Although the labour force participation rate is just over 66%, of those that are working, 50% of households earn considerably more than BC as a whole. This provides them with more “purchasing power” (rental and homeownership) than many other BC communities.

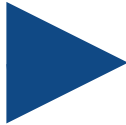
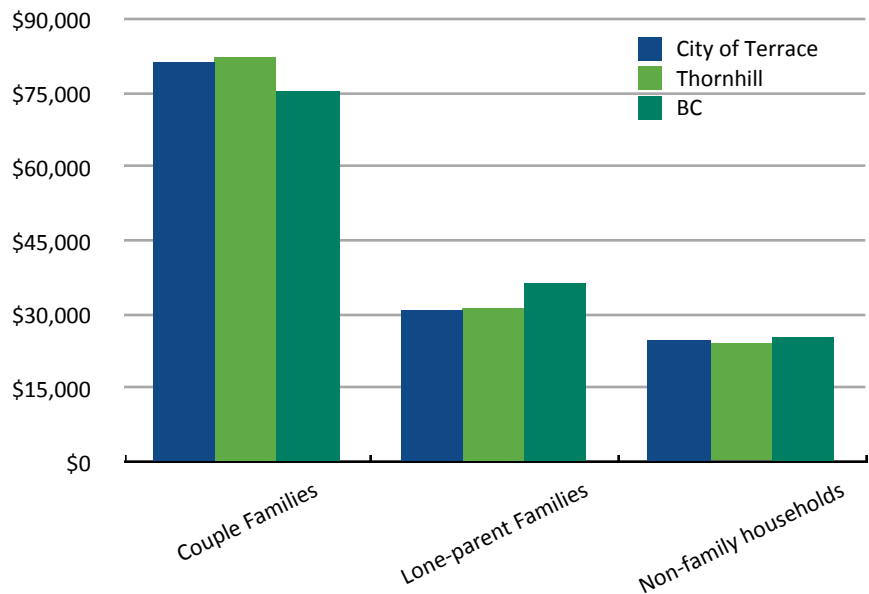


Figure 12: Median Income by Household Type, 2011

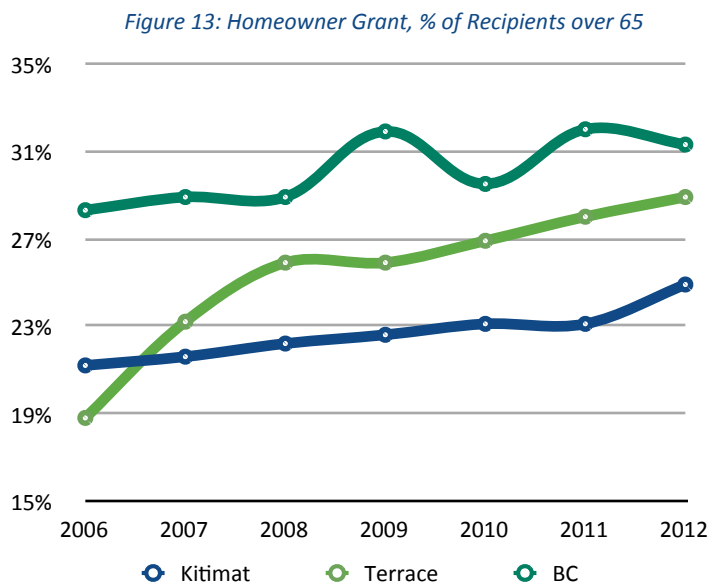
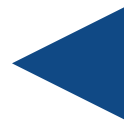


Sources: Statistics Canada, Canada Revenue Agency & Canada Post

HOMEOWNER GRANT

As illustrated in Figure 13, in Terrace, the number of homeowners receiving BC's Homeowner Grant who are over 65 years of age increased steadily from 2006 to 2012. Also of note:

- The number of recipients in Terrace surpassed Kitimat in 2007 and continued to grow fairly steadily to 2012.
- **Significance of this Indicator:** This indicator is a good proxy of the change in the population of older adults. Overall, Terrace's rate of growth in age 65+ Homeowner Grant recipients was higher than either Kitimat, or BC as a whole. Without further research, it is not possible to fully understand the reasons behind this pattern, although one factor may be better accessibility to health care providers and services.



Source: BC Ministry of Community, Sport, and Cultural Development, Local Government Department



CORE HOUSING NEED

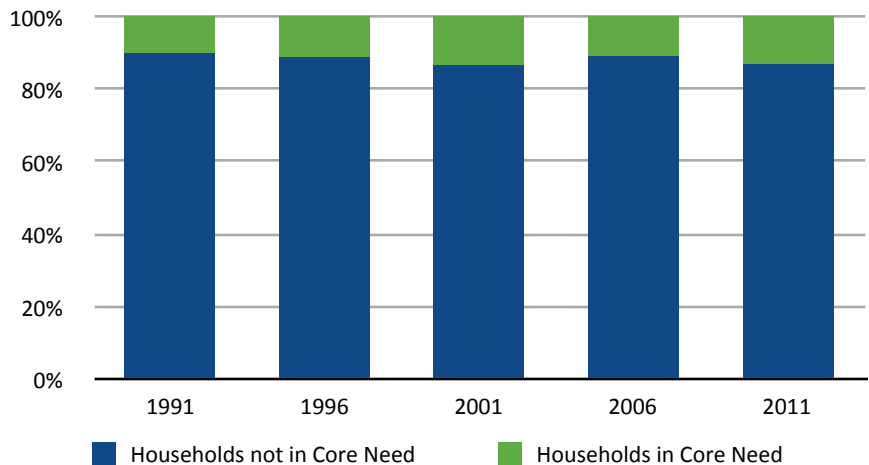
CMHC DATA BASE

An examination of “core housing need” is a useful measure of a community’s ability of afford market rental and ownership housing. This measure, developed by Canada Mortgage and Housing Corporation (CMHC) identifies the number of households in “core housing need” on the basis the ability to afford a suitable and adequate living unit at 30% of gross income without affecting their ability to buy other life necessities.

As of October 2014, CMHC published its “core housing need” data base from 2011. Figures 14 and 15 are a visual representation of figures from CMHC’s data base for the Terrace CA. Of particular note:

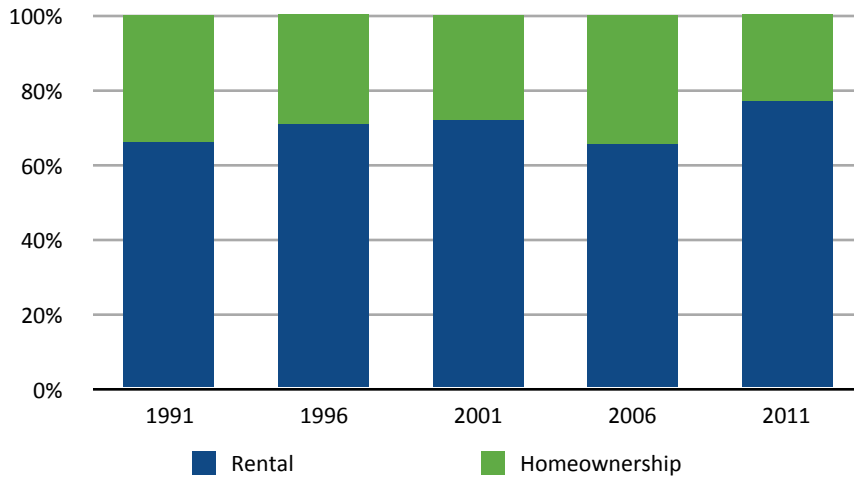
- For two decades, the relationship of those in Core Need to those Not in Core Need has changed little – In Terrace CA about 85% of residents were not in Core Need.
- When Core Need households are identified by tenure, between 65% and 75% were renters.

Figure 14: Households in Core Need, Not in Core Need, Terrace CA



Source: CMHC

Figure 15: Households in Core Need by Tenure, Terrace CA

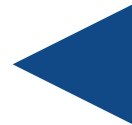


Source: CMHC

NATIONAL HOUSING SURVEY, 2011

The 2011 National Household Survey, also reported data relative to housing affordability.

- 79.3% of the City of Terrace’s households spend less than 30% of their income on housing; 20.7% spend 30% or more; and
- 10.7% of homeowners spend 30% or more of their income on housing compared to 45.3% of tenants.
- **Significance of these Indicators:** The patterns have remained similar over 20 years, whereby a large majority are not in Core Need, but for those who are, up to 75% have been renters, rather than homeowners.

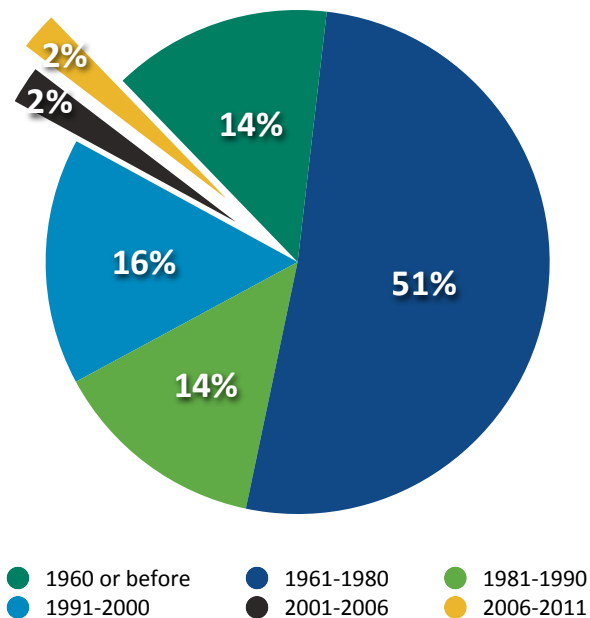


CONDITION & AGE OF HOUSING

Drawing from the 2011 National Household Survey, 88.7% of occupied private dwellings only require maintenance or minor repairs. Figure 16 illustrates the age of existing housing.

- More than 50% of all housing in the Terrace CA was constructed during the 1960s and 1970s.
- **Significance of this Indicator:** Most older homes were not built with energy conservation features. Some of these homes have been retrofitted over the years, resulting in lower costs of heating. As homes age, there is likely to be increased demand for renovations that save on the costs of energy.

Figure 16: Age of Housing, Terrace (CA)



Source: National Household Survey, 2011

TYPES & TENURES

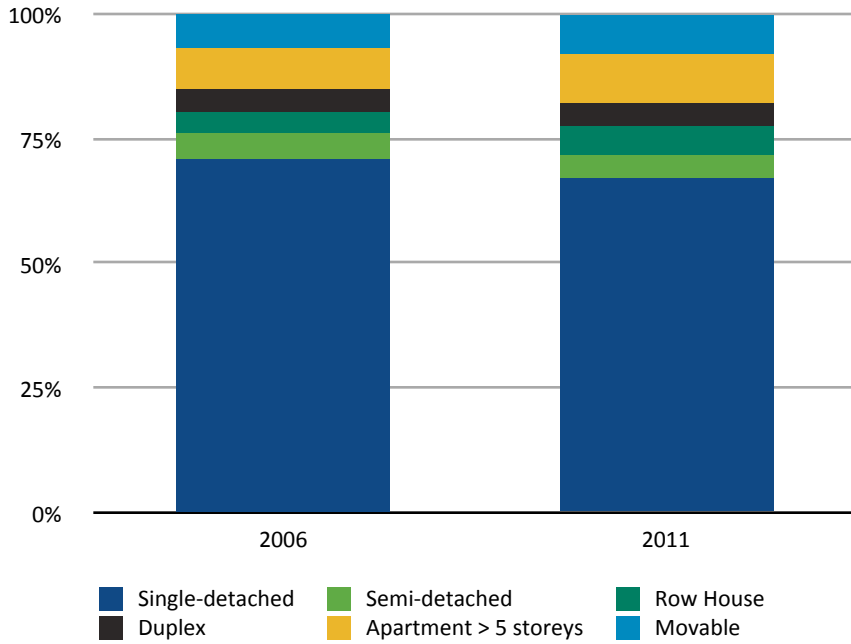
Figure 17 illustrates the type of housing in the Terrace CA in 2006 and 2011.

- As a percentage of all dwellings, single-detached homes were by far the predominant housing type in 2006 and 2011.
- There was a small increase in the number of dwelling units between 2006 and 2011.

Regarding housing tenure, the number of owned dwellings is about three times the number of rented dwellings. Figure 18 provides a visual snapshot for the period 2001 to 2011.

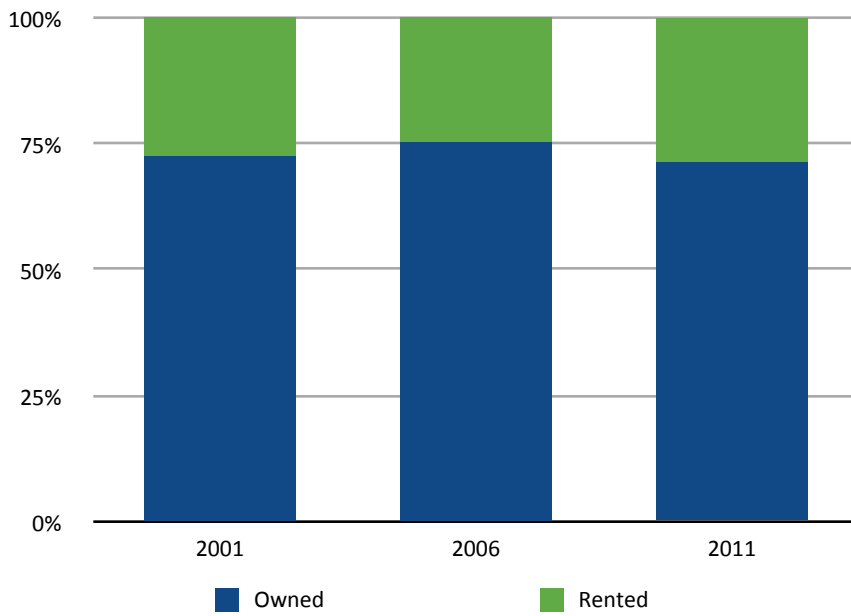
- **Significance of these Indicators:** There continues to be a strong demand for owning a single detached home.

Figure 17: % of Housing by Type, Terrace CA



Source: Statistics Canada, Census of Canada

Figure 18: Housing by Tenure, Terrace (CA)



Source: Statistics Canada, Census of Canada (2001, 2006) and National Household Survey (2011)



HOUSING STARTS & INTENDED MARKET

Figure 19 illustrates the changing pattern of housing construction in the City of Terrace from 2006 through 2014. Of particular note:

- Construction dropped off sharply in 2009, not regaining some momentum until 2013; and
- To the end of July 2014, there were 190 housing starts, development permits and building permits approved, or applications immediately pending.
- **Significance of this Indicator:** Housing starts are a good indicator of the strength (or lack thereof) of the local economy. In view of the pattern of starts over the 2006-2014 period, is 2014 an anomaly, or will this level of residential growth be sustained in coming years?

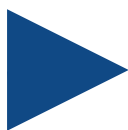
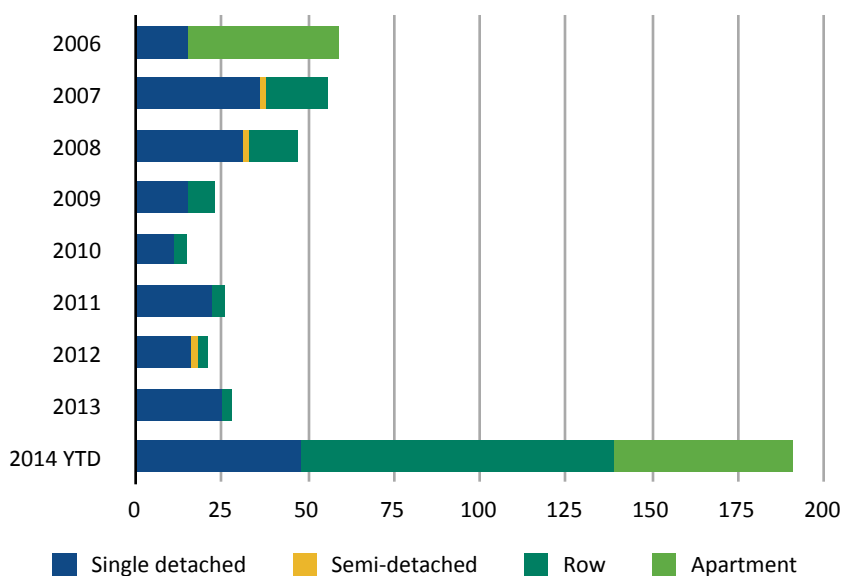


Figure 19: Number of Housing Starts, 2006-July 2014, City of Terrace



Source: CMHC (2005-2013) and City of Terrace (2014).

Note: 2014 includes starts, Development Permits/Building Permits & immediately pending to July 2014

Figure 20 focusses on intended market during the same period:

- Despite the dip in housing construction from 2009 to 2012, homeownership remained the dominant intended market, ranging from 15 to 36 units every year; and
- The condominium and rental markets show much more variation. Notably, in 2010, there were no units started for either the condominium or rental markets.
- **Significance of this Indicator:** There was a clear preference for detached housing between 2006 and 2013. This pattern may change somewhat in view of the level and type of activity in 2014, with a strong demand shown for townhouses and apartments.

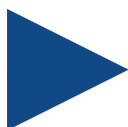
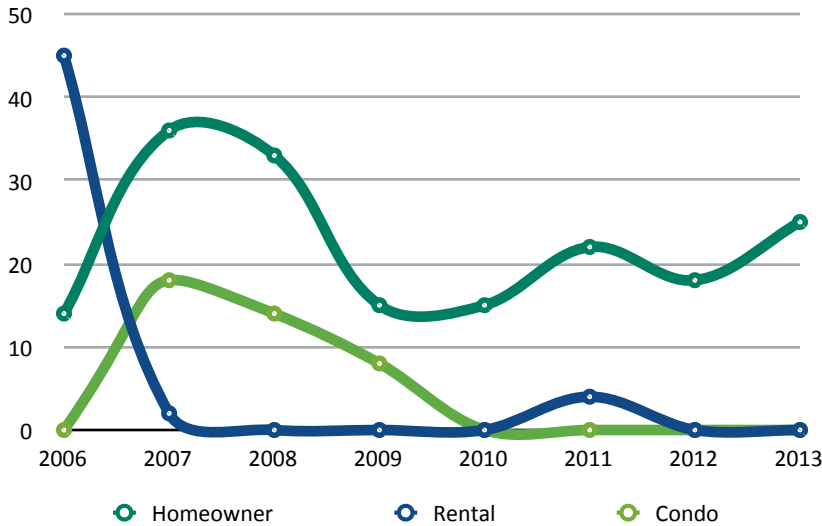


Figure 20: Number of Units by Intended Market, Terrace (CA)



Source: CMHC

LAND FOR INFILL OR GREENFIELD RESIDENTIAL DEVELOPMENT

In 2010, when Terrace updated its Official Community Plan, City staff identified the amount of land available for infill and greenfield development for a total of 230,000 m². At then-current zoning, it was estimated that this land base could accommodate approximately 1,200-1,500 low density single-detached, semi-detached and row dwellings.

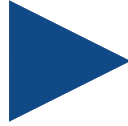
In the first half of 2014, residential development activity has surged. Along with applications for smaller projects, the City is in the final stages of reviewing an application for a 180 apartment/townhouse complex for land bounded by Kenney and Park. Background and details of the proposed development include:

- Most of the land was once a provincial government highways maintenance that was closed and subdivided more than 20 years ago.
- The City is selling its 2.4 acre parcel for \$951,000, considerably more than the minimum asking price. The additional revenue will be channelled to increase the amount of affordable housing, including grants to non profit housing organizations.
- The developer, Coast to Coast Holdings Ltd., based in Calgary, has agreed to enter into a housing agreement (Section 219, Land Title Act) to rent 22 units of the apartment complex at 20% below market value. There is no time limit to this agreement. Coast to Coast will directly manage the 22 units.

(Source: David Block, Director of Development Service, City of Terrace).



SUMMARY – ECONOMIC CONTEXT



The economic situation in Terrace has improved considerably over the past four years as new major industrial projects have surfaced for both Terrace and Kitimat. Some projects are underway, and some are await environmental approvals and final investment decisions. These initiatives have been the major drivers of new development activity in Terrace – a temporary worker camp is underway and three hotels and one large residential complex are in the advanced planning stages. Northwest Community College and UNBC also continue to expand their range of post-secondary offerings.

While jobs are now more available and the unemployment rate has decreased notably, as later sections of this paper reveal, there are unintended consequences of economic growth for both the home ownership and rental housing markets.

OWNERSHIP & MARKET RENTAL HOUSING



Since 2012, the average selling price of detached homes has appreciated 15% annually.

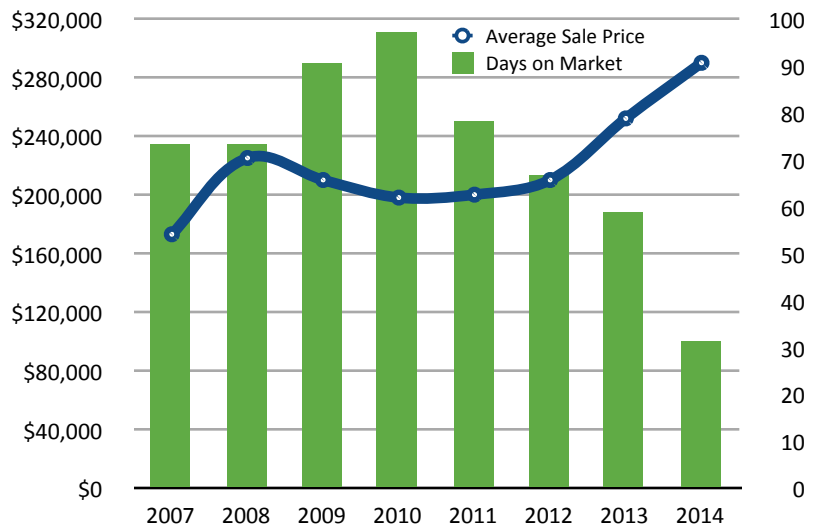
OWNERSHIP HOUSING

As previously described, single-detached houses are the predominant form of housing in the City of Terrace. In 2011, 67% of privately occupied dwellings were owned.

As illustrated in Figure 21, the housing market for single detached homes in Terrace (as geographically defined by the Northern Real Estate Board) has changed considerably over the period 2007-2014 YTD. Specifically:

- In the period 2009-2011, it was a buyers' market. The median sale price of a single-detached home hovered around \$200,000, and the average days to sell ranged from 58 to 78.
- Since 2012, prices have risen considerably, and the number of days on the market has dropped to about one month. These statistics are evidence of a seller's market.
- The year-to-date (September) figures in 2014 show a **median** selling price of \$307,500 an increase of 16% over 2013.

Figure 21: Sales Indicators, Single-Detached, 2007-2014 to July

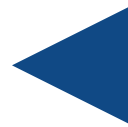


Source: Northern Real Estate Board



For all other housing types, the pattern was more erratic in the period 2007 through 2014 YTD. This is likely due to the much smaller number of listings of different types of housing. Using 2013 figures, the average median sale price for the following housing types is as follows:

- House on more than one acre – \$297,000 (53 listings)
- Duplex – \$192,000 (8 listings)
- Apartment unit – \$69,500 (28 listings)
- Manufactured home on land – \$165,000 (19 listings)
- **Significance of this Indicator:** The sale price of detached homes (median or average) over time is one of the best proxies for a strengthening, stable, or declining local economy. The sustained rise in the sales price of detached homes in Terrace since 2011 indicates a strengthening economy.



AFFORDABILITY FOR HOMEOWNERSHIP

The ability to purchase a home in any community is derived from the relationship of income to market selling prices, coupled with mortgage rates. Using conventional lending practices:

- In 2011, the average selling price of a single-detached home was \$200,000. A manufactured home with land sold for an average of \$97,038;
- Couple households have the most purchasing power in Terrace. The median income of couple families (2011) was \$82,230, which, with a 10% downpayment, would qualify for a house purchase of \$348,000;
- Lone parent households have much less purchasing power. With a 10% downpayment, a lone parent household making the median income would qualify for a house priced at \$58,920; and
- Single person households have the least buying power. With the median income, and a 10% downpayment, they would qualify for a dwelling priced at \$23,631.



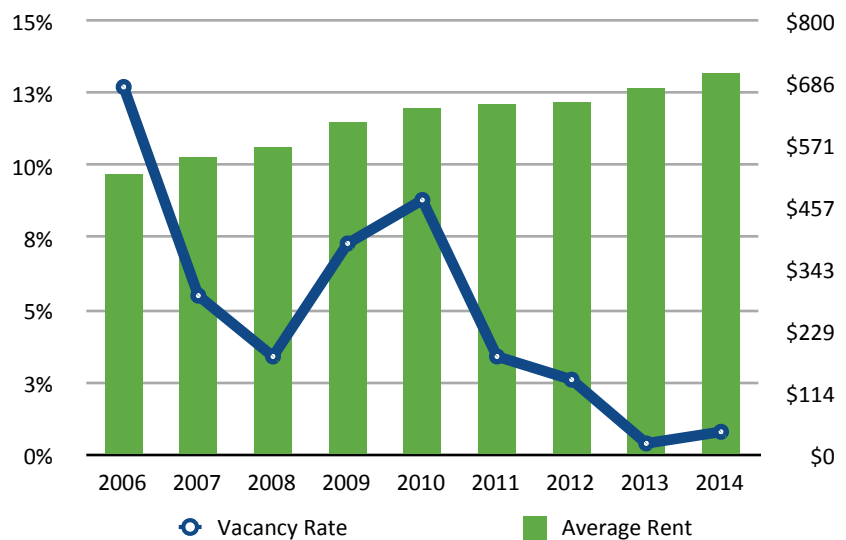
MARKET RENTAL HOUSING

CMHC collects and publishes semi-annual data related to private market rentals, drawing on a universe of approximately 550 units in Terrace CA. While these statistics are sometimes criticized as lagging behind the market, CMHC’s methodology and reporting have been consistent over many years.

Figure 22 visually depicts the average rents and the vacancy rate between 2006 and 2013 (October reports) for all types and sizes of units. Notably:

- Despite the fluctuating vacancy rate (12.7% to 0.4%), rental rates have increased at a relatively steady pace. Between 2006 and 2013, rates for all units increased by 32%.

Figure 22: Vacancies and Average Rents, Private Market, Terrace CA

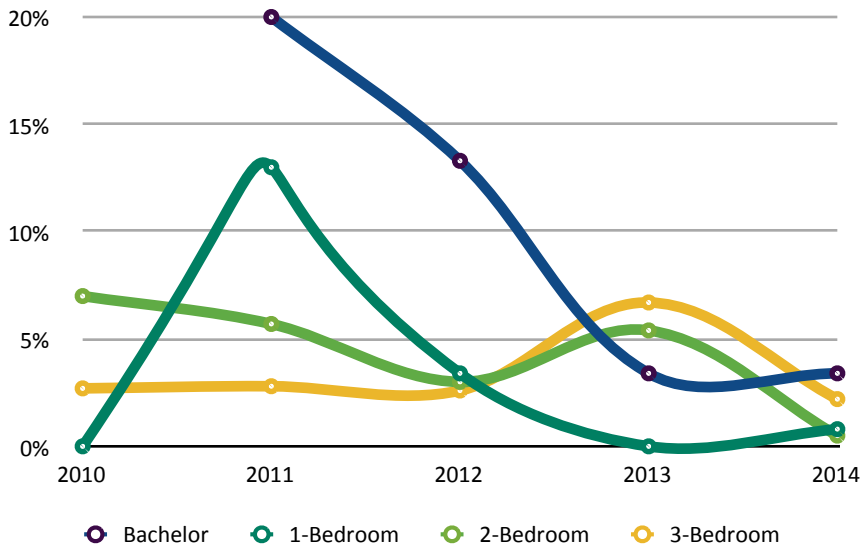


Source: CMHC Market Rental Reports (April)

Figure 23A and 23B examine the changes at a finer grain over the period 2010 to 2014 (April reports). This reveals a more relevant picture of the changing rental market in Terrace. Of particular note:

- The market for 2 and 3-bedroom units was reasonably balanced between 2010 and 2013 (3-6%), but tightening considerable in 2014. In contrast, there were high vacancies in 1-bedroom and bachelor units in 2011, dropping quickly thereafter.
- As of April 2014, the vacancy rate for all sizes of units was less than 4%.
- While rents have increased considerably for 2 and 3-bedroom units, rents for 1-bedroom rates have increased more slowly. Bachelor units have remained relatively constant.

Figure 23A: Vacancy Rate by Number of Bedrooms, Apartments, Terrace (CA)



Source: CMHC Market Rental Reports (April)

Figure 23B: Average Rental Rates, Number of Bedrooms, Apartments, Terrace CA



CMHC, Spring Rental Market Reports

- Significance of these Indicators:** The rental vacancy rate is a good measure of changes in a local economy. High vacancy rates indicate low demand which means rental rates will likely remain stable or decrease. From a landlord’s perspective, it may create financial uncertainty, and will likely postpone improvements to the building(s). The opposite is true for low vacancy rates, where tenants will face increasing rents. Typically, there is lag time between low vacancy rates and increasing rents. As units turnover, however, rental rates will increase. If vacancy rates remain low in Terrace, rent increases are likely to be higher in 2015.

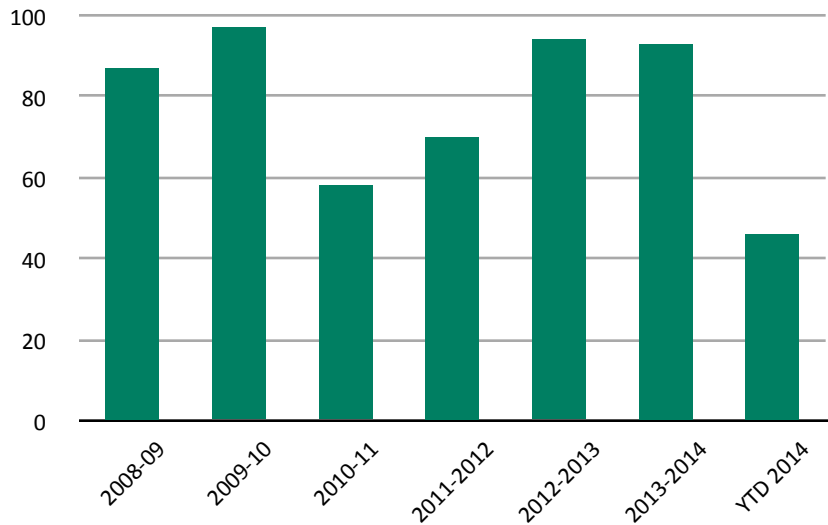


RENTAL TENANCY BRANCH

Among other things, the BC Residential Tenancy Branch (RTB) deals with disputes between landlords and tenants. Figure 24 shows the number of disputes handled by RTB in Terrace between April 1, 2008, and July 31, 2014. Of particular note:

- The number of disputes increased remained within the range of 58 to 97 from 2008 to 2013; and
- The year-to-date figures, if annualized per number of disputes monthly over four months (April - July), may exceed previous highs.

Figure 24: Number of Dispute Applications, Terrace/Thornhill



Source: BC Housing Policy Branch from Residential Tenancy Branch

PRIVATE MARKET ASSISTED LIVING

CMHC undertakes an annual survey of all private market assisted living units and heavy care, although it does not publish data specifically for the Northwest. Through a request of an analyst at CMHC's Vancouver office, it was confirmed that there are no private market units in Terrace as of mid-2014, and only 216 units in the entire North Coast Development Region.

SECONDARY & CARRIAGE SUITES

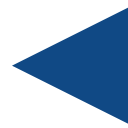
In October 2012, the City of Terrace amended the zoning bylaw to allow secondary suites in the R1 – One Family Residential zone. With this amendment, secondary suites are permitted in all rural and residential zones except the R1-A and R7 zones. This followed a zoning amendment in 2010 to permit a “carriage house” in the AR1 and AR2 rural zones. Both “secondary suites” and “carriage houses” must comply with the BC Building Code to be legal.

As of mid-2014, it is estimated that there are approximately 104 illegal suites and 47 legal suites. (*Source: David Block, Director of Development Services*).

AFFORDABILITY FOR MARKET RENTAL HOUSING

Rental affordability is the relationship between income and rental rates. The following points are derived from 2011 income data for households making the median income in Terrace.

- In 2011, the average rental rate in the Terrace CA for a 2-bedroom apartment was \$625.
- At 30% of their income, couple households were able to afford \$2,031 in rent without compromising their ability to purchase other necessities. This provided them with ample choice in the rental market.
- Lone-parent households were able to afford rental rates of \$722.
- Single person households were able to afford rental rate of \$618.

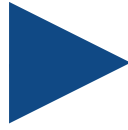


TEMPORARY WORKER ACCOMMODATION

In April 2014, City Council approved plans for a work camp to accommodate up to 400 people to be located on land south of the Northwest Regional Airport. The work camp is on land owned by the Kitselas First Nations’ Development Corporation in the Skeena Industrial Development Park. Falcon Camp Services, a company based in Prince George, is creating the camp to accommodate workers on the Pacific Trails Pipeline that would transport natural gas to the planned Kitimat LNG plant.



SUMMARY: MARKET HOUSING



In view of its role within Northwestern BC as a diversified service centre and its relatively large number of public sector employees, incomes for many couple households have supported the purchase of homes without spending more than 30% of their income on housing. Lone-parent families and single person households have fewer choices in finding suitable, adequate and affordable housing.

As is evidenced by sales prices and the rental vacancy rate, the housing market has changed quickly over the past 30 months. If **median** single detached housing prices were to continue to climb at a rate of 6% annually, by 2020, the selling price would approach \$400,000. **Note:** New homes, and recently built homes are already close to the \$400,000 mark. New construction is the only option for many buyers locating to Terrace.

The rental vacancy rate for all sizes of units is 4% or lower, with two-bedroom units the most difficult to find. Traditionally, rental rates lag low vacancies due to locked-in leases. However, Terrace residents and newcomers are likely to experience a jump in rental rates by 2015. There is some indication that this is already occurring on turnovers and owner renovations, although this is difficult to quantify.

NON-MARKET HOUSING



Terraceview Lodge, a 98-bed, long-term care facility at the top of Kalum Hill – co-located with an Assisted Living building and Adult Day program.

EXISTING NON-MARKET RENTAL HOUSING

As of March 2014, BC Housing reports that 480 households are housed in subsidized housing, receiving a rent supplement, or otherwise financially assisted.

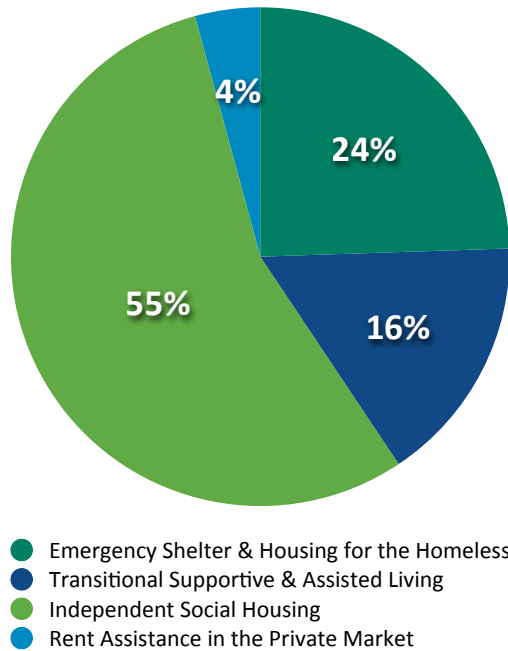
BC Housing maintains a Housing Registry for almost all non-market housing in BC. As of March 2014, there were fewer than 40 applications on the Housing Registry, with people with disabilities and seniors making up over 85% of the applicants.

Along with the operating subsidies for independent social housing, there are a number of other subsidies provided through BC Housing:

- Rental Assistance Program for families – 29
- Shelter Assistance for Elderly Renters (SAFER) – 18
- Emergency Shelter – 16
- Rent Supplements for Homeless people – 20
- Transitional, Supported and Assisted Living – 107

Figure 25 shows the percentage of expenditures made by BC Housing in its fiscal year 2013/14 by type of assistance. The total expenditure during this period was \$4,567,000. Approximately 50% of the total expenditure is a contribution from the BC Government; 41% from the Government of Canada, and 10% from other sources, including rents from households in independent social housing.

Figure 25: BC Housing Expenditures by Type, 2013/14, City of Terrace



Source: BC Housing, Research and Corporate Planning

NORTHERN HEALTH

Northern Health owns and operates a long-term residential care facility, accommodating up to 95 residents. It also owns the Seven Sisters residence that is operated by Community Living BC. Residents are adults with long-term mental health challenges.

HOMELESS COUNT

Earlier this year, the Terrace and District Community Services Society and the City of Terrace organized this community's first homelessness count. Key findings from this initiative include:

- 66 people reported being absolutely homeless³;
- 69% were men; 31% were women;
- 69% indicated that they were an Aboriginal person;
- 30% responded that they had stayed in a shelter with the previous 12 months; and
- 31% reported they had slept in at a shelter, safe house or transition house the previous evening; 28% reported sleeping at someone else's place; and 12% indicated they had slept outside or in a vehicle.

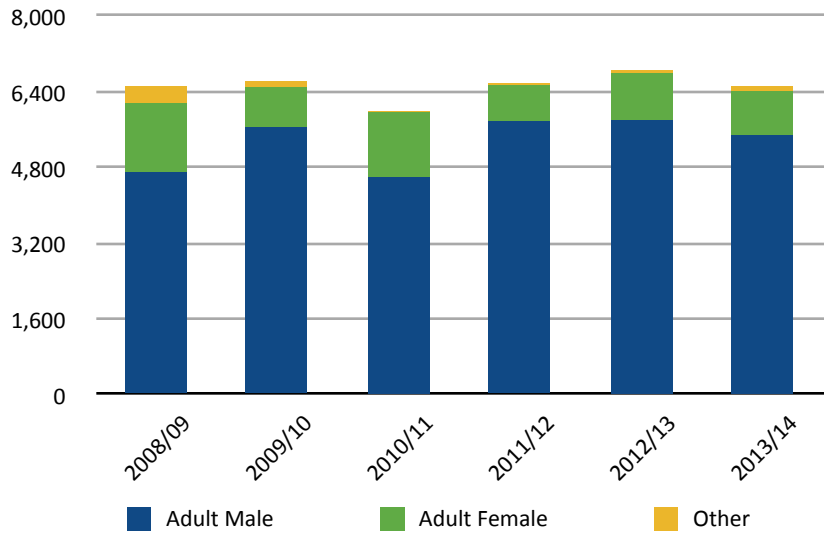
³ Refers to an individual or family who has no shelter. This contrasts to an individual or family that has periods where have no shelter (episodically homeless).



KSAN SHELTER

Except for 2010/11, the Ksan Shelter has experienced very high occupancies in terms of the percentage of nights full (89% to 96%). Figure 26, which shows the number of bed night stays by gender, shows a pattern whereby male adults make up the largest number of users of the shelter.

Figure 26: Number of Stays, by Gender, Ksan Shelter, 2008-09 to 2013-14



Source: BC Housing, Homeless Services System, Summer 2014

CITY OF TERRACE INITIATIVES

As previously described, the City of Terrace has recently completed an update to its report – Housing Terrace: Trends, Needs and Directions (2009). Since then the City has undertaken a number of changes to its policies and bylaws to facilitate affordable housing and diversify housing types.

OFFICIAL COMMUNITY PLAN (2011) – SELECTED

- **Housing For All Objective #1:** Promote sustainability through mixed land use considering neighbourhood commercial developments, residential density and housing location.
 - Supporting Policy Bullet #5: Consider permitting secondary suites in all neighborhood residential zones to improve opportunities for affordable rental units.
 - Supporting Policy Bullet #6: Monitor the stock of market rental housing units on a regular basis and encourage development of additional rental units.

- **Housing For All Objective #3:** Preserve and upgrade the housing stock in good condition.
 - Supporting Policy Bullet #3: Consider implementing a “Standards of Maintenance” bylaw to ensure that existing house stock is maintained to prolong its life span and ensure safe and secure housing for all residents.

- **Housing For All Objective #4:** Provide housing which meets the needs of all residents with emphasis on housing for persons with disabilities, low income residents, the homeless and under-housed.
 - Supporting Policy Bullet #1: Explore partnerships to provide supportive housing units to meet community need.
 - Supporting Policy Bullet #2: Support non-profit societies in providing new affordable housing and rehabilitating existing housing.

- **Housing For All Objective #5:** Encourage a diversity of dwelling units in all neighbourhoods.
 - Supporting Policy Bullet # 5: Encourage a mix of market and non-market rental units in all neighbourhoods.

- **Housing For All Objective #6:** Strive to achieve accessibility of all newly built housing to accommodate residents with special needs.
 - Supporting Policy Bullet #3: Consider revising regulations to achieve 10% accessible units in all new multi-family developments.

- **Housing For All Objective #8:** Partner with regional communities, government and related agencies to actively address housing challenges.
 - Supporting Policy Bullet #2: Communicate with adjacent communities, Regional District and First Nations, regarding housing challenges and opportunities.
 - Supporting Policy Bullet #3: Research sources of government funding for upgrades to existing housing.
 - Supporting Policy Bullet #4: Be proactive in pursuing government funding sources for creating non-market affordable housing and upgrades to the existing housing stock.



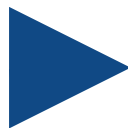
ZONING BYLAW, 1995 (AS AMENDED) – SELECTED

As with the Zoning Bylaws in the other communities, a number of traditional housing detached and attached forms are permitted in Terrace, although, uniquely, *Secondary Suites* are permitted as either an accessory dwelling unit wholly contained within the principal dwelling or as part of a separate accessory building (carriage house). Further, detached *Secondary Suites* are allowed a maximum floor space of 90 sq. m, a size that is often only permitted if included as part of the main dwelling or as a separate dwelling. The regulation of secondary suites is related to parcel area, with detached secondary suites requiring a minimum parcel area of 4,047 sq. m while suites inside a dwelling require a minimum parcel area of 500 square metres. In addition, the City has established a new one family residential zone to permit smaller than typical residential parcel sizes. With a minimum 9 m frontage, the zone contributes to efficient utilization of infrastructure while also facilitating the development of smaller and potentially more affordable housing.

OTHER REGULATORY MEASURES

- In June 2013, the City adopted a Standards of Maintenance Bylaw for Residential Rental Premises. This comprehensive bylaw sets out owners duties and obligations, including providing a minimum standard for water, heat, light, and ventilation to prevent the accumulation of moisture.
- In 2009, the City adopted the Revitalization Tax Exemption Program (RTE) Bylaw. In July 2014, the RTE program was extended to 2014. One of the eligibility provisions is that “a solely residential development project creates ten (10) or more new residential dwelling units.”
- A requirement of its rezoning of land for a work camp at the Skeena Industrial Development Park in April 2014, the City will charge a fee of \$500 for every bed at the facility over 500 beds to a maximum of 3,000 allowable beds. These funds would be directed towards grant assistance for non-marketing housing in Terrace.

SUMMARY – NON-MARKET HOUSING



There is a range of non-market housing in Terrace, providing permanent housing for families and seniors, and temporary housing for people who are homeless, or in a transitional situation. There are also rent supplements for families and seniors. Appendix B (consultation with stakeholders) reveals any concerns over gaps and needs in the current supply.

The City of Terrace, with the support and advice of the Terrace Housing Committee, has been very proactive in using the tools available to it through the *Local Government Act* and the *Community Charter* to facilitate the retention of existing affordable housing, ensure compliance with the Building Code, expand opportunities for new supply, and raise revenue to be channeled towards affordable housing.

APPENDIX B

STAKEHOLDER CONSULTATION REPORT

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SUMMARY OF CONSULTATION



Many individuals and groups contributed to this consultation process.

During late June, and throughout July 2014, CitySpaces personnel spoke with a number of representatives of social, housing, and health providers, economic development organizations, industry proponents, members of the real estate industry, and staff from the City of Terrace. The consultant team also tele-conferenced with Terrace’s Advisory Housing Committee, and made a brief presentation to Terrace City Council.

One reason for these in-person meetings, telephone discussions, and email exchanges was to learn more about the current, near-future, and longer-term housing situation in Terrace and area. An equally important reason was to invite opinions and suggestions that best address the issues raised.

[Ed. note: While the comments are from people who were interviewed, minor editorial changes have been made for clarity and context.]

Many groups and individuals shared their experiences and perspectives with the consultant team. Please refer to the end of this Appendix for a list of those consulted.

CONSULTATION SUMMARY

Drawing on the comments and suggestions of the interviewees, CitySpaces prepared this summary. Stakeholder comments have been grouped by “challenges and issues”, and “suggestions and opportunities”.

CHALLENGES & ISSUES

Terrace is a “services hub” for Northwestern BC. Although it has experienced ups and downs in its economic history, it is more diversified than communities that are highly dependent on one or two large employers. That being said, the current economic activity throughout the northwest has, and will continue to have, consequences for Terrace. From a housing perspective, there was little new construction during the last decade, resulting in very little vacant supply to absorb the increased demand.

- Market destabilization – *CMHC’s Spring 2014 Rental Market Report* showed very few vacancies. Several interviewees believe the situation has further deteriorated, forcing people out of their suites. In the meantime, some people are moving out of Terrace, relying on friends, or turning to Ksan’s emergency shelter.
- Existing renters are being displaced by new high income workers who are able to afford increasing rental rates. Some of these displacements are “renovictions”, others occur through higher rents at the end of the lease. While new housing is coming on-stream, most of these units will not be ready for occupancy until 2015.
- The 2014 Homeless Count identified 66 people who were homeless, twice as many as the previous estimates. The majority were Aboriginal males. The Ksan Society, which operates Terrace’s only shelter and transition house, reports a steady increase in numbers for both facilities.
- Northwest Community College’s (NWCC) student housing is completely at capacity, and prospective students have difficulty finding housing they can afford. Some potential students will choose not to attend college, or attend a college where housing is more available.
- Youth leaving care are a vulnerable group. Transitional housing is needed to house and support these young adults until they learn to live independently.



SUGGESTIONS & OPPORTUNITIES

- Require industrial employers to house temporary workers in camp-type accommodations.
- Make Crown Land available for market housing to help ease the supply crunch.
- Continue to promote partnerships among the City, non-market societies, developers, large industrial projects, Northern Health, and BC Housing.
 - Terrace and District Community Services Society is moving forward on a project for young adults coming out of foster care; and
 - Ksan Society is trying to find a suitable property to build about 20 units of affordable housing for a diverse group of residents.
- Support NWCC's potential land acquisition for additional student housing.
- Continue to fund outreach workers, and additional training for these workers and staff of the Residential Tenancy Branch.
- Continue to promote economic diversification to help insulate Terrace from another economic downturn.





CONSULTATION BY SECTOR



CITY OF TERRACE

DIRECTOR OF DEVELOPMENT SERVICES

The City has been proactive in identifying and assessing its housing needs, with the latest report released in March 2014. Together with the Advisory Housing Committee, the City has also been working on policies and bylaws in the interests of maintaining an affordable community through this period of intensive economic growth. A number of actions have been taken, including:

- Amending the Official Community Plan to include specific housing policies;
- Amending the Zoning Bylaw to allow secondary suites either as accessory dwelling units wholly contained with principal dwellings, or as part of separate accessory buildings;
- Amending the Zoning Bylaw to create a new one-family residential zone to permit smaller than typical residential parcel sizes and setbacks;
- Adopting a Standards of Maintenance Bylaw;
- Establishing a Housing Reserve Fund;
- Requiring a Community Amenity Charge of \$500 per bed, after 500 bed-units are operating, at the industrial work camp at the Skeena Industrial Development Park. This revenue will be channelled to the Housing Reserve Fund; and
- Entering into a housing agreement with the developer of 105 apartment units to reserve 22 as affordable housing. The units will be managed by the owner, with rents 20% lower than market value.

ADVISORY HOUSING COMMITTEE

This Committee has reported a number of changes since the March 2014 Needs Report was completed. The market continues to become increasingly expensive with very limited options.

HOUSING

- The pressure on housing was first experienced with the Kitimat Modernization and Northwest Transmission Line projects. Planning and early implementation of LNG projects before final investment decisions are made adds pressure.
- Unfortunately, the current housing crisis was likely unavoidable, as investment in market housing will follow the evidence of extreme demand that will result from investment in major projects.
 - Seniors and their families are seeking more assistance in their current homes because spaces in supportive/assisted living facilities are limited.
 - Due to rent increases from housing renovations, individuals are facing financial difficulties, and are searching for shared accommodation and short-stay opportunities.
 - There has been displacement of existing renters by new higher income workers who are able to afford the increasing rental prices.
 - The recent Homeless Count revealed that 66 people were homeless, almost double the previous estimate. The number of spaces in the emergency shelter and transitional housing is limited.
 - Some homeowners are selling and moving out of Terrace to take advantage of the inflated market values of their homes.
- There is need for supported housing for individuals with acquired brain injuries, accessible housing for seniors and individuals living with disabilities (those on fixed incomes— WCB, social assistance), high-density housing choices, and options for local First Nations people requiring housing to access health and social services. Terrace is a “catch-all” for many surrounding rural communities.
- Additional affordable housing projects are required to address the needs of low-income families/earners, singles, seniors, vulnerable populations, people with disabilities and health challenges, students, and young adults moving away from home.
- Today’s strong housing market will result in new construction of detached and multi-family housing, with more older, lower-value housing becoming available as residents move to newer accommodations.
- Terrace has tried to supplement the housing market by enabling secondary suites, and reevaluating land available for single family and multi-family residential developments. Making additional Crown land available could reduce the supply crunch.



SOCIAL & NON-PROFIT SERVICES

- There has been an increase in demand for social services and non-profit society services.
- There are funding pressures on health services, stresses on emergency rooms, and an increased risk of public health incidents. A growing number of individuals are seeking housing options closer to the city centre, and its service area, to access health, social, and community services.
- The 60-year old Mills Memorial Hospital needs to be rebuilt to allow for expanding regional demand, trauma services, specialized medical care, and capacity for newer equipment, and more health care professionals.
- The impacts on social services will continue throughout the construction phases of current and future LNG projects. It is likely that the projected population growth (50%) over the next 10 years will continue to overwhelm social sector capacity.
- Northern Health has developed a Health and Resource Development Office to advocate for *Social Management Plans* in each community.

CITY-OWNED LAND

- The City has limited land available for new housing. The Haugland property is the largest suitable site, but there are concerns that it is too close to existing low income housing developments.
- The City is creating an Affordable Housing Fund, which could be used for land acquisition for affordable housing. Opportunities for City expenditures in the short-term will be constrained by the limits of its budgets.
- Partnerships with established affordable housing organizations might be feasible, with the City financially contributing to the costs of off-site works and permit fees.

SUGGESTIONS FOR CONSIDERATION

- Increased worker accommodation (camps), and high-density housing to relieve increasing pressures on single family housing.
- Work towards economic diversification to prepare for potential economic downturns in the future.
- New hotel development to accommodate temporary workers.
- Local First Nations governments could be approached to provide for more on-reserve housing.



KITSELAS FIRST NATION

- The Kitselas First Nation is experiencing increased on-reserve housing demand because of high rental rates in Terrace. Even non-First Nations people, with marital connections to reserve-based families, are moving to the reserve. First Nations residents are not moving to Terrace.
 - The demand for on-reserve housing is expected to increase, and social issues are likely to worsen. Currently, there are seven RVs on the reserve. Houses that used to accommodate three people now have 12 residents. For 2014, the Kitselas First Nation has only been allocated four new houses through the Aboriginal Housing Initiative.
 - Currently, the reserve does not have water, as an earthquake dried up the wells. Funding does not cover longer term maintenance and operations, and this has a direct affect on living conditions.
 - Waste is also a problem – septic tanks are not being drained properly, and people resort to using pipes through the windows for water supply and waste disposal.
 - The existing housing stock will continue to deteriorate as some residents do not understand the impacts of their actions (e.g., windows open during winter, illegal activities, pipes through the windows, etc.).
 - A code compliance building inspector is needed to deal with the construction of new houses, since City inspectors are not able to sign-off on First Nations houses due to liability concerns.
 - The federal and provincial governments need to provide solutions along with funding – this does not need to be (all) subsidized housing, but there needs to be an immediate action plan for affordable and sustainable housing.
- Before the major industrial projects in the Terrace-Kitimat corridor go ahead, there should be some consideration of what happened in Alaska 10 years ago. Companies were required to invest in communities by building necessary infrastructure and providing educational funding.
- Construction costs are significant – approximately \$200 per square foot. It is difficult to compete with labour wages in Terrace (e.g., electricians make \$80-\$120 per hour).
- First Nations clients are often not able to meet even subsidized rents. People with jobs are fine, but those on social assistance cannot afford the rent (\$525-\$725). Of 180 on-reserve houses, 35 households received an eviction notices within the past year. Some have started paying rent, while seven have been evicted.
- In Terrace, the City does not have the resources to ensure that rental premises are safe.
- Owners and landlords do not understand their responsibilities and liabilities under the *Residential Tenancy Act*.



COMMUNITY SERVICE PROVIDERS & INSTITUTIONS

MUKS-KUM-OL HOUSING SOCIETY, M'AKOLA

This society became part of the M' Akola Group of Societies in 2012, and provides housing in Terrace for people of Aboriginal ancestry in need of affordable housing. Muks-kum-ol has experienced an increase in those on its wait list, and attributes this to more people relocating to Terrace. The demand for all types of housing puts more pressure on low cost housing, both market and non-market.

- The major industrial projects will have an incredible effect on northwestern communities, especially during the construction phases (1-8 years). Temporary camps are the best way to mitigate against higher demand for existing housing. Thereafter, when new facilities are operational, demand will likely ease.
- Some existing stock needs to be replaced with new buildings – a mix of non-market and market is preferred.
- It is important to continue to work in partnership with the City of Terrace, local First Nations, and BC Housing to create new housing, or to acquire existing housing.

KSAN SOCIETY EMERGENCY SHELTER & TRANSITIONAL HOUSING

There has definitely been an increase in demand for both the shelter and the transition house, which opened in 2009. Some of this is locally based – people unable to afford to rent as rates go up. There are also many new arrivals thinking they will find work, but discover they lack suitable qualifications.

- The major proposed projects will have short- and long-term consequences for Terrace. From a staffing point of view, Ksan will likely experience turnovers, as people find higher paying jobs.
- Ksan is currently trying to find a property to build about 20 units of affordable housing for a diverse group of residents. The Society has been looking for partnerships, and hopes to secure a low interest mortgage through BC Housing.

From a broader perspective, it is encouraging to see more housing being built, and that the Kenny Street apartments include a requirement for affordable rental units.



SKEENA DIVERSITY SOCIETY

The Society does not provide housing, but offers after-settlement services among its various programs. Since October 2013, there has been an increase in those having difficulty finding and keeping housing. One of the reasons for this increase was the Alcan project. Contractors were given \$100/night for accommodation, causing rental rates to jump. One client had to live in a tent; another, although employed, lived in a shelter because he could not find housing. Shared accommodation is on the rise.

- [Lower income] people are leaving Terrace and moving to Houston. Some are being evicted so landlords can double rents. Others, including engineers and environmental services companies, are returning to Terrace because there are jobs.
- Temporary Foreign Workers (TFWs) may also affect the housing situation, as employers who rely on filling entry level jobs with TFWs have to help provide housing.
- The Province needs to provide housing, as well as plan for, and mitigate, the effects of the boom-bust cycle that happens as a result of resource extraction.
- Major industrial projects should fund low-income and affordable housing to help minimize the impact on low and moderate households. This should be the number one priority.
- It is important that the City does not over-build, as this will create long-term problems. Terrace residents are not in support of development at any cost, nor jumping on any project. There is a high level of environmental sensitivity in the region.
- This housing crisis feels like “strong winds before the hurricane”. At a recent trade show ,organized by the Skeena Diversity Society, housing was identified as the number one issue.

GREATER TERRACE SENIOR ADVISORY COMMITTEE

There has always been a bigger demand for seniors housing and services during boom periods. Currently, seniors are having a more difficult time finding suitable, affordable housing. Some are wait-listed for what housing exists. Others are being forced out of the community due to high rents. Some do not qualify for Twin Rivers Estates (equity co-operative for seniors), and another subsidized seniors project is needed.



TERRACE & DISTRICT COMMUNITY SERVICES SOCIETY

Terrace acts as a “hub” for the northwest, and is facing increased demand for all the services it provides – youth and family, counseling and support, community living, and employment-readiness programs.

- Terrace & District Community Services Society (TDCSS) staff is seeing more homeless individuals, and those with mental health or developmental disabilities. People with developmental disabilities are tolerated when housing vacancies are high, but not when the market is tight. Some are being evicted for landlord renovations and need emergency shelter.
- The Poverty Law Advocate at TDCSS has seen a significant increase in the number of clients handled by the Residential Tenancy Branch.
- The major LNG and pipeline projects will have considerable impacts on Terrace and the northwest generally in the short and longer terms. There will likely be an increase in the “working poor” who will be challenged to find suitable, affordable housing on low-wage incomes.
- Rent subsidies will not work in the current housing market as rental rates have skyrocketed out of control. Businesses are losing staff as people move away, and the College is losing current and prospective students because they cannot afford housing.
- TDCSS feels it is important to build capacity in the housing sector. There is an ongoing need for the Provincial government to fund outreach workers. There is also a need for more training of these outreach workers and staff in the Residential Tenancy Branch so that they can support each other.
- The Society has also been moving ahead on a project for youth leaving foster care to live on their own. Without support, these young people have difficulties living independently, potentially finding themselves on the street or in the emergency shelter. TDCSS has talked with BC Housing, received Pre-Development Funding (PDF), and is asking for a construction loan. An LNG proponent has shown some interest in partnering on this project.
- The City of Terrace has been proactive on housing issues ,and TDCSS has staff representation on the Advisory Housing Committee.
- Eighty-six percent of housing in the community was built before 1970. Because homes are not energy efficient, there are added maintenance/ operating costs in a winter climate. There is a need for a Standards of Maintenance Bylaw, and subsequent enforcement by the City. Better to bring existing housing up to proper standards rather than “overbuilding” new housing.



NORTHWEST COMMUNITY COLLEGE

Northwest Community College (NWCC) is experiencing a substantial increase in applicants due to industries looking for skilled workers living or learning locally, and the many trade-related programs that attract students from across BC. The College is considering using modular units to meet the demand for its training programs.

- The campus residence is completely full, and it is known that many students end up couch-surfing or choose not to attend because they cannot find suitable and affordable housing. NWCC is looking into the possibility of buying land for additional student housing.
- In February 2014, to acknowledge National Homelessness Week, the College organized a forum to discuss Terrace's future. The biggest issue that came out of the event was a concern for those most vulnerable (low income, disabled, college students) being evicted and becoming homeless.

SCHOOL DISTRICT #82

The School District covers both Terrace and Kitimat. Although there will likely be a modest enrolment increase in 2014/15, there has been a gradual decline over the past seven or eight years. In Terrace, four schools have closed, and in Kitimat, two more have closed. As the School District still owns the school sites, the facilities are rented out to generate revenue (e.g., adult learning, industry offices). The District does not anticipate major growth in the school system since most employees are single camp workers, not families.

- There has been an increase in the number of special needs students whose parents have moved to Terrace and Kitimat for job opportunities.
- The School District has trouble attracting and retaining teachers, since some leave education to make higher salaries in other industries.
- There is a significant number of Aboriginal students compared to Kitimat. Most students live off-reserve, boarding with relatives, while some are transient, leaving Terrace for Hazelton and the Bulkley Valley because they cannot afford the costs of housing. Also, Aboriginal families tend to be larger, and many live in multi-generational families. These larger and extended families require more than a two-bedroom unit.



NORTHERN HEALTH AUTHORITY

With the increase in population, the demand on Northern Health Authority's (NHA) local staff is nearing capacity. It is likely this is the "boom" of the "boom and bust" cycle for the Terrace area.

- Safe and suitable housing is a determinant of public health. (Refer to: *Position on the Environment as a Context for Health, An Integrated Settings Approach*. Northern Health, 2012; and *Let's talk about Healthy Aging and Seniors' Wellness*, Northern Health 2013).
- Overall, growth is a benefit to the community, but there needs to be a complementary response in health services.

REALTORS, PROPERTY MANAGERS & LOCAL BUSINESS INTERESTS

TERRACE ECONOMIC DEVELOPMENT AUTHORITY

While there is investment happening throughout northwestern BC, Terrace has a history of being a central service centre, and the "gateway" to the North. If most industrial projects in the area go-ahead, there could be 46,000 construction workers, and 9,600-9,800 permanent jobs.

- In mid-2014, three hotel projects were in the late stages of planning, or about to begin construction. There were also residential developments going ahead (townhouses by local developers; apartments by out-of-town developers).
- From a housing perspective, Terrace effectively has a 0% vacancy rate among market rental buildings, and this is causing difficulties for all newcomers who plan to rent.
- The assessed values of homes are below selling prices, but, in recent months, there has been some leveling of the rate of price increase.
- The City of Terrace assembled land to create the Skeena Industrial Development Park, which is located south of the City and close to the airport. Subsequently, the City sold land to the Kitselas First Nation, which, in turn, has leased the land to operate a worker camp. (Ed. note: The current camp is servicing workers with the Pacific Trail Pipeline and the TransCanada Pipeline). At build-out, there could be up to 3,000 beds at industrial worker camps in Terrace.



REAL ESTATE

The recent economic activity in the area (pipelines, LNG proposals) has increased demand for housing. During the last 12 years, very few homes have been built, so there is not enough supply in the market to prevent price increases. Rental vacancies in the private market are almost non-existent, and rental rates are increasing. People are leaving the community for two reasons:

- Although there are townhouse projects and one apartment building in the late planning stages or under-construction, there may be a shortage of single detached homes. Not aware of any major subdivisions coming on stream.
- Tenants and small landlords are not fully aware of their rights and obligations under the *Rental Tenancy Act*. Some landlords are charging more than the permitted increase, or are serving evictions without clear cause.

PROPERTY MANAGEMENT

The major proposed projects have been affecting Terrace's homeownership market. Some of it is speculation-based, resulting in increasing home prices during the past two years. Recently, however, home prices have been coming down.

- Rental rates have also increased, but not significantly. Nonetheless, if the major projects go ahead, there will be a need for more rental units, including suites that can be rented as short-term accommodations.
- As rental rates continue to go up, there will be problems for some people, including seniors on fixed incomes, low income workers, and seasonal workers in the tourism sector.



STAKEHOLDERS INTERVIEWED

PARTICIPANTS & THEIR AFFILIATIONS	
Mayor David Pernarowski & members of Council	City of Terrace
Chair & Members	Terrace Housing Advisory Committee
David Block	Director of Development Services City of Terrace
Ulysses Venegas	Housing Coordinator Kitselas First Nation
Kevin Alberts	M’Akola Societies
Amanda Bains	Ksan Society
Saša Loggin	Skeena Diversity Society
Jean Thomson	Greater Terrace Seniors Advisory Committee
Marilyn Lissimore	Executive Director Terrace & District Community Services Society
Stacey Tyers	Terrace & District Community Services Society
Ann Rowse	Regional Director Northwest Community College
David Bartley	School District #82
Chris Simms	Northern Health
Talina Almeida	Northern Health
Simran Jawanda	Terrace Youth Advisory Committee
Blaine Moore	Economic Development Officer Terrace Economic Development Authority





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